



AI-Supported Credit Mobility

Opportunities and Challenges in Higher-Education Transfer Systems

Wendy Kilgore, Ph.D., Senior Director of Research
American Association of Collegiate Registrars and Admissions Officers (AACRAO)

Jesse Boeding, Ed.D., Co-Founder
Education Assessment System, Inc. (EAS)

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Executive Summary

This Green Paper examines the emerging intersection of artificial intelligence (AI) and credit mobility in higher education. It reveals a significant gap between recognition of AI and its use in credit mobility. While 94% of surveyed higher-education professionals acknowledge AI's potential to transform credit-evaluation processes, only 15% report current implementation at their institution.

Early adopters of AI report meaningful benefits, including improvements in processing speed, accuracy, consistency in decision making and staff workload management. This suggests potential for broader adoption may enhance efficiency and equity. However, substantial knowledge gaps persist among professionals regarding AI technologies in general and credit-mobility applications specifically.

Resource constraints, including limited funding, staff training needs and technical-expertise requirements, present significant barriers to adoption. Perhaps most challenging are the foundational barriers that have historically complicated credit transfer, including the lack of common definitions and standardized processes. Unclear evaluation criteria is also a barrier because it creates institutional-specific rules that make technological solutions difficult to optimize.

While AI offers promising solutions for credit-mobility challenges, successful implementation requires addressing both technical infrastructure needs and the underlying standardization issues in credit-evaluation practices. A balanced approach—leveraging AI's efficiency while preserving necessary human judgment—may be essential in realizing the full potential of these technologies for enhancing credit mobility and supporting learner success.

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AI Types and Applications in Credit Mobility

Artificial intelligence encompasses a diverse range of technologies that can be applied to support credit-mobility processes in higher education. Credit mobility is defined as "the portability of counted learning between postsecondary educational and workforce training institutions" (Ascendium, 2024). This definition encompasses various forms of learning recognition and transfer across institutional boundaries.

As institutions explore AI adoption for many functions, understanding the capabilities and applications of different types of AI is essential to identify appropriate implementation opportunities. There are four primary AI types, discussed below. Their potential applications in credit-mobility contexts provide a foundation for understanding how various AI technologies may transform institutional practices and learner experiences.

Conversational AI

AI systems that process and engage in natural language interactions with users are *conversational-AI systems*. Credit-mobility examples include:

- chatbots answering learner questions about transfer-credit policies
- virtual assistants helping learners understand credit-evaluation status
- automated communication about missing transfer documents

Predictive AI

AI systems that analyze historical data to forecast future outcomes are *predictive-AI systems*. Credit-mobility examples include:

- predicting the likelihood of credit-transfer acceptance, based on past decisions
- forecasting learner success in courses, based on prior learning-assessment outcomes
- identifying learners most likely to seek credit transfer

Generative AI

AI systems that create new content based on training data and prompts are *generative-AI systems*. They mimic human creativity. Credit-mobility examples include:

- drafting initial credit-equivalency recommendations
- creating personalized learning plans, based on transferred credits
- generating documentation for credit-mobility processes
- generating a list of optional courses to take

Prescriptive AI

AI systems that recommend specific actions to achieve desired outcomes are *prescriptive-AI systems*. They help organizations create a blueprint of action to follow. Credit-mobility examples include:

- suggesting optimal credit-transfer pathways
- recommending additional evidence needed for prior-learning assessment
- proposing targeted interventions for transfer-learner success
- guiding a learner, based on their personal data and attributes

Applications of predictive AI, generative AI and prescriptive AI can also engage in conversational AI. Similarly, chatbots can be designed with different AI capabilities.

- They can generate new content (generative).
 - They can provide specific recommendations or instructions (prescriptive).
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- They can have any combination of AI abilities.

The Emergent Field of AI Use for Credit Mobility

The foundations of AI and the foundations of modern credit mobility emerged in the same post-World War II era. Alan Turing laid the groundwork for artificial intelligence in the 1940s. At the same time, the GI Bill revolutionized higher-education access and established precedents for credit mobility. Despite this shared historical timeline, these two innovations have rarely intersected in a meaningful way in the decades since. The gap between AI capabilities and credit-mobility processes represents a missed opportunity that has existed for over 70 years.

Impact on Learners

The intersection of artificial intelligence and credit mobility represents a critical frontier in higher-education's ongoing digital transformation. For learners navigating increasingly complex educational pathways, the stakes are particularly high. Current credit-evaluation processes often create significant barriers for learners, resulting in lost credits, extended time to degree completion, increased costs and diminished motivation to persist.

When implemented thoughtfully, the potential impact of AI on these challenges promises to be significant. Understanding learner impacts becomes crucial as institutions grapple with AI-adoption decisions. The current landscape of credit mobility policy, practice and use of technology impacts a diverse set of learners navigating how to use their earned credits and experiences effectively.

First-generation learners, military-connected learners, working adults and transfer learners frequently accumulate credits from many sources, including prior learning, military experience, workforce training and multiple institutions.

The challenge of credit mobility extends beyond the technical transfer of credits. It includes helping learners understand how their existing credits can create

meaningful pathways within a specific institution's academic framework. AI presents an opportunity to provide personalized, contextualized interpretation of how previously earned credits align with an institution's degree requirements, major pathways and learning outcomes. This "meaning-making" function could help learners understand which credits will transfer and how those credits can be used in specific programs of study.

Today's learners navigate a world in which AI is deeply embedded in their daily experiences—from personalized entertainment recommendations to smart-home devices, from navigation apps to virtual assistants (Marr, 2019; Morgan State University, 2023; University of San Diego, 2024). An AI-enhanced lifestyle creates an expectation for similar technological sophistication in a learner's educational journey. When learners encounter outdated, manual credit-evaluation processes that take weeks or months to complete, it creates a stark contrast with their AI-enabled daily lives. This may diminish higher education's relevance and credibility (AFA Education, 2024).

