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Business Development Executive, Gartner 2025 CIO Agenda for Banking: Insights for Strategic Planning

Ailleron Innovation Forum 2025

2025 CIO Agenda for Banking: Insights for Strategic Planning

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2024 CIO Reporting Lines

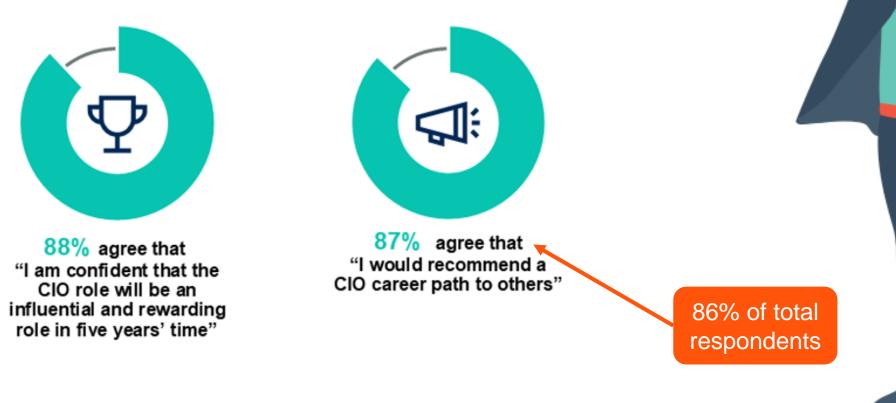
Chief Executive Officer (Head of 54% the Entire Enterprise) Chief Operating Officer (Head of 19% **Operations**) Chief Digital Officer (Head of 8% Digital Business Transformation. The Head of a Different Functional 7% Area That Provides Specialized... 7% Other Reporting Relationship Chief Financial Officer (Head of 3% Finance) 50% 100% 0%

n = 289; banking CIOs and technology executives who lead a corporate IT department or technology subsidiary or distinct legal entity answering Q. To whom do you report? To whom does your CIO report? Source: 2025 Gartner CIO and Technology Executive Survey Hi, I'm Jerry, 45 years old. I'm CIO of the International Bank, reporting to CEO, Tom.



CIO Job Satisfaction

CIO and Technology Leaders' Views on Their Role Percentage of Banking Respondents Agreeing With the Following Statements

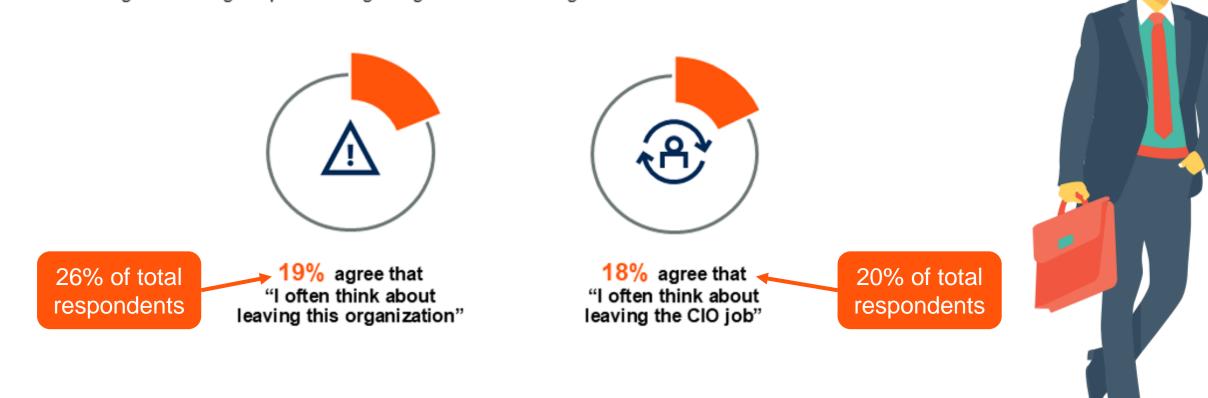


n varies by segment; CIOs and technology executives answering Q. We would like to know how much you agree or disagree with each statement in terms of how well it describes you. Source: 2025 Gartner CIO and Technology Executive Survey



