

**J.D. Power Identifies Key Behaviors for Auto Lender Sales Reps that Win Dealers' Business in Tight Market**

Ally Financial Receives Two Awards; Citizens, Subaru Motors Finance, TD Auto Finance Receive One Each

**TROY, Mich.: 11 Aug. 2022** — Sales representatives for auto lenders are facing a challenging marketplace as a combination of inflation, rising interest rates and persistently low supply of new vehicles have made it harder than ever to win new business. According to the J.D. Power 2022 U.S. Dealer Financing Satisfaction Study,<sup>SM</sup> released today, five key sales rep behaviors can mean the difference between winning over dealers with above-and-beyond service or disappearing into the background.

“Auto lender sales reps that exceed dealer expectations in areas such as responsiveness and expertise with lending programs generate dealer satisfaction scores that are as much as 190 points higher—on a 1,000-point scale—than those who just meet or miss dealer expectations,” said **Patrick Rosenberg, director of automotive finance intelligence at J.D. Power**. “Despite this huge competitive advantage, only 44% of sales reps manage to exceed dealer expectations.”

Additionally, banks significantly improve year over year and outperform captive lenders in overall dealer satisfaction. “Banks have made great strides by focusing on improving dealer satisfaction which leads to greater dealer intent to send more business,” Rosenberg said.

**Study Rankings****Captive—Mass Market Segment**

**Subaru Motors Finance** ranks highest in overall dealer satisfaction with a score of 934, followed by **Honda Financial Services** (899) and **Ford Credit** (888).

**Non-Captive National—Prime**

**TD Auto Finance** ranks highest in overall dealer satisfaction for a third consecutive year, with a score of 961. **Ally Financial** (955) ranks second and **Chase Automotive Finance** (905) ranks third.

**Non-Captive Regional—Prime**

**Citizens** ranks highest in overall dealer satisfaction for a third consecutive year, with a score of 950. **Huntington National Bank** (919) ranks second and **M&T Bank** (899) ranks third.

**Sub-Prime**

Ally Financial ranks highest in overall dealer satisfaction for a second consecutive year, with a score of 945. Chase Automotive Finance (895) ranks second and **Capital One Auto Finance** (872) ranks third.

**Lease**

Ally Financial ranks highest in overall dealer satisfaction with a score of 942, followed by Subaru Motors Finance (940) and **Ford Credit** (906).

The 2022 U.S. Dealer Financing Satisfaction Study is based on responses from 3,578 auto dealer financial professionals. The study, which was fielded in April-May 2022, measures auto dealer satisfaction in six segments of lenders: captive luxury–prime;<sup>1</sup> captive mass market–prime; non-captive national–prime; non-captive regional–prime; non-captive sub-prime; and lease.

For more information about the U.S. Dealer Financing Satisfaction Study, visit <https://www.jdpower.com/business/resource/us-dealer-financing-satisfaction-study>.

See the online press release at <http://www.jdpower.com/pr-id/2022096>.

### **About J.D. Power**

**J.D. Power** is a global leader in consumer insights, advisory services and data and analytics. A pioneer in the use of big data, artificial intelligence (AI) and algorithmic modeling capabilities to understand consumer behavior, J.D. Power has been delivering incisive industry intelligence on customer interactions with brands and products for more than 50 years. The world's leading businesses across major industries rely on J.D. Power to guide their customer-facing strategies.

J.D. Power has offices in North America, Europe and Asia Pacific. To learn more about the company's business offerings, visit [JDPower.com/business](https://www.jdpower.com/business). The J.D. Power auto shopping tool can be found at [JDPower.com](https://www.jdpower.com).

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**About J.D. Power and Advertising/Promotional Rules:** [www.jdpower.com/business/about-us/press-release-info](https://www.jdpower.com/business/about-us/press-release-info)

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NOTE: Five charts follow.

