



Moving From Decision Management to Decision intelligence in Loan Decisioning Platforms

Insights and Recommendations from a Celent Survey of Lending Executives

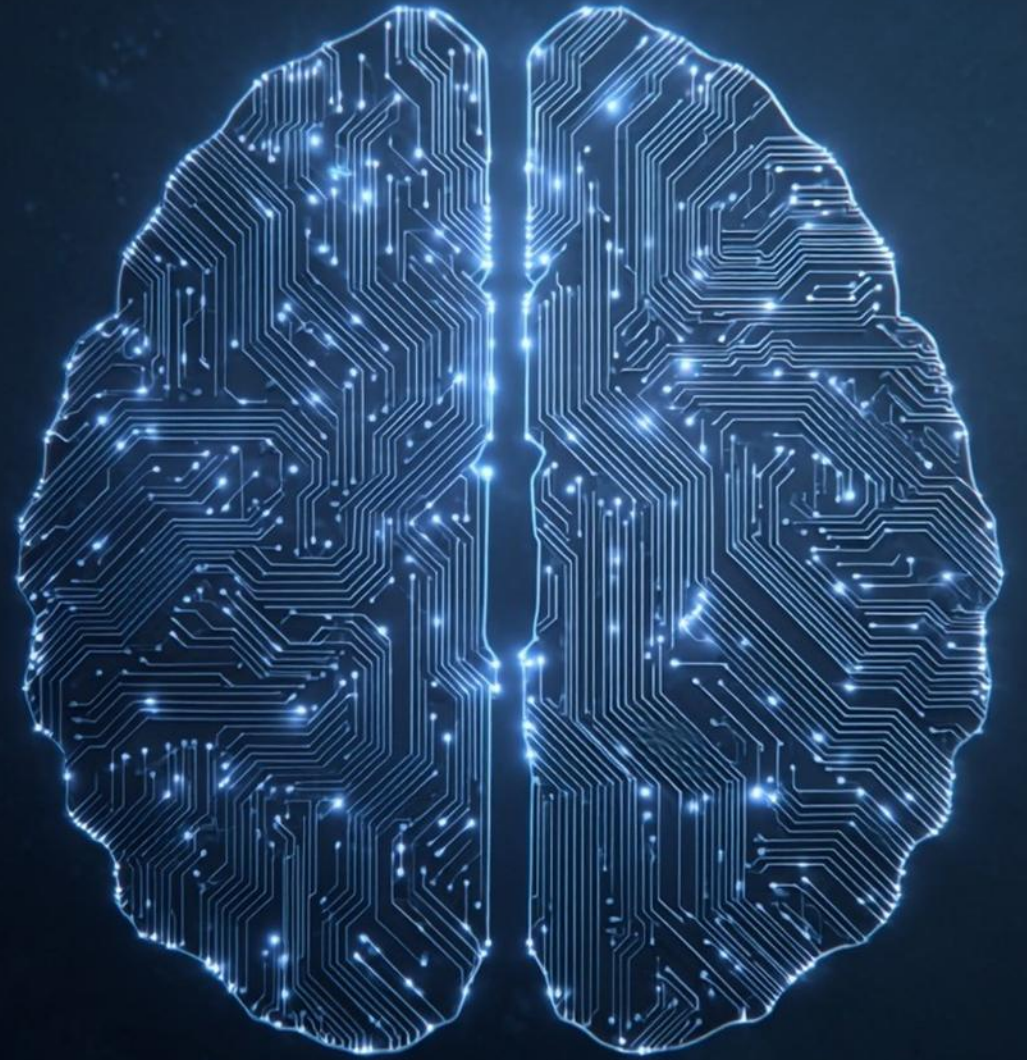
Craig Focardi and Alenka Grealish
September 15, 2026

Contents

1	Executive Summary	3
2	Survey Objectives, Methodology, and Segmentation	10
3	From Decision Management to Decision intelligence	13
4	Decision intelligence Competitiveness and IT Investment	22
5	Decision intelligence Platform Ambitions: 2026 vs. 2028	29
6	AI and Trust in Decisioning	39
7	Segmented Results By Country	43
8	Celent Outlook	48
9	Appendix	51
10	Related Celent Research	57

1

Executive Summary



Executive Summary (Survey Findings)

Celent finds that the decision intelligence market¹ is entering a strong growth cycle with a significant opportunity for both lenders to improve capabilities and vendors to sell enterprise decision intelligence solutions. This area is a key battleground for financial institutions to improve their credit/fraud data, scoring, and loan decisioning processes across the credit cycle for consumer, mortgage, and small business lending.

1 Adoption is currently high in credit cards, low elsewhere ...

68%

of lenders indicate that credit cards are fully or mostly automated ²
19% for mortgages and only **31%** for small business term loans

2 ... therefore lenders plan to spend heavily next two years

82%

are increasing decision intelligence IT spending
25% plan double digit increase

3 with IT spending focused on better data management, decision capabilities, and fixing lending processes ...

58%

of lenders want better data management from their provider
52% want better decision capabilities
44% want help fixing lending processes

4 and adoption will grow strongly across all loan types.

50% plus

Adoption in loan origination, decisioning, collections, and account management
32 point increase in mortgage lending
28 point increase in consumer loans

Sources: Celent 2026 Enterprise Decision intelligence Survey, May 2026; Celent research and analysis
1. Decision intelligence was the most recognized category name in this survey. also referred to as intelligent decisioning, enterprise decision management, and data and decisioning intelligence.
2. Q2: What is the current level of automation of loan decisioning processes at your firm?

Celent’s Take-Aways for lenders and vendors (1/2)

Call to action	Platform evolution is accelerating	Decision platform adoption is underway
Material opportunity for lenders to automate remains across loan types and lending processes, in particular mortgages and small business loans. Majority of lenders acknowledge that they are not leaders in loan decision capabilities, and must invest in decision intelligence, data management, and process improvement. A greater share of larger institutions view themselves as leaders. Country differences exist: Brazilian lenders view themselves as leaders more than US and UK.	Decision intelligence capabilities are growing rapidly (integrated approach combining data, software, rules-management systems, and AI to optimize decision-making across credit cycle). Lenders recognize that they need to move from phase 3 (decision management systems) to phase 4 (decision intelligence platforms) of decision IT to remain competitive (see p. 14). AI adds capability and enhances decision platforms’ accuracy and ability to drive automation.	Adoption of a decision platform has entered the pragmatist (mainstream) phase in the technology adoption life cycle. Decision platform use is growing across all three loan asset classes (consumer, mortgage, business) and across most lending processes (origination, decisioning, collections). This enterprise use indicates increasing opportunity for vendors to sell platforms that can support all loan asset classes.

Decision intelligence technology capabilities and investment are growing rapidly. The next two years will be a period of increasing separation between lenders and vendors that focus on and invest in this area, and those that don’t.

Celent's Take-Aways for lenders and vendors (2/2)

Lenders have strong adoption ambitions over the next two years

By 2028, Decisioning platform adoption is forecast to grow for all loan types, with consumer loans and mortgages increasing the most.

By 2028, the boost in the use of decisioning intelligence is over ten percentage points across all loan types and lending processes.

Improving data management is the leading IT investment priority for decision intelligence, followed by **fixing the overall lending process**.

Flexibility is paramount

Decision platform flexibility is the main characteristic identified by lenders to future-proof their decision intelligence platform, which must integrate with all line of business product systems.

Data management investment is essential to provide full flexibility to incorporate internal and external data for any loan type or process.

Process reengineering spend must be concurrent with decision spend because lenders say they also need to fix their lending processes.

AI trust rests on data, explainability and auditability

Trust begins with data, explainability and auditability, signalling lenders recognizing the importance of achieving foundational elements ahead of leveraging AI.

While not the #1 priority, there is consensus that **secure and controlled AI deployment is important**.

Lenders across regions have a strong understanding of how to build trust in AI systems beginning with foundational elements.

Comprehensive planning; phased execution; selecting a decision intelligence platform “built for change”; and infusing AI trust, explainability, and auditability are the keys to success.

Material opportunity to automate remains across loan types

Manual processes are persistent particularly in relatively complex loan types

Celent finds, unsurprisingly, that **the most automated types of loans are relatively less complex: unsecured credit card and personal loans**. These lend themselves to standardized, score-based credit decisioning.

At the other end of the spectrum, small business-related loans and mortgages are the least automated. Celent expects that as digitization and AI tools become easier, less expensive to implement, these loan types will experience steeper increases in automation.

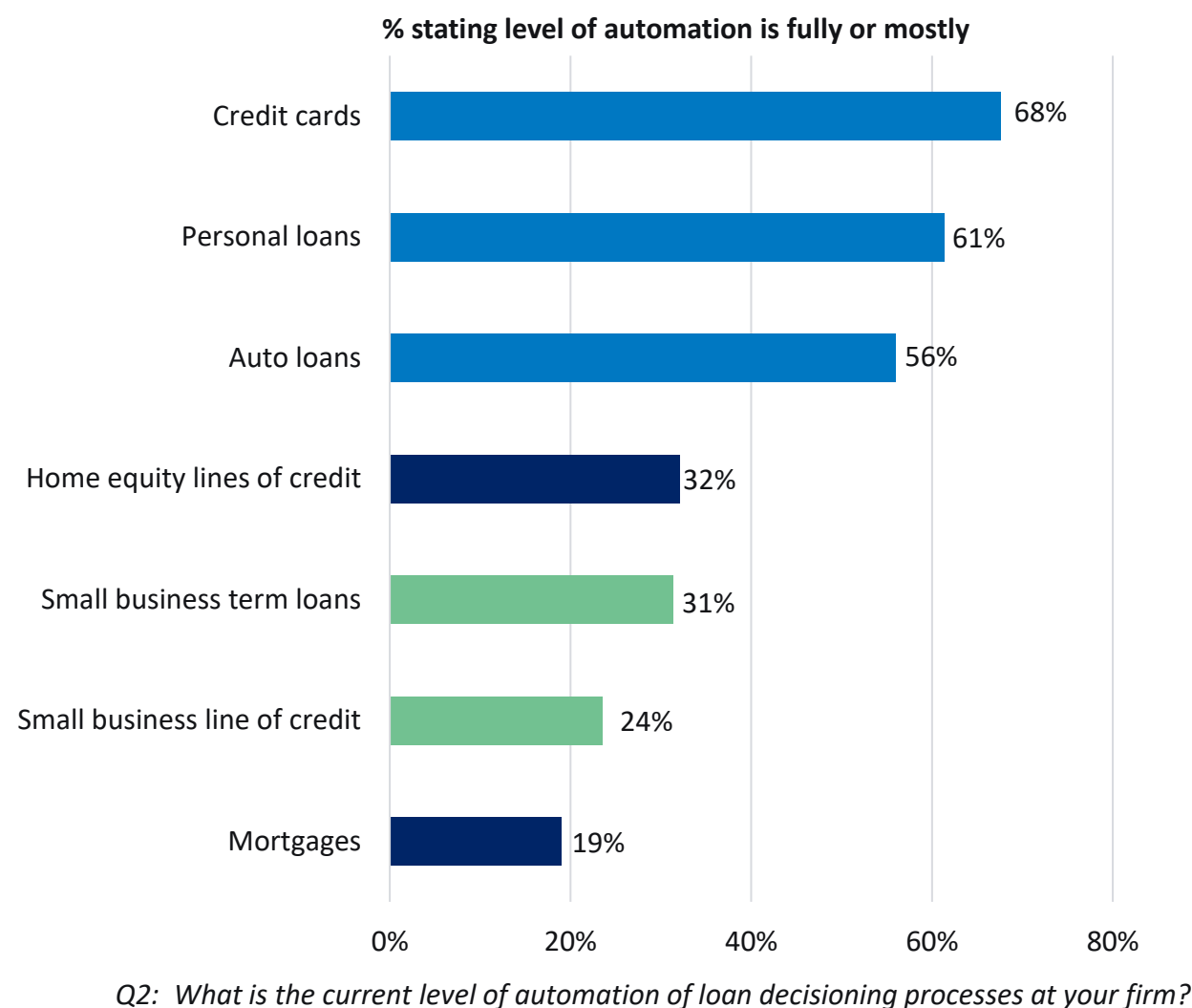
Celent finds it striking that for the less complex loan types, **a large minority of banks have loan decisioning processes that are not more automated:**

- Only 32% banks issuing credit cards
- Only 39% banks originating personal loans

At the country level, **Brazil stood out as having on average 7 percentage points higher level of automation**. In particular:

- For credit cards, 80% of Brazilian banks reported mostly to fully automated
- For personal and auto loans, 71% and 63%, respectively

In contrast, for mortgages, they were 2 percentage points below average.



Sources: Celent 2026 Enterprise Decision intelligence Survey, May 2026; Celent research and analysis

Lenders' ambitions heading in the right direction

Adoption will cross the 50% (majority) threshold in mortgage and small business lending

A key finding of this report is that lenders will be making *very strong decision intelligence IT investments for the more complex secured lending lines of business* (home equity/mortgage and small business).

Survey results show that:

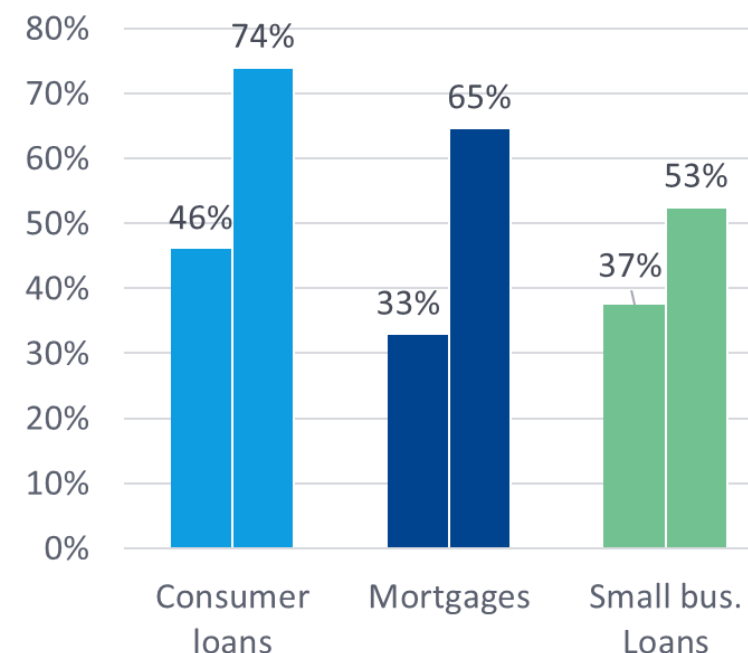
- Mortgage lending use will increase the most (32 points).
- Consumer lending use will jump 28 points and continue to have the highest adoption level.
- Small business lending use will increase 16 points and cross the 50% adoption threshold.

Celent believes this strong growth is due to:

- Lenders leveraging existing consumer decision intelligence expertise into new areas.
- Decision intelligence platform improvements that make it easier to automate more complex loan products.
- Lenders expanding from decision management systems to decision intelligence platform technology.

Consumer loans and mortgages will experience jumps over 25 percentage points

Q7_ By 2028, where do you plan to be using decision platform technologies in your lending businesses?



Sources: Celent 2026 Enterprise Decision intelligence Survey, May 2026; Celent research and analysis

Call to action: Many lenders are behind the automation curve

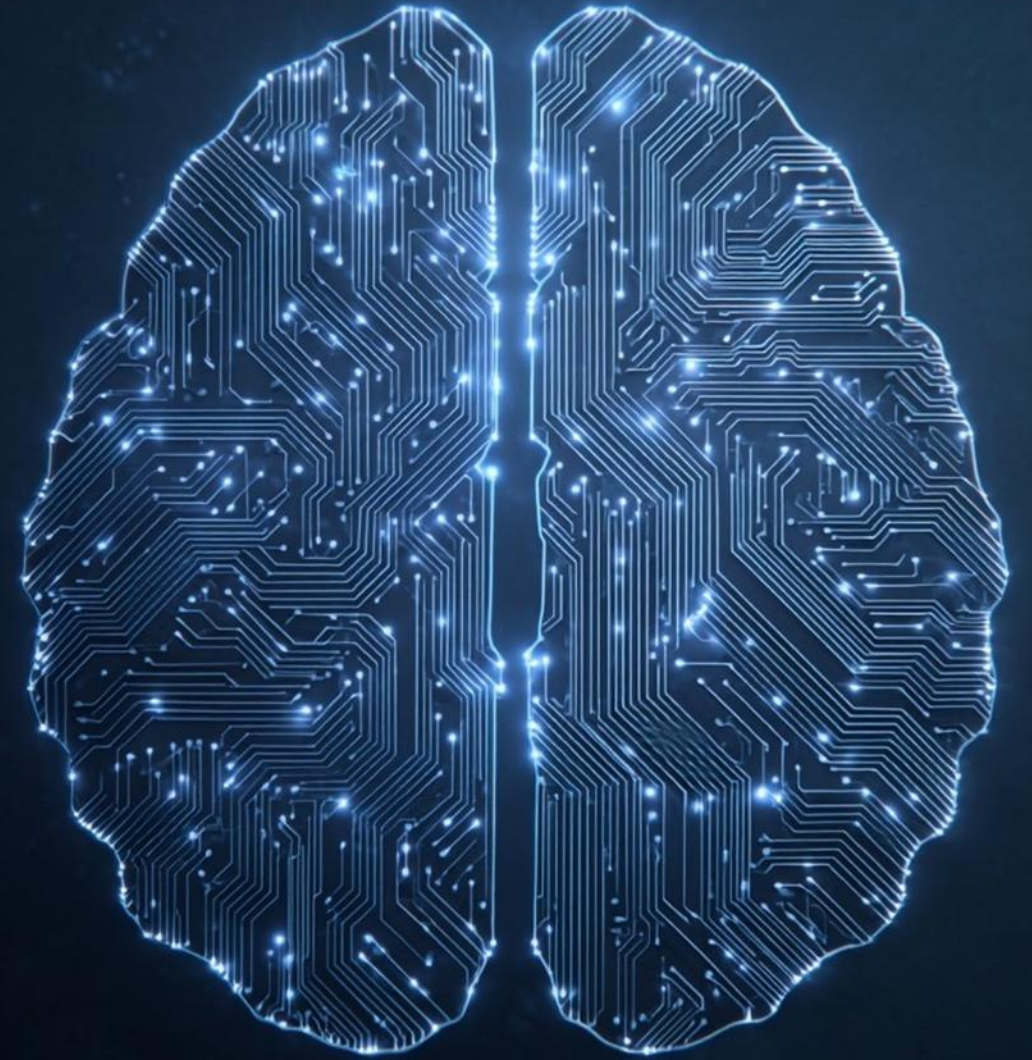
Celent finds that the enterprise decision intelligence platforms are in an early growth stage of adoption. Few lenders believe they are category leaders, and many plan to invest significantly in the category across lines of business during the next two years. As a result, lenders that move early stand to have a competitive advantage for several years at minimum and potentially longer if they tap the AI flywheel and increasingly improve outcomes.

Take-Aways 	Survey results 
Material opportunity to automate remains across loan types, in particular mortgages and small business loans.	Only 19% of mortgage lenders state that they are fully or mostly automated. Only 31% of small business term loan providers state the same.
Majority of lenders acknowledge that they are not leaders in loan decision capabilities. A greater share of lenders at larger institutions view themselves as leaders.	Across loan types the majority of banks state they are “in line with the market.” Credit card issuers stand out with 33% stating they are leaders, likely explained by industry concentration and scale driving relatively more investment.
Country differences exist with Brazilian lenders tending to view themselves as leaders more than US and UK lenders.	For personal loans, across countries, there are more leaders than laggards. Brazil stands out for having the largest net leadership score. Mortgages recorded the smallest disparity with all countries having more laggards than leaders.

Many decision intelligence vendors are expanding in this early stage market and have the opportunity to help lenders become decision intelligence leaders with new IT investment.

2

Survey Objectives, Methodology, and Segmentation



About the survey / Why it matters

Celent designed, conducted, and analyzed a survey of financial institution executives in lending, credit, fraud, IT, and risk management. The goal was to better understand the current and future of enterprise decision intelligence across major countries and global regions. Celent surveyed lenders in Brazil, the UK, and US in a variety of roles relevant to decision intelligence. We achieved the target number of surveys by country, institution size, and respondent role.



What Is Decision intelligence?

Decision intelligence is an integrated approach that combines data, software, and artificial intelligence to optimize decision-making across the entire credit lifecycle — from marketing and acquisition to portfolio management, collections, and fraud prevention.

Decision intelligence connects trusted, large-scale credit, identity and fraud data, advanced decisioning technology, and domain-specific AI models to automate and enhance high-stakes financial decisions.

This category excludes general-purpose analytics or workflow tools that lack proprietary data or credit-focused intelligence.



Research Objectives

To better understand the current use of decision intelligence platforms, planned adoption and IT spending, barriers to adoption, the role of AI and trust.

Celent also wanted to understand how lenders define decision intelligence, and their views on characteristics of a decision management platform that are critical to helping them to future proof their lending business operations and technology.

Survey questions focused on business and technology pain points, external market drivers that impact the technology category, key success factors, IT spending plans, and the role of AI.



Research Approach

The survey was conducted in three large countries across three global regions. Europe (UK), North America (United States), South America (Brazil).

Celent surveyed 250 lenders during the second quarter of 2026. This survey targets respondents by institution type, institution size, and employee roles within those firms to obtain precise answers to specific questions about decisioning intelligence in lending.

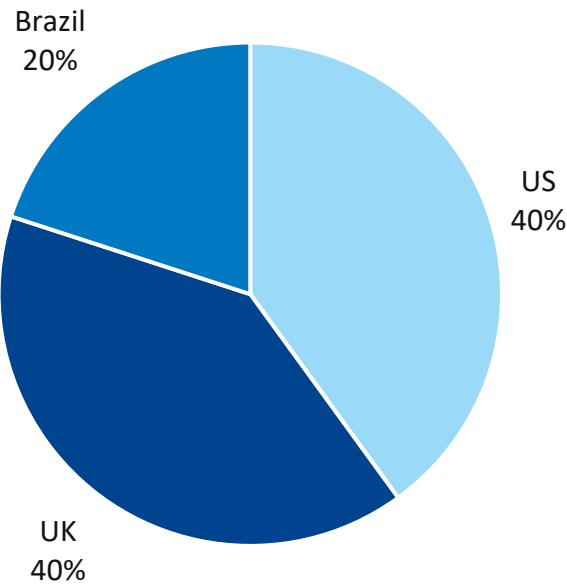
Celent obtained the views of executives in lending, credit, fraud, IT, and risk management.

Decision intelligence survey demographics

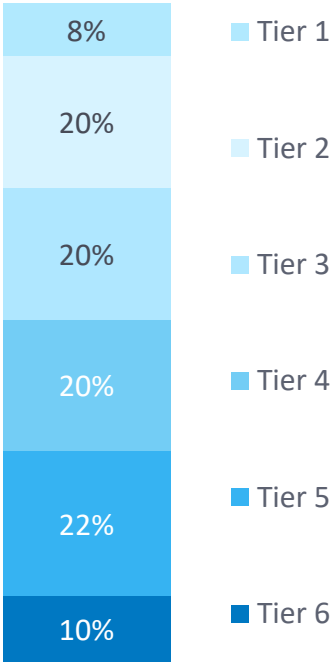
To better understand the current and future of enterprise decision intelligence, Celent undertook a survey of lenders in the US, UK, and Brazil in a variety of roles relevant to decision intelligence. We achieved the target number of surveys by country, institution size, and respondent role.

