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## ABSTACT

### *Analisis the Portfolio of The Savings Product in The Bank Muamalat Indonesia (BMI)* *M. Taufiq Al Amin*

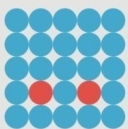
*Islamic (Shariah) banking is one of national banking type that operates in accordance with the rules of Shariah (Islamic rules). Muamalat Bank was the first Islamic bank in Indonesia that established and supported by Indonesian Council of Ulemas (MUI) and a group of Indonesia Moslem Intellectuals. Based on its function as a bank, its primary activity is borrowing funds from household and non-financial businesses. They provided products such as savings, deposits, and clearing account.*

*The research purposes are: (1) analyzing Muamalat competitive position in banking industry, (2) analyzing saving product positioning such as Ummat savings, Ummat Junior Savings, Shar-e, Hajji Arafah Savings, Ukhuwah Savings, Wadiah Clearing, and Mudharabah Deposits, (3) recommended alternative strategy for each products.*

*Descriptive method was used in this research. Primary data was collected through direct interview with questionnaire and direct observation. Secondary data was collected through internal company data, literature, and previous journals. Data analysis used internal and external analysis, IE Matrix, SWOT analysis, GE Matrix and AHP.*

*The result from recent product positioning in GE matrix showed that Ummat saving and Mudharabah deposit in Invest and Growth Position, while Ummat Junior Saving, Shar'e, Hajji Arafah Saving, Ukhuwah saving and Wadiah Clearing in selective position. The most powerful value from industrial attractive force and business strength is Mudharabah Deposit and Ummat Saving. Based on data analysis using Analitical Hiererchy Process (AHP) was resulted the first priority of alternative strategy which to carry out product development with weight 0.353 grade. Whereas the second priority strategy is providing training for muamalat human resources and recruiting qualified human resources with weight 0.233.*

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