

ABSTRACT

When Indonesia affected by crisis, consumer banking became the best choice for banking industry. Risk that will be face in this sector is credit default. The development of information technology can help in decision making more speedy or quickly in reducing credit risk.

This research will evaluate that may affect probability of default on consumer loan at Bank 'X' Yogyakarta by developing credit scoring model. The output of this research credit scoring model through which several variables were examined in predicting credit default.

Data processing started by Conjoint Analysis then Multiple Discriminant Analysis had some outputs that show the discriminant function can't describe enough about the differences among the groups with significant value only at 0,366. The accuracy of this model has good the goodness of fit because can classified the groups correctly at 71,3%. Some variables can show the significant affect and dominant, these are Number of Family, Income and DER. Those variables can be use to be the mandatory data in a credit decision making.

Evaluation towards the informations about debtor by credit analyst can't accurately help to identify probability of default yet.

Keywords: Credit Scoring Model, probability of default, Conjoint Analysis, Multiple Discriminant Analysis.