

Global Industry Agenda

Banking and Financial Markets – 2018

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IBM Institute for Business Value
IBM Research



Agenda

Disruptive forces

Emerging consequences

Pressing challenges

Provocative opportunities

Powerful global forces, outside the control of any one company, that are compelling rapid change for customers, organizers and providers.

Disruptive forces

Digital technology is redefining possibilities in the banking and financial markets industry



Cloud



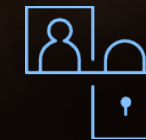
**Artificial
Intelligence
and Analytics**



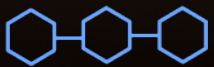
Mobile



RegTech



Cybersecurity



Blockchain

Disruptive forces

Disruptive forces are shaping the banking and financial markets industry

Shareholder demands for improved returns

Changing customer behavior and expectations

Digital platform providers are reshaping the industry

Expanded risks for security and fraud

Heightened regulatory compliance burden

Competition for digital talent within and across industries

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How disruptive forces are impacting the customer, enterprise, and the market.

Each has the ability to shape a new future.

These disruptions are impacting the banking and financial markets industry

Customer impacts

1. Relationships shifting
2. Eroding customer trust

Enterprise impacts

3. High business model costs
4. Missing workforce skills

Market impacts

5. Digital disruption
6. Lower ROE

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Emergence of platform businesses and integration of cross-industry value chains are challenging banks' cost structures and sharing of value creation.

How can your bank focus to stay ahead of the competition?

Customer centricity

How to become more valuable to customers?

- NPS scores
- Personalization
- Service quality
- Transaction cost

Operating model and cost

How to radically and structurally reduce costs?

- C/I ratio
- Work agile
- Modern risk and HR
- Flexible cost models

Next generation platforms

How to deploy next generation technology?

- Rapid decisions
- Cybersecurity
- More external providers

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Positive, technological innovations that will enable clients to address pressing challenges and win in the marketplace.

Provocative
opportunities

What
actions are
needed
to get
going?

Opportunity one

Platforms and ecosystems

- Customer-centric ecosystems
- Partners
- Differentiation

Opportunity two

Cognitive operations

- End-to-end digital transformation
- No-touch operations
- XaaS consumption models

Opportunity three

Secure cloud-based platforms

- Hybrid cloud
- Security

Now is the time to make key decisions about your future

Build, collaborate and participate

- Right partners and networks to enable benefit?
- Common goal?

Lower cost of cognitive operations

- Customer-centricity?
- Radical cost reduction?
- Cognitive operations?

Scale and secure infrastructure

- Secure and flexible infrastructure?
- Ready for new technologies?

