

# THINK LIKE AN F&I MANAGER

EFG Subprime Intelligence



## FEELING THE WARM FUZZIES FROM CONSUMERS YET?

While the automotive industry has led the nation in recovering from the Great Recession, auto financing companies are still working to **overcome the negative fallout** from the lending industry.

As subprime competition heats up with more independent financing companies entering the market, **reputation management** with dealers and the end-consumer is becoming more important.

By providing value to dealerships and consumers with complimentary consumer protection products, **smart lenders are setting their dealership partners up for success in the F&I department** while enhancing their brand, increasing customer retention and referrals, and driving loan volume.

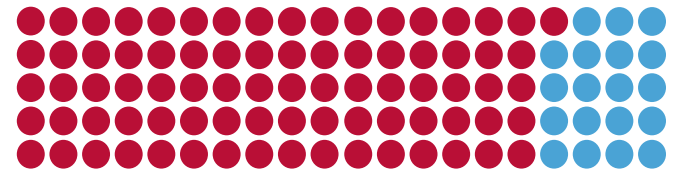


## PROBABLY NOT

According to the 2014 Makovsky Wall Street Reputation Study, **Financial Services Company Executives Report:**

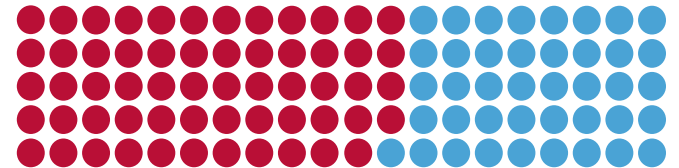
**81%**

believe the financial crisis continues to have a major effect on stakeholder perceptions of their companies



**64%**

say negative perception of the industry affected their company's reputation over the last 12 months



**27%**

is the average business loss in the last two years as reputation and customer service issues persist

