QAT GLOBAL
Quality • Agility • Technology



AI Is Moving Fast. Is Your ROI Keeping Up?

From AI Investment to Business Impact: Real-World Lessons in Delivering Measurable Results

Banking Transformation Summit (US) · QAT Global

DIAMOND AI SOLUTIONS

QUESTION 1

Who here is investing intentionally and seriously in AI?

QUESTION 2

Are you seeing ROI on your investment?

THE AI INVESTMENT CHALLENGE

Banks are investing fast. Returns lag.

What Gartner research shows about banking AI spending and returns.

BANKING AI SPENDING, 2026

$331.3B

up 49.4% from $221.7B in 2025

SHARE OF BANKING IT BUDGET

5% → 13%

2025 to 2027 (projected)

BANKS DEPLOYING AI

56%

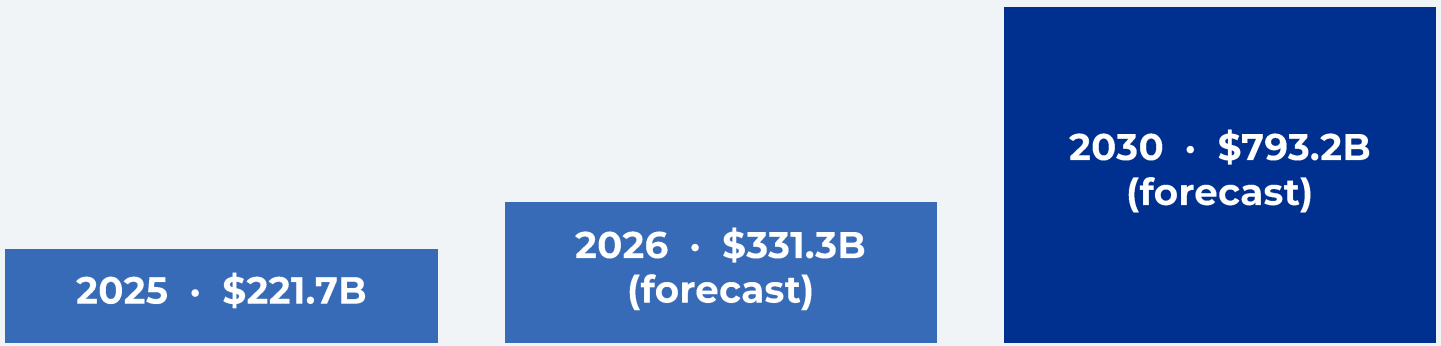
of banks have already deployed AI

CFOs SEEING LIMITED ROI

83%

of CFOs say fewer than half of their AI initiatives delivered measurable financial results, across industries

BANKING AI SPENDING FORECAST



THE QUESTION FOR TODAY

How do we move from AI investment to measurable ROI?

Source: Gartner. Forecast: AI Spending by Vertical Industry Market, Worldwide, 2025–2030, 2Q26 (spending). How to Select ROI Metrics for AI Use Cases in Banking (IT budget share). 2026 CIO Agenda: Banking Insights for Technology and Service Providers (banks deploying AI). 2026 Gartner Annual CFO Survey, cited in Top Insights on AI for CFOs, 30 July 2026 (83%; 146 CFOs across industries, not banks only).

THE AI INVESTMENT CHALLENGE

Four lessons for getting ROI from AI.

THE QUESTION · How do we move from AI investment to measurable ROI?

Lesson 1: Start with Assessment

Find where the need is highest and the return is best.

Target high-volume manual tasks that AI can improve.

Lesson 2: AI Across the SDLC

Apply AI in every phase of delivery, not just coding.

Lesson 3: Human in the Loop

Governance and human oversight make AI speed sustainable.

Oversight of costs.

Lesson 4: Intentional Adoption

An intentional adoption strategy turns AI potential into lasting value.

LESSON 1 · START WITH ASSESSMENT

Don't chase the shiny object. Assess first.

THE QUESTION · Where is the business need highest and the AI return best?

WHAT HAPPENS WHEN ORGANIZATIONS JUMP IN

35% of organizations fully realize the AI value they expected

50%+ of AI projects never reach production; 30% of GenAI is dropped after proof of concept

84% of bank AI spend goes to everyday use cases where ROI is hard to show

THE ASSESSMENT CONVERSATION: CONNECT BUSINESS NEED TO THE RIGHT AI USE CASES

1 Start with the business need

Revenue, cost, client experience, risk and productivity: the outcomes leaders already track.

2 Map the work AI improves

Identify the jobs and activities AI supports, such as fraud investigators, bankers and developers.

3 Rank use cases by return

Target high-volume manual tasks. Fund the top 1–2 with the greatest return.

4 Set ROI metrics up front

Link use case to activity to outcome on one page. If you can't, the value story isn't clear.

