

# F&I and Showroom

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## The Pace Is On

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## The Limits of New Technology

TRAINING MAKES NEW F&I TOOLS STICK

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**PROTECT  
THE FUTURE  
OF F&I**

THREE KEY ELEMENTS OF A BALANCED ONLINE STRATEGY



# SOME PEOPLE JUST WANT TO FIGHT

Disarm your 'F' customers by delivering the information and genuine concern they need to make the best financial decision.

BY LLOYD TRUSHEL

**In May, the National Rifle Association got into a fight with Yeti.** Many NRA members instantly took the association's side and some decided to send a message by blowing up their own (expensive) coolers. The message was clear: "We're angry (and possibly irrational)!"

Occasionally, some folks are going to visit your dealership when they're in a bad mood. Hey, angry people still need

cars. In fact, sometimes they're only angry because they have to buy a car.

I bring this up because there's been a lot of chatter on social media about "F"-type customers, or buyers who declare just as you begin your menu presentation: "We never buy this stuff." There's even a video on the topic that seems to pop up in these social media threads. It features Tony Dupaquier, director of

training at The Academy. In it, he explains that "F"s are to be expected. The key, he says, is to recognize when you're faced with one and move on. Don't let an "F" ruin the next deal or the day, Tony recommends.

I first learned of "F" customers in an F&I class I attended 23 years ago. I was taught that approximately 10% of customers are laydowns, 80% must be

closed, and the remaining 10% were “F”s. And “F”s never budge, I was told. So, yes, not letting “F” ruin your next deal is a solid recommendation. I would just add one thing: Don’t give up so quickly, because there may be hope.

Hey, misery loves company. And when we’ve had enough of anything, we may feel the desire to fight back, which makes sense when it’s directed at the target. But sometimes the desire to fight leads to confrontations that are not in our own best interests, like blowing up a \$500 cooler or — even worse — declining a much-needed service contract or GAP coverage.

See, I believe what drives most “F”s is a deep frustration with something that may or may not be related to your transaction. Regardless, if someone is feeling defensive, they are more likely to tune out or simply say “No” to your presentation. Unfortunately, I’ve been hearing this exact situation retold by F&I managers across the country. It’s practically an epidemic. But how can it be diagnosed, and, more importantly, what is the cure?

### DIAGNOSING ‘F’

See, I believe the “F” stands for “fear.” They could be afraid of you personally or salespeople in general. They could be uncomfortable because they bought elsewhere in the past and it wasn’t a pleasant experience. Or they could be in



hear F&I managers explain to me how dumb their customers are for making unwise financial decisions. That could be true. But it is also likely that a good portion of those “dumb” customers are actually in fight-or-flight mode and the finance manager is misinterpreting their actions.

### THE CURE

In her landmark book, “The Ego and the Mechanisms of Defense,” Anna Freud (daughter of Sigmund) coined the phrase “psychological self-defense.” She explains that our minds will play tricks on itself or even lie if needed for self-preservation. A common example

this is not impossible, but it will take courage and patience on your part. You need to be able to share some undeniable information with your customer in a very gentle way. And you need to actually care about them.

What kind of undeniable information? Start with the fact that every customer actually wants the service contract. They may not want to pay for it, but they do want the “guaranteed” feeling. We all do, on every product we buy, every time. Not to want a longer guarantee on anything would be dysfunctional and irresponsible, right?

So what’s wrong with reminding them that we all want guarantees? They should at least review the offer and make an informed decision.

Finally, being genuinely concerned about your customer’s future allows you to authentically discuss the value of the service contract, GAP policy, or any other product without offending them. Remember, people don’t care how much you know until they know how much you care.

Give your customers the information they need and the personal touch they deserve. You will start seeing more opportunities in the box and actually help protect the budgets of some “F-antastic customers that would otherwise have missed out. ■

### ABOUT THE AUTHOR

Lloyd Trushel is a key member of a group of associated companies and undertakings that include Consator Group, F&IQ, CAP Warranty, First Choice Warranty, Intelibuy, and others. He previously served as an F&I trainer and account manager for Assurant. Contact him at [lloyd.trushel@bobit.com](mailto:lloyd.trushel@bobit.com).

**“WHEN THE MIND CANNOT DEAL WITH SOMETHING, IT CAN REARRANGE OR EDIT THE TRUTH — AT LEAST UNTIL IT’S SAFE TO DEAL WITH THE SITUATION. SIMILAR BEHAVIORS OCCUR IN THE BOX. WE’VE ALL HAD A CUSTOMER REFUSE GAP DESPITE BEING \$5,000 UPSIDE-DOWN ON THEIR TRADE. AGAIN, IT’S FEAR. SO THEY SAY ‘NO,’ BECAUSE THEIR FEAR OF BEING TAKEN ADVANTAGE OF IS GREATER THAN THEIR FEAR OF A MECHANICAL BREAKDOWN.”**

fear of a higher payment or simply taking on a monthly payment when they should really be afraid of a major repair.

So they must make a choice: fight or flight.

Flight is easy to recognize. They’ll ask, “Can I think about it?” or “Do I have to decide today?” Often, stalling the decision isn’t actually about measuring the options; it is simply another way of running away.

Fighting is different. It sounds like, “Nah, I never buy any of that stuff” or “Don’t waste your time.” I commonly

is denial. Freud also unpacks 47 more examples of emotions that all people adopt in order to protect themselves.

When the mind cannot deal with something, it can rearrange or edit the truth — at least until it’s safe to deal with the situation. Similar behaviors occur in the box. We’ve all had a customer refuse GAP despite being \$5,000 upside-down on their trade.

Again, it’s fear. So they say “No,” because their fear of being taken advantage of is greater than their fear of a mechanical breakdown. Getting through