United
Innovations

Review and Outlook for
AI & Software
Summit 2026

2. Release 2025

Save the Date

AI & SOFTWARE SUMMIT

Join us on June 18, 2026, at Nord/LB in Hanover for the AI & Software Summit 2026, where industry leaders, researchers, and startups will explore the future of artificial intelligence, software development, and regulation. Discover innovative insights, groundbreaking technologies, and the exciting finale of the German Startup Cup for AI & Software.

18/06/2026
9:00 am

Norddeutsche Landesbank
Friedrichswall 10
30159 Hannover

United
Innovations

GFFT
Gemeinnützige Gesellschaft zur Förderung
des Forschungstransfers e.V.

Dear readers,

As the year draws to a close, it's worth taking a look back – and a look ahead. We reflect on the IT Summit 2025 at KfW Bank in Frankfurt and at the same time focus on the AI & Software Summit 2026, which will take place on June 18 at Nord/LB in Hanover.

In their article, Laurenz Gartke and Franz Burelbach (both from Publicis Sapient) look back on United Innovations' summer event, the IT Summit, which took place on June 26, 2025, at KfW Bank. A particular highlight was the highly relevant panel "Overcoming Legacy IT and Driving Innovation," which addressed key questions about the future of finance: How will the modernization of legacy systems and a culture of innovation shape Europe's global competitiveness in banking? Many thanks for this valuable insight.

The AI & Software Summit 2026 will be another highlight next year: on June 18, 2026, Hannover will become the central meeting place for technology leaders, innovators, and software experts. More than 200 participants can expect exciting insights into the latest developments in artificial intelligence, software engineering, and regulatory frameworks.

Expect groundbreaking solutions and insightful discussions that will provide essential impulses for these key fields of the future. Whether you want to dive deep into the technical world of AI or are more interested in its impact on organizations and business models, the AI & Software Summit offers the opportunity to understand current developments and gain practical perspectives.

Dr. Gerd Große

The program will revolve around three central topics on the main stage and in the round tables:

- Panel 1: Strategic Use of Agentic AI – Entering the AI Era

- Panel 2: Enterprise AI-driven Low-Code – How Will AI Shape the Future of Enterprise Software?

- Panel 3: AI Governance – How Do We Maintain Control Within Our Own Walls?

Save the date: June 18, 2026 – we'll see you in Hanover.

Another highlight: The German Startup Cup will once again be awarded in the Software & AI category in 2026. Look forward to inspiring pitches and groundbreaking innovations from young companies.

Best regards,

Dr. Gerd Große

Head of United Innovations
Chairman of the Board of GFFT e.V. &
Managing Director of GFFT Technologies GmbH

United Innovations

Driving European Innovation Forward

United Innovations (UI) is a dynamic force reshaping Europe's innovation landscape. Our mission is to enhance efficiency in large corporations and promote the adoption of cutting-edge methods and technologies. UI focuses on increasing the success rate of new technologies in Europe, bolstering the continent's reputation as a leading innovation hub.

At UI, we emphasize collaboration through our innovation network, enhancing efficiency, quality, and reducing costs. Our partnerships expedite innovation cycles, facilitating the successful launch of new advancements.

Our innovation strategy revolves around identifying innovation needs, assessing current methods and technologies, and establishing effective innovation processes, including the development and implementation of new solutions.

United Innovations invites you to be part of this vibrant evolution in Europe's innovation sector. For more information, visit www.united-innovations.eu or follow UI on LinkedIn.

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IT Summit 2025: Shaping the Future of Finance

How Legacy System Modernization and a Culture of Innovation Will Define Europe's Global Competitiveness in Banking

An article by Publicis Spaient

Panel Spotlight: Overcoming Legacy IT and Driving Innovation

On June 26, 2025, leading minds from the financial sector gathered at the GFFT e. V. IT Summit to discuss the industry's ongoing digital transformation. Inspiring keynotes and panels offered in-depth insights into topics such as AI, software development and digital security.

