# Models for Single-valued Neutrosophic Multiple Attribute Decision Making and its Application to Credit Risk Evaluation of Small New Venture' Indirect Financing

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# Abstract

The dual generalized WBM (DGWBM) operator is a very practical tool to tackle the arguments which are correlated. The Single-valued neutrosophic sets (SVNSs) are effective is to depict the uncertainty and ambiguity in real multiple attribute decision making. The credit risk evaluation of small new venture' indirect financing is always regarded as multiple attribute decision making problem. In this article, we utilized the dual generalized Single-valued neutrosophic number weighted Bonferroni mean (DGSVNNWBM) operator to solve the MADM problem. In the end, we utilize an applicable example for credit risk evaluation of small new venture' indirect financing to prove the proposed methods.

# Keywords

Multiple Attribute Decision Making; Single-valued Neutrosophic Numbers; Dual Generalized Single-valued Neutrosophic Number WBM (DGSVNNWBM) Operator; Credit Risk Evaluation.

# 1. Introduction

Since the process of making decision is filled with uncertainty and ambiguity [1-4], thus, in order to cope with the accuracy of decision-making, Zadeh [5] proposed the fuzzy sets (FSs). Atanassov [6] proposed the intuitionistic fuzzy sets (IFSs). Rouvendegh [7] used the ELECTRE method in IFSs to tackle some MCDM issues. Chen, Cheng and Lan [8] developed TOPSIS method and similarity measures under IFSs. Gan and Luo [9]used the hybrid method with DEMATEL and IFSs. He, He and Huang [10] integrated the power averaging with IFSs. Hao, Xu, Zhao and Zhang [11]presented a theory of decision field for IFSs. Jin, Ni, Chen and Li [12]defined two GDM methods which can obtain the normalized intuitionistic fuzzy priority weights from IFPRs on the basis of the order consistency and the multiplicative consistency. Krishankumar, Arvinda, Amrutha, Premaladha, Ravichandran and Ieee [13]integrated AHP with IFSs to design a GDM method for effective cloud vendor selection. Bao, Xie, Long and Wei [14] defined prospect theory and evidential reasoning method under IFSs. Gupta, Mehlawat, Grover and Chen [15]modified the SIR method and combined it with IFSs. Garg [16]presented a method related to MAGDM on the basis of intuitionistic fuzzy multiplicative preference and defined several geometric operators. Gupta, Arora and Tiwari [17] extended the fuzzy entropy to IFSs. Xiao, Zhang, Wei, Wu, Wei, Guo and Wei [18] defined the intuitionistic fuzzy Taxonomy method. Li and Wu [19] presented the intuitionistic fuzzy cross entropy distance. Cali and Balaman [20] extended ELECTRE I with VIKOR method in IFSs to reflect the decision makers' preferences. Gou, Xu and Lei [21] defined some exponential operational law for IFNs. Khan, Lohani and Ieee [22] defined similarity measure about IFNs. Li, Liu, Liu, Su and Wu [23]gave a grey target decision making with IFNs. Liu, Liu and Chen [24] built some intuitionistic fuzzy BM fused operators with Dombi

operations. Zhang, Ju and Liu [25] defined the programming technique for MAGDM based on Shapley values and incomplete information.

Wang, Smarandache, Zhang and Sunderraman [26] built the neutrosophic set theory. Wang, Smarandache, Zhang and Sunderraman [27] defined the concepts of a Single-valued neutrosophic set (SVNS). Ye [28] defiined the vector similarity measures of simplified neutrosophic sets in multicriteria decision making. Liu and Wang [29] defined the Single-valued neutrosophic normalized weighted Bonferroni mean operators. Ye [30] defined the single valued neutrosophic cross-entropy for multicriteria decision making problems. Zavadskas, Bausys and Lazauskas [31] built the Sustainable assessment of alternative sites for the construction of a waste incineration plant by applying WASPAS method with Single-valued neutrosophic set. Ye [32] improved cross entropy measures of single valued neutrosophic sets. Biswas, Pramanik and Giri [33] built the TOPSIS method for MAGDM under Single-valued neutrosophic environment. Liu [34] built the aggregation operators based on archimedean tconorm and t-norm for Single-valued neutrosophic numbers for decision making. Chen and Ye [35] defined some Single-valued neutrosophic dombi weighted aggregation operators for multiple attribute decision-making. Zavadskas, Bausys, Juodagalviene and Garnyte-Sapranaviciene [36] defined the model for residential house element and material selection by neutrosophic MULTIMOORA method.

