



The Role of Expert System in Granting Credit Facilities

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Original Article:

Received 08 Jan. 2017 Accepted 10 March 2017 Published 09 June. 2017

ABSTRACT

In this study, the expert system considered customer financial ratios as input and prediction of credit risk level as output. This study was a descriptive-case study research. The population consisted of credit experts of Tejarat bank who were the member of bank's credit Committee and had the right to vote for facilities approval and the individuals whose main task was providing reports for granting facilities and monitoring the use of facilities. After an initial interview and determining the evaluation criteria for facilities and determining the items for each of the criteria, a questionnaire was designed using Likert scale. Data normality test was conducted to ensure the accuracy of the collected data. T-test was performed to realize the selected criteria are important. Then, experts were asked to determine the minimum score for providing the facility to the applicant in each section of the questionnaire. The laws of expert system were provided based on determined minimum scores.

Keyword:

Risk Management,
Credit Risk, Expert
System.

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Peer review under responsibility of **UCT Journal of Research in Science, Engineering and Technology**