

CLAIMS

What is claimed is:

1. A method for recommending product, comprising:

when a trigger instruction of recommending a product to be recommended is detected, acquiring an operating data of a customer who having already purchased the product to be recommended according to the trigger instruction, wherein the operating data comprises a focus frequency of the customer to the product in an application where the user purchased the product to be recommended, a payment data of the product in the application, a payment data corresponding to the purchased product, and click times of the product to be recommended;

acquiring a focused product of the customer, and determining a similarity between the focused product and the product to be recommended;

calculating a predicted score of purchasing the product again for the customer to purchase the product to be recommended according to the operating data and the similarity; and

recommending the product to be recommended to the customer if the predicted score is higher than a preset score.

2. The method according to claim 1, wherein when the focused product and the product to be recommended are both financial products, the step of acquiring a focused product of the customer, and determining a similarity between the focused product and the product to be recommended comprises:

acquiring the focused product of the customer, and acquiring a financial cycle, a risk degree, a product type, and a yield rate of the focused product; and

respectively comparing the financial cycle, the risk degree, the product type, and the yield rate of the focused product with a financial cycle, a risk degree, a product type, and a

yield rate of the product to be recommended, to determine the similarity between the focused product and the product to be recommended.

3. The method according to claim 1, wherein before the step of when a trigger instruction of recommending a product to be recommended is detected, acquiring an operating data of a customer who having already purchased the product to be recommended according to the trigger instruction, the method further comprises:

when a login operation of logging into the corresponding application for purchasing the product to be recommended is detected, detecting a clicking operation of the customer applied on the product in the application; and

acquiring the operating data of the customer operating the product in the application according to the clicking operation, and storing the operating data.

4. The method according to claim 1, wherein the step of calculating a predicted score of purchasing the product again for the customer to purchase the product to be recommended according to the operating data comprises:

respectively calculating predicted sub scores corresponding to the focus frequency, the payment data, the payment data, and the click times according to corresponding preset rules, based on the focus frequency, the payment data, the payment data and the click times;

determining weights of the focus frequency, the payment data, the payment data, and the click times;

calculating the predicted score of purchasing the product again for the customer to purchase the product to be recommended according to the predicted sub scores and the weights; and

wherein, the weight of the focus frequency is 0.25, the weight of the payment data is 0.2, the weight of the payment data is 0.25, the weight of the click times is 0.3, when the predicted sub score of the focus frequency is recorded as A, the predicted sub score of the

payment data is recorded as B, the predicted sub score of the payment data is recorded as C, the predicted sub score of the click times is recorded as D, the predicted score is recorded as S, then the predicted score $S=A*0.25+B*0.2+C*0.25+D*0.3$.

5. The method according to claim 4, wherein the step of calculating the predicted sub score corresponding to the payment data according to the preset rule corresponding to the payment data, based on the payment data, comprises:

calculating a difference value between total payment times and missed payment times in the payment data; and

calculating the predicted sub score corresponding to the payment data according to the difference value and the total payment times.

6. The method according to claim 1, wherein the step of recommending the product to be recommended to the customer if the predicted score being higher than a preset score comprises:

if the predicted score is higher than the preset score, detecting whether the predicted score is in a discount score range corresponding to a discount program; and

if the predicted score is in the discount score range, recommending to the custom the product to be recommended, and sending the discount program for purchasing the product to be recommended to the customer.

7. The method according to claim 1, wherein the step of recommending the product to be recommended to the customer if the predicted score being higher than a preset score comprises:

if the predicted score is higher than the preset score, detecting whether the predicted score is in a discount score range corresponding to a discount program; and

if the predicted score is in the discount score range, recommending to the custom the product to be recommended, and sending the discount program for purchasing the product to be recommended to the customer.

8. The method according to claim 2, wherein the step of recommending the product to be recommended to the customer if the predicted score being higher than a preset score

comprises:

if the predicted score is higher than the preset score, detecting whether the predicted score is in a discount score range corresponding to a discount program; and

if the predicted score is in the discount score range, recommending to the custom the product to be recommended, and sending the discount program for purchasing the product to be recommended to the customer.

9. The method according to claim 3, wherein the step of recommending the product to be recommended to the customer if the predicted score being higher than a preset score comprises:

if the predicted score is higher than the preset score, detecting whether the predicted score is in a discount score range corresponding to a discount program; and

if the predicted score is in the discount score range, recommending to the custom the product to be recommended, and sending the discount program for purchasing the product to be recommended to the customer.

10. The method according to claim 1, wherein the step of recommending the product to be recommended to the customer if the predicted score being higher than a preset score comprises:

if the predicted score is higher than the preset score, detecting whether the predicted score is in a discount score range corresponding to a discount program; and

if the predicted score is in the discount score range, recommending to the custom the product to be recommended, and sending the discount program for purchasing the product to be recommended to the customer.

11. The method according to claim 4, wherein the step of recommending the product to be recommended to the customer if the predicted score being higher than a preset score comprises:

if the predicted score is higher than the preset score, detecting whether the predicted score is in a discount score range corresponding to a discount program; and

if the predicted score is in the discount score range, recommending to the custom the product to be recommended, and sending the discount program for purchasing the product

to be recommended to the customer.

12. The method according to claim 5, wherein the step of recommending the product to be recommended to the customer if the predicted score being higher than a preset score comprises:

if the predicted score is higher than the preset score, detecting whether the predicted score is in a discount score range corresponding to a discount program; and

if the predicted score is in the discount score range, recommending to the custom the product to be recommended, and sending the discount program for purchasing the product to be recommended to the customer.

13. A device for recommending product, comprising a processor and a non-transitory program storage medium storing program code executable by the processor, the program code comprising:

an acquiring module, configured to, when a trigger instruction of recommending a product to be recommended is detected, acquire an operating data of a customer who having already purchased the product to be recommended according to the trigger instruction, wherein the operating data comprises a focus frequency of the customer to the product in an application where the user purchased the product to be recommended, a payment data of the product in the application, a payment data corresponding to the purchased product, and click times of the product to be recommended;

the acquiring module, also configured to acquire a focused product of the customer, and determine a similarity between the focused product and the product to be recommended

a calculating module, configured to calculate a predicted score of purchasing the product again for the customer to purchase the product to be recommended according to the operating data and the similarity; and

a recommending module, configured to, if the predicted score is higher than a preset score, recommending the product to be recommended to the customer.

14. The device according to claim 13, wherein when the focused product and the

product to be recommended are both financial products, the acquiring module comprises:

- an acquiring unit, configured to acquire the focused product of the customer, and acquire a financial cycle, a risk degree, a product type, and a yield rate of the focused product; and

- a determining unit, configured to respectively compare the financial cycle, the risk degree, the product type, and the yield rate of the focused product with a financial cycle, a risk degree, a product type, and a yield rate of the product to be recommended, to determine the similarity between the focused product and the product to be recommended.

15. The device according to claim 13, wherein the device further comprises:

- a detecting module, configured to, when a login operation of logging into the corresponding application for purchasing the product to be recommended is detected, detect a clicking operation of the customer applied on the product in the application; and

- the acquiring module is also configured to acquire the operating data of the customer operating the product in the application according to the clicking operation, and store the operating data.

16. An apparatus for recommending product, comprising a memory, a processor, and a program for recommending product stored in the memory and operated by the processor, the program for recommending product performing the steps in a method for recommending product as recited in claim 1 when being executed by the processor.

17. A computer readable storage medium, storing a program for recommending product, the program for recommending product performing the steps in a method for recommending product as recited in claim 1 when being executed by processor.