

ABSTRAK

Kelayakan Pemberian Pinjaman Karyawan Koperasi Menggunakan Metode Simple Addictive Weighting (Studi Kasus Koperasi Wilayah Ptpn XII Kalirejo, Glenmore)

Feasibility of Providing Loans to Cooperative Employees Using the Simple Addictive Weighting Method (Case Study of PTPN XII Kalirejo Region Cooperative, Glenmore)

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Efektivitas Metode *Simple Additive Weighting* (SAW) dalam menentukan kelayakan pemberian pinjaman kepada karyawan koperasi, khususnya dalam menilai kelayakan pinjaman karyawan dengan menggunakan Metode *Simple Additive Weighting* (SAW). Dilakukan studi kasus di Koperasi Wilayah PTPN XII Kalirejo, Glenmore. SAW digunakan untuk memberikan peringkat kepada karyawan berdasarkan kriteria seperti lama bekerja, gaji, dan jumlah tanggungan. Proses pengajuan pinjaman dilakukan melalui aplikasi yang mengolah data dan memberikan rekomendasi jumlah pinjaman berdasarkan bobot kriteria yang telah ditentukan. Tujuan penelitian ini adalah untuk meningkatkan efisiensi dan efektivitas pengelolaan pinjaman koperasi serta memfasilitasi proses pengajuan pinjaman karyawan. Diharapkan dengan menggunakan sistem pengambilan Keputusan maka metode *Simple Addictive Weighting* (SAW) ini bisa mempercepat penentuan kelayakan pinjaman pada koperasi di wilayah PTPN XII Kalirejo, Glenmore

Kata Kunci: koperasi, pinjaman karyawan, *Simple Additive Weighting* (SAW), efisiensi pinjaman, sistem pendukung keputusan.

ABSTRACT

Feasibility of Providing Loans to Cooperative Employees Using the Simple Addictive Weighting Method (Case Study of Ptpn XII Kalirejo Region Cooperative, Glenmore)

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The effectiveness of the Simple Additive Weighting (SAW) Method in determining the feasibility of providing loans to cooperative employees, especially in assessing the feasibility of employee loans using the Simple Additive Weighting (SAW) Method. A case study was conducted at the PTPN XII Kalirejo Regional Cooperative, Glenmore. SAW is used to rank employees based on criteria such as length of service, salary, and number of dependents. The loan application process is carried out through an application that processes data and provides recommendations for loan amounts based on the weight of predetermined criteria. The aim of this research is to increase the efficiency and effectiveness of cooperative loan management and facilitate the employee loan application process. It is hoped that the results of this research can serve as a guide for cooperative management in making decisions regarding lending, using SAW as an effective and efficient analytical tool. It is hoped that by using a decision making system, the Simple Addictive Weighting (SAW) method can speed up determining loan eligibility for cooperatives in the PTPN XII Kalirejo, Glenmore area.

Keywords: *cooperatives, employee loans, Simple Additive Weighting (SAW), loan efficiency, decision support systems.*