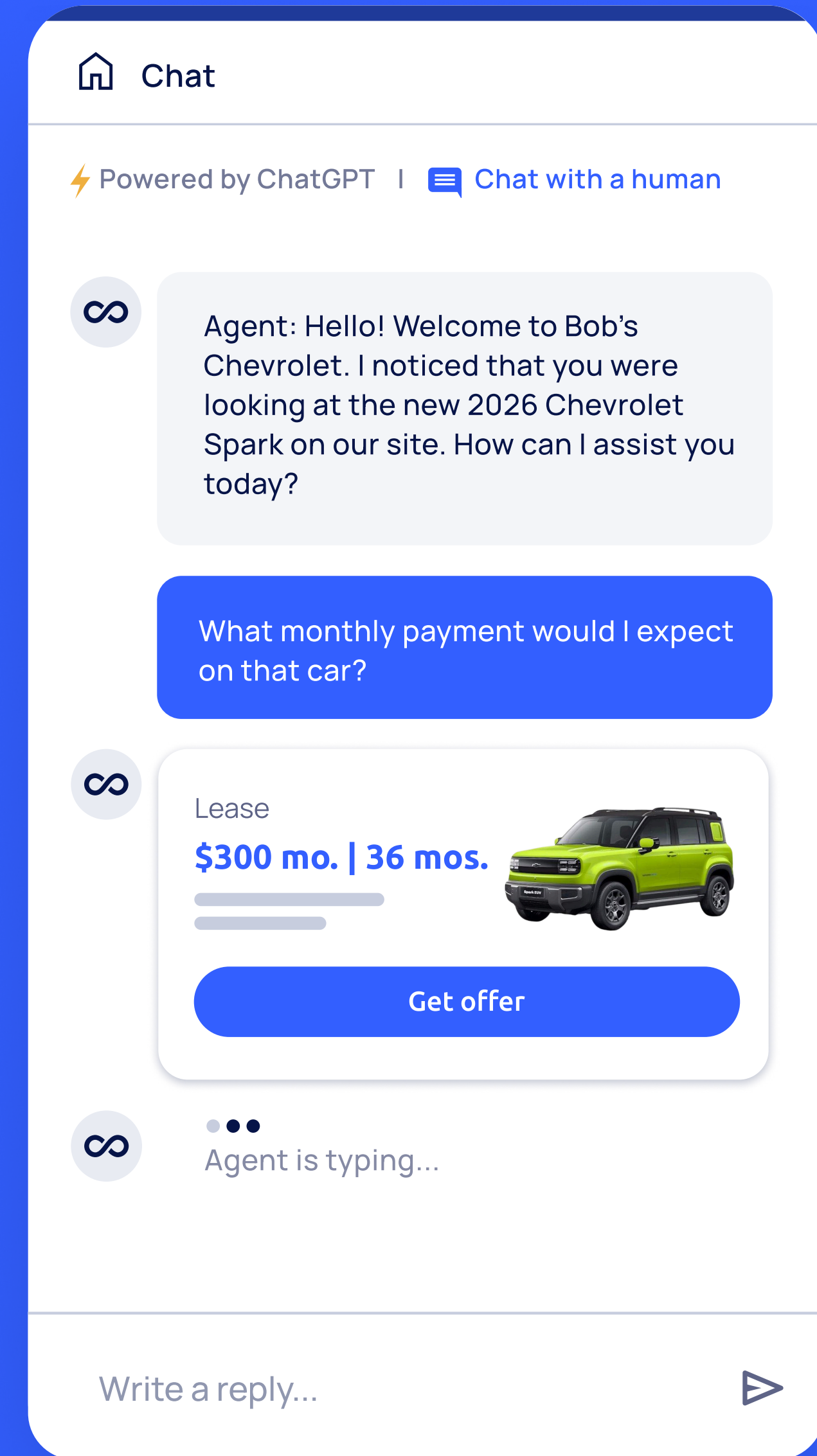


# Impact Report: How Modern Car Shoppers Are Using AI Chat to Buy and Service Their Next Vehicle

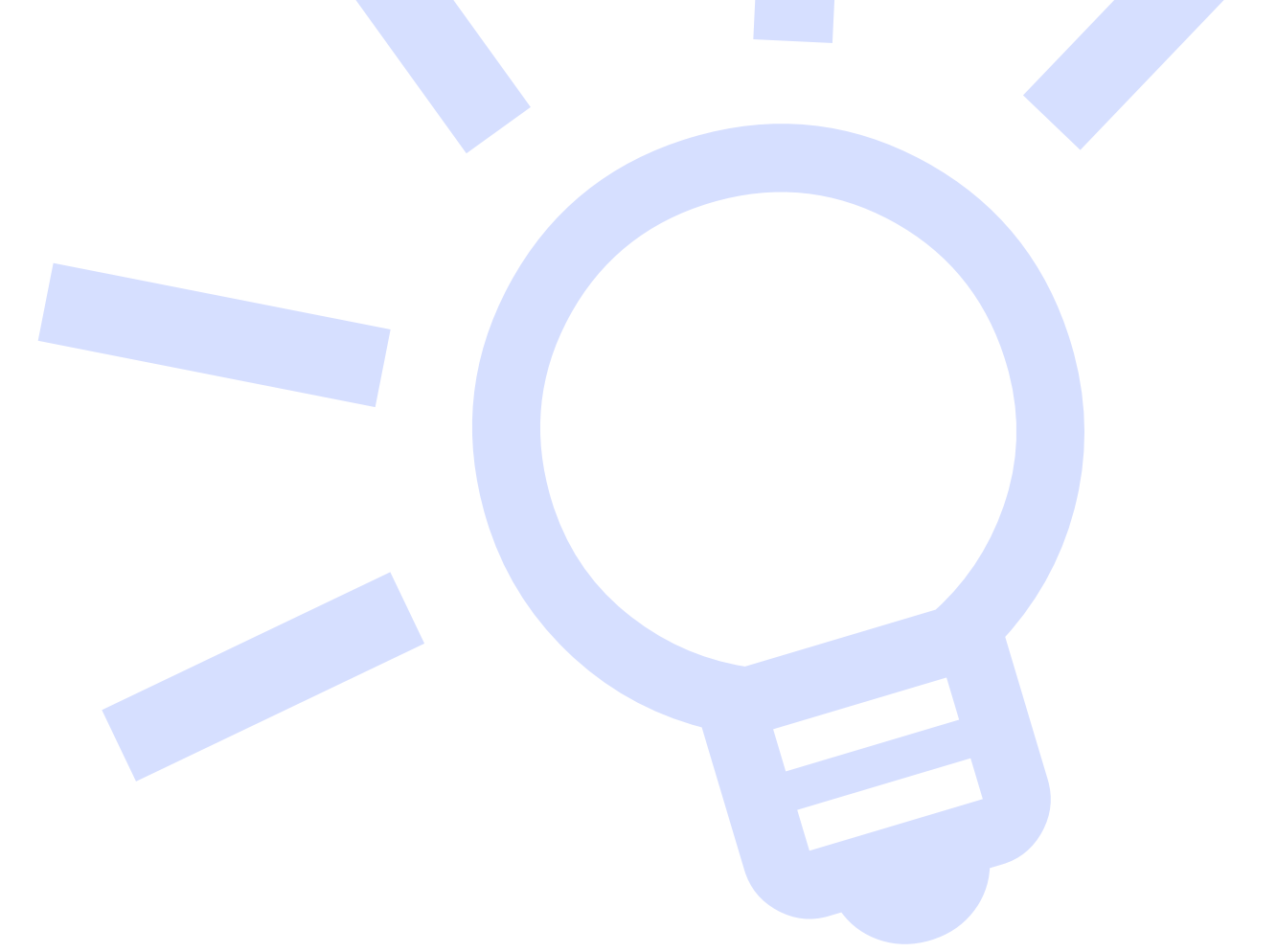
fullpath | April 2026



# Introduction and Key Findings



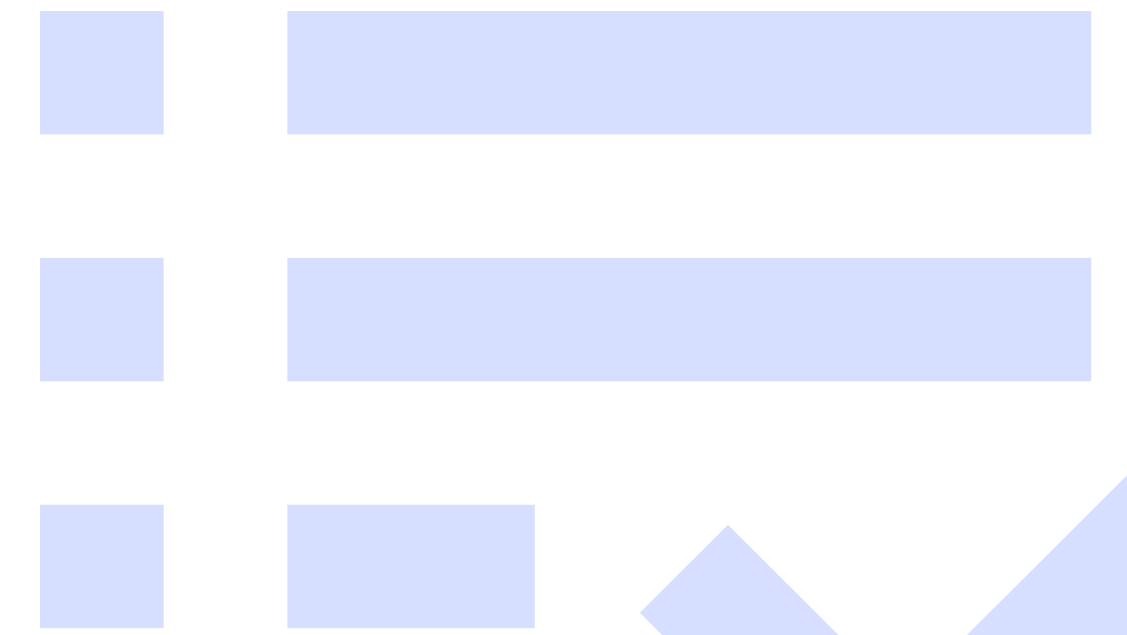
# Introduction



The standard for digital retail has shifted: car shoppers no longer view chat as a simple website greeter, they treat it as a high-stakes entry point to the transaction. In 2026, AI chat has moved from the periphery of the website to the center of the sales floor, generating tens of thousands of leads a month for car dealerships, proving that consumers are ready to talk trade-ins, financing, and scheduling with an intelligent interface at any hour.

