

Client Success

American Credit Acceptance—market agility from information management maturity

BUSINESS CHALLENGE

American Credit Acceptance (ACA) is a mature sub-prime auto finance company. Facing tough competition from what *Bloomberg Business* has called “the flood of rookie auto finance companies that have entered the market in recent years,” ACA needed its information management to become more mature. It might seem counter-intuitive, but the agility to move in the marketplace like a youngster often comes from more sophisticated, refined data management systems and practices. McKnight Consulting Group Global Services (MCG) was engaged to help the company plan its journey to savvy information-driven competitor.

ACA’s ability to maneuver in the crowded marketplace had been hampered by disparate, siloed, incompatible data sources, including a profusion of Excel spreadsheets. Company executives waited for analytic reports, which had to be generated largely through manual means. Self-service business intelligence was limited, given that queries had to traverse these incompatible, potentially overlapping sources.

MCG SOLUTION

MCG developed a comprehensive action plan for ACA. The plan identified the gaps between the company’s current state and what it needed to achieve its business goals. The plan then laid out detailed steps for closing the gaps in three areas:

- **Data warehouse environment.** MCG provided a target data warehouse architecture, including staging area needs and data marts, recommended platform and business intelligence technologies, and a framework to support agile project activity. Source system analysis, target system specifications, alignment of roles and responsibilities, and security requirements were all brought together into a quarter-by-quarter Data Warehouse Roadmap.
- **Master data management and data governance.** The MCG-designed program addressed the full range of ACA requirements including conceptual data model, organizational training and Wiki development, recommended data quality practices and data governance tools, performance metrics, and data principles and strategies. We also proposed routes ACA could take for eliminating duplication and consolidating information across data sources as well as for improving data quality through correction, cleansing, and scoring.
- **Organizational change management.** Projects that master organizational change management are highly correlated to success—but a paradox of modern information management is that this “soft stuff” is harder than anything else. The MCG plan showed ACA how to avoid the peril of overlooking the work involved in ensuring the ultimate acceptance of information management projects by the organization. It included guidelines for critical activities such as stakeholder analysis (customers, direct/indirect users, suppliers, vendors, management, executives, etc.) and post-implementation job roles.

“We were very impressed with their deep expertise in Information management domains and their ability to work with our business information owners to distill current state knowledge and produce viable plans for the future. What was especially impressive was their sense of ownership and genuine desire to assist us in reaching our information management maturation goals.”

Yemi Mateola, Director IT, Enterprise Architecture, American Credit Acceptance