

Embracing the data challenge in a digitalised world

Exploring global data management trends



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Part 1 

Big data:
big challenge, bigger
opportunity

Exploring the complexities of
the data landscape in 2018.

Part 2 

Data strategies:
competing in a
data-driven world

How are organisations building
and executing data strategies?

Part 3 

Data quality:
the key to business
success

How is data quality maturity
impacting organisations?

Research Methodology

This research was carried out on behalf of Experian by research firm Insight Avenue and includes views from 1000 employees within organisations based in the UK, US, Australia and Brazil. Respondents came from functions including IT, finance, customer services, sales, data and insight, marketing and risk management. All had knowledge or visibility of data management issues within the businesses and on average, managed 18 databases internally, with 99% managing at least one. Those taking part ranged from smaller organisations (250+ employees) up to enterprise level and represent industries including IT, finance, retail, manufacturing, public sector and business services.

Foreword

Much has been written and said about the enormous challenge that big data presents for businesses. The explosion of data means organisations that manage it have extra responsibilities to embrace, particularly given that much of this growing avalanche of data is created by individuals. It's their data, but we are responsible for keeping it safe and using it appropriately.

At Experian, we take this responsibility very seriously. On average, we process over 1.5 billion records annually and understand that building trust with consumers through better data stewardship, transparency and accuracy is essential in delivering better business outcomes.

The prospect of rapid data-related change can feel legitimately daunting, but what's clear is that businesses need to recognise that with every new test there comes an equally sizeable opportunity.

For example, the EU's General Data Protection Regulation (GDPR), due to come into force in May 2018, may well pose significant pain points as businesses look to prepare for the changes required. We have also seen the introduction of Open Banking in January 2018, a new data-driven initiative transforming the way consumers can choose products and services that work for them.

It's widely recognised that these 'data developments', to name just two, will have a significant impact on business operating models. However, these changes should also be seen as a chance to transform your organisation for all the right reasons, encouraging the type of responsible data practices that can only improve your relationship with customers.

Our latest Global Data Management Research Paper gives a fascinating insight into how well organisations are responding to this ever changing and complex data landscape, particularly those impacted by impending regulation.

73% agree that it is often difficult to predict when and where the next data challenge will arise. However, if businesses are serious about keeping up with these changes and thriving in this fast-paced digitalised market place, a truly holistic approach to managing all this data is required. One that keeps the customer's interests at the heart of every decision that they make.

The amount of data and the rate at which it's being accumulated is rising exponentially. It's estimated that by the year 2025, the global datasphere will grow to 163 trillion gigabytes, that's ten times the amount recorded in 2016¹.

It's fair to say that we live in a world which in many ways is fuelled by data already. Despite the many challenges presented in managing an influx of information of this size, we should also make sure to recognise that it has the potential to drive innovation and make hugely positive changes to the way we all live and work.



Rebecca Hennessy
Director of Market Strategy
Experian

¹ Data Age 2025: The Evolution of Data to Life-Critical – IDC (2017)

<https://www.seagate.com/files/www-content/our-story/trends/files/Seagate-WP-DataAge2025-March-2017.pdf>

Introduction

Unprecedented change in the data landscape

This year's research supports an emerging picture of a vastly complex data landscape that's disrupting how organisations are creating and executing their data management strategies. Complexity is nothing new, nor are the key factors driving this trend, but what has notably changed is the scale, pace and urgency of them.

Rapidly expanding volumes of data, the approaching GDPR and heightened security concerns are all front of mind. Added to this there's the pressure of ensuring a seamless, connected customer experience in an age where individuals expect organisations to value and look after their data responsibly. It's easy to see why companies may struggle to see the wood for the trees.

A turning point to leverage opportunity from data

Organisations seem to have reached a cross road where the convergence of all these factors are having a noticeable effect. Whilst over 80% recognise the opportunity data can bring to forming their business strategy, almost three quarters also admit that it's difficult to predict where the next data challenge is coming from.

For as much as the landscape is challenging, it's equally one that holds more untapped opportunity than we've ever seen before. Being compliant with the GDPR, good data quality and having a strategy to govern data in a transparent, ethical way, will transform a reactive approach to data management into a proactive one. Organisations that do this are in the best possible position to drive value from better insight, efficiency and customer relationships.

In the following chapters, we'll explore how well organisations are managing this complex data landscape and the knock-on effect it's having.

Key findings



55%

believe that data has greatly disrupted their organisation in the last year



73%

agree that it is often difficult to predict when and where the next data challenge will be



68%

believe that increasing volumes of data make it difficult to meet their regulatory requirements



72%

believe that the GDPR presents an opportunity to refine their data management strategy



83%

see data as an integral part of forming a business strategy



75%

say they have seen return on investment from their data quality solutions

Part 1

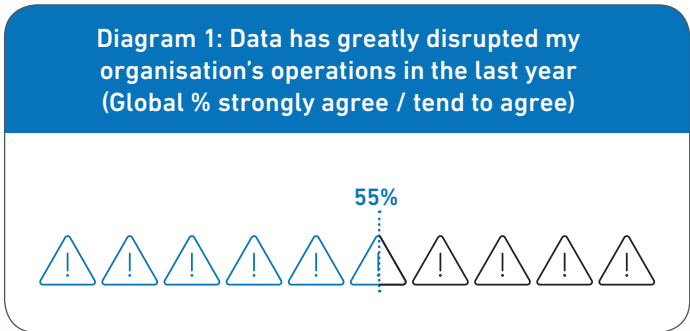
Big data: big challenge, bigger opportunity

In this section, we'll explore the complexities of the data landscape in 2018 and look at the pressures and opportunities it presents to organisations as they strive to meet key strategic priorities.

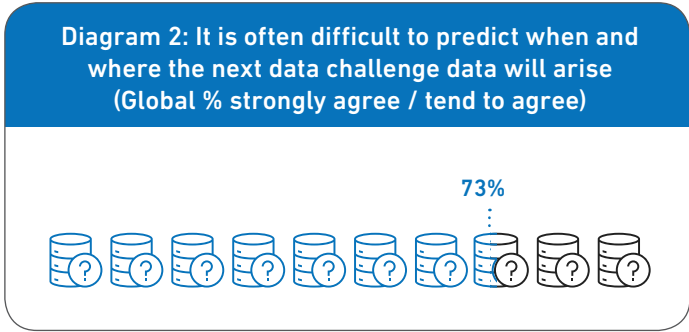
1.1 Data as a disruptor

The sheer scale and volume of data is growing at an unprecedented rate and it's predicted that by 2025, the global datasphere will be ten times the size it was in 2016². Whilst big data isn't a surprise to anyone, this unprecedented rate of change makes it easy to see why many organisations are feeling the strain – a strong theme in this year's research.

Over half of our respondents globally (55%) agree that data has greatly disrupted their organisation in the last year, indicating that they may be struggling to harness the volume and complexity of their data assets.



² Data Age 2025: The Evolution of Data to Life-Critical – IDC (2017) <https://www.seagate.com/files/www-content/our-story/trends/files/Seagate-WP-DataAge2025-March-2017.pdf>

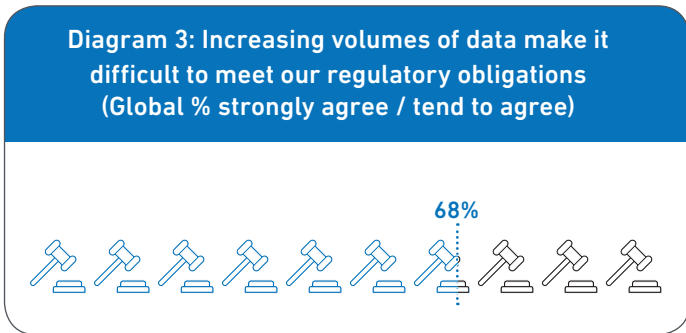


Organisations are perhaps finding the pace of technological change hard to keep up with too. Almost three quarters (Diagram 2) believe it's often difficult to predict where and when the next data challenge will arise. The knock-on effect of this is a reactive approach to data management. This could explain why, later in the research, we see evidence of some inconsistency in data management strategy, as well as average levels of inaccurate data reaching 30% - hardly an ideal position.



