



심규환

Kyuhwan Shim

M.S. Student

**Graduate School of Artificial Intelligence
Seoul National University**



RESEARCH



Visiting student researcher

Autonomous Intelligent Systems Group, Universität Bonn
Jul 2024 – Aug 2024



Research Assistant

AIIS & CS, SNU
Dec 2023 – Aug 2024



ExploreCSR

Graduate School of Data Science, SNU
Dec 2023 – Mar 2024

EDUCATION



Seoul National University

Master's Student, Graduate School of AI
Sep 2024 ~



Sogang University

Bachelor's Degree in Computer Science
Mar 2019 – Aug 2024



Chungnam Science High School

H.S.D. in Informatics, 23rd
Mar 2016 – Feb 2019

WORK EXPERIENCE



Team TIDYBOY-DSPL

@ Seoul Nat'l University, Seoul, Korea
Mar 2024 – Aug 2024
■ Developed Vision Module & Data management



Machine Learning Engineer Intern,

@ Nota Inc. Seoul, Korea
Mar 2023 – Aug 2023
■ [Vision] YOLO Based Models (YOLOX, YOLOv8)
■ [Edge AI] & [MLOps/DevOps]



Co-Founder

■ UNIST Startup OCONNECT
- an Easy-Insert Socket, OneStep
■ Didimdol R&D, James Dyson Award, Ulsan Collegiate Startups



MILITARY DUTY

Yeongdong Firestation Yeongdong, Chungbuk, Korea



Robot Setting, Experiments, Research

ROS(ROS2), Robot Data Conversion,
Teleoperation, Inverse Kinematics

HSR-B



Mobile
ALOHA



Stanford
University

TIAGo++



Gello



UR-5
UR-5e





CLIP-RT: Learning Language-Conditioned Robotic Policies from Natural Language Supervision

Gi-Cheon Kang*, Junghyun Kim*, Kyuhwan Shim, Jun Ki Lee†, Byoung-Tak Zhang †

RSS 2025

KIRINO, An Interactive Chatbot System for User Persona

Ganghun Kim *, Hyunjae Kim *, Geon Choi *, **Kyuhwan Shim***, and Myoung-Wan Koo†

KCC 2024

Leveraging Language Representations for Vision-Language-Action

Theo Taeyeong Kim*, Jaemoon Park*, Kyuhwan Shim*

Ongoing Project



clip-rt.github.io

CLIP-RT

Learning Language-Conditioned Robotic Policies from Natural Language Supervision



Gi-Cheon Kang*



Junghyun Kim*



Kyuhwan Shim



Jun Ki Leet



Byoung-Tak Zhang†

RSS 2025



SEOUL
NATIONAL
UNIVERSITY



Tomorrow
Robotics



CLIP-RT

VLA model that learns language-based motion primitives via contrastive imitation learning

Language-based Teleoperation

Collect robotic demonstrations solely through language

CLIP-RT vs. OpenVLA

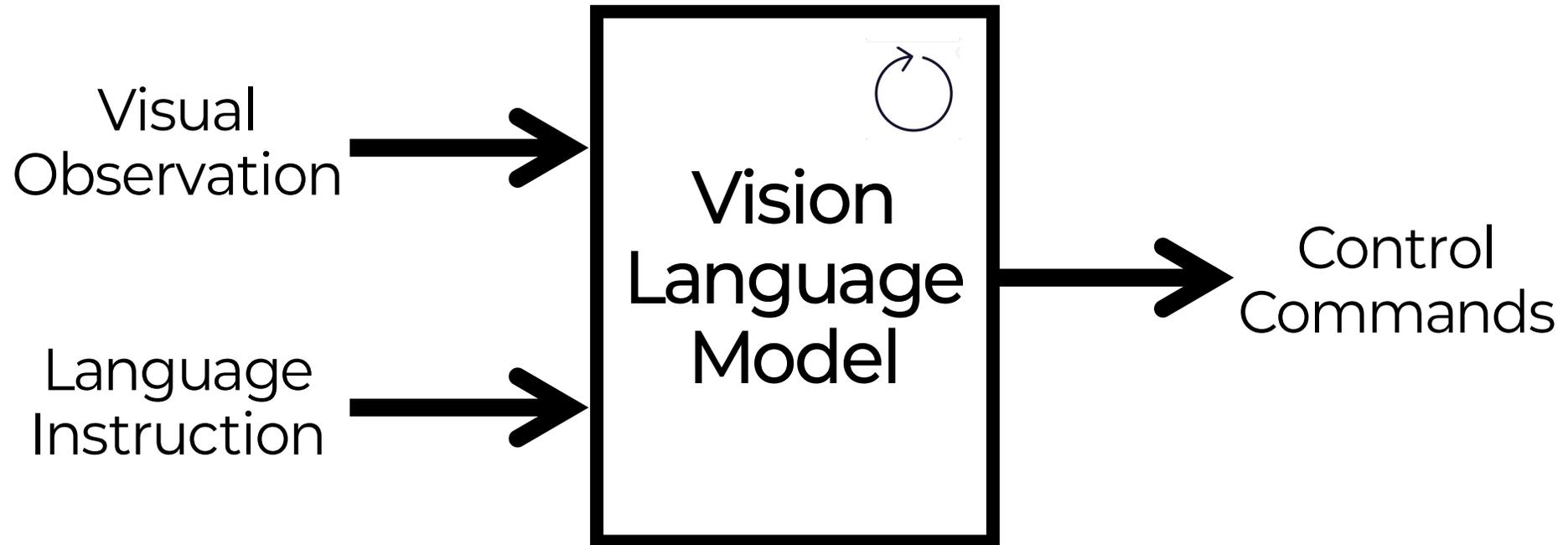
7× smaller
1B parameters

40× faster
164Hz

+16% (avg 93%)
LIBERO

+24%
Real-world

Vision-Language-Action (VLA) Model



Motivation

Most VLA models learn the mapping



Forcing VLA models to learn low-level actions limits...

Generalization

Transferability

Compositionality

Motivation

Low-level actions are...

Hardware-specific

Not encoding universally applicable behaviors

Not naturally composing into higher-level behaviors

What is the alternative?



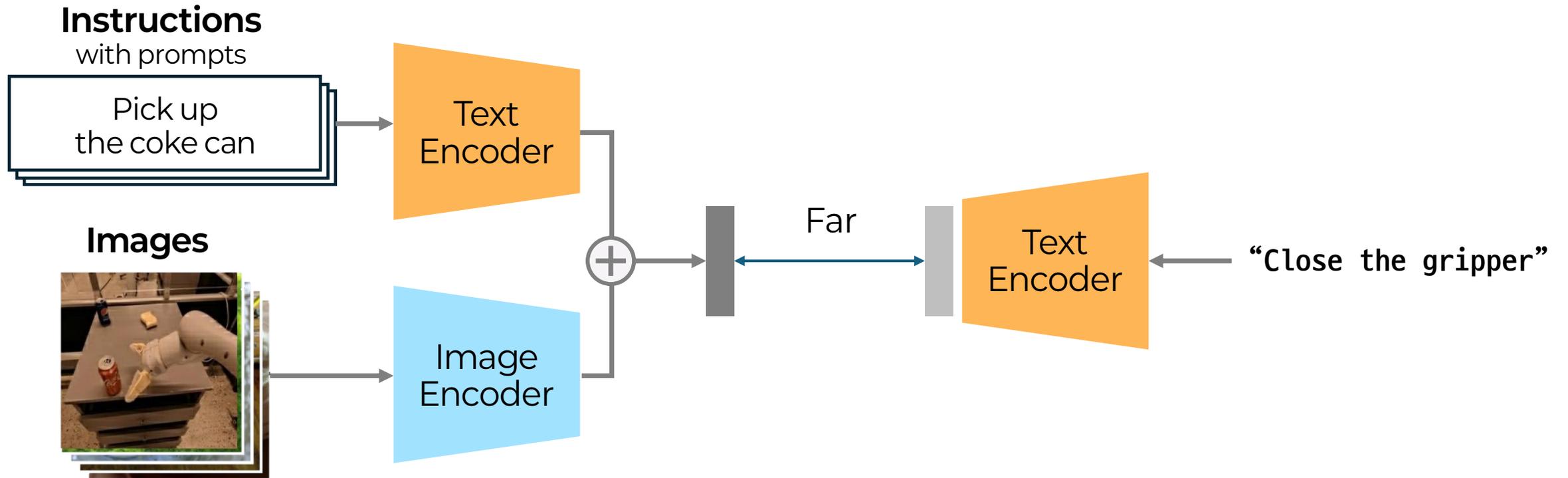
What is the alternative?

Language-based motion primitives!

