The Future of Underwriting:
A VISION FOR 2030

Moving into the agentic era of fraud
and credit risk decisioning

experian

Contents

Executive Summary

Experian conducted global research across 10 countries to explore how underwriting is evolving, including a survey of 708 credit and fraud senior risk leaders, 21 expert interviews, and over 50 interviews with Experian product, data and platform specialists. Here's what we found:

Underwriting must evolve into a frictionless, embedded, and real-time experience

83%

of respondents believe that lending will become an **embedded part of commercial transactions** rather than a standalone financial product

83%

of respondents agree that lenders will achieve **real-time** loan approvals and payments, significantly reducing the transaction time

78%

of respondents agree that the customer experience will be **frictionless** and instantaneous

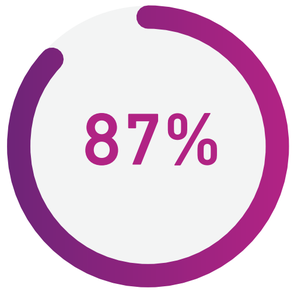
Consumer expectations are driving demand for speed, transparency, and personalisation, particularly for younger generations

38% greater transparency on fees, interest rates, and credit decisions

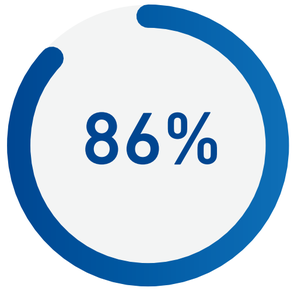
44% frictionless and seamless borrowing experience

40% highly personalised credit products tailored to individual financial circumstances

Unsecured lending is expected to evolve faster than secured lending, driven by digitalisation and greater use of alternative data



of respondents believe that **unsecured lending will digitise faster** than secured lending



of respondents agree that **unsecured loan underwriting will make greater use of alternative data sources** than secured loan underwriting

AI and automation will support, not fully replace, human oversight, particularly in higher-value or complex cases

77% of respondents believe **Artificial intelligence (AI) will serve as an enabling tool, replacing junior underwriters** while senior staff remain involved

82% of respondents believe that **digitalisation will dominate lower-ticket underwriting**, while higher-ticket underwriting will remain more human-led

Data orchestration (not just data access) is critical, especially with the use of alternative data, behavioural, and consented sources

Top reasons for respondents to use alternative data in underwriting by 2030

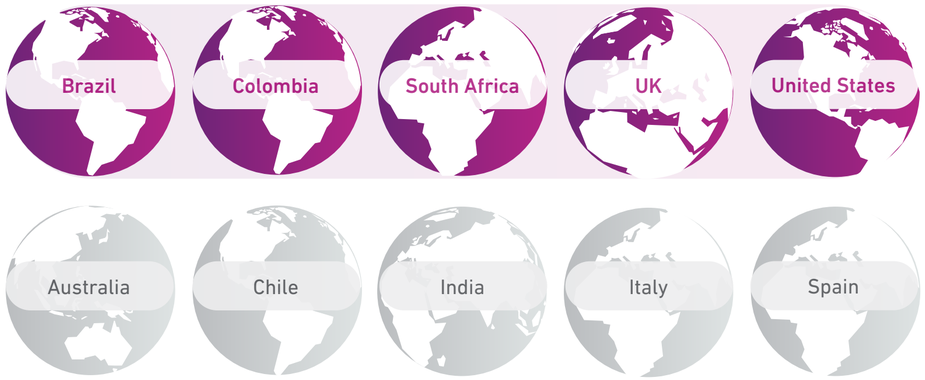
74% To enhance risk assessment & credit scoring accuracy

69% To enable real-time credit decisioning

65% To improve efficiency

62% To prevent fraud

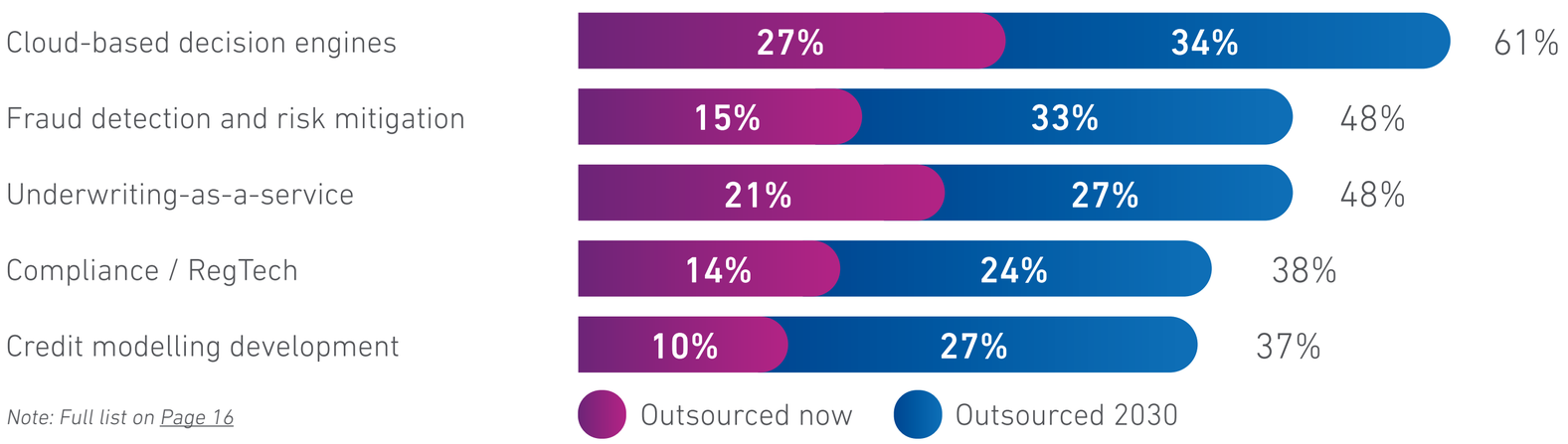
Fraud risk is shifting and hiding in low-friction journeys, requiring continuous trust signals



In half of the countries surveyed, fraud risk was cited as the top barrier to underwriting effectiveness.

Partnerships and modular services will underpin agility and innovation, particularly through outsourcing.

Services that will be outsourced by 2030



Note: Full list on Page 16

Best-in-class fraud and credit risk solution providers must become dynamic orchestrators of data and risk signals

84% of respondents believe credit bureaux will need to integrate alternative data sources to stay competitive

> This research signals a clear shift: underwriting must become more automated, contextual, and connected. To meet rising expectations, underwriting needs to operate as an embedded, always-on service, combining real-time credit decisions with proactive fraud defences and a wide range of data types at scale. That means leveraging a cloud-first AI platform that unifies credit, fraud, identity, and analytics in a single environment to drive results fast. The ability to manage risk and customer experience as one, with full transparency and control, will define the leaders of the next decade.

