

Optimization of Office Channeling to Increase the Market Share of Islamic Banking in BNI Syariah Branch Makassar

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Abstract:- The research aims to see the optimization of the application of office channeling at Bank BNI Syariah Makassar Branch. Normative theological research methodology, juridical approach (legislation), and sociological approaches. The process of collecting data uses library data and field data by means of observation, interviews, and documentation. The results show that the implementation of sharia channeling office services is still limited to collecting third party savings funds, while for financing only at the BNI Syariah Makassar Branch office, the supporting factors in the implementation of the sharia channeling office have an extensive network both domestically and abroad and has been supported by facilities and technology. sufficient information, high public interest in shifting to Islamic banks, especially in Makassar City. Inhibiting factors is the lack of socialization and education to the public, as well as the non-recognition of the achievement of sharia channeling office business performance as part of the overall business performance impact of the implementation of the BNI Syariah sharia channeling office, increased third party funds, increased market share, expanded service access to the community and can compete with conventional banks. The research implication is it is hoped that BNI Syariah can improve service quality, both in terms of service and products in the sharia channeling office. BNI as the implementer of the sharia channeling office in determining targets and achieving business performance so as to encourage maximum growth and motivate existing human resources to better understand sharia products and services.

Keywords:- Office Channeling, Market Share, Sharia Banking

I. INTRODUCTION

Basically, Islamic bank entities in Indonesia have been started since 1983, namely with the issuance of the December 1983 Package (Pakdes 83) which contains a number of regulations in the banking sector, one of which is a regulation that allows banks to provide loans with zero interest. This development was followed by a series of policies in the banking sector by the Minister of Finance Radius Prawiro as outlined in the October 1988 Package (Pakto 88). Pakto 88 was essentially a banking deregulation that made it easy for the establishment of new banks, so that

the banking industry at that time experienced very rapid growth (Anshori, 2018).

The amendment of Law Number 7 of 1992 concerning Banking, which later gave birth to Law Number: 10 of 1998, concerning amendments to Law Number: 7 of 1992 concerning Banking explicitly stipulates that banks can operate based on sharia principles. In the era of Law Number 10 Year 1998, banking legal policy in Indonesia adopted a dual banking system. This policy essentially provides an opportunity for conventional commercial banks to provide sharia services through the Islamic Window mechanism by first establishing a Sharia Business Unit (Waluyo, 2007). As a result, after this law, many conventional banks took part in providing sharia services to their customers.

Optimization is a process, in order to implement a program that has been planned in order to achieve goals or targets so that it can improve performance optimally through: 1) Good communication because this is a program that can be implemented properly if it is clear to the implementer (Arifin, 2006). This concerns the process of delivering information, clarity of information and consistency of information submitted; 2) utilization of resources (resources), in this case includes four components, namely the fulfillment of the number of staff and quality, information needed for decision making or sufficient authority to carry out tasks as responsibilities and facilities needed in implementation; and 3) Disposition, namely the attitude and commitment rather than the implementation of the program, especially those who are implementing the program, especially those who are program implementers (Ascarya, 2012).

Office channeling consists of two words, namely Office and Channeling. Office means office while channel comes from the word channel which means network or channel. So office channeling is an "office network". BNI Syariah office channel is a network office of Bank BNI Syariah that serves sharia transactions. Office channeling is a sharia service that includes banking activities in raising funds, financing and providing other banking services based on sharia principles which are carried out at sub-branch offices of conventional banks, for and on behalf of sharia branch offices in the same bank (Agustianto, 2018). This means that the public can access Islamic banking services at conventional branch offices, so in other words with office channeling, customers can carry out all Islamic financial

transactions in conventional banking. The market share of Islamic banking is the share of the market controlled by a company, or the percentage of a company's sales to the total sales of its biggest competitors at a certain time and place (William, 1995). Or it can also be interpreted as part of the overall demand for an item that reflects the consumer class according to its characteristics, such as income level, age, gender, education, and social status.

