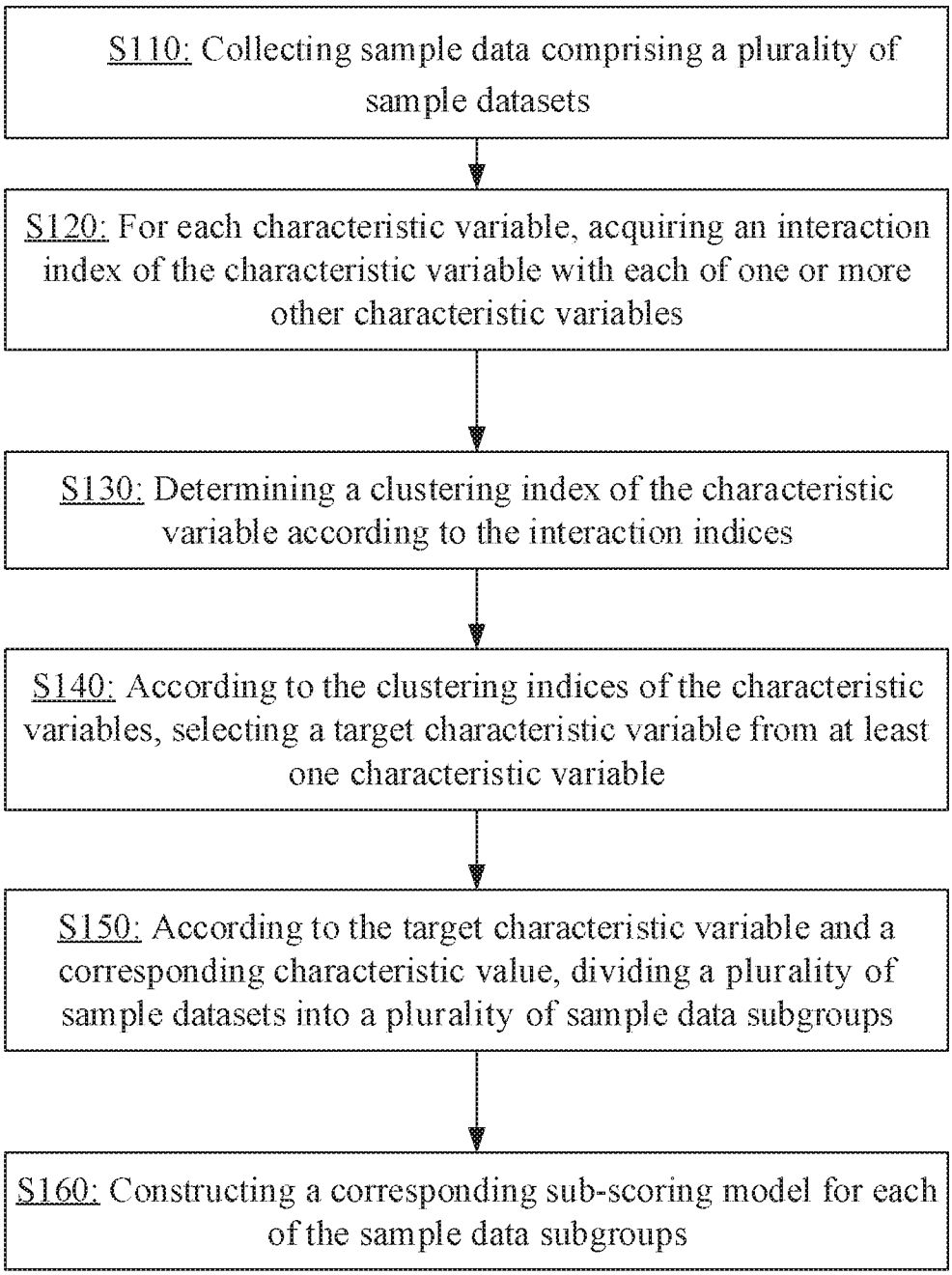

S110: Collecting sample data comprising a plurality of sample datasets
S120: For each characteristic variable, acquiring an interaction index of the characteristic variable with each of one or more other characteristic variables
S130: Determining a clustering index of the characteristic variable according to the interaction indices
S140: According to the clustering indices of the characteristic variables, selecting a target characteristic variable from at least one characteristic variable
S150: According to the target characteristic variable and a corresponding characteristic value, dividing a plurality of sample datasets into a plurality of sample data subgroups
S160: Constructing a corresponding sub-scoring model for each of the sample data subgroups

