

Model Proposal Towards Quantitative Evaluation of Customers' Demands for Mortgage†

Nermin Çelik* Güven Murat**

Abstract

People who want to become the owner of house but meet some financial difficulties, demand for credit from banks. Banks that make a decision about acceptance or rejection of these demands should consider all effective factors in credit evaluation process. In this study, a new proposal of model was improved to evaluate the customers which demand for mortgage. For this purpose, the points of weightiness on criteria which affect customers' credit score, were firstly determined by using Analytic Hierarchy Process, and then the model was tested by calculating the credit score of customers with different characteristic.

Keywords: *Credit Evaluation Process, Credit Score, Mortgage, Analytic Hierarchy Process.*

JEL Classification: G 21

† This paper is written in Turkish original.

* Lecturer, Zonguldak Karaelmas University

** Professor, Zonguldak Karaelmas University