zhaw

School of
Management and Law

AI + X Track “AI in Financial Services & beyond”
Part I - Print Version

This presentation: Dr. Patrick Hauf
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AACSB ACCREDITED
EQUIS ACCREDITED
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Agenda & Panel

10:25 – 10:35	Welcome & Recent Trends In AI And Their Impact On Financial Services	**Patrick Hauf** (ZHAW)
10:35 – 10:45	Bridging Business and AI: The UBS Approach: 3 Trends for Scalable Impact	**Christian Diethelm** (UBS)
10:45 – 10:55	From Data to Decisions: How AI Transforms Professional Investigation Workflows	**Claudia Schulz** (Thomson Reuters)
10:55 – 11:05	Rethinking AI in Finance: From Tool to Collaborator	**Axel Pohl** (LLMify AG)
11:05 – 11:35	Panel – Deepening the insight, questions from the audience possible	*All of the above* *Moderation*: **Patrick Hauf, Peter Schwendner**
11:40- 12:55	*PART II: AI use cases across specific sub-domains, ranging from real estate energy efficiency to AI-enabled climate and nature impact assessment*	*Chair: Tomasz Orpiszewski (ZHAW) joined by* *Srividhya Padmanabhan (lend.ch)* *Marc Weibel (ZHAW)* *Isabelle Wittmann (IBM)*

One of my missions – exploring AI “best practices” in Switzerland

Dr. Patrick Hauf, Senior Lecturer @ZHAW School of Management & Law

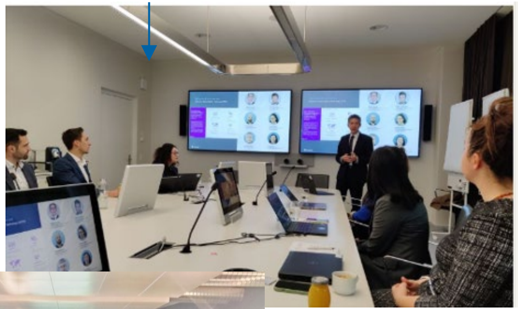
Programme Director of the CAS in AI Management & Strategy for Financial Services

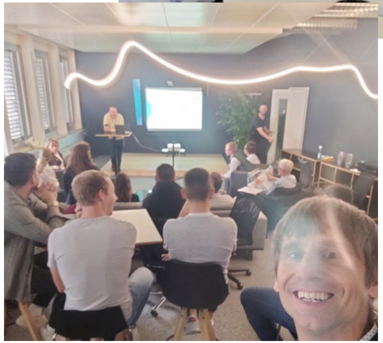
Core Team for the conference “AI in Risk & Compliance” (this year: 23.10.2025)

SwissRe

Zühlke

Deloitte





Fintechs like Aisot

Raiffeisen Schweiz

VP Bank

BearingPoint

…and many more!

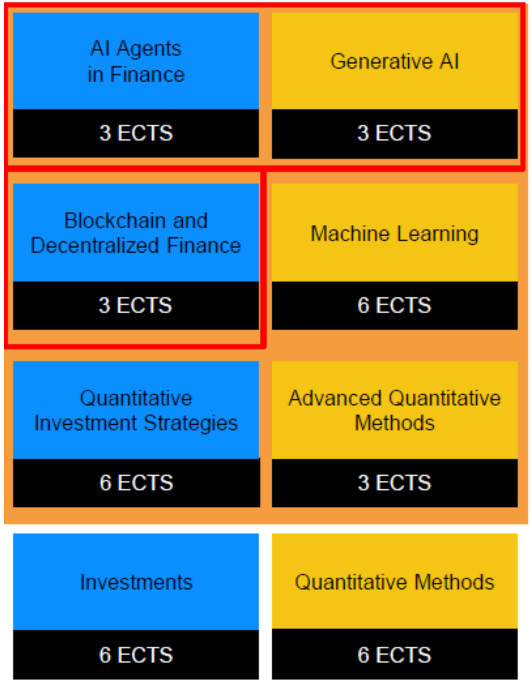
Starting 2026, agents will play a more prominent role in ZHAW Master in Banking & Finance

