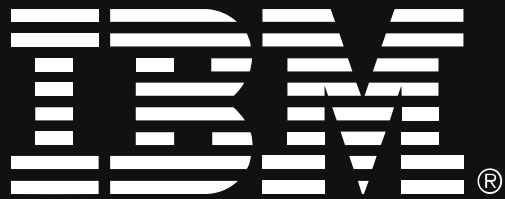


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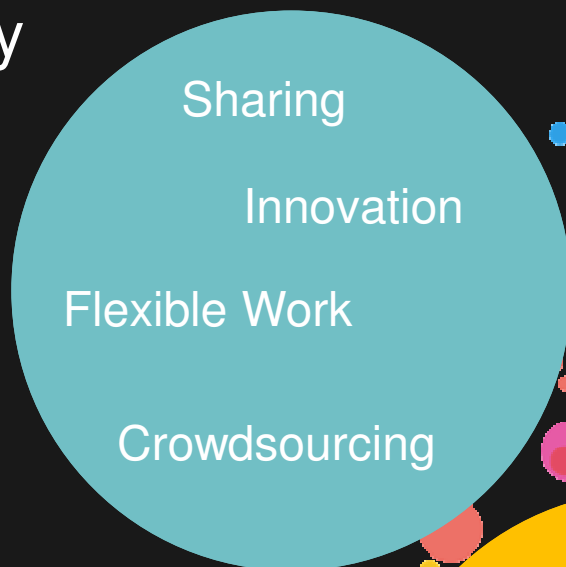
Driving competitive advantage  
in the era of smart

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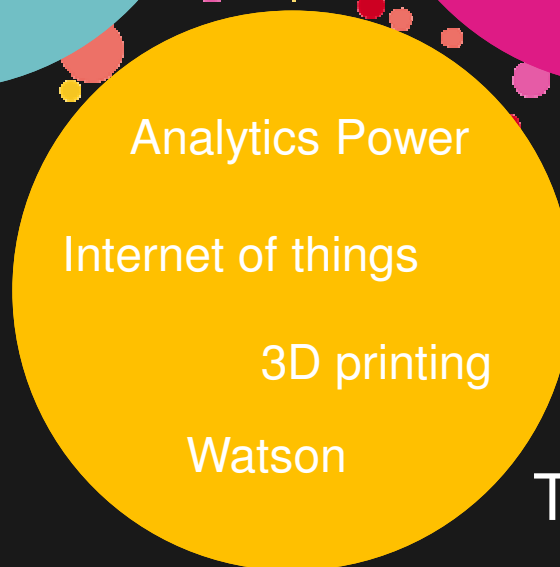
Patrick Bauer  
VP Software Group – DACH

# Trends impacting our Marketplace

Society



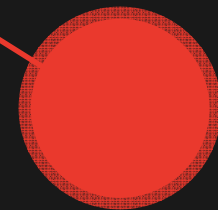
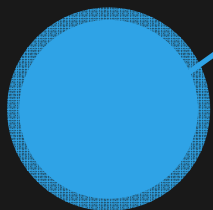
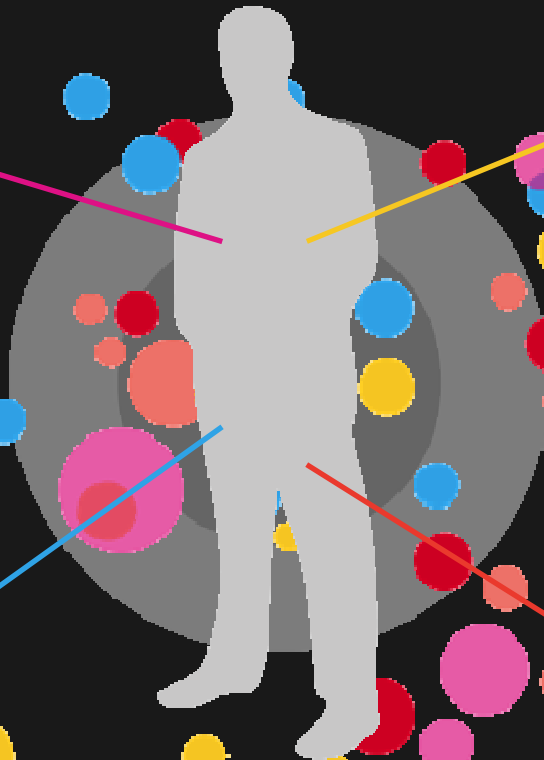
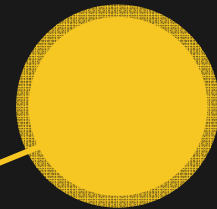
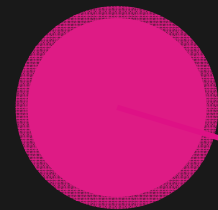
Individuals



