CHAPTER 1
INTRODUCTION

1.1 Background

In Savings and Loans Cooperatives, of course, there will be many incoming loan requests from a variety of different customers. Cooperatives cannot simply provide loans to customers without knowing the background of the customer. The cooperative must first find out what the background, type of work, and some other data are used to make a decision whether the customer is eligible or not to be given a loan. In some situations, the cooperative faces difficulties in determining whether or not a customer is eligible for a loan.

To solve this problem, a classification program was created to help determine whether the new customer who applied for the loan was eligible or not to be given a loan. The algorithm used in this research is the Naive Bayes Algorithm.

1.2 Problem Formulation

The problems raised in this study are:

1. How to implement Naive Bayes algorithm?
2. How to test the accuracy of the application calculations?
3. What is the final result of the data testing?

1.3 Scope

The limitations of the problems in this study are:

1. This study only uses data provided by Sejahtera Savings and Loans Cooperative from 2016 to 2019.

2. This study used 694 data with data sharing of 641 Approval Data and 53 Disapproval Data.

1.4 Objective

The purpose of this study is to assist Sejahtera Savings and Loans Cooperative in making decisions whether a new customer is eligible for a loan or not according to the formula used by the cooperative from the existing loan data.