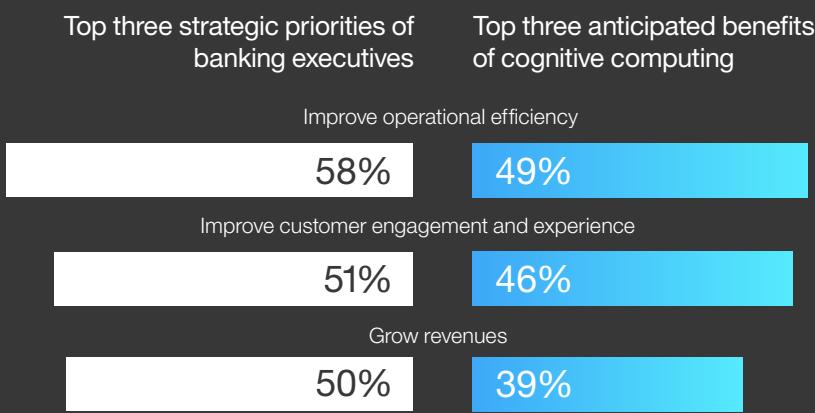


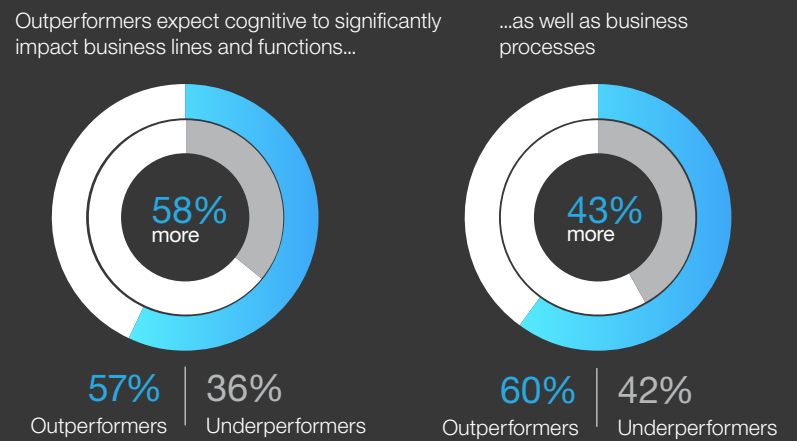
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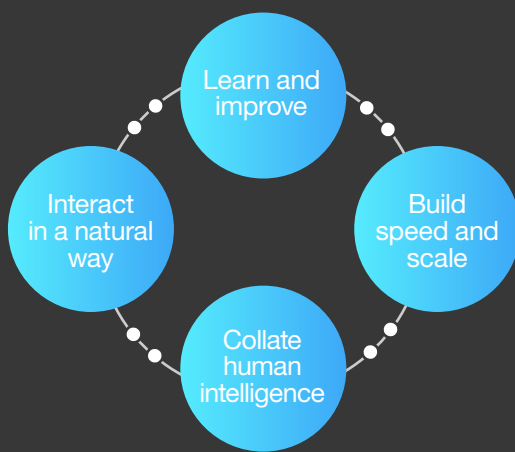
Needs and expected outcomes align strongly



Outperforming banks are more aware of the positive impacts



Four principles of cognitive computing

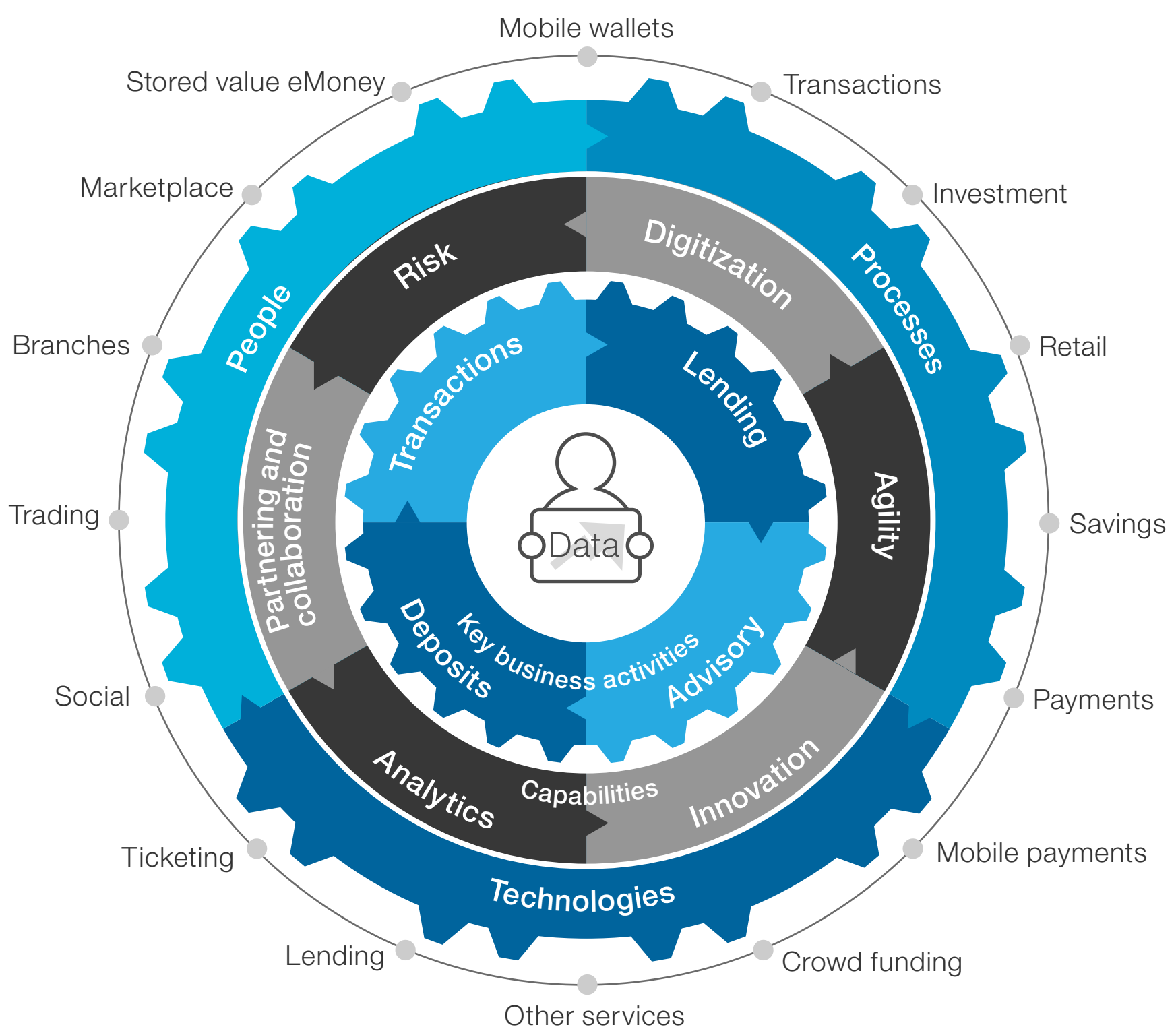


Three dimensions of change



Dynamic industry ecosystem

Fine-tunes capabilities and performance of people, processes and technologies, with data at its core



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