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## EQUIFAX INC. SWOT & PESTLE ANALYSIS

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**Company Name :** Equifax Inc.

**Company Sector :** Information technology and services

**Operating Geography :** United States, North America, Global

**About the Company :**

With its headquarters in Atlanta, Georgia, Equifax Inc. is a worldwide American consumer credit reporting company. Cator and Guy Woolford founded Equifax, subsequently known as the Retail Credit Company, in 1899. It offers business, governmental, and consumer client information solutions and HR business process outsourcing services. It empowers clients globally by transforming knowledge into insights that support better-informed personal and professional decisions through the use of technology, cutting-edge analytics, proprietary software tools, unique data, and industry expertise. Additionally, Equifax provides information, technology, and services to support recovery management, debt collection, payroll-related business process outsourcing, and HR management business process outsourcing in the US. The company also has operations in Europe, the Asia-Pacific region, Central and South America, and the Caribbean. Equifax announced in October 2022, that it will be the first to offer specific telecommunications (telco), pay TV, and utilities attributes to the mortgage industry to help streamline the mortgage underwriting process and support loans in the secondary mortgage market.

Equifax's USP lies in its being one of the top three companies that provide consumer credit reports, and gather and combines data on more than 800 million people and 88 million organizations worldwide. The mission statement of Equifax reads, "Our purpose is to help people live their financial best. We strive to create economically healthy individuals and communities everywhere we do business".

**Revenue :**

US\$ 4.923 billion - FY ending 31st December 2021 (y-o-y growth 19.25%)

US\$ 4.128 billion - FY ending 31st December 2020

## SWOT Analysis :

The SWOT Analysis for Equifax Inc. is given below:

Strengths	Weaknesses
<ol style="list-style-type: none"> <li>1. Large customer base with no customer accounting for over 3% of revenue.</li> <li>2. Leading provider of payroll related and human resource management business process outsourcing services in US.</li> <li>3. Diversified portfolio of products and services across a wide range of verticals.</li> <li>4. Consistent operating profits recorded for the past 10 years.</li> </ol>	<ol style="list-style-type: none"> <li>1. Involved in a cyberattacks leading to negative publicity.</li> <li>2. Outsourcing of various components can adversely impact the operations of the company.</li> <li>3. The company has significant level of debts.</li> </ol>
Opportunities	Threats
<ol style="list-style-type: none"> <li>1. Use of cloud data and technology transformation for product development.</li> <li>2. Strategic acquisitions leading to significant increase in revenue streams.</li> </ol>	<ol style="list-style-type: none"> <li>1. Failure to maintain key industrial and technical certifications.</li> <li>2. The market for the company's products and services is highly competitive.</li> <li>3. Risks associated with doing business internationally.</li> </ol>

## PESTLE Analysis :

The PESTLE Analysis for Equifax Inc. is given below:

<p style="text-align: center;"><b>Political</b></p> <ol style="list-style-type: none"> <li>1.Uncertainties regarding Brexit could materially impact the company.</li> <li>2.The policies of the new U.S. Congress and the Biden Administration could impact the business.</li> <li>3.The Tax Cuts and Jobs Act has positively impacted the company.</li> </ol>	<p style="text-align: center;"><b>Economical</b></p> <ol style="list-style-type: none"> <li>1.Currency fluctuations against the U.S. dollar impacts the revenue of the company.</li> </ol>
<p style="text-align: center;"><b>Social</b></p> <ol style="list-style-type: none"> <li>1.Growing trend of digitalisation globally accelerated by Covid-19.</li> </ol>	<p style="text-align: center;"><b>Technological</b></p> <ol style="list-style-type: none"> <li>1. Use of machine learning and proprietary software tools to analyse data and create customized insights.</li> <li>2. Heavy investments in cloud technology to increase efficiency, stability and promote innovation.</li> </ol>
<p style="text-align: center;"><b>Legal</b></p> <ol style="list-style-type: none"> <li>1.Subject to various consumer and data protection regulations in different countries like the Personal Information Protection and Electronic Documents Act in Canada.</li> <li>2.Subject to numerous laws in the US such as The Fair Credit Reporting Act.</li> </ol>	<p style="text-align: center;"><b>Environmental</b></p> <ol style="list-style-type: none"> <li>1.Reduction in the global carbon footprint by leveraging cloud transformation.</li> <li>2.To increase sustainability, waste management initiatives are undertaken.</li> </ol>

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