FIGURE 1

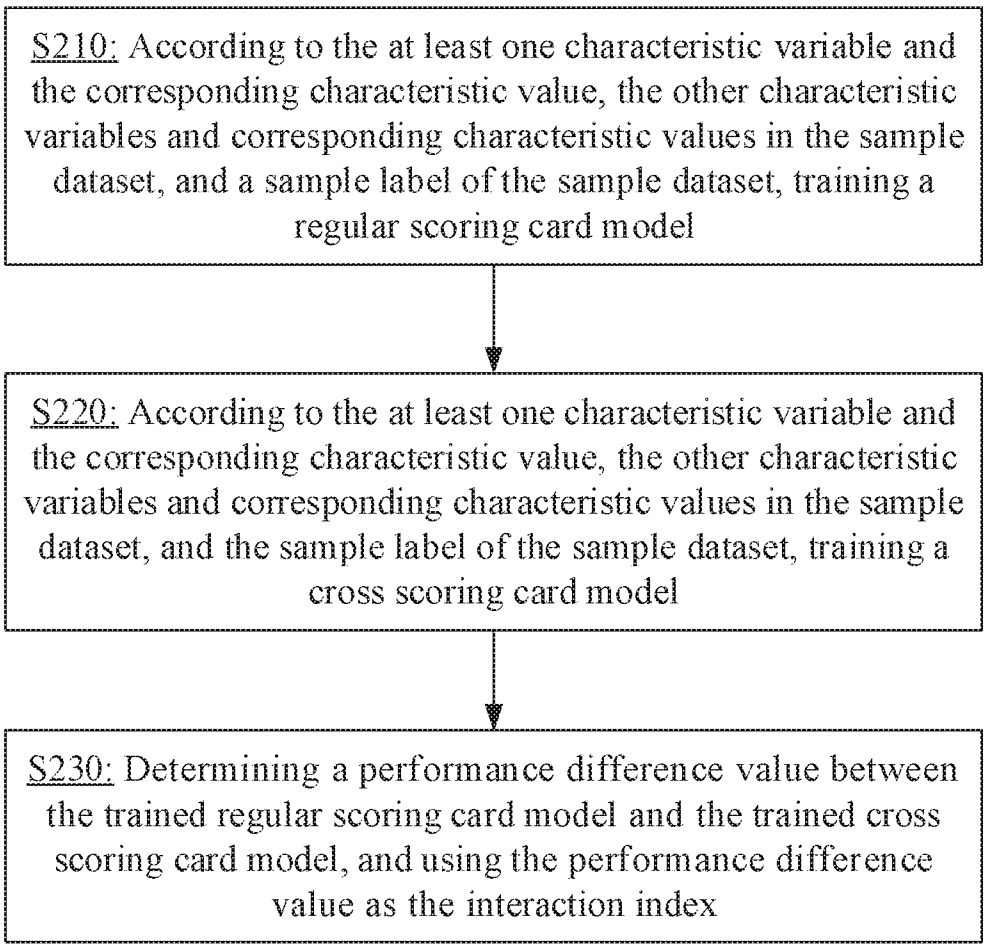

S210: According to the at least one characteristic variable and the corresponding characteristic value, the other characteristic variables and corresponding characteristic values in the sample dataset, and a sample label of the sample dataset, training a regular scoring card model
S220: According to the at least one characteristic variable and the corresponding characteristic value, the other characteristic variables and corresponding characteristic values in the sample dataset, and the sample label of the sample dataset, training a cross scoring card model
S230: Determining a performance difference value between the trained regular scoring card model and the trained cross scoring card model, and using the performance difference value as the interaction index

