

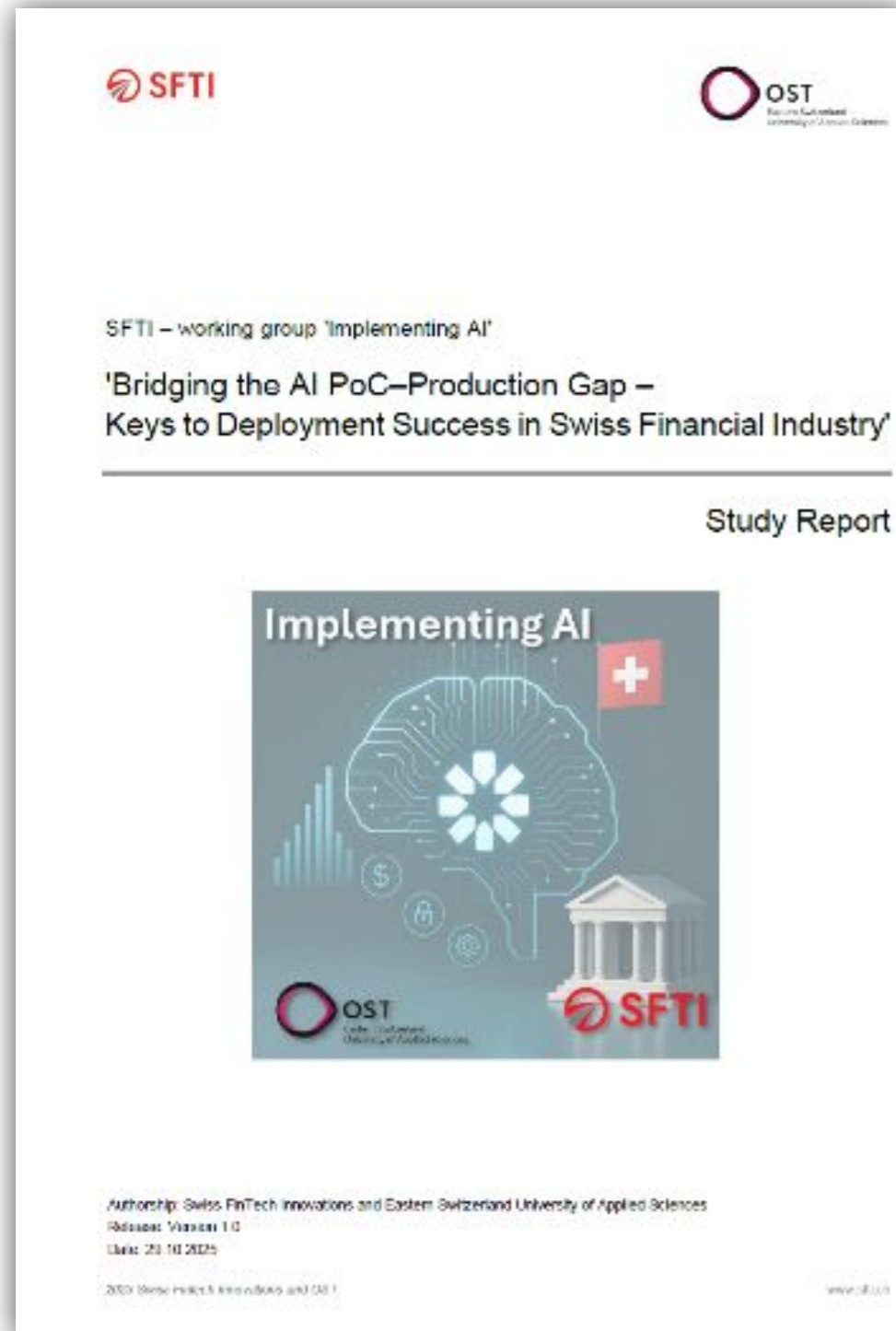
02.07.2026

Wie eine gelungene Governance hilft, KI-Projekte erfolgreich zu skalieren

Netzwoche Webinar: Wie
Finanzunternehmen mit KI durchstarten



SFTI Study in Swiss Banking



- **Academic expertise**

... of the Competence Center of Banking & Finance at OST in the field of research on the application of AI in Banking and Finance

- **Practical experience**

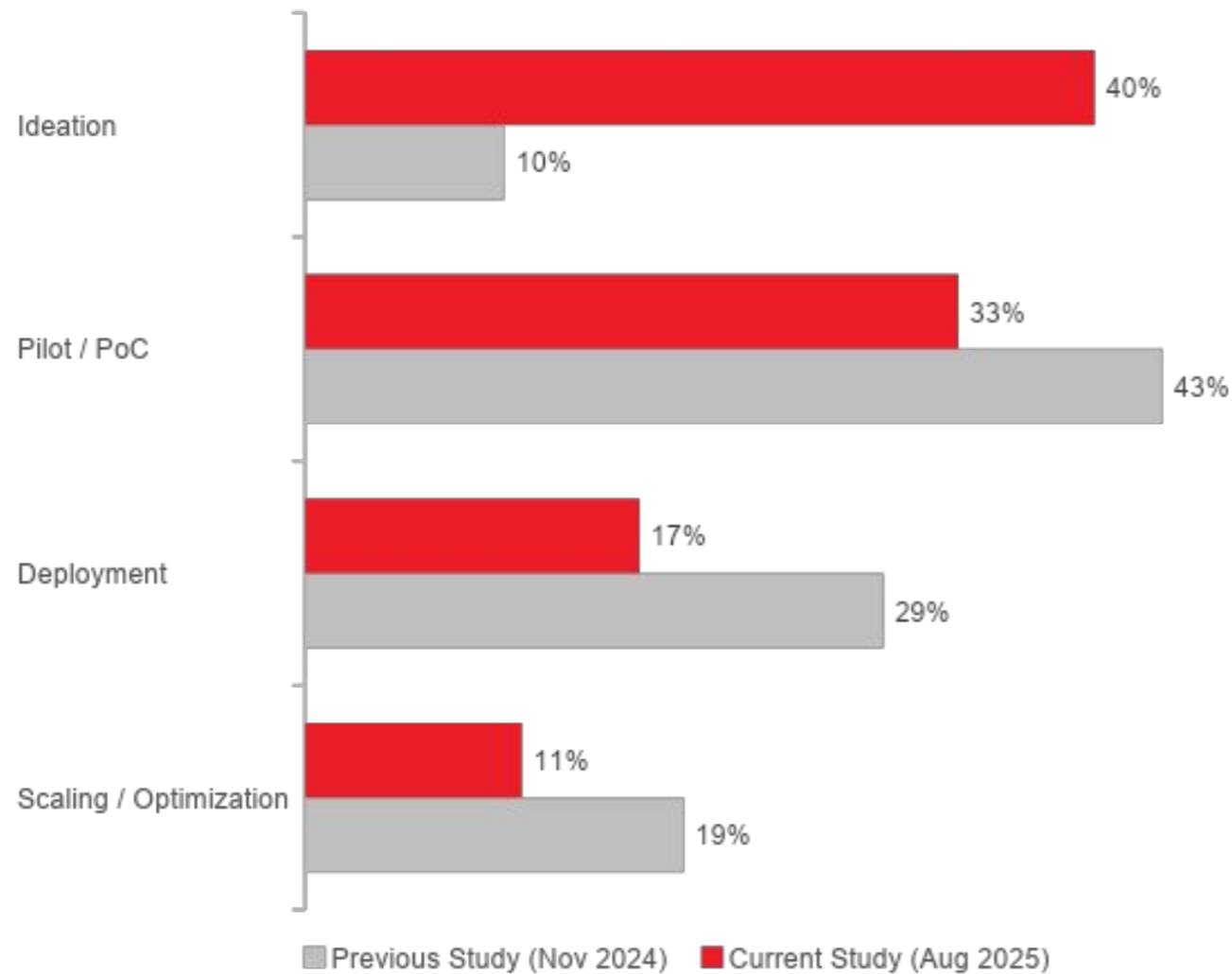
... of SFTI and their member organizations, as well as ELCA and their customers in the application of AI, supported by Swiss Bankers Association reaching out to Swiss member banks

