

Abstract

Credit of House Ownership (CHO) represents the credit given by bank to society to buy the house by giving guarantee. Bank as creditor, conduct the analyze process to a debtor applicant. Analyze process is the process of assessment or evaluate credit application that is raised by a debtor applicant by paying attention to each risk. This process will be used as foundation in making a decision for CHO application, whether the application is accepted, considered or rejected. The decision often is not objective because of the ability difference among the staff and the subjectivity of analysis's result. For that reason, there is a need to develop a Decision Support System (DSS) which can overcome this problem.

The method used to develop this DSS is integration between the method of Analytic Hierarchy Process (AHP) and Extended Preference Ranking Organization Method for Enrichment Evaluation (Exprom-2). AHP is used for giving weight for the criteria, while Exprom-2 used for the outranking the alternative to make decision. Based on the testing result of user satisfaction propagated into location of case study, a mean of index consumer satisfaction equal to 78.33% is obtained. While based on the method testing, result of DSS is appropriate to the decision in bank so that we can conclude that DSS using AHP and Exprom-2 method is influenced by the value of comparison of preference at AHP and preference function with parameter assessment at Exprom-2.

Keyword: Credit of House Ownership (CHO), Decision Support System (DSS), Analytic Hierarchy Process (AHP), Extended Preference Ranking Organization Method for Enrichment Evaluation (Exprom-2)