The inconsistency in credit-evaluation policies across institutions creates a confusing maze in which learners struggle to determine where their earned credits hold the most value. As credit mobility continues to evolve, AI presents a transformative opportunity to democratize this information, enabling learners to explore and compare different programs of study across multiple institutions before making enrollment decisions. By analyzing historical credit-evaluation data and institutional policies, AI has the potential to provide personalized recommendations that optimize time-to-completion, cost efficiency and credit preservation. This empowers learners to make informed decisions that maximize their previous educational investments and minimize unnecessary course repetition.



Benefits to Institutions

Across virtually every industry, AI is enhancing existing processes by boosting productivity and precision or pioneering entirely new products and processes (Krieg et al., 2024; AI Expert Network, 2023). According to recent research from McKinsey, 50 to 60% of companies use some type of AI-powered technologies (McKinsey & Company, 2022). Applications span content generation, marketing, sales, customer service and data analysis. For higher-education institutions implementing AI, several key benefits emerge.

Operational Efficiency

Higher education struggles with efficiency. Institutions “manage an enormous amount of administrative effort to record, organize, integrate, analyze and use information. Much of that work happens manually. Campus offices—often siloed by academic departments, administrative functions or software systems—may spend a significant portion of each day simply moving information from one place to another (CLA, 2022).” AI adoption could automate routine credit-mobility tasks, such as transcript reading and initial credit evaluation, reducing workloads and increasing efficiency.

The true value of this operational efficiency lies in cost and time savings *and* in the transformation of professional roles from transaction-based interactions to relationship-based support. When freed from routine tasks associated with the complexity of credit mobility, staff can focus on many tasks, including:

- providing in-depth academic-planning guidance
- addressing complex transfer scenarios requiring professional judgment
- offering proactive career-pathway counseling to every learner
- supporting learners through academic transitions

- developing more personalized support strategies for diverse learner populations

Decision Making

Higher-education institutions face significant challenges in maintaining consistent decision-making processes for credit-mobility evaluation. At the core of these challenges lies the inherent complexity and variability of course evaluation.

Institutions regularly grapple with evaluating courses that lack direct one-to-one equivalencies. It can be difficult to navigate different course-numbering systems and reconcile varying academic calendars between semester and quarter systems. AI systems can contribute to more standardized, equitable credit-evaluation processes by:

- applying consistent rules and criteria across all applications to ensure fair treatment of all learners while maintaining institutional academic standards
- reducing resource constraints and limiting processes to enable staff to conduct thorough evaluations and build new standardized processes for evaluation
- collating historical and disparate data to inform consistent decision making, particularly when evaluating courses from noncredit or higher-education organizations
- highlighting conflicting policies that are barriers to maintaining consistency across all evaluations
- Reporting on activities across the ecosystem and transparency in areas that are currently opaque to allocate resources to address specific blockages in the system, with measurable return on that resource investment
- identifying opportunities for human training or policy changes to provide transparency in credit-mobility practices

AI implementation has the potential to generate valuable data insights that can inform institutional decision making around credit mobility, including program

development and alignment, resource allocation, learner success initiatives and strategic enrollment management.

Market Differentiation

In an increasingly competitive higher-education landscape, institutions that effectively leverage AI for credit mobility can differentiate themselves (Thanh, 2024; Garcia, 2025; Lawler et al., 2025). This can be accomplished through:

- faster response times to prospective learners
- more personalized communication
- greater transparency in credit-evaluation processes
- an enhanced ability to serve diverse learner populations

Regional Partnerships

Higher-education institutions play an important role in upskilling and reskilling individuals for the workforce. AI integration for credit mobility could enhance regional educational-attainment rates and lead to more efficient use of community educational resources, including:

- accelerating workforce development through streamlined educational pathways
- reducing educational costs by minimizing credit loss
- improving alignment between education and industry needs

The Human-AI Partnership

While AI offers powerful tools for understanding credit-mobility options, the human element remains crucial in the decision-making process (Kolbjørnsrud et al., 2016; Schrade et al., 2021, 2024; Schrage et al., 2025). To optimize technology, it is important for institutions to plan for “human in the loop” (Chia, 2025). This concept is a collaborative process that combines human expertise with AI capabilities to improve model performance and accuracy. It is necessary to train the AI, then

differentiate between what AI technology can handle and what needs to remain with humans (Naminas, 2025).

The most effective implementation of AI in credit mobility will free staff to:

- have more substantive, personalized conversations with learners about their educational journey, including credit-transfer possibilities, potential pathways, preliminary evaluations and the personal implications of these options
- have deeper discussions about career goals, academic interests and individual circumstances that might influence credit-mobility decisions
- create new articulation agreements where gaps are identified
- build new, stronger partnerships with transfer-partner institutions
- engage in continuous learning/training opportunities

Recent data suggests institutions recognize AI's potential to transform the learner experience. However, a significant gap remains between this recognition and actual implementation. According to the 2024 UPCEA and Education Dynamics survey, 54% of institutional representatives believe AI will impact the learner experience positively. Seven percent report having plans to upskill staff in AI adoption (Etter et al., 2024). Addressing challenges requires a thoughtful integration of AI capabilities with human expertise, creating a system that leverages the strengths of both to create more efficient, equitable, effective credit-mobility pathways for all learners.

Current Institutional Landscape Policies and Practices

This Green Paper presents data from the AACRAO 2025 survey as *indicative* rather than *definitive*, recognizing they represent an important first step in understanding how AI may transform credit-mobility processes in higher education. Insights can provide context for institutions exploring AI applications for credit mobility improvements.

