



Key factors in creating a fair, safe and future-proofed credit market

Jon Roughley
Experian

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INCLUSION



UNDERSTANDING

INNOVATION



INCLUSION



Non-
traditional
data

Changing
needs

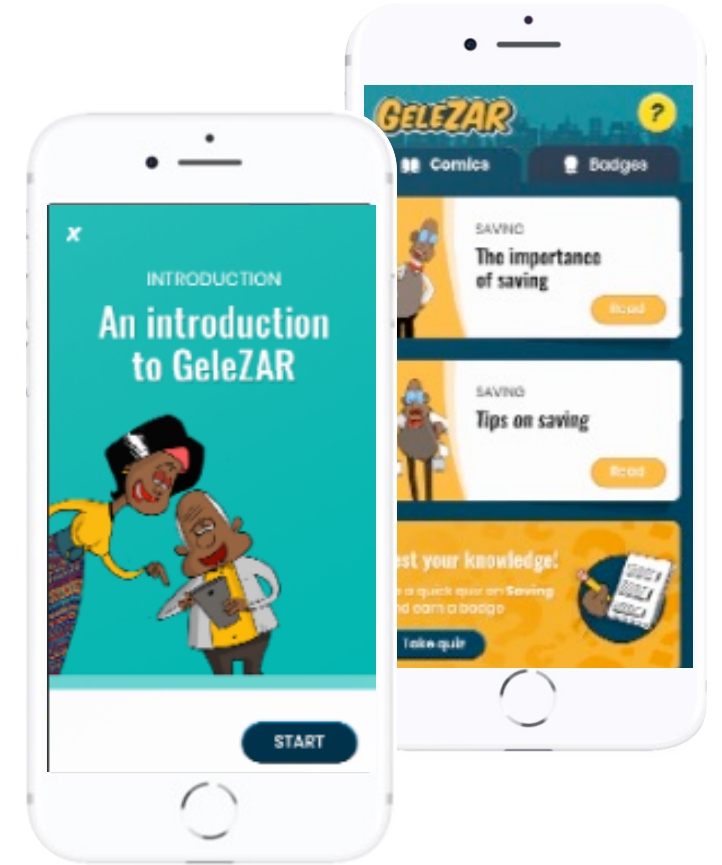
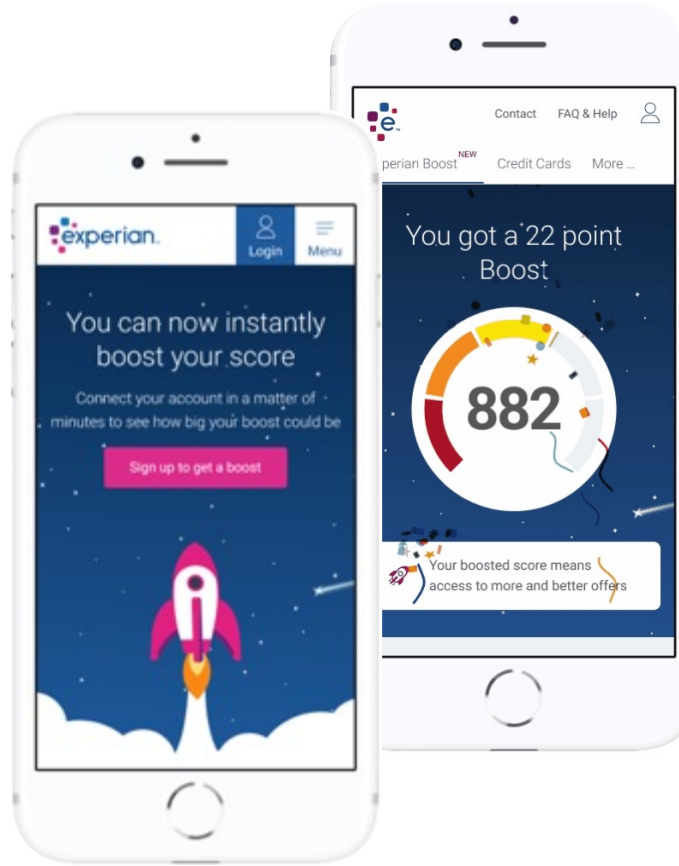
100m new
credit scores
in Indonesia

Credit
invisibles





“You can now instantly boost your credit score”



