Driving customer loyalty: moving from wishes to actions

An Experian Automotive white paper

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Automotive

Executive summary

Customer loyalty, while always important, is mission-critical in a flat/declining automotive market. Since there is no single definition of loyalty appropriate for all manufacturers, it is critical to define specific loyalty metrics that deliver actionable insight for your business. While customer satisfaction surveys commonly are utilized in attempts to measure loyalty in the automotive industry, they do not account for the profound difference between customer-reported intentions and their actual behavior.

This white paper is intended to explain a new and more accurate approach to defining and measuring loyalty for the automotive industry. This approach incorporates the following criteria:

1) **Providing flexible loyalty methodology, customized and based on each OEM's need**
2) **Utilizing comprehensive, industrywide data that allows precise definitions of loyalty**
3) **Combining OEM-sourced data with industry data to drive customer-level, actionable findings**

In combination, these aspects result in a cutting-edge means of measuring automotive customer loyalty that allows the entire value chain — from manufacturers to the end customers — to make the most informed decisions to produce the best outcomes.

The quest for customer loyalty

For most of recorded history, winning customer loyalty was a relatively simple proposition. If you were selling two-wheel carts, your job was to make sure the carts were available when customers wanted them, they were of good quality and the buying experience was a pleasant one. If those conditions were met, there was a high likelihood that customers would return to you — especially because their choices were geographically limited.

As trading areas expanded due to factors such as improved shipping, competition became fiercer. Customer choices were no longer limited to their immediate geographic area, which increased the number of competitors for any given business.

The ultimate realization of this phenomenon was the introduction of the Internet. Customers could now compare features and benefits of products from all over the world, multiplying their choices exponentially. Global views and transparent pricing made customer loyalty a difficult goal to achieve.

It was this modern world that drove the need for deeper business analysis.

Rather than simply seeking to document the past, business analysis in the retail world strives to understand current customer behaviors in order to provide more opportunities to drive customer loyalty as well as additional sales. The two pillars driving this type of modern business analysis are:

- Sufficient amounts of the right type of data to be statistically reliable and actionable
- The ability to interpret that data in a way that allows the user to choose the correct action

The automotive industry, in particular, is very keen on learning which factors have the greatest effect on customer loyalty, yet this quest has been stymied by two factors: a multitude of definitions regarding what loyalty is and insufficient amounts of the right type of data to drive actionable conclusions. Let's look at each of these factors in greater depth.

Defining customer loyalty

Like truth and beauty, the reality of customer loyalty often comes down to who is defining the standards. In the automotive world, one manufacturer may define loyalty as purchasing a vehicle from that manufacturer regardless of the brand. Another may define loyalty strictly along brand lines. One manufacturer may believe customers are loyal only if they purchase a new vehicle from that company if they sell the old one. Another might say as long as one of that manufacturer's vehicles is in the garage the customer is loyal, regardless of any subsequent purchase. One may base loyalty on purchases, while another bases it on disposal.

While manufacturers may not agree on which factors constitute loyalty, all of them are correct from their own points of view. That is the crux of the challenge these manufacturers face when they attempt to use off-the-shelf studies to measure loyalty and create actionable programs around it.

The reality is that loyalty is whatever the manufacturer defines it as. It is the driving, actionable factors that are important, regardless of what methodology their competition may employ. This is why it is important that the data being used to determine customer loyalty fits within that definition, not the other way around. Unfortunately, this is not usually the case with the most popular reporting methods in use today.

The current state of data

Manufacturers have traditionally had two types of data available to help them measure customer loyalty:

- Off-the-shelf syndicated studies that provide general statistical information on purchases
- Survey-based customer satisfaction index (CSI) studies

The primary concern with CSI studies is they rely on opinions and conjecture rather than facts and behaviors.

While each of these forms may have been helpful in the past, both have their drawbacks.

Traditional, off-the-shelf syndicated studies provide raw numbers regarding vehicle purchases. They compare the new vehicle with the last vehicle owned by the purchaser to see whether the purchaser remained within the manufacturer, brand, dealer, etc. This method provides a surface view that comes without interpretation and without a longer-term view of the purchaser's buying patterns. It also forces manufacturers to measure loyalty according to the data at hand, rather than obtaining the data needed to measure loyalty as they define it.

For example, suppose a purchaser is shown to move from Brand A at one manufacturer to Brand Y from another manufacturer. This movement would label that customer as not loyal. The syndicated study is unable to show that the customer went from a compact car to a crossover SUV, the latter of which Brand A doesn't offer. It isn't that the customer is necessarily disloyal; the customer might have stayed within the brand had an SUV been available. With such diverse vehicle lines represented by various manufacturers, the ability to create custom loyalty definitions is key. Syndicated studies are unable to allow this flexibility.

