Abstract

One of the problems that is suffered by the banks is credit payment failure by the debtor. This can be caused by the presence of unsuitable type of loan product offered to the debtor. The main objective of this final project is to create a system that can help a manager or management level in analyzing the distribution of the data bank debtors, seeking a group of potential debtors, and find for the optimal target transaction for credit product. Hopefully, the managers can contribute much more better than previously in analyzing the factors influencing the success of credit payment and to determine their own analyze assisted by the system built.

This final project will implement the method of Analytical Hierarchy Process and Linear Goal Programming using case studies from the debtors of the Bank XYZ. AHP method is used to perform weighting of the parameters selected with the formation of a complex problem-solving into several components hierarchy structure. This process and then followed by LGP to find the optimal target of a product transaction through paying attention about the goals that is wanted by the banks and provide appropriate recommendations for the manager.

Keywords: AHP, LGP, hierarchys structure.