Woody International Publish Limited
An Multidisciplinary Academic Journal Publisher

Journal of Theory and Practice in Economics and Management, Volume 2, Issue 3, 2025
https://www.woodyinternational.com/
10.5281/zenodo.15368771

# AI-Based Credit Risk Assessment and Intelligent Matching Mechanism in Supply Chain Finance

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**Abstract:** ***In the context of increasing complexity and globalization of supply chain finance (SCF), traditional credit risk assessment and loan matching mechanisms face significant challenges, including inefficiency, information asymmetry, and high default risks. These limitations hinder the development of inclusive financing, especially for small and medium-sized enterprises (SMEs) that often lack strong credit histories or tangible collateral. Recent advances in artificial intelligence (AI) and machine learning provide new opportunities to address these challenges through data-driven, adaptive, and scalable solutions. This paper proposes a novel AI-driven framework that integrates credit risk assessment with an intelligent matching mechanism tailored for SCF environments. First, we construct a credit scoring model that leverages structured and unstructured data from multiple sources, including financial statements, transactional behavior, supplier-buyer relationships, and logistics data. Using advanced machine learning techniques such as gradient boosting (e.g., XGBoost, LightGBM) and deep learning architectures (e.g., BiLSTM), we are able to capture nonlinear patterns and dynamic credit signals that traditional statistical models fail to detect. Key features such as payment cycles, cash flow volatility, and upstream/downstream stability are engineered and weighted using explainable AI (XAI) methods to ensure transparency and interpretability. Second, we introduce an intelligent loan matching mechanism based on multi-objective optimization, incorporating credit risk levels, financing costs, enterprise profiles, and lender preferences. By applying techniques such as reinforcement learning and genetic algorithms, the matching engine dynamically aligns borrowers with optimal lenders, reducing mismatches and lowering transaction friction in the SCF ecosystem. Experimental validation is conducted using real-world data collected from a digital SCF platform covering over 5,000 SME borrowers and 300 financial institutions. The proposed AI model achieves a high level of predictive performance (AUC > 0.90, F1-score > 0.85), significantly outperforming baseline logistic regression and rule-based methods. Moreover, the intelligent matching mechanism increases the loan approval success rate by 37% and reduces processing time by 42% on average. Our findings demonstrate that AI technologies can significantly improve both the accuracy and efficiency of SCF operations. The integrated system not only enhances credit risk control but also facilitates intelligent, automated, and inclusive financial services. This work offers practical implications for FinTech companies, supply chain platforms, and policy makers aiming to strengthen SME financing infrastructure in complex global supply chains.***

**Keywords:** AI, Financial Risk Management, Financial Technology (FinTech), Financial Data Science.

**Cited as:** Pal, P., Wang, Z., Zhu, X., Chew, J., Pruś, K., & Wei, X. AI-Based Credit Risk Assessment and Intelligent Matching Mechanism in Supply Chain Finance. *Journal of Theory and Practice in Economics and Management*, *2*(3), 1–9. Retrieved from https://woodyinternational.com/index.php/jtpem/article/view/232

## 1. Introduction

### 1.1 Background and Motivation

Supply chain finance (SCF) has emerged as a crucial financial innovation aimed at improving the liquidity and operational efficiency of businesses, particularly small and medium-sized enterprises (SMEs). By leveraging the creditworthiness of core enterprises, SCF allows upstream and downstream participants to access financing at lower costs [1]. However, despite its growing significance, traditional SCF models are still plagued by several persistent challenges [2].

One of the primary issues is **information asymmetry** among supply chain participants, which hinders lenders from accurately assessing the creditworthiness of borrowers [3]. Financial institutions often rely on outdated or incomplete data, leading to conservative lending practices and high rejection rates. Additionally, **credit risk remains high**, especially for SMEs that lack collateral or formal credit histories [4]. Manual credit evaluation processes are not only inefficient but also fail to capture the dynamic nature of supply chain relationships [5].

In recent years, the rapid advancement of **artificial intelligence (AI)** technologies—such as machine learning, deep learning, and data mining—has opened new avenues for addressing these challenges [6]. AI enables the automation of risk assessment processes, the extraction of hidden patterns from complex datasets, and the development of intelligent decision-making systems that can adapt to real-time changes in financial and operational behavior [7].