250 respondents

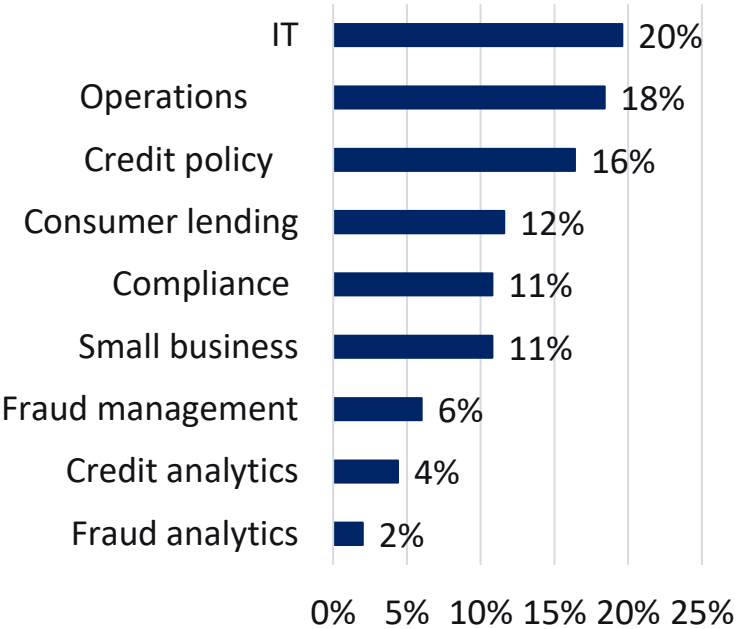
Country breakdown
Country target counts achieved



Bank size (assets)
Well-distributed participation across asset sizes

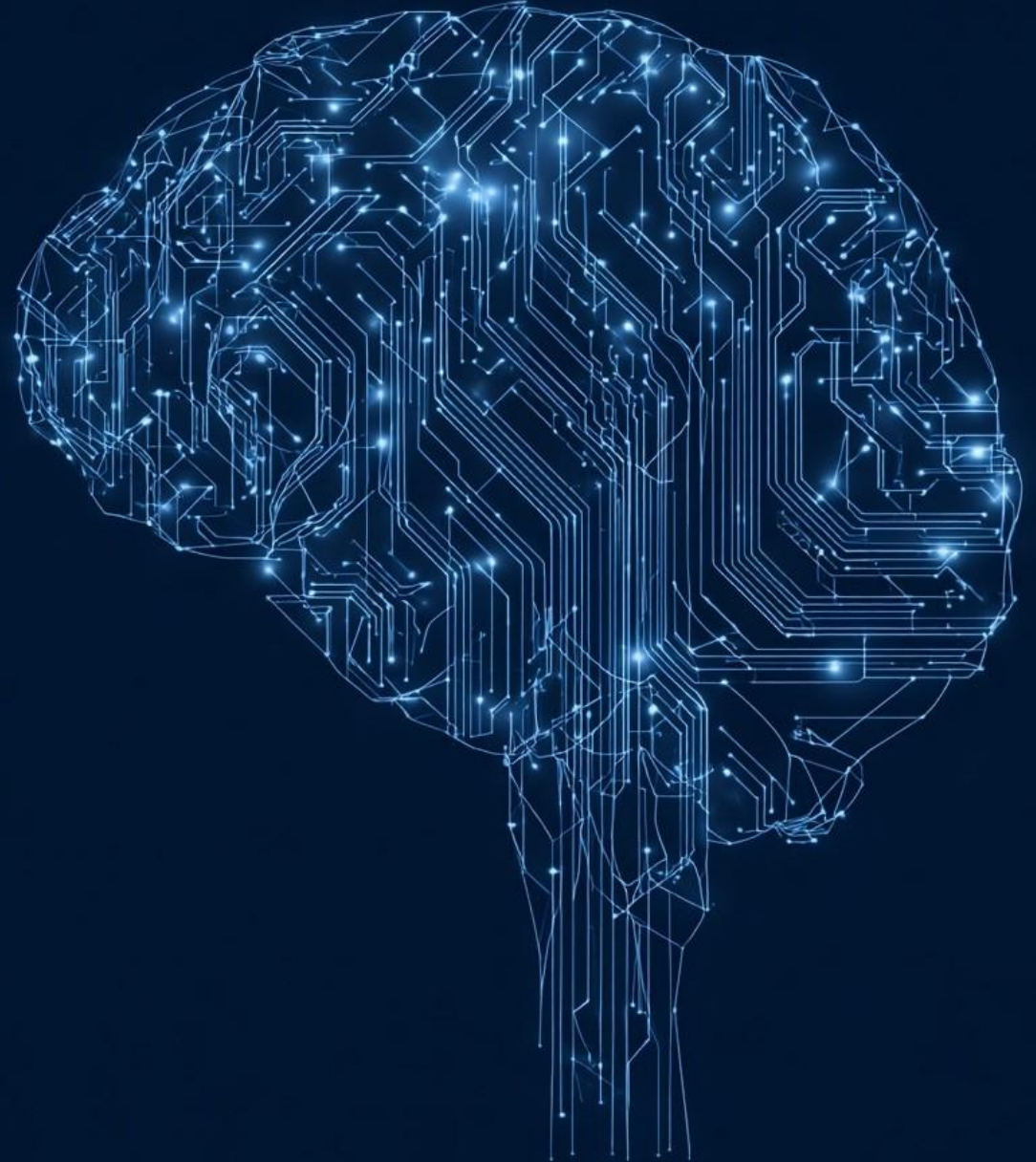


Primary role
Well-distributed participation across the main IT, lending, policy and risk functions



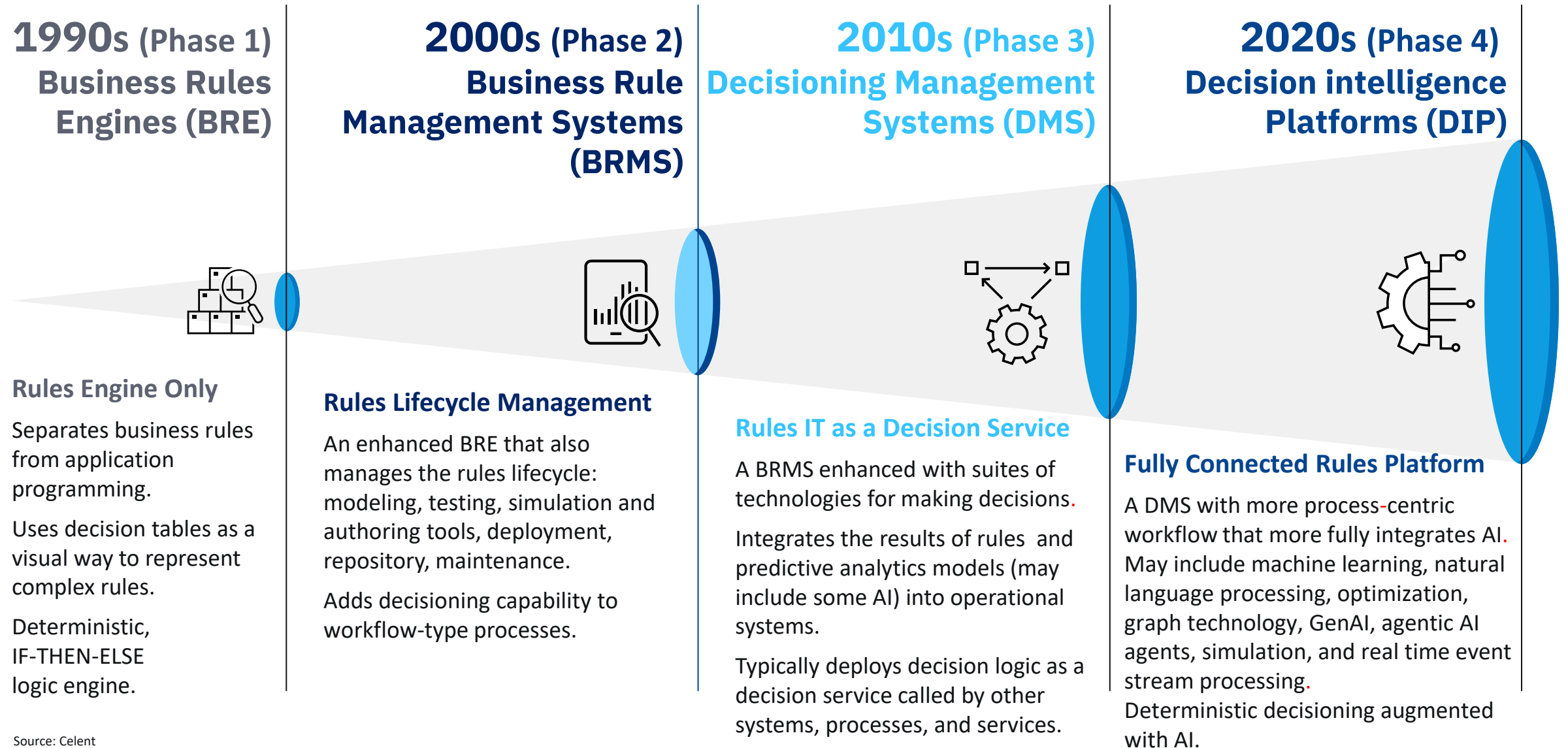
3

From Decision Management to Decision intelligence Platforms



Intelligent decisioning capability growth is accelerating

Four Phases of Automated Decisioning Technology



Decision intelligence means data-driven analytics that encompasses AI and advanced data modelling

Why Decision intelligence?

These systems and platforms are known by a variety of names:

- Data and decisioning intelligence, decision intelligence, enterprise decision management, and intelligent decisioning.

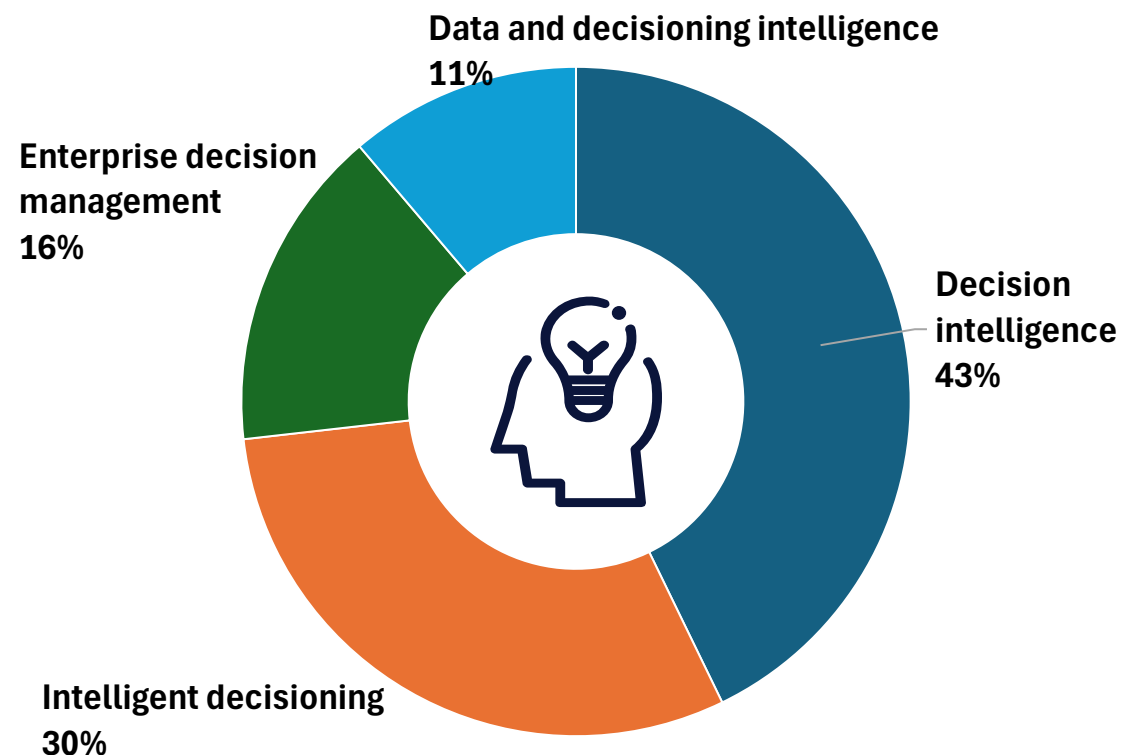
We asked lenders which term resonated most with them

- Emphasize data, rules, decisions, and/or analytics?
- Survey respondents preferred to emphasize *decisioning* versus *data*.
- They preferred *intelligence* versus *management*.

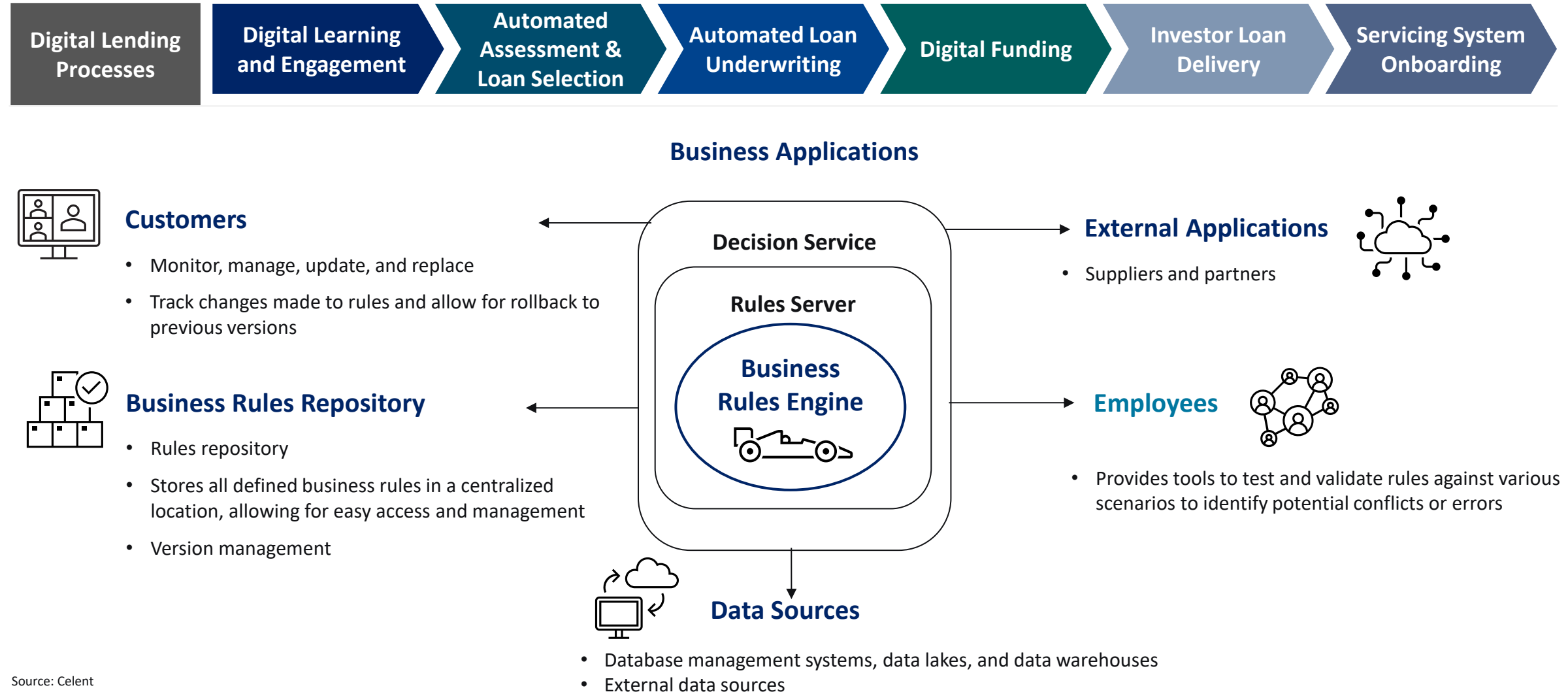
Celent call these platforms **Decision intelligence** because it:

- Frames the software as a tool that assists human decision-makers.
- Focuses on how the platform synthesizes data, learns, and provides actionable insights.
- Indicates data-driven predictive analytics.
- Emphasizes AI, machine learning, and advanced data modelling.

What term best describes a decision platform that combines data, software, rules-management systems, and AI to optimize decision-making across the credit lifecycle?

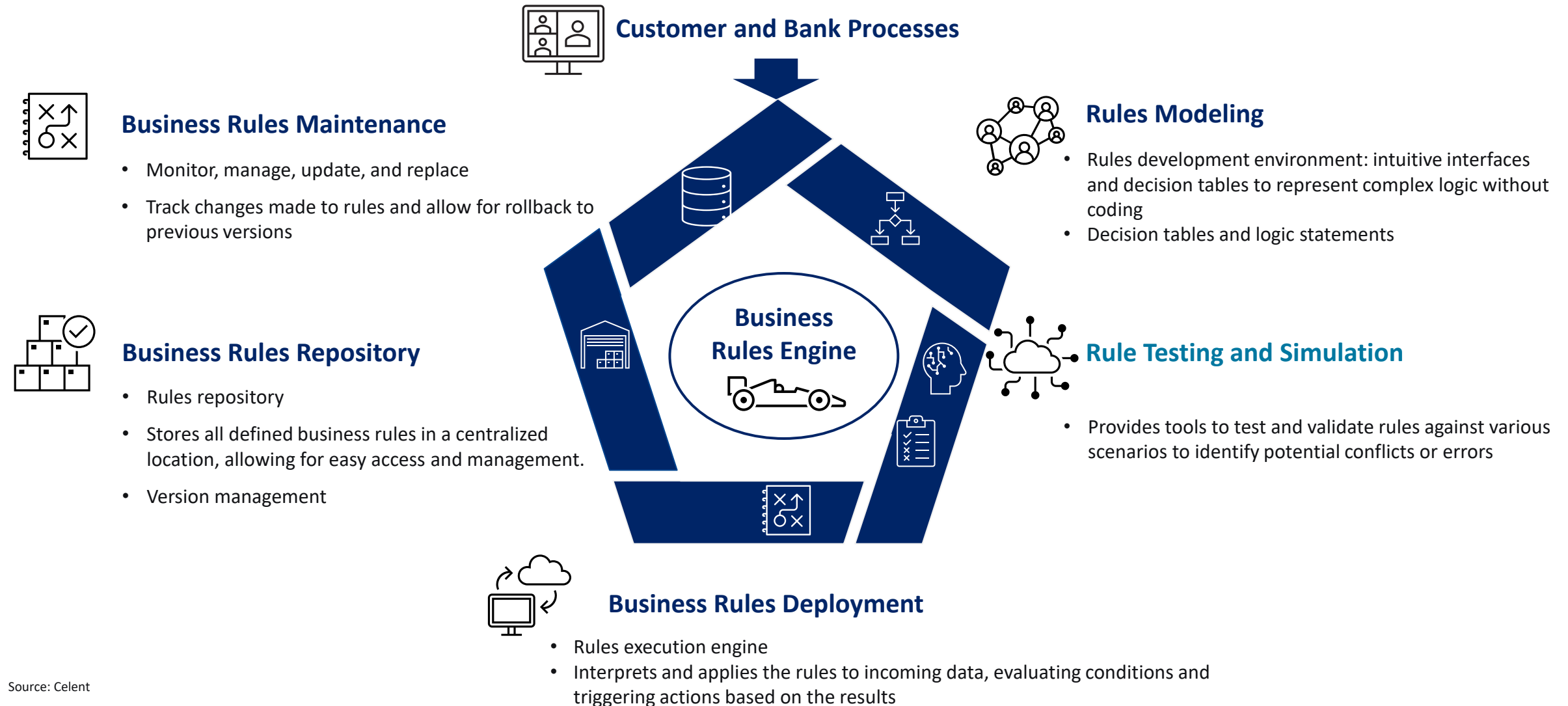


Phase 1: Business rules engines were the first big leap in decisioning automation

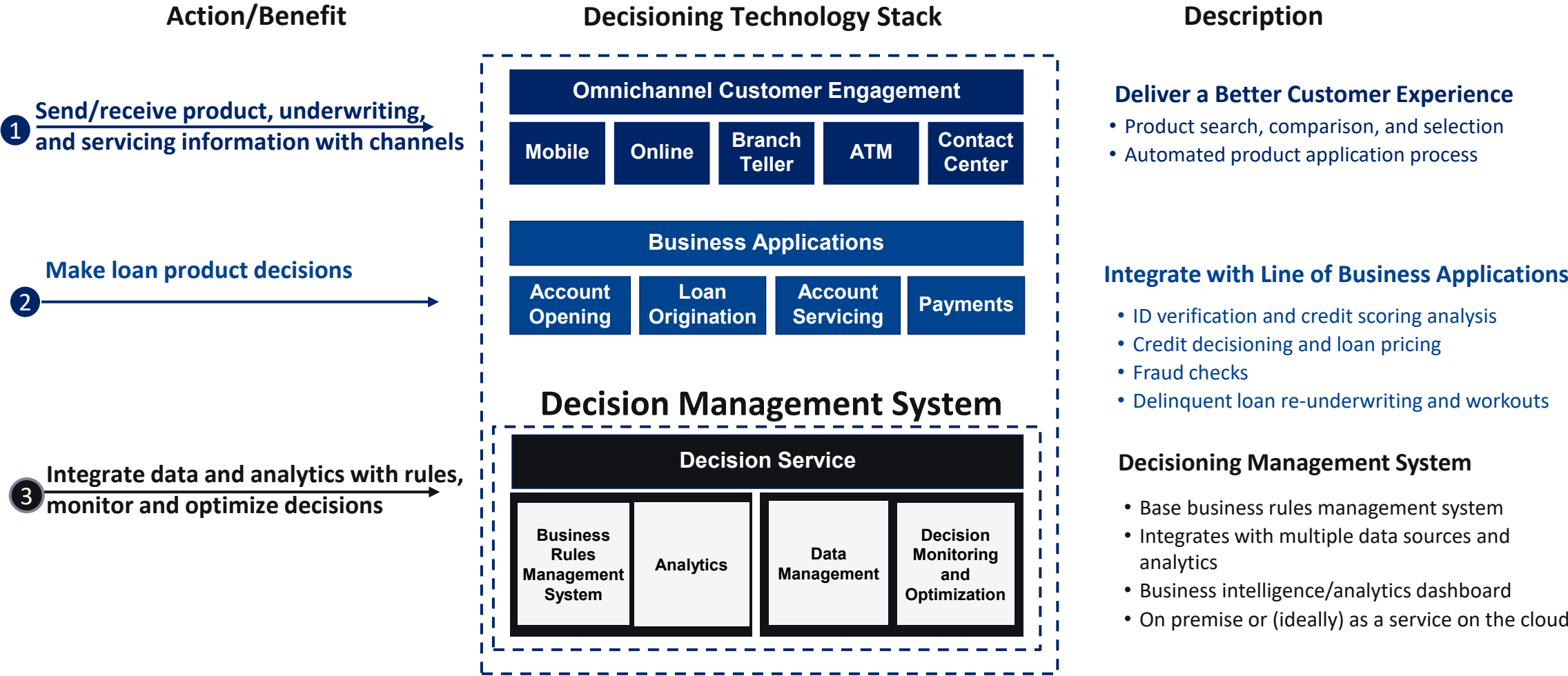


Source: Celent

Phase 2: Business rules management systems are enhanced business rules engines that also manage the entire rules lifecycle



Phase 3: Decision management systems architecture and functionality accelerate automation adoption