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The arrival of the GDPR would also seem a likely cause of this disruption. 68% say that increasing volumes of data are making it difficult to meet their regulatory obligations alone.



However, disruption is necessary and can be positive. It forces creativity and re-evaluation, and it can bring significant improvements. Big data presents a challenge for all of us, but if organisations respond with a proactive data management strategy, they'll be a lot closer to achieving their business priorities.

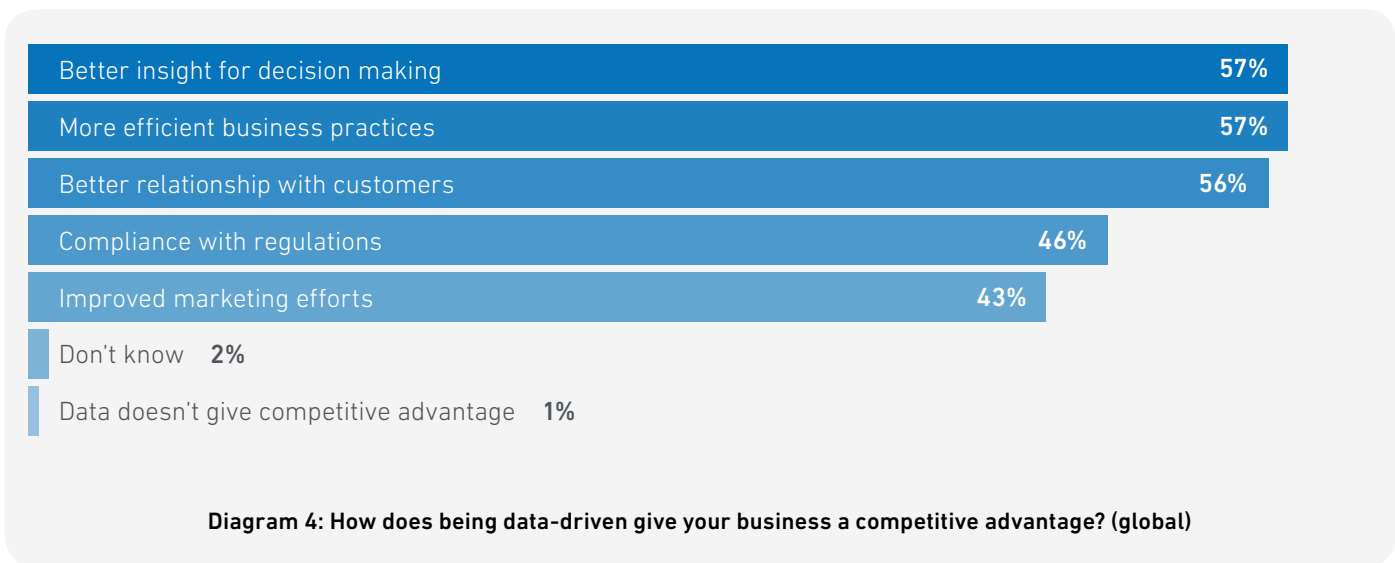
1.2 The data-driven competitive advantage

The opportunities that data brings appear evident to respondents; better insight for decision making (57%), more efficient business practices (57%), and better relationships with customers (56%). This illustrates the correlation between good use of data and good customer outcomes – if organisations can get it right the opportunities for them are exciting.

Ranked fourth in our list of competitive advantages is 'compliance with regulations'. With the GDPR fast approaching it's interesting to look specifically at the UK response which, at 45%, isn't any higher than the global figure. This could be an indication that organisations are currently more focussed on the mechanics of getting ready for compliance and have yet to fully appreciate the opportunities that the GDPR will bring.

Supporting this perspective is the fact that 71% of UK respondents also agree that the GDPR does present an opportunity when it comes specifically to their data management strategy. It shows acknowledgement that from a strategic point of view, the GDPR can be viewed as a once-in-a-generation opportunity to review the complete journey of personal data. This gives a great foundation for future data innovation, enabling many businesses to get project funding that may have otherwise been denied.

Interestingly, US organisations also seem to be taking GDPR seriously, with 80% seeing it as an opportunity to refine data management. Clearly, moving to one legislation across the EU could present significant savings for international businesses.



1.3 Transparency with customers about how data is used

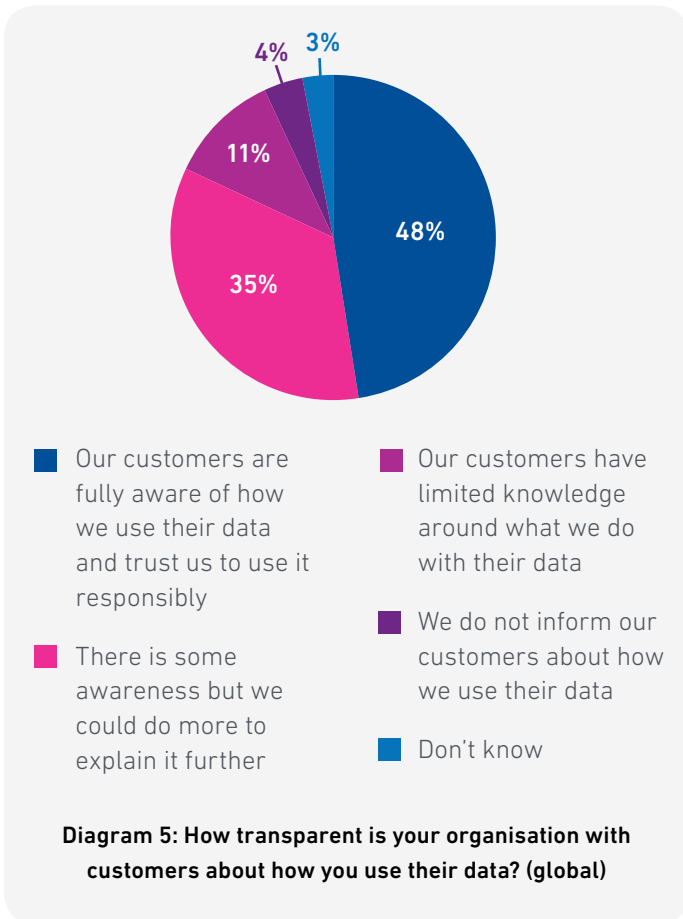
With the GDPR on the horizon and consumers having higher expectations than ever, organisations will need to act responsibly when it comes to managing their data. Being transparent about how and why they are using personal data becomes vital to foster the trust that's required to build a fair value exchange between the two parties.

So how confident are businesses that they're meeting this critical requirement? Globally, this question shows a near even split between those who believe their customers are fully aware of how their data is used and trust them to use it responsibly (48%), and those who don't (52%). Evidently transparency is still a big challenge for organisations, especially in the UK where only 41% of respondents believe that their customers are fully aware of their data practises. This 41% could be considered as a group that is well prepared for the GDPR as they understand the importance of greater transparency and clear privacy statements. Alternatively, they may be making the assumption that their customers fully grasp their existing pre-GDPR privacy statements. Things will certainly be clearer after 25th May 2018.

It's also important to reflect upon this 41% when you ask similar questions of the public. A recent Experian Data Preferences Survey³ flagged that 22% simply don't understand and/or don't take the time to understand how their data is used (The Unaware). Whilst this trusting attitude can mean that they are more likely to use a service that requires them to share their personal data, they can often react with genuine shock and anger when they do find out how the organisation uses their data.

Not every customer is the same. Even beyond 'The Unaware' group, there is a further 41% (The Accepting) who will share data rather begrudgingly but need to understand in simple terms how it is being used. There's also 28% (The Cautious) who will take the time to fully understand the data value exchange.