Keith Little, President, Experian Software Solutions

Introduction: From back-office function to front-line experience

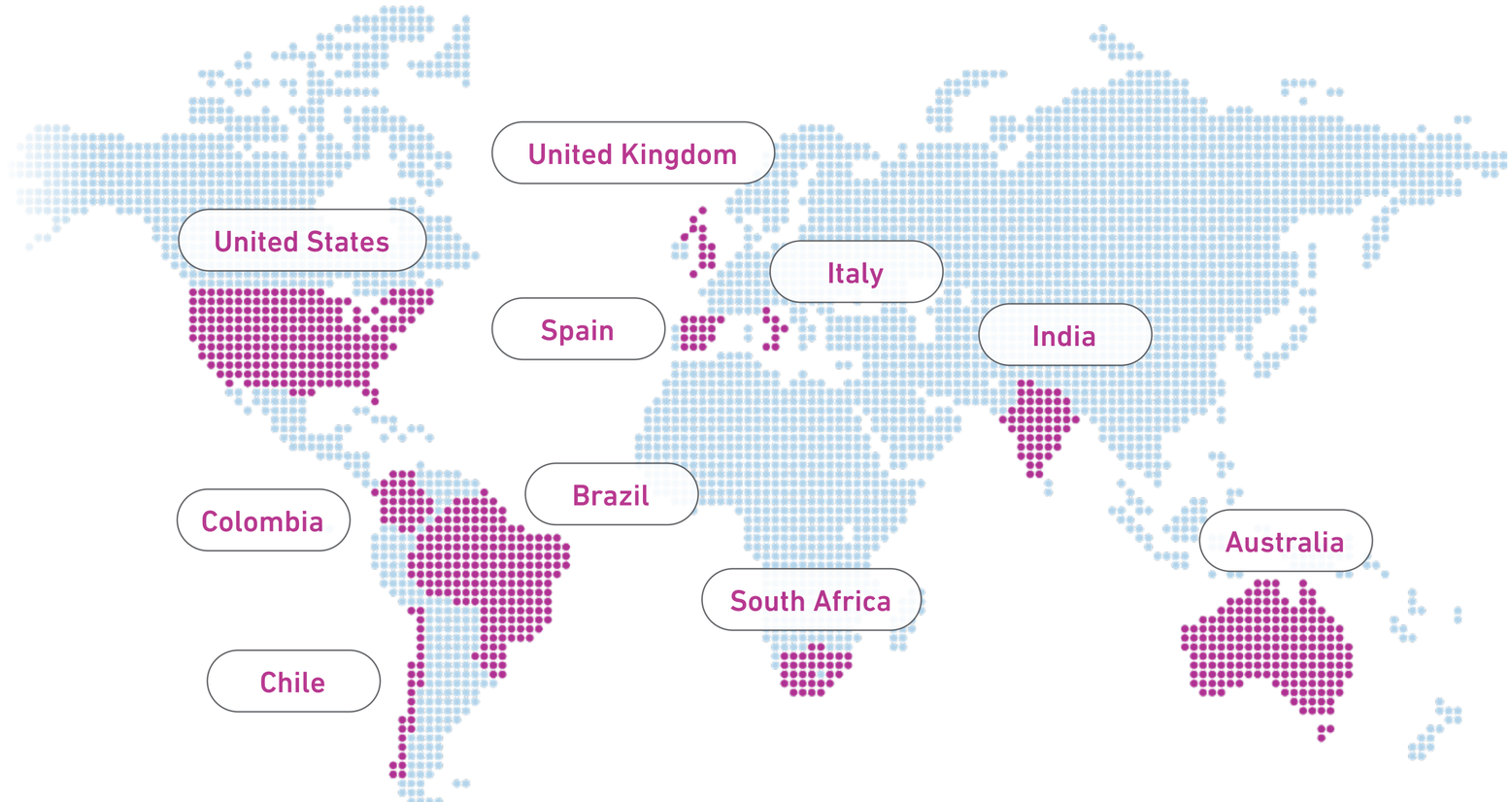
Underwriting must evolve into a frictionless, embedded, and real-time experience

Underwriting is a critical function for businesses. However, for many, the process has not evolved with how consumers now expect to access credit.

While digital onboarding and real-time payments are now commonplace, underwriting often remains dependent on manual intervention, limited data input, and fragmented systems.

This misalignment is no longer viable. Consumers demand personalised credit offers, immediate responses, and transparent outcomes. At the same time, financial institutions must navigate growing regulatory demands, increasingly sophisticated fraud threats, and rising operational complexity while exploring how technology such as automation and AI can drive greater efficiency and cost control.

To examine how these pressures are reshaping underwriting, Experian conducted global research across 10 countries:



A quantitative survey of **708 senior credit & fraud risk leaders**

21 in-depth interviews with industry leaders in credit, fraud, product and regulation

Over **50 interviews with Experian specialists** in product, data, fraud and platform strategy

Key drivers of change by 2030

The research suggests that while technology is the primary force reshaping underwriting, businesses are guided by a customer-centric approach, aiming to deliver tailored products and dynamic pricing that reflect individual behaviours and needs in real time. Organisations must manage a complex mix of internal pressures, external expectations, advanced risk threats, and emerging capabilities to achieve this.

According to respondents, the four most significant drivers of change by 2030 are:

1

Technological advancement

The adoption of AI, cloud-based platforms, real-time data orchestration, and the mainstreaming of alternative data sources is reshaping what's possible in credit decisioning. **92% of respondents believe AI and automation will improve speed and efficiency**, though few expect full replacement of human judgement.

2

Cost pressure and efficiency

Institutions are under pressure to reduce operating costs while increasing the speed and accuracy of their decisions. Outsourcing, automation, and smarter data usage all support this imperative.

3

Regulation and risk management

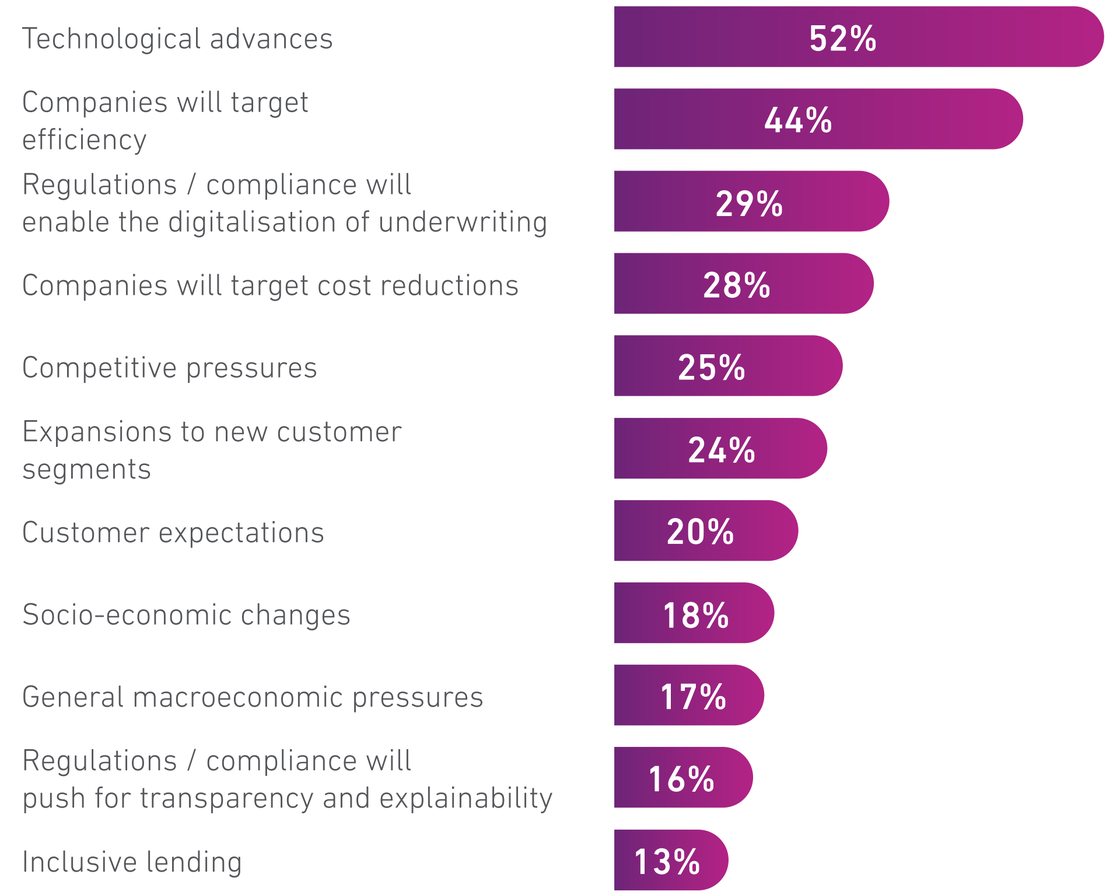
Transparency, fairness, and data privacy are not optional. They are becoming embedded into platform design, especially in markets where AI adoption is accelerating.

