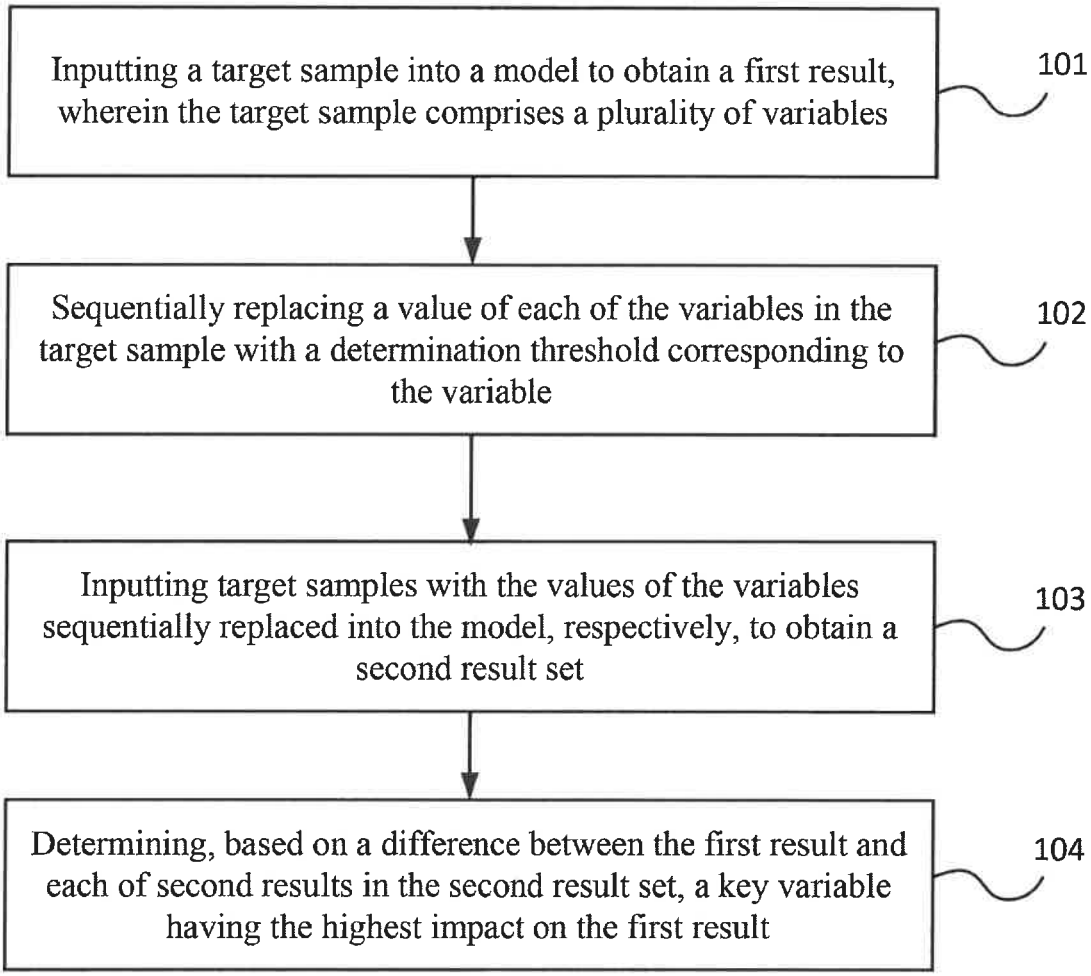

Inputting a target sample into a model to obtain a first result, wherein the target sample comprises a plurality of variables
101
Sequentially replacing a value of each of the variables in the target sample with a determination threshold corresponding to the variable
102
Inputting target samples with the values of the variables sequentially replaced into the model, respectively, to obtain a second result set
103
Determining, based on a difference between the first result and each of second results in the second result set, a key variable having the highest impact on the first result
104

