



BARLOW RESEARCH

THE GOLD STANDARD IN BUSINESS BANKING RESEARCH

Business Banking
Conference

**Trusted Advisor to
Strategic Connector:
How Middle Market
Bankers Deliver the
Whole Bank in the Age
of AI**

May 2026

Today's guests



Matthew W. Beardall

Managing Director, Northeast and Southeast
Commercial Banking Segment Head,
J.P. Morgan



Michael Lutz

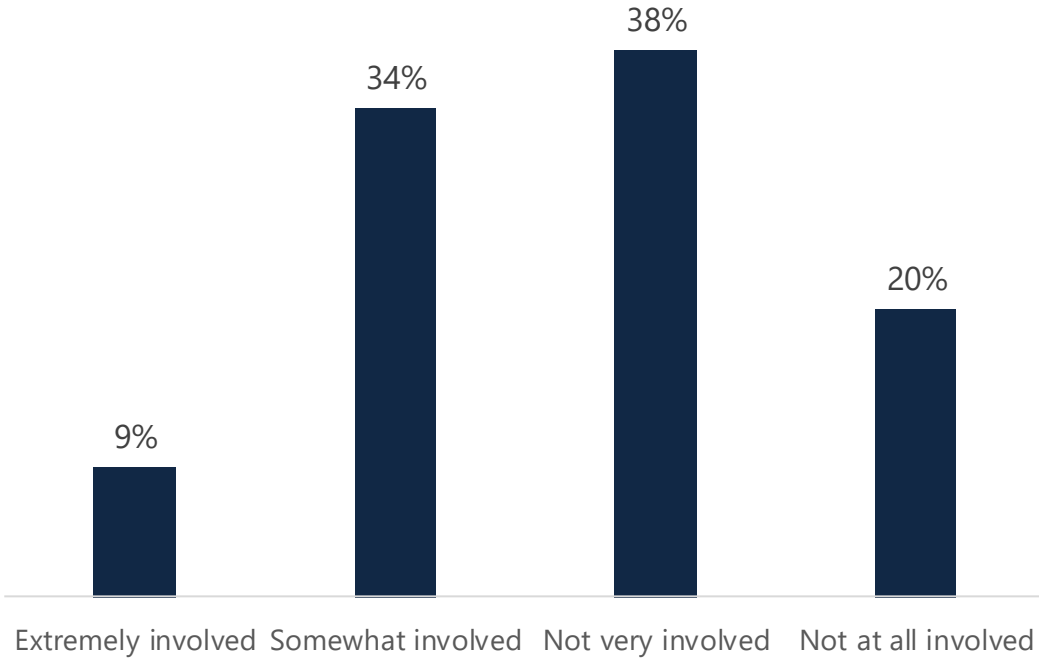
SVP, Business Banking Strategy
Executive
Bank of America

Less than half of bankers advise clients on strategic decisions impacting their business