4

Customer expectations

As digital services continue raising the bar, borrowers expect lending decisions to be instant, tailored, and understandable. Personalisation is no longer a bonus; it is expected.

Drivers of change by 2030



Note: % of respondents; Q:"What do you think will be some of the most significant driving forces behind the changes to underwriting?"; Don't know responses were excluded

> **One driver is technology advancement. AI is everywhere.**
> Senior leader, Tier 1 US Bank

Consumer expectations will reshape underwriting

The future is frictionless: Customer expectations are driving demand for speed, transparency, and personalisation

Low-friction customer experiences (CX) such as Google's AI-powered agentic transactions are driving change in CX expectations. Instant, embedded and intelligent CX is set to become the norm, and businesses are recognising this. **44% of respondents believe a frictionless and seamless journey is most important to consumers**, particularly those categorised as digital natives.

The aim is to deliver seamless, instant decisions using digital IDs and advanced Know Your Customer (KYC) tools, all within a customer-centric framework. Financial institutions are moving towards tailored products and dynamic pricing models that reflect an individual's financial behaviour, rather than relying on static scoring.

A frictionless journey
44% of respondents believe a frictionless and seamless journey is most important to consumers, particularly for digital natives

Speed in application processing
31% of respondents believe consumers want a simpler and faster application process

Hyper-personalisation
40% of respondents believe consumers want highly personalised credit products tailored to individual financial circumstances

Transparency
38% of respondents believe consumers want greater transparency on fees, rates and decisions

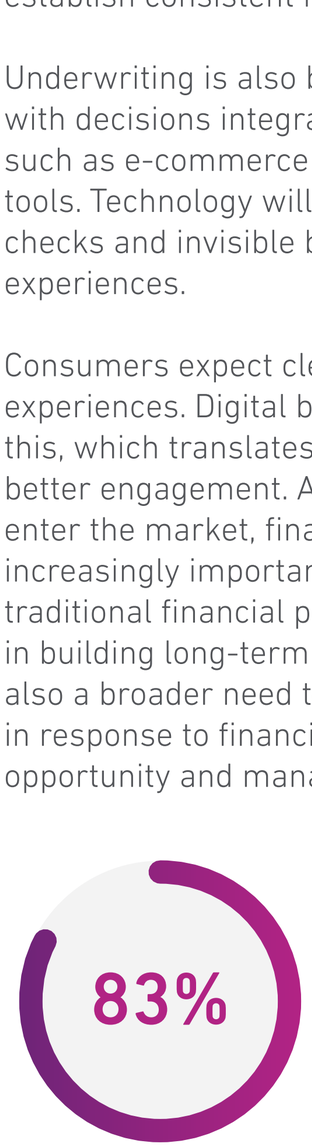
Note: % of respondents; Q: "Which of the following preferences do you think will be most important to credit consumers in 2030"; Don't know responses were excluded

Top challenge across regions:
Demand for consumer education to better understand loan products

Customers increasingly expect decisions that mirror their real lives, built on the data they choose to share. This shift is particularly evident among digital-native generations, who prioritise speed, even above personalisation in some cases. This enables tailored, real-time decisions through connected, always-on data feeds, giving consumers greater control and improving the relevance of credit offers. However, it also introduces new complexity for fraud detection. With consumers selectively sharing information across different contexts, it becomes more difficult to establish consistent risk signals.

Underwriting is also becoming more embedded, with decisions integrated into broader ecosystems such as e-commerce platforms and accounting tools. Technology will support always-on affordability checks and invisible but effective pre-approved experiences.

Consumers expect clear, flexible, and frictionless experiences. Digital banks lead the way by providing this, which translates into lower dropout rates and better engagement. As Gen Z and younger borrowers enter the market, financial education will become increasingly important. Many are unfamiliar with traditional financial products or the role of credit in building long-term financial flexibility. There is also a broader need to reframe borrowing, not just in response to financial strain, but a way to unlock opportunity and manage life transitions.



of respondents believe that lenders will achieve real-time loan approvals and payments, significantly reducing the transaction time

Over half of Gen Z and Millennials will leave their institution if they are unsatisfied with the digital experience*

** IDC, Today's Digital-First Banking Customer Looking for More Guidance and Ease of Onboarding, doc #US53069525, January 2024*

What's broken: A customer experience and risk bottleneck

Despite growing consumer expectations for real-time decisions, many underwriting journeys remain slow, rigid, and confusing. Respondents report that customers face long waits, limited visibility of how financial products work, and unnecessary application processes.

Many underwriting processes continue to be held back by outdated systems and poor integration between platforms. Manual interventions, particularly for thin-file or edge-case applicants, introduce avoidable delays and friction, making journeys slower and more resource-intensive than necessary. These inefficiencies not only affect operational performance but also undermine the ability to deliver fast, seamless experiences to customers.

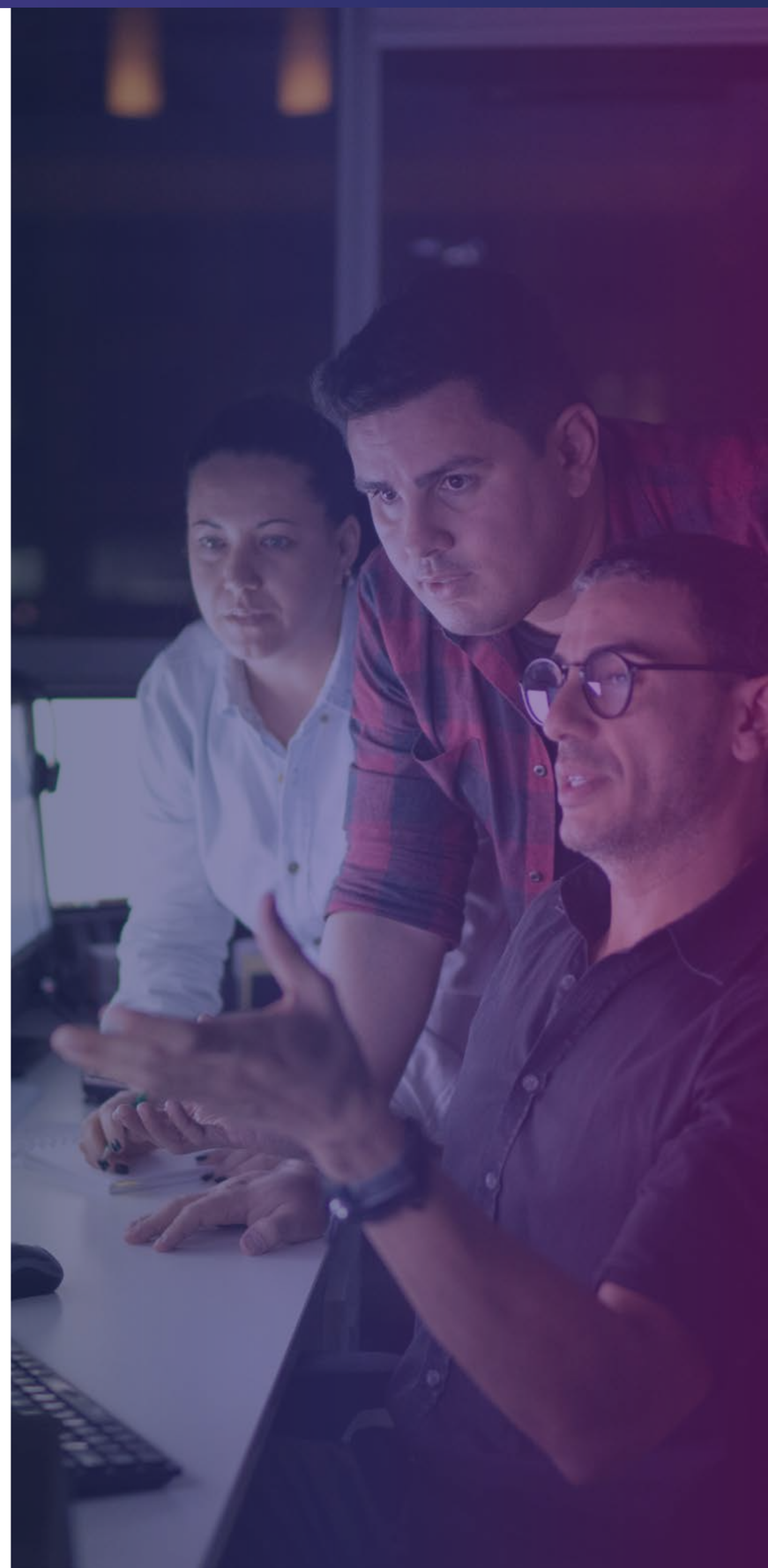
Data remains a significant limiting factor. AI and technology have evolved to the point where the access and integration of alternative data is now a reality for businesses. While there is abundant data available, organisations often lack connections.

