Banks are uniquely positioned for success in the platform economy – provided they fundamentally reorganize their business and operating models to capitalize on cross-industry platforms.

IBM Institute for Business Value

Impact from platform business models over the next three years

Executives appear confident that platform business models will positively impact the bottom line

- Revenues: 90%
- Profitability: 86%
- Customer/stakeholder satisfaction: 83%
- Variable costs: 76%
- Fixed costs: 71%

Executives cite key benefits for banks from implementing successful platform business models

- Profitability: 80%
- Innovation: 78%
- Access to markets: 77%
- Sustainable growth: 73%
- Risk management: 71%

Significant performance challenges can be addressed

Sources:

- IBM Institute for Business Value survey of 850 global banking executives, conducted in collaboration with Oxford Economics. 2018.

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