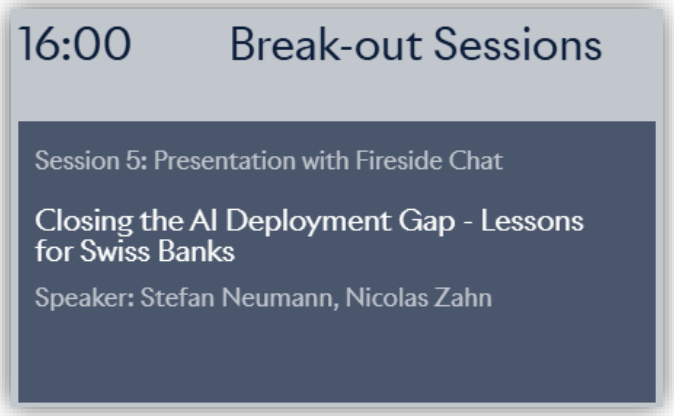
Study: “Bridging the AI PoC – Production Gap – Keys to Deployment Success in Swiss Financial Industry”

SFTI working group “Implementing AI”
Dr. Stefan Neumann, OST
Nicolas Zahn, ELCA Advisory

Zürich
October 29, 2025



OST Eastern Switzerland University of Applied Sciences
SFTI
ELCA

Agenda.

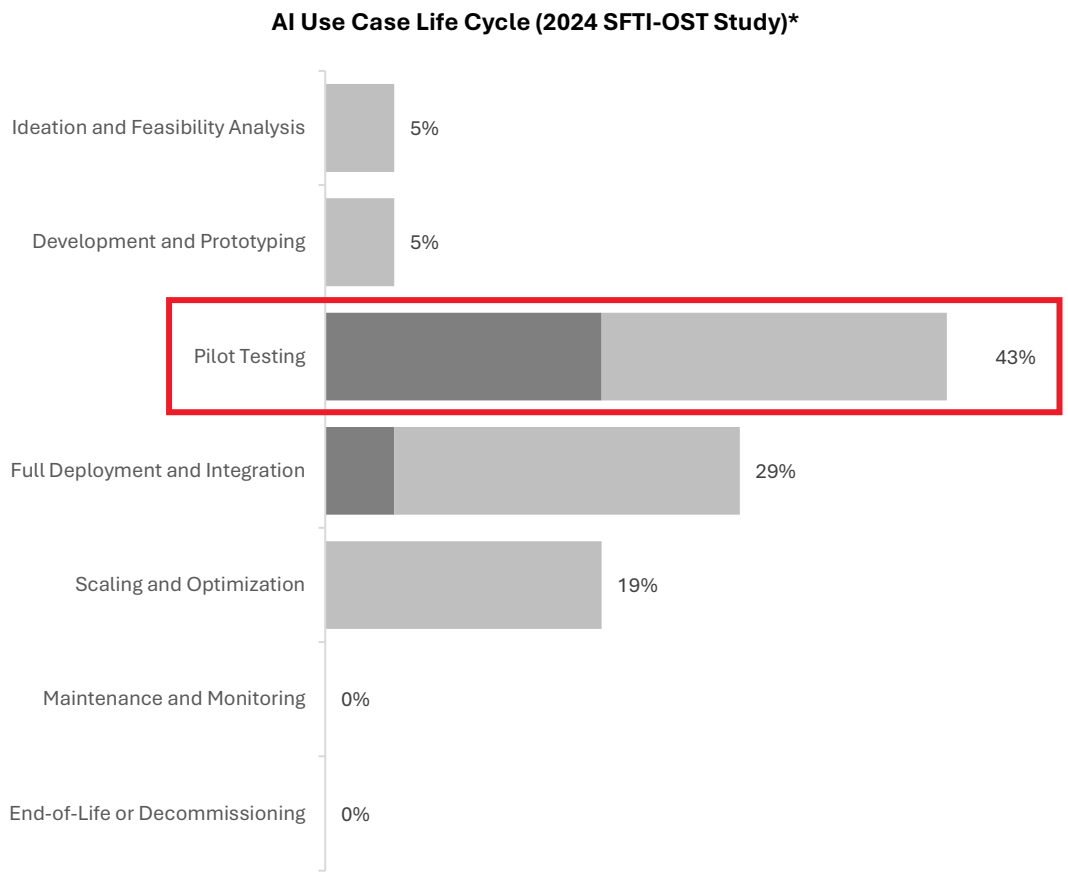
1. **The study – background, objectives and approach**
2. **The survey – key results and observations**
3. **The recommendations – what the study implies**