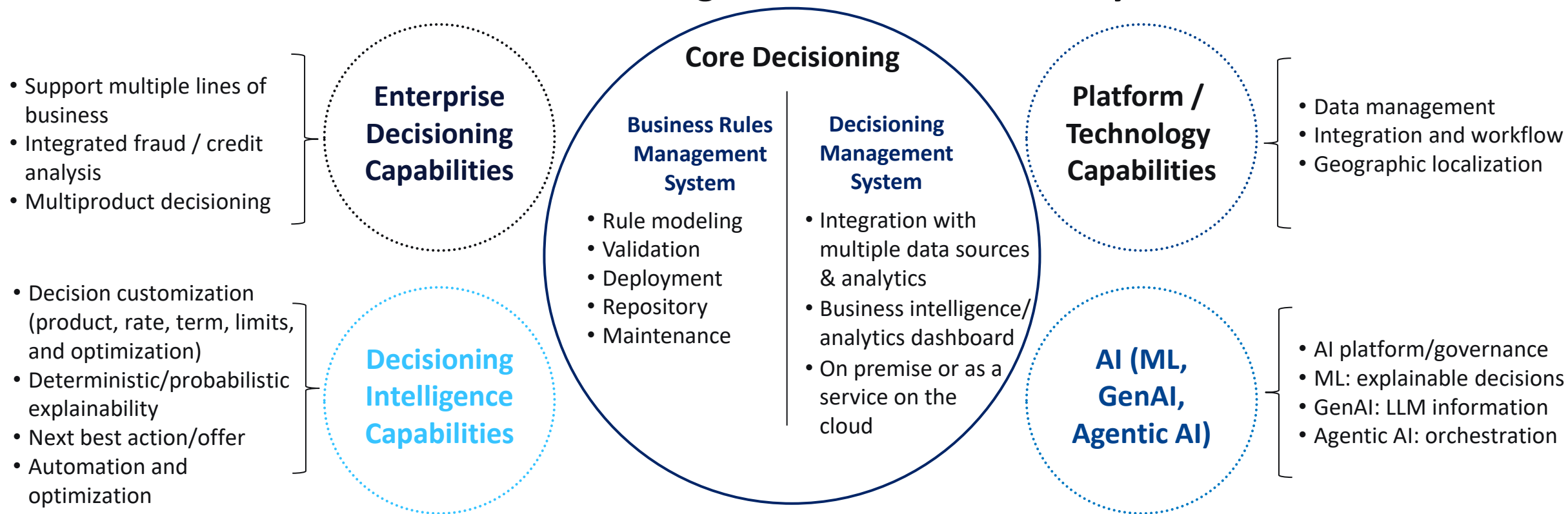
Source: Celent
Note: Business rules management systems may also be embedded in line of business applications (e.g., loan origination systems)

Phase 4: Decision intelligence is data driven, rules-based, workflow driven, enterprise-level, and AI-augmented

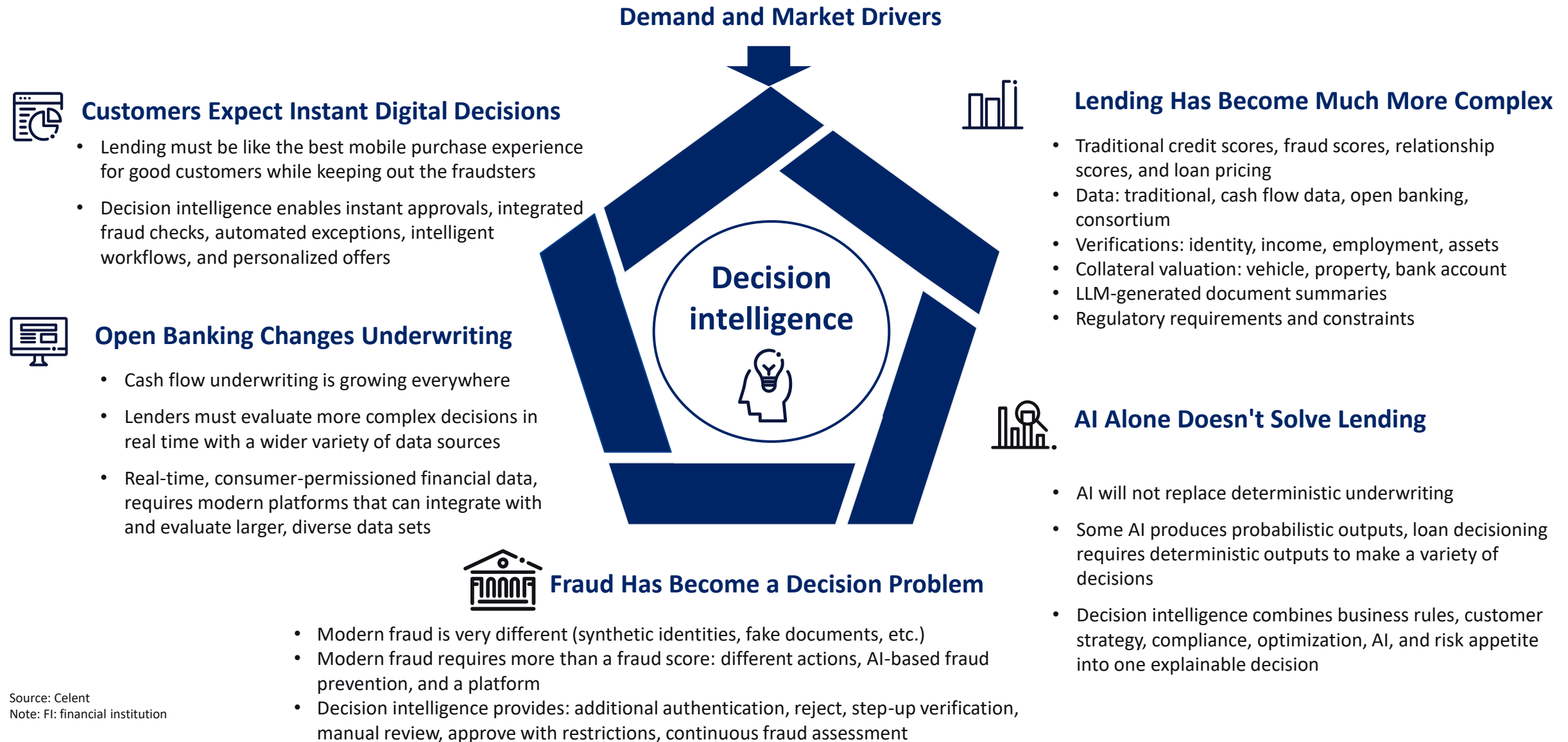
A decision platform is an integrated approach that combines data, software, rules-management systems, and artificial intelligence to optimize decision-making across the credit lifecycle — from marketing and loan origination to loan servicing, collections, and portfolio management.

These platforms (or systems) are also known as rules-based management, data and decisioning intelligence, enterprise decisioning intelligence, intelligent decisioning platforms, and decision intelligence platforms.

Decision intelligence Platform Summary

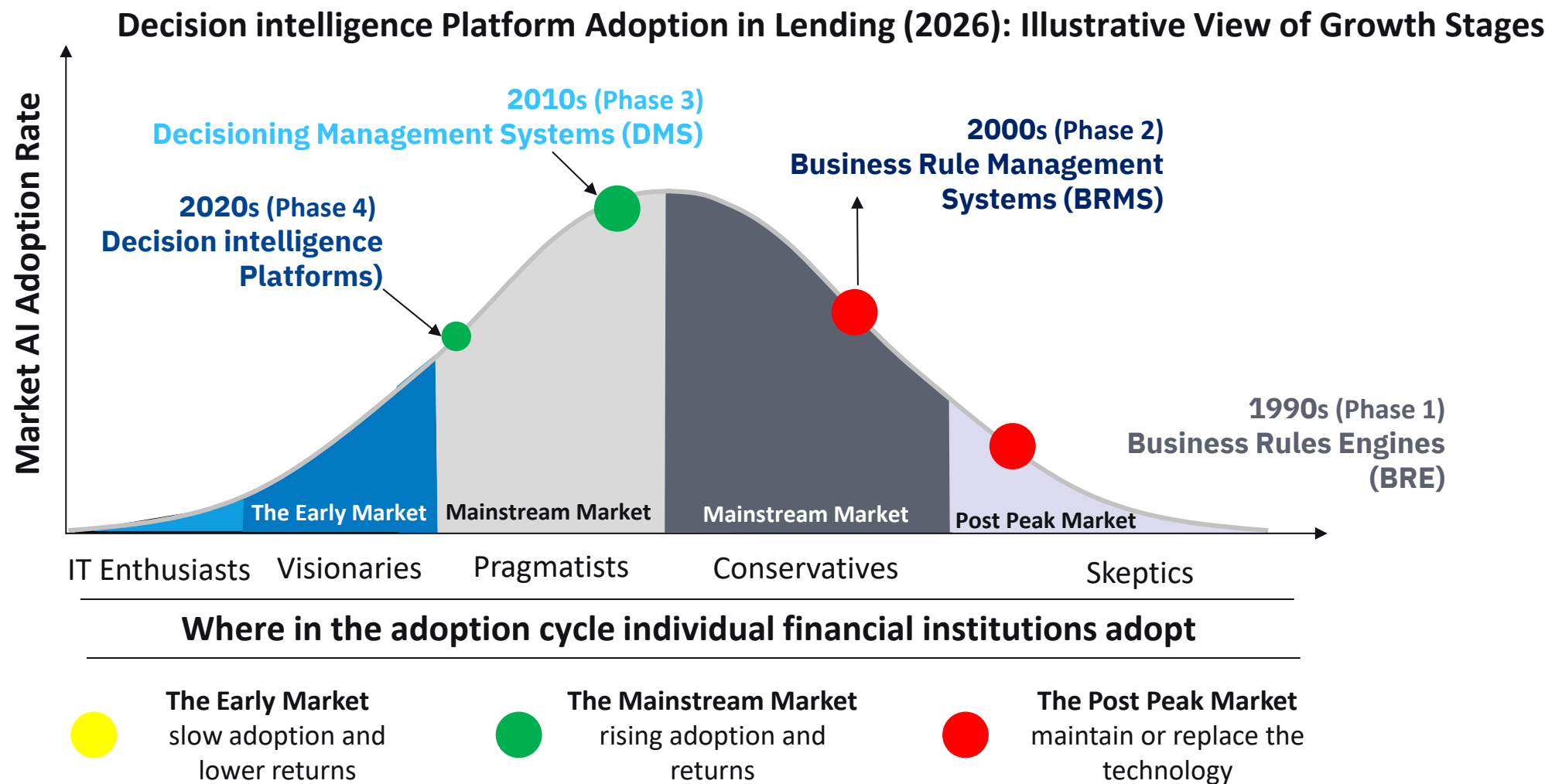


Why decision intelligence has become a mission critical priority



Source: Celent
Note: FI: financial institution

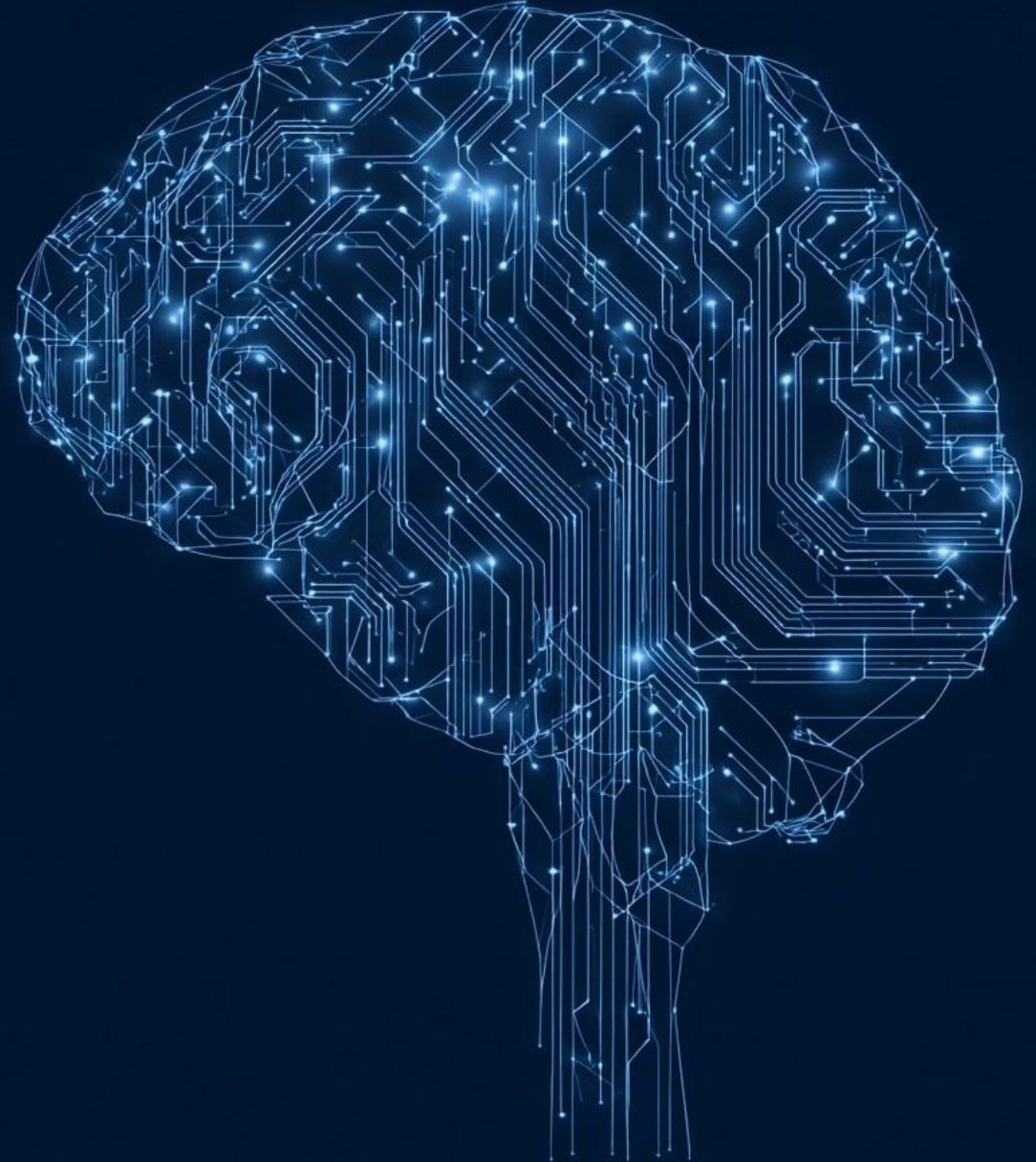
Decision intelligence platform adoption is in an early stage but with strong IT spending expected through 2028



Note: The percentages indicate the percent of survey respondents that are using the AI technology in a consumer lending production environment.
Source: Celent, Geoffrey Moore (Crossing The Chasm)
© Celent

4

Decision intelligence Competitiveness and IT Investment



Decision intelligence competitiveness and IT investment

Celent finds that decision intelligence has become a competitive battleground for financial institutions to grow lending businesses profitably and improve their competitive position across consumer, mortgage, and small business lending markets.

Take-Aways 	Survey results 
Majority of lenders acknowledge that <i>they are not leaders</i> in loan decision capabilities	About half of respondents see themselves as undifferentiated in decisioning A small percentage of lenders consider themselves leaders for any loan type
However, credit cards stand out, having more “leaders” at 33% than those “behind the market” at 9%	33% of lenders consider themselves leaders in credit card decisioning, which was the highest leadership category by loan type A minority of banks (<15%) view themselves as leaders in complex loan types
IT investment strategies <i>to achieve leadership</i> focuses on data management, fixing lending processes, and better decisioning	Data management had the highest #1 IT spending priority (25%) and top 3 spending priority (58%)
Investment strategies are translating into IT spending increases	The vast majority (82%) are increasing decision intelligence IT spending 25% are increasing decision intelligence spend at a double-digit rate

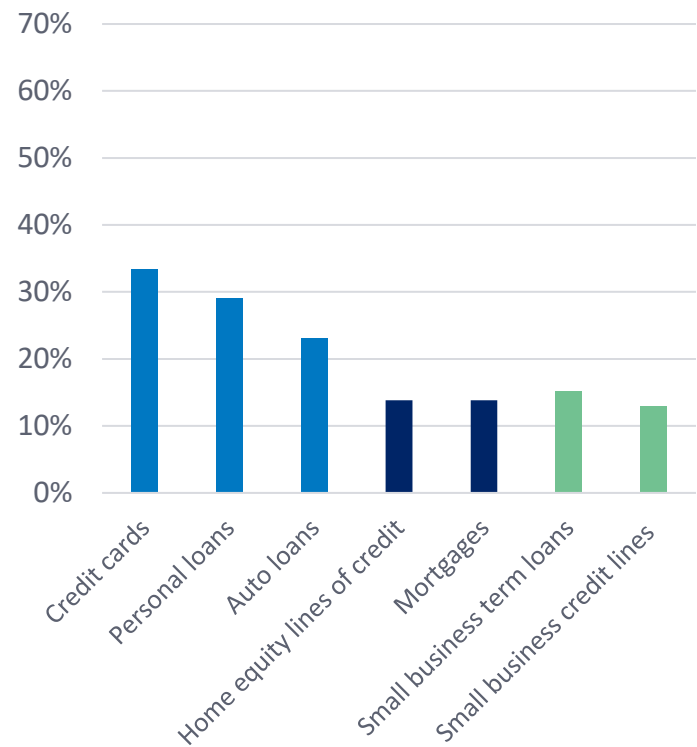
Sources: Celent 2026 Enterprise Decision intelligence Survey, May 2026; Celent research and analysis

Majority of lenders acknowledge that they are not leaders in loan decision capabilities

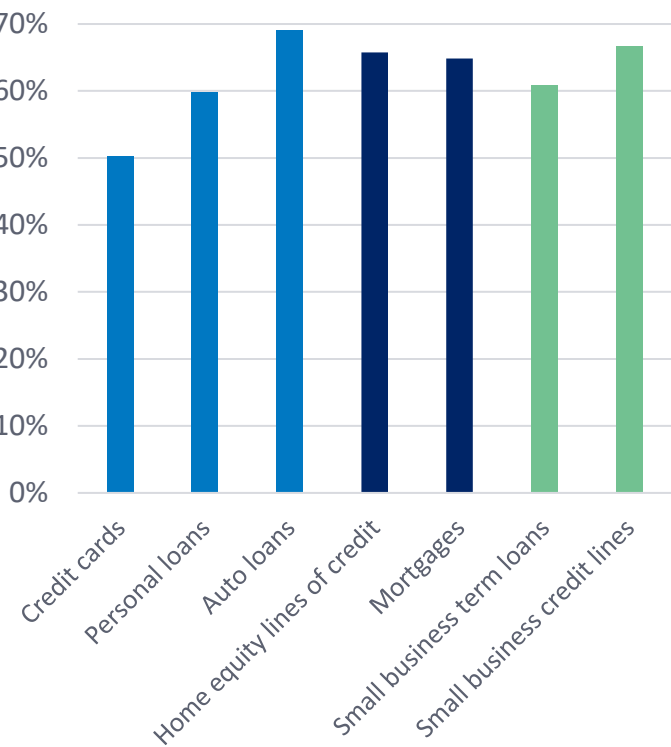
When it comes to rating their loan decisioning capabilities, Celent finds that a majority of banks view themselves as “in line with the market” across loan types. The one outlier is credit cards, for which there is the biggest split between “leaders” at 39% and “behind the market” at 10%. A small minority of banks (<15%) view themselves as leaders in complex loan types.

Q5: How do you rate the loan decisioning capabilities and processes for each loan type at your institution?

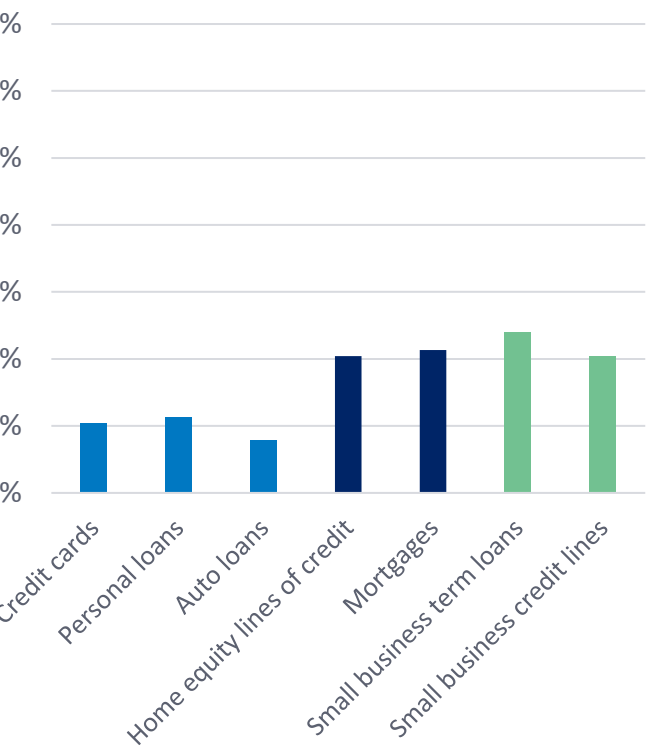
Leaders



In line with the market



Behind the market



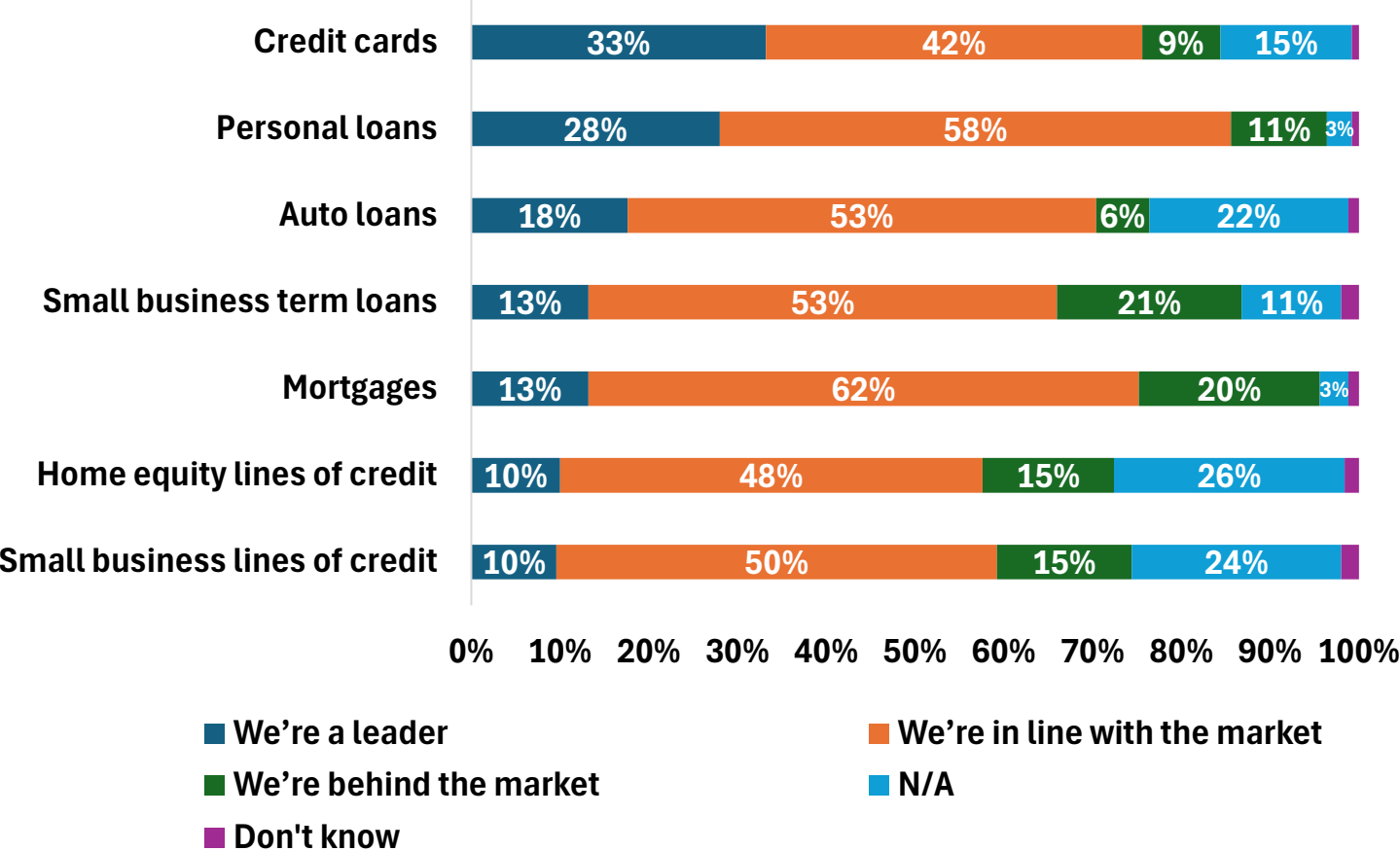
Few lenders considering themselves leaders in decision intelligence

Celent finds that overall:

- A very small percentage of lenders consider themselves leaders for any loan type
- About half of respondents for every loan type see themselves as undifferentiated
- There are more leaders in consumer loans than mortgage or business loans. Lenders’ self-defined leadership correlates with their planned increase in decisioning intelligence platform use by 2028.

