



CHALLENGING THE STATUS QUO

Driving Customer Experience
Through Finance Innovation



INNOVATION LANDSCAPE IN FINANCIAL SERVICES

WHILE FINANCIAL SERVICES DOES NOT TYPICALLY RANK AT THE TOP OF THE MOST INNOVATIVE INDUSTRIES IN THE U.S., IT IS UNDERGOING A RAPID DIGITAL TRANSFORMATION.

**FINTECH
ADOPTION
77%**

Of U.S. consumers prefer to manage bank accounts through mobile app/online

**NET
REVENUE
\$150B**

Global FinTech net revenue in 2022; seeing 15% annual growth with \$400B expected by 2028

**EXPERIENCE
FOCUS
86%**

Of financial institutions cite customer experience as a key differentiator



REDEFINING CAPTIVE FINANCE

OUR MISSION

Transform automotive financing from a necessary transaction to a differentiating brand experience enhancing customer loyalty and engagement.

TODAY'S REALITY

- Transaction-focused relationships
- Limited touchpoints with customers
- Reactive service model
- Standardized offerings

TOMORROW'S POTENTIAL

- Value-added financial partnerships
- Continuous engagement ecosystem
- Proactive, personalized experiences
- Innovation that drives brand loyalty





JOIN OUR ROAD TRIP!

WHERE DID WE GO? WHAT DID WE DO?

- Identify pain points
- Map customer journey to find points of friction
- Uncover unmet needs
- Research customer expectations that go beyond traditional financing services
- Generate solutions
- Ideate innovative approaches to address both explicit and implicit customer needs
- Validate & implement
- Test concepts with customers and build implementation roadmap



TRANSFORMATION JOURNEY

FROM TRANSACTION
TO EXPERIENCE



From This

- Transactional relationship
- Limited customer touchpoints
- Reactive problem-solving
- Functional but forgettable



To This

- Ongoing value relationship
- Integrated ecosystem experience
- Proactive engagement
- Brand-differentiating moments



CONSUMER NEED EXPLORATION

EMPOWERMENT

Control over financial decisions with clear options and educational resources

TRUST

Transparent communication that builds confidence in the financial relationship

PERSONALIZATION

Tailored solutions that recognize individual financial situations and preferences

AUTOMATION

Seamless processes that minimize effort and maximize convenience



IDEAS GENERATED



Celebration & rewards



Encouragement & support



Financial education



Trust building



AI-powered assistance



imaginators®
creative community

THE PROCESS

- 3-days of consumer ideation workshop focused on pain points
- Imaginators generated 100+ initial ideas
- Decision Analyst team refined to 70 viable concepts
- Cross-functional Client Team vote selected top 10 finalists
- 2 days of concept development with Client Team



THE IMAGINATORS HOW DID IT GO?

IN THEIR OWN WORDS - CLIENT TEAM

"A refreshing experience. It reminded us to think differently about problems we may not have even been aware of. The insight was creative, insightful and a lot of fun for the team."

"An incredibly inspiring experience. I really appreciated how the team took the time to understand the challenge we were facing. Their ability to generate so many creative, out-of-the-box ideas was impressive and energizing. It was truly a fantastic and rewarding collaboration."

"Such a unique experience. Their way of thinking really gets you to look at problems differently and come up with creative solutions you wouldn't normally think of in a typical business setting."