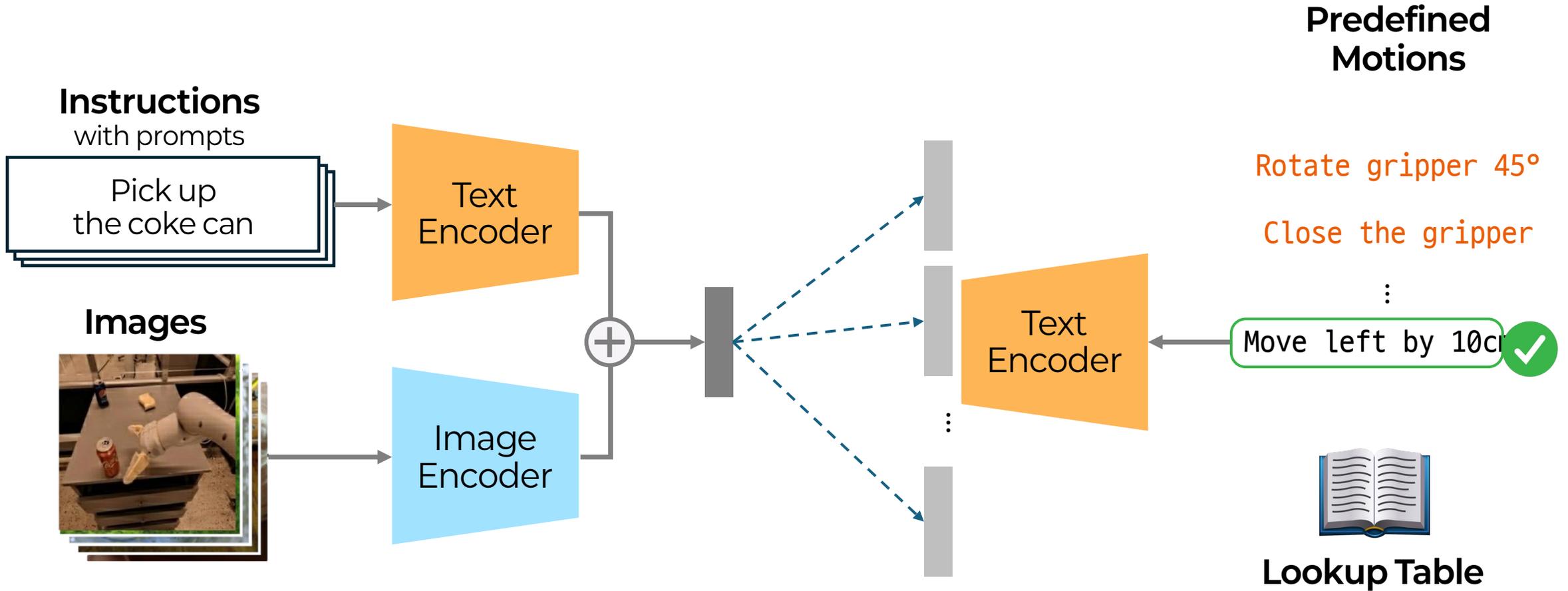
- “Close the gripper”
- “Move the robot arm forward by 5cm”
- “Rotate the gripper clockwise by 90 degrees”
- “Tilt the arm up by 30 degrees”
- ...

CLIP-RT

CLIP Based Robotics Transformer (CLIP-RT)

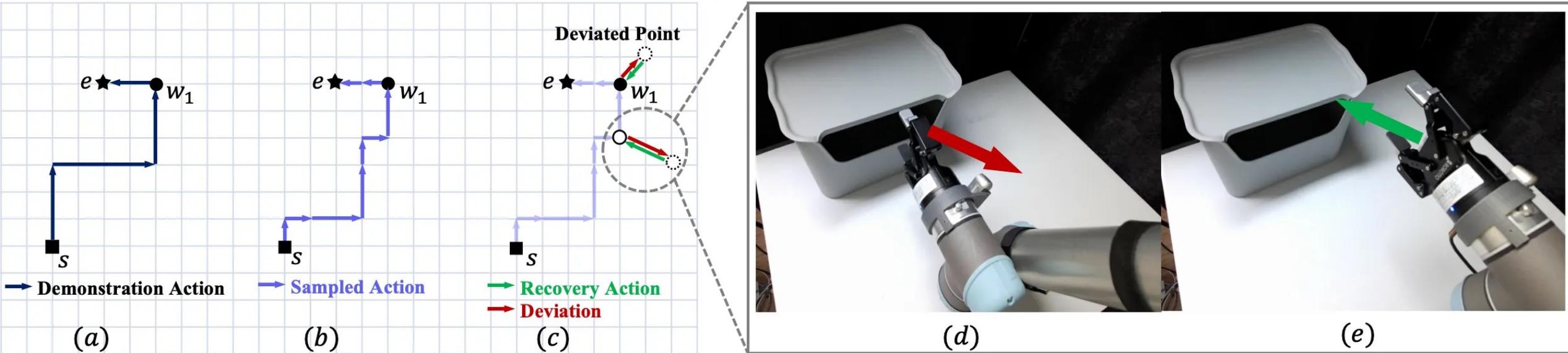


CLIP-RT Inference



Stochastic trajectory diversification (STD)

Augment the demonstration data collected by humans



- (1) **The Diversification phase** diversifies the expert trajectory into multiple alternative trajectories
- (2) **The Recovery phase** intentionally deviates from the original trajectory and then executes a recovery action to return to the original path. Recovery action is utilized in training

Stochastic Trajectory Diversification for Language-based Robot Action Learning

Junghyun Kim*, Gi-Cheon Kang*, **Kyuhwan Shim**, Jun Ki Lee† and Byoung-Tak Zhang†

Korea Software Congress 2024 / 🏆 Excellence Paper Presentation Award

Contrastive Imitation Learning

Supervisions

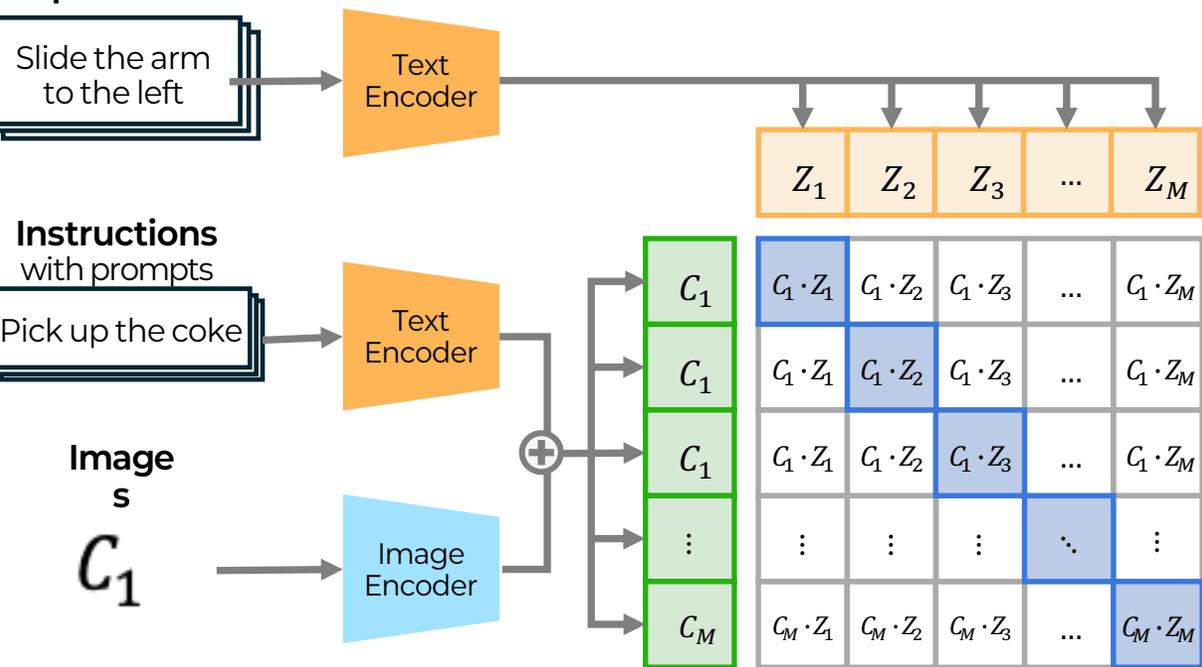
Slide the arm to the left

Instructions with prompts

Pick up the coke

Image s

C_1



$$\mathcal{L}_{CIL} = -\frac{1}{M^2} \sum_{i=1}^M \sum_{j=1}^M [y_{ij} \log \sigma(\hat{c}_i \cdot \hat{z}_j) + (1 - y_{ij}) \log(1 - \sigma(\hat{c}_i \cdot \hat{z}_j))]$$

