

# Dynamic Evaluation Method of Seller Credit in E-commerce Platform under the Background of Intelligent Service Transaction

——Based on the research of artificial intelligence combination model

*Completed Research Paper*

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## Abstract

*The rapid development of artificial intelligence has promoted the innovation of the service model. Through the analysis of the qualifications, services and sales data of the e-commerce platform, the seller's credit can be accurately evaluated and predicted. Yet this technology has not been widely used by mainstream e-commerce platforms. The existing credit evaluation method has shortcomings, for example, the algorithm is too simple and static, which hinders the buyer from making correct decisions and improving the quality of the e-commerce platform. In this paper, the combined artificial intelligence model is used to analyze and evaluate the seller credit of e-commerce platform, and three combination methods are selected for comparative analysis. The results show that the decision tree-artificial neural network combination model has better credit evaluation accuracy and can meet the requirements of dynamic and self-learning of intelligent service transaction mode.*

**Keywords:** Intelligent service transaction, dynamic credit evaluation, decision tree, artificial neural network