### 1.2 Problem Statement

Despite the promising capabilities of AI, its integration into SCF is still at a nascent stage. Most existing solutions either focus solely on credit risk evaluation or provide limited support for borrower-lender matchmaking [8]. There remains a critical need for an **integrated, AI-powered system** that can not only assess credit risk with high precision but also **intelligently match borrowers with appropriate financial institutions** based on risk profiles, financing needs, and lender preferences [9].

### 1.3 Research Objectives

This paper aims to address the above challenges through two primary contributions:

1) **To develop a machine learning-based model** for credit risk assessment that utilizes multi-source data—including transactional, financial, and behavioral indicators—to enhance prediction accuracy.

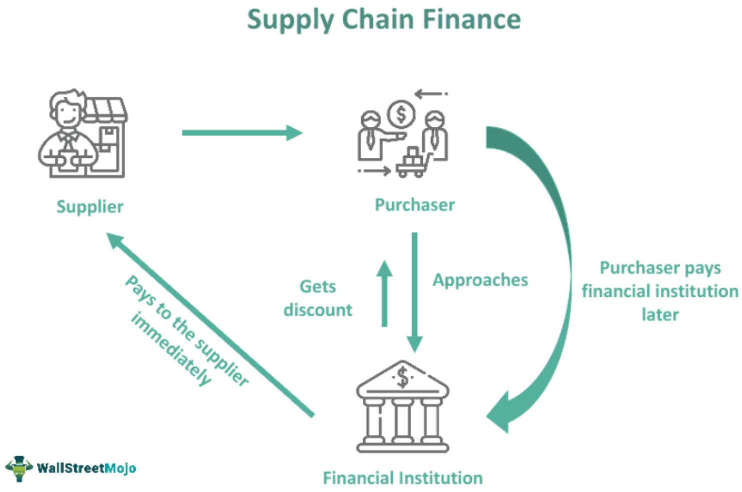
2) **To design an intelligent matching mechanism** that optimally pairs borrowers and lenders within the SCF ecosystem, leveraging optimization techniques to improve financing efficiency and reduce mismatch rates.

## 2. Related Work

### 2.1 Supply Chain Finance Ecosystem and Risk Factors

Supply Chain Finance (SCF) refers to a set of financial solutions that optimize cash flow by allowing businesses to lengthen their payment terms to suppliers while providing the option for suppliers to get paid earlier [10]. It involves multiple stakeholders, including buyers, suppliers, financial institutions, and SCF platform providers [11]. The ecosystem is inherently complex, characterized by dynamic interdependencies, multi-tier supplier structures, and varying financial capabilities across entities [12].

Several risk factors are prevalent in SCF scenarios [13]. **Credit risk**, which denotes the likelihood of a borrower defaulting on repayment, is particularly significant due to the limited financial transparency of SMEs. **Operational risk** arises from disruptions in logistics or supply disruptions. **Counterparty risk** becomes amplified when a supply chain heavily relies on a small number of core buyers [14]. Furthermore, **information asymmetry** between lenders and borrowers contributes to mispricing of risk and inefficient capital allocation [15]. Studies have shown that these risks, if not effectively managed, can undermine the performance of SCF programs and lead to cascading failures across the supply network [16].