By line of business:

- 33% of lenders consider themselves leaders in credit card decisioning, which was the highest leadership category by loan type
- Simpler, unsecured consumer loans have the highest share, while complex, secured loans have little competitive differentiation
- More small business and mortgage lenders believe they are behind the market



Lenders’ awareness and judgement of their lending platforms is strong evidence of an opportunity for lenders to create sustainable competitive advantage to build an enterprise decision intelligence platform that supports all lending processes and loan products.

Investment strategies tending toward large IT spending increases

Planned spending changes over the next two years

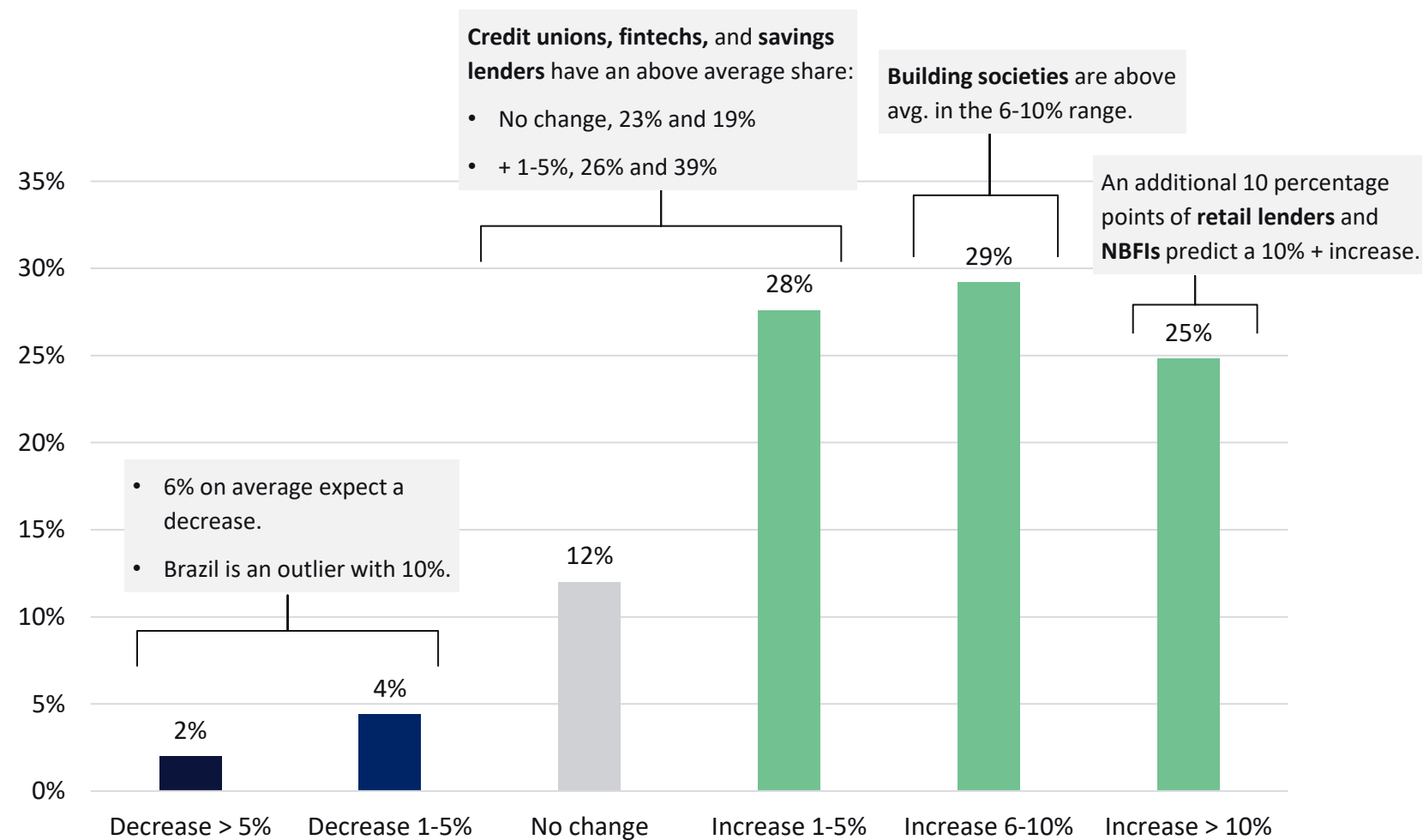
Celent finds that overall:

- The vast majority (82%) are increasing decision intelligence IT spending, 25% having double digit increase
- Only 6% are decreasing spend by a small amount, indicating continued investment

There are material cross-sectional differences:

- 10% of Brazilian lenders expect a decrease, two-thirds above average
- Relatively more credit unions, fintechs, and savings lenders expect zero to modest growth
- Retail lenders and NBFIs stand out for having the strongest expectation of 10% plus growth

Celent also found a statistically significant positive correlation between asset size and spending increase



Q10: By how much will your firm's decision platform technology spending increase/decrease during the next 24 months?

Sources: Celent 2026 Enterprise Decision intelligence Survey, May 2026; Celent research and analysis
© Celent

Strategies to achieve leadership: Improving data management, fixing processes, and improving decisioning capabilities

Celent finds that data management is the foundation respondents agree on and prioritize. This finding is consistent with our strategic discussions with lenders who recognize that intelligence starts with robust data. “Fix the process” and “integrate credit and fraud risk assessment” are the next #1 priorities. Across rankings, better decisioning and platform consolidation are widely wanted but are not viewed as the starting point. Celent finds it interesting that “reinvent the process for growth” falls in the bottom half.



Future-proof decisioning is equated with the most composable and integration-friendly platform

Celent sees enterprise decision intelligence platform flexibility as the biggest near-term future-proofing characteristic, with model management second and AI third

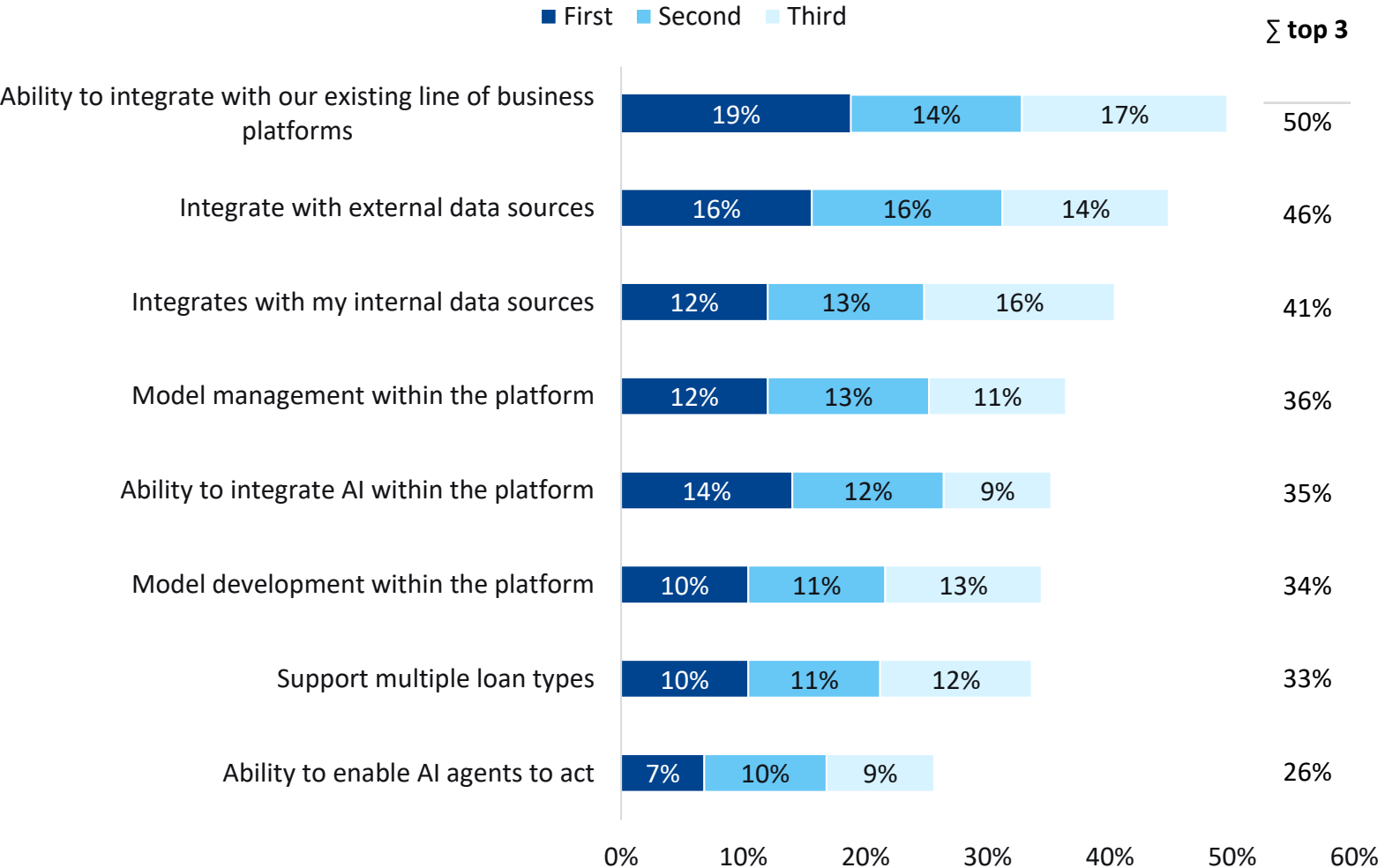
Pure platform flexibility is the main success factor:

- Must integrate with line of business systems to be a true enterprise platform
- Full flexibility to incorporate data for any loan type or lending process

Model development and management within the platform is less critical today but essential for future-proofing

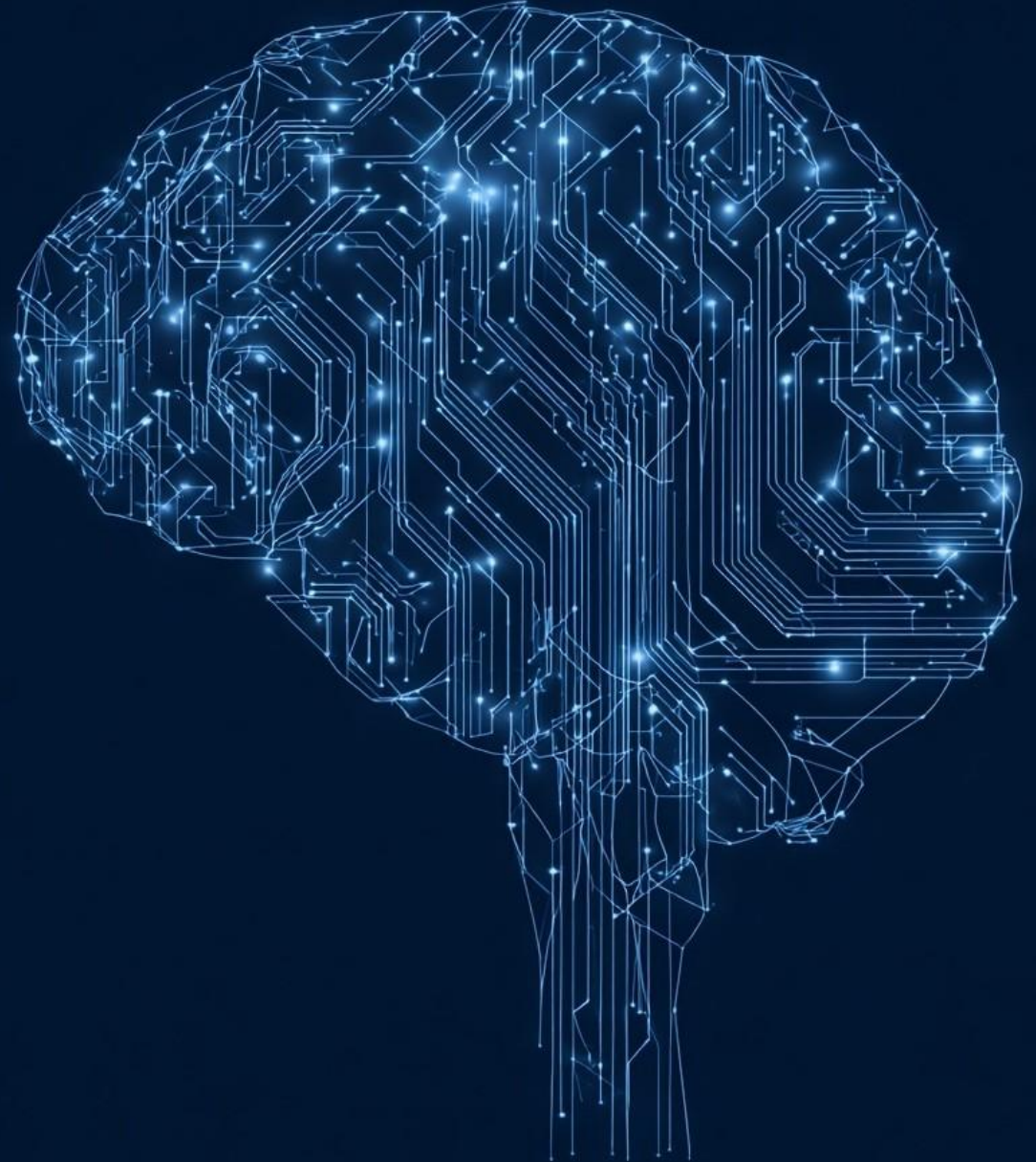
AI is not yet as important today as it will be in the future:

- AI integration is a lower priority today, but Celent believes will increase within the next 12–18 months
- AI agents scored lowest. Celent believes AI agent integration focus is with the LOS and loan servicing system



5

Decision intelligence Platform Ambitions: 2026 vs. 2028



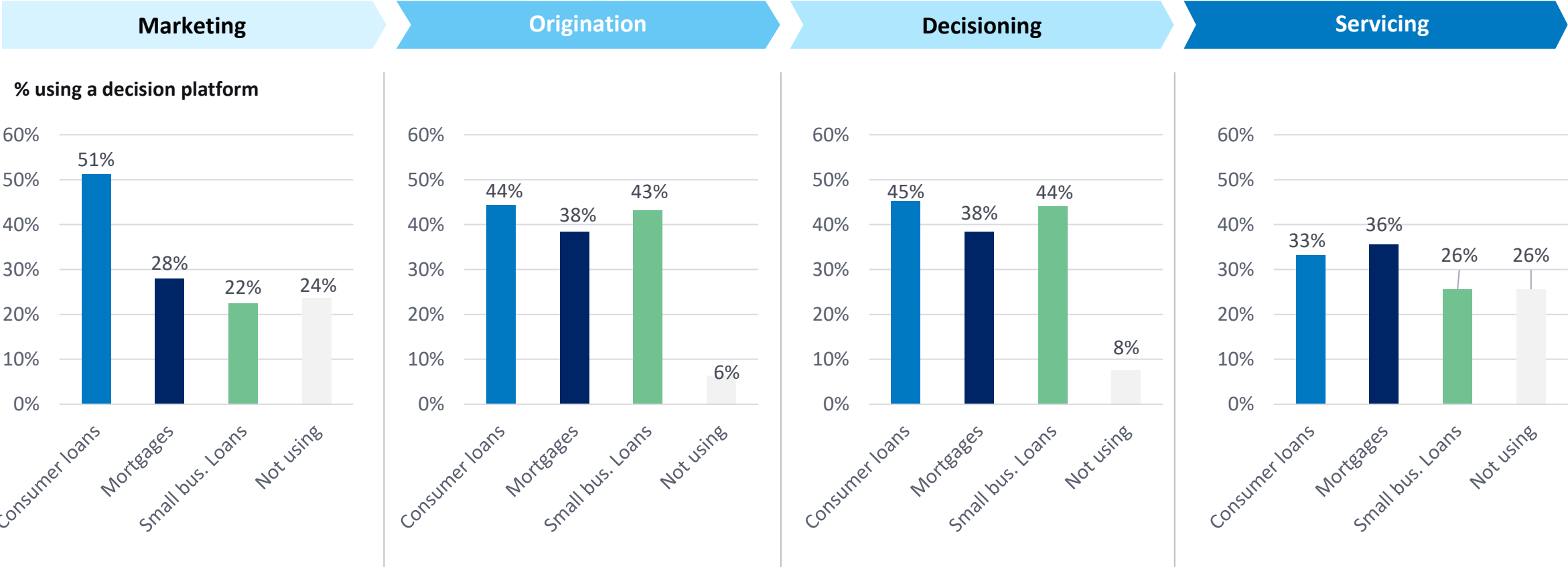
2026: Decision intelligence platform adoption is underway

Celent finds that lenders recognize that they need to move to decisioning capability phase 4 (decision intelligence platforms) to remain competitive. Already at least a quarter have adopted a decision platform for at least one product and in one stage of the value chain.

Take-Aways 	Survey results 
Adoption of a decision platform has entered the pragmatist (mainstream) phase in the technology adoption life cycle.	A quarter plus of respondents are using a decision platform across the value chain and loan types.
The loan marketing, collections, and account management functions registered the highest adoption.	Loan collection and account management have the highest adoption (55% for consumer loan collection and 52% for account management and marketing).
<i>Small business lending</i> adoption was nearly as high as consumer lending in many cases.	Loan collection and account management have the highest adoption (43% for small business loan collections and 41% for loan account management).
<i>Mortgage lending adoption</i> was lowest, perhaps due to the complexity of secured real estate transactions, loan product types, and loan pricing variables.	Loan collection and account management have the lowest adoption (26% for consumer loan collection and 28% for account management).

2026: Decision platform adoption is highest for consumer loan marketing, and small business lending is strong for origination and servicing

Celent finds that decisioning system use is high across all three loan asset classes across most lending processes. This indicates strong demand for next generation enterprise decisioning platforms

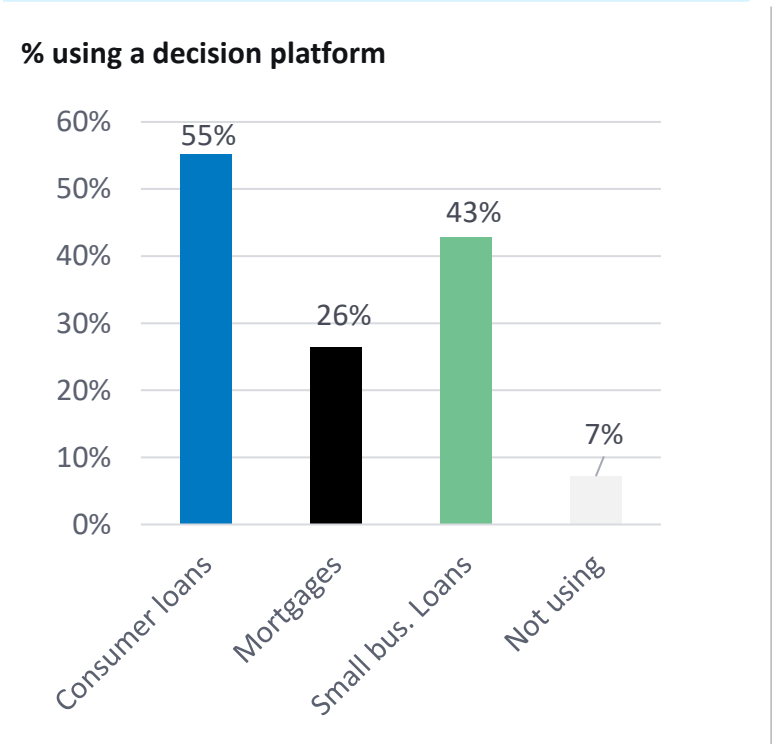


Q4: In your consumer and small business lending businesses, where are you using decision platform technologies today?

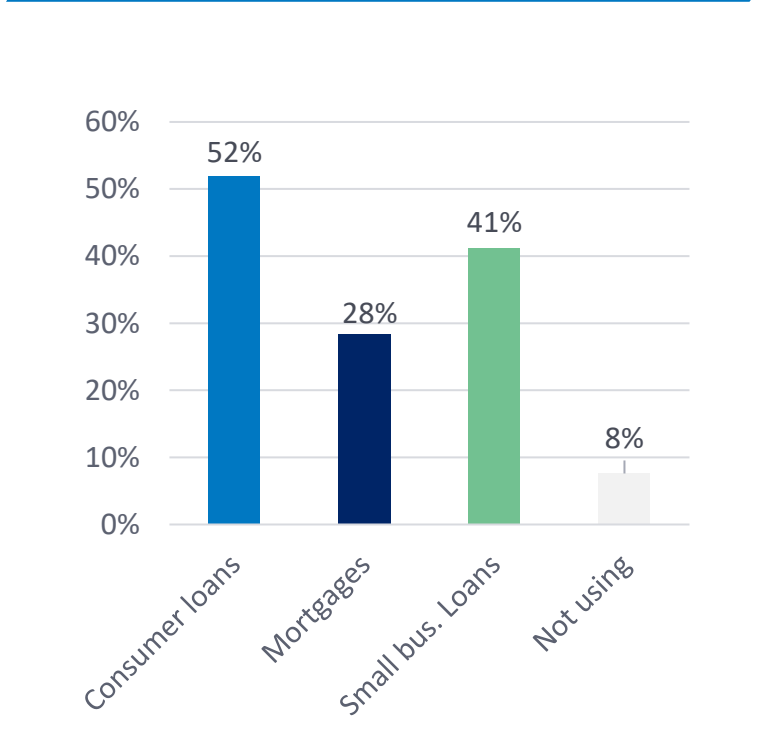
2026: In post-origination, consumer and small business loans again stand out

The mortgage lending technology ecosystem is the most structured with entrenched line-of-business solutions. Integrating decisioning systems and achieving ROI is more difficult in this environment.

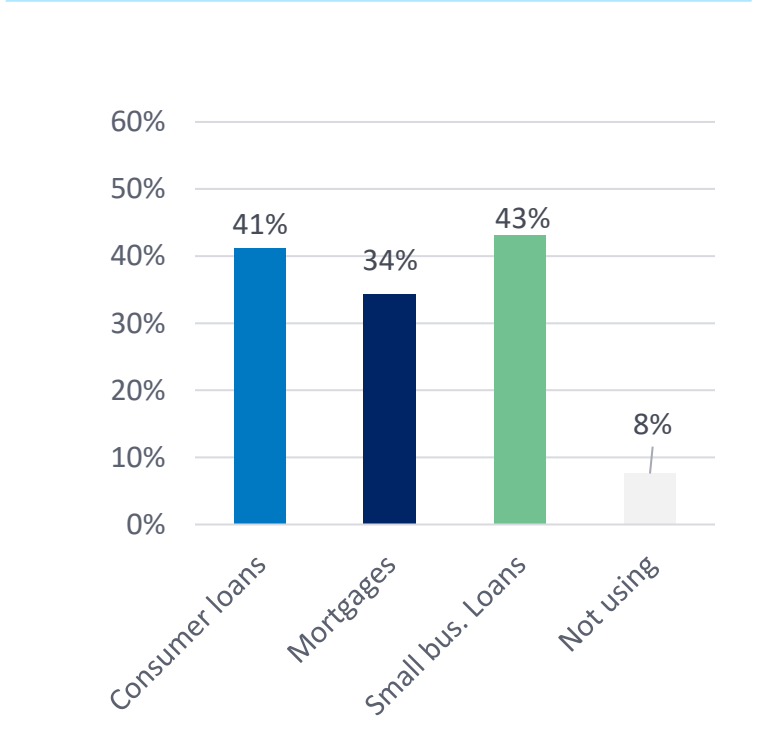
Loan Collection



Account Management



Portfolio Management



Q4: In your consumer and small business lending businesses, where are you using decision platform technologies today?