The study

Background, objectives and approach

OST Eastern Switzerland University of Applied Sciences SFTI ELCA

Starting point: Results from previous study indicated that most financial institutions were still in exploratory or early implementation stages with AI, with a strong focus on pilot testing.



* Bars in dark refer to AI uses cases with a Compliance focus.

- The previous SFTI-OST study "A Scalable Framework for Implementing Artificial Intelligence in Swiss Financial Institutions“ ** highlighted a significant challenge
  - Nearly half (43%) of surveyed AI initiatives remain stuck at the pilot stage,
  - with only 29% having achieved full deployment
  - and just 19% advancing to a scaling phase
- As such a follow-up study has been initiated, aiming specifically at identifying concrete, actionable pathways for Swiss banks and insurers …
  - to overcome underlying barriers and challenges,
  - enabling the effective transition of AI initiatives from pilot projects and PoCs
  - into fully productive implementations

** Study with online survey data collected during November 2024 https://swissfintechinnovations.ch/projects/development-of-a-scalable-ai-framework-for-swiss-financial-institutions/

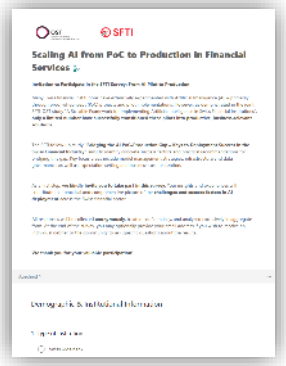
Mixed-Methods Approach.

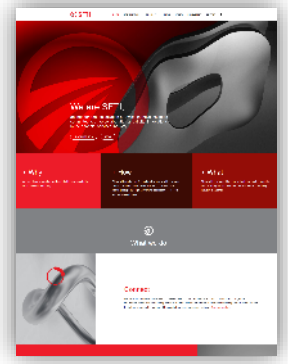
- **Academic expertise**
  … of the Competence Center of Banking & Finance at OST in the field of research on the application of AI in Banking and Finance

- **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

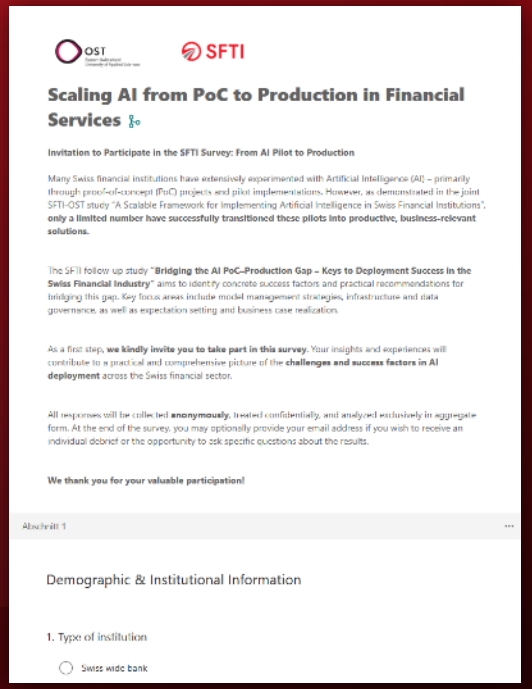
- **Comprehensive online survey (Jul – Aug 2025)**
  - Input from 25 Swiss institutions (w/o 2/3 SFTI members)
  - Deep experience in the application of AI in financial services in Switzerland
  - Current stage of AI and level of business case realizations
  - Challenges encountered in moving from PoC 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

OST Eastern Switzerland University of Applied Sciences ELCA SFTI





The survey



OST SFTI

Scaling AI from PoC to Production in Financial Services

Invitation to Participate in the SFTI Survey: From AI Pilot to Production

Many Swiss financial institutions have extensively experimented with Artificial Intelligence (AI) – primarily through proof-of-concept (PoC) projects and pilot implementations. However, as demonstrated in the joint SFTI-OST study "A Scalable Framework for Implementing Artificial Intelligence in Swiss Financial Institutions", **only a limited number have successfully transitioned these pilots into productive, business-relevant solutions.**

The SFTI follow up study "**Bridging the AI PoC–Production Gap – Keys to Deployment Success in the Swiss Financial Industry**" aims to identify concrete success factors and practical recommendations for bridging this gap. Key focus areas include model management strategies, infrastructure and data governance, as well as expectation setting and business case realization.