Closed-Loop Robot Control

Motion Primitives

Move left by 10cm

Move right by 5cm

Rotate gripper 45°

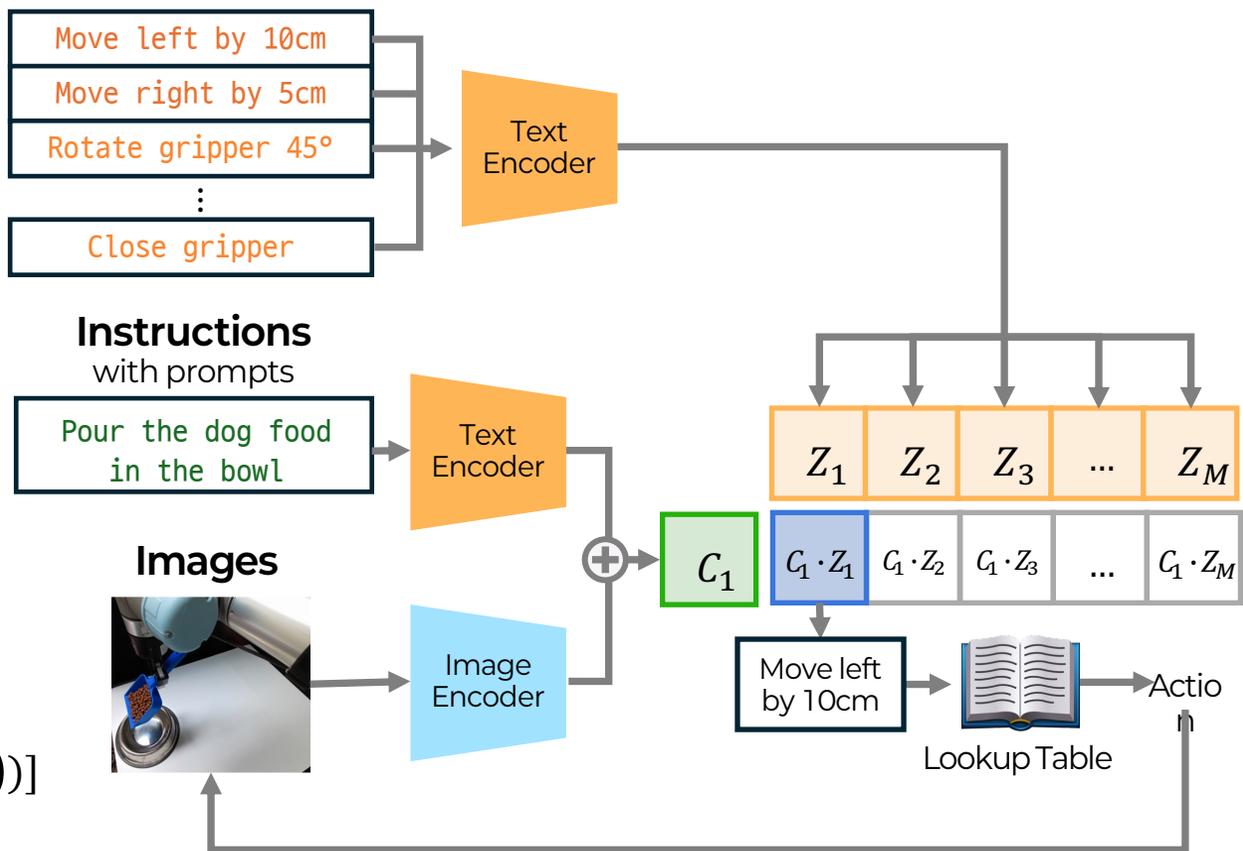
⋮

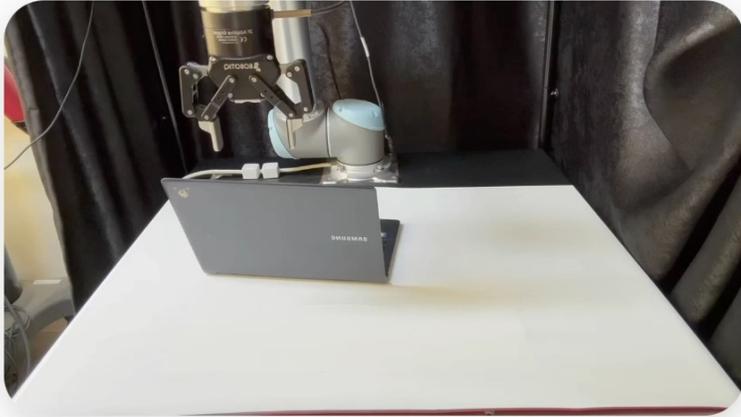
Close gripper

Instructions with prompts

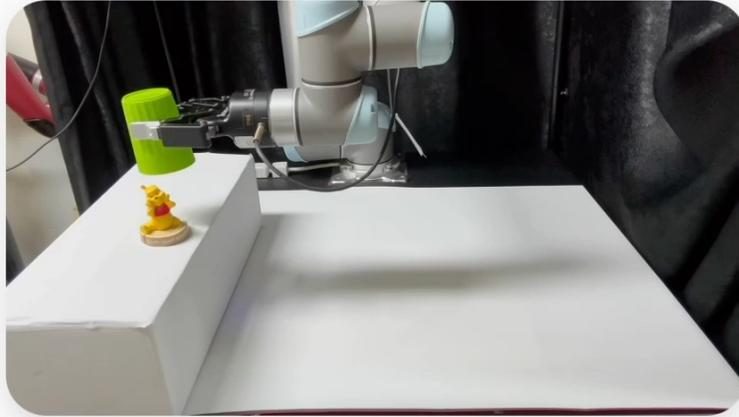
Pour the dog food in the bowl

Images

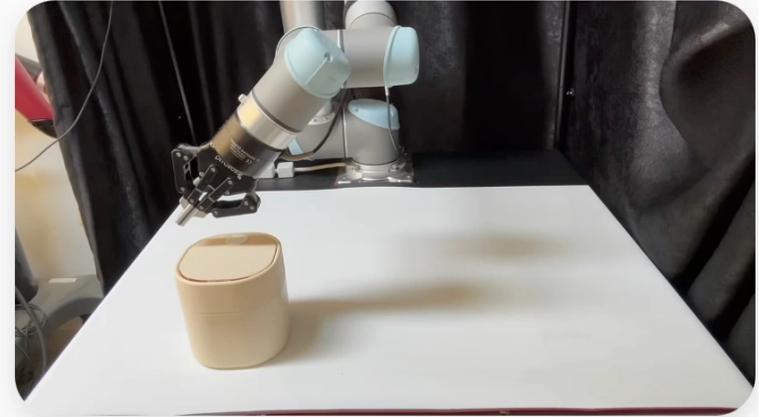




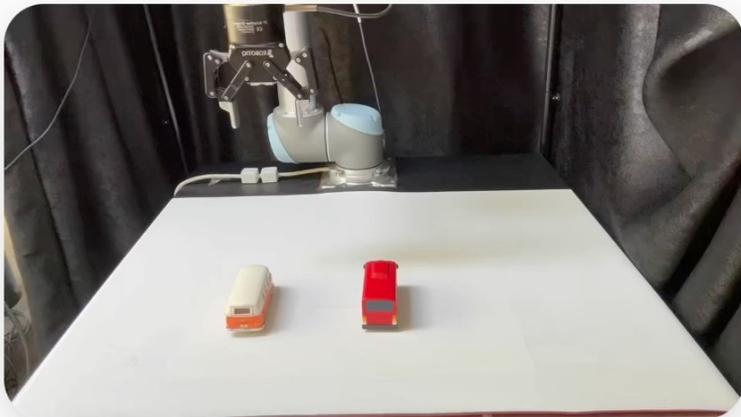
Close the laptop



Hide the Pooh with the green cup



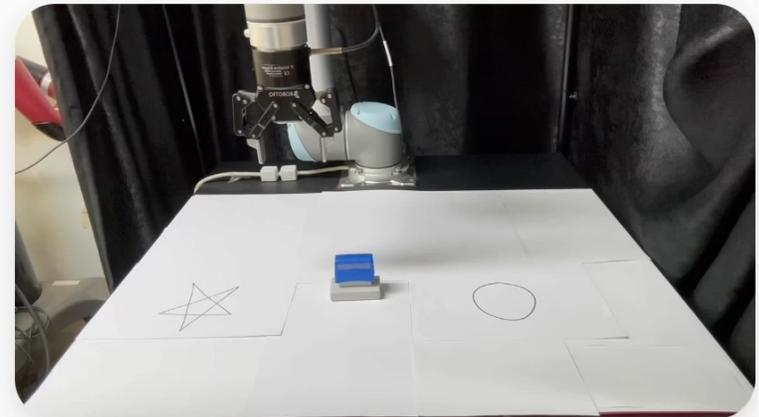
Open the trash can



Play with the orange car



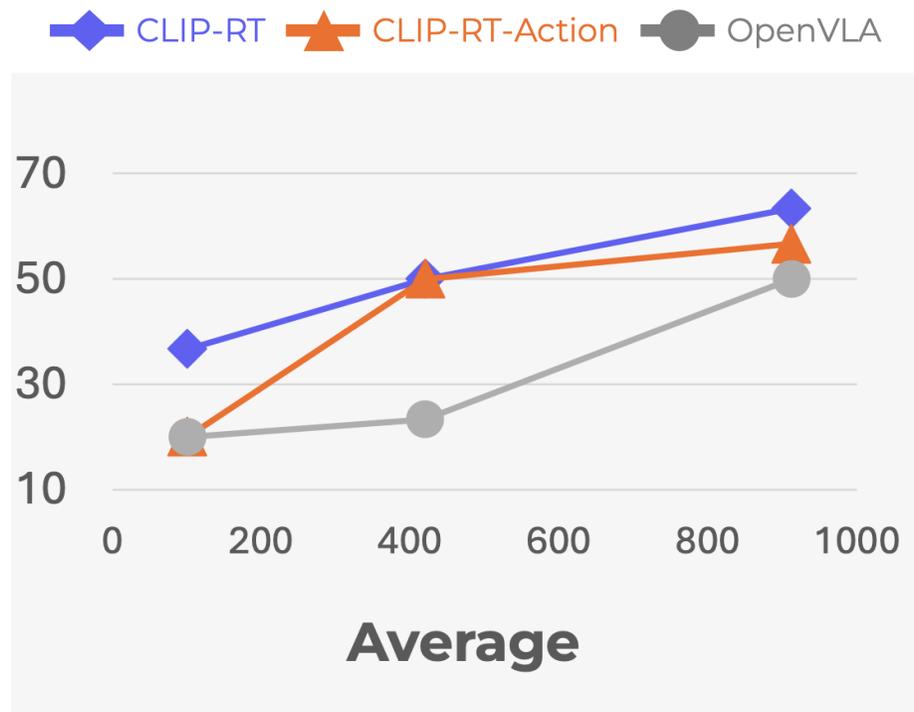
Pour the dog food in the bowl



Stamp near the circle

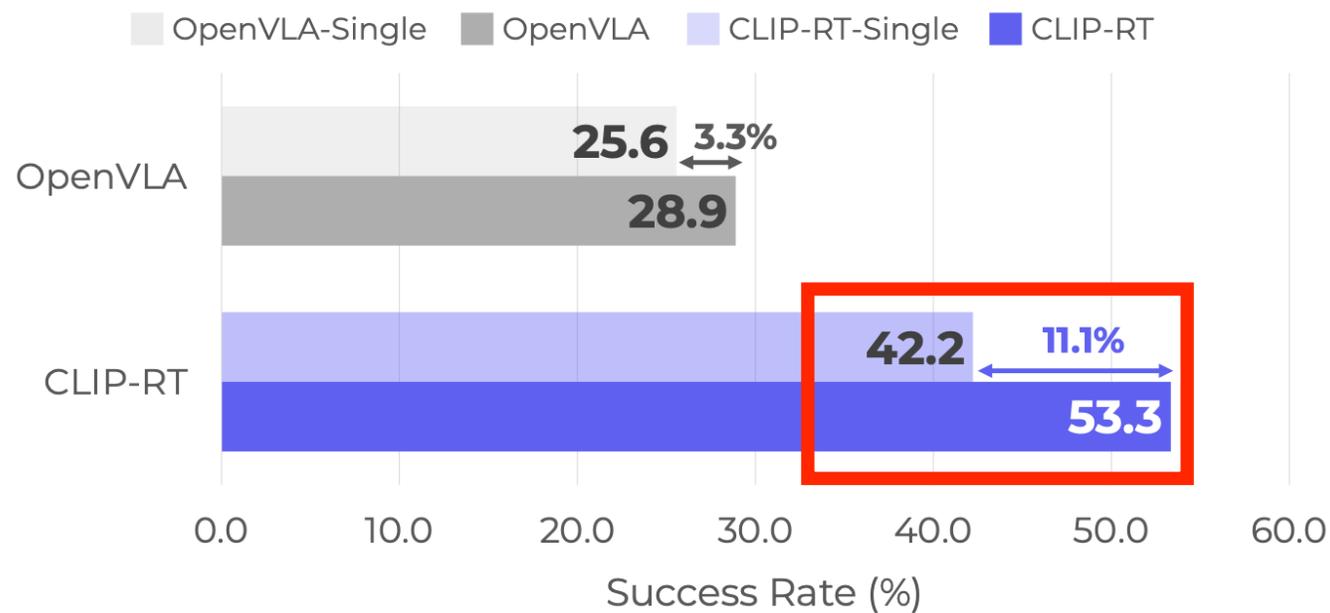
Real-world Evaluations

Few-shot generalization



X : # of Transition,
Y : Success Rate

Enhanced task transfer
vs. OpenVLA



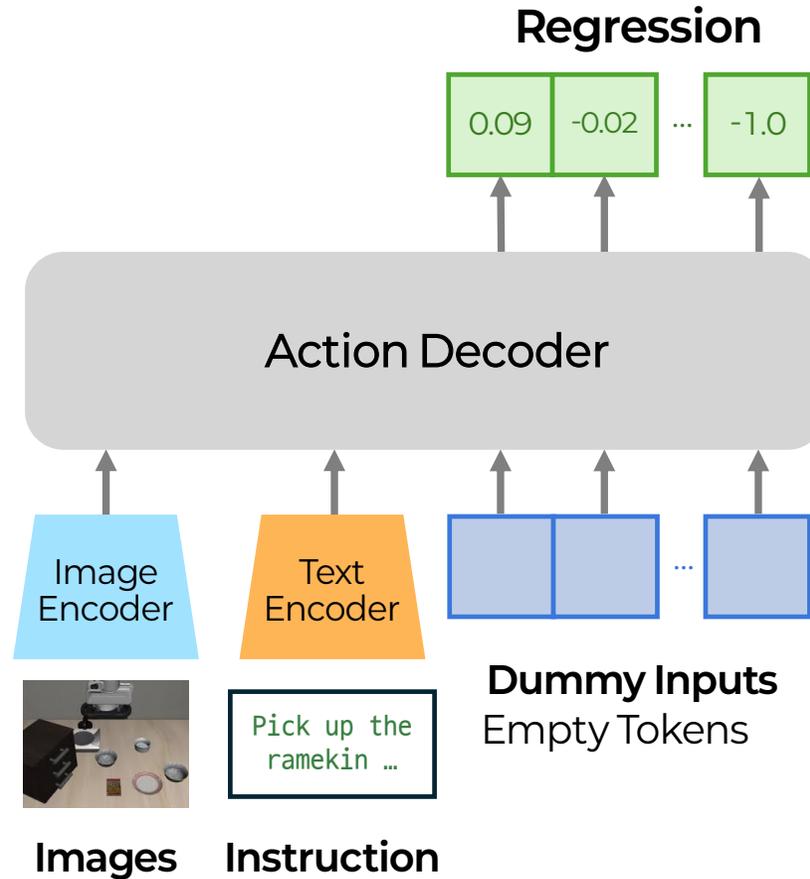
Abstraction-Precision Trade-off

Language-based motion primitives bring:

- 👍 Generalization, Transferability, and Compositionality
- 👎 Precision and Dexterity

How can CLIP-RT address higher-precision tasks?

CLIP-RT as Encoders



LIBERO Evaluations

Achieved a 93.1% avg. success rate with 163Hz inference throughput

Model	Size	Inference Efficiency		LIBERO Task Success Rates				
		Throughput \uparrow (Hz)	Latency \downarrow (Sec)	Spatial \uparrow (%)	Object \uparrow (%)	Goal \uparrow (%)	Long \uparrow (%)	Average \uparrow (%)
Octo [38]	93M	-	-	78.9	85.7	84.6	51.1	75.1
DP (scratch) [10]	157M	-	-	78.3	92.5	68.3	50.5	72.4
Dita [21]	334M	-	-	84.2	96.3	85.4	63.8	82.4
OpenVLA [29]	7.5B	4.2	0.240	84.7	88.4	79.2	53.7	76.5
OpenVLA-OFT [30]	7.7B	109.7	0.073	96.2	<u>98.3</u>	96.2	90.7	95.3
CLIP-RT+ (ours)	1.3B	163.8	0.049	<u>95.2</u>	99.2	<u>94.2</u>	<u>83.8</u>	<u>93.1</u>



