

STRATEGY FOR INCREASING PROFITS OF PANIN DUBAI SHARIA BANK IN 2021-2023

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Abstract

To maintain stable income or profits, banks need to set strategies to increase net profits every year. The bank will continue to utilize sharia banking services in line with its efforts to further improve and continue to offer attractive products to the public. Descriptive qualitative is a research method that describes data systematically, factually and accurately by exploring deeper depth or meaning. This research aims to observe the strategies that have been implemented by Panin Dubai Syariah bank in its implementation to generate profits for the Company, and find new strategies that can increase and stabilize profits in the future.

Keywords: *Strategy, Growth, Profits*

INTRODUCTION

In Indonesia, banks as financial institutions often experience changes from one period to the next. These changes were caused by internal developments in the banking world as well as other developments such as the real sectors in the economy, politics, law and social. To maintain stable income or profits, banks need to set strategies to increase net profits every year.

The development of sharia banking is considered slow by the central bank due to limited funding and the limited reach of sharia activities such as education and promotion of sharia banking. Apart from capital problems, Bank Panin Dubai Syariah also experienced problems related to company profits, which in 2021 experienced a net loss of IDR 818.11 billion from the company's operating income. This condition is inversely proportional to the same period in 2020,

which still recorded a net profit of IDR 128 million.

The management of Bank Panin Dubai Syariah explained that the loss was in line with an increase in reserves for the quality of productive assets to carry out write-offs of a number of low quality payments, with the total write-off as of December 31 2021 amounting to IDR 1,067.2 billion. Management informed that the financing write-off was carried out to improve the NPF (non-performing financing) ratio for the period 31 December 2021. (Rika Anggraini, 2022)

This research aims to observe the strategies that have been implemented by Panin Dubai Syariah bank in its implementation to generate profits for the Company, and find new strategies that can increase and stabilize profits in the future.

The amount of revenue or profit of a company can be influenced by many factors, both internal and external. To anticipate losses, there are various ways

you can do it. One of the things that Bank Panin Dubai Syariah can do is not to engage in nepotism or make excuses because of kinship between employees in providing financing, without paying

attention to strict requirements because they are considered to be relatives, which can cause financing problems in the form of bad installments and so on.

LITERATURE REVIEW

A. Strategy

In the book Strategic Management-Knowledge quoted by Kusumadmo, the word strategy etymologically comes from the word Strategos in Greek which is formed from the word stratos or army and the word ego or leader. In Oxford Learner's Pocket Dictinaries, Strategy(noun) : a plan of action designed to achieve a long-term or overall aim. If translated into Indonesian, it means an action plan designed to achieve long-term or overall goals.

Define strategic management as the science and art of formulating, implementing and evaluating cross-functional decisions within an organization to achieve goals. The focus of this definition lies in the process of making policies and coordinating cross-functional implementation. functional within the company. Strategic management is a method and execution behavior resulting from a combination of two main elements, namely sociology and economics. The substance of the sociological elements in strategic management focuses on the actors involved in organizational activities; while the substance of economic elements focuses on financial and non-financial performance.

According to the Big Indonesian Dictionary (KBBI) in 2007, Strategy: (1) the science and art of using all the resources of nations to implement certain policies in war and peace; (2) the science and art of leading armies to face the enemy in war, to obtain favorable conditions; (3) careful planning of activities to achieve specific targets; (4) a good place according to war tactics.

Based on several expert opinions above, it can be concluded that strategic management is a series of decisions and actions formulated based on considerations of the organization's internal and external environment to achieve organizational goals in the long term. The long-term goal of the organization concerns competitive advantages, so that it can survive amidst intense competition.

Strategic management is basically different from management in general. Strategic management is specifically directed at responding to dynamic environmental changes and/or responding to demands for increased organizational performance. According to Taufiqurohman, strategic management has characteristics including:

1. Long term;
2. Dynamic in nature;
3. It needs to be driven by elements at the top level managers;
4. Future oriented; And
5. It must always be encouraged and supported in its implementation by all available economic resources.

