

# THINK LIKE AN F&I MANAGER

EFG SubPrime Intelligence



## The Impact of Gen Y

Gen Y's buying power is steadily increasing and dealerships are scrambling to understand how to sell to this generation.

There are more Gen Yers than Boomers

Gen Y represents 40% of potential car buyers today

Gen Y will make 75% of all auto purchases by 2025

It's well known that Gen Yers research all their options before making a purchase decision. By the time they get to an F&I manager, they most likely know what type of financing they want and any corresponding F&I products. And, just like the rest of the world, Gen Yers expect their time to be respected. To keep this age group from tuning out, jumping to "no," or simply leaving, F&I managers are trying to shorten the process by presenting financing that is bundled with products tailored to this audience. The ease of presentation offers a better ability to upsell Gen Y'ers.

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