CSI studies also have their weaknesses as a true measure of customer loyalty. First, by their inherent nature, they only look at a small subset of the entire vehicle purchasing public. But they also pose a greater challenge.

The primary concern with CSI studies is they rely on opinions and conjecture rather than facts and behaviors. For example, a typical CSI study question will ask whether a buyer of a particular vehicle would purchase that vehicle again in the future. No matter what the customer says, the answer is a guess. If the customer is back in the market in four years, there are all kinds of factors that could influence the decision, including vehicle price, gasoline prices, a substantial change in income (up or down), marriage, children, different job requirements, moving to a new city or region, and more. Any of these could result in the outcome being quite different than the stated intent.

This lack of correlation between satisfaction and purchase action was first called out more than a decade ago in a paper by Frederick F. Reichheld, a director at the global strategy consulting firm Bain & Company. In *The Satisfaction Trap*, Reichheld wrote that while customer satisfaction scores at the time of the survey had risen to the point where more than 90 percent of customers said they were satisfied or very satisfied, repurchase rates in the automotive industry remained mired in the 40 percent to 50 percent range. Yet, in the ensuing years little was done to change the industry's approach.

Dealer salespeople themselves will often do things to skew CSI scores. Many will flat out ask customers to rate themselves as being "very satisfied" in all areas, especially if bonuses are being determined by CSI scores. Others will offer special incentives or call within days of a new vehicle purchase to drive up their scores. None of this, however, indicates what current customers will do when it's time to put their money where the CSI rankings are.

Then there's the reality that a high CSI score doesn't necessarily guarantee satisfaction (or loyalty) across the board. It provides a general measure of satisfaction over a wide range of areas. However, it lacks the empirical, action-based data to explain exactly which aspects are really satisfying the customer, thus making it difficult to develop an actionable plan on a customer-by-customer basis.

For example, a customer may like the dealer but not the vehicle. If the dealer sells multiple brands, the customer is highly likely to return to the dealership but far less likely to purchase another vehicle within that same brand. Is that customer loyal? If the answer is "no," what actions should be taken to leverage the positive in order to move the customer into the loyal category?

In short, the CSI and syndicated methods of measuring customer loyalty, while popular, are becoming outdated. As commerce has evolved and the market has become increasingly complex, more sophisticated methods have been developed to accommodate the industry's need to measure loyalty with greater accuracy.

Bringing a business intelligence approach to loyalty

What buyers do when it's time for them to bring out their wallets seems to be the one true measure of customer loyalty. This is where the rubber meets the road — literally. Customers can talk all they want about satisfaction, but unless that translates into purchases (and profit), it is largely meaningless.

Building on the principles of business intelligence, Experian Automotive has created a new way of measuring customer loyalty that is more accurate and more flexible than anything that has come before (see Figure 1 and Figure 2). It combines the following:

- The vehicle purchase information and customer data contained within each OEM's specific owner database, such as:
    - Vehicle purchase history
    - Financing history
    - Whether the customer returned to the dealer for service
    - Warranty repairs/Service contracts
    - Parts and accessories purchases
    - Dealer and service satisfaction
    - Whether the customer carries and uses the OEM's credit card
    - Customer care/CRM contacts

