



# Are You Menu Selling or Menu Telling?

BY RICK MCCORMICK

Top trainer shares three questions every F&I manager should be asking themselves, all of which have less to do with your choice of menu and everything to do with the way you're using it.

**The menu process was initially created to enable F&I managers to present products in a more structured and organized fashion.** And there is no doubt it was intended to help F&I sell more products. The question used to be "Should we use a menu?" Now the question is "Which type of menu should we use?"

We can show customers the menu on an iPad, send it to them in an email, or enable them to review it on their phone. We can even utilize a desk-size interactive screen that makes most customers say "Wow!" when it is first shown to them.

Many dealers seem to think the most important decision to make is which modern digital version of the menu is the most effective. Wrong question that leads to a wrong process!

A better question that brings the main issue to the surface was submitted by Angie, a reader of my May column ("Why the Why of F&I Matters: Part 2," Page 28): "How does it not seem like selling when we have to do it presentation-style vs. consultative-style?" That's a great question, and one that leads me to the three questions you should ask to assure the menu process in your F&I office is a telling effort — not a selling effort.

## 1. HOW CAN WE MAKE THE MENU EFFECTIVE BEFORE THE PRESENTATION?

A good needs-discovery effort is critical before the menu is presented. This enables the customer and us to see why they need the products we offer. You should always diagnose before you prescribe, otherwise you might be guilty of malpractice!

If our effort to discover customer needs is limited to finding out how long they plan it and how many miles they plan to put on it, we become the thing they feared the most, just like everybody else. Remember, 100% of a customer's present behavior is a result of 100% of their past experience.

Be different. Ask great questions while you enter their information into the system and have a conversation — not a race to a presentation. Your customer will appreciate the difference and tell you everything you need to help them buy the products they need.

## 2. HOW SHOULD THE MENU BE PRESENTED?

The customer assumes when the menu is presented that you are

going to attempt to sell them everything on the page! Imagine how much they will relax when that's not what happens.

Every customer deserves to know what "their" options are without any effort to sell them anything. Presenting their options with the focus on informing them of what is available with no pressure to buy will allow customers to tell you what they think, ask questions, and have a conversation.

Conversely, using the menu as a selling tool in the initial disclosure effort will create more resistance to the products we offer and make overcoming any objections more difficult. It also will take longer to move them to buy the first product, limiting the time available to discuss additional products.

An effort to overcome any objection based on what you learned earlier in the process will enable the customer to see you are trying to help them get the products they need based on their situation.

Now you are helping, not selling!

## 3. WHAT IF THE CUSTOMER DECLINES EVERY PRODUCT ON THE MENU?

After a "No" from the customer, we must avoid launching into a sales pitch. The key to consultative selling is to move the customer to want to know more about the products you're offering.

You must make a statement that piques their curiosity and makes them thirsty to know more. Then you will be responding to their request for more information, not making an unwelcome sales pitch. Now they want to know what that was, and you are on the way to helping that customer see why they need a product.

There is an ongoing fascination with all the newest and best technology and the menus they are providing us. However, using a menu successfully still comes down to utilizing a customer-focused, needs-based process that builds trust between an F&I manager and the customer.

That is a recipe for success and a process that is based more on telling and helping than selling. Menu selling is replaced with menu telling. Keep climbing! ■

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### ABOUT THE AUTHOR

Rick McCormick is the national account development manager for Reahard & Associates Inc., an F&I training company providing classes, workshops, in-dealership and online training. Email him at rick.mccormick@bobit.com.