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# How Consumer Financing Can Benefit Your Customers

Talking about consumer financing options with customers isn't always comfortable. But when you master the art of having consumer financing conversations, you're helping customers make smarter financial decisions. Whether customers want to preserve cash, upgrade to better models, or get those "must-have" items, financing can be a powerful tool for your customers' success.

**5 ways consumer financing can help your customers**

1. Financing could help your customer preserve cash on hand. Your customer might have been planning on paying with cash, but you could share that with financing they could save the cash they have on hand. They could keep it for emergencies or for use on another purchase.

2. Consumer financing could give your customer extra buying power. Whether they're buying a sofa or a set of tires, a larger purchase could help fit into their budget when they use your store financing. They could pay for their purchase over time with convenient monthly payments. By offering consumer financing, you're providing a valuable service that can help make a significant difference in your customers' lives.

3. Financing can help your customer get what they really want or need today. A dream purchase, like an engagement ring, or a practical purchase, like car repairs or a new washing machine, could become a reality with financing. And with financing, your customer may be able to upgrade to a nicer or more feature-filled model, and take it home today without waiting.

4. Consumer financing can encourage customers to rely on you in the future. When your customer has a credit account with you, they are more likely to shop with you again.

~ CONSUMER FINANCING BY THE NUMBERS

| 63% | 50% | 18% |
|---|---|---|
| Of shoppers say that once they have used in-store consumer financing, they are likely to shop at the same store more often. | Of retail store consumer financing cardholders are extremely likely to use the card again. | Have already made repeat purchases using their consumer financing. |

Synchrony Business. Synchrony Biannual Major Purchase Study (2023).

5. *Financing might even be interest-free.*
   With some promotional financing offers, your customer may not pay any interest on their purchase. If your store is offering an interest-free or deferred interest promotion, be sure to let the customer know, and to explain how those offers work.

Want to help your customers get what they really want while building lasting relationships? Discover how Synchrony's financing programs can work for your business.

**Get Started**
Now that you understand the benefits, learn our framework to address common customer concerns.