HHH Experian Michele

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SPEAKERS

Steve, Michele Bodda, Trish

S **Steve** 00:10

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T **Trish** 00:59

Hi, welcome to the HR Happy Hour Show. We are so glad you're here with us today. I'm Trish, and we are here live at the HR Technology Conference in Las Vegas. And I have a very special guest today, Michele Bodda, who is the Group President of Experian Employer Services, Verification Solutions, and Housing. Welcome, Michelle.

M **Michele Bodda** 01:20

Thank you, Trish. Thrilling to be here. The light of this conference every year.

T Trish 01:24

Oh, that's so wonderful. We love this because I think it's so important to bring on people where we can really talk about what's happening in the world of work before we dive into some of the speeches, presentations, and solutions that are available. So we really appreciate you being here. For those of you who aren't familiar with Michele, she has repeated success establishing new business by focusing on the consumer and empowering high-performing teams. A committed champion of diversity, inclusion, and belonging, she joined Experian in 1998 in consumer credit, customer service, and she has held progressive roles in executive leadership, strategy, and sales leadership, as well as product management, marketing, sales support, customer service, and new business development. Michele, are you running everything? I talk about friends when you were together for 28 years. Well, you know what? It I really like that perspective, though, when you have longevity with, you know, a certain vendor, because then you really can start making those connections. I mean, when you think about the title and what you're sort of overseeing, it's it makes all of those connections with a through line.

M Michele Bodda 02:35

Right? It's been a great ride. I had a really really wonderful time in this industry and in this space and in the growth opportunities with Experian for sure.

T Trish 02:42

Good. What what brought you into this line of work? I mean, maybe that's a good place to start for anyone who's not familiar with you.

M Michele Bodda 02:48

Into the line of work with Experian or into the employer services space?

T Trish 02:52

How about with Experian in general, and and now then maybe into the employer services space.

M Michele Bodda 02:57

You know, with Experian in general. I mean, I was in my early 20s. I had a friend who worked here. She said it was a great place, and I would love it. Honestly, I was really hesitant because working in customer service at a credit bureau didn't sound like a lot of fun. Right. But it turned out to be anything but. And as you just read, I've had a great opportunity to work across all the different businesses at Experian North America. Worked across a bunch of international projects without even having to move different disciplines throughout the company and everything. And now I have the coolest gig at the company, which is starting new businesses for us and getting us into new spaces. So it's been nothing but good.

T Trish 03:34

I love that. I think what we hear a lot of times from people maybe entering the workforce, whether they've gone through college or maybe they're in blue collar work. They're doing some other type of thing. Is it's you never think about what the opportunities ahead of you are. You're so worried just sort of that first step. So it sounds like Experian has been a really good place for you to develop those skills and then sort of flex those muscles that you you gained over the years.

M Michele Bodda 03:58

Yeah, for sure. I mean, what I have 16 year old twins, and we're starting to talk about what college might look like and what careers might look like, and all of that. And and one of the biggest pieces of advices I have for them is just stay curious, ask questions, find out what other people do, do your own kind of like research, stay intellectually curious, so that you're getting exposure to what's possible and what's out there.

T Trish 04:22

I think a lot of it comes down to the people too, and that's one of the things I think in working with Experian, both as as a consumer and and as a partner, that's what is impressive to me, right? You have good solutions, but it's also the people that you all hire. The culture makes a difference, I think.

M Michele Bodda 04:38

Yeah, 28 years. It's it's the company has had an evolution multiple times throughout that different leadership, publicly traded, not publicly traded, owned by, you know, a European company, etc. During that time frame, but the underlying part of the culture of getting to work around incredibly smart, very well-intended people who are really trying to do the right thing and take this responsibility that we have seriously is honestly what's coming here.

T Trish 05:07

So you have a really interesting vantage point when it comes to being a business leader who's overseeing all of these different industries, right? And like I said, have that through line that maybe a lot of people who are in leadership positions don't have. You have seen reshaped by data, AI verification, changing consumer expectations. I'd love to hear how that is impacting the work that you are doing, both with your colleagues, but but maybe from a customer perspective. Is that really changing the way that you all do business?

