



CONSUMER COMFORT

Put 'em at Ease

Five ways to put your customer at ease in the F&I Office.

The car buying journey can be long. By the time your customer sets foot in the Financial Services Office, they're often tired and have their sights set on leaving with their new car as soon as possible. When presented with ancillary products and more paperwork, some customers close off.

To overcome that obstacle, selling should be a consultative process with easy and open dialogue. You have to first get to know your customer before you can identify unmet needs and select products that might offer value. How do you foster that honest conversation?

1. Meet your customer early

During my days as a Financial Services Manager, I found one of the best ways to increase comfort levels among customers was to meet them early on in their car buying process. When the sales person was showing the car, they would often call me to inquire about something like the price of a protection plan or the interest rate. Instead of giving the answer over the phone, I would **take the opportunity to walk over and provide the information to the customer in person.** I found the customer seemed far more at ease with me by the time they made it into the Financial Services Office because I was a familiar face.

2. Head to the showroom

Crossed arms has long been seen as a defensive move that means the individual is not open or receptive. I personally focus on general signs of engagement rather than focusing on any one gesture. If your customer is making regular eye contact, sitting on the edge of their chair and leaning in, it's safe to say you have a captive audience.

If they are leaning back and seem disinterested, consider changing up the scenery. Sitting face-to-face at a desk can be intimidating, so switch things up and take your customer into the showroom to **demonstrate what would be covered with a product like Appearance Protection on an actual car.**

3. Find out where the customer sees value

The best way to break the ice with a customer is to ask questions. Something as simple as, "Why did you decide to buy a car today?" can tell you a lot. If your customer responds with an in-depth answer involving the vehicle's safety rating, the 8-inch touch screen or 16 cubic feet of trunk space, you know you're dealing with a detailed-oriented person. If that's the case, present your F&I products using statistics and other tangible evidence of value. Conversely, if your customer says they bought the car because it's the newest model, or

they just loved the colour, focus on the big picture and suggest why it's worth protecting their investment.

Your discussion should be more like a conversation and less like an interview. It's important to link the benefits of the products to the customer's needs based on what they share. For the customer, **the true value of a product like Mechanical Breakdown Protection might not be in the cost savings,** but rather the fact that they will have support in the event of a problem.

For a mother of three stuck on the side of the road during a snow storm, the real value comes from calling one easy phone number for roadside assistance. Similarly, a highlight of a protection plan might be that it includes a rental car at the dealership so the customer doesn't have to go to two or three different places. To some, that convenience is priceless.

4. Go step-by-step using visual aids

If you're looking for ways to reinvigorate your sales presentation, consider using some visual aids to help hold your customer's attention. Pull out a beautiful product brochure, or introduce denser material like journal articles or graphs if they show the value of the product and are used strategically.

It's not enough to just present the information; you have to actively

show your customer. While going over the visual content, be sure to use a pen to point out specific information, and allow for enough time to pause and make sure your customer is following along. **To help structure your explanation, take your customer through the product offering step by step.** This kind of linear discussion is particularly well suited for detail-oriented customers.

5. Prepare and personalize your office

Never underestimate the power of a pleasant physical environment. It can be warm and inviting to have a few personal items on your work station, but avoid having too many trinkets. Be organized and have your sales aids or supporting documents on hand. Better yet, compile those documents and **pre-prepare several deal jackets so you have everything at the ready.**

On a lighter note, busy parents with little kids are some of the top candidates for F&I products. It can be a nice gesture to have things like colouring books in your office to keep their children busy.

It's all about making your customer feel good, while at the same time, equipping them with information so they're well-informed. If you achieve both, you'll elevate yourself from a sales person to a trusted consultant. 🌟