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Banking Trend Radar Webcast

Episode XVI: Vom Trend zum Vorreiter: So wird KI zum Wettbewerbsvorteil für Banken - Wer in der Bankenwelt führen will, muss jetzt handeln

MAKING AN IMPACT THAT MATTERS since 1845

Unsere heutigen Referenten

Wir freuen uns auf Webcast & Diskussion!

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Vom Trend zum Vorreiter

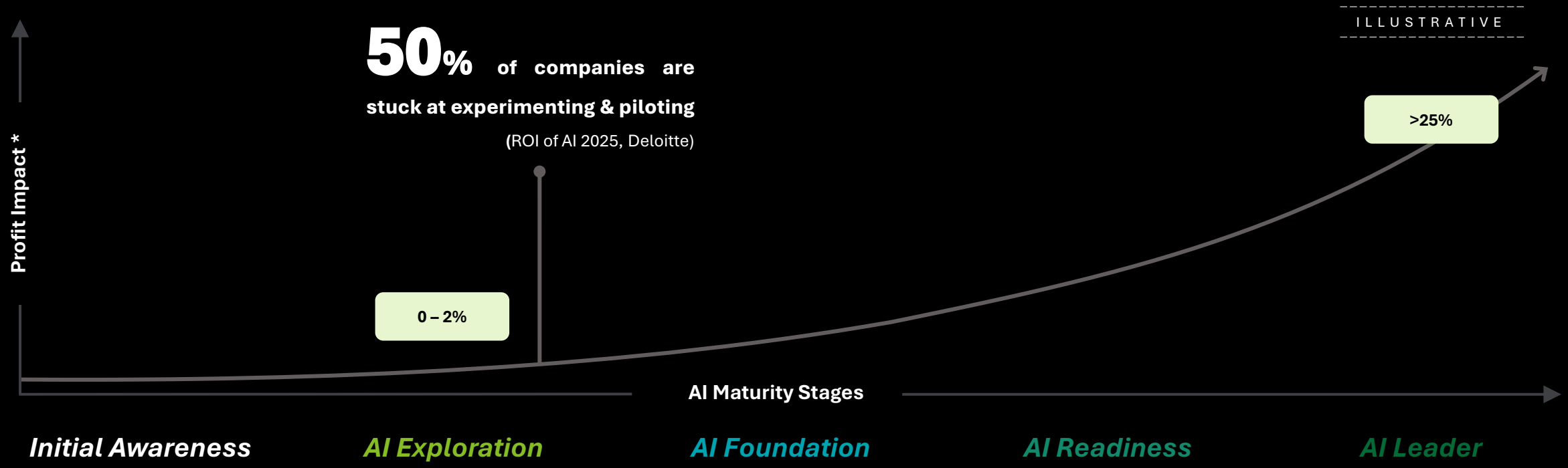
Wer in der Bankenwelt führen will, muss jetzt handeln

Ein Ende des Hypes!

Wie wird KI zum Wettbewerbsvorteil für Banken?

The Urgency: AI Journeys are underway, but do not scale

Most have started – but too many are stuck in pilots



* Deloitte Data Set, 2025

The Issue: ROI of AI is a Paradox

Budgets getting bigger, but returns take longer

Investments in AI are increasing...

85% of executives have increased their spend on AI in **past 12 months**

91% of executives plan to increase their spend on AI in **next 12 months**

... but it still takes time to realize a ROI.

62% of companies achieve ROI only **after 2–3 years**;
6% see ROI in <1 year.

Companies struggle to turn spend into financial return because of data silos, lack of governance, skills gaps and **fragmented pilots**.

* Deloitte Data Set, 2025

The Challenges: Lack of Integrated AI Transformation

Most enterprises remain stuck at early maturity stages, because scaling requires integration

What kills the impact

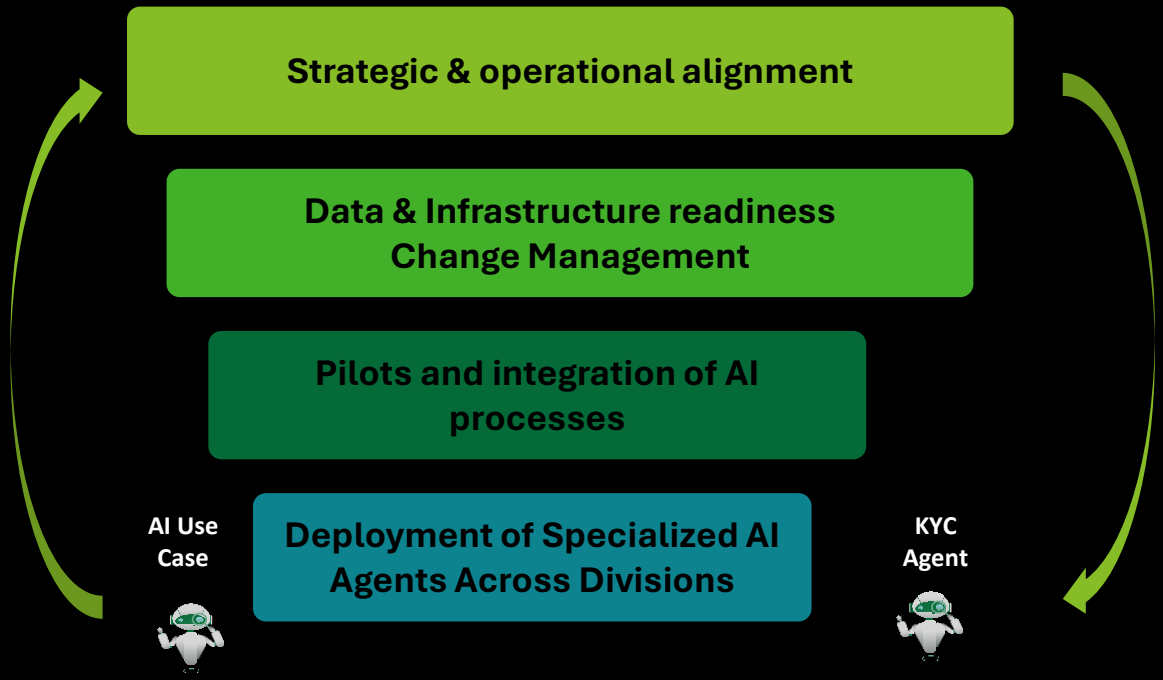
- It's all about Tech
- Use Case Hunting
- Silo Focus

What brings Success

- Talent & Capability
- Data Quality
- Infrastructure
- Operating Model
- Governance & Risk Control
- Holistic Implementation
- Clear ROI Framework & Funding

The Myth of Quick Wins: A case won’t move the needle

Real value = Bottom-up execution + Top-down vision



FO — Use Case/ Agent selection — BO

Client 365
Cash Forecasting
Market announcements

RFP accelerator
Credit processing

Contract Analysis
Fraud Monitoring

Cross-Industry Best Practices

What Leaders in Other Industries Do Different

Retail

- Each customer journey (e.g. checkout, retention) has a business owner
- AI is continuously adapted (A/B testing, weekly model updates)
- Success is measured at journey level: conversion, basket size, drop-off rate

optimize the customer moment

Logistics

- AI orchestrates decisions across the entire system (planning, routing, prioritization)
- End-to-end processes are centrally steered, not locally optimized
- Success is measured by system performance: lead time, service level, cost per order