B. Strategy Function

In essence, the use of a strategy is to try so that decisions or planning steps in the business that can be prepared can be implemented correctly. Therefore, several functions that must be carried out are as follows:

1. Discussing a goal (vision) to be achieved with other people.
2. Uniting the advantages or strengths of an organization with the opportunities of its environment.

3. Can use the success and achievements currently achieved and see new opportunities.
4. Increasing and can also produce more resources than what is currently used.
5. Coordinate and provide direction for future organizational activities.
6. Quick to respond and ready to act on new situations experienced every day.(Sofian, 2022)

In the book Strategic management concepts and implementation:Dr. Jim Hoy Yam, SE., MBA(Jim Hoy Y, 2022). According to Bhalla, there is a combination of two main elements of strategic management, namely: a focus on sociological and economic elements.

1. The focus of the sociological element in strategic management is studying the functions of organizational actors who make decisions or decision makers. The function of decision makers related to strategic management is very dominant, because they function as policy makers who require accuracy in making strategic decisions to be used. The accuracy that must be fulfilled by a decision maker is being able to analyze a situation or condition within the scope of macro elements and micro elements. So that in this way, the strategy decided can function effectively when implemented in order to achieve performance targets. The complexity faced by decision makers makes strategy a challenge in itself. To overcome this challenge requires experience, insight and competence in the field. The strategy created can be called appropriate, if when implemented it can run well, smoothly according to the plan and achieve final results according to performance targets.
2. On the economic side, strategy is needed to fulfill the basic philosophical principles of

conventional economics, namely making the smallest possible sacrifices to achieve the greatest results. The meaning of the basic philosophy is that in carrying out economic activities it is necessary to consider various factors that have a direct and indirect influence, with the aim of achieving maximum results by utilizing available resources. In other words, the focus of the economic element in strategic management is performance. The performance targets pursued include financial performance and non-financial performance. So, the right strategy is needed, in the sense of a work method that can direct and become a reference for all organizational work components to achieve targets. Optimal performance is achieved by utilizing available resources, both internal and external.

3. Strategy Classification

Strategy has several types and the types of strategy that can be classified are as follows; Vertical Integration Strategy; Intensive Strategy; Diversified Strategy; and also Defensive Strategy and will be explained as follows:

1. Vertical Integration Strategy (Vertical Integration Strategy)

It is the combination of a production and sales process or other economic process in different technologies within the boundaries of a single company(Michel, 1990). The Vertical Integration Strategy which is separated into three parts is a Vertical Integration Strategy which is separated into three parts, namely a Forward Integrity Strategy and a Backwards Integrity Strategy as well as a Horizontal Integrity Strategy which is explained as follows:

- a. Future Integrity Strategy (Forward Integration Strategy)

Future integrity strategies related to a business in order to produce very large control or ownership over a distributor(Rachmat, 2014).Several things that are factors to consider in implementing future vertical integrity strategies include the following:

- If the distributor you want to work with is currently very expensive and unable to meet the company's needs and the availability of quality distributors is very minimal.
- If a distributor's current condition has quite high profits.
- When industrial companies are very fast and also sustainable.
- When companies have the funds or capital, management, and human resources that are really needed when managing a new business.
- When a production process is quite normal, through strategy it is hoped that it can increase demand for products or services that can be produced(Jemsly& Martani, 2005).

b. Backward Integration Strategy

The backward integrity strategy is a company strategy in monitoring improved raw materials. if the entrants are deemed to be unprofitable for the company, for example there is a delay in supplying materials, the quality of materials is currently declining, costs have soared so high that they can no longer be relied on(Husein, 2018).

When carrying out a backward integration strategy, determining factors must be taken into account, such as when the strategy can be implemented well. some of them are as follows;

- If the current entrants are considered very expensive and no longer able to meet the company's needs.

