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TRANSFORMING CORPORATE FINANCIAL DECISION – MAKING THROUGH DIGITAL FINANCIAL SERVICES AND ANALYTICS : A MULTIPLE CASE STUDY OF JP MORGAN CHASE

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Abstract

Corporate financial decisions are more and more dependent on timely information, robust payment infrastructure, financial planning and expert advising support. This paper explains on JPMorgan Chase's services to four different companies for their financial decision-making. The companies are Copa Airlines, EBANX, HexClad, and the Paramount-Warner Bros. deal for discovery. The cases are just some of the decision situations, like managing risks in the energy and treasury markets, optimizing crossborder internal fund transfers, structuring expansion and investment attraction, and evaluating complex merger and acquisition possibilities. Common features utilized to study each case are the decision problem, the financial service or solution, the decisionsupport technique, the conclusion reported, and the quality of evidence available. So the study go through a qualitative multiple-case design based on publicly available business records, notably client testimonials and related official publications. Research shows that digital infrastructure, transaction visibility, financial analysis, strategic planning and investment-banking expertise can help expedite or better inform business choices. With Kinexys in place, internal transfers between its accounts went from taking over 24 hours to minutes, and provided EBANX with the most transparent operational metric reported. Other instances illustrate strategic and consultative support, but without corresponding quantitative indications of financial performance or decision quality. Artificial Intelligence do not show that the reported outcomes were directly produced of the four companies. Digital payments, analytics, financial modeling and AI are different talents and should not be used interchangeably. The study concludes that technology-enabled financial services can improve decision-making when combined with good governance, management judgment and context-specific analysis. The key limitations of the study

were that there was no independent outcome data and the study relied on publically available sources, largely provider-published information.

Keywords: digital financial services, treasury management, cross-border payments, financial analytics, strategic planning, mergers and acquisitions, JPMorgan Chase, corporate financial decision-making and many case studies.

1 . Introduction

Businesses rarely make financial decisions on the basis of complete information. Financial decision making is a basic responsibility of management, since it shapes how organizations obtain capital, allocate capital, manage liquidity, cope with uncertainty, and pursue growth. Managers must weigh things like market conditions, timing of cash flows, financing options, investment opportunities, risk exposure, and strategic implications of various actions. Thus, timely and reliable information helps to reinforce the basis for decision making.

Digital financial services have provided corporate finance teams with more knowledge, and more ways to execute. Digital banking interfaces, automated settlement infrastructure, integrated treasury platforms and electronic payment systems may improve the speed and visibility of financial transactions. Financial analytics and modeling also enable managers to examine scenarios, forecast cash needs, assess alternatives for value and communicate trade-offs. These technologies can help decision-making by making relevant information more accessible, timely and organized, not by removing doubt or replacing management judgment.

This bigger transition includes artificial intelligence (AI) — which needs to be disconnected from traditional analytics and digital infrastructure. Artificial intelligence can be used to detect patterns, sort data, forecast results, or perform some tasks automatically. Analytics doesn't have to include AI, it can involve financial modeling, forecasting, scenario analysis and descriptive reporting. Likewise, a blockchain-enabled payments network can change settlement visibility and speed without exposing AI. Davenport and Ronanki (2018) assert that the value derived by corporations from AI is based on "matching technologies to specific operational needs and deploying them in a practical way".

This essay discusses four examples of JPMorgan Chase and its commercial clients. The cases used to include HexClad's development planning and investment, EBANX's internal cross-border capital movements via Kinexys, Copa Airlines' response to energy market volatility, and the Paramount–Warner Bros. transaction for discovery. They are chosen because they are published in the public client documentation of JPMorgan and represent a number of financial decision settings (JPMorgan, 2026a, 2026b, 2026c, 2026d). It's not about all four being AI implementations, but the function of financial services, digital infrastructure, analytics, planning and consulting expertise.