control the system

What This Means for Banking

Applying Scaling Practices to Banking Journeys

Assign End-to-End Ownership

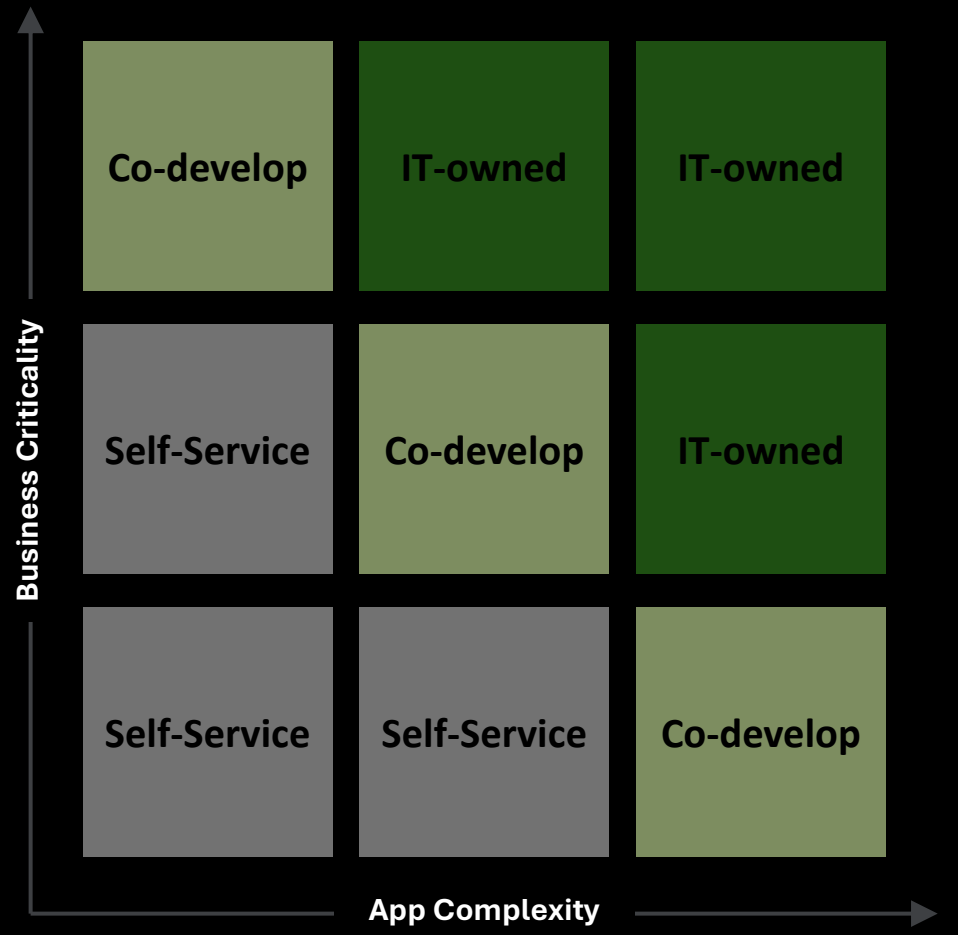
Measure What Actually Matters

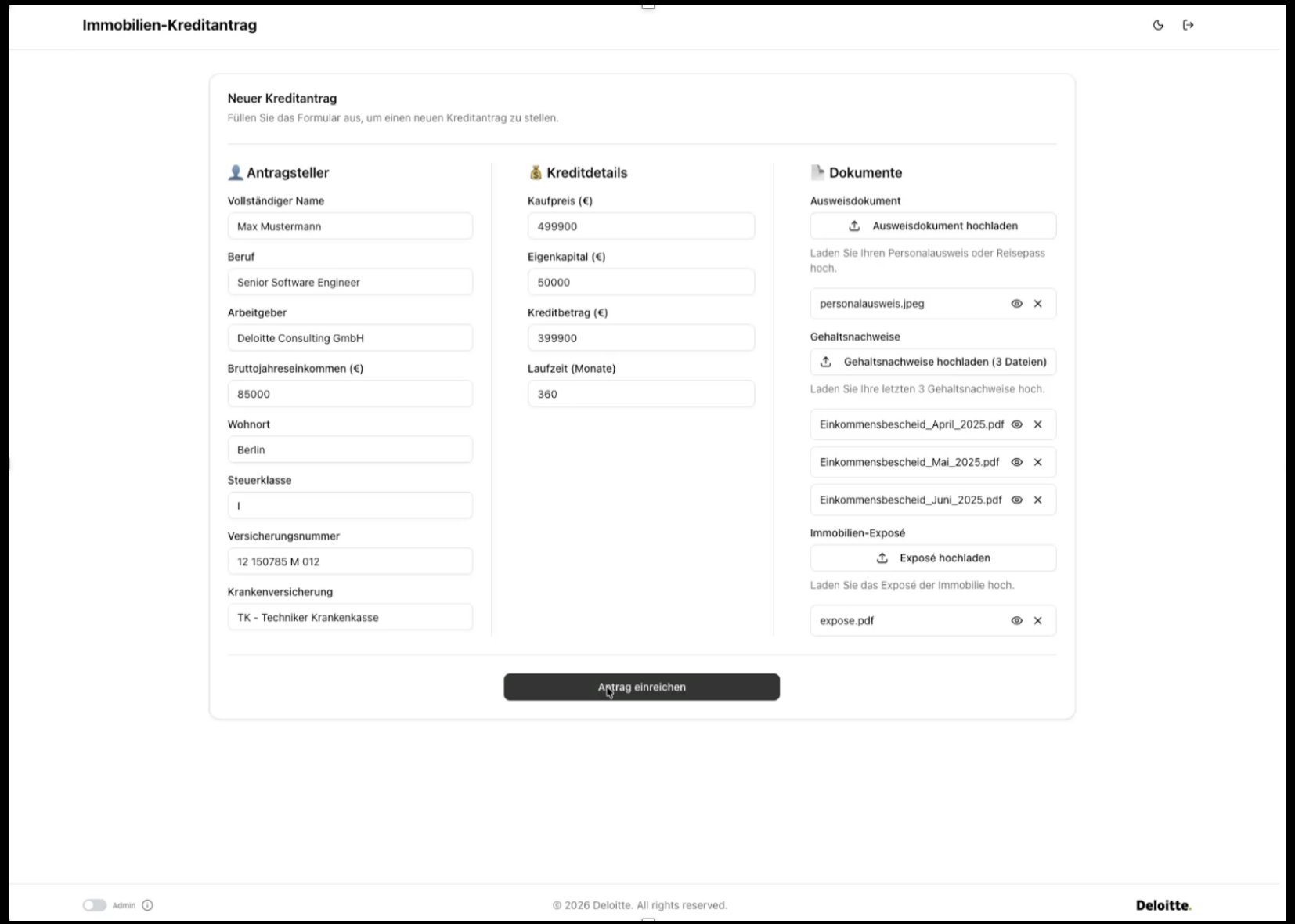
Build for Continuous Evolution

Enabling the Organization

Citizen Developer to scale AI

Scaling AI requires
scaling who can build




Immobilien-Kreditantrag
Neuer Kreditantrag
Füllen Sie das Formular aus, um einen neuen Kreditantrag zu stellen.
Antragsteller
Vollständiger Name
Max Mustermann
Beruf
Senior Software Engineer
Arbeitgeber
Deloitte Consulting GmbH
Bruttojahreseinkommen (€)
85000
Wohnort
Berlin
Steuerklasse
I
Versicherungsnummer
12 150785 M 012
Krankenversicherung
TK - Techniker Krankenkasse
