



**Deloitte.**

The foundation of  
future automotive retail:

Omni-channel customer  
engagement



In the early 2000s, many firms within the photographic film industry had to make strategic choices about the future of their businesses in response to the major shift from analog film photography to digital photography. Fujifilm was one of the few to successfully navigate the transformation. Chairman and CEO Shigetaka Komori led the company into a new era by embracing and not fearing change. "It was a painful experience. But to see the situation as it was, nobody could survive. So we had to reconstruct the business model."<sup>1</sup>

Today's automotive ecosystem is being hit with a perfect storm of three major forces—changing competition, technological advances in digital and the connected ecosystem and increasingly empowered consumers. These three forces are providing new opportunity for innovation, business model disruption and customer engagement as new players enter the market and begin to capture a share of the value stream. To embrace these forces, automotive retailers will need to consider new retail models and update a distribution channel that hasn't changed significantly in the past century.

Based on trends in other industries, Deloitte foresees a certain move towards omni-channel retail for automotive companies where customers will experience seamlessly integrated shopping, buying, and owning processes regardless of the channel in which they interact. On the back end, original equipment manufacturers (OEMs) and dealers will need to align more closely and share customer and sales data to enable an omni-channel customer experience. According to Deloitte's recent Digital Divide study,<sup>2</sup> automotive is the third most digitally influenced purchase, coming in only after electronics and home furnishings. OEMs and dealers can learn from industries that have already gone through the omni-channel experience transformation to continue to stay relevant in today's digital age.



## The Rise of the omni-channel experience

The automotive retail model has been relatively consistent over the last century: Vehicles are wholesaled by OEMs to dealers. The transaction from OEM to dealer is financed by captive finance organizations aligned to the OEM before the vehicle is delivered via third party logistics companies to the dealer. The dealer then sells the vehicle to the customer that similarly finances through the captive finance organization or through their bank. This model has persevered even as the rise of e-commerce has brought major changes to most brick-and-mortar retailers. As companies like Amazon and ebay emerged, offering convenience of shopping and fast but seemingly free delivery, traditional retailers had to find ways to incorporate e-commerce into their business model. Customers flocked online as shipping became more reliable, credit cards were more readily available, and personal data security was ensured by companies like TRUSTe and the WebTrust. Online retail sales have experienced double-digit growth since 2005, except during the recession in 2008 and 2009<sup>3,4,5</sup> and is expected to continue growing.<sup>6</sup>

Despite the flurry of online activity, the prophesied end of the brick-and-mortar store still hasn't arrived. Successful retailers have recognized the value of a truly omni-channel; experience integrating the best of both the physical and the digital and making the transition between the two seamless. Retailers have realized that sales are not one-time transactions but should be attached to the lifetime of the customer as they travel between different channels. Emerging loyalty programs showed the value in tracking customers and encouraging return purchases. In 2015, 64 percent of retailers<sup>7</sup> say their loyalty/rewards program is the best way to connect with consumers. The need for omni-channel marketing and sales is the natural result of the desire to move to a more customer-centric retail model. Digital today both complements the physical shopping ecosystem and helps create a seamless customer experience. Even online-focused digital retailers are now finding ways to complement their online presence with physical world assets. Warby Parker is an example of a digital brand leveraging the omni-channel trend. Although they have primarily achieved success through their global digital retail environment, they see the value inherent to combining digital and physical experiences. Warby Parker's model allows consumers to try on multiple pairs at home before ordering their prescription glasses per their personal needs, In addition to their online channel, Warby Parker has begun to focus on building brick-and-mortar stores, including a flagship store in New York City, to allow for more personal service.



Deloitte's analysis shows that there are three major global trends that are putting pressure on retailers to shift towards omni-channel and will finally pull automotive into this model:



**Connected consumers:** Consumers today are constantly connected and have the latest pricing data and reviews right in their hands. In turn, this is causing them to be more purposeful shoppers who are no longer browsing the showrooms or dealer's lots hoping to find their match.



**New retail concepts:** New models such as direct-to-consumer models, home deliveries, and brand boutiques create new expectations for consumers. Automotive retailers will soon need to prepare for these changing expectations as customers find value in these new retail models.



**Digital technologies:** The rise of big data, cloud computing, and advances in core digital technologies need to be leveraged, allowing businesses to more agilely address customer needs. In the case of automotive retailing, this means beginning to tap into the 10 hours of third-party research<sup>8</sup> and the data trail left behind from hundreds of page views, social comments and third-party interactions.