- **Comprehensive online survey (Jul – Aug 2025)**

- Input from 25 Swiss institutions (w/o 2/3 SFTI members)
- Deep experience in the application of AI in financial services in Switzerland
- Current stage of AI and level of business case realizations
- Challenges encountered in moving from PoC to production
- Success factors or enablers that have helped or could help in deployment
- Needed support or tools to facilitate AI industrialization.
- Select implementation specific details, e.g. Model Selection, Testing, and Monitoring Practices, Infrastructure, System Dependencies, and Data Confidentiality

Findings from SFTI Study in Swiss Banking

AI Use Case Life Cycle (Study Comparison)

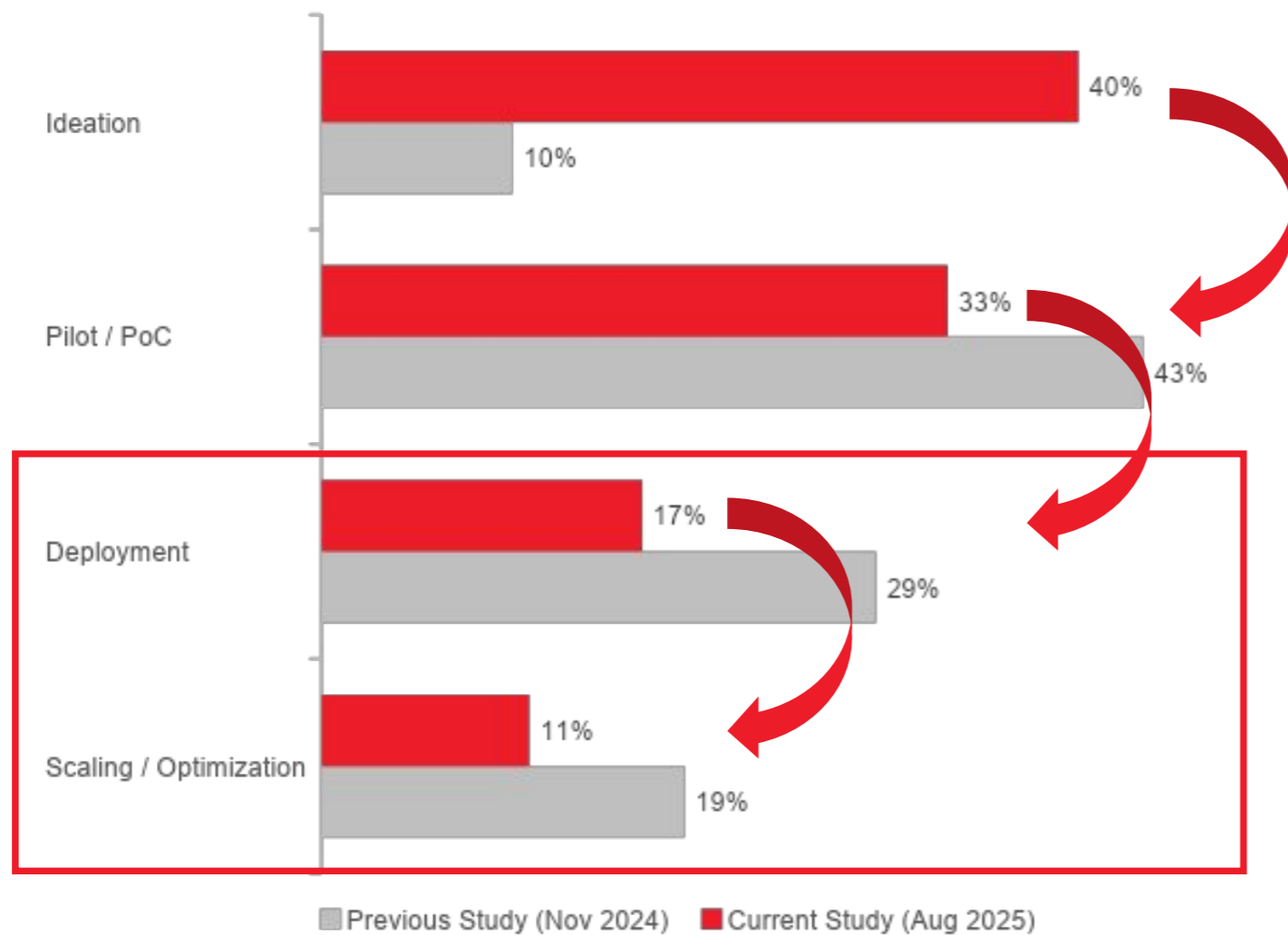


- **Back to the funnel**
 - The portfolio has shifted markedly upstream. Many teams opened new idea streams (esp. GenAI), while fewer projects crossed the threshold into deployment/scaling. This pattern fits a “reset & explore” year: rapid ideation, lots of small pilots, but slower industrialization.
- **Rising bar for production**
 - Lower deployment/scaling shares likely reflect stricter governance (privacy, model risk, security), MLOps diligence (monitoring, lineage, rollback), and harder ROI tests before go-live.
- **Capacity and focus constraints**
 - Platform and data teams are finite; as ideation balloons, the production pipeline becomes a bottleneck, lengthening time-to-prod and pushing more items to “waitlist”
- **Definition effects & portfolio hygiene**
 - Some PoCs may have been reclassified back to ideation when requirements hardened; others may have been pruned rather than promoted, which is healthy for quality, but it reduces mid/late-stage share in the snapshot
- **External signal alignment**
 - This mirrors broader findings that many enterprises are stuck in pilots and few custom AI systems make it to durable production impact. For example, MIT Project NANDA reports that only ~5% of task-specific enterprise AI tools reach production, despite high adoption of general-purpose LLMs

