

# Hurdles to accelerating banking transformation

Be a bank that turns challenges into catalysts

# 79%

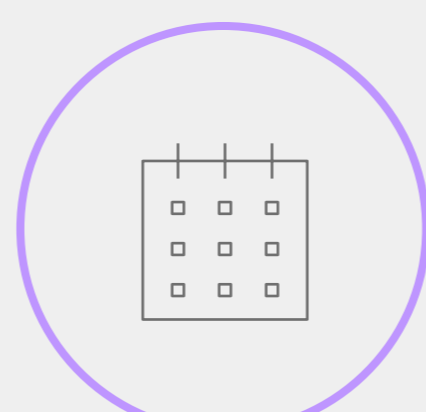
of banking organizations are at the foundational stages of hybrid cloud.



## The trio that troubles bank execs most

# 88%

of execs think these hurdles are the most compelling:



Bank commitment for multiyear projects



Interoperability across environments



Exfiltration, or theft, of sensitive data

## Trade concern for courage

Our research investigated Healthier Institutions—banks that have achieved better financial performance.



Here's what Healthier Institutions do right—and how other banks can learn from them:

Create small, operationally focused teams

82% of banks could improve in this area

Establish data fabrics

65% of banks could improve in this area

Integrate early development process monitoring

63% of banks could improve in this area

Deploy AI factories

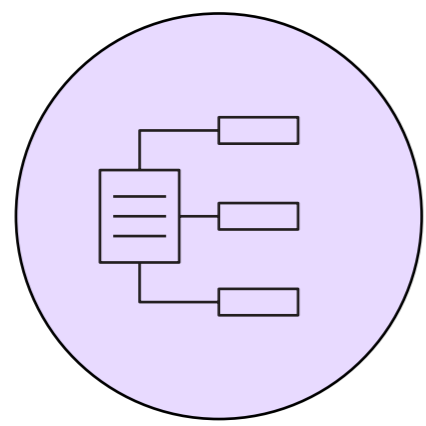
70% of banks could improve in this area

Implement end-to-end digitalization

77% of banks could improve in this area

Engage in partner ecosystems

74% of banks could improve in this area



### Essential:

IT architectural models that align with banking-specific standards and requirements.

IBM and BIAN have worked together to investigate how Healthier Institutions turn challenges into catalysts for change.

Interested in our pending report, *Foundations of banking excellence: Practices and priorities to accelerate digital transformation?*

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