FIGURE 2

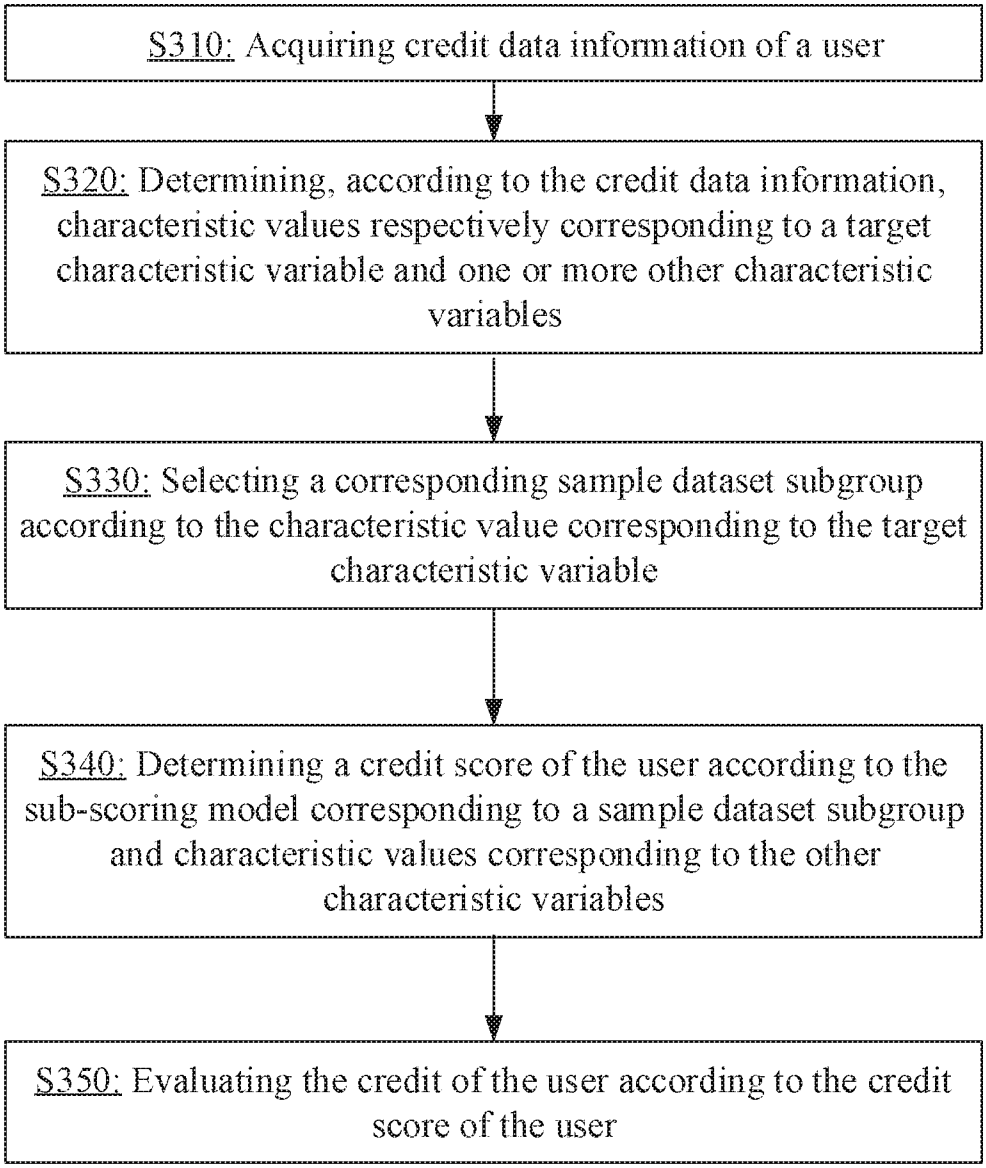

S310: Acquiring credit data information of a user
S320: Determining, according to the credit data information, characteristic values respectively corresponding to a target characteristic variable and one or more other characteristic variables
S330: Selecting a corresponding sample dataset subgroup according to the characteristic value corresponding to the target characteristic variable
S340: Determining a credit score of the user according to the sub-scoring model corresponding to a sample dataset subgroup and characteristic values corresponding to the other characteristic variables
S350: Evaluating the credit of the user according to the credit score of the user

