

## ABSTRACT

### DESIGN OF ANDROID-BASED EXPERT SYSTEM TO ANALYZE HOUSE OWNERSHIP CREDIT SYARIAH MUSYARAKAH MUTANAQISAH AT BANK JATIM

*Economic activity is the main activity in the field of law, politics and business and bank is one of the holder of economic activity services. In providing economic services, banks have services both conventionally and sharia. Conventional Banks are banks based on Government regulations, stipulate interest in their services, and in transaction methods in accordance with applicable law while Sharia Bank is a financial institution or sharia banking which operational and its products developed based on Alquran and Hadith (Hidayah, 2017). Sharia Bank establishes a profit-sharing system in service, and in transaction method, Islamic bank has several contracts (akad) such as al-Mudharabah (profit sharing), al-Musyarakah (co-operation), and others. Akad Musyarakah mutanaqisah is a derivative of al-Musyarakah products. Musyarakah mutanaqisah is a form of contractual agreement of two or more parties in the ownership of an asset, where the contract is established, the assets of one of the partnership (cooperation) of both will move into another joint venture, the transfer takes place with the payment gradually. Cooperation will end with the transfer of rights of one party to another party. One of the efforts to improve sharia banking is by creating a more varied and competitive bank product which will solve the existing problem that is the lack of innovation of syariah bank products that make the offer to be limited. Based on these problem, researchers designed expert system to analyze house ownership on Android-based that try to adopt expert knowledge to the computer, in order to solve the problem as is done by the experts. The collection of data are prepared using CLIPS method rules that were then adopted into the android app. Android-based expert system is expected to be a reference for syariah-bank and the prospective borrowers as desicion support so that the analists time musyarakah mutanaqisah credit given become more effective and efficient. The result of this research show that decision tree for analyze house ownership credit can be applied. According to test result it can be concluded that the application of this expert system is useful for syariah-bank to analyze house ownership credit*

*Keywords: Expert System, CLIPS, Android, House Ownership Credit, Musyarakah Mutanaqisah*