Businesses cite challenges with fragmented integration, limited access to real-time information, and a continued reliance on narrow or static data sources. Rigid, rule-based policies further restrict flexibility, applying one-size-fits-all logic to applicants with diverse needs and financial circumstances.

As a result, potentially creditworthy customers, including many small businesses and new entrants, are excluded by default simply because they cannot produce the volume or format of data the system demands.

Top pain points cited by respondents include:

- Fragmented data and manual processes
- Thin-file applicants with limited credit history
- Fraud risks outpacing current controls
- Lack of consumer understanding of how products work



Fraud doesn't disappear in a frictionless journey; it hides

Fraud risk is shifting and hiding in low-friction journeys, requiring continuous trust signals

With faster onboarding and agent-assisted journeys on the rise, businesses must now identify fraud without the touchpoints and tools traditionally used to detect suspicious activity. **37% of survey respondents identified fraud as a top three challenge impacting underwriting effectiveness**. Friction introduced for KYC, such as manual reviews and two-factor authentication, is increasingly impractical in journeys designed for speed.

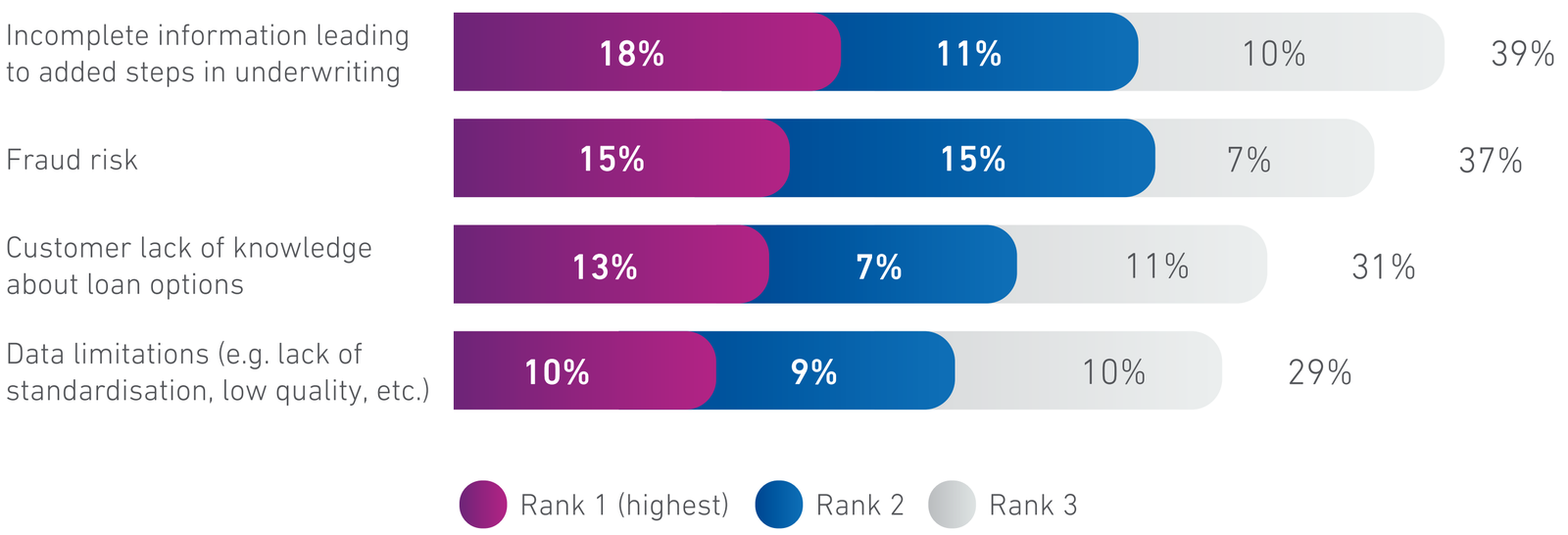
Regional breakdown

Brazil, Colombia, South Africa, UK and US ranked fraud risk as the number 1 challenge impacting underwriting effectiveness

of respondents believe that cybersecurity and fraud prevention will remain a top priority for financial institutions 5 years from now

> And the other application of AI is around fraud detection and being able to identify anomalies a lot quicker and faster.
>
> CIO, Australian Bank

Ranking the top three challenges



Note: % of respondents ranking the top three challenges; Q: The list below highlights common challenges, and pain points that financial institutions may currently face in the credit underwriting process. Which three do you believe are having the greatest negative impact on underwriting effectiveness?; Includes the top 4 friction points

> As artificial intelligence (AI) systems evolve toward greater autonomy, the emergence of agentic AI has introduced complex challenges in the domains of security and authentication.
>
> These systems, often acting on behalf of users or organisations, must be trusted, verifiable, and resilient against manipulation or misuse.
>
> While the security protocols may secure the channel, in the same way HTTPS/TLS secures web interactions do today, fraudsters will leverage the so-called secure channel to insert stolen data and instruct agents to engage in unauthorised activities.
>
> When the industry shifted to web and app-based interactions, there was a need to invent digital intelligence technologies (device recognition, network, and behavioural analysis). The new agentic channel must also be secured, driving further technology innovation.

David Britton, SVP, Strategy & Business Development, Experian

To manage this, underwriting and fraud prevention teams must form a cohesive, cross-functional approach to application review to detect and prevent fraud before it impacts the bottom line.

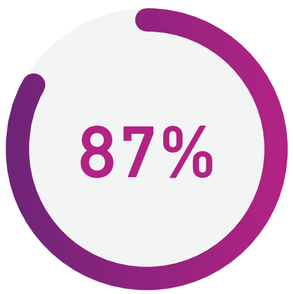
Teams must move from event-based fraud detection to continuous identity and risk modelling. This includes:

- Device and behavioural biometrics
- Consent-based data sharing
- Trust scoring based on network reputation
- Dynamic signals that can update in real time
- Authenticating AI agents acting on behalf of humans

62% of the respondents see fraud prevention as one of the key reasons for alternative data adoption

The convergence of fraud and credit risk is already underway. Some organisations are merging teams, tools, and data layers to spot synthetic identities, misrepresentation, and first-party fraud earlier in the journey.