Research first, then invest: fund the AI use cases tied to the outcomes that matter most.

Source: Gartner, How to Select ROI Metrics for AI Use Cases in Banking (G00853198, May 2026); Organizations Are Spending More on AI Value They Are Not Getting; A Journey Guide to Deliver AI Success Through AI-Ready Data.

BEFORE LESSON 2 · THINK BIGGER

Before we go further, stop and think.



QUESTION 1

Are your current systems and applications holding you back?



QUESTION 2

If you could build the ideal system to run your organization, what would it look like?

Anything is possible. Start by imagining it.

LESSON 2 · EMBED AI ACROSS THE SDLC

Most AI spend accelerates the wrong layer. AI speed is more than faster code.

Faster typing is not faster delivery.

WHERE A FEATURE'S CALENDAR TIME ACTUALLY GOES

Code authoring	Coordination · context · governance · rework
~20%	~80% — the layer coding assistants never touch

AI-ASSISTED · THE DEVELOPER

1.5–2×

- Handoffs between disciplines
- Feedback arrives after the build
- Rework from misaligned goals

AI-ACCELERATED · THE PIPELINE

5–10×

- Zero handoffs — business, design and tech as one team
- Real-time validation via AI agents
- Quality embedded, not inspected in later

AI speed matters when it drives business results.

LESSON 2 · EMBED AI ACROSS THE SDLC

AI speed in every phase. Governed end to end.

Diamond AI Solutions℠ puts AI to work in every phase, with people accountable at each gate.

01 Strategy	02 Requirements	03 Plan	04 Architect	05 Build	06 Deploy	07 Evolve
Define the opportunity	Structure the intent	Team, timeline, backlog	Governed, scalable design	AI-speed execution	Release with control	Continuously improve

GOVERNANCE & QUALITY GATES · HUMAN-IN-THE-LOOP · MEASURABLE OUTCOMES

The same controls run underneath every phase, not bolted on at the end.

Evolve feeds the next cycle

LESSON 3 · GOVERNANCE AND HUMAN-IN-THE-LOOP

The agent proposes. People decide.

Speed and accountability stopped being a trade-off.

INTENT	SPEC	BUILD	TEST	RELEASE
Business need captured	Requirements + acceptance criteria	AI agents build to the spec	Automated validation	Reviewed and approved release

HUMAN GATE · HUMAN GATE · HUMAN GATE · HUMAN GATE

FULL TRACEABILITY · business need → requirements → build → tests → approved release

AI only does what the spec defines

No free-roaming AI. Scope is written down before anything is built.

Humans stay accountable

Review at every handoff. Approval is a person, not a model.

Governance by design

Security, compliance and standards embedded from the first step.

LESSON 3 · GOVERNANCE AND HUMAN-IN-THE-LOOP

One dashboard. Speed and cost in view.

Delivery performance and AI cost, live in the same view.