### Omni-channel customer journeys in auto retail

Consumers used to omni-channel experiences in other industries are now expecting the same experiences when buying their next car. In the past 12 to 18 months alone, the percentage of customers influenced by digital and mobile when making automotive purchases increased from 40 percent to 55 percent.<sup>9</sup> Automotive consumers rely on digital tools for researching cars, spending up to 75 percent of their shopping time online.<sup>10</sup> Third-party service providers have begun to fill gaps in digital services that the existing ecosystem does not provide. This includes transparent pricing services like TrueCar and streamlined, fully-online used car markets like Carvana.<sup>11</sup> Various automotive retail players are recognizing the need to embrace new practices in a competitive market, particularly when considering the digital ecosystem as an important information source and purchase influencer.<sup>12</sup>

Deloitte recognizes that the live, in-person buying experience remains important in the modern world as a supplement to increasing digitization. In automotive retail, offline will continue to be a core component of the customer journey for now. Test drives for example are an important offline activity with 88 percent consumers<sup>13</sup> looking to test drive before purchasing. Servicing is another offline activity that plays a key role with two out of three consumers saying considerations such as confidence in a dealer's ability to repair and provide free routine maintenance influence their purchasing decision.<sup>14</sup>

Although kicking tires may have been replaced by clicking tires, it is important to note that, in the greater retail environment, customers who actually use a digital device in-store as part of their live shopping process are generally more likely to make a purchase, not less.<sup>15</sup> To be effective, retailers, regardless of industry, should, "combine the best of physical and digital experiences in new ways that matter to [the] customer to achieve growth."<sup>16</sup>

### Evolving your automotive retail ecosystem

We believe that the OEM/dealer ecosystem must change and adapt to an omni-channel retailing environment. An omni-channel experience puts the customer first by generating a personalized path. The flexibility of connected channels enables consumers to define their own customized balance between digital and physical experiences.

Implementing successful omni-channel functionalities within automotive retail may help improve Gen Y consumers' perception and experience toward dealerships, particularly given that a positive attitude toward automotive dealers hovers well under 50 percent for Gen Y consumers in the US (41 percent), Germany (29 percent), and Japan (39 percent).<sup>17</sup> After all, customer experience is about perception, and in an environment where information is easily shared among consumers, a favorable impression is the difference between a company that wins and one that gets forgotten.

To provide a holistic omni-channel experience, automotive retailers should focus on the following tactical themes in the near term and use them to guide investments in talent, capabilities, and capital expenditures:

**Customer engagement during the research phase:** Consumers are showing a strong preference for digital channels during the research phase of their purchasing journey. Critical purchase decisions around what to buy and where to buy from are increasingly being made online. More than two-thirds of consumers report that they visit two dealerships or fewer before buying<sup>18</sup> and 75 percent purchased the car they had in mind when visiting a dealership.<sup>19</sup> Consumers identify car reviews on independent websites as their most trusted source and 68 percent report using online sources to find a dealership.<sup>20</sup> OEMs and dealers need to engage better with consumers and increase their influence during this phase. They can improve visibility into their content through digital advertising that uses data for real-time ads and more targeted messaging. Consumers clicking through to their websites need to be captivated by tailored content and amazing experiences such as, adjusting the landing page to show fuel economy features for consumers searching for fuel efficient cars. Engaged consumers should be guided to next actions on their journey that may be enabled through a blend of digital and offline channels.

**Cross-channel customer touchpoint management:** OEMs and dealers need to facilitate seamless transitions for consumers across digital and physical channels within their ecosystem. Each touchpoint is an opportunity to create engaging personalized experiences for the consumer based on insights gained from previous interactions. A Gen Y consumer can view a 360-degree tour of her potential new car online, customizing it all the while. As one of the 32 percent of consumers who uses social media during the automotive purchasing process, she will share her personalized car with her friends and followers.<sup>21</sup> A salesperson from the local dealership can drop off the personalized vehicle at her office for a lunch-time test drive. Creating such experiences requires foundational technology integrations and data sharing between the OEM and dealer to develop a common view of a customer that is constantly being enriched through each interaction in the digital and physical channel. When a customer customizes, builds, and prices-out a small SUV on the OEM Tier-1 website and later visits a dealer website to search inventory, ensure the experiences are consistent and connected. The prior vehicle configuration from the Tier-1 site should inform what the dealer site shows: the current offer on that SUV, available inventory, and customer reviews. Each part of the digital ecosystem, from OEM web and social channels to dealer channels and third-parties, should be connected, and the content should be orchestrated to work together to move customers through the process and build confidence and consideration for their purchase.