– Since 2019, we have offered a major in Capital Markets & Data Science

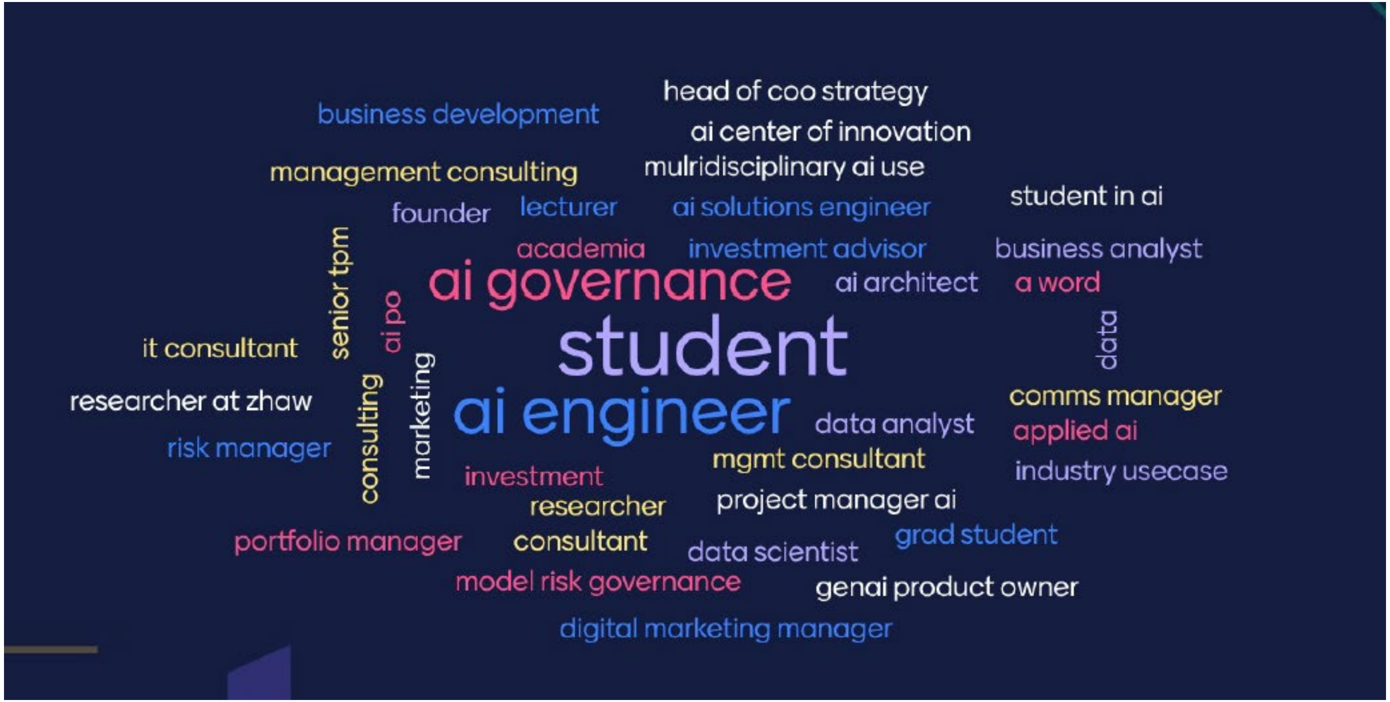
→ providing relevant skills for **selected banking functions** and career paths (e.g., asset- , portfolio-, and risk management).

– Starting 2026, we will offer a new major in **Generative AI and AI Agents** as part of the ZHAW MSc in MSc Banking & Finance

→ equipping students with the capabilities to transform business processes by **leveraging AI and agent frameworks across many divisions and functional areas** of the bank.



What role/job brought you here?

