

Chuck Scalies

THE VELOCITY OF TRUST

How Modern Dealerships Remove Friction, Build Trust, and Accelerate Growth

DEDICATION

Dedicated to my father, Charles (Charley) J. Scalies Jr.

You taught me lessons that no classroom, conference, or business book could ever provide.

You taught me that a person's word matters. That integrity is earned one decision at a time. That trust, once earned, is one of life's most valuable assets.

Long before I understood leadership, business, or success, you showed me what they looked like through your actions. You taught me the importance of hard work, personal accountability, humility, and treating people with respect.

As I wrote these pages, I often found myself thinking about the countless lessons you shared throughout my life, some delivered through conversation, many delivered simply by example.

You always challenged me to be better, ask why, think deeper, work harder, and never settle for less than my best. Even today, I can still imagine your red felt pen marking up these pages, reminding me that excellence is found in the details.

The principles in this book are rooted in trust, and when I think about trust, I think of you.

"The function of every business is to create satisfied customers; the purpose is to make money."

"If you don't take care of the customers, someone else certainly will."

Thank you for your guidance, your wisdom, your example, and your love.

I miss you every day, but you're still living here within me.

This book is dedicated to your memory and the enduring impact you have had on my life. May these pages serve as a small reflection of the legacy you left behind and my commitment to pay it forward.

With love and gratitude,

Chuck



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THE VELOCITY OF TRUST

PREFACE

The Dealership of the Future Has Already Arrived

There was a time when success in automotive retail depended on information.

Historically, the dealership held all the cards: they knew more than the customer, controlled the pricing, maintained strict visibility over inventory, dictated financing options, and completely dominated the entire sales process.

For decades, that model worked. Today, it doesn't.

The modern customer arrives at your dealership having spent hours researching online.

Today, the script is completely flipped: customers come in knowing market pricing, active incentive programs, your dealership's reviews, and your closest competitors—and they often know more about the specific vehicle than the salesperson greeting them.

The information advantage is gone.

What remains is trust—not inventory, facilities, advertising, or technology—which has become the single greatest competitive advantage in automotive retail.

The dealerships winning market share today are not necessarily the biggest stores. They are the stores creating the least friction.

They have learned a powerful truth: customers don't hate buying vehicles, they hate wasting time, confusion, pressure, and uncertainty.

Most importantly, they hate feeling like they are being sold instead of being served.

The organizations thriving in today's market have discovered that customer experience and profitability are no longer separate conversations.

Customer experience directly drives profitability, because when trust increases, customers make decisions faster; this acceleration causes inventory to turn quicker, which ultimately improves profitability and allows organizations to grow.

This book explores how progressive dealers are transforming their operations around a simple but powerful principle: TRUST.

Trust creates velocity.

Velocity creates profitability.

Profitability creates growth.

The future belongs to organizations willing to eliminate friction, embrace transparency, and build cultures where customers want to buy, employees want to work, and communities want to do business.

The future of automotive retail is not coming. It's already here. The question in front of us is who are and who will be the dealers committed and willing to meet the customers where they are not where we want them to be?

Welcome to The Velocity of Trust.

— Charles (Chuck) J. Scalies III



INTRODUCTION

The Death of the Four-Hour Transaction

When a customer arrives at your dealership at 10:00 a.m. on a Saturday morning, they are already primed to buy, having spent two weeks researching online to pinpoint the exact vehicle they want, their target payment range, the value of their trade, and your dealership's reviews. Yet, despite meeting a salesperson at 10:15 and taking a test drive by 10:45, their momentum is ground to a halt by an agonizing timeline of delays: waiting for a trade appraisal at 11:15, waiting for a manager at 11:45, waiting for revised numbers at 12:15, waiting for finance at 12:45, and waiting for paperwork at 1:15, before finally taking delivery at 1:45 p.m.

Nearly four hours have passed.

The customer didn't spend four hours making a decision. **They spent four hours navigating a process. And that's the problem.**

For decades, automotive retail has mistaken complexity for value by creating layers of approvals, fractured departments, constant handoffs, and tedious negotiations—delays stemming from processes built for a completely different era. Meanwhile, consumer expectations radically changed as Amazon, Apple, Costco, and Uber transformed the landscape, turning every frictionless experience in a customer's life into the new benchmark for retail.

Every frictionless experience in a customer's life became the new benchmark.

The question customers now ask is simple: "If I can order almost anything in minutes, why does buying a vehicle still take half a day?"

Friction isn't just a bottleneck in the workflow; it is an invisible tax on your dealership's profitability that embeds itself deeply into every operational silo.

Here is exactly where that friction lives and how it sabotages your business from the inside out:

1. **Approvals:** It hides within the archaic chain of command where a salesperson is forced to walk back and forth to the desk for every minor decision. This constant need for a manager's blessing strips authority from the front lines, signals a total lack of trust to the buyer, and artificially inflates the transaction time.
2. **Negotiations:** It thrives in the old-school, adversarial "let me talk to my manager" back-and-forth. By stretching out the pricing and trade-in discussions into an exhausting game of endurance, you aren't protecting gross profit—you are actively draining consumer confidence and killing momentum.
3. **Technology:** It lurks inside a fractured, poorly integrated tech stack. When your digital retail tools don't talk to your CRM, and your CRM doesn't seamlessly push data to your DMS, your team is forced into redundant data entry. The customer watches in frustration as they have to re-enter the exact same information they already submitted online weeks ago.
4. **Culture:** It breeds in a rigid, "this is how we've always done it" mindset that values legacy internal control over the modern consumer's comfort. When the organizational culture protects internal convenience at the expense of the guest's time, friction becomes an accepted baseline rather than a problem to be solved.
5. **Compensation Plans:** It is fundamentally coded into traditional, volume-and-gross pay structures that pit departments against one another. When sales, F&I, and the desk are all fighting for their individual slice of the pie, they naturally create internal handoffs and roadblocks that stall the customer, entirely ignoring the macro-velocity of the dealership.

Most importantly, it hides in traditions we've accepted simply because they've always existed.

This book challenges those traditions. Not because they're old. **Because they're expensive.**

The future belongs to dealerships that understand a fundamental shift: the goal is no longer to maximize gross profit on a single transaction, but rather to maximize trust throughout a lifelong relationship. This is because

trust actively improves conversion, retention, referrals, employee engagement, and—ultimately—overall profitability.

The dealerships dominating the next decade won't necessarily have the largest inventories or the biggest advertising budgets. They will have the highest velocity. And velocity begins with trust.

My hope is this is a start for a blueprint for creating it.

CHAPTER 1

THE VELOCITY OF TRUST

Why Transparency Has Become the Ultimate Competitive Advantage in Automotive Retail

The moment everything changed happened quietly, without a single manufacturer announcement, industry conference, dealer meeting, NADA presentation, or warning.

One day, the customer walked into the dealership knowing less than the salesperson.

The next day, they didn't.

For more than a century, automotive retail operated from a position of information advantage.

Whereas the dealership once strictly controlled pricing information, inventory visibility, financing options, and the entire sales process—meaning the customer absolutely "needed" the dealer just to access basic data—today's customer arrives with information already in hand, fully aware of market pricing, incentive programs, vehicle reviews, trade values, your reputation, and your competitors.

In many cases, they know more about the vehicle than the salesperson greeting them.

The information advantage is gone. Yet many dealerships continue operating as if nothing has changed.

That disconnect has created the single greatest challenge facing automotive retail today: A crisis of trust.

The New Currency of Retail

For decades, dealerships measured their competitive advantage through traditional metrics like inventory, facilities, advertising, market share, and gross profit.

All remain important.

None are as important as trust. Trust has become the new currency of automotive retail. Not because customers suddenly became emotional buyers. Because customers became informed buyers. When information was scarce, dealers-controlled decisions. As information became abundant, trust became the deciding factor.

Today's customer asks one question before they ask any other:

“Can I trust these people?”

That single question ultimately determines whether they buy, whether they service, whether they refer, and whether they return, proving that trust is no longer just a soft skill, but a core business strategy that anchors the Trust Equation.

Throughout my career, I've seen stores with incredible facilities struggle while those with average facilities thrive, and I've watched dealers spend millions on advertising while losing market share even as competitors with modest marketing budgets dominated their markets. In every single case, the defining difference was rarely inventory, price, or location—the difference was trust.

The highest-performing organizations consistently create an environment where customers feel safe making decisions—safe to ask questions, safe to share concerns, safe to move forward, and safe to buy—because trust ultimately removes fear.

Trust removes fear.

And fear is the biggest obstacle to every sale.

Why Customers Really Leave

Managers often say: “We lost them on price.” Maybe. But price is rarely the entire story.

Most customers leave because they become uncomfortable when something during the process creates doubt, whether it is a delay, a

surprise, a hidden fee, a confusing explanation, or an unnecessary negotiation. This friction is amplified when a manager suddenly appears, a payment changes, a trade value moves, or the finance process feels completely disconnected.

Trust begins to leak.

Once trust disappears, logic rarely matters. The customer may love the vehicle. The payment may fit. The trade value may be fair. But the emotional decision has already been made. They no longer trust the process. And without trust, velocity stops.

The Velocity Principle

Under the Velocity Principle, this is where most dealerships get it wrong: they view trust as a mere customer satisfaction initiative when it is a powerful operational advantage. Trust creates velocity because when customers trust pricing, trade values, and financing, they stop negotiating, defending their vehicles, and second-guessing terms. Because they trust your employees, they make decisions faster, meaning trust accelerates everything, the transaction moves faster, inventory turns faster, and capital works harder. Ultimately, as customers buy more confidently and employees become more productive, profitability improves, proving that trust is not the result of velocity, but the direct cause of it.

The Amazon Effect

Every dealership should understand a difficult reality: your biggest competitor is not another dealership, but rather every frictionless experience your customer has ever had with brands like Amazon, Apple, Costco, Uber, and Netflix. These companies have trained consumers to expect transparency, simplicity, speed, convenience, and consistency.

Customers no longer compare your dealership to the dealer across town. They compare your experience to every great experience in their lives. That standard isn't fair. But it is real.

The question customers ask is: "If Amazon can deliver certainty in seconds, why does buying a vehicle require uncertainty for hours?"

The answer is friction. And friction is expensive.

The Cost of Distrust

Most dealerships dramatically underestimate the financial impact of distrust, which directly creates lower closing ratios, lower CSI, higher advertising costs, more lost opportunities, lower service retention, fewer referrals, and higher employee turnover. Ultimately, distrust is not just a customer experience problem, it is a profitability problem, especially when you imagine losing just ten additional sales per month, which equals one hundred twenty units annually, because customers fail to trust the process. When you calculate the compounding loss of front-end gross, F&I income, service retention, referral opportunities, and future purchases, the true cost of that distrust becomes staggering.

The financial impact is staggering. Trust is measurable. Because its absence is measurable.

Under leadership's new responsibility, traditional leaders focused on control, asked "how much gross did we hold?", measured transactions, and managed deals. In stark contrast, modern leaders focus on trust, ask "how much friction did we eliminate?", measure lifelong relationships, and actively build cultures

Modern leaders focus on trust.

Modern leaders measure relationships.

Modern leaders build cultures.

Because trust is not created by a process. Trust is created by people. And people follow leadership.

Every process in your dealership should be evaluated through three questions:

- 1. Does it build trust?**
- 2. Does it reduce friction?**
- 3. Does it increase velocity?**

If the answer is no, eliminate it. If the answer is yes, strengthen it. Relentlessly.

The Velocity of Trust Framework

The future dealership operates from a simple framework:

TRUST → VELOCITY → PROFITABILITY → GROWTH

Trust creates confidence. Confidence creates speed. Speed creates productivity. Productivity creates profitability. Profitability creates growth.

Most dealerships chase profitability first.

The best dealerships start with trust. And allow everything else to follow.

Executive Action Plan

This week, walk through your dealership as a customer by timing a complete transaction, identifying five friction points, measuring customer waiting time, and counting every handoff. Furthermore, ask ten recent customers, “What was the most frustrating part of your experience?”, and listen carefully, because their answers will reveal exactly where trust is leaking and where velocity is being lost.

Chapter Summary

The future of automotive retail will not belong to the dealership with the biggest inventory. It will not belong to the dealership with the largest advertising budget. It will belong to the dealership that earns trust the fastest.

Trust improves conversion, retention, referrals, employee engagement, and overall profitability, while simultaneously creating the velocity that ultimately drives growth.

The era of friction is ending. The era of trust has already begun.

CHAPTER 2

THE HIDDEN TAX OF FRICTION

How Invisible Obstacles Destroy Profitability, Customer Satisfaction, and Growth

The Expense That Never Appears on a Financial Statement

Every month, dealership leaders review financial statements to study gross profit, advertising expense, payroll, floorplan costs, inventory aging, service absorption, and net profit.

Yet most dealerships ignore one of the largest expenses in their operation. An expense that never appears on a financial statement. An expense that quietly drains profitability every single day. That expense is friction. You won't find a line item called friction. You won't see it on a dealer composite. Your accountant doesn't measure it. Your OEM doesn't report it.

Yet friction may be costing your dealership more money than advertising, payroll, or floorplan expense combined.

Friction is the invisible tax on performance, and every dealership pays it—the only question is how much. But what exactly is friction?

Friction is anything that slows momentum. Anything that creates confusion. Anything that causes waiting. Anything that makes doing business harder than it should be.

- Customers feel friction.
- Employees feel friction.
- Managers feel friction.
- Owners feel friction.

The problem is that most organizations become accustomed to it. Processes that should have been eliminated years ago become accepted as “the way we do things.” Over time, friction becomes invisible. And invisible problems become permanent problems.

The most successful dealerships in America aren't necessarily better at selling vehicles. **They're better at removing friction.**

The Customer Who Never Bought

Imagine a customer who never bought arriving at your dealership ready to go, having already researched online, selected a vehicle, estimated payments, and reviewed your reputation. The salesperson greets them, the test drive goes well, and the trade appraisal takes only twenty minutes—but then the manager takes fifteen minutes, the numbers change twice, the customer is left waiting for finance, and the paperwork takes much longer than expected, leaving them to walk away exhausted four hours later.

The dealership delivered exactly what the customer wanted. Yet the customer leaves feeling disappointed. Why? Because they didn't buy a vehicle. They survived a process. And that's the difference. Customers remember friction long after they forget pricing. This is the underlying reason as to why our industry is viewed by most in such a negative light.

The Three Layers of Friction

After working with dealerships across the country, I've found friction usually exists in three forms—customer friction, operational friction, and cultural friction—and most dealerships suffer from all three simultaneously.

Customer Friction

Customer friction is anything the customer directly experiences, with common examples including long transaction times, repeated information requests, multiple handoffs, unclear pricing, negotiation fatigue, and constantly waiting for approvals, appraisals, or finance.

Every minute of uncertainty creates resistance. Every delay creates doubt. Every doubt threatens trust.

Operational Friction

Operational friction occurs behind the scenes, and while customers may never see it, they absolutely feel its effects through backstage inefficiencies

like lost keys, missing inventory, dead batteries, poor vehicle preparation, duplicate data entry, disconnected technology, manual processes, and approval bottlenecks

Employees spend enormous amounts of time working around problems that should not exist. The customer experiences the consequences.

Cultural Friction

This is the most dangerous friction of all. Because it hides behind tradition.

Cultural friction sounds like standard excuses such as “We’ve always done it that way,” “That’s how I was trained,” “That’s how the industry works,” or “Customers expect it.”

No. Customers don’t expect it. Dealerships expect it. Customers simply tolerate it. **Until they find a better alternative.**

Friction Is Expensive

Most executives underestimate the financial cost of friction. Let’s look at a simple example.

Assume your dealership receives 500 showroom opportunities per month, and friction causes what appear to be small losses: a 5% decline in closing ratio, a 5% decline in CSI, a 5% decline in retention, and a 5% increase in employee turnover. Those numbers appear small, but they’re not.

A modest decline in performance across multiple categories can easily cost a dealership hundreds of thousands of dollars annually. In larger organizations, the impact can reach seven figures. And unlike advertising expenses, those losses are often invisible.

The Waiting Epidemic

The average customer spends more time waiting than buying, constantly forced to wait for a salesperson, a manager, a trade appraisal, financing, vehicle preparation, and ultimate delivery. The average customer spends more time waiting than buying.

The dealership sees process. The customer sees waiting. Those are not the same thing. Momentum is the fuel of every transaction. Waiting kills momentum. When customers wait, they think. When they think, they ask questions. When they question, trust declines. When trust declines, velocity disappears.

The Most Expensive Phrase in Automotive Retail

There may be no more expensive phrase in automotive retail than:

“Let me check with my manager.”

The moment those words are spoken, momentum stops, the customer waits, trust pauses, the process slows, and the dealership loses velocity. When you multiply that phrase by hundreds of transactions every month, the cost becomes staggering.

