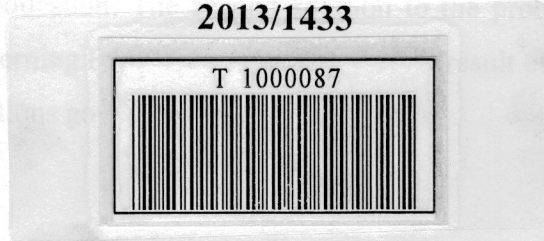


ABSTRACT

**ANALYSIS PROBLEM OF BAITUL MAAL WAT TAMWIL (BMT)
OPERATION IN PEKANBARU INDONESIA USING ANALYTICAL
NETWORK PROCESS (ANP) APPROACH**

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ABSTRACT

BMT is a financial institution which is required by small entrepreneurs to finance their business operation. This institution provides financing to help small entrepreneurs whose cannot access financing from banking sector. In addition, the existence of BMT is really helping a lower income group society to avoid them from illegal money lender who may charge them with higher interest. Since its appearance in 1992, BMT has been getting positive response by all members of Indonesian society. Some members of the society take advantage of these golden opportunities through setting up BMT institutions. However, many of them failed and end up with bankruptcy. It is because they faced many problems in their operation. Therefore, this research selected BMT in Pekanbaru as a case study in order to analyze the problems faced by BMT whether these problems due to internal or external factors.

This research has been conducted by using Analytical Network Process (ANP) approach, following three main steps. First step, attempts to identify the problem of BMT that obtains from literature review, in dept-interview, questioner and following forum discussion. Second step is to measure a priority problem by using ratio scale. Whereas third step, provides with a synthesis to identify solution to solve a number of problems faced by this institution.

In order to identify the actual causes which create the problem to BMT's management in Pekanbaru, this research analyzes the causes from both internal and external factors. With respect to the internal factors of BMT, the dominant problem faced by BMT in Pekanbaru is reflected in ANP result of 0.47 which directly related to the lack of quality of human resource owned by BMT. In the external factors of BMT, the dominant problem faced by this institution is reflected in ANP result of 0.36 which is related to the absence of specific regulations governing BMT. And the solution to resolve the above problem of lacking quality human resource is reflected in ANP result of 0.18 which is through the improvement the quality of human resources. This purpose could be achieved through training and education. The second solution to the problem of the absence of specific regulation governing BMT is highlighted in ANP result of 0.26 which is to come up with specific regulations governing BMT.

ABSTRAK

BMT ialah suatu institusi kewangan yang diperlukan oleh usahawan kecil bagi membiayai operasi perniagaan mereka. Institusi ini membantu usahawan kecil yang tidak mendapat pembiayaan dari bank. Selain itu, kewujudan BMT banyak membantu masyarakat yang berpendapatan rendah untuk menghindari bunga pinjaman yang tinggi. Sejak dibentuk pada tahun 1992, BMT mendapat tindak balas yang positif dari seluruh masyarakat Indonesia. Beberapa daripada mereka mengambil kesempatan tersebut dengan mendirikan institusi ini. Namun demikian kebanyakan dari mereka gagal dan akhirnya muflis. Hal ini disebabkan oleh banyaknya masalah yang mereka alami dalam mengendalikan institusi ini. Oleh kerana itu, kajian ini memilih BMT di Pekanbaru sebagai kajian kes untuk mengkaji permasalahan yang dihadapi oleh BMT sama ada berasal dari faktor dalaman atau luaran organisasi.

Penyelidikan ini dilakukan dengan menggunakan metod Analitical Network Process (ANP), dengan mengikuti tiga langkah utama. Langkah pertama iaitu berusaha untuk mengenal pasti masalah yang di hadapi oleh BMT, di peroleh melalui kajian literatur, soal jawab mendalam, soal selidik, dan mengikuti forum diskusi. Langkah kedua iaitu mengukur prioriti masalah dengan menggunakan skala ratio. Langkah ketiga, menyediakan sintesis untuk mengenal pasti penyelesaian masalah.

Untuk mengenal pasti penyebab sebenar yang menjadi permasalahan pada pengurusan BMT di Pekanbaru, penelitian ini menganalisis penyebab tersebut melalui faktor dalaman dan luaran organisasi. Permasalahan utama pada faktor dalaman BMT di Pekanbaru ialah kurangnya kualiti sumber daya manusia yang dimiliki oleh BMT dengan hasil ANP sebanyak (0.47). Sedangkan, permasalahan utama pada faktor luaran BMT di Pekanbaru ialah tidak adanya peraturan yang spesifik mengatur tentang BMT, dengan hasil ANP sebanyak (0.36). Penyelesaian masalah terhadap kurangnya kualiti sumber daya manusia yang di miliki oleh BMT ialah dengan meningkatkan kualiti sumber daya manusia BMT melalui latihan dan pendidikan, dengan hasil ANP sebanyak (0.18). Seterusnya untuk penyelesaian masalah peraturan BMT ialah dengan membentuk peraturan baru yang lebih spesifik, dengan hasil ANP sebanyak (0.26).

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