

Abstract

Multifinance Enterprise is a cooperative that give a loan to people who want to buy a car. Of course, before the application was accepted, Enterprise need to analyze the customer, whether he suitable or not to be given a loan. Enterprise needs to analyze the customer in order to minimize the risk.

Decision Support System is a system that can used as a tool for a manager to choose or to analyze a customer. Analytical Hierarchy Process (AHP) method is a method that use a hierarchy in solving a problem. And a Multi-attribute Utility Theory (MAUT) method is a method that calculate human perception in making decision.

The combination has successfully implemented in Decision Support System for application credit of car. The result is, percentage of method test is 83,65%. This output can be resulted by, first there is a number of intuition factor from a manager that is not calculated by this DSS. Another reason is sometime manager calculate only in the most determined criteria. And then from The customer satisfaction index, the result is 74,86%.

Key word: AHP, MAUT, DSS, Multifinance Enterprise