1.1 Problem Statement

When people talk about fintech in public often AI, analytics, digital payments, automation, financial advising are lumped together under one title. An illustration of the many forms of decision support that financial services can offer can be seen in a comparison of the cases of corporate clients, with a clear distinction between proven results and potential but unquantifiable benefits. This can make it difficult to assess what capacity is actually present in a given business case and whether the declared conclusion is validated by evidence.

1.2 Research Objectives

1. To detect the references to planning tools, digital infrastructure, financial services or advisory support in each case.

2. How these technologies can help with merger and acquisition decisions, growth finance, cross-border liquidity and treasury management.

3. To evaluate functions of artificial intelligence and the quality and confines of public data on results.

1.3 Research Questions

1. Explain the financial decision making challenges of four cases.
2. What are the links between the decision-making processes in each scenario and digital financial services, planning, analytics and advisory support?
3. Compare and distinguish between four cases.
4. What is the extent to which current research supports claims of measurable outcomes or direct consequences enabled by AI?

1.4 Scope of the Study

The analytical unit is the documented corporate decision-support case, rather than four banks. In each example, the financial services company is JPMorgan Chase. The analysis comprises publicly available information on the selected cases, comprising 2026 articles. It does not try to analyze the internal technological architecture of private systems when such information is not made public, nor does it compare the performance of financial institutions or estimate causal implications.

2. Background of the study

2.1 Analytics, Data and Managerial Decisions

Data-driven decision making is based on relevant information to rank options, test hypotheses, monitor results and evaluate alternatives. Cash flow statements, liquidity observation, risk analysis, capital budgeting, capital allocation, valuation of shares, and sentiment and scenario analysis involves in corporate finance. The value of analytics depends on the quality of the data, the fit of the analysis to the decision being made,

and the extent to which managers understand the limitations and assumptions towards the analytics conclusions.

2.2 Artificial Intelligence in Financial Services

Some of the ways artificial intelligence can benefit financial services are applications such as anomaly detection, document processing, risk classification, customer support and predictive analysis. AI was involved in every customer interaction or transaction mean that AI can analyses each and every aspect in their limitation. JPMorgan Chase & Co. (2025) lists AI, data and technology as a strategic goal and outlines the need for appropriate deployment in its 2025 shareholder's letter. This provides background at the corporate level but does not indicate that AI was a direct factor in the decisions made in any of the situations described here.

Davenport and Ronanki (2018), he debate that AI as not a universal solution, the applications should be aligned to specific business goals, . In corporate finance this means identifying exactly which instrument or process was deployed, the decision it backed and the data available to assess its impact. Accordingly, in this study we differentiate three categories: (a) digital transaction infrastructure; (b) analytics, planning and financial modeling; and (c) AI-specific applications. These source required for the AI enabled case to allow a such description.

2.3 Financial decision discussions- regarding four cases:

Different decision-making concerns address by four cases. Cross-border payments entail liquidity buffers, fund visibility and settlement timing. Growth financing has two elements: planning the growth and working out the investment needs. Treasury management is the balancing of liquidity and short-term risk against long-term organizational goals. Mergers and acquisitions involve comparing alternatives, considering strategic possibilities, negotiating terms and securing deal certainty. Although they both require fast information and ordered judgment, these circumstances cannot be compared by a single operational metric.

2.4 REVIEW OF LITERATURE

2.4.1 Artificial Intelligence and Analytics for Financial Services

Goodell et al. (2021), explored the following the main content: Applications related to investors, financial statements, distress and fraud, and portfolio building. The main focus of the paper is research in finance with the improvement of machine learning and artificial intelligence research in finance. Their analysis shows that AI in finance is a broad set of approaches applied to a wide variety of jobs, rather than a particular application. This is of relevance to the present study since the four scenarios considered have different decision making settings and cannot be assumed to use the same technology or produce the same type of outcome.

