

Aggressive vs. Deceptive F&I Sales

What is aggressive F&I? It is having belief in the products you offer to the customer and transferring that enthusiasm to them.

What is deceptive F&I? It is tricking the customer into buying your products, because you, yourself, don't believe in them.

So how do we know when we're being deceptive? Here is one deception test: IF you have to lie to someone, or hide something from a customer to get them to take it, you're being deceptive.

There is a separate mindset that comes with deceptive vs. aggressive F&I sales. I contend that you can't do both. You can't just switch gears. You can't on one hand sell your products with enthusiasm when it fits your purposes, and then on the other hand choose to deceive people when you think they're gullible enough to let you.

Ready for the good news? You can change, but you can't come just halfway. You need a complete paradigm shift. That is, change the way you see yourself as an F&I manager. That includes the way you see the products that you offer, and your values as a sales person. The best F&I managers are those who genuinely believe in the products that they offer.

So, then, what are the characteristics of the aggressive F&I manager? Consider the following principles:

1) The customer comes first and foremost. If you don't treat the customer right, the sales people aren't going to give you the introduction (at point of sale) that gives you the best opportunity for success.

2) Understand your products completely. That means not only the benefits of the product, but the typical objections the customers have for the product.

3) Expect to be the best. Find out what the best F&I manager's dollars per retail unit on your particular make and model are, and shoot for it.

4) Don't set limits on yourself. In other words, challenge your current paradigm with the facts, then change it.

5) Have a plan, then work it. Don't try to change things overnight. Work at them daily. Make sure you stay with your plan until you have accomplished your goal.

6) Have a planned presentation. Whatever selling system you use, stay with it! Of course, each customer brings different challenges, but make sure you stay the course. Answer their concerns, and then bring them back to your game plan. This means approaching the customer to break preoccupation and build rapport, presenting your products in a way that qualifies them to buy, welcoming their objections and answering them thoughtfully to get them to make a decision.