As credit decisions become more automated, trust must also be automated. This means institutions will need to develop new models of identity verification and ongoing monitoring, balancing the need for customer convenience with robust fraud controls.



of the respondents believe that in 5 years from now, the management of credit risk, fraud risk, and financial crime risk will become more integrated across operations

> Convergence benefits the entire organisation, risk was always like a trifecta of compliance, fraud, and credit risk.
>
> Head of risk and underwriting, leading UK fintech company

From AI tools to AI agents

AI and automation will support, not fully replace, human oversight, particularly in higher-value or complex cases

AI is already helping to automate decision-making, detect fraud patterns and identify creditworthy customers who may be missed by traditional scoring. But the next stage will go further.

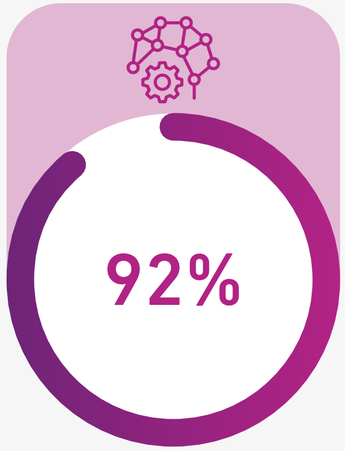
By 2030, respondents expect underwriting to be driven by agentic intelligence – AI-powered agents that act on behalf of the customer to compare products, apply for credit, verify identity, and even negotiate terms.

Tools like Google's agent-assisted checkout show how digital assistants can complete complex transactions in seconds. This model is now influencing expectations in lending.

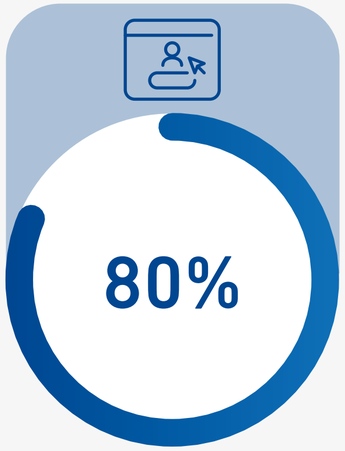
> **The AI agent is a new technological paradigm that will redefine every industry.**
> Product leader,
> Italian fintech firm

By 2030, respondents expect underwriting to be driven by agentic intelligence – AI-powered agents that act on behalf of the customer.

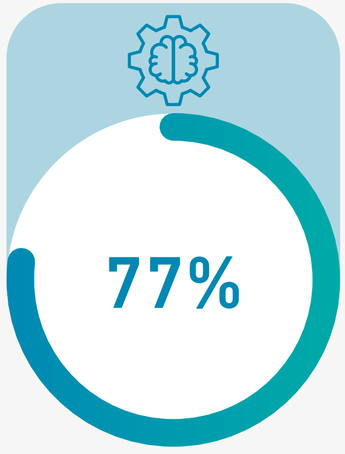
How credit underwriting will function in 2030



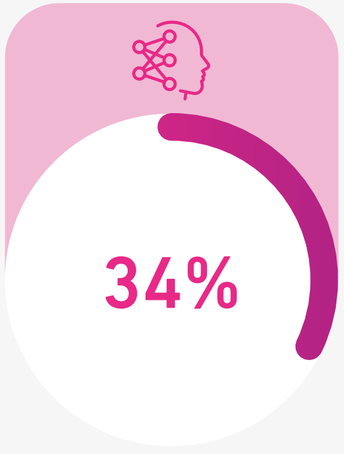
of respondents believe automation and AI will reduce costs and improve efficiency



believe the value and volume of loan underwriting transactions will grow, driven by agentic AI



believe AI will serve as an enabling tool, replacing junior underwriters while senior staff remain involved



of respondents believe AI will completely replace underwriters

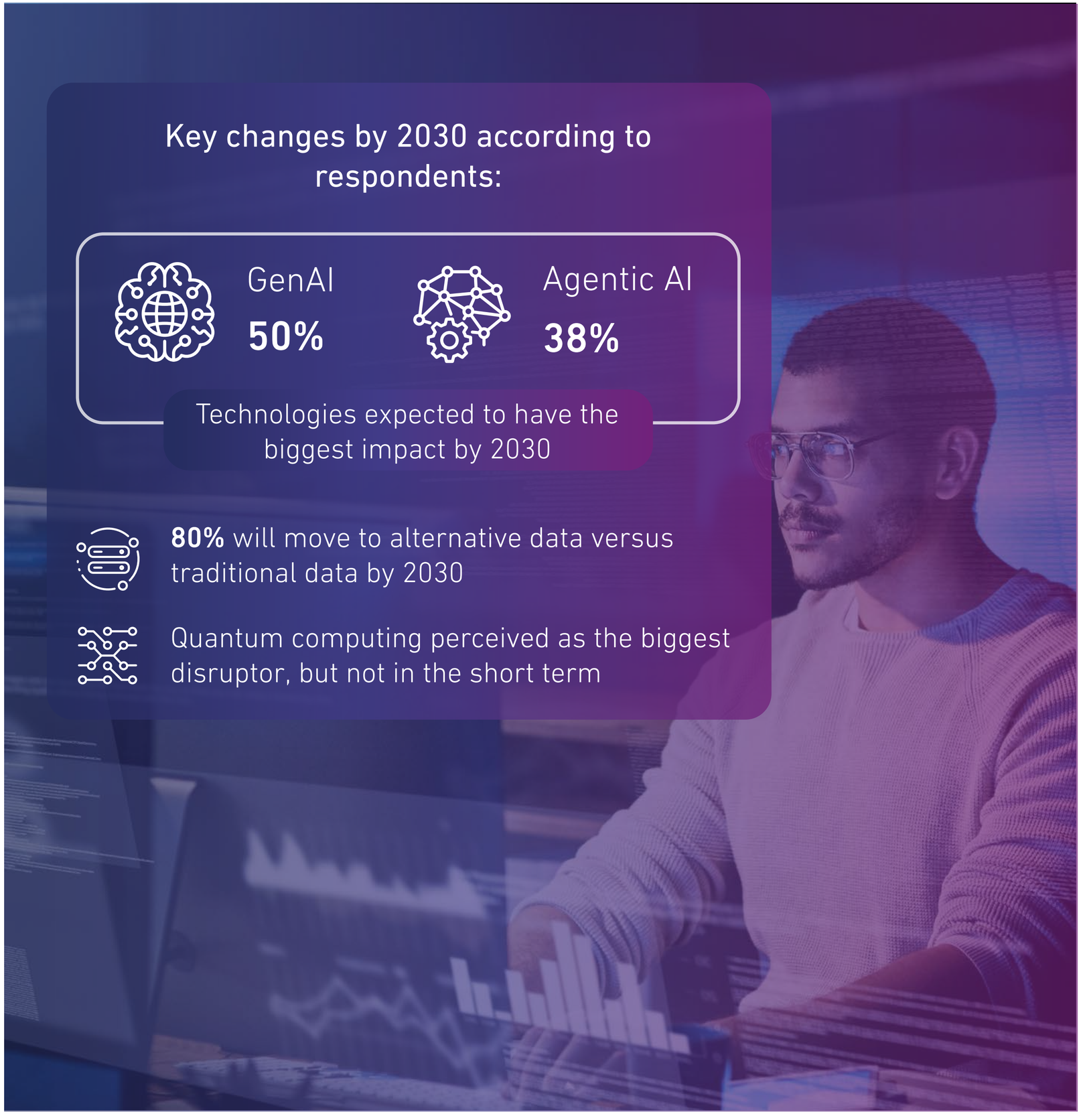
In practice, agentic AI will:

- Compare loan offers in real time
- Auto-fill applications and consent forms
- Verify income and identity using connected data
- Recommend personalised borrowing options
- Update credit limits or terms dynamically

Crucially, this will not eliminate all human roles. Most institutions surveyed believe senior staff will remain involved in high-value or regulated decisions. The staff that remains will have to be trained to deal with both credit and fraud risks. However, the volume of activity supported by AI agents, particularly for lower-ticket, unsecured lending, is expected to increase sharply.

