SUMMARY

FAJRI RYAN ISNANDAR. Business Development Strategies (Case study in BPRS Harta Insan Karimah (HIK) Ciledug). Supervised by. MUHAMMAD FIRDAUS and AGUS MAULANA.

PT BPRS HIK Ciledug is a Shariah banking company that has business in assemble and distribute the fund based in Shariah principle. The company is expected to increase the competitive advantage that can compete with many local banking company in Indonesia, due to the potential of Indonesia which is quite interesting. The purpose of this study was to analyze internal and external factors that influence the business development of PT BPRS HIK Ciledug, analysis of alternative strategy of PT BPRS HIK Ciledug in the Internal-External matrix, and analysis of priority strategy in Quantitative Strategic Planning Matrix (QSPM) so that it can recommended the alternative strategy to develop the business company in the future.

The Internal factor matrix analysis results based on the aspects in Maqashid Syariah components (religiousness implementation achievement factor, upgrading science quality implementation factor, life quality implementation factor, the raising wealth quantity implementation factor, and the raising of descent quality implementation factor) and company marketing aspect showed of four strengths factor and four weaknesses has owned of the company. Whereas in the external factor matrix based on The Porter’s Five Forces component (supplier power, buyer power, competitive rivalry, threat of substitution, and threat of new entry) and economic factor aspect, market and rivalry factor, technology and social factor has results of five threats factors and four opportunity factors that used to develop the company business.

The results of alternative strategy using IE matrix provides four alternative strategy recommendations for develop business of PT BPRS HIK Ciledug. The latest of the formulate the priority strategy that will offer for PT BPRS HIK Ciledug that is put all of the alternative strategy into the right order in QSPM (Quantitative Strategic Planning Matrix). And the priority strategy recommendations to PT BPRS HIK Ciledug in a sequence are 1) Product Development Strategy with the Total Attractiveness Score (TAS) towards into all internal-external factors is 20.614, 2) Market Penetration Strategy with TAS score is 19.544, 3) Market Development Strategy with TAS score is 17.986, and 4) Backward, Forward, or Horizontal Integration Strategy with TAS score is 14.833. Recommended four priority strategy is expected to be a reference for PT BPRS HIK Ciledug management in face of global competition.

Keywords: BPRS harta insan karimah, business development strategy, HIK Ciledug, maqashid syariah, QSPM, shariah rural bank.