

基于不同信息获取量的赊销决策风险度判别模型

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Discrimination model of account sale decision-making risk degrees on the basis of different information acquisition degrees

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- 摘要
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摘要 面对随时可能灭失的商机,如何在既定的时间内选用最佳的调研方法,从而做出相对正确的赊销决策并有效控制赊销风险,对企业意义重大.将不完全信息状态下企业赊销客户的赊销决策问题视为一个时间离散、状态连续的随机过程.在充分考虑有限调研时间内调研方法选择对赊销客户信用等级判别精确度影响的基础上,结合空间分析方法构建了基于不同信息获取完备程度的客户信用评估模型,引用判别分析思想判别不完全信息下的客户信用评估精确度,并借鉴风险性决策思想计算不同赊销风险程度下的赊销期望收益.最后以一则算例展示模型的实用性.

关键词: 赊销 决策风险度 信用评估精度 信息量测度 调研方法选择

Abstract: Market economy presented a kind of phenomenon that the opportunities may be lost at any time. Enterprises need to choose the best investigation method in limited time, in order to acquire more information to make credit decisions more accurately. It is of great significance for enterprise in the situation. This article regards the problem of account sale decision-making in incomplete information state as a discrete time, continuous state stochastic process. The article establishes a model of customer credit evaluation on the basis of different information acquisition degrees. The model borrows some ideas from the method of spatial analysis. Then the article references the thought of discriminatory analysis to discriminate the accuracy of the customer credit evaluation in incomplete information state. At last, the article works out the expected profit of account sale by borrowing the thought of risk decision. The whole process is based on taking full account of the effect of different investigation methods on discrimination accuracy of customer credit rating within the limited time. At the end of the article, an example is given to show the practicality of the model.

Key words: account sale decision-making risk degree accuracy of credit assessment information measure selection of investigation methods

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