FIG. 1

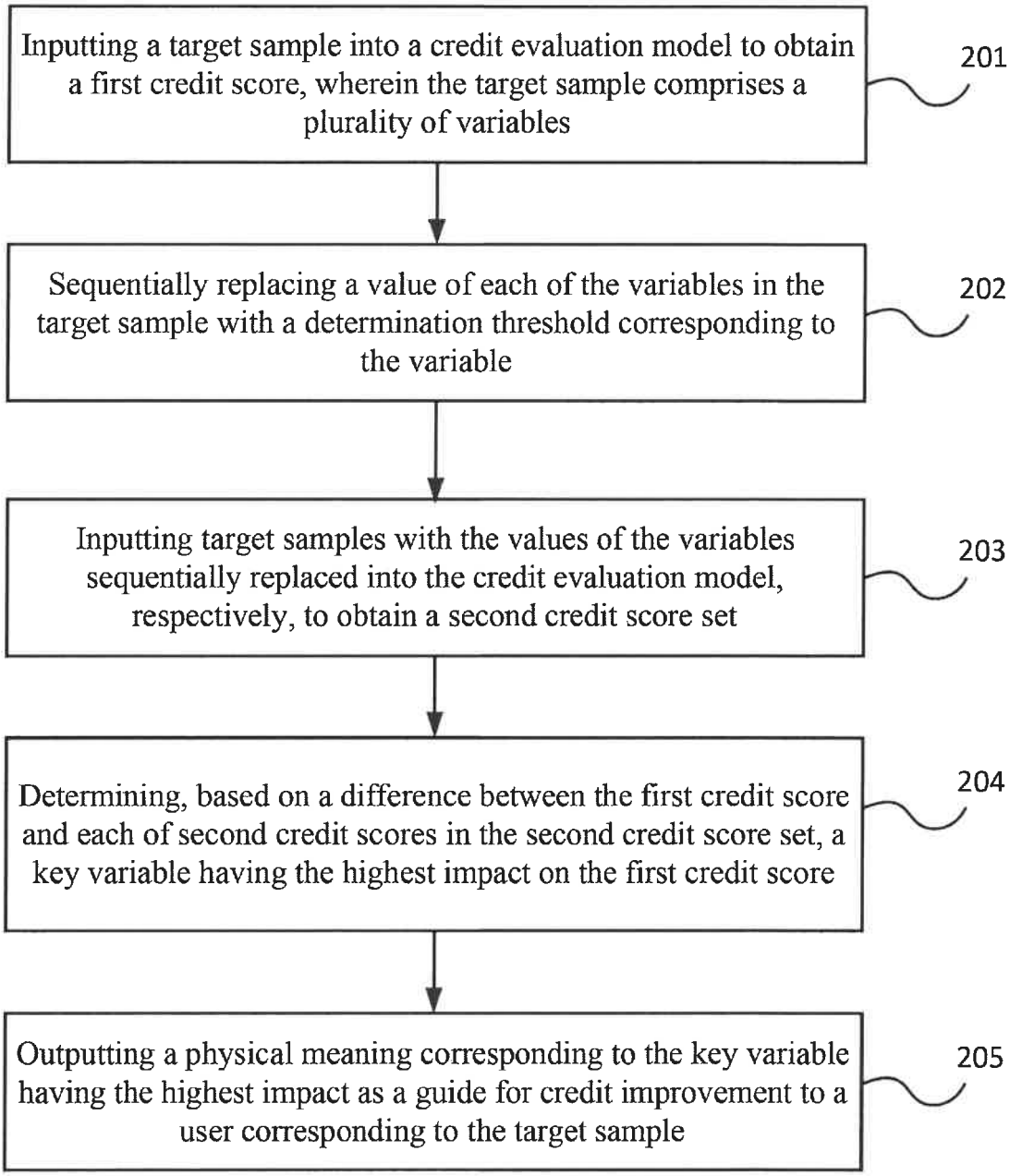

Inputting a target sample into a credit evaluation model to obtain a first credit score, wherein the target sample comprises a plurality of variables
201
Sequentially replacing a value of each of the variables in the target sample with a determination threshold corresponding to the variable
202
Inputting target samples with the values of the variables sequentially replaced into the credit evaluation model, respectively, to obtain a second credit score set
203
Determining, based on a difference between the first credit score and each of second credit scores in the second credit score set, a key variable having the highest impact on the first credit score
204
Outputting a physical meaning corresponding to the key variable having the highest impact as a guide for credit improvement to a user corresponding to the target sample
205