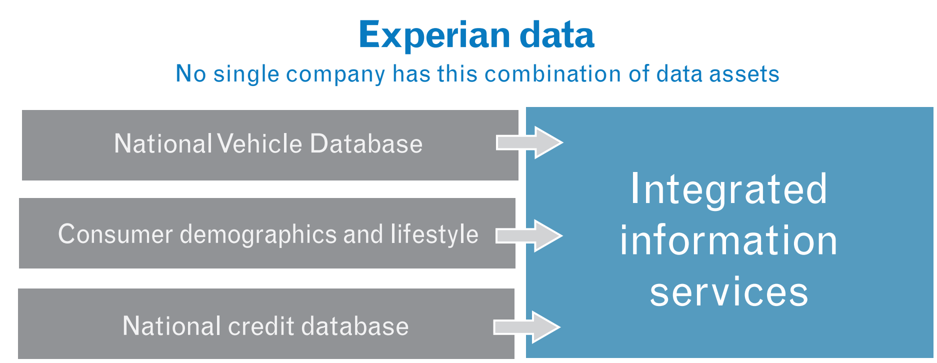

Figure 1

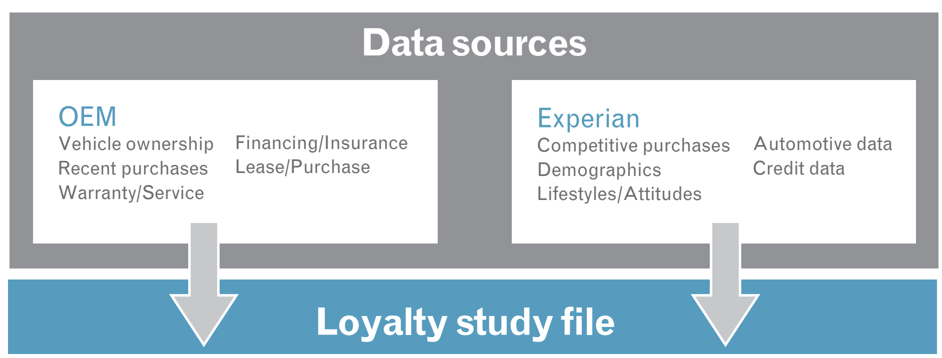

Figure 2

- The current and historic vehicle data Experian Automotive has accumulated on more than 585 million U.S. vehicles, including model year, registration status, make/model/trim, bought new or used, registration date, and numerous other vehicle-level data elements such as engine size, number of doors, etc.
- Experian's INSOURCE℠ consumer demographic and lifestyle data, including more than 1,000 data attributes per record across 110 million U.S. households and 215 million consumers.

Together, these resources provide a more well-rounded, actionable view of actual customer behaviors. When used in conjunction with Experian Automotive's extensive expertise in data analysis, the result is the ability to create custom, fact-based approaches to the question of what constitutes customer loyalty — approaches that can then be turned into actions.

In practical terms, the overriding benefit of this method is giving OEMs the ability to move away from false assumptions or "conventional wisdom" and toward fact-based decision making.

Take warranty visits, for example. It is often assumed that a greater number of warranty visits, or greater severity, results in lower customer loyalty. While on the surface that may be true, there are some warranty events that can be considered severe, which in fact are correlated with high customer loyalty, both dealer and corporate. The ability to identify these types of customer experiences, and provide appropriate customer communication along the way, provides an OEM with the ability to maximize owner loyalty. It also allows the manufacturer to identify the key warranty issues that are most affecting customer retention and address those engineering "fixes" first, thus optimizing warranty budget expenditures and customer loyalty.

In addition to customer and vehicle data, the psychographics of the customer base also can have a significant impact on loyalty. In a study of luxury vehicles utilizing Experian's TrueTouch℠ segments, the customer types/life status captured variances that give an automotive manufacturer a reliable method to predict behavior within each customer type (see Figure 3).

