

# **METHOD, DEVICE AND APPARATUS FOR RECOMMENDING PRODUCT, AND COMPUTER READABLE STORAGE MEDIUM**

**[0001]** The present application is the National Stage of International Application No. PCT/CN2018/076196, filed February 11, 2018, which claims the benefit of China Patent Application No. 201710474485.1, filed June 20, 2017, with the State Intellectual Property Office and entitled “METHOD AND APPARATUS FOR RECOMMENDING PRODUCT, AND COMPUTER READABLE STORAGE MEDIUM”, the entirety of which is hereby incorporated herein by reference.

**[0002]** FIELD

**[0003]** This disclosure generally relates to the technical field of internet, and more particularly relates to a method and a device for recommending product, an apparatus for recommending product, and a computer readable storage medium.

**[0004]** BACKGROUND

**[0005]** With the rapid development of internet, various kinds of application softwares always recommend products to customers to improve the products’ sales rate. However, currently, the product recommending are normally focus on new customers, and the method to recommend products are normally based on advertising, it means that, the customers need to voluntarily discover the products, and purchase the product.

**[0006]** After having been successfully purchased a product, for example, an insurance product or a financial product, the customer would no longer pay attention to the product again. For the products which need to be renewed, if the customer does not receive a corresponding product recommending information when the products have expired, the customer may not purchase the product again, or forget to purchase the product again. As a result, the purchasing rate of the products would be low, as well as the renewal rate of the renewed products.

to be recommended to the customer.

14. The method according to claim 7, 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.

15. 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;

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

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

16. The device according to claim 15, wherein the acquiring module is also configured to acquire a focused product of the customer, and determine a similarity between the focused product and the product to be recommended;

the calculating module is also configured to calculate the predicted score of purchasing the product again for the customer to purchase the product to be recommended according to the similarity and the operating data.

17. The device according to claim 16, 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.

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

- a detecting module, configured to, when a login operation of logging into a 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.

19. 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 following steps in a method for recommending product when being executed by the processor:

- 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;

- 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

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

20. A computer readable storage medium, storing a program for recommending product, the program for recommending product performing the following steps in a method for recommending product when being executed by processor:

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;

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

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