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[Forbes: AI And The Municipal Bond Market.](#)

AI is rapidly reengineering the \$4 trillion Municipal Bond Market. No part of the market is going to be untouched. Trading, pricing, underwriting, credit analysis, compliance, disclosure, regulations—every bit of it is being transformed. In five years, the municipal bond market as it exists today will look vastly different. Wringing out existing inefficiencies and opaqueness, AI will ultimately create billions in value for investors and save issuers billions in interest expenses.

Okay, okay. That sounds a bit hyperbolic, but I'm going to stand by it. Yes, AI has been hyped to atmospheric levels, with grandiose pronouncements that it will surpass human intelligence in just two years. On the other hand, one wag quipped when I mentioned I was writing about Artificial Intelligence in the muni market, "I thought most intelligence in the muni market was artificial."

Snark all you want or dismiss this as starry eyed overenthusiasm for the latest shiny new toy, but AI is driving the world forward in incalculable ways. Be it robotics or breast cancer detection or fashion choices, AI often does it better than its human counterparts.

The municipal bond market is not immune. AI is moving the market into the 21st century, whether some like it or not.

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