

## ABSTRACT

### *Implementation Strategy of Sharia Business Development through Office Channeling at PT. Bank Rakyat Indonesia (Persero) Tbk.*

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*The purposes of this study were to (1) describe the Bank BRI strategy formulation of sharia business especially in sharia office channeling services, (2) conduct an assessment from the middle managers of Bank BRI to the sharia office channeling services, (3) design and analyze of priority programs in implementation of sharia office channeling service at Bank BRI.*

*Sampling was conducted using of a questionnaires involving experts, that was the branch managers and sub-branch managers at Bank BRI. In addition, to gather information, other methods such as interviews, and literature studies were used. Data analysis used Analytical Hierarchy Process (AHP) and Score of Motivation according to the Sunde's method.*

*The results showed that: First, Islamic business development of strategy formulation through the sharia office channeling services could be found in the Decree of the Board of Bank BRI about Business Plan 2007 and Business Plan 2008. The development of Islamic services was part of BRI's business strategy. Second, the level of motivation of Bank BRI's middle managers was quite high. The result of the motivation assessment of the Bank BRI's middle managers to the sharia office channeling service obtained score 35. In addition, middle managers also have a good response to the strategy of sharia office channeling services to be carried out by the Bank BRI. Third, this study provides 12 priority programs of sharia office channeling implementation in Bank BRI. The five programs can be immediately implemented in the operational offices. That was prepare the employees product knowledge, creation a special service pattern of sharia services, seek arrangements for specialized human resources to sharia services and prepare special counter of sharia services. The programs were possible to be implemented in a short time frame, while another 7 programs were the Head Office authority. That were to create and disseminate standard operation procedure of sharia office channeling services to operational offices, creating sharia products with attractive features and to be able to meet customers' needs, make the policy and revenue sharing fees for services performed by sharia services of Bank BRI, set up the training center to prepare of HR sharia, prepare a help desk to support operational offices, and create policies that deal with employee performance appraisal that involved in sharia services.*



**Keywords:** *office channeling, Bank BRI, score of motivation, Analytical Hierarchy Process, sharia business.*