Businesses are already working with partners to embed decisioning, fraud checks, and data orchestration into AI-enabled agent workflows. The aim is not to replace judgment, but to streamline everything around it.

> **The underwriting role will cease to exist in its current form, and where there is a new need for human intervention in the overall process.**
> Associate Partner, leading UK consulting company



Beyond access: Making data work through orchestration

Data orchestration (not just data access) is critical, especially with alternative, behavioural, and consented sources

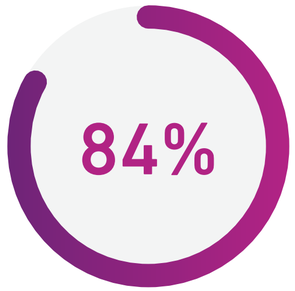
As underwriting evolves into a faster, more personalised and embedded process, the role of data is changing. Traditional credit data remains essential, but it is no longer enough to meet the expectations of today's customers or the demands of more dynamic decisioning. What matters now is not just access to more data, but the ability to orchestrate it: bringing together alternative, behavioural and consented sources in a way that is real-time, explainable and fit for purpose.

The underwriting process of 2030 will require:

- Real-time access to financial and behavioural data
- Consent-based sharing of alternative sources such as payroll, open banking, telco and ecommerce
- Dynamic risk signals that update continuously, not just at onboarding
- Integrated models that combine identity, affordability, and fraud detection into a single decision flow

Access to bureau data is becoming a commodity. It's the orchestration of that data that provides value.

> "Bureau data is just not enough anymore. Access to bureau data is a commodity now."
>
> Head of Credit, leading Brazilian fintech company



of respondents say credit bureaux will play a key role in standardising credit data across the industry

> "Previous credit history worked when people had very traditional lifestyles and very traditional jobs. I think that time is over. You've got to look at the behaviours, the e-commerce footprint and so on."
>
> Managing partner, UK consultancy company

Many lenders are still constrained by outdated systems, inconsistent data standards, and limited interoperability. These limitations not only hinder decision accuracy but also increase operational costs and fraud risk.

Businesses must move from siloed data repositories to connected, consented ecosystems. This means investing in platforms that can:

- Manage consent flows at scale
- Ingest and validate diverse data types
- Support explainability and auditability
- Feed AI models with richer, more contextual insights

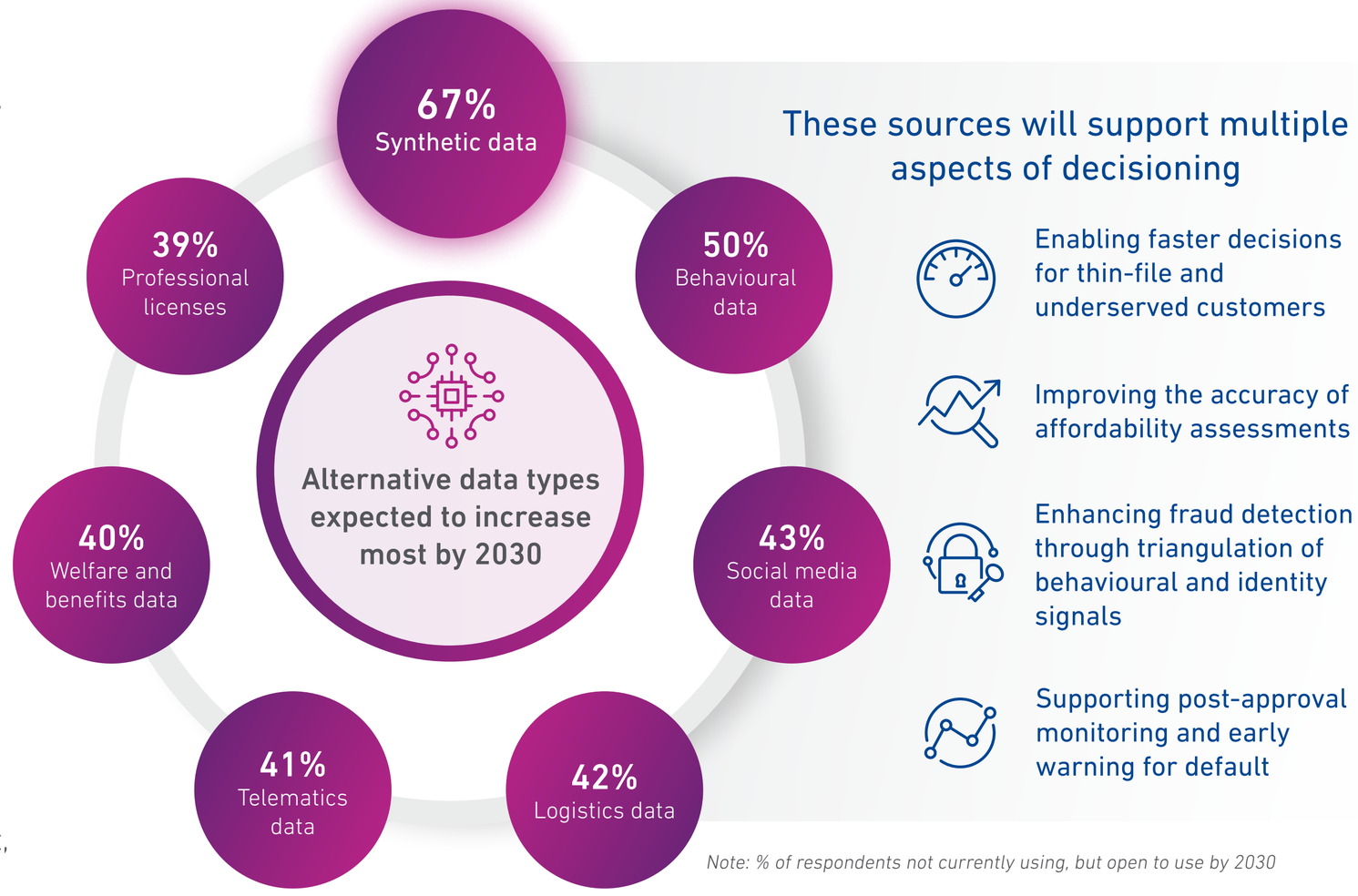
The data that will power underwriting in 2030

Survey responses and interviews highlighted a clear trend: the shift towards real-time, contextual, and consented data is underway. By 2030, this shift will become a baseline expectation.

The challenge is not a lack of data but making it usable, explainable, and safe to scale. As institutions adopt agentic AI and embedded decisioning, the demand for well-curated, real-time data will grow.

> What we see now is the emergence of alternative data providers collecting data using other sources. And I think going forward, entities will be able to complement their existing data with those sorts of data sources as well.
>
> Founder, financial advisory firm, South Africa

This places new expectations on credit bureaux, aggregators, and platforms to act as providers and orchestrators that connect, validate, and package data for use across the credit lifecycle.



Note: % of respondents not currently using, but open to use by 2030

Using synthetic data to build fairer credit models

As financial institutions scale the use of AI in credit decisioning, the integrity and inclusivity of the underlying data become critical. One fast-emerging solution is the use of synthetic data. This artificially generated data mimics the statistical properties of real-world information, without revealing sensitive or identifiable customer details.

