

## ABSTRACT

Septiani Dewi Pratiwi. 2015, THESIS. Title: " Evaluation Collateral Assessment System In Murabahah Financing (A Case Study of Bank Muamalat Indonesia Malang)"

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This research aims to determine how the application of collateral assessment system on home and vehicle asset financing murabaha in Bank Muamalat Indonesia Cabang Malang. In addition, it aims to evaluate the system aimed at assurance the procedure of assets and collateral asset retrieval procedures.

This research uses descriptive qualitative method. The data taken is the organizational structure, job descriptions, procedures assurance, asset valuation procedures and retrieval assurance procedures. The technique of collecting data through interviews and documentation process. The data analysis and data triangulation given the necessary improvement recommendations

. The results showed that Bank Muamalat Indonesia Cabang Malang has had an organizational structure and job description appropriate the needs of banks, but its implementation is still not optimal because there is not yet complete casting structure, there is redundancy function assignment and inadequate documentation. In addition Bank Muamalat has had a assessment system which consists of a guarantee and assurance procedures guarantee making procedures that are already running, but its implementation is also not optimal. Weakness assurance procedures contained in the task of marketing kerangkaan financing and financing analysis, as well as the acquisition of information to assess the assets not accurate. While the weakness of retrieval assurance procedures are inadequate documentation or lines of authority and accountability from the remedial less obvious because no casting in the organizational structure.