

Global Small Business Scoring Service 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 Small Business Scoring Service market size was valued at US\$ 8858 million in 2025 and is forecast to a readjusted size of US\$ 15266 million by 2032 with a CAGR of 8.1% during review period.

Small Business Scoring Service refer to third-party data and risk control institutions using statistical or machine learning models to quantitatively assess the credit risk level of micro, small and medium-sized enterprises (SMBs/SMEs) based on their credit records, operational and transaction data, public records and alternative data. The services output standardized scores, probability of default (PD), risk levels and reason codes to support credit access, credit limits and pricing, post-loan monitoring and risk warning in financial and B2B scenarios.

Gross Margin Level

Small business scoring services are essentially a scaled business based on 'data assets ? model capabilities ? distribution network,' making them highly replicable and with low marginal costs. Their gross margins are typically higher than traditional labor-intensive services. Looking at the financial reports of leading information service/credit reporting companies: Equifax disclosed in its 2024 annual report that its operating revenue was approximately \$5.681 billion and its cost of services (excluding depreciation and amortization) was approximately \$2.519 billion, corresponding to a gross margin of approximately 55.7% (revenue minus service costs); Dun & Bradstreet's 2024 revenue was approximately \$2.382 billion and its cost of services (excluding depreciation and amortization) was approximately \$900 million, with a gross

margin of approximately 62.2%. Based on industry practice, the gross profit margin of SME credit scoring services typically falls between 55% and 70%. The bottom line is determined by data procurement and compliance costs (data licensing, privacy and security, cross-border compliance), while the upper limit is determined by model and platform reuse, large-scale API calls, and subscription-based monitoring. When services upgrade from 'single-report' to 'continuous monitoring + early warning + decision engine,' the gross profit margin and profit elasticity often increase further.

Industry Drivers

The core driving force behind this industry's growth comes from the online transformation of SME financing and the structural improvement in data availability. On the one hand, banks and non-bank institutions are continuously migrating towards 'automated access + dynamic pricing + post-loan early warning' in SME lending, forcing scoring services to upgrade from 'static reports' to real-time scoring and combined monitoring that can be embedded in business processes. On the other hand, open banking, digital payments, e-commerce, and SaaS operating systems allow SMEs to form usable 'digital footprints,' with alternative data increasingly being used to supplement the risk identification capabilities of 'thin-document/no-document' enterprises. AFI's report specifically discusses the types, opportunities, and challenges of alternative data in credit assessment. World Bank/ICCR research also points out that credit reporting agencies and fintech companies are collaborating to combine traditional credit history with alternative data to expand service coverage and enhance assessment capabilities. At the macro level, the financing gap for SMEs, rising supply chain credit risks, and strengthened anti-fraud and compliance (KYB/AML) requirements are further increasing the demand for 'explainable scoring + continuous monitoring' among enterprises, transforming SME scoring services from a single-point tool into part of the credit, transaction, and risk control infrastructure.

This report is a detailed and comprehensive analysis for global Small Business Scoring Service 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 Small Business Scoring Service market size and forecasts, in consumption value (\$ Million), 2021-2032

Global Small Business Scoring Service market size and forecasts by region and country, in consumption value (\$ Million), 2021-2032

Global Small Business Scoring Service market size and forecasts, by Type and by Application, in consumption value (\$ Million), 2021-2032

Global Small Business Scoring Service 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 Small Business Scoring Service
- 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 Small Business Scoring Service 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 Dun & Bradstreet, Experian, Equifax, TransUnion, Fair Isaac Corporation (FICO), CRIF, Creditsafe, Creditreform Group, Coface (Business Information), Allianz Trade (Euler Hermes), etc.

This report also provides key insights about market drivers, restraints, opportunities, new product launches or approvals.

Market segmentation

Small Business Scoring Service 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

Traditional Statistical Scorecards

Deep Learning Scorecards

Others

Market segment by Evaluation Core Dimensions

Financial Rating

Health Rating

Environmental Rating

Operating Rating

Others

Market segment by Fee Type

Single-Use Billing

Annual Subscription

Others

Market segment by Application

Banks

Non-bank Financial Technology

Others

Market segment by players, this report covers

Dun & Bradstreet

Experian

Equifax

TransUnion

Fair Isaac Corporation (FICO)

CRIF

Creditsafe

Creditreform Group

Coface (Business Information)

Allianz Trade (Euler Hermes)

Atradius

Moody's Analytics

S&P Global Market Intelligence

LexisNexis Risk Solutions

Cerved Group

Creditinfo Group

illion

Teikoku Databank (TDB)

Tokyo Shoko Research (TSR)

NICE Information Service

SAS

Fitch Solutions

Provenir

Zest AI

Scienaptic AI

Taktile

LenddoEFL

CredoLab

Plaid

Investnet | Yodlee

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 Small Business Scoring Service product scope, market overview, market estimation caveats and base year.

Chapter 2, to profile the top players of Small Business Scoring Service, with revenue, gross margin, and global market share of Small Business Scoring Service from 2021 to 2026.

Chapter 3, the Small Business Scoring Service 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 Small Business Scoring Service 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 Small Business Scoring Service.

Chapter 13, to describe Small Business Scoring Service research findings and conclusion.

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