2028: Lenders have strong adoption ambitions over the next two years

Celent was struck by the jump in adoption of decision platforms between 2026 and 2028. The likely underlying drivers are growing confidence in platform capabilities, leverage of both predictive AI and GenAI, and rising credit and fraud risks in lending markets.

Take-Aways



Survey results



A near majority of lenders expect to have implemented a decision platform across the value chain.

50% plus for origination, decisioning, collections, and account management.

Decisioning platform adoption is forecast to grow for all loan types, with consumer loans and mortgages increasing the most.

The leading priority is to improve data management, followed by fix the overall process.

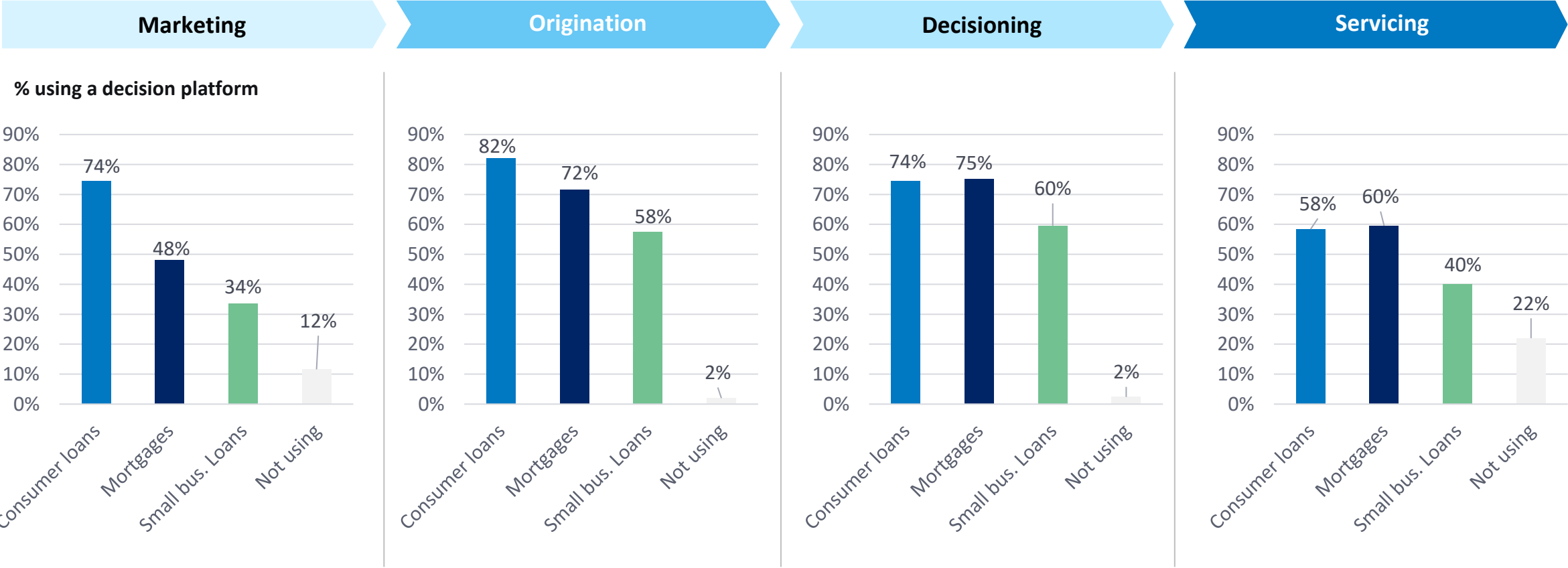
Consumer loans and mortgages will experience jumps **over 25** percentage points.

At the activity and loan level, subtle differences are found likely driven by lenders’ increasing focus on customer experience and conversion rates.

Origination registers the biggest boost in usage, followed closely by decisioning.

2028: Decisioning platform adoption is forecast to grow for all loan types, with consumer loans and mortgages increasing the most

Consumer loan adoption is simpler to adopt and expecting to grow fastest; at the same time, more complex mortgage loan usage will grow rapidly for loan origination, decisioning, and servicing



Q7: By 2028, where do you plan to be using decision platform technologies in your lending businesses?

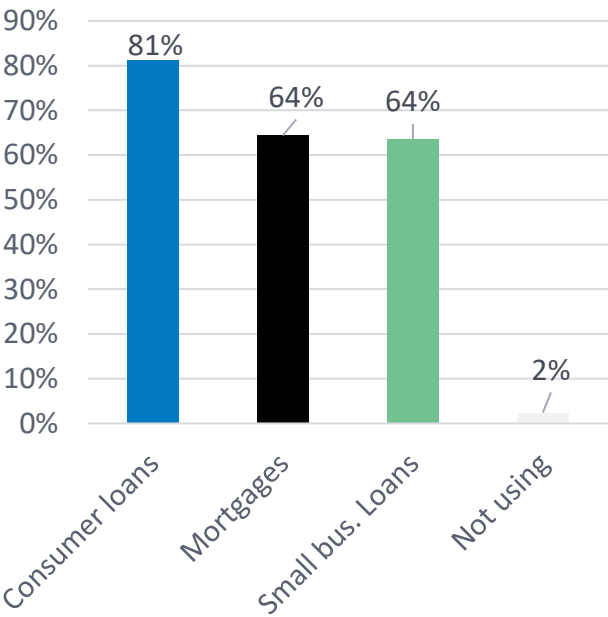
Sources: Celent 2026 Enterprise Decision intelligence Survey, May 2026; Celent research and analysis

2028: Across post-origination activities, consumer loan adoption continues to grow and lead; mortgages will increase the most

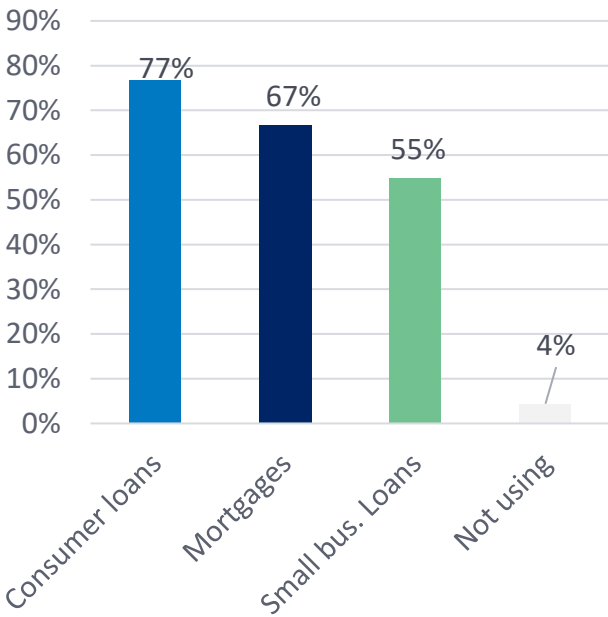
Celent believes that the ROI from decisioning platforms in consumer lending is driven by relative ease of implementation and high transaction volumes. In contrast, increased decisioning platform use in mortgage lending is driven by higher dollar gains per loan on larger loan amounts

Loan Collection

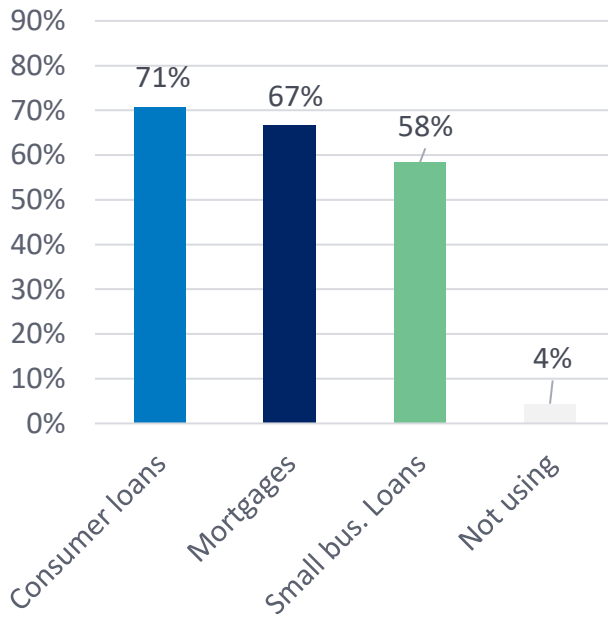
% using a decision platform



Account Management



Portfolio Management

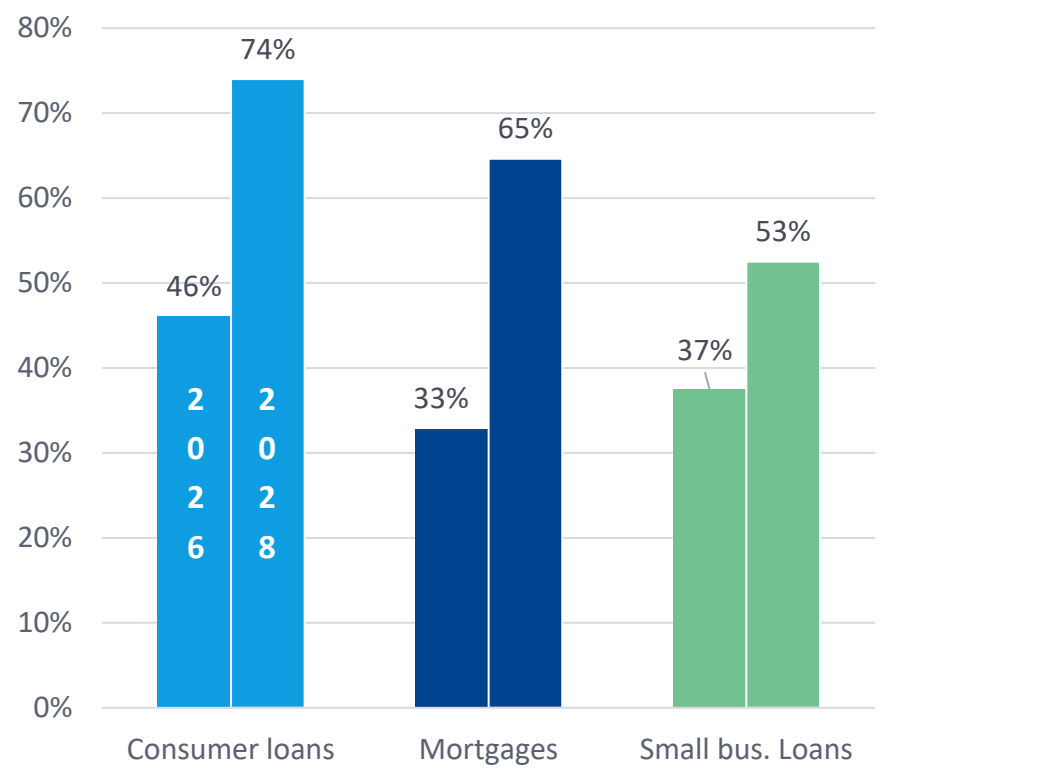


Q7: By 2028, where do you plan to be using decision platform technologies in your lending businesses?

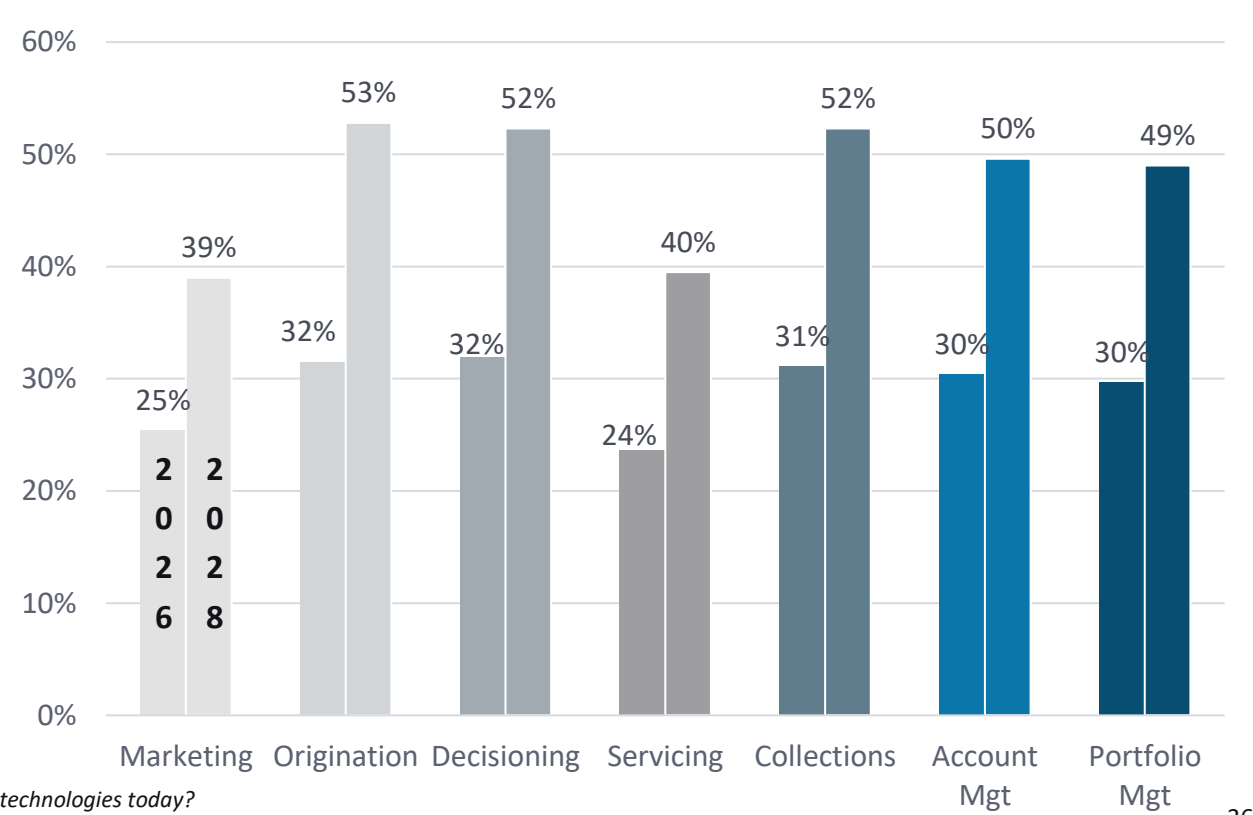
2026 vs. 2028: The boost in the use of decision intelligence is over ten percentage points across the board

Between 2026 and 2028, Celent finds that mortgages will experience the biggest jump in the use of decisioning intelligence (32 percentage points), followed by consumer loans (28 percentage points). For five out of the seven credit activities, around half of lenders are planning to use decisioning intelligence by 2028. Celent believes that ease of implementation and heightening pressure to improve efficiency are the underlying drivers.

Consumer loans and mortgages will experience jumps over 25 percentage points



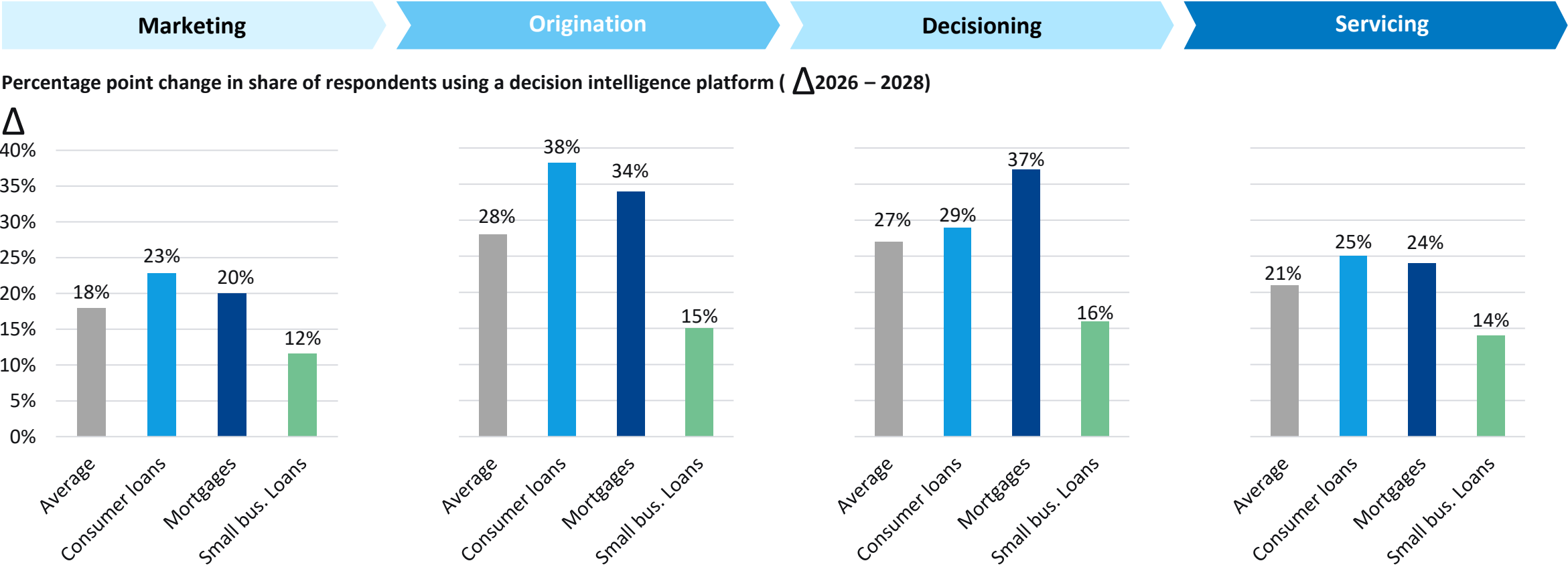
Nearly half the lenders are planning to boost usage across the value chain for five out of seven activities



2026 vs. 2028: Subtle differences are found at the activity vs. loan level

Likely driven by customer-centric goals and portfolio growth ambitions

Celent displays the percentage point change in lenders using decisioning intelligence (2026) and planning on using it (2028). Loan origination registers the biggest boost in usage, followed closely by decisioning. Celent believes that the underlying reason is lenders' increasing focus on customer experience, conversion rates, and refining credit/fraud decisioning. Planned investment is the highest for consumer loans and mortgages which is likely correlated with loan portfolio size. For further details see the [Appendix](#).



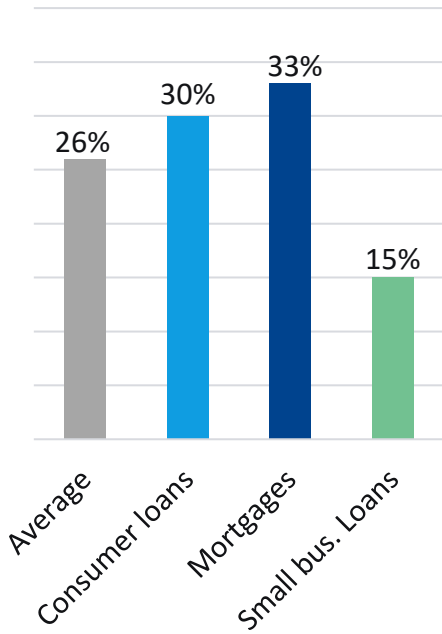
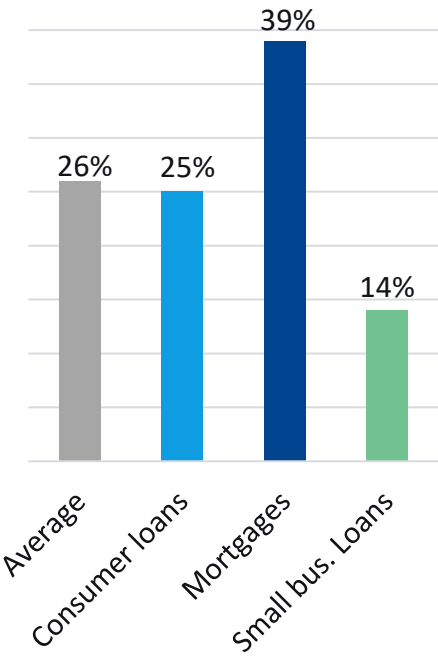
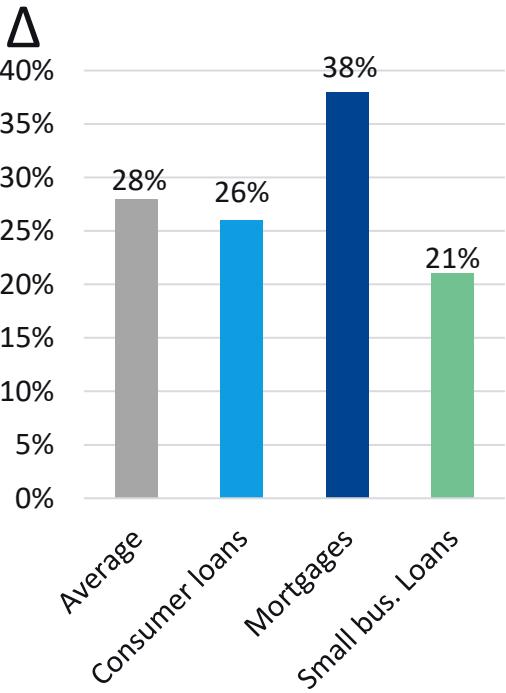
2026 vs. 2028: Post-origination, mortgages have biggest usage increases

Likely driven by more flexible technology that can manage mortgage complexity

Celent finds that lenders are planning to boost their usage of decision intelligence platforms by over 25% in post origination activities. They likely view mortgages as particularly ripe for efficiency improvements and cost reductions due to large per loan gains from reinstating delinquent loans to current status and analyzing the current portfolio for probability to prepay/refinance and become delinquent.

