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CEO UPDATE | NOVEMBER 2026

Powered by AI. Defined by Relationships

By Eric Jones, President & CEO, Navanta



Community bankers are being asked to make big decisions about AI before there's a clear path forward. Questions about security, compliance, and where to begin are real.

In this CEO Update, I share how we are using AI to serve you faster, building AI Agents for community financial institutions, and launching an AI enablement offering in early 2027 to help you start safely.

1. AI Solutions That Improve Our Client Experience.

For the past two years, we have steadily increased the adoption and use of AI technology in our environment for the purpose of enhancing our team members' efficiency and effectiveness. This includes developing an AI enablement program for all our team members and building a dedicated AI environment in our Bankers Private Cloud® service that allows rapid development of private AI solutions for our team.

We continue to believe that AI will enhance our relationship-first approach and service delivery model, making our teams more efficient, and producing faster, more predictable outcomes for our clients. Currently we are expanding the use of AI to intercept and triage certain inbound client requests, provide recommended solutions to our service delivery team, and perform a "post action" review of our responses with feedback on how we can improve.

Our commitment to you is that we will continue to expand the use of AI internally at Navanta, but always within the context of our commitment to deliver outcomes and high-quality service. Simply put, AI will make our people better and allow that to translate into better outcomes for our clients.

2. AI Enablement Path for Our Clients

We continue to hear from our clients that they desire support in beginning their AI journey. This support ranges from compliance and regulatory frameworks to data classification models, to tooling that provides data loss prevention and "AI blocking" for tools to restrict unauthorized internal use.

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I am pleased to report that we will be launching an AI enablement offering in early 2027 to support our clients with a standardized toolkit of resources, documentation, tooling and support to begin your AI journey in a safe, secure, and compliant manner. Look for more details from our Client Management team in the coming weeks.

3. AI Agents to Empower Our Clients

In addition to the basic "starter kit" of AI enablement that I referenced above, our clients are asking us to create practical AI Agents to empower their team. We have launched an effort to build commercial AI solutions, hosted within our secure Bankers Private Cloud® platform, that deliver measurable outcomes.

Navanta AI Agents will be available as managed services and designed to deliver outcomes such as Policy and Procedure reviews, Daily Balancing of core system data, and "Next Best Action" recommendations for bankers in expanding client relationships. All of this will be built in a secure, compliant, and auditable framework that will support the emerging regulatory environment and enable clients to trace model outputs back to source data.

Our roadmap for this development is guided by our clients. We have asked and will continue to ask, "what's important to you and how can Navanta deliver AI solutions that create value?"

AI and Community Banking

I was asked at our recent Executive Summit how AI will impact community banking and whether it's a threat or an opportunity. My response was that it can be both, but it's in our control to determine the ultimate outcome. I firmly believe that AI can be an enabler and an equalizer in allowing community financial institutions to continue to compete effectively with larger institutions and others by enabling them to increase focus on their critical differentiation, their relationships with their customers and their knowledge of local communities.

Our approach to AI is built on the same principle that has always made community financial institutions unique and successful: relationships. In a world where many companies and industries are utilizing AI to replace human interactions and eliminate roles, my belief is that people will be drawn even more to businesses that lean into people and relationships. Money has always been a commodity; relationships have always been the differentiator. Let the machines handle the work behind the scenes, so your people can do what they do best: build relationships with customers and make your communities stronger. This is the superpower of community banking.

All my best to each of you for a healthy and prosperous close to 2026.

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FOR MORE ON AI

Read our latest edition of IT Security Insights

AI may already be in your institution, whether or not you've decided to adopt it. Employees are using it. Vendors are adding it to your tools. Our latest edition shares four questions you should ask about where AI is showing up and whether your security policy is keeping pace.

READ IT SECURITY INSIGHTS

navanta.com/resources/ai-is-already-in-your-institution-is-your-security-policy-keeping-up

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