



Converge™
by Deloitte

Large US automotive dealer group

Situation

The client sought to launch a digital electric vehicle (EV) subscription model to provide customers with flexible, on-demand vehicle access while unlocking greater lifetime value and asset utilization across its portfolio. Existing ownership and leasing models exposed the automotive brand to significant residual value risk and failed to meet growing consumer demand for lower commitment, flexible mobility options. To be effective, the client needed a fully digital, low-friction enrollment experience spanning lending, title, and registration—built to scale across brands and markets.

Approach

- Implemented a scalable, partner-enabled subscription platform to accelerate time-to-market and reduce delivery risk.
- Established a mobile-first operating model to enable efficient customer enrollment and end-to-end life cycle management.
- Simplified onboarding into a frictionless three-step journey to encourage adoption and reduce customer drop-off.
- Designed reusable architecture to support expansion across brands, markets, and future mobility offerings.

Impact

Launched a scalable, end-to-end EV subscription business model, expanding flexible ownership options without traditional financing constraints.

Achieved program deployment in under six months, accelerating speed-to-market in a competitive EV landscape.

Enabled a recurring, data-driven revenue model designed to increase customer lifetime value and retention.

Transformed residual value management from a reactive accounting exercise into a proactive enterprise capability, enabling OEMs to optimize disposition decisions across the full vehicle life cycle.

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