

# F&I and Showroom

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## Do I Look Stressed to You?

Chris Brown says digital sales are a key component of the stress-free experience at Subaru of Puyallup (Wash.)

WHY F&I CONTINUES TO DRIVE DEALERSHIPS

HOW DEALERS MADE CUs NO. 1

LEADERSHIP SKILLS FOR BUSINESS MANAGERS



# BREAK OUT OF YOUR F&I SHACKLES

You need to be real to close the deal, and your tired word-tracks aren't helping. Trainer shares a reliable, three-part process you can try the next time an F&I customer goes off-script.

BY LLOYD TRUSHEL

**Did you ever see the circus show where the elephants are obediently walking in a circle around the ringmaster?**

Why doesn't that elephant walk away? He can't. As a baby, he was fitted with a cuff chained to a stake. For weeks, in a state of panic, he attempted to escape. Then he gave up. As an adult, the chain is removed, and a single ankle cuff will suffice. In truth, he is free, but his powerful, 6,000-pound body is overpowered by his 12-pound brain.

He is unable to imagine the world any differently. And so he is trapped.

## FROM THE CIRCUS TO THE BOX

Is it possible that you have an imaginary chain around your ankle? What behaviors do you do habitually? Chances are you are in a pattern: interview, non-revenue generating paperwork, and ... it's menu time. Ready, set, *sell something!*

Are you content with the results your current pattern is getting? Have you taken a deeper look at every step of the transaction? Could you tweak the interaction a little bit here and there to maximize

your time and opportunity with the customer?

If you are still presenting a menu by saying, "These are man-

datory disclosures and blah, blah, blah," are you being completely honest and helpful, or are you simply doing it because you were trained to?

Side note: I personally hate this approach. It's pretty obvious to everyone that you're selling something and don't want to admit it. Some F&I managers try to make it sound like it's a legal requirement, like a TILA disclosure. It's not.

In traditional F&I training, you are taught a method of presentation and scripts to overcome your customer's objections. This seems like a great idea, and you'll get some results — mostly as a result of the confidence you built up attending F&I school. Over time, you lose some habits and settle into others. In short, you become trapped in a mental box.

Every time you use the "One day in the shop could cost you ..." close, it becomes a little less effective. It's less effective because, at some point, a customer will do something unexpected, go off-script, and present an objection that can't be solved by that word-track.

You don't have a chance. So you label them an "F" customer and move on. But should you?

Your preparation will always be narrower than the diversity of your customers and their circumstances. This is true of even the most experienced F&I professionals.

## DO YOU HAVE TRAINING SCARS?

In martial arts, we often see people who are just starting out master one move and then try to incorporate that move

into every situation they encounter.

Same thing in the box. You need to keep learning new moves. It's the only way to get your black belt.

That said, even black belts can struggle. In the martial arts industry, there is a term called "training scars": A black belt sees a better way to perform a move but cannot break the cycle of doing things the way they were originally taught or habitually performed.

Fighters with different disciplines present different challenges. It's the same with your customers. When they don't follow the script, you have to make a move to win their business. Here's how it's done:

- 1. Empathize with your customer.** You are no doubt aware that many people don't enjoy the car-buying experience. Be sensitive and attentive while they are in your care.
- 2. Apply critical thinking to the words you say.** Consider why you're actually saying them.
- 3. Apply some intellectual rigor to your entire process, potential improvements, and results.** Then challenge yourself to adopt better practices when possible.

This process can help you create a better conversation with the customer that develops in a real way and is in harmony with the core beliefs of you and your dealership. This may not sound like much at first, but people don't just buy products. They buy *you*, and being real closes the deal. ■

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