CIO Job Satisfaction

CIO and Technology Leaders' Views on Their Role Percentage of Banking Respondents Agreeing With the Following Statements



n varies by segment; CIOs and technology executives answering

Q. We would like to know how much you agree or disagree with each statement in terms of how well it describes you.

Source: 2025 Gartner CIO and Technology Executive Survey



don't want to leave!

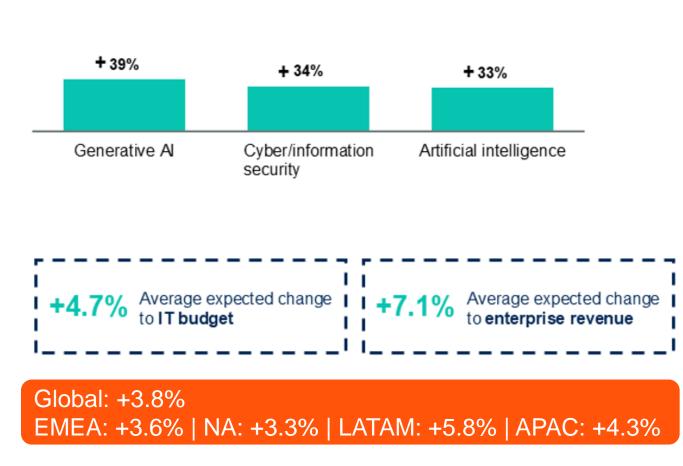
IT Budget Changes





2025 Expected Changes in IT Budget

Biggest Expected Changes in Investment



Mean Percent Budget Change Expected in 2025

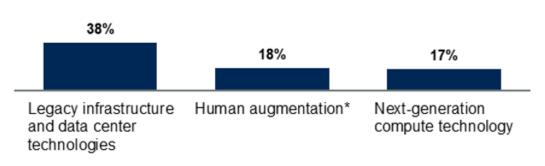
Top 3 Technologies With Planned Investment Increases





