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# F&I's New Mantra

The magazine's resident F&I trainer says F&I pros need to exchange the mantra of 'always be closing' for 'always be connecting.' **By Rick McCormick**

**T**he voices of auto consumers are being heard loud and clear. They demand a process that is transparent, focused on them and doesn't waste their time. Add to this the recent phenomenon of "showrooming," where potential buyers use their mobile devices to verify information up to the very moment the deal is signed, and you've got a whole new set of challenges. Bottom line, today's consumers simply won't buy anything unless it is presented by someone they like and trust. And the product must meet a perceived need.

This change in consumer mindset demands we change ours. This is a key point, as the mistake many F&I pros make when attempting to evolve their F&I selling style is they focus exclusively on honing their

selling skills without addressing their mindset.

See, many F&I professionals ask themselves, "How can I sell this product to this customer?" Leaders reverse it and ask, "Why does this customer need this product and how will it help them avoid a future problem?" More importantly, they ask themselves, "How can I make this product come alive for my customer so he can see his need for it?"

Customers are looking for someone in the F&I office who is on their side and will lead them through the process to an outcome that's best for them, not the dealership. The true leader in F&I is not the person with the best numbers; it is the individual who can most effectively influence customers to follow them through the many turns of the F&I process in a

productive manner. And in my experience, F&I managers who develop the ability to lead their customers tend to have the best numbers.

### Connect First, Sell Second

Just like the Internet, great levels of productivity can't be reached until there is a strong and consistent connection. Top F&I producers know this, which is why they have an uncanny ability to get others to lean toward their way of thinking. Their secret weapon is likability. They get customers to like more than their ideas; they get customers to like them. And they do this by showing genuine interest in the person sitting across from them.

Successful F&I leadership is about 80% people knowledge and 20% product knowledge. That's why we

must intentionally work to make a great first impression. We then further strengthen that connection by asking open-ended questions designed to learn as much about the customer as possible. But as important as it is to connect with them at the outset, it is just as important to stay connected throughout the process.

See, when a customer objects or dismisses the need for a product, the focus must be on reinforcing the connection vs. overcoming the objection. Acknowledging customers' points of view, assuring them that all our products are just options and using a statement to promote curiosity in customers all lead to a productive effort to help them see their need for our products. That's why we must exchange the mantra of "always be closing" for "always be connecting."

### Don't Be Pushy

The early days of F&I were like the wild, wild west, with the only measurement of success being the end result, not how you got there. Well, that won't work on today's consumer, who refuses to be driven by a pushy F&I professional and will push back.

When I grew up, the hero on television shows was the cowboy, and no one played the role better than John Wayne. However, if you grew up in Australia, the hero was a shepherd. The goals of both were the same, moving their "customers" from one place to another. The difference was the way they did it. The cowboy drove the herd while the shepherd led the flock. See, the shepherd got to know his customers so well that they trusted him to lead them to the right place. Try driving the sheep and they'll head for the hills. Well, customers will do the same if you attempt to drive them rather than lead them to a decision.

The opposite of being *pushy* is to make customers *thirsty* before trying to sell them anything. And the most powerful tool for doing that is the phrase, "You told me earlier."



Now here's how it's done: "John that surprises me. You told me something earlier that I never expected from you." The customer's natural response to that statement is to ask what you are talking about. The key is to get the customer to *ask* for more information. Now you can focus your efforts on responding to their request for more information. More importantly, your response will be based on what you discovered about the customer earlier in the process. And when that happens, you're leading while allowing the customer to drive the process.

But if you haven't asked questions to discover why your customer needs the products you offer, you really have no choice but to saddle up and start driving your customer. So focus on developing your ability to ask great questions. That way, when they object to a product, you'll be ready to lead.

### Bring Them to Life

Customers are far more likely to be swayed by visuals that bring an F&I product to life. To do that, the F&I leader's product presentation must provide great product knowledge (auditory) and use visuals to make the products tangible so they feel comfortable (kinesthetic) saying "Yes."

Bottom line, the key to leading a customer to buy is the successful use of powerful visual imagery. Use simple hand-drawn visuals, copies of recent repair orders and vivid stories that breathe life into the products

you're presenting. And when supported by a repair order, stories of recent customer experiences will create images in customers' minds that are easy to relate to and hard to forget. Here's an example:

"John, this is a repair order for a customer who was in our service department last week. His windshield wipers weren't working because the fuse box failed. Unfortunately, the fuse box and part of the wiring harness both had to be replaced, bringing the total replacement cost to \$1,673. John, let me ask you a question: If the repair order you are holding was for your truck, wouldn't it be great to hear you owe only \$100, because the vehicle service contract will pay the remainder of the bill?"

There has always been a debate over what to call the person in the F&I office, and we all have our preference. But the focus needs to be more on what we are called to do every day. We are over managed and under led in many aspects of the car business. That's why I'm calling on all F&I pros to be leaders customers will follow. Hey, I still enjoy a good John Wayne movie; I just don't want to bring him to work with me. Lead on! ■

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