

**SISTEM PENDUKUNG KEPUTUSAN KELAYAKAN PEMBERIAN
KREDIT SEPEDA MOTOR MENGGUNAKAN METODE
*SIMPLE ADDITIVE WEIGHTING (SAW)***

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ABSTRAK

PT. Federal International Finance adalah Perusahaan yang didirikan di Indonesia dengan nama PT. Mitrapusaka Artha Finance Oleh Astra yang menyediakan fasilitas pembiayaan konvensional dan Syariah. PT FIF bergerak di bidang jasa pembiayaan dengan berkonsentrasi kepada pembiayaan sepeda motor Honda. PT. FIF telah menetapkan kebijakan dalam pemberian kredit yaitu calon penerima kredit harus memenuhi Syarat / kriteria yang telah ditentukan oleh perusahaan. Kriteria – Kriteria tersebut adalah Karakter Nasabah (Character), kapasitas melunasi Kredit (Capacity), Kemampuan modal yang dimiliki (Capital), jaminan (Collateral), dan kondisi keuangan nasabah (Condition). Namun, Jumlah data pemohon kredit yang banyak membuat perusahaan kesulitan menganalisa dan memutuskan nasabah mana yang layak mendapatkan pengajuan kredit motor. Perusahaan tidak ingin ada kredit macet yang nantinya akan membuat kerugian pada perusahaan. Berdasarkan masalah diatas, maka diperlukan sebuah Sistem Pendukung Keputusan Kelayakan Pemberian Kredit Sepeda Motor Menggunakan Metode (*Simple Additive Weight*) agar dapat membantu para karyawan Perusahaan PT. FIF Group menentukan kelayakan kredit pada pembeli.

Kata Kunci : Kredit Motor, SPK (Sistem Pendukung Keputusan), SAW (*Simple Additive Weight*)

**DECISION SUPPORT SYSTEM FEASIBILITY OF GIVING
MOTORCYCLE CREDIT USING THE METHOD
SIMPLE ADDITIVE WEIGHTING (SAW)**

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ABSTRACT

PT. Federal International Finance is a Company incorporated in Indonesia under the name PT. Mitrapusaka Artha Finance by Astra who provide conventional and Sharia financing facilities. PT FIF is engaged in financing services sector by concentrating on motorcycle financing Honda. PT. FIF has established a policy in granting credit, namely: credit recipients must meet the conditions / criteria that have been determined by the company. These criteria are the Character of the Customer (Character), capacity to pay off credit (Capacity), the ability of capital owned (Capital), collateral (Collateral), and the customer's financial condition (Condition). However, Quantity many credit applicant data makes it difficult for companies to analyze and decide which customers are eligible to apply for a motorcycle loan.

The company does not want bad credit which will later make losses on the company. Based on the above problems, a system is needed Decision Support for the Eligibility of Motorcycle Loans Using Method (Simple Additive Weight) in order to help employees Company PT. FIF Group determines the creditworthiness of the buyer.

Keywords: Credits Motorcycle, SPK (Decision Support System), SAW (Simple Additive Weight)