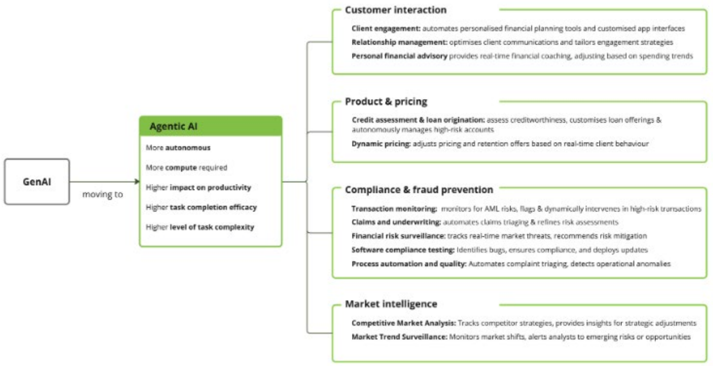


Why AI in financial services? Why agents?

- According to McKinsey (2024), a typical bank has **roughly 25 subdomains that could be rewired by AI -** thereof **fewer than ten subdomains** will significantly benefit from an AI overhaul.

- Organizations are beginning to **deploy virtual AI agents** along a spectrum of increasing complexity (McKinsey, 2025a & 2025b). Some financial service organizations already have **60 agentic agents in production** today (Forrester study, 2025).

- Agentic AI may **disrupt the labor market**, e.g., we might need less people for data entry, compliance, investment, asset management and auditing (cf. Garvey et. al, 2024)



Sources: McKinsey, 2024, «Extracting value from AI in banking: Rewiring the enterprise", Dec 9, 2024, Link; McKinsey, 2025a, What is an AI agent?, Mach 25, 2025, Link; McKinsey, 2025b, "The agentic organization: Contours of the next paradigm for the AI era", Sep 25,2025; Forrester, 2025, How Financial Services Leaders Are Approaching Security And Innovation [customer interviews and an online survey with 559 global technology and business strategy decision-makers commissioned by AWS Marketplace], August 2025. Link. Image to the right by Cambridge Centre for Alternative Finance as included in WEF article by Garvey, Gupta and co-authors, 2024, see Link.

AI in Financial Services – News & General Trends

24. April 2025 Medienmitteilung 2025

FINMA-Umfrage: Künstliche Intelligenz auf dem Vormarsch in Schweizer Finanzinstituten

Die Eidgenössische Finanzmarktaufsicht FINMA hat bei rund 400 Schweizer Finanzinstituten eine Umfrage zum Einsatz von künstlicher Intelligenz (KI) durchgeführt. Ob in Form von Chatbots wie ChatGPT, bei der Prozessoptimierung oder bei der Texterstellung: Rund die Hälfte der befragten Institute setzt KI in der täglichen Arbeit ein.

Ask FT FINANCIAL TIMES

.D US COMPANIES TECH MARKETS CLIMATE OPINION LEX WORK & CAREERS LIFE & ARTS HTSI

UBS Group AG + Add to myFT

UBS deploys AI analyst clones

Zurich-based bank using OpenAI and Synthesia models to create lifelike avatars of its experts

– **Smaller, purpose-built models** have proven their effectiveness (leveraging the **open-source ecosystem**)
– AI becomes more efficient, affordable and **accessible** (even to non-technical users).
– The **responsible AI ecosystem evolves**, new evaluation benchmarks for assessing factuality and safety are being developed
– **Swiss developments add value** (Apertus, Swiss FinTech Innovation´s “Scalable AI Framework”)

Sources: FINMA; Financial times; https://swissfintechinnovations.ch/, https://www.swiss-ai.org/apertus ; https://hai.stanford.edu/ai-index/2025-ai-index-report

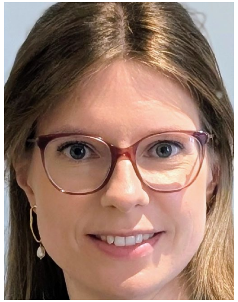
Time is precious…more resources for you!

Great resources to approach when interested in AI in Financial Services:

- Evident index as benchmark for AI capabilities among major banks and insurances
- For AI use cases in Swiss banks, see, e.g., the publication IFZ Studie Bank-IT and Sourcing 2025 (in German)
- Our blog "Artificial Intelligence in Finance" with more local and also scientific content and the newsletter of our institute which will also include some of today's presentations some time next week.

PANEL: It is still some way to go for the financial services companies…and many questions to answer!

Christian Diethelm
(UBS)



Claudia Schulz
(Thomson Reuters)

Axel Pohl
(LLMify AG)

Thank you.