Claims

1. A computer-implemented method for computing a rating for a service provider, the method comprising operations of:

(a) receiving, by a transaction analysis component, transaction data representing past transactions performed by customers with the service provider via a payment network,

(b) calculating, by the transaction analysis component, a transaction-based measure characterizing the past transactions during a pre-defined period;

(c) receiving, by a service provider rating component, a review score indicative of a customer rating for the service provider; and

(d) computing, by the service provider rating component, the rating using the transaction-based measure and the review score, said rating being indicative of a quality of service associated with the service provider;

wherein said transaction data comprises information about payment devices associated with respective past transactions;

wherein the transaction analysis component receives further transaction data representing past transactions performed by customer with a second service provider via a payment network, said further transaction data including information about payment devices associated with respective past transactions, the second service provider being a substitute to the service provider in respect of a range of services provided, the method further comprising:

identifying one or more payment devices which performed transactions with both service providers within a pre-defined time window;

determining a loyalty measure associated with the service provider using the identified transactions;

calculating the transaction-based measure further using the loyalty measure; and

further comprising receiving, by a service provider analysis component, a similarity measure describing an extent of similarity in one or more characteristics of the two service providers, said characteristics comprising one or more of: (i) a geographic location of the service provider and (ii) an area of specialty in service; and

determining, by the service provider analysis component, the loyalty measure associated with the service provider further using the similarity measure;

wherein the two service providers are healthcare service providers and said characteristics comprises an area of specialty in medicine of the healthcare service provider.

2. A method according to claim 1, wherein the transaction-based measure represents a number of the past transactions during the pre-defined period.

~~3. A method according to claim 1 or claim 2, said transaction data comprising information about payment devices associated with respective past transactions.~~

~~4~~3. A method according to claim ~~3~~1, wherein the method comprises:

the transaction analysis component determining, for each payment device, a number of all the past transactions associated with the payment device within the pre-defined period,

the transaction analysis component identifying one or more payment devices which are being associated with more than one past transactions; and

the service provider rating component calculating the transaction-based measure using the one or more identified payment devices.

~~5~~4. A method according to claim ~~4~~3, wherein the transaction analysis component generating, for each payment device, a weight factor based on the number of all the past transactions associated with the payment device; wherein the service provider rating component calculates the transaction-based measure using at least one of (i) the number and (ii) the corresponding weight factor, associated with each of the payment devices.

~~6~~5. A method according to claim ~~5~~4, wherein the weight factor for the payment device increases as the number increases.

~~7~~6. A method according to any of claims ~~4~~3-~~6~~5, wherein the transaction-based measure represents a ratio of a number of the past transactions performed by the identified payment devices to a total number of the past transactions.

~~8~~7. A method according to any of claims ~~4~~3-~~6~~5, wherein the transaction-based measure represents a ratio of a number of the identified payment devices to a total number of the payment devices.

~~9~~8. A method according to any preceding claim, wherein operation (d) comprises calculating a weighted sum of the transaction-based measure and the review score.

~~10. A method according to any of claims 3-9, further comprising:~~

~~the transaction analysis component receiving further transaction data representing past transactions performed by customer with a second service provider via a payment network, said further transaction data including information about payment devices associated with respective past transactions, the second service provider being a substitute to the service provider in respect of a range of services provided, the method further comprising:~~

~~identifying one or more payment devices which performed transactions with both service providers within a pre-defined time window;~~

~~determining a loyalty measure associated with the service provider using the identified transactions; and~~

~~calculating the transaction-based measure further using the loyalty measure.~~

~~11. A method according to claim 10 further comprising~~

~~receiving, by a service provider analysis component, a similarity measure describing an extent of similarity in one or more characteristics of the two service providers, said characteristics comprising one or more of: (i) a geographic location of the service provider and (ii) an area of specialty in service; and~~

~~determining, by the service provider analysis component, the loyalty measure associated with the service provider further using the similarity measure.~~

~~12. A method according to claim 11, wherein the two service providers are healthcare service providers and said characteristics comprises an area of specialty in medicine of the healthcare service provider.~~

~~13~~9. A method according to any preceding claim, wherein the review data is received from one or more social media servers.

