《Intelligent Technology Applications of Loan Risk Control Based on Financial Big Data》

Abstract:

Intelligent Technology Applications of Loan Risk Control Based on Financial Big Data are about how to prepare data warehouse, extract the features of data, draw the precise outline of potential customers who are going to borrow money, and build the models of risk control for borrowers so that lenders can decide can we lend our money to the customer, how much money to be landed to him, how much interest we can take from him before the loans can be granted. How do we control the risk during the loans of the customers, how to manage the risk after the loans. The speech will be talking about the algorithms applied onto the different phases of processes of loans, data ETL, data classification and cluster analysis, data modelling and analysis, deep learning and machine learning. It will be talked about the architectures of information technology for the workable intelligent loan system implementation, business processes of the loans, strategy of the loans, scoring of borrower behavior, scoring of borrower credits, knowledge base, and decision & inference engine. The contents can be used to design a real system of loans.