

F&I Manager Training & Development

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LESSON 3: WORD TRACKS WON'T SAVE YOU

Customers give us objections all the time. We are trained to say the same responses when we hear those objections. This is the nature of word tracks. It's basically just a pattern of conversation that the customer, although unaware, is supposed to follow.



Entertain for a moment that you're trying to explain why somebody needs gap insurance: "Mr. customer, blah blah blah blah blah..." We do it so many times that we develop a pattern.

Let's say that you want to describe a problem. You're going to have a very specific pattern of unpacking that idea for the customer. Like a martial artist using a physical pattern to slip or block an attack from their opponent, we use a verbal pattern to describe how someone can benefit from GAP coverage. Understanding that we are using a pattern, the question then becomes; can we measure, or modify, the effectiveness of our communication patterns?

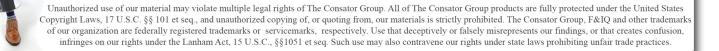
If we're able to broaden the verbal patterns that we operate within, then we can communicate more effectively with other people. Learning more verbal patterns allows you to be more effective in the conversation. Like having two or three word tracks for GAP instead of one. You can deploy the word track you hope will be most effective.

These verbal patterns can be effective, until you meet someone that recognizes the pattern for what it is, a manipulation. Once they see through it, you're in trouble.

A black belt in martial arts is someone who can see and run a lot of different patterns. They are not stuck with two or three. They understand the mechanics and are able to adapt in the moment.

"Real combat is spontaneous, not rehearsed"

- Bruce Lee





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A black belt in F&I doesn't need to follow a script. They possess the ability to go anywhere in the conversation with their customer. They are able to openly discuss products and benefits without fear of where the conversation goes.

This comes from having two very important characteristics;

- 1) First, is developing a deep understanding of how your products work, how claims are handled, and how the product helps create **The Best Ownership Experience**™ for your customer. In short, professional competency.
- 2) The second is having good intent. If our intent is about doing something "to" the customer, rather than something "for" the customer, we cannot fully be open in our conversations. This comes from hiding the truth or facts from people. If our intentions have a spirit of nobility, then we can open up more fully with the person across from us, we can communicate better, and shorten the transaction time. In short, the second component is just having good character.

Our goal, from the very first moment, should be to make sure the customer understands who we are.

In order to do that, we must ask ourselves:

- Who I am, do I always operate with integrity and honesty?
- Do I know how to perform my job at the highest professional level?

Because, if I'm only there for the money, it's likely I'm not going to put in the work to create the **Best Ownership Experience**TM for my customer. And once they discover you're only there for yourself, the transaction will slow down, and the profit will shrink as you try to negotiate through their reluctance. This is where word tracks fall apart.

Be well.

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