

# Credit Bureaus Market to Grow at 11.4 CAGR from 2025-2029

*The Business Research Company's Credit Bureaus Global Market Report 2025 – Market Size, Trends, And Forecast 2025-2034*

LONDON, GREATER LONDON, UNITED KINGDOM, September 16, 2025 /EINPresswire.com/ -- What Is The Credit Bureaus Market Size And Growth?

The market size for credit bureaus has seen swift expansion in the previous years. The growth is set to continue, with the market predicted to expand from \$110.21 billion in 2024 to \$123.34 billion in 2025, boasting a compound annual growth rate (CAGR) of 11.9%. Factors such as the acceleration of the lending industry, initiatives for financial inclusion, regulatory compliance and reporting requirements, risk management in financial organizations, and awareness of consumer credit have fueled this rise in the historic period.



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The market size of credit bureaus is anticipated to witness a swift expansion in the upcoming years, with projections of reaching \$189.65 billion by 2029, experiencing a compound annual growth rate (CAGR) of 11.4%. Several factors contribute to this growth, including the rise of

alternative data sources and machine learning, the advent of open banking, considerations over cybersecurity and data protection, governmental financial inclusion efforts, and alterations in consumer habits. Major trends expected to surface in the forecast period involve advances in data processing technology, digital shifts in banking and finance sector, incorporation of alternative data, the use of blockchain for identity verification, and a heightened emphasis on consumer empowerment.

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## What Are The Current Leading [Growth Drivers For Credit Bureaus Market?](#)

The credit bureau market is predicted to experience substantial growth due to the rising demand for credit cards. The substitution of cash or checks by credit cards, often providing an unsecured revolving line of credit, is a significant contributor to this. Credit bureaus receive reports from credit card issuers about cardholder behavior which assists in evaluating individual credit scores. These scores form the basis upon which clients can apply for loans and avail an array of benefits such as endless reward points, insurance covers, discounts, and cashbacks. These perks also contribute to boosting credit scores. The evidence of this trend can be seen in the November 2022 report by a United States-based institution, the Federal Reserve Bank, which noted a year-on-year increase in credit card applications from 26.5% to 27.1% between 2021 and 2022. Hence, the escalating requirement for credit cards is fueling the advancement of the credit bureau market.

## Which Companies Are Currently Leading In The Credit Bureaus Market?

Major players in the Credit Bureaus include:

- Experian
- Equifax
- TransUnion
- FICO
- Credit Karma
- Innovis
- CoreLogic
- VantageScore Solutions
- CreditSafe
- SageStream

## What Are The Main Trends, Positively Impacting The [Growth Of Credit Bureaus Market?](#)

Major companies in the credit bureau market are directing their efforts towards improving credit evaluation tools including household-level credit reports, which simplify loan underwriting procedures and provide a thorough financial snapshot of loan applicants. Household-level credit reports enable lenders to evaluate a whole household's credit standing and financial capability. This not only makes the loan underwriting procedure more efficient but also enhances risk assessment. For example, a credit bureau and consumer credit company from the US, Equifax Credit Information Services Private Limited (ECIS), in February 2023, introduced a Household Combined Credit Report specifically tailored for the microfinance sector. This novel product makes the loan underwriting procedure smoother by empowering lenders to evaluate applicants' credit potential at the household level, rather than just depending on individual credit reports. This gives lenders a complete view of a household's total income, equated monthly installment (EMI) commitments, and credit exposure all in one query.

## How Is The Credit Bureaus Market Segmented?

The credit bureaus market covered in this report is segmented –

- 1) By Product Type: Credit Score, Credit Reports, Credit Check Services
- 2) By Report Type: Corporate Credit Reports, Individual Credit Reports
- 3) By End User: Commercial, Consumer

Subsegments:

- 1) By Credit Score: Consumer Credit Scores, Business Credit Scores, Credit Reports
- 2) By Credit Reports: Individual Credit Reports, Corporate Credit Reports, Credit Check Services
- 3) By Credit Check Services: Employment Credit Checks, Rental Credit Checks, Loan Eligibility Checks, Identity Verification Services

View the full credit bureaus market report:

<https://www.thebusinessresearchcompany.com/report/credit-bureaus-global-market-report>

Which Is The Dominating Region For The Credit Bureaus Market?

In 2024, North America led the credit bureau market in size. The market report for credit bureaus analyzes regions such as Asia-Pacific, Western Europe, Eastern Europe, North America, South America, the Middle East, and Africa.

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