Kreditdetails
Kaufpreis (€)
499900
Eigenkapital (€)
50000
Kreditbetrag (€)
399900
Laufzeit (Monate)
360
Dokumente
Ausweisdokument
Ausweisdokument hochladen
Laden Sie Ihren Personalausweis oder Reisepass hoch.
personalausweis.jpeg
Gehaltsnachweise
Gehaltsnachweise hochladen (3 Dateien)
Laden Sie Ihre letzten 3 Gehaltsnachweise hoch.
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Einkommensbescheid_Juni_2025.pdf
Immobilien-Exposé
Exposé hochladen
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Antrag einreichen
Admin
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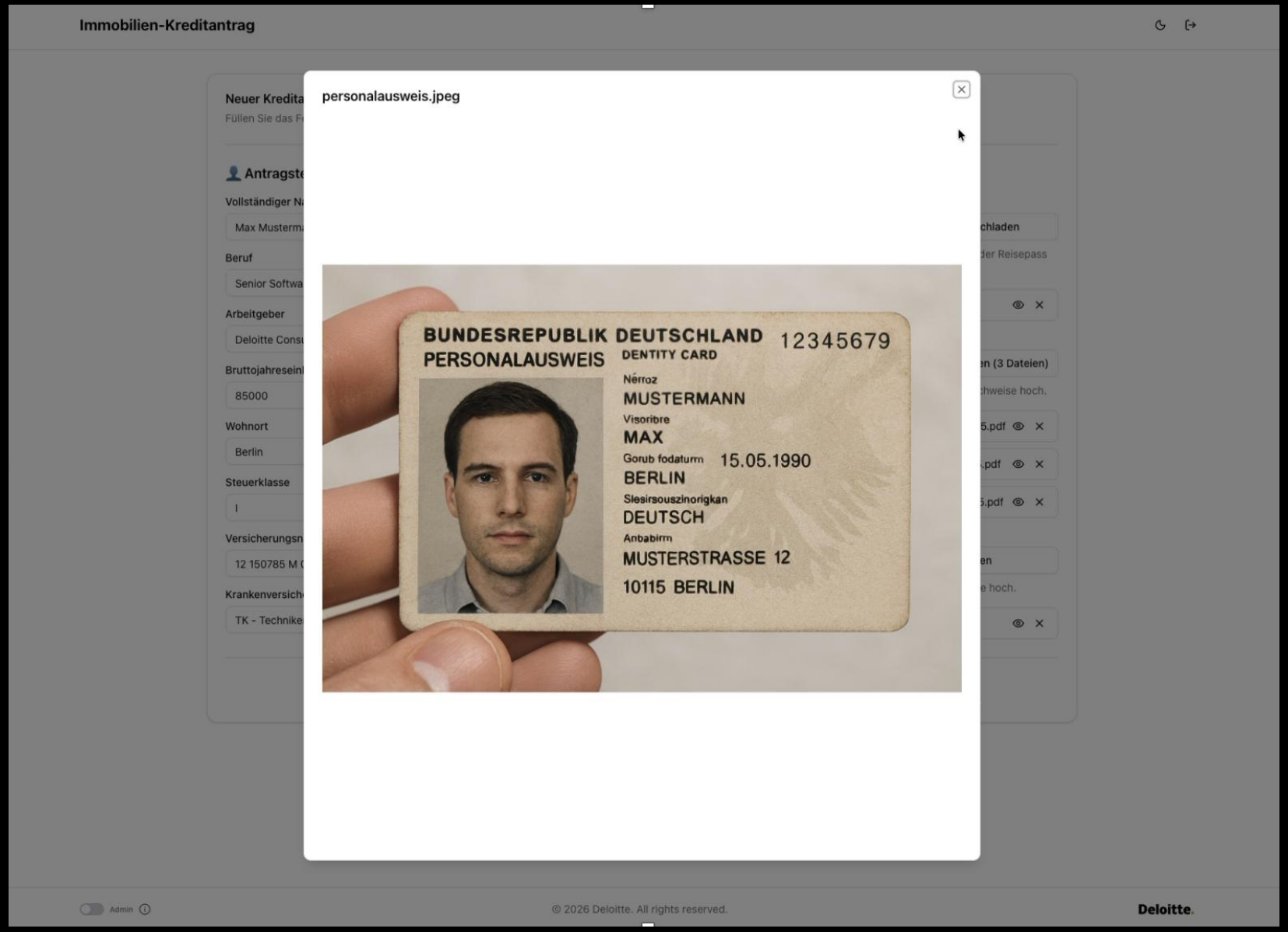
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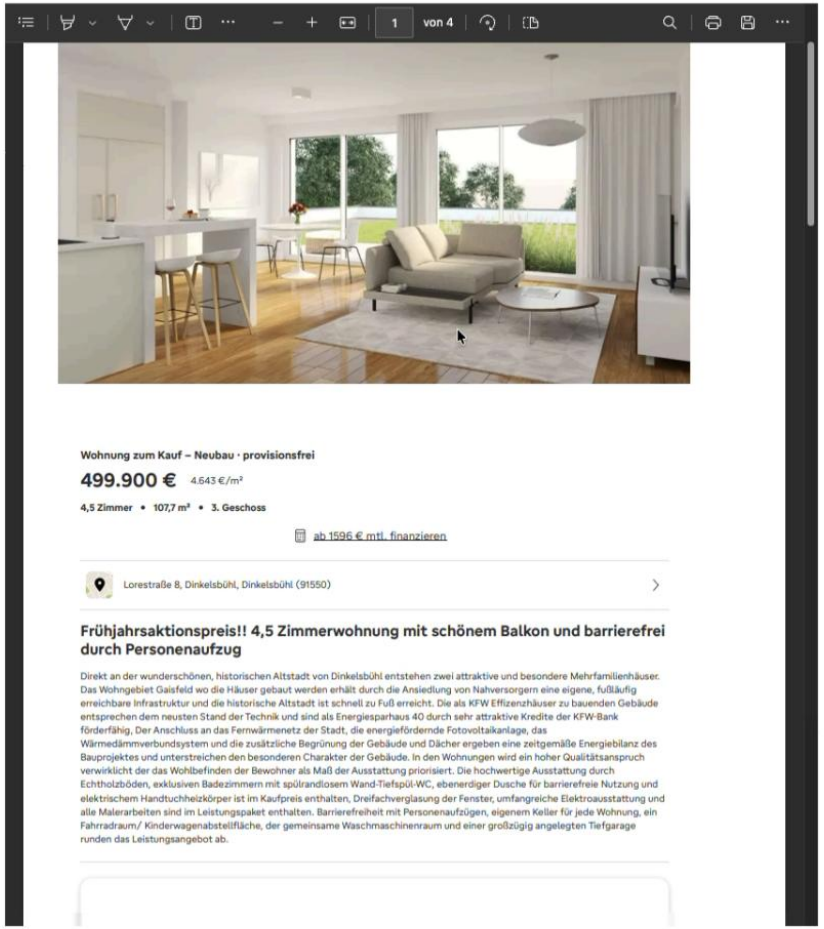