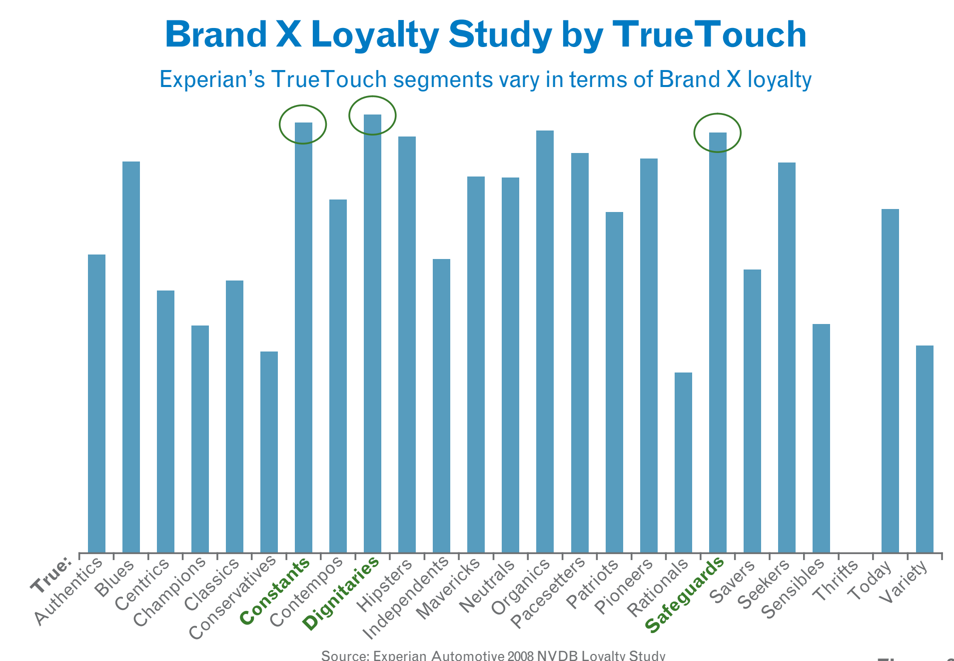

Figure 3

In this example, the highest levels of loyalty were shown among the Constants (those reluctant to make changes in their lives), Dignitaries (those who want to demonstrate their status) and Safeguards (those who are risk-averse). Customers falling into categories such as Rationals (those who need logical reasons for their actions) and Conservatives (those who are reluctant to spend freely on things they don't consider absolutely necessary) are significantly less loyal, despite having incomes similar to the most loyal customers.

The key is that having access to all of these different types of data that are based on actual customer behaviors provides a much more complete picture of a given customer's motivations and thus his or her likelihood of remaining loyal. This holistic approach then can be used to stratify customers and develop strategies that manufacturers and dealers can put into action with a much higher certainty of achieving the desired results.

Measuring types of loyalty

Until now, most of the discussion about customer loyalty has focused on new vehicle purchases. Yet there are several types of loyalty that influence purchasing decisions and can be measured, including the following (see Figure 4):

- Corporate/Manufacturer loyalty
- Brand loyalty
- Dealer loyalty
- Financing loyalty

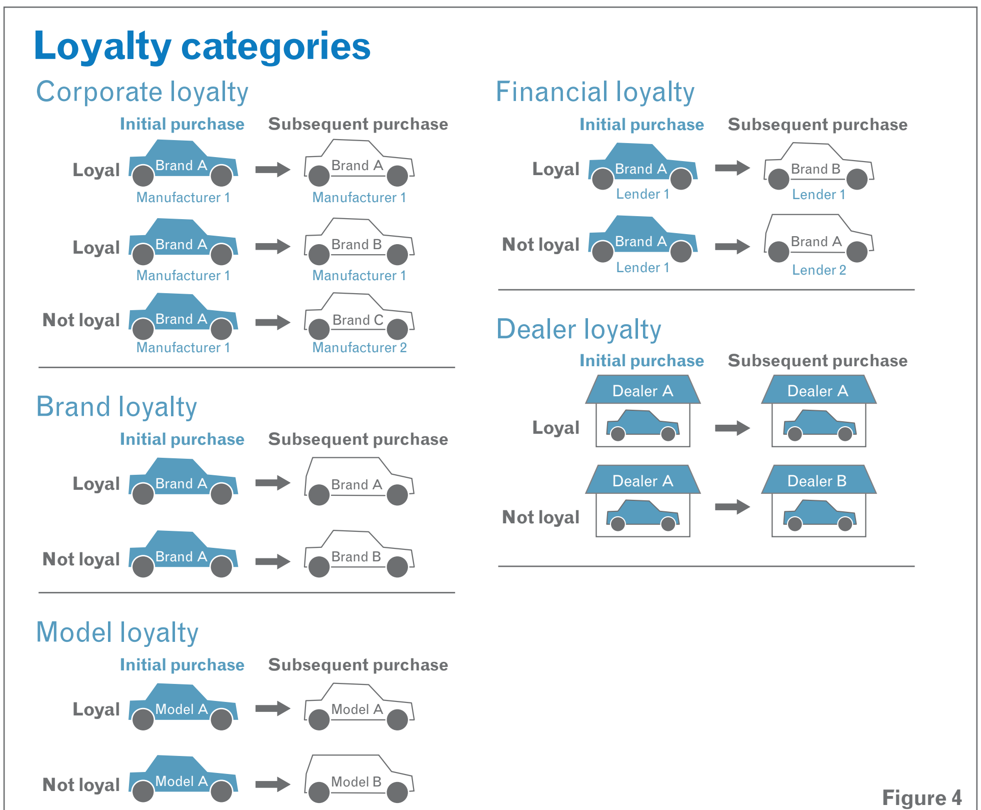

Figure 4

Manufacturer loyalty is described as owning a brand of vehicle within a given manufacturer's portfolio of brands and, when returning to market, purchasing any of the brands of that manufacturer. This is useful for tracking those owners moving from a nonluxury to a luxury brand within a manufacturer. So while those owners may not be brand-loyal, when they move to the luxury vehicle they are remaining within the overall group of brands within that manufacturer.

Brand loyalty, defined as repurchasing the same specific brand of vehicle, is also of major concern for manufacturers. If a customer purchases a Brand A vehicle, manufacturers want to keep them within that brand. In some cases, it can be valued higher than corporate loyalty.

