企業授信及個人授信衡量指標之權重分析

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摘要

"Credit granting" is a business a bank carries out to grant credit to its customers, earn interests, and take the risk. In recent years, due to the growing complexity of banking, the risk of credit granting increases, and how to effectively manage risk and to ensure the sound operation of banks has become an important issue for bankers. The essential task banks need to work on is to reduce bad debts. If the banks can strengthen the credit quality control in the credit granting stage, the credit risk can be reduced significantly.

This study focuses on the perspective of bank credit officers, and uses fuzzy analytic hierarchy process to understand the measurement indices for bank credit decision-making. The priorities of indices are analyzed for the corporate credit and personal credit, respectively. The information can support bank clerks in making credit decisions, and allow the banks to understand the importance of providing and analyzing instant information of industry and business environment. As a result, the banks can enhance the credit quality, reduce the risk, and increase the profitability.

關鍵字：FAHP、 Data Warehousing、Credit Decision、Credit Measurement Indices