- When the number of entrants is very small and the number of competitors is very large.
- If industrial growth grows very quickly.
- When companies have a lot of capital and management. Human resources manage a business whose input is new raw materials.
- When current entrants have very high profit margins, it shows that a business is entering products or services in an industry that is worthy of development(Jemsly & Martani, 2005).

c. Horizontal Integration Strategy or (Horizontal Integration Strategy)

This strategy aims to ensure that these companies can increase supervision over competitors, even though they must have it. Therefore, the aim of this strategy is to gain ownership or also to increase control over competitors.(Huseini, 2018)In implementing a horizontal integration strategy, several factors need to be taken into account, namely as follows:

- If a company's competitive advantage becomes large as the economic scales increase.
- If the industry a company is involved in continues to grow and develop.
- When a company has capital, management and also very good human resources in managing a company.
- When a company experiences difficulties in resources and certain supports(Jemsly& Martani, 2005).

d. Intensive Strategy (Intensive Strategy)

This strategy can be implemented when choosing a strategy for a new product. In this case, the strategy is divided into 3 strategies, namely Market Penetration Strategy

and Market Development Strategy and also Product Development Strategy.

- e. Market Penetration Strategy (Market Penetration Strategy)

Market penetration is a strategy that can seek to increase market prices for products and services that already exist in a market at this time through greater marketing efforts.

2. Intensive Strategy

Market penetration, market development and product development strategies are three strategies that are grouped into intensive strategies, because in their implementation these strategies require intensive efforts to improve the company's competitive position through existing products. The presentation is as follows:

- a. Market Penetration Strategy. This strategy seeks to increase the market share of an existing product or service through more intensive and larger marketing efforts.
- b. Market Development Strategy. This strategy aims to introduce existing products or services to areas that are geographically new areas (from a global perspective).
- c. Product Development Strategy. This strategy aims to enable companies to increase sales by improving, improving and modifying existing products or services.

3. Diversification Strategy

Concentric diversification, horizontal diversification, and conglomerate diversification are groups of strategies that are becoming less popular over time. However, diversification is sometimes still an appropriate and successful strategy for a company to implement.

- a. Concentric Diversification Strategy. This strategy can be done by adding new products and

services but are still interconnected. This can be done if you compete in an industry with slow growth (decline) and the product experiences the same thing.

- b. Horizontal Diversification Strategy. This strategy is carried out by adding new products and services, but they are not interconnected. This can be done if the new product will support the old product.
- c. Conglomerate Diversification Strategy. This strategy is carried out by adding products or services that are not related to each other. This can be done if the industry in this sector has experienced saturation. There is an opportunity to own a business and related businesses that are still growing well and have the resources to enter new industries.

4. Defensive Strategy

- a. Joint Venture Strategy. This strategy is a popular strategy, which occurs when two or more companies form a temporary company or consortium for the purpose of capitalization (forming separate organizations with the aim of cooperation)
- b. Retrenchment Strategy. This strategy can be implemented through reducing company costs and assets. Retrenchment, which is sometimes also referred to as a turnaround strategy, is designed so that a company is able to survive in its competitors' markets by changing groupings through cost and asset savings to reverse declining sales and profits.
- c. Divestiture Strategy. This strategy is carried out by selling a division or part of the organization. This strategy is often used to increase capital from an investment plan or to follow up on an acquisition

strategy that has been decided for the next process.

- d. Liquidation Strategy. It is a strategy that sells all the assets of a company, the value of which can be calculated piece by piece, based on the value of the tangible assets. This strategy is an admission of failure.
- e. Combination Strategy. Organizations seek a combination of two or more strategies simultaneously, but a combined strategy may carry special risks if taken too far. No organization can implement all strategies that may be beneficial to the company. Difficult decisions must be made and priorities must be set.

5. Strategy Benefits

In the strategic management book entitled Evolution of research approaches and methodologies, it is explained that the strategy concept used, there are several benefits that can be obtained from strategic management. These benefits include:

1. Decision making becomes more effective.
2. People in the organization understand where the business is going and where they can adapt the plan to the goals to be achieved.
3. As a means of communicating company goals and the path that will be taken to achieve these goals with owners, executives, employees and other interested parties.
4. Refine goals, objectives, and strategies.
5. Reduce resistance to change through appropriate implementation.