Right behind brand loyalty on the importance scale is dealer loyalty. For most consumers, the dealership is the face of both the manufacturer and the brand. The quality of a dealership can make or break a manufacturer's success in a given area, particularly in less-populated counties (C and D counties) where dealerships are spread further apart. While we have seen that a positive dealer experience today does not necessarily translate into a repurchase in four years, a negative dealer experience certainly can have a significant impact on that same repurchase. The dealer experience also can affect other areas that lead to overall customer loyalty — not to mention manufacturer profitability.

One of these areas is finance loyalty. Studies prepared by Experian Automotive show that buyers who finance their vehicles through the manufacturer's financing arm are much more likely to purchase another vehicle from that brand and dealer. This data has spurred more than one manufacturer to increase efforts to educate dealer salespeople to drive purchases through their captive financing organization.

The good news is that anything that can be measured can be managed more effectively. Having the ability to measure the state of various subcategories of customer loyalty means OEMs can take action in order to change the outcomes, which ultimately will lead to a higher ranking on the only scale that really matters — what customers do when it's time to make their next vehicle purchase.

Stratifying loyalty

Within each of the categories listed in the previous section are options that stretch across all the various types of loyalty. Among these are:

- Repurchase loyalty
- Replacement loyalty
- Household loyalty
- Defection to a nonrepresented vehicle

Repurchase loyalty is fairly straightforward. In this instance, it simply compares the next purchased vehicle with the prior vehicle purchased. If they are the same brand or manufacturer, then they are placed into the corresponding loyalty category, regardless of whether the original vehicle was replaced (disposed) or still owned (where the new vehicle is an addition to the household fleet).

Replacement loyalty is a bit more specific. It is tied not only to the current purchase, but the prior purchase as well. If the customer making a purchase of a Brand A vehicle is also disposing of a previously purchased Brand A vehicle, the customer also is considered loyal, since the new purchase is replacing the previous one. If the new purchase replacing the older vehicle is a different brand, the customer is considered not loyal. This is the typical level of information that can be gained from off-the-shelf, syndicated studies.

Household loyalty adds some further complexity but allows for a more robust measure of loyalty. Here's an example of how it works. Suppose a household owns both Brand A and Brand B vehicles. If someone in the household returns to market and purchases another Brand B vehicle, then that household can be counted as loyal to Brand B and disloyal to Brand A if the manufacturer chooses (see Figure 5).

A further refinement of the definition of loyalty can be applied to situations where a customer sold the Brand A vehicle and then purchased a Brand B vehicle in a model not offered by Brand A, e.g., an SUV or a full-size pickup. The customer did not necessarily choose to move away from Brand A; the customer simply wanted a type of vehicle that Brand A did not offer and therefore was forced to move into a different brand. These households can be excluded from the loyalty analysis, as the type of vehicle purchased is not currently sold by this manufacturer.

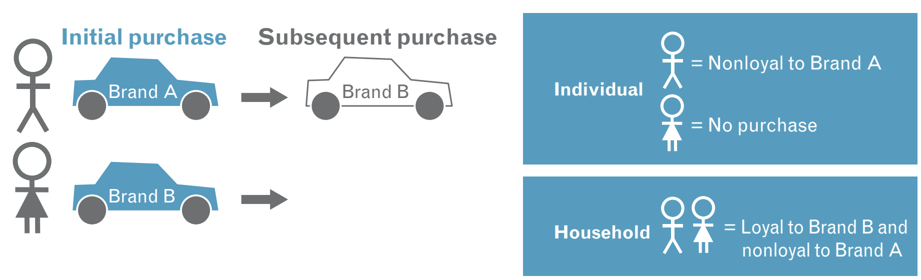

Figure 5

One actionable conclusion that can be drawn from these excluded households is if enough customers follow this pattern, Brand A might want to consider adding the vehicle type to its product mix.

These options can be applied across all measures of loyalty. The historical perspective of the OEMs' and Experian Automotive's databases and the data analysis capabilities of Experian Automotive's experts allow these loyalty insights to be identified and the opportunities they bring to be fulfilled.

Calculating loyalty

Once a manufacturer has decided on its definition of loyalty, calculating the percentage of loyal customers is fairly straightforward. It can be expressed in this formula (see Figure 6):

Brand A owners who purchase another Brand A vehicle / # Brand A owners who return to market and purchase any vehicle = % loyal customers

Figure 6

For example, for a given measurement period, 410,560 owners of Brand A vehicles return to market and purchase another new vehicle (of any brand). Of those, 224,488 purchase another Brand A vehicle. The brand loyalty percentage would be 224,488/410,560 = 54.7 percent.

