

Shut Up—You’ll Sell More!

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“People are more apt to buy when they’re talking than when you’re talking!”

—Ron Willingham, *Integrity Selling*

In the past, the primary focus of the F&I process was on selling products, not on helping customers. The old way of selling F&I products required spewing forth benefit after benefit until the customer, presumably overwhelmed by the tremendous value of whatever product was being pitched, could not help but buy.

It also meant that the F&I manager did most of the talking.

Old-school F&I training programs focused on getting managers to memorize countless “word tracks” and carefully worded “closes” that supposedly could make almost anybody instantly successful in the F&I office. The belief was that if new F&I managers utilized a proven F&I “presentation,” practiced their “pitch” until they had it down pat, and had the perfect comeback for any objection, they could win this verbal battle of wits with customers, and manipulate them into a situation where they had to say “yes” and buy every F&I product.

Well that was then. This is now. The problem with making an F&I “presentation” today is that the customer immediately recognizes we are trying to sell them, not help them. So they turn off, tune out, and stop listening. Today’s consumers don’t want to be sold anything. They want a knowledgeable professional capable of reviewing the options available in connection with their purchase. They want someone capable of answering their questions, someone who can help them to make informed decisions about those options, based upon their unique needs, with no pressure to buy anything. In other words, they want someone capable of finding and filling their needs.

That means the customer must do most of the talking.

Today’s professional F&I managers know the best way to sell products is to get customers talking so they can learn the customer’s wants, needs, and concerns. The best F&I managers are the ones who talk the least. They get the customer talking, keep the customer talking, and then help the customer make

the best decision based upon what they have learned about the customer.

In the F&I office, the ideal talk-to-listen ratio is 70/30... with the customer doing 70% of the talking. The more you listen to customers, the more inclined they will be to like you, trust you, and listen to what you have to say. Until and unless customers like you (and trusts you!), you can’t sell them anything.

Selling F&I products is like building a house. Just as the most important part of a house is its foundation, the most important part of a sale is the needs-discovery process. If we don’t discover any customer needs, we have no foundation on which to build the sale of our products. We only learn customer needs when they’re talking, not when we’re talking. One of the most important things every F&I manager has to learn is when to talk, and when to shut up. There are five times when it is absolutely essential that you concentrate on talking less and listening more.

The first time you have to shut up is during the needs-discovery process. Good needs-discovery requires engaging customers in a conversation by asking open-ended questions, and then allowing them to respond. Closed-end questions can be answered with a simple “yes” or “no,” while open-ended questions encourage customers to respond in their own words and ways. “What type of relationship do you have with XYZ Credit Union?” Open-ended questions also tend to relax people, and enable you to draw out information about their wants and needs.

Asking open-ended questions about the customer’s job, family, and reasons for purchasing a new vehicle will quickly engage the customer in a dialogue. More importantly, when customers are talking, you can discover what they’re thinking, how they’re feeling, and why they need (or feel they don’t need) the products you have to offer. Once you ask a question, it is absolutely critical that you shut up. If you don’t allow them to answer, you send the message you’re really not interested in their response, nor do you care.

Unfortunately, too many F&I managers are still asking those old-school, manipulative “if I could,

would you?” questions. “If I could get you a better rate, would you finance with me?” “If I could get you the 6-year/100,000-mile plan for the same price as the 5/75 plan, would you want the protection?” That is not needs-discovery. That’s verbal vomit.

The second time it’s important to shut up is when reviewing the customer’s re-payment, risk management, and vehicle protection options. Customers can smell a sales pitch a mile away, and when you provide more than a basic explanation of an option, they realize you’re trying to sell them, not help them. Simply tell the customer what each product is, and what that product does. “Credit life pays off the loan in the event of your death.”

When customers don’t get the sales pitch they were expecting, they will start asking questions and will volunteer reasons as to why they don’t think they need a particular product. This will open up a dialogue about the product, allowing you to focus on what is important to them and why, in their particular situation, a specific product may be important.

The third time you have to shut up is after giving customers a product benefit that applies to their situation. You may know 25 benefits of a particular product, but the only benefits customers care about are the ones that apply to them. If you relate benefits that don’t apply to their situation, customers quickly lose interest in the product being discussed. Even if the benefits do apply to their situation, after you give them five or six in a row, it becomes a sales pitch.

Make your point, shut up. Make your point, shut up.

“Since you’re not putting cash down, and you’re financing this for 72 months, the GAP protection would be especially important in your case.” Give customers one or two reasons why in their situation a product would be of benefit to them, and then allow them to respond. If they give you an affirmative response, you have earned the right to ask a closing question. You can talk yourself out of a sale if the customer is ready to buy, but you’re still relating benefit after benefit after benefit. On the other hand, if customers are not yet ready to buy, when you shut up, they will provide you with the reason why.

The fourth time it’s important to shut up is after responding to a customer’s question, objection, or concern. When customers express a concern or raise an objection to a product, you have to relate a benefit that applies to their situation, and then shut up. The first objection— for example, “I can’t afford it”—is seldom if ever the real objection. You must allow customers to tell you why they don’t think they need

a product. Only then can you respond with the appropriate benefit. Keep in mind, selling is not a debate. Selling is not an argument. Selling is helping customers make the right decisions based upon their unique situations.

The fifth time you have to shut up is after asking the customer a closing question. There are many ways to ask a customer to make a decision to buy. Once customers have given you an affirmative response or indicated they are ready to buy, you must give them an opportunity to do so by asking a closing question. Certainly, the best closing questions help make it easy for the customer to say yes, such as, “What day of the month would you like the payment to fall on?” or “Which plan do you think would work best for you, the gold or the platinum?”

Whatever type of closing question you ask, once you ask it, shut up! We have all heard the old sales expression “The first person who talks... loses.” Actually, that’s only true if you’re the first one to talk, because if customers talk first, everybody wins. Either they buy the product, or they give you a reason why they don’t think they need it.

Whenever you decide it’s time to ask customers for a decision, you must allow them to make their decision, because customers resent your interference at this point. When you attempt to influence their decision after asking them to buy, it’s because you’re expecting them to say “no.” In sales, you tend to experience what you expect. Anticipate a “no,” but expect a “yes.”

Increasing sales and profits in the F&I office requires talking less, and listening more. To discover customer needs, you must first ask open-ended questions, then shut up and allow the customer to respond, in order to engage them in a dialogue. Next, review customers’ options: simply tell them what each product is, what it does, and then shut up. Don’t launch into a sales pitch! As you begin discussing the products, give customers one or two benefits that apply to their situation, make your point, and shut up. If they ask a question, answer it. If they give you an objection, give them another benefit and shut up. When you determine it’s time to ask the customer to buy, ask a closing question, shut up and allow them to make their decision.

If you want to help more customers in the F&I office, and help yourself in the process, just remember that if you shut up... you’ll sell more stuff!

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