

ABSTRACT

A method and apparatus for creating alternative data risk assessment using mobile data are provided. The method for creating an alternative data risk assessment using mobile data includes collecting mobile risk data from a mobile terminal, constructing a mobile data risk model for a risk assessment by analyzing the mobile risk data, assessing a risk of a specific user using the mobile risk data and the mobile data risk model, and executing a loan for the specific user according to a result of the assessment.

Figure 1