M Michele Bodda 05:44

I think it always involves how we do business. So we have Experian calls ourselves the the Consumers Bureau, and the day that we decided to make that public is one of my proudest days working for the company. Because once you decide to put that out there, you've got to make decisions based on it and follow through on it, and it doesn't mean that we're not there 100% for our B2B clients. We absolutely are, but with the lens of how they interact with real people, whether it be clients of theirs or employees of theirs, and you know that's part of the reason we got into the employer services space. Our goal is to be a big, critical part of big decisions and big moments in people's lives. Your relationship with your employer is arguably one of the most important of those.

T Trish 06:30

Oh, absolutely. I mean, when you think about the amount of time that we each spend in our employer, you know, you have to have that trust built. You have to have consistency. So I think too that is you know, just as a brand, that's something that you think of. Trust and consistency are probably some of the first things that come to mind. So it's nice to hear that that plays out from an internal perspective as well. Experian had an exciting announcement just a couple weeks ago, and you've expanded your instant income and verification network through an integration with Workday. So could you maybe share a little bit about that? What are some of the things that customers are receiving that they didn't have access to?

M Michele Bodda 07:07

Thank you Trish, yeah. So Experian had a long-term, very strategic partnership with Workday for our core employer services solutions. What this announcement does is it expand that relationship so that Experian now has access to the 15 million plus payroll records within Workday's network to bring into Experian Verify, our income and employment verification solution. What that does is support the broader Experian strategy to continue to expand that network. We're now at about 85 million consumer records, half of the working population. What I hope that does is reinforce for people experience commitment to this space. I also believe that Workday's decision to expand to multiple partnerships reinforces the idea that this is no longer one bigger market, and that there's real competition out there. And honestly, Experian's really proud to be a big driving force of that.

T Trish 08:00

Yeah, for me, I think coming from that practitioner lens before becoming analyst, it's also such a connection to individual employees and what they need, and being able to have that accessible with that type of a partnership because that's something that you know we haven't really had before. So it is unique. It is special, and I think not only will you know sort of the employers see that benefit, but but employees are going to feel that benefit.

M Michele Bodda 08:28

That's the way we think about it. Every single income or employment verification has a real person behind it trying to move something in their own life forward. So whether they're trying to buy a house or get a different job or any rent a home, whatever it might be, it's a real person trying to do something to advance their own life. So that's the ones we look at.

T Trish 08:49

Absolutely, and I don't think that was the lens even recently, right? This is sort of a new concept of thinking about how the information that we have truly supports those life moments, as opposed to just being a transaction, and I haven't been in HR. I mean, I hate to admit they were definitely transactional years ago. So I think that's a huge step from an employment perspective. So let's go back a few years, take you back to 2021 tank, if you will. Experience had made the move into the HR industry. So from an analyst perspective, that was very exciting, right? Again, I mentioned the the word trust, the integrity, consistency, some of the things from the brand you expect. So it was very intriguing to sort of see you all do that. Can you share what led to that decision to come into employer services as a part of the industry?

M Michele Bodda 09:38

Well, I have to say thank you to you and a lot of your peers in the analyst community for so warmly embracing us and welcoming us into this space. You know, we made the decision to move in here for multiple reasons. One, certainly yes, was being able to verify income and employment, which is a critical component of our financial services clients' need. And a real desire on their part for real competition, like I was talking about earlier, to come into the space to drive innovation and make new things possible. That was one. That was what made us first look at it. Sure. Once we started to get into it, and we realized there was this much broader kind of HR compliance, tax credit management, and HR outsourcing function that was available. We looked at it and we realized actually that's not so different from everything else we do. It's really trusted relationships with a B2B client base, where you're managing incredibly sensitive information for them and incredibly important interactions for them with, in this case, their employees, and we realized that our expertise in managing those types of moments was something that could help drive trust and innovation and reliability in this space as well. When we started really getting into it, that side of the market was asking for somebody of our caliber to kind of come into the space and drive something different too, and so it became a really easy decision to make.

T Trish 11:03

I can see how that would work because, again, I think when you're sitting in that HR leadership role, or even maybe if you're, you know, a manager sort of coming up, thinking about all of those things you mentioned is really important. It's the way that HR truly adds value, right? There, of course, there's performance and talent and hiring and all of those things, which are very important as well. But I think from a compliance standpoint, that's the one part of your job you cannot do incorrectly. Right. If you do, the repercussions are just immense. So having someone that you can trust and partner with on things like verifications, right? I-9 is probably the biggest thing that you think about in HR, and it's incredibly complex. It shouldn't be way more than I realized it was.

M Michele Bodda 11:50

Yeah.