Unlike historical datasets, which often reflect entrenched inequalities or lack diversity across demographic groups, synthetic data can be constructed to intentionally represent a broader spectrum of financial behaviours.

This offers two key benefits: it helps address underrepresentation, such as younger borrowers or thin-file applicants, and it supports the development of fairer, more generalisable AI models.

Synthetic data also accelerates innovation by enabling safe experimentation at scale. It can test new scoring methods, train machine learning models, and simulate risk scenarios without waiting for rare events or regulatory approval to access sensitive data.

By 2030, synthetic data is expected to play a central role in credit modelling, particularly as financial institutions seek to balance innovation with explainability, compliance, and inclusion.

The future of partnerships

Partnerships and modular services will underpin agility and innovation, particularly through outsourcing

Underwriting has traditionally been seen as a function to be built and maintained in-house. That is now changing.

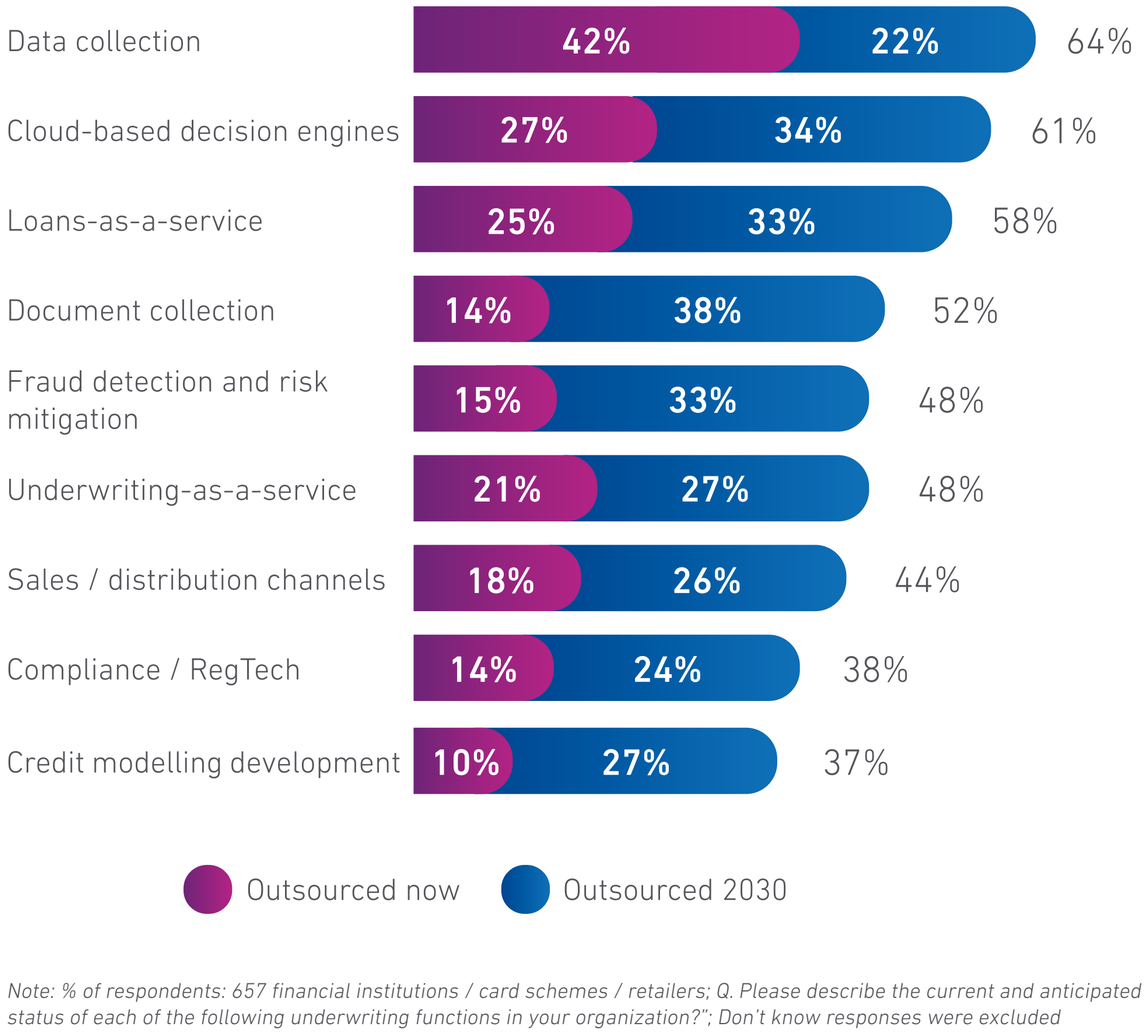
By 2030, many businesses, particularly smaller lenders or those operating in legacy environments, expect to shift towards a partnership-led approach. The survey data suggests that **more than 60% of respondents anticipate that scoring, decisioning, and data collection functions will be outsourced** by the end of the decade.

Key drivers behind this shift include:

- The need to access AI-driven decision tools without large internal development cycles
- Regulatory complexity that favours proven, auditable third-party systems
- The ambition to scale into new customer segments or channels with minimal fixed cost
- The demand for modular, API-based services that can plug into existing infrastructure

This shift does not mean giving up control. In most cases, lenders will retain ownership of strategy, oversight and exception handling while relying on partners for execution and infrastructure.

The result is not just operational efficiency but also greater agility, allowing lenders to adjust their models, data sources, and experiences according to customer needs and regulatory change.



Note: % of respondents: 657 financial institutions / card schemes / retailers; Q. Please describe the current and anticipated status of each of the following underwriting functions in your organization?"; Don't know responses were excluded

> **Every piece that can be externalised will become externalised.**
> Fintech founder, Italy

What businesses are using partnerships for today:

Good examples of use cases demonstrating outsourced capabilities include KYC and ID verification delivered through pre-integrated APIs, as well as specialised alternative-data feeds that banks ingest directly into their models.

The rise of Underwriting-as-a-Service

Outsourcing is becoming a strategy, not a compromise

The move toward more modular and partner-led models is giving rise to a new operating concept: Underwriting-as-a-Service (UaaS). While still emerging, it could gain traction among lenders who need to modernise quickly without the burden of complete system rebuilds.

For many larger businesses, however, UaaS will be consumed as a modular overlay – scorecards, fraud micro-services, bias-monitoring APIs – rather than a wholesale replacement of in-house decision engines. Smaller lenders may lean toward the complete 'credit-in-a-box' model, but large incumbents typically cherry-pick the highest-friction components.

UaaS refers to the external provision of core underwriting capabilities such as credit scoring, identity verification, decisioning engines, and alternative data handling delivered via APIs, with built-in compliance, explainability, and scalability.

More than 60% of respondents expect to outsource decisioning, scoring or data collection by 2030.

Small and mid-sized lenders are already turning to partners to support thin-file lending, e-commerce journeys, and mobile-first applications.

By 2030, North American banks alone will pour $126.8 bn into tech by 2030, with cloud spending accounting for more than 32% of non-labour spending. *Celent, March 2025**

Interviewees noted that UaaS is particularly attractive in geographies with legacy infrastructure, where rebuilding decision systems from the ground up would be too costly or time-consuming.

However, concerns remain around data governance and risk oversight. Providers will need to demonstrate not just capability, but trustworthiness, and offer transparency into how models work, how data is handled, and how decisions are explained.

Viability depends on giving banks the same, or better, line of sight into data lineage, model updates, and regulatory audit trails they enjoy on-premises. Providers that can't surface that level of governance will remain niche, no matter how advanced their algorithms are.