6. Strategy Mission

Strategic missions can be divided into four, namely as follows:

1. Build strategy or form strategy is a strategy that emphasizes increasing sales and market share, accepting returns or low returns on investments in the short to medium term.
2. Hold strategy or influence strategy is a strategy that emphasizes maintaining market share and obtaining a reasonable return on investment.
3. Harvest strategy or yield strategy is a strategy that emphasizes maximizing profitability and cash flow in the short to medium term, willing to sacrifice market share if necessary.
4. Divest strategy is a strategy that emphasizes preparing oneself for business sale, liquidation, or bankruptcy.

7. The Importance of Strategic Management for Companies

In the strategic management textbook (theory and application) by Zuriani Ritonga, the importance of strategic management for companies is:

1. Gives a long-term direction to go.
2. Helping companies or organizations adapt to the changes that occur.
3. Make a company or organization more active.
4. Identifying the comparative advantages of a company or organization in an increasingly risky environment.
5. Overlapping activities will be reduced.
6. Reluctance to change from existing employees can be reduced.
7. Employee involvement in strategic changes will further motivate them at the implementation stage.
8. Strategy making activities will increase the company or

organization's ability to prevent problems from arising in the future.

D. Growth

The Growth Ratio is a ratio that aims to find out whether the budget in one or several periods, the budget performance experienced a positive increase in growth or vice versa. If there is a decline or negative growth, then this is an indication of a decline in the financial performance of the institution concerned.

The definition of growth or growth ratio is a ratio that measures how much the company's ability is to maintain its position in the industry and in general economic development (Fahmi, 2012). This growth ratio is seen from sales, earnings after tax (EAT), earnings per share, dividends per share, and market price per share.

Sales growth according to Widarjo and Setiawan is "Sales growth reflects the company's capabilities over time. The higher the sales growth rate of a company, the more successful the company is in carrying out its strategy. States that company growth is the impact on the flow of company funds from operational changes caused by growth or increase in business volume.

E. Types of Growth in Business

1. Organic Business Growth

This type of business growth is the simplest and most effective for the development of a business. This will happen if a business succeeds in making the right decisions for the company to develop.

One of the simplest examples of this type is when a company succeeds in developing the company physically (adding new locations), increasing production personnel, and increasing the number of products offered to the public. Organic business growth is carried out to meet growing consumer

needs and prevent product supply shortages.

This type is quite suitable to be applied to businesses with the following characteristics:

- A company or business that is being started
- Companies that have been operating for a long time and are taking steps to gain greater opportunities, such as finding new market shares through various innovations.

2. Strategic Business Growth

Focuses on long-term company growth. Usually, this is done by companies that have gone through organic business growth and are trying to open new markets.

Various appropriate strategies are needed to be able to reach the market in groups of people who have not previously been the company's target. This can be done through advertising campaigns to creating new products.

The capital to develop a business to this level comes from the profits the company generates through organic business growth. The speed of the business growth process may not match the essential conditions. However, gradually the company's sales will increase.

This type of business growth is more suitable for companies that have reached the peak of success. The company will then focus on its long-term strategy while leveraging existing capital. For relatively new companies, this phase may not be on point. New companies should focus first on meeting market needs through the products they produce.

3. Partnership/Merger/Acquisition

For some businesses, entering into partnerships, mergers and acquisitions is an indicator of company development.

It is believed that the three of them can gain wider profits and opportunities for company expansion.

This type of business growth requires the company's courage to collaborate with other companies to gain a larger market share. This can be quite risky while also having the potential for fairly large profits.

Company leaders who are trying to expand with this step need to be encouraged with the ability to take strategic steps and also access to technology.

4. Internal Business Growth

This type of business development can be said to be the easiest type and also the most difficult to achieve. Because, companies of this type do not focus on the output of the products produced. Rather, it is about utilizing each resource effectively and efficiently. An in-depth evaluation of the company's performance is needed so that various changes to the managerial system can be formulated so that the company's work system can run better.

This type of business growth is very appropriate to do when a company wants to maximize resources without spending significant capital. Various internal improvements need to be carried out wisely until the company is finally ready to take steps to expand externally.