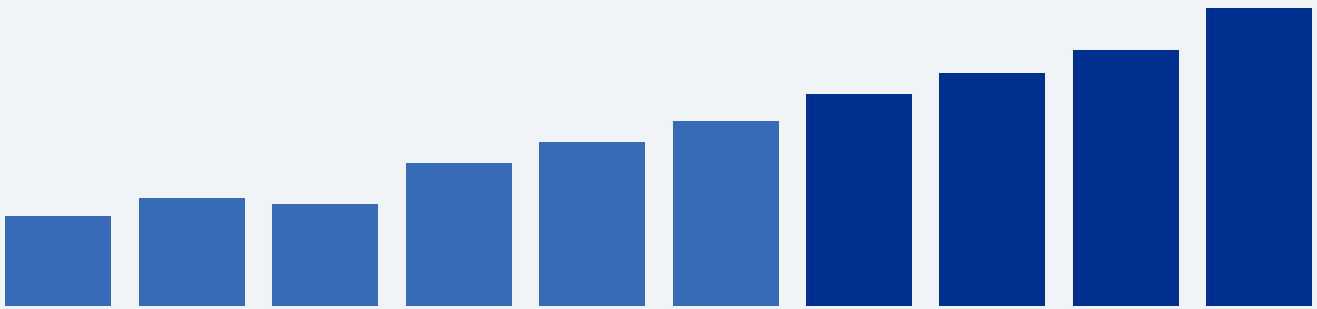
CYCLE TIME
-62%
requirement → merged PR

THROUGHPUT
5–10×
delivery pipeline throughput

REWORK RATE
-48%
work built twice

SPEC-DRIVEN
91%
of all work items

DELIVERY THROUGHPUT BY WEEK



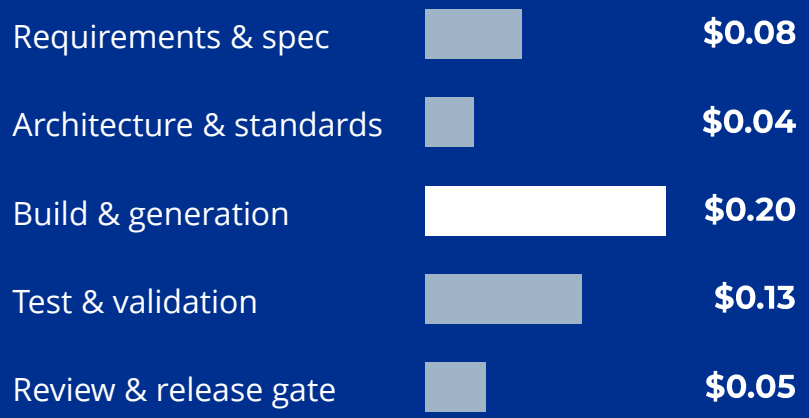
Diamond AI adoption begins

WORK ITEM #419

$0.50

Total AI cost to take one work item from intent to merged pull request.

WHERE THAT COST IS INCURRED



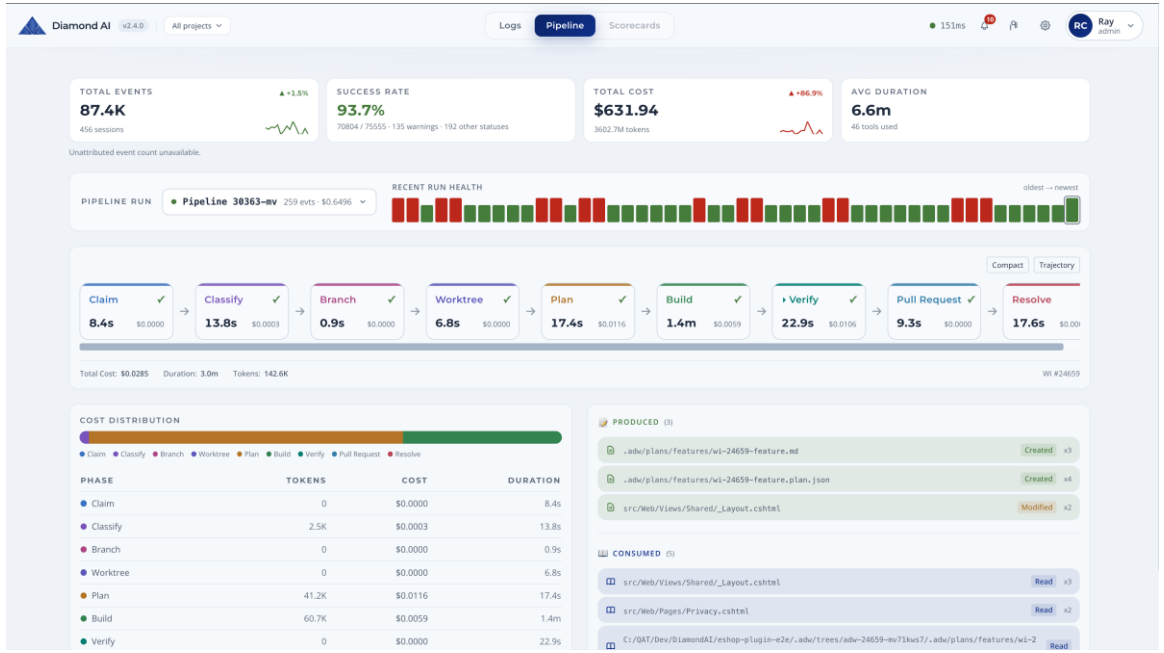
From "what did we spend on AI last month?" → "what are the unit economics of this backlog?"