FIGURE 3

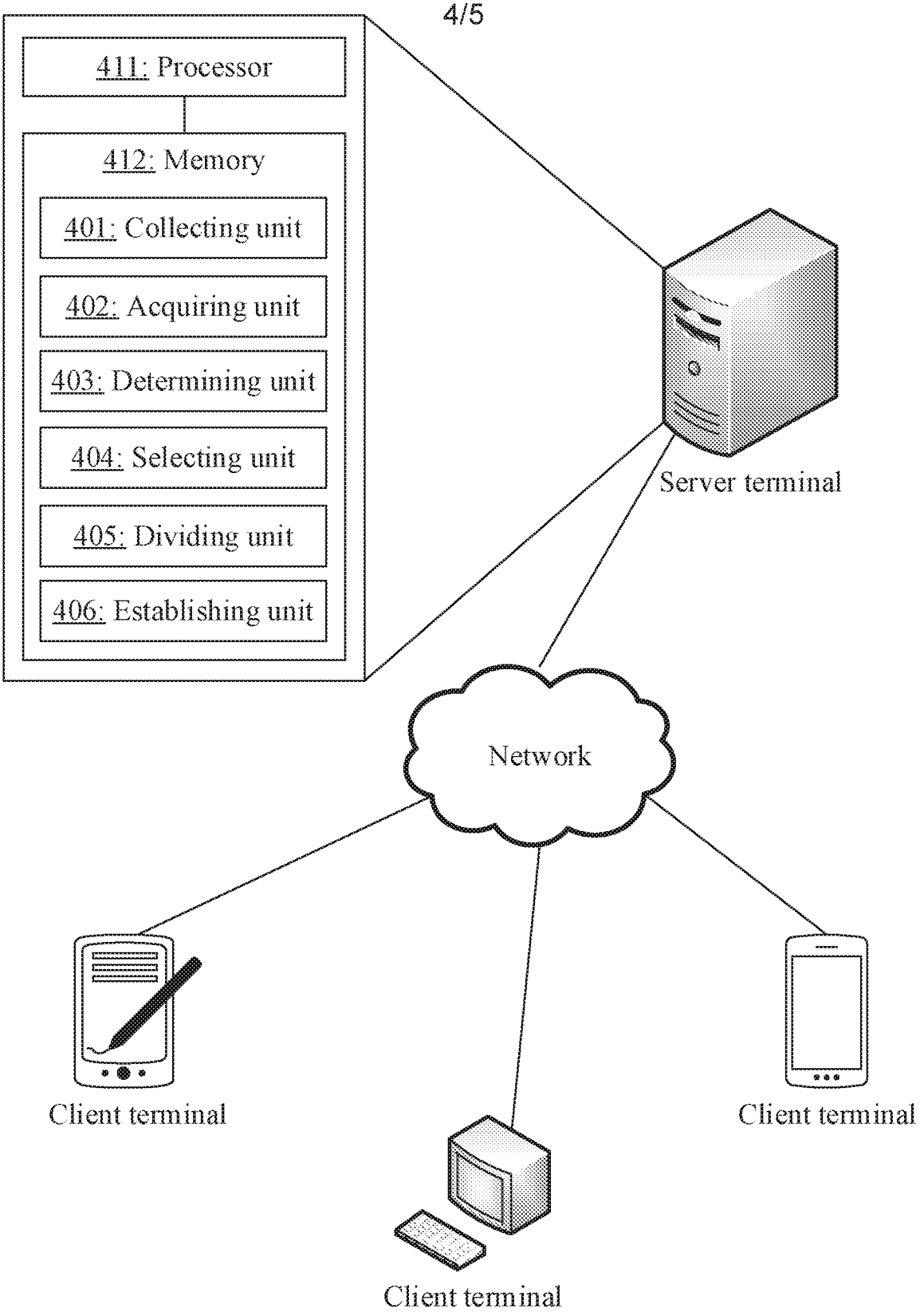

411: Processor
412: Memory
401: Collecting unit
402: Acquiring unit
403: Determining unit
404: Selecting unit
405: Dividing unit
406: Establishing unit
Server terminal
Network
Client terminal
Client terminal
Client terminal

