

Abstract

This study aims to find Islamic business units in accelerating the growth of the Islamic banking industry. Researchers carried out several stages in this study by predicting elite assets from sharia business units to banks in 2023, namely the level of the sharia business unit, from various perspectives such as academics, regulators and business people. Then determine the best strategy. The method used is quantitative and qualitative analysis. The quantitative analysis used is ARIMA which was developed by George Edward Pelham and Gwilym Meirion Jenkins, while the qualitative analysis technique that will be used is the SWOT analysis technique. SWOT analysis is an analytical tool that can be used in qualitative descriptive research, through IFAS-EFAS diagrams, SWOT Matrix and BCG Growth Sharing Matrix. The forecasting results show that there is no example of a sharia business unit capable of generating an asset ratio, which is 50% of the conventional parent bank in 2023. The Sharia business unit must have an average asset growth of 5% per year, where the assumption of a conventional parent bank only grows 5% per year. When it is assumed that the parent bank has an average usage of an average of 10% per year, the Islamic business unit must grow by 43.38% per year. Conversion to Islamic commercial banks can be one strategy that can be used to accelerate the growth of the Islamic banking industry. Conversion is an alternative and solutive strategy that can be done in the context of capital details. Because by making a full conversion, shareholders do not need to find ways to add different permutations in the formation of a new Sharia bank.

Keywords: *Islamic business unit, Islamic bank, spin-off, strategy.*