A notable highlight was the panel discussion featuring Dr. Tobias Herwig (CTO, Swiss-Life), Stephan Müller (CIO, NORD/LB), Christian Rhino (CIO, Private Bank, Deutsche Bank), Christoph Johnscher (Head of IT1, KfW) and Prof. Dr. Alexander Schroff (Head of Financial Services DACH, Publicis Sapient). The focus was on dealing with legacy systems and regulatory requirements as well as how to sustainably promote innovation culture and talent development.

Status Quo: The Persistent Grip of Legacy Systems on Financial Institutions

Legacy systems continue to play a central role, both nationally and internationally. In Europe, Swiss Life stands out as a positive example. CTO Dr. Tobias Herwig reports that over 90% of their systems have already been successfully migrated to the cloud. However, national comparisons often

paint a different picture. On average, **70% of IT budgets in German financial institutions are spent on maintaining legacy systems**[1]. Internationally, over 75% of the top 100 banks continue to rely on mainframe applications[2], underscoring how firmly this technology is anchored globally. **Store more for less – just as fast**

Regulatory Pressure and Legacy IT: Balancing Security, Costs, and Innovation

The high cost of maintaining legacy systems ties up considerable financial resources, slowing down new projects and innovations. Moreover, legacy infrastructures are linked to increased security risks. Approximately 70% of data breaches occur in companies still operating such systems[3]. In 2024, the average cost per data breach incident globally reached €4.2 million[4], further straining already tight IT budgets. At the same time, regulatory requirements such as DORA and operational resilience requirements demand further investment in terms of budget, personnel, and technology. But: Should regulation only be seen as a burden?

Blueprint for Change: Success Factors for a sustainable Transformation

Prof. Dr. Alexander Schroff underlines the importance of a **step-by-step transformation**. The transition from monolithic mainframe applications to modular, cloud-enabled architectures should not be implemented all at once, but rather in stages to balance risks. Stephan Müller recommends **modular and iterative project approaches** as a pragmatic balance between waterfall and agile practices, combining flexibility and control.

Christian Rhino emphasizes the importance of a **unified vision between business and IT**, supported by detailed planning down to data field level. Only on this basis can transparency be created and risks be minimized effectively.

Schroff and Müller believe that long-term success depends on building a **culture of innovation and**

supporting talent development. This fosters new ways of thinking and creates real value. Rhino adds that a stronger customer focus, achieved through feedback from call centers or internal surveys can lead to more targeted innovation.

Schroff points out that **regulatory requirements should be used strategically** to drive structural improvements, cross-functional collaboration, investments in security, and ultimately, greater innovation capability.

Looking Ahead: Progress Requires Courage and Structure

Europe's financial sector is not at the technological starting line nor close to the finish line. Two key questions remain:

1. How much innovation potential is currently blocked by legacy systems?

2. What strategic position could Europe achieve in the global competitive landscape if the innovation potential currently blocked by legacy systems were fully unlocked?

One thing is certain: Organizations that embrace structural, cultural, and technological renewal today can turn both innovation and regulation into opportunities and take the next step toward the future.

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Quality Assurance of AI Applications: Between Hope and Reality

An article by Dr. Niels Heller and Bastian Knerr, QualityMinds

A Small Problem to Get Started

Born out of a deep-rooted focus on testing and quality assurance, our company has grown into a multifaceted tech partner, expanding into software development, AI & machine learning, consulting, and data infrastructure. That breadth of expertise is one of our strengths—but it also presents a challenge.

We have many experts in many fields. That's great! But there's a catch: Who can do what, with what formal qualifications? No one has the full overview. As soon as business opportunity reaches our system, a kind of mini matching algorithm has to kick into gear. Speed is essential here.

Verifying such requirements by hand is expensive and time consuming, hence automation seems like an obvious solution. Large language models (LLMs) appear as ideal candidates for the task: they can analyze job or project descriptions which might suit our business and match them with qualifications from HR records. After all, LLMs are trained to recognize patterns and handle various input formats. Sounds promising—but does it work in real-life application?

LLMs as the Digital Swiss Army Knife?

This idea applies to many digitization problems. Traditional automation, i.e. programming, only works if everyone sticks to pre-defined and structured data formats – which is rarely the case. Recently, I was thrilled to find that a public provider offered data in XML format—until I realized that 90% of the relevant information was hidden in a free-text field, containing, again, un-

structured information.

