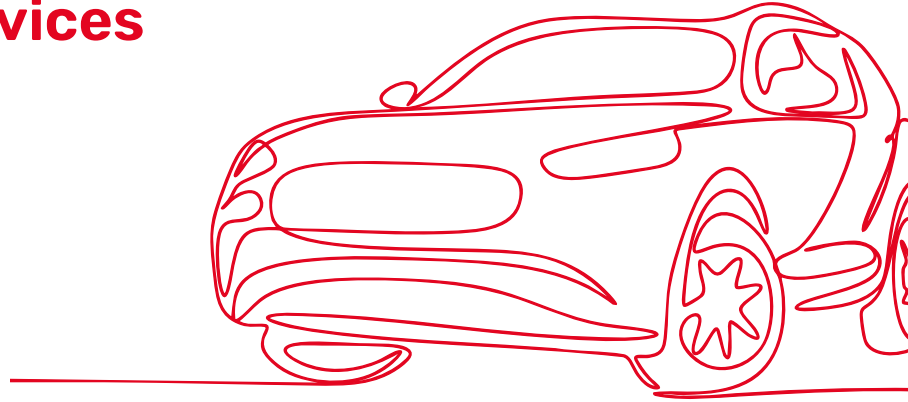


# Customer knowledge, the compass guiding Toyota Financial Services strategy

Toyota Financial Services (TFS) is the financial subsidiary of the Toyota and Lexus group, offering automotive financing solutions such as credit, leasing with a purchase option (LOA), and services related to vehicle financing and maintenance.

Toyota Financial Services operates in **38 countries** and has been providing its services in France for 25 years. The brand serves **170,000 customers** and finances **47% of new vehicles**.



Working closely with the manufacturer and Toyota's network of experts, the teams design diverse and competitive offers to help customers manage their automotive expenses with complete peace of mind.

## The challenge

In 2021, Toyota Financial Services established a «**Customer Experience**» department to develop and share customer insights within the company. A Customer Data Platform (CDP) project was quickly identified as a crucial step in understanding customer journeys and implementing a tailored and personalised strategy.

### 4 KEY OBJECTIVES

- **Maintaining customer relationships:** there was limited interaction with customers between the contract signing date and the renewal period.
- **Optimising the customer experience:** for example, by preventing missed payments or debt collection situations.
- **Empowering business teams:** providing them with access to customer data was essential.
- **Consolidating customer insights** to deliver value to dealerships and internal departments such as customer service.

## Project Specifics

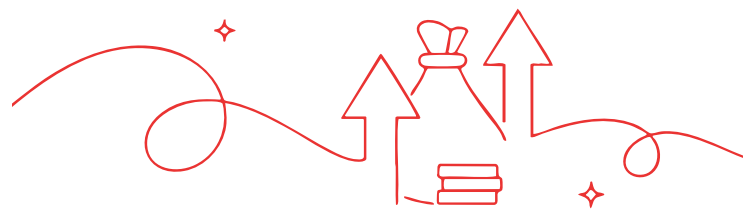
The dealership plays a central role in the customer journey, with nearly 100% of Toyota sales occurring through dealerships. Toyota Financial Services faced a dual challenge: building a trusted relationship with the brand while consolidating customer knowledge.

### Key Figures

- **47%** of Toyota vehicles purchased by private customers (2024)
- **170,000** active customers
- **300** campaigns in three years
- **9** data sources
- **1,384** raw data points
- **83** tables

«At Toyota Financial Services, the dealership always comes first. Every use case is designed to optimise the customer journey while reducing the workload for sales teams by automating low-value tasks, such as anticipating customer requests. Thanks to the imagino CDP, we create value for both our internal teams and our customers.»

Deborah Truong | Head of Customer Experience  
Department, Toyota Financial Services



## The solution

Toyota Financial Services implemented imagino Customer Engagement platform (CDP & Campaign Mangement tool) across their entire technical ecosystem.

## Key Success Factors

- **Starting with customer journeys** to define the right strategy.
- Selecting an agile and scalable solution with **implementation within 2 to 3 months**.
- Tailored, high-quality support thanks to **KPC expertise, imagino partner**.
- A **'test and learn'** approach.
- Tracking **key performance indicators** to measure the business impact of the solution.
- Sharing customer data insights internally to **generate even more added value**.

«The strength of imagino lies in its ability to provide easy access to customer data and create customer profiles that benefit not only marketing but also sales and customer service.»

Deborah Truong | Head of Customer Experience  
Department, Toyota Financial Services

## Results

### OPERATIONAL EFFICIENCY

Time saved per call reduced from 30 minutes to 1 minute.

### MARKETING PERFORMANCE

Open rates: **+65%**  
Engagement rates: **+25%**

### CUSTOMER SATISFACTION

2024 vs. 2021

Increased NPS (Net Promoter Score) at key moments in the customer lifecycle:

**+0,4/10** | **+0,9/10** | **+1,4/10**

### SALES GROWTH

**+150K€** in six months from additional upsell and cross-sell opportunities.



## EXPLORING NEW HORIZONS...

Integrating behavioural scoring to enhance prediction and message personalisation.

Exploring new communication channels such as push notifications to optimise reach and engagement.

Leveraging the latest AI advancements to enhance user experience and drive better results..