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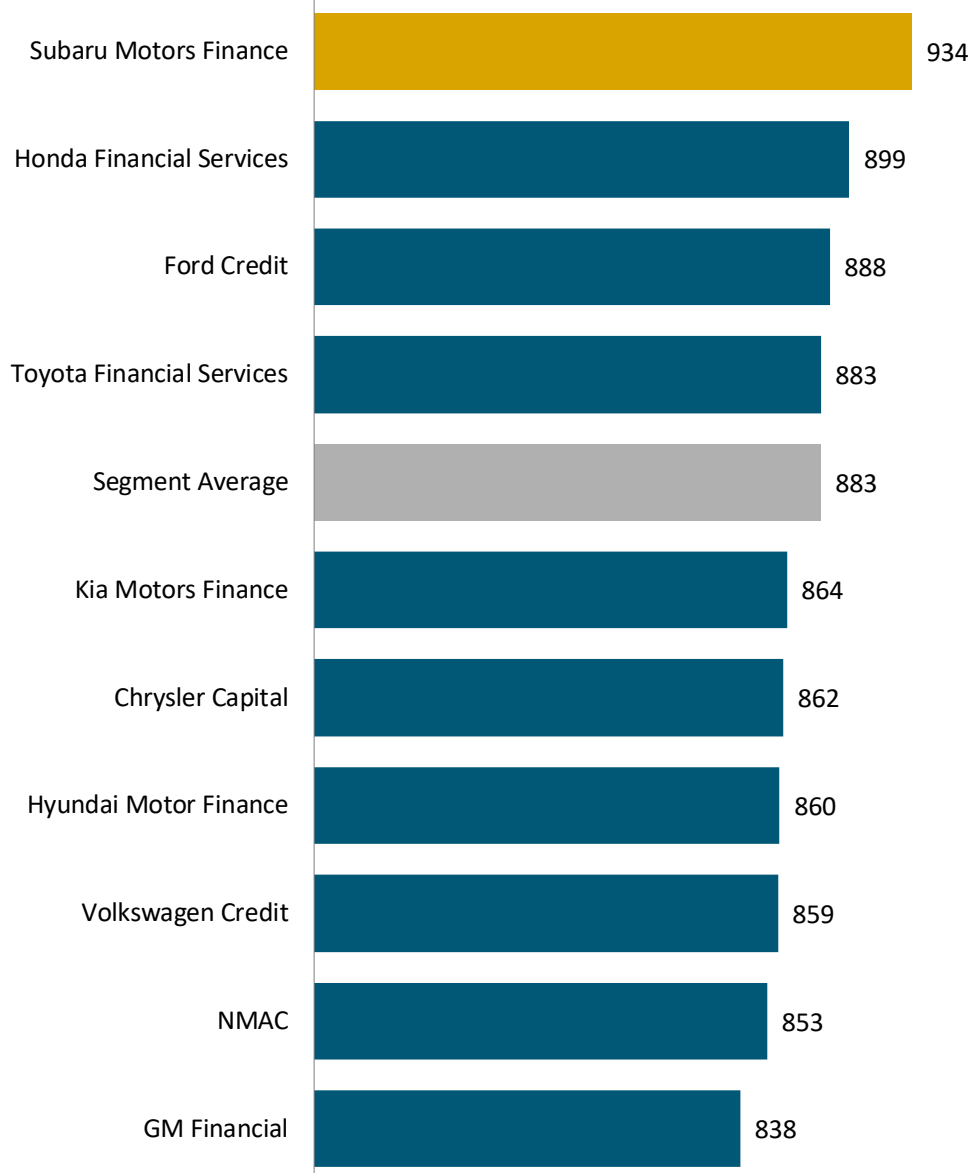
<sup>1</sup> The Captive Luxury—Prime segment is not award eligible in 2022.