As a first step, **we kindly invite you to take part in this survey.** Your insights and experiences will contribute to a practical and comprehensive picture of the **challenges and success factors in AI deployment** across the Swiss financial sector.

All responses will be collected **anonymously**, treated confidentially, and analyzed exclusively in aggregate form. At the end of the survey, you may optionally provide your email address if you wish to receive an individual debrief or the opportunity to ask specific questions about the results.

We thank you for your valuable participation!

Abschnitt 1

Demographic & Institutional Information

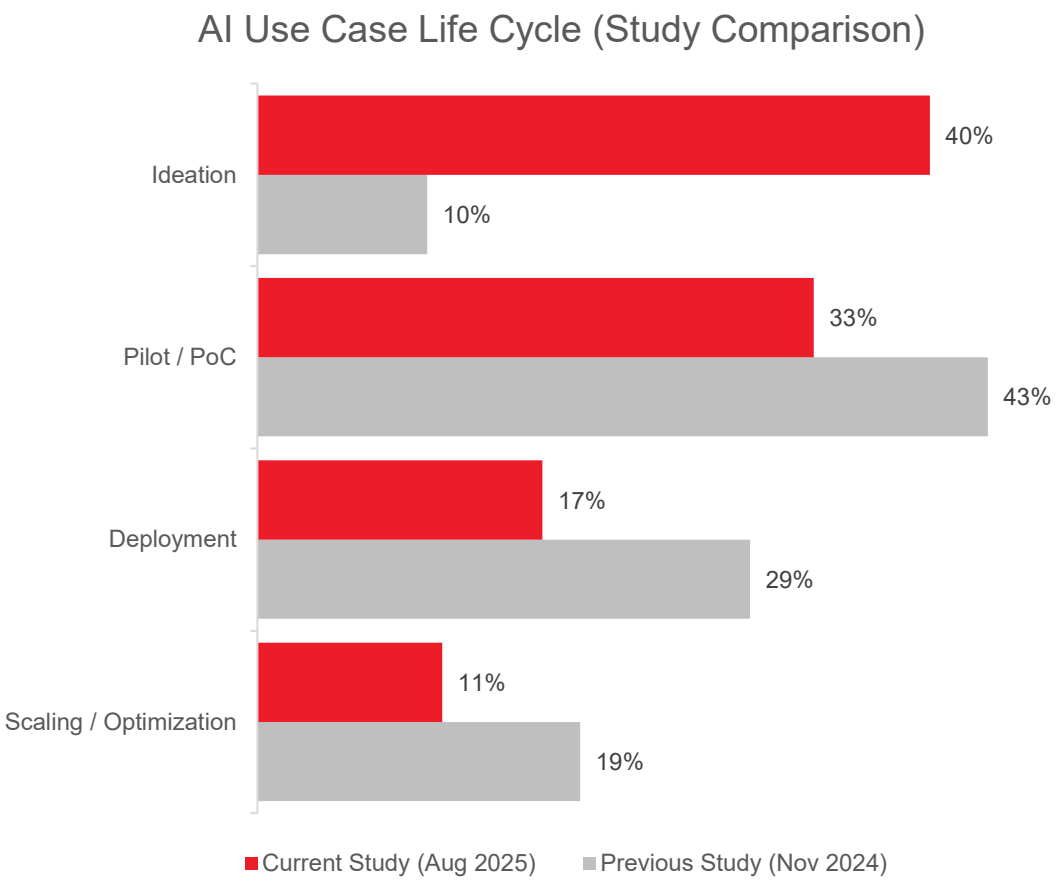
1. Type of institution

Swiss wide bank

Key results and observations

OST Eastern Switzerland University of Applied Sciences SFTI ELCA

AI Use Case Life Cycle – AI portfolios regress to earlier stages: Ideation surges while scaling/production shrink.