Wohnung zum Kauf – Neubau · provisionsfrei

499.900 € 4.643 €/m²

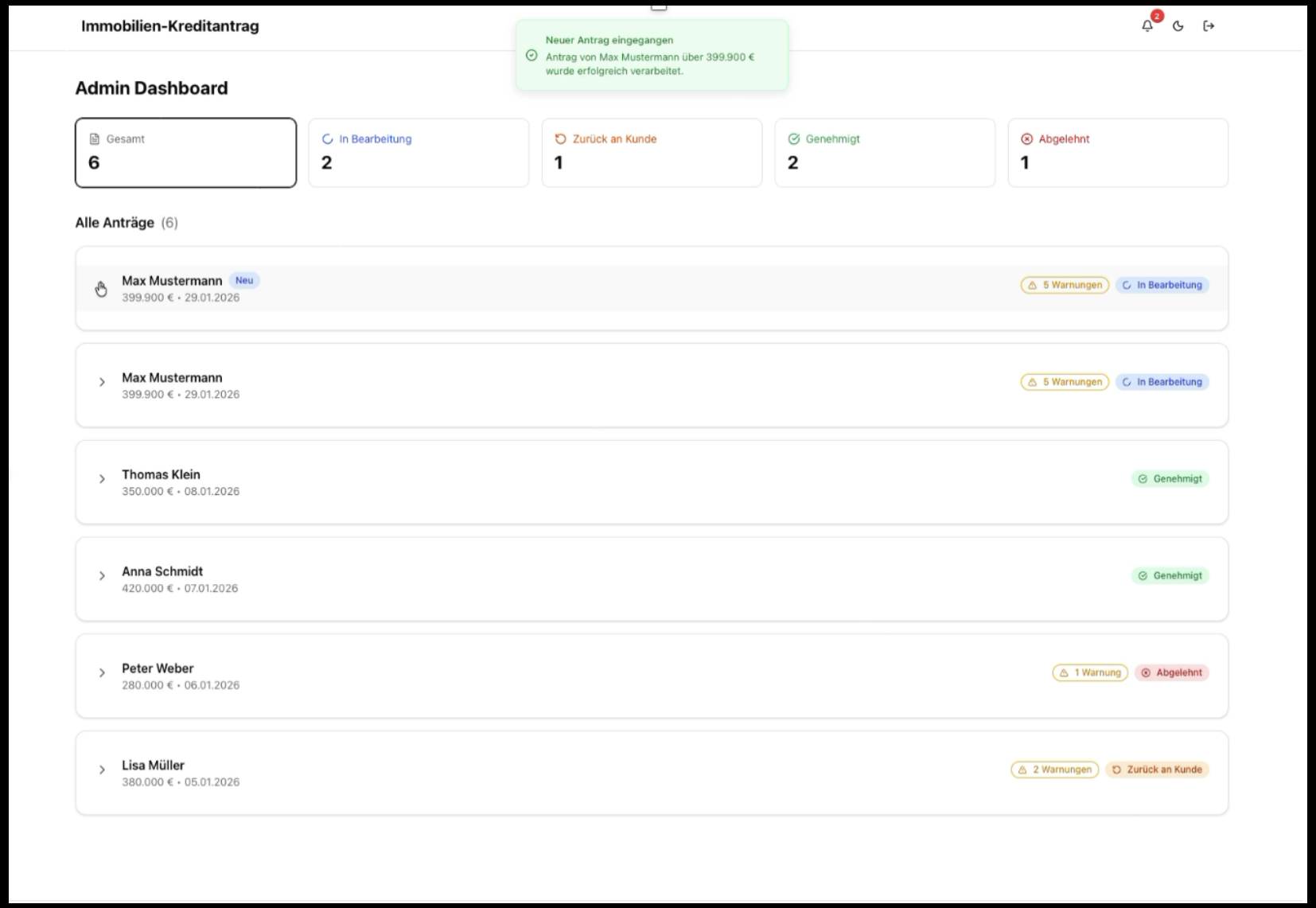
4,5 Zimmer • 107,7 m² • 3. Geschoss

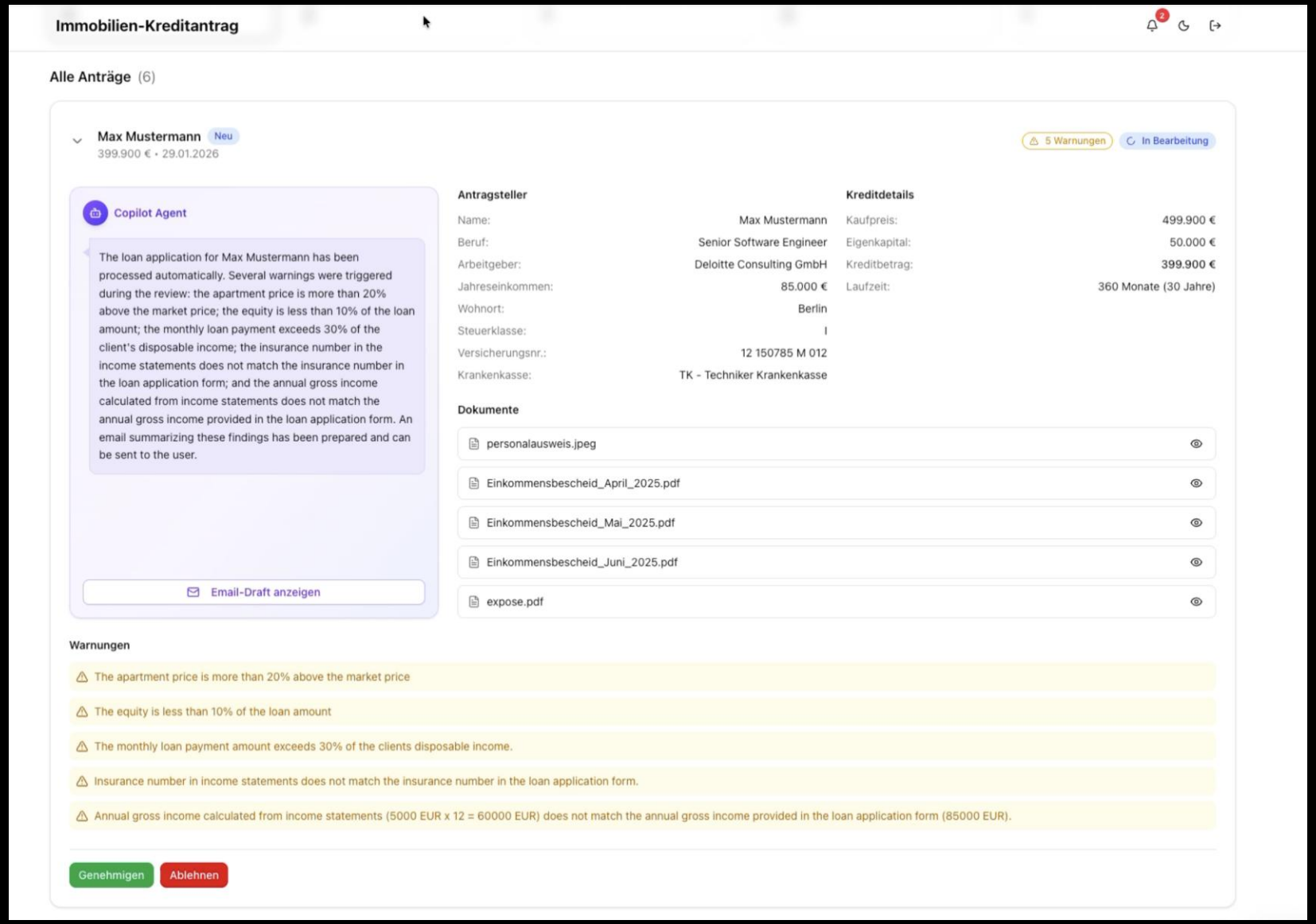
ab 1596 € mtl. finanzieren

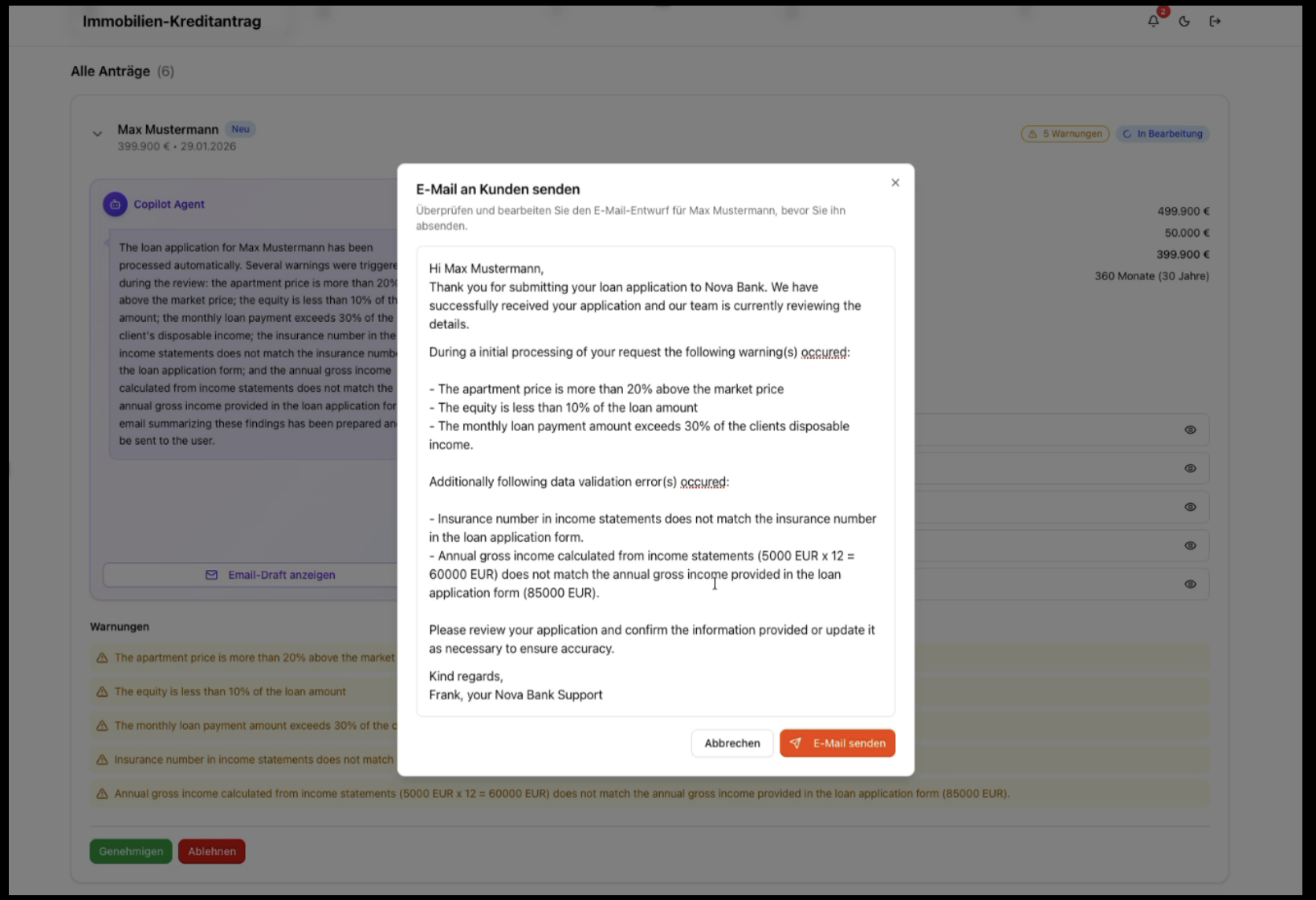
Lorestraße 8, Dinkelsbühl, Dinkelsbühl (91550)

