



James Houston

Managing Director and Head of Lending Intelligence

J.D. Power

James Houston is Managing Director and Head of Lending Intelligence at J.D. Power. He is responsible for leading and directing the practice in providing the auto finance industry with Voice of the Customer data and insights into the current market and future trends.

Mr. Houston joined J.D. Power in 2016, bringing with him nearly 30 years of experience in the auto finance business, most recently at TD Auto Finance. There, he was head of major account strategy; data governance and business intelligence; fair lending; and pricing and program development. Prior to TD Auto Finance, Mr. Houston was senior manager of marketing operations and acquisition strategies at Chrysler Financial, where he directed the activities and performance of field sales operations; pricing and program development; portfolio systems and support; reporting and business intelligence; and Chrysler Reward Visa. Previously, he was vice president of national accounts at Chase Automotive Finance and senior vice president of the Midwest region at Bank of America Auto Group.

Mr. Houston received a bachelor's degree in business administration from Central Michigan University.