Lack of governance as blocker

AI Use Case Life Cycle – Practical recommendations

AI Use Case Life Cycle (Study Comparison)



□ Throttle ideation, fund scale

- Introduce stage gates tied to deployability (data readiness, security, governance, and run costs)
- Cap concurrent PoCs; ring-fence capacity for the top 10–15% with credible business value

□ Production-first PoCs

- Require “path-to-prod” artifacts at PoC start: reference architecture, controls, observability, rollback, and a named ops owner

□ Data & MLOps first

- Invest in feature stores, CI/CD for models, automated validation, drift/fairness monitoring, and reproducible pipelines which are the main separators between pilots and scale

□ Benefit ownership

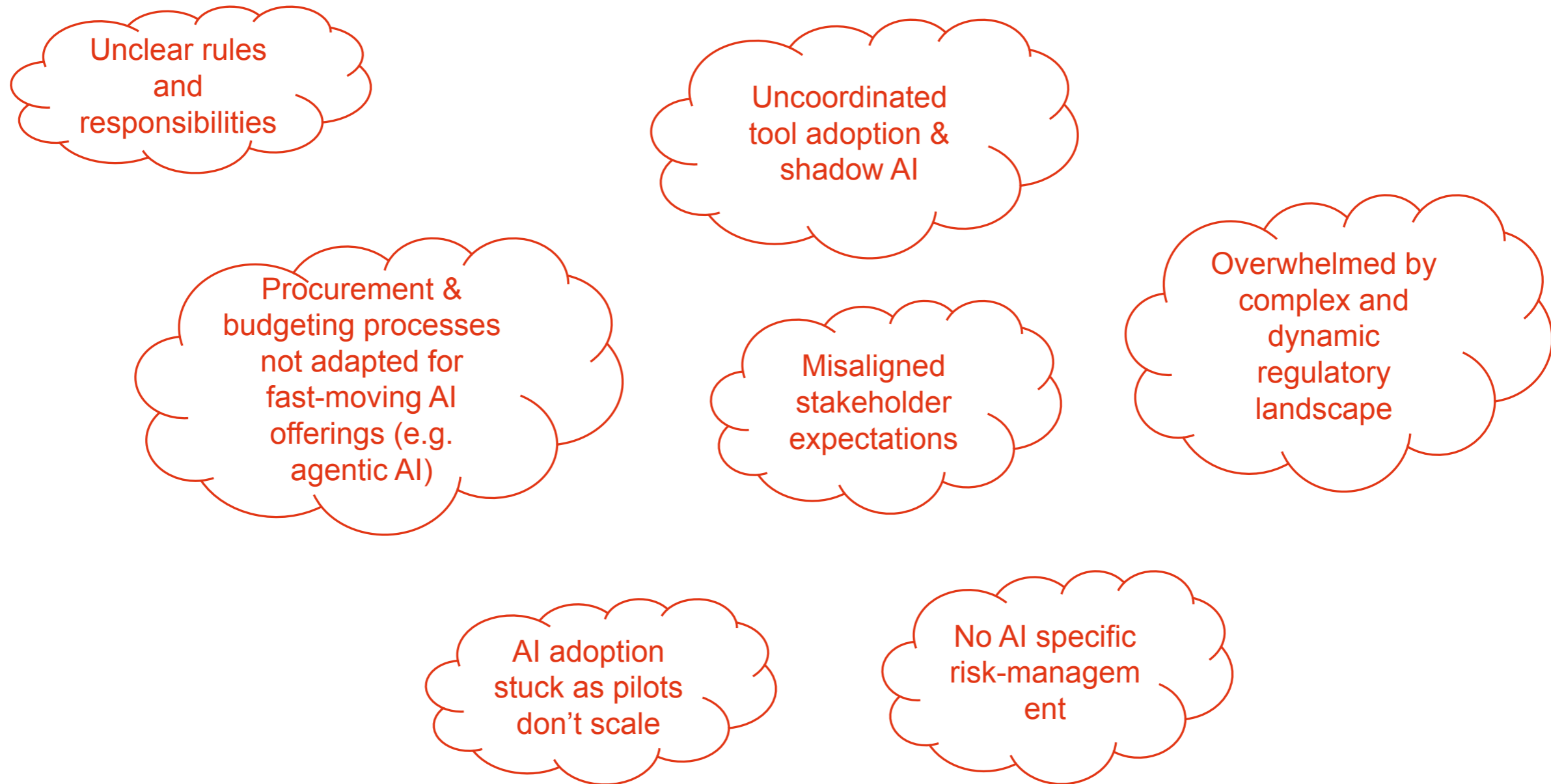
- Tie each production candidate to a P&L metric, baseline it, and assign an accountable business owner
- No launch without a tracking plan

□ Early compliance co-design

- Embed risk & compliance from day 0 (“policy-by-design”) to shorten the path to approvals

Governance as enabler

Why AI Initiatives fail to scale – even when technology works



AI Governance – 5 Pillars

Policy & Compliance

- What is permitted?
- Approved AI tools
- Data exposure to LLMs
- IP/Licensing
- Regulation (FOT, FADP)
- Liability

Standards & Quality

- How do we ensure quality?
- Coding standards for agents
- Mandatory testing
- Code review policy
- Documentation

Tooling & Access

- Which tools, who gets them?
- Sanctioned LLMs
- Licence management
- MCP/connector approval
- Access to production systems

Organisation & Roles

- Who decides what?
- Centralised vs. federated responsibility
- Escalation path
- Sign-off for L4 deployment
- Mandatory training

Measurement & Improvement

- How do we know it works?
- Maturity measurement (L-level per team)
- Productivity metrics
- Quality KPIs
- Regular reviews

Freedom *and* control: what AI governance delivers



Key Take-aways

- See Governance not as cost but as investment
- Get relevant stakeholders on board early on / governance as cross-unit mission
- Don't be overwhelmed: some governance is better than no governance

Merci
Danke

Kontakt

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So werden Mitarbeitende zum Erfolgsfaktor der KI-Transformation...

Webinar: Wie Finanzunternehmen mit KI durchstarten
(organisiert von <https://www.netzwoche.ch/>)



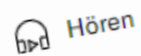
Braucht es überhaupt noch menschliche Mitarbeitende trotz KI? (1/2)

Künstliche Intelligenz bedroht vor allem «white-collar jobs» – schafft sie bald auch Manager ab?