THANK YOU

Summary

Proposed a CLIP-RT that learns language-based motions

Training

Contrastive objective

Inference

Similarity-based decision making

Real-world eval.

Improved generalization and task transfer

Abstraction-precision trade-off

Proposed CLIP-RT+ : CLIP-RT as Encoders

LIBERO eval

CLIP-RT+ achieved strong performance



KIRINO

An Interactive Chatbot System for User Persona

 Undergraduate Excellence Paper Award

Ganghun Kim *, Hyunjae Kim *, Geon Choi *, **Kyuhwan Shim***, and Myoung-Wan Koo†

Korean Computer Congress 2024
서강융합기술경진대회 2024



KIRINO : An Interactive Chatbot System for User Persona

Ganghun Kim *, Hyunjae Kim *, Geon Choi *, **Kyuhwan Shim***, and Myoung-Wan Koo†

Korean Computer Congress 2024, 서강융합기술경진대회 2024

🏆 Undergraduate Excellence Paper Award



유저 페르소나를 위한 인터랙티브 챗봇 시스템

https://underthelights.github.io/kirino_page/

프로젝트 소개 및 활용

발제 배경 답장을 마음대로 하지 못하는 상황 발생
→ **유저의 페르소나를 반영하여** 자연스럽게 답변할 수 있도록 챗봇 시스템을 개선하자

50.81% 위치 유저 수
19년 대비 24년 유저

88% 위치에서 알림만 확인하는 유저 비율
자체 설문조사 결과 (N=102)

프로젝트 소개

스마트 워치에서 사용자의 페르소나와 말투를 기반으로 자연스러운 메시지 답변을 생성하는 소프트웨어

프로젝트 목표

- 더 나은 UX (User Experience) 제공
 - 운전, 회의, 운동 중에도 답장 가능
 - 공연장, 음식점, 술집 등 시끄러운 공간에서도 답장 가능
 - 키보드 타이핑 없이, 모바일 기기가 없어도 답장 가능
- 올바르고 자연스러운 답변 생성
 - 사용자의 페르소나와 말투를 기반으로 답변 생성
 - 여러 채팅방의 정보를 바탕으로 올바른 답변 생성

작품 설명 및 결과물



활용 방안 및 기대효과

활용 방안

맞춤형 답변 생성
페르소나 학습 후 사용자 특성에 맞춘 답변 생성

특수 상황에서의 활용성
운전 중, 운동 중처럼 손을 자유로이 쓰지 못하더라도 사용가능

기대 효과

사용자 만족도 향상
맞춤형 대화 제공

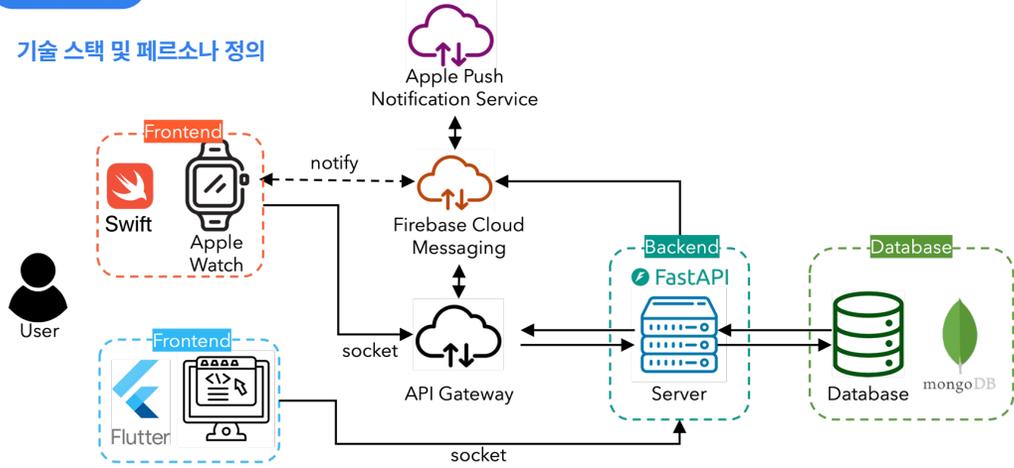
유저 신뢰도 구축
간편함에 기반한 장기적/ 지속적인 서비스 이용유도

시장 경쟁력 확보
페르소나를 반영해 대화를 생성하는 새로운 패러다임



과제 내용

기술 스택 및 페르소나 정의



Example

페르소나 없는 경우

오늘 저녁에 삼겹살 어때?