~~14~~10. A system for computing a rating for a service provider, said system comprising:

a computer processor and a data storage device, the data storage device storing non-transitory instructions operative by the processor to cause the processor to perform the operations of:

(a) receiving transaction data representing past transactions performed by customers with the service provider via a payment network,

(b) calculating a transaction-based measure characterizing the past transactions during a pre-defined period;

(c) receiving a review score indicative of a customer rating for the service provider; and

(d) computing the rating using the transaction-based measure and the review score, said rating being indicative of a quality of service associated with the service provider;

wherein said transaction data comprises information about payment devices associated with respective past transactions;

wherein the data storage device further stores non-transitory instructions operative by the processor to cause the processor to:

receive further transaction data representing past transactions performed by customer with a second service provider via a payment network, said further transaction data including information about payment devices associated with respective past transactions, the second service provider being a substitute to the service provider in respect of a range of services provided,

identify one or more payment devices which performed transactions with both service providers within a pre-defined time window;

determine a loyalty measure associated with the service provider using the identified transactions;

calculate the transaction-based measure further using the loyalty measure;

receive a similarity measure describing an extent of similarity in one or more characteristics of the two service providers, said characteristics comprising one or more of: (i) a geographic location of the service provider and (ii) an area of specialty in service; and

determine the loyalty measure associated with the service provider further using the similarity measure;

wherein the two service providers are healthcare service providers and said characteristics comprises an area of specialty in medicine of the healthcare service provider.

~~15~~11. A system according to claim ~~14~~10, wherein the transaction-based measure represents a number of the past transactions during the pre-defined period.

~~16. A system according to claim 14 or claim 15, said transaction data comprising information about payment devices associated with respective past transactions.~~

~~17~~12. A system according to claim ~~16~~10, wherein the data storage device further stores non-transitory instructions operative by the processor to cause the processor to:

determine, for each payment device, a number of all the past transactions associated with the payment device within the pre-defined period,

identify one or more payment devices which are being associated with more than one past transactions; and

calculate the transaction-based measure using the one or more identified payment devices.

~~18~~13. A system according to claim ~~17~~12, wherein the data storage device storing non-transitory instructions operative by the processor to cause the processor to:

generate, for each payment device, a weight factor based on the number of all the past transactions associated with the payment device; and

calculate the transaction-based measure using at least one of (i) the number and (ii) the corresponding weight factor, associated with each of the payment devices.

~~19~~14. A system according to claim ~~18~~13, wherein the weight factor for the payment device increases as the number increases.

~~20~~15. A system according to any of claims ~~17~~12-~~19~~14, wherein the transaction-based measure represents a ratio of a number of the past transactions performed by the identified payment devices to a total number of the past transactions.

~~21~~16. A system according to any of claims ~~17~~12-~~19~~14, wherein the transaction-based measure represents a ratio of a number of the identified payment devices to a total number of the payment devices.

~~22~~17. A system according to any of claim ~~14~~10-~~21~~16, wherein the data storage device further stores non-transitory instructions operative by the processor to cause the processor to compute the rating by calculating a weighted sum of the transaction-based measure and the review score.

~~23. A system according to any of claims 16-22, wherein the data storage device further stores non-transitory instructions operative by the processor to cause the processor to:~~

~~receive further transaction data representing past transactions performed by customer with a second service provider via a payment network, said further transaction data including information about payment devices associated with respective past transactions, the second service provider being a substitute to the service provider in respect of a range of services provided,~~

~~identify one or more payment devices which performed transactions with both service providers within a pre-defined time window;~~

~~determine a loyalty measure associated with the service provider using the identified transactions; and~~

~~calculate the transaction-based measure further using the loyalty measure.~~

~~24. A system according to claim 23, wherein the data storage device further stores non-transitory instructions operative by the processor to cause the processor to:~~

~~receive a similarity measure describing an extent of similarity in one or more characteristics of the two service providers, said characteristics comprising one or more of: (i) a geographic location of the service provider and (ii) an area of specialty in service; and~~

~~determine the loyalty measure associated with the service provider further using the similarity measure.~~

~~25. A system according to claim 24, wherein the two service providers are healthcare service providers and said characteristics comprises an area of specialty in medicine of the healthcare service provider.~~

~~26~~18. A system according to any of claims ~~14~~10-~~25~~17, wherein the review data is received from one or more social media servers.

