ABSTRACT

Research for Strategic Evaluation on Financial Product of BPRS Amanah Ummah has been conducted. The objectives are in order to: (1) analyze customer attitude on financial product of BPRS Amanah Ummah and comparing with the competitor, (2) Analyse Management of BPRS Amanah Ummah on service quality, (3) Analyses Internal and External factor that affect on Financial product development of BPRS Amanah Ummah, and (4) Formulate the best alternative strategy to develop financial product from BPRS Amanah Ummah.

The research was conducted at Sub district of Leuwiliang and Ciomas, Regency of Bogor, as long as June 2002. The research method is descriptive. While the statistic test is Percentage, Kruskal-Wallis test for median, Internal and external factor evaluation and analysis SWOT.

The result was indicated that BPRS Amanah Ummah customer attitude on such as knowing about financial the product, Knowledge about financial product, service attitude, socialization intensity of the bank, in generally has better response than the competitor.

Kruskal - Wallis test for median was indicated that there is no significant difference between BPRS Amanah Ummah and the competitor at $\alpha = 0.05$. On the basis of SWOT analysis, there are three strategies for BPRS Amanah Ummah, including product development, market development and market penetration. Product development strategy is including such as (1) arranging frame work for product development, System and operational area, (2) Improving internal coordination, (3) Training and hiring new human towards information technology development, (4) Improving quality and quantity of human resources and (5) improving customer service and (6) Human resources training to face information -technology.

Alternative strategy for market penetration is (1) improving socialization of Islamic Banking System through promotion and (2) effective and efficiently promotion for the potential customer. While alternative strategy for market development is targeting on market segment.

Some recommendation due to the research is including: (1) It is necessary for BPRS Amanah Ummah in order to analyze their customer attitude, periodically (2) it is necessary for BPRS Amanah Ummah in order to arrange frame work for the financial product and (3) BPRS Amanah Ummah should in continue way to socialize the financial product to the community.