KI kann nicht nur Verwaltungsaufgaben übernehmen, sondern ist in ersten Firmen bereits als Managerin im Einsatz. Doch die heutigen Modelle machen oft noch Fehler – und tun sich schwer mit moralischen Entscheiden.

Nelly Keusch

12.03.2024, 05.30 Uhr 6 min



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Drucken



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BUSINESS • 3 MIN READ

Block lays off nearly half its staff because of AI. Its CEO said most companies will do the same

UPDATED FEB 27, 2026

By Ramishah Maruf

AI • BANKS

Banks lay groundwork for mass workforce cuts as AI takes hold

By Meg Short and Bloomberg

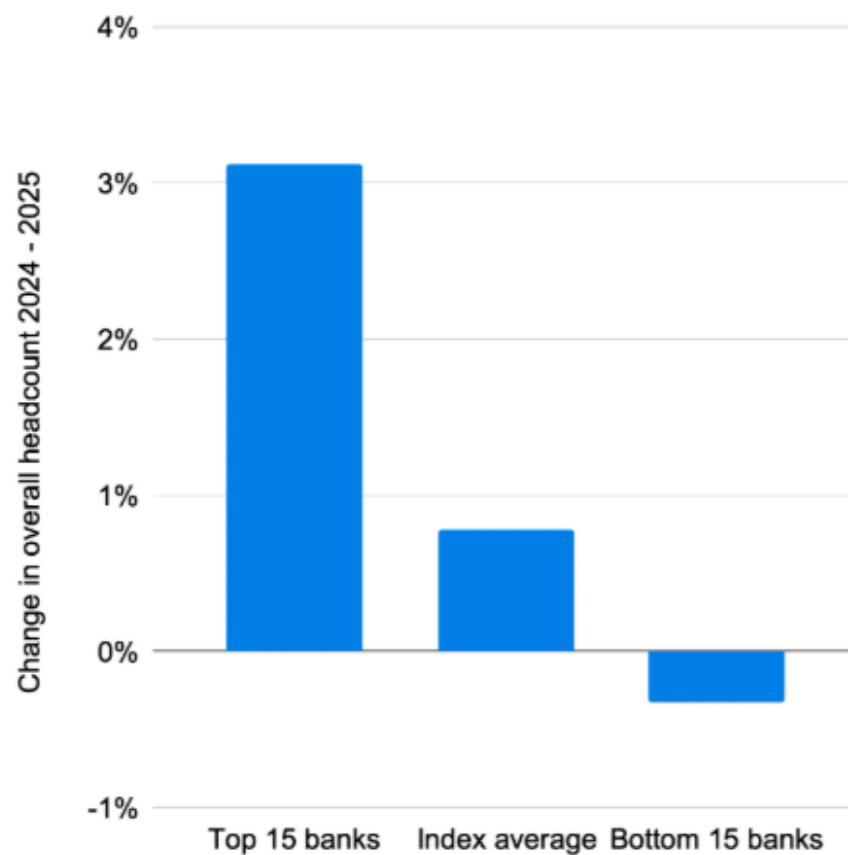
June 7, 2026, 11:34 AM ET



Braucht es überhaupt noch menschliche Mitarbeitende trotz KI? (2/2)

MANY HANDS MAKE AGENTIC WORK

The top 15 banks in the Evident AI Index grew their headcount at three times the rate of the average bank in 2025, while laggards contracted their workforces.



Source: Bank investor relations material | Note: Includes 47 banks for which updated 2025 figures were available.

“Outside of a handful of roles, few layoffs have resulted from jobs being automated by AI. “

[...]

“Instead, a common refrain applies: AI won’t replace workers, but workers who use AI will replace workers who don’t. “

Andrew Ng, The Batch, 06.02.2026

Ein hoher KI-Reifegrad braucht menschliche, KI-affine Changemaker!

COMPANY	RANK +/- YoY change	TALENT Capability & development	INNOVATION Research, patents, ventures, ecosystem	LEADERSHIP in public comms and strategy	TRANSPARENCY of responsible AI activities
JPMorganChase	1	2	1	1	1
Capital One	2	1	2	20	17
Royal Bank of Canada	3	12	3	3	3
CommBank	4	4	13	4	2
Morgan Stanley	5	13	4	9	21
Wells Fargo	6	6	5	40	14
UBS	7	3	25	7	4
HSBC	8	14	8	15	6
Goldman Sachs	9	7	9	18	23
Bank of America	10	10	7	12	24