RESEARCH METHODS

The object of this research is Bank Panin Dubai Syariah. The reason for choosing this bank was because one of the cases of losses experienced by Bank Panin Dubai Syariah in 2021 caused many rumors to circulate stating that the bank was going bankrupt. However, the reversal of the bank's profit condition in the following year provides a clear picture of the bank's financial condition. The manager also explained that the cause of the loss

These are several types of business growth that you can know and implement. As a company leader, you must be able to first identify your company's current capabilities before determining what business growth achievements to aim for. If this has been done, company expansion will be possible by saving time and costs.(Getting to Know Various Types of Business Growth, 2022)

F. Growth Ratio

According to Kasmir(Kasmir, 2012, p. 107)This growth ratio can be formulated as follows:

1. Sales growth shows the extent to which the company can increase its sales compared to total sales as a whole.
2. Net profit growth shows the extent to which the Company can increase its ability to obtain net profits compared to the total profit as a whole.
3. Growth in earnings per share shows the extent to which the Company can increase its ability to obtain revenue or profit per share compared to the total earnings per share as a whole.
4. Dividend growth per share shows the extent to which the Company can increase its ability to obtain share dividends compared to the total dividend per share as a whole.

experienced in 2021 was due to the write-off of a number of financing with low amounts, which was aimed at avoiding problems in the future.

The method used in this research is descriptive qualitative research. Descriptive qualitative is a research method that describes data systematically, factually and accurately by exploring deeper depth or meaning(Kriyantono, 2020). This research is based on literature data or what is usually called library research. This is because this

research focuses on the performance of Panin Dubai Syariah bank as a whole, not on specific branches, on how they increase profits every year.

The data source in this research uses secondary data. Secondary data comes from news texts, manuscripts, financial reports, previous research journals or other records related to research.

Data collection was obtained through materials and information from

various reading sources. Namely by reading research materials in depth, thereby enabling researchers to find new ideas related to the research title.

The data analysis technique used is descriptive analysis where the research results will be presented in written form by describing in detail every detail of the research stages until the results are concluded.

RESULTS

Development of Bank Panin Dubai Syariah during the 2021-2023 Period

NO	COMPONENT	DEC 2021	DEC 2022	Sep-23	GROWTH
1	Profit and loss	818.112.377	250,531,592	215,467,831	133%
2	Savings	672,611,067	1,489,714,423	940,461,342	-130%
3	Mudharabah Financing	247,720,758	947.028.283	1,349,426,675	-85%
4	Musyarakah Financing	7,428,676,423	8,609,500,043	9,192,611,061	-57%

Source: Financial Position Report of PT. Bank Panin Dubai Syariah Tbk. December 2021-2022 and September 2023 (Processed Data)*billion rupiah

In 2021 Bank Panin Dubai Syariah declared a loss of IDR 818.112 billion. The table above shows good growth in 2022 with a profit of IDR 250.531 billion. In the third quarter of 2023, namely as of September 30 2023, profits again experienced a decline. However, profit growth after losses has increased to 133% until 2023. As for financing, it can be seen that the bank's two leading financing products have experienced a decline, mudharabah and musyarakah respectively at -85% and -57%.

This is in accordance with management's statement regarding the losses experienced in 2023, namely eliminating several low-value financing so that they do not become parasitic and infect other financing sectors. The decline in growth also applies to savings products, the figure reaches -130% until September 2023.

From the data above, it shows that there has been a large decline in Bank Panin Dubai Syariah's superior products. This is also influenced by the impact of the Covid-

19 outbreak which occurred throughout 2021 to early 2022, where many customers withdrew their savings due to economic pressures. And a lot of financing has stalled because many people have been laid off and

their income has decreased. All of these things also have an impact on the growth rate of Bank Panin Dubai Syariah, fewer people saving and the increasing number of withdrawals have created an unbalanced cash flow at the bank.

