PREDICTION FOR COOPERATIVE CREDIT ELIGIBILITY USING DATA MINING CLASSIFICATION WITH C4.5 ALGORITHM

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Abstract	BMT Artha Mandiri is a cooperative that provides savings and loans services. In providing credit, BMT Artha Mandiri still uses the manual method, namely by looking at the ledger and history of each customer, to find out whether the applicant is worthy or not worthy of credit so that it is not effective and efficient. The purpose of this research is to make an application that can predict whether a prospective customer is eligible or not to be given credit. Predictions are made using the data mining classification method, namely the C4.5 algorithm based on the supporting data each customer has to classify which factors have the most influence on the level of credit payments in the cooperative. In a built application, the C4.5 algorithm produces a decision tree that is easy to interpret based on the existing variables. In the application, there are features that can be used to make decisions about customers who will apply for credit at the cooperative. The blackbox test results on the application show that the application has been able to run as expected, while the results of the algorithm test also show that the application has been able to implement the C4.5 algorithm correctly. In addition, the results of testing for accuracy show that the maximum average value of Accuracy is 79.19%.
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