~~27~~19. A non-transitory computer-readable medium for computing a rating for a service provider, the computer-readable medium having stored thereon program instructions for causing at least one processor to perform operations of:

(a) receiving transaction data representing past transactions performed by customers with the service provider via a payment network,

(b) calculating a transaction-based measure characterizing the past transactions during a pre-defined period;

(c) receiving a review score indicative of a customer rating for the service provider; and

(d) computing the rating using the transaction-based measure and the review score, said rating being indicative of a quality of service associated with the service provider;

wherein said transaction data comprises information about payment devices associated with respective past transactions;

further storing non-transitory instructions operative by the processor to cause the processor to:

receive further transaction data representing past transactions performed by customer with a second service provider via a payment network, said further transaction data including information about payment devices associated with respective past transactions, the second service provider being a substitute to the service provider in respect of a range of services provided,

identify one or more payment devices which performed transactions with both service providers within a pre-defined time window;

determine a loyalty measure associated with the service provider using the identified transactions; and

calculate the transaction-based measure further using the loyalty measure;

receive a similarity measure describing an extent of similarity in one or more characteristics of the two service providers, said characteristics comprising one or more of: (i) a geographic location of the service provider and (ii) an area of specialty in service; and

determine the loyalty measure associated with the service provider further using the similarity measure;

wherein the two service providers are healthcare service providers and said characteristics comprises an area of specialty in medicine of the healthcare service provider.

~~28~~20. A non-transitory computer-readable medium according to claim ~~27~~19, wherein the transaction-based measure represents a number of the past transactions during the pre-defined period.

~~29. A non-transitory computer-readable medium according to claim 27 or claim 28, said transaction data comprising information about payment devices associated with respective past transactions.~~

~~30~~21. A non-transitory computer-readable medium according to claim ~~29~~ 19 further storing non-transitory instructions operative by the processor to cause the processor to:

determine, for each payment device, a number of all the past transactions associated with the payment device within the pre-defined period,

identify one or more payment devices which are being associated with more than one past transactions; and

calculate the transaction-based measure using the one or more identified payment devices.

~~31~~22. A non-transitory computer-readable medium according to claim ~~30~~ 21 further storing non-transitory instructions operative by the processor to cause the processor to:

generate, for each payment device, a weight factor based on the number of all the past transactions associated with the payment device; and

calculate the transaction-based measure using at least one of (i) the number and (ii) the corresponding weight factor, associated with each of the payment devices.

~~32~~23. A non-transitory computer-readable medium according to claim ~~31~~22, wherein the weight factor for the payment device increases as the number increases.

~~33~~24. A non-transitory computer-readable medium according to any of claims ~~30~~21-~~32~~22, wherein the transaction-based measure represents a ratio of a number of the past transactions performed by the identified payment devices to a total number of the past transactions.

~~34~~25. A non-transitory computer-readable medium according to any of claims ~~30~~21-~~32~~22, wherein the transaction-based measure represents a ratio of a number of the identified payment devices to a total number of the payment devices.

~~35~~26. A non-transitory computer-readable medium according to any of claim ~~27~~19-~~34~~ 25 further storing non-transitory instructions operative by the processor to cause the processor to compute the rating by calculating a weighted sum of the transaction-based measure and the review score.

~~36. A non-transitory computer-readable medium according to any of claims 29-35 further storing non-transitory instructions operative by the processor to cause the processor to:~~

~~receive further transaction data representing past transactions performed by customer with a second service provider via a payment network, said further transaction data including information about payment devices associated with respective past transactions, the second service provider being a substitute to the service provider in respect of a range of services provided,~~

~~identify one or more payment devices which performed transactions with both service providers within a pre-defined time window;~~

~~determine a loyalty measure associated with the service provider using the identified transactions; and~~

~~calculate the transaction-based measure further using the loyalty measure.~~

~~37. A non-transitory computer-readable medium according to claim 36 further storing non-transitory instructions operative by the processor to cause the processor to:~~

~~receive a similarity measure describing an extent of similarity in one or more characteristics of the two service providers, said characteristics comprising one or more of: (i) a geographic location of the service provider and (ii) an area of specialty in service; and~~

~~determine the loyalty measure associated with the service provider further using the similarity measure.~~

~~38. A non-transitory computer-readable medium according to claim 37, wherein the two service providers are healthcare service providers and said characteristics comprises an area of specialty in medicine of the healthcare service provider.~~

~~39~~27. A non-transitory computer-readable medium according to any of claims ~~27~~19-~~38~~26, wherein the review data is received from one or more social media servers.