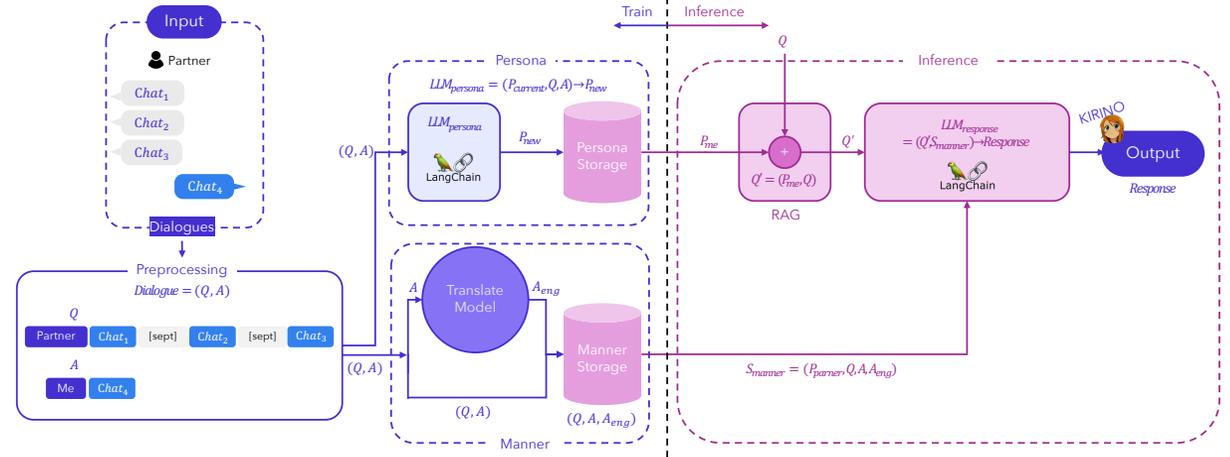
좋아! 안 그래도 삼겹살
너무 먹고 싶었어

페르소나 있는 경우

오늘 저녁에 삼겹살 어때?

나 어제 삼겹살 먹었는데
다른 메뉴는 어때?

RAG Architecture



페르소나 정의 및 추론

대화 내용 Q, A 를 반영한 새로운 페르소나 P_{new} 를 생성&저장
상대와의 관계, 성격, 관심사, 일정 등

지속적으로 페르소나를 갱신
→ 보다 개인화된 응답 제공

사용자 말투 추론

$LLM_{response}$ 답변 생성 시 RAG 형태
→ 사용자의 적절한 응답 말투 추론에 활용

$LLM_{response}$ 에 의한 사용자 응답 생성

상대방의 질문 Q 에 대한 응답을 생성할 때,
 $LLM_{response}$ 가 내 페르소나 P_{me} 와 말투 S_{manner} 를 가져옴

→ 적절한 사용자 말투로 답변 생성



Leveraging Language Representations for Vision-Language-Action Model Fine-Tuning

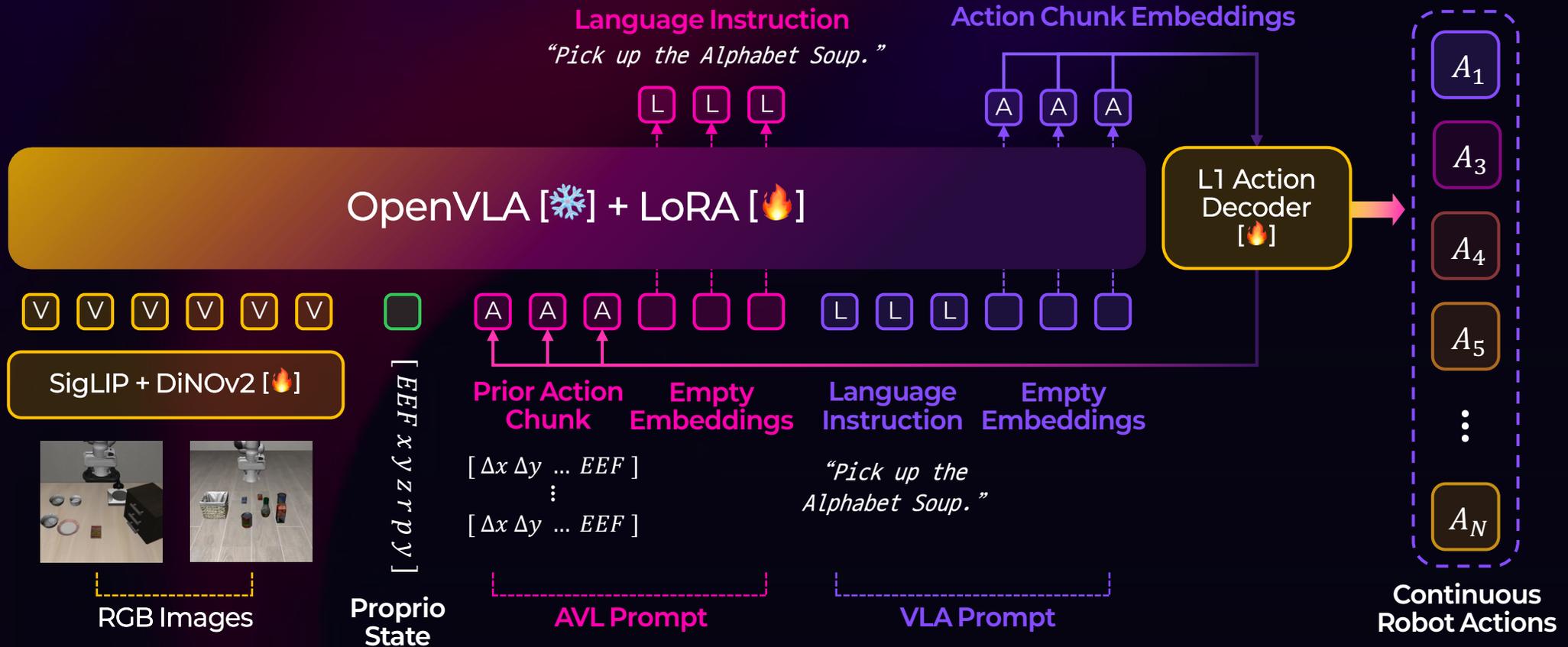
Theo Taeyeong Kim*, Jaemoon Park*, Kyuhwan Shim*

RESEARCH

Leveraging Language Representations for Vision-Language-Action Model Fine-Tuning

VLAVLA Framework

AV-L 보조 학습과 프롬프팅 강화로 OpenVLA 모델을 fine-tuning하여, LIBERO 시뮬레이션 벤치마크에서 뛰어난 성능을 보였다.



RESEARCH

Leveraging Language Representations for Vision-Language-Action Model Fine-Tuning

AV-L 보조 학습 기존 VLA(Vision-Language-Action) 모델의 학습 방향성을 바꾼 보조 학습을 추가로 설계하여, 모델의 언어 표현 학습 능력을 향상시켜 자연어 명령의 이해도를 높인다

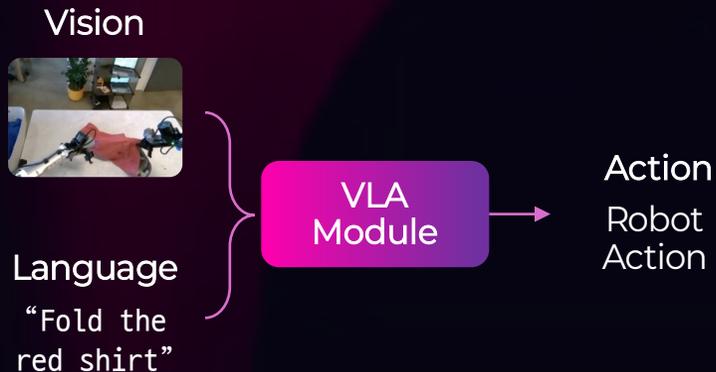
$$\mathcal{L}_{VLA\&AVLA} = \mathcal{L}_{VLA} + \lambda\mathcal{L}_{AVL}$$

$$\mathcal{L}_{VLA} \propto p(A|V, L)$$

$$\mathcal{L}_{AVL} \propto p(L|A, V)$$

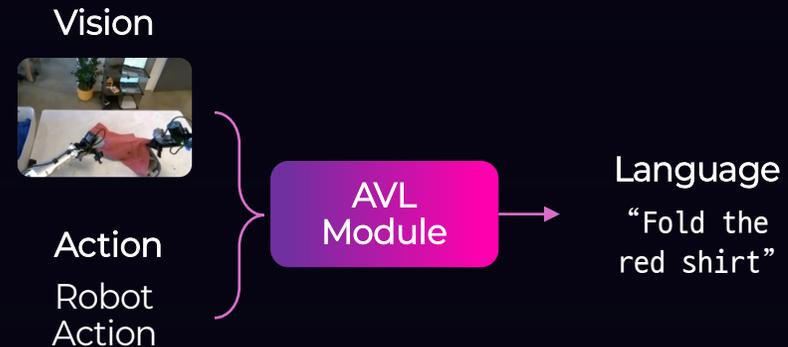
VL-A module (기본)

Vision, Language 데이터로부터 로봇의 Action을 추론



AV-L module (추가)

Vision, Action 데이터로부터 Language 명령어를 추론



RESEARCH

Leveraging Language Representations for Vision-Language-Action Model Fine-Tuning

프롬프팅 강화

기존 OpenVLA 및 OpenVLA-OFT 모델에서 사용하던 프롬프트 속 추론 과정과 작업 묘사를 강화하여, 자연어 명령어에 대한 모델의 일반화 능력 및 추론 능력을 향상시킨다.



Human Agent



<Prior Action Chunk>

What language instruction would the robot have been following?

Robot Agent

Pick up the book and place in in ze back compartment of the caddy.



(a)



Pick up the book and place in in the back compartment of the caddy.
First, pick up the black book.
If you finished that, place the book in the back compartment of the brown caddy.
What action should you take now?

Robot Agent

<Next Action Chunk Embedding>



(b)

RESEARCH

Leveraging Language Representations for
Vision-Language-Action Model Fine-Tuning

LIBERO 시뮬레이션 벤치마크

VLA-VLA는 LIBERO 시뮬레이션 벤치마크 중 많은 작업에서 OpenVLA-OFT보다 더 뛰어난 작업 성공률(%)을 보였다.

