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Predicts 2023: Ability to Quantify ESG Initiatives Will Make or Break Banks' Success With Them

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By Jason Malo, Derek Frost, Paul Dennis, Moutusi Sau, Alistair Newton

ESG efforts can impact banks in a variety of ways, but they lack the ability to effectively measure and demonstrate progress. Gartner predicts that banking CIOs who can quantify ESG outcomes will be able to prove to customers, regulators and themselves that they can affect change in a positive way.

Overview

Key Findings

- Climate change is a big topic in the banking community, not just because sustainability is popular now, but because banks' balance sheets have assets that have fiscal exposure from the effects of climate change.
- Carbon asset and liability calculations must be integrated into the cost of capital. CIOs and CFOs must be close partners to ensure success with environmental efforts is delivered with operational expense transparency.
- Banks will redefine their risk appetite, source so-called alternative and nontraditional data, and redesign lending platforms for underserved businesses, in many cases partnering with fintechs to access technology and expertise.
- As sustainability efforts are still often driven by grassroots initiatives, banks can institute bottom-up approaches driven by individual teams. However, the measurement, success and ability to replicate efforts in a meaningful way is crucial for true enterprise effectiveness.

Recommendations

CIOs focused on financial services digital business strategy and innovation should:

- Incorporate data fabric that can make sustainability data accessible for decision making, reporting and stress testing.
- Establish measurement and tracking capabilities across the IT supply chain, ensuring that suppliers, in particular, are able to provide adequate data on their sustainability footprints and impacts.
- Assess your technology stack, including AI capabilities, to determine what changes need to be made to integrate and process new types of underwriting data.
- Work with internal stakeholders to identify IT requirements for delivering long-term sustainability targets, for example, net-zero greenhouse gas emissions.

Strategic Planning Assumptions

- By YE24, 60% of global banks will proactively stress-test lending portfolios for climate change risk because of pressure from regulators in multiple countries.
- By YE27, 75% of Tier 1 banks will have integrated some degree of carbon asset and liability calculations into their cost of capital.
- By YE27, 60% of banks with more than \$100 billion in assets will use nontraditional underwriting to give underserved small businesses greater access to capital.
- By YE24, 90% of banks with assets greater than \$1 billion will have appointed a chief sustainability officer to champion ESG frameworks, consolidate accountability and capture growth opportunities.

Analysis

What You Need to Know

Measuring the impact of environmental, social and governance (ESG) efforts, whether positive or negative, is still more emotional than scientific. In the absence of definitive measurement standards and best practices, banks are left trying to orient their value propositions around ESG to align to customer sentiment. Working groups have sprung up to address this challenge, and regulators are talking about the need for extensive climate finance, but it is still difficult to fully realize the effects and outcomes of these efforts.

Quantifying the cause and effect needs to be a focus in order to drive change. Some early examples include positive signs on ESG-based lending. Although S&P Global numbers show that banks lag other industries in their efforts to affect change, they also show that stakeholders are starting to impact investment direction, even though regulations are developing more slowly.