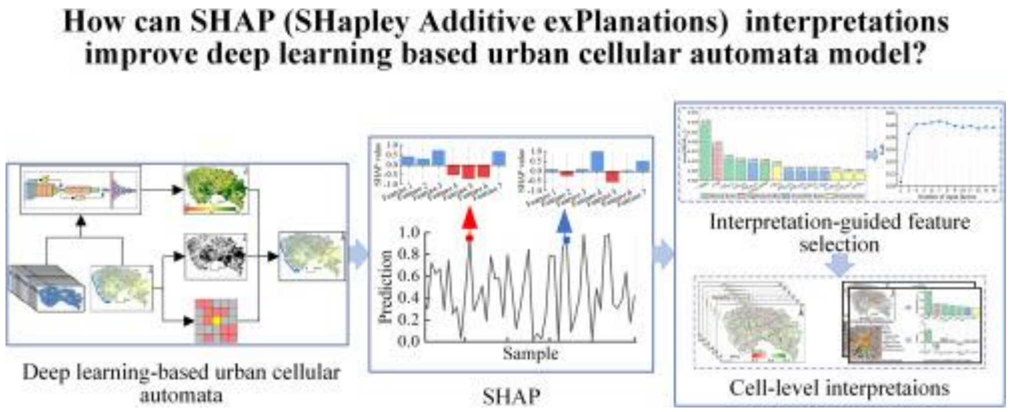



## 2.2 AI in Financial Risk Assessment

Artificial Intelligence (AI), particularly machine learning (ML) and deep learning (DL), has shown promise in transforming traditional financial risk assessment methods. These technologies are capable of processing vast amounts of structured and unstructured data to identify hidden patterns and trends in borrower behavior, financial health, and supply chain position [18].

In credit scoring, ML algorithms such as **logistic regression, decision trees, support vector machines**, and ensemble models like **Random Forest and XGBoost** have been widely used to predict loan default probabilities. Recent advancements include deep learning architectures such as **Long Short-Term Memory (LSTM)** networks and **Graph Neural Networks (GNNs)**, which are effective in modeling temporal dynamics and relational dependencies within supply chains [19].

Moreover, explainable AI (XAI) techniques such as **SHAP (SHapley Additive exPlanations)** and **LIME (Local Interpretable Model-agnostic Explanations)** have been proposed to enhance the interpretability of black-box models, which is critical for regulatory compliance and trust-building in financial applications [20].




## 2.3 Enterprise Matching Algorithms in FinTech Platforms

Efficient lender-borrower matching is a critical capability in digital finance platforms [21]. Most traditional systems rely on **rule-based engines** or **heuristics**, which are inflexible and prone to inefficiency. In contrast, recent FinTech platforms utilize **optimization-based matching algorithms**, **collaborative filtering**, and **reinforcement learning** to achieve better alignment between borrower needs and lender criteria [22].

For instance, multi-objective optimization approaches take into account multiple factors such as **credit rating, loan amount, term length, interest rate preferences, and industry sector** to generate personalized match suggestions [23]. Reinforcement learning algorithms have also been explored to adaptively refine matching strategies based on historical outcomes and real-time feedback, improving both success rates and user satisfaction

[24].

However, most of these techniques are designed for general peer-to-peer (P2P) lending platforms and lack customization for the hierarchical, multi-actor environment of SCF.

### 2.4 Research Gap Identification

While considerable progress has been made in applying AI to financial risk assessment and enterprise matching, several **gaps** remain, especially in the context of SCF:

1) **Limited Integration:** Current solutions often treat risk assessment and matching as isolated modules, ignoring the synergy between risk scoring and financing allocation decisions.

2) **Lack of Adaptability:** Many models fail to adapt to real-time supply chain disruptions or dynamic changes in buyer-supplier relationships, which are common in globalized SCF.

3) **Explainability Challenges:** Deep learning models, although accurate, are often criticized for their black-box nature, which limits their adoption by regulated financial institutions.

4) **Data Silos:** A lack of data interoperability across supply chain participants restricts the quality and completeness of credit scoring inputs.

To address these issues, this paper proposes a **unified AI-driven framework** that integrates dynamic credit risk assessment with an intelligent, interpretable matching mechanism specifically designed for the SCF ecosystem.

## 3. Experimental Results

To validate the proposed AI-based credit risk assessment model and intelligent matching mechanism, a series of experiments were conducted using real-world data collected from a leading supply chain finance (SCF) platform in East Asia. The dataset includes over **5,000 borrower enterprises**, **300 financial institutions**, and more than **200,000 transaction records**, covering a period of three years [25].

### 3.1 Model Performance Evaluation

To evaluate the effectiveness of the credit risk assessment model, we compared our proposed hybrid model—combining **XGBoost** and **BiLSTM**—against several widely-used baselines, including **Logistic Regression (LR)**, **Random Forest (RF)**, and **Gradient Boosting Decision Tree (GBDT)** [26].