Top 3 Technologies With Planned Investment Decreases

Percentage of Banking Respondents





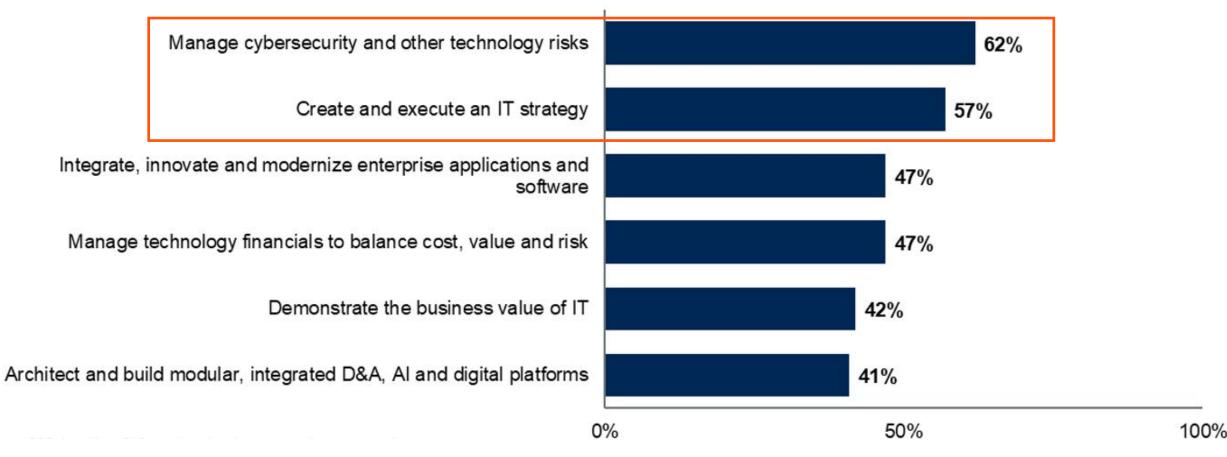
CIO Management Priorities





CIO Focus Areas in the Next 12 Months

Percentage of Banking Respondents Selecting the following as a focus area



n = 322; banking CIOs and technology executives answering

Q. On which of the following management activities will you focus most of your personal working time and attention in the next 12 months? Source: 2025 Gartner CIO and Technology Executive Survey

Note:



Technology Adoption





Low-Code/No-Code & AI Top Tech Deployment Priorities

AI	8% 11%	27%		50%	
Low-Code/No-Code Development Platform	9% 9% 8%	17%	15%	43%	
Industry Cloud Platform	15% 10%	11% 11%	10%	43%	
Generative AI	8% 13%	35%		40%	
Advanced Authentication Technologies	10% 4% 13%	15%	21%	38%	
Hyperautomation	11% 7% 13	% 17%	15%	37%	
Distributed Cloud	12% 11%	15% 13%	11%	37%	
5G	24%	34%	5%	9% 8%	20%
Superapps	24%	24%	16%	11% 7%	18%
Secure Access Service Edge (SASE)	28%	10% 13%	18%	13%	17%
Privacy-Enhancing Computation	26%	7% 18%	17%	16%	16%
Synthetic Data	25%	14% 15%	17%	15%	15%
Edge Computing	26%	30%	12%	11% 7%	15%
Multiexperience Development Platform (MXDP)	26%	18%	17%	17% 8%	13%
Blockchain	22%	40%		14% <mark>9%</mark> 49	<mark>//</mark> 12%
Immersive Technologies	22%	44%		14% <mark>8%</mark>	6% 6%
Quantum Computing	32%		41%	19%	<mark>4%</mark>
0	%		50%		100

Not Sure No Interest Will Deploy in 2 to 3 Years Will Deploy in 12 to 24 Months Will Deploy Within the Next 12 Months Have Already Deployed

State of Deployment for Emerging Technologies (Percentage of Banking Respondents)

n = 317; banking CIOs and technology executives answering Q. What are your enterprise's plans in terms of the following digital technologies and trends? Source: 2025 Gartner CIO and Technology Executive Survey

* For example, the business will leverage AI assistants and low-code/no-code capabilities.

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Vendor Selection Criteria

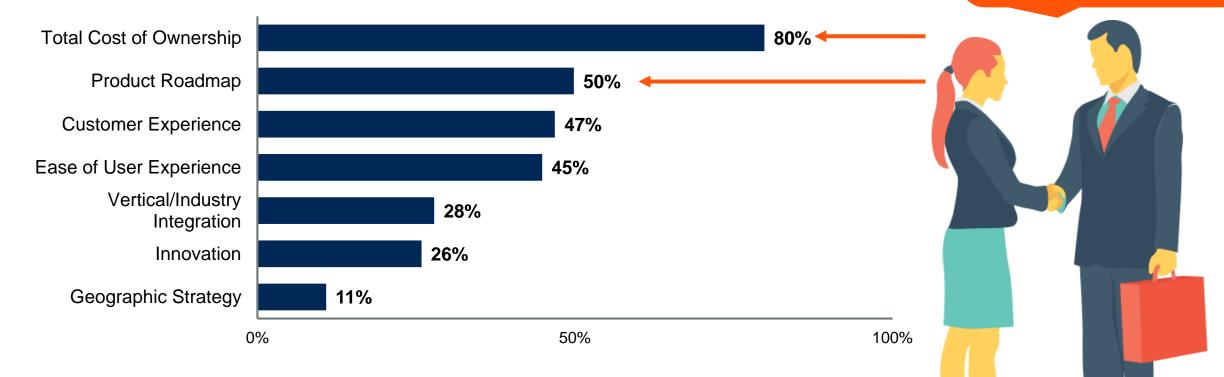




Vendor Selection Criteria for Commodity/Nondifferential Technology

Most critical is **TCO**. However, you need to provide me **a product roadmap** additionally.

