

VBA / MBA ANNUAL CONVENTION · JUNE 2026

Turning technology investments into *measurable results.*

A working session for community-bank CEOs, COOs, and boards on the leadership decisions that determine whether technology spending ever shows up in the numbers.

• MEET THE PRESENTERS

Two careers in community banking.



MANAGING DIRECTOR - FINANCIAL SERVICES

Wade Barnes

A former community banker, now leading technology strategy for the industry *he came from*.



VP - RELATIONSHIP DEVELOPMENT

Shea Gabrielleschi

Has spent his career working alongside community banks *across the country*.

We have this same
conversation with
bank CEOs *every week.*

What we're sharing today isn't theory.

71% of banks increased their technology budgets this year.

18%

Only 18% measure whether that spending pays off.

So what did you get for it?

SOURCE Bank Director 2025 Technology Survey

The world of technology your bank is navigating.

THE OPPORTUNITY

AI tools once reserved for the biggest banks are now within reach.

Richer customer data than ever before.

Modern cores and cloud lower the barrier to real capability.

Fintech partners extend what a community bank can offer.

THE PRESSURE

AI raises customer expectations and the pace of competition.

A new risk surface: AI governance, cyber, vendor sprawl.

The technology talent gap keeps widening.

More decisions to make. Less clarity on who owns them.

The five keys to making technology pay off.

By the end, you'll have an honest read on where your bank stands.

01

STRATEGIC ALIGNMENT

A seat at the table, or a support function?

02

MODERNIZATION

A one-time project, or an ongoing discipline?

03

AUTOMATION & AI

Who owns it?

04

DATA

Is anyone asking the right questions?

05

TALENT

Does the role fit where you're headed?

KEY 1

STRATEGIC ALIGNMENT

Good strategy gets shaped
with technology in the room.

The old model.

EXECUTIVE TEAM

Sets the strategy.



IT TEAM

Executes what was already decided.

In most banks, IT inherits a strategy it had no hand in shaping.

When IT isn't in the room, execution becomes a gamble.

Nearly every growth decision your bank makes over the next three years will have a technology component. If technology leadership isn't at the table when those calls are made, you're building strategy on assumptions no one has tested.



Does your IT leader
present to your board?



They have a seat at the table.

Or do they support
whoever does?



They are just a support function.

One shapes where the bank is going. The other reacts to it. Most banks have
drifted into the second without deciding to.

What a seat at the table looks like.

Every strategic goal becomes a technology decision. Someone has to own that translation.

STRATEGIC GOAL	GOAL REQUIREMENTS	WHAT TECHNOLOGY DELIVERS
Grow commercial lending 20%	More volume without slowing the lending team	A modern loan origination system, automated credit analysis, mobile tools for lenders
Pull efficiency ratio from 68 to 61	Lower operating cost without hurting service	Automated workflows, consolidated systems, reporting leaders can act on
Build a leadership pipeline	Bench strength and a way to develop people	A learning platform, performance data, support for hybrid training

Start from a number on the left, and you can measure whether the technology moved it. Without someone owning that third column, you're back to the gamble.

KEY 2

MODERNIZATION

Modernization is *never finished*.

Modernization is a series of decisions someone has to own.

Doing more with less

Who decides where efficiency comes from?

The employee experience

Who owns whether your people have the tools to do their jobs well?

Meeting customers where they are

Who decides how the bank shows up digitally?

Competing beyond banking

Who's watching the fintechs and nonbanks, not just the bank down the street?

Three paths forward to modernize your core provider.

Maximize the current core

Get more from the system you already have. Unused modules, better configuration, stronger vendor management.

Best when the core is sound but underused and budget is tight.

Go API-centric

Keep the core and layer modern, best-in-class tools around it through integrations.

Best when you want flexibility without the disruption of a full conversion.