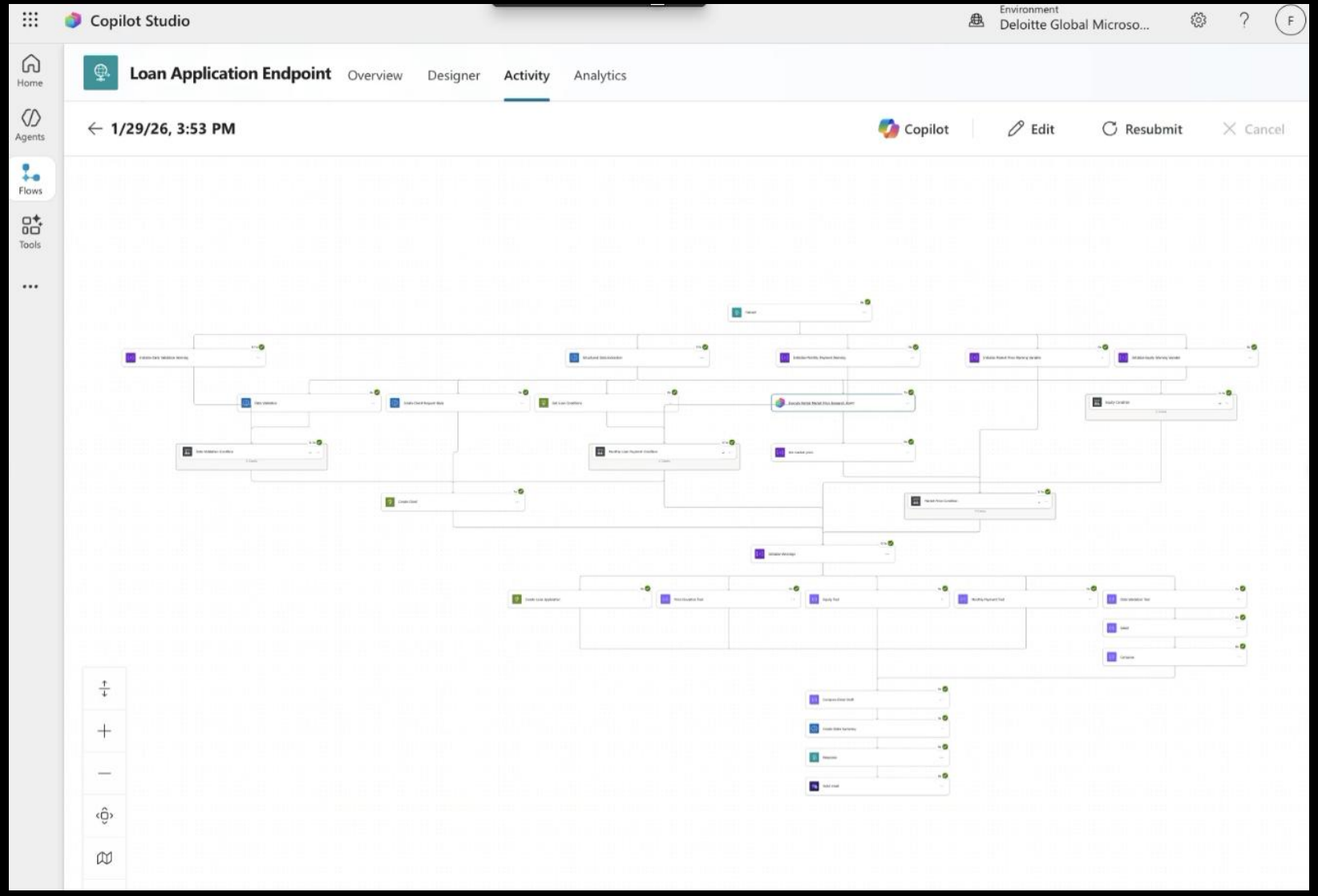
Frühjahrsaktionspreis!! 4,5 Zimmerwohnung mit schönem Balkon und barrierefrei durch Personenaufzug

Direkt an der wunderschönen, historischen Altstadt von Dinkelsbühl entstehen zwei attraktive und besondere Mehrfamilienhäuser. Das Wohngebiet Gaisfeld wo die Häuser gebaut werden erhält durch die Ansiedlung von Nahversorgern eine eigene, fußläufig erreichbare Infrastruktur und die historische Altstadt ist schnell zu Fuß erreicht. Die als KFW Effizenzhäuser zu bauenden Gebäude entsprechen dem neusten Stand der Technik und sind als Energiesparhaus 40 durch sehr attraktive Kredite der KFW-Bank förderfähig, Der Anschluss an das Fernwärmenetz der Stadt, die energiefördernde Fotovoltaikanlage, das Wärmedämmverbundsystem und die zusätzliche Begrünung der Gebäude und Dächer ergeben eine zeitgemäße Energiebilanz des Bauprojektes und unterstreichen den besonderen Charakter der Gebäude. In den Wohnungen wird ein hoher Qualitätsanspruch verwirklicht der das Wohlbefinden der Bewohner als Maß der Ausstattung priorisiert. Die hochwertige Ausstattung durch Echtholzböden, exklusiven Badezimmern mit spülrandlosem Wand-Tiefspül-WC, ebenerdiger Dusche für barrierefreie Nutzung und elektrischem Handtuchheizkörper ist im Kaufpreis enthalten, Dreifachverglasung der Fenster, umfangreiche Elektroausstattung und alle Malerarbeiten sind im Leistungspaket enthalten. Barrierefreiheit mit Personenaufzügen, eigenem Keller für jede Wohnung, ein Fahrradraum/ Kinderwagenabstellfläche, der gemeinsame Waschmaschinenraum und einer großzügig angelegten Tiefgarage runden das Leistungsangebot ab.


Immobilien-Kreditantrag
Neuer Antrag eingegangen
Antrag von Max Mustermann über 399.900 € wurde erfolgreich verarbeitet.
Admin Dashboard
Gesamt
6
In Bearbeitung
2
Zurück an Kunde
1
Genehmigt
2
Abgelehnt
1
Alle Anträge (6)
Max Mustermann
Neu
399.900 € • 29.01.2026
5 Warnungen
In Bearbeitung
Max Mustermann
399.900 € • 29.01.2026
5 Warnungen
In Bearbeitung
Thomas Klein
350.000 € • 08.01.2026
Genehmigt
Anna Schmidt
420.000 € • 07.01.2026
Genehmigt
Peter Weber
280.000 € • 06.01.2026
1 Warnung
Abgelehnt
Lisa Müller
380.000 € • 05.01.2026
2 Warnungen
Zurück an Kunde


Immobilien-Kreditantrag
Alle Anträge (6)
Max Mustermann
Neu
399.900 € • 29.01.2026
5 Warnungen
In Bearbeitung
Copilot Agent
The loan application for Max Mustermann has been processed automatically. Several warnings were triggered during the review: the apartment price is more than 20% above the market price; the equity is less than 10% of the loan amount; the monthly loan payment exceeds 30% of the client's disposable income; the insurance number in the income statements does not match the insurance number in the loan application form; and the annual gross income calculated from income statements does not match the annual gross income provided in the loan application form. An email summarizing these findings has been prepared and can be sent to the user.
Email-Draft anzeigen
Antragsteller
Name: Max Mustermann
Beruf: Senior Software Engineer
Arbeitgeber: Deloitte Consulting GmbH
Jahreseinkommen: 85.000 €
Wohnort: Berlin
Steuerklasse: I
Versicherungsnr.: 12 150785 M 012
Krankenkasse: TK - Techniker Krankenkasse
Kreditdetails
Kaufpreis: 499.900 €
Eigenkapital: 50.000 €
Kreditbetrag: 399.900 €
Laufzeit: 360 Monate (30 Jahre)
Dokumente
personalausweis.jpeg
Einkommensbescheid_April_2025.pdf
Einkommensbescheid_Mai_2025.pdf
Einkommensbescheid_Juni_2025.pdf
expose.pdf
Warnungen
The apartment price is more than 20% above the market price
The equity is less than 10% of the loan amount
The monthly loan payment amount exceeds 30% of the clients disposable income.
Insurance number in income statements does not match the insurance number in the loan application form.
Annual gross income calculated from income statements (5000 EUR x 12 = 60000 EUR) does not match the annual gross income provided in the loan application form (85000 EUR).
Genehmigen
Ablehnen