QUANTITATIVE EVALUATION

EVIDENCE-BASED SELECTION



65%

Intent to Use

Average score for top 4 concepts among 10
NEW captive finance concepts



64%

Service Alternative

Would use these solutions instead of
calling customer service

10+

PER YEAR

Usage

Almost Monthly

Indicated anticipated usage of tools



QUANTITATIVE EVALUATION

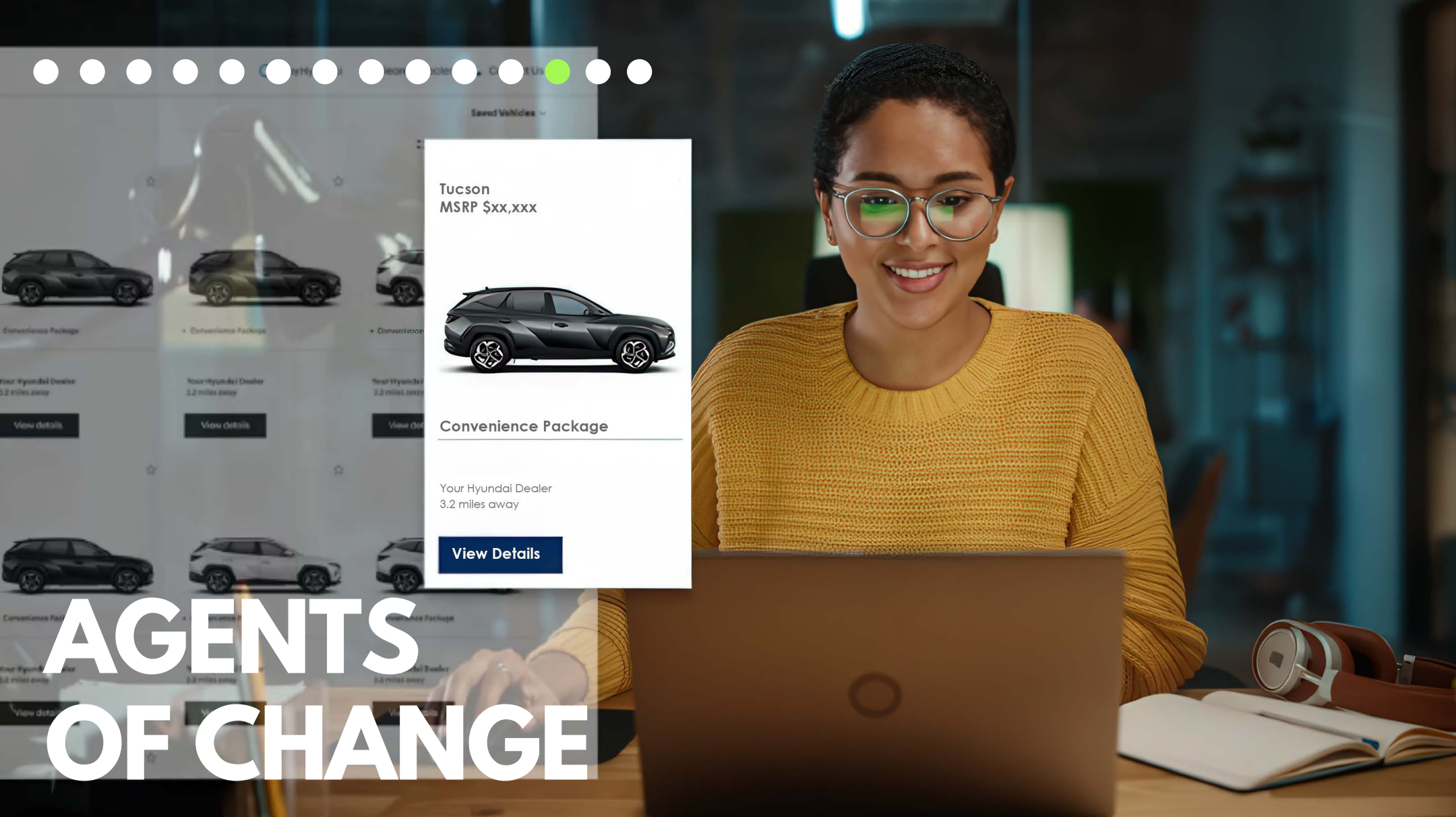
KEY FINDINGS

Four concepts significantly outperformed others, showing strong potential to:

- Reduce customer call center volume
- Increase digital engagement
- Improve customer satisfaction

METHODOLOGY

- Quantitative testing of 10 finalist concepts
- Respondents: Hyundai, Kia, Genesis customers with captive financing
- Control group: Other vehicle owners with captive financing
- Key metrics: usage intent, customer service impact, number of times likely to utilize



AGENTS OF CHANGE

"Innovation distinguishes between a leader and a follower. Hyundai Capital America is positioning its finance operations as a competitive advantage rather than a supporting function."



Innovation Champions

Dedicated cross-functional team with executive sponsorship to drive implementation



Rapid Prototyping

90-day sprint methodology to develop and test minimum viable products



Measured Adoption

Phased rollout with continuous feedback loops and success metrics



ARE YOUR IDEAS TRANSFORMATIVE?

Customer Excitement

Revenue Growth

Breakthrough ideas lead to significant increases in top-line revenue, whether through new product sales, expanded market reach, or higher customer lifetime value.

Market Share Expansion

True breakthroughs help capture new market segments or increase share within existing ones, indicating a strong competitive advantage.



ARE YOUR IDEAS TRANSFORMATIVE?

Employee Excitement

Cost Optimization

Successful innovations often result in substantial cost reductions by streamlining operations, improving resource utilization, or automating inefficient processes.

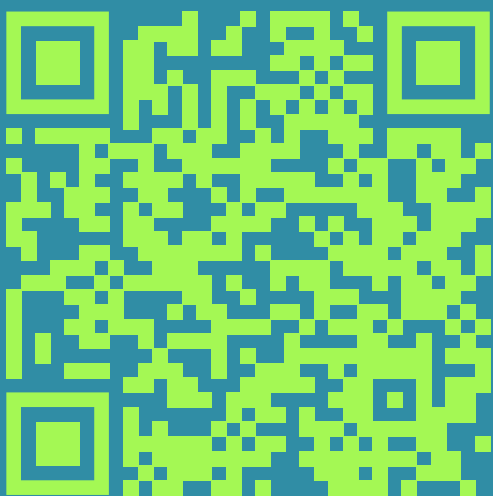
Enhanced Efficiency & Productivity

Ideas that generate breakthrough business results often improve internal efficiency, leading to higher output with the same or fewer inputs, boosting overall productivity.

WE WOULD LOVE TO CONNECT



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