Technology

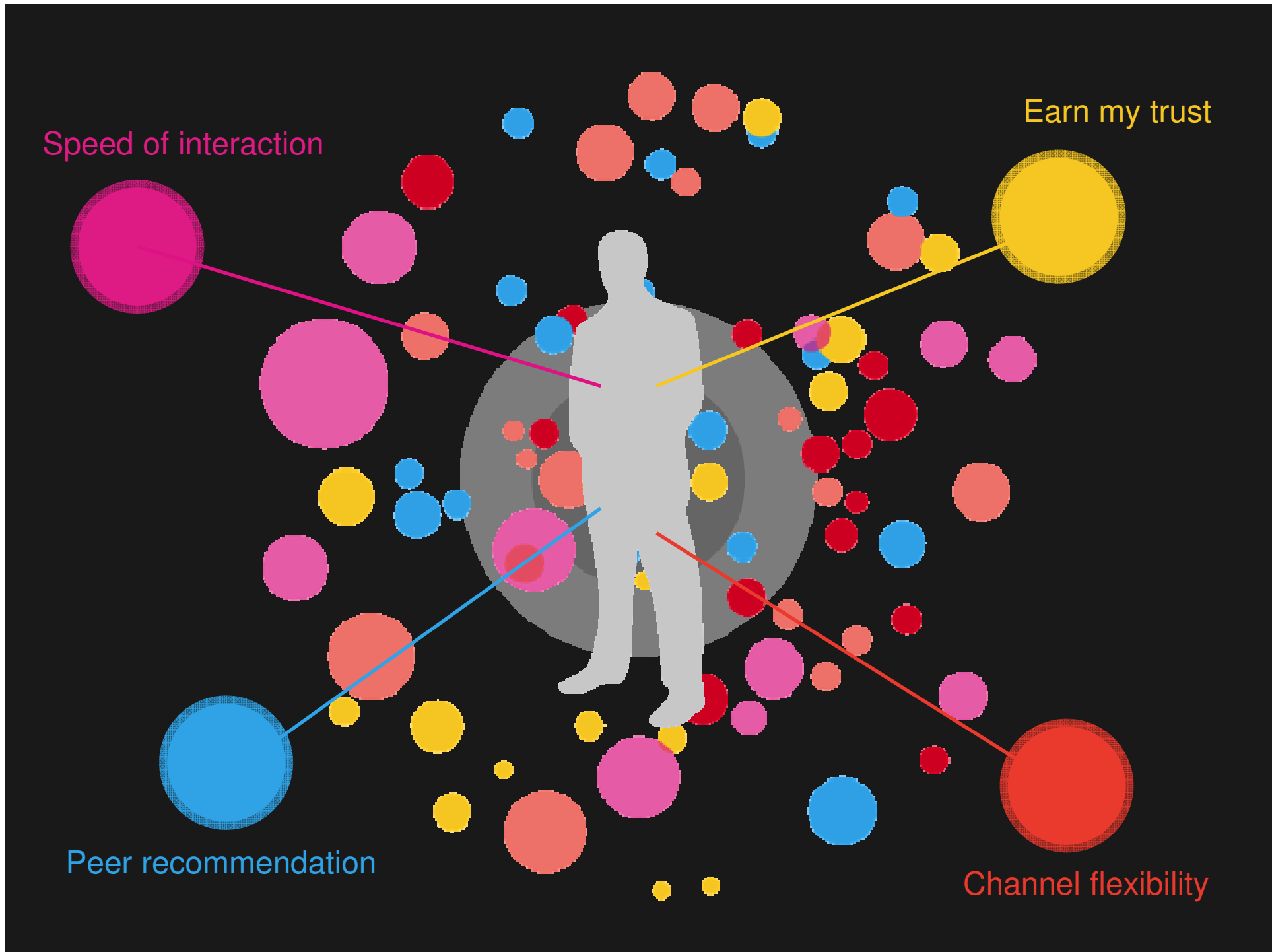
Speed of interaction

Earn my trust

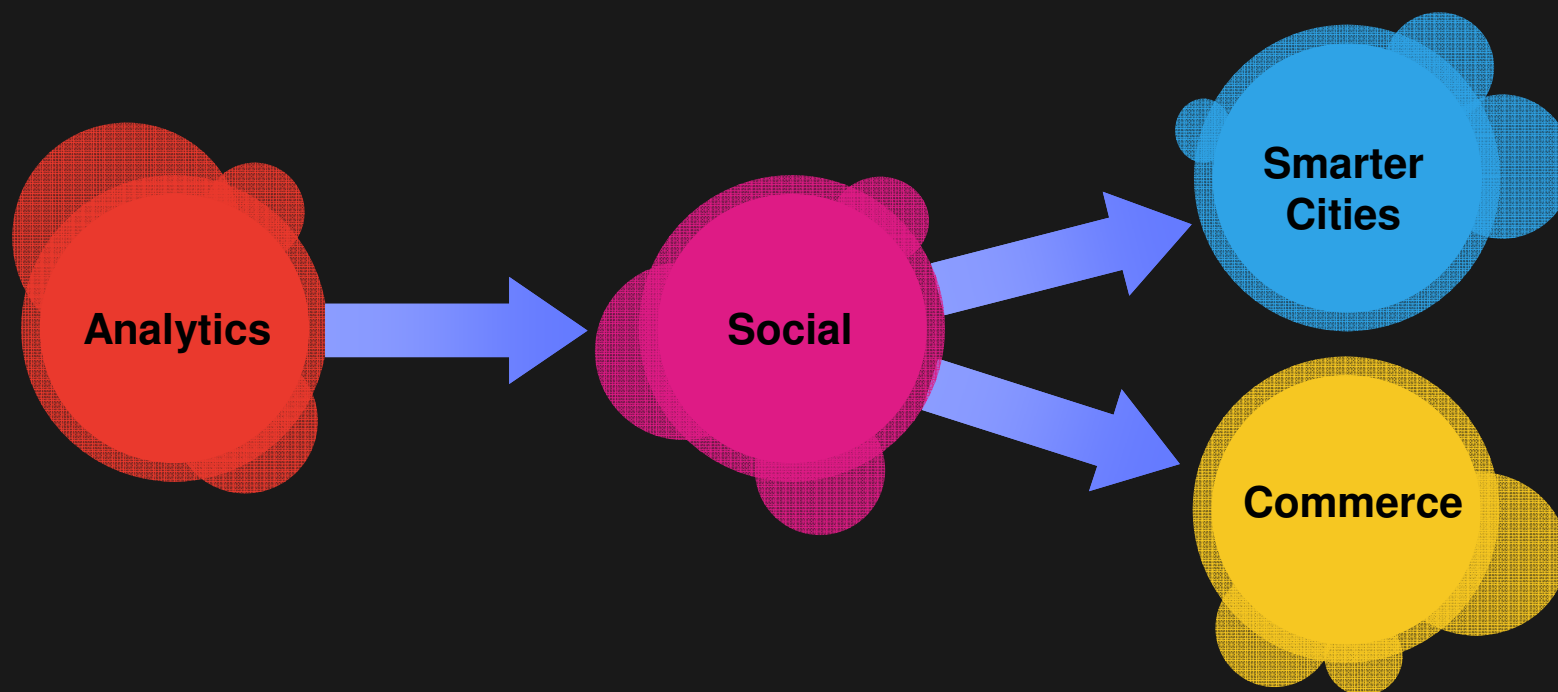


Peer recommendation

Channel flexibility

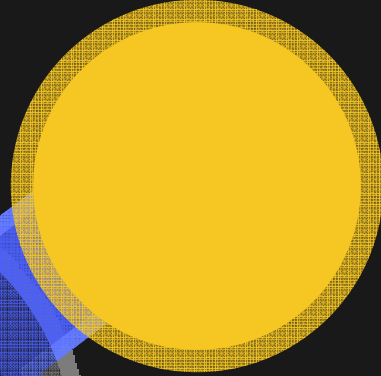
