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Dealers refine the balance between rapport and efficiency

Dealers and an F&I director share strategies for keeping customer conversations positive and the F&I workflow moving.

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When selling F&I products, many finance managers start with an interview to learn more about a customer's lifestyle, and then cater the F&I product pitch to align with the customer's needs. But sometimes, that positive rapport can lead to a longer conversation than the F&I manager can commit to, some dealers say.

Even the most experienced F&I staffers can inadvertently create a negative customer interaction if they don't finesse a shorter conversation. Here are some of the strategies a finance director and dealers recommend for keeping customer conversations positive and the F&I workflow moving.

1. Stay focused. If you stay focused on the business at hand, the customer will usually do so, too, said Phil Maguire, president of Maguire Family of Dealerships in Ithaca, N.Y. It's best to try to keep everyone on track in a friendly way, so that the customer doesn't run out of time before the deal is complete. "There's a balance that you need to keep," he said, noting his sales staffers also handle F&I. "We want to spend as much time with customers as they want but we also don't want to waste their time. Keeping a balance builds a stronger rapport with customers and results in return business. The people we spend extra time with often become our best customers and source of referrals."

2. Rely on a visit to the service department. Bill Willis, owner of Willis Chevrolet-Buick in Smyrna, Del., encourages sales, finance and other staff to introduce customers to the service department. "That is a good way to move customers along and also introduce them to people they'll want to know," he said. "We are proud of our service department and want them to come back and use it."

3. Don't become the person from which people want to escape. There are some salespeople and F&I managers who talk too much, said Chris Bell, finance director for Freehold Buick-GMC, Freehold, N.J. That can make customers uncomfortable and, in some cases, torpedo a deal. Remind staff to follow a customer's cues, including body language that signal they are talking too much.

Throughout his decades in the business, Bell has refined the balance between establishing rapport and expediting the process. Understanding that balance will benefit the dealership and the customers.

"It's important to be 'on,' to socialize," said Bell. "But it's also important to keep our work flowing smoothly."

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