

Global Credit Rating Assessment Software Market 2026 by Company, Regions, Type and Application, Forecast to 2032

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Abstracts

According to our (Global Info Research) latest study, the global Credit Rating Assessment Software market size was valued at US\$ 1570 million in 2025 and is forecast to a readjusted size of US\$ 2498 million by 2032 with a CAGR of 6.8% during review period.

Credit rating assessment software is a specialized information system that uses big data, artificial intelligence, and quantitative models to automatically analyze, score, and classify the credit risk of individuals, businesses, or sovereign entities.

The Credit Rating Assessment Software market is driven by increasing regulatory scrutiny, rising credit risk complexity, and the growing need for data-driven decision-making across banks, financial institutions, fintech platforms, and corporate lenders. As lending portfolios expand and macroeconomic volatility increases, organizations require advanced analytics tools capable of evaluating borrower risk, forecasting default probabilities, and ensuring compliance with regulatory frameworks such as Basel III/IV and IFRS 9. The rapid growth of digital lending, peer-to-peer finance, and embedded finance ecosystems further accelerates demand for automated, scalable credit assessment systems that can process large volumes of structured and alternative data in real time. Integration of AI, machine learning, and big data analytics enhances predictive accuracy and reduces manual underwriting costs, while cloud-based deployment models improve accessibility and scalability. Heightened focus on risk transparency, capital optimization, and faster credit approval cycles continues to support sustained growth in the credit rating assessment software market.

This report is a detailed and comprehensive analysis for global Credit Rating

Assessment Software market. Both quantitative and qualitative analyses are presented by company, by region & country, by Type and by Application. As the market is constantly changing, this report explores the competition, supply and demand trends, as well as key factors that contribute to its changing demands across many markets. Company profiles and product examples of selected competitors, along with market share estimates of some of the selected leaders for the year 2025, are provided.

Key Features:

Global Credit Rating Assessment Software market size and forecasts, in consumption value (\$ Million), 2021-2032

Global Credit Rating Assessment Software market size and forecasts by region and country, in consumption value (\$ Million), 2021-2032

Global Credit Rating Assessment Software market size and forecasts, by Type and by Application, in consumption value (\$ Million), 2021-2032

Global Credit Rating Assessment Software market shares of main players, in revenue (\$ Million), 2021-2026

The Primary Objectives in This Report Are:

To determine the size of the total market opportunity of global and key countries

To assess the growth potential for Credit Rating Assessment Software

To forecast future growth in each product and end-use market

To assess competitive factors affecting the marketplace

This report profiles key players in the global Credit Rating Assessment Software market based on the following parameters - company overview, revenue, gross margin, product portfolio, geographical presence, and key developments. Key companies covered as a part of this study include ACTICO GmbH, Moody's Analytics, Fitch Ratings, FICO, Experian, Loxon, Pegasystems, SAP, Soft4Leasing, Abrigo, etc.

This report also provides key insights about market drivers, restraints, opportunities,

new product launches or approvals.

Market segmentation

Credit Rating Assessment Software market is split by Type and by Application. For the period 2021-2032, the growth among segments provides accurate calculations and forecasts for Consumption Value by Type and by Application. This analysis can help you expand your business by targeting qualified niche markets.

Market segment by Type

Cloud-based

On-premises

Market segment by Evaluation Object

Large Enterprises

Small and Medium-sized Enterprises

Market segment by Model Type

Statistical Models

Machine Learning Models

Others

Market segment by Application

Banks

Insurance

Others

Market segment by players, this report covers

ACTICO GmbH

Moody's Analytics

Fitch Ratings

FICO

Experian

Loxon

Pegasystems

SAP

Soft4Leasing

Abrigo

FIS Global

Market segment by regions, regional analysis covers

North America (United States, Canada and Mexico)

Europe (Germany, France, UK, Russia, Italy and Rest of Europe)

Asia-Pacific (China, Japan, South Korea, India, Southeast Asia and Rest of Asia-Pacific)

South America (Brazil, Rest of South America)

Middle East & Africa (Turkey, Saudi Arabia, UAE, Rest of Middle East & Africa)

The content of the study subjects, includes a total of 13 chapters:

Chapter 1, to describe Credit Rating Assessment Software product scope, market overview, market estimation caveats and base year.

Chapter 2, to profile the top players of Credit Rating Assessment Software, with revenue, gross margin, and global market share of Credit Rating Assessment Software from 2021 to 2026.

Chapter 3, the Credit Rating Assessment Software competitive situation, revenue, and global market share of top players are analyzed emphatically by landscape contrast.

Chapter 4 and 5, to segment the market size by Type and by Application, with consumption value and growth rate by Type, by Application, from 2021 to 2032.

Chapter 6, 7, 8, 9, and 10, to break the market size data at the country level, with revenue and market share for key countries in the world, from 2021 to 2026. and Credit Rating Assessment Software market forecast, by regions, by Type and by Application, with consumption value, from 2027 to 2032.

Chapter 11, market dynamics, drivers, restraints, trends, Porters Five Forces analysis.

Chapter 12, the key raw materials and key suppliers, and industry chain of Credit Rating Assessment Software.

Chapter 13, to describe Credit Rating Assessment Software research findings and conclusion.

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