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# S&P TEST

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## EXPERIAN PLC SWOT & PESTLE ANALYSIS

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**Company Name :** Experian plc

**Company Sector :** Credit Reporting, Banking and Financial Services

**Operating Geography :** Ireland, Europe, Global

**About the Company :**

Based in Dublin, Ireland, Experian plc is an Anglo-Irish multinational consumer credit reporting company operating in 45 countries with offices in Brazil, the United Kingdom, and the United States. Experian also deals in selling marketing assistance and decision analytic to businesses, including individual fingerprinting and targeting. It is listed on the London Stock Exchange and is a constituent of the FTSE 100 Index. Experian is one of the "Big Three" credit-reporting agencies, alongside TransUnion and Equifax. The firm has its origins in Credit Data Corporation, which was a business acquired by TRW Inc. in 1968. A new leak was revealed in Brazil in January 2021, where the source was linked to Experian's Brazilian subsidiary Serasa Experian. It was probably the most severe data breach in history, which resulted in data of 220 million citizens being compromised and sold on the web. Experian helps individuals in having financial control and access financial services.

Experian's Unique Selling Proposition or USP centers around assisting consumers from buying a home or car, to sending a child to college, to growing a business exponentially by connecting it with new customers – they empower consumers and clients to manage data with confidence in order to maximize every opportunity. Experian's mission is to "unlock the power of data and technology to improve our world."

**Revenue :**

\$ 5,179 million – FY ending 31st March 2020 (y-o-y growth 7%)

\$ 4,861 million – FY ending 31st March 2019

**SWOT Analysis :**

The SWOT Analysis for Experian plc is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1. Cross-regional approach for delivering value at global scale</li> <li>2. Broad capabilities enable creation of differentiated services</li> <li>3. Extensive data assets which give clients in-depth insights</li> <li>4. Ability to give control to customers through direct relationships</li> <li>5. Strong financial growth and disciplined capital allocation</li> </ul>	<ul style="list-style-type: none"> <li>1. Decline in decisioning service in UK/Ireland and EMEA/Asia Pacific</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1. Increasing quantity and decreasing cost of data and analytics capabilities</li> <li>2. Efficiency and productivity gains driving advances in automation and technology</li> <li>3. High-growth opportunities to serve B2C market</li> <li>4. Growth opportunities in unexplored niche B2B customer segments</li> <li>5. High growth in North and Latin American markets</li> </ul>	<ul style="list-style-type: none"> <li>1. Loss or inappropriate use of data and systems</li> <li>2. Fluctuations in financial markets or fiscal and monetary policies</li> <li>3. Constantly changing legislations or regulatory environment</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for Experian plc is given below:

<p style="text-align: center;"><b>Political</b></p> <ol style="list-style-type: none"> <li>1. Brexit restrictions on data transfer to impact data acquisition</li> <li>2. Data localization and transfer policies impact operations with China</li> </ol>	<p style="text-align: center;"><b>Economical</b></p> <ol style="list-style-type: none"> <li>1. Global financial inclusion to increase utilization of services</li> <li>2. High requirement of affordable credit during covid pandemic</li> </ol>
<p style="text-align: center;"><b>Social</b></p> <ol style="list-style-type: none"> <li>1. Consumer behavior changing with increased penetration of digital technology</li> <li>2. Changing population demographics creating requirement for mobile solutions</li> </ol>	<p style="text-align: center;"><b>Technological</b></p> <ol style="list-style-type: none"> <li>1. Digitalization in US healthcare to be followed by data management shift</li> <li>2. FinTech applications improving credit scores have millions of potential customers</li> </ol>
<p style="text-align: center;"><b>Legal</b></p> <ol style="list-style-type: none"> <li>1. Increasing importance of consumer data and privacy rights</li> <li>2. Increasing frequency of synthetic identity fraud alarm for businesses</li> </ol>	<p style="text-align: center;"><b>Environmental</b></p> <ol style="list-style-type: none"> <li>1. Climate change presenting risks as well as business opportunity</li> <li>2. Becoming a carbon neutral company by 2030</li> </ol>

Please note that our free summary reports contain the SWOT and PESTLE table contents only.

The complete report for **Experian plc** SWOT & PESTLE Analysis is a paid report at **16.53 U.S.D.**



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