Language models are seen as beacons of hope. Their architecture allows for various applications including information extraction, rephrasing, entity detection, etc.

The Challenges

The temptation to use LLMs, even for benign tasks is strong. Yet, there are some major challenges to this use.

First: LLMs only process tokens—strings of characters without implicit meaning. That creates vulnerabilities: a manipulated document can silently reprogram the model—a problem known as *prompt injection*. Unlike traditional SQL injections, there's no reliable fix for this yet.[citation prompt injection]

Second: LLMs are statistical systems. They generate plausible-sounding answers, but those can be wrong. Self-correction mechanisms only help to a limited extent because the models lack real understanding of **AI Quality Assurance: A Structured Approach**

In our work, we've developed two methods that are now part of our standard toolkit for AI applications:

AI Risk Storming: Stakeholders (developers, clients, users) jointly discuss the core functions of an application and evaluate risks and countermeasures. What quality metrics are critical? What threats could endanger them?

HACCE Approach: This method uses formal critiques to uncover weaknesses. These critiques arise from analyzing validation data. The motto:

A mistake is only a problem if no one knows about it.

But every method needs to applied in the correct context and in order to provide guidance for our clients, we introduced a new "AI Testing Pyramid" which is derived from the classic software testing pyramid. We believe firmly that AI Quality Assurance, partly by borrowing and adapting concepts from traditional software testing, will deliver much needed efficiency and accuracy to this field.

Overall, quality assurance for AI isn't an afterthought—it must be integrated from the very beginning. In Software Testing "Shift Left" is a core principle which will be needed even more in the era of AI, as data is the main driver of quality in LLM systems. Blind trust in an LLM often results in outputs that sound good but are unreliable. Structured testing methods, data governance, robust metrics, and a critical eye are essential to making AI deployment both meaningful and safe.

Third: Implementation concerns. These AI models consume enormous amounts of energy. And there's the risk of vendor lock-in: relying too heavily on a single provider makes one dependent on their (opaque) technology.

Quality Assurance for AI: What Can Be Done?

Language models are often said to have creative potential. If we consider creativity as the ability to come up with *valuable* new ideas, we see the caveat of this technology. LLMs can certainly generate new ideas in abundance—but the evaluation needs to be provided by another system.

The standard response from the AI industry has been to scale up the model sizes in hopes of training models that have a higher chance of producing more valuable ideas. But that doesn't scale indefinitely—eventually, you run out of training material. And despite of these efforts, social media is not shy in publicizing the latest AI-fails, such as lawyers trying to use hallucinated precedence to make their case.
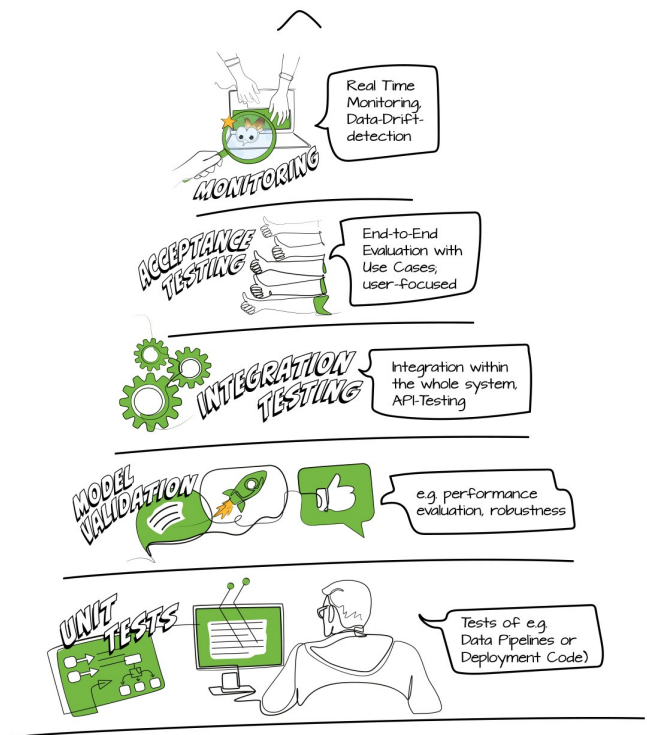

Image: QualityMinds GmbH

Can LLM-outputs even be evaluated programmatically? Statistical metrics like BERTScore can at least measure semantic similarity, which could have at least helped that lawyer (seeing a low semantic similarity to any documented case might have sparked suspicion).