The Hidden Impact on Employees

Friction doesn't just hurt customers; it exhausts employees. Think about the average salesperson who, every day, must wait for managers, search for inventory, search for keys, re-enter information, navigate multiple systems, and constantly manage delays they didn't create.

Eventually frustration becomes burnout. Burnout becomes turnover. Turnover becomes a recruitment problem. And recruiting problems become profitability problems. The dealerships with the lowest friction often have the highest employee retention. That's not a coincidence.

The Amazon Test

Every process should pass a simple test.

Ask yourself, “If Amazon were designing this process, would it look like this?” Usually, the answer is no, because customers today expect simplicity, speed, transparency, and convenience.

Not because dealerships taught them. Because every other industry taught them. Consumers compare their experiences to the best experiences in

their lives. Not the average ones. That standard may be unfair. But it is reality.

The Friction Audit

Every dealership should conduct a quarterly Friction Audit to walk the customer journey and measure waiting time, transaction time, the number of handoffs, the number of approvals, the number of systems used, and the number of duplicate entries.

Then ask: “Why does this exist?”

If the answer begins with: “Because we’ve always...”

You have found friction. And friction should be eliminated.

The New Competitive Advantage

The future will not be won by dealerships that add more complexity. It will be won by dealerships that remove it.

The winners of the next decade will create faster transactions, simpler processes, better communication, greater transparency, and stronger trust.

Every improvement begins by eliminating friction. Because friction is the enemy of trust. And trust is the foundation of growth.

Executive Action Plan

This week, mystery shop your own dealership to time every customer touchpoint, count every handoff and approval, track every waiting period, identify five friction points, and eliminate one immediately.

Then repeat the exercise every quarter. Continuous friction reduction becomes a competitive advantage.

Chapter Summary

Friction is the invisible tax on dealership performance, damaging trust, conversion, retention, employee satisfaction, and profitability. It exists in

three distinct forms: customer friction, operational friction, and cultural friction.

The dealerships that dominate the future will not simply generate more traffic. They will convert more of the traffic they already have. This advantage extends beyond the showroom floor and becomes even more critical online, where customers expect speed, simplicity, and transparency at every step of their journey. Because they remove friction faster than their competitors. Trust creates velocity. Friction destroys it. And every dealership must decide which one it is building.

CHAPTER 3

THE PSYCHOLOGY OF THE MODERN BUYER

Why Customers Hate Buying Cars — And What Great Dealerships Do Differently

The Industry's Reputation Problem

Let's start with an uncomfortable truth. People do not hate cars. People love cars.

Americans spend countless hours researching vehicles, comparing vehicles, discussing vehicles, modifying vehicles, and dreaming about vehicles.

Cars represent freedom, achievement, independence, status, security, and adventure. People love automobiles, yet year after year, survey after survey, automotive retail continues to rank among the least enjoyable major purchasing experiences in America.

Why?

- The problem isn't the product.
- The problem is the process.

For decades our industry has blamed customer expectations.

The reality is much simpler: customers don't dislike buying vehicles, they just dislike how we've traditionally chosen to sell them—which stems directly from the four fears every customer brings into your dealership.

Every customer arrives carrying invisible baggage. Regardless of age. Regardless of income. Regardless of brand. Regardless of geography. Nearly every buyer enters a dealership with four fears. Understanding these fears changes everything. Because every dealership either increases these fears or eliminates them. The dealerships that eliminate them win. The dealerships that ignore them lose.

Fear #1: "I'm Going To Pay Too Much"

This is the largest fear in automotive retail. Not because customers expect the cheapest price. Most customers understand dealerships need to make money. What they fear is unfairness.

They fear discovering later that someone else paid less, another dealer offered more, the vehicle was overpriced, or they were taken advantage of.

Customers can live by paying a fair price. They struggle with feeling like they paid the wrong price. The issue isn't money. The issue is trust. The modern customer doesn't want a bargain. They want confidence. Confidence that the deal was fair. Confidence that they weren't manipulated. Confidence that they made a smart decision. Transparency eliminates this fear. Negotiation often amplifies it.

Fear #2: "I Am Being Manipulated"

This fear is deeply rooted in the automotive industry's history. Customers arrive expecting games. They expect pressure. They expect hidden agendas. They expect negotiation tactics. They expect surprises. Why?

Because for decades the industry taught them to expect those things.

The moment a customer hears: **"Let me talk to my manager."** Their defenses go up.

The moment they hear: **"If I could, would you?"** Trust begins to decline.

The moment they hear: **"This deal is only available today."** Skepticism takes over.

The customer stops evaluating the vehicle. They start evaluating the dealership. That is a dangerous shift. Because once customers begin questioning motives, trust begins disappearing.

Fear #3: "This Is Going To Take Forever"

This fear may be growing faster than any other. Today's consumers value time differently. Time has become one of the most valuable commodities in modern life. Customers expect efficiency. They expect

convenience. They expect speed. Yet many dealerships continue operating with processes designed decades ago.

Customers expect waiting, delays, multiple approvals, endless paperwork, and repeated conversations.

Many buyers begin the transaction already frustrated. Not because anything has gone wrong. Because they expect something to go wrong. That's how deeply the reputation has become embedded. The dealership that respects a customer's time immediately separates itself from the competition.

Fear #4: "Something Is Going To Change At The End"

This is often called the Finance Office Fear. Even honest dealerships face this challenge.

Customers worry that the payment will change, the rate will change, the trade value will change, additional fees will appear, or the deal will somehow be different than expected.

The customer sits waiting for the surprise. Waiting for the catch. Waiting for the hidden condition. Waiting for the moment everything changes. And unfortunately, sometimes it does. Trust cannot survive surprises. The best dealerships remove uncertainty long before paperwork begins.

The Customer's Internal Dialogue

While managers discuss inventory. While salespeople discuss payments. While finance discusses products. The customer is asking completely different questions. Questions that never appear on a worksheet.

Questions that determine the outcome of the transaction include, "Can I trust these people?", "Are they telling me everything?", "Am I getting a fair deal?", "Is this worth my time?", "Do I want to do business here?", and "Will I feel good about this tomorrow?"

The answers to these questions determine whether the customer buys. Not the manager. Not the worksheet. Not the presentation. Trust answers these questions. Friction creates more of them.

The Emotional Reality of Buying a Vehicle

Dealerships often view buying decisions logically. Customers don't. Buying a vehicle is emotional. Even when customers believe they are being rational. Think about what purchasing a vehicle represents.

For many people, it is the second largest purchase of their life, a major financial commitment, a family decision, a lifestyle decision, and a transportation decision. Customers aren't just buying transportation; they're buying peace of mind, certainty, and confidence—and confidence is built through trust.

Why Customers Walk Away

Managers often blame price. Price certainly matters. But price is rarely the entire story. Most customers leave because they become emotionally uncomfortable.

Something during the process creates doubt—a delay, a surprise, a contradiction, a confusing explanation, a hidden fee, an unnecessary handoff, or a change in numbers—and trust leaks away. Once trust disappears, the vehicle becomes irrelevant; the customer leaves, not because they didn't want the vehicle, but because they didn't trust the process.

The Amazon Standard

The biggest competitor facing modern dealerships isn't another dealership; it's all frictionless experience consumers encounter every day with companies like Amazon, Apple, Costco, Uber, and Netflix. These brands have trained customers to expect speed, simplicity, transparency, convenience, and consistency.

Customers may never consciously compare your dealership to Amazon. Subconsciously, they do. Every experience becomes a

benchmark. The question becomes: “Why is buying a vehicle harder than everything else in my life?”

The dealerships that answer this question successfully gain a tremendous competitive advantage.

What Customers Actually Want

After decades of surveys, focus groups, interviews, and customer feedback, the answer remains remarkably consistent.

Customers want fair pricing—not necessarily the lowest price, but the fairest price; transparency with no surprises, games, or hidden information; competence through prepared employees, vehicles, and processes; and speed that shows respect for their time and builds trust.

Confidence that the dealership is acting in their best interest is that simple: it is not revolutionary, it is not complicated, it is just trust.

The Trust Advantage

When dealerships eliminate customer fears, remarkable things happen closing ratios, CSI, retention, referral rates, employee morale, advertising efficiency, and profitability all improve—proving that trust isn’t just a customer satisfaction initiative.

Trust is a growth strategy.

The dealerships that create trust earn the right to grow. The dealerships that create fear fight for every transaction.

Executive Action Plan

Ask ten recent customers one question: “What was the most stressful part of your purchase experience?” Do not explain, defend, or justify—simply listen, write down every answer, and patterns will emerge quickly. Those patterns will reveal exactly where fear exists, where trust is leaking, where friction is growing, and where opportunity exists.

The answers are already in your dealership. You simply need to hear them.

Chapter Summary

Customers do not hate buying vehicles; they hate unnecessary friction and fear paying too much, being manipulated, wasting time, or encountering unexpected surprises. The dealerships that eliminate these fears create trust—and trust improves conversion, CSI, retention, employee engagement, referrals, and profitability.

People remember how you made them feel long after they forget the payment. And trust is the feeling that matters most. The future belongs to dealerships that understand the psychology of the modern buyer. Because when fear disappears, trust takes its place. And when trust takes its place, velocity begins more deals happen.

CHAPTER 4

THE ONE-PRICE REVOLUTION

Why Transparency Is Not a Customer Service Strategy — It's a Profit Strategy

The Biggest Myth in Automotive Retail

For decades, automotive retail has operated under a belief so deeply ingrained that many leaders accept it without question.

The belief sounds like this: "If we stop negotiating, we'll lose gross profit." I've heard it from dealer principals, general managers, desk managers, sales managers, and F&I managers.

The logic seems reasonable. If every customer negotiates differently, some customers will inevitably pay more. If some customers pay more, gross profit increases. If gross profit increases, profitability increases. At least that's the theory.

The reality is very different.

The dealerships generating the highest long-term profitability today are not necessarily the stores producing the highest gross profit per transaction. They're producing the highest profit per customer. **Not just one sale but the lifetime value of the customer.** Sales, then service, and then they do it again. Profit per customer is a lifetime value not a singular transaction. And there is a massive difference between the two.

The Addiction to Gross

Many dealerships suffer from what I call "Gross Profit Addiction," where everything is measured through one lens: How much front-end gross did we make? How much did we hold? How much discount did we avoid? And how much margin did we protect?

The customer becomes the opponent. The negotiation becomes the game. The process becomes a battle. And the dealership celebrates winning.

The problem? Winning the negotiation often means losing the customer. And losing customers is very expensive.

The Wrong Question

Traditional dealerships ask: “How much profit did we make on this deal?”

Progressive dealerships ask: “How much profit will this customer generate over the next ten years?”

That single question changes everything. Because the most profitable customer is rarely the customer who paid the most.

The most profitable customer is not found in a single deal or transaction; they are the customer who buys again, services consistently, refers friends, leaves positive reviews, trusts the dealership, and stays loyal.

Transparency creates those customers. Negotiation often destroys them.

The Gross vs. Velocity Equation

Traditional operators optimize for margin.

Modern operators optimize for velocity.

The future belongs to organizations that understand a new formula:

$$\text{PROFIT} = \text{GROSS} \times \text{VELOCITY}$$

Most dealers focus only on the first half of the equation. The best dealers focus on both.

Let’s look at a simple example. A traditional store with 100 opportunities operates at a 20% closing ratio, resulting in 20 units sold; at \$4,500 in front-end gross per unit, their total front-end gross is \$90,000. In contrast, a transparent store with the same 100 opportunities achieves a 35% closing ratio to sell 35 units; even with a lower front-end gross of \$3,000 per unit, their total front-end gross reaches \$105,000.

The transparent store earns less per deal. Yet earns more money.

Why? Trust improved conversion. Conversion increased volume. Volume increased profitability. Velocity won.

The Hidden Cost of Negotiation

Most dealerships only calculate the profit they make when negotiations succeed. Very few calculate the profit they lose because negotiations exist.

Negotiation creates delays, frustration, distrust, manager involvement, customer fatigue, and employee burnout.

Every negotiation carries a cost. The customer pays with time. The employee pays with energy. The dealership pays with opportunity. What if the gross you protected cost you three future transactions? Would it still be worth it?

Customers Don't Want to Negotiate

This may be one of the hardest truths for traditional operators to accept.

Most customers don't enjoy negotiating; they don't wake up excited to battle over numbers, spend four hours arguing over pricing, or wonder whether someone else got a better deal. They don't want to win, they simply want certainty, fairness, confidence, and trust.

The overwhelming majority of consumers would gladly trade negotiation for transparency. Not because they want the cheapest price. Because they want the fairest price.

Why One-Price Works

One-price isn't successful because it removes negotiation. One-price is successful because it removes fear.

Fear disappears when customers know that everyone pays the same price, the pricing is market-based, there are no hidden discounts, there are no secret deals, and the process is consistent.

Confidence replaces uncertainty. Trust replaces skepticism. Momentum replaces resistance. Velocity increases.

The Inventory Turn Advantage

Most dealerships underestimate the importance of inventory velocity. Vehicles are depreciating assets—capital that loses value every month they remain unsold. Assets should move.

Every day a vehicle sits on your lot, floorplan costs increase, market value declines, aging risk increases, and opportunity decreases.

The fastest-turning inventory often generates the greatest profitability. Not because the dealership makes more on each unit. Because capital works harder. A vehicle sold in 20 days is dramatically more valuable than a vehicle sold in 90 days. Velocity matters.

The Employee Advantage

Transparency doesn't only improve the customer experience. It improves the employee experience.

Traditional salespeople spend enormous amounts of time defending price, negotiating, waiting for approvals, running to managers, and managing conflicts. The process becomes exhausting, and eventually burns out, turnover, harder recruiting, and a deteriorating culture follow.

Transparent environments create something different; salespeople become advisors, consultants, problem-solvers, and relationship builders. The job becomes more professional, employees stay longer, and performance improves.

The Retention Multiplier

The most overlooked benefit of transparency is retention. Most dealerships spend extraordinary amounts of money acquiring customers. Far fewer focus on keeping them.

Retention creates repeat purchases, service revenue, parts revenue, referrals, online reviews, and customer loyalty—and it all begins with trust. Ultimately, customers remember how they felt, how long it took, whether the process felt fair, and whether they trusted you.

Those memories determine future business.

The Marketing Advantage

Imagine two dealership advertisements.

Advertisement #1: “Massive Savings! Lowest Prices! Limited Time!”

Advertisement #2: “No Negotiation. No Surprises. Fair Pricing. 90 Minute Fast Transactions.”

Which message builds trust? Which message reduces anxiety? Which message speaks directly to the fears discussed in Chapter 3? Transparency becomes more than an operational strategy. It becomes a marketing strategy. Consumers are starving for trust. The dealerships that provide it stand out immediately.

Transparency Is Not Weakness

Many managers mistakenly view transparency as surrender. It isn't.

Transparency is confidence. While weak businesses hide information, rely on confusion, and fear transparency, strong businesses share information, rely on clarity, and embrace it.

The best dealerships don't say, “We'll make less money”; they say, “We'll make money differently.” Instead of maximizing a transaction, they maximize a relationship; instead of protecting a deal, they build a customer; and instead of chasing gross, they create growth.

The One-Price Revolution

Across the country, a growing number of progressive dealers have embraced a different philosophy.

A philosophy built around transparency, simplicity, fairness, consistency, and trust delivers remarkably consistent results. It yields higher CSI, higher closing ratios, better retention, better employee engagement, faster inventory turns, and greater profitability—not despite transparency, but because of transparency.

Executive Action Plan

Calculate the following metrics: front-end gross per unit, inventory turn, closing ratio, service retention, repeat purchase rate, referral rate, and employee retention. Now ask yourself: “What would happen if trust improved every one of these metrics by just 10%?” The answer is usually shocking, because trust affects everything.

The Transparency Formula

Transparency creates:

Trust creates: VELOCITY
Velocity creates: VOLUME
Volume creates: PROFIT

Most dealerships start with profit.

The best dealerships start with trust. Everything else follows.

Chapter Summary

One-price is not a customer service initiative; it is a business strategy. Transparency improves closing ratios, inventory turn, customer retention, employee retention, referral activity, and profitability. The future of automotive retail belongs to organizations willing to trade friction for trust, because customers, employees, and communities reward trust—and trust creates velocity. The One-Price Revolution is not coming; it has already begun.

The only question is whether your dealership will lead it or eventually be forced to follow it down the road.

CHAPTER 5

THE SPOC REVOLUTION

How the Single Point of Contact Model Eliminates Friction and Creates the Modern Dealership Experience

The Assembly Line Is Broken

Most dealerships still operate using a process designed for a different customer in a different era. The traditional process looks something like this: the customer meets the salesperson, who gathers information and then goes to a manager. From there, the manager structures the deal while the customer waits. Next, the trade manager appraises the vehicle while the customer waits again. The sales manager then presents the numbers, followed by more customers waiting. Finally, the F&I manager presents products, leading to more waiting, before the delivery coordinator completes the delivery—and the customer waits yet again.

