

Asset Finance

Supporting an asset finance lender with a **drive for market growth**

One of South Africa's largest asset finance lenders trusted BSG to identify and quantify strategic initiatives to support sustainable differentiation in the used car market. Our collaborative approach resulted in a practical execution roadmap for the initiatives, with an aligned benefit-tracking model.



Overview of the client's needs

- Identify viable market leading growth initiatives
- Align the initiatives to dealer and market needs
- Design a financial model to track benefits and evaluate the initiatives
- Develop a high-level initiative roadmap to guide execution



Objectives of the engagement

- Identify key vehicle asset lender and market trends
- Understand the dealer and design focused initiatives
- A clear high-level execution roadmap
- Create a financial benefits tracking and initiative assessment tool to empower sustainability



Benefits of the change

- Clear prioritised set of initiatives for execution
- A high-level roadmap with execution considerations
- A financial benefits tracking and initiative assessment tool that supports sustainability

Facilitating a **collaborative process** through ideation workshops, customer research and financial modelling to ensure clear sustainable initiatives.

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 **Engagement Overview**

Operating in the competitive asset finance market required the client to plan initiatives utilising used car dealers in support of sustainable market growth. This necessitated a market trend scan, ideation workshop, financial assessment model and a deeper understanding of stakeholder needs through in-depth customer (ethnographic) research.

The key aspect required identifying new go-to-market initiatives aligned to the business strategy, able to provide sustainable market share growth.

 **Solution**

BSG conducted a research exercise to identify leading trends and competitive factors in the used car market. This included analysis of ethnographic dealer needs through primary interviews and high-level behavioural data analysis.

Together with this needs matching exercise, an ideation workshop was used to identify key initiatives. High-level designs were created for each initiative, including a view of each initiative's five-year revenue potential.

BSG proposed a build / measure / learn approach for the design of the flexible five-year financial benefit projection tool, incorporating sustainable measurement.

 **BSG making a difference**

Through collaboration, BSG supported the identification of key go-to-market initiatives through an ideation workshop that brought together in-depth customer and dealer interviews, market scan trends and data driven insights. The resulting output provided clarity on initiatives such as the design of an execution roadmap and the financial value case, to drive sustainable action.

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