



## **PROJECT REPORT**

# **Classification of the Feasibility of Providing Loans at Sejahtera Savings and Loan Cooperative Using Naive Bayes Algorithm**

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## APPROVAL AND RATIFICATION PAGE



### HALAMAN PENGESAHAN

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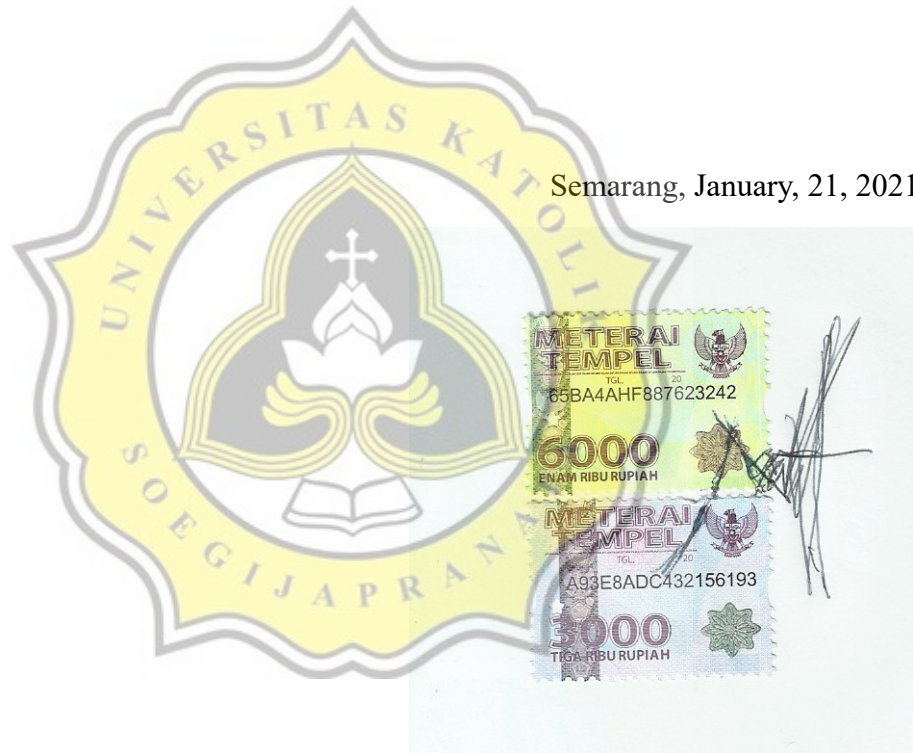
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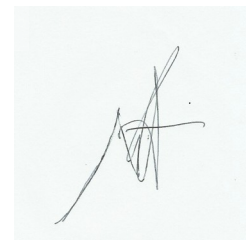
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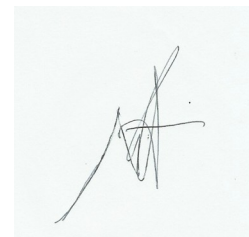
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In preparing this research report, there are still shortcomings and limitations. Therefore, the authors apologize if there are things that are less pleasing to the readers. The author hopes that this report can be useful and useful for other parties in need.

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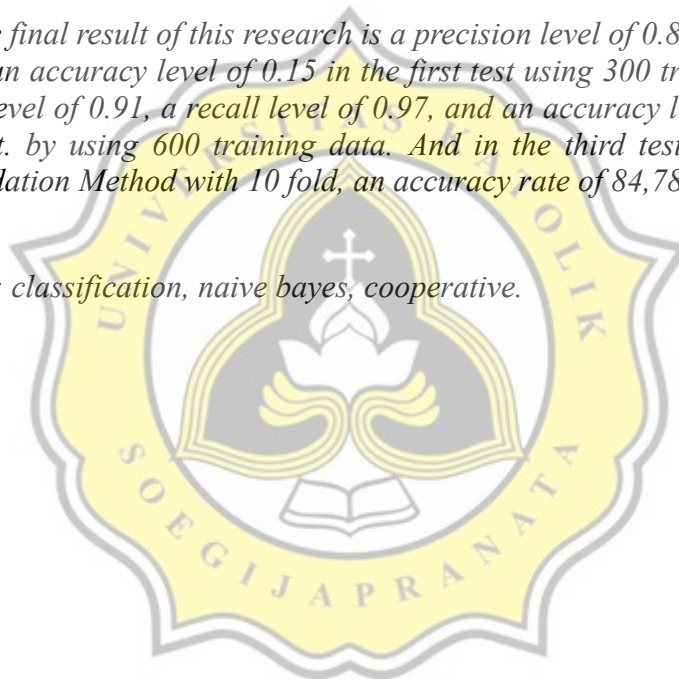
## ABSTRACT

