Claims

1. An adjusting method of a scorecard model in program instructions of a computer program, wherein the computer program is stored on storage device executable by a processor of a server, characterized by comprising:

determining, through a determining module, at least one high cardinality variable from multiple candidate independent variables of the scorecard model;

determining a rolling variable from the at least one high cardinality variable according to a preset rule;

acquiring, through an acquiring module, parameter information of various groups of the rolling variable in a preset time and determining weight of evidence (WOE) values corresponding to the various groups according to the parameter information; and

adjusting, through an adjusting module, the scorecard model according to the WOE values corresponding to the various groups of the rolling variable and the rolling variable；

wherein the step of determining at least one high cardinality variable from multiple candidate independent variables of the scorecard model comprises:

calculating the IVs corresponding to various candidate variables in the multiple candidate independent variables of the scorecard model, and determining the candidate independent variables whose IVs are greater than a preset IV threshold as target variables, wherein each target variable is divided into at least two groups;

acquiring the WOE values corresponding to various groups of the target variables; and

determining the target variables as the high cardinality variables if a number of first differences greater than a preset WOE difference threshold meets a preset high cardinality condition, wherein the first difference is a difference between the WOE values corresponding to any two groups.

2. The method according to claim 1, characterized in that the step of determining at least one high cardinality variable from multiple candidate independent variables of the scorecard model by the determining module comprises:

calculating IVs corresponding to various candidate independent variables in the multiple

candidate independent variables of the scorecard model, and outputting the IVs corresponding to the various candidate independent variables;

acquiring instruction information input by a user according to the IVs corresponding to the various candidate independent variables for determining the high cardinality variables; and

determining at least one high cardinality variable from the multiple candidate independent variables according to the instruction information.

3. The method according to claim 1 or 2, characterized in that the step of determining a rolling variable from the at least one high cardinality variable according to a preset rule by the determining module further comprises:

acquiring data change information of various groups of each high cardinality variable in the at least one high cardinality variable in a period; and

determining the corresponding high cardinality variable as the rolling variable if the data change information of the various groups meets preset data change conditions.

4. The method according to claim 1, characterized in that the scorecard model is established based on a linear regression model, and the linear regression model is composed of at least one independent variable and weight coefficients corresponding to various independent variables in the at least one independent variable, and the step of adjusting the scorecard model according to the WOE values corresponding to various groups of the rolling variable and the rolling variable comprises:

adding the rolling variable into the linear regression model corresponding to the scorecard model; and

determining the value of the rolling variable according to the WOE values corresponding to various groups of the rolling variable.

5. The method according to claim 3, characterized in that the step of acquiring data change information of various groups of each high cardinality variable in the at least one high cardinality variable in a period by the acquiring module further comprises:

carrying out statistics on values and/or bad debt rates of various groups of each high cardinality variable in the at least one high cardinality variable in the period;

determining value change information and/or bad debt rate change information of various

groups of each high cardinality variable in the period according to statistical results; and

generating data change information of various groups of each high cardinality variable in the period based on the value change information and/or the bad debt rate change information.

6. The method according to claim 3 or 5, characterized in that the data change information comprises at least one of the following information: the value change information of various groups of each high cardinality variable and the bad debt rate change information of various groups of each high cardinality variable, and the method further comprises:

determining that the data change information of the various groups meets a preset data change condition if a value change rate indicated by the value change information is greater than or equal to a preset value change rate threshold or a bad debt change rate indicated by the bad debt rate change information is greater than or equal to a preset bad debt change rate threshold.

7. An adjusting device having a scorecard model, characterized by comprising:

a determining module, used for determining at least one high cardinality variable from multiple candidate independent variables of the scorecard model;

wherein the determining module is further used for determining a rolling variable from the at least one high cardinality variable according to a preset rule;

an acquiring module, used for acquiring parameter information of various groups of the rolling variable in a preset time;

wherein the determining module is further used for determining WOE values corresponding to the various groups according to the parameter information acquired by the acquiring module; and

an adjusting module, used for adjusting the scorecard model according to the WOE values corresponding to various groups of the rolling variable and the rolling variable；

wherein the step of determining at least one high cardinality variable from multiple candidate independent variables of the scorecard model comprises:

calculating the IVs corresponding to various candidate variables in the multiple candidate

independent variables of the scorecard model, and determining the candidate independent variables whose IVs are greater than a preset IV threshold as target variables, wherein each target variable is divided into at least two groups;

acquiring the WOE values corresponding to various groups of the target variables; and

determining the target variables as the high cardinality variables if a number of first differences greater than a preset WOE difference threshold meets a preset high cardinality condition, wherein the first difference is a difference between the WOE values corresponding to any two groups.

8. A server, characterized by comprising a processor and a storage device, wherein the processor and the storage device are connected to each other, the storage device is used for storing a computer program, the computer program includes program instructions, and the processor is configured to call the program instructions to execute the method according to any one of claims 1-6.

9.A computer readable storage medium, characterized in that the computer readable storage medium stores a computer program, the computer program includes program instructions, and a processor is enabled to execute the method according to any one of claims 1-6 when the program instructions are executed by the processor.

10. An adjustment method of a credit scorecard model that measure a predictive ability in program instructions of a computer program, wherein the computer program is stored on storage device executable by a processor of a server, characterized in that the adjustment method adopting the adjusting method of any one of the claims 1-6.