Quelle: Evident AI Index Roundtable Key Findings Report, Oktober 2025

Unternehmen müssen erst “lernen” mit KI umzugehen

MIT report: 95% of generative AI pilots at companies are failing



BY SHERYL ESTRADA

SENIOR WRITER AND AUTHOR OF CFO DAILY

August 18, 2025 at 6:54 AM EDT

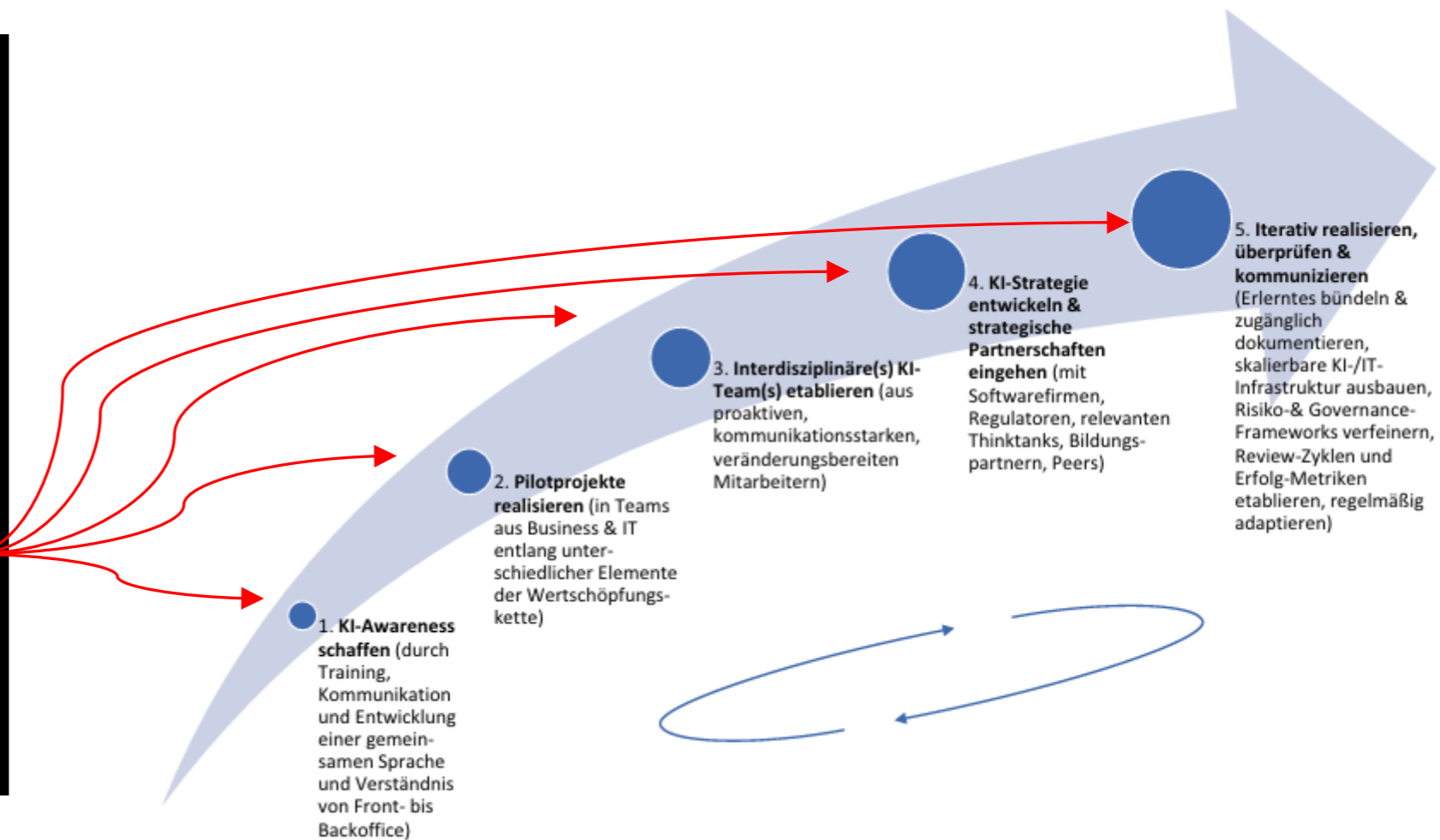
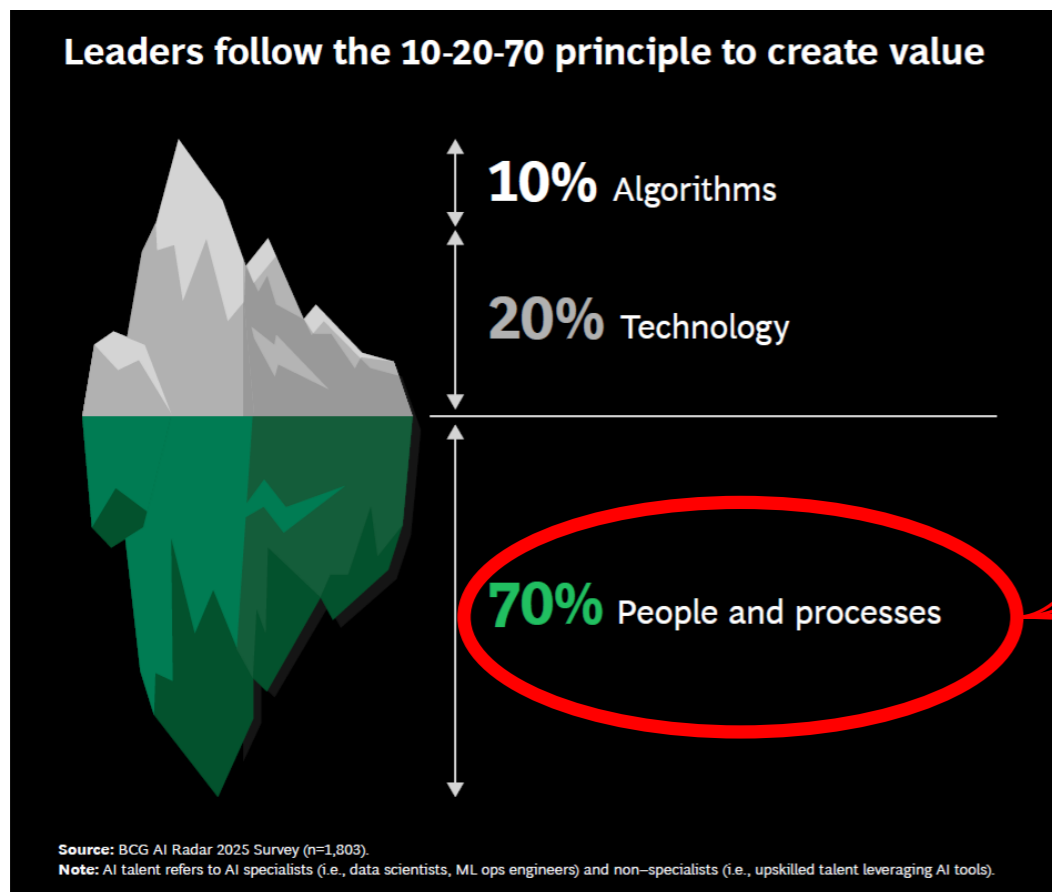
“But for 95% of companies in the dataset, generative AI implementation is falling short. “The 95% failure rate for enterprise AI solutions represents the clearest manifestation of the GenAI Divide,” the report states. The core issue? **Not the quality of the AI models, but the “learning gap” for both tools and organizations.** While executives often blame regulation or model performance, MIT’s research points to **flawed enterprise integration.**”

[...]

More than half of generative AI budgets are devoted to sales and marketing tools, yet MIT found the biggest ROI in back-office automation...