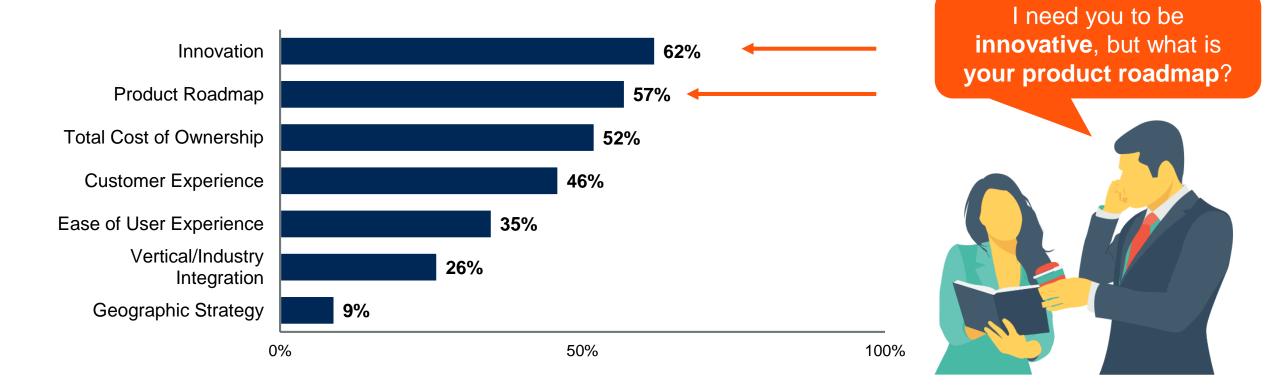
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n = 312; banking CIOs and technology executives answering

Q. When selecting global vendors/providers for commodity/nondifferential technologies, what are the three most important characteristics you seek? Source: 2025 Gartner CIO and Technology Executive Survey

Vendor Selection Criteria for Competitive/Differential Technologies



n = 312; banking CIOs and technology executives answering

Q. When selecting global vendors/providers for competitive advantage/differential technologies, what are the three most important characteristics you seek? Source: 2025 Gartner CIO and Technology Executive Survey