Simply put, even if they class themselves as transparent, organisations should be conscious of the different groups of people and ensure that their transparency policies and user journeys can meet these differing requirements. Doing so will not only gain the trust of customers and build relationships, but also meet the more exacting requirements of the GDPR.



³ Experian Data Preferences Survey, Delivering value in the digital age (2017) <http://www.experian.co.uk/assets/marketing-services/white-papers/delivering-value-in-the-digital-age.pdf>

1.4 Initiatives to demonstrate data transparency to customers

The Data Management Association (DAMA) suggests that an ethical approach to managing data is a key part of a strong data governance framework⁴. Our research shows that many organisations are moving in the right direction. Of those surveyed, 41% had updated their privacy policy to make it easier to understand and the same number say they update their customers on any changes.

Encouragingly, as we can see in Diagram 6, more creative approaches are emerging too, with 27% (21% in the UK) using videos and graphics to explain how they use personal data. Some are taking the opportunity to underline their ethical stance by making public promises to use data responsibly. Channel 4's 'Viewer Promise', which sets out the organisation's key principles for collecting and using viewers' information, is a great example⁵.

However, many still need to be more explicit about how they use personal data. This should be stated up front, easy to understand, and demonstrate a clear value exchange. Only 43% of organisations say they currently inform customers about how their data will be used at the point of sign up – a key requirement under the GDPR.

Being transparent about how and why they are using personal data becomes vital to foster the trust that's required to build a fair value exchange between organisations and individuals.

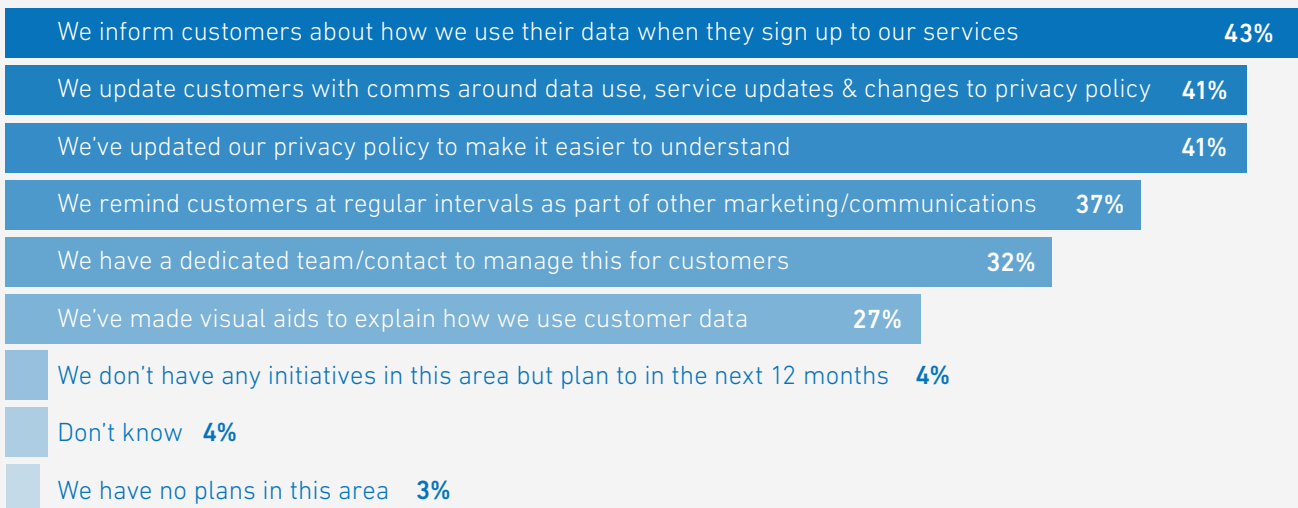


Diagram 6: What initiatives does your organisation have in place to demonstrate that it is transparent with customers about how their data is being used? (global)

⁴ DAMA International Guide to Data Management Body of Knowledge (DAMA DMBOK ®) - <https://dama.org/content/body-knowledge>

⁵ <http://www.channel4.com/4viewers/viewer-promise>

Part 2

Data strategies: competing in a data-driven world

The right data management strategies support business goals, but also enable organisations to navigate challenges and capitalise on opportunities. Here we look at how organisations are building and executing those strategies.

2.1 Top priorities for businesses over the next year

The most popular response globally is improving customer experience, a focus that has consistently featured as a priority within this research year on year.



The key difference this year is that with the GDPR imminent and the ever-increasing consumer demand for greater transparency, responsible data management will now be more instrumental than ever in achieving this key priority. Cost efficiency is understandably high on the agenda for 51% as organisations look to grow revenue and profit, closely followed by development in people and moving through digital transformation.

Whilst putting data at the centre of their organisation falls lower down the list of priorities at 38%, we also know from the research that 83% believe data is an integral part of forming a business strategy. This shows that organisations are indeed very switched on to the opportunity that data offers, but rightly appear to perceive it as an enabler that supports all business priorities rather than being one in its own right.



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2.2 Top factors driving how data strategy is shaped

We noted earlier that organisations seem to be adopting a reactive approach to data management given the complex data landscape. Here we're seeing that trend continue.

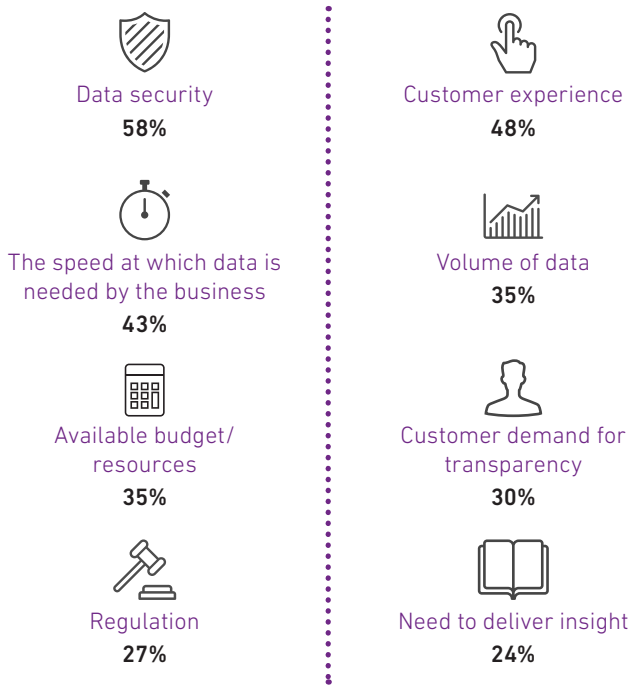


Diagram 8: What three factors are most influencing how you shape your data strategy? (global)

Asked which three factors most influenced their data strategy, well over half of respondents (58%) cited data security. This could be a result of recent high-profile data breach incidents, and the fact that almost half of those surveyed work in IT. It's encouraging to see they're taking data security seriously, but it shouldn't be to the detriment of focusing on key initiatives like regulation. In fact, the GDPR itself requires that adequate data breach plans are in place. In second place is customer experience. This is logical given its top position as a wider business priority.

Equally, it's interesting to look at less popular responses. Customer demand for transparency with their data is influencing strategy for only 30% of respondents. This could be read as short-sighted given that it's key to GDPR compliance. Trust and transparency can also impact customer experience – which let's not forget is the number one business priority for 60%. Globally, regulation is an influencing factor for just 27% of organisations but as you may expect, this rises to 38% when looking at UK respondents who, as we know, are preparing for the GDPR.

