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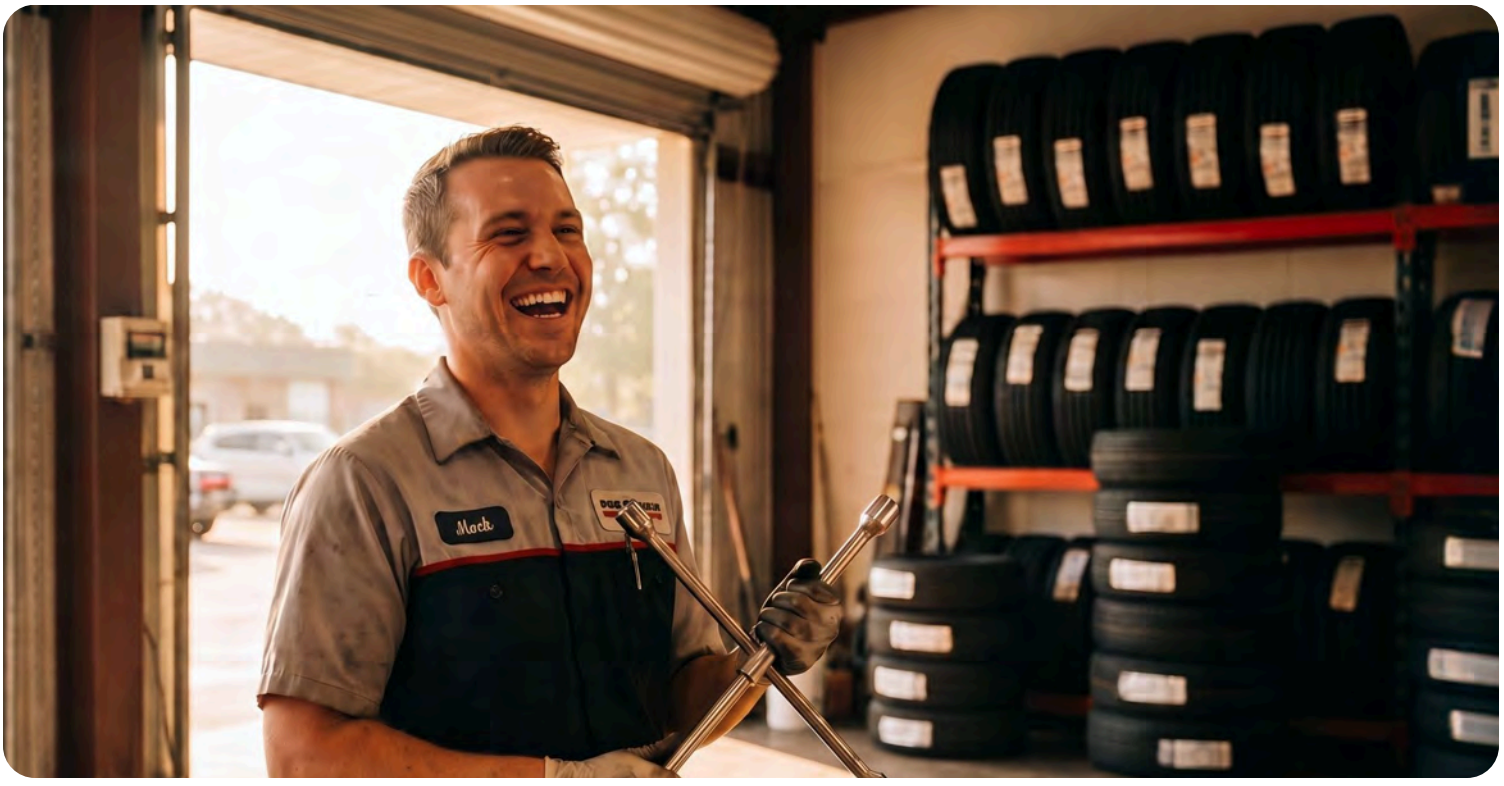
Talk to AFF

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Why Tire Retail Got Complicated—and How Top Shops Are Turning That Into an Advantage

The vehicle mix has fractured, SKU counts have deepened, and customers are asking sharper questions at the counter. Here's what's actually changed in tire retail—and what dealers gaining share are doing about it.

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The job used to be simple. A customer walked in, you matched the vehicle to a tire in a predictable price band, and the ticket closed in minutes. That model is fading fast.