This industry report analyzed consumer behavior and engagements with AI-powered chatbots across 776 car dealerships in North America over the span of 425,000 messages to identify the exact moment a casual browser becomes a committed buyer, and how dealers can capitalize on these deep-funnel interactions.

## Key Findings 01 / 03



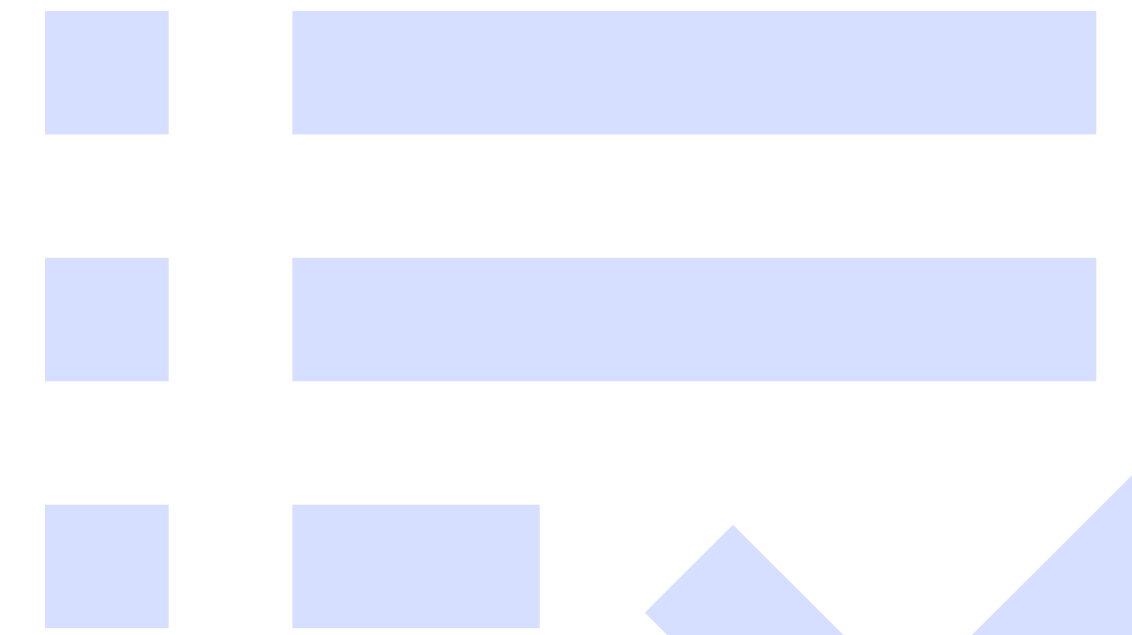
- 1. Conversation depth is the strongest predictor of dealership lead generation, with a conversation spanning at least six messages triggering a 6x increase in conversion likelihood.**