In this article, we utilized the dual generalized Single-valued neutrosophic number WBM (DGSVNNWBM) operator. The structure of this manuscript is given. Section 2 reviews SVNSs and basic definitions. Section 3 introduces the extended DGWBM which can be used to fuse the SVNNs, and describes some properties of these operators. Section 4 illustrates the functions of the proposed operators with an example for credit risk evaluation of small new venture' indirect financing. Section 5 concludes.

### 2. Basic Concepts

Wang, Smarandache, Zhang and Sunderraman [27] defined the Single-valued neutrosophic set. **Definition 1[27].** Let *X* be a space of points (objects) with a generic element in fix set *X*, denoted by x. A Single-valued neutrosophic sets (SVNSs) A in X is characterized as following:

$$A = \{ (x, T_A(x), I_A(x), F_A(x)) | x \in X \}$$
(1)

where the truth-membership function  $T_{A}(x)$ , indeterminacy-membership  $I_{A}(x)$  and falsitymembership function  $F_A(x)$  are single subintervals/subsets in the real standard [0,1], that is,  $T_A(x): X \to [0,1], I_A(x): X \to [0,1]$  and  $F_A(x): X \to [0,1]$ . And the sum of  $T_A(x)$ ,  $I_A(x)$  and  $F_A(x)$  satisfies the condition  $0 \le T_A(x) + I_A(x) + F_A(x) \le 3$ . Then a simplification of A is denoted by  $A = \{(x, T_A(x), I_A(x), F_A(x)) | x \in X\}$ , which is a SVNS. a Single-valued neutrosophic number (SVNN) is denoted by  $\tilde{a} = (\mu, \rho, \nu)$  for convenience.

**Definition 2[37].** Let  $\tilde{a} = (\mu, \rho, \nu)$  be a SVNN, a score function *S* of a SVNN is represented:

$$S(\tilde{a}) = \frac{1 + \mu - 2\rho - \nu}{2}, \ S(\tilde{a}) \in [-1, 1].$$
(2)

**Definition 3[37].** Let  $\tilde{a} = (\mu, \rho, v)$  be a SVNN, an accuracy function *H* of a SVNN is:

$$H(\tilde{a}) = \frac{1 + \mu - \rho(1 - \mu) - \nu(1 - \rho)}{2}, \ H(\tilde{a}) \in [0, 1].$$
(3)

to evaluate the degree of accuracy of the Single-valued neutrosophic number  $\tilde{a} = (\mu, \rho, v)$ , where  $H(\tilde{a}) \in [0,1]$ . The larger the value of  $H(\tilde{a})$ , the more the degree of accuracy of the Single-valued neutrosophic number  $\tilde{a}$ .

Then, Sahin and Liu [37] gave an order relation between two SVNNs.