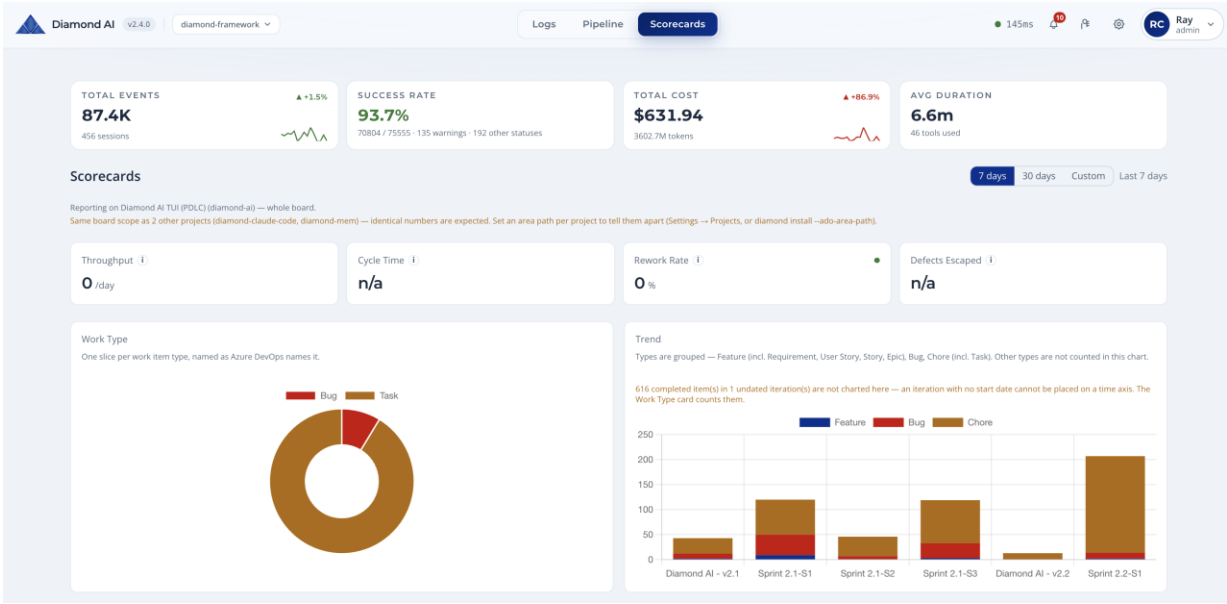
NEXT: INSIDE THE DASHBOARD →

Illustrative view — results and costs vary by project.

LESSON 3 · GOVERNANCE AND HUMAN-IN-THE-LOOP

Inside the Dashboard





Cost control & tracking

AI spend per work item, project and period, visible as it accrues, not at month end.

Pipeline visibility

Every stage from intake to release, with time per stage so bottlenecks stand out.

Quality & success rate

How many runs complete cleanly, and where failures or rework occur.

Throughput & trends

Work completed by type and by week, to show whether delivery is accelerating.

Human oversight

Live work items with status and owner, so people review and approve each step.

One view

Cost, quality and progress together, in real time.

Results AI across SDLC and human in the loop!

Payment Systems Case Study
Proven Results: Return on Investment

AI speed, applied across the whole delivery cycle, turned an estimated 18–24 months into 5.

Estimated at 18–24 months. Delivered in 5.

PAYMENT SERVICES

A childcare billing and payments platform, built, tested and live in five months.

Traditional delivery was estimated at 18–24 months.

18–24
months, estimated

5
months, delivered

Estimated vs. actual delivery

WHERE THE TIME CAME BACK

Engineering hours and quality assurance both came in well under plan.

600
engineering hours planned

280
engineering hours delivered

2 days
QA, down from 3 weeks

Every hour saved reaches the business sooner.

Are you/your vendor applying to code or across SDLC? Monitoring costs? Keeping Humans in the loop?

BEFORE LESSON 4 · ADOPTION

Technology is only half the story. People are the other half.

QUESTION 1

Have you developed an AI adoption plan?

QUESTION 2

Did you know 60% of AI initiatives will fail by 2028 because of people, not technology?

Adoption is a people decision. Plan for it intentionally.

LESSON 4 · INTENTIONAL ADOPTION

AI adoption is a journey, not a launch. The Key is INTENTIONAL!

An intentional adoption strategy turns AI potential into lasting value.

INTENTIONAL COMMUNICATION · RESEARCH, PLAN, IMPLEMENT, EVALUATE

R Research

Baseline sentiment, readiness and delivery pain points.

P Planning

Define audiences, messages, channels and success measures.

I Implementation

Deliver communications in rhythm with each transformation step.

E Evaluation

Measure adoption signals and adjust the approach continuously.

Steps to transform Organizational adoption

01
Organizational Readiness

Assess systems, data and teams

02
Leadership Alignment

Executive sponsorship and goals

03
Role-Based Enablement

Skills, roles and new ways of working

04
Pilot Teams

Prove the model on real work

05
Embed at Scale

Reinforce, sustain, widen adoption

06
Continuous Improvement

Measure progress, tune the model

Technology and organizational transformation move together.

CLOSING

Your Success is Our Mission.

This is what we have learned. Four lessons to take back.

FOUR LESSONS

LESSON 1

Assessment

Connect business need to the right AI use cases before you invest.

LESSON 2

Embed across SDLC

AI speed matters when it drives business results.

LESSON 3

Governance

Human-in-the-Loop oversight and governance make AI speed sustainable.

LESSON 4

Adoption

An intentional adoption strategy turns AI potential into lasting value.

Diamond AI Solutions℠ · Applications · Data Intelligence · Business Workflows

COME FIND US AT THE SUMMIT

Our booth

Stop by with your toughest ROI question

C10

We are helping organizations achieve business goals.

Reimagine what is possible with AI.