It is important to acknowledge the methodological context of this research. The survey gathered responses from 119 professionals working in higher education in the United States in roles related to credit mobility. Each represents one institution. The 119 respondents represent a 6% response rate, lower than the average response rate for AACRAO surveys. One hundred twelve completed the survey. The remaining seven completed at least 60%. While this sample size is not statistically representative of higher-education institutions in the United States, the value of these data lies in their ability to:

- provide an initial benchmark of AI awareness and adoption specifically related to credit mobility
- identify emerging trends and potential barriers to implementation
- highlight knowledge gaps that may require attention from professional organizations and institutional leadership
- capture perspectives from early adopters and those considering AI implementation for credit-mobility-related processes

Avenues Institutions Currently Use for Credit Mobility

An institution can engage in credit mobility through many different avenues. The responding institutions report a wide array of credit-mobility-related programs. These include:

- 100% traditional-transfer credit
 - 87% test-based credit (advanced placement, international baccalaureate, CLEP)
 - 80% collaborative-degree programs (joint/dual-degree programs between institutions, 2+2 articulation programs, structured mobility pathways with pre-approved credit)
 - 76% international-credit evaluation
 - 66% military-connected experience evaluation
 - 64% traditional exchange programs (short-term study abroad, summer-school programs at foreign institutions, semester/year-long exchange partnerships)
-

- 55% prior-learning assessment, also called *credit for prior learning*
- 36% online courses from partner institutions, digital collaborative projects or remote learning opportunities
- 17% incremental/innovative credentials
- 6% international work-based learning (work placements abroad with academic credit, industry-academic partnership programs, professional practice programs)

General Understanding of AI

While AI technologies continue to evolve rapidly and gain prominence across industries, they are still new. Higher-education practitioners demonstrate varying levels of familiarity with them. Respondents were asked about their level of familiarity with each type of AI.

Conversational AI technologies, such as chatbots and virtual assistants, are the most recognized among respondents. Twenty-four percent report high familiarity (very or extremely familiar). This probably reflects the increasing implementation of these technologies across institutional websites and similar applications. However, even with conversational AI, 15% of respondents report no familiarity at all.

Predictive AI could revolutionize forecasting learner success, based on prior learning-assessment outcomes. It is well understood by just 12% of respondents. Generative AI is unfamiliar territory for many, with only 13% reporting high familiarity. Prescriptive AI systems recommend specific actions to achieve a desired outcome. Only 3% of professionals report being very familiar with prescriptive AI; 76% have little or no familiarity with it.

The knowledge gaps suggest institutions may be unprepared to make informed decisions about implementing AI solutions for credit-mobility-related processes. Individual leaders need to be educated in its use.

Understanding the Potential for AI Applications to Support Credit-Mobility-Related Processes

While higher-education professionals show moderate familiarity with AI technologies, their understanding of specific credit-mobility-related applications of these technologies is significantly lower. This disparity indicates even respondents with some AI knowledge may struggle to conceptualize how these technologies could transform credit-evaluation and credit-mobility processes.

These data reveal a general lack of familiarity with credit-mobility-specific applications across all AI types. Conversational AI applications for credit mobility, such as chatbots answering transfer-credit questions or virtual assistants helping learners understand their credit evaluation status, are unknown to 48% of respondents. Only 5% report high familiarity (very or extremely familiar) with these applications, despite conversational AI being the most recognized AI type in general terms.

Predictive AI applications for credit mobility could forecast credit-transfer acceptance, based on historical decisions, or predict learner success based on prior learning assessments. Fifty-five percent of respondents do not know about predictive AI. Only 7% report high familiarity with these applications.

Generative AI applications in credit-mobility contexts, which have potential applications in drafting credit-equivalency recommendations and personalized learning plans, remain largely unknown to most respondents. Five percent indicate high familiarity; 57% percent report no familiarity at all.

Prescriptive AI applications could suggest optimal credit-transfer pathways or recommend specific interventions for transfer-learner success. Sixty-three percent of respondents report no familiarity; 1% indicate high familiarity with these applications.

AI literacy is growing among higher-education professionals. However, the disparity between general AI knowledge and understanding how AI could be applied to

credit-mobility-specific applications suggests significant work remains to be done to educate higher-education professionals.

General Attitudes toward AI Use for Credit-Mobility-Related Processes

Despite limited familiarity with AI technologies, survey respondents (higher-education professionals with roles related to credit mobility) demonstrate a predominantly positive or open-minded outlook toward AI's potential in credit-mobility processes. Forty-five percent believe AI can improve credit-mobility-related processes, while 49% consider it a possibility. Only 6% completely dismiss AI's potential in this domain.

This optimism suggests higher-education professionals recognize AI's transformative potential, even when their technical understanding remains limited. This openness to accepting AI solutions provides a promising foundation for future adoption, provided that knowledge gaps can be addressed and concerns partially mitigated. One way to reduce concerns is through knowledge and experience sharing from early adopters at professional conferences, webinars and other meetings.

Perceived Opportunities for AI in Credit-Mobility-Related Processes

Analyzing open-ended responses to the question about the greatest opportunities for AI to improve credit-mobility-related processes reveals several themes. Respondents see significant potential for AI to transform credit-mobility processes. Responses also provide valuable context for understanding why 94% of respondents either believe, or are open to the possibility, AI can improve credit-mobility processes.



Efficiency and Time Savings

The most frequently mentioned opportunity of using AI relates to increased efficiency and reduced processing time. Respondents emphasize how AI could streamline current processes and speed up processing time. They believe AI could:

- save time in terms of having to review and research common courses
- create significant cost savings through automation
- process transcripts at speeds well beyond that of humans
- reduce the number of personnel hours in receiving, reviewing and transcribing credits

Institutions envision AI as a solution to labor-intensive evaluation processes, potentially allowing faster responses to learners while reducing staff workload.

Improved Consistency and Accuracy

Respondents highlighted AI's potential to standardize evaluation processes and reduce subjective variations in decision making.

- One respondent suggested AI could serve as a nonbiased equivalency generator.
- Another noted AI could help with reduction of human error and incorrect evaluations.
- Several mentioned the potential for more consistent application of institutional policies.

Enhanced Learner Experience

Responses also describe how AI could improve the learner experience through:

- providing learners with faster information about how their credits would transfer
 - enabling prospective learners to know exactly what their transfer prospects are and how long it will take to graduate in advance of their actual decision
-

- helping learners understand their credit evaluation more clearly
- supporting better planning for future semesters before and after transfer

Specific Process Improvements

Respondents identified several specific processes in which AI could be particularly valuable. These include:

- data extraction and entry from transcripts into SIS
- reading and interpreting course descriptions and syllabi to determine equivalencies
- building and maintaining articulation tables
- identifying courses that require evaluation versus those that can be processed automatically
- supporting nontraditional credit evaluation (prior learning, military experience)
- guiding learners through administrative processes

Concerns About AI Implementation in Credit-Mobility-Related Processes

An analysis of respondents' concerns regarding the implementation of AI in credit-mobility-related processes uncovers themes related to technical and operational factors. Although some participants had no reservations, the majority voiced one or more concerns.

