



Credit Bureaus Market to Reach \$385.6 Billion, Globally, by 2032 at 13.4% CAGR

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NEW CASTLE, DE, UNITED STATES, December 1, 2025 /EINPresswire.com/ -- Allied Market Research published a report, titled, "[Credit Bureaus Market](#)" by Product/Service (Credit Score, Credit Reports and Credit Check Services), Report Type (Corporate Report and Individual Report), and End User (Commercial and Consumer): Global Opportunity Analysis and Industry Forecast, 2024-2032". According to the report, the credit bureaus market was valued at \$124.4 billion in 2023, and is estimated to reach \$385.6 billion by 2032, growing at a CAGR of 13.4% from 2024 to 2032.

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Prime determinants of growth

However, data privacy concerns hinder market growth. Moreover, expansion into emerging markets and increased demand for alternative credit scoring offers remunerative opportunities for the expansion of the global credit bureaus market.

Segment Highlights

The credit score [segment held the largest market share](#) in 2023.

By product/service, the credit score segment held the largest market share in 2023, owing to its significant role in financial decision-making. Credit scores have become increasingly important for lenders, insurers, and even employers, driving high demand for these borrowing services. The growing emphasis on financial literacy and credit awareness among consumers also contributed to the segment's growth. In addition, the expansion of fintech and digital lending platforms further amplified the need for accurate and timely credit scoring, cementing its position as the largest segment in the credit bureaus market.

The individual report segment held the largest market share in 2023.

By report type, the individual report segment held the largest market share in 2023, owing to its essential role in evaluating personal creditworthiness for financial activities. The individual reports provide detailed insights into a person's credit history, payment behavior, and outstanding debts, which is crucial for lenders when making decisions about loans and credit. In addition, the high demand from consumers and businesses for precise and comprehensive

individual credit evaluations, drives the segment dominance in credit bureaus market

The consumer segment held the largest market share in 2023.

By end user, the consumer segment held the largest market share in 2023, owing to the increasing awareness and demand for personal credit management. Consumers utilize credit reports to monitor their credit scores, detect fraud, and manage their financial health. This growing emphasis on personal finance and creditworthiness drives significant engagement with credit bureaus, leading to a substantial market share for consumer-oriented services. In addition, the regulatory requirements and the rise of financial literacy initiative drives the consumer segment dominance in credit bureaus market.

North America held the highest market share in 2023.

By region, North America held the highest market share in 2023, owing to its advanced financial infrastructure, high adoption of credit reporting technologies, and a robust regulatory environment. The region has well-established credit systems, coupled with widespread consumer and business use of credit reports, drive significant demand for credit bureau services. In addition, the presence of major credit bureaus and financial institutions, along with a focus on credit transparency and risk management, further drives North America dominance in the market.

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Players:

Fidelity Information Services

Intuit Inc.

S&P Global Inc.

Experian Credit Information Company of India Private Limited

CRIF High Mark Credit Information Services Pvt. Ltd

Global Data intelligence Ltd.

Equifax Inc.

TransUnion LLC

LexisNexis Risk Solutions

Dun & Bradstreet

FICO

TransUnion CIBIL Limited

Creditinfo Group HF

The report provides a detailed analysis of these key players in the global credit bureaus market. These players have adopted different strategies such as new product launches, collaborations, expansion, joint ventures, agreements, and acquisition to increase their market share and maintain dominant shares in different regions. The report is valuable in highlighting business performance, operating segments, product portfolio, and strategic moves of market players to highlight the competitive scenario.

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Recent Development:

In July 2022, Experian, the global information services company announced that it has become the first CICRA licensed credit bureau to go live in India. The Experian Credit Information Company of India Private Ltd will provide Experian credit reports to lenders and consumers in compliance with the Reserve Bank of India's (RBI) guidelines.

Key Benefits for Stakeholders

This report provides a quantitative analysis of the market segments, current trends, estimations, and dynamics of the [credit bureaus market analysis from](#) 2024 to 2032 to identify the prevailing credit bureaus market opportunity.

The credit bureaus market research is offered along with information related to key drivers, restraints, and opportunities.

Porter's five forces analysis highlights the potency of buyers and suppliers to enable stakeholders make profit-oriented business decisions and strengthen their supplier-buyer network.

In-depth analysis of the credit bureaus market segmentation assists to determine the prevailing market opportunities.

Major countries in each region are mapped according to their revenue contribution to the global market.

Market player positioning facilitates benchmarking and provides a clear understanding of the present position of the market players.

The report includes the analysis of the regional as well as global credit bureaus market trends, key players, market segments, application areas, and credit bureaus platform growth strategies.

Credit Bureaus Market Report Highlights

Aspects Details

By Product/Service

Credit Score

Credit Reports

Credit Check Services

By Report Type

Corporate Report

Individual Report

By End User

Commercial

Consumer

By Region

North America (U.S., Canada)

Europe (France, Germany, Italy, Spain, UK, Rest of Europe)

Asia-Pacific (China, Japan, India, South Korea, Australia, Rest of Asia-Pacific)

LAMEA (Latin America, Middle East, Africa)

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Key Market Players

FICO, Experian Credit Information Company of India Private Limited, Equifax Inc., S&P Global Inc., Intuit Inc., TransUnion LLC, Fidelity Information Services, CRIF High Mark Credit Information Services Pvt. Ltd, LexisNexis Risk Solutions, TransUnion CIBIL Limited, Creditinfo Group HF

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