

ABSTRAK

Selama ini nasabah sering mengalami kesulitan dalam menentukan jenis kredit yang paling sesuai dengan kondisi nasabah. Hal ini disebabkan karena adanya beberapa faktor yang harus dipertimbangkan oleh nasabah yaitu pinjaman kredit, jenis kredit, suku bunga, lama pinjaman, pekerjaan, penghasilan, kemampuan mengangsur, penggunaan kredit, dan tujuan kredit. Permasalahan lain yang muncul bagi nasabah ketika ingin mendapatkan kredit dari BPR adalah nasabah harus mendatangi BPR.

Tugas akhir ini dibuat untuk memberikan rekomendasi jenis kredit kepada nasabah bank perkreditan rakyat berdasarkan pertimbangan besar pinjaman, penghasilan bersih, pekerjaan nasabah, pengguna kredit, tujuan kredit, jangka waktu kredit dan besar cicilan kredit.

Sistem pendukung pengambilan keputusan ini dibuat dalam bentuk aplikasi web menggunakan JSP Servlet dan MySQL. Metodologi yang digunakan adalah metode tabel keputusan dan metode *Simple Multi Attribute Rating Technique* (SMART).

Berdasar hasil dari uji coba menggunakan *black box testing*, sistem pendukung pengambilan keputusan ini berhasil memberikan rekomendasi kredit kepada nasabah berdasarkan nilai persentase dari tiap jenis kredit.

ABSTRACT

Nowdays, people who are the clients at any certain bank have problems in determining the type of credit that they are going to apply which meets their financial conditions. This is caused by some factors that should be considered by clients, i.e. credit loan, type of credit, interest, due date of the credit, client's occupation, client's income, loan payment agreement, the use of credit, and the purpose of applying the credit loan. In addition problem, a client should go to Rural Credit Institution when he or she is about to apply the credit from Rural Credit Institution.

This thesis aims to give recommendations of types of credit loan to Rural Credit Institution clients, considering the sum of the loan, client's income, client's occupation, credit user, purpose of the credit, due date of the credit, and the amount of each payment per month.

The decision support system was developed in the form of web application using JSP Servlet and MySQL. The methodology applied in this study is combination of Decision Table Method and Simple Multy Attribute Rating Technique (SMART).

Based on the black box testing, the decision support system succeeded in giving recommendations of credit loan to the clients according to the percentage of every type of credit loan.