**Definition 4[37].** Let  $\tilde{a}_1 = (\mu_1, \rho_1, v_1)$  and  $\tilde{a}_2 = (\mu_2, \rho_2, v_2)$  be two SVNNs,  $S(\tilde{a}_1) = \frac{1 + \mu_1 - 2\rho_1 - v_1}{2}$  and  $S(\tilde{a}_2) = \frac{1 + \mu_2 - 2\rho_2 - v_2}{2}$  be the scores of  $\tilde{a}_1$  and  $\tilde{a}_2$ , respectively, and let  $H(\tilde{a}_1) = \frac{1 + \mu_1 - \rho_1(1 - \mu_1) - v_1(1 - \rho_1)}{2}$  and  $H(\tilde{a}_2) = \frac{1 + \mu_2 - \rho_2(1 - \mu_2) - v_2(1 - \rho_2)}{2}$  be the accuracy degrees of  $\tilde{a}_1$  and  $\tilde{a}_2$ , respectively, then if  $S(\tilde{a}_1) < S(\tilde{a}_2)$ , then  $\tilde{a}_1$  is smaller than  $\tilde{a}_2$ , denoted by  $\tilde{a}_1 < \tilde{a}_2$ ; if  $S(\tilde{a}_1) = S(\tilde{a}_2)$ , then (1) if  $H(\tilde{a}_1) = H(\tilde{a}_2)$ , then  $\tilde{a}_1$  and  $\tilde{a}_2$  represent the same information, denoted by  $\tilde{a}_1 = \tilde{a}_2$ ; (2) if  $H(\tilde{a}_1) < H(\tilde{a}_2)$ ,  $\tilde{a}$  is smaller than  $\tilde{b}$ , denoted by  $\tilde{a}_1 < \tilde{a}_2$ .

Zhang, Wang, Zhu, Xia and Yu [38] developed the dual generalized WBM (DGWBM) operator. **Definition 4[38].** Let  $b_i(i = 1, 2, ..., n)$  be a set of nonnegative crisp numbers with the weight  $w = (w_1, w_2, ..., w_n)^T$ ,  $w_i \in [0, 1]$  (i = 1, 2, ..., n) and  $\sum_{i=1}^n w_i = 1$ . If

$$DGWBM_{w}^{R}(b_{1},b_{2},...,b_{n}) = \left(\sum_{i_{1},i_{2},...,i_{n}=1}^{n} \left(\prod_{j=1}^{n} w_{i_{j}} b_{i_{j}}^{r_{j}}\right)\right)^{1/\sum_{j=1}^{n} r_{j}}$$
(4)

where  $R = (r_1, r_2, ..., r_n)^T$  is the parameter vector with  $r_i \ge 0$  (i = 1, 2, ..., n). Several special cases can be obtained given the change of the parameter vector. If  $R = (\lambda, 0, 0, ..., 0)$ , then we obtain

DGWBM<sup>(
$$\lambda,0,0,...,0$$
)</sup> $(b_1,b_2,...,b_n) = (\sum_{i=1}^n w_i b_i^{\lambda})^{1/\lambda}$  (5)

which is the generalized weighted averaging operator. If R = (s, t, 0, 0, ..., 0), then we obtain

DGWBM<sup>(s,t,0,0,...,0)</sup>
$$(b_1, b_2, ..., b_n) = (\sum_{i,j=1}^n w_i w_j b_i^s b_j^t)^{1/(s+t)}$$
 (6)

which is the weighted BM.

If  $R = (s, t, r, 0, 0, \dots, 0)$ , then we obtain

DGWBM<sup>(s,t,r,0,0,...,0)</sup>(
$$b_1, b_2, ..., b_n$$
) =  $(\sum_{i,j,k=1}^n w_i w_j w_k b_i^s b_j^t b_k^r)^{1/(s+t+k)}$  (7)

### 3. DGSVNNWBM Operator

Wang, Tang and Wei [39] extended DGWBM to fuse the SVNNs and proposed the dual generalized SVNN weighted BM (DGSVNNWBM) operator.

**Definition 5 [39].** Let  $a_i = (T_i, I_i, F_i)(i = 1, 2, ..., n)$  be a set of SVNNs with weight  $w_i = (w_1, w_2, ..., w_n)^T$ ,  $w_i \in [0,1]$  and  $\sum_{i=1}^n w_i = 1$ .