Model	LIBERO-Object	LIBERO-Spatial	LIBERO-Goal	LIBERO-10	LIBERO-90
OpenVLA-OFT	98.4	97.6	97.9	94.5	90.2*
VLA-VLA (old)	99.6	95.0	98.2	96.6	-
VLA-VLA	-	-	-	96.8	92.0

*LIBERO-90의 성능은 OpenVLA-OFT 논문에서 제공하지 않아, 직접 모델을 재현하여 측정



Robocup 2024 Robocup@Home

Team TIDYBOY from Seoul National University, Pusan National University
Top 3

GANGSEO BIGDATA CONTEST 2023

Team NUNETTINE from Sogang University
Grand Prize (Top 1, Mayor's Award)

BIGCONTEST 2022 INNOVATION LEAUGE

Team DAVENGERS from Sogang University
Grand Prize (Top 2, NIA President Award)

LG Aimers Top 30, Offline Hackerthon

Samsung AI Challenge 2023 Top 30, Invitation to the Talent pool

Robocup2024

Robocup@Home

Robocup Federation

Team TIDYBOY

Seoul National University
Pusan National University



 Top 3
@Home DSPL League





Object Detection and Recognition

Our team made an algorithm that **detects objects in a 3D box shape based on RGB-D images**. 3D object detection, which combines RGB and depth images, is more robust for HSR to grip objects safely.



HSR detects objects with YOLOv10



Color pointcloud



Clustering & 3D Bounding Box

YOLOv10 based 3D object recognition

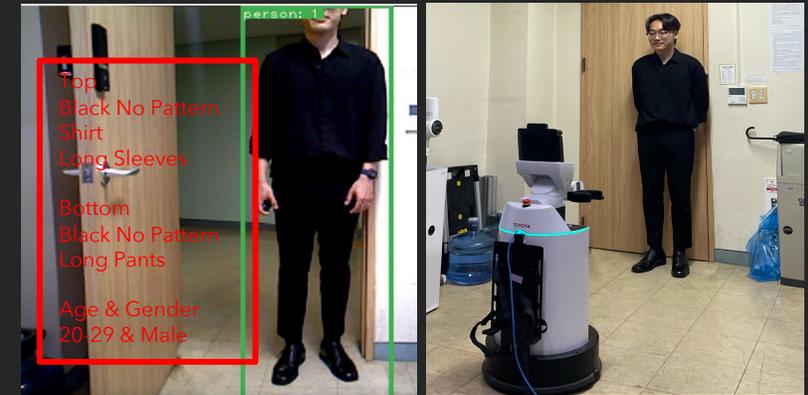
Manipulation

We implement **diverse manipulation motions** based on the environment and object properties to perform tasks.



Human Attribute Extraction

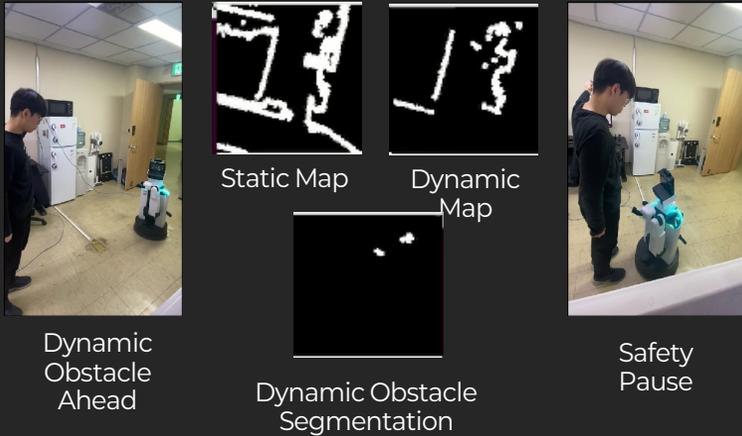
Human attribute extraction is based on CLIP and Air-Clothing Detection tool, which extracts color, pattern, and length of sleeves of both top and bottom. Also, gender and age.



Air-Clothing-MA based clothing info extraction



SLAM & Navigation



Our navigation module provides **dynamic obstacle segmentation function**. It compares the dynamic map with the prior static map to segment actual dynamic obstacles such as nearby human. It can pause and restart the navigation until nearby dynamic obstacle is gone.

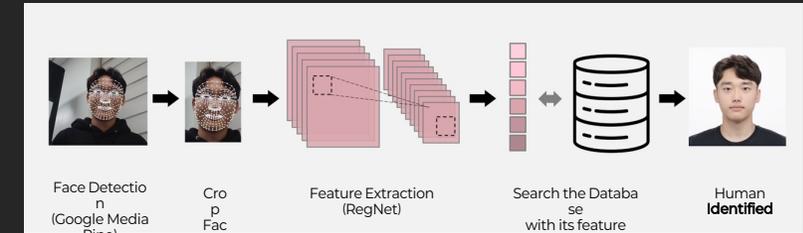
Human Tracking



ByteTrack based Human re-identification

We developed a human re-identification system for HSRB which is based on **ByteTrack**_[1] and fine-tuned for our platform. Robot navigates by measuring the distance to a designated human target.

Facial Recognition



RegNet based face feature extraction

The algorithm detects and crops the face from the input image. Next, it extracts facial features using the RegNet model. These extracted features are then compared to the database for a match. Once a match is found, the system accurately identifies the person in front of the robot.



Autolabel with YOLOv10

autolabel_ultimate.py 1 x aug.py 1 ... bbox_snu.py 3 11000.png x nents.txt M classnames.txt x

Robocup2024 > Tools > autolabel_v10 > autolabel_ultimate.py > parse_args

```

1 import cv2
2 import os
3 import shutil
4 import random
5 from ultralytics import YOLOv10
6 import argparse
7 from pathlib import Path
8
9 def parse_args():
10     parser = argparse.ArgumentParser()
11     parser.add_argument('--weights', type=str, default='weight/v10m_240704_2.pt', help='model.pt pat
12     parser.add_argument('--source', type=str, default='./BoundingBox_Tool/Images/Test', help='sourc
13     parser.add_argument('--img-size', type=int, default=640, help='inference size (pixels)')
14     parser.add_argument('--conf-thres', type=float, default=0.25, help='object confidence threshold'
15     parser.add_argument('--iou-thres', type=float, default=0.45, help='IOU threshold for NMS')
16     parser.add_argument('--device', default='', help='cuda device, i.e. 0 or 0,1,2,3 or cpu')
17     parser.add_argument('--label', default='./BoundingBox_Tool/Images/Test/Labeled', help='save res
18     parser.add_argument('--name', default='exp', help='save results to project/name')

```

labeled_image_path Aa ab.* 3의? ↑ ↓ ≡ ×



Robocup2024 > Tools > BoundingBox_Tool

```

1 pink_milk
2 blue_milk
3 coke
4 banana
5 apple
6 carrot
7 strawberry
8 sweet_potato
9 lemon
10 cheezit
11 strawberry_jello
12 chocolate_jello
13 sugar
14 mustard
15 spam
16 tomato_soup
17 fork
18 plate
19 knife
20 bowl

```

문제 6 출력 디버그 콘솔 터미널 포트 주석

```

image 1/1 /Users/underthelights/Documents/workspace/ut2/Robocup2024/Tools/autolabel_v10/./BoundingBox_Tool/Images/Test/11002.png: 480x640 1 strawberry_jello, 1 chocolate_jello, 1 mustard, 1 spam, 1 tennis_ball, 469.5ms
Speed: 1.8ms preprocess, 469.5ms inference, 1.2ms postprocess per image at shape (1, 3, 480, 640)
Labeled data saved to ./BoundingBox_Tool/Images/Test/Labeled/11002.txt
Labeled image saved to ./BoundingBox_Tool/Images/Test/Labeled/labeled_img/11002.png

image 1/1 /Users/underthelights/Documents/workspace/ut2/Robocup2024/Tools/autolabel_v10/./BoundingBox_Tool/Images/Test/11000.png: 480x640 1 lemon, 1 cheezit, 1 strawberry_jello, 1 chocolate_jello, 1 mustard, 1 spam, 1 haribo, 1152.5ms
Speed: 1.4ms preprocess, 1152.5ms inference, 1.4ms postprocess per image at shape (1, 3, 480, 640)
Labeled data saved to ./BoundingBox_Tool/Images/Test/Labeled/11000.txt
Labeled image saved to ./BoundingBox_Tool/Images/Test/Labeled/labeled_img/11000.png

image 1/1 /Users/underthelights/Documents/workspace/ut2/Robocup2024/Tools/autolabel_v10/./BoundingBox_Tool/Images/Test/11001.png: 480x640 1 pink_milk, 1 cheezit, 1 chocolate_jello, 1 sugar, 1 tennis_ball, 536.6ms
Speed: 89.9ms preprocess, 536.6ms inference, 1.3ms postprocess per image at shape (1, 3, 480, 640)
Labeled data saved to ./BoundingBox_Tool/Images/Test/Labeled/11001.txt
Labeled image saved to ./BoundingBox_Tool/Images/Test/Labeled/labeled_img/11001.png

*** DONE! ***
(yolov10) → autoLabel_v10 git:(bjkim) x

```

zsh Robocup2024
zsh Robocup2024
zsh autolabel_v10



Eco-Friendly JEJU Travel Route Recommender System

탄소 발자국 계산기 구축 & 제주도 여행 추천 시스템 개발

DAVENGERS

Jeonghyeon Ha, Kyunghoon Na, Kyungjoo Ko, Hannah Jung, Kyuhwan Shim

 Grand Prize @ Innovation League

Insight
Code the Business



빅콘테스트 2022

신한카드, LG U+, Finda, CJ 올리브네트웍스 등

Team DAVENGERS

BIG CONTEST

제10회

2022 빅 (BIG-DATA) 콘테스트

빅콘테스트 온라인 설명회
8.30(화), 14:00
※ 빅콘테스트 홈페이지 방문 안내

주최 NIA 한국지능정보서위원회

주관 신한카드, LG U+, finda, WISEnut, KAITT 한국정보통신진흥협회

후원 KADIX, Connect, KDDI, KOSON, KOSIS, KOSIS-2, KOSIS-3, KOSIS-4, KOSIS-5, KOSIS-6, KOSIS-7, KOSIS-8, KOSIS-9, KOSIS-10, KOSIS-11, KOSIS-12, KOSIS-13, KOSIS-14, KOSIS-15, KOSIS-16, KOSIS-17, KOSIS-18, KOSIS-19, KOSIS-20, KOSIS-21, KOSIS-22, KOSIS-23, KOSIS-24, KOSIS-25, KOSIS-26, KOSIS-27, KOSIS-28, KOSIS-29, KOSIS-30, KOSIS-31, KOSIS-32, KOSIS-33, KOSIS-34, KOSIS-35, KOSIS-36, KOSIS-37, KOSIS-38, KOSIS-39, KOSIS-40, KOSIS-41, KOSIS-42, KOSIS-43, KOSIS-44, KOSIS-45, KOSIS-46, KOSIS-47, KOSIS-48, KOSIS-49, KOSIS-50, KOSIS-51, KOSIS-52, KOSIS-53, KOSIS-54, KOSIS-55, KOSIS-56, KOSIS-57, KOSIS-58, KOSIS-59, KOSIS-60, KOSIS-61, KOSIS-62, KOSIS-63, KOSIS-64, KOSIS-65, KOSIS-66, KOSIS-67, KOSIS-68, KOSIS-69, KOSIS-70, KOSIS-71, KOSIS-72, KOSIS-73, KOSIS-74, KOSIS-75, KOSIS-76, KOSIS-77, KOSIS-78, KOSIS-79, KOSIS-80, KOSIS-81, KOSIS-82, KOSIS-83, KOSIS-84, KOSIS-85, KOSIS-86, KOSIS-87, KOSIS-88, KOSIS-89, KOSIS-90, KOSIS-91, KOSIS-92, KOSIS-93, KOSIS-94, KOSIS-95, KOSIS-96, KOSIS-97, KOSIS-98, KOSIS-99, KOSIS-100



