

## **ABSTRACT**

*Applying for credit by prospective customers is now very easy, this is because everyone can apply for credit as long as they meet certain conditions. Providing credit to customers is a routine activity that carries a high risk. Before the cooperative provides credit to customers, it is necessary to conduct a survey first to avoid problem loans. Decision support is needed to assist the cooperative in predicting credit applicants. A system was created that could classify potential customers as good or problematic. This study uses Naïve Bayes to produce easy decisions and has an accuracy value that is obtained. The blackbox test on the system went well and the results of this study obtained 80% accuracy.*

*Keywords: Naïve Bayes, Credit, Cooperative.*