

Credit Bureaus Market to Reach USD \$189.65 Billion by 2029 at 11.4% CAGR

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

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Credit Bureaus Global Market Report 2025

How Big Is The [Credit Bureaus Market](#) In 2025?

Recent years have seen a remarkable surge in the market size of credit bureaus. Forecasts

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suggest a jump from \$110.21 billion in 2024 to \$123.34 billion in 2025, an impressive compound annual growth rate (CAGR) of 11.9%. This expansion during the historic era is largely due to factors such as the advancement of the lending industry, financial inclusion actions, compliance with regulations and reporting obligations, risk handling at financial institutions, and heightened awareness of consumer credit.

The market size of credit bureaus is projected to witness a swift expansion in the coming years, with a valuation of

\$189.65 billion by 2029, displaying a compound annual growth rate (CAGR) of 11.4%. The predicted growth over this period can be associated with factors such as the use of alternative data sources and machine learning, the advent of open banking, issues related to cybersecurity and data protection, governmental financial inclusion initiatives, and alterations in consumer behavior patterns. The principal trends throughout this forecasted period involve advancements in data processing technology, the digital revolution in the banking and finance sector, the integration of alternative data, using blockchain for identity verification, and an emphasis on consumer empowerment.

Download a free sample of the credit bureaus market report:

What Are The Key Driving Factors For The Growth Of The Credit Bureaus Market?

The credit bureau market's expansion is anticipated to be fueled by a growing demand for credit cards. Credit cards, an alternative to cash or cheques, typically offer an unsecured line of credit that can revolve. Information about cardholder activities is provided to credit bureaus by credit card issuers, which aids in evaluating individual credit ratings. Based on these ratings, customers can seek loans and enjoy benefits such as limitless reward points, insurance coverage, discounts, cashbacks, alongside boosting their credit scores. The Federal Reserve Bank, a US-based bank, noted in November 2022, that applications for credit cards had risen from 26.5% in 2021 to 27.1% in 2022. Thus, the rising demand for credit cards is propelling the credit bureau market's growth.

Who Are The Key Players In The [Credit Bureaus Industry](#)?

Major players in the Credit Bureaus Global Market Report 2025 include:

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

What Are The Upcoming Trends Of Credit Bureaus Market In The Globe?

Key players in the credit bureau market are prioritizing the enhancement of their credit evaluation services, like household-level credit reports, to simplify the procedure of loan underwriting and supply lenders with a holistic understanding of potential borrowers' financial states. These household-level credit reports assist lenders in evaluating the total credit capacity and economic condition of a whole household, thus expediting the loan underwriting procedure and enhancing risk evaluation. For example, in February 2023, Equifax Credit Information Services Private Limited (ECIS), a US-based credit bureau and consumer credit company (CIC), launched a new product, the Household Combined Credit Report, expressly designed for the microfinance sector. This ground-breaking product simplifies the loan underwriting procedure by allowing lenders to evaluate a potential borrower's creditworthiness at the family level, rather than focusing solely on individual credit scores. This allows for a more comprehensive understanding of a household's total income, equated monthly installment (EMI) obligations, and credit exposure with just one inquiry.

What Segments Are Covered In The Credit Bureaus Market Report?

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 Region Is Expected To Lead The Credit Bureaus Market By 2025?

In the Credit Bureaus Global Market Report 2025, North America emerged as the leading region for the year 2024 in the credit bureau market. The growth status projected for this region is significant. The report encompasses various regions including Asia-Pacific, Western Europe, Eastern Europe, South America, Middle East, and Africa.

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