Analysis reveals a non-linear relationship between engagement and conversion. While over half the AI chat sessions end within five messages, the moment a shopper sends their sixth message, the conversion probability skyrockets to 45.6%.

- 2. AI chat has evolved into a critical 24/7 service engine, with 40% of all AI-generated leads now originating from service-related inquiries.**

Approximately 40% of all AI chatbot-generated leads are now service-related, reflecting a structural shift in how shoppers utilize dealership websites. This indicates that shoppers increasingly trust AI to troubleshoot and manage their vehicle maintenance needs, particularly during off-hours when human staff are unavailable.

## Key Findings 02 / 03



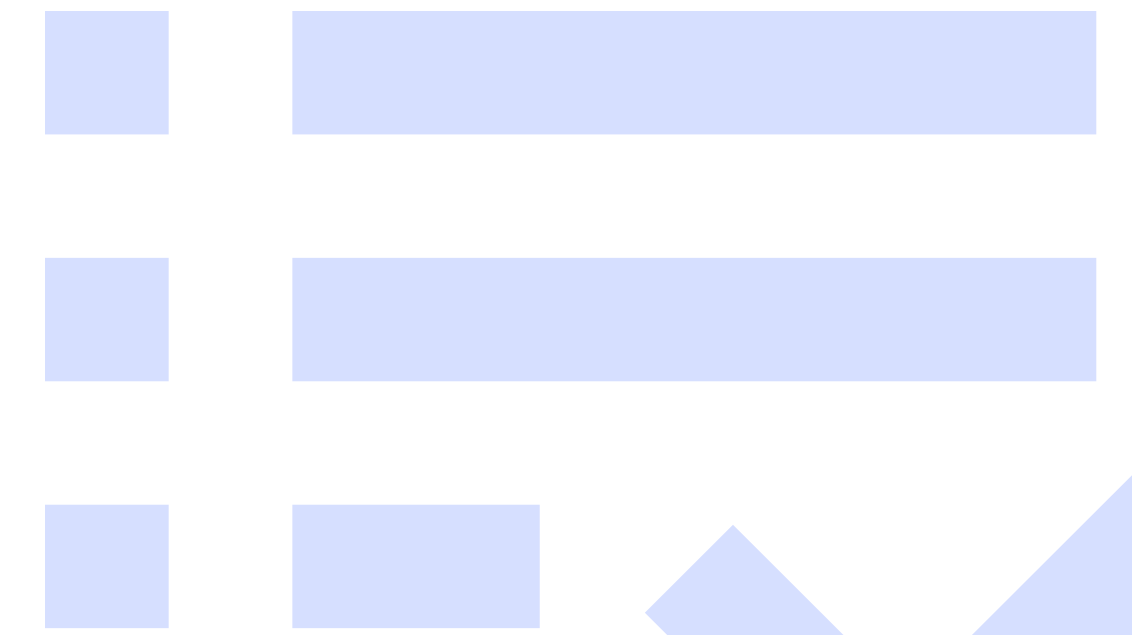
### **3. Bottom-of-the-funnel interactions such as "Hours & Contact Info" and "Trade-In" requests yield conversion rates as high as 63.1%.**

Tactical customer queries regarding dealership logistics and trade-in valuations are the most effective at turning a chat session into a lead. These high-intent drivers indicate a shopper who is no longer just browsing but is actively planning a visit or a purchase.

### **4. Over 34% of AI chat sessions begin after hours, reinforcing the AI's role in capturing demand beyond the dealership's staffed schedule.**

Nearly 35% of all AI-chat sessions occur when the dealership is closed. This shows the important service AI-powered chat provides, acting as a critical bridge for over 23% of shoppers who conduct their research on weekends, ensuring the dealership remains available for business at all hours.

