

ABSTRACT

Provided is a system, method, and computer program product for adjusting a model. The method includes training or receiving a model based on transaction data for a plurality of account holders, the model configured to classify each individual of the plurality of account holders, segmenting each individual of at least a portion of account holders of the plurality of account holders into at least one subgroup of a plurality of subgroups, separately executing the model for each subgroup of the plurality of subgroups by inputting, into the model, a portion of the transaction data associated with individuals in each subgroup, comparing a plurality of outputs of the model resulting from the separate execution of the model for each subgroup of the plurality of subgroups, and adjusting the model based on at least one differential between the plurality of outputs.

<Figure 1>