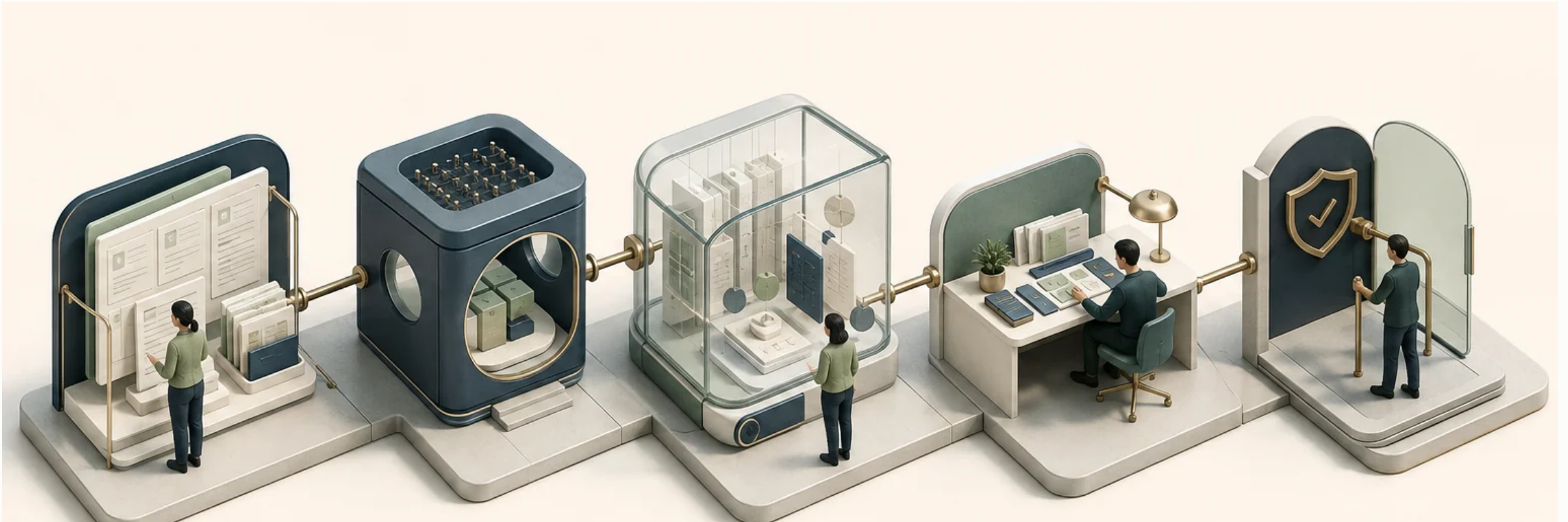
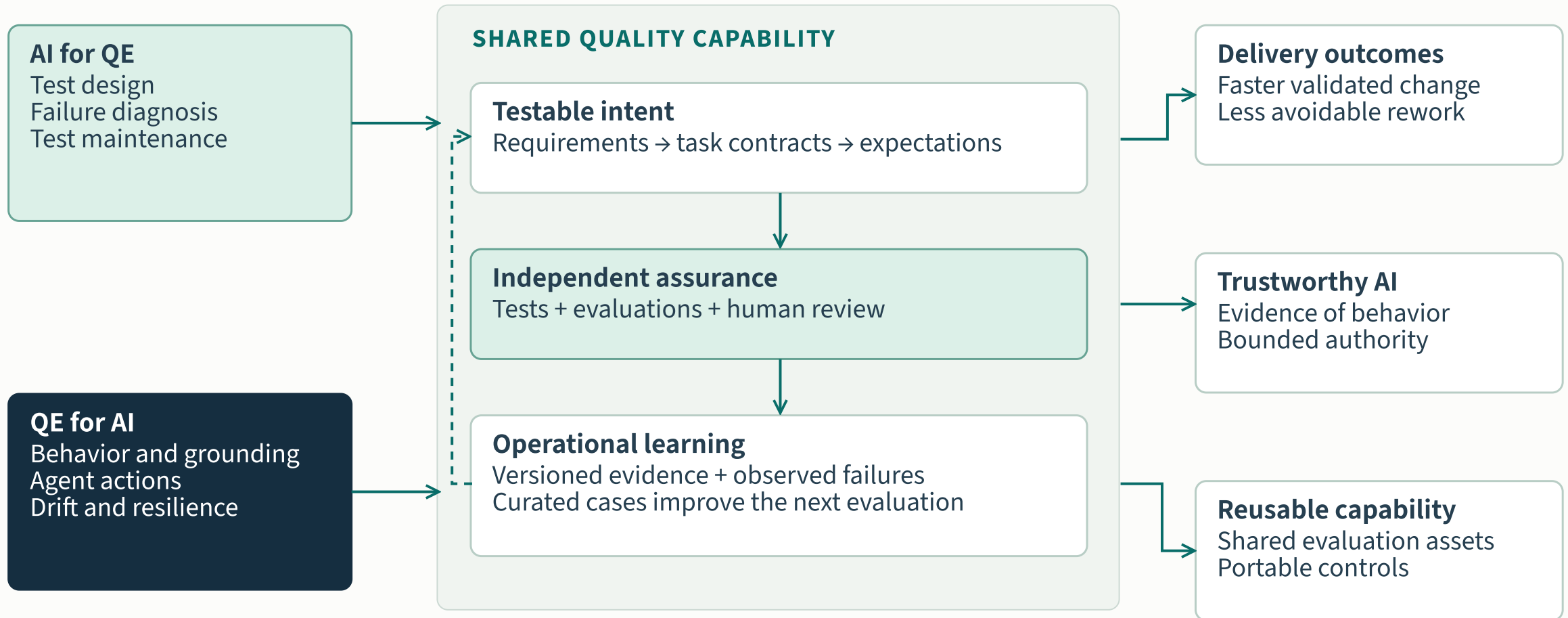