2.3 Data management projects planned in the next year

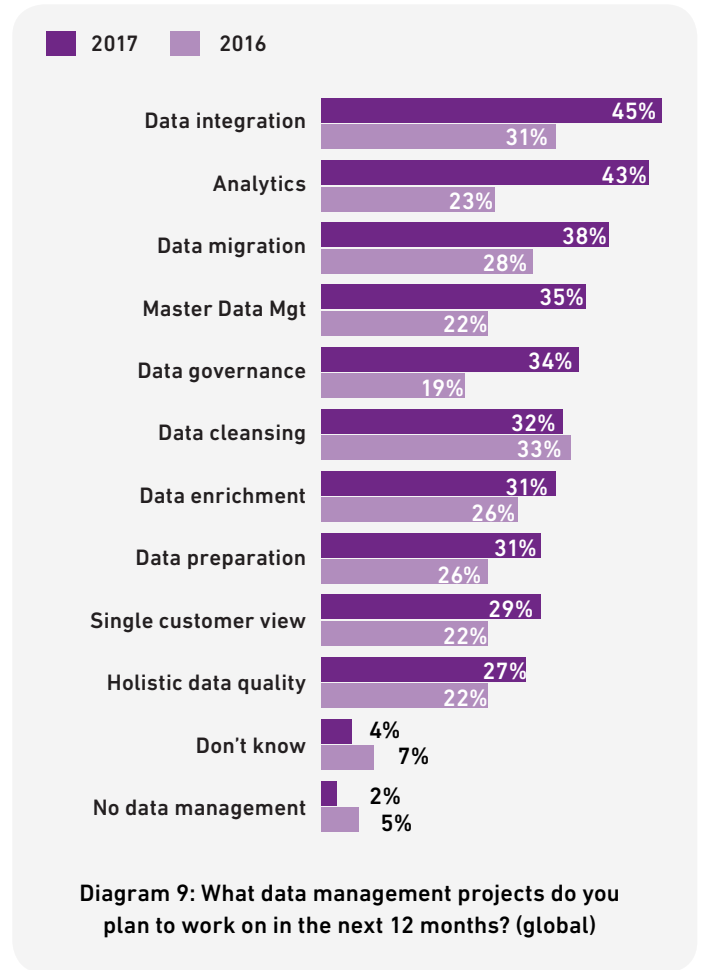


Diagram 9: What data management projects do you plan to work on in the next 12 months? (global)

It's encouraging to see that data management related activities are on the rise across all businesses and territories. This acknowledges that organisations are bought into the opportunities that data presents. In the last year, many more have committed to data integration, analytics, data migration, master data management and data governance projects. At the same time, traditional activities such as data cleansing have seen a slight reduction in popularity. Perhaps this goes some way to explaining the increase in data errors that we see in the third part of this paper.

A growth in analytics is particularly interesting given that only 24% of respondents claimed their data strategy was driven by the need to deliver insight. Equally, data preparation is only on the radar for 31%. However, when asked specifically about preparation later in the research, respondents revealed that analytics is the top reason (45%) why they wrangle and prepare data.

In the UK, projects to attain a single customer view and improve holistic data quality are the lowest priority (27% and 25% respectively). This is interesting considering the importance of these activities for regulatory compliance and customer experience. At the same time, holistic data quality is also a prerequisite for data integration, analytics and master data management. This poses the question of whether organisations are overlooking the basics.

2.4 Data ownership in the organisation

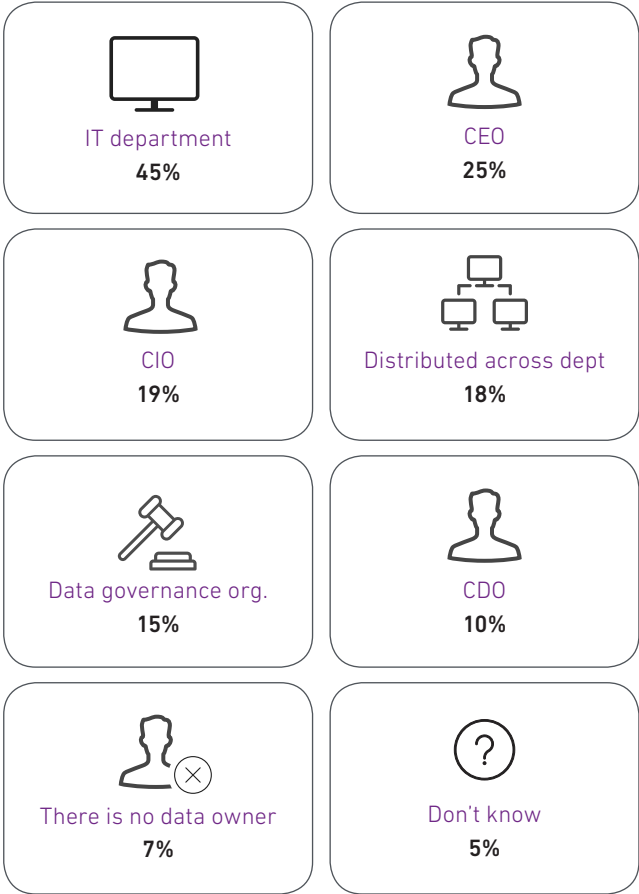
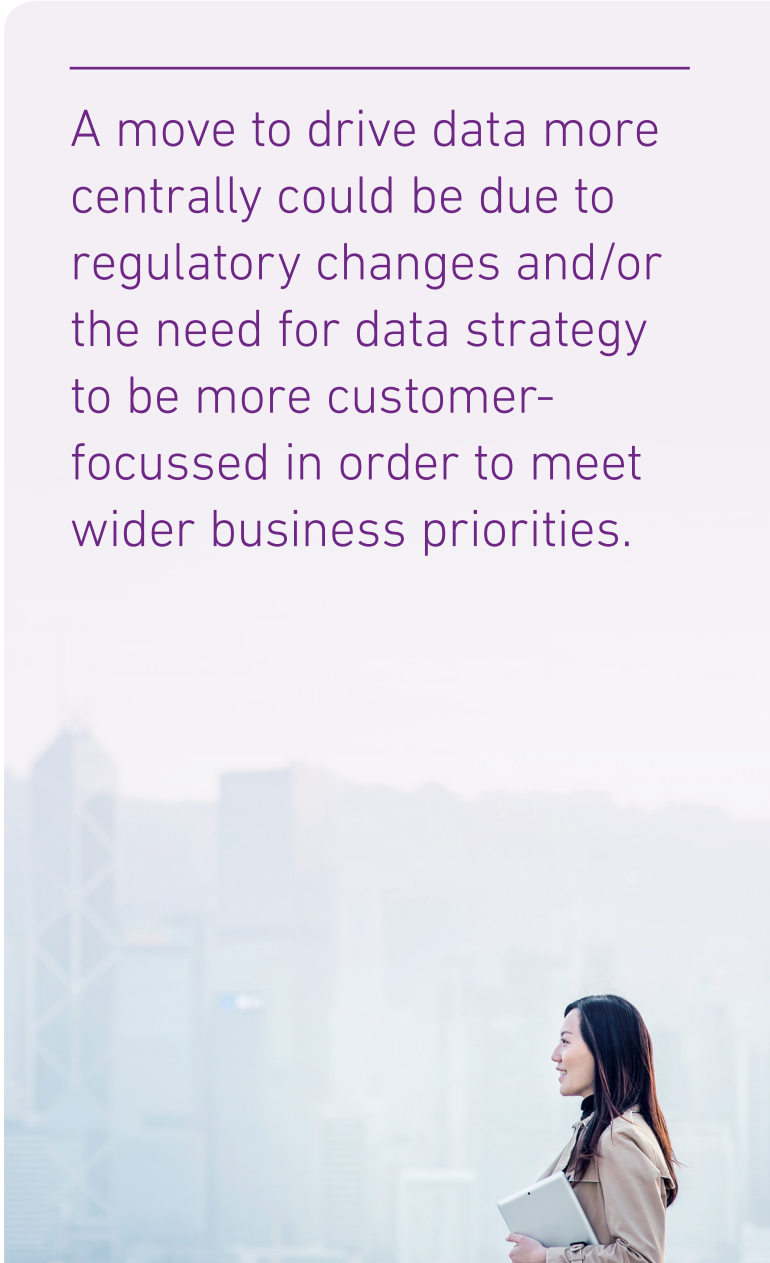


Diagram 10: Who owns the data within your business? (global)

In 45% of organisations, data is still owned by the IT department. But the tide is turning, with 25% stating that their CEO has data ownership, and a further 18% stating ownership is shared across multiple departments. This move to drive data more centrally could be due to regulatory changes, and/or the need for data strategy to be more customer-focused in order to meet wider business priorities.