## Key Findings 03 / 03



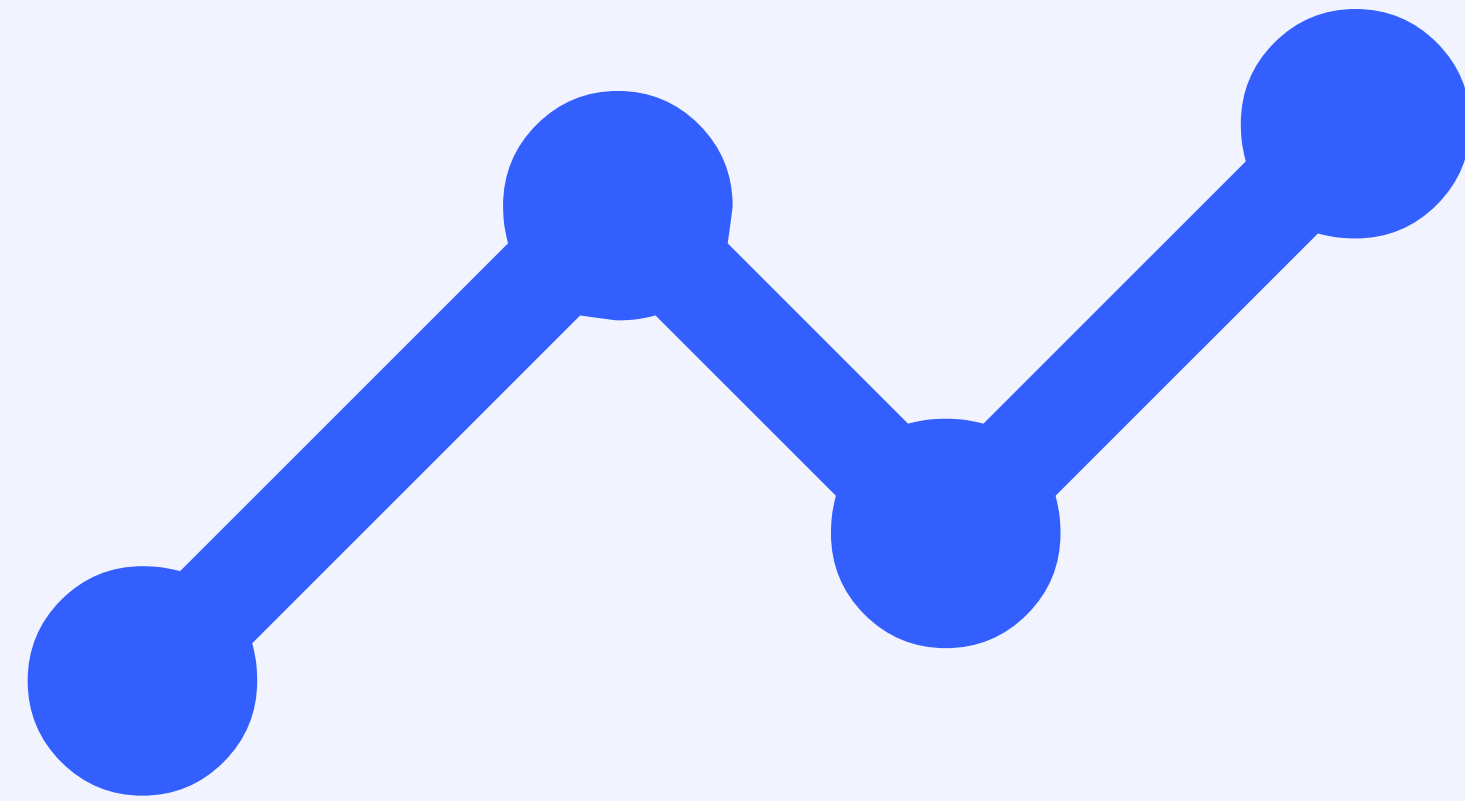
### **5. High-intent financial topics like trade-in and pre-approval offer massive conversion lifts of up to 25%, yet remain underutilized.**

While general inventory questions are common, specific financial queries drive the highest quality leads. Trade-in discussions convert at 53.4%, and pre-approval inquiries at 45.0%. This represents a major opportunity for dealerships to proactively leverage AI to surface these options and move shoppers into the transaction phase earlier.

### **6. Nearly 30% of all shoppers who engage with AI chat become actionable leads, with scheduling-related intents seeing the highest volume.**

In March of 2026, Fullpath's AI-driven chat generated 16,115 leads at a robust 28.0% conversion rate. This proves the AI's effectiveness as a virtual BDC agent, ensuring that high-intent shoppers are captured and committed to an appointment before they have the chance to bounce to a competitor.

# Report Analysis



# Report Analysis

## The Six Message Threshold for Car Shopper Lead Conversion

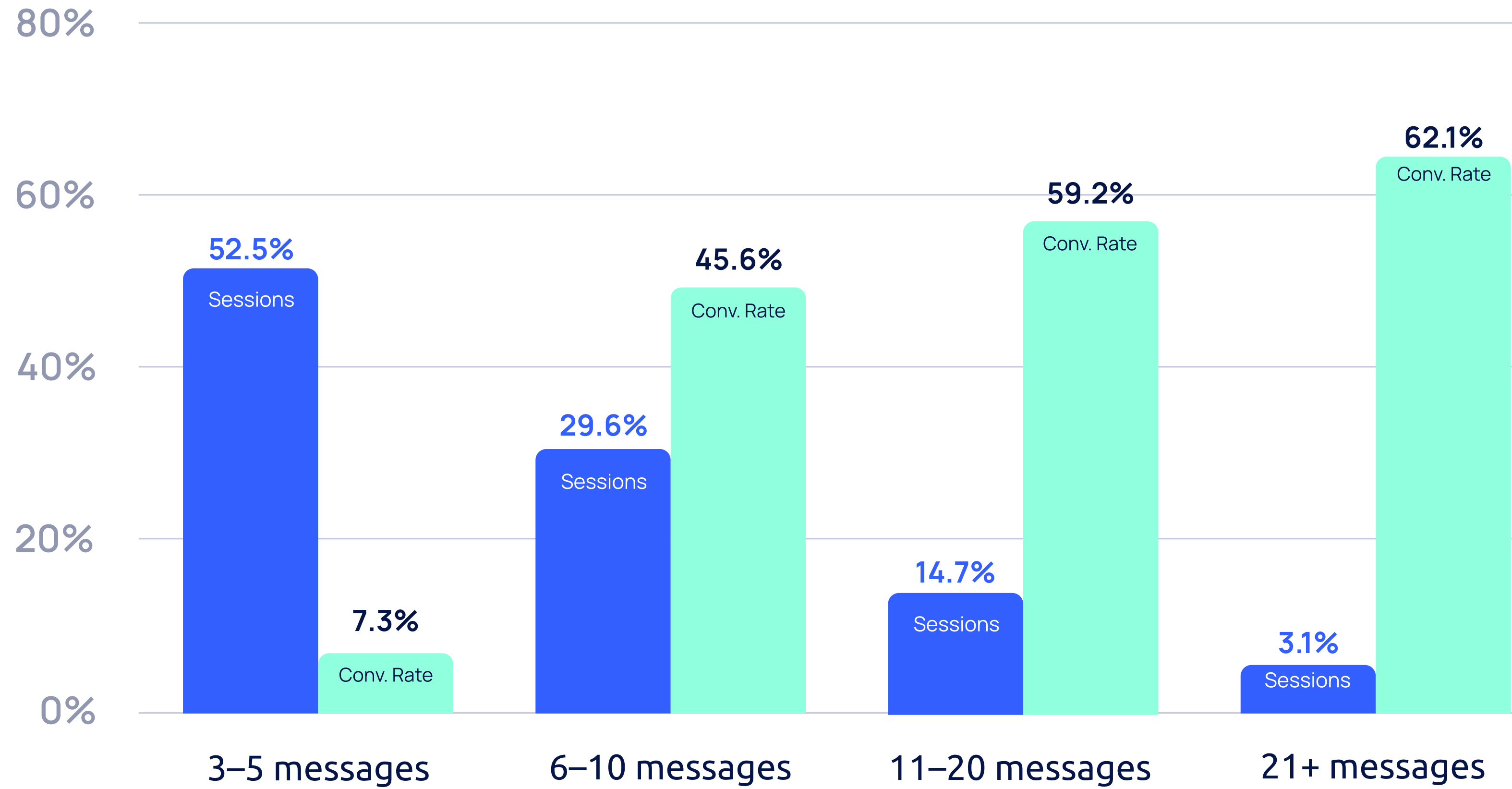
The strongest predictor of a successful lead conversion from an AI-powered chatbot conversation is the length of the conversation, with 45.6% of shoppers converting once they send their sixth message. This is a dramatic 6x increase over shoppers who engage in shorter, 3-to-5-message exchanges.