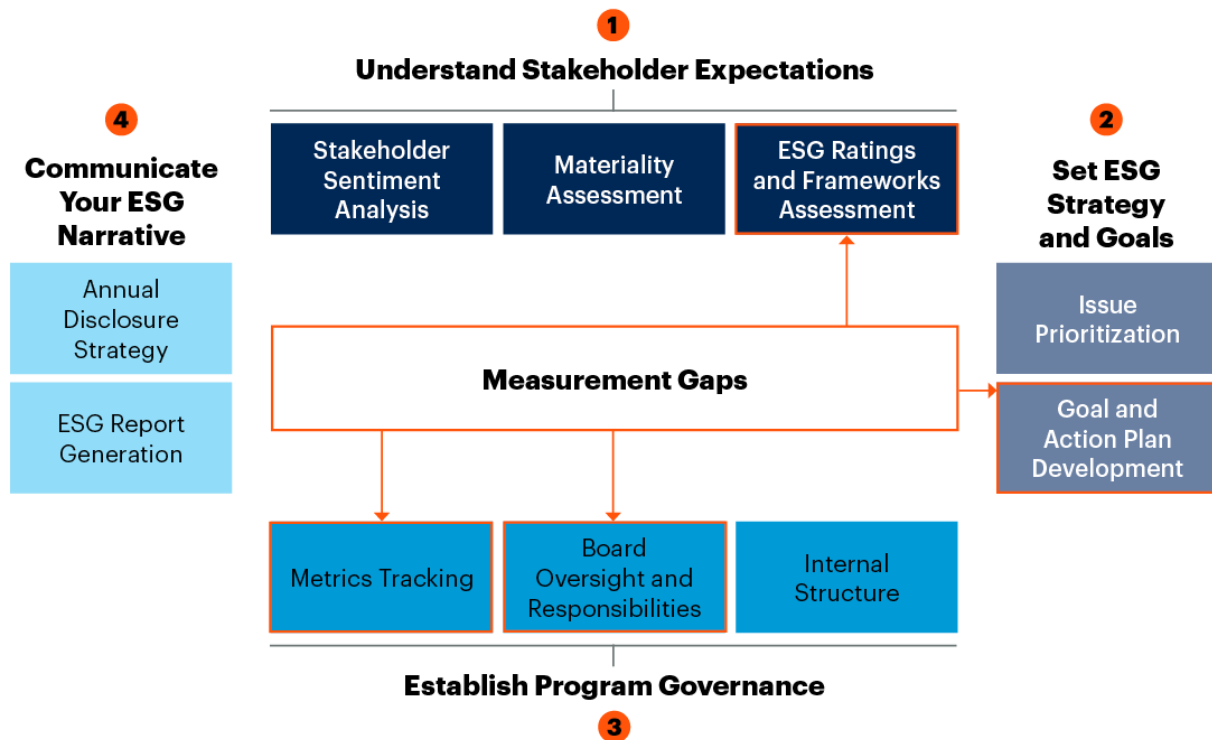
Large European banks cut financing to fossil fuel companies by 27.6% in 2021, amid mounting shareholder pressure and the publication of new funding policies. U.S. and Canadian peers increased their financing, ¹ but the quantifiable precedents have been established. Over time, we would expect that these precedents will evolve as more banks use the metrics. That evolution will also include the development of secondary metrics to measure other impacts, for example, if the fossil fuel supply is affected and, therefore, commodity prices react.

Our ability to quantify social measurements are a bit further along – in comparison with sustainability measurements. Environmental issues have dominated many ESG conversations, but cross-industry executives who deal with ESG have cited social issues as four of the top five challenges in the last 12 months.

Social issues where banks are seeing progress are in diversity, pay equity and nondiscrimination as frameworks are now available (see The Human Capital ESG Metrics Stakeholders Want to See). But more work needs to be done on financial inclusion. Sustainable Business and ESG Actions for Bank CIOs lays out the areas where banking CIOs can control, influence and prepare for ESG agendas. But they also need to support their enterprises' ESG programs with measurement. Gartner's Components of an ESG Program in Figure 1 outlines four key themes toward a comprehensive approach:

1. Understand Stakeholder Expectations
2. Set ESG Strategy and Goals
3. Establish Program Governance
4. Communicate Your ESG Narrative

Figure 1: Measurement Gaps of an ESG Program



Source: Gartner
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Gartner (Anatomy of an ESG Program (<https://www.gartner.com/document/4006334>))

This research focuses on subthemes, as noted by the boxes outlined in orange in Figure 1:

- **ESG Ratings and Frameworks Assessment:** While these ratings and frameworks are still in a nascent phase in some areas, banks must begin to define their own data collection and measurement strategy. A maturing organization will have already begun benchmarking, learning which data supports its strategy effectively.
- **Goal and Action Plan Development:** Organizations that are focused on short-term or uncoordinated ESG initiatives across the enterprise will have a difficult time maturing beyond those individual efforts. Maturing organizations can lay out short- and long-term goals, supported by a consolidated measurement platform.
- **Metrics Tracking:** While this is formalized in the governance phase, there are measurement tasks that still go largely unaddressed. CIOs should have been collecting, testing and benchmarking metrics against ESG at the very beginning, but many didn't. Maturing organizations will be able to collect data from other functions and help the business define meaningful metrics in this phase.

- **Board Oversight and Responsibilities:** Few organizations have clear, enterprisewide ESG oversight, and thus few organizations have a comprehensive set of measurements to coordinate responsibilities. Theoretically, the entire board oversees ESG, but oversight is typically limited to only the most important ESG topics. Boards need coordinated data and metrics to best fit board committees and integrate ESG discussions into board meetings.

While these areas are all important in establishing a cohesive ESG strategy, our 2023 predictions go into other areas where measurement and precedents will help drive real, actionable, demonstrable change toward ESG goals.

