SISTEM PENDUKUNG KEPUTUSAN PEMBERIAN KELAYAKAN PENGAJUAN KREDIT SEPEDA MOTOR MENGGUNAKAN METODE DECISION TREE C4.5

By
FIKI ANNAS RIDWAN
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ABSTRACT

PT. OTO Finance Summit is a company engaged in the service of crediting motorcycle, giving credit to any prospective buyers of a motorcycle with the criteria specified company. In acquiring a motor vehicle, the public has been offered by a variety of convenience in the purchase of a motor vehicle by way of credit or by cash (cash). Increased consumer who entered could have been a mistake in selecting viable and do not like get a motorcycle loan. With circumstances like this can result people tend to have a motorcycle in a way that sometimes credit is no longer considering their financial capabilities. Therefore, it takes a Decision Support System (Decision Support System) that can help address the consumers who deserve credit motorcycle.

This research applies data mining techniques classification using the C4.5 Decision Tree method for classifying potential borrowers and rejected acc. Attributes used are income, property, housing conditions, and number of households. The data used are the result of data clarification in PT.Summit OTO Finance in 2016 as many as 100 prospective borrowers. System testing is done with three experiments using a composition of different data to determine the accuracy of each experiment. Decision tree that is used is the result of the establishment of the rule rule in the second trial, because the highest accuracy rate is 92%.

Keywords: PT. Summit OTO Finance, *Data Mining*, Decision Support System, *Classification, Decision Tree C4.5*.

Supervisor   : Harunur Rosyid, S.T, M.Kom.
Co. Supervisor   : Nuniek Fahriani, S.Kom, M.Kom.