Every handoff creates friction. Every handoff creates delay. Every handoff creates an opportunity for miscommunication. Most importantly, every handoff creates doubt.

The customer begins wondering: “Who is actually responsible for my experience?” Unfortunately, in many dealerships, the answer is no one. Everyone owns a piece of the transaction. But no one owns the entire experience. That is the problem.

What Is SPOC?

SPOC stands for Single Point of Contact, and the concept is simple: one highly trained professional guides the customer through most of the transaction. Instead of passing the customer from department to department, one advisor remains accountable for the relationship, the communication, and the momentum. Through this approach, the customer knows exactly who they are working with, who owns the experience, who is responsible for communication, and who they can trust—and that alone changes everything.

Why Customers Love SPOC

Customers don't want more people involved; they want fewer, because every time a customer is handed to someone new, trust must be rebuilt. With the traditional model, the customer must learn to trust the salesperson, the desk manager, the trade manager, the F&I manager, and the delivery specialist. That is simply too many trust transfers.

SPOC eliminates the reset, ensuring the relationship remains intact and the communication remains consistent so the experience feels personal instead of processed. Ultimately, customers feel guided instead of handed off, and the salesperson is no longer a messenger.

In many traditional dealerships, the salesperson has become a messenger. They collect information. Walk to the desk. Wait. Return to the customer. Walk back to the desk. Wait again. Return again. That is not selling. That is transportation.

In a SPOC model, the advisor becomes something different—a consultant, guide, educator, facilitator, and relationship builder. Instead of saying, "Let me check with my manager," the advisor says, "Let's review your options together."

That one shift creates confidence. Confidence creates trust. Trust creates velocity.

The Power of Continuity

Customers trust consistency. Every handoff forces the customer to ask whether this person will know what they already told the last person, whether the numbers will stay the same, whether promises will be honored, and whether they will have to start over.

Continuity eliminates those fears. When one advisor remains involved, the customer feels known; they don't feel passed around, processed, or like a deal—they feel like a person. And that is exactly how trust is built.

Traditional Process vs. SPOC Process

Traditional Dealership: Includes a meet and greet, needs analysis, manager involvement, trade appraisal delay, desk negotiation, F&I wait,

product presentation, contracting, and delivery. **Average time: 3 to 5 hours.**

SPOC Dealership: Includes a meet and greet, discovery, vehicle selection, trade review, payment options, protection review, electronic contracting, and delivery. **Target time: 60 to 90 minutes.**

The difference is not speed for the sake of speed. The difference is friction removal.

The Hybrid SPOC Model

Not every dealership is ready for a pure SPOC model immediately. That is okay. Many dealerships should begin with a hybrid SPOC model.

In the hybrid model, the advisor handles the greeting, discovery, vehicle presentation, test drive, trade discussion, payment options, and customer communication. Meanwhile, F&I remains responsible for compliance, final product review, funding, contracting, and legal accuracy.

This allows the dealership to preserve safeguards while still creating a more seamless customer experience. The goal is not to eliminate departments. The goal is to eliminate friction.

What Happens to F&I?

One of the biggest fears around SPOC is this: “What happens to F&I?” The answer is simple. F&I does not disappear; F&I evolves.

Traditional F&I often functions as the closer, the negotiator, the product seller, and the final stop. In contrast, modern F&I becomes a risk management consultant, compliance specialist, ownership advisor, and customer advocate.

That shift matters. When customers trust the process before they enter F&I, product conversations improve. Customers listen differently. They are less defensive. They are more open to education. They are more likely to protect the vehicle because they trust the recommendation.

The Technology That Makes SPOC Possible

Years ago, SPOC was difficult. Today it is practical.

Modern technology gives advisors access to CRM history, inventory, trade valuations, payment options, digital retailing tools, credit applications, protection products, electronic signatures, and delivery checklists.

Because of this, the advisor no longer needs to disappear to find answers. The information comes directly to the customer, defining the future of the process: no running, no hiding, no mystery—just transparency.

The Financial Impact of SPOC

The economics are powerful. A traditional transaction that takes four hours limits capacity, whereas a 90-minute transaction expands it. When you think about the difference, the contrast is clear:

Traditional Model vs. SPOC Model

Traditional Model: Features a 4-hour average transaction, limits a salesperson to 2 customers per day, relies on heavy manager dependency, and results in lower customer satisfaction and slower inventory velocity.

SPOC Model: Features a 60- to 90-minute transaction, allows more customers to be served per day, requires less manager dependency, and results in higher trust and faster inventory movement.

Ultimately, the advisor becomes more productive and the customer experience improves. The dealership sells more vehicles without adding more traffic—and that is velocity.

Why Dealerships Resist SPOC

If SPOC works, why doesn't every dealership use it? Because dealerships are built around departments. Departments create control. Control creates comfort. Many managers fear losing authority. Many F&I managers fear losing income. Many salespeople fear added responsibility. Change threatens identity. Especially when people have been successful under the old model. But the question is not whether the old model once worked. The question is whether it will win the future.

Leadership's Role

SPOC is not a sales initiative; it is a leadership initiative. To make it work, leaders must train differently, coach differently, pay differently, measure differently, and empower differently.

You cannot demand a modern customer experience while managing with an old command-and-control mindset. The SPOC model requires trust inside the dealership before trust can be created with the customer. Employees must be trusted to think. Trusted to communicate. Trusted to guide. Trusted to execute. A dealership cannot create customer trust while operating with internal distrust.

The SPOC Skill Set

The modern advisor must master more than product knowledge. They must be trained in discovery, communication, product presentation, trade discussion, payment explanation, protection product basics, technology, delivery, follow-up, and the overall customer experience.

This requires investment. But it also creates a better career. The modern advisor is not a traditional salesperson. The modern advisor is a professional consultant. And professional consultants require professional development.

The Manager Becomes a Coach

In the SPOC model, managers do not become less important, they become more important, but their role changes fundamentally:

Traditional managers control deals, approve transactions, and create dependency.

Modern managers develop people, protect the process, and create capability.

This shift is critical. SPOC fails when managers refuse to stop controlling every decision. Conversely, SPOC succeeds when managers coach advisors to become capable, confident, and consistent.

The Customer Experience Advantage

When SPOC is executed well, the customer feels the difference immediately, experiencing fewer handoffs, faster answers, less waiting, more consistency, and more accountability.

The dealership becomes easier to do business with. And in today's market, easy wins. Customers reward easy. Employees reward easy. Profit rewards easy.

Executive Action Plan

This week, evaluate your current process by counting how many people touch each transaction, how many times the customer waits, how many times the salesperson leaves the customer, how many approvals are required, how many times information is repeated, and how many minutes are lost in handoffs.

Then ask: "What would happen if half of these steps disappeared?" The answer is usually clear—faster transactions, better customer satisfaction, higher productivity, more trust, and more deals.

Chapter Summary

The traditional dealership assembly line is no longer aligned with modern customer expectations. Every handoff creates delay, confusion, friction, and distrust.

By contrast, the Single Point of Contact model eliminates unnecessary handoffs and creates a more seamless buying experience. The benefits include faster transactions, higher customer satisfaction, better communication, greater accountability, increased employee productivity, and improved profitability.

SPOC is not about eliminating people. It is about eliminating friction. The advisor becomes a trusted guide. The manager becomes a coach. The customer experience becomes simpler, faster, and more transparent. And once again, the principle holds true: Trust creates velocity. Velocity creates growth.

CHAPTER 6

THE 90-MINUTE DEAL

The Operational Blueprint for Eliminating Friction and Maximizing Velocity

The Most Important Number in the Dealership

Ask most dealer principals what numbers they watch every day and you will hear the usual answers: units sold, gross profit, F&I income, inventory aging, advertising spend, market share, and service absorption

All are important. But one number quietly influences almost every other number in the dealership. **Transaction time.** How long does it take a customer to buy a vehicle from the moment they arrive to the moment they leave?

That number reveals more than most leaders realize. It reveals process, preparation, culture, technology, management style, and, most importantly, friction.

Long transactions are not normal. They are symptoms. And symptoms should never be ignored.

The Customer's Clock Never Stops

Dealerships often measure time differently than customers. While the dealership says, "We only worked the customer for two hours," the customer says, "I was there for four." Both may be telling the truth, but only one perception matters: the customer's.

The customer's clock never stops, and they count everything—waiting for the salesperson, waiting for keys, waiting for the appraisal, waiting for the manager, waiting for finance, waiting for paperwork, and waiting for delivery. Every minute counts, every delay matters, every pause creates doubt, and every doubt slows velocity.

Why Four Hours Became Normal

Somewhere along the way, the industry normalized the four-hour transaction, which should alarm every dealership leader. Imagine taking four hours to buy a television, check into a hotel, purchase furniture, open a phone account, or pick up an online order—customers would never accept it.

Yet in automotive retail, we often explain it away by claiming it's complicated, there are a lot of steps, finance takes time, trades take time, or customers expect it. No, they don't; customers tolerate it, and tolerance is not loyalty.

The 90-Minute Standard

The modern dealership should build toward one operational standard:

90 minutes or less. From greeting to delivery. Not because we are rushing the customer. Not because we are skipping steps. Not because we are sacrificing compliance. Because we are eliminating everything that does not create value. A 90-minute deal is not about speed. It is about design.

It forces the dealership to ask:

- What can happen before the customer arrives?
- What can happen simultaneously?
- What can be eliminated?
- What can be automated?
- What can be simplified?
- What can be trusted to the advisor?

The 90-minute deal is a discipline.

The Four Phases of the 90-Minute Deal

A frictionless transaction should move through four clear phases.

1. The Digital Handshake
2. Vehicle Validation
3. Consultation and Commitment
4. Delivery and Departure

Each phase has a purpose. Each phase has a standard. Each phase protects momentum.

Phase One: The Digital Handshake

0-15 Minutes

The traditional dealership starts by gathering information. The frictionless dealership starts by confirming information. That difference matters.

Most customers have already done work before they arrive, having viewed inventory, compared pricing, calculated payments, researched incentives, estimated trade value, read reviews, and submitted their information online.

When the customer arrives, they should not have to start over. Starting over destroys trust.

Instead, the advisor should say:

“Mr. Smith, I see you’ve already spent time on our website looking at this vehicle and reviewing payment options. Thank you for doing that. Rather than starting over, let’s simply confirm everything together and keep moving.”

That one statement tells the customer that we know who they are, we value their time, we are prepared, and we are not going to waste their effort, causing trust to increase immediately.

Phase One Objectives

During the first 15 minutes, the advisor should confirm the customer’s information, the vehicle of interest, the trade situation, timing, decision-makers, and expectations, while also preparing for the test drive.

The standard is simple: the customer should never complete the same information twice. If information already exists digitally, it should follow the customer, ensuring no restart, no repetition, and no wasted time.

Phase Two: Vehicle Validation

During the 15–45 minute window, the customer does not need to be resold on everything because they are already interested and came in for a reason. The purpose of the vehicle presentation and test drive is validation, as the customer wants to confirm if the vehicle fits their life, if it feels right, if it is worth the money, and if they can see themselves owning it.

The advisor's job is not to recite features, but to connect the vehicle to the customer's life. A traditional presentation might state, "This vehicle has adaptive cruise control," whereas a modern presentation connects it directly to the customer: "You mentioned driving almost an hour each way to work. Adaptive cruise control can reduce fatigue and make that commute feel easier every day." Features inform, benefits connect, and personalization sells.

Preparation Creates Trust

Phase Two fails when the dealership is not ready. The vehicle must be clean, fueled, inspected, accessible, and ready to drive. Furthermore, the keys must be available, the battery must be charged, and the vehicle must be where the system says it is.

Nothing destroys confidence faster than a salesperson saying, "Let me find the keys," or worse, "Let me see where the vehicle is." This is not a small issue; it is a trust leak. Prepared vehicles create prepared customers, and prepared customers make faster decisions.

Simultaneous Trade Evaluation

While the customer is on the test drive—not after, not when the customer returns, and not once the salesperson asks—the trade should be evaluated. This is where velocity is created. Processes should happen simultaneously whenever possible: the customer validates the vehicle while the dealership validates the trade. When the customer returns, the process moves forward with no dead time, no unnecessary waiting, and no lost momentum.

Phase Three: Consultation and Commitment

During the 45-75 minute window, traditional dealerships usually create the most friction because velocity dies as the customer waits, the salesperson disappears, the manager structures numbers, the customer waits again, the salesperson returns, the customer objects, and the salesperson leaves yet again to repeat the cycle.

In a frictionless dealership, financial options are presented clearly, confidently, and transparently, ensuring the customer sees the vehicle price, trade value, taxes, fees, protection options, payment choices, and cash requirements, leaving everything understandable with no mystery, no hiding, and no confusion.

Under the one-screen rule, financial discussions should happen on one screen whenever possible so the customer does not feel like numbers are being created somewhere else, allowing the advisor to review options openly and keep the conversation feeling consultative rather than confrontational.

While the old model says, “Let me see what I can do,” the new model says, “Let’s review your options together,” which shifts the customer’s emotional state from suspicion to confidence.

Furthermore, advisors should never be forced to defend pricing emotionally because the market should defend the price, relying on a simple, confident, and transparent market-based pricing conversation that explains, “We use live-market pricing to compare similar vehicles every day; our goal is not to be the cheapest vehicle in the market, but to be the most fairly priced vehicle based on condition, equipment, availability, and value.” The customer may still ask questions. That is fine. Questions are not objections. Questions are opportunities to build trust.

Protection Product Conversation

Protection products should not feel like a surprise at the end; instead, they should be introduced as part of ownership planning so that the conversation shifts from selling products to managing risk.

A modern advisor might say, “Based on how long you plan to keep the vehicle and how many miles you drive, these are the ownership protection

options that may make sense for you,” which feels completely different, educational, consultative, and customer-focused.

Ultimately, when the customer trusts the process, they become much more open to the recommendation.

Phase Four: Delivery and Departure

During the 75–90 minute window, delivery should be treated not as paperwork but as emotion, focusing on creating confidence rather than confusion as the customer leaves after making one of the largest purchases of their life.

The delivery should focus entirely on essentials—such as phone pairing, safety features, driver settings, navigation basics, a service introduction, and next steps—without overwhelming the customer. Because modern vehicles have too much technology to explain everything at once, the advisor should teach what the customer needs today and schedule what they need later.

The Two-Phase Delivery

High-performing dealerships should use a two-phase delivery model.

Phase One takes place on the day of sale and focuses on safety, connectivity, comfort, basic controls, and the service introduction.

Phase Two occurs 10–14 days later, shifting the focus to advanced technology, feature questions, the service relationship, ownership support, and referral opportunities.

This second contact is powerful. It shows the customer the relationship did not end at delivery. It also creates a natural bridge to service retention.

The 90-Minute Scorecard

Every dealership should measure transaction time in stages, aiming for suggested standards that include under 15 minutes from greeting to test drive, under 20 minutes for trade appraisal, 30 minutes for the test drive and vehicle validation, under 15 minutes for the payment agreement,

under 25 minutes for contracting and compliance, and under 15 minutes for delivery essentials, resulting in a total target of 90 minutes or less. If any stage exceeds the standard, leadership must identify the cause—whether it was people, process, technology, preparation, or management—and fix it rather than blaming the customer.

Common velocity killers appear consistently across dealerships, including lost keys, missing vehicles, dead batteries, dirty inventory, manager bottlenecks, credit delays, duplicate information entry, F&I backup, unclear pricing, and poor delivery preparation. Every single one of these issues is preventable, costs time, and damages trust; therefore, the question is not whether these problems exist, but whether leadership is willing to eliminate them.

Ultimately, leadership owns the clock, meaning the 90-minute deal is not a salesperson goal but a leadership commitment. Because salespeople do not control every delay, managers and leaders must step up to remove bottlenecks, simplify approvals, prepare inventory, integrate technology, empower advisors, protect momentum, and measure execution. If a dealership cannot deliver a 90-minute experience, leadership must ask what they have allowed to make the process so difficult, as that is exactly where transformation begins.

Furthermore, velocity creates a massive capacity advantage because a traditional four-hour transaction limits production, whereas a 90-minute transaction expands it. When comparing the two, the traditional model averages a 4-hour transaction time, handles only 2 customers per day, causes high fatigue, and results in lower throughput. Conversely, the 90-minute model allows a dealership to serve 4 to 5 customers per day with higher energy, enabling them to handle more traffic without increasing advertising spend. By embracing the power of velocity, more opportunities convert, more inventory moves, more gross is generated, and customer satisfaction improves, proving that time is the enemy of both the customer and the dealership.