Walk into a busy shop today and you'll see an EV waiting on low-rolling-resistance rubber in one bay, a half-ton on 35s in another, and a counter line where one person wants the cheapest set you have, another is asking about treadwear ratings, and a third is checking whether you offer lease-to-own. The vehicles, the questions, and the wallets are all different now — and the shops growing fastest are the ones rebuilding their process around that reality instead of fighting it.

What's actually changed at the counter?

Three shifts are driving most of the complexity tire dealers are feeling right now:

The vehicle mix has fractured. EVs and hybrids now make up a meaningful share of light-duty registrations in most U.S. markets, and they don't fit the old fitment logic. EVs are heavier, deliver instant torque, and chew through tires faster — often 20% faster than a comparable ICE vehicle, according to multiple OE and aftermarket studies. They also need quieter compounds and reinforced sidewalls. Meanwhile, the lifted-truck and performance segments keep growing on the other end. There's no longer a "typical" SKU that covers 60% of your traffic.

SKU counts have exploded. Most tire dealers are managing more line items than they did five years ago. Distributors are stocking more sizes, more load ratings, more EV-specific and all-weather options. That's good for matching customers correctly, but it raises the stakes on every recommendation.

Operating costs are pushing consumers to think differently. Fuel and total cost of ownership are back in the conversation. Rolling resistance accounts for roughly 5–15% of a passenger vehicle's fuel consumption, depending on driving conditions. Underinflation alone can drop fuel economy by around 0.2% for every 1 PSI below spec across all four tires. Customers are starting to ask about these things — or at least to listen when shops bring them up.

Are customers really shopping differently?

Yes — and the change is helpful for any shop willing to consult instead of just quote.

A few years ago, the dominant counter question was "What's your cheapest set?" That question hasn't gone away, but it's increasingly sharing space with:

- How long will these last under my driving?
- What's the warranty actually cover?
- Will these hurt my mileage?
- What's the all-in cost over the life of the tire?

That's a meaningful shift. It opens the door to value-based selling — longer-life compounds, better warranties, alignment and rotation packages — instead of a race to the bottom on sticker price. Shops that train their counter teams to walk through cost-per-mile, fuel impact, and warranty math are closing more mid and upper-tier tickets than they were three years ago.

Where the deal still falls apart

Even when the customer understands the value, the ticket can still die at payment. A $1,400 set of tires plus alignment and a TPMS service is a real number for a household carrying tighter monthly budgets, and "no" at the counter usually doesn't mean "I don't want the right tire." It means "not on this card, not today."

That gap — between the recommendation that makes sense and the payment option that works right now — is where a lot of revenue quietly walks out the door. Industry data on retail abandonment consistently shows payment friction as one of the top reasons mid-ticket auto service quotes don't convert.

The shops handling this best have stopped treating payment as the last step on the work order and started treating it as part of the sale. They offer multiple paths — cash, card, traditional financing, and, loans and lease-to-own options for customers whose credit profile or preference doesn't fit a prime option.

Where lease-to-own and second-look financing fit

Lease-to-own and second-look programs aren't a fit for every transaction, and they shouldn't be the default. But for the customer who'd otherwise downgrade two tiers or leave without buying, having that option available keeps the right tire on the right vehicle.

American First Finance (AFF) is one of the providers active in this space, working with tire and auto-service retailers across all 50 states. AFF's approach focuses on customers across a broad range of credit backgrounds — All Credit Welcome — with ongoing dealer training rather than one-time onboarding. The practical result for the counter: fewer stalled transactions, less pressure to talk customers down to a lesser tire, and a cleaner path for the ones who need a different way to move forward.

The point isn't the specific provider — it's that offering more than one way to pay is no longer optional in the current consumer environment.

What the shops winning right now are doing

A few patterns show up consistently among tire retailers gaining share:

- Treating fitment as a conversation, not a lookup — especially on EVs and heavier crossovers
- Training counter staff to lead with cost-per-mile and warranty value, not sticker price
- Offering a stack of payment options and surfacing them early, before the customer feels cornered
- Using slower bay days for ride-along training on newer vehicle platforms and how to bring up the payment conversation early

None of that requires new equipment. It requires a process that matches how customers actually shop today.

The bottom line for tire dealers

Tire retail is more complicated than it used to be. The vehicle mix is wider, the SKU count is deeper, customer expectations are sharper, and the payment landscape has more lanes than it did a decade ago.

The shops thriving in that environment have stopped wishing for the old, simpler version of the business. They've built around the one in front of them — and they're closing tickets the old playbook would have lost.

Curious how flexible payment options could work at your shop?

AFF works with tire and auto-service retailers across all 50 states to offer customers another way to move forward—All Credit Welcome.

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