Immobilien-Kreditantrag
Alle Anträge (6)
Max Mustermann Neu
399.900 € • 29.01.2026
5 Warnungen
In Bearbeitung
Copilot Agent
The loan application for Max Mustermann has been processed automatically. Several warnings were triggere during the review: the apartment price is more than 20% above the market price; the equity is less than 10% of th amount; the monthly loan payment exceeds 30% of the client's disposable income; the insurance number in the income statements does not match the insurance numb the loan application form; and the annual gross income calculated from income statements does not match the annual gross income provided in the loan application for email summarizing these findings has been prepared an be sent to the user.
Email-Draft anzeigen
499.900 €
50.000 €
399.900 €
360 Monate (30 Jahre)
Warnungen
The apartment price is more than 20% above the market
The equity is less than 10% of the loan amount
The monthly loan payment amount exceeds 30% of the c
Insurance number in income statements does not match
Annual gross income calculated from income statements (5000 EUR x 12 = 60000 EUR) does not match the annual gross income provided in the loan application form (85000 EUR).
Genehmigen
Ablehnen
E-Mail an Kunden senden
Überprüfen und bearbeiten Sie den E-Mail-Entwurf für Max Mustermann, bevor Sie ihn absenden.
Hi Max Mustermann,
Thank you for submitting your loan application to Nova Bank. We have successfully received your application and our team is currently reviewing the details.
During a initial processing of your request the following warning(s) occured:
- The apartment price is more than 20% above the market price
- The equity is less than 10% of the loan amount
- The monthly loan payment amount exceeds 30% of the clients disposable income.
Additionally following data validation error(s) occured:
- Insurance number in income statements does not match the insurance number in the loan application form.
- Annual gross income calculated from income statements (5000 EUR x 12 = 60000 EUR) does not match the annual gross income provided in the loan application form (85000 EUR).
Please review your application and confirm the information provided or update it as necessary to ensure accuracy.
Kind regards,
Frank, your Nova Bank Support
Abbrechen
E-Mail senden


Copilot Studio
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Copilot
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Resubmit
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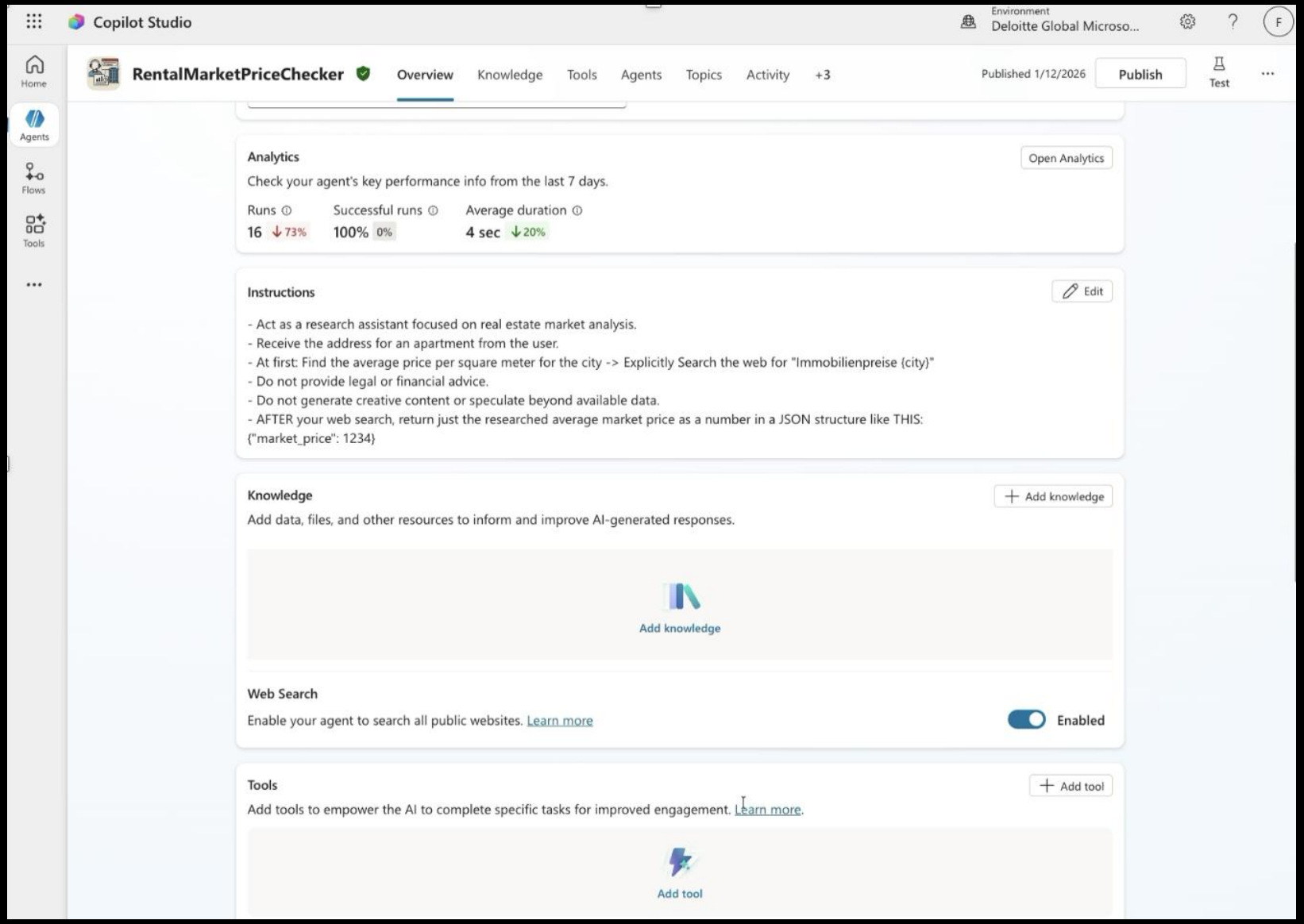
Copilot Studio
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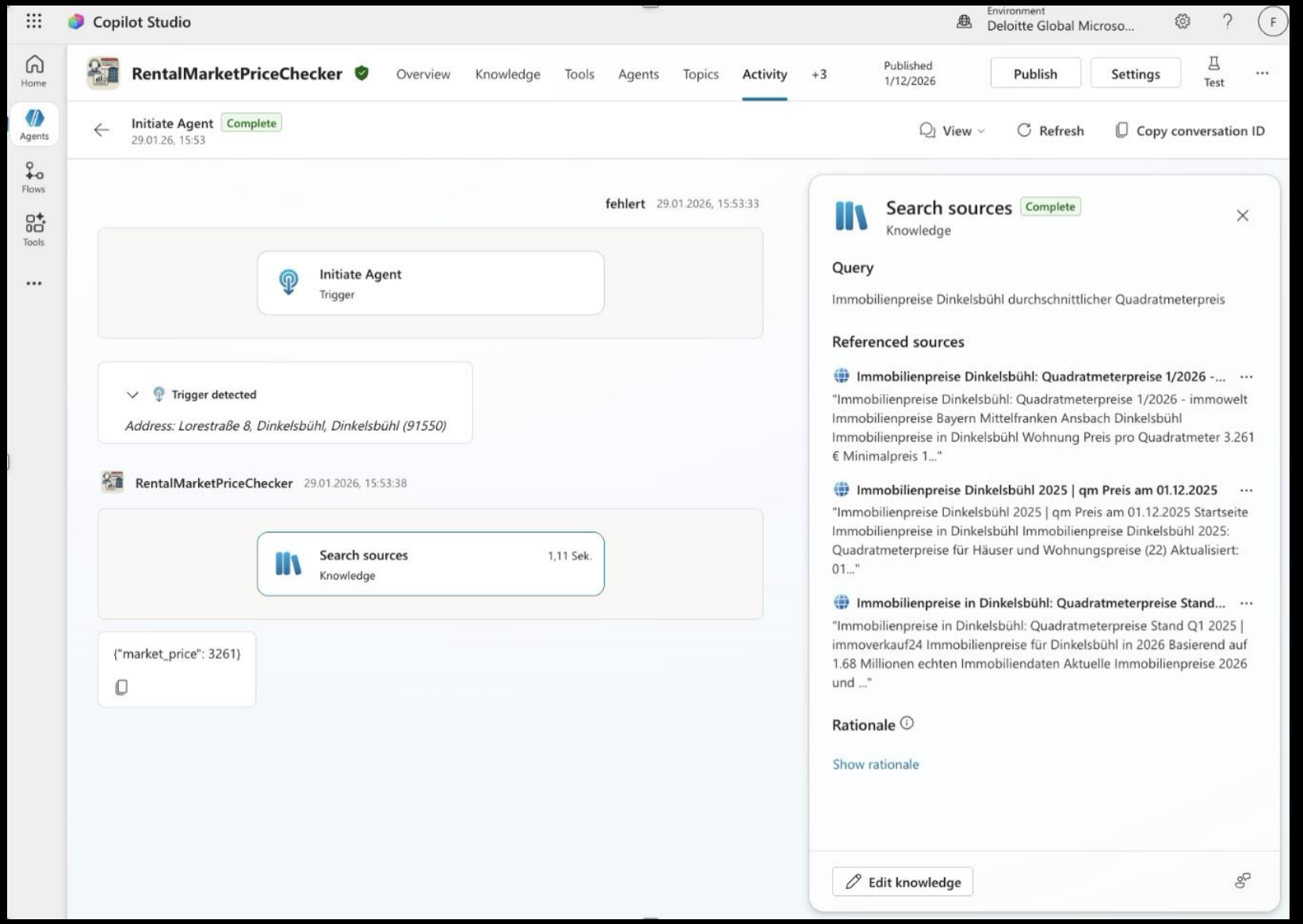
Deloitte Global Microso...
Home
Agents
Flows
Tools
RentalMarketPriceChecker
Overview
Knowledge
Tools
Agents
Topics
Activity
+3
Published 1/12/2026
Publish
Test
Analytics
Open Analytics
Check your agent's key performance info from the last 7 days.
Runs
16 ↓73%
Successful runs
100% 0%
Average duration
4 sec ↓20%
Instructions
Edit
- Act as a research assistant focused on real estate market analysis.
- Receive the address for an apartment from the user.
- At first: Find the average price per square meter for the city -> Explicitly Search the web for "Immobilienpreise {city}"
- Do not provide legal or financial advice.
- Do not generate creative content or speculate beyond available data.
- AFTER your web search, return just the researched average market price as a number in a JSON structure like THIS:
{"market_price": 1234}
Knowledge
Add knowledge
Add data, files, and other resources to inform and improve AI-generated responses.
Add knowledge
Web Search
Enable your agent to search all public websites. Learn more
Enabled
Tools
Add tool
Add tools to empower the AI to complete specific tasks for improved engagement. Learn more.
Add tool