Accuracy and Quality Concerns

Some respondents expressed concerns about AI's ability to make accurate credit evaluations. Their apprehensions include:

- skepticism about AI's ability to make accurate credit evaluations without human oversight
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- potential for incorrect recommendations when dealing with complex course equivalencies
- AI's failure to understand nuances in course content across institutions
- risk of errors requiring significant human correction and verification
- challenges with courses lacking direct one-to-one equivalencies
- complications from varying course-numbering systems and descriptions between institutions
- difficulty in evaluating learning outcomes versus course titles and descriptions
- worry about maintaining academic quality standards while automating processes
- concerns about how AI would handle "edge" decisions and exceptions to standard rules

Cost and Ongoing Resource Needs

Cost and ongoing resource needs emerged as concerns. Respondents specifically mentioned:

- initial setup and training costs
- ongoing maintenance expenses
- time investment required for implementation
- resources needed for quality assurance and oversight
- difficulty integrating AI tools with existing systems and workflows
- return on investment for smaller institutions with limited transfer volumes

Data Privacy and Regulatory Compliance

Several respondents raised concerns about data privacy and regulatory compliance. These include:

- FERPA violations through misuse of learner data
 - risks of AI providers using learner records as training data
 - questions about data governance and responsibility
 - accreditation concerns related to AI implementation
-

Perceived Need for Human Oversight and Judgment

A dominant theme throughout the responses is the continued necessity for human judgment in the credit-evaluation process. Respondents emphasized:

- the importance of contextual understanding AI might lack, including an understanding of complex institutional policies
- the value of professional judgment in making exceptions
- concerns about AI's failure to understand nuances in course equivalencies
- the risk of losing institutional expertise if processes become too automated

Stakeholder Resistance and Change Management

Respondents identified potential resistance from various stakeholders. These include:

- faculty concerns about relinquishing control over credit decisions
- staff anxiety about job security and role changes
- institutional-leadership hesitation due to unfamiliarity with AI capabilities
- general skepticism about new technology
- the need for AI to work within complex institutional policies and faculty-approval processes

Learner Experience and Expectations

Several responses highlighted concerns about how AI might affect learner experiences. These include:

- learners potentially misinterpreting AI recommendations as guarantees
- making decisions based on predictive models that might prove incorrect
- losing valuable human interaction in the transfer process
- questioning how AI would affect equity gaps



Technical Limitations

Respondents noted concern about technical limitations of AI in this context. Their apprehensions include:

- inability to detect differences between semester and quarter credits
- challenges in evaluating courses without consistent "feeder schools" or historical data
- difficulties in consistent application of complex institutional policies

While many respondents see potential in AI applications for credit mobility, they believe challenges and/or process risks associated with the technology need to be explored. In addition, it appears some professionals envision AI as an assistive tool requiring human oversight rather than as a tool replacing human judgment in credit-evaluation processes.

A Note About Opportunities and Concerns Data

When examining responses in the sections above on *Perceived Opportunities for AI in Credit Mobility* and *Concerns About AI Implementation in Credit Mobility*, an interesting juxtaposition of optimistic views and cautious perspectives emerge. Most of the 94% of respondents who indicated they believe AI has the ability to improve credit-mobility-related processes in higher education harbor concerns about implementation challenges. Smaller institutions with low-transfer volumes express less interest in AI solutions. Institutions that describe their learner-facing processes as very hands-on or "high touch" seem to be the most skeptical about AI's value.

AI Types Ranked by the Potential to Improve Credit-Mobility-Related Processes

Analysis of 101 respondents' rankings of AI types reveals varying perspectives on which technologies hold the most promise for improving credit-mobility processes. These rankings provide insight into which AI applications higher-education professionals believe hold the most immediate promise for improving credit mobility. The strong preference for predictive AI suggests data-driven forecasting capabilities are particularly valuable in addressing current challenges in credit-mobility processes.

Conversational AI received polarized views. Conversational AI was ranked first by 21%; 36% ranked it last. This reveals divided opinions about the value of natural-language interaction tools, such as chatbots for answering learner questions about transfer-credit policies or virtual assistants for explaining credit evaluation status.

Predictive AI had the highest overall ranking. It emerges as the most highly ranked type; 38% of respondents place it first and 32% rank it second. This suggests strong confidence in its potential to forecast outcomes based on historical data, such as predicting credit-transfer acceptance or learner success based on prior evaluations.

Generative AI had mixed rankings. Responses were fairly evenly distributed across all four positions (23% first, 23% second, 32% third, 23% fourth). This may reflect uncertainty about how generative capabilities, such as drafting credit-equivalency recommendations or creating personalized learning plans, would apply within established credit-evaluation processes.

Prescriptive AI had less perceived potential. Only 19% of respondents placed it first; 57% ranked it in one of the bottom two positions. This lower confidence might stem from unfamiliarity with prescriptive systems that recommend specific actions to

achieve desired outcomes, as indicated by earlier data showing prescriptive AI had the lowest familiarity among respondents.

Current State of AI Adoption for Credit Mobility

Of the 114 respondents who answered the question about institutional use of AI to support any credit-mobility-related processes, 17 institutions (15%) report currently using AI to support credit-mobility processes. The majority—97 institutions (85%)—have yet to implement AI technologies. Higher education appears to be in the very early stages of AI adoption for credit mobility.

Insights from Early Adopters

Seventeen institutions currently use AI to support one or more credit-mobility-related activities. These institutions were asked how they use AI and the challenges and successes associated with doing so. It is important to keep this small sample size in mind when reading the following results.

