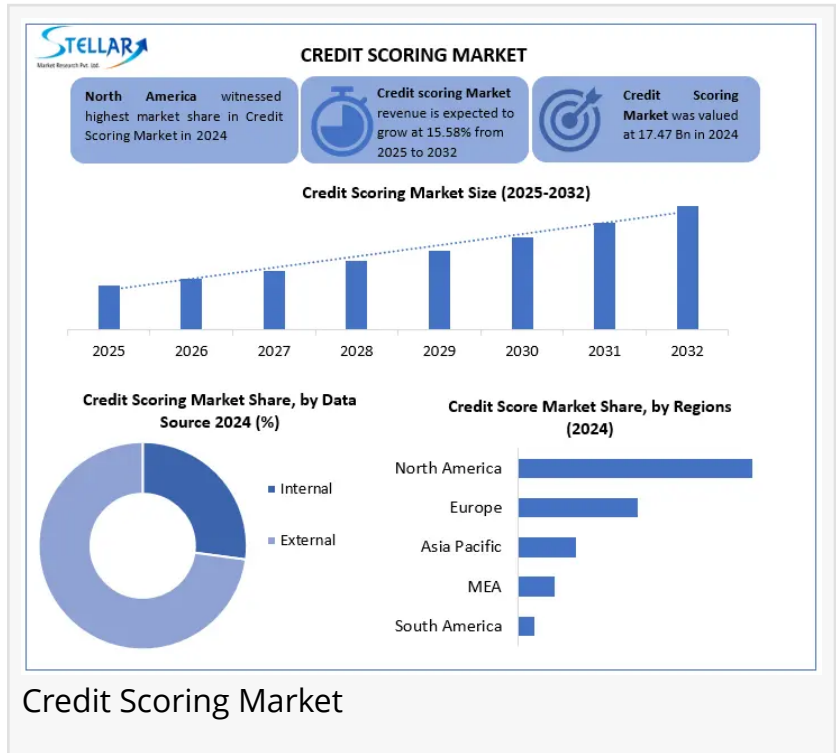


# The Credit Scoring Market is projected to reach USD 55.64 Bn by 2032, at a CAGR of 15.58% from 2025 to 2032

*Credit Scoring Market revenue is expected to grow at a CAGR of 15.58% from 2025 to 2032, reaching nearly USD 55.64 Bn by 2032.*

ATLANTA, GA, UNITED STATES, September 17, 2025 / EINPresswire.com/ -- The [Credit Scoring Market](#) is projected to grow from USD 17.47 Bn in 2024 to USD 55.64 Bn by 2032, at a CAGR of 15.58%. Explore key trends, growth drivers, opportunities, and market insights shaping the future of AI-driven, alternative data, and traditional credit scoring solutions worldwide."



Stellar reports reveal the Credit Scoring Market is set to surge from USD 17.47 Bn in 2024 to USD 55.64 Bn by 2032. With AI, alternative data, and blockchain innovations, could nearly 1.7 billion adults excluded by traditional bureaus finally gain access to credit? Global leaders, FICO, Equifax, TransUnion, CRIF, and Experian, are reshaping the market through strategic acquisitions, cross-border networks, and AI platforms, but AI bias and regulatory hurdles leave one critical question: will the market achieve a truly inclusive, AI-driven future?

“

As AI, alternative data, and blockchain reshape credit assessment, could billions of unbanked and thin-file consumers finally gain access to financial services?”

*Dharati Raut*

“Is the Credit Scoring Market on the Brink of an AI-Driven Transformation?”

What if nearly 1.7 billion adults excluded by traditional credit bureaus could finally gain access to credit (World

Bank, 2021)? Alternative data, from utility bills and rental history to mobile wallet transactions

and even social media activity, is unlocking this untapped segment. Coupled with AI/ML models, lenders are now predicting credit risk with unprecedented precision: Upstart’s AI platform reportedly cuts defaults by up to 75%, while integrating telecom and utility payments raises average FICO® scores by 13 points (Upstart, 2023). Could this be the tipping point that transforms the Credit Scoring Market forever?

To know the most attractive segments, click here for a free sample of the report:

[https://www.stellarmr.com/report/req\\_sample/credit-scoring-market/2809](https://www.stellarmr.com/report/req_sample/credit-scoring-market/2809)

Global Credit Scoring Market Segments Covered	
By Scoring Model Type	Traditional Credit Scoring Model Custom & Industry Specific Scoring Model Alternative Credit Scoring Model AI/ML Based Models Others
By Data Source	Internal External
By Deployment Mode	On-premises Cloud-based
By End-User	Banks Non-Banking Financial Companies Fintech Companies Insurance Companies Telecommunication Providers Others
By Region	<b>North America</b> - United States, Canada, and Mexico <b>Europe</b> – UK, France, Germany, Italy, Spain, Sweden, Russia, and Rest of Europe <b>Asia Pacific</b> – China, South Korea, Japan, India, Australia, Indonesia, Philippines, Malaysia, Vietnam, Thailand, Rest of APAC <b>Middle East and Africa</b> - South Africa, GCC, Egypt, Nigeria, Rest of the Middle East and Africa <b>South America</b> – Brazil, Argentina, Rest of South America

Credit Scoring Market Segment

“Could Blockchain Unlock the Future of Credit Scoring and Financial Inclusion Worldwide?”