Thereafter the Dual Generalized SVNN weighted BM (DGSVNNWBM) operator is defined as

$$DGSVNNWBM_{w}^{R}(a_{1},a_{2},\cdots,a_{n}) = \left(\bigoplus_{i_{1},i_{2},\ldots,i_{n}=1}^{n} \left(\bigotimes_{j=1}^{n} w_{i_{j}} a_{i_{j}}^{r_{j}}\right)\right)^{1/\sum_{i=1}^{n} r_{j}}$$
(8)

where  $R = (r_1, r_2, ..., r_n)^T$  is the parameter vector with  $r_i \ge 0$  (i = 1, 2, ..., n).

**Theorem 1[39].** Let  $a_i = (T_i, I_i, F_i)$  (i = 1, 2, ..., n) be a set of SVNNs. Hence, the aggregated result of DGSVNNWBM is a SVNN and

$$DGSVNNWBM_{w}^{R}(a_{1}, a_{2}, \cdots, a_{n}) = \left( \left( 1 - \prod_{i_{1}, i_{2}, \dots, i_{n} = 1}^{n} \left( 1 - \prod_{j=1}^{n} \left( 1 - \left( 1 - T_{i_{j}}^{r_{j}} \right)^{w_{i_{j}}} \right) \right) \right)^{1/\sum_{i=1}^{n} r_{j}}, \\ = \left( 1 - \left( 1 - \prod_{i_{1}, i_{2}, \dots, i_{n} = 1}^{n} \left( 1 - \prod_{j=1}^{n} \left( 1 - \left( 1 - \left( 1 - I_{i_{j}} \right)^{r_{j}} \right)^{w_{i_{j}}} \right) \right) \right)^{1/\sum_{i=1}^{n} r_{j}}, \\ \left( 1 - \left( 1 - \prod_{i_{1}, i_{2}, \dots, i_{n} = 1}^{n} \left( 1 - \prod_{j=1}^{n} \left( 1 - \left( 1 - \left( 1 - F_{i_{j}} \right)^{r_{j}} \right)^{w_{i_{j}}} \right) \right) \right)^{1/\sum_{i=1}^{n} r_{j}}, \right) \right)$$
(9)

**Proof:** 

$$a_{i_j}^{r_j} = \left(T_{i_j}^{r_j}, 1 - \left(1 - I_{i_j}\right)^{r_j}, 1 - \left(1 - F_{i_j}\right)^{r_j}\right).$$
(10)

Thus,

$$w_{i_j} a_{i_j}^{r_j} = \left( 1 - \left(1 - T_{i_j}^{r_j}\right)^{w_{i_j}}, \left(1 - \left(1 - I_{i_j}\right)^{r_j}\right)^{w_{i_j}}, \left(1 - \left(1 - F_{i_j}\right)^{r_j}\right)^{w_{i_j}} \right).$$
(11)

Thereafter,

$$\bigotimes_{j=1}^{n} w_{i_{j}} a_{i_{j}}^{r_{j}} = \begin{pmatrix} \prod_{j=1}^{n} \left( 1 - \left( 1 - T_{i_{j}}^{r_{j}} \right)^{w_{i_{j}}} \right), \\ 1 - \prod_{j=1}^{n} \left( 1 - \left( 1 - \left( 1 - I_{i_{j}} \right)^{r_{j}} \right)^{w_{i_{j}}} \right), \\ 1 - \prod_{j=1}^{n} \left( 1 - \left( 1 - \left( 1 - F_{i_{j}} \right)^{r_{j}} \right)^{w_{i_{j}}} \right) \end{pmatrix}$$