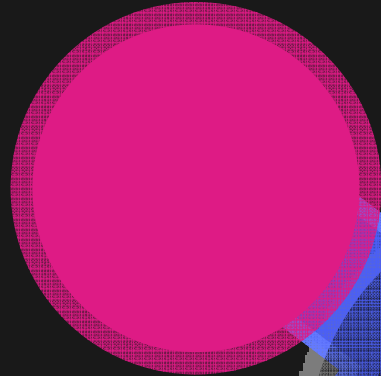


# Business Transformation for Success

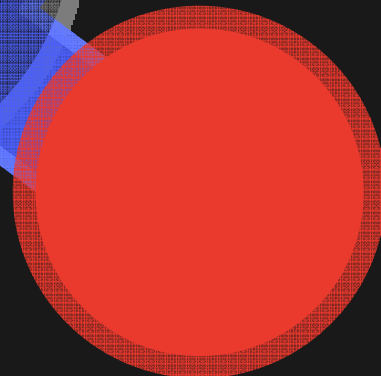
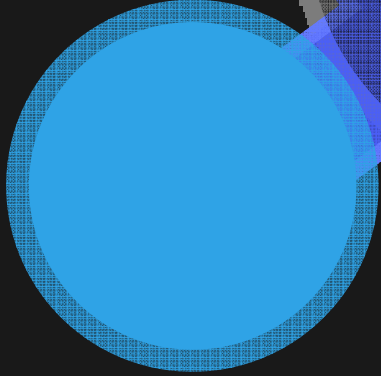


social

mobile



Business  
transformation



cloud

big data

IBM®