# Quality engineering for the AI era

AI × quality engineering · Industry research



# A shared quality capability



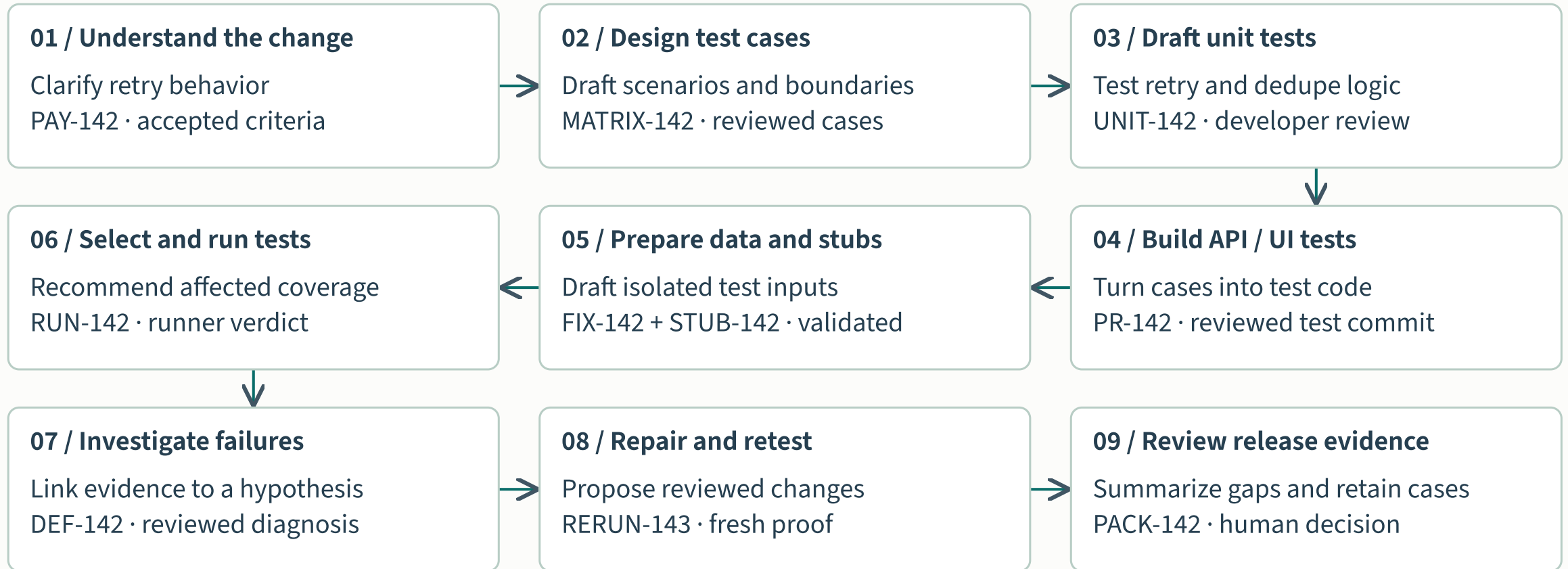
Strategic vision · outcomes are ambitions to validate, not reported bank results