II. LITERATURE REVIEW

There are several previous studies, especially those related to office channeling. Research by Riana Afiati Mufidah: *The Effect of Office Channeling System Policies on Islamic Banking Performance* (Riana, 2009). The results showed that there was no significant difference in aspects of management quality and aspects of profitability / earnings between before and after the implementation of office channeling policies. The management quality aspect ratio is indicated by the NPM test of 0.352 while the profitability aspect ratio is shown by the ROA test of 0.719 and REO of 0.178. In addition, there are significant differences in the liquidity aspect between before and after the implementation of the office channeling policy. The above research is the same as the author's research, namely discussing the problems of Office channeling, while the differences lie in the objectives, objects and concepts of the study.

Research from Mooduto in 2006, shows that the application of Islamic principles has a significant effect on the performance of Islamic banks. The above research focuses on examining how the scale of Islamic banking and the effect of the consistency of the application of sharia, while the author will focus on examining how to optimize the application of Office Channeling, especially in the application at PT. BNI Syariah Makassar (Moodoto, 2006).

III. RESEARCH METHODS

This research is a type of field research (field research). The research approach is qualitative. The research instrument is the researcher himself. Validation of researchers as an instrument includes validation of understanding the method, mastery of insight into the field under study the readiness of researchers to enter the object of research. Meanwhile, the data source is primary data (Bungin, 2012).

IV. RESULT AND DISCUSSION

A. Office Channeling or Sharia Channeling Office (SCO)

Sharia Channeling Office (SCO) is a network of BNI branch offices that can serve banking activities for BNI Syariah customers (BNI syariah, 2018). To date, Bank Nasional Indonesia (BNI) Syariah has 68 branches and 183 sub-branch offices, 17 cash offices; 1,584 SCO outlets, 86 SCO Collocation, 477 SCO Hajj. SCO outlets are BNI outlets that serve sharia transactions based on OJK permits, SCO Collocation outlets are SCO outlets in which there is a BNI Syariah Relationship Officer (collocation) who is assigned to help manage sharia transaction services, SCO Hajj Outlet is a BNI outlet that serving sharia transactions

including receiving Hajj Implementation Fees (BPIH) based on the permit of the Ministry of Religion and OJK (OJK, 2018).

SCO enables the provision of sharia services in every BNI branch or sub-branch office, aiming to improve services to the majority Muslim community. Through the availability of SCO services at conventional BNI branches, BNI Syariah no longer needs to open sharia branch offices in many places. take care of licensing and so on, so that the existence of this SCO program is clearly very strategic in encouraging the development of BNI Syariah.

The implementation of the SCO is in line with the policy issued by BI which allows branch offices other than Islamic banks that have UUS for office channeling. These provisions are as stated in BI Regulation No. 8/3 / PBI / 2006 and revised into PBI No.11 / 10 / PBI / 2009 concerning sharia business units (UUS) which was later revised through PBI No. 15/13 / PBI / 2013 concerning Islamic Commercial Banks and confirmed by Bank Indonesia Circular Letter No.15 / 50 / DPBs concerning Islamic commercial banks.

Bank business plan (RBB) is a bank work plan that has been compiled, prepared and decided by the director of UUS or Sharia Commercial Bank (BUS) which contains bank operational activities to be carried out in the coming year, including implementing office channeling at branch offices. and BNI sub-branches (Hidayat, 2018) .8 The bank's business plan (RBB) is submitted to BI at the end of December each year.

Currently, BNI Syariah has 1,584 SCO outlets that have obtained OJK permission to provide sharia transaction services. Of all SCO outlets, there are 86 collocation SCO outlets, namely outlets equipped with special officers, namely Relationship Officers (SRO) who are tasked with helping manage sharia transaction services at the SCO service office. It is hoped that the presence of SRO will further maximize sharia services so as to encourage growth in the performance of BNI Syariah. In addition, since 2016 BNI Syariah has also owned 477 Hajj SCO outlets which are the conversion of Hajj transit outlets which are based on the permission of the Ministry of Religion and the OJK SCO Hajj outlets function to serve sharia transactions including receiving haj pilgrimage travel expenses (BNI Syariah, 2018).

Of the 1,880 total BNI branch and sub-branch office networks, nearly 85% of BNI branch offices have implemented a sharia channeling office. There are thirty-two BNI offices in Makassar City. Two other sub-branches are still in process, namely the cash office of Paramon Hospital on Pangeran Pettarani Street and the Hertasning cash office on Tun Abd Rajak Hertasning Street, Makassar.

