

[ABSTRACT]

Provided is a loan expansion hypothesis testing system using artificial intelligence (AI). The loan expansion hypothesis testing system includes an AI analyzer configured to calculate a default probability value of each of a plurality of finance accounts; a testing segment setter configured to classify the plurality of finance accounts into a plurality of segments, according to a preset criterion and set a specific segment as a testing segment as a testing target, based on the respective default probability values of the plurality of finance accounts calculated by the AI analyzer; a testing group determiner configured to determine a portion of the testing segment to be an experimental group and a comparison group for performing the loan expansion hypothesis testing; and a hypothesis tester configured to perform the loan expansion hypothesis testing with respect to the experimental group and the comparison group.

[Representative drawing]

<FIG. 1>