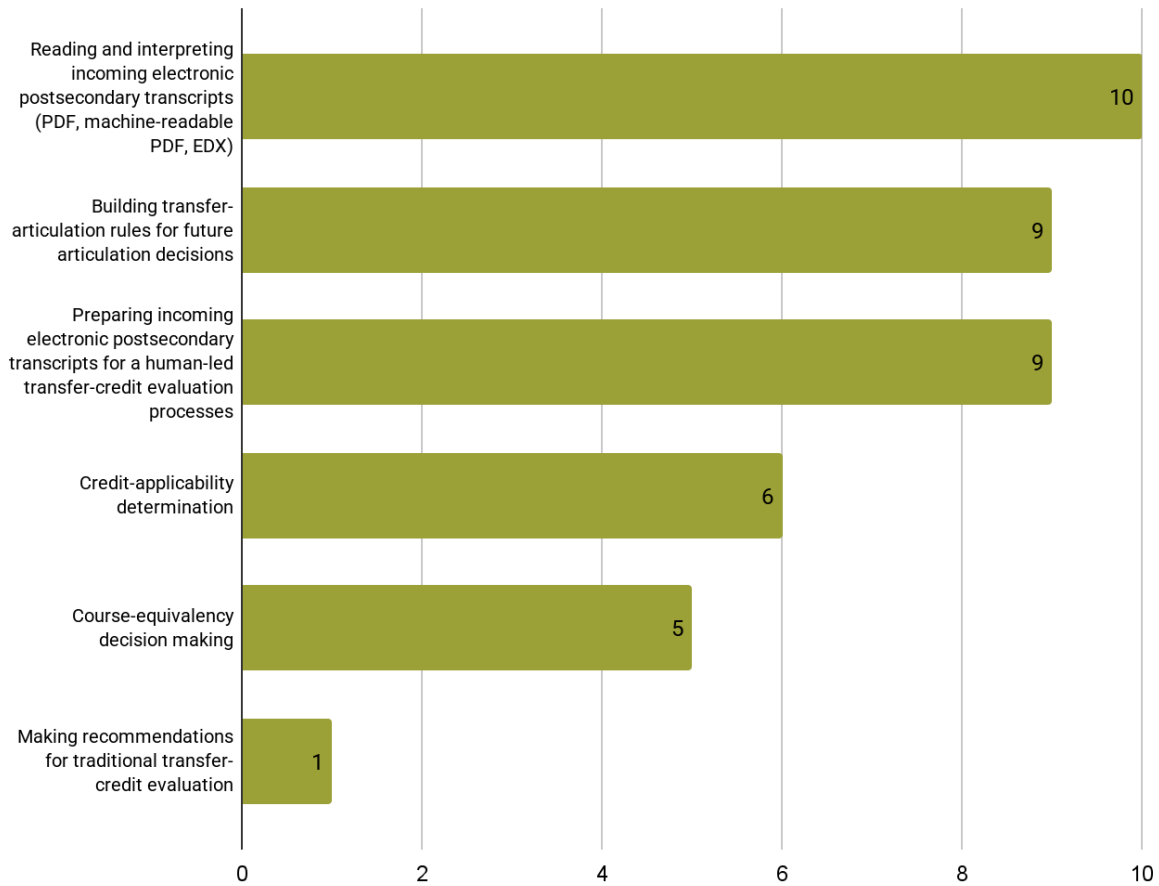
Respondents who report not using AI for credit mobility (n = 97) were asked about their knowledge of, and institutional interest in, AI to support credit mobility. Their perspective is shared in the *Barriers to AI Adoption for Use With Credit-Mobility-Related Processes* section, page 24.

These early adopters implemented AI for credit-mobility processes primarily to address operational challenges, including resource constraints, processing efficiency and consistency in evaluation. The policy landscape around AI use in credit mobility appears to be evolving. Most in this sample have no specific policies in place or policies still in development.


Traditional-transfer credit evaluation emerges as the predominant application area for AI (n = 15), followed by international-credit evaluation (n = 5), test-based credit (n = 4), military-connected experience evaluation (n = 4) and credit for prior learning

(n = 2). AI is used primarily to read incoming electronic transcripts, build articulation rules and prepare transcripts for human review. Figure 1. A few institutions use AI to determine credit applicability and make course-equivalency decisions.

Figure 1: AI Use for Traditional-Transfer Credit Evaluation (n = 15)



Three institutions report their AI makes equivalency recommendations, meaning reading another institution's transcript and making a recommendation for a human to act upon. This recommendation may be based on existing articulation tables or pulling in another institution's course catalog and completing a comprehensive course-to-course evaluation.

