GRAPHICAL STRUCTURE MODEL-BASED METHOD, APPARATUS, AND DEVICE FOR CREDIT RISK CONTROL

ABSTRACT

Implementations of the present specification disclose a graphical structure model-based method, apparatus, and device for credit risk control. The solution includes: establishing an appropriate enterprise relationship network in advance based on data related to an enterprise and factors associated with the enterprise; performing feature integration and defining a graphical structure model; training the graphical structure model by using a labeled sample; calculating embedding vectors of a node after a plurality of iterations in hidden feature space and a predicted probability of the node by using the trained graphical structure model; and performing credit risk control on the node based on the embedded factor and the predicted probability.

FIG. 3