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TRANSUNION SWOT & PESTLE ANALYSIS

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Company Name : TransUnion

Company Sector : Credit Rating, Financial Services, Information Technology

Operating Geography : United States, North America, Global

About the Company :

TransUnion is a consumer credit reporting company headquartered in Chicago, Illinois. It collects and combines data on over one billion individual consumers in more than thirty countries. Over 65,000 companies are among their clients. The firm was founded in 1968 as a holding company for Union Tank Car Company, a railroad leasing company. TransUnion is divided into three segments: USIS (United States Information Services), International, and Consumer Interactive. The USIS division provides organisations with consumer data, risk assessments, analytical services, and decision-making skills. The International segment provides services to businesses in specified regions outside of the United States that are similar to those provided by the USIS section. The Consumer Interactive segment provides products and services that assist consumers in managing their finances and preventing identity theft. As part of their process workflows, businesses utilise its products to assess customer ability to pay for services, measure and manage debt portfolio risk, collect a debt, authenticate consumer identities, and investigate probable fraud. TransUnion has approx. 10,200 employees as of January 2022.

TransUnion's USP is that it is a global information and insight organisation that ensures that each consumer is accurately and safely represented in the marketplace, allowing businesses and consumers to trust each other. The mission statement of TransUnion reads, "To help people everywhere access the opportunities that lead to a higher quality of life".

Revenue :

US\$ 2,960 million- FY ending December 2021 (y-o-y growth of 17%)

US\$ 2,530 million- FY ending December 2020

SWOT Analysis :

The SWOT Analysis for TransUnion is given below:

Strengths	Weaknesses
<ol style="list-style-type: none"> 1.Evolving and efficient technological infrastructure with a focus on innovation 2.TransUnion is one of the 'Big Three' credit agencies in the US with leading presence in international markets 3.Intellectual property rights provide a strategic advantage to TransUnion 4.Highly Diversified customer base with clients from various industries 5.Strong financials with growing revenues in the last five years 	<ol style="list-style-type: none"> 1.TransUnion's revenues are concentrated in U.S. market 2.TransUnion has a very high indebtedness as of Dec 2021 3.One-third of clients found mistakes in their credit reports made by TransUnion 4.TransUnion has high number of lawsuits against it
Opportunities	Threats
<ol style="list-style-type: none"> 1.Strategic expansions to key new locations through new business locations, mergers and acquisitions 2.Further penetrate existing Industry Verticals with current and new solutions 3.Enhance underlying Data, Technology and Analytics Capabilities to Develop Innovative Solutions 4.Establish Positions in New, Adjacent Industry Verticals such as Media, Public Sector and others 	<ol style="list-style-type: none"> 1.Competition from relatively inexpensive or free commercial sources and competitors may affect the business 2.Mergers, Acquisitions and Business consolidation in the industry may reduce market share for TransUnion

PESTLE Analysis :

The PESTLE Analysis for TransUnion is given below:

<p style="text-align: center;">Political</p> <p>1.Global companies are subject to inherent risk due to political instability</p>	<p style="text-align: center;">Economical</p> <p>1.Fluctuating currencies adversely affect global businesses and their revenues</p> <p>2.Impact of COVID-19 pandemic on economy and crediting industry</p>
<p style="text-align: center;">Social</p> <p>1.Consumers demand increased protection against financial fraud and identity theft due to increase in cybersecurity breaches and hackers</p> <p>2.Trust factor in company is crucial to customer experience and choice</p>	<p style="text-align: center;">Technological</p> <p>1.Greater Adoption of Data Solutions Across New and Existing Industry Verticals</p> <p>2.Rapid growth in demand for data- driven analytics by companies and businesses</p>
<p style="text-align: center;">Legal</p> <p>1.Both U.S. and international operations are subject to numerous laws and regulations governing privacy, data security, consumer protection, etc.</p> <p>2.Data and privacy breaches are the main causes of lawsuits</p> <p>3.EEOC guidelines compliance is essential for companies</p>	<p style="text-align: center;">Environmental</p> <p>1.Companies are shifting to efficient and responsible resource use and allocation, as well as lowering environmental footprint</p>

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