

- a) Make improvements to the savings products that are now running through the business development of members and prospective members.
- b) The source of funds collected from Savings and Savings has been continuously developing, but on the other hand it has not been balanced with the ratio of capital development itself. Then we will learn about Special Principal Deposits which are large enough from members to increase their own capital.
- c) Looking for sources of capital from outside with a fairly low cost, especially those related to program credit for economic empowerment of small communities originating from the Government or other Donor Institutions.
- d) Increase the number of operational service areas, especially those using the ball pick-up system before opening a branch office.
- e) Improve cooperative relationships with capital sources, both from banks and other financial institutions in the form of equity participation.
- f) Adding types of deposits, among others; Savings on Education, Savings on Hajj, and Savings on Umrah.

Conclusion

Based on the results of the study described above, the following conclusions can be concluded:

- 1) Since the establishment of BARRAH BMT as a Savings and Loan Cooperative, the growth of BARRAH BMT customers for 10 years has not shown a significant development even more years showing a decrease in the number of members and the number of customers. Although it has increased but it is not significant, as from 2008 to 2012 it experienced a decrease of approximately 30 percent from the previous number from 2003 to 2007. To increase the number of customers, BMT BARRAH expanded its network to the countryside. This is because of 80 percent of Indonesian Muslims, 60 percent live in rural areas. In addition, because BMT BARRAH is a Syari'ah financial institution whose orientation is micro entrepreneurs, the majority of which live in rural areas.
- 2) The dominant leadership style applied in BMT BARTAH management is democratic and participatory leadership. All leaders and employees to the lowest staff are given the opportunity to express their views and opinions on matters relating to the efforts and strategies to develop BARRAH BMT. All leaders participated to advance the BMT BARRAH, so that the BMT BARRAH received an award as a BMT with achievements. Leadership which highlights the effectiveness of one's leadership is very dependent on the form, type, and level of participation of subordinates in running the wheels of the organization, especially in decision making. Therefore BMT BARRAH applies a democratic and participatory leadership model.
- 3) The level of success obtained by BMT BARRAH does not escape from the implementation of managerial systems, legality, expertise, rules (RAT), licensing, SHU, members, offices, buildings, and equipment owned by BMT BARRAH. But most important is a serious effort to solve all the problems faced in depth and applicative. Barriers faced by BMT BARRAH include the lack of trust of customers in the financial BMT BARRAH, there is no in-depth understanding of customers regarding the concept of Islamic banking, the margin is considered too large when compared to conventional banks.

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