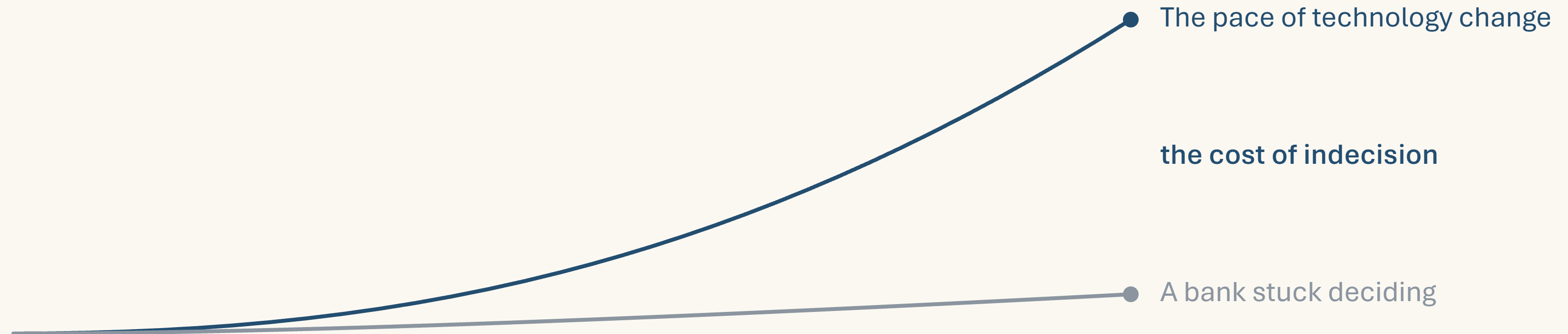
Replace or bolt-on

Convert to a new core, or run a modern parallel core alongside the existing one.

Best when the core itself has become the ceiling on where the bank can go.

The right path matters less than having someone with the expertise and authority to choose one and execute it.

The banks falling behind are the ones still deciding.



Indecision is a leadership problem.

AI runs through all of it.

It runs through how you modernize, how you use your data, and
how you serve your customers.

KEY 3

AUTOMATION & AI

You're doing it right now.

You're doing this right now.

62%

of banks are
experimenting with AI
in real use cases.

AI is in your bank. Usually in pieces, in different corners, without a plan.

SOURCE Bank Director 2025 Technology Survey

The regulators are asking.

Examiners are starting to ask how banks govern their use of AI. Who approves it, who monitors it, who's accountable. "We're still figuring it out" is not a good enough answer. And the regulators have done more than ask.



Here's what they did.

In April, all three rewrote the model-risk rulebook and took AI out of it. They told banks to use AI, and to govern it themselves.

OCC BULLETIN 2026-13 · FED SR 26-2 · APRIL 17, 2026

RECENT STATEMENTS ENCOURAGING AI ADOPTION

OCC

“Embrace new technologies like AI.”

COMPTROLLER JONATHAN GOULD
FEBRUARY 2026 TESTIMONY

FEDERAL RESERVE

“Supervisory guidance should not be a barrier.”

VICE CHAIR MICHELLE BOWMAN
MAY 2026 SPEECH

FDIC

“We want banks to innovate.”

CHAIRMAN TRAVIS HILL
MARCH 2026 SPEECH

The regulators have moved out of the way. Your staff are using these tools now, with your data and no one governing it. That's the real risk.

In most banks, nobody owns AI.

THE CEO



Watching it.

Saying no, or nervous without clear guardrails.



COMPLIANCE

THE IT LEADER



Piloting something.

Using tools on their own.



EMPLOYEES



Four people each touching a piece. No one accountable for the whole. That's a governance problem.

What it looks like when someone does.

THE CEO



A clear read on risk and return.

Guardrails in place, and able to say yes.



COMPLIANCE

THE IT LEADER

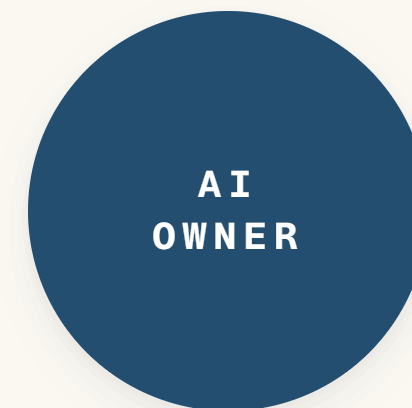


Builds against a real plan.

Clear guidance to follow.



EMPLOYEES



One person accountable for the bank's use of AI.

Four people, still each doing their part. One owner accountable for the whole. That's what good governance looks like.

Automation pays off where the business actually hurts.