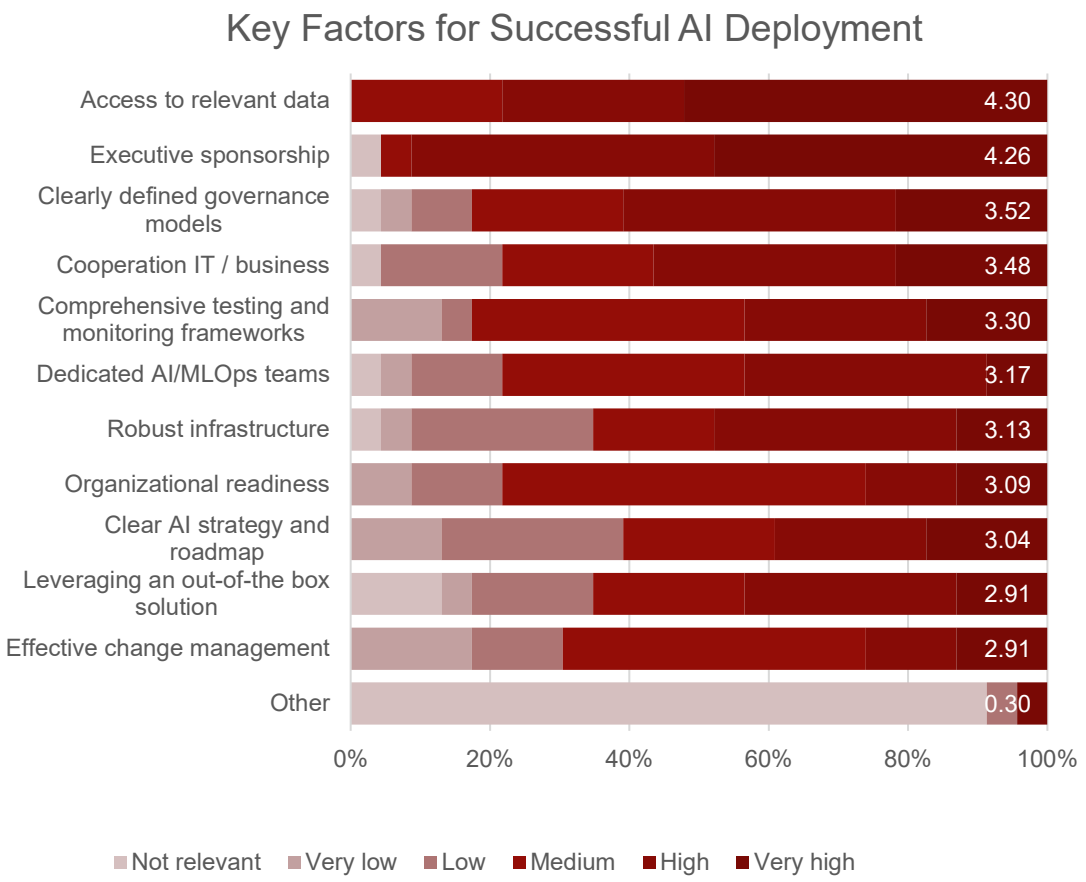


- **Back to the funnel**
  - The portfolio has shifted markedly upstream. Many teams opened new idea streams (esp. GenAI), while fewer projects crossed the threshold into deployment/scaling. This pattern fits a “reset & explore” year: rapid ideation, lots of small pilots, but slower industrialization.
- **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*

OST SFTI ELCA*

* https://www.artificialintelligence-news.com/wp-content/uploads/2025/08/ai_report_2025.pdf

Success Factors for Scaling AI Beyond PoC: Winning deployments are driven by access to data and executive sponsorship, reinforced by governance, IT–business cooperation, and robust testing & MLOps.