Similar problems apply to the initial problem of request assessment: exact terms are often expected here. One company was looking for someone to "write test cases." We offered an expert who "creates test cases." Result: automatic rejection. A small detail that can come at a high cost.

Dr. Niels Heller

Tech Lead AI

QualityMinds
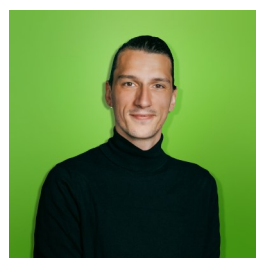
Bastian Knerr

Teamlead Testing

QualityMinds

CALENDAR

14/01/2026
14:00-16:00

Hybrid-Event: Digitaler Euro—Chancen und Herausforderungen

Info & Registration

04/02/2026
15:30-17:30

Insights: Softwareentwicklung: Talk to your Code

Info & Registration

11/02/2026
15:30-17:30

Lösungslandkarte—Dos & Don´ts beim Testen der DORA-Regulatorik

Info & Registration

26/02/2026
15:30-17:30

Insights: Einführung in AI Governance & AI Act

Info & Registration

18/06/2026
09:00-17:30

AI & Software Summit 2026

Info & Registration

If you are interested in participating in a workshop or event, please send us an email to info@software-innovations.eu. You will then receive the dial-in data.

All events and further information can also be found at

www.united-innovations.eu/software-kalender/

BearingPoint

HYBRID EVENT Digitaler Euro – Chancen und Herausforderungen auf dem Weg von der Theorie zur Praxis

Der digitale Euro rückt näher. Doch wie sieht der Weg von der Konzeptphase zur praktischen Umsetzung konkret aus? In dieser Hybrid-Session – Teilnahme entweder vor Ort bei BearingPoint in Frankfurt oder online – erhalten Teilnehmende einen fundierten Überblick über den aktuellen Projektstand und die nächsten Schritte.

- **„Der Digitale Euro – Aktivitäten, Chancen und Herausforderungen der aktuellen Projektphase"**
  Petia Niederländer, Direktorin für Zahlungsverkehr, Risikoüberwachung und Finanzbildung bei der Oesterreichischen Nationalbank

- **„Jenseits des Bezahlens: Das Innovationspotenzial des digitalen Euro in der Wirtschaft"**
  Dr. Joachim Wuermeling, Mitglied des Vorstandes der Deutschen Bundesbank a.D. & Rechtsanwalt A&O Shearman

- **„Digitaler Euro: Auswirkungen auf Zahlungsverkehr in Verbindung mit Loyalty-Programmen"**
  Georg Hanschitz-Halikias, Head of Business & Ecosystem Development bei jö Bonus Club (REWE Group)

Im Fokus stehen strategische Fragestellungen:

Wie wird der digitale Euro technisch und operativ umgesetzt?

Welche Innovationspotentiale werden durch den digitalen Euro ermöglicht?

Welche Rolle übernehmen Banken, Finanzdienstleister sowie Händler und wie sollten Sie sich auf die kommenden Aufgaben Vorbereiten?

Welche Chancen entstehen hierbei für Marktteilnehmende – und welche Herausforderungen gilt es zu meistern?

Die Session bietet eine einzigartige Gelegenheit, die strategischen Implikationen des digitalen Euro zu verstehen und sich mit führenden Expert:innen sowie anderen Teilnehmenden über zukünftige Positionierungs- und Handlungsfelder auszutauschen.

Dr. Gerd Große, Head of United Innovations eröffnet das Event und **Christian Bruck**, Partner bei BearingPoint, moderiert die Veranstaltung.

Die Teilnahme ist vor Ort bei Bearing Point oder digital möglich. Anmelden können Sie sich hier.

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