

## 基于加权群体AHP的企业资信评价方法

秦学志, 迟国泰, 王雪华

大连理工大学 大连 116023

### The Methods for the Evaluation of Enterprise Credit Based on Weighted Group Decision-making in AHP

Qin Xuezhi, Chi Guotai, Wang Xuehua

Dept. of Applied Mathematics, Delian University of Technology, Dalian, 116023

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**摘要** 本文研究加权群体AHP方法及其在企资信评价中的应用问题,建立了反映各专家或决策者优先权及各判断矩阵可信度的两种加权距离法,从主观和客观两方面切实有效地反映了各专家或决策者意见对最终评判结果的影响。企业资信评价是银行信贷风险管理的重要基础工作之一,各企业资信等级的正确评定取决于许多相关因素,需要各方面专家或决策者进行综合评判,合理的评判结果应反映各专家或决策者对各企业及信贷风险状况了解和认识的程度,同时应反映各专家或决策者对各企业评判所给出的判断矩阵的可信度,因此,本文建立以各专家或决策者优先权及各判断矩阵可信度为权系数的加权距离法,较好地解决了该问题。

**关键词:** [AHP](#) [群体评判](#) [资信评价](#) [信贷风险](#)

**Abstract:** This paper studies the group decision-making methods in AHP and their applications in the evaluation of enterprise credit, establishes two kinds of weighted distance methods, where the preferences of experts or decision-makers and the believable degrees of the judgement matrices given by the experts or decision-makers are reflected, and, as the result, the influence of the experts or the decision-makers' opinion on the evaluation result is reflected effectively both in subjective aspect and in objective aspect. The evaluation of enterprise credit is one of the most important works in the risk management of the bank's credit. The exact evaluation of the grade of each enterprise credit depends on a lot of corresponding factors, which needs the comprehensive evaluation of the experts from various corresponding fields. The reasonable evaluation result should reflect not only the degree of each expert or decision-maker's knowing of the state of each enterprise and the credit risk, but the believable degree of each judgement matrix given by experts or decision-makers as well. This paper solves the above problem effectively by establishing the weighted distance methods where the weight coefficients placed in the methods are determined by their preferences and the believable degree of judgement matrices.

收稿日期: 1999-04-02;

基金资助:国家自然科学基金(79770011);加拿大国际开发署(CIDA)中-加大学与产业合作项目(CCUIPP)

引用本文:

秦学志, 迟国泰, 王雪华. 基于加权群体AHP的企业资信评价方法[J] 中国管理科学, 1999,V(3): 24-29

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