- **Top drivers**
  - Access to relevant data – “proper/easy data access” enables reliable models and faster rollout
  - Executive sponsorship – unlocks budget, resources, and pace (“senior leadership sponsorship paired with experts”)
  - Clear governance models – clarifies risk, privacy, and decision transparency; speeds approvals
  - IT–business cooperation – shared ownership turns PoCs into products (“cooperation IT/business”)
  - Testing & monitoring frameworks – prove quality/ROI and build trust
- **Strong enablers**
  - Dedicated AI/MLOps teams; robust infrastructure (within legal frameworks); organizational readiness; clear AI strategy & roadmap (guides investment and alignment)
- **Pragmatic accelerators**
  - Out-of-the-box solutions (lower config/effort, faster time-to-value); effective change management (user mindset & adoption)

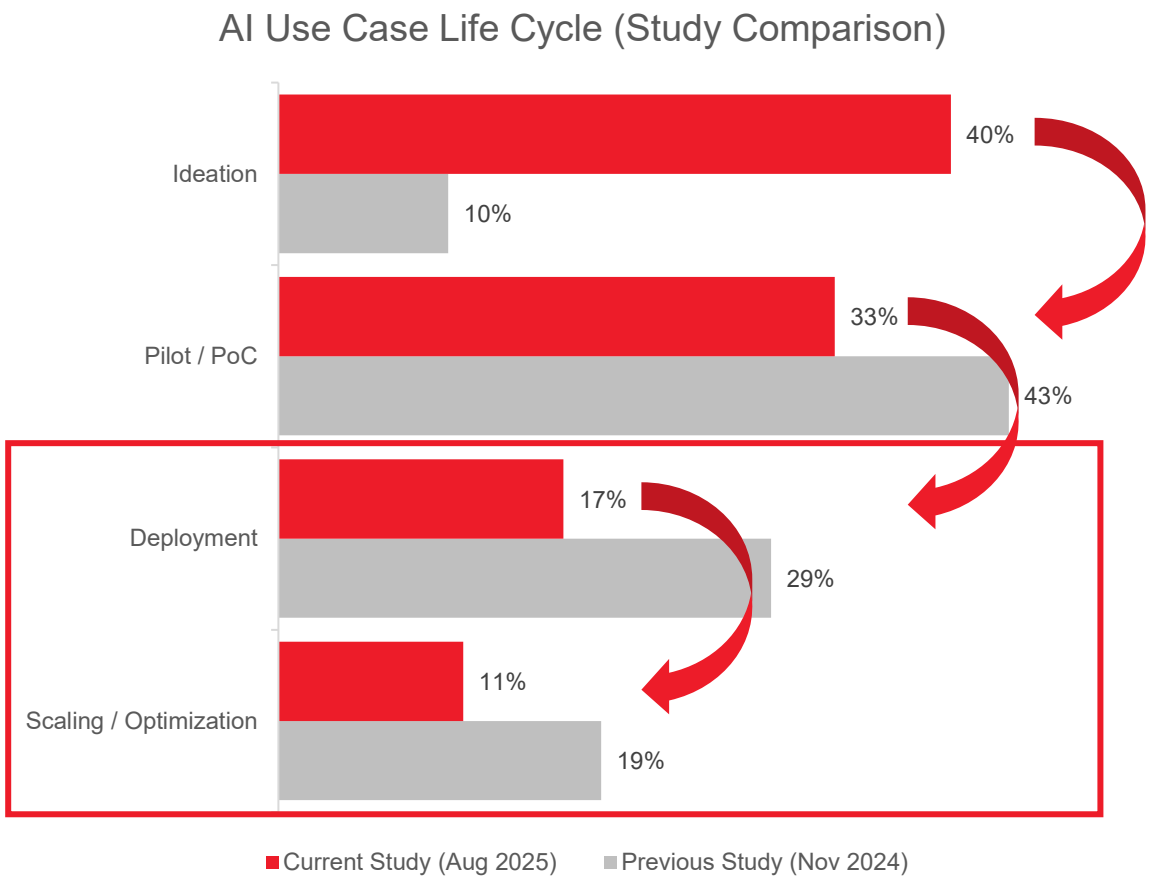
➢ **Winning deployments start with data & sponsorship, governed by clear rules, executed via IT-business teaming and rigorous MLOps/testing, then amplified by strategy, infra, and change management for speed and scale**