Davenport and Ronanki (2018), suggested that enterprises are more likely to gain value from AI when they focus on specific business problems and chose appropriate applications rather than utilizing AI as a general solution. The practical framework is case-based and requires the analyst to identify the decision problem, the real instrument used, and the verifiable outcome. This difference is important for the present investigation, as public case descriptions may not accurately show direct AI use but do involve digital payment infrastructure, planning and consulting services.

Vuković, Dekpo-Adza, and Matović (2025) ,mentioned applications such as credit scoring, fraud detection, digital insurance, robo-advisory and financial inclusion in a scient metric overview of AI in financial services,. Also emphasized were issues such as exploring, transparency, responsibility, and the absence of common implementation frameworks. They found that in evaluating financial decision systems, governance and evidence of responsible deployment are just as crucial as technology capacity.

A 2023 bibliometric analysis of machine learning and artificial intelligence in banking, financial services and insurance revealed a rich and diverse research environment covering fintech, risk management, anti-money laundering and actuarial science. Applications of artificial intelligence and machine learning in the financial services business (2024) shows why assertions regarding the influence of AI need to be tied to a specific application and environment, and not stretched across the financial services industry. The breadth of this material further supports the treatment of AI as a crosscutting capacity. **2.4.2 Payments, Treasury Operations, and Digital Infrastructure**

Corporate treasury decisions require timely knowledge of cash balances, payment status, settlement timing and commitments across accounts and jurisdictions. Digital payment infrastructure can help shape the operating conditions under which those choices are made, by shortening the time it takes to transfer funds, and by providing more information about the transfer. Faster settlement or more visible transaction status may improve liquidity coordination, but not necessarily by using an AI model. AI based prediction differentiated these effects.

The practical example of EBANX case presented in this study Kinexy's. According to JPMorgan's public account, Kinexys' installation reduced internal transactions between EBANX accounts from more than 24 hours to minutes. It explores the internal framework of digital settlement infrastructure for their successful operations. It is the proof of a quick funds flow, it is not reducing the cost of financing an increase in profitability with AI alone. Of course, this is a case study produced by the provider, so assertions about a wider financial impact would need to be backed up by independent sources.

2.4.3 Strategy Decision Support, Financial Planning and Valuation

F inancial planning and modeling is used by managers to assess possibilities, analyze funding needs and consider the long-term repercussions of actions. A plan, a forecast, or an appraisal should therefore be regarded as an input to a decision rather than as evidence that a particular outcome was caused by the analytical process.

The HexClade case involves growth planning and investment support, including the development of one-, three-, and five-year plans and an alleged $100 million investment. These precise details make the case relevant to access to capital and strategic planning. But the public report does not disclose the underlying financial model, assumptions, and a counterfactual comparison. It does not provide a definitive causal conclusion about future business performance. But it does support a description of the help supplied.

2.4.4 Acquisitions and Mergers as a Decision Process

Welch, Pavićević, Keil and Laamanen (2019) have organized the literature on the predeal stage of mergers and acquisitions, covering transaction initiation, target selection, bidding and negotiation, valuation and finance, announcement and completion. They called for a more in-depth analysis of activities, decision-makers and temporal dynamics, noting that a lot of the existing work looks at the pre-deal process in a high-level manner. This process-oriented perspective can aid Paramount-Warner Bros. In a discovery case, financial aspects include financing certainty, offer structure, negotiations on terms and execution risk.

In their examination of the literature on mergers and acquisitions in the banking industry, Chiaramonte et al. (2023) found numerous streams of study, including deal drivers, market dynamics, cross-border transactions, bank mergers, and post-merger performance. Their focus differs from the media deal examined in this article, but their evaluation shows that M&A research includes a lot of various stages and results. Thus the Paramount-Warner Bros. The discovery case is best understood as a financial advice and transaction decision case, not as evidence of AI-enabled decision-making, unless a specific AI application is disclosed.

