SUMMARY

DAYU SAFITRI. Analysis of Financing Risk using Credit Scoring on Microfinance (Case Study in X Islamic Bank). Supervised by TANTI NOVIANTI and BAGUS SARTONO.

Islamic banking is a banking system based on Islamic law. The effort to establish this system is based on the prohibition in Islam to collect or borrow with interest or what is called usury. The existence of Islamic banking is expected to help micro, small and medium enterprises in overcoming the problem of limited capital. Micro financing is here to overcome this. However, there is an impact faced by the Bank when conducting financing distribution, namely the risk of financing. Risks that arise because customers cannot carry out their obligations to the bank. Mitigation carried out for financing risk is to use credit scoring. Credit scoring can help banks determine which customers are eligible for financing.

The purpose of this study is to identify the characteristics of microfinance customers in Bank Syariah X based on the quality of financing, then what variables influence the quality of financing and how to form the appropriate credit scoring model and evaluate the goodness of the model.

This study uses primary data and secondary data. Primary data is obtained by conducting in-depth interviews with the management of Syariah X Bank. Secondary data is obtained from the Bank Syariah X database and several literature references such as books, theses, scientific journals and other documents. This research uses descriptive analysis method and logistic regression analysis.

The results of this study indicate that (1) the characteristics of microfinance customers are traders who have a business of at least 2 years and a maximum financing period of 5 years (2) variables that affect the quality of financing, namely current ratio, dependence on customers, time period and collateral adequacy ratio and based on the level of evaluation of the goodness of the model, the model formed is quite good.

Keywords: islamic banks, microfinance, credit scoring