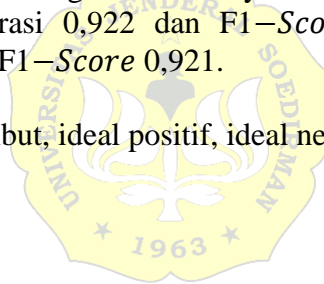


ABSTRAK

Prinsip C6 yaitu penilaian yang digunakan oleh lembaga keuangan untuk menilai kelayakan pemberian kredit dari calon nasabah. Penilaian ini mencakup enam faktor utama yaitu *character*, *capacity*, *cashflow*, *capital*, *conditions*, dan *collateral* dari nasabah. C6 Analisa Kredit Online merupakan salah satu aplikasi PT MSO yang berfungsi untuk menganalisis kelayakan pemberian kredit. Aplikasi C6 Analisa Kredit Online menerapkan prinsip C6 dan menggunakan metode *Simple Additive Weighting* (SAW) dalam perhitungannya. Metode SAW atau dikenal dengan istilah metode penjumlahan terbobot merupakan salah satu metode *Multiple Attribute Decision Making* (MADM) yang memiliki konsep dasar mencari penjumlahan terbobot dari rating kinerja pada setiap alternatif pada semua atribut. Penelitian ini bertujuan untuk membandingkan metode SAW yang sudah digunakan oleh PT MSO dengan metode *Technique for Order Preference by Similarity to Ideal Solution* (TOPSIS). Metode TOPSIS merupakan metode yang didasarkan pada konsep dimana alternatif terpilih yang terbaik tidak hanya memiliki jarak terpendek dari solusi ideal positif, namun juga memiliki jarak terpanjang dari solusi ideal negatif. Hasil penelitian menunjukkan bahwa metode TOPSIS lebih akurat dalam menganalisis kelayakan kredit dibandingkan metode SAW, dengan tingkat akurasi 0,922 dan F1-Score 0,953, sedangkan SAW memiliki akurasi 0,859 dan F1-Score 0,921.

Kata kunci: prinsip C6, atribut, ideal positif, ideal negatif, F1-Score.



ABSTRACT

The C6 principle refers to the assessment used by financial institutions to assess the creditworthiness of loan applicants. This evaluation includes six main factors: character, capacity, cash flow, capital, conditions, and collateral of the borrower. C6 Credit Analysis Online is one of PT MSO's applications designed to analyze creditworthiness. The C6 Credit Analysis Online application implements the C6 principle and uses the Simple Additive Weighting (SAW) method in its calculations. The SAW method, also known as the weighted sum method, is one of the Multiple Attribute Decision Making (MADM) methods that is based on the fundamental concept of calculating the weighted sum of performance ratings for each alternative across all attributes. This study aims to compare the SAW method has been used by PT MSO with the Technique for Order Preference by Similarity to Ideal Solution (TOPSIS) method. The TOPSIS method is based on the concept that the best-selected alternative should have not only the shortest distance from the ideal positive solution but also the longest distance from the ideal negative solution. The research results show that the TOPSIS method is more accurate in analyzing creditworthiness compared to the SAW method, with an accuracy rate of 0.922 and an F1-Score of 0.953, while SAW has an accuracy rate of 0.859 and an F1-Score of 0.921.

Keywords: *C6 principle, attributes, positive ideal, negative ideal, F1-Score.*