2.4.5 Literature Review

Three findings are derived on the researched literature. 1. There is value to be gained in financial activities from AI and analytics, but the precise purpose and environment of implementation matter. 2. AI, analytics and digital infrastructure are conceptually different. The fact that the pace of transactions is increasing does not mean that AI is being applied or is important. Third, in complex strategic decisions such as growth finance and M&A, quantitative analysis is blended with human judgment, negotiation, governance, and uncertainty management. The literature thus argues against attributing all the observed benefits to AI and in favor of a comparative and evidence-conscious examination of the four cases.

Bhaiyya, Swati and Deepa Joshi (2026), In general, this paper can be viewed as a holistic description of the way artificial intelligence is changing the idea of finance. It provides useful information for professionals in the sector, policy makers and others interested.

In this paper, Renuka Deshmukh, Siow-Hooi Tan, Yi-Fei Tan, and Anurag Shrivastava (2025) look at the effectiveness, reliability, and ethics of AI-based financial applications. The report also looks at potential concerns such as algorithmic bias, poor data quality

and regulatory issues. Thus, the study provides a detailed analysis of the current status of AI applications and their potential to create a profitable and intelligent financial system in the future.

Michael Aderemi Adegbite 2025. The transformative influence of artificial intelligence in the banking and fintech sectors. The study will provide information on applications, advantages, challenges, and future possibilities, in addition to how artificial intelligence is altering the financial business and bringing advances without taking many risks.

A Bibliometric and Content Analysis of Systematic Review, Bottazzi et al., 2023. Artificial Intelligence in Finance. Economics and business The authors provide a complete bibliometric examination of AI applications in the fields of risk management, market prediction and robo-advisors. The authors say existing concerns on ethics, data security and explainability need to be fully addressed to assure appropriate AI integration.

Ganesh et al. (2022) , October 2018 An analysis of the Finnish literature on machine learning and artificial intelligence. from the Research Gate. retrieved The authors underlined the rapid growth in the usage of machine learning and artificial intelligence technologies in the banking sector and listed some of the AI applications that are growing popular in this area, including risk management, fraud detection, and personalized financial services.

2.5 Gap in Research

The public case materials selected do not provide a consistent set of independently proven performance measures for all four examples, but rather focus on individual client interactions and financial solutions. To say that AI is behind all the benefits that have been reported would be overstating the case. Thus, the contribution of this work is a structured, evidence-based evaluation of four alternative financial option situations, focusing on what is proven and unconfirmed by the sources.

3. Research Methodology

3.1 Design of the Research

This study uses a qualitative multiple-case research design. To examine decision processes in their organizational context, a case-study approach is appropriate when the research topic concerns the use of services and tools rather than estimating a statistical link at the population level. The study is descriptive and comparative, not testing causal ideas.

3.2 Information Sources and Case Selection

Sources: Official JPMorgan client comments and publications about transactions with Copa Airlines, EBANX, HexClad, Paramount-Warner Bros. Discovery transaction. In the form of a letter to the shareholders of the firm and a conceptual work on the practical use of AI. The four instances were deliberately selected as each has a different corporate

finance decision environment and there is a public source that describes the challenge and the aid provided. Consider published provider origin when analyzing case evidence.

3.3 Analytical Framework

The same dimensions were used to look at each case: The financial or strategic issue referred to in the source is a decision dilemma. The solution or support is the defined product, infrastructure, planning aid or consulting service. Decision-support mechanism – How the solution could affect execution, timing, availability of information or comparison of alternatives.

Outcomes provided are those which are explicitly mentioned in the source . This distinction is made between quantitative measures and qualitative descriptions.

The level of evidence is thus whether the source provides a quantitative outcome, a qualitative explanation, or simply a plausible link to decision support.

3.4 Analytical Method

The study employs within-case summaries, which are then compared across cases. The findings are divided into three types: (i) those that are directly stated by the source; (ii) those that are an analytical interpretation of how the service can support a decision; or (iii) those that are not supported by the available data. Primary interviews, private papers, independent financial statements connected to the interventions and statistical testing were unavailable for this study. Therefore, the paper does not argue for causal attribution or generalizability beyond the cases selected.