The recommendations

What the study implies

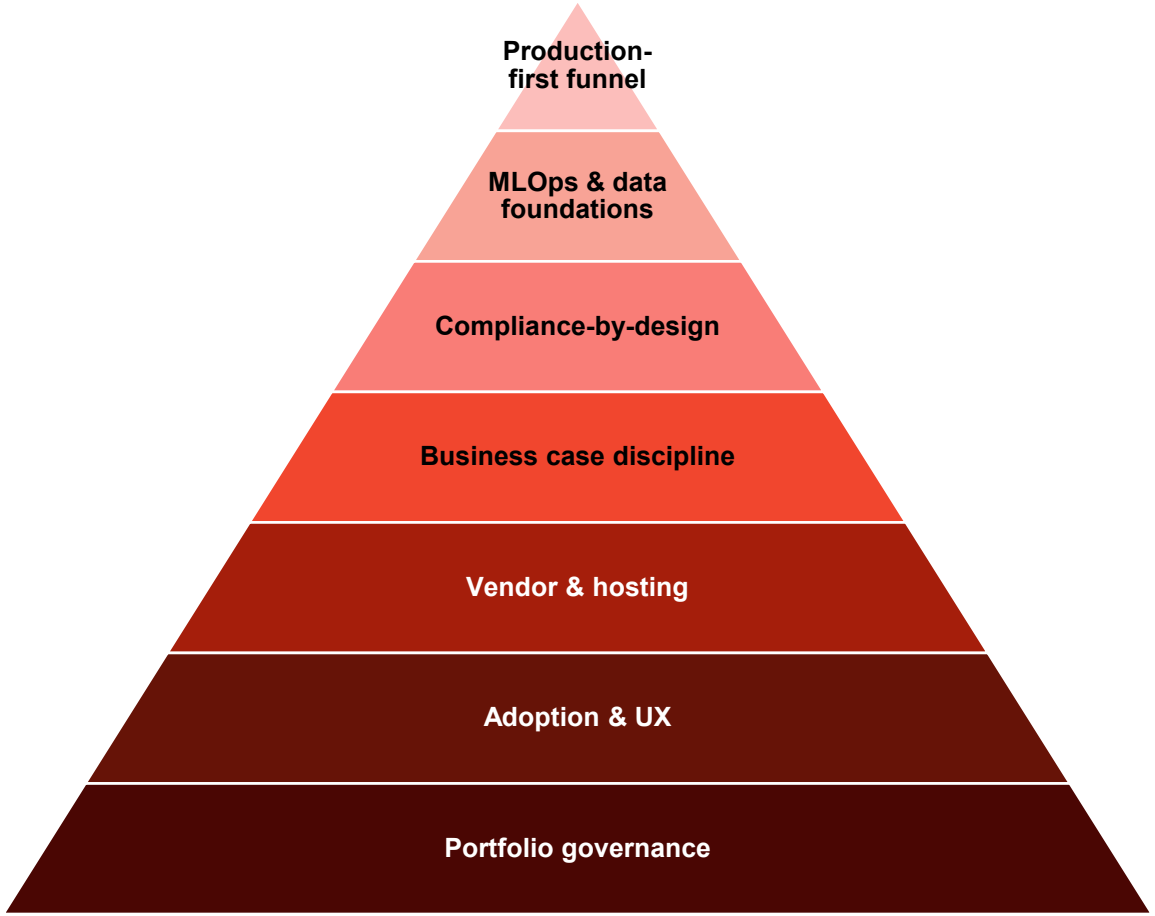
OST Eastern Switzerland University of Applied Sciences SFTI ELCA

AI Use Case Life Cycle – Practical recommendations from observations and expert commentary, and matching industry research.



- **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

Recommendations for Swiss financial institutions – Bridge the gap: Make production the default, govern for trust, and scale only what delivers.