Executive Action Plan

Tomorrow, time every transaction and measure greeting to test drive, test drive to appraisal completion, appraisal to payment presentation, payment

presentation to agreement, agreement to contracting, contracting to delivery, and delivery to departure.

Then, identify the single biggest delay. Do not try to fix everything at once; instead, fix the biggest friction point first, then the next, and then the next, because velocity is built one removed obstacle at a time.

Chapter Summary

The 90-minute deal is not about rushing the customer. It is about respecting the customer. It is about eliminating waste. It is about building trust through preparation, transparency, and speed.

When transaction time improves, trust increases, customer satisfaction improves, employee productivity rises, inventory turns faster, and overall profitability improves.

Customers don't remember how hard the dealership worked. They remember how easy the dealership made it. **They remember how you make them feel!** And nothing builds trust faster than respecting a customer's time. Trust creates velocity. Velocity creates growth. And the 90-minute deal is where that principle becomes operational reality.

CHAPTER 7

THE FRICTIONLESS TECHNOLOGY STACK

Why Technology Does Not Fix Broken Processes (But the Right Technology Can Accelerate Trust)

Technology Is Not the Strategy

Dealerships love technology, filling their operations with CRM systems, digital retailing tools, desking platforms, equity mining, trade tools, inventory systems, F&I menus, reputation platforms, AI tools, lead response systems, texting platforms, and service schedulers. The average dealership possesses more technology today than at any point in automotive history, yet many customers still wait four hours to buy a car.

This gap should tell us something critical: technology alone does not create velocity, trust, or a better customer experience. A broken process injected with more technology is still a broken process—it just becomes a faster, more expensive one.

Process First. Technology Second.

One of the greatest mistakes dealership leaders make is buying technology before redesigning the actual process. They focus heavily on needing a better CRM, a newer digital retailing tool, advanced desking, AI, or automation. While those may be true, the first question should never be, "What technology do we need?" Instead, the first question must be, "What friction are we trying to eliminate?"

Technology should always serve the process, not replace leadership, training, accountability, or culture. The order of execution matters deeply:

1. Define the customer experience.
2. Identify the friction.
3. Redesign the process.
4. Select technology that supports the process.
5. Train the people.
6. Measure execution.

Most dealerships completely reverse this order, and then they wonder why the technology fails.

The Hidden Cost of Technology Chaos

The modern dealership often operates with completely disconnected systems. On any given day, a single salesperson may have to access a CRM, website lead tool, inventory platform, desking software, trade appraisal tool, DMS, credit application portal, F&I menu, communication platform, and a digital retailing dashboard.

While each system may be individually valuable, together they create operational chaos characterized by multiple logins, duplicate data entries, conflicting information, slow workflows, and inconsistent communication. When systems do not talk to each other, employees are forced to become the integration software. And whenever employees become the integration, customers wait. Technology is meant to eliminate friction; too often, it creates more of it.

The Four Pillars of a Frictionless Technology Stack

A modern dealership technology strategy should support four essential pillars:

- 1. Identity**
- 2. Continuity**
- 3. Visibility**
- 4. Automation**

Everything else is secondary. If technology does not strengthen one of these four pillars, it should be questioned. Not because technology is bad. Because complexity is expensive.

Pillar One: Identity

The future of automotive retail begins online and before the customer submits a lead.

For years, dealerships only knew customers who raised their hands—specifically, those who filled out a form, called the store, started a chat, submitted credit, or scheduled an appointment.

Everyone else disappeared. But most website visitors do not submit forms. They browse inventory. They review pricing. They study VDPs. They compare vehicles. They return multiple times and then they leave, providing no name, no phone number, no email, no CRM record, and no conversation. Even though the dealership paid for the traffic, they never knew who was actually there. That is changing. Modern identity technology gives dealerships the ability to better understand website engagement and, when legally and ethically appropriate, identify or target shoppers who were previously invisible. New solutions have emerged that can help dealerships better understand anonymous website traffic and facilitate more personalized, one-to-one engagement with shoppers. This shifts the dealership from reactive to proactive. Instead of waiting for a lead, the dealership can create a conversation. And more conversations create more deals.

Why Identity Matters

Every dealer wants more opportunities, but many already have opportunities hiding in plain sight with customers who are already on your website, viewing your inventory, studying your pricing, comparing your vehicles, and returning to your VDPs.

The problem is not always traffic. The problem is visibility. If you do not know who is shopping, you cannot follow up. If you cannot follow up, you cannot create a conversation. If you cannot create a conversation, you cannot earn the opportunity. Identity creates timing. Timing creates relevance. Relevance creates engagement. Engagement creates velocity.

Pillar Two: Continuity

Nothing destroys trust faster than making the customer start over. The customer completes a trade form online. Then repeats the information on the phone. Then repeats it in the showroom. Then repeats it in finance.

The customer thinks: “Did anyone actually read what I submitted?” That moment damages trust. A frictionless technology stack protects continuity.

The customer’s information should follow them from the website to the CRM, appointment, showroom, desking, F&I, delivery, and service. This ensures there is only one customer, one record, and one journey, resulting in no restart, no repetition, and no wasted time.

The No-Restart Rule

Every dealership should adopt one simple rule: the customer should never have to restart the process. If they completed something online, confirm it instead of recreating it; if they submitted a trade, review it instead of ignoring it; and if they calculated a payment, acknowledge it instead of pretending it never happened. Digital retailing ultimately fails when the showroom refuses to honor the digital journey, because continuity builds trust while disconnection destroys it.

Pillar Three: Visibility

Technology is not only about customers. It is also about assets. One of the most embarrassing moments in automotive retail is still painfully common. A customer selects a vehicle. The salesperson goes to find it. The vehicle is not where it should be. Or the vehicle is found, but the keys are missing. Or the vehicle is blocked in. Or the battery is dead. Or the vehicle is dirty. The customer watches the dealership struggle with basic execution. Trust declines immediately. The customer may not say it out loud. But they are thinking: “If they can’t find the car, how can I trust the deal?”

Asset visibility creates velocity because a frictionless dealership knows exactly where everything is, including vehicles, keys, trades, loaners, demos, and service units.

No guessing. No wandering. No wasted time. No customer watching three employees search the lot. Physical friction is still friction. And physical friction destroys digital credibility. A great website cannot overcome a missing key. A strong CRM cannot overcome an unprepared vehicle. A

beautiful showroom cannot overcome operational chaos. Visibility creates confidence. Confidence creates trust. Trust creates velocity.

Pillar Four: Automation

Automation is often misunderstood. Automation is not about replacing people. Automation is about removing repetitive work so people can do more valuable work, allowing employees to spend more time building relationships, solving problems, communicating with customers, coaching employees, and creating value. Consequently, they spend significantly less time re-entering data, chasing status updates, sending repetitive messages, manually confirming appointments, searching systems, and performing administrative tasks.

Automation should make the dealership more human. Not less. Because when technology handles repetitive tasks, people can focus on trust.

Where Automation Helps Most

The best automation opportunities are usually obvious, making it easy to automate appointment confirmations, status updates, lead routing, follow-up reminders, service reminders, equity alerts, trade-in prompts, customer reactivation, and internal task notifications.

But automation should never feel robotic. A bad automated message creates more friction. A thoughtful automated message creates momentum. The goal is not more messages. The goal is better timing, better relevance, and better follow-through.

AI and the Future Dealership

Artificial intelligence will reshape automotive retail, not because it replaces people, but because it improves consistency. AI can help dealerships respond faster, summarize conversations, identify buying signals, prioritize follow-up, and coach employees. Additionally, it can review calls, analyze customer sentiment, recommend next actions, and improve training consistency. Ultimately, the dealership of the future will not be run by AI; rather, it will be strengthened by AI.

The winning stores will use AI to remove friction, improve accountability, and help people perform at a higher level.

The Danger of Automating Dysfunction

Technology can accelerate excellence. It can also accelerate dysfunction. If your process is confusing, technology makes confusion faster. If your communication is poor, automation spreads poor communication faster. If your data is messy, AI produces messy recommendations. If your culture lacks accountability, dashboards simply display the lack of accountability.

Before automating anything, ask: “Is this process worth scaling?” If the answer is no, fix the process first. Then automate.

The Technology Decision Filter

Before buying any technology, leaders should ask five questions: does this reduce friction, does this save time, does this improve continuity, does this create visibility, and does this improve the customer experience? If the answer is no, do not buy it. A shiny tool that does not reduce friction is not innovation; instead, it is simply clutter, and clutter slows velocity.

The Best Tech Stack Is Invisible

The best dealership technology does not draw attention to itself; it simply makes everything easier. Through it, the customer feels recognized, prepared for, informed, respected, and guided. At the same time, the employee feels equipped, confident, efficient, supported, and accountable. Ultimately, the leader sees better data, faster decisions, less friction, higher consistency, and greater velocity.

That is the purpose of technology. Not to impress vendors. Not to check boxes. Not to chase trends. To make the dealership easier to do business with.

Executive Action Plan

This week, list every technology platform used in your dealership and then ask: how many logins are required, how many times is customer

information entered, and how many systems do not communicate? Additionally, evaluate how many reports are ignored, how many tools create more work than value, and how many tools directly reduce customer friction.

Then identify one system, one process, or one workflow creating unnecessary friction. Fix it. Simplify it. Integrate it. Eliminate it. Technology should make the process easier. If it doesn't, it is part of the problem.

Chapter Summary

Technology does not create trust by itself. Technology does not create velocity by itself. Technology enables both when it supports the right process.

A frictionless technology stack is built on four pillars: identity, which tells you who is shopping your website; continuity, which prevents the customer from starting over; visibility, which eliminates physical chaos; and automation, which removes repetitive work.

The future belongs to dealerships that understand technology is not the strategy. Trust is the strategy. Velocity is the result. Technology is the accelerator.

CHAPTER 8

KILLING THE DESK OVERLORD

Transforming Managers from Controllers into Coaches

The Most Expensive Bottleneck in the Dealership

Every dealership has one: sometimes it is the Desk Manager, sometimes the General Sales Manager, sometimes the General Manager, or sometimes even the owner. Regardless of title, this person becomes the center of gravity for the entire sales operation. Every deal flows through them, every exception requires their approval, every discount needs their blessing, every salesperson waits for their decision, and every customer waits because of their delay. The entire dealership revolves around one desk, one chair, one person, and ultimately, one bottleneck. That person often believes they are the dealership's greatest asset. In many cases, they may also be the dealership's largest source of friction.

The Desk Overlord Mentality

For decades, dealership management was built around control. The manager-controlled pricing, trade values, discounts, and payment structures, while also maintaining absolute authority over inventory decisions, negotiation strategies, salesperson behavior, and customer outcomes.

The logic was simple. Managers had experience. Salespeople did not. Therefore, managers controlled the deal. That model made sense when information was scarce, customers were less informed, and speed was less important.

But today's customers are different, demanding transparency, valuing time, and expecting consistency. Ultimately, control slows all three, because control creates waiting.

Think about the traditional deal flow: the salesperson gathers information, walks to the desk, and waits. The manager reviews the deal, the salesperson returns to the customer, the customer responds, and the salesperson walks back to the desk to wait again. From there, the manager

adjusts the numbers, the salesperson returns again, and the customer waits again. This cycle repeats until either the customer buys, leaves, or loses patience—a process the dealership calls working a deal, but the customer calls wasting time.

The Hidden Cost of Control

Control feels safe to managers, but it is expensive. It ultimately creates slower transactions, lower advisor confidence, and lower customer trust. Furthermore, this control leads to more employee dependency, more manager stress, more waiting, and less accountability.

The manager becomes overloaded. The salesperson becomes underdeveloped. The customer becomes frustrated. Everyone loses. The more the manager controls, the less the team grows. The less the team grows, the more the manager must control. It becomes a cycle. And the cycle must be broken.

From Controller to Coach

The modern dealership needs a different kind of manager. Not a controller. A coach.

Traditional managers ask: “How much gross did we hold?”

Coaching managers ask: “Did we build trust?”

Traditional managers ask: “Did we close the customer?”

Coaching managers ask: “Did we follow the process?”

Traditional managers ask: “What did you say?”

Coaching managers ask: “What did the customer need?”

The difference is enormous. Controllers create dependence. Coaches create capability.

The Manager’s New Job Description

The manager of the future is no longer defined by the ability to control transactions or approve deals. Instead, their primary responsibility is to develop people, protect the dealership's processes, remove obstacles that create friction, measure and improve organizational velocity, and build a culture rooted in trust, accountability, and continuous improvement. The most effective managers understand that their success is not measured by the deals they touch, but by the people they develop, the systems they strengthen, and the culture they help create.

That is leadership. Not sitting behind a desk waiting for salespeople to bring problems. Not being the only person who can structure a deal. Not creating a line of employees waiting for answers. The modern manager's job is not to be the hero. The modern manager's job is to build heroes.

Why Managers Resist Change

Many managers resist this shift, not because they are bad people, but because they built their careers mastering the old model. They were originally promoted because they could close deals, hold gross, negotiate harder, control customers, and rescue transactions. Now, leadership is asking them to do something very different: empower people, coach skills, trust the process, and remove friction.

That can feel like losing value. It is not. It is increasing value. A manager who closes one deal creates one result. **A manager who develops ten people creates thousands.**

The Death of the Tower

The sales tower was once the command center of the dealership where salespeople lined up, deals stacked up, customers waited, and managers-controlled information because the tower represented authority. Today, however, the tower often represents friction. Modern technology allows advisors to access information that once lived only at the desk, giving them the ability to review inventory, pricing, payments, trade information, customer history, and protection options. Consequently, the role of management must evolve accordingly, ensuring the desk is no longer the place where momentum goes to die, but rather the place where coaching begins

Coaching vs. Criticizing

Many managers confuse coaching with criticism, but they are not the same. While criticism looks backward, coaching looks forward. Criticism says, “You did that wrong,” whereas coaching asks, “What could we do differently next time?” Furthermore, criticism creates defensiveness and attacks confidence, while coaching creates development and builds capability. Ultimately, a dealership cannot build a high-trust customer experience with a low-trust management culture, because employees must feel safe learning before customers can feel safe buying.

The Daily Coaching Framework

Every sales manager should have three daily commitments.

First, observe three customer interactions on the floor, rather than from the office or the desk, taking care to listen to greetings, discovery, presentations, and how advisors handle questions, because you cannot coach what you do not observe. Second, coach three employees by giving specific feedback, practicing word tracks, role-playing objections, reviewing behaviors, and building skills, rather than lecturing or criticizing them. Finally, recognize one employee by catching them doing something right immediately, specifically, and publicly, because recognition reinforces culture and what leaders recognize, employees repeat.

The Three Coaching Questions

Managers should review every customer’s interaction through three questions:

1. Did we build trust?
2. Did we reduce friction?
3. Did we ask for the business?

These questions are simple. But they reveal everything. If trust was not built, the process failed. If friction was not reduced, the process failed. If the business was not asked for, the process failed. Gross profit is an outcome. These are behaviors. And behaviors create outcomes.

Empowerment Creates Velocity

Every approval creates delay. Every delay creates friction. Every friction point damages trust. Leaders should constantly ask: “What decisions can safely be pushed closer to the customer?” The answer is usually more than managers think.

Advisors can be empowered to review payment options, explain market pricing, discuss trade ranges, and present protection basics. Additionally, they can schedule delivery, handle common questions, and resolve minor concerns. Ultimately, empowerment does not mean chaos; rather, empowerment means clear standards, clear boundaries, and trained people.

The Process Protectors

Modern managers should stop protecting control and start protecting process. Specifically, the process should define how customers are greeted, how discovery is completed, how pricing is explained, and how trades are reviewed. Furthermore, it should establish clear standards for how payments are presented, how protection products are introduced, how delivery is completed, and how follow-up occurs.

When the process is clear, coaching becomes easier. When coaching becomes consistent, execution improves. When execution improves, trust increases. When trust increases, velocity follows.

The Accountability Shift

Traditional accountability focuses strictly on results, such as units sold, gross profit, and F&I income. In contrast, modern accountability expands to include critical behaviors, asking: was the customer greeted properly, was discovery completed, and was the digital journey acknowledged? Additionally, it evaluates whether options were presented clearly, if the trade process was transparent, whether delivery was completed correctly, and if follow-up was scheduled.

Results matter. But behaviors create results. Great leaders inspect the behaviors that produce the outcomes they want.

Manager Scorecards

If managers are expected to coach, their scorecards must reflect coaching.

A modern manager scorecard should track metrics like transaction time, customer satisfaction, and employee retention. It should also measure leadership actions, including coaching sessions completed and process compliance, alongside core business indicators like inventory velocity, appointment show rates, and closing ratios. Finally, it must account for advisor development and customer reviews.