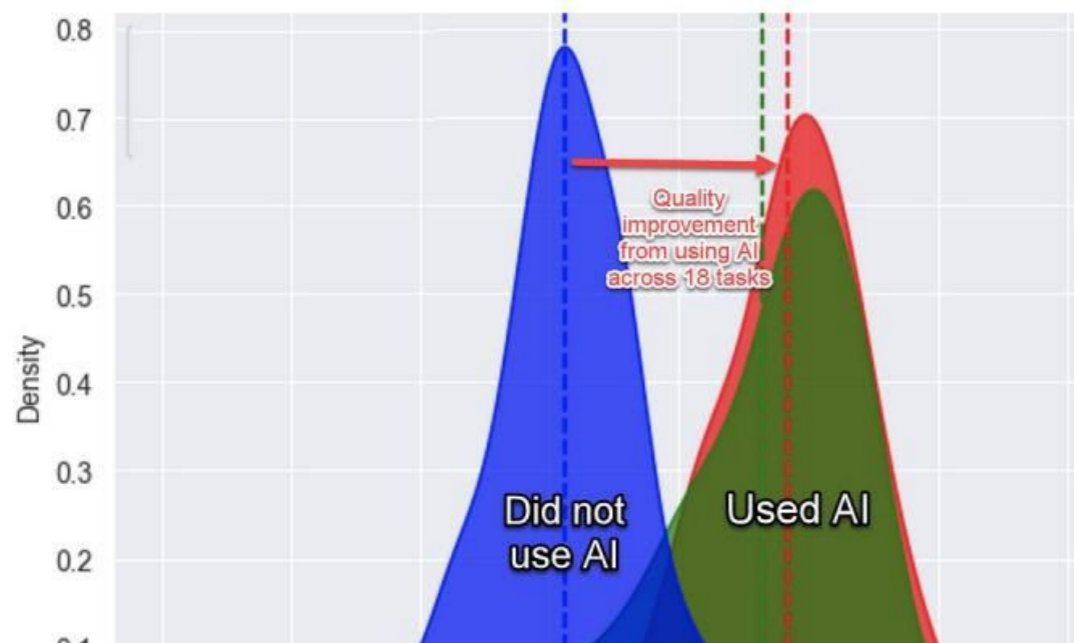
Quelle: <https://fortune.com/2025/08/18/mit-report-95-percent-generative-ai-pilots-at-companies-failing-cfo/>

Wie gelingt die KI-Transformation?



Quellen: links:BCG Impact Radar, Januar 2015, aus dem Englischen frei übersetzt, <https://www.bcg.com/publications/2025/closing-the-ai-impact-gap> , Slides inkludieren auch zahlen aus dem BCG IT Spend Survey 2024. Globale Erhebung unter n=1803 Personen mit Geschäftsführungsverantwortung (Executives).; rechts: Hauf, P., Künzle, C. and Sigg, A. (2025) 'Best Practices : Wealth-Management mit Künstlicher Intelligenz transformieren', in Seidel, M. and Reuse, S. (eds) Banking & Innovation 2024/2025 : Ideen und Erfolgskonzepte für die Praxis. Wiesbaden: Springer, pp. 235–249. doi: 10.1007/978-3-658-46235-2_14.Abbildung 14.2.

Die Investition in KI-Upskilling zahlt sich auf individueller und Unternehmensebene aus!



Mit KI wurden

- ✓ 12% mehr Aufgaben erledigt
- ✓ 25% Schneller erledigte Tasks
- ✓ 40% höhere Qualität als ohne KI

Kernpunkte des OECD Policy Briefs (2026):

- Ein **Mangel an Fachkräften** bremst die Einführung von KI (siehe auch Lane, Williams and Broecke; 2023)
- **Weniger als 1 % der Arbeitnehmer benötigt fortgeschrittene KI-spezifische Kompetenzen** wie Programmierung oder Modellentwicklung (siehe auch Green und Lamby; 2023)

Quellen: links: Navigating the Jagged Technological Frontier: Field Experimental Evidence of the Effects of AI on Knowledge Worker Productivity and Quality by Fabrizio Dell'Acqua, Edward McFowland, Ethan R. Mollick, Hila Lifshitz-Assaf, Katherine Kellogg, Saran Rajendran, Lisa Krayer, François Candelon, Karim R. Lakhani;; rechts: OECD Policy Brief, „AI and skills: What we know so far“, 5 June 2026 (frei aus dem Englischen übersetzt)

Unser Ziel im CAS AI Management & Strategy for Financial Services ist es Fachexperten zu “AI Changemakern” auszubilden!

12 ECTS
13 Unterrichtstage

Modul 1

Datengetriebene Geschäftsmodelle verstehen
(6 ECTS)

Wertschöpfung durch Datenkompetenz

- Charakteristiken datengetriebener Geschäftsmodelle
- Typische Datenquellen und -flüsse im Finanzsektor
- Daten als Asset und Datenmanagement

Use Cases im Finanzsektor kennen und entwickeln

- Methodenüberblick Machine Learning
- Use Cases Banking (z.B. Risikomanagement / Compliance, Customer Analytics, Assetsselektion)
- Use Cases Insurance (z.B. Versicherungsbetrug)
- Eigene Use Cases aus realen Problemstellungen ableiten und Anwendung automatisierter ML-Tools

KI-Transformation und Strategie

- KI-Strategie und ihre Operationalisierung

Assessment 1: Präsentation und Diskussion KI-Strategie

Modul 2

KI/ML-basierte Produkte & Services entwickeln
(6 ECTS)

Data Science Workflow

- Data-Science-Terminologie
- Ressourcenbedarf (Strukturen & Prozesse, Menschen und Kompetenzen, Daten und Systeme)
- Cloud-Plattformen und kritische Infrastrukturkomponenten

KI/ML-Projekte verstehen und konzipieren

- Grundlagen Softwareentwicklung
- Projektinitiierung und Teamkomposition
- FinTechs und Partnerschaftsmodelle
- Rahmenbedingungen, Regulierung und Förderung

Forschungstrends

- Explainable AI, Reinforcement Learning & Co.
- Unbiasedness und ethische Gesichtspunkte

Assessment 2: Projektskizze erstellen und präsentieren

Start 28.
August 2026
Anmeldung bis
spätestens 17.
Juli



Ihr Kontakt bei Rückfragen



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Gertrudstrasse 8

CH-8401 Winterthur

+41 (0) 58 934 79 43

patrick.hauf@zhaw.ch



Technologie im Finanzunternehmen

Was sich verändert – und was bleibt

Andreas Akermann
Zürich, 2. Juli 2026

Was wir machen

Was sich gerade verändert

Was gleich bleibt

Was das für uns bedeutet

Der Zielkunde

- Hauseigentümer, 50+
- Mitarbeitende auf Management-Level
- Unternehmer

... sucht Beratungsexpertise...