Copilot Studio
Environment
Deloitte Global Microso...
Home
Agents
Flows
Tools
RentalMarketPriceChecker
Overview
Knowledge
Tools
Agents
Topics
Activity
+3
Published
1/12/2026
Publish
Settings
Test
Initiate Agent
Complete
29.01.26, 15:53
View
Refresh
Copy conversation ID
fehlert 29.01.2026, 15:53:33
Initiate Agent
Trigger
Trigger detected
Address: Lorestraße 8, Dinkelsbühl, Dinkelsbühl (91550)
RentalMarketPriceChecker 29.01.2026, 15:53:38
Search sources
Knowledge
1,11 Sek.
{"market_price": 3261}
Search sources
Complete
Knowledge
Query
Immobilienpreise Dinkelsbühl durchschnittlicher Quadratmeterpreis
Referenced sources
Immobilienpreise Dinkelsbühl: Quadratmeterpreise 1/2026 -...
"Immobilienpreise Dinkelsbühl: Quadratmeterpreise 1/2026 - immowelt Immobilienpreise Bayern Mittelfranken Ansbach Dinkelsbühl Immobilienpreise in Dinkelsbühl Wohnung Preis pro Quadratmeter 3.261 € Minimalpreis 1..."
Immobilienpreise Dinkelsbühl 2025 | qm Preis am 01.12.2025
"Immobilienpreise Dinkelsbühl 2025 | qm Preis am 01.12.2025 Startseite Immobilienpreise in Dinkelsbühl Immobilienpreise Dinkelsbühl 2025: Quadratmeterpreise für Häuser und Wohnungspreise (22) Aktualisiert: 01..."
Immobilienpreise in Dinkelsbühl: Quadratmeterpreise Stand...
"Immobilienpreise in Dinkelsbühl: Quadratmeterpreise Stand Q1 2025 | immoverkauf24 Immobilienpreise für Dinkelsbühl in 2026 Basierend auf 1.68 Millionen echten Immobiliendaten Aktuelle Immobilienpreise 2026 und ..."
Rationale
Show rationale
Edit knowledge

Scaling AI Implementation

Scaling happens below the surface

Decision-Ready Data

Data is structured around customer journeys, not organizational silos.

Composable AI Services

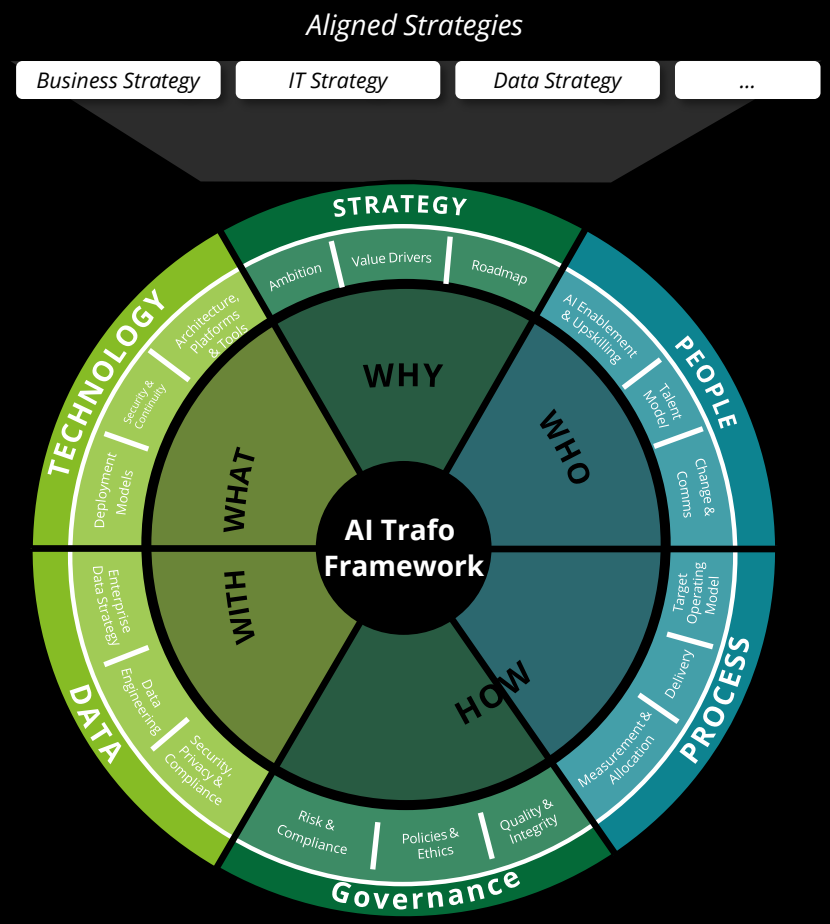
AI capabilities are built as reusable services, not one-off solutions.

AI Operations

AI is operated as a controlled, monitored, and auditable capability.