If the only thing managers are paid on is gross, they will protect gross. If they are paid on trust, velocity, people, and profitability, they will build a healthier organization. The scorecard tells the truth about what leadership values.

The Fear of Losing Gross

The biggest objection to empowerment is predictable. “If we give salespeople more control, we’ll lose gross.” That fear is understandable. But it is often exaggerated. Well-trained advisors operating inside clear guardrails can move customers faster and build more trust than untrained advisors waiting for approvals. The goal is not to remove management judgment. The goal is to stop requiring management involvement for every basic decision. Managers should be involved where they add value. Not where they create delay.

Culture follows attention. It is not what leaders say, but rather what they inspect, tolerate, and reward. If leaders tolerate poor discovery, weak follow-up, long wait times, bad handoffs, unprepared vehicles, and inconsistent communication, those behaviors inevitably become the culture. Conversely, if leaders actively coach preparation, transparency, speed, accountability, customer experience, and professional development, those are the behaviors that will define the culture, because whatever leaders focus on will grow.

Chapter Summary

The traditional Desk Overlord model is becoming obsolete.

Modern dealerships need managers who act as coaches instead of controllers, and developers instead of rescuers. Furthermore, they must

serve as process protectors instead of bottlenecks, and culture builders instead of deal gatekeepers.

Control may produce short-term wins. Coaching produces long-term capability. The best leaders do not make every decision. They build teams capable of making better decisions. Because trust cannot be created by a dealership that does not trust its own people. **Kill the Desk Overlord.** Build the coaching culture. Velocity depends on it.

CHAPTER 9

REWRITING THE PAY PLAN

Why Compensation Drives Culture — And Why Traditional Pay Plans Sabotage Transparency

Show Me the Pay Plan

There is an old saying in automotive retail: “Show me the pay plan and I’ll show you the culture.” It is true. Nothing shapes behavior more powerfully than compensation. Not meetings. Not mission statements. Not posters in the break room. Not slogans. Not training binders.

People do what they are paid to do.

1. Every day.
2. Every week.
3. Every month.

If your pay plan rewards negotiation, your people will negotiate. If your pay plan rewards gross, your people will chase gross. If your pay plan rewards volume, your people will pursue volume. If your pay plan rewards customer satisfaction, your people will protect the experience. Compensation creates behavior. Behavior creates culture. Culture creates results.

The Great Contradiction

Many dealerships make a fatal mistake when moving toward transparency. They change the pricing model. But they leave the pay plan untouched.

The dealership says:

- “We are one-price.”
- “We are transparent.”
- “We are customer-first.”
- “We want faster transactions.”

Many dealerships talk about customer experience, transparency, retention, and lifetime value. Yet they continue to compensate salespeople primarily based on front-end gross profit. The result is a contradictory message. Leadership says the organization values long-term customer relationships, but the compensation plan rewards short-term transactions. When there is a conflict between what leaders say and what employees are paid to do, employees will always follow the pay plan. Compensation ultimately communicates what the organization truly values.

When the Pay Plan Fights the Strategy

Imagine telling a salesperson: “We want customers to buy faster.” But paying them to hold gross.

Imagine telling a manager: “We want transparency.” But bonus-paying them only on front-end profit.

Imagine telling the team: “We want less friction.” But rewarding the very behaviors that create friction.

The dealership becomes misaligned. Salespeople become confused. Managers become defensive. Customers feel the conflict. The transformation stalls. Not because the strategy was wrong. Because the compensation plan fought against it.

Traditional Pay Plans Were Built for a Different Era

Traditional automotive compensation made sense in the old model. The dealership’s objective was to maximize margin. The salesperson’s objective was to maximize commission. Both were aligned around gross.

Historically, the highest-paid salesperson was often the individual who could negotiate the hardest, hold the most gross, control the customer, work the desk most effectively, and create urgency. While that model undoubtedly rewarded skill, it specifically rewarded negotiation skill—not necessarily communication skill, process discipline, customer experience, follow-up, teamwork, retention, or professionalism.

However, because the customer has changed with easily available information, the market has shifted, and the pay plan must change too.

Ultimately, gross-based compensation creates friction and yields severe unintended consequences by teaching employees to protect margin at all costs. This hyper-focus on margin typically leads to longer negotiations, more manager involvement, and more customer resistance, which only breeds more price defense, more frustration, and deeper distrust. The salesperson may be doing exactly what the pay plan rewards. But the behavior works against the customer experience. And when behavior works against the customer experience, trust declines. When trust declines, velocity slows. When velocity slows, profitability suffers. The pay plan becomes a hidden source of friction.

The Velocity Economy

The modern dealership must reward different outcomes, as success is increasingly driven by inventory turn, closing ratios, customer experience, and repeat business. Furthermore, it depends on service retention, referral activity, employee productivity, and speed.

Trust

That does not mean gross no longer matters. Gross still matters. But gross alone is not the business. A dealership can hold great gross and still lose customers. A dealership can win today and weaken tomorrow. The future belongs to organizations that build compensation around lifetime value, not just transaction margin.

The Modern Compensation Philosophy

A transparency-based dealership should reward volume, velocity, customer satisfaction, and process compliance. Additionally, it should incentivize product knowledge, teamwork, retention, and professional growth.

The pay plan should answer one question: “What behaviors do we want repeated?”

Then it should pay for those behaviors. Not accidentally. Not indirectly. Clearly. Consistently. Relentlessly.

Pillar One: Volume-Based Compensation

If the dealership wants to help more customers, the pay plan should reward helping more customers.

A simple structure might include unit-based compensation.

Example:

Units 1-10: \$300 per unit

Units 11-15: \$450 per unit

Units 16+: \$600 per unit

The key is acceleration. As production increases, opportunity increases. The salesperson's focus shifts from: "How much gross can I hold?" To: "How many customers can I help?" That shift matters. It changes behavior. It changes energy. It changes culture.

Why Retroactive Tiers Work

Retroactive tiers can create powerful motivation. For example, once an advisor reaches 15 units, the higher payout can apply back to unit one. This creates momentum. The advisor understands that every additional sale affects the entire month. The dealership is no longer paying for negotiation. It is paying for production.

And production is supported by appointments, follow-up, speed, customer satisfaction, and process execution. Ultimately, volume-based compensation aligns with velocity.

Pillar Two: Velocity Bonuses

If transaction speed matters, it should be measured. If it is measured, it should be rewarded. Dealerships can create bonuses around completed transactions under certain time standards.

Example:

- Completed transaction under 90 minutes: \$50 bonus
- Completed transaction under 60 minutes: \$100 bonus

The goal is not to rush. The goal is to eliminate friction.

Velocity bonuses encourage employees to protect preparation, communication, and appointment quality. Furthermore, they drive a focus toward vehicle readiness, digital continuity, and delivery efficiency.

People begin noticing the delays they used to accept. And once they notice them, they begin eliminating them.

Pillar Three: Customer Experience Multipliers

Most dealerships talk about customer satisfaction. Fewer pay meaningfully for it. If customer experience matters, it should affect income.

A customer experience multiplier can reward strong performance in CSI, Google reviews, and referral activity. Additionally, it incentivizes delivery completion and follow-up compliance.

Example:

- CSI above 95%: 10% monthly bonus multiplier
- CSI above 98%: 15% monthly bonus multiplier
- Required delivery checklist completion: bonus eligibility
- Required follow-up completed: bonus eligibility

This communicates clearly: The experience matters. Not as a slogan. As income.

Pillar Four: Process Compliance

Great outcomes follow great processes.

A modern pay plan should include process standards.

Examples:

- Discovery completed
- Digital journey acknowledged
- Trade process followed
- Payment options presented correctly

- Protection products introduced properly
- Delivery checklist completed
- Follow-up scheduled

This is not micromanagement. This is professional accountability. Doctors follow process. Pilots follow process. Financial advisors follow process. High-performing dealerships should too.

Pillar Five: Product and Ownership Education

F&I income remains important. Protection products remain important. But the presentation must evolve. The goal should not be pressure. The goal should be education.

Sales advisors should be compensated for properly introducing ownership protection options. Not forcing them. Not misrepresenting them. Introducing them correctly.

A flat educational incentive may include a vehicle service contract introduction, a GAP explanation, and a maintenance plan introduction. Additionally, it can reward an appearance protection introduction as well as a tire and wheel protection introduction.

This ensures customers are educated earlier and more consistently. When customers understand value before the final paperwork stage, trust improves. And penetration can improve with it.

The F&I Compensation Challenge

F&I compensation must also evolve. Traditional F&I pay plans often reward product income without adequately measuring customer trust. That can create pressure.

The modern F&I scorecard should include product penetration, chargeback control, compliance, and customer satisfaction. Additionally, it must evaluate menu consistency, funding speed, transparency, and retention impact.

F&I should still be profitable. But profitability should be built through trust, education, and consistency. Not surprise, pressure, or confusion.

The Manager Compensation Problem

Many dealership transformations fail because manager compensation never changes. Leadership introduces transparency, salespeople are asked to adapt, processes are redesigned, and training is delivered, but managers are still paid primarily on gross. Then, leadership wonders why managers resist. The reason is obvious: the pay plan rewards the old behavior. Ultimately, managers will always protect what pays them

If the scorecard rewards gross only, they will protect gross only.

If the scorecard rewards velocity, trust, people, and profit, they will build a healthier business.

The Modern Manager Scorecard

Managers should be compensated on a balanced scorecard. Suggested categories include total department profitability, inventory turn, transaction time, and closing ratio. Additionally, the scorecard should evaluate customer satisfaction, employee retention, coaching activity, and process compliance. Finally, it must account for training completion, online reviews, and service retention.

This shifts management focus from controlling deals to building an organization. That is the future of leadership.

Compensation Must Be Simple

A pay plan should be understandable. If employees cannot explain how they get paid, the pay plan is too complicated. Complex compensation inevitably creates distrust, causing employees to start wondering: did I get paid correctly, why did this change, what really counts, and what is leadership trying to do? Ultimately, a modern pay plan should be clear, transparent, predictable, aligned, and easy to audit.

The pay plan itself should reflect the culture the dealership wants to create. Transparent inside. Transparent outside.

The Transition Problem

Changing compensation is deeply emotional, as people build their lives around their income expectations. Because a poor rollout creates fear while a strong rollout builds confidence, leaders must approach this transition with extreme care.

Before implementing any changes to the pay plan, leadership should clearly explain:

- Why the change is happening
- What specific behaviors are being rewarded
- How employees can win under the new structure
- How customers benefit from the shift
- How the dealership itself benefits

What ongoing support and training will be provided to help everyone succeed

Above all, do not surprise employees with compensation changes. Surprise destroys trust internally just as quickly as it destroys trust externally.

The First 90 Days

During the first 90 days of a new pay plan, leaders should closely monitor employee income, unit volume, customer satisfaction, and transaction time. Additionally, they must track gross trends, F&I performance, process compliance, and turnover risk. The primary goal of this monitoring period is not to punish people, but rather to create true alignment. While adjustments to the plan may be necessary and are completely normal during this transition, the overarching direction must remain clear: always pay for the behaviors that create trust.

Executive Action Plan

Review your current pay plans and ask what behavior they actually reward. You must evaluate whether the plan supports transparency, velocity, customer experience, teamwork, and retention, or if it creates unnecessary friction and contradicts your overall strategy. Then, ask the most important question: “If every employee did exactly what this pay plan rewards, would

we create the dealership experience we want?” If the answer is no, the pay plan must change.

Chapter Summary

Compensation drives behavior. Behavior creates culture. Culture creates results. Traditional pay plans were built for a negotiation-based business model.

The future requires compensation aligned with transparency, velocity, customer experience, and process compliance. Furthermore, it must support teamwork, retention, and overall profitability.

If the pay plan rewards the old model, the old model will survive. If the pay plan rewards trust, velocity, and growth, the culture will begin to change. Show me the pay plan and I'll show you the culture. Rewrite the pay plan. Rewrite the culture. Rewrite the future.

CHAPTER 10

COACHING FOR VELOCITY

Why Daily Practice, Accountability, and Repetition Build the Dealership of the Future

Talent Is Not Enough

Most dealerships believe they have a people problem, frequently insisting they need better salespeople, stronger managers, and superior F&I producers who can close and fully understand the process.

Sometimes that is true. But more often, dealerships do not have a talent problem—they have a development problem. They hire people, onboard them, hold meetings, and send emails, and then they expect consistent performance. That is not coaching. That is hoping, and hope is not a strategy.

The Practice Gap

Every profession that performs under pressure practices before the performance. Athletes practice before the game. Pilots train before the flight. Surgeons rehearse before complex procedures. Musicians practice before the concert. Yet in automotive retail, too many employees practice on live customers. They practice greetings, objections, and payment explanations on live customers. Furthermore, they practice F&I transitions and delivery on live customers.

Then managers wonder why the experience is inconsistent. The customer should never be the practice field; the customer should experience the performance.

The Dealership Is the Game

Every customer interaction is game day. This applies to every phone call, text, showroom visit, and trade conversation. It matters during every payment explanation, finance handoff, and delivery. Every moment either builds trust or creates friction, which means every employee must be prepared—not occasionally, but daily.

Velocity is not created by one training meeting. Velocity is created by repeated behaviors performed consistently over time.

Training vs. Coaching

Training and coaching are not the same. Training teaches information. Coaching changes behavior.

Training says: “Here is what to do.”

Coaching says: “Let’s practice until you can do it well.”

Training is an event. Coaching is a system. Training happens occasionally. Coaching happens daily. Dealerships that rely only on training create temporary improvement. Dealerships that build coaching systems create lasting performance.

The Daily Repetition Advantage

Most employees do not fail because they do not care. They fail because they have not practiced enough.

They have not practiced how to greet a customer with confidence or how to acknowledge the digital journey. Furthermore, they lack practice on how to explain market pricing, discuss trade value, and present payment options. Finally, they have not practiced how to introduce protection products, ask for the business, handle objections, and complete delivery.

Repetition builds confidence. Confidence builds consistency. Consistency builds trust. Trust creates velocity.

Managers Must Inspect What They Expect

Every dealership has expectations. The problem is that many expectations are not inspected.

Leaders frequently instruct their team to follow up better, do better discovery, present the menu, explain the process, ask for the sale, and improve CSI.

But if no one observes, scores, coaches, and reinforces those behaviors, they become suggestions. Not standards. A standard is only a standard when it is inspected. Managers must inspect what they expect.

The Velocity Coaching System

A high-velocity dealership needs a simple coaching system built around five steps:

1. Define the standard.
2. Practice the behavior.
3. Observe execution.
4. Score performance.
5. Coach improvement.

This system should be repeated every day. Not once a quarter. Not only when numbers are down. Daily. Because culture is built through repetition.

Step One: Define the Standard

Employees cannot execute what leadership has not clearly defined.

Every dealership should establish and clearly define standards for every stage of the customer experience, including the initial greeting, discovery process, acknowledgment of the customer's digital journey, vehicle presentation, trade appraisal explanation, pricing presentation, payment discussion, introduction of protection products, vehicle delivery, and post-sale follow-up. Consistent execution of these standards creates a more transparent, efficient, and trustworthy customer experience while improving employee accountability and overall dealership performance.

The standard must be clear enough that every employee understands what good looks like. Not vague. Not optional. Clear. If the process lives only in the manager's head, the dealership does not have a process. It has opinions.

Step Two: Practice the Behavior

Once the standard is defined, it must be practiced. Role-play should become normal. Not punishment. Not embarrassment. Not something managers do only when performance is poor. Practice should be part of the culture.

Every day, employees should dedicate time to practicing the fundamental communication skills that drive customer engagement and trust. This includes refining word tracks, overcoming objections, mastering conversational transitions, asking effective discovery questions, explaining payments clearly, introducing the F&I process professionally, and conducting confident delivery conversations. Consistent daily practice builds competence, confidence, and consistency, ensuring employees are prepared to deliver an exceptional customer experience in every interaction.

Practice removes hesitation. Hesitation creates friction. Friction slows velocity.

Step Three: Observe Execution

Managers cannot coach from the office. They must observe real interactions.

Managers should regularly listen to and evaluate customer interactions throughout the sales process, including phone calls, showroom greetings, discovery conversations, trade discussions, payment presentations, and delivery explanations. Reviewing these interactions provides valuable coaching opportunities, reinforces dealership standards, identifies areas for improvement, and helps ensure a consistent and professional customer experience.

Observation reveals the truth. Not what employees say they are doing. What they are actually doing. The gap between intention and execution is where coaching belongs.

Step Four: Score Performance

What gets scored gets improved. Scorecards create clarity. They remove opinion. They help employees understand exactly where they are strong and where they need improvement.

A simple advisor scorecard should measure the consistent execution of the key behaviors that create an exceptional customer experience.