- Pensionierung (Angestellte)
- Nachfolgeplanung (Unternehmer)
- Nachlassplanung
- Gesamt-Vermögensorganisation
- Geldanlagen
- Liegenschaftsentwicklung, -finanzierung und -verkäufe
- Steuerplanung
- Versicherungsanalyse

... und sichere Umsetzungsplattformen

- Vermögensverwaltung:
 - diskretionäre Mandate
 - Depotberatung
 - Depotbank-Plattform:
 - Custody, TX/FX,
 - Zahlungsverkehr online / offline
 - Hypotheken
 - Stiftungs-Plattform (2. Säule/1e, 3a)
 - Versicherungs-Plattform
- + Digitales Cockpit «VZ Finanzportal»

VZ Vorteile

Hohe Expertise, keine Interessenkonflikte

Günstig, sicher, transparent, einfach und umfassend

Was sich gerade verändert – und was gleich bleibt

Stand: Juli 2026



VERÄNDERT SICH WESENTLICH

Time-to-Market

Innovationsfähigkeit

Produktgestaltung

Art und Weise, wie man Software entwickelt

VERÄNDERT SICH NICHT WESENTLICH

Vertrauen

Beratung

Interaktion mit Kunden

Warum Domänenwissen elementar bleibt

Stand: Juli 2026



«New Work Skills»

Digital Leadership

Neue Zusammenarbeit

Kritisches Denken & Einordnung

Domänenwissen

Fachliches Verständnis

Regulatorik & Compliance

Risiko-Know-how

Beratungskompetenz

Digital First: So wird ein Finanzinstitut ready für die KI-Zukunft

Stand: Juli 2026



Vom Prinzip zur Anwendung

Digital First

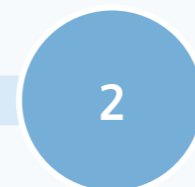
Kompetenz

Academy

Anwendung



Prinzip



sicherer Umgang



Formate

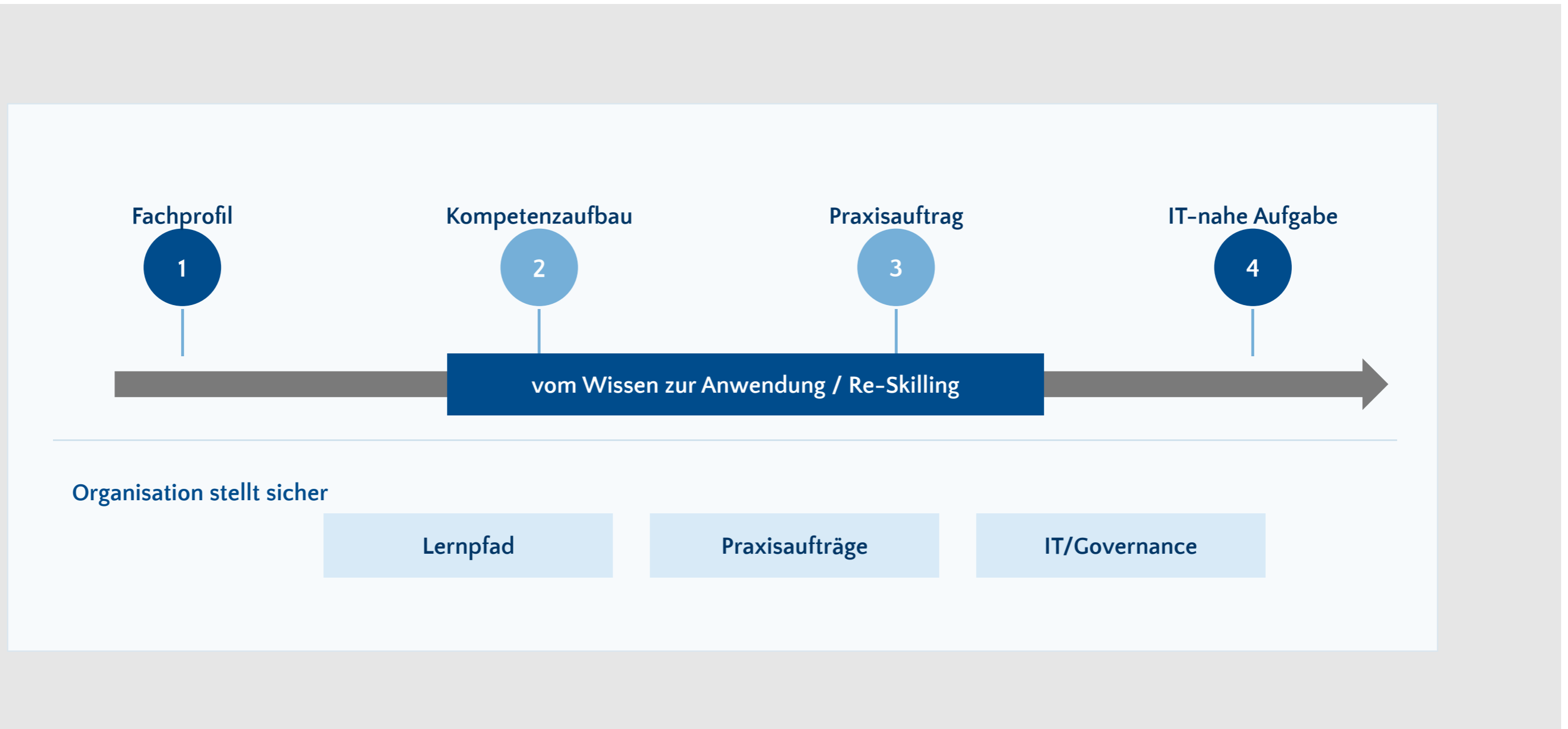


Praxis

Technologie im Tagesgeschäft nutzbar machen

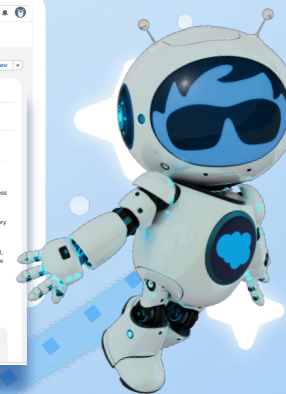
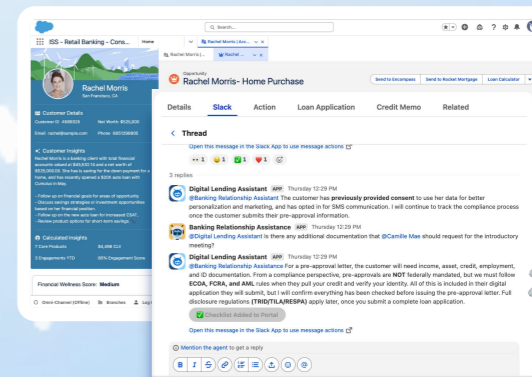
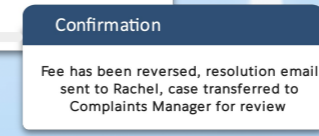
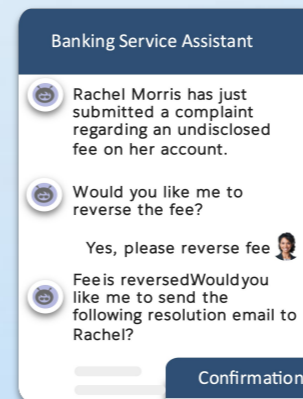
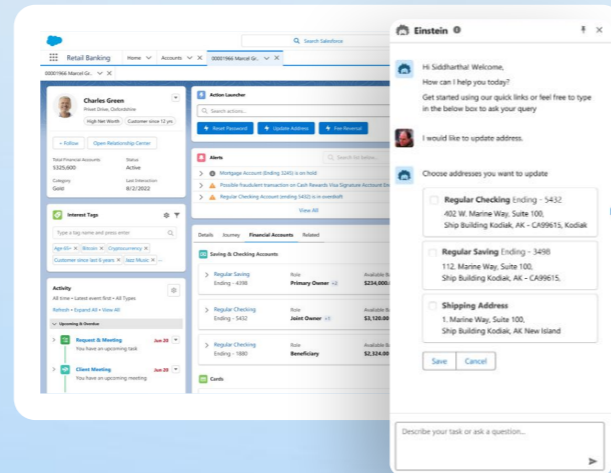
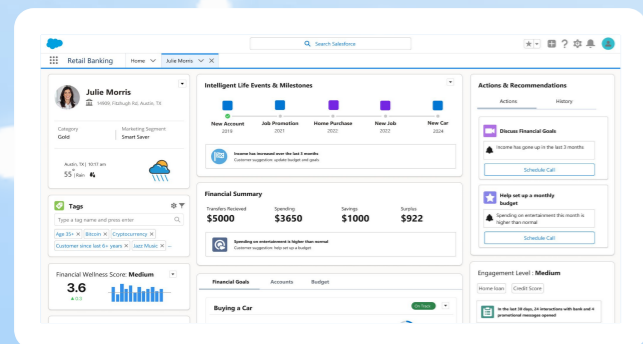
Vom Fachprofil zu IT-nahen Aufgaben