Again, the keys are first to define what loyalty is and then to have the right type of data available. Once those parameters are in place, the calculations themselves are fairly straightforward and easily replicated.

Predicting loyalty throughout the Customer Life Cycle

Most conventional views of customer loyalty tend to be focused around major events, i.e., the purchase and/or disposal of a vehicle. Yet there are several factors throughout the purchase life cycle that can have a profound effect — good or bad — on whether the customer becomes or remains loyal.

Using OEM data in conjunction with Experian Automotive's extensive databases and predictive analytics can determine how various factors have affected loyalty (see Figure 7). Some of those factors are:

- Satisfaction with the sales process
- Type and frequency of warranty repairs
- How often the car is out of service for warranty repairs
- How long warranty repairs take
- Quality of paid repairs
- Time spent waiting for repairs
- Interactions with the contact center

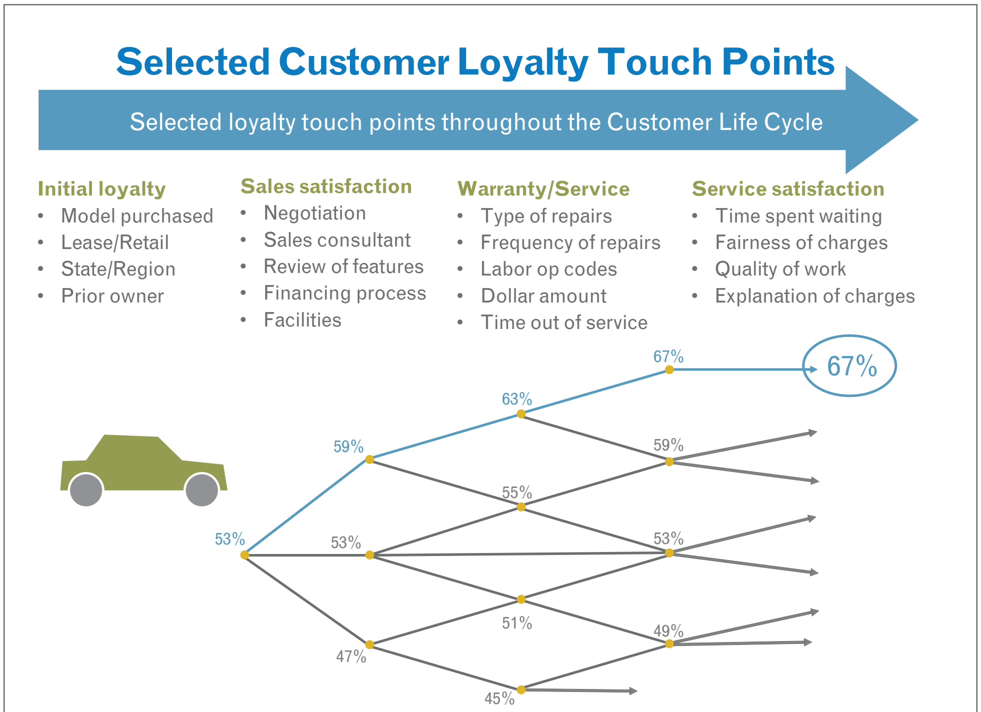

Figure 7

In the example in Figure 7, the customer's loyalty after purchase (based on past behaviors) is calculated to be 53 percent.

This is the baseline loyalty for this particular customer. By comparing this customer's CSI survey results with the actions taken by other customers with similar answers, Experian Automotive can reliably predict whether loyalty was influenced positively, negatively or not at all by the dealer/buying experience. If loyalty has gone down, the OEM and/or the dealer can take action (such as making special offers for service or another gift) to change the situation.

As the customer moves further along the life cycle continuum, warranty complaints and repairs begin to have an effect, as does regular maintenance service. The outcome of each visit, along with the cumulative effect of all visits, again has a direct, predictable effect on customer loyalty.

Using this data, manufacturers and dealers can track the loyalty of every customer and take corrective actions along the way, such as instituting loyalty programs to help prevent customer defection. They also can identify those customers who have a high likelihood of defection regardless of communications or offers, allowing them to remove those customers from the targeted list in order to avoid throwing good money after bad.

The overall finding was that there was nearly a 20 percent lift in corporate loyalty among buyers who financed through the company's captive financing arm.

Tracked properly, this fact-based approach can help manufacturers and dealers use resources more effectively and plan for the future more efficiently.