Performance indicators may include completing the initial greeting, identifying customer needs, acknowledging the customer's digital shopping activity, clearly explaining the trade process, presenting pricing transparently, reviewing payment options, introducing protection products, completing the delivery checklist, scheduling follow-up communication, and ensuring the overall customer experience is protected throughout the transaction.

The purpose of scoring is not punishment. The purpose is development.

Step Five: Coach Improvement

Coaching should be specific. Not: "Do better."

But: "On your next payment presentation, slow down, show all three options, and ask which option feels most comfortable."

Not: "Improve discovery."

But: "Ask three lifestyle questions before presenting the vehicle."

Not: "Handle objections better."

But: "When a customer says the price is too high, acknowledge the concern, show market data, and reconnect the price to value."

Specific coaching creates specific improvement.

The 15-Minute Daily Practice Meeting

Every sales and F&I team should begin the day with a short practice meeting. Not a lecture. Not a complaint session. Not a numbers beating. A practice session.

Fifteen minutes.

- One topic.
- One skill.
- One role-play.

- One takeaway.

Examples:

- Monday: Greeting and digital journey acknowledgment.
- Tuesday: Trade value explanation.
- Wednesday: Market-based pricing word track.
- Thursday: Payment option presentation.
- Friday: Protection product transition.
- Saturday: Asking for the business.

Small practice repeated daily produces major improvement over time.

Coaching F&I for the Modern Customer

F&I must also be coached differently. The modern F&I professional cannot rely on pressure. They must rely on trust, education, and relevance.

Effective F&I coaching should focus on ownership discovery, risk-based product presentation, compliance, and menu consistency. Additionally, it must emphasize customer language, objection handling, time management, and transparency.

The goal is not simply to sell more products. The goal is to help customers make informed ownership decisions. When customers feel educated instead of pressured, trust increases. And product acceptance often improves.

AI and Coaching

Artificial intelligence is changing dealership coaching. AI can help managers review calls, score conversations, identify missed opportunities, and track objection patterns. Additionally, it can provide practice scenarios, deliver instant feedback, and monitor consistency.

AI does not replace the manager. It strengthens the manager. It allows coaching to become more consistent, measurable, and scalable. The future dealership will not coach occasionally. It will coach continuously.

Accountability Without Embarrassment

Coaching cultures require accountability. But accountability should not mean humiliation. The goal is not to catch people failing. The goal is to help people improve. Public recognition should be common. Public embarrassment should not.

Employees must know that the standard is clear and performance will be measured. Furthermore, they need to understand that coaching will happen, improvement is expected, and support will always be provided.

That combination creates a healthy performance culture.

The Manager's Weekly Coaching Rhythm

Every manager should follow a weekly rhythm.

Daily:

- Observe customer interactions
- Coach specific behaviors
- Recognize strong execution
- Weekly:
- Review scorecards
- Identify skill gaps
- Assign practice
- Measure improvement

Monthly:

- Review performance trends
- Update coaching priorities
- Recognize top improvement
- Adjust training focus

Coaching cannot be random. Random coaching produces random results. Consistent coaching produces consistent performance.

The Culture Shift

In traditional dealerships, training is often viewed as something new employees need. In high-velocity dealerships, coaching is something everyone receives. New employees. Veteran employees. Managers. F&I. BDC. Service advisors. Everyone.

Why? Because everyone influences trust. Everyone influences friction. Everyone influences velocity. A dealership committed to growth must become a dealership committed to practice.

Executive Action Plan

This week, implement a simple daily coaching rhythm.

- Choose one skill per day.
- Practice it for 15 minutes.
- Observe it during live customer interactions.
- Score it.
- Coach it.
- Repeat.

Start with these five:

1. Greeting and rapport.
2. Digital journey acknowledgment.
3. Market-based pricing explanation.
4. Trade value conversation.
5. Asking for the business.

Do not overcomplicate it. Start small. Stay consistent. Build the habit.

Chapter Summary

Talent is not enough. Training is not enough. Meetings are not enough. High-velocity dealerships are built through daily coaching, repetition, accountability, and practice. The customer should never be the practice field. The customer should experience the performance. Managers must inspect what they expect.

Employees must practice before the game. And the dealership must build a culture where improvement happens every day. Because consistency creates trust. Trust creates velocity. And velocity creates growth.

CHAPTER 11

FROM TRANSACTIONS TO RELATIONSHIPS

Why Lifetime Customer Value Is the New Gross Profit

The Most Dangerous Number in Automotive Retail

For decades, dealerships have obsessed over one number: Gross Profit Per Retail Unit. Every day, managers ask how much gross they made, how much they held, how much discount they avoided, and how much front-end profit they generated.

Those questions are not wrong. They are simply incomplete. Because the most important number in the dealership is not profit per transaction. **It is profit per customer.** And there is a massive difference between the two.

The Transaction Trap

Many dealerships unknowingly fall into what I call: The Transaction Trap. The dealership becomes focused on maximizing today's deal.

Every decision is made around today's gross, today's unit, today's bonus, today's objective, and today's scoreboard. Ultimately, the customer becomes nothing more than a transaction.

A deal. A number. A unit. And once the customer leaves, the relationship often ends. The dealership celebrates the sale. The customer disappears. Until they need another vehicle. Or worse... Until they buy somewhere else.

The Lifetime Value Mindset

Progressive dealerships think differently. They ask: **“What is this customer worth over the next ten years?”** The answer is usually shocking.

Consider a customer who:

- Purchases four vehicles over a lifetime.
- Services each vehicle.
- Purchases protection products.

- Refers friends and family.
- Leaves positive reviews.
- Remains loyal.

That customer may be worth:

- \$20,000
- \$25,000
- \$30,000
- \$35,000+

Yet many dealerships are willing to damage that relationship over a few hundred dollars of additional gross profit today. That is not business strategy. That is short-term thinking.

The Economics of Trust

Trust changes the economics of customer relationships. When trust increases, closing ratios and retention improve while service visits, referral activity, and review activity all increase. Consequently, both marketing costs and acquisition costs decrease.

The same customer becomes dramatically more profitable. Not because they paid more. Because they stayed longer. The goal is not extracting more value from customers. The goal is creating more value for customers. The profit follows.

Why Customers Leave

Most dealerships assume customers leave because of price. Price certainly matters. But it is rarely the only reason. Customers leave or, worse, never come in or back because they felt pressured, ignored, or manipulated. Furthermore, they frequently feel rushed, surprised, or completely forgotten.

In other words: They lost trust. People return to businesses they trust. People leave businesses they do not. It is really that simple.

The Relationship Economy

The automotive industry is entering a new era. A relationship economy. In the past, information created advantages. Today, relationships create advantages. Customers can easily find pricing, reviews, incentives, inventory, and trade values online. Information is everywhere. Trust is rare. And rare things become valuable. The dealerships that create trusted relationships will dominate the next decade.

The First Sale Is the Beginning

Too many dealerships treat delivery as the finish line. It is not. Delivery is the starting line. The customer relationship should begin at delivery. Not end there. Think about what typically happens. The customer buys. The dealership celebrates. The customer drives away. Then, silence follows as weeks and months pass, causing the dealership to completely disappear until it is time to sell another vehicle. This is not relationship building—it is transactional management, rather than focusing on the actual Ownership Experience. The customer owns the vehicle far longer than they buy it. Most dealerships focus heavily on the purchase experience. Very few focus equally on the ownership experience.

The ownership experience includes:

- Service visits
- Maintenance reminders
- Technology support
- Vehicle questions
- Warranty concerns
- Trade cycle planning
- Future purchase preparation

The dealership that remains engaged throughout ownership earns loyalty. The dealership that disappears becomes forgettable.

The Service Department Is the Relationship Department

Many dealerships view service as a separate business. It is not. Service is the relationship department. Consider this: A customer may buy a vehicle every four to six years. Instead, customers may visit the service department two, three, or even four times a year, meaning service naturally creates far

more customer touchpoints than sales. Ultimately, every single visit either strengthens or weakens that trust.

The most profitable dealerships understand this. Service retention is customer retention. Customer retention is profitability.

The Referral Multiplier

One satisfied customer is valuable. A referring customer is priceless. Most dealerships spend enormous amounts of money acquiring strangers. Yet often ignore the customers most likely to help them grow.

Satisfied customers refer their family, friends, neighbors, co-workers, and social networks. Trust spreads. The highest converting lead source in the world remains a trusted recommendation because people believe people they know far more than advertising, promotions, or slogans, making reviews the new referrals.

Today's customer journey often begins with reviews. Customers want proof. They want reassurance. They want validation. Every positive review becomes a digital referral. Every negative review becomes a warning. The question is simple: Would your customers enthusiastically recommend your dealership? If not, the problem is rarely marketing. It is usually experience.

Customer Memory Is Emotional

Customers do not remember every detail. **They remember how they felt.**

They remember whether they trusted you, whether you respected their time, and whether the process felt fair. Furthermore, they remember whether promises were kept and whether you followed through.

Emotions create memories. Memories create loyalty. Loyalty creates profitability. The strongest customer retention strategy in the world is making people feel good about doing business with you.

Building a Relationship Culture

Relationships cannot be delegated. They must become part of the culture. Every employee should understand: “We are not selling vehicles.” “We are building customers.” That shift changes behavior.

It changes communication, follow-up, and service interactions, while also reshaping delivery expectations and leadership decisions.

Everything becomes focused on the long-term relationship. Not the short-term transaction.

The Five Relationship Commitments

Every dealership should commit to five promises.

1. We Will Respect Your Time

- No unnecessary waiting.
- No unnecessary friction.

2. We Will Be Transparent

- No surprises.
- No games.
- No hidden agendas.

3. We Will Stay Connected

- The relationship continues after delivery.

4. We Will Earn Your Trust

- Every interaction matters.

5. We Will Be Here for the Long Term

- Not just for today’s sale.
- For your ownership journey.
- These commitments create loyalty.

The Customer for Life Formula

Customer Experience creates:

**Trust creates:
RETENTION**

**Retention creates:
REFERRALS**

**Referrals create:
GROWTH**

**Growth creates:
PROFITABILITY**

Most dealerships start with profitability. The best dealerships start with the customer. Everything else follows.

Executive Action Plan

Calculate the average lifetime value of a customer in your dealership.

Include:

1. Vehicle purchases
2. Service revenue
3. F&I income
4. Parts revenue
5. Referral revenue

Then ask: “What are we doing today to earn the next transaction?” Not today’s. The next one. And the one after that. And the one after that. The answer will reveal whether you are operating a transaction business or a relationship business.

Chapter Summary

The future of automotive retail belongs to dealerships that stop measuring success one transaction at a time. The most profitable customer is not the customer who pays the most today.

The most profitable customer is the customer who returns, services, refers, reviews, trusts, and stays.

Lifetime customer value is the new gross profit. Relationships are the new competitive advantage. And trust is the foundation of every relationship.

The dealerships that understand this shift will build stronger cultures, stronger customer bases, stronger communities, and stronger profits.

Because in the end, customers do not belong to dealerships. They choose where to do business, and the only vote that matters is how they decide to spend their money.

Every day.

And they choose trust.

CHAPTER 12

THE VELOCITY OF TRUST DEALERSHIP

The Complete Blueprint for the Dealership of the Future

The Future Is Already Here

Throughout this book, we have explored a simple but powerful idea: trust creates velocity, velocity creates profitability, and profitability creates growth. The challenge for dealership leaders is that most organizations are still operating with systems designed for a different customer, marketplace, and era—especially since the customer, technology, information, and expectations have all radically changed.

Yet many dealerships continue to operate as if none of those things happened. The future dealership does not require a complete reinvention. It requires a complete realignment. A realignment around one principle: Make it easier for customers to buy.

Every strategy, process, technology investment, compensation plan, and leadership decision should be evaluated through that lens.

- If it creates trust, keep it.
- If it creates friction, remove it.

Everything else becomes surprisingly simple.

The Velocity of Trust Formula

The dealerships that will dominate the next decade understand one fundamental equation:

TRUST → VELOCITY → PROFITABILITY → GROWTH

While most dealerships attempt to reverse the equation by chasing profitability, gross, volume, and market share first, the best dealerships begin with trust because it accelerates every other outcome. When trust increases, customers buy faster, employees perform better, service retention improves, referrals and reviews grow, advertising becomes more efficient, and customer lifetime value increases.

Trust is not soft. Trust is measurable. Trust is operational. Trust is profitable.

The Velocity of Trust Dealership Model

The Velocity of Trust Dealership is built upon eight pillars.

Pillar One: Transparent Pricing

The future dealership does not fear transparency. It embraces it.

Today's customers are more informed than at any point in automotive history. With just a few clicks, they have access to market pricing, vehicle comparisons, customer reviews, manufacturer incentives, and accurate trade-in values. Information is no longer controlled by the dealership; it is readily available to everyone. As a result, the dealership's role has shifted from being the gatekeeper of information to becoming a trusted advisor who helps customers make confident and informed decisions.

The negotiation advantage no longer exists. Trust becomes the advantage.

Transparent pricing creates an environment where customers can make faster decisions with greater confidence. By eliminating uncertainty and reducing the need for negotiation, it lowers friction throughout the buying process and allows the conversation to focus on finding the right vehicle and solution for the customer. The result is a smoother transaction, a better overall experience, and a stronger foundation of trust between the customer and the dealership.

Customers should spend their time deciding whether to buy the vehicle. Not trying to decode the pricing strategy.

Pillar Two: Single Point of Contact

Customers hate being passed around.

Traditional dealerships create multiple handoffs:

- Salesperson.
- Manager.

- Finance.
- Delivery specialist.
- Service introduction.

Each handoff introduces risk. Each handoff creates friction.

The Velocity of Trust dealership moves toward a consultative ownership model where one primary advisor guides the customer through most of the journey.

- One relationship.
- One advocate.
- One experience.
- One accountable professional.
- Customers do not want departments.
- They want solutions.

Pillar Three: The 90-Minute Deal

Time is the currency customers value most. The future dealership respects it. The goal is not speed for speed's sake. The goal is eliminating waste.

The 90-minute deal forces leadership to remove:

- Waiting.
- Redundancy.
- Bottlenecks.
- Duplicate data entry.
- Approval delays.
- Unnecessary handoffs.

Customers notice. And trust increases. Nothing communicates respect more powerfully than respecting a customer's time.

Pillar Four: Frictionless Technology

Technology should never complicate the experience. It should simplify it.

Technology should exist to create identity, continuity, visibility, and automation throughout the customer journey. Its purpose is not to replace human interaction but to enhance it by ensuring that information flows seamlessly and consistently across every touchpoint. The best technology is almost invisible to the customer. They do not notice the systems working behind the scenes; they simply feel known, recognized, prepared for, and supported throughout their experience. When technology is used correctly, it strengthens relationships by making every interaction more personal, relevant, and effortless.

Technology should accelerate trust. Not replace it.

Pillar Five: Coaching Culture

The future dealership is not built through hiring. It is built through development.

- Every employee must practice.
- Every manager must coach.
- Every leader must inspect what they expect.

The best organizations understand:

Training is an event.

Coaching is a culture.

When coaching becomes daily, consistency improves. When consistency improves, trust increases. When trust increases, velocity follows.

Pillar Six: Service as a Growth Engine

Many dealerships mistakenly treat service as a department. The Velocity of Trust dealership treats service as a relationship strategy. The service drive is where trust is reinforced. Again. And again. And again.

Every customer visit creates an opportunity to build loyalty, strengthen relationships, solve problems, demonstrate value, and earn future business. Whether the interaction takes place in the showroom, service drive, online, or over the phone, each touchpoint shapes the customer's

perception of the dealership. The organizations that consistently view every visit as a chance to deepen trust and create value are the ones that turn one-time transactions into lifelong customer relationships.

Customers may buy every five years. They service multiple times every year. Service is where relationships live.

Pillar Seven: Leadership Without Bottlenecks

The old dealership was built around controllers. The future dealership is built around coaches. Leaders must stop asking: “How much gross did we hold?”

And start asking:

- How much friction did we eliminate?
- How much trust did we create?
- How much capability did we build?
- How much faster did we make the process?

The future manager develops people. The future manager removes obstacles. The future manager protects process. The future manager creates velocity.

Pillar Eight: Lifetime Customer Value

The dealership of the future no longer focuses on transactions. It focuses on relationships.

Every customer represents far more than a single transaction. Each customer is a potential source of future vehicle purchases, ongoing service and maintenance visits, valuable referrals to friends and family, positive online reviews that strengthen your reputation, and countless future opportunities to grow your business. When viewed through this lens, every customer interaction becomes an investment in the long-term success and profitability of the dealership

The customer relationship does not end at delivery. It begins there. The organizations that understand this shift will outperform those still chasing short-term wins.

The Compensation Revolution

One of the biggest barriers to transformation is compensation.