Process bottlenecks

The manual steps that slow everything down behind the scenes.

IN PRACTICE

Flag incomplete account-opening packets before they hit ops.

Wasted staff time

Smart people doing work software should be doing.

IN PRACTICE

Summarize loan files and draft renewal memos for review.

Customer friction

The slow, clunky moments that cost you applications and deposits.

IN PRACTICE

Help frontline staff answer customer questions instantly using approved bank procedures.

These priorities should come from where the business actually hurts. So who's making that call at your bank?

AI won't take your job. *Someone using AI will.*

That's true for your people, and for your bank. The ones who fall behind won't be the ones who said no to AI. They'll be the ones who never decided who owns it.

KEY 4

DATA

Your bank already has the answers. *Is anyone asking the questions?*

Your data currently knows things you don't.

Which customers are about to leave.

Which loans are likely to underperform.

Which products your best customers don't have yet.

For years, getting at any of this meant asking an analyst and waiting on a report. Now you can ask your data in plain language and get the answer back.

1 in 3 bank leaders say they can't use their data effectively. [Bank Director 2025](#)

Three ways data turns into dollars.

Find untapped revenue

Spot the cross-sell and deposit opportunities hiding in your existing book.

Protect earnings

Catch attrition, fraud, and loans heading for trouble before they cost you.

Drive smarter decisions

Replace gut feel with evidence on pricing, branches, and staffing.

How to put your data to work.

The tools are simpler than ever. What's usually missing is someone running the play.

1

Know what you want to know.

What would you act on if you saw it in time?

2

Bring the data together.

Put someone in charge of data governance.

Connect your systems, or stand up a simple data warehouse.

3

Turn insight into action.

Set alerts for risk and opportunity.

Build data into how decisions get made.

Get your people acting on what the numbers say.

None of this is exotic. It just has to be owned by someone.

AI is only as good as your data.

But this only works on clean, connected data. Ask a question of messy data and you get a confident, wrong answer. The banks doing this now got their data in order first, and put guardrails around it. That work doesn't happen on its own.

That's leadership work.

KEY 5

TALENT

The role has changed.
Have your expectations?

First, some credit where it's due.

The IT leaders at most community banks are good people doing a hard job. They've kept the lights on, managed a maze of vendors, and held the line on cybersecurity, usually without enough budget or enough staff. None of what comes next is a knock on them.



The role outgrew the job description.

HIRED TO

Keep the systems running.

Manage the vendors.

Hold the line on cybersecurity.

Support the business.

NOW EXPECTED TO

Shape the bank's strategy.

Govern AI and manage its risks.

