



## in lending

What lenders think, and why it matters

### AI is seen as core to lending

84%

of lenders say AI is a *high or critical* priority for their strategy

89%

say AI will play a *critical* role across the lending lifecycle — from origination to collections

AI is now a business strategy, not a technology choice.

### The ROI challenge

38% of lenders struggle to see *ROI* from current AI implementations

Top barriers slowing adoption:

1



Integration complexity

2



Uncertain ROI

3



High cost

4



Lack of internal expertise

Despite recognising AI's importance, lenders are cautious. They need partners that can prove real returns.

### What lenders want from AI

Top expected outcomes from AI investments:

78%

Operational efficiency



77%

Improved credit decision accuracy



61%

Better risk mitigation



AI success is defined by speed, accuracy, and measurable outcomes.

### Building trust in AI partners

#1

trust factor

Data quality



US lenders prioritise innovation and transparency



UK lenders prioritise ethical AI and regulatory compliance

Trust is built on transparent data foundations.

#### About the research

Survey of 209 senior decision-makers in credit, fraud, and analytics roles.  
**Regions:** UK and US. **Industries:** Financial services and lending.  
*Conducted by Phronesis Partners on behalf of Experian, September 2025.*

Lenders see AI as essential, but they need evidence of ROI and trusted partners to deliver it.

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