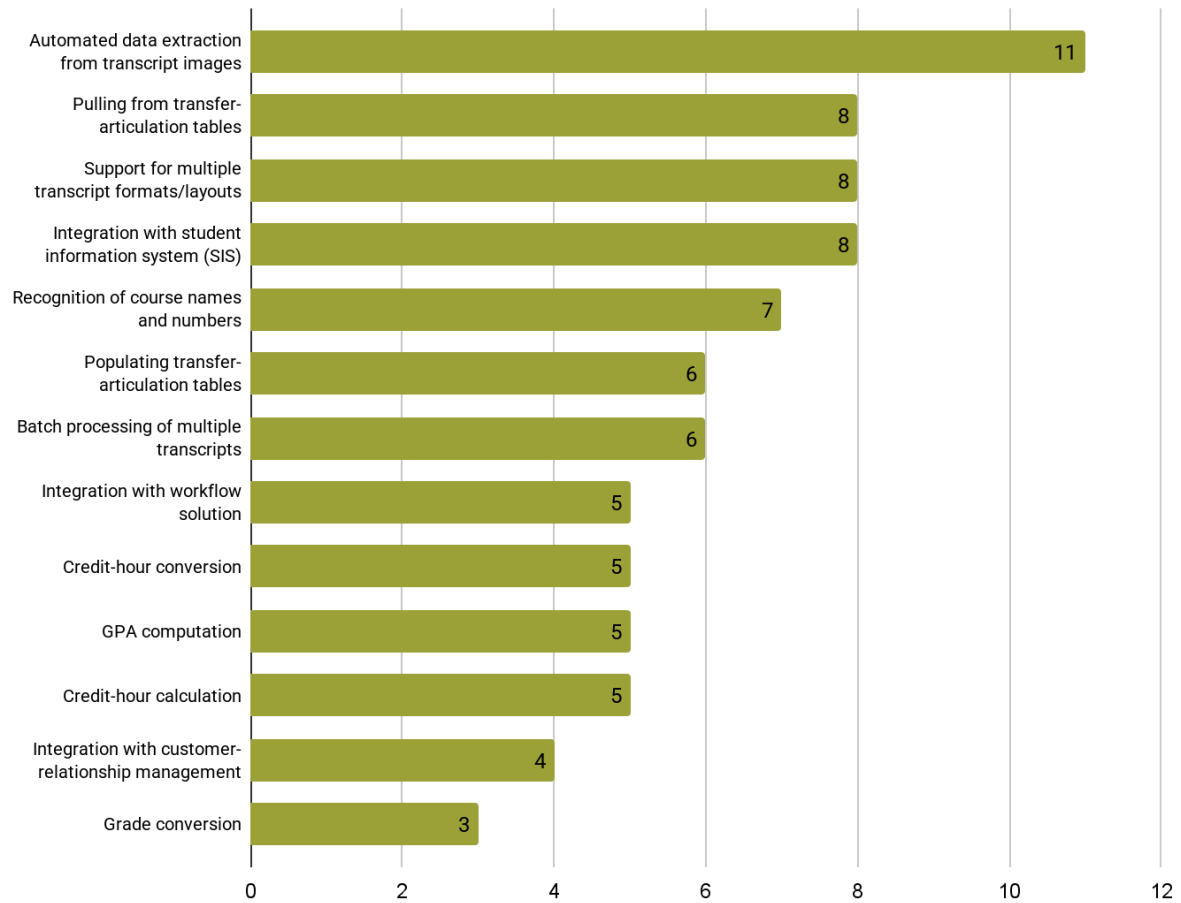


Another three report their AI makes equivalency decisions, meaning reading another institution's transcript and making the equivalency decision without human involvement. This decision may be based on existing articulation tables or pulling in another institution's course catalog and completing a comprehensive course-to-course evaluation. Two institutions report their AI does both.

When used specifically to support domestic postsecondary electronic-transcript processing, AI solutions appear to have configured the implementation of the solution differently, have varied functional capabilities or have done both because there are no equal counts of respondents per function. Figure 2.



Figure 2: AI Capabilities Associated With Domestic-Postsecondary-Electronic-Transcript Processing (n = 13)



With learner communication, 11 early adopters report using various AI-supported tools, including:

- 8 selected automated responses to FAQs about transfer credit
- 6 selected automated notifications of evaluation status
- 3 selected credit-applicability explanations
- 3 selected transfer-pathway guidance
- 2 selected personalized course recommendations

Impact of AI on the Ability to Evaluate Traditional-Transfer Credit

The greatest reported benefits among early adopters are in processing speed, accuracy of credit evaluations and consistency of decision making. Table 1. Most respondents report some-to-significant improvement in staff workload and learner satisfaction. Faculty engagement in credit-mobility decisions shows the least impact; 70% report no change.

While most aspects show only positive impacts, a small percentage of respondents report some decline in the areas of cost efficiency, quality assurance and process complexity. Other respondents indicate some improvement or significant improvement in these areas. For example, a combined 75% indicated some, or significant, improvement in quality assurance, as compared to the 8% indicating some decline in quality assurance.

Table 1: AI Impact On Credit-Mobility Processes

	Significant improvement	Some improvement	No change	Some decline	Significant decline	Unknown	Total
Processing speed	73%	18%	9%	0%	0%	0%	11
Accuracy of credit evaluations	55%	27%	18%	0%	0%	0%	11
Staff workload	33%	58%	8%	0%	0%	0%	12
Learner satisfaction with the process	18%	64%	18%	0%	0%	0%	11
Consistency of decision making	55%	9%	36%	0%	0%	0%	11
Cost efficiency of the entire process	33%	42%	8%	8%	0%	8%	12
Quality assurance	50%	25%	17%	8%	0%	0%	12
Reporting	27%	45%	27%	0%	0%	0%	11
Faculty engagement in credit-mobility decisions	10%	20%	70%	0%	0%	0%	10
Process complexity	18%	27%	45%	9%	0%	0%	11

At the same time, AI use has also impacted how well an institution can evaluate traditional-transfer credit at different points in the learner journey. Table 2.

Table 2: Impact of AI on the Ability to Evaluate Traditional-Transfer Credit at Different Points in the Learner Journey

	Significant improvement	Some improvement	No change	Some decline	Significant decline	Unknown	Total
Pre-application prospect	27%	18%	45%	0%	0%	9%	11
Postapplication prospect, not yet admitted	42%	33%	8%	0%	0%	17%	12
Admitted, not enrolled	33%	25%	25%	0%	0%	17%	12
Postenrollment	33%	25%	25%	0%	0%	17%	12
Returning learners with credit acquired elsewhere during their absence	25%	25%	33%	0%	0%	17%	12

Challenges Encountered during Implementation

Despite these benefits, about 33% of respondents identified implementation challenges of some kind. These challenges included the cost of implementation (n = 5), data integration issues (n = 5), data quality issues (n = 5) and integration with existing systems (n = 4). Three respondents noted staff resistance and the lack of accrediting-body policy on AI use in credit mobility as challenges. Two respondents selected a lack of standardized credit-evaluation processes and lack of technical expertise from among the response choices. One institution reported bias in AI algorithms as a challenge.

Barriers to AI Adoption for Use With Credit-Mobility-Related Processes

Those not using AI for credit-mobility-related processes identify several key barriers to adoption. This provides context for understanding the current implementation gap and highlighting areas in which additional support might accelerate adoption.

