From Showroom to Server Room: AI in Auto Finance

SPEAKERS

Brooke K. Conkle | Christopher J. Capurso

In this episode of *Moving the Metal: The Auto Finance Podcast*, hosts Brooke Conkle and Chris Capurso launch a new AI-focused segment, examining how artificial intelligence is changing auto finance through smarter chatbots and targeted advertising, digital loan applications and algorithmic decisioning, and enhanced fraud detection tools. They highlight the legal risks that come with these innovations — including unfair or deceptive acts or practices (UDAP), fair lending, bias, explainability, false positives, and increased compliance risk — and stress the importance of strong human oversight, governance, and complaint management as dealers and auto finance companies accelerate their adoption of AI in 2026.

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