In 2022, Bank Panin Dubai Syariah succeeded in turning things around by recording a profit of IDR 250,530 billion. Positive trend in the performance of Bank Panin Dubai Syariahis also reflected in the company's important ratios. The rate of return on assets was successfully reversed from -6.72 percent in 2021 to 1.79 percent in 2022. Then the rate of return on equity was recorded to have shot up to 11.51 percent in 2022 from the position of -31.76 percent in the previous year.

Moreover, Bank Panin Dubai recorded that the flood of Wadiah deposits

throughout 2022 reached IDR 1.4 trillion in December 2022, an increase of 120.67 percent from the previous period of IDR 669.78 billion. The growth of the Wadiah

Savings Fund was mainly driven by an increase in savings which increased 158.03 percent to IDR 1.22 trillion from IDR 474.5 billion (Asmaaysi, 2023).

DISCUSSION

In the sustainable financial report issued by Bank Panin Dubai Syariah in 2022, the management explains several plans which are said to be able to maintain the financial stability of Panin Bank.

In line with the resilience of the Indonesian economy in 2022 and the government's commitment to the Indonesian economy in 2023 by setting macroeconomic assumptions in the 2023 RAPBN, the Bank is concerned about the risk of global economic uncertainty. The preparation of the Bank Panin Dubai Syariah Sustainable Financial Action Plan is the fourth year that the Bank has prepared and implemented it.

Priorities related to PT Bank Panin Dubai Syariah Tbk's Sustainable Finance Action Plan for the next five years, namely 2023 to 2027, as stated in the 2023 Sustainable Finance Action Plan report. The published targets have changed from the previous targets in the 2022 RAKB report. This is influenced by the Bank's fund allocation strategy which includes, among other things, allocating funds to the RAKB sector.

The Bank's strategy to achieve this goal includes strengthening segmentation towards the sustainable sector, conducting sector mapping, monitoring success, including expanding the SME and medium business segments, as well as further business expansion.

In the Bank's financing strategy, it emphasizes concern for the environment. In distributing financing, the Bank has a high commitment to implementation related to the

environment, namely by making the following provisions:

1. Regulations in the Bank's financing policy containing provisions regarding environmental management obligations for financing customers. The Bank's policy stipulates that Banks must avoid financing for business sectors that do not/have not met environmental/AMDAL provisions, thereby endangering the environment.
2. Efficiency in the use of paper material, which is the main material in business activities/activities in the banking sector, is the use of paper. Each work unit is required to minimize the use of paper (paperless) and utilize waste paper that is still suitable for reuse for internal Bank documentation.
3. In the use of electricity and water, the Bank maintains efficient working hours so that electricity usage is in accordance with the agreed number of building rental hours, thereby reducing additional extensions in electricity and water usage. Apart from that, the Bank company also continuously provides advice to employees at the head office or branches regarding the importance of saving water and electricity.
4. Reducing operational vehicles so as to reduce fuel costs and support pollution reduction to preserve the environment
5. Implementing a reduction in plastic waste by eliminating bottled drinking water in the form of plastic bottles

and plastic cups. The bank only provides drinking water in gallon bottles, so it is hoped that employees at the head office and branch offices will use their own glasses or tumblers.

6. Regarding the Bank's role in environmental aspects, to date the Bank has always strived to save and use the Bank's assets and resources efficiently.

Determination of the Bank's Sustainable Financial Targets and Priorities for 2022 is prepared by considering internal and external factors that exist or occur in the Bank's external and internal environment. Even though Sustainable Finance is relatively new in the Indonesian financial industry, several aspects of the program already exist and are one of the missions and strategies the Bank wants to achieve as follows:

1. Existing Strategic Plans

The Bank continues to innovate and optimize service processes to speed up customer transactions and provide efficient and competitive services through technological developments. The use of banking technology will create more efficient and environmentally friendly operations, by integrating social and environmental aspects into risk management. The scope of these management activities is energy efficiency, water, paper use, as well as protecting and improving the quality of the environment which involves all Bank staff and employees.