FIG. 2

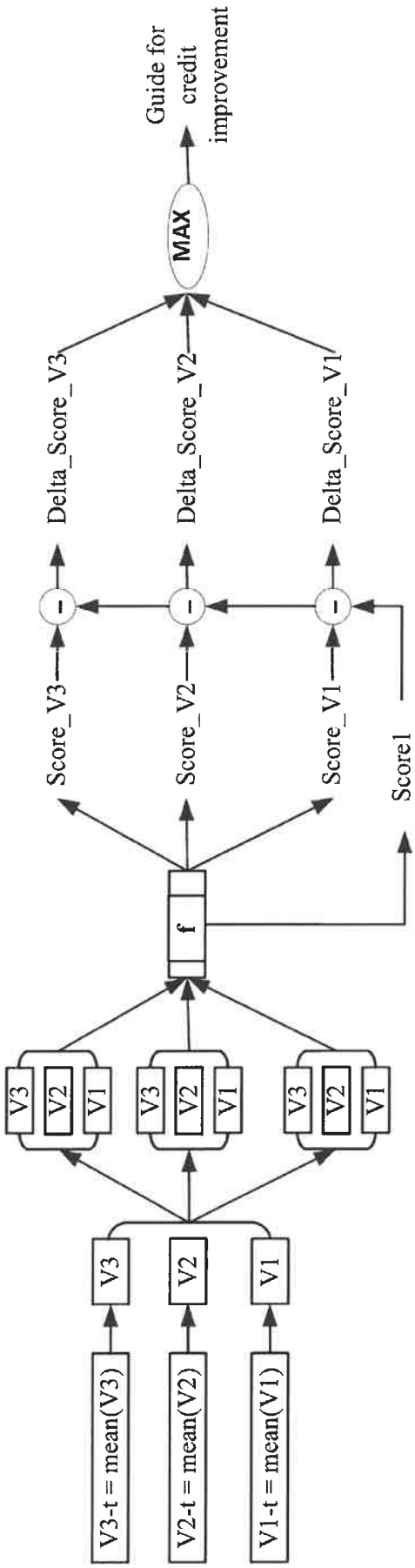

V3-t = mean(V3)
V2-t = mean(V2)
V1-t = mean(V1)
V3
V2
V1
V3
V2
V1
V3
V2
V1
f
Score1
Score_V3
Score_V2
Score_V1
-
-
-
Delta_Score_V3
Delta_Score_V2
Delta_Score_V1
MAX
Guide for credit improvement

FIG. 3

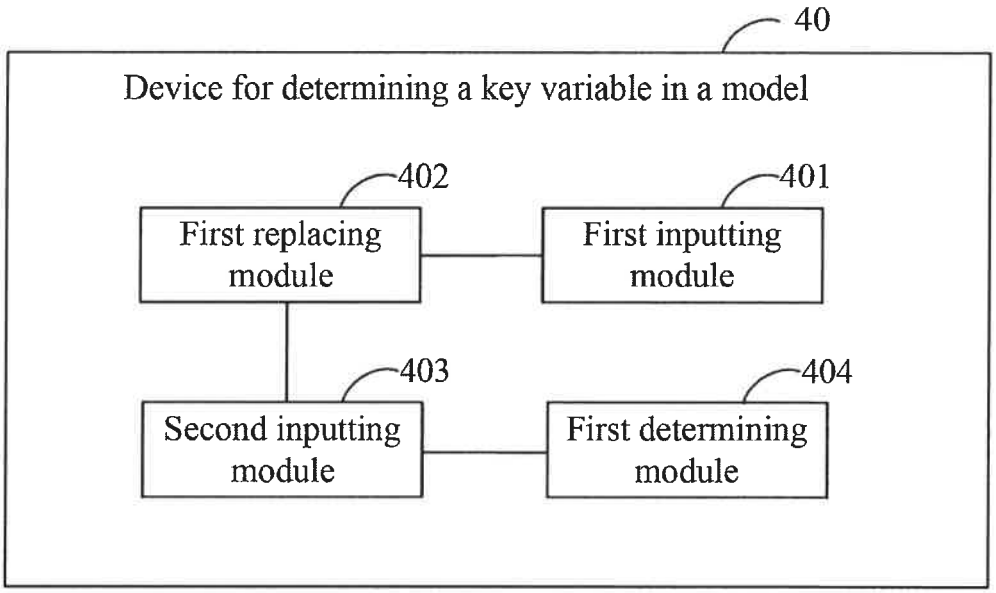

40
Device for determining a key variable in a model
402
First replacing module
401
First inputting module
403
Second inputting module
404
First determining module

