

CHAPTER 6

CONCLUSION

This chapter discusses the conclusions that can be drawn from this research. The conclusion of this research is that there are several steps that must be taken to implement the Naive Bayes algorithm, namely inputting training data, looking for the mean, standard deviation, and class probability of the training data, inputting testing data, then classifying the testing data using the Naive Bayes algorithm. To test the accuracy of the data classification, the testing process was carried out three times. The first test uses 300 training data (259 Approved data and 41 Disapproved data) and 94 testing data, while the second test uses 600 training data (557 Approved data and 43 Disapproved data) and 94 testing data. The classification results are then analyzed using precision, recall and accuracy methods. The final result of the two tests is that in the first test using 300 data, a precision level of 0.85, a recall level of 0.07, and an accuracy level of 0.15 was obtained and in the second test using 600 data, a precision level of 0.91, a recall level of 0.97, and an accuracy level of 0.89 was obtained. The third test was analyzed using the K-Fold Cross Validation method with 10 folds and resulted in an average accuracy rate of 84.783%. Based on the results of the second and the third testing, it can be concluded that the program has been able to function properly in determining the feasibility of providing loans to prospective customers of Sejahtera savings and loan cooperatives using Naive Bayes algorithm.

In future studies, it is recommended to increase the amount of training data used in order to achieve a higher level of accuracy. Adding the number of parameters used can also be done to increase the variation of the parameters used.