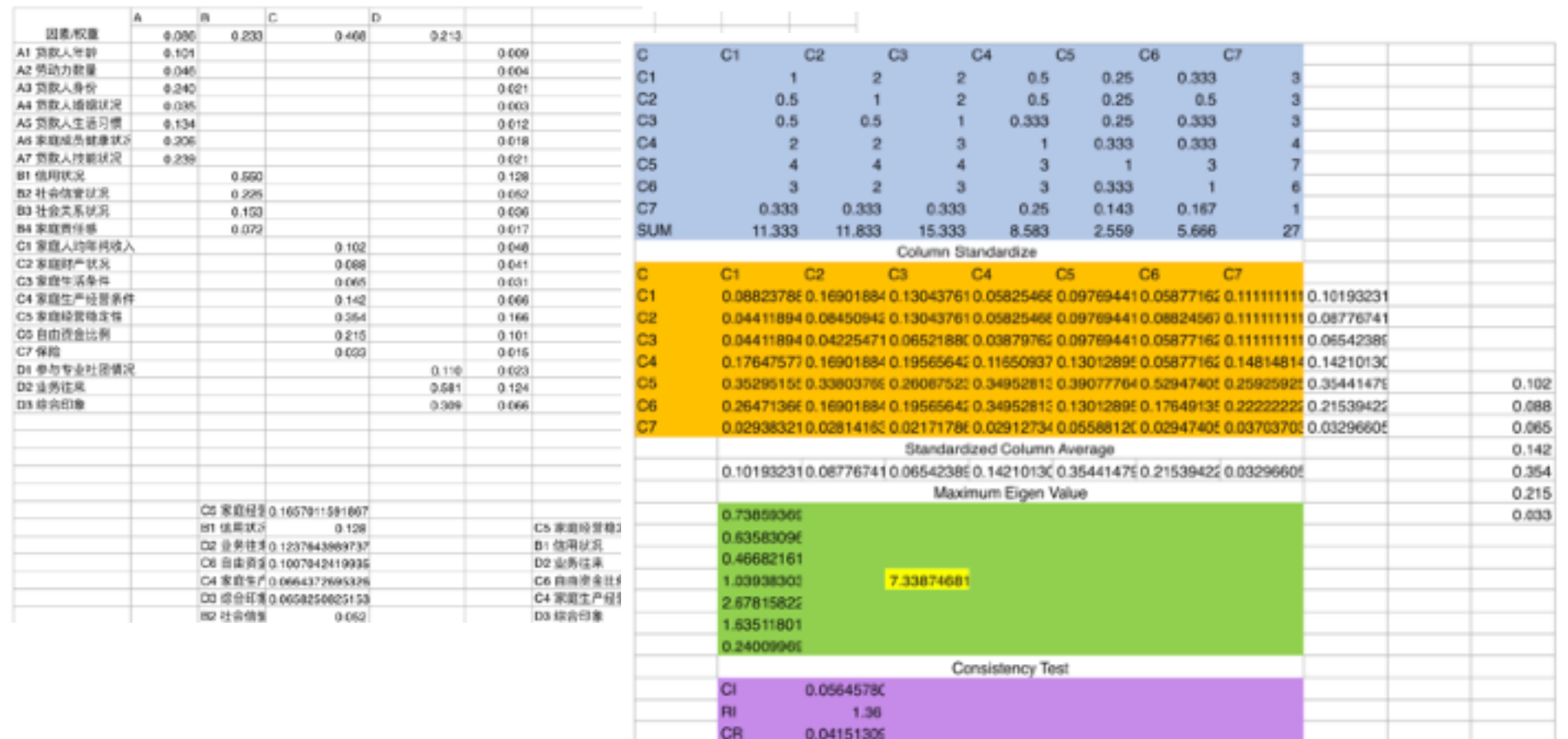


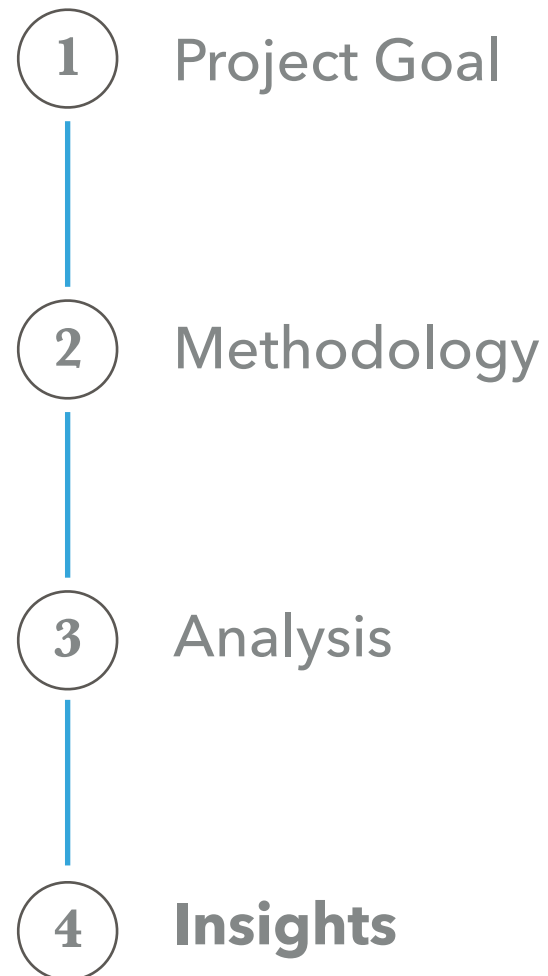
# Analytical Hierarchy Process

- Finally, use the calculated weights to construct a formula, i.e. the credit scoring model.
- $$Z = \sum_i (T_i \times W_i).$$

$$Z = \sum (T_i \times W_i),$$



# Research Process



- ▶ For rural loan officers, relative importance of credit indicators when assessing a loan application is as follow:

Ability to repay > Willingness to repay > Relationship with the cooperative > Family background

- ▶ Using real loan application records as testing data set, the credit scoring model reaches prediction accuracy of 92%.