Case studies in loyalty

Almost anything can be made to sound good in theory. The proof is what happens when the theory is applied to the real world.

Following are the results of several applications of Experian Automotive's business intelligence approach to issues surrounding customer loyalty. While these descriptions are not comprehensive or indicative of the depth of information that can be derived, they do provide a general indication of how this data can be used to answer questions and provide actionable guidance for future activities. Although the individual automotive manufacturers' identities have been obscured, all of these case studies are based on real research and analysis performed for the manufacturers by Experian Automotive.

The effect of financing on loyalty

These analyses quantified the correlation between financing a vehicle through a manufacturer's finance arm and customer loyalty. The studies looked at loyalty across mainstream and luxury brands and segmented variables such as dealer size, geography, demographics, whether the vehicle had a service contract, lease versus buy and the effect of incentives. Several types of loyalty were measured, including brand, corporate, dealer and, of course, financing.

The overall finding was that there was a nearly a 20 percent lift in corporate loyalty among buyers who financed through the company's captive financing arm. Other big-picture discoveries were:

- Loyalty varied by geographic region
- Leasing increases corporate loyalty
- Credit score had no significant impact on loyalty
- Financing had more impact on the luxury brand than on the broad-based brand; in fact, it was more than 50 percent higher than non-OEM-financed vehicles
- Dealer loyalty for the broad-based brand was more than 30 percent higher when the purchaser used the captive financing arm; for the luxury brand, it was more than 70 percent higher

The lesson learned here is that captive financing has a significant correlation with corporate, brand and dealer loyalty.

One action that came out of these insights is that a manufacturer's finance arm is making a concerted effort to educate its dealers on the value of bringing customers into the captive finance arm's office and incenting them to close more deals using captive finance. The figures show the direct relationship between captive financing and loyalty, which, in the long term, means dealers can drive incremental sales by increasing the number of captive finance customers. The more customers they get to use the manufacturer's financing arm — whether it's for retail purchase or lease — the greater the dealer's chances of selling that customer other vehicles in the future.

Loyalty and segmentation by TrueTouch categories

As discussed previously, it is challenging to derive much useful information on customer loyalty by general demographics. The information is not detailed enough to turn into something actionable.

To overcome this deficiency, Experian Automotive applied the TrueTouch customer segmentation system. This system redefines how customers are viewed by breaking households into 25 distinct categories — groups with well-defined lifestyles and interests, socioeconomic characteristics and purchase motivators. It offers a range of touch-points to define the motivational messages that appeal to various audiences. Touch-points make it possible for OEMs to align offers with the values and attitudes of the consumers they wish to reach.

TrueTouch was used in a study for a high-end luxury vehicle manufacturer. In addition to those discoveries listed earlier in this white paper (see page 8), the manufacturer learned:

- Customers who generally try to buy American vehicles displayed a higher-than-expected degree of loyalty to this non-American vehicle
- Despite the high sticker price, blue-collar workers (Blues) were almost as loyal to the brand as more upscale Dignitaries and roughly equal to the Pacesetters
- The more customers fit the practically minded profile, the less likely they were to repurchase another of these vehicles

The actionable impact of this information was to help the manufacturer's marketing department refine its marketing programs and target funds where they will have the highest impact. For example, while Conservatives generally fit the socioeconomic profile of this car's purchasers, their level of loyalty is far below that of Mavericks and Independents. Having this customer-level data allowed the manufacturer to focus on customers that would provide the greatest ROI and incremental sales.

Loyalty beyond the latest purchase

As we have seen, loyalty has traditionally been determined based on two data points: the latest purchase and the one just prior. If a consumer purchased the same brand, or a vehicle from the same corporate stable, he or she was generally considered loyal. If not, he or she fell into the not loyal ranks.

Experian Automotive is able to provide manufacturers with clear, concise business intelligence based on the actions customers actually take rather than what they say they'll do in some indeterminate future.

In the same study as the one that yielded the TrueTouch results, Experian Automotive used its extensive database of 585 million vehicle purchases to track and analyze a longer historical view. The findings of this study showed a very different picture than the narrower approach.

Specifically, we discovered that 15 percent to 25 percent of customers who purchased a Brand B vehicle then defected to another luxury brand, came back to purchase a Brand B vehicle when it was time for the next purchase. Clearly, these are customers who can be considered loyal to the brand; in fact, they may represent extremely loyal customers because they made the decision to come back, an indication that they tried something else and found it to be less satisfying than their previous experience. Yet, traditional survey or CSI-based views would count these customers disloyal both to Brand B and to the competitor whose vehicle was purchased subsequently.

