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SOLVE Hesitations about Consumer Financing

With the right approach, you can transform your conversations about consumer financing from awkward moments into chances to build trust with customers. The SOLVE framework is a simple yet powerful tool to help you handle consumer hesitations about financing with confidence.

S	O	L	V	E
Show you are listening	Openly acknowledge concerns	Link to financing solutions	Validate with customer proof	Emphasise urgent offers

5 common hesitations and how to SOLVE them

1. *When customers prefer cash*
   Instead of pushing back, acknowledge their preference.

S	O	L	V	E
"I see you prefer using cash. Can you tell me more about why that's important to you?"	"I understand the appeal. Cash feels more tangible and controlled."	"Our consumer financing options actually allow you to preserve cash while still making the purchase, by paying over time."	"Many customers find they can earn interest on their savings while taking advantage of our promotional financing."	"Our current promotion ends soon. Would you like to hear how it could work for you?"

2. *For concerns about interest.*
   This is a great chance to educate your customers about any promotions that could help them avoid paying interest.

S	O	L	V	E
"You mentioned worries about interest. What specific concerns do you have?"	"It's smart to be cautious about interest charges. Many customers share that concern."	"We have promotions that could help you avoid interest altogether."	"In fact, most customers who opt for promotional financing pay off their balance within the promotional period and pay no interest."	"This promotion is available today. Would you like to see how it could work for your purchase?"

3. *For concerns about how credit may increase total spending.*
   Talk with your customer about getting the item they really want or need, versus a more basic model. Use a payment estimator to show what the difference in the monthly payment would be, based on the total purchase price. And remember, the customer is in control of how much they spend. No matter how much they are approved for, they are under no obligation to spend up to their limit.

S	O	L	V	E
"I hear you're worried about overspending. Can you elaborate on that?"	"It's wise to be cautious about taking on new financial commitments.	"Our financing can actually help you get what you really need while fitting into your budget."	"Let me show you on our payment calculator how the monthly payments compare for different models."	"By applying today, you can lock in this promotional rate and decide later how much you want to finance."

4. *For financial concerns or worry about qualifying for the credit.*
   Listen and respond with empathy and respect, then, take a few minutes to educate the customer about the credit application and credit decision process. Remember to offer financing consistently to every customer, every time to comply with fair lending practices.

S	O	L	V	E
"You seem hesitant about the credit application. What concerns you most?"	"I understand this can be a sensitive topic. Many customers feel the same way."	"Our application process is quick, and there are several options if you're not immediately approved."	"Even if not approved initially, many customers succeed with a joint application or secondary lender."	"The application only takes a few minutes. You can even do it on your smartphone and see the credit decision on your own."

5. *When a customer feels too busy, or in a rush.*
   Remind your customer that an application only takes a few minutes to complete and a credit decision usually takes less than 60 seconds.

S	O	L	V	E
"I see you're in a hurry. How much time do you have available?"	"I completely understand. Your time is valuable, and nobody likes to wait around."	"Our application process is incredibly quick — usually less than two minutes."	"Most customers get a decision in under 60 seconds, and can complete their purchase right away."	"We can start the application now, and you'll likely have a decision before you finish looking around the store."

Addressing hesitations with empathy and expertise is a crucial part of building lasting relationships with customers. With practice and patience, financing discussions will soon feel like a natural, valuable part of your sales process, benefiting both your customers and your business.

Looking for more tools to handle financing conversations with confidence? Learn about Synchrony's comprehensive training and support for your sales team.

Get Started

Have you mastered the art of consumer financing conversations? Great! Now ensure you're following all fair lending rules and guidelines.