FIG. 4

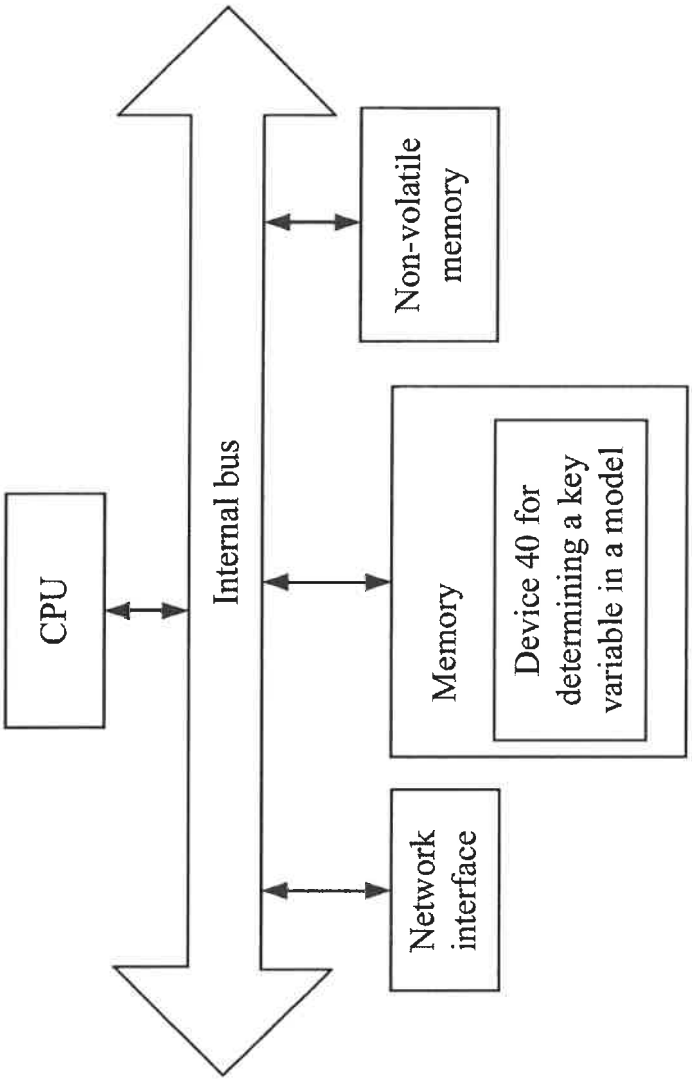

CPU
Internal bus
Non-volatile memory
Memory
Device 40 for determining a key variable in a model
Network interface

