



Eric Johnson

Senior Business Consultant
Experian Advisory Services



Education:

- M.B.A., University of Southern Indiana
- B.S., Computer Information Systems, University of Southern Indiana

Consulting expertise:

- Acquisitions and Portfolio Risk
- Decisioning Strategies
- Prescreen Marketing

A strategic problem-solver with more than 15 years of experience in the consumer finance industry, Eric has held roles at nearly every level within a risk management organization. He has served as a decision engine programmer, risk analyst, predictive model developer and successfully built a full team of predictive modellers through an internship program with two universities. Leveraging a background in business and programming, he is known for his ability to create and implement dynamic change strategies that significantly decrease project implementation timelines.

Eric's most recent roles were as an independent strategy consultant helping clients within the consumer finance industry, with a focus on process improvement supported by analytics and technology as well as data validation and industry best practices surrounding Metro II credit reporting with a large regional bank.

Prior to the independent consulting roles, Eric spent 14 years at Springleaf Financial Services, advancing through the Risk Management, Marketing, and Decision Analytics departments, ending his tenure as the Vice President-Director of Marketing and Decision Analytics Capabilities. He specialized in underwriting strategy execution, including decision automation and dynamic change capabilities; enterprise data management for Marketing, Decision Analytics, and Risk Management, management of credit bureau, skip trace, alternative credit, and analytical software application vendor relationships; credit risk model development and execution; and development of reports to support loan portfolio securitization and general KPI tracking.

He has hands-on and managerial experience in predictive model development, execution, and analysis expertise in the consumer finance space.