A further benefit of moving data more centrally is that the owner is likely to have a more holistic view of each department's specific data challenges and requirements. They'll be best placed to implement a data strategy and technology that allows business users to use and unlock value from the data.

Regardless of who takes responsibility, what's important is that data drives improvement in customer experience and is governed well to protect the organisation and the consumer.



2.5 Challenges implementing a data governance program

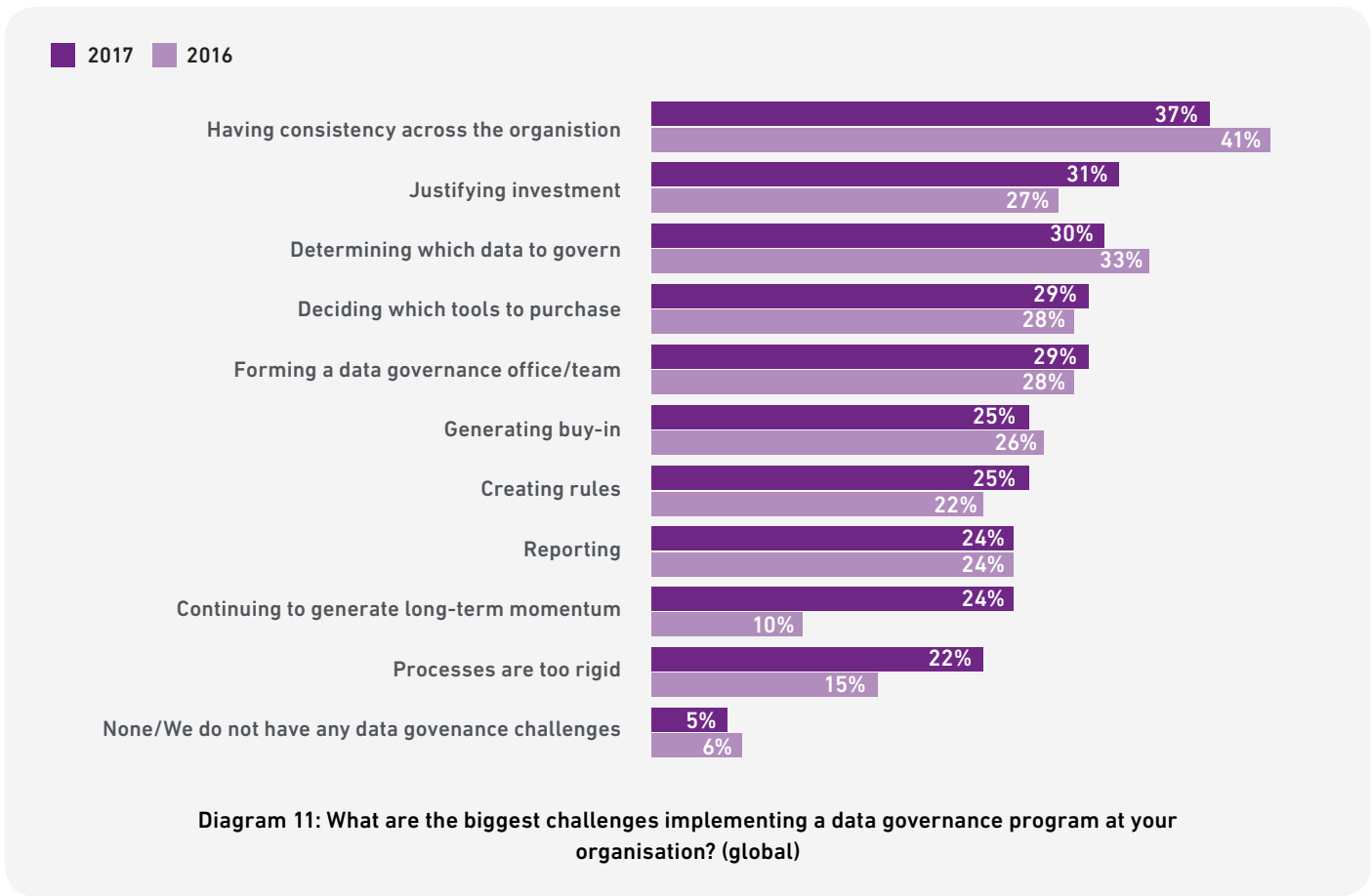
Whilst vital for GDPR compliance, as well as good data management, implementing data governance initiatives can prove challenging when ownership is siloed. This may be a contributing factor to some of the challenges that respondents are experiencing.

Having consistency across the organisation emerged as the top challenge (37%). Again, this could come down to ownership. If this is shared around the business or held by a single function who likely have other areas of focus, data governance could easily fall down the list of priorities. On a more positive note, a small decrease from last year shows we're heading in the right direction.

Determining which data to govern was also a concern (30%) and could well be due to the challenge of increasing volumes of data. Different types of data bring extra

complexity; customer, staff and supplier data will need different governance to sales data, and any financial data will need to be governed in such a way that meets accounting standards. With the GDPR bringing personal data into focus, hopefully organisations will have a head start on how to govern other types of data.

When looking at UK respondents, 22% said that continuing to generate momentum for a data governance programme long-term was one of their biggest issues. Equally the fact that 26% of the UK audience surveyed say justifying budgets is a big challenge seems to make little sense. With GDPR preparations in full swing, there should never be a better time to get buy-in and justify investing in data governance. However, the need to tackle governance now could mean that more organisations are budgeting for this work for the first time and not thinking about the longer term.



Part 3

Data quality: the key to business success

Data quality matters. Evidence shows that without a solid foundation of accurate, well-managed data, organisations are at a distinct disadvantage which can only worsen as the challenges of the digital age increase. Here, we take a look at where organisations currently stand in terms of data accuracy and how mature they perceive themselves to be in that area.

3.1 Organisational approach to data quality maturity

A clear focus on data quality helps organisations run more efficiently and have a more relevant and trusted relationship with customers. On the face of it, there looks to be a fairly even spread of data quality maturity levels across the organisations surveyed.

Giving cause for optimism, 24% of organisations place their data quality strategy at the most sophisticated level (D). Conversely, the same number of organisations (24%) sit at the opposite end of the spectrum (A).

The drop in category B, which describes a reactive approach to data quality, supports the increases we see in categories A and D. Increased awareness of data quality could be a contributing factor here. It also suggests that some early adopters are starting to see the fruits of their labours, while some organisations have had their shortcomings brought into sharp focus.