Many dealerships claim they want transparency, trust, teamwork, and an exceptional customer experience. Yet their compensation plans often reward the exact opposite behaviors—negotiation over transparency, individualism over teamwork, gross retention over customer advocacy, and departmental silos over organizational collaboration. The reality is simple: people do what they are paid to do. If compensation and incentives are not aligned with the dealership's stated values, the culture will always follow the pay plan rather than the mission statement.

The compensation plan always tells the truth. People do what they are paid to do. The Velocity of Trust dealership aligns compensation with desired behaviors.

Compensation should reinforce the behaviors that create long-term customer loyalty and sustainable dealership growth. Instead of rewarding short-term transactions alone, pay plans should recognize customer satisfaction, retention, process compliance, service introductions, referral generation, team performance, and the creation of lifetime customer value. When compensation aligns with these outcomes, employees naturally focus on building relationships rather than simply closing deals, creating a culture where trust, accountability, and customer advocacy thrive.

If compensation rewards friction, friction will survive. If compensation rewards trust, trust will grow.

The New Scorecard

The traditional dealership scorecard focused heavily on financial outcomes. The Velocity of Trust dealership measures both outcomes and behaviors.

What gets measured gets managed, and what gets managed improves. A dealership committed to building trust and creating velocity should monitor a balanced scorecard that includes customer, operational, employee, and financial performance metrics. Customer metrics should

include closing ratio, customer satisfaction, retention, referral rate, and review volume. Velocity metrics should focus on transaction time, appointment show rate, inventory turn, lead response speed, and follow-up completion. Employee metrics should measure coaching participation, training completion, employee retention, and process compliance. Financial metrics should include gross profit, F&I income, service absorption, and lifetime customer value. Together, these measurements provide a comprehensive view of dealership health and ensure that success is evaluated not only by short-term profitability but also by long-term customer and organizational growth

The scorecard drives behavior. Behavior drives culture. Culture drives results.

What the Future Customer Wants

The customer of the future is not asking dealerships to perform miracles. They are simply asking for an experience built on transparency, respect, convenience, consistency, simplicity, and trust. These expectations are not unreasonable; they have become the standard in nearly every other industry. The dealerships that embrace these principles will earn loyalty, referrals, and long-term relationships, while those that resist change risk becoming increasingly irrelevant to the modern consumer.

The dealerships that deliver these consistently will win. The dealerships that resist change will struggle. Not because they lack inventory. Not because they lack technology. Not because they lack talent. Because they create unnecessary friction.

The Final Leadership Question

As you leave this book, there is one question every leader should ask: **“If I opened a dealership today from scratch, would I build it exactly the way I operate today?”**

Most leaders answer: “No.”

That answer reveals the opportunity. The future dealership is not built by protecting tradition. It is built by challenging it. Not everything old is wrong. But everything should be examined.

Through one lens:

Does it build trust or create friction?

The answer determines whether it belongs in the future.

Your Competitive Advantage

Inventory can be copied. Pricing can be copied. Facilities can be copied. Technology can be copied. Advertising can be copied.

Trust cannot. Trust becomes culture. Culture becomes experienced. Experience becomes reputation. Reputation becomes market share. And market share becomes growth.

The ultimate competitive advantage is not what you sell. It is how people feel when they do business with you.

Final Executive Action Plan

Over the next 90 days:

Days 1–30

- Identify friction.
- Walk the process.
- Time transactions.
- Interview customers.
- Survey employees.
- Map bottlenecks.

Days 31–60

- Eliminate friction.
- Simplify approvals.
- Reduce handoffs.
- Improve communication.
- Streamline technology.
- Redesign workflows.

Days 61–90

- Build trust.
- Coach daily.
- Measure consistency.
- Recognize progress.
- Improve transparency.
- Reinforce culture.

Small improvements compounded daily create transformational results.

Chapter Summary

The dealership of the future, demonstrating that surviving the next decade requires a complete structural realignment around one core principle: making it easier for customers to buy.

The Trust Equation: Rather than chasing profit first, elite dealerships lead with trust. This operational asset naturally drives transaction speed (velocity), which inherently accelerates profitability and growth.

The 8 Pillars of Realignment: Modernized operations abandon legacy silos in favor of transparent pricing, a single point of contact (SPOC), the 90-minute deal, invisible technology, a daily coaching culture, service-driven retention, roadblock-free leadership, and customer lifetime value.

The Structural Shift: To sustain this model, leaders must overhaul legacy compensation plans and traditional scorecards to reward trust-building behaviors, transparency, and efficiency rather than short-term gross retention.

The Bottom Line: Inventory, pricing, facilities, and technology can all be easily copied by your competitors—but organizational trust cannot. The future belongs to the most trusted rooftops, not just the largest ones.

Chapter 13:

Call Me Crazy? Customer Lifetime Value Matters

Call me crazy, but what if we stopped treating the sale of a vehicle as the finish line and started treating it as the opening kickoff?

For decades, the automotive retail industry has been deeply addicted to the short-term transaction. We celebrate the "one and done" delivery, ring the bell on the showroom floor, and immediately shift our focus to the next up. Meanwhile, the service department operates in its own completely isolated silo, chasing daily repair order counts while treating sales as a separate company that just happens to share the same roof.

This transactional blindness is costing dealerships millions in unrealized revenue. The lifeblood of any truly sustainable business isn't the single transaction; it is Customer Lifetime Value (LTV).

To unlock the true velocity of growth, we have to stop dating our customers and marry them instead. That means completely breaking down the walls between sales and service, aligning their long-term economic interests, and creating an ecosystem where everyone is incentivized to build lifetime relationships.

The Massive Disconnect: Silos Destroy Trust and Value

Consider the traditional journey: a sales consultant spends hours building trust, navigating digital retail tools, and overcoming friction to deliver a vehicle. Once the paperwork is signed, that customer is frequently forgotten by the sales department. They are handed off to a service department they don't know, to meet an advisor they've never seen, to execute a process they don't completely trust.

If that customer leaves and never returns for service, the dealership loses thousands of dollars in high-margin fixed operations revenue. Conversely, if a service advisor sees a loyal customer three times a year for maintenance but fails to notice their vehicle is nearing the end of its lease or finance term, that prime upgrading opportunity walks right out the door to a competitor.

Service naturally creates far more customer touchpoints than sales. Every single service visit either strengthens or weakens customer trust. If we want to maximize LTV, we must weave sales and service together into a seamless, lifelong retention loop.

How do we do that? We change the compensation model to reward the behaviors that benefit the customer, the employee, and the dealership simultaneously. We introduce residual income to automotive retail.

The Residual Compensation Model: Aligning the Teams

Let's look at some arbitrary but highly illustrative numbers to see how we can structurally unite sales and service through shared financial incentives:

1. The Sales Consultant's Service Residual: \$10 per RO

Imagine a pay plan where a sales consultant receives a quarterly residual bonus of \$10 for every Repair Order (RO) generated by a customer they originally sold.

Suddenly, that sales consultant has a massive financial stake in ensuring their customer actually utilizes the service drive. They won't just walk the customer back to service during delivery as a formality; they will personally introduce them to an advisor, follow up before their first oil change, and maintain an active relationship. They become a true relationship manager because their pipeline pays them residually long after the initial sale.

2. The Service Advisor's Sales Residual: \$50 per Repeat Sale

Now look at the flip side. Imagine a system where a service advisor earns a \$50 bonus for every repeat sale generated by a customer assigned to their service portfolio.

With this incentive, the service advisor is no longer just selling spark plugs and brake pads; they are actively protecting the dealership's future sales pipeline. They will pay closer attention to vehicle equity, respect the customer's time meticulously, and ensure the service experience is flawlessly transparent. When they spot a customer ready for a new vehicle, they won't hesitate to facilitate a warm handoff back to the sales team.

Team Member	Trigger Event	Residual Reward	Strategic Impact
Sales Consultant	Sold Customer Brings Vehicle in for Service	\$10 per RO (Paid Quarterly)	Drives service retention; forces continuous follow-up.
Service Advisor	Service Customer Buys Next Vehicle from Store	\$50 per Repeat Sale (Paid Quarterly)	Protects the sales pipeline; incentivizes elite customer care.

What This Accomplishes

Implementing a cross-departmental, residual-based compensation model accomplishes three critical goals:

1. Unprecedented Customer Retention

When Sales, Service, and Fixed Operations are financially aligned around the customer's entire ownership lifecycle, departmental silos disappear. The customer experiences one dealership, one relationship, and one consistent experience. Sales consultants remain engaged long after delivery, service advisors become advocates for future vehicle purchases, and customers develop stronger emotional ties to the dealership. As a result, customers are less likely to defect to independent repair facilities and less likely to purchase their next vehicle from a competitor.

2. Employee Retention and Career Growth

Residual compensation creates long-term earning opportunities that reward relationship-building rather than constant prospecting. Employees who cultivate customer loyalty benefit financially from the ongoing value they create. This encourages team members to stay with the dealership longer, deepen customer relationships, and invest in their own

professional development. Reduced turnover lowers recruiting and training costs while preserving institutional knowledge and customer continuity.

3. Compensating the Team for the Right Behaviors

Most traditional compensation plans reward immediate volume, gross profit, or short-term performance metrics. While effective for driving transactions, they can unintentionally encourage transactional behavior. Residual compensation shifts the focus toward trust, transparency, follow-through, and customer advocacy. Employees are rewarded for behaviors that benefit both the customer and the dealership's long-term success. When compensation aligns with loyalty, everyone wins—the customer, the employee, and the organization.

Dare to Imagine: The Power of Legacy and Leverage

Dare to imagine what long-term residual income translates to for your team. In an industry notorious for high employee turnover, imagine offering your sales professionals and service advisors a career path where they can build a predictable, compounding book of business—just like an insurance agent or a financial planner.

A sales consultant who sells 150 cars a year and retains those customers in service could easily see hundreds of repair orders rolling through the shop each quarter. That \$10 per RO turns into a steady, reliable income stream that rewards their past execution and keeps them loyal to your rooftop. You stop losing great talent to competitors because their compounding residual asset is tied directly to your dealership.

For the dealership, this is how you build an unbreakable competitive advantage. When you prioritize LTV, your advertising becomes radically more efficient because you aren't constantly spending massive amounts of money to conquer new, anonymous website traffic to replace the customers you lost out the back door. Your market share stabilizes, your profitability accelerates, and your organization shifts from chasing survival every month to cementing a lasting legacy.

The Velocity of Trust demands that we rethink our structures. Trust compounds, momentum compounds, and when you align your compensation with Customer Lifetime Value, your revenue compounds too. It is time to stop playing the short game. Marry your processes, incentivize your people for long-term loyalty, and build an organization that thrives for decades.

Measuring What Matters: The Moneyball Lesson for Dealerships

In baseball, conventional wisdom once measured players by statistics such as batting average, RBIs, and stolen bases. Then came baseball analyst Bill James, whose work inspired the book and film *Moneyball*. James demonstrated that teams were often measuring the wrong things. The statistics everyone focused on did not always correlate with winning games. Instead, he identified overlooked metrics that more accurately predicted success, allowing organizations to build stronger teams while spending less money.

Retail automotive faces a similar challenge today. Most dealerships continue to measure and reward transactions—monthly sales volume, gross profit, units delivered, repair orders written, and products sold. While these metrics are important, they only measure the outcome of a single event. They do not measure the true value of a customer relationship. The real health of a dealership should be measured by Customer Lifetime Value (CLV)—the total revenue and profit generated throughout the customer's ownership journey, including vehicle purchases, service visits, F&I products, referrals, and repeat business.

Consider the numbers. Industry data shows dealerships spend an average of approximately \$739 in advertising and marketing expense for every vehicle retailed, representing nearly \$10 billion annually across America's franchised dealerships. Yet most of that investment is directed toward acquiring the next customer rather than retaining the one already sitting in the driveway. Imagine if dealerships invested an additional \$739 into employee development, customer retention initiatives, relationship-based compensation plans, and ownership-lifecycle engagement. If that investment helped retain a customer worth \$20,000 or more over their lifetime, the return would dwarf the value of acquiring a single transaction.

The lesson from Moneyball is clear: organizations win when they measure what truly drives success. Transactions matter, but customer lifetime value matters more. The dealerships of the future will not simply ask, "How many cars did we sell this month?" They will ask, "How many customers did we keep for life?" Because when loyalty becomes the primary metric, profitability, retention, referrals, and long-term growth naturally follow.

Final Chapter Summary

The future of automotive retail belongs to dealerships that create trust faster than their competitors. Trust is no longer a customer-service initiative. Trust is a business strategy. Trust is an operational strategy. Trust is a leadership strategy. Trust is a profitability strategy. The Velocity of Trust dealership is not built around control. It is built around confidence. Not around pressure. Around transparency. Not around transactions. Around relationships. Not around friction. Around trust. Because trust creates velocity. Velocity creates profitability. Profitability creates growth. And growth creates legacy.

The future dealership has already arrived. One question remains:

Will you lead it?

CONCLUSION

THE TRUST ADVANTAGE

Throughout this book, we have explored dozens of ideas, strategies, processes, and leadership principles, but every chapter ultimately points to a single truth: trust—not inventory, advertising, facilities, technology, or market share—is the ultimate competitive advantage. For decades, dealerships competed through information, but today information belongs to everyone; customers know pricing, incentives, reviews, trade values, competitors, and inventory availability, meaning the advantage of the information is gone while the trust advantage remains.

The businesses that thrive in the next decade will not necessarily be the largest, but rather the most trusted, because they will remove friction, simplify complexity, respect customer time, coach their people, embrace transparency, and build relationships instead of transactions. Most importantly, they will understand that there is no neutral and everything either creates trust or creates friction—including every phone call, email, text, showroom visit, website interaction, service appointment, customer conversation, leadership decision, process, policy, and compensation plan.

The remarkable part is that trust is available to every dealership for free, as it does not require a larger advertising budget, facility, or inventory, but instead requires leadership, courage, and a willingness to challenge traditions that no longer serve the customer. The opportunity in front of our industry is extraordinary because dealerships have never had greater access to technology, tools, training, customer insights, and operational data. Ultimately, the question is not whether transformation is possible, but whether leaders are willing to pursue it, because the Velocity of Trust is not a theory—it is a decision to simplify, coach, serve, lead, and build a dealership that customers want to buy from, employees want to work for, and communities want to support.

**Trust creates velocity.
Velocity creates profitability.
Profitability creates growth.
And growth creates legacy.**

What This Book Was Really About

On the surface, this book explored many topics including transparency, one-price selling, customer psychology, friction, technology, fixed operations, culture, leadership, and change management. But underneath every chapter lies a single principle: trust. Trust is what customers seek, what employees need, what leaders must create, and what organizations must protect. Ultimately, every operational, growth, and leadership challenge eventually becomes a trust challenge, and the organizations that understand this reality gain an extraordinary advantage because trust changes everything.

The Velocity of Trust

One of the most important lessons in this book is that trust is not simply a moral concept; it is an operational concept. Trust creates speed, reduces friction, accelerates decisions, improves communication, increases confidence, and creates momentum—and momentum creates velocity. For too long, many dealerships have attempted to solve growth challenges by increasing advertising, inventory, spending, or pressure, but the better solution often lies elsewhere: remove friction, increase trust, and allow velocity to emerge. When trust grows, customers move faster, employees perform better, managers coach more effectively, and departments collaborate more efficiently. The entire organization begins operating at a different speed, and that speed becomes a competitive advantage built on trust that is remarkably difficult to copy.

The Dealership of the Future

Throughout this book, I have argued that the dealership of the future will look very different from the dealership of the past because it will be more transparent, customer-centered, technology-enabled, efficient, and relationship-focused. But perhaps most importantly, it will be more human. Technology will continue evolving, artificial intelligence will continue advancing, and automation will continue increasing, yet trust will remain irreplaceable. Customers will still want guidance, confidence, relationships, and the reassurance of dealing with people who genuinely care about their success. The dealerships that understand this will thrive,

while those that ignore it will struggle, because the future belongs to organizations that combine modern technology with timeless trust.

Leadership's Greatest Responsibility

Every dealership leader ultimately influences culture above all else. Processes, technology, and training certainly matter, but culture determines whether any of those investments succeed, how employees behave, how customers are treated, and how trust is created or destroyed. As leaders, our responsibility extends beyond profitability; we are responsible for creating environments where employees, customers, communities, partners, and families can succeed. The best leaders understand that business is ultimately about people, and people thrive where trust exists.

The Choice

Every dealership now faces a choice: continue operating according to assumptions built for a different era, or embrace a future built on transparency, simplicity, accountability, and trust. Neither path is easy, as change requires courage, commitment, and leadership, but the rewards are significant. By making this shift, dealerships can unlock greater customer loyalty, employee engagement, operational efficiency, profitability, and growth. This opportunity is available to every dealership willing to pursue it, because the future will not belong to the largest organizations, but to the most trusted ones.