4. CASE REPORTS

4.1 Copa Airlines: Treasury Decisions Under an Uncertain Energy Market

The client narrative from JPMorgan dated July 20, 2026, describes Copa Airlines' effort to align the airline's long-term aspirations with current pressure from volatile fuel prices. The CFO talks on the need to respond to a rise in fuel prices while ensuring that immediate action does not compromise the company's long-term position (JPMorgan, 2026a).Treasury and risk management is huge issue because of fluctuation is fuel prices. Fuel is one of the biggest operating risks for airlines with cost volatility affecting cash planning, budgeting and business decisions.

It puts the spotlight on the partnership between Copa Airlines and JPMorgan, and information access and support during unanticipated circumstances in the energy market. Decision support can better help the finance directors understand market conditions, assess current pressures and ensure that short term measures are consistent with long term objectives. However, the source provides no evidence of the use of an AI model in the engagement, no quantifiable measure of savings, and no official comparison of prediction accuracy.

The public account is mostly on the relationship between Copa Airlines and JPMorgan and access to knowledge and help in times of unexpected conditions in the energy market. The value in decision support is in helping finance executives understand market conditions, quantify current pressures and ensure that actions taken in the short term are consistent with long-term goals. However, the source does not include a formal comparison of predicting accuracy, a quantitative estimate of savings, or evidence that an AI model was specifically used in the engagement.

Analytical implication: The instance demonstrates the importance of timely market knowledge and professional financial support when the operating costs are unstable. It's not something that should be utilized to prove that AI improved financial performance or lowered fuel costs until other data reveals that to be the case.

4.2 Case 2: EBANX – Kinexys for cross-border internal fund transfers

EBANX has a payments platform that connects consumers to multinational digital companies in more than 20 countries. According to JPMorgan's July 2026 case study, internal transfers between EBANX accounts were subject to processing windows, intermediary-bank
workflows, and local cut-off timings. Due to the poor visibility outside local business hours, transfers could take over a day and conservative liquidity buffers were recommended (JPMorgan, 2026b).

EBANX uses JPMorgan's Kinexys to enable the transfer of funds internally in near real-time. JPMorgan said transfers between EBANX's own accounts were cut to minutes from more than 24 hours with same-day confirmation across time zones. Moreover, the example mentions improved liquidity management, treasury coordination, visibility and predictability (JPMorgan, 2026b). This is the most clear quantitative operational outcome of the four circumstances.

The mechanism is mainly comprised of digital payment and settlement technologies. Confirming more quickly also allows Treasury staff to see their available cash sooner, make liquidity judgments on more recent information and be less dependent on conventional processing windows. But this is not to be confused with evidence that predictive AI was the cause of the alleged reduction in transfer time. Future prospects for better analytics are also in the case source. The effect assessed is a reduction in transfer time, not profitability or total liquidity costs.

The majority of the mechanism is comprised of digital payment and settlement technology. By confirming faster, treasury personnel can base their liquidity decisions on more current information, see their available cash sooner, and be less dependent on traditional processing windows. However this should not be confused with evidence that predictive AI was the cause of the reported transfer-time improvement. The case source also discusses future opportunities for improved analytics. The measured effect is a reduction in transfer time, not in profitability or in overall liquidity cost.

4.3 Case 3: HexClad: Investment and Growth Planning

HexClad is a cookware maker that wants to expand its business and product line, JPMorgan said in a July 15, 2026, client presentation. The account states that JPMorgan received a $100 million investment that assisted in the development of one-, three-, and five-year strategic plans and the establishment of a relationship with a significant investor (JPMorgan, 2026c). The decision context is growth planning . A growing company has to decide when and how much to expand, how much capital is needed, what investments are available and how short-term spending fits into long-term strategic objectives.

The support comprises planning, investment support and strategic advice. Through doing these things managers can structure decisions about growth, think about different time horizons and align financial resources to business goals. But the public case study does not include a complete financial model, forecasting assumptions, the full terms of the investment, and a counterfactual of what would have happened without the support.