**Transactional efficiency:** Consumers wish to complete their purchase transactions quicker with nine out of 10 consumers stating that they desire an extremely efficient purchase process.<sup>22</sup> Dealers overwhelmingly share this sentiment, with 80 percent saying that the ideal sales and financing process should take two hours or less compared to the four hours or more it takes today.<sup>23</sup> Auto retailers can leverage digital tools to reduce consumer transaction times at the dealership. For example, they can provide consumers the ability to complete credit application and financing paperwork online. This feature is wanted by 70 percent of consumers with the desire to save time being stated as a key driver.<sup>24</sup> Compared to other major phases of the purchase, consumers were willing to spend the least amount of time waiting for a test drive.<sup>25</sup> OEMs and dealers can streamline the test drive process by offering better online scheduling tools and offering omni-channel experiences like being able to deliver to and pick up the car from the customer's home or office for a test drive.

**Changing store formats:** In the omni-channel world, consumers expect the store to be an extension of their digital experience. Innovative store formats that provide branded experiences and seamless integration across all touchpoints may be needed to respond to these changing consumer needs. Dealerships can create highly immersive digital experiences for shoppers in their stores. The Audi City store in London format has no inventory and only a couple show models on display. Instead consumers can interact with large digital screens to explore different models and design their perfect car.<sup>26</sup> Test drive centers can provide a quicker and hassle free experience for the 81 percent of consumers who don't like the current accompanied test drive.<sup>27</sup> The dealership of the future would need to rethink the concept of the store as extending far beyond the boundaries of the physical store location. They should be able to provide "offline" experiences to consumers wherever they desire—be it a test drive at home or vehicle appraisal at an office parking lot or providing remote vehicle services. These can be revenue enhancing changes for the dealership with nearly half of Gen Y consumers willing to pay more to have a dealer pick up a service vehicle and drop off a loaner.<sup>28</sup>

**Disrupting before you get disrupted:** Over the past several years, online competitors have emerged to disrupt the traditional OEM to dealer pricing and distribution model. For new cars, companies like TrueCar, CarJoy, Edmunds, and KBB are offering more transparent pricing and aiming to remove a layer of haggling. Thanks to online research opportunities, the average number of dealers visited before purchasing a car has dropped from 4.5 in 2005 to 1.4 in 2013.<sup>29</sup> OEMs and dealers have a wealth of information about car purchasing and servicing habits. By keeping the information in-house and using it to provide customized experiences to consumers, they'll be able to reduce the role of the middleman. If OEMs and dealers take no measures to alter the status quo, TrueCar and their competitors will continue to simplify the buying process, and the OEM and dealer community will continue to lose value to other third-party intermediaries in the value chain. Earlier this year, TrueCar announced a partnership with LendKey to secure pre-approved financing before even visiting a dealer.<sup>30</sup>

For used cars, companies like Carvana are taking things a step farther by providing the entire shopping process online. State laws dictate that new cars must be sold through independent dealers, but as customers see more efficiency through the online channel, they'll expect ever more options be offered online for both the used and new car buying process. An emerging example of OEM strategy surrounding this digital shift is the direct-to-consumer model embraced by Tesla.<sup>31</sup>

**Continued engagement throughout the customer lifecycle:** Dealers and OEMs need more insight about their customer after the sale and throughout their ownership experience. Automotive CRM still trails industries such as financial services, travel and leisure, and telecom when it comes to personalized communications, offers and post sales services. With increased engagement by selling add-on services and providing reminders to bring the cars in for regular checkups, they can continue to engender customer rapport along with build lifetime customer value. A key enabler of this customer-first approach is the "connected car." With an always-on data pipe it will be possible to leverage vehicle health data, journey information and driving behavior to tailor customer recommendations and improve the vehicle ownership experience. OEMs and dealers will be able to offer a range of new services to their customers – whether owners, drivers, passengers or even a new segment of "car-sharing" customers. This increased visibility into the customer will allow the automotive retailer to offer dynamic pricing and value-added services that will encourage customers to return to the same dealer for service, maintenance, and future vehicle and mobility purchases.

Further, mobile apps that tap into and extend connected car technologies are becoming an important channel for OEMs to maintain ongoing engagement with vehicle owners. Ownership experiences and services enabled through these apps provide OEMs opportunities to build loyalty among existing customers. Services afforded by tighter integration between vehicles and mobile devices provide OEMs and their dealers with significantly more opportunities to connect and engage the customer. Today most consumer's post-purchase engagement is in the form of paying their bill or visiting the dealer for an oil change or recall. In the connected world a consumer may have almost daily interaction with the "ecosystem" to manage shared mobility services such as car-sharing or parking, access and pay for high-speed infotainment services and access concierge-like services such as GM's "At Your Service."

