

## Digital Transformation



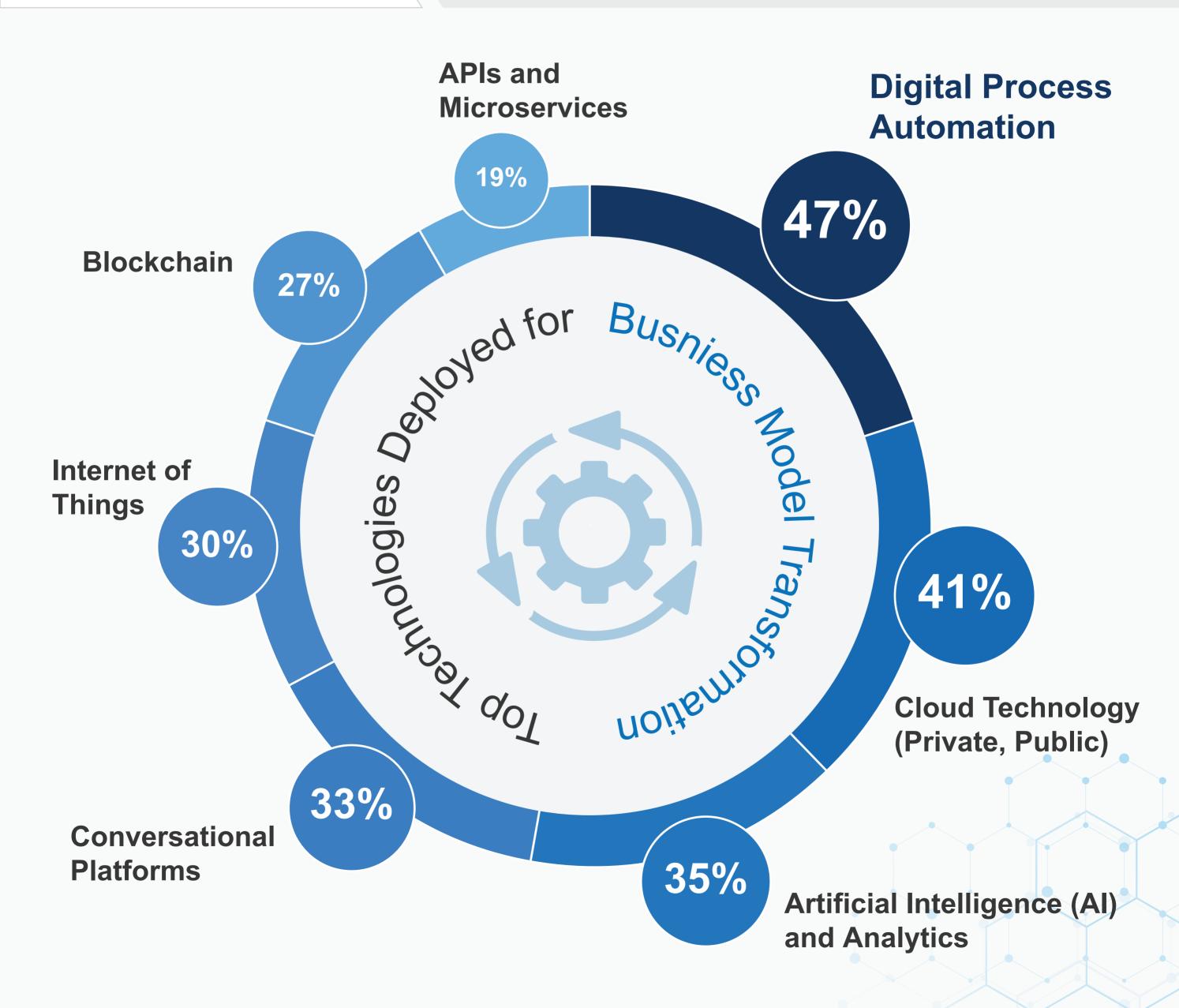
## Cost Optimization Expectations

In Commercial Banking



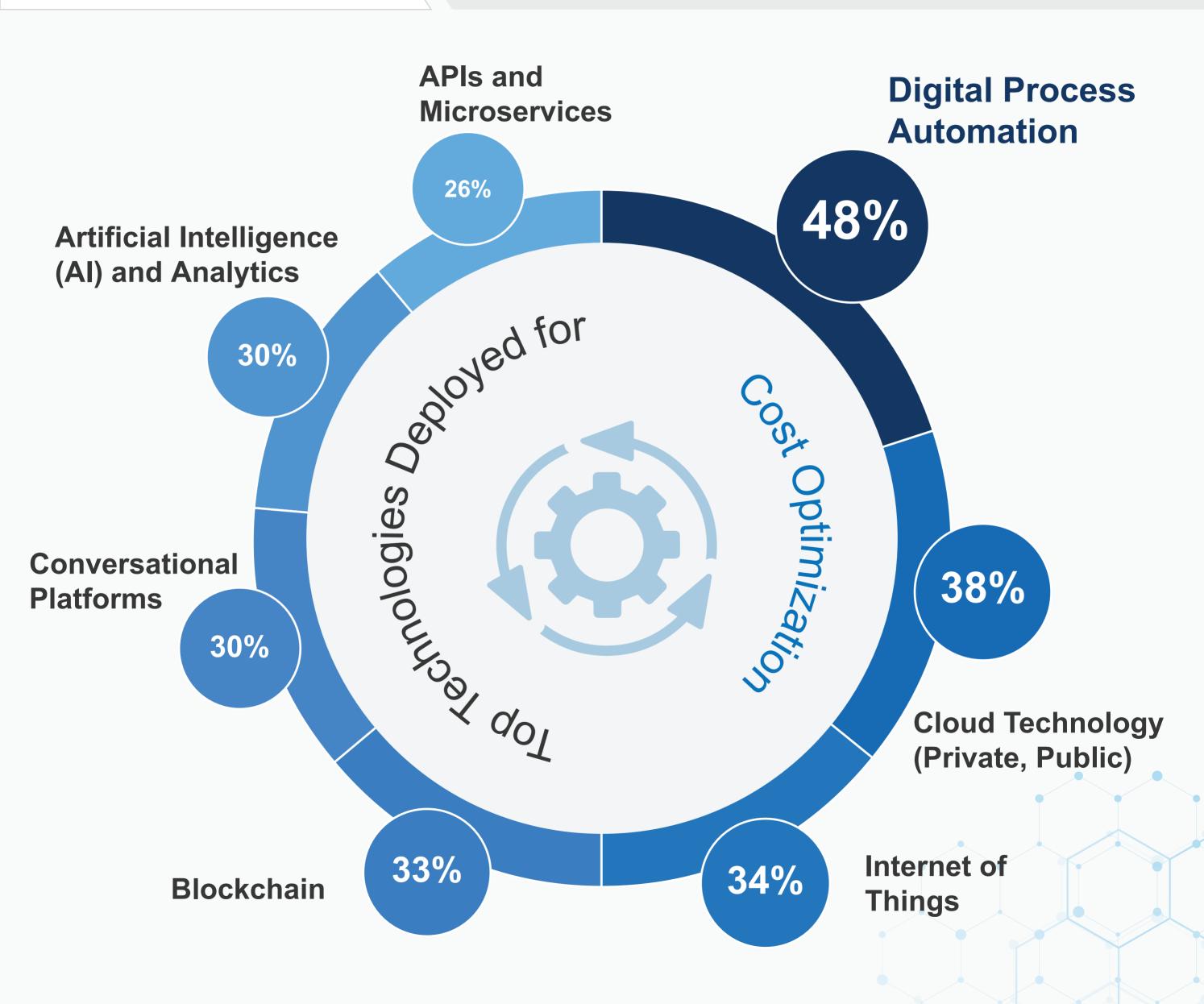


## **Digital Transformation Expectations**





## **Cost Optimization Expectations**



Source: Gartner 2021 Financial Services Technology Survey