Analytical implication: HexClad is an example of how strategic planning and access to finance can help financial partners in their growth decisions. At this point, based on the facts, neither the investment nor the company's growth was driven purely by AI or predictive analytics.

4.4 Warner Bros. – Paramount. Case 4. Finding-Mergers and Acquisitions

The study contains several concepts in different formats, some for the entire company and some for specific companies. Also, comparison of economic value, scheduling, finance certainty, contractual safeguards and execution risk is emphasized. It also describes how Warner Bros. talks to the investment banking division of JPMorgan. Discovery in connection with negotiation (JPMorgan, 2026d). JPMorgan's statement on May 26, 2026, outlines a long and complicated process that led to Paramount Skydance's final offer for Warner Bros. Discovery's possible moves.

The case shows that merger and acquisition decisions are not just a matter of looking at headline price comparisons. Boards need to think about the structure of the offer, the financing, the conditions to closing, the potential liabilities, the timing and the risks. Financial analysis and scenario comparison may help with these trade-offs, but professional judgment and negotiation are still key. The public account contains the contractual safeguards and the transactional data, but not the underlying analytical processes or the application of artificial intelligence to choose the preferred transaction.

So if a source doesn't explicitly state that AI was used in the merger, then this is not an AIdriven merger decision. Analytical implication The case illustrates the complexity of the financial advisory and decision-making process.

5.Comparative Assessment

Scenario	Decision-making context	Support described	reported results	Assessment of the evidence
Copa Airlines	Fuel market uncertainty; options of risk and treasury	The financial connection and guidance support and the market context	Qualitative support to balance shortterm pressures with long-term goals	No case-specific AI or measurable financial impact was identified
EBANX	Internal financial mobility and crossborder liquidity	Kinexys' digital settlement infrastructure.	Internal transfers decreased from more than 24 hours to minutes, and coordination and visibility improved.	The best operational metric; supplier source; no evidence of AI causation.
HexClad	Access to capital and growth strategy	Assistance with investing Planning for 1, 3 and 5 years	Reported $100 million investment; strategic assistance with emphasis on expansion	No counterfactual or proved AI contribution Amount of investment reported

Corporate financial decisions are assisted by expert judgment, planning and execution skills, and relevant information. This is the most common feature in all the stories. The kind of support is much different. HexClad is about long-term planning and investment; Copa Airlines is about financial judgment amid market volatility; EBANX is about capital flow speed and visibility; and Paramount-Warner Bros. Discovery cases are at the core of difficult transactional decision-making, comparison and negotiation. These things are complementary, but they are not exactly the same thing.

Also, the strength of evidence is different. EBANX offers a transparent before-and-after metric of transfer time. The HexClad source refers to investment amounts, planning schedules but does not suggest a link between the recommendations and financial results. Copa Airlines and M&A are mostly qualitative accounts. The study therefore does not

claim that the four scenarios show a common AI effect, nor does it add the results together to make a single "better decision making" score.

6. Results and discussions

6.1 Implications for Business Financial Decision-Making

The examples illustrate three practical ways financial services can help decision-making. First, operational decisions about the availability of cash can benefit from the higher speed and visibility of transactions, as demonstrated by EBANX. Secondly, finance directors can meet both short-term demands and long-term goals through careful planning and market context, as seen in the cases of Copa Airlines and HexClad. Third, as the Paramount-Warner Bros. case illustrates, financial consultants can help boards understand contractual and financial matters and evaluate complex solutions. transaction that helps people find out easier.

Thus, when evaluating technology, it is important to consider the decision-making process that the technology supports. Useful metrics for treasury teams include forecast error, idle cash, reconciliation time, transfer time, and liquidity-buffer requirements. Examples of Growth Planning Metrics Forecast accuracy Capital deployment Investment raised Strategy milestone achievement M&A metrics include the time taken to evaluate offers, the number of recorded board discussions, the risk of closing and the certainty of funding. These are proposed evaluation markers that were not studied in this paper, except where noted above.