Strategic Planning Assumptions

Strategic Planning Assumption: By YE24, 60% of global banks will proactively stress-test lending portfolios for climate change risk because of pressure from regulators in multiple countries.

Analysis by: Moutusi Sau

Key Findings:

- Climate change is a big topic in the banking community, not just because sustainability is popular now, but because banks' balance sheets have assets that have fiscal exposure from the effects of climate change.
- Banks have significant risks with the changing climate, which is demonstrated by the physical exposure of assets that banks hold and fund through their lending portfolios.
- If banks have losses from assets in regions with high exposure to changing environments or when the market shifts to lower-carbon environments, the financial system overall will face material risks.
- CIOs have ongoing stress-testing mechanisms in place in U.S. Tier 1 banks, based on Dodd-Frank requirements. Eventually, global Tier 1 banks will be undertaking climate stress testing voluntarily as regulators will drive demand for looking at balance sheet resilience.

Market Implications:

- **Banks Are Paying Attention** – Undeniably, ESG is a hot topic right now. After analyzing reports from the top 20 banks, we have observed that more than 75% of the mentions of ESG are about climate/environment concepts such as emissions reductions, climate change, and increased usage and funding of renewable energy (see Top ESG Trends in Banks From 2021). Moreover, the World Economic Forum has also listed climate change failure, extreme weather and biodiversity loss as the top three risks ² by severity.

- **Regulators Are Paying Attention** – Regulators in a number of geographies are also starting to pay attention to this topic by developing scenarios for stress testing. For example:
 - The European Central Bank conducted the first climate risk stress test for individual banks in January 2022. ³
 - The Bank of England has launched the second round of its Biennial Exploratory Scenario exercise on financial risks from climate change. ⁴
 - The Federal Reserve is exploring plans to launch its own exercise. ⁵
 - The People's Bank of China conducted a climate stress test involving 21 commercial banks and two development banks in the second half of 2021. ⁶
- **Stress Testing Is Becoming Standard for Many Banks** – Just as the 2008 financial crisis set off Dodd-Frank stress testing requirements that have become a standard for most U.S.-based banks, other banks will increasingly take up climate stress testing. They will do this proactively to assess their portfolio and test the resilience of future balance sheets against climate change. CIOs will already be familiar with stress-testing initiatives to assess their banks' risk exposure and capital adequacy. Now, climate scenario stress testing will assess operational resilience and overall exposure to climate risk. Tier 1 banks have already provided this information to various agencies, for instance in Europe and England where ECB and Bank of England have already conducted tests.

The underlying premise of proactively stress testing is to signal to the market that banks are looking at the risk elements of their portfolio holdings. For example, there is significant risk to banks that have holdings in mining, agriculture sectors or oil-dependent regions. The physical risks of climate change on real estate in coastal regions or supply chains also have significant risks for banks.

Recommendations:

Banks that choose to take a lead on climate stress testing should:

- Investigate reporting and accounting software that already includes ESG-specific data requirements.
- Work with software solutions that support ESG-related stress-testing requirements.
- Incorporate data fabric that can make sustainability data accessible for decision making, reporting and stress testing.

Related Research:

- Sustainable Business and ESG Actions for Bank CIOs

- Top ESG Trends in Banks From 2021
- CFO Perspective: Market Guide for Financial ESG Disclosure Reporting Software

Strategic Planning Assumption: By YE27, 75% of Tier 1 banks will have integrated some degree of carbon asset and liability calculations into their cost of capital.

Analysis by: Alistair Newton

Key Findings:

- While there are many factors driving banks to accelerate their ESG efforts, regulatory bodies are likely to take up the standardization and quantification of these efforts on behalf of various stakeholders.
- Tier 1 banks will not wait for regulators to formalize their efforts and will work to both participate within their own spheres (to define and influence standards) and in environmental stress testing.
- Carbon asset and liability calculations must be integrated into cost of capital. CIOs and CFOs must be close partners to ensure success with environmental efforts is delivered with operational expense transparency.

Market Implications:

Banks are coming under increasing pressure from regulators, investors, shareholders, customers and even their own staff to offer greater transparency on their sustainability policies. One area where banks must increasingly focus is on integrating the costs of sustainability into their lending and cost-of-capital calculations.