ACCOUNT OFFICER PROVIDED ADVICE



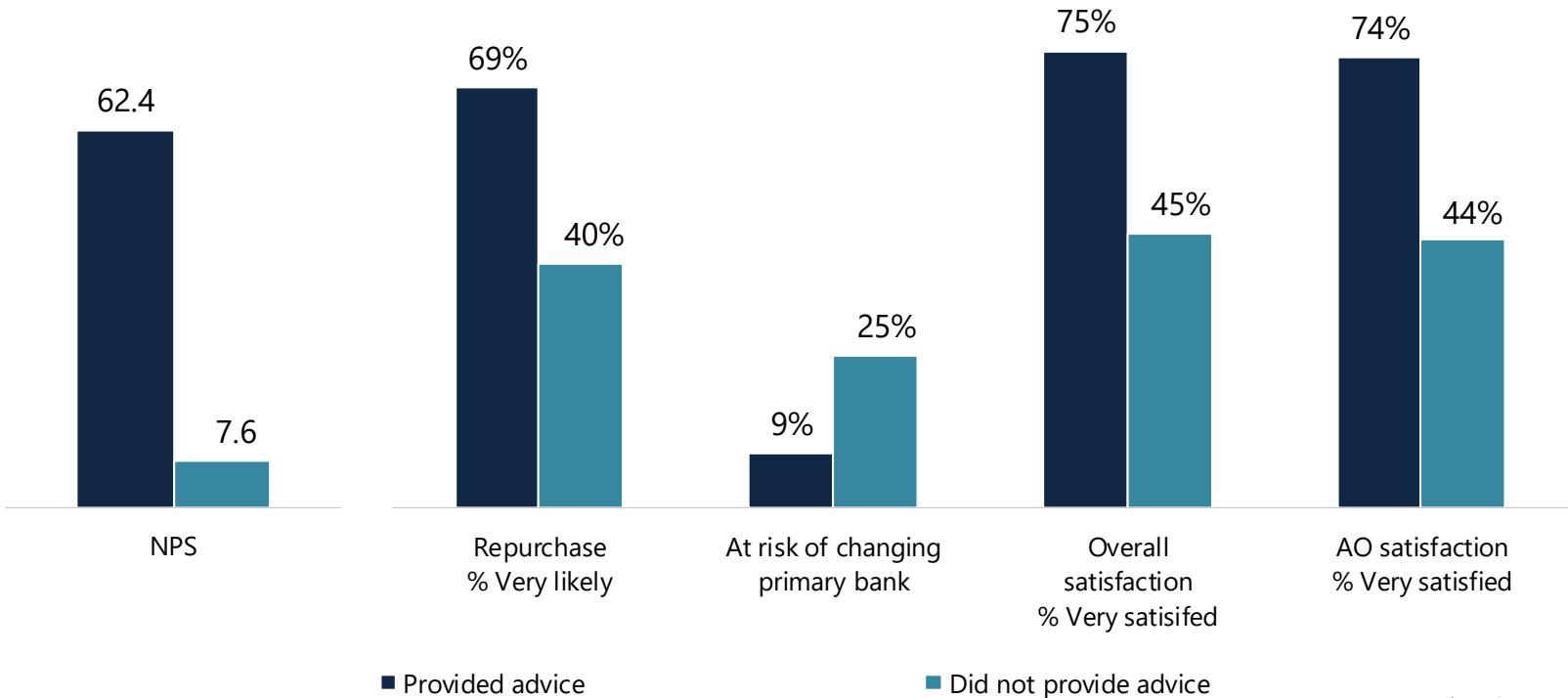
LEVEL OF INVOLVEMENT IN PROVIDING STRATEGIC ADVICE



Q: How involved is your Account Officer in advising you on strategic decisions impacting your business?
\$10MM - <\$500MM
Middle Market 4Q2025 Data

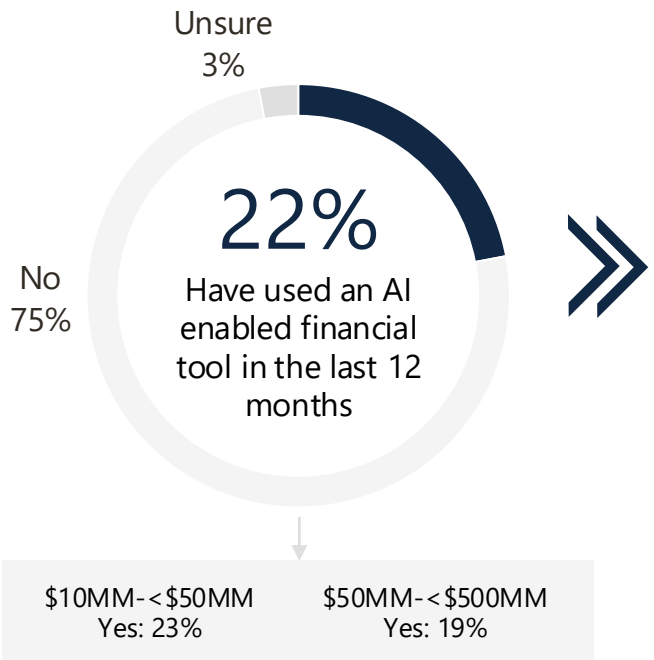
Satisfaction and loyalty increase drastically when Account Officers provide strategic guidance