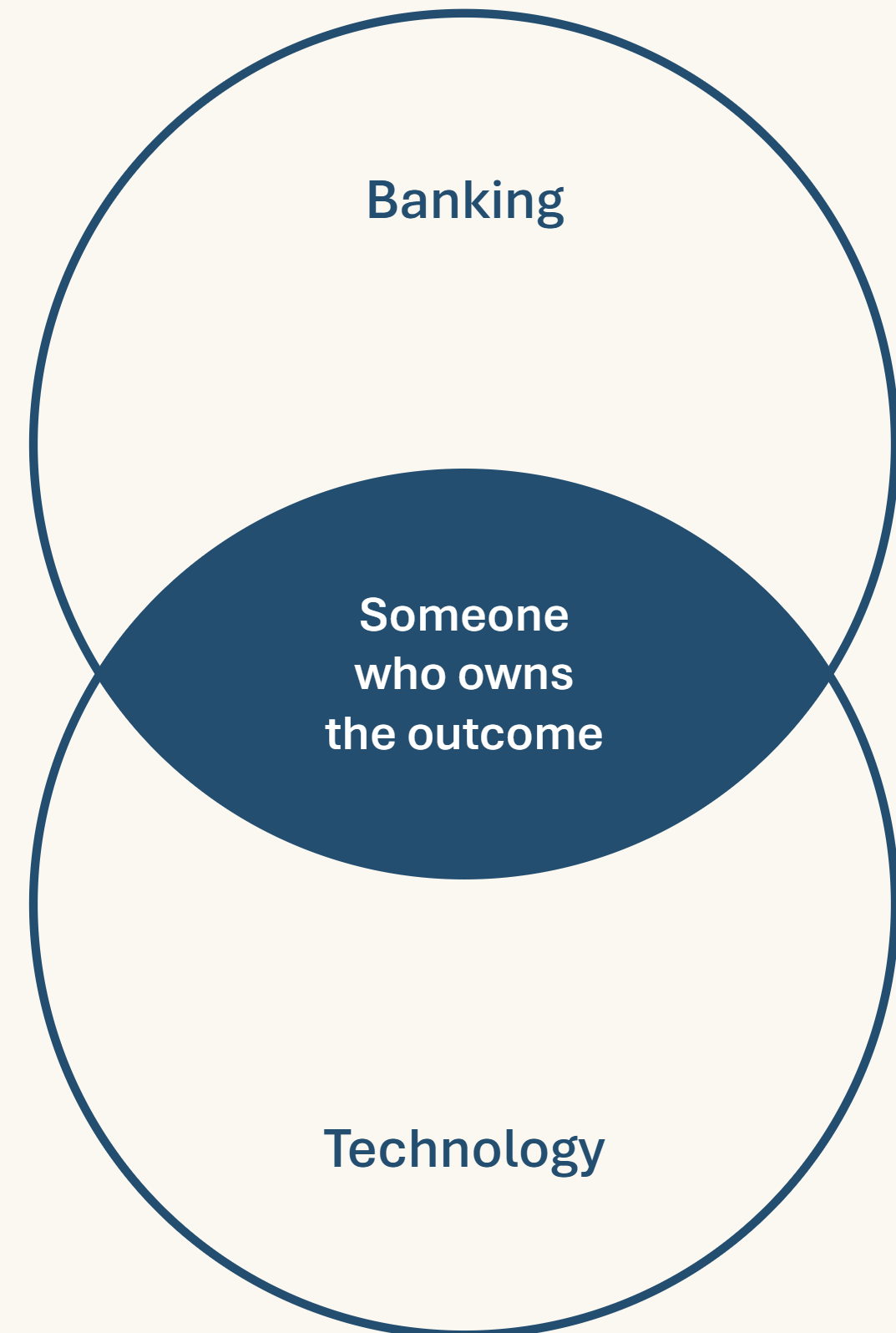
Own the data strategy.

Translate technology into measurable results for the board.

AI governance wasn't in anyone's job description three years ago. It is now. So who at your bank owns it?

The right person is genuinely hard to find.

Someone who understands both banking and technology at the level this role demands is rare. So most banks bring in outside help. But advice isn't ownership. The plan gets handed over, and accountability lands right back on the same overloaded leader. The role doesn't need another plan. It needs someone who owns the outcome.



What owning it actually means.

Ownership means one person is accountable for whether technology shows up in the numbers.

THE PERSON WHO OWNS IT:

Sits at the table when strategy gets set.

Chooses the path forward on the core, and sees it through.

Makes sure AI is owned and governed, and connects it to the data and the core.

Sets the data agenda and gets the bank using what it already has.

Translates technology into results the board can measure.

One person doesn't do all five jobs. They make sure all five are owned, and that they add up.

All five keys come down to one thing.

Strategic alignment

Modernization

Automation & AI

Data

Talent

Someone who can turn technology
into business outcomes.

Remember the 18%?

We opened with this. 71% of banks raised their technology budgets. Only **18%** measure whether it worked.

The 18% aren't smarter or richer. They did one thing differently. Before they spent, they decided what number the investment had to move, and they put someone in charge of moving it.

That's all measurable results really is.

Decide the number. Own it.

Score your own bank.

Five questions. Answer them in your head, honestly, right now.

STRATEGIC ALIGNMENT	Is technology at the table when you set strategy?
MODERNIZATION	Is modernization owned by someone?
AUTOMATION & AI	Can you name the one person who owns AI?
DATA	Is anyone leading the effort to use your data?
TALENT	Does your technology leadership fit where you're going?

However many no's you just counted, they all point at one thing.

The banks that win won't be the ones
that spent the most on technology.
They'll be the ones with *the leadership to
make it count.*

So when you get back to your office, the question isn't “what's
our AI strategy?” It's who owns it, and whether they have what it
takes to see it through.

Questions.

Who owns your technology strategy?

Thank you.

Wade Barnes

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