Historically, digital chat was viewed as a short-form medium where speed was the only metric that mattered. This indicated a marked evolution in consumer behavior. For decades, the goal with dealership chatbots has been to get the shopper off the chat and onto a phone call as quickly as possible. Data from early 2026 shows, however, that shoppers are now willing to stay within an AI-powered chatbot interface for 21 messages or more, resulting in a peak conversion rate of 62.1%.

This finding suggests that modern shoppers value the depth of information over the speed of the hand-off. When the AI is capable of sustaining a long-form technical conversation about inventory or features, it builds the necessary trust for the shopper to eventually provide their contact details.

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● Sessions ● Conv. Rate



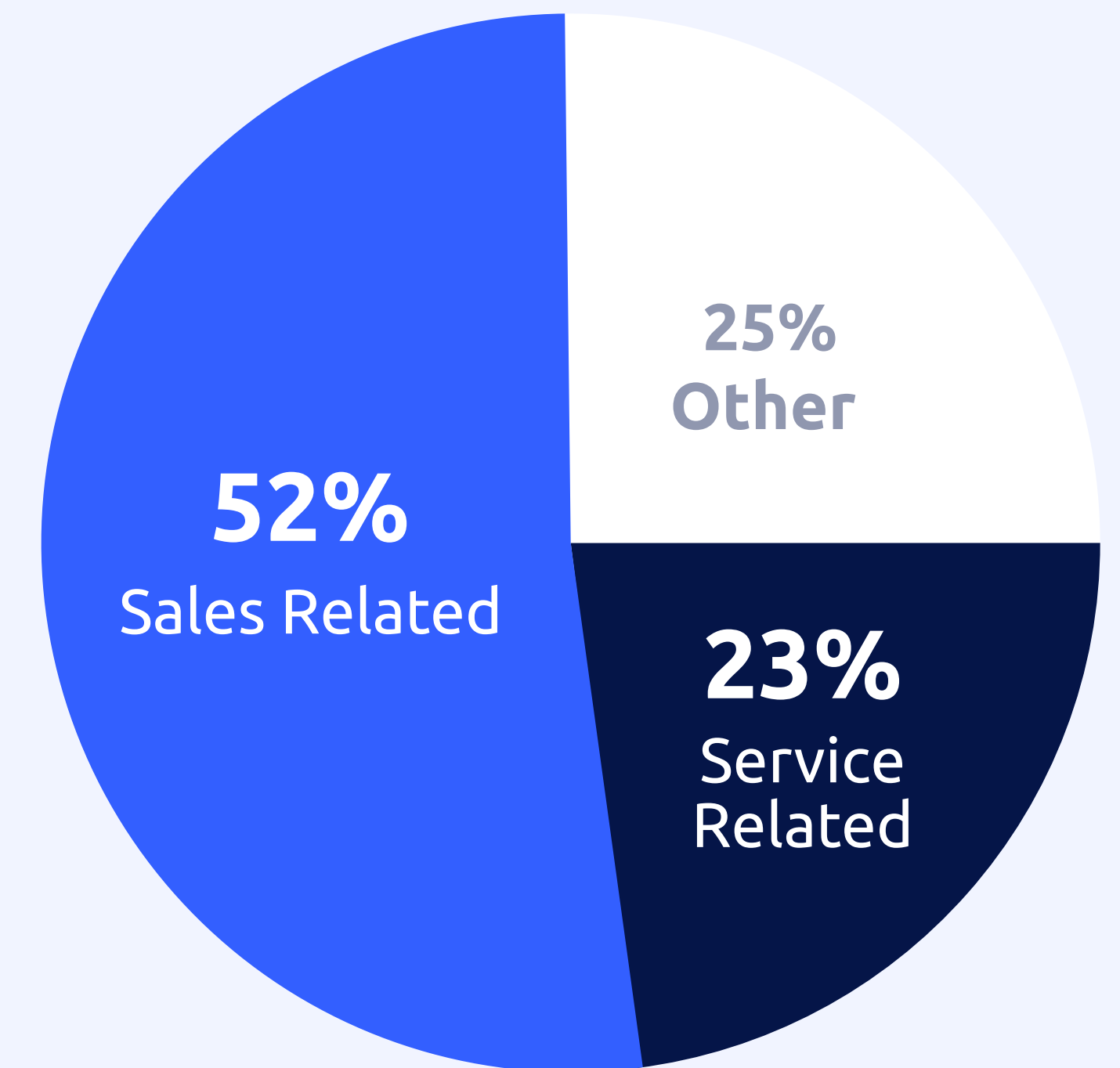
Conversion Rate by Number of AI Chat Messages

