

ABSTRACT

This paper analyze the business adaptation strategy that applied by Islamic banking in terms of crisis due to pandemic covid-19. This research used qualitative method with case studies design. Object of this research is financial performance of BNI Syariah KCP Pati during Quarter-1 until Quarter-2 in 2019. This research used business adaptation theory that developed by Minet and Michael (2001), with leadership characteristic variable and organizational characteristic variable affect adaptation component such as adaptation capacity, adaptation strategic and adaptation level. This result implies that BNI Syariah should regularly maintain the process employee rotation and mutation, as an effort to accelerate and cultivate employee adaptive behavior. BNI Syariah should examine specifically the impact between banking digitalization and the ability to adapt in crisis. With the digitalization, organizational characteristic of BNI Syariah gradually changed from labor intensive to modal intensive that will affect the organization ability to adapt.

Keywords: Islamic banking, business adaptation strategy, pandemic covid-19