#### Contact

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#### Why NTT DATA?

Our client chose NTT DATA for our thought leadership and vendor-agnostic approach. They recognized our ability to bring the best mix of process and tooling solutions to their unique operational challenges, substantiating their decision to invest in our services.

### **About our Client**

Our client is a key player in the financial services sector, specializing in retail loan and lease programs through auto dealers for customers across various credit spectrums. They also offer a suite of commercial lending products, including retail floorplan, construction and real estate loans, and insurance solutions for auto dealerships..

# **Business Challenge**

The organization was experiencing steady growth; however, the operational expense ratio was rising above the industry average. This necessitated a deeper understanding of the areas needing improvement. Although the company had a talented team of agilists, their focus was confined to the IT department, limiting their impact on addressing systemic issues throughout the organization.

## Solution

NTT DATA initiated a targeted, 3month engagement to map the value flow within the organization and identify systemic bottlenecks. By leveraging a balanced approach of quantitative and qualitative analysis, we quickly produced a value stream simulation. This revealed several areas for improvement, leading to the creation of a comprehensive roadmap that aligns effort and benefit.

#### **Outcomes**

With the roadmap in hand, our client now has a clear path for enhancing operational efficiency. Their internal transformation team is currently reviewing the roadmap, determining which areas they can implement independently and identifying those that may require our expertise due to capacity or capability gaps.