# J.D. Power 2022 U.S. Dealer Financing Satisfaction Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### Captive – Mass Market



Source: J.D. Power 2022 U.S. Dealer Financing Satisfaction Study<sup>SM</sup>

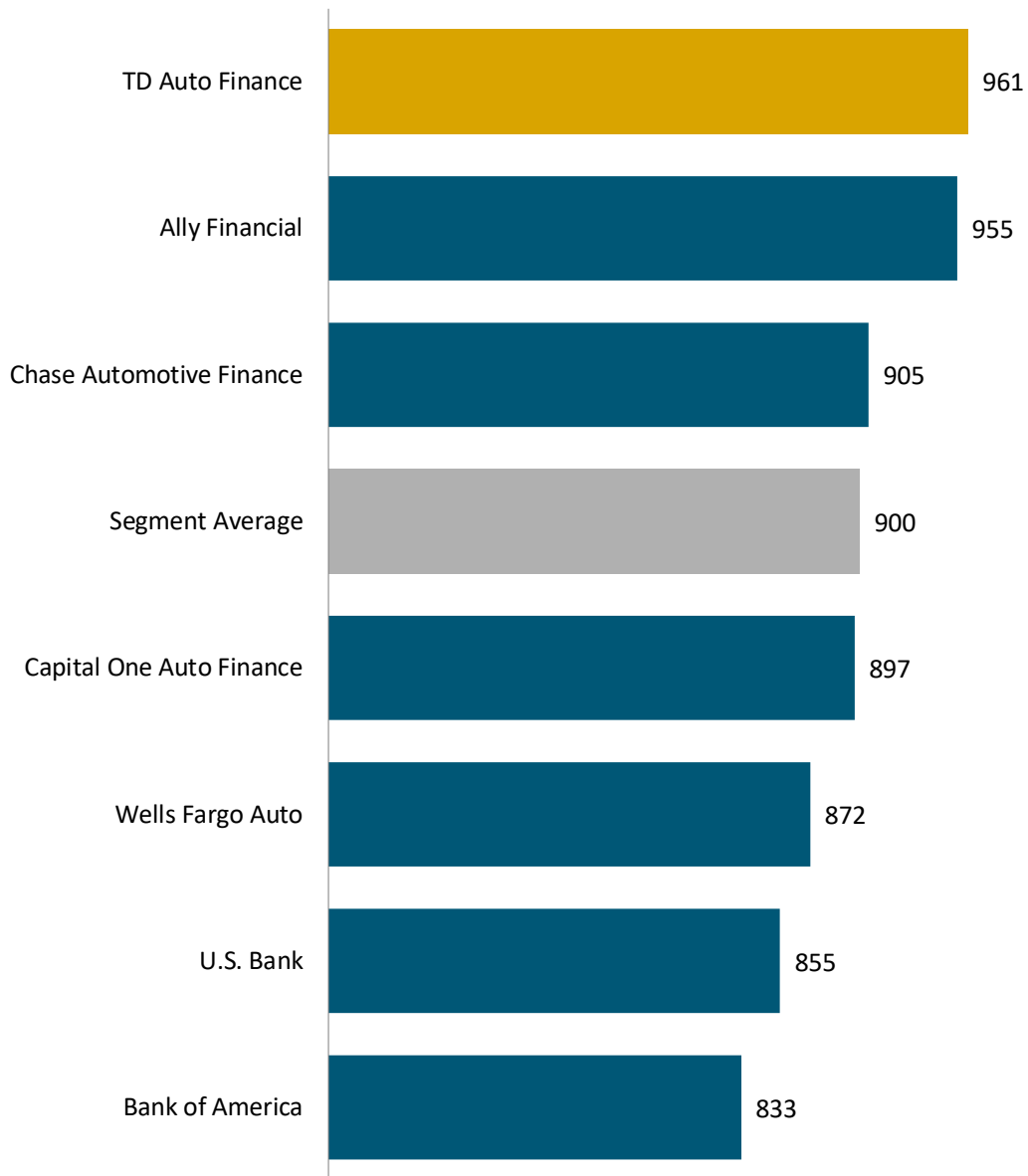
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# J.D. Power 2022 U.S. Dealer Financing Satisfaction Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### Non-Captive National—Prime