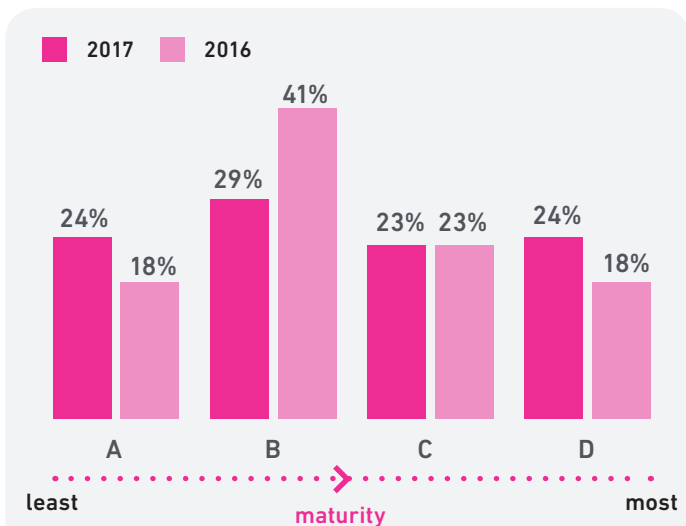


Diagram 12: Which of the above options A-D best sums up your organisation's approach to data quality?

least maturity **most**

- A**

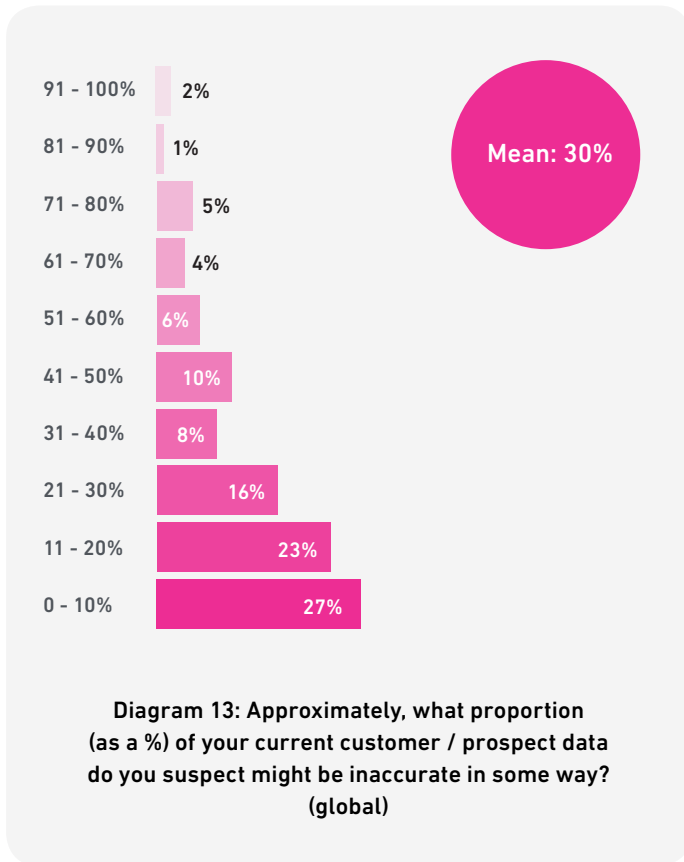
PEOPLE: Understanding of data quality impact is patchy around the business
PROCESS: Data quality fixes happen sometimes
TOOLS: Excel or manual processes are the primary data management methods used
- B**

PEOPLE: Good knowledge of data quality impact, but no data-specific roles exist within the business
PROCESS: Data quality fixes happen, but in departmental silos
TOOLS: Excel or manual processes are the main data management methods, but some departments have sophisticated tools
- C**

PEOPLE: Data quality sponsors exist and success metrics are outlined
PROCESS: There is clear data quality process ownership between business and IT
TOOLS: Technical aspects focus on discovery and root cause analysis
- D**

PEOPLE: There is a central data role, such as a CDO, in place accountable for corporate-wide data assets
PROCESS: Data quality is monitored as part of standard business practices
TOOLS: There is a platform approach to profiling, monitoring and visualising data

3.2 Data inaccuracy in organisations

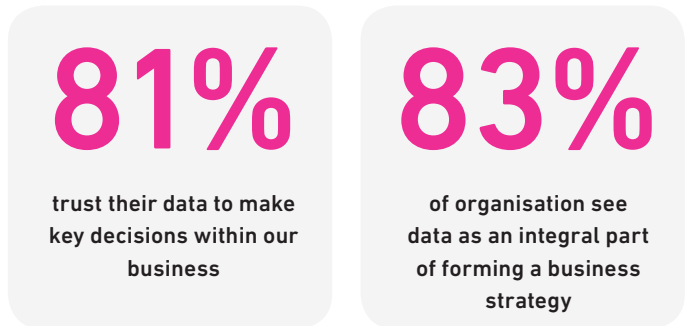


The headline figure here is impossible to ignore. That an average of 30% of data is suspected to be inaccurate in some way has huge implications for businesses. In fact, the research also calls out evidence of how this inaccuracy is impacting them:

69% believe inaccurate data will undermine their ability to deliver an excellent customer experience

Organisations seem to recognise the problem, but whether enough focus is going into fixing it remains to be seen. With better transparency around privacy and how they're managing individuals' data being demanded by the GDPR, these problems are likely to become far more visible in the next year.

3.3 Trust in data



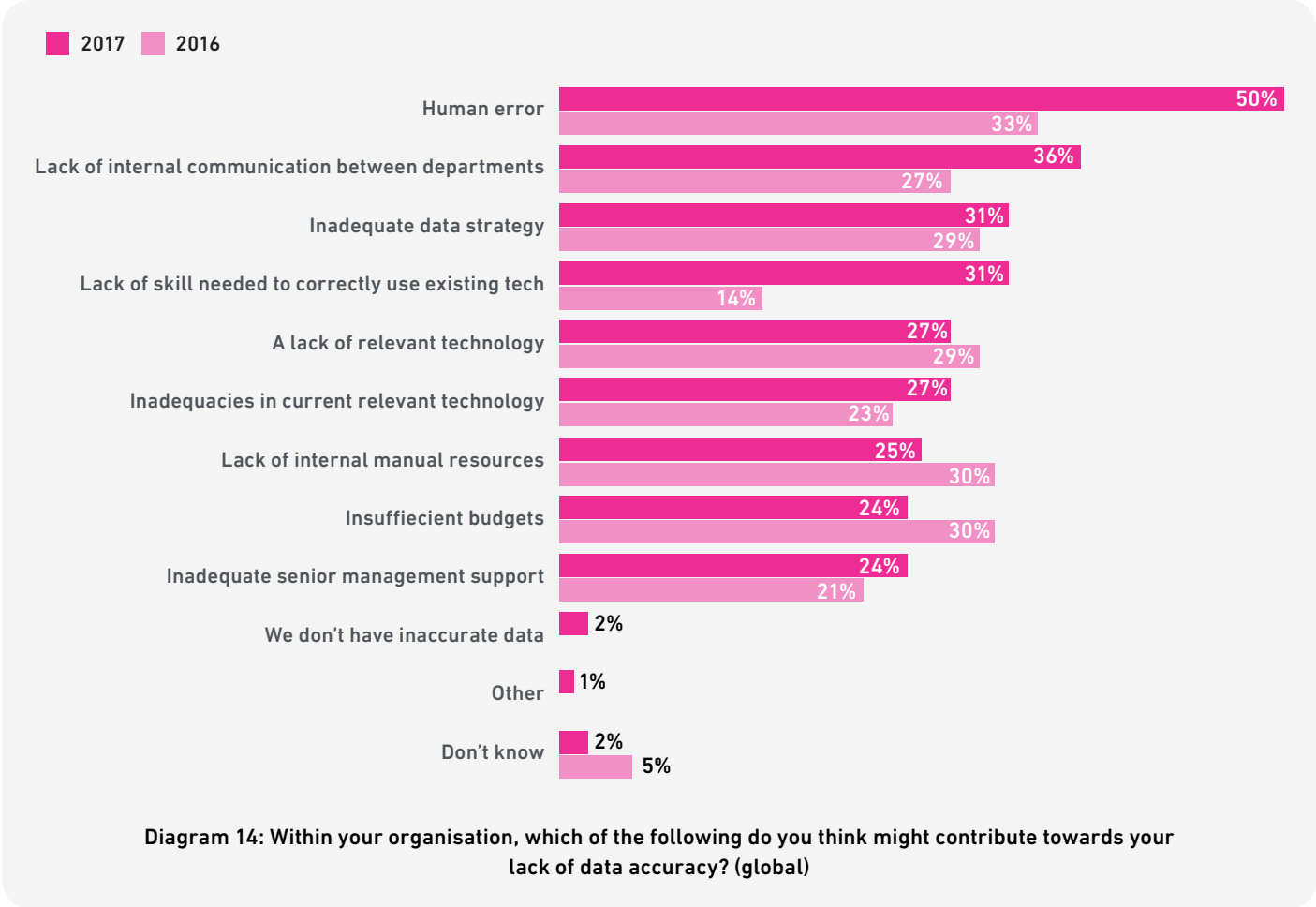
Overall 81% of organisations trust data to make key business decisions and 83% see it as critical to strategy. In the UK this dips to 73% and 77% respectively. Nevertheless there appears to be agreement that data is what enables a business to meet strategic goals. It makes perfect sense, yet as we've seen there is clear evidence of significant data inaccuracy in organisations. This could call into question whether businesses should trust their data to make well-informed business decisions. Is this a case of a strategy gap between data and business?