$$(12)$$

Furthermore,

$$= \begin{pmatrix} \prod_{i_{1},i_{2},\dots,i_{n}=1}^{n} \begin{pmatrix} m \\ (m) \\ (m) \end{pmatrix} \\ = \begin{pmatrix} 1 - \prod_{i_{1},i_{2},\dots,i_{n}=1}^{n} \begin{pmatrix} 1 - \prod_{j=1}^{n} \left( 1 - \left( 1 - T_{i_{j}}^{r_{j}} \right)^{w_{i_{j}}} \right) \end{pmatrix} \\ \prod_{i_{1},i_{2},\dots,i_{n}=1}^{n} \begin{pmatrix} 1 - \prod_{j=1}^{n} \left( 1 - \left( 1 - \left( 1 - I_{i_{j}} \right)^{r_{j}} \right)^{w_{i_{j}}} \end{pmatrix} \end{pmatrix} \end{pmatrix} \\ \prod_{i_{1},i_{2},\dots,i_{n}=1}^{n} \begin{pmatrix} 1 - \prod_{j=1}^{n} \left( 1 - \left( 1 - \left( 1 - F_{i_{j}} \right)^{r_{j}} \right)^{w_{i_{j}}} \end{pmatrix} \end{pmatrix} \end{pmatrix} \end{pmatrix}$$

$$(13)$$

Therefore,

$$\begin{pmatrix} \prod_{i_{1},i_{2},...,i_{n}=1}^{n} \left( \bigotimes_{j=1}^{n} w_{i_{j}} a_{i_{j}}^{r_{j}} \right) \right)^{1/\sum_{i=1}^{n} r_{j}} \\ = \begin{pmatrix} \left( 1 - \prod_{i_{1},i_{2},...,i_{n}=1}^{n} \left( 1 - \prod_{j=1}^{n} \left( 1 - \left( 1 - T_{i_{j}}^{r_{j}} \right)^{w_{i_{j}}} \right) \right) \right)^{1/\sum_{i=1}^{n} r_{j}} , \\ 1 - \left( 1 - \prod_{i_{1},i_{2},...,i_{n}=1}^{n} \left( 1 - \prod_{j=1}^{n} \left( 1 - \left( 1 - \left( 1 - I_{i_{j}}^{r_{j}} \right)^{w_{i_{j}}} \right) \right) \right) \right)^{1/\sum_{i=1}^{n} r_{j}} , \\ 1 - \left( 1 - \prod_{i_{1},i_{2},...,i_{n}=1}^{n} \left( 1 - \prod_{j=1}^{n} \left( 1 - \left( 1 - \left( 1 - F_{i_{j}}^{r_{j}} \right)^{w_{i_{j}}} \right) \right) \right) \right)^{1/\sum_{i=1}^{n} r_{j}} , \\ \end{pmatrix}$$
(14)

Hence, (11) is maintained. Thereafter,

$$0 \leq \left(1 - \prod_{i_{1},i_{2},...,i_{n}=1}^{n} \left(1 - \prod_{j=1}^{n} \left(1 - \left(1 - T_{i_{j}}^{r_{j}}\right)^{w_{i_{j}}}\right)\right)\right)^{1/\sum_{i=1}^{n} r_{j}} \leq 1,$$
  

$$0 \leq 1 - \left(1 - \prod_{i_{1},i_{2},...,i_{n}=1}^{n} \left(1 - \prod_{j=1}^{n} \left(1 - \left(1 - \left(1 - I_{i_{j}}\right)^{r_{j}}\right)^{w_{i_{j}}}\right)\right)\right)^{1/\sum_{i=1}^{n} r_{j}} \leq 1,$$
  

$$0 \leq 1 - \left(1 - \prod_{i_{1},i_{2},...,i_{n}=1}^{n} \left(1 - \prod_{j=1}^{n} \left(1 - \left(1 - \left(1 - F_{i_{j}}\right)^{r_{j}}\right)^{w_{i_{j}}}\right)\right)\right)^{1/\sum_{i=1}^{n} r_{j}} \leq 1.$$
  
(15)

