

# POWERFUL SOLUTIONS

For maximum F&I profitability

## Internal Customers

Our colleagues are our Internal Customers; each of them is as important as anyone we'll see today. Be that as it may, the Sales/Finance relationship is regularly strained, regrettably, as Business Managers have all experienced deals brought back missing information, however basic and commonly required. Also, with more regularity, we'll have a deal jacket handed to us with a draft/outside lien attached; or maybe the Salesperson just drove the bus into the weeds regarding term, rate, and payment.

You know the drill. And so it goes, on and on, with no end in sight. Your anxiety increases just thinking about it. And no one needs to be reminded of the number of hours you'll be seeing each other this week.

Of course, we'd all live fuller lives if everyone knew exactly what their work responsibilities were and fulfilled them. That applies to everyone and goes without saying. No one is infallible. We all get that, but (after a while) repetitive mistakes wear on those involved. To this note, when Salespeople come up a little short, in some aspect of their duties (and a Business Manager catches the error) things may sometimes become a little tentative. I see this regularly. Often, someone winds up a little chapped by the ensuing conversation.

Salespeople are by nature, however, motivated by positive reinforcement. Consider the possibility of being attacked by a rabid pack of inebriated Dutch koala bears wearing fedoras, while you're on vacation in Antarctica. This will probably happen sooner than motivating a Salesperson via negative reinforcement!

If what is happening in your business relationship with your colleagues in sales isn't as it should be, consider taking the opportunity to ask what YOU might be able to do for THEM. Instead of, "the heck with them, they need to get their act together and bring the deal back correctly", perhaps we could switch gears.

Stay with me for a few minutes. I know the approach sounds risky, but the vast majority of Salespeople are truly fair-minded, good people who don't want us to do their job for them. The answers to your question, "how can I help you?" will typically be no more complicated than:



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## Internal Customers (Continued)

(1) "Please, treat me with respect."

(2) "T/O my customers when I can't get them to fill out a credit application."

(3) "Stop interrogating me/go ask the customer how they want to pay for it."

(4) "Treat my Guests kindly."

(5) "Take ownership of my deal."

(6) "Have their paperwork ready to go at the set delivery appointment date and time."

(7) "Don't rough my Guests up just because they want to pay cash or aren't interested in a VSC" etcetera.

How can you help?

Regarding...

(1) We all know the rule from way back; treat others as you expect to be treated.

(2) Explain to your Salespeople that when they hit a wall with their Guest, regarding things WE (in Finance) handle, to simply explain to the Guest that what they (the Salesperson and the Guest) are doing is step one of a two-step process. Only once step two is completed to their (the Guest's) satisfaction, do we have a deal. Reassure the Salespeople that they won't lose a deal. We'll go further to state that, if the Guest is taking delivery today/the application is complete, we are going to complete step two to the Guest's satisfaction. If they aren't taking delivery today/they won't fill out an application, they are meeting us (in Finance) to schedule delivery. We'll take it from there.

(3) How can this be...our Salespeople are more keenly aware of the importance of a "Customer Profile" than we? This has been covered, almost ad nauseam. See "Customer Profiles" ([here](#)). If we aren't taking advantage of a quick review of the deal particulars with our Guests (within a few minutes of receiving the deal) we ARE going to experience unrealized potential! Ruefully, we will have forfeited the opportunity to create and build rapport and gather key intel regarding what is important to the Guest. Furthermore, interrogating the Salespeople usually leads to errors and resentment. Avoid this! Besides, isn't asking what they talked about, regarding term, payments, and rate, encouraging them to get behind the wheel of that bus we talked about, earlier?

(4) See (1).



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## Internal Customers (*Continued*)

(5) Business Managers often like to hold out hope that the shabby deal coming down the hall will become another Business Manager's problem, if avoided until later. Therefore no one wants to take ownership until the day of delivery, which leads to predictable problems. Remember, everyone gets a turn in the barrel and it all evens out in the long run. Problems left until later only grow with age. It is advisable that, even if delivery is not taking place now (a new car order, one-legged up, used car that hasn't been prepped yet, they have to go get a check from their lender, etc.), if a Buyer's Order has been signed, the deal is turned over to Finance and someone takes ownership. AVOID that outside lien. Later, at the time of delivery, if the original Finance Manager is unable or unavailable to complete the deal, his/her peers will complete the deal and may keep the deal in their name (if they want), or return it to the name of the originating Finance Manager. This will prevent anyone feeling they were dumped on. It's a piece of cake and not a problem. Make it so.

(6) See (5).

(7) See (1). Consider making "next" your favorite four-letter word.

Naturally, this feed-back will benefit your goals as well. What Business Manager isn't better served by less stress. Negativity equals drama equals more stress, for everyone. Seize the opportunity, instead, to coach. You'll see more turns provided by an optimistic Salesperson whose successes provide gains for all.

Carrot or stick, it's nearly always an easy decision. Paired with the path of leadership through service, you'll quickly see the benefits.

**Think about it.**

**Good luck and good selling!**



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