

ABSTRAK

Bank memiliki banyak peran penting dalam penyediaan dana berupa pinjaman kredit. Kredit diberikan untuk memenuhi kebutuhan hidup khususnya usaha, investasi atau kredit perorangan. Namun pemberian kredit oleh bank memiliki banyak pertimbangan serta keputusan yang sulit. Penelitian ini memiliki tujuan membangun dan menguji Sistem Pendukung Keputusan Pemberian Kredit menggunakan Metode MAUT (*Multi Attribute Utility Theory*). Penelitian ini dilakukan di PT. Bank Kalteng Kalimantan Tengah. Sistem yang dibangun menggunakan bahasa pemrograman PHP dan DBMS MySQL. Responden diambil dari lima belas orang karyawan dari PT. Bank Kalteng pada tahap pengujian pengaruh Kepercayaan (*Impact of Trust*), Manfaat (*Perceived of Usefulness*) dan Kemudahan (*Perceived Ease of Use*). Hasil dari pengujian menunjukkan bahwa nilai presentase dari pengujian sistem yaitu, Kemudahan (*Perceived Ease of Use*) (82.2%), Manfaat (*Perceived of Usefulness*) (81.0%), dan Kepercayaan (*Trust*) (81.6%) bagi pengguna.

Kata Kunci : SPPK, kredit, metode MAUT

ABSTRACT

A Bank has many important roles in supplying finances in the form of credit loaning. Credits are given to fulfill ones need in life i.e business, investation or individual credits, but the credit loan by the banks needs much consideration to have before making a decision. This research has the purpose to build and test a Credit Decision Making System using the MAUT (Multi Attribute Utility Theory) method. The research will be done at PT. Bank Kalteng Central Kalimantan. This system is built using PHP and DBMS MySQL. There will be fifteen respondents that work at PT Bank Kalteng for the Impact of Trust, Perceived of Usefulness and Perceived Ease of Use. The results of this shows that the percentage for Perceived Ease of Use is 82.2%, while the Perceived of Usefulness is 81 % and the Impact of Trust is 81.6%.

Keywords : DSS, credit, MAUT Method