T Trish 11:51

But it's it's that you know the the laws are constantly changing right at the federal level, at the state level, at the city level, yes, county level, and so having a partner helps you stand on top of those things is it's so beneficial. It's more than having an extra team member. It's like having you know whole slew of team members that are helping you make sure you're doing really. So yeah.

M Michele Bodda 12:13

I mean we can come in and be a partner that can help take some of the stress out of that, and they can rely on us to manage the stuff that is compliance related and things along those lines, so that you can focus on your actual relationships with your employees. Our our kind of purpose that we put together for the team is to serve employers serving their employees, and we take that to heart too.

T Trish 12:33

Yeah, well, it shows. I think yeah. I think also the thing that's a challenge for HR leaders is showing that value in a measurable way, and I think you mentioned tax credits, and we don't. Well, we have another follow up on this, but I think that's something that not even all HR professionals know about, or even maybe the the C suite alongside them. So it it is a way to sort of partner and have HR taking an active role instead of a passive role in that running of the business, so.

M Michele Bodda 13:01

But it's interesting that since we've gotten into this space, because Experian is an employer too, right? We have over 25,000 worldwide employees. We just did some work with our own HR and finance departments and realized that there were a bunch of tax credits. Experian wasn't taking them that we're utilizing, and we could we our team could bring that to our own employer, our own company, and then we get to you know we get to share those experiences with clients and prospects and folks that hey we're we're consuming this too.

T Trish 13:30

See, and I so yeah, I'm a big tax credit fan. You don't have to tell me twice to.

M Michele Bodda 13:35

It's a little volatile with the way tax laws change, but we can help manage that.

T Trish 13:39

But again, I think that's the point. If you're in an organization, you're doing the day-to-day HR, or maybe you're a business owner and you're also thinking about these things. Knowing you have a partner who's got their eye on that ball, where it's going, and you're not going to miss anything critical when it comes to things like that is important. Yeah, I want to talk a little bit. You sit across. We talked a little bit about the throughline, right? You sit across housing verification and employer services. So your perspective is unique with all of these industries. What themes are you seeing for employers and and organizational leaders when it comes to sort of looking across those?

M Michele Bodda 14:16

I think first of all, on surface level, it might look like they couldn't be more different in terms of the spaces, but the reality is that all three of those spaces, like many many spaces right now, are at an inflection point where both data and technology are fundamentally changing how really trusted known processes take place. Whether it's how you underwrite someone for a mortgage, or how you onboard somebody as an employee, doesn't matter. Data and the technology behind it, and it's only going to continue with the proliferation of AI and usage of that for all of these different types of services. Having poor, reliable data at the base, and then the technology that can turn that into something that then real humans can actually interpret and do something with. That's where the commonality sits.

T Trish 15:07

I think too. One thing, just as as being a sort of outside observer, you're always thinking about the impact to that individual. It's not just a business decision. It's about every single individual and how all of these elements touch their lives and different points of why it's important, and so definitely something that people can sort of grasp a little of and think about their own employees. Yeah. So when you're speaking with employers and lenders, business leaders across all of these industries, what surprises you the most right now?

M Michele Bodda 15:38

I think everybody I talk to is is at this moment where they're they're not really trying to figure out where to start anymore. Everybody has kind of started on this journey, but the opportunity is so broad that figuring out what to do next, or what's the most impactful, or how it plays out with what happens 2, 3, 4, 5 steps down the line is what everybody's grappling with right now, right? And so, I feel like one of the things that Experian can bring to the table is thought partnership and reliability on helping guide make some of those decisions or helping influence inside of those decisions.

T Trish 16:15

Yeah, yeah, wonderful. Well, so as we're sitting at this event, say three years from now, what do you think will be the biggest change looking back that hopefully have happened, maybe today at the event, but maybe something that organizations just haven't fully realized yet? You mentioned we we probably all started down this new journey with AI and sort of verifiable data.

M Michele Bodda 16:40

Yeah, it will.

T Trish 16:41

What do you What do you That's a big question.

