

ABSTRACT

Measuring The Quality of Murabahah Financing With Vintage Analysis Model Using Python And SQL Server

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Islamic banks play an important role as a facilitator in all economic activities in the halal industry ecosystem. The existence of the Islamic banking industry in Indonesia itself has experienced a significant increase and development in the past three decades. Product innovation, service improvement, and network development show a positive trend from year to year. In fact, the spirit to accelerate is also reflected in the number of Islamic banks that take corporate actions. Data analysis using Python and SQL Server can be done in academic as well as work environments. Its purpose is to present the reader in understanding the essence of the data. The use of Python today in the world of work is very helpful and interesting, considering that Python is currently a very popular programming language. The Islamic banking sector is a sector that is currently growing rapidly. Sharia Banks are not only fundraisers, but also channel financing to customers who need them for personal consumption or for business interests in accordance with sharia principles. The Vintage Analysis Model can show how to Measuring Financing from trend data. It can be review for business process, product quality, debtor profiling, and mitigation operational risk and reputation risk.

Keyword : Murabahah, Python, SQL Server, Vintage Analysis, Saria Financing, Risk Management