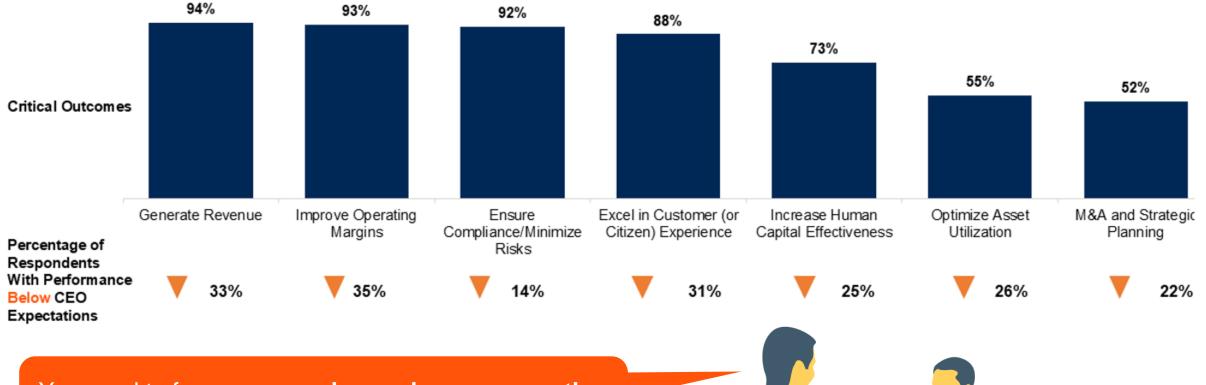


Outcomes of Digital Technology Investments





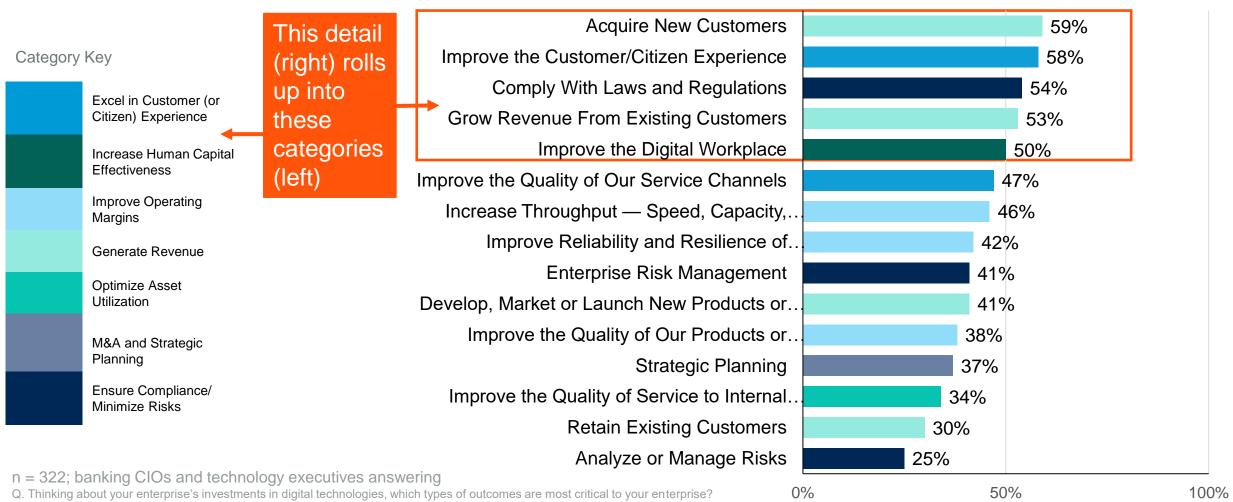
Critical Outcomes of Digital Technology Investments and CEO Expectations



You need to focus more on **improving our operating margins & generating revenue**.

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Top 15 Outcomes From Digital Technology Investments

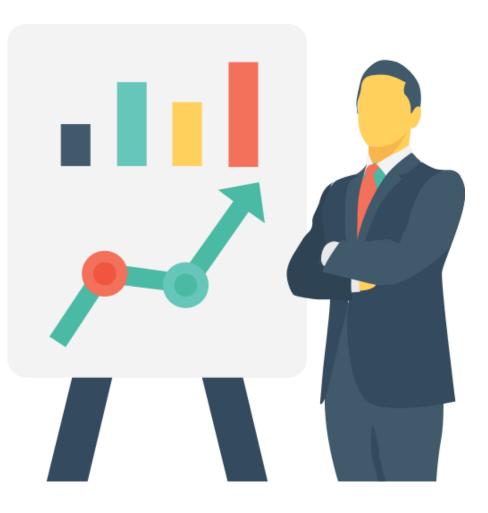


Source: 2025 Gartner CIO and Technology Executive Survey



What you need to remember about Jerry

- ✓ He has positive attitude to his job, even higher if he co-leads digital initiatives with CxO peers
- ✓ His budget grew the most across industries & regions, however it is still close to inflation rate
- ✓ He spends >30% more on: Generative AI, AI & cybersecurity
- He wants Product Roadmap to align with his and this bank strategic goals
- ✓ He needs to focus on initiatives that improve operating margins and grow revenue





Now you can have an impact on "Jerry" in 2026

2026 CIO and Technology Executive Survey: What's Ahead? Share your insight. Shape the agenda. Take the survey now.





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Thank You!