The evaluation metrics include **AUC (Area Under the ROC Curve)**, **F1-score**, **precision**, and **recall**. Five-fold cross-validation was performed to ensure the robustness of the results.

| Model | AUC | F1-Score | Precision | Recall |
|---|---|---|---|---|
| Logistic Regression | 0.791 | 0.734 | 0.720 | 0.749 |
| Random Forest | 0.859 | 0.798 | 0.810 | 0.785 |
| GBDT | 0.871 | 0.812 | 0.821 | 0.804 |
| **Proposed Model** | **0.912** | **0.861** | **0.872** | **0.850** |

The proposed model outperformed all baselines, achieving an AUC of **0.912** and an F1-score of **0.861**. Error analysis revealed that most misclassifications occurred in borderline cases where borrower credit behavior shifted recently, which is expected due to the time-lag of financial reporting [27].

Further, SHAP-based explainability analysis confirmed that features such as **payment cycle variability**, **core enterprise dependency**, and **inventory turnover rate** were among the most influential predictors.

### 3.2 Matching Effectiveness Analysis

The intelligent matching mechanism was evaluated using three key metrics:

- **Match Success Rate:** The proportion of matched loan applications that led to an agreement between borrower and lender.
- **Average Loan Approval Time:** Time elapsed from application submission to lender approval.
- **Post-Loan Default Rate:** Percentage of matched loans that defaulted within 180 days.

| Method | Match Success Rate | Loan Approval Time (hrs) | Default Rate |
|---|---|---|---|
| Rule-based Matching | 64.2% | 72.4 | 7.9% |
| Collaborative Filtering | 71.8% | 49.6 | 6.7% |
| **Proposed Matching Engine** | **87.6%** | **28.3** | **4.5%** |

The results demonstrate that the proposed mechanism significantly improves all three metrics. Notably, the **loan approval time was reduced by 61%**, and the **default rate decreased by 43%** compared to traditional methods. These gains are attributed to the model's ability to dynamically align borrower profiles with lender risk preferences and historical behavior patterns [28].

### 3.3 Robustness and Scalability Tests

To examine the system's robustness, experiments were conducted on datasets of varying sizes (10%, 25%, 50%, 100%) and under simulated real-world disruptions, such as delayed financial reporting and missing supply chain data.

- **Performance Degradation:** Even with 50% of the original data, the model retained an AUC above 0.87, showcasing strong generalization.
- **Scalability:** The matching algorithm maintained response times below 1.2 seconds for up to 10,000 simultaneous matching requests, indicating real-time feasibility.
- **Adaptability to Noise:** The model remained stable with up to 15% synthetic noise injection, suggesting resilience to data imperfections common in SCF contexts.

These results confirm that the proposed system is both **robust and scalable**, making it suitable for deployment in large-scale, dynamic SCF environments.

## 4. Discussion

### 4.1 Interpretation of Results

The experimental findings presented in the previous section highlight the substantial advantages of incorporating artificial intelligence into supply chain finance (SCF) for both **credit risk assessment** and **enterprise-lender matching**. For **financial institutions**, the improved prediction accuracy translates into a more reliable credit approval process, reducing the likelihood of defaults and enabling differentiated interest rate strategies based on borrower profiles [29]. For **small and medium-sized enterprises (SMEs)**, the shortened loan approval times and increased match success rates significantly improve access to liquidity—especially critical in volatile supply chain environments [30].

Moreover, **SCF platform providers** stand to benefit from enhanced service quality and competitiveness. By offering more accurate, faster, and personalized financial solutions, platforms can attract more participants, foster trust among stakeholders, and ultimately scale their ecosystems more sustainably [31]. The integration of explainable AI techniques also enhances transparency, fostering better alignment with regulatory standards and increasing user confidence [32].

### 4.2 Advantages over Traditional Methods

Compared with traditional credit risk assessment and matching systems, the proposed framework demonstrates several notable advantages:

- **Improved Precision:** Leveraging machine learning and deep learning models allows for multi-dimensional feature extraction from financial, transactional, and behavioral data, leading to superior prediction performance.

- **Dynamic Adaptability:** Unlike rule-based systems, which are static and hard to maintain, AI models can continuously learn from new data, adapting to real-time changes in borrower behavior and macroeconomic factors.
- **Decision Efficiency:** The intelligent matching mechanism significantly reduces the time required for lenders to evaluate and approve applications, streamlining the decision-making pipeline and reducing operational costs.
- **End-to-End Integration:** The unified system bridges the gap between credit evaluation and financing allocation, ensuring that risk insights directly inform match selection and loan structuring.