B. Human Resources

The quality of human resources is still one of the biggest focuses and challenges faced by various industries including the sharia banking industry. Moreover, Islamic banks with 3 pillars of fairness, transparency and benefit

that carry illegal bank interest transactions are relatively new compared to the conventional banking industry. As stated in BI Regulation Number 11/10 / PBI / 2009 concerning sharia business units article 25 paragraph 2 point 2 sharia services or office channeling can be carried out at branch offices or sub-branch offices of conventional commercial banks by meeting the stipulated requirements, one of which is the fulfillment of human resources who already have knowledge of Islamic banking products and services.

BNI Syariah in preparing its human resources for the needs of opening a sharia channeling office service uses two steps, namely by providing education and training for new recruitment of conventional BNI employees by providing understanding of sharia products and services, as well as updating sharia products and services. Conventional human resources that already exist, this is done regularly in order to provide always knowledge product knowledge updates along with the development of existing products and services.

Prepare human resources who understand sharia banking products, in this case BNI Syariah, through the human capital development (HCD) division, to create a special training program for employees who will provide services at sharia channeling office services at branch offices or conventional BNI establishment branches. Because they are going to sell Islamic bank products, they must know about Islamic principles and product terms that are used by Islamic banking itself. BNI Syariah through the human capital development (HCD) division provides training on understanding and principles of sharia as well as understanding banking operational practices for practitioners who will be assigned to the sharia channeling office services.

Office channel service employees are required to attend training, which is provided. The training provided includes knowledge of sharia principles, knowledge of BNI Syariah products and services and the use of the BNI Syariah application system including opening accounts and teller transactions.

In order to further improve the quality and smoothness of sharia services at the sharia channeling office outlets, since 2015 a special officer has been assigned to be known as a sharia relationship officer (SRO). The next SRO is tasked with helping to manage sharia transaction services, a sharia channeling office outlet equipped with SRO officers known as SCO Kolokasi.

C. Information Technology

For operational implementation so as not to mix DPK for sharia customers with deposits from conventional bank customers, BNI Syariah uses technology designed for the development of a dual banking system where there are two IDs (users) to enter the system, one for conventional accounts and one for Islamic accounts. All activities carried out in the sharia channeling office are recorded automatically and online with the financial statements of the

parent sharia branch office on the same working day. The application of automatic and online information system technology can clearly separate conventional Islamic and financial reports.

BI requires sharia services or office channeling to be carried out in conventional branches in one region, where there is at least one sharia branch in that region. Because all sales in conventional branches through the office channeling will be recorded at the sharia branch and it will be done online.

The online technology system, besides facilitating transactions, also facilitates monitoring of the performance results of the sharia channeling office so that the level of development of the sharia channeling office can be seen each month. For sharia channeling office service units that successfully collect the largest deposits, they will receive appreciation (rewards) both to employees and to conventional BNI as the implementer of the sharia channeling office.

D. Office Channeling Activities

Service activities with the sharia system at the sharia channeling office outlets include; opening / closing accounts for BNI Syariah savings products, cash deposit / withdrawal transactions (except Check / BG using clearing), e-Channel activation can only be done for new customers (new CIF), while for existing BNI Syariah customers, activation is directed at branches BNI Syariah counterparts, receiving and continuing handling complaints for BNI Syariah customers, providing registration and settlement services for Hajj at the Hajj (SCO-Haj) channeling office.

The implementation of the sharia channeling office aims to expand access to BNI Syariah services for the people of Makassar in particular, Makassar people do not need to be difficult when they become customers at BNI Syariah, besides customers can get sharia services at conventional banks, customers can also enjoy the convenience and ease of transacting through BNI bank ATM network that can be easily accessed through a shared ATM network located at almost all existing bank ATMs.

Even though the sharia channeling office services are carried out at conventional banks, the public does not need to worry about the mixing of Islamic DPK and conventional DPK because the BNI Syariah information technology system has ensured that there is a separation of DPK management. So that it is guaranteed that Islamic DPK remains in accordance with sharia principles. Meanwhile, to maintain the purity of sharia services, BNI Syariah has a sharia board, which will continue to observe sharia products being developed as well as their operations.