- *Financial constraints* represent a significant barrier for many institutions. Respondents repeatedly mention prohibitive costs of AI solutions, limited departmental budgets and concerns about return on investment, particularly for institutions with smaller transfer populations.
- *Knowledge and awareness gaps* persist across institutions. Many administrators are unfamiliar with available AI products and their potential applications for credit mobility. This extends to uncertainty about benefits, implementation processes and how AI might integrate with existing systems.
- *Competing institutional priorities* often relegate AI adoption for credit mobility to a lower position on the implementation list. Institutions report focusing on other technology projects, such as student-information system implementations, leaving limited bandwidth for exploring AI solutions.
- *Policy and governance concerns* slow adoption, as institutions await development of formal AI policies, address privacy considerations and develop appropriate governance frameworks before implementation. Some respondents indicate their institution is still determining acceptable uses of AI across campus operations.
- *Institutional readiness challenges* include technological infrastructure limitations, staffing shortages and the lack of standardized processes necessary for effective AI implementation. Some noted their current technology systems are outdated or would require significant modifications to support AI integration.
- *Low-transfer volume* at some institutions diminishes the perceived need for AI solutions. Several smaller institutions report having few transfer learners or

limited programs accepting transfer credit, making it difficult to justify the investment in AI technology.

- *Resistance to AI adoption* exists in various forms, from faculty skepticism to concerns about losing the "human touch" in evaluation processes. This resistance often manifests as institutional caution toward embracing new technologies without clear evidence of effectiveness.

Some respondents report their institution is in the early exploration stages and is currently evaluating vendors, exploring options or planning implementations within the next year.

Future Plans for AI Use In Credit-Mobility-Related Processes

Responses to the survey question "How likely is your institution to implement or expand AI use in credit-mobility-related processes within the next 2 years?" reveal differences in future plans between institutions currently using AI for credit mobility and those not yet implementing it.

Among institutions already using AI for credit mobility (n = 14), the majority plan to expand their AI implementation. Fifty percent report they are somewhat likely and 29% extremely likely to expand AI use in the next 2 years. Only 14% indicate they are "extremely unlikely" to expand, while 7% are neutral. Table 3.

In contrast, institutions not currently using AI (n = 97) appear hesitant about adoption. Only 39% express likelihood of implementing AI within the next 2 years, while 34% indicate it is unlikely. Twenty-seven percent remain neutral about implementation prospects.

These data suggest that experience with AI in credit mobility may increase institutional commitment to the technology. Current users are planning further expansion, while nonusers are being more cautious about initial implementation.

Table 3: Likelihood of Implementing or Expanding AI Use in Credit-Mobility-Related Processes within the Next 2 Years

	AI in Use for Credit-Mobility-Related Processes		AI Not Used for Credit-Mobility-Related Processes	
	%	Count (14)	%	Count (97)
Extremely unlikely	14%	2	21%	20
Somewhat unlikely	0%	0	13%	13
Neither likely nor unlikely	7%	1	27%	26
Somewhat likely	50%	7	32%	31
Extremely likely	29%	4	7%	7

Data from the survey question "What resources would your institution need to implement or expand AI use effectively?" reveal distinct priorities between institutions currently using AI for credit mobility (n = 14) and those not using it (n = 90). Institutions using AI identify additional funding (93%) as their top need, with staff training, technical expertise and AI-specific policies/guidelines all tied at 71%. Interestingly, 14% of current AI users cite better data infrastructure as a need. Table 4. Institutions not yet using AI place highest priority on staff training (90%), followed by additional funding (82%) and AI-specific policies/guidelines (77%).

Table 4: Resources Needed to Expand or Implement AI Use for Credit-Mobility-Related Processes

	AI in Use for Credit-Mobility-Related Processes		AI Not Used for Credit-Mobility-Related Processes	
	%	Count (14)	%	Count (90)
Additional funding	93%	13	82%	74
Staff training	71%	10	90%	81
Technical expertise	71%	10	70%	63
Better data infrastructure	14%	2	43%	39
AI-specific policies/guidelines	71%	10	77%	69
Vendor partnerships	50%	7	49%	44
Accrediting-body policy on use of AI to support credit mobility	29%	4	33%	30
Guidance from AACRAO on best practice	57%	8	72%	65
Different AI products	36%	5	29%	26
Other	0%	0	4%	4

AI's Future in Higher Education

The landscape of artificial intelligence in credit mobility reveals a significant paradox within the 119 institutional respondents surveyed. Ninety-four percent of higher-education professionals recognize AI's transformative potential. However, only 15% of institutions have implemented these technologies. This gap represents a challenge *and* an opportunity for the future of credit mobility. Several key factors shape this evolving landscape.

Leadership and Governance Challenges Require Attention

Executive leadership must drive several critical changes to enable effective AI adoption (Tarisayi, 2024). Changes include:

- establishing clear definitions for credit mobility
- setting and enforcing implementation deadlines
- creating and defining explicit decision-making authority for change-management initiatives

Successful AI implementation in higher education also requires clear prioritization of funding and increased training and professional-development opportunities for faculty and staff. Higher education's complex decision-making structures and faculty governance considerations create added barriers to AI adoption (Lee, 2024). The traditional 2-to-4-year policy-development cycle in higher education conflicts directly with AI's rapid evolution. This requires institutions to develop new, more agile approaches to change management.

Learner-Experience Transformation Remains a Promise

AI presents significant opportunities to improve the learner experience through faster information delivery, more consistent evaluation decisions and personalized guidance through the credit-mobility process. However, current implementations have not yet been fully realized.

Systemic Tensions Between Innovation and Tradition

AI's rapid evolution collides with higher education's deliberate governance structures and policy-development cycles. Institutions must balance the need for thorough evaluation with the need to adapt to changing technological landscapes while maintaining academic integrity.

Technical Infrastructure as Foundation for Success

Survey data reveal that AI implementation cannot succeed without fundamental improvements in institutional data quality, system integration and evaluation protocols. The current environment of institution-specific rules and nonstandardized processes creates barriers that technology alone cannot overcome (Brighteye Ventures, n.d.). As one early adopter noted, their institution needed to address data quality issues before AI could effectively support credit evaluation.

