

Research on the Dynamic Evaluation Index System of Big Data Personal Credit —— From the Social Capital Perspective

Completed Research Paper

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Abstract

With the development of society and technology, online personal loan transaction has become a mainstream trend in the internet financial market. However, the inaccurate personal credit assessment has seriously bad effects on the development of the online personal business, and also hindered the financial industry development and the capital flow in the country. So, the accuracy of personal credit assessment plays an important role in promoting internet financial development. While as a result of the existing traditional personal credit evaluation model can only assess personal credit in a static way and cannot adapt to the dynamic social and economic development, the personal credit predicts results are very inaccurate. Therefore, the paper combines the Social Capital Theory and relevant algorithms of big data analysis to construct a dynamic evaluation system based on “5C” traditional personal credit assessment model. Then the paper compares the performance of the three involved algorithms, which proves that using XGBoost model can improve the prediction accuracy. The enriches the relevant analysis theory of big data personal credit assessment field and provides a reference for improving the accuracy of big data personal credit forecast.

Keywords: Big Data, Personal Credit Evaluation, Dynamic Evaluation System, Artificial Intelligence Algorithm