The actionable conclusion is also clear: Brand B should invest in marketing to customers who defected on their last purchase. There is a strong likelihood that they can recapture them in the future.

Disposal-based loyalty

In this instance, an upscale vehicle manufacturer based its view of loyalty on the retention/disposal of the vehicle rather than on a subsequent purchase. What this meant was that as long as a household still owned a Brand A vehicle, the customer was loyal — even if he or she had disposed of another Brand A vehicle and purchased a competitive brand.

The challenge was that this definition of loyalty did not fit the type of tracking data available within the OEM or other outside sources. By cross-referencing the manufacturer's data on new and certified pre-owned (CPO) vehicle purchases with industrywide registration data from Experian Automotive, it became possible to track not only brand loyalty according to the manufacturer's specific standards, but dealer loyalty as well.

Among the actions taken are a restructuring of marketing efforts to continue marketing to customers still considered loyal and a passing of dealer loyalty information on to the store level to help dealers with their special offers and other grass-roots marketing efforts.

The effect of CPO vehicles on loyalty

Interestingly, one factor that has had a significant impact on brand loyalty has been the introduction of CPO vehicles. While it was originally believed that CPO vehicles would impact new vehicle sales negatively, the opposite has proven true. In fact, the white paper *The Ripple Effect of Certified Pre-owned Vehicles* quotes a November 2006 study by Experian Automotive and Cars.com showing that "certified shoppers are also more likely to purchase new vehicles and stay within the brand they are researching than regular used vehicle purchasers."

The study further states that many customers purchase a CPO vehicle as a means of getting into a brand — especially on the upper end of the scale — when the realities of their financial status do not allow them to make a new vehicle purchase. Later studies have borne this out, again pointing the way toward actions that manufacturers and dealers can take to increase brand loyalty.

Specifically, this group can and should be targeted for heavy brand reinforcement to encourage the purchase of a new vehicle within that brand when the time comes to replace the current vehicle.

Making actions drive action

Customer loyalty has always been an important success measure for automotive manufacturers. Yet that goal has been complicated by both a shortage of reliable, empirical data and a lack of clear agreement on what exactly constitutes loyalty. Clearly, loyalty means different things to different manufacturers — and all of them are correct in their own contexts.

Lacking another alternative, the industry has relied for years on opinion-based CSI studies, as well as standard, inflexible syndicated studies. Yet, just as political polls don't always match election results, asking a customer's intentions years before it's time for him or her to write the check for the next purchase can lead to misinformation, which ultimately results in costly mistakes. In this case, actions truly speak louder than words — or surveys.

With the development of its new customer loyalty measurement process, Experian Automotive is able to provide manufacturers with clear, concise business intelligence based on the actions customers actually take rather than what they say they'll do in some indeterminate future. Utilizing its proprietary national database of more than 585 million vehicles, along with its consumer demographic and lifestyle database and the OEMs' own customer and vehicle databases, Experian Automotive can help automotive manufacturers segment consumers, spot trends and, ultimately, take actions that secure customers for the long term. Loyalty has never been so understandable, reliable and actionable.

About the author

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Jeffrey Anderson is director of Consulting and Analytics for Experian Automotive. Anderson is responsible for optimizing the use of Experian's data assets in support of custom analysis initiatives. These consultative analyses focus on the automotive industry as a whole, with additional analyses completed for specific OEMs and their agencies.

Prior to joining Experian Automotive in 2004, Anderson held key positions in research and data analysis and consulting roles focused on the automotive industry. These positions include Director of Database Research and Analysis for Hamill, Thursam & Everett, Performance Marketing; Vice President, Modeling and Research Manager, BBDO / Inter One Marketing Group; and Consultant in the Analytic Consulting group of the Polk Company. Anderson holds a bachelor's degree in marketing and advertising from Central Michigan University.

About Experian Automotive

Experian Automotive, a part of Experian, delivers information services to manufacturers, dealers, finance and insurance companies, and consumers. Experian® helps automotive clients increase customer loyalty, target and win new business, and make better lending and vehicle purchase decisions. Its National Vehicle Database, housing more than 500 million vehicles, along with Experian's credit, consumer and business information assets, meets the industry's growing demand for an integrated information source. Experian's advanced decision support services help clients turn this information into improved business results. Experian technology supports several top automotive Web sites, including eBay Motors, CarsDirect.com, CarMax.com and NADAguides.com. For more information on Experian Automotive and its suite of services, visit our Web site at www.experianautomotive.com.

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