OPTIMIZATION OF WORKING CAPITAL LOAN SELECTION FOR “X” BANK CLIENT WITH AHP, FUZZY TOPSIS, AND LINEAR PROGRAMMING

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Abstract

In the banking sector, credit or equity loan is one of the top priorities in serving the needs of the society. This is caused for credit can increase economic growth in the region in particular, so that the banks need to pay attention to the systematic provision of credit to the society, especially to their customers so that the credit crunch can be avoided. Therefore, in this final project discussed a systematic of decision-making in the provision of credit for working capital loans by taking case study at PT. Bank "X". The method was used in selecting capital loans to customers of the Bank "X" is the method of Analytical Hierarchy Process (AHP) for weighting, Fuzzy TOPSIS method for rank priority of "X" banking customers and the method of linear programming for optimization of the credit limit granted. While credit criteria and alternatives of customers is determined and selected by the bank "X" manager so that the end result of this paper is that customers will get priority capital loans and optimal credit limit was obtained by each customer.

Keywords: Customer, alternatives, criteria, AHP, Fuzzy TOPSIS, Linear Programming