

AI IS RESHAPING COMMERCIAL BANKING:

But Human Insight Remains the Differentiator



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Artificial intelligence (AI) has quickly evolved from a distant idea to a daily reality. Business owners are testing new tools, employees are working to understand how AI fits into their roles, and boards are evaluating what it means for long term strategy, competitiveness, and risk. What once felt experimental is now becoming a core expectation in how companies operate.

For commercial banking, this moment presents both opportunity and responsibility. The opportunity lies in using AI to deliver better insight, faster analysis, and more proactive support. The responsibility is to ensure that technology enhances, not replaces, the trust and judgment clients depend on.

As the landscape changes, one truth is becoming increasingly apparent. While commercial banking will still rely on humans, it will be powered by AI-enabled tools in the future. The value of a client's presence depends on their advisor, who is the ultimate source of guidance for when they're feeling uncertain, planning ahead, or making decisions. AI can improve that connection, but it cannot articulate it.

POWERING BETTER DECISION MAKING

Across industries, business leaders are testing AI in ways that influence financial decision making. They are using it to forecast demand, analyze pricing, streamline operations, and improve customer service. For many middle market companies, these tools are helping them move faster and operate with more confidence.

AI is no longer limited to large enterprises with deep technical teams. Middle market businesses are adopting it to strengthen cash flow planning, sharpen capital investment decisions, and identify risks earlier in the cycle. They are using AI to understand customer behavior, evaluate supplier performance, and model different economic scenarios before committing resources. These capabilities give middle market leaders a clearer view of their financial position and a stronger foundation for growth, especially in an environment where speed and accuracy matter more than ever.

As customers become more data-driven, they expect financial partners to match that speed. They want banks that can interpret trends quickly, respond to changing conditions, and provide meaningful insights backed by more than just spreadsheets. AI becomes valuable here; not for automating the relationship, but for elevating it.

ENHANCING BANKING, NOT REPLACING IT

AI should enhance the banking relationship by giving bankers stronger tools, not by replacing the expertise clients rely on. Its real value comes from pairing advanced analytics with the experience and context bankers bring to every conversation. AI can surface trends earlier, flag anomalies faster, and provide a richer view of a

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company's financial patterns, but it cannot interpret those insights within the realities of a client's business or industry. That is where human judgment remains essential.

For middle market clients, this means more informed discussions, more proactive outreach, and more tailored guidance across several core areas of commercial banking, including:

- **Credit analysis:** AI can structure statements quickly and flag trends worth review.
- **Portfolio monitoring:** Early signs of risk can be identified sooner.
- **Treasury forecasting:** Cash flow projections become more accurate.
- **Fraud and security:** AI tools spot unusual activity faster.

These enhancements strengthen, not diminish, the banker's role. AI can analyze data, but it can't establish trust. It can highlight a pattern, but it can't understand the story behind it.

Even as AI grows more powerful, clients consistently want help making sense of what it all means. They're not asking for more dashboards or data feeds. They're looking for clarity on trends, risk signals, opportunities, and how AI may influence long-term strategy.

AI can provide raw insight, but it cannot provide context. It cannot understand team dynamics, shifting goals, or the nuanced realities of running a business. And AI certainly can't take away a relationship you've built over years of honest conversations and thoughtful advice.

TRUST IS THE COMPETITIVE ADVANTAGE

As technology becomes universal, trust becomes more valuable. Clients want bankers who understand their operations, help them evaluate AI use cases, and serve as the first call when something changes. AI may reshape tools, but it cannot reshape what clients value most: a relationship anchored in understanding and judgment.

A PRACTICAL PATH FORWARD

Banks can embrace AI in ways that strengthen, not dilute, the human connection with AI-powered insights, the use of predictive tools to flag risks and opportunities, client education and better transparency.

AI will redefine the tools supporting commercial banking. But it will never replace the trusted advisor, the person who listens, interprets, and understands. The future belongs to banks that combine AI-enabled insight with the irreplaceable value of real relationships.