- **Regulatory Forces Are Aligning** – Numerous regulations and rules are emerging from multiple bodies, covering financial accounting rules, reporting and disclosure regulations, and sustainability-focused stress-testing requirements. Additionally, the industry itself is driving to its own explicit commitments; for example, the GFANZ group, ⁷ launched out of COP26, focused on factoring the cost of sustainability into the cost of lending capital.

Important CEO expectations are being set, with 180 of the world's leading banks signing up to commitments that come from being part of the GFANZ group. And these commitments to adjusting financing models don't sit in isolation. Many of those banks have committed to adopting principles within the Greenhouse Gas Protocol. ⁸ The emerging Scope 3 requirements describe the need for banks to start monitoring and reporting on upstream and downstream emissions.

The Scope 3 emissions requirements will make banks liable for reporting on emissions generated by the assets they fund through lending. This step is in conjunction with emerging regulations that

adapt existing Basel III requirements to ensure that banks calculate the sustainability risks across their investment portfolios. It will also be the catalyst for banks to start integrating sustainability costs into their cost-of-capital calculations.

- **Early-Stage Developments Are Occurring** — Gartner recognizes that there will likely be significant geographic variations in adopting sustainability-linked cost-of-capital initiatives. However, in Europe and some markets in Asia, early-mover banks have started to integrate sustainability-linked pricing into home loans and mortgages, with borrowers offered lower interest rates if they purchase an environmentally sustainable home. Other banks are offering financial incentives — lump sum payments or reduced interest rates — if homeowners upgrade their homes with sustainable technology such as solar panels or air-source heat pumps. And there are multiple examples within the corporate and commercial banking world of interest rates flexing to reflect negative or positive carbon impacts associated with the asset or project being funded.

These early initiatives do not rely on real-time data analysis generated by the assets that are being funded. Rather, they are basic reactive products, collating the necessary data as part of the application or onboarding process, and altering the price at that stage for the term of the loan. Some of the commercial lending examples will place emissions targets within the pricing criteria to allow for annual or more regular changes if the borrower falls below those thresholds.

Moving beyond the timeline of this prediction, Gartner anticipates a significant future role for more autoadaptive products and services. Here, the product conditions, pricing and risk models would all adapt to the sustainability-related, real-time data generated by the asset being funded, be that a physical dwelling, a factory, a vehicle or other entity.

Tracking these examples of cost-of-capital adaptation for customers is one issue. However, it becomes more difficult to judge similar movements for banks' own internal pricing models and the cost-of-capital calculations they deploy when assessing the ROI on technology investments. Other industries use some form of internal carbon tax to incentivize specific outcomes, and that may well be a stepping stone for some banks. The use of internal carbon taxes prepares all parts of the enterprise for the discipline of accounting for carbon impacts of operations and sourcing initiatives.

- **CIOs Must Be in Lockstep With CFOs** — As the enterprise navigates its way to an environment where sustainability costs are increasingly integrated into internal and external cost-of-capital measures, CIOs must ensure they are in lockstep with their CFOs. Since CFOs will likely drive internal governance on cost of capital and the use of carbon taxes, CIOs will have a pivotal role in delivering the technology needed to support such initiatives. Indeed, CIOs can lead and influence CFO thinking by clearly articulating their own plans for measuring carbon and associated sustainability impacts across the entire technology supply chain.

Recommendations:

Concerning the migration to carbon pricing, there are multiple drivers at play, most of which are outside the span of control for most bank CIOs. With that in mind, CIOs need to focus on factors that they can control.

- Identify key internal stakeholders and working groups focused on driving sustainability initiatives, and deploy sufficient resources to ensure that IT has a key voice in decisions moving forward.
- Assess your enterprise's sustainability materiality assessment to better understand the thresholds that will be applied by your enterprise to risk and pricing decisions (see Ignition Guide to Assessing Materiality to Formulate a Sustainability Strategy). If your enterprise has not yet undertaken a materiality assessment, challenge your executive colleagues leading the bank's sustainability initiatives to provide a timeline for providing one.
- Stress-test existing pricing and risk management systems to determine their ability to adapt to changes in pricing or risk parameters that would accompany new cost-of-capital calculations. New requirements will focus on assessing risk and sustainability impacts for lending at an asset level, rather than at the traditional enterprise level.
- Establish measurement and tracking capabilities across the IT supply chain, ensuring that suppliers, in particular, are able to provide adequate data on their sustainability footprints and impacts.