SATISFACTION AND LOYALTY METRICS

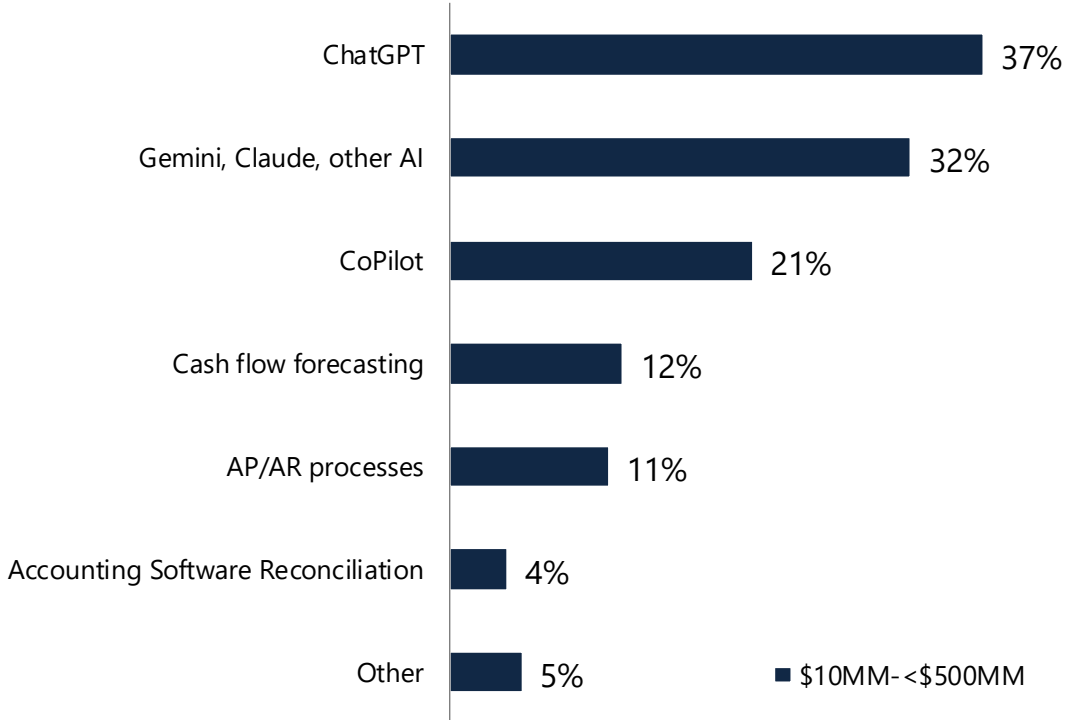


Less than one-quarter of middle market businesses have used AI-powered financial tools: users mentioned ChatGPT most frequently

