

신용등급 향상을 위한 신용관리 방법

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Credit Management Method to Improve Credit Rating

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● Abstract ●

In these days, an individual is evaluated by his or her credit. So, it is very critical for an individual to know his or her credit rating and then to try to improve the credit rating. But, there are few services to analyze credit status for an individual and inform the person of the credit. In fact, it could be impossible to let a person know how to improve his or her credit rating. Against this backdrop, we research on a credit management model to analyze credit status of an individual rapidly and propose individual-customized method to improve the credit rating. We set up the model and design it in detail. This service would certainly make it convenient for an individual to retrieve credit rating and improve it.

Keyword: Credit, Credit Management, Credit Rating

I. Introduction

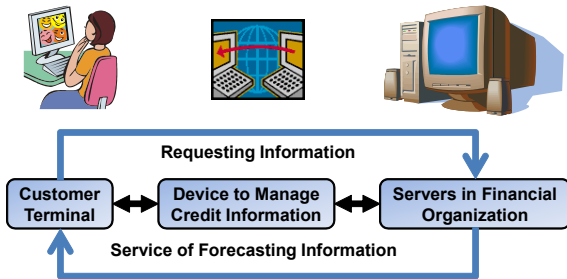
It is nowadays very critical for an individual to know his or her credit rating and then to try to improve the credit rating. But, there are few services to analyze credit status for an individual and inform the person of the credit. In fact, it could be impossible to let a person know how to improve his or her credit rating. Credit information means a kind of important data which is needed to judge credit rating and credit-transaction ability of a trade opponent for financial commerce. For instance, credit information includes information about loans, overdue information, guarantee information, retrieval information, information of late payment, and so forth. In general, this credit rating is represented by rating for financial status that could be evaluated by credit information of a person or a company. Credit score means credit status in the form of grade for each individual or each company. In these days, traditional credit-inquiry services provide an individual with only basic information such as credit information, credit rating, and credit score. That is to say, these

services do not provide a service to improve credit information, credit rating, and credit score for an individual. Our research is to propose a model to improve credit grade or score for individuals.

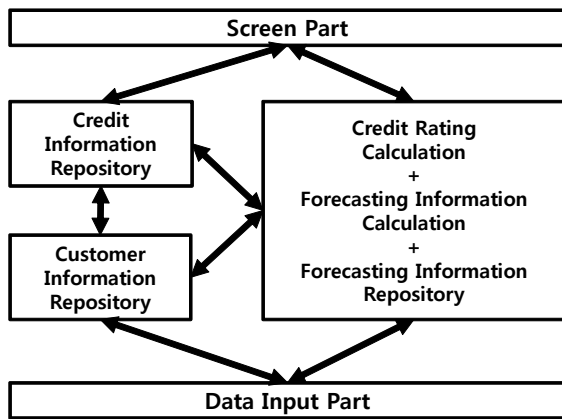
II. Model for Credit Management

Fig. 1 shows our proposed model for credit management. Fig. 1(a) shows a conceptual design of our service environment with credit information management. A customer requests credit information by use of his or her terminal, and then the information is delivered to a server in a financial organization through the device to manage credit information. After calculating forecasting information, the server finally serves it to the customer. And Fig. 1(b) shows the internal structure of the service in detail. The service is composed of five major parts such as screen part, data input part, credit information repository, customer information repository, and credit management engine (credit rating calculation, forecasting information calculation, and forecasting information

repository).



(a)



(b)

Fig. 1. Model for Credit Management

III. Procedures of Credit Management

Our model performs credit management with three procedures. The first procedure is to collect requested

information in order to improve credit rating/score from each individual terminal. The second procedure is to calculate forecasting information by use of customer's information such as credit rating, credit score, debt level, information of debt repayment, credit transaction type, and credit transaction period. And the last procedure is to deliver the above forecasting information to the customer. The customer terminal would be mobile station, subscriber station, portable subscriber station, user equipment, or access terminal.

IV. Conclusions

Our research is to provide an individual with forecasting information to improve his or her credit rating/score as well as basic information of present credit rating/score. But, further studies on advanced financial information would be necessary for individuals or enterprises.

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