Data governance plays an important role in overcoming this obstacle because it puts processes in place which will guarantee the quality of the data that matters most to the organisation. We know however from the research that one of the biggest governance challenges is deciding which data to govern (30%). So, if this link between data strategy and business strategy is missing, then could that explain why data quality issues seem to impact the customer more than the business?

When assessing which data to govern it's also worth asking whether businesses have mapped their data and put a value against each dataset and database. According to DAMA International, the Global Data Management Community, this valuation of data is a key step in governance maturity. Quality is one of the easiest things to measure and associate a value to (opportunity, cleansing costs etc).

As a business case, if efficiency is the major motivator for a data quality strategy (49%) then surely the cost savings of those efficiencies could be used as a first step to valuing data. By then linking that value back to strategic priorities, organisations can ensure their governance strategy will support good data quality that they can trust.

3.4 Reasons for data inaccuracy



Human error is cited as the main cause of inaccurate data, chosen by 50% of respondents overall. The fact that this has consistently been pulled out as a main contributing factor over a number of years could suggest that organisations may be struggling to get a handle on their data governance programmes.

Organisations appear to be taking a reactive approach to data quality, with spot fixing data issues being the norm. This ad-hoc treatment will only serve to make it even harder to predict new data challenges, and could impact customer trust and behaviour.

Looking at organisations' use of technology to support data accuracy, we see that 27% believe a lack of relevant technology contributes to data inaccuracy. This area has made huge leaps in recent years, so any business using difficult or outdated technology would be wise to make an upgrade. It's also ironic to think that human error is increasing at the same time as our uptake of automation.

It's also worth noting the impact of siloed data governance. If different areas of the business have different standards or technology, issues are much more likely to occur. Data standards are often lacking – not just within businesses, but also across whole industries.

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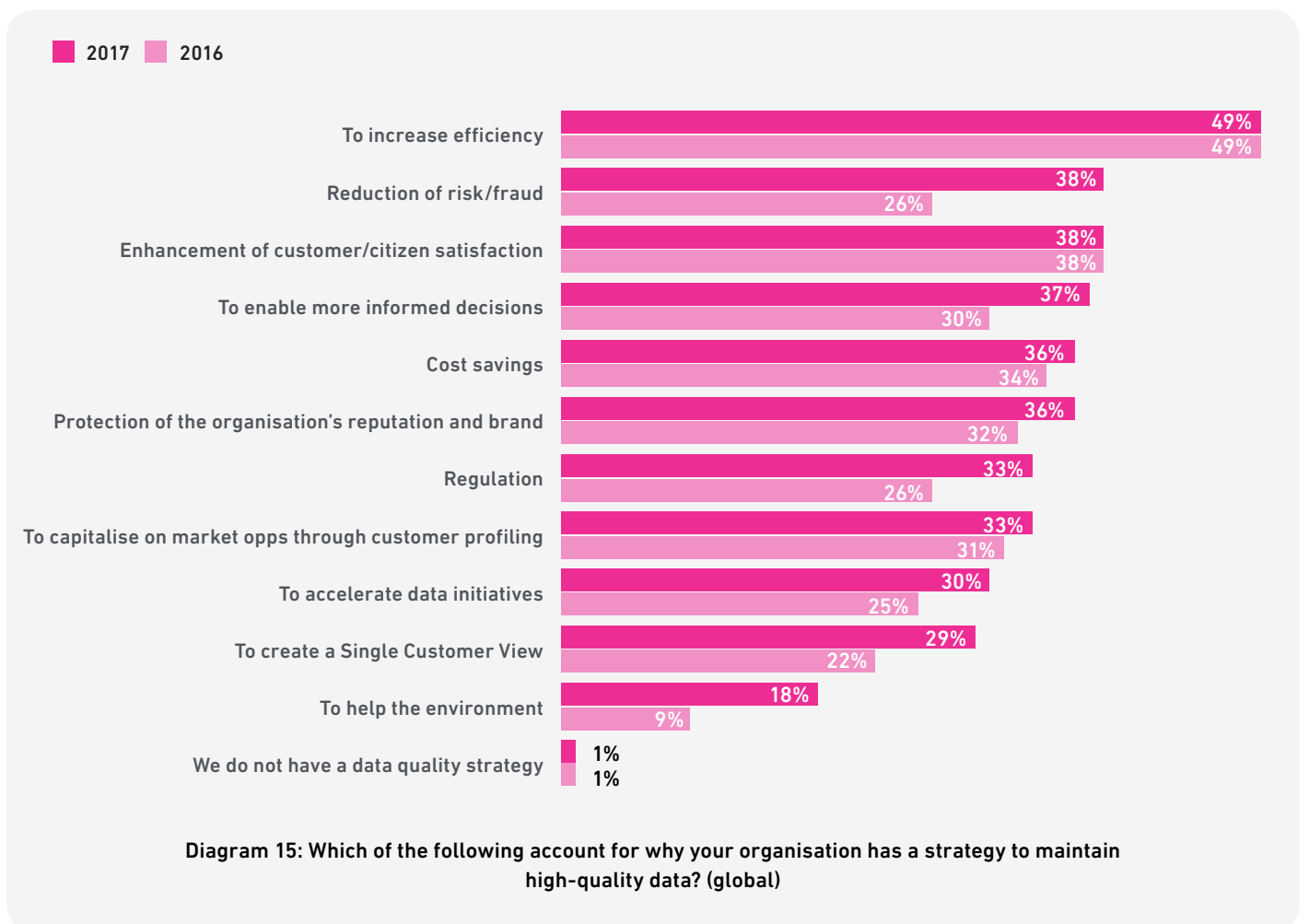
3.5 Reasons for maintaining high quality data

As we've seen, getting customers' data right enhances their interactions with you and helps build trust – a good enough reason to implement a data quality strategy alone. Of course, the GDPR means taking appropriate steps to ensure data accuracy isn't just desirable, it's mandatory. While meeting the regulation may mean a difficult journey for some, the rewards will more than make up for it.

Organisations appear to be clear on the positives of an effective data quality strategy and the reasons for investment. As in 2016, increased efficiencies was the most popular choice with 49% of organisations citing it as a reason to maintain accurate data.

Since the last survey, reduction of risk/fraud has seen the largest increase. This is as expected given that the risk of fraud has increased, as has media coverage of organisations suffering data breaches. The positive here is that organisations are switched on to the threats and taking the security of customers' data very seriously.

Regulation doesn't come as high on the list as we'd expect, even for the UK where it reaches 40%. This is despite the fact that 72% recognise it as an opportunity to refine data management strategy. As we saw in part one, in the case of the GDPR this could be because organisations have yet to focus on the benefits it will bring over and above getting on with their preparation.



3.6 ROI of data quality tools

Since building the business case for data quality solutions is known to be a challenge, it's encouraging to see that, where such tools have been used, 75% of the organisations surveyed said they had seen a return on investment.

