

Human touch in an automated era



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There's perhaps no word more double-barreled in its connotation than *automation*.

A defining word of the 21st century, it conjures up grand visions of societal progress and human innovation, while simultaneously giving way to anxiety and worry about whether hardworking people will have a place in this new-age workforce.

If automation wasn't on your mind already, it's likely that this past American election cycle put it on your radar, with both presidential candidates speaking regularly about their plans to bolster domestic jobs.

In the end, the Rust Belt states that have been heavily impacted by this type of technological advancement were an influential voting bloc that ultimately altered the course of the election by turning from blue to red.

Anxiety over technological advancement is nothing new. In fact, for as long as there has been progress, there have been accompanying alarm bells.

As authors Mokyr, Vickers and Ziebarth noted in their article, *The History of Technological Anxiety and the Future of Economic Growth*, many economists even worried about the dehumanizing effects of routinized factory labour during the Industrial Revolution.

Today, we must confront the move towards automated delivery of products and services. As a manager of service at a national call centre that receives hundreds of claims and customer service calls a day, I've often wondered if there will always be a human element to this business.

My wholehearted belief is that there will. I think there will always be a great need for real-life, human-to-human interaction. After all, the automotive industry is about relationships.

As someone who has worked in the sector for 27 years, first as a licensed technician, then a claims adjuster, followed by a period as the owner of an automotive and heavy equipment repair business, I've been on all sides of customer service.

In my current role managing a team of

dedicated claims adjusters and settlement agents, I have become even more aware of the value of personalized service.

At the same time, I recognize the benefits of automation and self-service.

As a finance and insurance company, many of the claims we receive fall under what we call the "one-and-done" category. These claims take roughly four minutes on the phone with one of our adjusters and

have an extremely high approval rating.

For example, a straightforward claim for tire and rim protection is almost guaranteed to be approved, so why wouldn't we streamline that process as much as possible?

OEMs have adopted this approach for their factory warranties up to a certain dollar limit, so it makes sense for others in the industry to mirror this approach as a best practice.

It's a different story when it comes to more complicated protection products. In the event of a total vehicle loss or theft, you're dealing with a customer who has undergone a traumatic life event.

It's important to be able to provide empathy and understanding during that difficult time, and it's tough to do that via an online submission.

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Dealertrack to partner with TRADER for new digital retailing solution



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For example, from a consumer's standpoint, the Dealertrack Digital Retailing Solution

offers more transparency online about their vehicle purchase and saves them valuable time at the dealership.

On the dealer side, they benefit from the digital integration of the Dealertrack Credit Application Portal — the largest in Canada — into their existing process, differentiate their shopping experience and build instant trust and rapport with their online shoppers.

As one of our existing Dealertrack Digital Retailing Solution U.S. clients told us, "The online buyer puts a little more thought into the process — this is a hot prospect, we know that they are already visualizing the purchase of the vehicle. We can be transparent, yet still, control all the information the consumer has access to with Dealertrack Digital Retailing. And because the customer gets more information, our clients will be better positioned to close more deals than ever before."

"They already know what they want. Not giving the customer that information results in the customer going to another dealership."

The "Amazonification" of automotive retail is a trend that is here to stay. And I expect that by the time next year's NADA Convention and Expo rolls around, the show floor chatter of dealers adopting Digital Retail practices will graduate from "Do you think we should give it a try?" to "How fast can we implement it?"

Backed by our parent, Cox Automotive Canada, our existing clients already know Dealertrack's breadth of services and access to data makes us uniquely positioned to provide dealers with both services and insights.

Based on what Dealertrack Canada has to offer, and what partners like TRADER and others in the future will provide, I strongly feel that our new Digital Retail Solution positions us well to manage the changing needs of both the automotive consumer and dealer. **FAWI**

Richard Evans is the vice-president and general manager of Dealertrack Canada. Dealertrack Canada is one of nine brands under Cox Automotive Canada and is a leading provider of products and services to dealers, manufacturers and lenders that are fully integrated. From robust desking tools that enrich the in-store experience to the largest lender network in Canada connecting 8,000 dealers to 60+ lenders, imaging documents and data insights, our solutions make workflows more efficient, transparent and profitable.

Arguably, the most discussed topic at this year's NADA Convention and Expo in New Orleans was how automotive buyers are now performing more of their shopping online and how the industry is preparing for this growing trend.

As automotive buyers ask to do more of the shopping steps online, dealers are looking to meet that demand by providing their customers more advanced dealer controlled shopping tools that help standardize the shopping experience online and in the showroom.

Dealers are now shifting to meet that demand by creating an online environment of trust and credibility that eventually transfers into the dealership showroom.

And this trend wasn't just anecdotal "shop talk" on the NADA show floor.

According to a Deloitte Automotive report, consumers want to complete their vehicle purchase transactions quicker, with nine out of 10 consumers stating that they desire an "extremely efficient" buying process.

And dealers "overwhelmingly" share this sentiment with 80 per cent saying that the "ideal sales and financing process" should take two hours or less compared to the four hours or more it takes today.

Which is why I am proud to announce Dealertrack Canada will be partnering with TRADER Corporation with the rollout of our new Digital Retailing Solution.

The partnership with Trader, which is scheduled for April 1 rollout, provides the ability to exclusively embed the Dealertrack Digital Retailing tools in their TRADER website solutions websites across Canada. Dealers using other website providers will also have the ability to take advantage of these plug-in capabilities later in Q2 this year.

As dealer expectations rapidly move from treating digital retail as a niche experiment to a foundational part of their online process, the new Dealertrack Digital Retailing Solution demonstrates a vision of how dealers can change their processes to take full advantage of this rapid shift in consumer behaviour.

From desking tools that enrich the in-store experience to the largest lender network in Canada, Dealertrack serves dealers, lenders, OEMs, third-party retailers, agents and aftermarket providers. And now, during this era of online retail transformation, the Digital Retailing Solution addresses the changing needs of both the consumer and the dealer.

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an automated era

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Some F&I products are easily adaptable to automation, while others don't seem to fit quite as easily.

As we continue to automate, our processes will also require a human element. We won't hire fewer people, but we will need them to fill different roles. Instead of having as many people on the front lines of the call centre, we'll need more people on the back-end covering the audit component of the business.

Real-time claims approval necessitates real-time auditing before the ink is dry and our dealer partners have closed their work orders. We'll also always need a complaint management process that makes us highly accessible to our customers.

When you're dealing with people's money, there has to be an avenue to resolve any kind of escalated situation and it's hard to engage in debate, find common ground, and reach a settlement all over email or instant messenger.

As we move towards online claims and the automation of our services, we must stay mindful of the relationships we enjoy today. The nature of our business is such that many repair facilities, especially those from high volume dealers, have been calling us multiple times a week for many years. The challenge for us is to maintain the strong connection that we've built as a result of hundreds of phone calls between the same few people on either end of the line.

▶ "When you're dealing with people's money, there has to be an avenue to resolve any kind of escalated situation and it's hard to engage in debate, find common ground, and reach a settlement all over email or instant messenger."

But, if history has taught us anything, it's that those who embrace progress and meet technological advancement head-on maintain the trust and loyalty of their customers, as long as they keep service excellence at the forefront of their decisions and view the delivery of products and services through the lens of the customer. **FAWI**

Adrian Davies is the manager of service at LGM Financial Services.