The sharia channeling office policy aims to increase public access to sharia banking services. This system, BNI Syariah does not need to open a new sharia branch office, so expansion costs are much more efficient. This policy is also intended to direct banking activities to be able to support the

economy of South Sulawesi in particular and national in general.

E. Impact of the Implementation of the Sharia Channeling Office at BNI Syariah.

1. Increase in BNI Syariah DPK

The increase in BNI Syariah DPK during the implementation of office channeling can be seen clearly in the table 1:

TABLE I. GROWTH IN COLLECTING TPF IN THE FORM OF SAVINGS AT BNISHARIA 2015-2019 (IN BILLION RP)

| Year | 2015 | 2016 | 2017 | 2018 | 2019 |
|--------|--------|--------|--------|--------|--------|
| Amount | 19.323 | 24.233 | 29.379 | 35.500 | 43.770 |

Source: Financial report of PT. BNI Syariah, 2019

In Table 1, we can see that the conditions for special deposits for Islamic bank savings have increased every year. In December 2015 BNI Syariah DPK savings of Rp. 19,323 (billion) while in December 2016 it increased to Rp. 24,233 (billion) and in December 2019 BNI Syariah savings deposits became Rp. 43,770 (billion).

The increase in DPK was mainly supported by the increase in sharia channeling Office services, as seen in the increase in DPK in the last three years. The Sharia channeling Office began to become an engine for TPF growth, as reflected in the increasing share. To continue to maintain performance, BNI Syariah targets 1,431 billion to be collected from the sharia channeling office. The greater the funds obtained by BNI Syariah, the greater the role of BNI Syariah in the economy of South Sulawesi and Indonesia in general.

Specifically for the sharia channeling office performance, even though it had stagnated from 2014 to 2015, with the implementation of the sharia channeling office collocation model since 2015, namely the placement of special BNI Syariah sales employees (collocation) named Sharia Relationship Officer (SRO) who are in charge of helping manage sharia services, the sharia channeling office performance shows a positive growth trend, especially in the last three years. A portrait of the performance of the sharia channeling office can be seen in the table below:

TABLE II. GROWTH OF SCO BNI SYARIAH THIRD PARTY FUNDS RAISING (DPK) IN 2016 - APRIL 2020 (IN BILLION RP)

| Year | 2016 | 2017 | 2018 | 2019 | Apr 20 |
|--------|-------|-------|-------|-------|--------|
| Amount | 1.027 | 1.131 | 1.595 | 2.202 | 2.331 |

Source: performance report of SCO PT. BNI Syariah, 2020

In particular, the trend of growth in the performance of the sharia channeling office of the BNI Syariah Makassar. This growth is reflected in the performance report of the sharia channeling office from December 2017 to April 2020, which shows positive growth. In detail, the growth of third party funds for the sharia channeling office in the Makassar area can be seen in the following table:

TABLE III. GROWTH OF SCO BNI THIRD PARTY FUNDS COLLECTION (DPK) SYARIAH MAKASSAR FROM DECEMBER 2017 TO APRIL 2020

| Year | Amount |
|---------------|----------------|
| December 2017 | 17.183.000.000 |
| December 2018 | 25.856.000.000 |
| December 2019 | 34.230.000.000 |
| January 2020 | 33.899.000.000 |
| February 2020 | 37.102.000.000 |
| March 2020 | 39.535.000.000 |
| April 2020 | 40.050.000.000 |

Source: performance report of SCO PT. BNI Syariah, 2020

2. Increase in Market Share of BNI Syariah

The easier it is for people to get access to BNI Syariah services, it is estimated that the growth of BNI Syariah will be significantly greater. The growth of BNI Syariah in Makassar is experiencing an increasing graph, although the growth is rather slow but sure. It needs to be realized, that amidst considerable pressure on macroeconomic stability in general and banking in particular, the condition of BNI Syariah shows a relatively good performance. To see more clearly the development of BNI Syariah assets can be seen in Table 4.

Table 4 shows that the development of BNI Syariah assets in 2015 was Rp. 23,018 billion and in 2016 it increased to Rp. 28,314 billion, in 2017 it became Rp. 34,822 billion and increased to 49,980 billion in 2019. From the table it can be seen that the increase in BNI Syariah assets very significant. If you pay attention to these conditions, the performance of BNI Syariah is quite proportional to the performance of Islamic banks nationally.