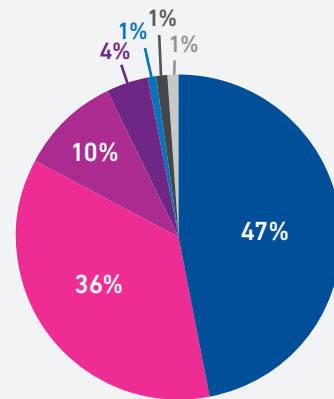
The fact that so many organisations are implementing technologies and seeing a return is hugely positive. It's a clear indicator that investing in tools for a solid data quality foundation provides tangible returns, most likely because of the confidence it provides around data integrity.

75% of the organisations surveyed said they had seen a return on investment from data quality solutions.

3.7 Budget vs. authority

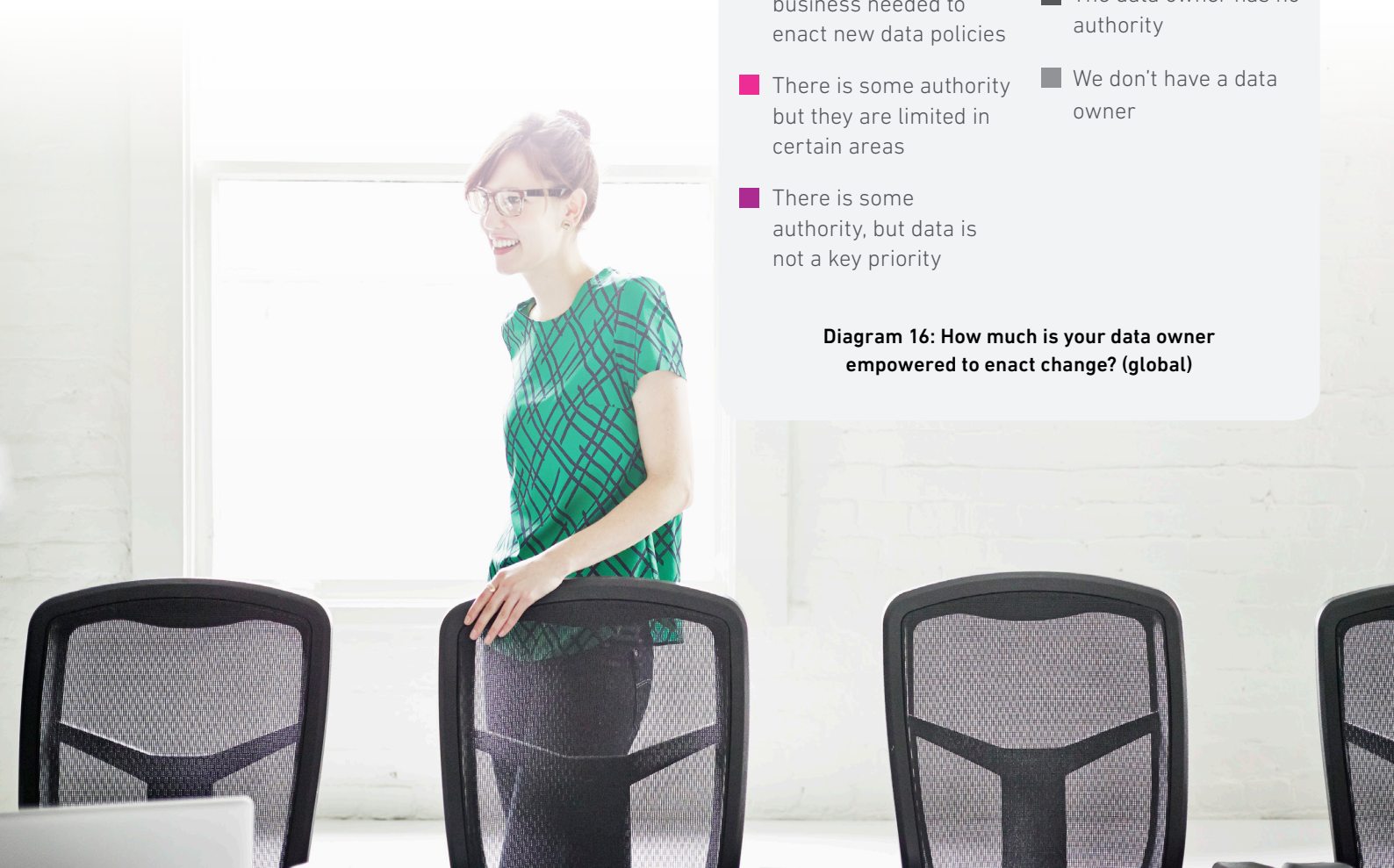
Across all territories, 83% of data owners surveyed have 'some' or 'all' the budget and authority necessary to enact new data processes. This is cause for optimism, showing that organisations are empowering their data owners to make the most of their data assets.

What matters now is that data owners understand the true significance of the datasets they own – and can link the value of data to key business objectives, such as improving customer focus and trust.



- Our data owners have the budget and authority within the business needed to enact new data policies
- There is some authority but they are limited in certain areas
- There is some authority, but data is not a key priority
- The data owner has very limited authority
- The data owner has no authority
- We don't have a data owner

Diagram 16: How much is your data owner empowered to enact change? (global)



Conclusion

This year's research gives us some fascinating insights into how organisations are reacting to a period of great change. We've seen that for some, it's causing a significant impact on where they focus their data management efforts. That in turn may be having a noticeable affect on holistic data quality and ultimately the customer experience. But with change comes opportunity and the key takeaway from this year's findings is that it's there for the taking.

So where do you start when there's so much going on out there? It's all about building out a strategy that will put the right people, processes and technology in place to deliver solid, well managed data practices that places the customer at the heart of your organisation. Having the right foundation in place will ensure that you're well set up to deal with the ever-increasing volumes of data, respond to the key articles of the GDPR and, most importantly, give you the confidence to be open and transparent with customers about what you're doing with their data.

At Experian, we work with organisations of all sizes across industries to help them meet their data ambitions and drive value for their business and customers.

Here are three things to consider on your journey:

1. Get the basics in place - your data quality matters

It may not seem like a top priority but having inaccurate data can have big implications on everything from customer experience and efficiency to the ability to make well-informed business decisions. Experian can help to recommend the right validation tools to verify your contact data as you capture it and maintain it in the long term.

2. Regulation is a great platform for future innovation

Avoid thinking of regulation as a requirement in isolation. We believe that the forthcoming GDPR is a great opportunity because it formalises the requirement for well governed, accurate data management. That gives you a tick in the box for compliance but more importantly it gives you the best platform from which to consider what's next in terms of innovation. Our research told us that in the next five years, organisations are looking to drive opportunity from analytics, real-time processing and automation amongst other things. Experian offers a range of services to support organisations on their GDPR compliance journey and beyond, including a Data Readiness Assessment which will highlight gaps and focus areas.

3. Choose tools that will empower your organisation

We've seen that businesses globally recognise that data now sits at the heart of making decisions and strategy. That means that it's absolutely key that those who need it can get their hands on it. Consider how user-friendly and collaborative the data management tools you choose will be to those business users who need access to the data.



About Experian

Experian unlocks the power of data to create opportunities for consumers, businesses and society.

At life's big moments – from buying a home or car, to sending a child to college, to growing your business exponentially by connecting it with new customers – we empower consumers and our clients to manage their data with confidence so they can maximise every opportunity.

We gather, analyse and process data in ways others can't. We help individuals take financial control and access financial services, businesses make smarter decisions and thrive, lenders lend more responsibly, and organisations prevent identity fraud and crime.

For more than 125 years, we've helped consumers and clients prosper, and economies and communities flourish – and we're not done. Our 17,000 people in 37 countries believe the possibilities for you, and our world, are growing. We're investing in new technologies, talented people and innovation so we can help create a better tomorrow.

Learn more about data quality from Experian at www.edq.com/uk



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