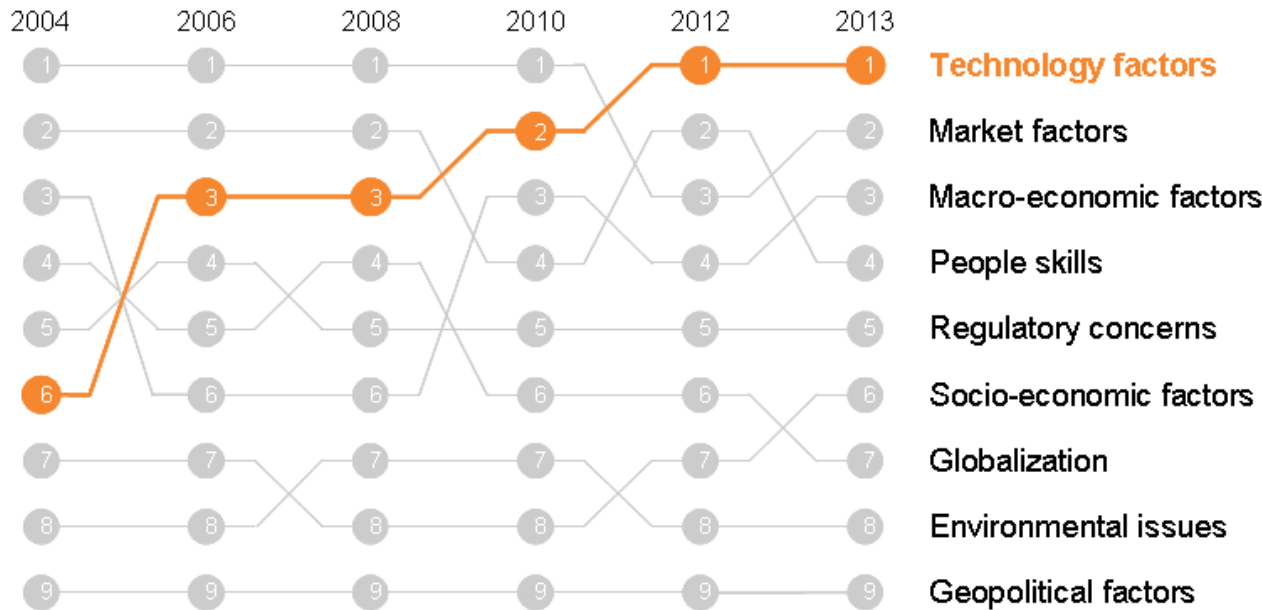# New Value Creation in the Era of Smart

Over the last decade across all industries, CEOs consider technology the single most important external force shaping their organization's future

CEO Studies 2004–2013

2004	2006	2008	2010	2012	2013	
				1	1	**Technology factors**
			2			Market factors
3	3	3				Macro-economic factors
						People skills
						Regulatory concerns
6						Socio-economic factors
						Globalization
						Environmental issues
						Geopolitical factors

Banking & Financial Markets

... Implications

- The explosion in technology significantly impacts the business models of banks
- Mobile devices are rapidly becoming the control centre for customers - especially in Financial Services
- Banks are increasingly leveraging the self-service opportunity – but this challenges the relationship with the customer
- Mobile banking capabilities are still maturing - Banks have yet to grasp the growth opportunity
- We are moving from multi-channel to omni-channel thinking. Banks will need to provide a seamless channel experience

Source: Question E8–What are the most important external forces that will impact the enterprise over the next 3 to 5 years?; Global n=884 [CEO only]

We live in a moment of enormous possibility and transformation

Three opportunities to create new value:

Utilize
Data
as the new basis of competitive advantage

Leverage
Cloud
as a growth engine for business

Use people-centric
Engagement
to drive productivity and brand value

Alone, each of these has immense potential.
Integrated, they can **change everything**.

Utilize **data** as the new basis of competitive advantage

Insight
to act with confidence

Speed
to act in real-time

water savings
made with
data

A US city of 60,000 analyzes water usage in real-time.
Its expected savings: **240 million liters** per year.

madewithibm

Leverage **cloud** as a growth engine for business

Innovate
with speed

Integrate
seamlessly

safer roads made with dynamic cloud

Continental Automotive is building a hybrid cloud to capture traffic, weather and road geometry data for safer travel. Its goal: **zero fatalities** with automated driving.

madewithibm

Use people-centric **engagement** to drive productivity and brand value

Personalize
in the moment

Protect
the brand

saved lives

made with

social

Premier Healthcare is using social, mobile and security software to empower physicians with best practices. Its 330 hospitals saved **92,000 lives** in four years.

madewithibm

Build the experience customers expect from your digital channels

Relevant
& personalized
to individual needs

Engaging
memorable, compelling,
moments of truth

Portable
consistent experiences
when & where needed

Consider that the cost of acquiring a new customer is usually estimated to be six or seven times the cost of retaining an existing customer (Empower your customers)

IBM delivers the capabilities to help create new value

Exploit **Data** for new competitive advantage

Leverage **Cloud** as a growth engine for business

Use people-centric **Engagement** to drive productivity and brand value

Insight
to act with confidence

Big data and analytics solutions

Cognitive computing

Predictive analytics
Risk analytics

Performance management
Business intelligence
Federated discovery and navigation
Analytics decision management

Innovate
with speed

Software as a Service
Platform as a Service
Infrastructure as a Service

DevOps
Continuous engineering
Enterprise modernization

Application infrastructure
Intelligent business process management

Personalize
the moment

Social collaboration
Digital experience

Commerce
Procurement
Enterprise marketing management
Talent and workforce management
Smarter city operations

Mobile development and connectivity
Mobile management and security
Mobile insights and analytics

Speed
to act in real-time

Hadoop
Stream computing
Data warehouse
Data management
Enterprise content management
Information integration and governance

Integrate
seamlessly

Cloud and IT optimization
Enterprise endpoint management
Asset and facilities management
Connectivity, integration and SOA

Expert integrated systems
Internet of Things

Protect
the brand

Security intelligence and analytics
Advanced fraud protection
Infrastructure protection
Application security
Data security
Identity and access management