Source: J.D. Power 2022 U.S. Dealer Financing Satisfaction Study<sup>SM</sup>

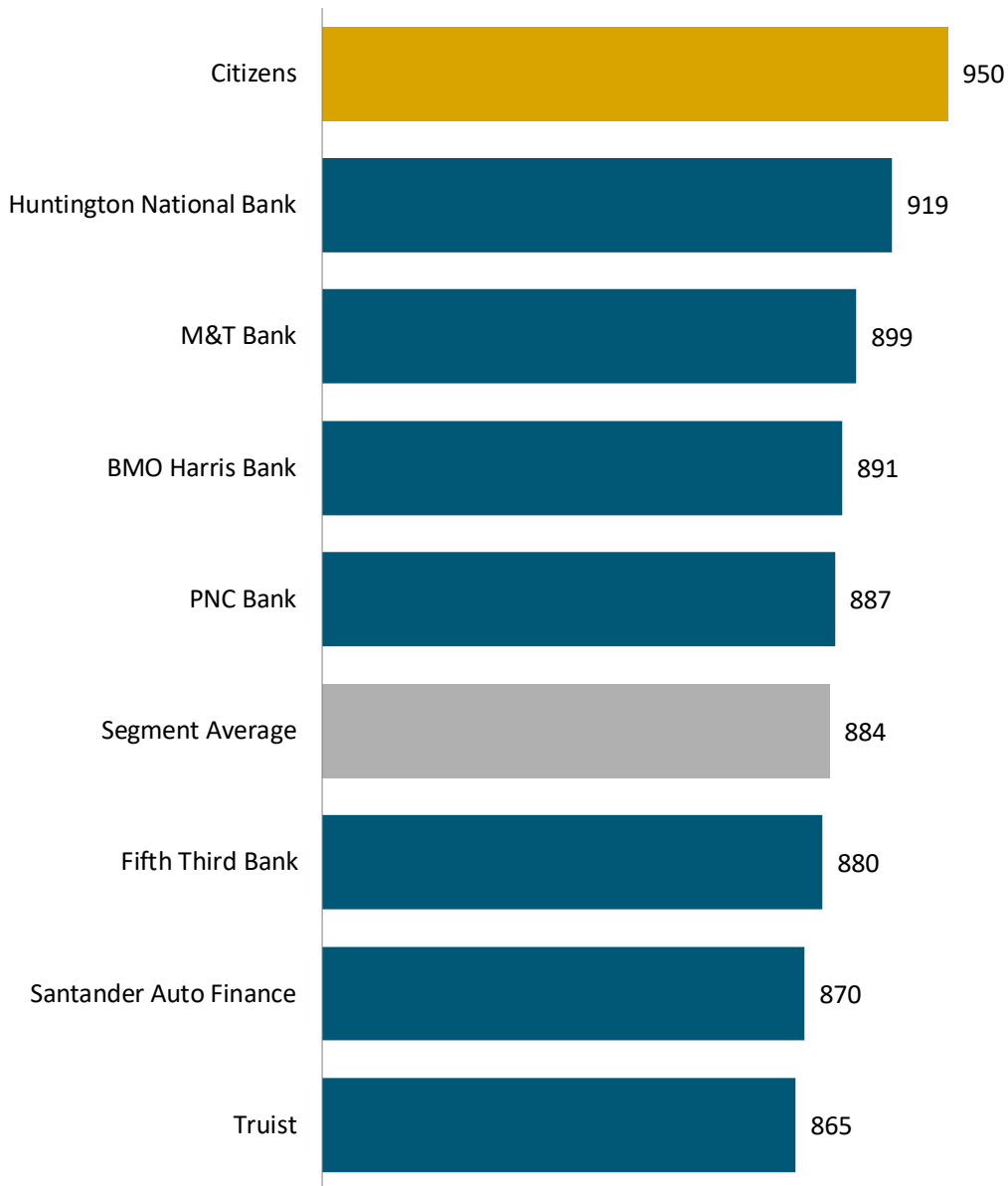
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# J.D. Power 2022 U.S. Dealer Financing Satisfaction Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### Non-Captive Regional—Prime