FIG. 5

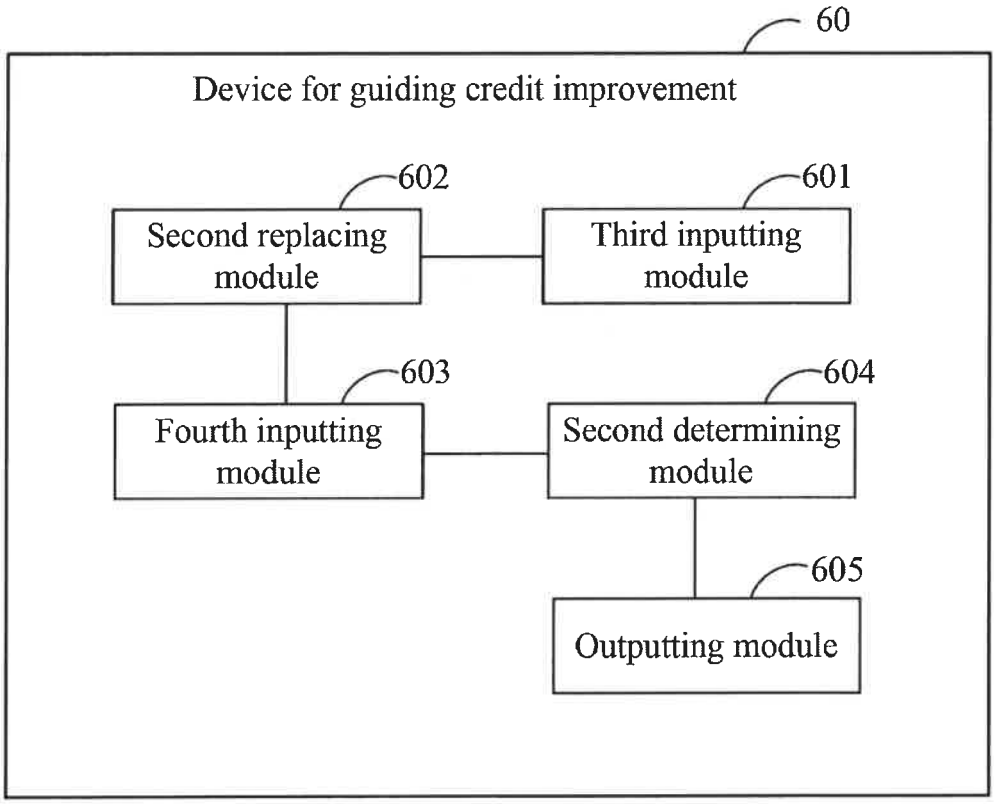

60
Device for guiding credit improvement
602
Second replacing module
601
Third inputting module
603
Fourth inputting module
604
Second determining module
605
Outputting module

FIG. 6

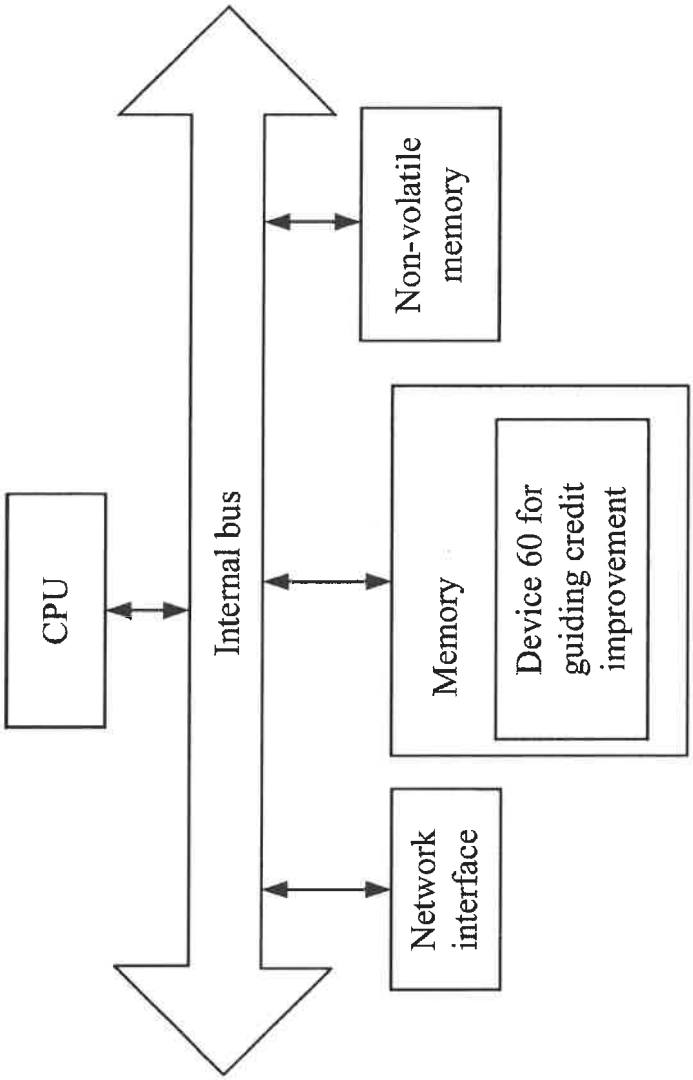

CPU
Internal bus
Non-volatile memory
Memory
Device 60 for guiding credit improvement
Network interface

FIG. 7