

Mission 2.5 - User Interview Findings



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Map of the car buying process

1. Step 1 - Research Car Option

1. Many people buy cars based on what the car looks like or what they are familiar with. Instead of buying the same type of car you've always driven, it may be wiser to list the attributes you are looking for, and then do some research. Really think about what you want versus what you need.
2. For example, what do you care most about?
 1. Safety
 2. Size
 3. Cargo Space
 4. Reliability

2. Step 2 – Find Financing

1. Once you know what you are looking for, think about if you would like to buy new or used, or whether you want to buy or lease. What financing options are realistic for you based on your income and credit?

Don't borrow more money than you are comfortably able to repay.
Your credit score will directly impact the interest rate you will pay on your loan.

b. Buying vs Leasing

- Buying a car is typically a good option for someone who will continue to drive it several years after the loan is paid off, and/or will be driving more than 15,000 miles per year.
- **Leasing a car** is usually better suited for someone who wants to experience that "new car feeling" every 2-3 years and will be driving

fewer miles; above-average mileage can result in additional usage fees that add up quickly.

c. Buying a Used vs New Car

- **Buying a new car** gives you the ability to pick and choose exactly what you want. You will have the peace of mind of knowing that no one has driven the car before you and that the car is covered by a new car warranty. However, new cars are more expensive than used cars and quickly depreciate in value.
- Buying a used car is less expensive and will depreciate slower than a new car. The downside is that used cars are an unknown quantity and will likely require more frequent maintenance and repairs.

3. Step 3 – Take Your Time

1. Now that one has a better idea of your price range, start shopping around for selection and dealer incentives for your particular car choices. Do not rush out and buy the first car you see on an impulse. It's better to exercise some patience and be sure about your choice.
2. Be wary of any dealers that make you feel rushed into buying something. Shop online as well as in-person — this helps you compare prices for similar models.

4. Step 4 – Negotiate

1. Once you have found a vehicle you are comfortable with, you may want to try and negotiate for a price that you feel is fair. You're not obligated to accept any offer – be polite, but stand firm with what price you have predetermined from your budget. You can let the dealer know that you are shopping around with other dealers or sellers.
2. If you know your budget and price, you can shop around and let other sellers know what price you have been offered so they have an opportunity to beat the competitor's price.
3. Another option is buying from a private seller, but understand that those transactions won't come with any warranty or service support.

5. Step 5 – Take Precautions

1. Once you have the car chosen, take your time with all the paperwork and also make sure to test drive the car. If you are buying used, get the

vehicle accident history from CARFAX and get any and all paperwork regarding the maintenance history. Also, it's a good idea to get the vehicle inspected by a neutral third party mechanic — the cost of an inspection is well worth the comfort level knowing the vehicle is safe. Be mindful of feeling overly pressured. This is a big decision and you should proceed at your own pace.

6. Step 6 – Determine Your Payment Amount

1. Getting a lower monthly payment isn't always the best route. Sometimes a dealer will simply increase the number of months on your loan in order to lower your monthly payment, but that often means you'll pay much more in interest over the life of the loan. Be careful about ending up in car loans that last 6, 7, or 8 years— that's a long time to have a car payment (and it's a lot of interest to pay). Also, be careful about additional extras like "extended warranties" the dealer may try to include at the end.

7. Step 7 – Consider Your Other Costs

1. Your total transportation expense will include the vehicle payment, as well as everything else:
 1. Insurance
 2. Fuel Consumption
 3. Oil Changes
 4. Ongoing Maintenance
 5. License Plate Fees
 6. Etc.
2. Make sure you have added all potential costs into your monthly budget. Once everything looks good, you're ready to buy your car!
3. By doing your research, knowing exactly how much car you can afford and by taking your time, you can turn your car buying experience into a pleasant one!

User Interviews

Person 1 (Face-to-Face):

- Worried the dealer would intimidate them and rush them into buying a car without proper clarity
- Dealer would make their deal sound the best and stop me from trying other networks or bad-mouth them
- Financing is not explained well.

Person 2 (Face-to-Face):

- Car Dealers feels very rushed and salesmanship is heavy compared to explaining the cars and the financing.
- Online car buying seems more relaxed and in control.

Person 3 (Phone Call)

- Feels the car buying needs a more relaxed environment and dealership are very salesman heavy.
- Services are not well explained.

Person 4 (Face-to-Face)

- Cars are a long term investment, but feel far too rushed and I feel in the dark when discussing Car features and future value from Salesmen.

Person 5 (LinkedIn Chat)

- There needs to be a change in the Car Dealership principles, it's very archaic and is more dependent on the merit of sales than performance of the car.
- Customers are herded in and intimidated to purchase with scary financing that convinces them they are getting the best deal.

Common User Experiences and Difficulties

1. Customers feel the Car Dealership is all about salesmanship and less about the car itself.
2. The paperwork is intimidating
3. Customer feels rushed to take a decision and the opportunity to take informed decisions are very few.