Source: J.D. Power 2022 U.S. Dealer Financing Satisfaction Study<sup>SM</sup>

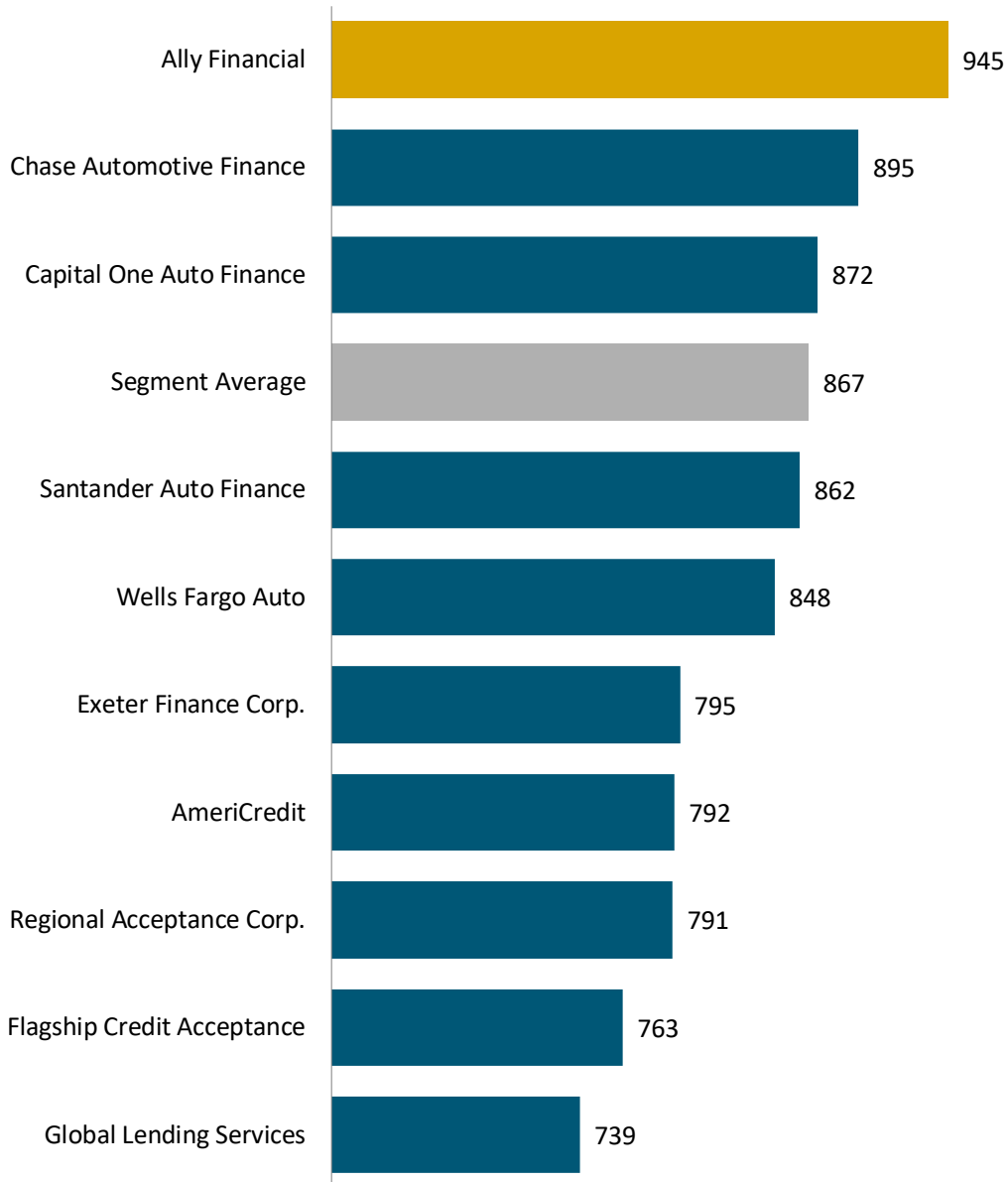
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# J.D. Power 2022 U.S. Dealer Financing Satisfaction Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### Sub-Prime