Stand: Juli 2026



Vielen Dank
für Ihre Aufmerksamkeit

Die KI-Entwicklung im Finanzumfeld



Predictive AI

Anticipate client financial needs by moving beyond reactive service with models that score client health and churn risk to surface accurate "Next Best Actions" in real-time.

Generative AI

Reduce manual work and deliver accurate outputs by instantly summarizing complex interaction histories and auto-drafting compliant, personalized client outreach to free up human capacity.

AI Agents

Enable growth without increased headcount by deploying autonomous, out-of-the-box agents fluent in financial services that eliminate costly customization while resolving inquiries and executing tasks 24/7.

Multi-Agent Orchestration

Work seamlessly across your ecosystem by connecting humans, external AI, and Agentforce agents into one unified workforce that orchestrates every hand-off in a compliant way to ensure security and governance

3 Stufen von Compliance und Sicherheit



Business Compliance



Sector specific regulations

Bank capital adequacy: Basel III/IV
Investor protection, market transparency: MiFID / PRIIP
Financial Crime Compliance: AMLD / AMLR
Market Integrity: Market Abuse Regulation
FIDA: data sharing for open banking



Data Protection



Privacy regulations

GDPR, Swiss FADP, POPIA (South Africa),
Federal Data Law (UAE), ...
EU AI Act



Technical Foundation



Cyber Security, Resilience

NIS2, DORA, CRA, NIST CSF, PCI DSS, ...

4 Schichten in der agentenbasierten AI-Architektur



System of engagement

Slack
Slackbot | Canvas | Enterprise Search | Messaging & Huddles | Tableau Viz & Data Q&A

Any workspace

System of agency

Agentforce Customer & Employee Agents
Voice, Web, Mobile & Messaging | Agentforce Script | Builder | Observability | Orchestration | Agent Fabric

Any agent
MCP & A2A

System of work

Customer 360 for Financial Services

Sales | Customer Service | Field Service | IT & HR Service | Contact Center | Marketing | Commerce | Supply Chain | Revenue Management | Platform

Financial Services | Banking | Wealth Management | Lending | Insurance Brokers | Insurance Carriers

Any app

System of context

Data 360
CDP | Federation | MuleSoft | Informatica | Tableau | Structured & Unstructured | Zero Copy | Real-time

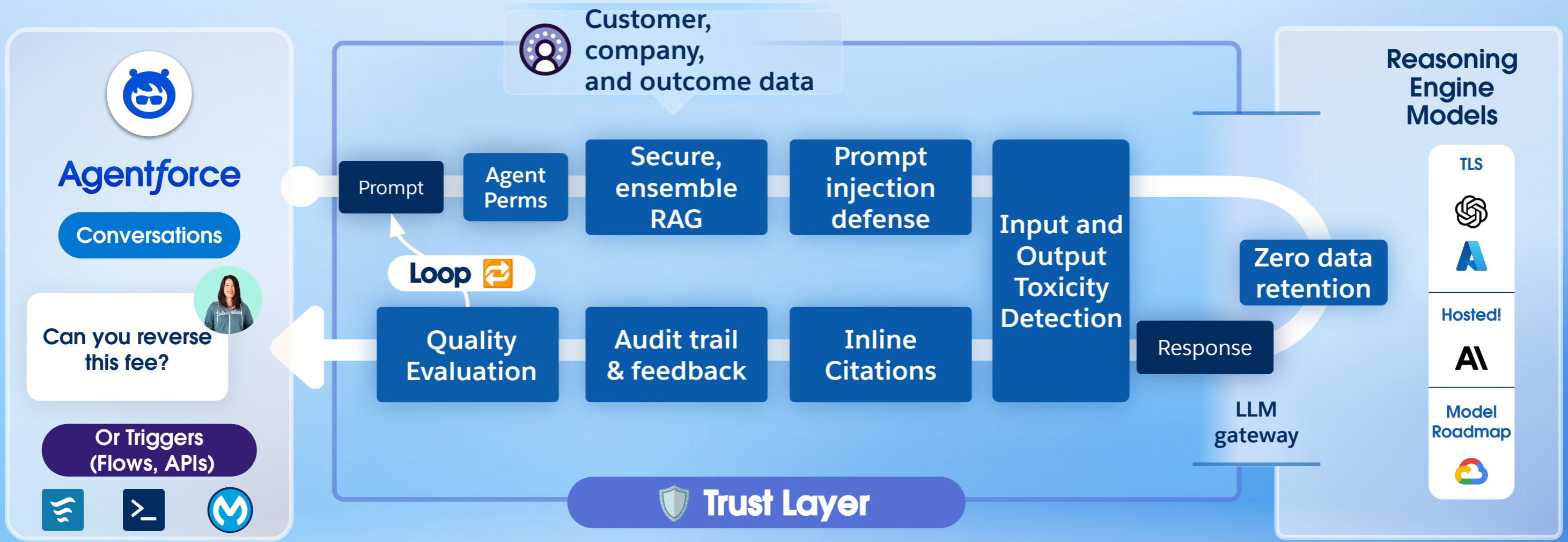
Any data lake or warehouse

Trust layer



Agentforce Trust Layer

Laufzeitschutzmechanismen für jede LLM-Interaktion



Unsere Entwicklung in der Finanzindustrie