A Personal Challenge

As you close this book, I encourage you to resist a temptation that exists throughout our industry: the belief that "my customers are different, my market is different, or my brand is different." While every dealership has unique circumstances, one truth remains universal—without customers, the business does not exist.

I also encourage you not to try to change everything at once. Meaningful transformation rarely begins with a massive initiative. It begins with a single decision, a single conversation, a single process improvement, and a single act that builds trust.

Ask yourself: What is one thing I can do tomorrow to increase trust with my customers, my employees, or my community? Start there. Then do another. And another.

Over time, momentum compounds. Trust compounds. Growth compounds. Before long, small improvements become cultural change, and cultural change becomes a competitive advantage.

The future is not built through one grand moment. It is built through hundreds of small decisions made consistently over time. Choose to make the next one count.

Final Thoughts

Throughout my career, I have had the privilege of working with remarkable dealership leaders across North America, ranging from those operating large organizations with significant resources to those managing small ones with very few. Yet the best leaders all shared one characteristic: they understood that business is ultimately about relationships, and relationships depend on trust. The dealerships that create trust create confidence, which in turn creates velocity, and that velocity ultimately creates growth. That is the formula, the opportunity, and the future.

Thank you for investing your time in these pages. My hope is that this book challenges assumptions, sparks conversations, and inspires action. Most importantly, I hope it helps you build a dealership that customers trust, employees are proud to work for, and communities are proud to support. Because in the end, trust is not simply a business strategy—trust is the strategy, and the future belongs to those who earn it. Thank you for investing your time in these pages. Now the work begins. The future dealership is waiting.

Go build it.

ACKNOWLEDGMENTS

No book is ever written alone. While my name appears on the cover, the ideas, lessons, and experiences contained within these pages have been shaped by countless individuals who have influenced my journey throughout a career spanning more than four decades in automotive retail.

First, I would like to thank the thousands of dealership professionals I have had the privilege to work alongside over the years. Dealer Principals, General Managers, Sales Managers, Finance Directors, Service Leaders, and frontline team members have taught me far more than any classroom ever could. Your willingness to share your challenges, successes, and insights helped shape many of the principles found in this book.

To all the dealership clients and employees, past, present and future of APS Dealer Services, thank you for your trust, partnership, and commitment to continuous improvement. Many of the strategies and concepts discussed in these chapters were refined through real-world implementation within your organizations. Your dedication to serving customers and developing people continues to inspire me.

I would also like to thank my colleagues, business partners, mentors, and friends throughout the automotive industry. Your support, encouragement, feedback, and friendship have made a meaningful impact on both my personal and professional growth. To the many industry leaders who challenged conventional thinking and pushed our industry forward, thank you for demonstrating that innovation, transparency, accountability, and customer experience can coexist with strong business performance. Your example helped reinforce many of the ideas presented in this book.

Most importantly, I want to thank my family and my trusted circle. Your patience, encouragement, understanding, and unwavering support made this project possible. Writing a book requires countless hours of reflection, revision, and commitment; thank you for believing in me and supporting the vision behind these pages.

Special Thanks to My "Tribe of Mentors"

We are all a byproduct and compilation of the experiences and interactions we encounter along the way. As a student first and a coach second, I have been shaped and molded by staying curious, refusing to take things at face value, and continually asking how and why. This never-ending desire to learn has allowed me to fill my toolbox with useful strategies from the best of the best across many industries. While I cannot delineate everyone—including some I have met in person and others whose wisdom I have absorbed from afar—this space allows me to "name names" and publicly thank those who, whether they know it or not, have molded me and played a role in my growth and education.

Special thanks to:

Geoff & David Penske, David Brodtman, Robert Volatile Sr., Harry Lemon, James Clear, Eric Thomas, Fred Beans, Todd Buch, Paul Muller, Jeremiah Shelton, Luis Garcia, Larry Dorfman, John Haines, Pete Maxwell, Steve Bernardino, Paul Bibb, Jay Thomas, Gregory Gentile, Alan McCormack, Bob Twining, Ziad Nashed, Dave Swartz, John and Bruce Masano, Dolores Shank, Matt Kersey, Bob Rafferty, Tod Pongia, Tom Borah, Randy Castaldi, Roy, Michael & Randy Chapman, Patrick Abad, Patty Hanna-Levin, Adam Marburger, Cindy Zieba, Dave Duncan, Sally Freeman, Billy Juechter, Dennis Demnicki, Gary Reischer, Dimitrius Naylor, Chris Saraceno, Tony Robbins, Lawrence Bossidy, Ram Charan, Beth Shoemaker, Ed Kardon, Dave Swartz, Lori Leathers, Bobby Nichols, Nicole Dorenzo, my sons Charles IV and Christopher Scalies, Angie Kogut, my brother Tony, and yes, my mother Angeline Scalies and my late father Charley.

Finally, thank you to you, the reader. The fact that you invested your time in this book tells me that you care deeply about leadership, customer experience, culture, and the future of automotive retail. My hope is that these ideas challenge assumptions, inspire action, and help create stronger dealerships, more effective leaders, and better experiences for both customers and employees.

The future of our industry will be shaped by those willing to embrace change, challenge the status quo, and build organizations worthy of trust. Transformation begins with courageous leadership, and if this book

inspires even one dealership to create a better customer experience, a stronger culture, or a healthier future for its employees, then its purpose has been fulfilled. Thank you for allowing me to be part of your journey.

ABOUT THE AUTHOR

Chuck Scalies didn't just build a career in the automotive industry—he grew up inside it. From his earliest days in retail, he was a student captivated not by the cars themselves, but by the people, the process, the conversations, and the small, teachable moments that shaped every customer interaction. While others focused on the metal, Chuck focused on learning the craft: every deal was a lesson, every challenge was a chance to grow, and every day was another page in the classroom he never wanted to leave. This mindset of being a lifelong student of the industry became the foundation of everything he would go on to build.

Today, Chuck is a recognized automotive consultant, executive coach, speaker, and business strategist with nearly four decades of experience helping dealerships improve performance, profitability, leadership effectiveness, customer experience, and organizational culture. As the Managing Partner, Co-Owner, and Head Coach of APS Dealer Services, he has spent years in the trenches, working shoulder-to-shoulder with dealer principals, general managers, sales leaders, finance directors, and fixed operations teams. His practical, results-oriented approach focuses on helping dealerships modernize operations, bridge the gap between traditional retail practices and modern consumer expectations, and create sustainable competitive advantages through leadership, accountability, technology, and trust.

Throughout his career, Chuck has been a passionate advocate for operational excellence and customer-centered retailing, built on his core philosophies:

“People buy from people they trust,” and “No need to ever sell 'em, just listen and allow them to buy.”

His passion for developing people led him to create APS PracticePro™ – F&I and Sales Training, a comprehensive training and coaching system designed to build consistent, repeatable, high-performance habits across dealership teams, reflecting his belief that growth is a daily discipline.

The lessons, observations, and strategies developed throughout his career are reflected in his book, *The Velocity of Trust*, which serves as a guide

for dealership leaders committed to building stronger organizations and delivering exceptional customer experiences. Yet, if you ask Chuck what he's most proud of, he won't mention the platforms, the products, or the titles; he'll talk about the sales professionals who found their confidence, the managers who discovered their voice, and the teams who learned to believe in themselves again.

Chuck resides in the Greater Philadelphia area of Pennsylvania and continues to work with dealerships nationwide through consulting, executive coaching, training, and technology-driven performance improvement initiatives. Guided by the conviction that *"The future belongs to organizations that move at the speed of trust,"* his mission remains unchanged: to help automotive professionals grow—one skill, one habit, and one day at a time.

Connect with Chuck:

For speaking engagements, consulting, coaching, or dealership transformation initiatives, visit [APSDDealerServices.com](https://apsdealerservices.com), email cscalies@apsdealerservices.com, or call/text 610-637-4056.

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Instagram: @chuckscalies

Facebook: @chuckscalies

LinkedIn: Chuck Scalies

TOOLS FOR IMPLEMENTATION

APPENDIX A

THE 90-DAY VELOCITY OF TRUST IMPLEMENTATION WORKBOOK

Purpose

This workbook is designed to help dealership leaders turn the principles of *The Velocity of Trust* into daily action.

Transformation does not happen from one meeting. It happens through disciplined execution over time.

The next 90 days should focus on three phases:

Identify friction.

Eliminate friction.

Build trust.

DAYS 1-30

PHASE ONE: IDENTIFY FRICTION

Objective

Find the places where your dealership creates unnecessary delay, confusion, distrust, or customer frustration.

Leadership Questions

- Where do customers wait?
- Where do employees wait?
- Where does information get repeated?
- Where do handoffs occur?
- Where do numbers change?
- Where does trust leak?
- Where does velocity stop?

Customer Journey Audit

Measure the following:

1. Greeting to test drive: _____ minutes
2. Test drive to appraisal: _____ minutes
3. Appraisal to payment presentation: _____ minutes
4. Payment presentation to agreement: _____ minutes
5. Agreement to F&I: _____ minutes
6. F&I to delivery: _____ minutes
7. Total transaction time: _____ minutes

Top Five Friction Points

Customer Feedback Question

Ask ten recent customers:

“What was the most frustrating part of your experience?”

Record answers:

DAYS 31-60

PHASE TWO: ELIMINATE FRICTION

Objective

Remove the biggest process obstacles slowing trust and velocity.

Priority Friction Point #1

Problem:

Root Cause:

Owner:

Action Plan:

Deadline:

Priority Friction Point #2

Problem:

Root Cause:

Owner:

Action Plan:

Deadline:

Priority Friction Point #3

Problem:

Root Cause:

Owner:

Action Plan:

Deadline:

Process Improvements to Implement

- Reduce handoffs.
- Eliminate repeated data entry.
- Prepare vehicles before appointments.
- Confirm digital activity before arrival.
- Standardize pricing explanations.
- Time every transaction.
- Coach daily.

DAYS 61-90

PHASE THREE: BUILD TRUST

Objective

Turn friction reduction into a permanent trust-building culture.

- Daily Leadership Commitments
- Each day, managers should:
 - Observe three customer interactions.
 - Coach three employees.
 - Recognize one employee.
 - Review one transaction time.
 - Remove one obstacle.
- Weekly Leadership Review
- Each week, review:
 - Average transaction time
 - Customer wait time
 - Closing ratio

- Appointment show rate
- Customer reviews
- Employee coaching activity
- Process compliance

90-Day Success Metrics

Before:

Average transaction time: _____

Closing ratio: _____

CSI/review score: _____

Appointment show rate: _____

Inventory turn: _____

After:

Average transaction time: _____

Closing ratio: _____

CSI/review score: _____

Appointment show rate: _____

Inventory turn: _____

APPENDIX B

DEALERSHIP SELF-ASSESSMENT SCORECARD

Rate each category from 1 to 5.

- 1 = Poor
- 2 = Inconsistent
- 3 = Average
- 4 = Strong
- 5 = Best Practice

Trust

Customers clearly understand pricing. _____

Customers are not surprised by fees. _____

Customers trust trade explanations. _____

Customers receive consistent communication. _____

Customers feel respected. _____

Total Trust Score: _____ / 25

Velocity

Transactions average under 90 minutes. _____

Vehicles are ready before appointments. _____

Keys are easy to locate. _____

Trade appraisals happen quickly. _____

F&I delays are minimal. _____

Total Velocity Score: _____ / 25

Transparency

Pricing is market-based and explainable. _____

Payments are presented clearly. _____

Trade values are explained professionally. _____

Protection products are presented transparently. _____

Customers do not feel pressured. _____

Total Transparency Score: _____ / 25

Coaching Culture

Managers coach daily. _____

Employees practice word tracks. _____

Role-play is normal. _____

Scorecards are used. _____

Improvement is recognized. _____

Total Coaching Score: _____ / 25

Technology

Systems are integrated. _____

Customers do not restart online work. _____

Customer data flows properly. _____

Inventory is visible. _____

Automation reduces manual work. _____

Total Technology Score: _____ / 25

Overall Dealership Score

Trust: _____

Velocity: _____

Transparency: _____

Coaching: _____

Technology: _____

Total Score: _____ / 125

Score Interpretation

100-125: Velocity of Trust Leader

75-99: Strong but inconsistent

50-74: Significant friction exists

Below 50: Transformation required

APPENDIX C

LEADERSHIP COMMITMENT PLEDGE

As a dealership leader, I commit to building an organization where trust is the foundation of growth.

I commit to:

- Respecting the customer’s time.
- Eliminating unnecessary friction.
- Creating transparent processes.
- Coaching employees consistently.
- Measuring what matters.
- Rewarding behaviors that build trust.
- Building relationships, not just transactions.
- Leading with courage.
- Challenging outdated traditions.

Creating a dealership customers want to buy from, and employees want to work for.

I understand that every interaction either builds trust or creates friction.

I choose trust.

Leader Name: _____

Title: _____

Dealership: _____

Date: _____

Signature: _____

APPENDIX D

VELOCITY OF TRUST OPERATING DASHBOARD

Daily Metrics

- Units sold
- Appointments set
- Appointments shown
- Average transaction time
- Average customer wait time
- F&I wait time
- Deliveries completed
- Reviews generated
- Coaching sessions completed
- Weekly Metrics
- Closing ratio
- Lead response time
- Appointment show rate
- Average front-end gross
- Average F&I gross
- Inventory turn
- Customer satisfaction
- Employee coaching participation

Monthly Metrics

- Total units
- Total gross
- Net profit
- Service retention
- Sales retention
- Employee turnover
- Customer lifetime value
- Referral volume
- Review score

- Average days to sale

Leadership Review Questions

- Where did friction increase?
- Where did trust improve?
- What delayed customers?
- What process broke down?
- Who needs coaching?
- What should we eliminate?
- What should we strengthen?

APPENDIX E

ONE-PRICE TRANSFORMATION ROADMAP

Step One: Leadership Alignment

Before changing pricing, leadership must agree on the philosophy.

Questions:

- Why are we moving to transparency?
- What customer fears are we eliminating?
- How will we explain this to employees?
- How will we measure success?

Step Two: Market-Based Pricing Discipline

Every vehicle must be priced with confidence.

Review:

- Market comparisons
- Age of inventory
- Equipment
- Condition
- Reconditioning
- Competitive availability

Step Three: Employee Training

Train every employee to explain:

- Why the price is fair
- How pricing is determined
- Why negotiation was removed
- How customers benefit
- How the dealership benefits

Step Four: Customer Messaging

Use clear language:

- No negotiation.
- No surprises.
- Market-based pricing.
- Fair and transparent.
- Fast and simple.
- Step Five: Compensation Alignment
- Pay plans must reward:
- Volume
- Customer experience
- Process compliance
- Retention
- Velocity

Step Six: Monitor and Adjust

Track:

- Closing ratio
- Gross per unit
- Inventory turn
- Customer reviews
- Employee adoption
- Transaction time

APPENDIX F

THE 90-MINUTE DEAL PROCESS MAP

Phase One: Digital Handshake

Time Target: 0–15 Minutes

Actions:

- Greet customer.
- Confirm digital activity.
- Confirm vehicle of interest.
- Confirm trade status.
- Confirm expectations.
- Prepare for test drive.

Standard:

The customer never restarts the process.

Phase Two: Vehicle Validation

Time Target: 15–45 Minutes

Actions:

- Present vehicle.
- Connect features to lifestyle.
- Complete test drive.
- Appraise trade simultaneously.
- Confirm emotional fit.

Standard:

Vehicle, keys, and paperwork are ready before the customer arrives.

Phase Three: Consultation and Commitment

Time Target: 45–75 Minutes

Actions:

- Present pricing.
- Review trade value.
- Present payment options.
- Discuss protection options.
- Answer questions.
- Ask for commitment.

Standard:

Numbers are clear, transparent, and easy to understand.

Phase Four: Delivery and Departure

Time Target: 75–90 Minutes

Actions:

- Complete paperwork.
- Pair phone.
- Review safety features.
- Introducing service.
- Schedule second delivery.
- Thank you to the customer.

Standard:

The customer leaves confident, not confused.

FINAL NOTE:

I do not have a monopoly on knowledge, but I do know one thing with certainty: without customers, no business can survive. Meeting customers where they are—and serving them the way they want to be served—matters.

The Velocity of Trust is not built through a single decision. It is earned through hundreds of small decisions made every day. Every friction point removed, every employee coached, every minute saved, and every customer interaction strengthened contributes to something larger.

Trust creates velocity. Velocity creates profitability. Profitability creates growth. And growth, sustained over time, creates legacy.

The organizations that thrive in the future will not necessarily be the biggest or the oldest. They will be the ones that consistently earn trust—from their customers, their employees, and their communities—one decision at a time.