

Leaders in banking and financial markets face 8 trends



44 IBM Industry Academy and Academy of Technology experts in 11 countries look ahead in 2021

8 top trends will push winners to migrate to a new business architecture

- Muted financial performance
- Accelerated digital adaptation
- New cloud-based operating models
- Escalating competition
- Increasing open and free data
- Operational resilience
- Security and fraud risks
- New ways of working

Keys to transformation

Facing these trends, industry leaders need to master a set of common enablers to transform their businesses and address 2021 priorities.



Open hybrid multicloud



Data & AI



Security & compliance



Ecosystems



Talent

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