BIGCONTEST Innovation League | Designing Eco-friendly ESG JEJU Travel Route for Gen-Z

Eco-Friendly JEJU Travel Route Recommender System

DAVENGERS

Jeonghyeon Ha Sogang U. Business Administration & Big Data Science	Kyunghoon Na Sogang U. Mathematics & Big Data Science	Kyungjoo Ko Sogang U. Business Administration & Big Data Science	Hannah Jung Sogang U. Business Administration & Computer Science	Kyuhwan Shim Sogang U. Computer Science
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Ins ght

Carbon Footprint Calculator

Data Processing

(3) Food

if the user's restaurant information exists in DB

(1) Carbon Emission of Restaurant

가맹점명 MCT_NM	메뉴리스트 menu_list
제주김만복동문시장점	만복이네 김밥, 통전복죽먹밥, 숯불갈비죽먹밥, 전복컵밥, 왕전복죽, 전복성게해물면,...
제주약수터올레시장점	4종 샘플러 (1040cc), 무료시음서비스, 제주 수제맥주 340cc 잔, 6종 ...

if the user's restaurant information doesn't exist in DB

Calculated carbon footprint by the average of the menu of the restaurant

Ex. Western Restaurant

Chicken: 0.5 kgCO₂ / Pizza : 0.3 kgCO₂
→ Average : (0.5+0.3)/2=0.4

Carbon Footprint of the restaurant (per capita)

MCT_NM	carbon_avg
젠	3.80
가치	1.14

Calculation Logic

Q1. How many nights did you stay?

Min 1, Max 20

Food1

exists in DB

Choose an option

- 제주광해애월점
- 제주김만복본점

Q2. Which restaurant did you visit?

User selects the restaurant

→ Result based on actual carbon emission

Food2

doesn't exist in DB

Choose an option

- 고기국수집
- 생선구이, 조림

Q2. What type of restaurant did you visit?

User selects the restaurant type

→ Result based on average carbon emission per restaurant type

Carbon Footprint of that restaurant in Jeju Island is total [] kg/co2

ECO JEJU TOUR

Recommended Route Example

Persona



I'm okay with nature,
but I prefer History and Activities.

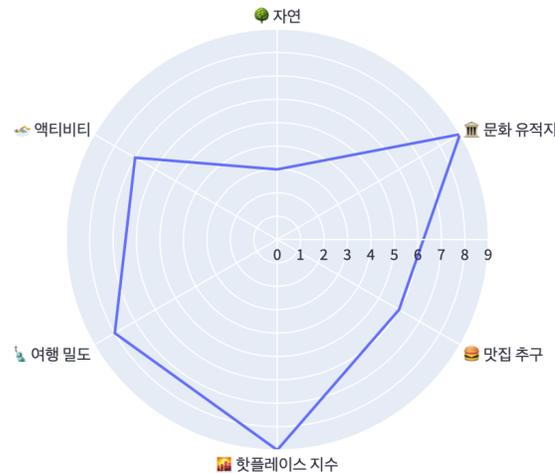
- # Plan on going around a lot
- # Any restaurant is fine
- # Love Popular Place

Q. Which part of Jeju Island
are you going to travel to?

→ I want to travel to the
Southern part of Jeju Island

Q. What transportation
will you use?

→ Going to use
Public Transportation



Recommended Route



Total Carbon Footprints

Traffic	5.96kgCO ₂
Food	16.11kgCO ₂
Tourism	0.113 kgCO ₂
Accommodation	8.73kgCO ₂
Airplane	112kgCO ₂

= 142.913kgCO₂



Risk Rating Model Estimation for Small Business Owners with Credit Rating Model in Gangseo-gu

Gangseo Bigdata Contest

Team **NUNETTINE**

INSIGHT – Sogang University Data Science Study Group

 Grand Prize (Top 1, Mayor's Award)

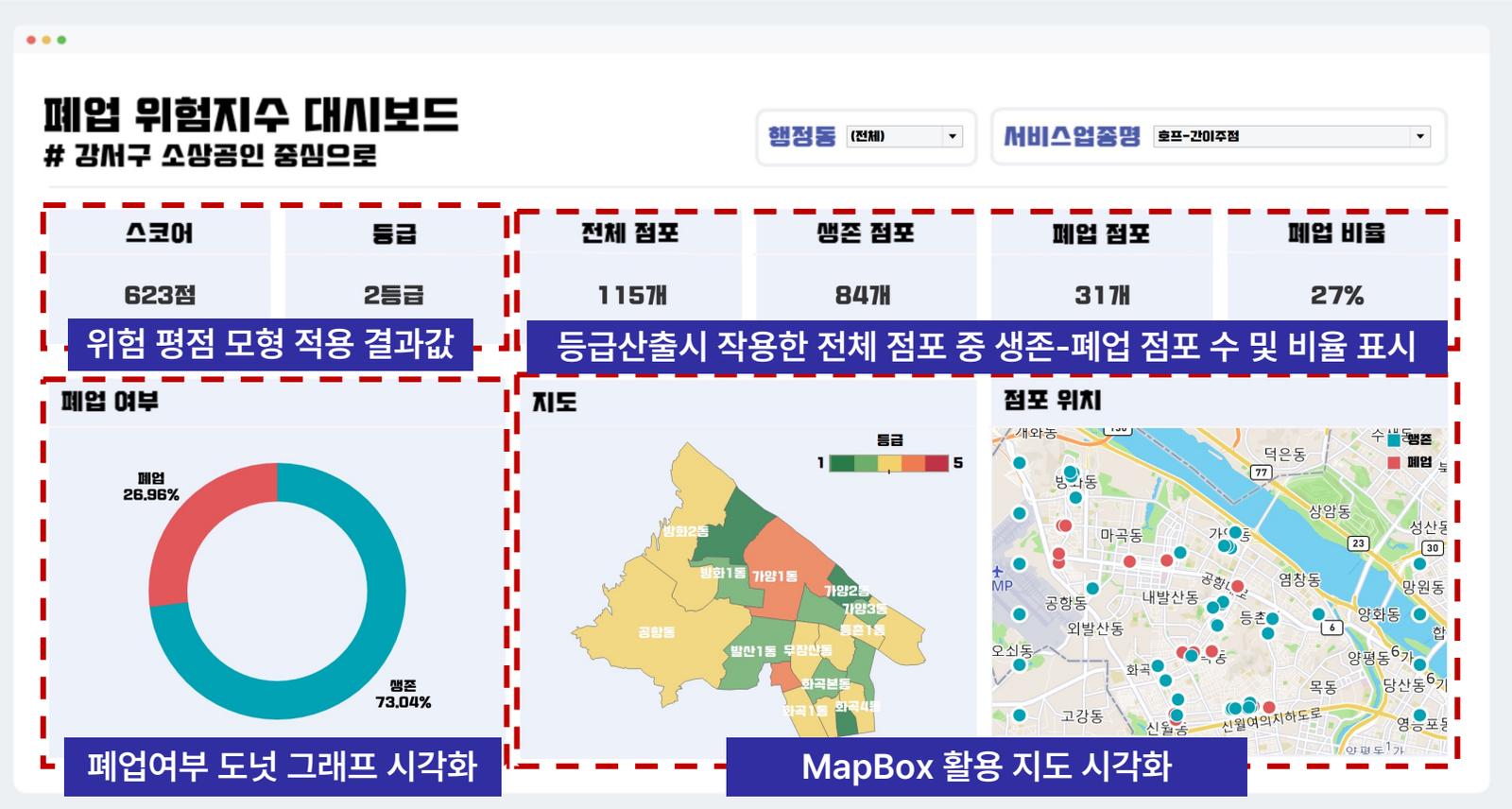
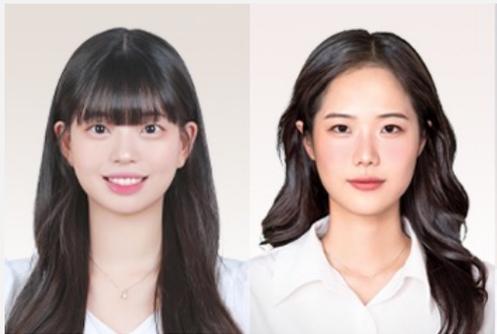


