

Mark Gilbert, CEO of ATN, on Boosting F&I Profitability Without Losing Buyer Trust

SCOTTSDALE, AZ, UNITED STATES, July 17, 2025 /EINPresswire.com/ -- As profit margins on new vehicles remain tight, many dealerships are turning to finance and insurance (F&I) products to protect their bottom line. However, with buyers more informed and skeptical than ever, Mark Gilbert, CEO of Automotive Training Network (ATN), says the path to higher F&I performance isn't pressure, it's trust.

"The old-school approach to F&I doesn't work anymore," says Gilbert. "Today's customer values transparency, choice, and a sense that they're making an informed decision, not being pushed into one."

F&I has become a crucial revenue stream, especially as EVs and direct-to-consumer models challenge traditional sales volumes. Products like extended warranties, service contracts, GAP insurance, and protection plans can deliver meaningful value to customers, but only when presented correctly.

According to Gilbert, upselling with integrity starts with reframing the conversation. Instead of leading with features, [ATN trains F&I managers](#) to lead with needs-based discovery. Understanding the customer's driving habits, budget comfort, and ownership timeline creates a natural path to recommending the right products, without the hard sell.

Gilbert also emphasizes that timing and tone matter. "If F&I feels like a trap at the end of a long purchase process, you've lost the opportunity. The best dealerships weave education and



expectations into the sales process early, so the F&I conversation feels like a continuation, not a detour."

ATN has recently launched updated training modules focused on ethical F&I presentation techniques, active listening, and compliance with emerging FTC and state-level regulations. These programs help dealerships balance profitability with transparency, keeping the customer experience and legal exposure in mind.

"It's not about selling less—it's about selling smarter. When buyers feel respected, they spend more and return more often," Gilbert says.

Trust is a dealership's most valuable asset in an era of online reviews, social media word-of-mouth, and instant dealer comparisons. Gilbert believes the dealerships that win in 2025 and beyond will build F&I into the customer journey with clarity, empathy, and professionalism.

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