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(51) International classification	:G06Q 40/02, G06Q 30/02, G06Q 40/00, G06Q 30/00, G06Q 10/06	(71)Name of Applicant : 1)Divya Arvind Mahadule Address of Applicant :Assistant professor, Department of Management, Rajeev Gandhi college of Management studies, Mumbai, India. Mumbai Maharashtra India 2)Ganesh Sai Kopparthi 3)Diksha 4)Savita 5)Suman Kumari 6)Shruti 7)Snehlata 8)Aashi Sharma
(31) Priority Document No	:NA	(72)Name of Inventor :
(32) Priority Date	:NA	1)Divya Arvind Mahadule
(33) Name of priority country	:NA	2)Ganesh Sai Kopparthi
(86) International Application No	:	3)Diksha
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(87) International Publication No	: NA	5)Suman Kumari
(61) Patent of Addition to Application Number	:NA	6)Shruti
Filing Date	:NA	7)Snehlata
(62) Divisional to Application Number	:NA	8)Aashi Sharma
Filing Date	:NA	

(57) Abstract :

System for Dynamic Credit Scoring Based on Consumer Purchase Behaviour and Marketing Signals ABSTRACT The present invention relates to a system for dynamic credit scoring based on consumer purchase behaviour and marketing signals. Traditional credit scoring models primarily rely on historical financial records such as loan repayment history and credit utilization, which may not adequately represent the financial behaviour of individuals with limited or no credit history. The proposed system integrates real-time consumer purchase data and marketing engagement signals to generate a more adaptive and accurate creditworthiness assessment. The system comprises a data collection module that gathers transaction records, purchasing patterns, and responses to marketing campaigns from multiple digital platforms, including e-commerce systems, retail transactions, and promotional interactions. A data processing and analytics engine analyzes these behavioural indicators using machine learning algorithms to identify patterns associated with financial reliability and spending stability. Based on the analyzed behavioural and marketing engagement data, a scoring engine dynamically generates and updates a credit score that reflects the current financial behaviour of the consumer. The system enables lenders and financial institutions to obtain a more comprehensive and real-time understanding of consumer credit risk. By incorporating behavioural insights and marketing response patterns, the invention improves credit accessibility for individuals with limited credit histories while enhancing risk assessment accuracy for financial service providers.

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