## Service Inquiries as a Primary Growth Driver

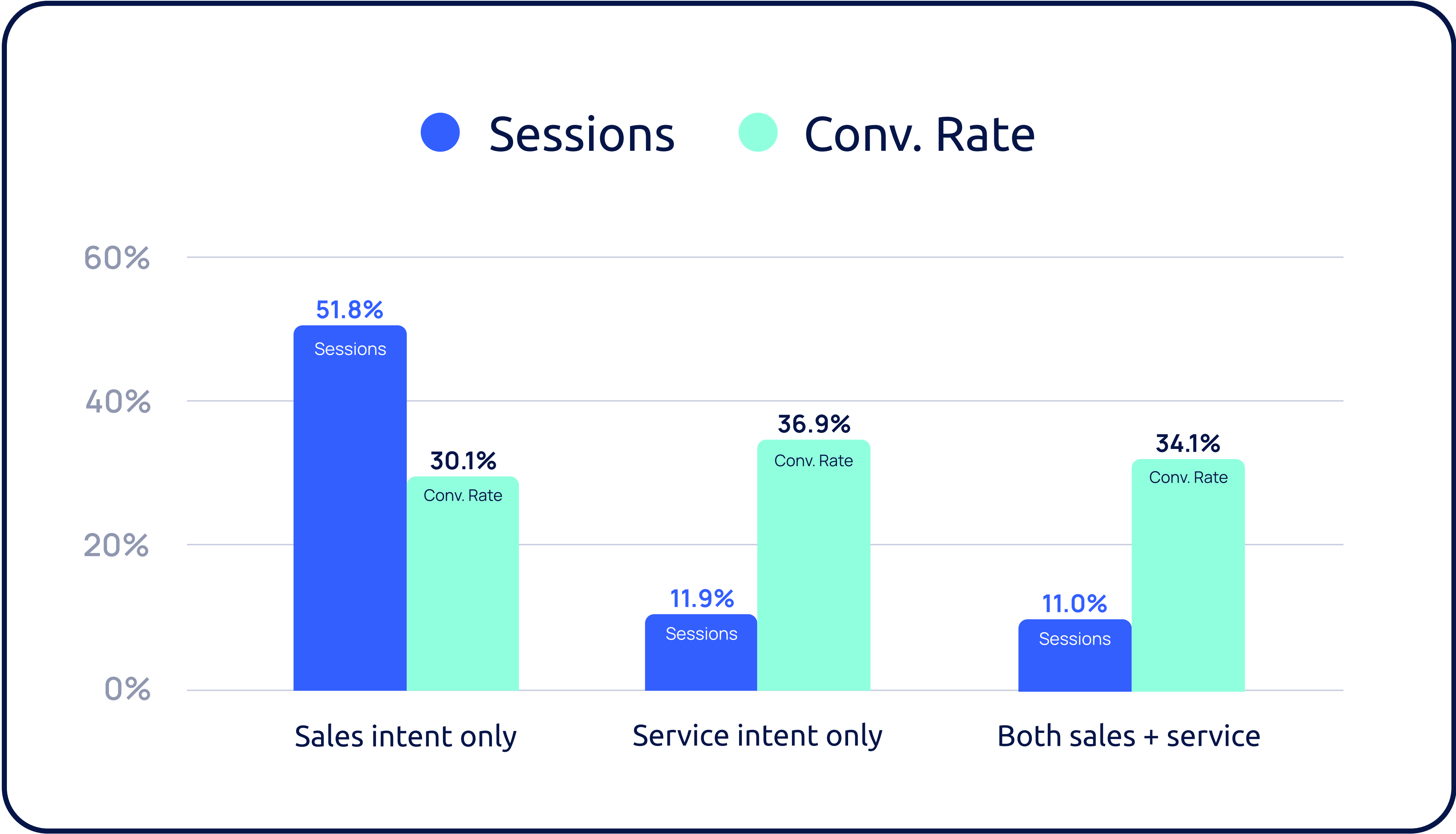
Approximately 40% of all AI-powered chatbot-generated leads are now service-related, marking a shift where chat is utilized as much for vehicle maintenance as it is for vehicle sales.

While just 23% of classified conversations were designated as service-related, as opposed to the 52% of chatbot sessions designated as sales related, service sessions convert at 36.9%, significantly higher than the 30.1% baseline for sales-only sessions.

Conversations that included both sales and service content converted at a rate of 34.1%, indicating that AI-driven chatbots should not be trained to silo topics, and should rather engage shoppers with conversations around both topics as a sales prospect may also be interested in service - or vice versa.



AI Chat Conversation Subjects



Conversion Rate by Intent

For brands like Subaru (54%), Mercedes Benz (54%), Honda (52%), and Stellantis (51%), this behavior is even more pronounced, with service leads significantly outnumbering sales leads. This reflects a utility-first mindset among loyal owners who prefer the convenience of an AI scheduler over waiting on hold for a service advisor.

For brands like Ford (34%), Mazda (37%), and GM (40%), chatbot conversations tend toward sales-oriented AI-chatbot interactions. Independent dealers rarely receive service inquiries through the AI, with just an 8% conversion rate on service-related inquiries.

The high service conversion rates in March 2026 suggests that fixed-opp customers come to the dealership’s site with specific intent, namely, looking to have their service questions answered or looking to seamlessly book a service appointment. By providing a low-friction path to scheduling via AI, dealerships are capturing high-margin fixed-opp business that might otherwise be lost to independent repair shops that offer simpler online booking.

