A Hybrid SWARA and MABAK Methods: To Identify Credit Risk of Bank Branches

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ABSTRACT

Banking plays an important role in the economy of any country. The success of a healthy economy depends on a robust and healthy banking system. Savings, investments, production, employment and growth in the national economy are affected by the operations and decisions of the banking system. Lending is one of the main activities of most banks and this is affected by risk. Changes in economic conditions affect bank risk. The borrower's credit status may deteriorate over time due to various factors. Credit risk and its management at the branch level can greatly assist banks' performance.Paying attention to credit risk indices at bank branch level is an issue that has been less addressed. In this study, the researchers have prioritized the evaluation of branch-level indicators using new decision-making techniques, such as SWARA and MABAK, by presenting a general model of the factors influencing credit risk at banks level. We first obtained the weight of the indices using the SWARA technique and using the opinions of ten banking experts and then we are ready to enter the MABAK model. The analysis was carried out in qard al-hasan RESALAT Bank, and in 30 selected branches of the bank.**KEYWORDS:** Credit Risk, Bank, Prioritize, SWARA and MABAK Technique