

## ABSTRAK

Bank BPD DIY merupakan salah satu alat kelengkapan otonomi daerah di bidang perbankan yang memiliki tugas sebagai penggerak, pendorong laju pembangunan daerah, sebagai pemegang kas daerah/menyimpan uang daerah, dan sebagai salah satu sumber pendapatan daerah serta menjalankan usahanya sebagai bank umum. Bank memiliki peranan penting dalam penyediaan dana berupa pinjaman kredit. Pemberian kredit yang dilaksanakan oleh Bank harus berlangsung secara efektif dan efisien. Untuk mencegah terjadinya kesalahan pencatatan serta penyimpangan-penyimpangan lainnya perlu adanya sistem informasi akuntansi dan prosedur yang mengatur pemberian kredit. Agar dapat membuat keputusan yang tepat dalam penelitian ini maka menggunakan metode *Sistem Pendukung Keputusan Pengajuan Kredit Studi Kasus Bank BPD DIY dengan Metode SAW*.

Berdasarkan data uji sebanyak 50 data, baik dengan hasil perhitungan sistem dan kondisi yang berjalan diperoleh kesesuaian sebanyak 45 nasabah dengan prosentase sebesar 90% dan tidak sesuai sebanyak 5 nasabah dengan prosentase 10%.

**Kata Kunci :** *Kredit, Nasabah, Simple Additive Weighting (SAW), Sistem Pendukung Keputusan.*

## **ABSTRACT**

Bank BPD DIY is one of the instruments of local autonomy in the banking sector, it carries the task of being the motor, to drive the pace of regional development, the role as the regional cashier/keeper of the regional money and as one of the generators of regional income as it runs its business as a commercial bank. Banks have an important role in providing funds in the form of loans and credits. Credit disbursements performed by banks must be conducted effectively and efficiently. To prevent recording errors and other potential frauds, there needs an accounting information system and procedure which regulates credit disbursements. In order to ensure a correct decision-making process. in this research, a credit application decision-making support system, a case study of Bank BPD DIY using Simple Additive Weighting (SAW) method is introduced.

Based on test data which consist of 50 records, either based on the calculation system result or according to current condition, compliance was found for 45 customers with a percentage of 90%, and there were 5 non-compliant customers, with a percentage of 10%.

**Keywords:** credit, customer, simple additive weighting (SAW), decision-making support system