

European Banking and Utilities Clients: AI Assisted Software Delivery and Agentic AI Governance

Role: Senior Advisor

Several large European organisations in banking and utilities, each running technology programmes of significant scale, were exploring how generative AI could change the way software is designed, built and tested. Early pilots of AI coding assistants had shown promise, but leadership teams lacked a clear view of where the productivity gains were real, how delivery models would need to change, and what regulators would expect as AI agents began to take on more autonomous roles.

I was engaged to advise client teams and their executives on both questions: how to capture value from AI assisted software delivery on large scale programmes, and how to govern the use of AI agents in sectors where operational resilience and regulatory accountability are paramount.

Key areas of focus included:

- Assessing where AI coding tools deliver measurable gains across the delivery lifecycle, and where they introduce new risks
- Rethinking team structures, roles, estimating and vendor arrangements as AI changes the economics of software delivery
- Quality, security and intellectual property controls for AI generated code
- Governance frameworks for AI agents operating within regulated banking and critical infrastructure environments
- Regulatory expectations for accountability, explainability and operational resilience
- Board level questions on risk appetite, oversight and the pace of adoption

The work drew on my experience leading large technology transformation programmes and IT operating model redesigns, combined with current research on AI and the future of work. A recurring theme was that the biggest gains come not from the tools themselves but from redesigning the operating model around them.

The advice gave client leadership teams a practical, evidence based view of how to scale AI in software delivery responsibly, and a governance approach that would stand up to regulatory and board scrutiny.

For more information about this case or to discuss how AI could reshape technology delivery and governance in your organisation, please contact me at marco@marcociobo.com or visit www.marcociobo.com. I also offer no obligation 30 minute discussions for boards and executive teams exploring AI strategy and operating model change.