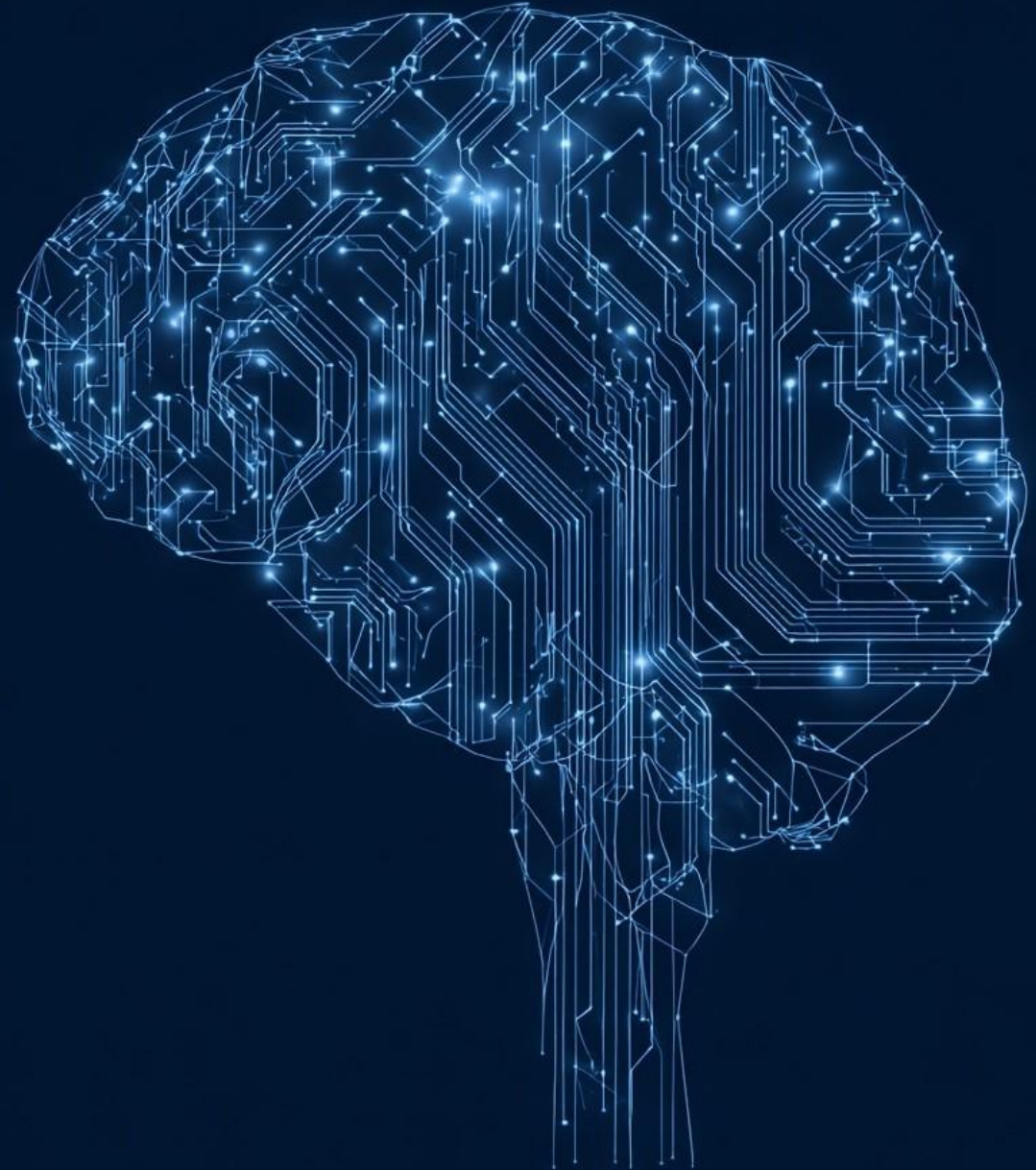


Percentage point change in share of respondents using a decision intelligence platform (Δ 2026 – 2028)



6

AI and Trust in Decisioning



AI trust rests on data, explainability and auditability

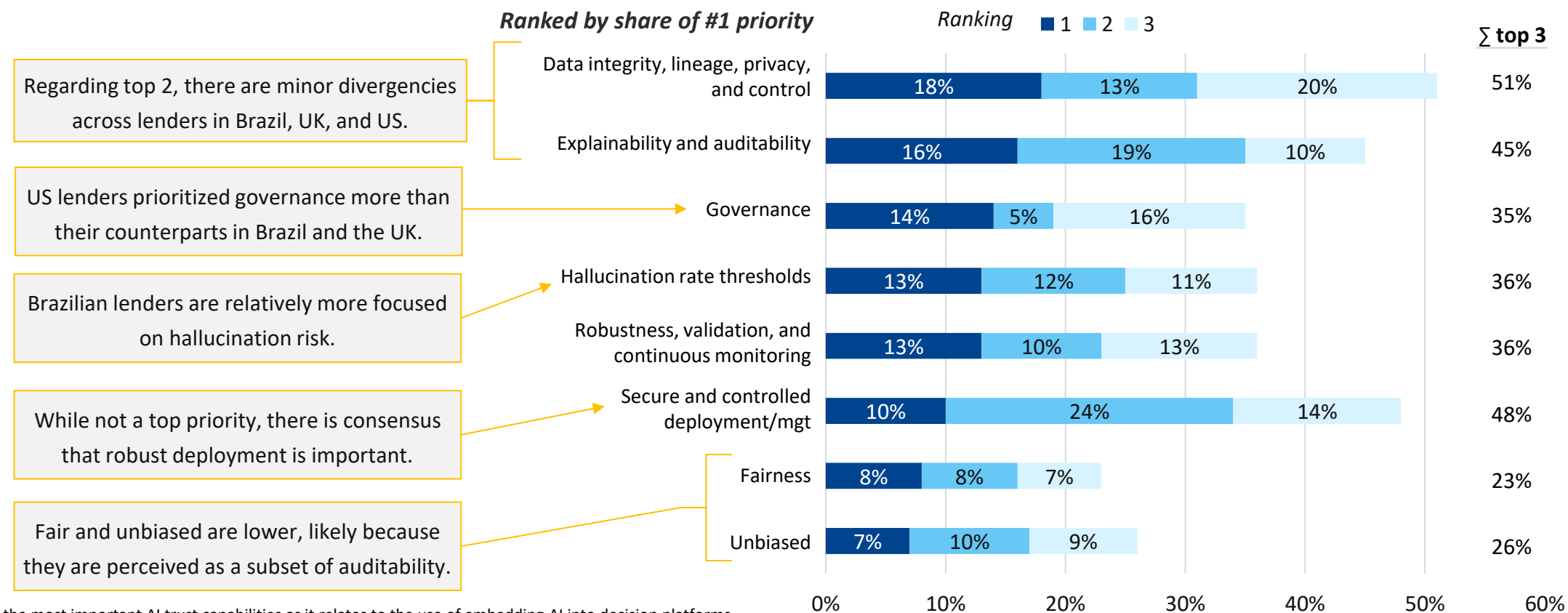
Celent finds that lenders across regions have a strong understanding of how to build trust in AI systems beginning with foundational elements.

Take-Aways 	Survey results 
Trust begins with data, explainability and auditability, signalling lenders recognizing the importance of achieving foundational elements ahead of leveraging AI.	51% of lenders rank data integrity, lineage, privacy, and control as a top 3 priority; 18% #1 priority. Explainability and auditability rank in the top 3 at 45% of lenders with 16% ranking these as #1.
While not a hight #1 priority, there is consensus that secure and controlled deployment is important.	48% of lenders rank secure and controlled deployment and management as a top 3 priority.

Consensus exists in top AI trust priorities

Celent finds that trust begins with data, that is, its integrity, lineage, privacy, and control. Data is also the top IT investment strategy. This is consistent with Celent 2026 Dimensions [Survey](#) research. Lenders have developed a strong understanding that data is no longer “archived” and static but rather is dynamic and drives a lenders ability to successfully harness AI. Moreover, lenders are prioritizing achieving AI integrity by prioritizing explainability and auditability.

Celent observes that best practice financial institutions take an end-to-end lifecycle approach: development, testing, implementation, monitoring, and enhancements. Lenders need to fully understand how to oversee probabilistic AI models compared to their traditional deterministic models. A key difference is monitoring and mitigating hallucinations. Lenders should align hallucination rate thresholds to the task performed.



Q11: What are the most important AI trust capabilities as it relates to the use of embedding AI into decision platforms
Sources: Celent 2026 Enterprise Decision intelligence Survey, May 2026; Celent research and analysis

Most lenders currently view AI companies as partners

With both them and their lending-related vendors

Lenders expect that LLM providers integrating AI into decision intelligence platforms is their highest priority

- AI is a tool (not a decisioning platform) to integrate, usually with a decision intelligence platform or LOS.

AI governance

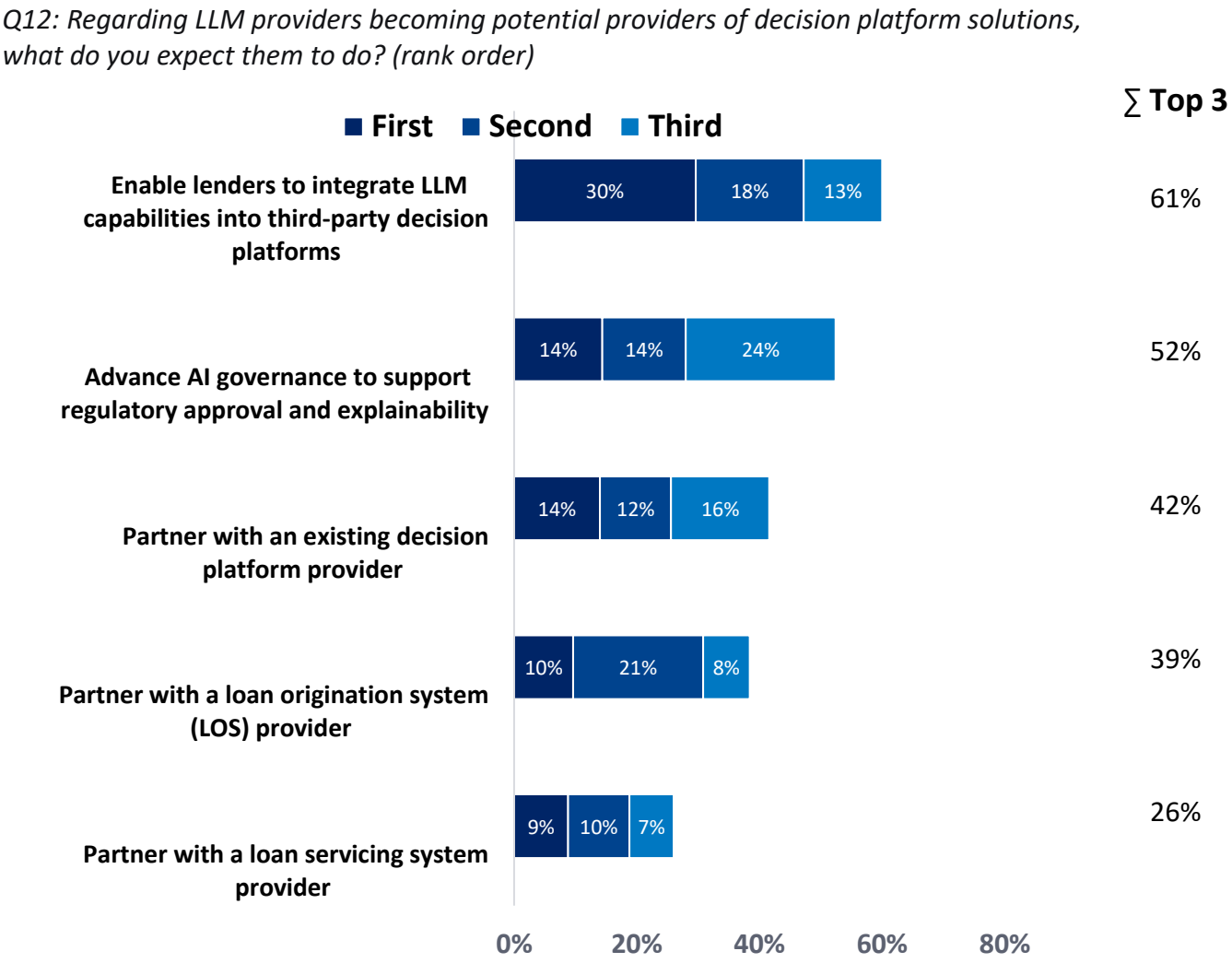
- Over half of lenders expect AI firms to advance AI governance to support regulatory approvals and explainability of AI.

Partnership

- 42% expect that AI companies will advance beyond providing integration and will become partners with decision intelligence firms to provide the best possible AI-augmented solution.
- Lenders expect that LLM provider partnerships with LOS providers (39%) is more important than partnering with loan servicing system providers.

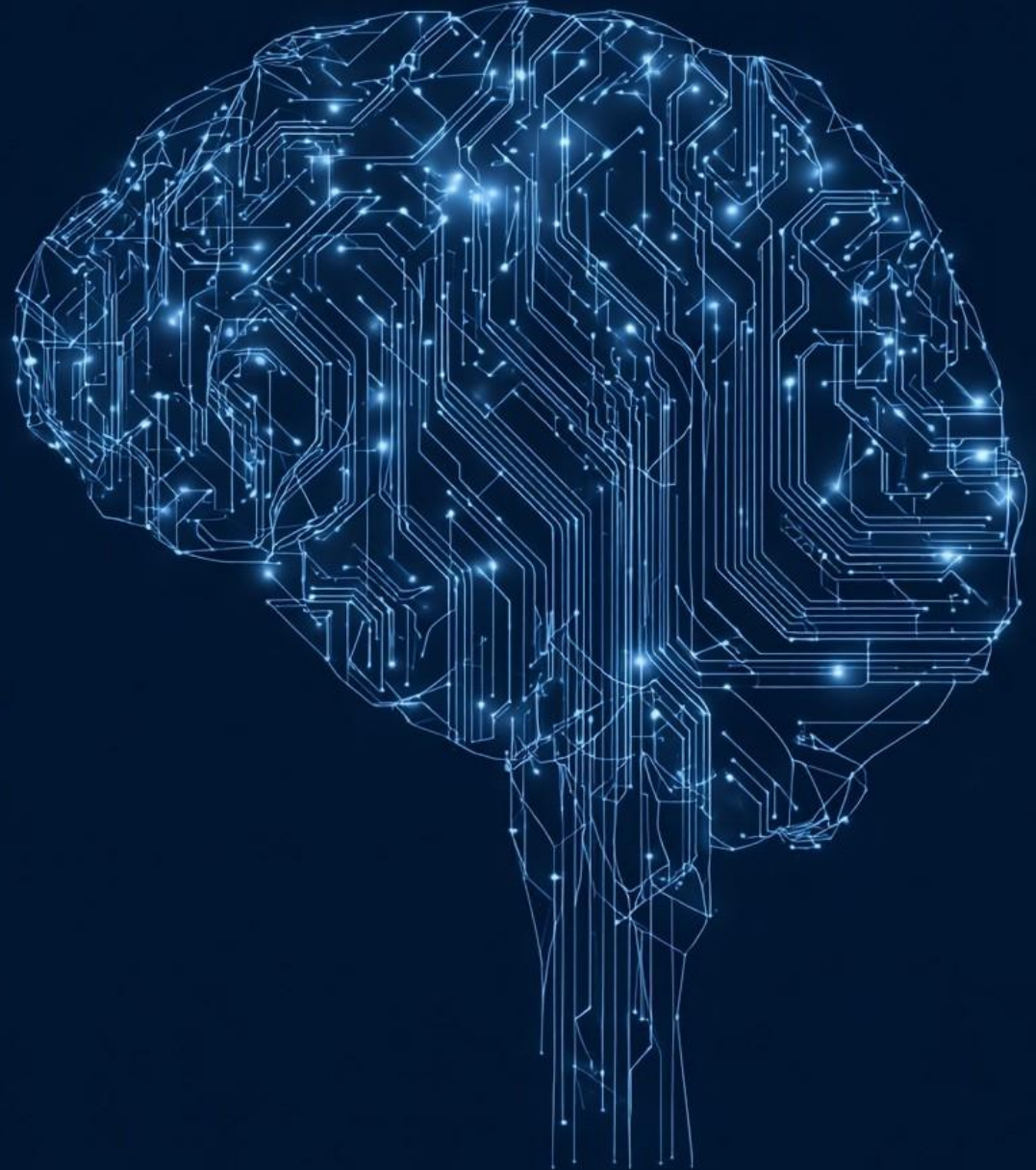
Outlook

- AI companies today are more industry agnostic, but lenders see financial services decisioning as a high priority industry segment due to the prevalent use of data and analytics to make decisions.



7

Segment Analysis: Brazil, UK, and US

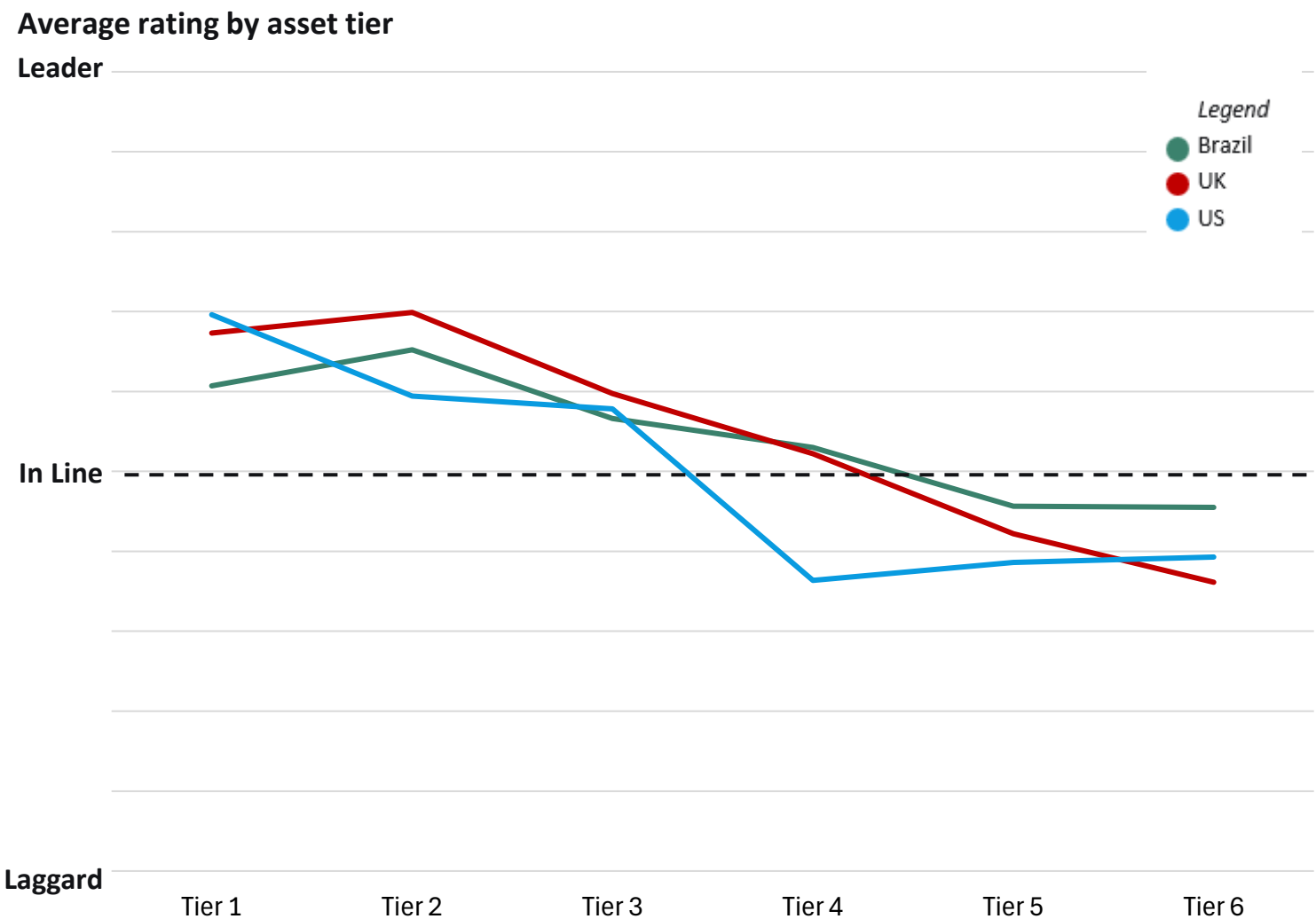


Lenders working at top tier banks tend to view their bank as leader

Across countries, Celent finds a positive correlation between lenders that view themselves as leaders and their bank's asset size tier. The correlation is strongest for US and UK banks.

Potential underlying factors include:

- Larger banks can spread fixed costs of model development teams and MLOps tooling over a larger origination/servicing volumes.
- Scale could translate into a richer, more robust data set to train models.
- Decision intelligence vendors may not have penetrated lower tiers yet.

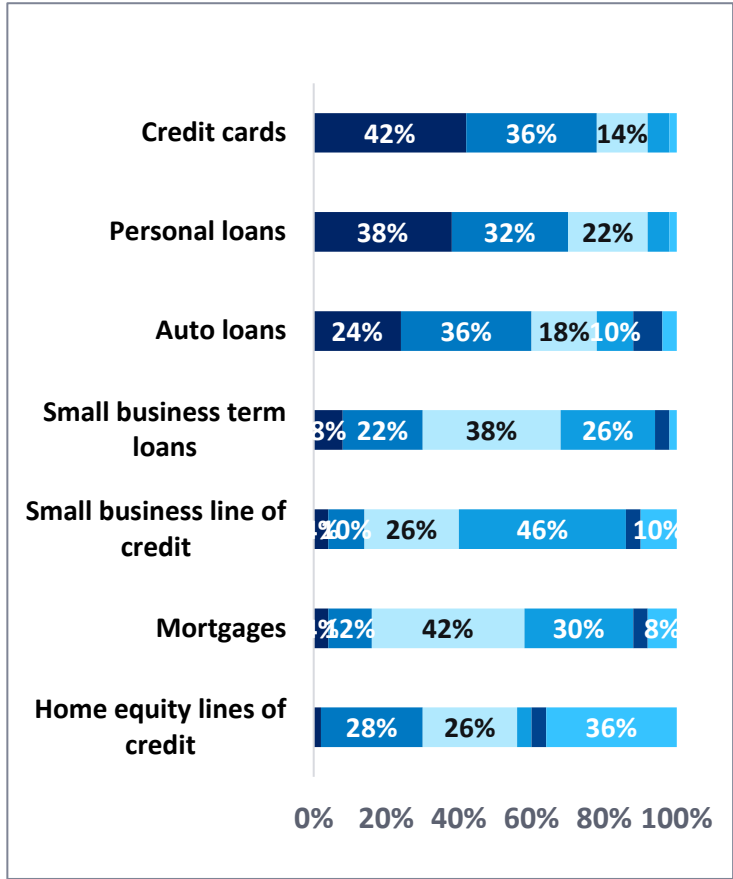


Q5: How do you rate the loan decisioning capabilities and processes for each loan type at your institution?
Sources: Celent 2026 Enterprise Decision intelligence Survey, May 2026; Celent research and analysis

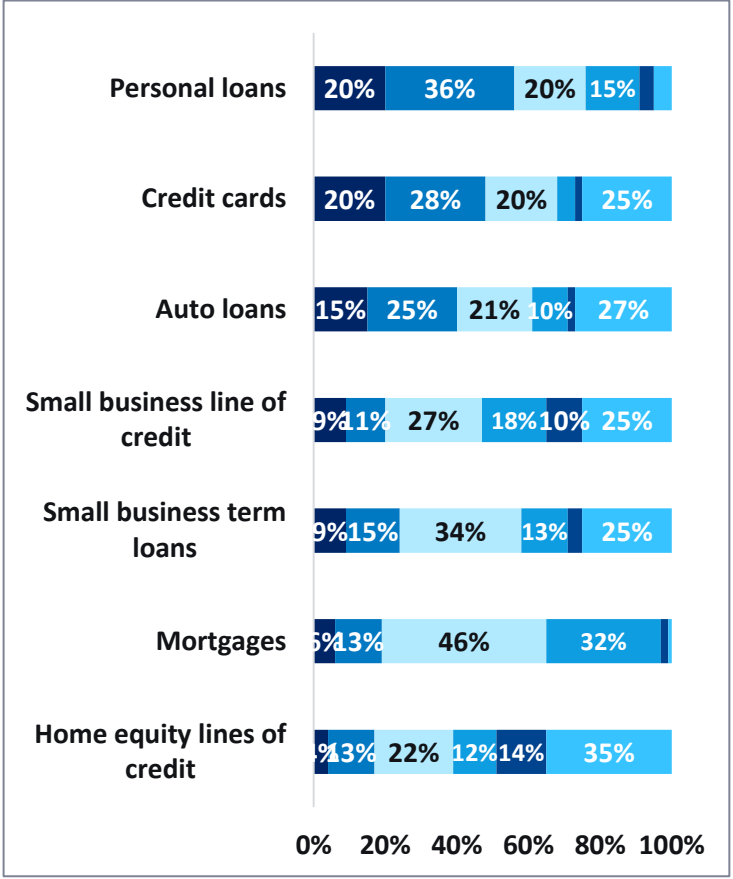
Brazil has higher decisioning automation overall and for credit cards

What is the current level of automation of loan decisioning processes at your firm?