Related Research:

- Sustainable Business and ESG Actions for Bank CIOs
- Top ESG Trends in Banks From 2021
- CFO Perspective: Market Guide for Financial ESG Disclosure Reporting Software

Strategic Planning Assumption: By YE27, 60% of banks with more than \$100 billion in assets will use nontraditional underwriting to give underserved small businesses greater access to capital.

Analysis by: Derek Frost

Key Findings:

- Small businesses owned by women and people of color have typically had less access to credit due to a complex web of interrelated historic and systemic factors such as discrimination, lower levels of wealth, and social, cultural and educational marginalization.
- Responding to competitive, regulatory, social and political pressures, and seeking new avenues of business growth, banks will radically rethink their approach to underwriting to facilitate financing for such marginalized small businesses.

- To accomplish this, banks will redefine their risk appetite, source so-called alternative and nontraditional data, and redesign lending platforms for underserved businesses, and in many cases, partner with fintechs to access technology and expertise.

Market Implications:

- **Large Banks Will Be Forced to Consider Alternative Lending Practices** – Large banks are far and away still the financing destination of choice for small businesses in the U.S. Unfortunately, large banks rejected more than 60% of the loan applications they received from business owners of color – applications that, by and large, were evaluated according to traditional underwriting criteria, including credit scores. That amounts to a great deal of unmet client need – and potential business being left on the table by banks.
- **Fintechs May Take the Lead** – Some providers, with fintechs often taking the lead, have begun exploring alternatives to conventional underwriting criteria in an effort to expand availability of credit to underserved businesses. This has long been the case in consumer lending.

One of the most dramatic success stories is MYbank, which used data from its parent Alibaba's e-commerce network on small businesses' trading histories to approve loans for more than 20 million clients by 2019. More than 75% of these clients had never received a business loan from a traditional bank before, in large part because they lacked sufficient credit information.

Other examples of the growing array of fintechs using alternative or nontraditional data to underwrite (or to help lenders underwrite) small business loans include Funding Circle, Yubi, Greenbox Capital and Square. Square notes on its website – comparing itself favorably with the U.S. industry average – that 32% of its credit customers are people of color, and 51% are female).

- **Nontraditional Underwriting Data Will Become More Important** – Alternative and nontraditional/less-traditional underwriting data goes beyond (and can even replace) the data informing credit scores and balance-sheet-based underwriting, particularly for smaller, shorter-term financing. Such data, which can and ideally should be integrated digitally, may include information such as:
 - Real-time cash flow
 - Transactions and payment platform activity
 - Direct customer payments, vendor payments and other bill payments
 - Additional merchant data and accounting systems data
 - Pending orders and inventory turnover

- Time in business (significantly shorter than standard requirements)
 - Governmental and public records, including tax records
 - Digital footprint
 - Additional “soft” data such as customer ratings of business and reputational information available through data aggregators and other vendors
-
- **Early Movers Will Gain Market Advantage** – Applying alternative underwriting criteria can bridge credit gaps, create opportunity for previously marginalized businesses and generate a flow of new clients to those banks able to win their trust by rethinking how they evaluate risk. Early movers will gain a reputational and market advantage by breaking longstanding barriers that have kept underserved and marginalized small businesses from having the access to capital that more privileged groups have had.

Recommendations:

- Identify and assess alternative or nontraditional underwriting data about future small business loan applicants, paying particular attention to interoperability with banks' current platforms and systems.
- Require stakeholders to define risk tolerances and the types of products in which greater flexibility and alternative underwriting data points might be introduced. Legal and compliance should assess the feasibility of establishing special, dedicated credit programs for underserved and marginalized client segments before technical development begins.
- Assess your technology stack, including AI capabilities, to determine what changes need to be made to integrate and process new types of underwriting data.
- Evaluate where you are coming up short in terms of data, technology or expertise to determine whether and with whom to partner in order to shore up capabilities.
- Determine metrics that will track the success of new underwriting approaches. Such metrics might include the percentage of clients approved for credit who had never before received a loan from a traditional bank, as well as the percentage of businesses approved that are based in underserved communities or owned by women or people of color.

Related Research:

How Banks Can Be Competitive in Corporate Lending to Confront the New Rivals

Case Study: Automated, Technology-Driven SMB Credit Lending (WeBank)

Quick Answer: Could Adopting Explainable AI in Lending Lead to Increased Financial Inclusion?

