ABSTRACT

Analysis of Strategic Business Development of PT Bank Syariah Bukopin
Suherli

Since 1998 the Islamic banking system has shown a fairly rapid growth, this is due during the period of economic crisis, Islamic banks can still show better performance compared with conventional banking institution and the Islamic banking system to provide services and meet sound banking principles of sharia. Every company must have the vision and mission in business. Based on the vision and mission planning made business development strategy in accordance with the vision and mission. So basically the strategy is the means used to achieve the vision and mission.

The research objective to analyze how the PT Bank Syariah Bukopin (BSB) response to external factors of business by using the EFE Matrix, to know how the internal condition of the company by using IFE Matrix, to find out whether the BSB business development strategy in accordance with the strategy of the company’s position on the quadrant on the IE Matrix, to find out whether the BSB business development strategy has to balance the external and internal factors company (SWOT Matrix) so that the condition in 2010 the company experienced growth and to determine whether the business development strategy that has been carried out by BSB in 2010 have a competitive advantage (CP Matrix). Methods of research conducted using a descriptive approach in the form of case studies.

The result showed that 7 (seven) business development strategy implemented BSB has resulted in BSB conditions experienced good growth in 2010 than in 2009 and BSB excel in competition, this can be seen from the result of the analysis of Matrix : EFE, IFE, IE, SWOT and CP. BSB growth can be seen from the increase in Total Assets, Financing, Third Party Fund and Income BSB in 2010 than in 2009. In addition BSB condition was in good health, this can be seen from the CAR, FDR and the NPF are still within safe limits under the provisions of the BI. In order for community fund-raising and financing can continue to grow significantly and excel in competition, it is recommended BSB always consistently provide insight and understanding at every level of the organization so that the principles of GCG, ignorant and intensely involved in the social dynamics of society continue to be implemented and should continue to collaboration BSB with the mass media and participated in various events to promote.