강서구 빅데이터 공모전

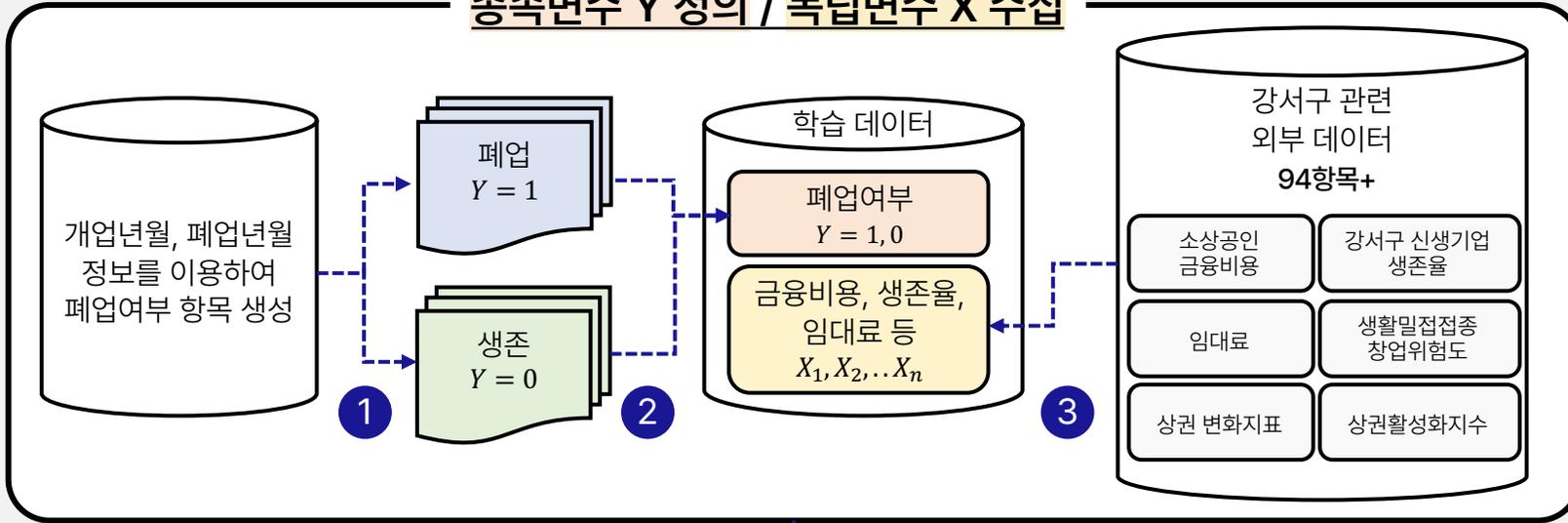
강서구청

Team 누네티네

신용평가모형을 활용한 강서구 소상공인 폐업 위험
평점화 모형 개발 및 위험등급 산정



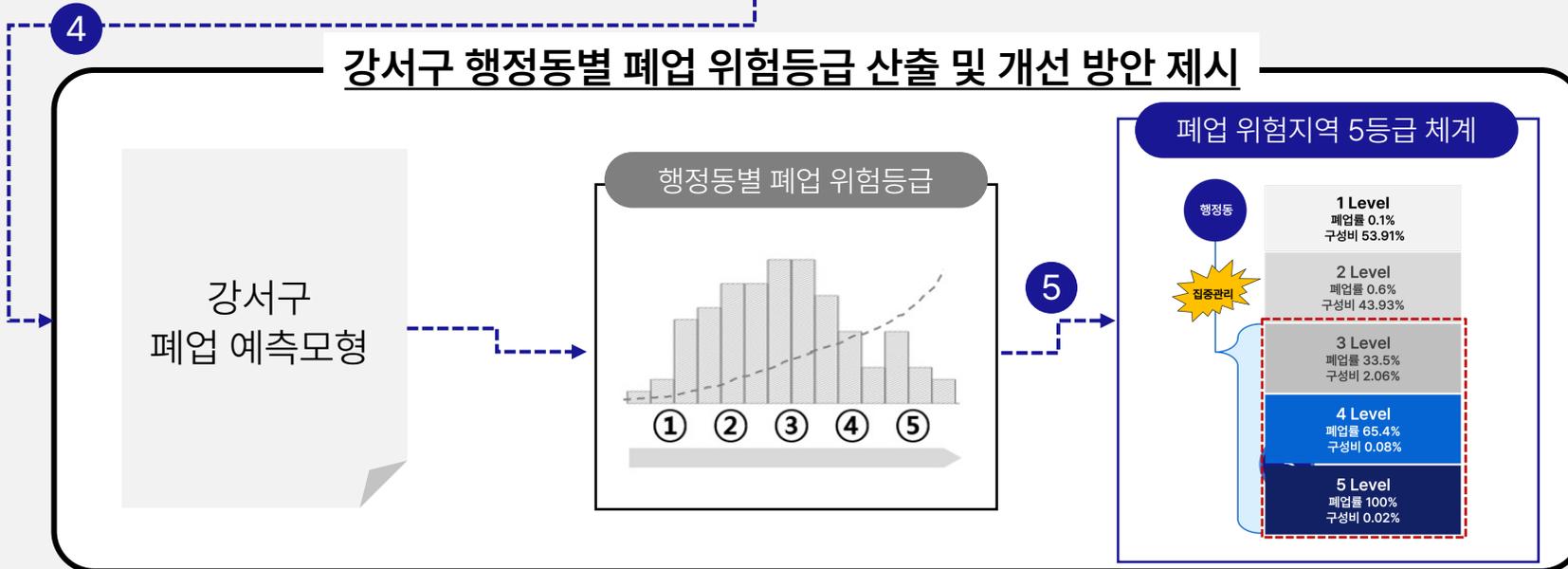
종속변수 Y 정의 / 독립변수 X 수집



강서구 소상공인 폐업 위험 평점화 모형
제안을 위한 5단계 분석과정 요약

- 1 폐업/생존 정의
폐업년월 정보가 있으면 폐업
폐업년월 정보가 없으면 폐업
- 2 폐업 점포 구분
점포별 개업, 폐업정보 이용
- 3 데이터 수집
서울시 상권 관련 데이터 수집&매핑
- 4 모형 구축
폐업 위험 평점모형 개발
위험 등급 산출
- 5 정책 제안
폐업 위험지역 개선 정책

강서구 행정동별 폐업 위험등급 산출 및 개선 방안 제시



과제 수행 프로세스 5단계 요약

강서구 행정동 · 업종별 소상공인 폐업 위험 평점화 모형 & 5등급 체계 구축

1 강서구 소상공인 데이터

- ✓ 점포 폐업정보 : 20~22년 개업년도
- ✓ 소상공인 금융비용, 유동인구, 관광활성화지수 등
- ※ 폐업 위험지수 산출에 활용

2 추가 변수 탐색

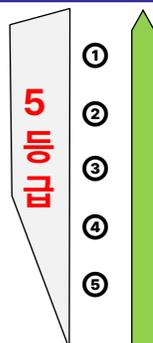
- ✓ 공공데이터 수집
- ✓ 파생변수 생성 등

3 폐업 위험평가 스코어카드 개발 (강서구)



4 강서구 폐업 위험지역 예측모형

- ✓ 강서구 특화모형
- ✓ 예측 확률에 따른 5등급 체계 (1~5)
- ※ 폐업위험률 파악 & 지역별 정책 결정

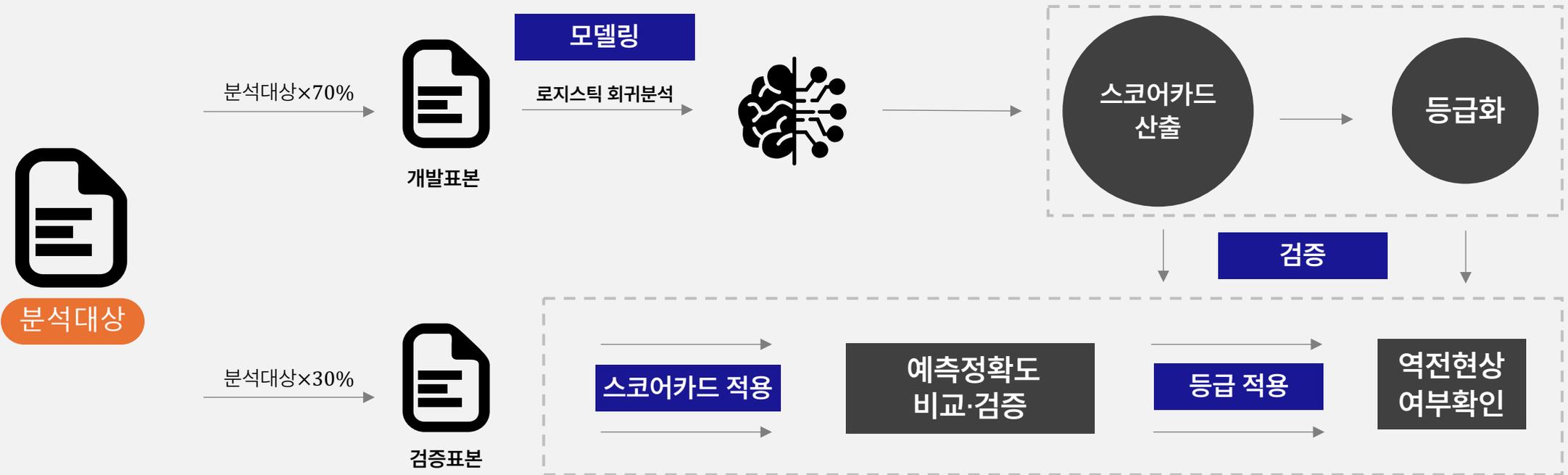


5 폐업 위험 5등급 계획

등급	건수	비위험지역	위험지역	폐업위험률
1등급	18,116	18,103	13	0.1%
2등급	14,764	14,678	86	0.6%
3등급	692	460	232	33.5%
4등급	26	9	17	65.4%
5등급	8	0	8	100.0%

강서구 지역별 폐업 위험 평점 모형 개발

- ✓ 개발표본을 스코어카드 모델링에 활용
- ✓ 검증표본에 스코어카드를 적용하여 성능검증 진행



구분	분석대상(강서구)			
	소계	폐업	생존	폐업률(%)
(A) 개발표본 (70%)	33,606	356	33,250	1.05%
(B) 검증표본 (30%)	14,403	153	14,250	1.06%
총계	48,009	509	47,500	1.07%