Source: J.D. Power 2022 U.S. Dealer Financing Satisfaction Study<sup>SM</sup>

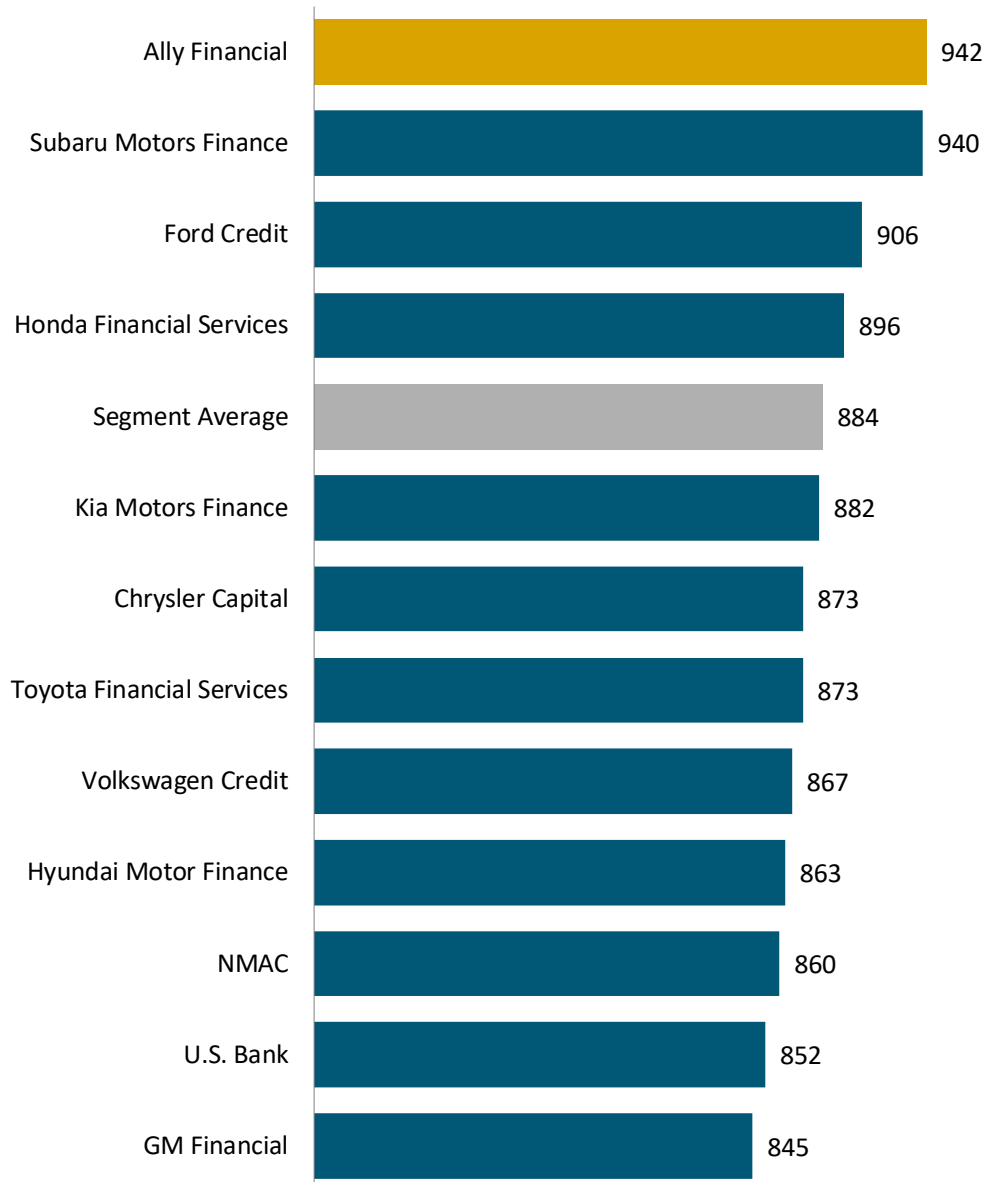
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# J.D. Power 2022 U.S. Dealer Financing Satisfaction Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### Lease



Source: J.D. Power 2022 U.S. Dealer Financing Satisfaction Study<sup>SM</sup>

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