

# **CLASSIFICATION OF LOAN FEASIBILITY TO BANK CUSTOMERS USING THE DECISION TREE METHOD**

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## **ABSTRACT**

*Bank lending is a very profitable thing for customers. By getting a loan from a bank, the customer can use it for useful purposes such as business capital. But sometimes customers who get loans find it difficult to repay or are often called bad credit. This is due to the management's lack of accuracy in determining which applicants are eligible and which are not eligible for loans. Therefore, the author tries to solve this problem by creating a classification system for customers who are eligible and not eligible to get loans. The author here uses the decision tree method by taking into account existing parameters such as age, total income, number of families, total expenses and so on.*

**Keywords:** *Loans, Classification, Decision Tree, Bank Credit*