# The industry direction and its limits

| SOURCE / EVIDENCE TYPE        | WHAT IT SAYS                                                                                             | STRATEGIC IMPLICATION                                                                                |
|-------------------------------|----------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|
| Gartner · forecast            | 90% of enterprise software engineers using AI code assistants by 2028.                                   | Plan for widespread assisted work; tool use alone does not establish quality or savings.             |
| McKinsey · survey             | Nearly 300 leaders surveyed; 100 assessed impact. Top performers reported broader delivery improvements. | Invest in workflow and organizational change. These self-reported outcomes do not isolate causality. |
| DORA · observational research | AI interacts with the surrounding engineering system.                                                    | Improve feedback, testing and platform foundations alongside adoption.                               |

Public sources, reviewed September 2026. Gartner’s gated testing reports contribute public abstracts only; no proprietary vendor ranking is reproduced. [G01][G02][G03][M01][D01]

# What AI contributes, from requirement to release



AI assists the testing team. For code, fixtures, failure evidence and release handoffs, [open the banking engineering walkthrough](#) →

# Client adoption requires funded foundations

## Adoption decision

Required evidence accepted · owner accountable · foundation work funded



### Business & people

Expected outcomes · reviewer capacity · offshore handoffs · measured baseline

Authored adoption assumptions. Validate each application and workflow; unknown requirements remain open. [Assumptions and evidence](#) →

Fund the missing capabilities and reviewer capacity before promising scale. A workflow can progress only when its required evidence is accepted.

### Runnable engineering

Infrastructure · CI/CD · test data · dependency control · testable applications

### Supported services

Frameworks & devices · AI access · run evidence · platform ownership

# QE modernization and AI adoption

01

## Trusted work

Reviewed scenarios, expected outcomes and ownership

AI drafts with domain review

A reviewer can identify a wrong answer

02

## Repeatable execution

Reliable suites, isolated data and controlled dependencies

AI drafts tests that run in CI

Another engineer reproduces the result

03

## Shared QE services

Reusable environments, contracts, artifacts and support

Assistance works across teams

A second team onboards and operates it

04

## Broader AI execution

Evaluated tools, bounded actions and recovery

Agents execute within approved scope

Failures stop, evidence persists, people can intervene

Proposed capability progression. Reviewed assistance can begin while foundations improve. Broader execution requires evidence for its specific scope. [Modernization workstreams and sources](#)

Develop reliable, reusable QE capability alongside reviewed AI assistance. Broader execution depends on the evidence available for the selected workflow.

# Choose the shared assurance model

01

## Local assistants

Fast individual adoption  
Duplicated context and checks  
Local learning stays fragmented

Use to learn tasks

02

## Shared assurance

Portable tests and evidence  
Domain-owned expectations  
Common evaluation and controls

Recommended strategic center

03

## Bounded agents

Multi-step delegated work  
Stronger action authority  
Higher recovery obligations

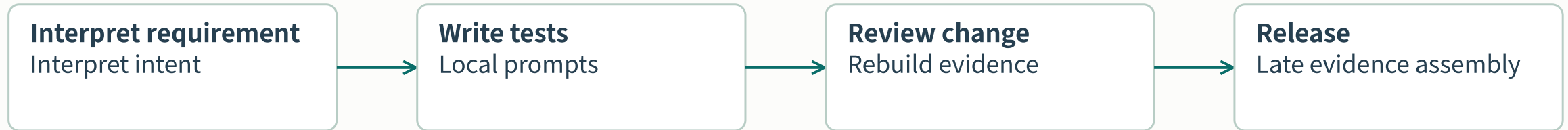
Earn through evidence

Sequencing choice: standardize the proof before expanding delegated authority.