Human-AI Partnership's Critical Balance

Early adopters report the most successful implementations maintain a careful equilibrium between automation and human judgment. Rather than replacing professional expertise, effective AI use enhances it by handling routine tasks while preserving human involvement in complex decisions requiring contextual understanding and professional judgment.

Balancing Promise with Practical Reality

The potential benefits of AI in credit mobility—speed, consistency, efficiency and personalization—must be balanced against legitimate institutional concerns about accuracy, cost, data privacy and ethical implementation. This balance requires thoughtful navigation rather than binary technology-adoption decisions.

The Equity Imperative

Through standardized evaluation processes and reduced subjective variation in decision making, AI presents opportunities to address longstanding equity challenges in credit mobility. However, without intentional design and ongoing monitoring, AI systems risk codifying existing biases rather than improving them.



Investment Requirements and Institutional Readiness

Both current AI users and nonusers identify a common set of prerequisites for successful implementation. These include:

- adequate funding
- comprehensive staff training
- robust technical expertise
- clear ethical guidelines

The high ranking of "AI-specific policies/guidelines" as a needed resource signals institutional recognition that effective implementation requires governance frameworks that balance innovation with responsibility.

Process Optimization Is Essential

Institutions must streamline their approval processes and reduce implementation delays while balancing expertise with efficiency (Tarisayi, 2024). By focusing on improving learner outcomes, rather than maintaining traditional processes that may no longer serve their intended purpose, institutions can modernize credit mobility to meet today's learner expectations (BMC, 2025).

Looking ahead, the trajectory of AI adoption in credit mobility will be shaped by several factors:

- the availability of adequate resources
- development of clear internal policies and guidelines
- receipt of guidelines from external entities, such as accreditors
- improvements in data infrastructure
- successful models from early adopters
- ongoing education about AI capabilities



Institutions appear to be approaching AI adoption cautiously, reflecting both legitimate concerns about accuracy, cost and data privacy, and addressing barriers, such as knowledge gaps and resource constraints.

Barriers to implementing AI in credit mobility are significant but not insurmountable. With clear leadership, standardized processes, and a commitment to learner success, institutions can transform how they evaluate and award credit. A balanced approach that leverages AI's efficiency while preserving necessary human judgment is essential in realizing the full potential of these technologies for enhancing credit mobility and supporting learner success.

Implications for the LEARN Commission

The LEARN Commission aims to identify recommendations that enhance transparency, maximize credit applicability and promote equity in the use of AI for credit mobility. The Commission should consider various AI capabilities, current adoption levels and diverse institutional contexts while balancing institutional autonomy with creating a learner-centered credit-mobility ecosystem. Drawing on early adopters' promising results and addressing evident knowledge gaps among higher-education professionals, the Commission can develop a framework for responsible AI implementation that enhances credit mobility and supports learner success.

1. AI Implementation and Learner Credit-Mobility Experience

What is necessary to improve the learner credit-mobility experience through AI?

Would you propose strategies for:

- Creating equitable access to AI-powered credit-mobility tools across institutions that serve diverse learner populations?
- Developing standards for AI transparency so learners understand when and how AI is being used in their credit evaluation?

- Enhancing communication about AI-assisted credit evaluations to build learner trust and understanding?
- Designing AI that is responsive to the unique needs of different types of transfer learners (traditional, military-connected, posttraditional, dual-enrollment)?
- Ensuring AI does not introduce bias into credit-mobility-related processes?
- Using AI to provide personalized guidance about how credits might apply to different academic pathways?
- Ensuring AI tools for credit mobility maintain a "human in the loop" approach that preserves meaningful human guidance?

2. Institutional Implementation of AI for Credit Mobility

What is important for the institutional experience? Would you propose strategies for:

- Addressing the significant knowledge gaps about AI applications for credit mobility among higher-education professionals?
- Establishing accountability and ownership in the use of AI to ensure clear responsibility for outcomes while advancing equitable and effective practices?
- Establishing best practices for AI implementation that balance efficiency with quality and human oversight?
- Creating frameworks for data governance, privacy and ethical use of learner information in AI systems?
- Developing sustainable funding models for AI implementation that consider institutional size, resources and capacity?
- Addressing concerns about accuracy, consistency and quality assurance in AI-powered credit evaluations?
- Measuring and documenting the impact of AI on credit-mobility processes, institutional effectiveness and learner outcomes?
- Increasing data quality and standardization for AI applications to enable both consistent credit evaluations and essential transparency in how decisions are made, both for individual learners and in aggregate analysis?

3. Policy Considerations for AI in Credit Mobility

What roles do you envision for institutional policymakers, institutional-system policymakers, state policymakers and accreditors? Would you propose strategies for:

- Establishing guidelines for the appropriate use of conversational, predictive, generative and prescriptive AI in credit-mobility contexts?
- Developing accreditation standards or frameworks specific to AI use in credit evaluation?
- Creating incentives for institutions to adopt AI solutions that enhance credit mobility while maintaining academic quality?
- Addressing potential regulatory concerns related to data privacy, algorithmic bias and transparency in AI-powered systems?
- Encouraging cross-institutional collaboration on AI implementation to improve consistency in credit evaluation?
- Investing in professional development to build institutional capacity for effective AI implementation?
- Building collaborative approaches to AI adoption that leverage shared resources across multiple institutions?
- Other state/system roles, such as improving and cleaning data or identifying vendors for statewide implementation?

4. Return on Investment and Institutional-Change Management

How would you advise institutions to calculate and understand the return on investment (ROI) of AI implementation for credit mobility? What would help institutions better navigate the organizational change required for successful implementation? Would you propose strategies for:

- Developing frameworks for assessing both quantitative and qualitative impacts of AI adoption?
 - Creating change-management approaches that address staff concerns about job security and changing roles?
 - Building faculty engagement and support for AI-powered credit evaluation?
 - Establishing realistic timelines and implementation milestones that account for institutional context?
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- Identifying key performance indicators for measuring AI's impact on credit mobility, institutional effectiveness and learner success?



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