

## ABSTRACT

*One of the major problems in the world today is the amount of data that can not be used, just be garbage data. Therefore Attend the problem solvers of the problem, namely the Data Mining algorithms using CART. Where this method is a new method developed in the world. The main goal of this method is to create information from data set very much.*

*Thus the data is processed and has a patterns from the data that can be harnessed and used, the following study was conducted on a cooperative Banpustaka. Where cooperatives concerned have form submission data loaning money to the cooperative application. And from that data obtained patterns and information to make decisions in the future.*

*The software is built using the Waterfall Model of software development. The results of the development of this software has been able to provide loans to members of the cooperative decision.*

**Kata Kunci :**

Data Mining, Pattern, Decision, CART