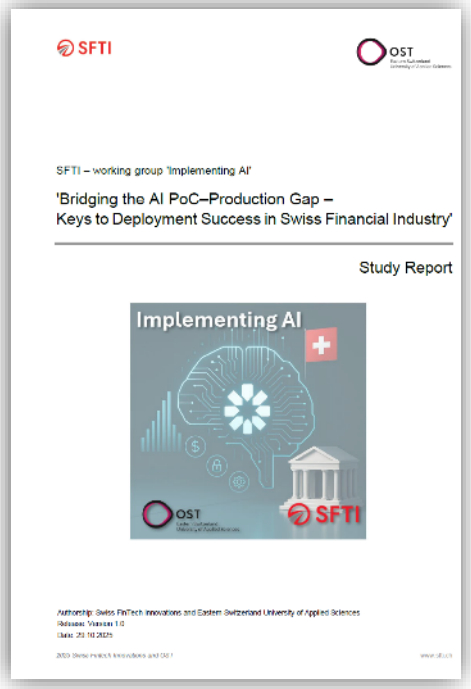


1. **Production-first funnel**
   - Mandate path-to-prod artifacts; cap PoCs; fund top 10–15%
2. **MLOps & data foundations**
   - Shared feature store, CI/CD, monitoring; infra as product
3. **Compliance-by-design**
   - Risk/legal from day 0; standardized model cards
4. **Business case discipline**
   - Tie to KPI baselines; assign accountable owner; kill/scale fast
5. **Vendor & hosting**
   - Use security/sovereignty as stage-gates; negotiate scalable licenses
6. **Adoption & UX**
   - Prioritize (internal) customer-facing use cases; measure time saved & quality uplift
7. **Portfolio governance**
   - Maintain use-case heatmap; publish playbook with templates

Success equation:

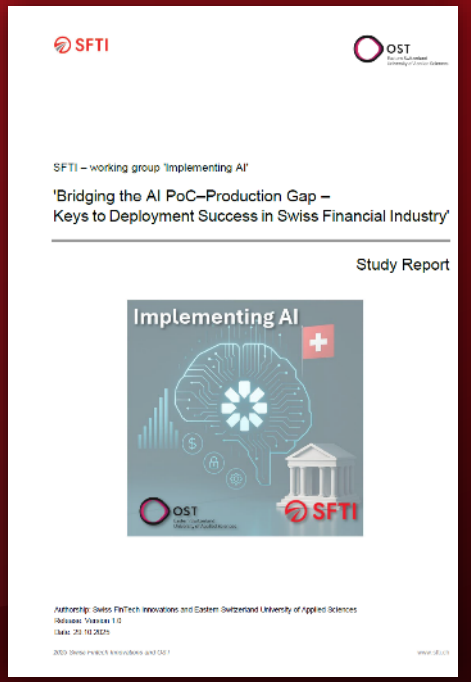
Value case × (Data readiness & MLOps) × (Governance & Controls) × Adoption = **Sustainable production impact**

If you want to know more – Full study details and comprehensive report are being published today.



- **Full study details and the comprehensive study report will be made available through the SFTI website**
  - https://swissfintechinnovations.ch/projects/bridging-the-ai-poc-production-gap-keys-to-deployment-success-in-swiss-financial-industry/

Panel discussion



Perspectives on key results

OST Eastern Switzerland University of Applied Sciences SFTI ELCA

The Panel
Perspectives on Key Results.

Stephanie Wickihalder, SFTI

- Ecosystem Believer, Partnership Enabler, Thought Leader, People Connector
- SFTI Swiss Fintech Innovations
- linkedin.com/in/stephanie-k-wickihalder-69b369189

Nicolas Zahn, ELCA

- Consultant & Lecturer for Digital Governance
- ELCA Advisory
- linkedin.com/in/nicolaszahn

Stefan Jeker, Raiffeisen

- Transformation, Innovation, AI, Generative AI und Transformation... - make it happen - mit Freude und Engagement
- Raiffeisen Group
- linkedin.com/in/stefanjeker

Dr. Stefan Neumann, OST

- Lecturer & Researcher | Competence Center for Banking & Finance, Institute for Finance & Law (IFL)
- OST, Eastern Switzerland University of Applied Sciences, St. Gallen
- linkedin.com/in/stneumann

Thank you.

swissfintechinnovations.ch

office@swissfintechinnovations.ch

Swiss Fintech Innovations (SFTI) | Rämistrasse 5 | P.O. Box | 8024 Zurich