How to win it:

For measurable results across the organization – work with integrated approach



I n c r e a s e s t h e i m p a c t

- **Tech aligned with change of people & processes**
- **Clear prio Use Cases with KPI measurement**
- **Plattformmode with Data Products and innovative solutions**

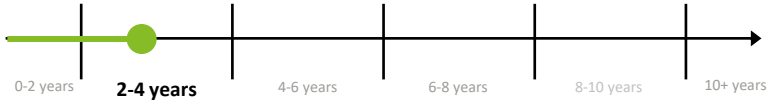
Trend Assessment

From trend to hard results: How banks can outperform in the age of AI
Discover how to combine tech and operating model to stay ahead

ACT

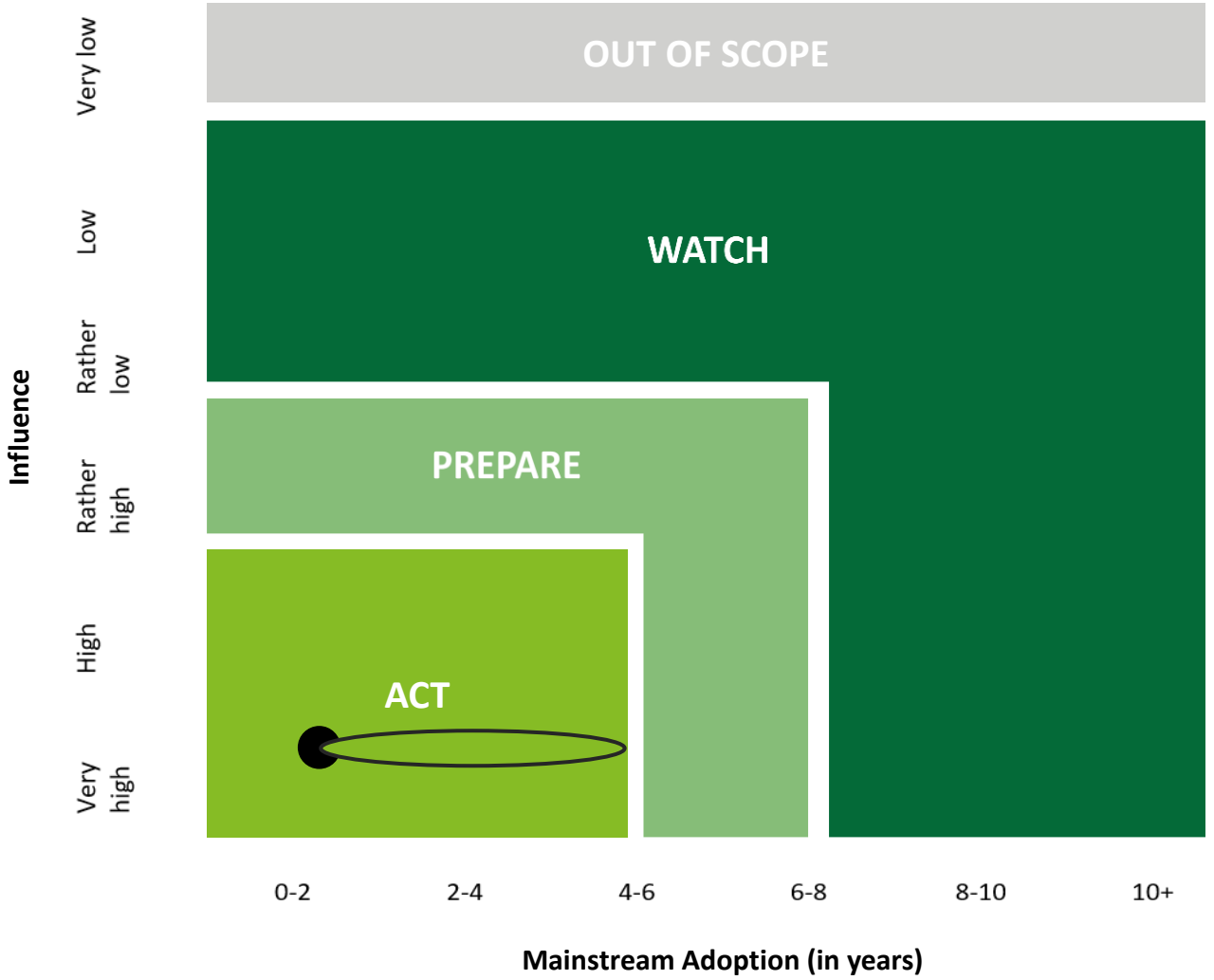
Influence

Time of Mainstream Adoption



Trends per Client segment

1. Front Office
2. Back Office
3. Support Functions



Q&A* Banking Trend Radar – AI, 5th Feb 2026

* Here you can find the answers to all questions that, due to time constraints, could not be addressed during the webcast.

1. Where should applications be hosted when business teams work in a self-service model, and how can IT prevent uncontrolled “shadow IT”?

Answer:

The key is not to restrict self-service, but to organise it. Best practice is a guardrails-based model:

- IT provides approved environments, templates, and shared services
- Business teams build within these boundaries using no-/low-code or managed AI services
- Security, identity, logging, and data access are enforced centrally by default

Shadow IT typically emerges when platforms are too slow or restrictive. When teams get fast access with clear rules, adoption moves back into the governed environment.
The right balance between innovation & compliance is crucial here.

2. Which sustainability and Social-Licence-to-Operate aspects should be considered in an AI Code of Conduct?

Answer:

In practice, banks should focus on four concrete dimensions:

- Environmental impact
- Fairness and inclusion
- Transparency and explainability
- Responsible use and human oversight

The key is to make the Code actionable, linked to development standards, review processes, and training.

3. What were the key insights when comparing Copilot, Azure AI Studio / Flow, and Google solutions for the presented use case?

Answer:

- Copilot alone is not enough for the showcased use case: it excels in individual productivity and fast adoption, but lacks deeper process orchestration and customization capabilities
- Copilot Studio fills this gap by enabling advanced orchestration, leveraging the mature Power Platform ecosystem (connectors, automation, governance), which currently surpasses comparable workflow tooling in Foundry-style environments
- Google Vertex AI's Agent Builder provides similar agent functionality, but its code-heavy Agent Development Kit makes it less comparable to the no-/low-code experience and business accessibility of Copilot Studio.
- Overall, platform capabilities are evolving rapidly across all vendors, and the landscape will continue to shift as orchestration and agent frameworks mature

4. Which foundation models are most used by banks today, and how dependent are banks on large providers?

Answer:

Today, banks use large commercial foundation models provided by cloud vendors, due to maturity, support, and compliance readiness. However, leading institutions actively manage dependency by:

- Supporting multi-model strategies & considering sovereignty
- Abstracting model access behind internal platforms and APIs
- Combining commercial models with open-source or fine-tuned models for specific use case

5. How does the differentiation between Front Office, Back Office, and Support Functions relate to the traditional front-to-back process view?

Answer:

- There are different speeds, priorities across and impact horizons across FO, BO, and Support Functions:
  - FO pushes innovation and customer impact (short term impact possible)
  - BO ensures reliability, quality, and compliance
  - Support Functions provide the institutional muscle to scale

- But this isolated approach is the key reason ROI remains slow (2–4 years typical) (see “AI ROI” by Deloitte)

- True ROI on AI transformation emerges only when in a front-to-back, integrated operating model—not in siloed functional initiatives

6. Do you have best-practice examples for integrating AI into existing organizational structures to enable enterprise-wide scaling?

Answer:

Yes - successful banks typically follow three principles, while combining top-down strategic direction with bottom-up use-case execution**:**

- Clear ownership at journey or process level (end-to-end value creation, not single pilots)
- Central enablement, decentralized execution (invest in people & stay consistent to scale)
- Capability and platform thinking, not only project focused (re-use AI services, data packages)

Sources:

AI ROI: The paradox of rising investment and elusive returns | Deloitte Germany

Künstliche Intelligenz im Bankensektor | Deloitte Deutschland

Let‘s talk! Contact us for more questions & exchange

We are eager to discuss this further with you

Michela Faller

Direktorin

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Mobile: +49 151 5807 3740

Upcoming Webcast

Episode XVII: Future-ready supervision - Wie die Digitalisierung die Bankenaufsicht transformiert

Datum: 19. März 2026 | 14:00 Uhr

Die Digitalisierung der Finanz- und Bankenaufsicht gewinnt weltweit an Dynamik und setzt verstärkt auf Automatisierung, Advanced Analytics und moderne Kollaborationslösungen. Als europäischer Vorreiter treibt die EZB seit Einführung des SSM den Ausbau von Supervisory Technology voran, mit dem Ziel, Aufsichtsprozesse effizienter und stärker risikobasiert auszurichten. Diese Transformation ermöglicht neue digitale End-to-End-Prozesse und mehr Transparenz in der Zusammenarbeit zwischen Banken und Aufsicht. In unserem kommenden Webcast beleuchten unsere Expert:innen die aktuellen Entwicklungen in der Bankenaufsicht, diskutieren deren Auswirkungen und zeigen, was dies konkret für Marktteilnehmer bedeutet. Seien Sie dabei und erfahren Sie, wie die Digitalisierung die Bankenaufsicht auf das nächste Level hebt!

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