TABLE IV. BNI SYARIAH ASSET GROWTH, 2015-2019 (IN BILLION RP)

| Year | 2015 | 2016 | 2017 | 2018 | 2019 |
|--------|--------|--------|--------|--------|--------|
| Amount | 23.018 | 28.314 | 34.822 | 41.050 | 49.980 |

Source: Financial report of PT. BNI Syariah, 2019

The existence of a sharia channeling office in every BNI outlet office causes young customers to get BNI Syariah services, so that third party funds collected by BNI Syariah are increasing, so that incoming funds will rotate and be channeled to the real sector (MSME financing) and indirectly affect on the increase in assets of BNI Syariah. Thus, the role of sharia banking in serving the needs of the community in serving TPF deposits will improve and can increase the market share of BNI Syariah and Islamic banking in general.

TABLE V. GROWTH OF NOA SCO BNI SYARIAH
MAKASSAR, 2017 - APR 2020

| Year | Amount NOA |
|---------------|------------|
| December 2017 | 141.214 |
| December 2018 | 190.464 |
| December 2019 | 237.730 |
| January 2020 | 242.204 |
| February 2020 | 246.087 |
| March 2020 | 251.672 |
| April 2020 | 255.004 |

Source: performance report of SCO PT. BNI Syariah, 2020

Table 6 the development of NOA SCO BNI Syariah Makassar from 2017 to April 2020 shows an increase in the number of NOA. Especially for the monthly period from January to April 2020, it is illustrated that the number of NOAs increases every month so that the growth of NOA BNI Syariah in general also occurs the same thing at SCO BNI Syariah Makassar. This further illustrates that the implementation of SCO in BNI Syariah Makassar is directly proportional to the growth in the number of NOA or in other words, the implementation of SCO BNI Syariah Makassar has a positive effect on the development of the market share of BNI Syariah in particular and the development of the market share of Islamic banks in general.

F. Supporting and Inhibiting Factors for the Implementation of the Sharia Channeling Office (SCO)

1. Socialization and Education

The national sharia banking market share is still around 5.16 percent, compared to conventional banks, therefore it is necessary to educate and educate rationally about Islamic banking, especially for the people of South Sulawesi who live in areas that still do not know much about Islamic banking. People who are loyal to sharia are still limited to only around 10 to 15 percent and the rest are still classified as a floating market and become an opportunity as well as a challenge for BNI Syariah.

Because the socialization and education to the community is still felt lacking, so there are people who assume that "Islamic banks and conventional banks are generally the same, there is no significant difference, just adding a sharia label behind the name of the bank, and changing the term interest to profit sharing". People still don't understand much that the flower system has a bad impact on the downturn in the national economy.

2. Human Resources

The increasing capacity for expansion of conventional commercial banks towards sharia services through the sharia channeling office. So it is increasingly demanding to add adequate quality human resources, furthermore the closeness of Islamic banking operations close to the real sector results in the need for Islamic banks to have strong human resources in aspects of the real sector, such as the ability to choose Islamic products according to the needs of prospective customers. such as educational institutions, government agencies, manufacturing industry, trade, agribusiness and so on. This is very important so that the

provision and selection of Islamic products and services is appropriate and produces quality products.

According to Muhammad Suroso Rauf, a sharia banking practitioner as well as the Makassar Syariah BNI Service Supervisor, the quantitative development of Islamic banking has not been matched by adequate human resources, the need for human resources for Islamic banks is quite a lot, while sharia economics graduates are very limited, and there is a lack of stock of college graduates. those who are familiar with the sharia economy make some banks, especially those that open office channeling, choose to recruit employees from conventional banks. This becomes an instant solution which is not really good. The employees are used to the conventional bank mindset, and suddenly they have to change their thinking, so that the impact of this instant method is the dissatisfaction of Islamic bank customers, because the employees cannot explain the principles of Islamic economics well.

Because our people are accustomed to conventional banks, BNI Syariah HR is needed who can provide direction to customers objectively about Islamic banking without cornering conventional BNI banks, so customers can sympathize and automatically open a BNI Syariah account.