2. Possessed Organizational Capacity

The Bank is committed to implementing inclusive sustainable financial practices, as outlined in the 5 (five) year Action Plan. Therefore, as a first step, various internal education programs, organizational adjustments and updating of Operational Systems and Procedures, will be carried out to strengthen organizational capacity.

Improvements to Policies and Operating Standards and Procedures (Standard Operating Procedures/SOPs) as well as improving the quality of personnel are expected to improve the quality of financing, especially in business sectors that have high environmental and social risks.

3. Financial Condition and Technical Capacity Possessed

From year to year, the amount of budget allocated for Social and Environmental Responsibility programs continues to increase. It is hoped that this budget can be used, among other things, to increase the technical capacity of all units involved, so that they can better support the implementation of the Sustainable Finance program.

4. Collaboration with External Parties

In order to increase internal capacity, the Bank will collaborate with institutions that have the capacity to accompany and guide the Bank in providing education and implementing Sustainable Finance work programs.

5. Government Policies Related to Sustainable Finance

The Financial Services Authority (OJK) strongly supports the implementation of Sustainable Finance in Indonesia. Therefore, OJK strives for this program to receive comprehensive support from the financial services industry for sustainable growth resulting from harmony between economic, social and environmental interests.

Other business strategies implemented by Bank Panin Dubai Syariah are based on sources in the form of journals and news articles. In order to maintain good business, the Bank will continue to use sharia banking services in line with the Bank's efforts to continue to improve and continue to offer attractive products to the public. Selectively answer the needs of customers who apply for

financing, because the current economy is increasingly difficult, it is ensured that those who apply for loans really make a profit and can measure their profits better.

The next business strategy is to strengthen digital-based sharia banking services, utilize several facilities that Panin Bank already has and utilize digital technology that can be accessed at any time via the internet network to facilitate customer transactions. ATMs are permanently installed and customers can withdraw money and utilize other facilities through ATM services available at various locations without having to come to the office.

Bank Panin Dubai Syariah's mobile banking features are more complete and can be fully utilized by customers to meet their financial transaction needs. 24-hour mobile banking access makes it easier for customers to fulfill their desired transaction needs. Full functionality can meet customer needs with easier and cheaper access without having to leave the house, so that customers can carry out banking services with sufficient Internet network capital.

Customers who feel well and completely facilitated will choose when investing. If customer funds continue to increase, the amount of loan disbursement

can also increase, so profits can increase. Digital technology equipment and services are an unavoidable part of the current development of sharia banking to maintain business competition between banks.

Regarding independent funding, business recovery strategies and financing recovery, it is hoped that loans to loan customers affected by debt default will recover and the economy will recover. Apart from the maintenance of relationships and partnerships with Financial customers, namely the further development of new financial segments, this continues to ensure that the Islamic banking business continues to operate in the current conditions. Sharia Bank continues to offer financial products to new segments, but applies a selective process to increase its business volume (Trimulato, 2019).

Prioritizing a careful attitude in providing financing without ignoring customer loyalty needs to be implemented appropriately. This is to avoid financing bottlenecks but still protect and serve well bank customers who have entrusted their funds to the bank. So the bank can still do it. Maintaining bank financial stability is accompanied by maintaining good relationships with customers.

6. CONCLUSION

The bank will continue to utilize sharia banking services in line with its efforts to further improve and continue to offer attractive products to the public.

The next business strategy is to utilize existing facilities at Panin Bank and introduce digital technology that can be accessed at any time via the Internet network to facilitate customer transactions, thereby providing digital-based sharia banking services. We have permanently installed ATMs and ATM services available at various locations, so you can make

withdrawals and use various facilities without having to visit a shop.

Bank Panin Dubai Syariah's mobile banking capabilities are increasingly complete and customers can make maximum use of them to meet their financial transaction needs. 24-hour mobile banking access makes it easier for customers to fulfill their desired transaction needs. Customers make investment decisions when they feel safe and well served.

In terms of independent financing, strategies for revitalizing the business world, and financial restructuring, it is hoped that credit to credit customers affected by default can recover and the

economy will recover. This aims to avoid funding bottlenecks, as well as protect and safeguard bank customers who save their money in the bank.

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