In addition,

$$0 \leq \left(1 - \prod_{i_{1},i_{2},\dots,i_{n}=1}^{n} \left(1 - \prod_{j=1}^{n} \left(1 - \left(1 - T_{i_{j}}^{r_{j}}\right)^{w_{i_{j}}}\right)\right)\right)^{1/\sum_{i=1}^{n} r_{j}} + 1 - \left(1 - \prod_{i_{1},i_{2},\dots,i_{n}=1}^{n} \left(1 - \prod_{j=1}^{n} \left(1 - \left(1 - \left(1 - I_{i_{j}}\right)^{r_{j}}\right)^{w_{i_{j}}}\right)\right)\right)^{1/\sum_{i=1}^{n} r_{j}} + 1 - \left(1 - \prod_{i_{1},i_{2},\dots,i_{n}=1}^{n} \left(1 - \prod_{j=1}^{n} \left(1 - \left(1 - \left(1 - F_{i_{j}}\right)^{r_{j}}\right)^{w_{i_{j}}}\right)\right)\right)^{1/\sum_{i=1}^{n} r_{j}} \leq 3.$$

$$(16)$$

Thereby completing the proof.

Moreover, DGSVNNWBM has the following properties[39].

**Property 1.**(Monotonicity). Let  $a_i = (T_{a_i}, I_{a_i}, F_{a_i})(i = 1, 2, ..., n)$  and  $b_i = (T_{b_i}, I_{b_i}, F_{b_i})$  (i = 1, 2, ..., n) be two sets of SVNNs. If  $T_{a_i} \leq T_{b_i}$  and  $I_{a_i} \geq I_{b_i}$  and  $F_{a_i} \geq F_{b_i}$  holds for all *i*, then

$$DGSVNNWBM_{w}^{R}(a_{1},a_{2},\cdots,a_{n}) \leq DGSVNNWBM_{w}^{R}(b_{1},b_{2},\cdots,b_{n}).$$
(17)

**Property 2.** (Boundedness). Let  $a_i = (T_{a_i}, I_{a_i}, F_{a_i})$  (i = 1, 2, ..., n) be a set of SVNNS. If  $a^+ = (\max_i(T_i), \min_i(I_i), \min_i(F_i))$  and  $a^- = (\min_i(T_i), \max_i(I_i), \max_i(F_i))$ , then

$$DGSVNNWBM_{w}^{R}(a_{1}^{-}, a_{2}^{-}, \cdots, a_{n}^{-})$$

$$\leq DGSVNNWBM_{w}^{R}(a_{1}, a_{2}, \cdots, a_{n})$$

$$\leq DGSVNNWBM_{w}^{R}(a_{1}^{+}, a_{2}^{+}, \cdots, a_{n}^{+})$$
(18)

### 4. Applicable Example and Influence Analysis

### 4.1. Applicable Example

In this section we give a numerical example for credit risk evaluation of small new venture' indirect financing with SVNNs in order to illustrate the method proposed in this paper. There is a panel with five possible enterprises  $O_i$  (i = 1, 2, 3, 4, 5) to select. The experts select four attributes to evaluate the five possible enterprises:  $(1)C_1$  is the corporate profitability;  $(2)C_2$  is the solvency ability;  $(3)C_3$  is the viability ability;  $(4)C_4$  is the development capacity. The five possible enterprises  $O_i$  (i = 1, 2, 3, 4, 5) are to be evaluated using the SVNNs by the decision maker under the above four attributes (whose weighting vector  $\omega = (0.15, 0.40, 0.30, 0.15)^T$ ), as listed in the following matrix.

(0.7, 0.8, 0.3)	(0.7,0.5,0.6)	(0.4, 0.7, 0.2)	(0.8, 0.5, 0.2)
(0.6, 0.8, 0.3)	(0.7, 0.8, 0.4)	(0.7, 0.6, 0.6)	(0.9, 0.6, 0.2)
			(0.7, 0.4, 0.3)
(0.6, 0.7, 0.3)	(0.6, 0.5, 0.3)	(0.4, 0.4, 0.6)	(0.9, 0.2, 0.4)
			(0.6, 0.9, 0.4)

Then, we utilize the proposed operators evaluate the credit risk of small new venture' indirect financing.