Strategic Planning Assumption: By YE24, 90% of banks with assets greater than \$1 billion will have appointed a chief sustainability officer to champion ESG frameworks, consolidate accountability and capture growth opportunities.

Analysis by: Paul Dennis

Key Findings:

- Banks will need a chief sustainability officer (CSO) to drive ESG efforts beyond public relations at the enterprise level, creating clearer lines of accountability for ESG outcomes and ensuring banks have a clear vision for sustainable future growth.
- Banks, including Deutsche Bank, Fifth Third Bank, Standard Chartered and Wells Fargo all appointed CSOs in 2022, with many making the appointment alongside the publication of long-term sustainability targets.
- The CSO mandate will focus primarily on business model transformation and growth. While there will probably be some regulatory and compliance components to the role, successful CSOs will be more likely to be focused on change management and laying the foundations for sustainable growth over the next decades.
- As sustainability efforts are still often driven by grassroots initiatives, banks can institute bottom-up approaches driven by individual teams. However, the measurement, success and ability to replicate efforts in a meaningful way is crucial for true enterprise effectiveness.

Market Implications:

- **C-Suite Leadership Is Needed** – As more banks set sustainability targets, the targets themselves, and the underlying shifts in business strategy, will require C-suite level leadership to ensure that different parts of the bank work together to deliver against these results. This need for leadership across business silos, in addition to the anticipation of more sustainability targets to come, will lead more banks to appoint CSOs in the next two years.
- **CSOs Will Become More Prominent** – New CSOs will be hired to deliver against two core objectives:
 - Build and deliver project management expertise that engages senior stakeholders, and deliver against firmwide ESG targets.
 - Find opportunities to use sustainability as a competitive advantage, and deliver long-term growth in new segments or through new products or services.

Some banks will continue to see ESG as a public relations opportunity. However, these banks will be less likely to appoint a CSO and will choose to manage sustainability through their global communications or public relations offices. These firms are less likely to capture some of the biggest benefits of a long-term sustainability strategy (capturing new customer segments, becoming a banking partner of choice for socially conscious businesses, or attracting next-generation talent). In their case, sustainability will always be competing with other marketing and PR priorities and will lack the focus and leadership to drive long-term change.

To deliver this change, banks will hire CSOs with a transformation and/or strategy background. In addition, banks must carefully define the relationship between chief strategy officers and chief sustainability officers, with strategy officers focusing more on competitive disruption from new market entrants and CSOs focusing on adopting sustainable business processes to capitalize on new growth opportunities.

Recommendations:

- Develop investment and architecture strategies based on internal stakeholders' IT requirements for delivering long-term sustainability targets, for example, net-zero greenhouse gas emissions.
- Review sustainability credentials for key partners and potential future vendors as part of any development plan. These relationships are likely to come under more scrutiny in the future, and CIOs will need to understand partner risk in a new way.
- Create an employment value proposition for next-generation IT talent that uses specific examples of sustainability efforts. CIOs can then work with sustainability officers to augment diversity hiring practices in a highly competitive talent space.

A Look Back

In response to your requests, we are taking a look back at some key predictions from previous years. We have intentionally selected predictions from opposite ends of the scale – one where we were wholly or largely on target, as well as one we missed.

In response to your requests, we are taking a look back at some key predictions from previous years.

