

Klasifikasi Penentuan Pengajuan Kartu Kredit Menggunakan K-Nearest Neighbor

Title	Klasifikasi Penentuan Pengajuan Kartu Kredit Menggunakan K-Nearest Neighbor
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Abstract	<p>A credit card is a device payment issued by the bank certain made of plastic and useful as a tool payment on credit carried out by the owner of the card or in accordance with the name of listed in a credit card is on when making purchases goods or services. The problems facing in giving a credit cards to customers bank that have signed up is difficult to determine the category of a credit cards in accordance with the customer bank. By doing this research is expected to facilitate the bank or the analysis to determine the category of a credit card to customers bank right. The research used is by applying methods K-Nearest Neighbor to classify prospective customers in the making a credit card in accordance with the category of customers by using data customers at the Bank BNI Syariah Surabaya. A method K-Nearest Neighbor used to seek patterns on the data customers so established variable as factors supporters in the form of gender, the status of the house, the status, the number of dependants (children), a profession and revenue annually. The results of this research shows that an average of the value of precision of 92%, the value of recall of 83%, and the value of accuracy of 93%. Thus, this application is effective to help analyst credit cards in classifying customers to get credit cards that appropriate criteria.</p>
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