



# EXPERIAN. learning**DAY** 2022

Accelerate and maximize your data potential

# EXPERIAN **learning**DAY<sub>2022</sub>

**How to turn disruption into innovation opportunities  
– the importance of alternative data.**



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Head of Innovation  
Experian Africa



EXPERIAN  
**learning**DAY<sub>2022</sub>

**Disruption & innovation are not a buzzwords  
It's the reality of doing business in today's world**

# Disruption | Creativity | Innovation requires Discipline

We build new opportunities by focusing on a disciplined approach

## Identifying

opportunities to build, gaps to fill, problems to solve.

## Designing

a variety of solutions to meet the specific needs.

## Testing

the solutions that have an impact and continually learn from the process.

## Launching

products & services (at scale) that are impactful across the board enhancing the overall offering.

**COLLABORATE | DESIGN | BUILD | SCALE**

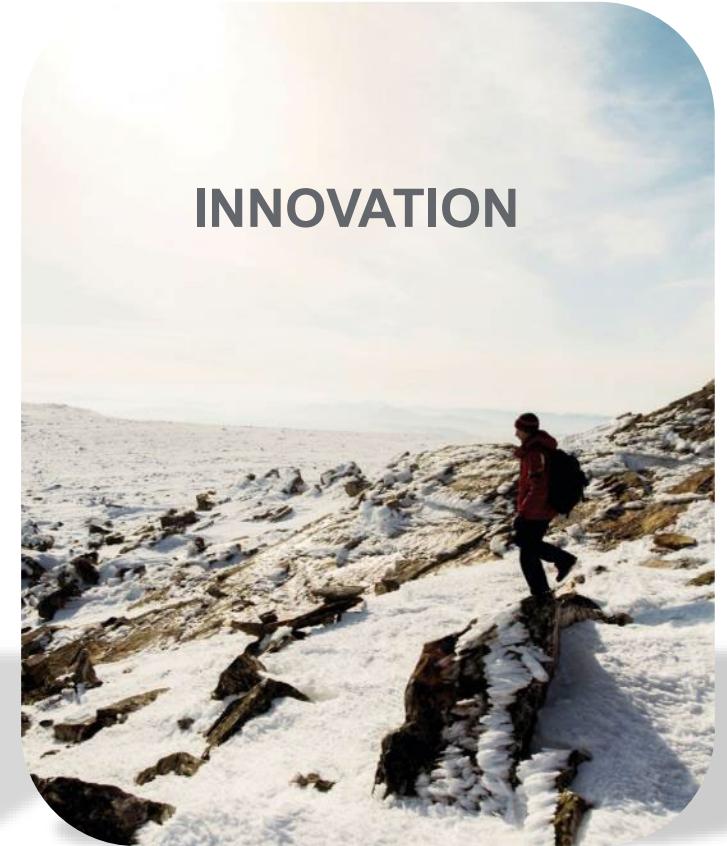
# “Alternative”

Data is data, but not always from the same perspective

Innovative thinking, design, building and scaling requires organisations to look at data, strategy and needs from outside any comfort zone.

**ALTERNATIVE DATA IS – ACTUALLY – JUST DATA FROM A DIFFERENT (YET FUNDAMENTALLY IMPORTANT) VIEW.**

# A fair, safe & valuable “alternative” data strategy



# Engaging Consumers & Businesses

Value exchange | Transparent mechanisms = Willingness

THE 'CONSENT QUESTION'



=

**Functional**  
**Perceived Value**

*Money, Time, Reputation*



**Emotional**  
**Perceived Risk**

*Trust, Threat, Ease, Compulsion*



# Engaging Consumers | Businesses

Value exchange | Transparent mechanisms

## TRUST BUILDING LEVERS

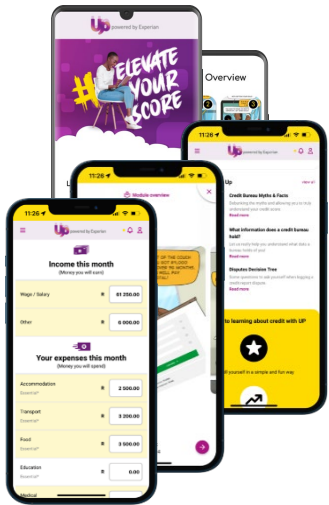





# Engaging Consumers | Businesses

Building Experiences | Framing Understanding | Enhancing Products & Services

## EXPERIENCES




## UNDERSTANDING



**Demographic & Identifiable**

Data specifically relating to consumers & businesses



**Perceptions & Assumption**


Able to understand what people think and why



**Behaviours & Willingness**

Truly understanding the desires of consumers

## INSIGHTS




**Scoring**

That reflects reality and across more data points




**Segmentation**

An enhanced understanding across the population



**Decisioning**

Quicker, automated and real-time engine



**Fraud**

Deeper, proactive and more accurate fraud mechanism

# THINK about everyone

Understanding the entire consumer market – not just the credit active

UNDERSTANDING  
HOW TO ADD  
VALUE TO ALL

COLLECT CONSENTED  
DATA THAT IS  
RELEVANT TO ALL

BUILD EXPERIENCES  
THAT PEOPLE  
NEED

BUILD SCORECARDS  
AND INSIGHTS THAT  
ADD VALUE



DEMOGRAPHIC

Knowing who  
people are



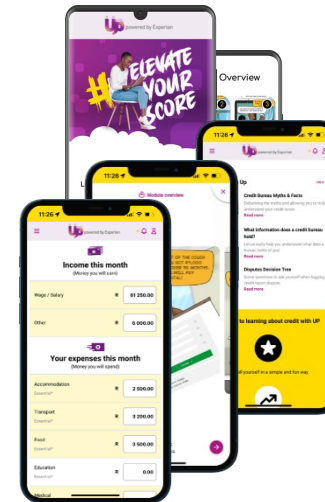
BEHAVIOURAL

Seeing how people  
engage, made  
decisions, learn,  
manage and made  
decisions



PERCEPTUAL

Beginning to  
understand needs,  
abilities,  
expectations &  
preferences



Scoring

That reflects  
reality and  
across more  
data points



Segmentation

An enhanced  
understanding  
across the  
population



Decisioning

Quicker,  
automated and  
real-time  
engine



Fraud

Deeper,  
proactive and  
more accurate  
fraud  
mechanism

# Questions?

## CONTACT US



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