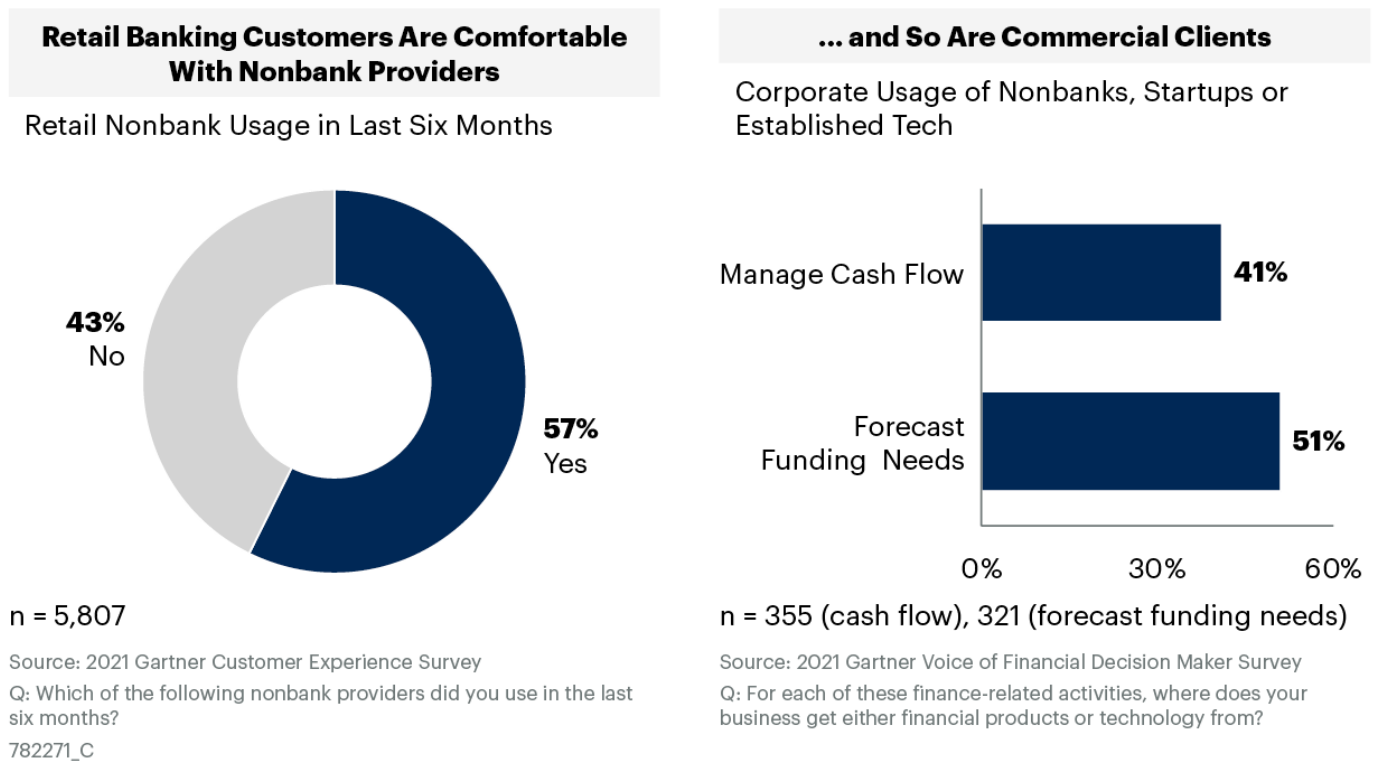
On Target 2020 Prediction: By YE23, increased data availability caused by customers sharing their own personal ecosystems will compel 25% of financial institutions to use this data to create new revenue streams.

To a casual reader of Figure 2, it would be easy to infer revenue streams for banks are being undercut, rather than augmented. It's true that is happening to some extent. But, as we highlighted in Predicts 2022: Banking CIOs Learning to Think Like Vendors, in a highly regulated vertical, the need for compliance, security and trust are value propositions for banks.

Figure 2: Clients Comfortable With New Products and Providers

Clients Comfortable With New Products and Providers

Percentage of Customers, Retail Banking, Global 2021



Gartner, The Future of Banking and Our Vision for 2027 (<https://www.gartner.com/document/4020264>)

Open banking, banking-as-a-service, and internet-centric fintechs (nonlicensed technology companies) that are partnering with licensed firms to offer banking services are all sources of alternative revenue for banks that are comfortable operating software for third parties.

Our target number of 25% of banks creating new revenue streams based on this trend may be a bit low, undercut by global disruption on multiple fronts. However a clear trend on customer adoption of nonbank providers intersecting with a rising number of successful collaborations with bank and nonbank entities makes this prediction on target.

Evidence

- ¹ European Banks Cut Fossil Fuel Financing, Unlike North American Peers – Report, S&P Global Market Intelligence.
- ² What Is a Climate Stress Test? A Sustainable Finance Expert Explains, The Conversation.
- ³ ECB Banking Supervision Launches 2022 Climate Risk Stress Test, European Central Bank.

- ⁴ Bank of England Launches a Second Round of the Biennial Exploratory Scenario (BES) Exercise on Financial Risks From Climate Change, Bank of England.
- ⁵ Pilot Climate Scenario Analysis (CSA) Exercise: Participant Instructions, Board of Governors of the Federal Reserve System.
- ⁶ China Central Bank Warns of Default Risks After Climate Stress Test, Reuters.
- ⁷ Glasgow Financial Alliance for Net Zero
- ⁸ Greenhouse Gas Protocol

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