The Credit Scoring Market is entering a new era as blockchain-based decentralized credit histories gain traction in 2024. Could this innovation unlock financial inclusion and reduce fraud? Pilot programs by 37% of central banks show 20–30% higher loan approvals for thin-file borrowers, while the DeFi credit sector has surged 400% YoY, with Credix and Centrifuge processing over \$1.2 billion in on-chain loans. Is decentralized credit set to redefine global lending?

“Are Discriminatory AI Models Threatening the Future of the Credit Scoring Market?”

The Credit Scoring Market faces a critical challenge as bias and discrimination in AI-driven scoring models persist. A 2024 CFPB report revealed that Black and Hispanic applicants are 15–20% more likely to be denied credit than equally qualified White applicants. Even AI platforms like Upstart, while improving overall approval accuracy, show a 5–8% racial bias interval in certain cases. Could addressing these disparities be the key to unlocking truly fair and scalable growth in the Credit Scoring Market?

“Could AI and Alternative Models Reshape the Credit Scoring Market Forever?”

The Credit Scoring Market is evolving fast. Traditional models like FICO and VantageScore still dominate, covering 70% of U.S. government-backed mortgages, while external data, used by 75% of EU lenders and 90% of Indian banks, drives compliance and risk accuracy. Banks lead revenue, yet fintechs, NBFCs, and telecoms are leveraging AI/ML and alternative models to challenge the status quo. Could these innovations redefine the future of credit assessment?

## Credit Scoring Market Key Trends:

“U.S. credit scores have declined amid rising student loan repayments and inflationary pressures, with Generation Z experiencing the most pronounced impact on creditworthiness.”

“Alternative data and AI/ML analytics, including utility and mobile payment records, are extending credit access to thin-file and unbanked populations.”

“Leading credit bureaus, including Equifax, TransUnion, and FICO, are leveraging cross-border networks and AI platforms to strengthen global risk assessment and promote financial inclusion.”

“Global Credit Titans Drive Market Transformation: AI, Cross-Border Networks, and Strategic Acquisitions Reshape the Credit Scoring Landscape”

“In March 2025, Equifax launched the Real-Time Global Credit Network, enabling cross-border credit data sharing for expat borrowers across the U.S., U.K., and Australia.”

“In January 2025, TransUnion launched the TruIQ™ AI Platform, introducing next-generation AI-driven credit analytics that enhanced risk prediction accuracy by 18% for APAC lenders.”

“In November 2024, CRIF acquired a strategic stake in Egypt’s I-Score, the country’s leading credit bureau, to enhance its MENA presence with hybrid credit scoring models.”

“In September 2024, FICO partnered with India’s Yubi, integrating its scoring models with Yubi’s co-lending platform to support over 10 million underserved Indian MSMEs.”

“In May 2024, Experian acquired a majority stake in Credit Registry Nigeria, the country’s largest credit bureau, to expand its African presence and strengthen alternative data scoring capabilities.”

To know the most attractive segments, click here for a free sample of the report:

[https://www.stellarmr.com/report/req\\_sample/credit-scoring-market/2809](https://www.stellarmr.com/report/req_sample/credit-scoring-market/2809)

“Is North America Paving the Way for the Future of the Global Credit Scoring Market?”

North America leads the Credit Scoring Market, leveraging a mature credit reporting ecosystem and robust regulatory framework. Over 90% of U.S. adults maintain active credit files, far exceeding the 40–60% coverage in Europe and Asia-Pacific. With CFPB mandates requiring FICO scores for 70% of government-backed mortgages and FHFA-backed FCRA enforcement, could this unmatched adoption ignite the next era of innovation and growth in global credit scoring?

## “FICO’s Bold Move: Is the Credit Scoring Market in Brazil on the Brink of Transformation?”

In 2024, FICO acquired Zetta, a trailblazing Brazilian fintech leveraging alternative data, utility payments, rental history, and e-commerce activity, for AI-powered credit scoring. Could this bold move redefine the Credit Scoring Market in a region where 40% of the population lacks traditional credit histories? Zetta’s platform, already trusted by over 200 lenders, now integrates with FICO’s Next-Gen Credit Scoring to unlock unprecedented financial inclusion. Aligned with Brazil’s Open Finance initiative, this deal positions FICO to dominate the country’s surging digital lending ecosystem, potentially setting a blueprint for credit innovation across Latin America.

### Credit Scoring Market Key Players

#### North America

Fair Isaac Corporation (FICO) (US)  
VantageScore Solutions (US)  
Experian (US)  
Equifax (Canada)  
TransUnion (Canada)  
Buro de Crédito (BC) (Mexico)

#### Europe

ClearScore (UK)  
Schufa (Germany)  
Creditsafe (France)  
United Credit Bureau (Russia)  
CRIF (Italy)

#### Asia Pacific

People’s Bank of China (PBOC) Credit Reference Center (China)  
Japan Credit Bureau (JCB) (Japan)  
TransUnion CIBIL (India)  
Finosi (Vietnam)  
PT Pefindo Biro Kredit (Indonesia)

#### Middle East and Africa

CRC Credit Bureau Limited (Nigeria)  
XDS Credit Bureau (Nigeria)  
Mojood (GCC)  
Emirates Credit Information Company (ECI) (GCC)

## South America

Serasa Experian (Brazil)

Boa Vista SCPC (Brazil)

Datacrédito (Colombia)

CIFIN (Colombia)

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