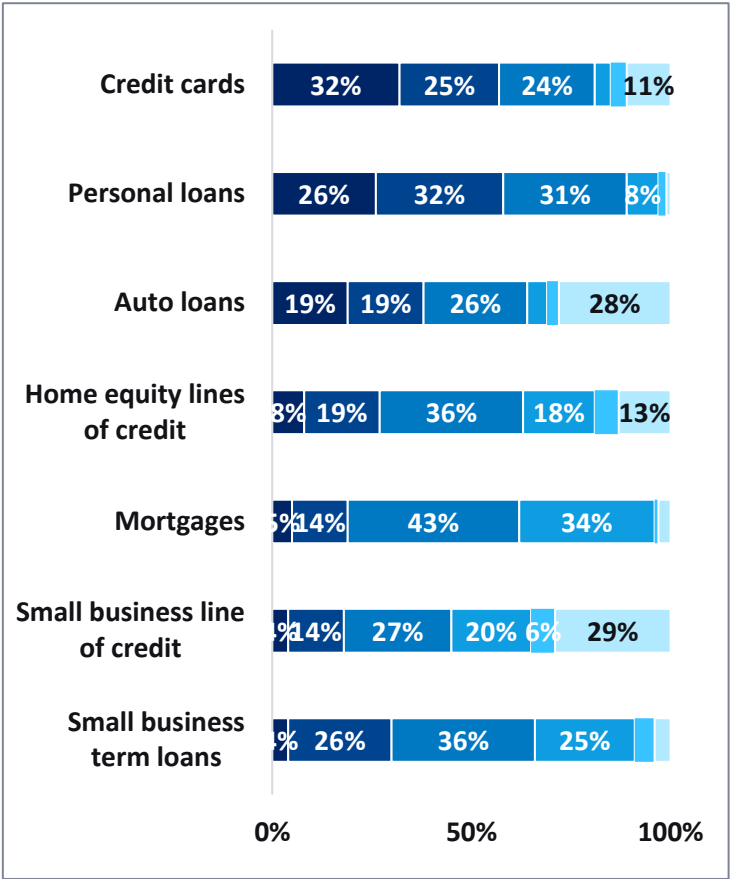
Brazil



UK



US



■ Fully automated ■ Mostly automated ■ Roughly split between manual processing and automation ■ Mostly manual ■ Manual ■ N/A

Interesting regional differences emerged

Brazil is higher in adoption and leadership; the UK is higher on IT spending plans and lowest on current adoption level; and fewer in the US believe decision intelligence is a top 3 IT investment strategy

Main survey results by country

	Average	Brazil	UK	US
Current level of decision intelligence automation (fully automated) – Credit Cards	29%	42%	20%	32%
Current level of decision intelligence automation – Personal Loans	26%	38%	20%	26%
How do you rate the loan decisioning capabilities and processes for Credit Cards at your institution?: (We're a leader)	33%	42%	33%	29%
Percent that believe Improving their decisioning capabilities is a Top 3 loan decisioning IT investment strategy	52%	54%	57%	46%
Percent that believe analyzing credit risk and fraud risk separately is a Top 3 loan decisioning IT investment strategy	18%	6%	16%	26%
Model management within the decision intelligence platform is critical for future proofing it (Top 3)	36%	26%	40%	38%
Model development within the decision intelligence platform is critical for future proofing it (Top 3)	34%	44%	33%	31%
What percentage of lenders will increase decision platform technology spending by more than 10% during the next 24 months?	25%	20%	30%	22%

Higher

Close to Average

Lower

Brazil consistently demonstrated:

- greater optimism, higher automation, and stronger leadership perceptions
- greater willingness to invest

Possible drivers: Moderate growth and relatively low unemployment

UK appears more conservative regarding:

- Automation, technology terminology, and investment expectations

Possible drivers: Building societies differ from banks in both priorities and spending expectations.

The US demonstrates:

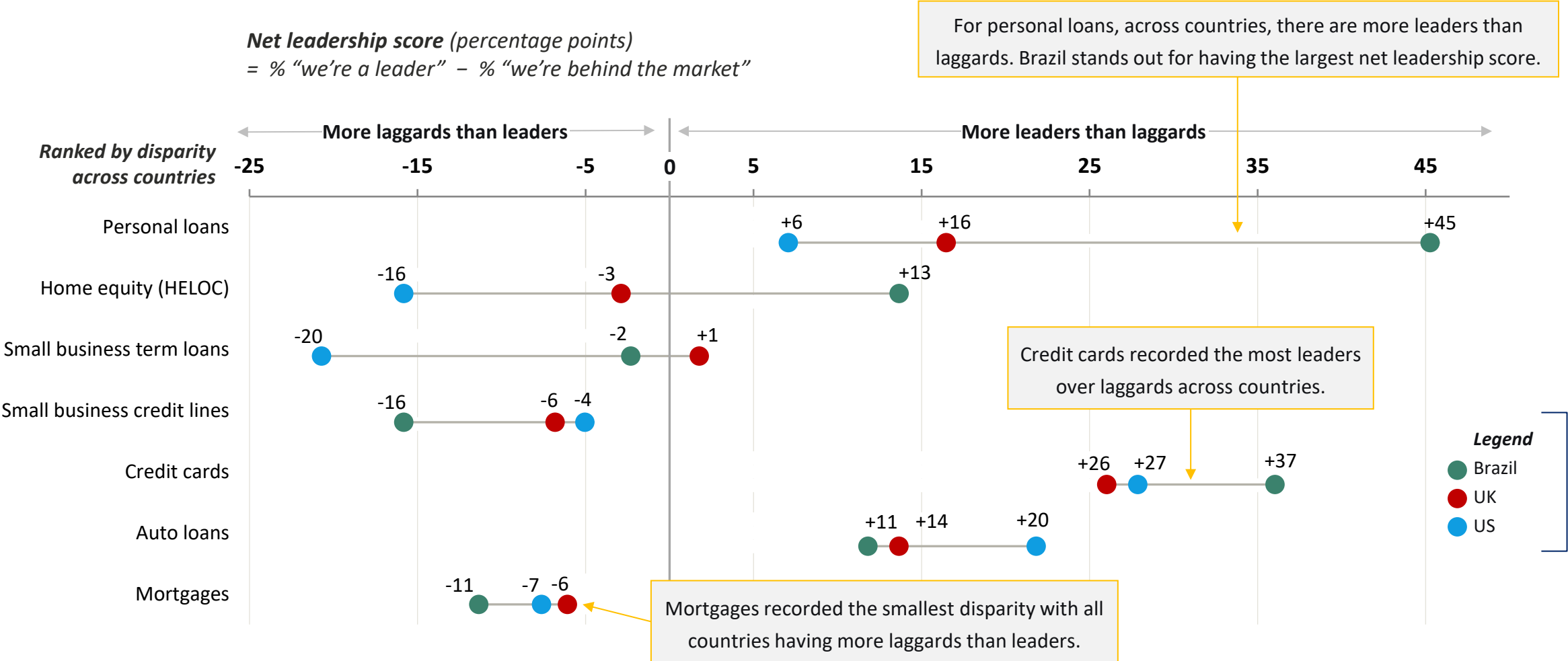
- balanced adoption, strong investment plans, growing emphasis on AI governance, increasing focus on servicing modernization

Possible drivers: Larger, more diverse country market

Notable differences in ratings exist across countries and loan types

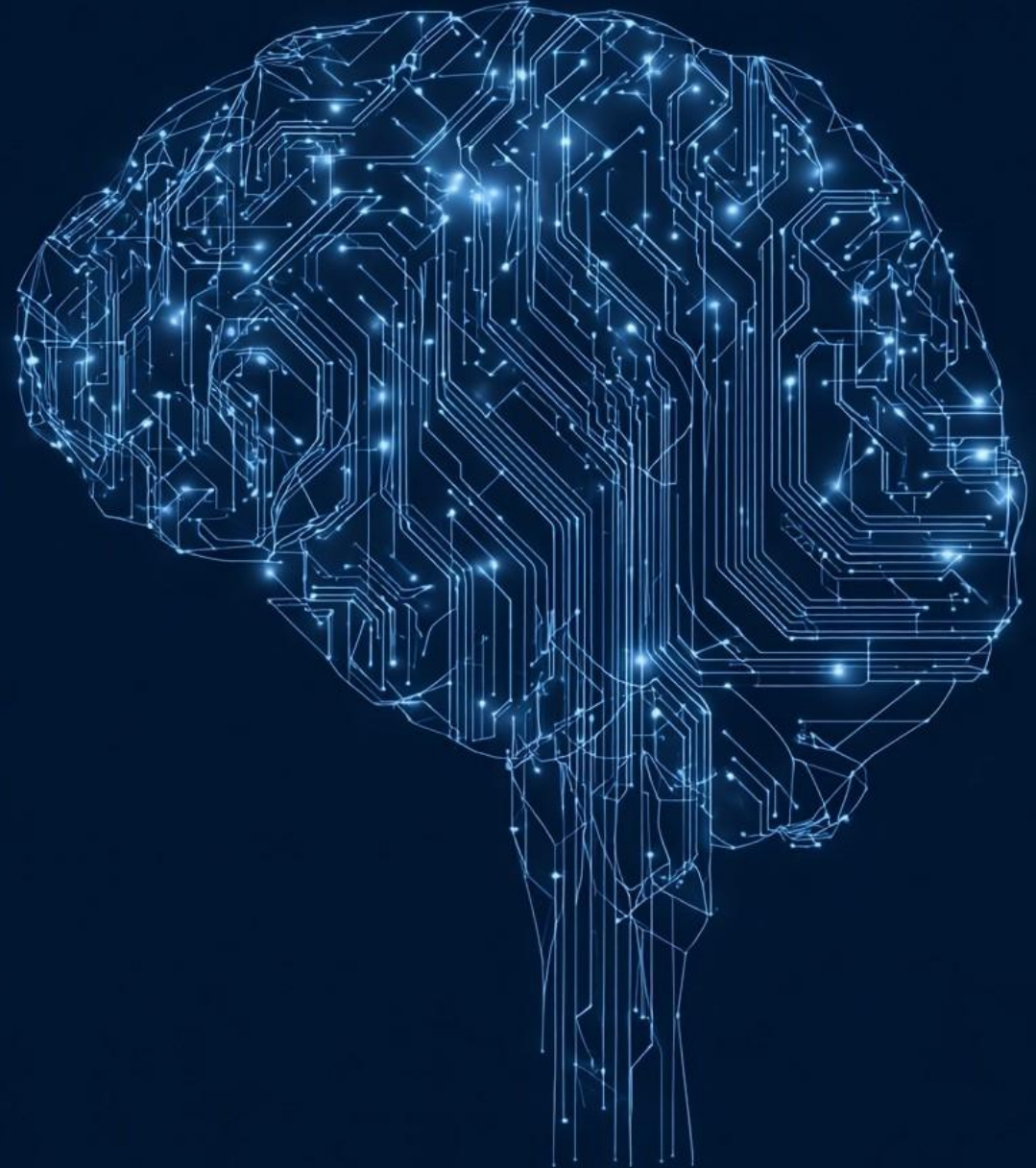
In order to gauge differences in leadership ratings across countries, Celent has graphed the spread between banks rating themselves as a leader and those stating they are behind the market (**net leadership score**). Loan types are ranked by the disparity across countries with the largest disparity being found in personal loans.

Brazilian lenders (●) rate themselves well ahead in personal loans, credit cards, and home equity compared to **US** (●) and **UK** (●) lenders. **US lenders** rate themselves ahead in auto loans while **UK lenders** rate themselves barely ahead in small business term loans. For small business credit lines and mortgages, all countries are net laggards.



8

Celent Outlook



The outlook and business case for decision intelligence in loan decisioning

Take-Aways	Key Points
Lender Demand for Decision intelligence Platforms Is Increasing	Lenders want cloud-based and composable systems to introduce products faster, to add AI functionality, and to reduce technical debt. Consumer, mortgage, and small business loan customers want real time decisions and a better, integrated experience. Vendors want to replace legacy systems with modern technology to better satisfy lenders and increase revenue.
New Decisioning Vendors Are Investing Heavily in Next-Generation Systems	Enterprise software vendors have built cloud-native enterprise (multiproduct) loan decisioning systems. Firms continue to emerge with cloud-native, enterprise systems for consumer, mortgage and small business lending. Incumbent providers are modernizing older systems for better workflow and real-time processing.
Celent Outlines Minimum Viable Product for Decision Intelligence Platforms	The decision intelligence platform can originate multiple loan types; and has API integration, workflow and integrated document management. The platform should have out-of-the-box functionality for more complex loan products (auto, mortgage, small business). Focus on highest demand lender segments and loan product types; build functionality richness into platform over time.
Lenders Need to Prioritize and Execute	Modernize to deliver advanced, relationship-based product/pricing bundles. Match IT modernization path with current architecture, starting with a single line of business. Create a longer-term transformation road map to consolidate multiple systems on a single platform.

Decisioning technology modernization will be a catalyst for innovation

Decisioning management IT spending will grow steadily in coming years

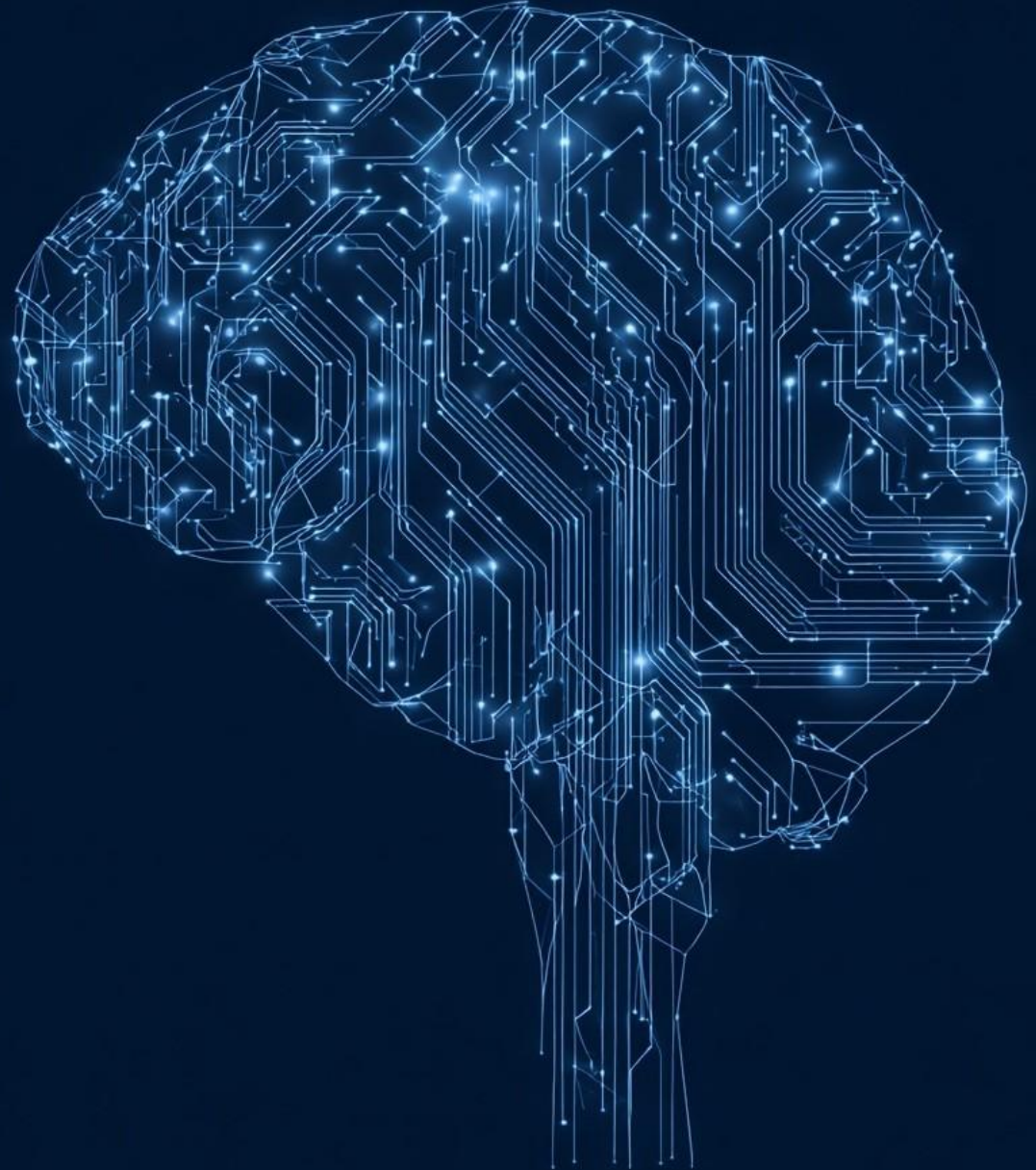
	Past 5 Years	Next 5 Years
	2021–2025	2026–2030
Modernization and Architecture	• Lenders progressively renovate existing systems for the cloud • Addition of a new cloud-based platform with incumbent BRMSs • Componentization, API-first architecture approach	• More system componentization and better progressive renovation • Migrate to enterprise platform from individual systems • Componentization, API-first, and ecosystem architecture approach
Cloud vs. On-Premise Deployment	• Migration from on premise and hosted/ASP to public cloud • Leverage existing cloud migration programs, with increased priority for lending • Community banks and credit unions have cloud strategies but with stronger partnership with their vendors for cloud strategy	• Steady adoption of single-product, cloud-native decisioning platform for mid/low-sized banks and credit unions • Increased investment in cloud-native enterprise lending platforms by mid/large sized banks • Gradual adoption of enterprise lending platforms
The Loan Origination and Decisioning System Landscape	• New decisioning platform vendors entered market • Some acquisition of LOS and decisioning system providers • Vendor financial struggles due to high interest rates and low volume	• Cloud-native decisioning vendors extend into adjacent markets • Cloud-native decisioning vendors increasingly become acquisition targets • Decisioning vendor revenue outlook improves, interest rates decline, and lending volume increases although recession possible
New LOS and Decisioning Sales Outlook	• Large banks: low, although with PoC investment in enterprise systems • Small banks and credit unions: low, but higher than for large banks • Periodic price discounting to support sales revenue	• Large banks: enterprise platform purchase with large platform integration and workflow requirements • Smaller banks: purchases from decisioning vendors • Credit unions: continued purchase of enterprise and single line of business decisioning software from credit union-focused CUSOs

Source: Celent
 Note: PoC: proof of concept.

9

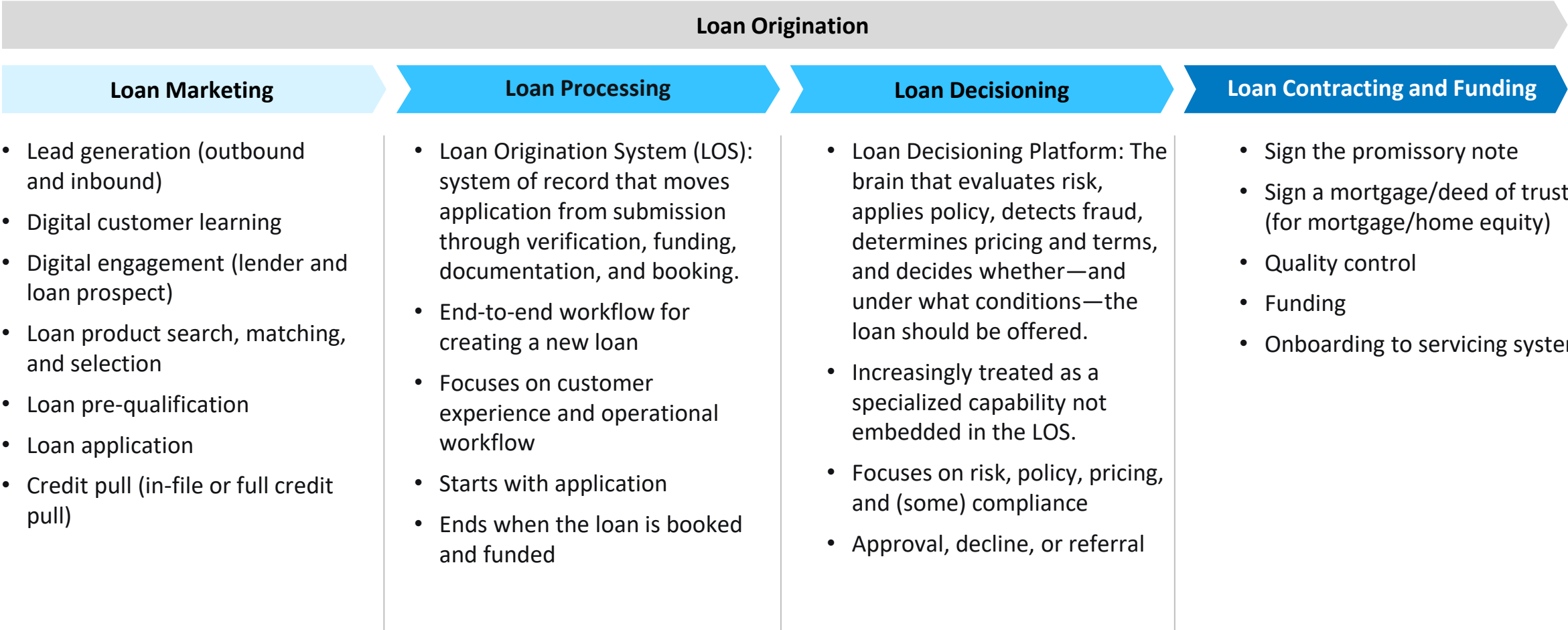
Appendix

- **Lending Terms and Definitions**
- **2026 – 2028 Granular Analysis**



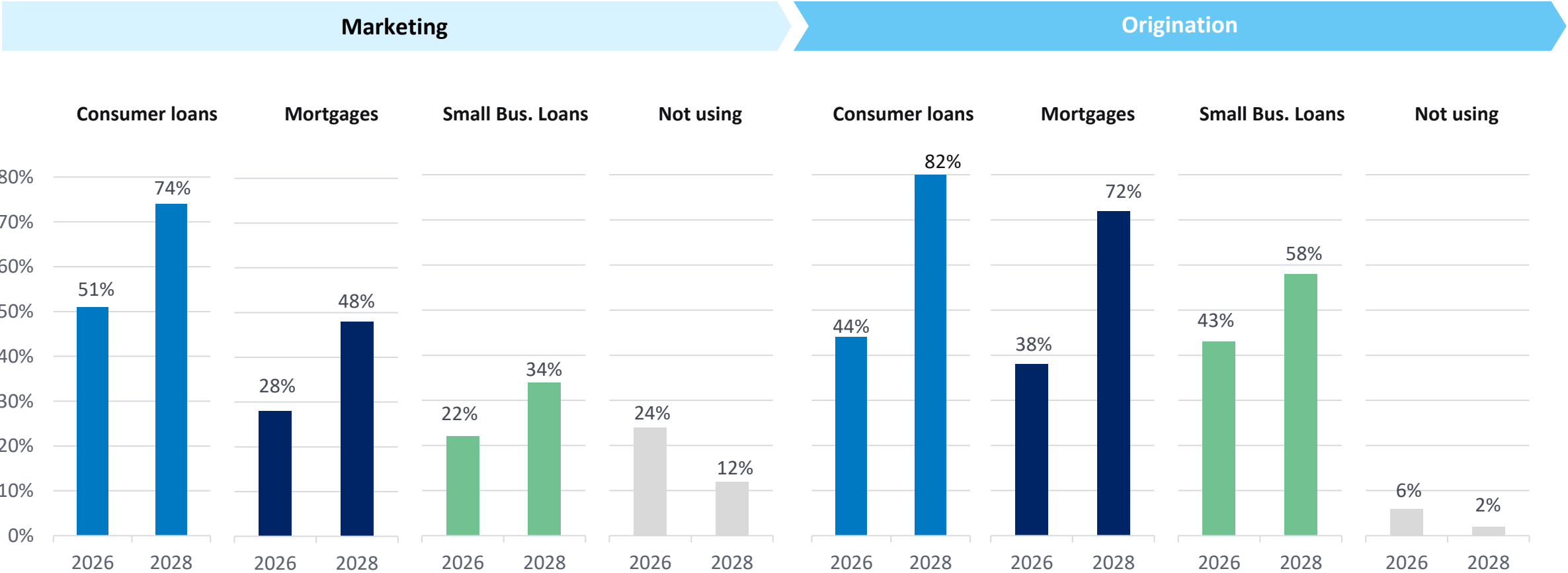
Loan origination is central workflow execution, while loan decisioning is the central risk intelligence engine/platform

In modern consumer lending, the LOS orchestrates the overall customer journey, while the decisioning platform provides the intelligence that drives lending decisions. The two are tightly integrated, but they solve fundamentally different problems: *workflow execution versus decision intelligence*.



