ABSTRAK

Pemberian kredit merupakan suatu usaha yang beresiko tinggi bagi suatu perusahaan karena dapat berpengaruh terhadap keberlangsungan perusahaan tersebut. Dalam menentukan keputusan pemberian kredit harus melewati beberapa proses penilaian apabila salah dalam menganalisa calon *customer* maka akan terjadi masalah yang disebut kredit macet. Tujuan dari penelitian ini agar dapat meminimalisir terjadinya masalah kredit macet. Metode yang digunakan yaitu *random forest* dan *adaboost. Adaboost* menghasilkan akurasi tertinggi yaitu sebesar 79.690% dengan nilai *k-fold* 3,5,7 dan *tree* 10. Sementara itu akurasi tertinggi yang dihasilkan oleh *random forest* yaitu sebesar 77.144% dengan nilai *k-fold* 7 dan *tree* 100. Hasil akurasi dari percobaan kedua metode algoritma tersebut diperoleh dengan menggunakan atribut *MerkName, AssetPurpose,* OTR, *DPPercent, FirstInstallment, InstallmentReal, Tenor, RiskProfile,* dan *CreditScoring* sebagai atribut label.

Kata kunci : *AdaBoost*, Klasifikasi Kelayakan Kredit, Lembaga Keuangan Bukan Bank (LKBB), *Random Forest*,.

ABSTRACT

Providing loans is a high-risk endeavor for a company as it can impact the company's sustainability. In determining the decision to grant credit for prospective borrowers, several evaluation processes must be conducted because making the wrong decision in analyzing prospective customers can lead to a problem known as bad loans. Therefore, this research is conducted to classify the credit worthiness of customers in order to minimize the occurrence of bad loans. The classification is performed using random forest and adaboost method. Adaboost result is the highest accuracy 79.690% with k-fold value of 3, 5, 7 and 10 trees. Meanwhile, the highest accuracy produced by random forest is 77.144% with a k-fold value of 7 and 100 trees. The accuracy results of both algorithm methods were obtained using attributes such as MerkName, AssetPurpose, OTR, DPPercent, FirstInstallment, InstallmentReal, Tenor, RiskProfile, and attributes CreditScoring as a label attribute.

Keywords : AdaBoost, Creditworthiness Classification, Non-Bank Financial Institutions, Random Forest.