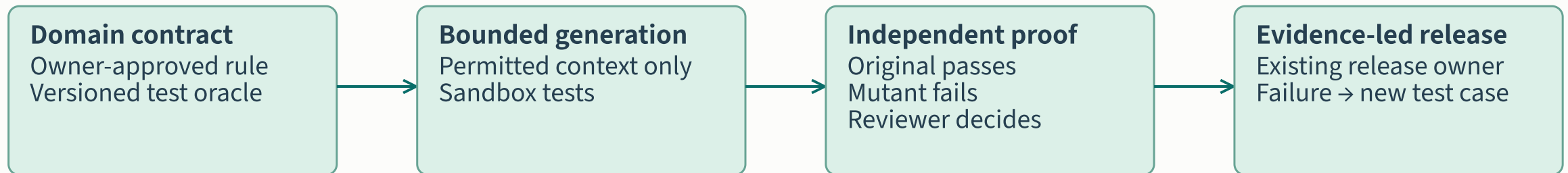
Trade-off: shared services require ownership; agent breadth requires independently tested containment.

# What changes in a payment-API workflow

## CURRENT WORKING HYPOTHESIS · VALIDATE WITH THE BANK



## PROPOSED TARGET · NEGATIVE PAYMENT AMOUNTS MUST BE REJECTED



Shared: identity, evaluation runners, evidence schema. Domain: payment rules, test cases, acceptance and service outcomes.

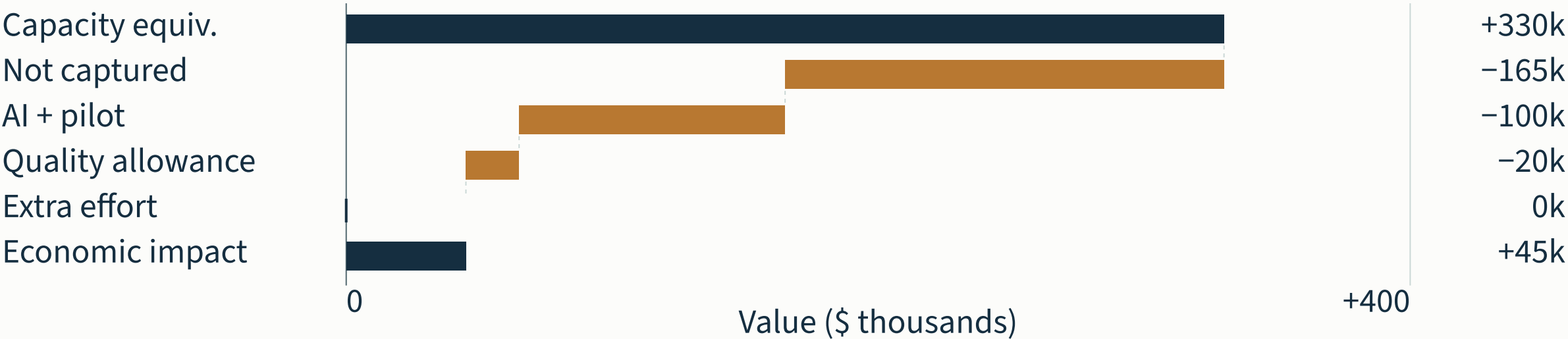
# Sequence shared assets before wider agency

| HORIZON                  | SHARED INSTITUTIONAL ASSET                                                  | DOMAIN RESPONSIBILITY / TRADE-OFF                                                             |
|--------------------------|-----------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| Prove the workflow       | Task identity, approved models, baseline measurement and evidence contract. | Payment owner defines behavior; delivery team measures review effort. Keep scope narrow.      |
| Reuse the assurance      | Evaluation runners, policy enforcement and reusable failure cases.          | Own domain cases, acceptance and outcomes. Shared services need funded owners.                |
| Delegate bounded actions | Scoped tool adapters, recovery exercises and operational evidence.          | Service owner accepts consequence and recovery duty. Expand one authority boundary at a time. |

# Capacity and realized value

**\$45k** illustrative net economic impact  
3.30% capacity released · 0.45% of addressable spend

Annual value bridge  
\$ thousands · per \$10M addressable QA spend



Illustrative assumptions, not a forecast. Capacity is effort equivalent; cash savings need Finance-approved capture.  
Adoption 50% · net task saving 20% · capacity captured 50%.  
Activity share 55% · eligibility 60% · AI/pilot cost 1.0% · quality allowance 0.2%.

# The next decision: capability, foundations and scope

## Ambition

### Quality as a shared capability

Choose the delivery constraints and AI risks the organization needs to address.

## Investment

### Foundations and people

Develop evaluation skills, platform integration and accountable ownership.

## Expansion

### Value with evidence

Grow the capabilities that improve outcomes within their control boundary.

Vision: AI contributes more work while the organization strengthens its ability to judge and govern that work.