



Chartis Retail Banking Analytics50 2025



Winner's summary

Experian holds a strong and expanding presence in the RiskTech space, powered by unrivalled data assets, advanced analytics and its integrated Experian Ascend Platform™. With 1,400+ users globally, the platform enhances risk decisions, accelerates model deployment and strengthens compliance. With extensive data coverage and intuitive analytics, Experian is well-positioned to support retail banking institutions in making informed, regulatory-aligned decisions.

Experian's offerings equip end users with faster, more transparent and highly accurate risk decisioning, supported by unified data access, AI-driven analytics and automated model deployment. The company's cloud-native, open-API platform provides scalability and flexibility, while its extensive data assets and advanced analytics tools enable financial institutions to operate with greater efficiency, confidence and competitive strength.

Experian's strong ranking in Chartis' Retail Banking Analytics50 2025 report reflects its unmatched data assets, cloud-native analytics platform and advanced AI-driven capabilities. Its end-to-end support for model development, deployment, governance and decisioning across credit, fraud and the full consumer lifecycle makes Experian a leading provider of retail banking analytics and intelligence.

Experian is well-positioned to deepen its future impact through advances in agentic AI, autonomous decisioning and enhanced fraud resilience. Chartis expects Experian to remain at the forefront of retail banking analytics as its data assets expand and AI-driven analytics mature, delivering ever more accurate insights, smarter decision-making and secure, personalized customer interactions at scale.

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Award wins:

- **Strategy**
- **Retail Analytics as a Service**
- **Retail Analytics Governance Framework**



Experian continues to set the benchmark in retail banking analytics. Its cloud-native, AI-powered platform delivers fast, transparent and accurate risk decisioning, which is reflected in its strong ranking in the Chartis Retail Banking Analytics50 2025 report.



Anish Shah
Research Director
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Chartis



Award wins

Strategy

Financial institutions are increasingly prioritizing platforms that are straightforward to implement and offer tightly integrated capabilities across the value chain. Experian stands out in this context, demonstrating a strong ability to unify its tools across a well-aligned ecosystem, supported by a solid infrastructure and a clear, coherent business strategy. This integrated approach differentiates Experian in a competitive market, driving increased client adoption of multiple products to unlock greater value through enhanced operational efficiency, improved profitability and stronger client retention.

Retail Analytics as a Service

Financial institutions increasingly are adopting a modular approach to retail analytics, seeking best-in-class external solutions rather than relying solely on legacy systems. Experian's platform excels in this environment. Its rich data assets, advanced analytics and cloud-delivered, on-demand models allow institutions to access scalable, high-performance insights and reporting without the burden of heavy internal infrastructure.

Retail Analytics Governance Framework

Financial institutions are increasingly prioritizing strong governance frameworks to ensure high-quality, well-controlled data that drives accurate retail analytics. Solutions that strengthen governance across data, model risk, controls and compliance also streamline regulatory alignment, reducing the operational burden. Experian's comprehensive governance capabilities meet these needs effectively, positioning the company as a leading provider in this space.