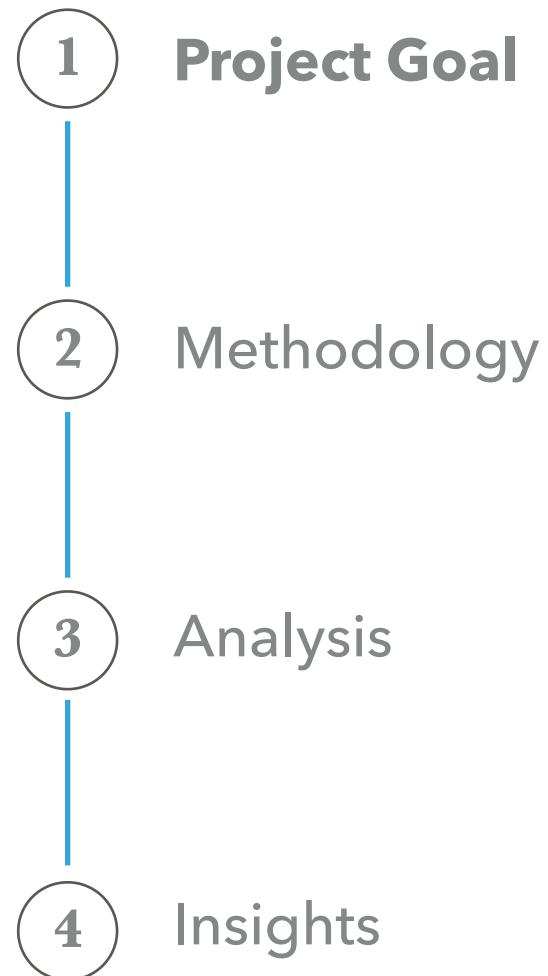


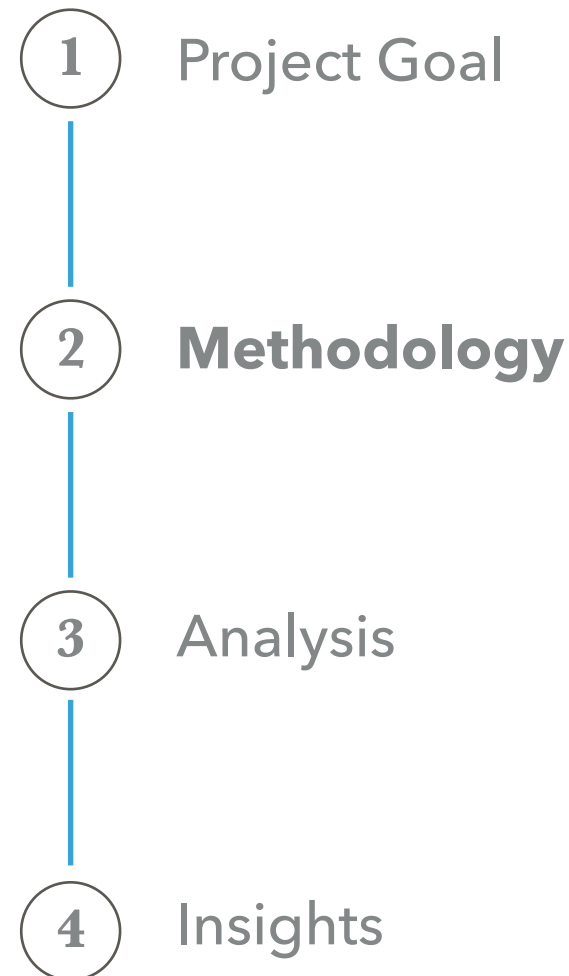
# Research Process



- ▶ Enabling rural development with easier access to financial support
- ▶ Creating a special credit scoring model that fits into the financial context of rural China
- ▶ Improving the efficiency and accuracy of loan decision making



# Research Process



## Literature Review

- ▶ Relationship lending and credit scoring
- ▶ Method of building credit scoring model
- ▶ Selection of indicators: 21 indicators within 4 groups: family background, willingness to repay, ability to repay, relationship with the rural financial institution

## Filed Research

- ▶ Case study of a rural financial cooperative in Hebei, China
- ▶ In-depth interview with 9 rural credit loan officers
- ▶ Delphi method: invite officers to fill out a survey concerning the relative importance of credit indicators