G. Differences in Business Performance of BNI and BNI Syariah

The difference in business performance between BNI as the parent company and BNI Syariah has caused its own problems for the sharia channeling office outlets. Achievement of business performance is only recognized as an appreciative referral with a reward and is not part of the overall achievement of BNI outlet business targets.

According to Hidayat Tri Wahyudi, "the non-recognition of the results of the performance of sharia services causes the sharia channeling office outlets to not contribute optimally as in efforts to achieve the performance of the outlet business itself".

The non-recognition of the performance of sharia services at the sharia channeling office outlets as an overall performance causes the sharia channeling office outlets, in this case the human resources in them, do not try to give their maximum contribution both in terms of marketing products and services as well as efforts to increase knowledge about sharia products and services.

H. Strategies in Optimizing the Implementation of the Sharia Channeling Office (SCO) to Increase Market Share

BNI's support in increasing the share of the sharia banking market through synergy in implementing sharia channeling offices is a breakthrough and the right strategy considering that BNI's network is very broad, covering 1,907 outlets and to date there are 1,584 outlets with SCO status, 117 SCOs equipped with Sharia Relationship Officers. (SRO) or BNI Syariah sales which functions to help smooth sharia services and transactions at sharia channeling office outlets. This outlet is known as the SCO Kolocation, this strobosan is an effective strategy in

maximizing the performance of SCO outlets considering that the HR of SCO outlets still have limited knowledge of sharia services and products. The strategy for implementing the sharia channeling office of BNI Syariah is in line with expectations.

By using the SWOT analysis approach BNI Syariah Makassar can be described as follows: Strength (strength) The strength of BNI Syariah is the status as a subsidiary of PT. BNI (Persero) Tbk, which is one of the largest state-owned banks owned by the Indonesian government, has a very extensive network both domestically and abroad and is supported by undoubted online information technology facilities. BNI Syariah uses BNI technology facilities as well as BNI outlets through the application of SCO to become its own strength to become the largest Islamic bank. Weaknesses (weaknesses) The limitation of adequate human resources from top management to the lowest level causes BNI Syariah to generally recruit experienced human resources from conventional banks so that operational and policy implementation is still carried over by the conventional system. In addition to human resources, capital limitations are also a weakness factor for strategic business expansion and on a large scale to improve company performance.

1. Opportunities

The existence of BI regulation through PBI No. 15/13 / PBI / 2013 concerning Sharia Commercial Banks which provide flexibility in implementing SCO BNI Syariah which has separated itself from BNI as its parent (spin off) so that automatically BNI as the parent no longer has UUS, this opportunity is the right situation and in line with existing regulations. The development of a proper, effective and planned SCO will provide opportunities for BNI Syariah, especially BNI Syariah Makassar, to develop performance and market share.

2. Threats

Internal conditions that pose a particular threat to the development of SCO are BNI's policy as the parent that separates the SCO performance achievement from the SCO outlet performance achievement, this causes SCO not to carry out marketing of SCO BNI Syariah products maximally. In addition to internal factors that are no less important are external threats, namely the risk of technological development and disruption of financial technology (fintech) which not only threatens Islamic banking but banking in general.

V. CONCLUSION

The implementation of office channeling at BNI Syariah, especially in Makassar City, is in accordance with the provisions stipulated by BI as stipulated in BI Regulation No. 15/13 / PBI / 2013 concerning Islamic commercial banks. BNI Syariah sharia channeling office services are still limited to collecting third party funds (DPK) savings, while financing cannot be done at the sharia channeling office but it is still carried out at the BNI Syariah Makassar branch office.

Supporting factors in the implementation of the sharia channeling office is BNI Syariah as a subsidiary of BNI bank which is the first state-owned bank owned by the government which has a very wide network both domestically and abroad and has been supported by adequate information facilities and technology, high interest of the moving community to a sharia bank with a religious background of the people of South Sulawesi, especially Makassar City. While the inhibiting factors are the lack of socialization and education to the community, limited human resources who know about sharia banking products and services and the non-recognition of the performance of the sharia channeling office outlet business as part of achieving overall business performance. The impact of implementing the sharia channeling office of BNI Syariah is an increase in bank third party funds, an increase in the bank's market share, the expansion of access to Bank services to the public and can compete with conventional banks.

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