

## Entrepreneur's Perception of AI-Supported Credit Allocation

**Authors :** Lina Uebbing

**Abstract :** Access to credit is essential for entrepreneurs, making human bias in the lending process a serious concern. Artificial Intelligence (AI), as a potential solution, can create a fairer credit evaluation process by reducing human biases. This study investigates entrepreneurs' preferences (n=192) for AI-based vs. human-based credit evaluation processes. Utilizing Signaling Theory, we explore perceptions of fairness and perceived innovativeness in different loan evaluation scenarios.

**Keywords :** artificial intelligence, entrepreneurship, credit allocation, fairness perception

**Conference Title :** ICEID 2025 : International Conference on Entrepreneurship, Innovation and Development

**Conference Location :** New York, United States

**Conference Dates :** December 09-10, 2025