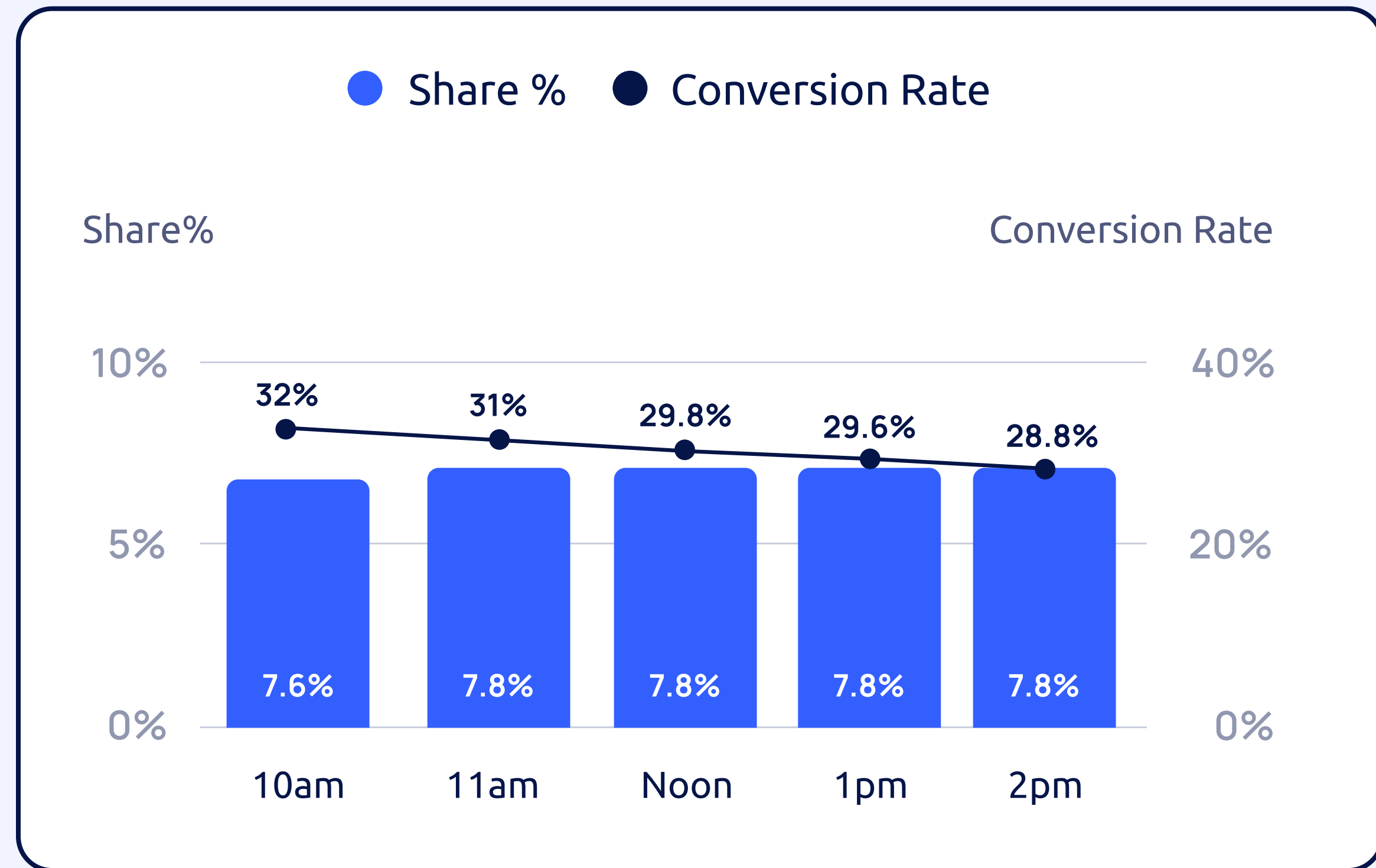
OEM	Service %	Sales %
General Motors	40.5%	59.5%
Stellantis	50.5%	49.5%
Ford	34.1%	65.9%
Toyota	48.1%	51.9%
Honda	52.0%	48.0%
Kia	45.4%	54.6%
Nissan	44.4%	55.6%
Independent	8.1%	91.9%
Hyundai	40.5%	59.5%
Subaru	53.9%	46.1%
Volkswagen	48.2%	51.8%
Mazda	37.0%	63.0%
BMW	43.9%	56.1%
Acura	41.7%	58.3%
Volvo	35.5%	64.5%
Mercedes-Benz	54.3%	45.7%

## Peak Demand and the After-Hours Gap

With AI-powered chat in play, dealership demand is no longer tethered to the showroom's operating hours. Data indicates that a substantial 34.4% of chat sessions begin after hours, reinforcing that AI chat plays a critical role in capturing high-intent demand precisely when human teams are offline. This after-hours coverage is a critical safety net for modern retail as without it, over one-third of a dealership's digital opportunities would go unanswered.

With 65.6% of localized chats occurring during standard business hours, Monday stands out as the highest-volume day (19.3% of sessions), serving as the week's primary window for follow-up. When it comes to time of day, 11 AM local time gets the highest volume of chats (7.8%) with a conversion rate of 31%, followed closely by 10 AM and 12 PM which see a 32% and 29.8% conversion rate, respectively. Additionally, 23.9% of chat sessions start over the weekend, a period when shopper research behavior is at its peak, proving real-time AI is quickly becoming a major competitive advantage.

● Business Hours (9am-5pm) ● After Hours (Before 9am and after 5pm)