M Michele Bodda 16:45

It is a big question. No, it's okay. I we can read. I think you can move into this. So okay, I think in three or five years we're going to do spend all of our time talking about what happened to the humans in all of this and how their role in it has played out and will continue to play out. You know, when we're looking at it from an employment perspective, how has the shift to technology driving a lot of insight that then people have to do something with? How does that impact how people get the experience to be able to make those decisions? Right. It doesn't matter again if you're trying to figure out how to underwrite a mortgage, or you're managing relationships with your employees, or your employees are managing solutions that they provide to their customers. In three or five years, we're going to be talking an awful lot about how early stage careers develop to gain the experience and knowledge necessary to do something with what technology has put in place. I mean, I think you can probably quote me on that. That's really unlikely. Well, to be what we're talking about. No, I know. As a mom of 2 16-year-olds who will be coming out of college around then and looking for jobs, it's one of the things I think about.

T Trish 17:55

Yeah, I think so. Our commonalities: we both have twins. Mine have both in the last year graduated from college, and I think we had those same discussions about 15 or 16 of, you know, the job that you are going to ultimately be doing when you are out of college, or whatever you do in life, you know, whether it's military or trade or something, it's going to look drastically different. And so, it's almost impossible to imagine what they, but also what the opportunities are. You know, I think sometimes we get a little granular when we're thinking about maybe AI or impacts and things like that. But really, it can also conversely open up a whole new world that we've not considered before.

M Michele Bodda 18:34

My daughter very much wants to go into like cosmetology, makeup, hair, that kind of stuff. Whether it be for movies or whatever. I don't think she's decided yet, but she's been committed to that since she was like 10 years old, and has taught herself in practice and everything else. But she and I spent an awful lot of time talking about getting into a good cosmetology school. is is probably the primary objective, but the secondary objective is how do you understand how you're going to operate a business and support yourself with this, and maybe get some undergraduate degree in business or marketing because all of those things are going to continue to evolve, and it's going to try to line out whether you're successful or not.

T Trish 19:11

Right absolutely.

M Michele Bodda 19:12

Definitely, yeah, it's going to affect every industry, trades, and everything else.

T Trish 19:17

So, Michele, you oversee businesses as we've talked about who touched people, all different ranges of where they are, from the most important moments in their lives, getting a job, verifying so they can have a home, they can have a mortgage, whether they're renting, owning, right? All of these steps you're there for them. When you look at all of those experiences, what responsibility do you think companies like Experian have in shaping better outcomes for these people, both as consumers or employees?

M Michele Bodda 19:50

I mean, one of the reasons I've worked at Experian as long as I have is because we take this really, really seriously. It is our it is our kind of sacred responsibility. To manage and enable access to really critical and a lot of times sensitive information. So whether it's your employee information as an employee with an employer, or it's your credit information of how you pay your bills and live your financial life, we have a core responsibility to human beings to represent them accurately, help them get access to the things that matter to them at the moments when they matter. We also have very big responsibility to the users of that information who use it to evaluate things. Whether it's an employer who's looking to bring on a new employee or manage some aspect of their relationship with an employee during their tenure with them, or it's a lender who's looking to supply financial means to somebody. Those are long-term, high-impact relationships and decisions for both the person and the business who's interacting with them, and both of those entities need really reliable information and partners to be able to trust in that process. That's our core responsibility: trustworthy, secure, available, making sure that we're there in the moment when it matters. That's that's that's what we're doing.

T Trish 21:17

Well, thank you for coming on, Michele, and sharing this with you because I think too sometimes even as consumers or as employees we don't really think about why organizations like Experian and specifically even Experian Employer Services are doing things truly like with our best interests at heart. So it is nice to know, and that I think that does build the trust. It brings that consistency to what we're, you know, wanting in our own personal lives, but also, like you said, that security of the data, making sure that the every single step along the way you're protected. Yeah. Thank for thank you for that. That's really. It's just it makes you feel good to know that that's going on, and that's what you all are really kind of focused on. So as we wrap, where can people get in touch with you, get more information about Experian, and just connect with you individually?

M Michele Bodda 22:07

So obviously, source number one would be Experian.com. You can get access to everything we do as a business and provide services for businesses from there, but also as a consumer, and so you can start there. You can you can reach out to me through LinkedIn or any of our folks on our team through LinkedIn if you want. We're pretty active and out there, and there's tons of information available. But you can certainly DM me and be more than happy to help.

T Trish 22:34

Well, thank you so much for coming today. Thank you all for listening to HR Happy Hour podcast. We really appreciate your viewership and your listenership. Thank you for subscribing, and if you're not subscribed, be sure to check us wherever you get your favorite podcasts. And we're also available on YouTube or at HRHappyHour.net. Thank you so much.