2026 vs. 2028: At the granular level, Celent finds striking variations, signaling that lenders have differing pain points and goals (1/4)

Small business credit remains a challenging balance of high tech/high touch with relationship building a priority. Most banks recognize that they need to improve the economics of small loans but can be challenged to win IT resources from the consumer credit IT budget. Small business loans are of similar size to mortgages and have similar drivers of decision intelligence usage and IT investment.

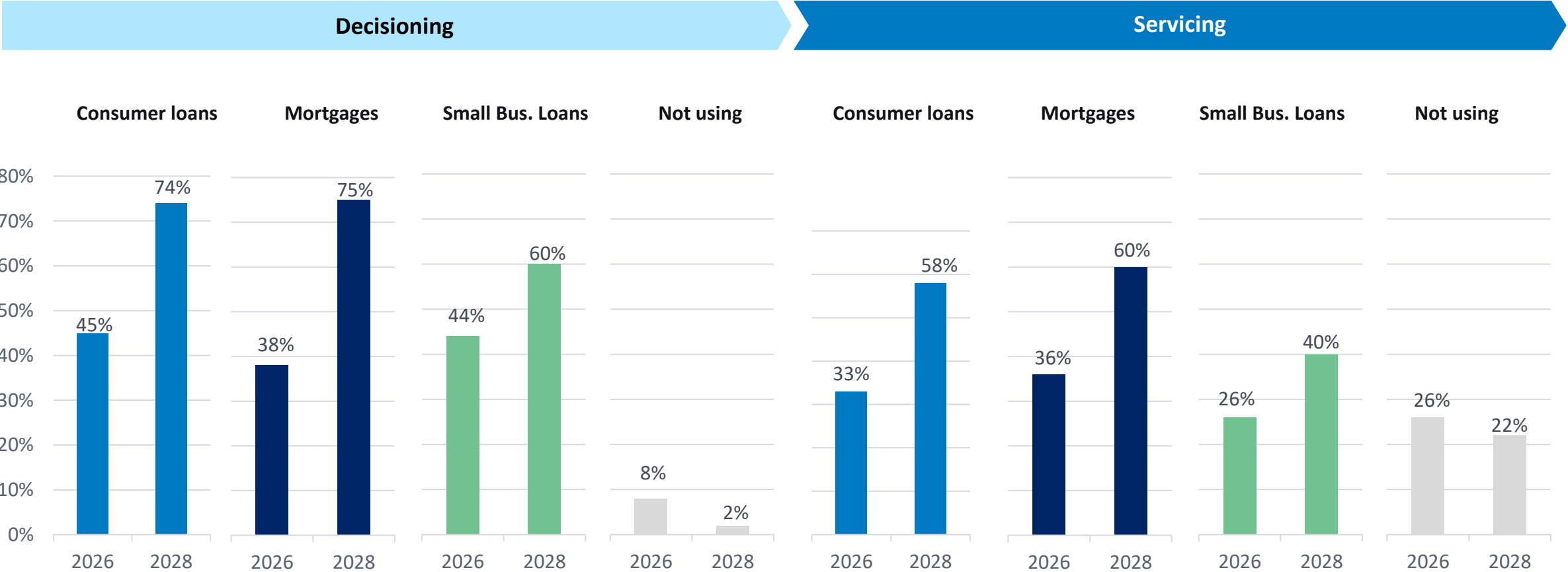


Sources: Celent 2026 Enterprise Decision intelligence Survey, May 2026; Celent research and analysis

Q4: In your consumer and small business lending businesses, where are you using decision platform technologies today?
Q7: By 2028, where do you plan to be using decision platform technologies in your lending businesses?

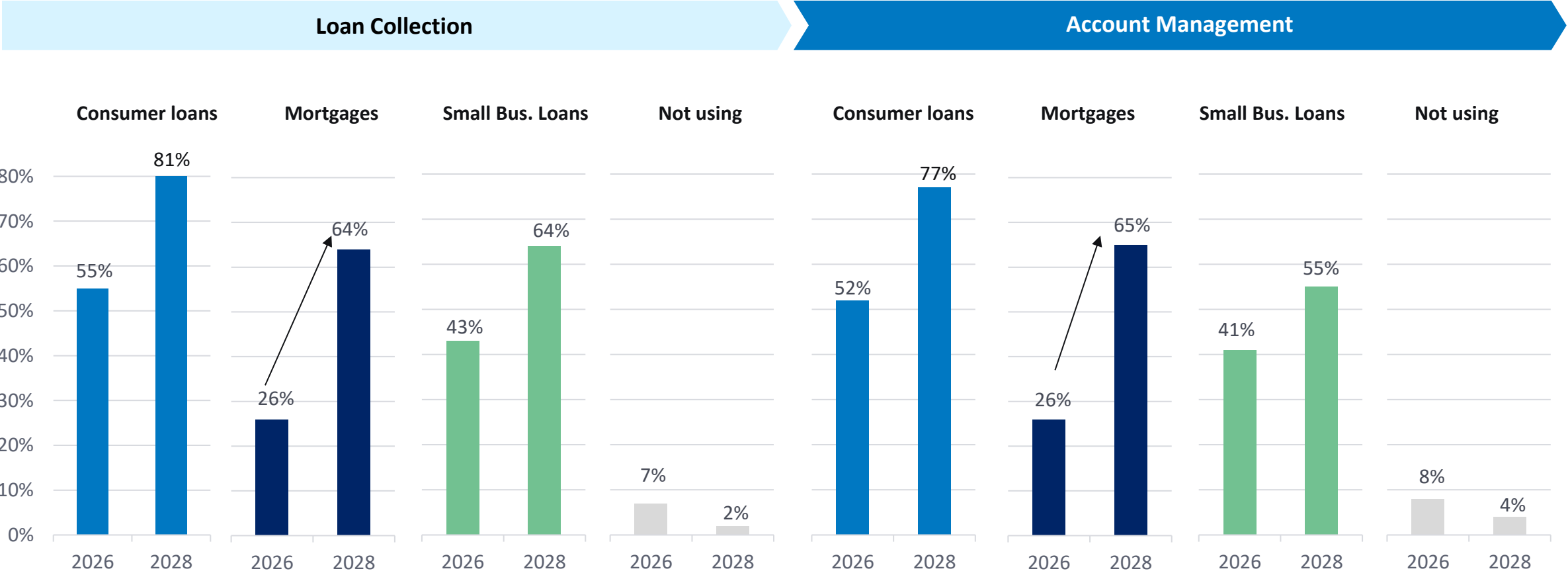
2026 vs. 2028: At the granular level, Celent finds striking variations, signaling that lenders have differing pain points and goals (2/4)

Decision intelligence technology adoption for loan decisioning (underwriting) expected to grow strongly across all loan types through 2028. For loan servicing, consumer (+25%) and mortgage (+24%) lending will grow the most. These loan types are also starting from the smallest 2026 base.



2026 vs. 2028: At the granular level, Celent finds striking variations, signaling that lenders have differing pain points and goals (3/4)

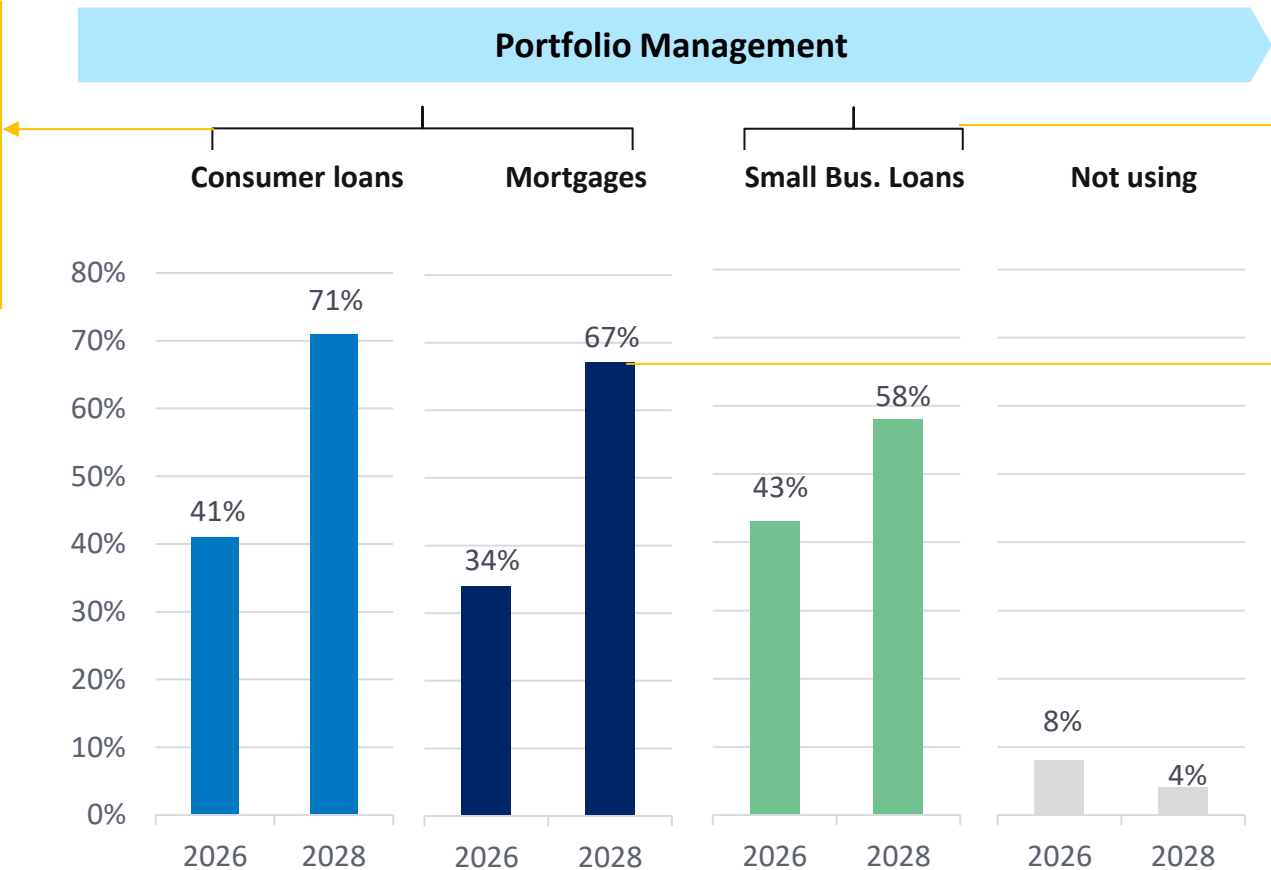
Mortgage loan collections (+38%) and account management use (+39%) are expected to increase the most among all lending processes and loan types through 2028. Consumer loan collections (81%) will reach the second highest usage rate (82% for consumer loan origination is highest). Small business loan drivers of increased decision platform IT investment and usage grow are similar to mortgage.



2026 vs. 2028: At the granular level, Celent finds striking variations, signaling that lenders have differing pain points and goals (4/4)

Portfolio management (versus loan origination) has the highest number of loans to be decisioned, which favors scalable, lower cost per unit decisioning analysis that does not need to operate in real time.

Huge credit card portfolios by number and frequent variations in line utilization, payment frequency, and late payments drive the higher demand for decisioning amongst loan types

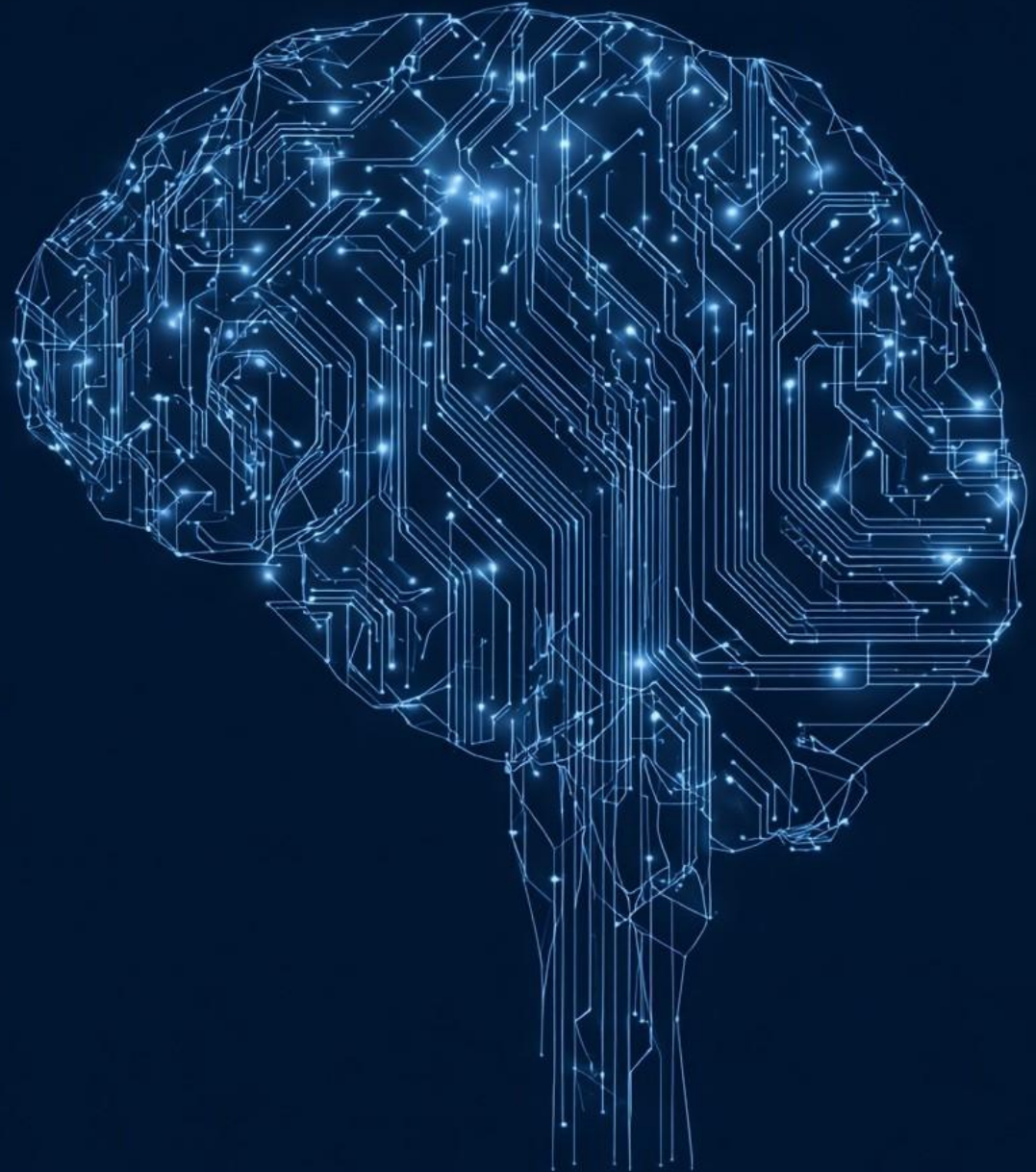


Small business credit remains a challenging balance of high tech/high touch with relationship building a priority. Similar logic to mortgage portfolios also drives investment here

Huge mortgage portfolios by dollar balance and the threat of large per unit dollar losses to profits drives mortgage decisioning adoption

9

Celent's Extensive Research Library on Credit



Celent's Extensive Research Library on Credit

Retail Credit Lending

[Combatting the Rise in Lending Fraud with AI and Data Sharing: Insights from Celent Survey on Fraud in US Consumer Lending](#)

April 2026

[Cash Flow is King: How Cash Flow Underwriting is Redefining Credit Decisioning](#)

April 2026

[Infusing Loan Servicing Platforms With Artificial Intelligence: How Lenders Are Transforming Loan Servicing for the AI/ML, GenAI, and Agentic Era](#)

February 2026

[Next Generation Loan Servicing Platforms-A Primer on Loan Servicing Processes and Technology, and How to Modernize Them to Future Proof Lending](#)

December 2025

[Generative AI in Retail Lending-Insights from a Celent Survey on the Strategies, Priorities, Implementation, and IT Spending for Generative AI](#)

October 2025

[Digital Transformation Across the Retail Lending Lifecycle: Componentization Enables Customization With Integrated Customer Engagement](#)

August 2025

Retail Credit Lending

[The New Era of AI-driven Analytics in Lending: Infusing AI/ML, Generative AI, and Agentic AI into Retail Lending Decisioning Processes](#)

August 2025

[First Hawaiian Bank: Boosting Revenue and Reducing Risk and Bias with AI in Loan Decisioning](#)

June 2025

[ICICI Bank: Analytics-Led Decision-Making for SME Lending](#)

June 2025

[It's All About the Data! – Improving Decision intelligence Models in Banking](#)

May 2025

[Next-Generation Intelligent Decisioning Platforms – Shifting to the Enterprise and Cloud to Modernize Front and Back Office Retail Loan Decisioning](#)

January 2025

[Next Generation Retail Loan Origination Systems: Shifting to the Enterprise and Cloud to Modernize Front- and Back-Office Systems](#)

April 2024

Celent's Extensive Research Library on Credit

Small Business Credit Lending

[ICICI Bank: Analytics-Led Decision-Making for SME Lending](#)

June 2025

[Reinventing Small Business Credit: Snapshots of Rising Fintechs](#)

March 2025

[Small Business Digital Banking Platforms](#)

[North American Edition - Solutions for Community FIs](#)

[North America Edition - Solutions for Midsize and Large Banks](#)

2025

[Tip the Small Business Banking Playing Field in Your Favor](#)

November 2024

[Small Business Banking Intelligent Virtual Assistant Platforms](#)

October 2024

[Intelligent Virtual Assistants Waving to the Future: Small Business Banking Edition](#)

August 2024

Commercial Credit Lending

- Credit Risk Management in Banking: A Primer, Playing Defense and Offense for the Next Normal
- IT Strategy and Priorities in Corporate Banking, 2022: Accelerating Away from the Pandemic
- Citizens Financial Green Deposits: Supporting ESG Commitments for Corporate Clients
- Reinventing Small Business Credit Part 1: Market and Innovation Trends
- Technology Trends Previsory: Corporate Banking, 2022 Edition
- OakNorth Credit Intelligence: Reinventing Credit Analysis and Monitoring with Machine Learning
- Loan eClosing Technology For A Socially Distanced World
- Radius Bank: Bionic PPP Response
- Santander UK: Commercial Lending Evolution and Digitization

The Celent 2025 Decision intelligence Models and Data Fabric Survey complements our 2026 Decision intelligence Survey findings

Summary of Findings

- Celent interviewed 10 lenders in confidential 1-hour discussions, and surveyed over 100 pre-screened lenders (in Canada, the UK, and US) to better understand the priorities and challenges of building and managing models and data across their retail banking businesses.
- Almost 2/3 of responding banks said that their decision intelligence systems will require integration of data from new sources, and that they plan to improve decision intelligence performance in the next 18 months.
- Overall, the credit risk function sees the highest focus on managing model performance and reliability.
- Banks will increasingly move more data workloads to cloud-based technologies.
- Data issues – quality, availability, timeliness – are the biggest barriers to more effective decision intelligence and the pursuit of higher-performing models.
- Model performance and managing drift and decay were not highly rated barriers – suggesting an acknowledgement that upstream data completeness, quality, and latency are the underlying root cause.

Celent Survey: Findings from Celent Surveys of Executives at Large Banks in Canada, the UK, and US

Celent.

Exponential Growth in Data and Analytics are Driving Demand for Data Fabric Architecture

Findings from [Celent](#) Surveys of Executives at Large Banks in Canada, the UK, and US

February 20, 2025

Colin Kerr and Craig Focardi, Principal Analysts

Now part of GlobalData

Celent Report:

It's All About the Data!: Improving Decision intelligence Models in Banking

Celent.

It's All About the Data!

Improving Decision Intelligence Models in Banking

Colin Kerr and Craig Focardi

19 April 2025

A part of [GlobalData](#).

Confidentiality

Our clients' industries are extremely competitive, and the maintenance of confidentiality with respect to our clients' plans and data is critical. Celent rigorously applies internal confidentiality practices to protect the confidentiality of all client information.

Similarly, our industry is very competitive. We view our approaches and insights as proprietary and therefore look to our clients to protect our interests in our proposals, presentations, methodologies, and analytical techniques. Under no circumstances should this material be shared with any third party without the prior written consent of Celent.

© Celent

Qualifications, Assumptions, and Limiting Conditions

This report is for the exclusive use of the Celent client named herein. This report is not intended for general circulation or publication, nor is it to be reproduced, quoted, or distributed for any purpose without the prior written permission of Celent. There are no third-party beneficiaries with respect to this report, and Celent does not accept any liability to any third party.

Information furnished by others, upon which all or portions of this report are based, is believed to be reliable but has not been independently verified, unless otherwise expressly indicated. Public information and industry and statistical data are from sources we deem to be reliable; however, we make no representation as to the accuracy or completeness of such information. The findings contained in this report may contain predictions based on current data and historical trends. Any such predictions are subject to inherent risks and uncertainties. Celent accepts no responsibility for actual results or future events.

The opinions expressed in this report are valid only for the purpose stated herein and as of the date of this report. No obligation is assumed to revise this report to reflect changes, events, or conditions, which occur subsequent to the date hereof.

All decisions in connection with the implementation or use of advice or recommendations contained in this report are the sole responsibility of the client. This report does not represent investment advice nor does it provide an opinion regarding the fairness of any transaction to any and all parties. In addition, this report does not represent legal, medical, accounting, safety, or other specialized advice. For any such advice, Celent recommends seeking and obtaining advice from a qualified professional.

Copyright Notice

Copyright Celent, a division of GlobalData Plc. All rights reserved. This report may not be reproduced, copied or redistributed, in whole or in part, in any form or by any means, without the written permission of Celent, a part of GlobalData (“Celent”) and Celent accepts no liability whatsoever for the actions of third parties in this respect. Celent and any third party content providers whose content is included in this report are the sole copyright owners of the content in this report. Any third party content in this report has been included by Celent with the permission of the relevant content owner. Any use of this report by any third party is strictly prohibited without a license expressly granted by Celent. Any use of third party content included in this report is strictly prohibited without the express permission of the relevant content owner. This report is not intended for general circulation, nor is it to be used, reproduced, copied, quoted or distributed by third parties for any purpose other than those that may be set forth herein without the prior written permission of Celent. Neither all nor any part of the contents of this report, or any opinions expressed herein, shall be disseminated to the public through advertising media, public relations, news media, sales media, mail, direct transmittal, or any other public means of communications, without the prior written consent of Celent. Any violation of Celent’s rights in this report will be enforced to the fullest extent of the law, including the pursuit of monetary damages and injunctive relief in the event of any breach of the foregoing restrictions.

This report is not a substitute for tailored professional advice on how a specific financial institution should execute its strategy. This report is not investment advice and should not be relied on for such advice or as a substitute for consultation with professional accountants, tax, legal or financial advisers. Celent has made every effort to use reliable, up-to-date and comprehensive information and analysis, but all information is provided without warranty of any kind, express or implied. Information furnished by others, upon which all or portions of this report are based, is believed to be reliable but has not been verified, and no warranty is given as to the accuracy of such information. Public information and industry and statistical data, are from sources we deem to be reliable; however, we make no representation as to the accuracy or completeness of such information and have accepted the information without further verification.

Celent disclaims any responsibility to update the information or conclusions in this report. Celent accepts no liability for any loss arising from any action taken or refrained from as a result of information contained in this report or any reports or sources of information referred to herein, or for any consequential, special or similar damages even if advised of the possibility of such damages.

There are no third party beneficiaries with respect to this report, and we accept no liability to any third party. The opinions expressed herein are valid only for the purpose stated herein and as of the date of this report.

No responsibility is taken for changes in market conditions or laws or regulations and no obligation is assumed to revise this report to reflect changes, events or conditions, which occur subsequent to the date hereof.