

Agentic AI Could Redefine How Consumers Discover and Access Credit Journeys in India: Experian Report

Category: Business

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Experian, a global data and technology company, today launched its latest report, **“Unlocking Enterprise Intelligence: A Journey of Innovation and Transformation with Agentic AI”**, exploring how Agentic AI could reshape the future of financial services by supporting more connected and context-aware decision making within governed frameworks across the credit ecosystem. The report highlights the emergence of the Agentic consumer and explores what it means for consumers, lenders and the broader credit ecosystem as financial services become increasingly AI-enabled.



Experian

The report highlights that financial services are entering a new phase of transformation driven by the convergence of digital ecosystems, expanding data availability, advanced analytics and rapid progress in Artificial Intelligence (AI). AI is evolving from primarily predictive and assistive applications towards systems that can increasingly interpret intent, comprehend context and act within defined boundaries. It has the potential to transform how consumers discover, compare and access financial products, while creating new opportunities for lenders to deliver more connected, personalised and seamless customer journeys.

The report considers how an increasingly agent-enabled financial ecosystem could allow AI to support consumers in understanding financial concepts, comparing options and moving from intent towards informed action within clearly defined permissions and controls. As financial institutions navigate this shift, the opportunity is not simply to deploy more agents, but to provide Trusted AI that combines intelligence with reliable information, appropriate financial context and strong governance.

The report emphasises several shifts that could shape the next phase of financial services:

- The emergence of the Agentic Consumer, with AI potentially playing a greater role in supporting how consumers discover, compare and access financial products.
- Trust could become an increasingly important differentiator, as consumers seek intelligence supported by reliable information and appropriate financial

context.

- Product discovery and comparison could become more intelligent, creating opportunities for institutions that are discoverable, responsive and trusted.
- Agent capability and trust infrastructure need to evolve together, with transparency, governance and accountability becoming increasingly important.
- Connected and governed platforms could help reduce friction across financial journeys by stitching data, analytics, and decisioning with context.
- Agent-ready institutions could be better positioned to support more connected customer experiences, while maintaining evidence and accountability across decision-making processes.

Commenting on the findings, **Manish Jain, Country Managing Director of Experian in India**, said, *“Artificial Intelligence has the potential to reshape the next phase of financial services, not simply by making existing processes faster, but by changing how consumers and institutions interact, make decisions and take action within clearly defined boundaries. India’s retail credit market is already operating at significant scale, with lenders sourcing 51.69 crore loans worth Rs.97.7 lakh crore in FY26. As AI becomes more embedded across this ecosystem, trust, governance and clear accountability will be critical to scaling its use responsibly. The next phase of adoption will be defined not by how autonomous technology can become, but by how confidently consumers and financial institutions can trust it.”*

“The opportunity ahead is to build a financial ecosystem where

technology helps people and organisations make better decisions while trust remains the foundation on which those decisions are made. This means combining innovation with reliable data, transparency, appropriate human oversight and clear accountability. Those that can combine innovation with transparency, accountability and responsible governance will be best positioned to create long-term value and stronger customer relationships."

As organisations prepare for an increasingly agent-enabled future, Experian believes that trusted intelligence, contextual decisioning and responsible innovation will play a critical role in helping lenders create more seamless customer journeys, make better decisions and drive sustainable growth. Through its data, analytics, decisioning and platform capabilities, Experian continues to help financial institutions navigate this transformation with confidence while maintaining trust, transparency and governance at every stage of the customer lifecycle.

