

METHOD FOR OPERATING CREDIT EVALUATION MODEL USING TWO-STEP LOGISTIC REGRESSION ANALYSIS AND SERVER FOR PERFORMING SAME

5 ABSTRACT

A credit evaluation model operating method performed by a credit evaluation server linked to a financial server, the credit evaluation model operating method comprising, a step of receiving log data of a user and selecting basic variable items included in the log data, a step of generating candidate variables by calculating a frequency of the basic variable items in the log data, a step of generating a plurality of first derived variables by applying different time windows or different calculation methods to the candidate variables, a step of selecting important variables by comparing values related to the plurality of first derived variables with a predetermined standard value, a step of deriving a first-step model by using the important variables as input variables and using information on the user's credit as a dependent variable, a step of selecting a first final variable to be applied to the first-step model among the important variables and calculating a first weighted value for the first final variable, a step of generating a second derived variable by using the first final variable and the first weighted value, a step of deriving a second-step model by using the second derived variable as an input variable and using information on the user's credit as a dependent variable, and a step of selecting a second final variable

to be applied to the second-step model from among the first derived variables and calculating a second weighted value for the second final variable.

The most illustrative drawing: Figure 3