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## ABSTRACT

### *Evaluation of Debitor Rating Model on Credit Process in BMI –Bogor*

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*The purpose of this research are: (1) To evaluate rating model on determining credit quality, (2) formulating rating alternative model for debtor based on variable rating evaluation, (3) to identify the compatibility between alternative model with actual condition. This research was conducted as a case study at PT. Bank Muamalat where rating model omnthat is, analyzing credit rating used by the Bank to contribute decisions on determining credit quality applied. Descriptive analyze, logistic regression analyze and model testing analyze are used in this research on counting probability of default. The individual and corporate consumers are used in this research.*

*Data analysis provides conclusion variables that affect credit quality for individual consumer are marriage status, education level, work place, collateral types, plafond ratio with collateral value, collateral ownership and collateral marketability. Variable that affecting on credit quality of corporate consumer is quality of financial statement. The results of this research can be implemented in rating consumer application because of the resulted model could predict individual and corporate credit default up to 100% and 81,82%. The research allows development for appropriate variable and score used for each of them to rate credit application in Bank Muamalat Bogor.*

*Key Word: Credit, Consumer Rating, Descriptive analysis, logistic regression*

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