



in lending

What lenders think, and why it matters

experian

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

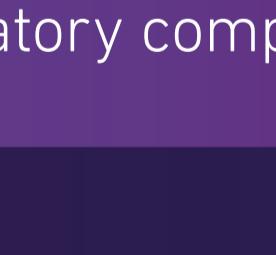
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trust factor

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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