ABSTRACT

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DATA ANALYSIS OF SHARIA RETAIL FINANCING USING PYTHON AND SQLITE

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. This is no exception for Sharia Banks owned by State-Owned Banks, namely Mandiri Syariah Bank, BNI Syariah, and BRI Syariah.

Data analysis using Python and SQLite 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 role of internal auditors in the organization is very necessary and important, internal auditors are a monitoring element of the internal control structure in an organization, which is made to monitor the effectiveness of other elements of the internal control structure. Internal audit also plays a role in creating good internal controls to meet sharia compliance in every activity.

Keywords : python, sqlite, sharia bank, retail financing,, internal audit, data analytics