USED AI-ENABLED FINANCIAL TOOLS

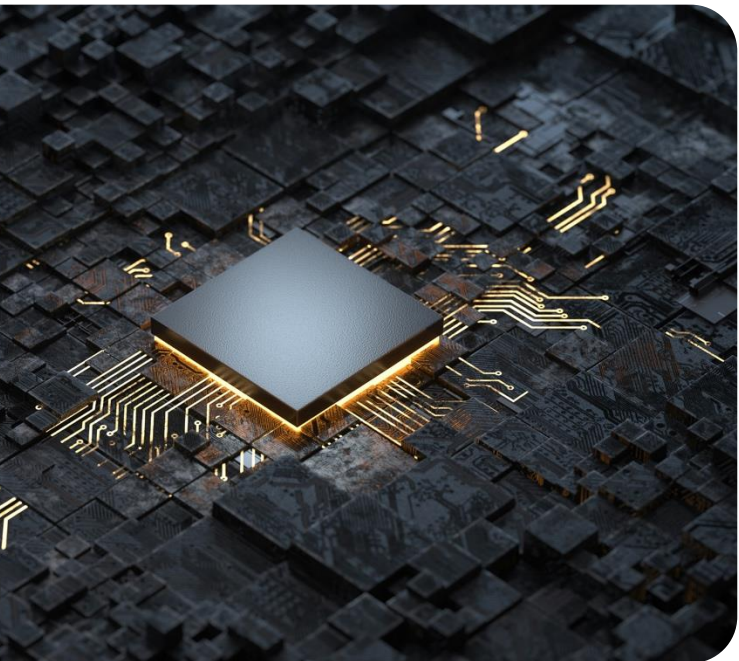


AI-ENABLED TOOLS USED

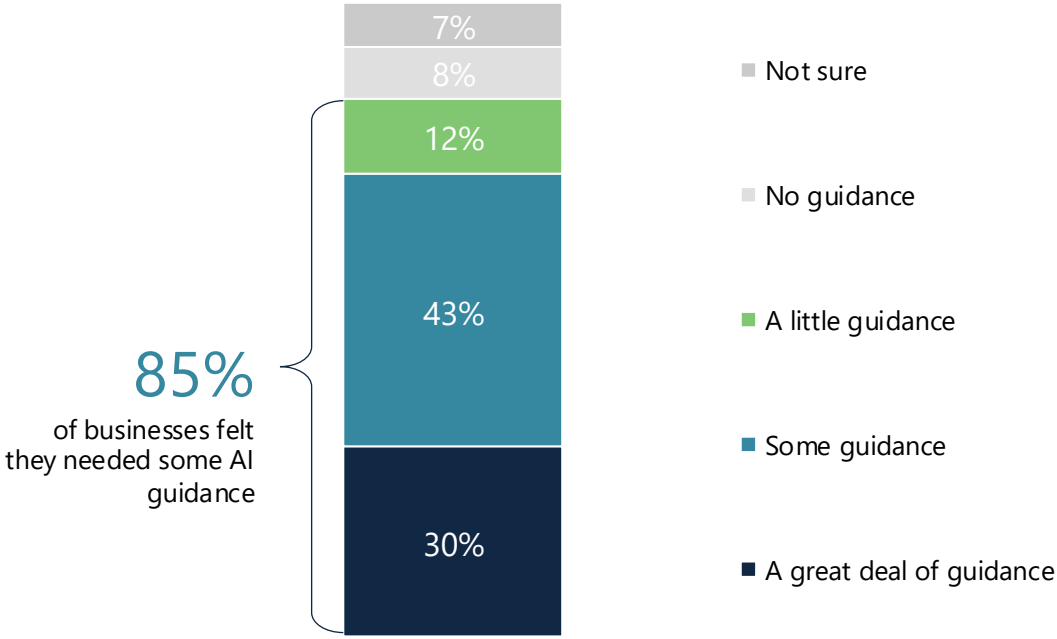


Q: During the last 12 months, has your company used any AI (artificial intelligence) enabled financial tools?
 Q: If yes, which AI-enabled financial tools were used?
 \$10MM-<\$500MM
 AI Finance Tools Flash Panel 2026

Middle market businesses, overwhelmingly, felt they needed guidance on the best way to use AI in financial management or operations



AI GUIDANCE NEEDED FROM FINANCIAL PROVIDERS



Q: How much guidance do you feel your business needs from your financial providers about the best way to use Artificial Intelligence (AI) in financial management or operations?
\$10MM - <\$500MM
AI Finance Tools Flash Panel 2026

Middle market businesses would like more advice around using AI to detect fraud or automating routine tasks

MOST HELPFUL AREAS OF ADVICE ABOUT USING AI