**Step 1.** According to *w* and SVNNs  $O_{ij}$  (*i* = 1,2,3,4,5, *j* = 1,2,3,4), we can aggregate all SVNNs  $O_{ij}$  by using the DGSVNNWBM (DGSVNNWGBM) operator to derive the SVNNs  $O_i$  (*i* = 1,2,3,4,5) of the alternative  $O_i$ . The aggregating results are in Table 1.

# **Table 1.** The aggregating results of strategic suppliers by the DGSVNNWBM and DGSVNNWGBM (R = (1,1,1,1).)

Alternatives	DGSVNNWBM
01	(0.5720,0.6135,0.2929)
02	(0.8157,0.5549,0.3423)
03	(0.6253,0.5980,0.3033)
04	(0.6377,0.4583,0.3888)
05	(0.6431,0.7999,0.2927)

**Step 2.** According to the Table 1 and the scores of the enterprises are shown in Table 2.

Table 2. The scores of the enter prises					
Alternatives	DGSVNNWBM				
01	0.5774				
02	0.6617				
03	0.5969				
04	0.6191				
05	0.5390				

### **Table 2.** The scores of the enterprises

**Step 3.** According to the Table 2 and the scores, the order of the enterprises is listed in Table 3, and the best enterprises is O<sub>2</sub>.

### **Table 3.** Order of the enterprises

	Order				
DGSVNNWBM	02>04>03>01>02				

### 4.2. Influence Analysis

To show the effects on the ranking results by altering the parameters of DGSVNNWBM operator, the corresponding results are shown in Tables 4.

R	$S(O_1)$	$S(O_2)$	$S(O_3)$	$S(O_4)$	$S(O_5)$	Order
(1,1,1,1)	0.4441	0.5284	0.4636	0.4858	0.4057	02>04>03>01>05
(2,2,2,2)	0.6590	0.7493	0.6750	0.7047	0.6215	$0_2 > 0_4 > 0_3 > 0_1 > 0_5$
(3,3,3,3)	0.7170	0.8016	0.7284	0.7549	0.6985	$A_2$ $>$ $A_4$ $>$ $A_3$ $>$ $A_1$ $>$ $A_5$
(4,4,4,4)	0.7397	0.8179	0.7472	0.7720	0.7344	$0_2 > 0_4 > 0_3 > 0_1 > 0_5$
(5,5,5,5)	0.7510	0.8240	0.7558	0.7804	0.7545	$0_2 > 0_4 > 0_3 > 0_5 > 0_1$
(6,6,6,6)	0.7578	0.8267	0.7604	0.7860	0.7674	$0_2 > 0_4 > 0_5 > 0_3 > 0_1$
(7,7,7,7)	0.7623	0.8281	0.7632	0.7904	0.7762	$0_2 > 0_4 > 0_5 > 0_3 > 0_1$
(8,8,8,8)	0.7656	0.8289	0.7652	0.7944	0.7827	$0_2 > 0_4 > 0_5 > 0_1 > 0_3$
(9,9,9,9)	0.7681	0.8295	0.7667	0.7980	0.7876	$0_2 > 0_4 > 0_5 > 0_1 > 0_3$
(10,10,10,10)	0.7700	0.8300	0.7678	0.8013	0.7915	02>04>05>01>03

### **Table 4.** Order for different parameters of DGSVNNWBM

### 5. Conclusion

In this paper, we focused on SVNN information aggregation operators, as well as their application in MADM. To aggregate the SVNNs, the DGSVNNWBM is used to solve the MADM problems. At the end of this study, we use an applicable example for credit risk evaluation of small new venture' indirect financing to show applicability of this operator, meanwhile, the analysis of the parameters takes different values also have been studied. In subsequent studies, we shall expand the proposed models to other uncertain and fuzzy MADM problems [40-50].

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