Financial education
creating credit
access

UNDERSTANDING

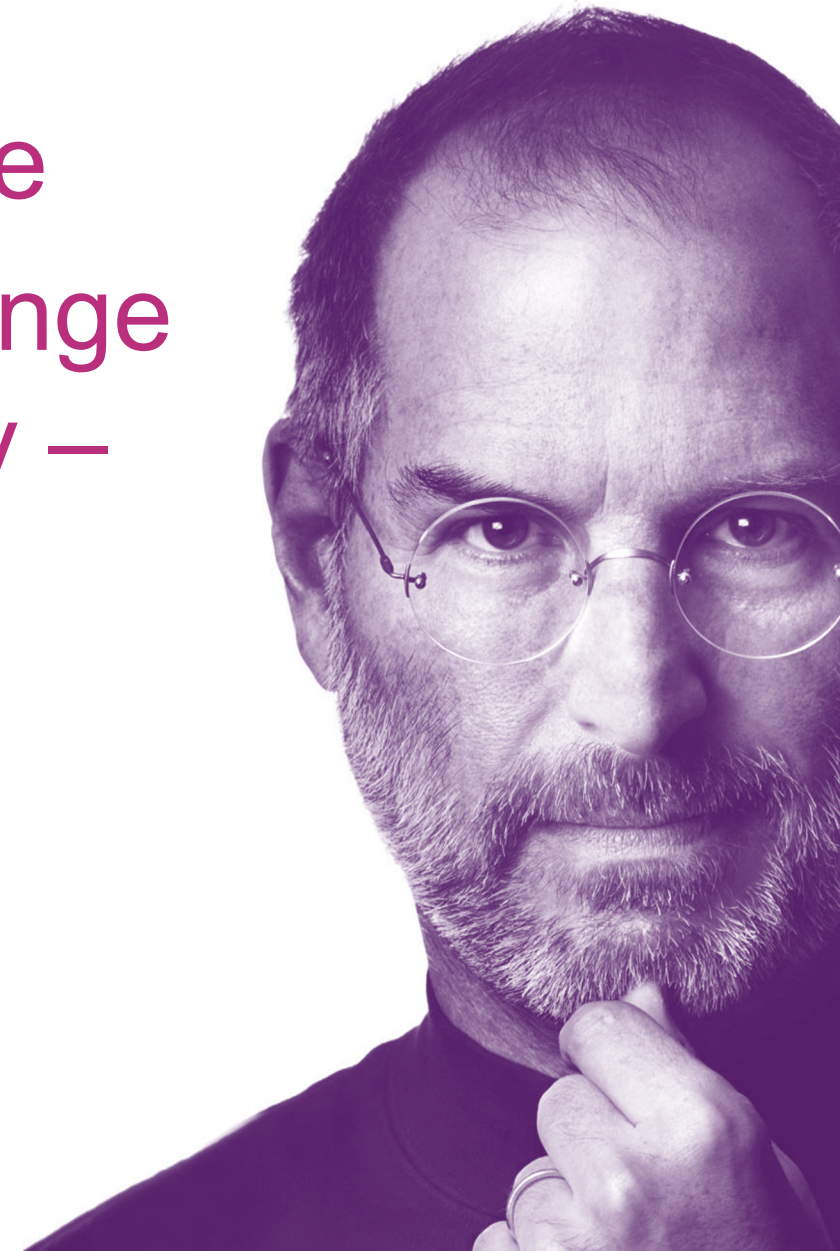


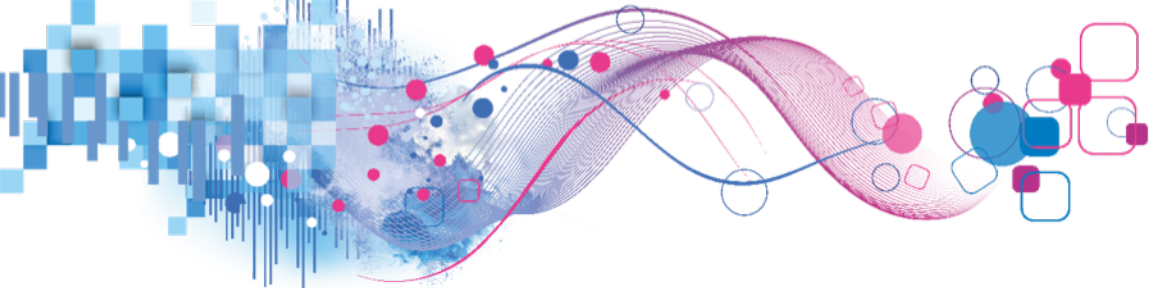
INNOVATION



“
Innovation is the
ability to see change
as an opportunity –
not a threat”

Steve Jobs





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