FIGURE 4

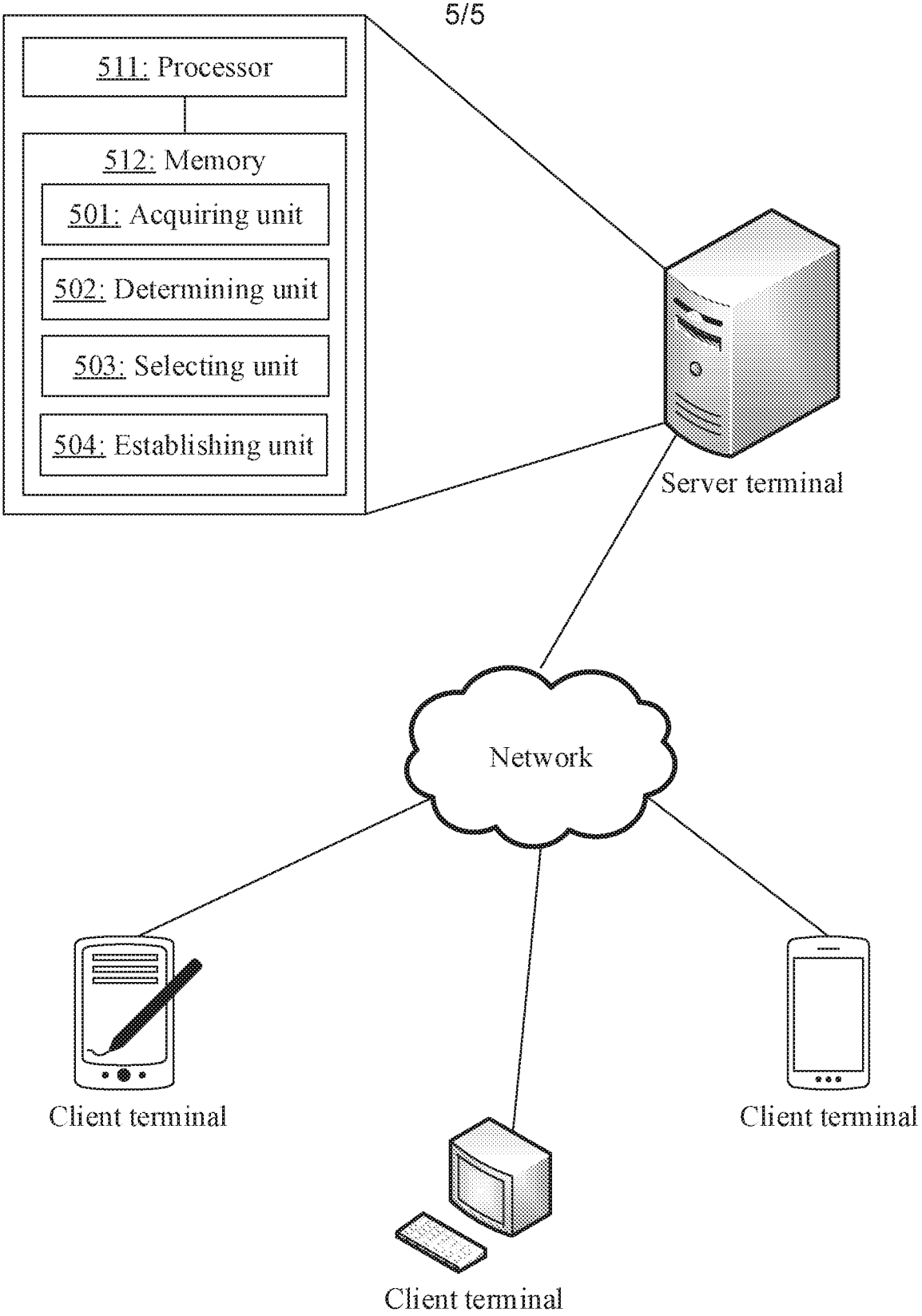

511: Processor
512: Memory
501: Acquiring unit
502: Determining unit
503: Selecting unit
504: Establishing unit
Server terminal
Network
Client terminal
Client terminal
Client terminal

FIGURE 5