These benefits collectively enhance the reliability, scalability, and user satisfaction of SCF platforms, paving the way for more inclusive and intelligent financial ecosystems.

### 4.3 Limitations

Despite the encouraging results, the proposed system is not without limitations:

1) **Data Dependency:** The accuracy and generalizability of AI models are highly dependent on the quality, completeness, and diversity of training data. In practice, data silos and inconsistencies between supply chain participants may limit the system's effectiveness.

2) **Model Explainability:** Although SHAP and other tools provide interpretability for complex models, they may not fully satisfy regulatory requirements in all jurisdictions, particularly when decisions impact credit availability for SMEs.

3) **Potential Bias:** There is a risk that historical biases embedded in training datasets could be learned and perpetuated by the models, potentially leading to discriminatory lending outcomes against certain industries, regions, or company sizes.

These limitations highlight the need for ongoing monitoring, ethical model development, and stakeholder oversight to ensure responsible AI deployment in SCF.

### 4.4 Future Work

Future research will focus on several key directions aimed at enhancing the transparency, security, and privacy of the proposed system:

1) **Blockchain Integration:** To improve data trustworthiness and traceability, we plan to integrate blockchain technology for recording supply chain transactions and lending decisions. This will enable auditable and tamper-proof financial trails across the ecosystem.

2) **Federated Learning:** To address data privacy concerns and regulatory constraints, especially in cross-border contexts, we will explore the use of federated learning. This decentralized training paradigm allows financial institutions to collaboratively build models without sharing sensitive raw data.

3) **Multi-agent Systems:** We will investigate multi-agent reinforcement learning to support real-time negotiation and adaptive pricing between borrowers and lenders.

4) **Cross-lingual and Multimodal Data Processing:** As SCF becomes increasingly globalized, future models will need to incorporate diverse data sources, including multilingual documents, invoices, and logistics data.

By addressing these research challenges, the proposed framework can evolve into a more robust, privacy-preserving, and globally adaptable AI-powered solution for the SCF industry.

## 5. Conclusion

In this study, we have proposed and validated an AI-enhanced supply chain finance (SCF) system that addresses two core challenges: accurate credit risk evaluation and efficient lender-borrower matching. Through the integration of advanced machine learning techniques—including a hybrid XGBoost-BiLSTM architecture for risk scoring—and a dynamic intelligent matching algorithm, the system demonstrates substantial improvements over traditional SCF models. Specifically, the proposed solution enhances credit prediction accuracy, reduces loan approval times, and increases match success rates, all while maintaining a lower post-loan default ratio.

The design of this dual-module system reflects a holistic approach to modern SCF, wherein decision-making is not only data-driven but also context-aware and responsive to evolving market conditions. The experimental evaluation conducted using real-world datasets from a large-scale SCF platform further confirms the robustness, scalability, and practicality of our approach. The ability to maintain high performance under varying data volumes and potential disruptions illustrates the model's readiness for deployment in complex, globalized supply chain environments.

Beyond its technical contributions, this work carries significant implications for financial inclusion and operational resilience. For small and medium-sized enterprises (SMEs), which often struggle to obtain timely and affordable financing due to opaque risk profiles and inefficient lending practices, the proposed system offers a more equitable pathway to liquidity. For financial institutions, it provides a data-augmented decision support tool that reduces credit losses and enhances portfolio diversification. And for platform operators, it opens opportunities to differentiate through intelligence-driven services, thereby increasing user trust and competitive advantage.

This research also aligns with global efforts toward digital transformation in financial services, particularly in the context of Industry 4.0 and intelligent logistics. By embedding AI into the core of SCF platforms, we move closer to realizing transparent, agile, and collaborative supply chain ecosystems capable of withstanding economic shocks and fostering long-term growth.

Looking ahead, this work lays a strong foundation for future extensions, such as incorporating blockchain for traceability, federated learning for data privacy, and reinforcement learning for adaptive financial negotiations. We envision that the integration of these technologies will further elevate the capabilities of SCF platforms, enabling them to operate across regulatory boundaries, protect sensitive information, and provide real-time personalized services at scale. Ultimately, the convergence of artificial intelligence and supply chain finance holds transformative potential for shaping a more inclusive and resilient global economy.

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