6.2 Distinguish Digital Infrastructure, Analytics and AI

One crucial consequence is the need for conceptual precision. Digital infrastructure changes how money or information moves. Analytics organizes data to compare conditions, predict outcomes and describe situations. Artificial intelligence (AI) is made up of techniques such as machine learning and natural language processing for purposes including information extraction, categorization and prediction. In an integrated system these categories may overlap, but the existence of one does not serve to prove the existence of the others. The four examples provide evidence of digital settlement, strategic planning, market-related aid and investment-banking advise, however the public descriptions now available do not consistently illustrate case-specific AI application.

6.3 Governance Responsible Use

Organizations utilizing AI or advanced analytics need to monitor data provenance, confirm model performance, check for bias and drift, provide for sufficient monitoring by humans, and clarify decision-making responsibilities. Uncertainty, model risk, lack of information, conflicts of interest, cyber hazards and regulatory requirements still impact financial decision making. When assessing impact, readers should consider the incentives of the source and seek independent evidence when a service provider provides a success story about its own customer encounter. Technology competency is not enough,

responsible adoption requires oversight and a clear link between the tool and the business decision.

7. Conclusion

The case studies focus four major scenarios of business financial decisions: treasury and market uncertainties; cross-border liquidity; growth planning and investment; and mergers and acquisitions.

Digital infrastructure can directly effect operations in ways that can be measured. In EBANX's case, Kinexys deployment slashed internal transfers from more than 24 hours to minutes, JPMorgan said.

While strategic planning and advisory support might help organize difficult decisions, there is little independent proof of their net financial impact in public cases.

The kind and strength of evidence in the outcomes of the instances differ, rendering them incomparable on a single performance criterion.

The currently accessible resources do not establish that AI was a direct cause of the findings in each of the four situations. Therefore, only in those cases where there is direct documentation, comments concerning AI may be made.

Case studies published by the provider are helpful for contextual information, but alone they are not sufficient to prove causation or to apply the findings to other businesses.

This study reviewed four public examples related to JPMorgan Chase to explore the impact of financial services and related support on business decision-making. The cases highlight several mechanisms: financial advisory services rendered to Paramount-Warner Bros., digital settlement infrastructure built for EBANX's internal money movements, market-related assistance in treasury choices at Copa Airlines, and strategic planning and investment support for HexClad. transaction for discovery When they are combined they illustrate how timely information, operational infrastructure, planning, financial analysis and professional judgment all work together to support financial decision making rather than a single universal technology.

EBANX's internal fund transfer time has gone from over 24 hours to minutes, as reported, the best quantifiable outcome in the chosen material. There are other situations without comparable performance indicators, however there are some transaction details and useful qualitative remarks. So, although little data is available to show a broad

causal relationship between AI and financial performance, the study reveals that technology-enabled services and financial consultancy can enhance decision processes. Future study could strengthen the findings by using a larger sample of cases that use similar measurements of results, independent disclosures of businesses, interviews with finance executives, and documented KPIs pre- and post-adoption.

7.1 Limitation of the study:

The research is based on secondary and openly available data and it uses a small purposive sample. The service provider has published a number of significant sources, which might emphasize the positive sides of the collaboration. The document does not have access to any internal client information, proprietary models, independent impact evaluations or interviews with the organizations. The analysis is not able to show causality and the results are not consistently measured across cases. These limitations should be taken into consideration when evaluating the results.

According to reports, the best measurable result in the selected material is the reduction in the time of EBANX's internal fund transfer from more than a day to minutes. There are some transaction specifics and insightful qualitative comments, but there are other circumstances without similar performance indicators. The study shows that financial consulting and technology-enabled services can improve decision processes even when there is not enough data to prove a broad causal relationship between AI and financial performance. Future research could validate the findings by using a larger sample of cases with similar performance indicators, independent corporate disclosures, interviews with financial officers, and captured KPIs before and after adoption.

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