*In Sejahtera savings and loan cooperative, there are two categories of prospective customers, namely prospective customers who are feasible and those who are not eligible for a loan. The distribution comes from several factors, namely gender, application, salary, term, interest, and guarantees of the prospective customer which are still assessed from human assessments. These judgments sometimes produce inaccurate results.*

*To overcome this problem, an application was made to predict the feasibility of a loan from prospective customers of a Prosperous savings and loan cooperative using the Naive Bayes Algorithm which aims to reduce the occurrence of loan errors.*

*The final result of this research is a precision level of 0.85, a recall level of 0.07, and an accuracy level of 0.15 in the first test using 300 training data and a precision level of 0.91, a recall level of 0.97, and an accuracy level of 0.89 in the second test. by using 600 training data. And in the third testing using K-Fold Cross Validation Method with 10 fold, an accuracy rate of 84,783% was obtained.*

*Keywords : classification, naive bayes, cooperative.*



## TABLE OF CONTENTS

Cover.....	i
APPROVAL AND RATIFICATION PAGE.....	ii
STATEMENT OF ORIGINALITY.....	iii
SCIENTIFIC WORKS PUBLICATION STATEMENT PAGE FOR ACADEMIC INTEREST.....	iv
ACKNOWLEDGMENTS.....	v
ABSTRACT.....	vi
TABLE OF CONTENTS.....	vii
ILLUSTRATION INDEX.....	viii
INDEX OF TABLES.....	ix
<b>CHAPTER 1 INTRODUCTION.....</b>	<b>1</b>
1.1 Background.....	1
1.2 Problem Formulation.....	1
1.3 Scope.....	1
1.4 Objective.....	2
<b>CHAPTER 2 LITERATURE STUDY.....</b>	<b>3</b>
<b>CHAPTER 3 RESEARCH METHODOLOGY.....</b>	<b>11</b>
<b>CHAPTER 4 ANALYSIS AND DESIGN.....</b>	<b>13</b>
4.1 Analysis.....	13
4.2 Design.....	29
<b>CHAPTER 5 IMPLEMENTATION AND TESTING.....</b>	<b>30</b>
5.1 Implementation.....	30
5.2 Testing.....	36
<b>CHAPTER 6 CONCLUSION.....</b>	<b>46</b>
REFERENCES.....	
APPENDIX.....	A

## ILLUSTRATION INDEX

Illustration 4.1: Implementation of the Naive Bayes Algorithm.....	13
Illustration 4.2: Mean Formula.....	14
Illustration 4.3: Standard Deviation Formula.....	17
Illustration 4.4: Gaussian Naive Bayes Formula.....	24
Illustration 4.5: Program Flowchart.....	29
Illustration 5.1: Precision Formula.....	41
Illustration 5.2: Recall Formula.....	42
Illustration 5.3: Accuracy Formula.....	43
Illustration 5.4: K-Fold Cross Validation Testing.....	45





## INDEX OF TABLES

Table 4.1: Training Data Example Table.....	14
Table 4.2: Mean Calculation Summary Table.....	17
Table 4.3: Standard Deviation Summary Calculation Table.....	23
Table 4.4: Summary Table of Probability Calculation for each Class.....	23
Table 4.5: Sample Data Testing Table.....	24
Table 4.6: Final Probability value table.....	27
Table 4.7: Final Data Testing Result Table.....	28
Table 5.1: Testing Table using 300 Data.....	36
Table 5.2: Testing Table using 600 Data.....	38
Table 5.3: Precision table of the First Testing.....	41
Table 5.4: Precision table of the Second Testing.....	41
Table 5.5: Recall table of the First Testing.....	42
Table 5.6: Recall table of the Second Testing.....	42
Table 5.7: Accuracy table of the First Testing.....	43
Table 5.8: Accuracy table of the Second Testing.....	44
Table 5.9: Summary Table.....	44