While most OEMs have published innovative ownership companion apps including Apple Watch™ apps<sup>32</sup>, they face competition from third parties for a share of the connected car app ecosystem. Increasingly, solutions like Android Auto and Apple CarPlay™ are being integrated into vehicle dashboards. OEMs need to weigh consumer demand for such integration with the risk of losing access to valuable customer data, control over customer interactions and monetizing interactions. OEMs will need to continue innovating their omni-channel and mobility strategies as they find a balance between maintaining control over the ecosystem while offering the widest range of services for the consumer. A notable example is Ford's strategy of adopting Android Auto and Apple CarPlay™ in addition to building an open source app store intended as a new industry standard that other automakers can adopt and customize.<sup>33, 34</sup>

Additionally, loyalty programs, similar to those found today in the travel industry, can be built into the automotive life cycle to engage customers throughout their vehicle ownership and across other interactions within the emerging omni-channel customer experience—including at retail or in the car itself or via a connected mobility app. This customer data will be even more important for dealers and OEMs to keep customers within their own ecosystem, especially as third-parties try to capitalize on their ability to aggregate data across the broader network. In the future, OEMs and retailers will need to integrate customer data and the variable marketing components of loyalty programs and incentives much more than they have in the past.

### **Achieving your vision for the future of automotive retail**

With growing customer expectations, achieving the future of retail vision in the automotive world will be critical to be one of the winners. For OEMs and dealerships to craft an effective omni-channel retail experience requires a balance of future physical and digital capabilities, requiring a transformational approach.

The move to omni-channel retail is not simply a new project for the organization; rather, it represents the need for an organization to challenge existing paradigms and adopt new ways of working; attracting and retaining talent, developing new business models and adapting to a more agile, experimental, and disruptive culture. These transformational moves are necessary foundations in an industry that is poised for far reaching changes in the long term. Deloitte's paper "Mastering today to prepare for tomorrow: Relationship-based customer engagement in response to consumers' shifting mobility expectations and preferences " discusses some of these potential scenarios driven by adoption of autonomous driving technologies and shared ownership models. The point-of-view examines the move away from a product-centric model towards a customer-centric and services-centric model. Today's services include extended maintenance and loss prevention while tomorrow's services will include usage-based models and personalized concierge and journey planning.



Creating this future does not mean simply crafting a vision that captures the art of the possible. To effectively innovate and iterate towards this evolving retail model, organizations need a strategy that accounts for overhauling operational processes, organizational models, talent, and technology, as well as defining a well-scoped and staged roadmap to deliver the future vision. OEMs and dealers will need to begin implementing the right tools and infrastructure crucial to improve consistency of experiences and protect integrity of information across channels, especially incentivizing OEMs and dealers to share customer data to provide the ultimate experience.

### Deloitte's experience and you

Deloitte can help clients craft an organization-specific roadmap that drives your future automotive retail customer experience. With significant capabilities across strategy, operations, human capital, and process and technology implementation, Deloitte has the end-to-end abilities and experience to help transform your organization into an industry leader to pioneer the future of retail in automotive.

Deloitte Digital's agile agency, design, and development capabilities combined with our deep strategy and technology know-how and vast array of alliances with leading providers in content management, cloud service, CRM solutions, and third party data analytics help us craft a tailored approach that integrates effectively with your organization.

Contact us to discuss how, together, we can forge a path and vision for how your organization can create the automotive retail experience of the future.

<http://www.deloittdigital.com/us/>



## End notes

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## Further reading



### The Africa Auto report

[www.deloitte.com/za/deloitte-africa-auto-insights](http://www.deloitte.com/za/deloitte-africa-auto-insights).



### Navigating the New Digital Divide

<http://www2.deloitte.com/us/en/pages/consumer-business/articles/navigating-the-new-digital-divide-retail.html>



The Future of Mobility

### Future of Mobility Collection

[www.dupress.com/us/future-of-mobility](http://www.dupress.com/us/future-of-mobility)



### Navigating a shifting landscape

<http://dupress.com/articles/future-transportation-technology-mobility-ecosystems/>



### Automotive customer service becomes a relationship-based consumer experience

<http://www2.deloitte.com/us/en/pages/manufacturing/articles/relationship-based-automotive-consumer-experience-and-customer-service.html>

## Contacts

### Karthi Pillay

Automotive Sector Leader  
Deloitte Africa  
+27 11 806 5173  
[kpillay@deloitte.co.za](mailto:kpillay@deloitte.co.za)

### Adheesh Ori

Automotive Chief of Staff  
Deloitte Africa  
+27 11 517 4707  
[aori@deloitte.co.za](mailto:aori@deloitte.co.za)

## Authors

### Andrew Dinsdale

Director, Automotive Digital Business and Strategy  
Deloitte Digital, Deloitte Consulting LLP

### Philipp Willigmann

Senior Manager, Strategy and Business Transformation  
Deloitte Consulting LLP

### Jeff Glueck

Principal, Automotive Manufacturing and Customer Experience  
Deloitte Consulting LLP

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