SUMMARY

WIDHITOMO. Formulation Financing Strategy for Micro, Small and Medium Enterprise on PT. Bank Syariah X. Supervised by ARIF IMAM SUROSO and AGUS MAULANA.

PT. Bank Syariah X is one of the Islamic banks in Indonesia. The realization of profit does not reach the target set and the resulting of profit growth was below averages in the industry since three years ago. One of the ways which can do to increase profit is to provide financing to the sector which has a high margin. Bank Indonesia data shows an average margin of bank credit to the SME sector to the position in September 2013 is equivalent to 13.97% while the averages credit to other sectors for the similar period with an average of 11.26%.

In December 2013, the SME sector financing portfolio by PT. Bank Syariah X reach 82% of the total financing. This is shows that the financing of PT. Bank Syariah X has been given to sector which have a high margin of financing however profit does not reach the target and profit growth below the industry averages. This condition makes PT. Bank Syariah X need to formulate a proper strategy for the SME financing sector. The result showed those were eight external strategies which consist of the opportunity and threat are faced by PT. Bank Syariah X. Then were eleven internal strategies factor consist of strength and weakness are owned by PT. Bank Syariah X.

Corporate position IE matrix is sel V, strategic in sel V is market penetration and product development. The result of the analysis SWOT matrix indicates those are eight strategies that can be implemented by PT. Bank Syariah X. QSPM analysis are known with three strategies which have huge attraction value, namely: 1). Increasing account officer and branch in potencial area with total attractiveness score 1.777; 2)Creating a promotional program on SME financing segment with attractive through proactive on customer with total attractiveness score 1.574; 3). The existence of the scoring system / Internal Credit Risk Rating for financing with a particular limit by the parameters agreed as one of the efforts to accelerate the financing process with total attractiveness score 1.463.

Keywords: financing strategic, shariah banking, micro small and medium enterprises, quantitative strategic planning matrix