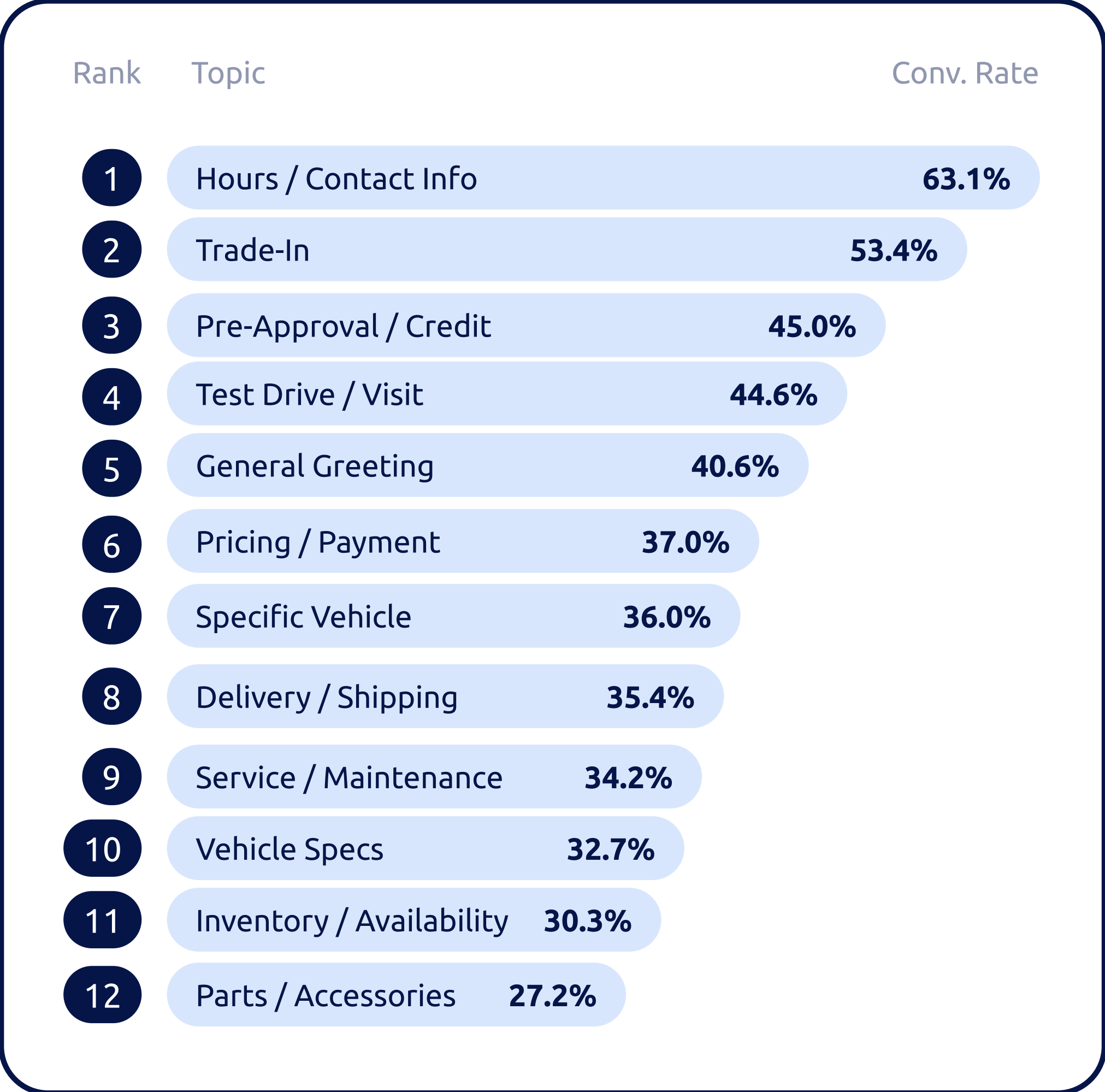


# Identifying the Top Conversion Drivers

Specific topics when mentioned by an AI-powered chatbot, act as 'conversion drivers'.

Topping the list is 'Hours and Contact Info' (63.1%), followed by 'Trade-In' (53.4%). These represent the final hurdles before a shopper transitions to a physical showroom appointment. Similarly, 'Test Drive' requests result in a 44.6% conversion rate, proving the AI has successfully established dealership credibility. Conversely, 'General Inventory' or 'Vehicle Features' convert at lower rates (~30%), as these shoppers remain in the early research phase.

For dealerships, the primary mission should be to transition shoppers from research to high-impact drivers by facilitating the logistics of the buying process.



Conversion Rate By Conversation Topic

## Navigating High-Intent Financial Topics

Financial topics like Trade-In (53.4% conversion) and Pre-Approval (45.0% conversion) are the most powerful triggers for lead generation, yet they appear in fewer than 3% of all AI interactions. This represents a significant disconnect between what the AI is capable of discussing and what the shopper initially asks.

Most sessions begin with general inventory questions that offer a negligible lift in conversion. However, when a shopper is successfully moved toward a trade-in discussion, the conversion probability jumps by over 25 percentage points.

This finding implies that the next stage of AI maturity is proactive engagement. Rather than waiting for the shopper to ask about their trade-in, configuring AI to bridge the conversation, moving it from a vehicle search to a trade-in valuation, may lead to a dramatic spike in the quality and quantity of leads.

Topic	% of All	AI Conv Rate
Service / Maintenance	21.6%	34.2%
General Greeting / Browsing	18.3%	40.6%
Inventory / Availability	18.3%	30.3%
Test Drive / Visit Scheduling	17.5%	44.6%
Pricing / Payment	16.1%	37.0%
Hours / Contact Info	13.0%	63.1%
Specific Vehicle Inquiry	11.7%	36.0%
Vehicle Specs / Features	8.2%	32.7%
Pre-Approval / Credit	2.7%	45.0%
Parts / Accessories	2.5%	27.2%
Trade-In	2.2%	53.4%
Delivery / Shipping	2.1%	35.4%

## Analyzing the Shopper's Opening Mindset

The first message a shopper sends to the AI-powered chatbot typically reveals their expectations. A significant volume of shoppers (over 4,600) use the AI as a department router, opening with single words like "Sales" or "Service," indicating shoppers still perceive the chat as a digital switchboard.

However, a growing segment is moving straight to action, with "Oil change" and "Schedule service" among the top opening topics, showing that shoppers increasingly view AI as a self-service tool for routine maintenance. Conversely, a dismissal rate of 474 sessions starting with "no" or "stop" suggests that generic popups can be a deterrent.

A notable 21.2% of sessions remain "unclassifiable." To capture this missing volume, dealerships must move away from generic "cold opens" toward page-aware, contextual greetings that demonstrate the AI's capability from the first interaction.

First Message	Interpretation
"sales"	Treating AI as department router
"service"	Treating AI as department router
"oil change"	Direct service request
"hi" / "hello"	Open to conversation
"parts"	Parts department inquiry
"schedule service"	Direct service scheduling
"no" / "stop" / "go away"	Dismissing AI popup
"just looking" / "browsing"	Low-intent browser
"is this still available?"	Vehicle-specific inquiry
"schedule oil change"	Direct service action

# Methodology



# Methodology

This report is based on a comprehensive analysis of proprietary data collected from 776 active dealerships utilizing Fullpath's ChatGPT-integrated chatbot throughout March 2026. The study encompasses 425,414 individual messages sent during 57,532 unique sessions spanning 776 dealership rooftops. Using advanced Natural Language Processing (NLP), conversation transcripts were categorized into 20+ distinct shopper intents (e.g., Trade-In, Financing, Service Scheduling).

For the purposes of this study, 'Lead' is defined as any chat session where a shopper provides their contact information (email or phone) following an AI interaction. **Note:** This is the same criteria used for attribution in the Fullpath dashboard. The data used in this report includes a diverse mix of Tier 3 dealerships, including Import, Domestic, and Independent stores across North America.

## About Fullpath

Fullpath is the AI ecosystem for car dealerships that unifies fragmented data to ensure every workflow, channel, and AI agent works in perfect harmony. Built on the core Customer Data Platform (CDP), Fullpath handles the heavy lifting of automated marketing and lead follow-up. This powerful infrastructure allows dealerships to turn complex data into more sales, blending timeless dealership charm with the cutting-edge technology of the agentic era.

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