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Technology to Improve the Safety of Choosing Alternatives by Groups of Goals

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ABSTRACT

Recent scientific studies indicate the need to evaluate the alternatives for incomplete or fuzzy conditions where there are a lot of goals, each of which has its own set of criteria groups. Examples of such tasks are the assessing banking institutions to obtain a loan, making deposit funds or servicing; assessment of crowd-funding platforms by startups to obtain capital or by investors to finance their projects and many others. The research of the actual task of developing models for technology of increasing the safety of choosing alternative variants by the groups of goals was conducted. This technology builds a ranked series of alternatives relative to groups of goals and groups of criteria for goals, increases the safety of choosing alternatives and the objectivity of evaluating. This study uses the matrix multiplication method in the form of 7 step algorithm which allows one to operate with matrices of large dimensions, independently assesses the importance of criteria as to alternatives, reducing the experts subjectivity, does not require pairwise comparisons of alternatives and a lot of calculations. The concept of a "satisfaction vector" is introduced (an imaginary alternative in which estimates of coordinates by goals could satisfy a decision maker). A model for solving the problem of multi criteria choice of alternatives is proposed using the "satisfaction vector" which allows us to build a ranked series of alternatives represented by the evaluation vector. The final result is a general aggregate estimate of alternatives and their ranked series. An example of constructing a "satisfaction vector" for the task of choosing a bank institution by a business entity when obtaining loan funds or making deposit resources is described. The developed technology will be a useful tool to justify and increase the safety of choosing an alternative by a decision maker.

KEY WORDS: multi criteria choice of alternatives, ranked series of alternatives, "satisfaction factor", decision making, safety of choosing an alternative

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