*Celent: "Dimensions: Retail Banking IT Spending Forecasts by Technology, 2025–2030", March 2025

In-house versus outsourced: What stays, what goes

While the trend towards a demand for outsourcing is clear, not all underwriting functions will be externalised. According to the research, lenders will retain control over high-impact or regulated functions while outsourcing commoditised or resource-intensive components.

This hybrid model allows institutions to focus their internal resources where they add the most value while gaining efficiency and flexibility in areas that benefit from scale, automation and constant innovation.

Functions most likely to remain in-house:

Credit policy and strategy

Model governance and compliance

High-value or secured loan decisioning

Customer remediation and complaints

Functions most likely to be outsourced (at least partially):

Data collection and enrichment (especially alternative sources)

Document verification and KYC

Real-time fraud checks and identity triangulation

Scoring and decision automation for lower-risk products

> Fintechs or even the credit reporting agencies would be a logical vendor.
>
> Consultant, KPMG, US

Partnerships will power agility and speed

Looking ahead, competitive advantage will depend less on owning every component and more on managing a high-performing ecosystem. This means businesses must develop new capabilities—not only in underwriting but also in partner orchestration, data integration, and API design.

The winners will be those who can:

- Build trusted relationships with third-party providers
- Integrate tools and data quickly across journeys
- Maintain transparency, fairness and customer trust
- Adapt to new products, regulations or threats without costly rebuilds

This shift mirrors broader trends in digital services: lenders acting as curators and connectors of capabilities, rather than builders of end-to-end stacks. Agility becomes just as important as accuracy, and the ability to respond to change is a core requirement of any underwriting function.

> **Underwriting-as-a-Service is a major thing that we'll be seeing in the next couple of years.**
>
> Head of Risk and Underwriting, fintech, Ireland

The evolution of fraud and credit risk management

Best-in-class fraud and credit risk solution providers must become dynamic orchestrators of data and risk signals

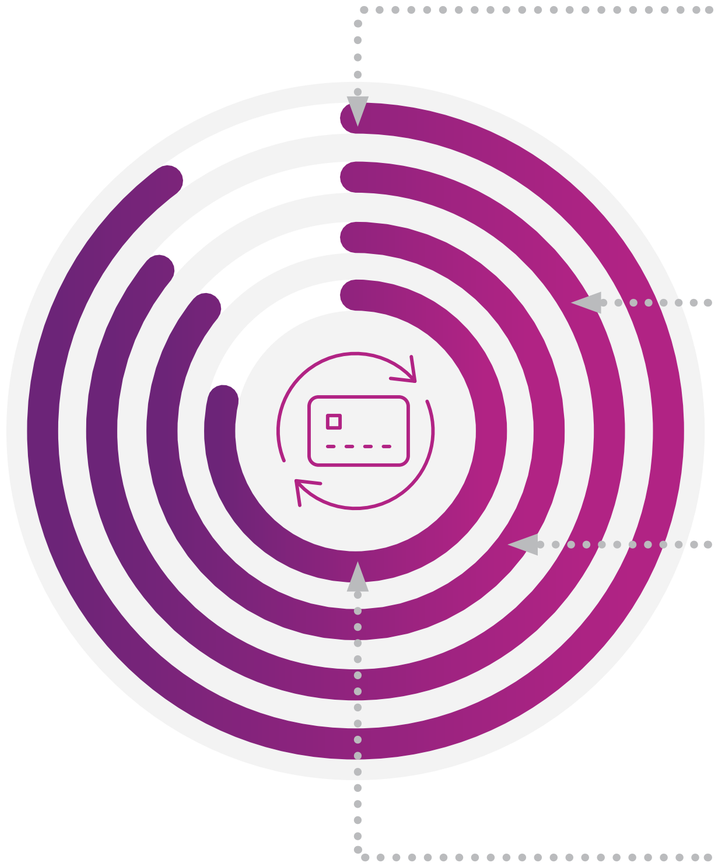
As underwriting becomes faster, more embedded and increasingly driven by automation and AI, the traditional divide between credit and fraud risk functions is being challenged. What was once managed through distinct systems and teams is now converging.

This convergence allows businesses to become dynamic orchestrators of data, risk signals, and identity intelligence, adapting continuously to meet customer expectations and regulatory scrutiny.

To manage growing threats in low-friction journeys, organisations must do more than detect fraud after the fact. They must proactively raise the barrier to entry by layering fraud prevention technologies alongside real-time data sources. This includes device, behavioural and biometric signals, dynamic trust scores, and cross-channel identity verification. When properly orchestrated, these capabilities deter fraud and improve the overall customer experience by reducing friction for legitimate users.

Central to this evolution is the role of the credit bureau. As organisations expand their view of customer behaviour by drawing on alternative, behavioural, and synthetic data sources, bureaux are expected to move beyond their historical role as data repositories.

By 2030, bureau data will remain essential but will need to adapt. Businesses are already expanding their view of the customer by using alternative and behavioural data to close gaps and enrich insight.



88%
believe credit bureaux will continue to have **an important role** in credit underwriting

84%
believe credit bureaux will need to **integrate alternative data sources** to stay competitive

84%
believe credit bureaux will play a **key role in standardising credit data across the industry**

76%
believe credit bureaux will become a **single source of data** if they successfully **integrate alternative data sources**

Note: % of respondents who agree and strongly agree; Q: "To what extent do you agree with the following statements about the role of credit bureaux in credit underwriting in 2030?; Includes responses >60% votes; Don't know responses were excluded

> If I see anything for the credit bureaux it is that they're increasing their services to become more of a one-stop shop with every piece of data that you could ever want.
> CFO, credit union, US

Conclusion: What it takes to lead in 2030

The underwriting process of 2030 will be defined not just by faster decisions but also by transparent and contextual product offerings. To succeed, businesses must modernise how decisions are made, how data is used, and how risk is assessed across the customer journey. Firms must build trust through transparency, so customers, regulators, and partners understand how decisions are made.

Five key takeaways for businesses:

Invest in orchestration, not just access

Data alone won't differentiate. The ability to connect, validate and use alternative, behavioural and consented data in real time will be the foundation for better decisions and fairer outcomes.

Embed trust into every journey

As agentic AI and embedded decisioning models scale, institutions must adopt continuous risk monitoring, robust digital identity, and explainable models to ensure fraud is detected and decisions remain accountable.

Ensure platform readiness

Businesses need a cloud-native, API-first architecture that supports modular services and integration of new data sources to respond to changing regulatory and consumer needs.

Redesign the role of the human

Human oversight in underwriting will remain essential in complex or high-value cases. The role of the underwriter will shift from manual decision-making to exception handling, oversight, and governance.

Adopt a partnership mindset

Leading businesses will not build everything themselves. Success will depend on building and managing high-performing ecosystems and leveraging trusted partners for infrastructure, insights, and innovation.

Businesses that invest now in platform readiness, partner ecosystems, and responsible data use will be best placed to thrive, offering consumers the experiences they expect while managing risk with confidence.

Unlock artificial intelligence and machine learning processes across the credit lifecycle with Experian Ascend Platform™

About the research

This report is based on extensive qualitative and quantitative research conducted **between January and May 2025**. The aim was to examine how underwriting is evolving in response to technological innovation, changing customer expectations, regulatory developments, and market dynamics.

The findings are based on:
A global survey of 708 senior underwriting professionals across 10 countries, including the United Kingdom, United States, Spain, South Africa, Italy, India, Colombia, Chile, Brazil, and Australia. Respondents represented a broad range of institutions from traditional banks and fintechs to automotive lenders and retailers.

21 in-depth interviews with senior leaders in risk, product, and operations functions from banking, consulting, and regulatory bodies. These were conducted across multiple countries to ensure a range of perspectives and market contexts.

Over 50 internal interviews with Experian specialists in credit risk, fraud prevention, data strategy, product development and regulatory affairs.

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