

# POWERFUL SOLUTIONS

For maximum F&I profitability

## Tact for the WIN!!!

So much of what ails us is *truly of our own* creation! After over 30 years of working with Business Managers as a Salesperson, Sales Manager, Closer, Business Manager, Finance Director, and F&I Performance Coach... so many of those "AILMENTS" have been witnessed! None of us needs to be reminded of the difficulty associated with the sale of intangibles. The products we produce are nearly always limited to a contractual nature, and almost never sell themselves. We, therefore, must be communicating on an effective, relatable, value-centric basis. WHAT's in it for our Guests?!?

Tact, according to the New Oxford American Dictionary, is defined as adroitness and sensitivity in dealing with others or with difficult issues. Catch that part about SENSITIVITY? Are we paying attention, constantly, to our Guest's body-language and overall reactions to our words and actions? Are we employing the very uncommon common sense??

Let's first consider how sensitivity to our environment is so important. For example, when we describe a provision of our suite of products as "coverage" or "packages," we may sometimes hear our Guests quickly retort, "I don't want any of that coverage or those packages!" Will hubris win the day? In other words, when this occurs, are we writing the response off as that of just another difficult Guest? Perhaps, instead of leaning into the left-hook of offering "coverage" and "packages", we might consider modifying our verbiage to regard our offering as, "protection", "piece-of-mind", or "security". Afterall, a tremendous amount of money is invested annually, by many of us, toward these pursuits! These are important ideas to most of us. Besides, folks don't seem too inclined to object to these sentiments. Let's trend away from objection toward the acceptance of our message.

Clearly, TACT will provide service to our goal of effective communication! The importance of tact cannot be overstated. We ignore its significance perilously. To do so is to fail at the appropriate administration of *sensitivity* and shake hands with mediocrity. *Instead...* we will succeed with the help of humility. And, since not one person encountered, to date, has identified being mediocre as a *goal*, let's consider some additional less-than-tactful approaches, and their more productive, tactful alternatives...



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## Tact for the WIN!!! (continued)

Sometimes our Guests seem to regard our presentation *and* recommendation rather dismissively with, "I didn't have one on my old vehicle, and I haven't needed it!" There's the less-than-tactful response, to this objection, of, "Oh yeah, well then you'll be able to fall back on your 50/50 warranty... if it breaks in half, you'll own both halves!" No bueno! The comedy improve is down the street, not here. The tactful response would be, "Oh, Mary... I completely understand! I'm glad you didn't have one on your old vehicle... because it would have been a waste of money, or we wouldn't even be having this conversation. But... who would've thought, just 3 years ago, that we'd be sitting here now with a labor rate of \$\_\_\_\_/hour, \_\_\_\_% higher than just 3 years ago? That parts have gone up \_\_\_\_% in the same 3 years?? Heck, I just recently looked up the value, year-over-year, of a popular auto part store's stock. It had increased 39.5% in *one year*!!! Folks are being staggered by inflation! The protection provided for, here, takes the exposure to MUCH of the drama that goes with keeping a vehicle running *off of your plate*. And it's not just at today's labor rates and part's prices, but those of the entire coverage period!"

Or, perhaps, following our presentation *and* recommendation, Mary looks at Mike and says, "I don't know, Mike... what do you think?" Mike responds, "Nah... we don't need it." The less-than-tactful response would be, 'Careful, Mike. I know a couple that split up over car repairs!' Woah. We may be threatening Mike with a good time! The tactful response would be, "Mary, Mike... guys, it has been my experience that when the expense of keeping a vehicle running properly shows up, the drama becomes a *shared* difficulty! Taking advantage of these protections ensures that *neither* of you will be responsible for any of the expenses provided for here... someone else will pay for 100% of ALL covered parts AND labor, less your deductible!"

We could review less-than-tactful approaches for, "How much time do you have?!?" Your Coach's job security is important, after all. Meanwhile, we may take it upon ourselves to utilize sensitivity to our Guests reactions, while employing humility, to discover ways to enhance our communication skills.



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**Tact for the WIN!!! (continued)**

Mediocrity SUCKS!

Let's be effective and relatable, on a value-centric basis, to share what's in it for our Guests! Let's use a little uncommon common sense...

Think about it.

**Good luck and good selling!**



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**Partnership + Performance = Profit**