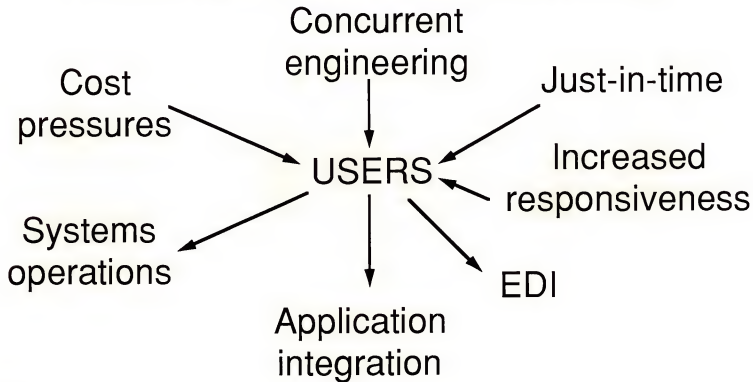


User Pressures, Europe

# Discrete Manufacturing

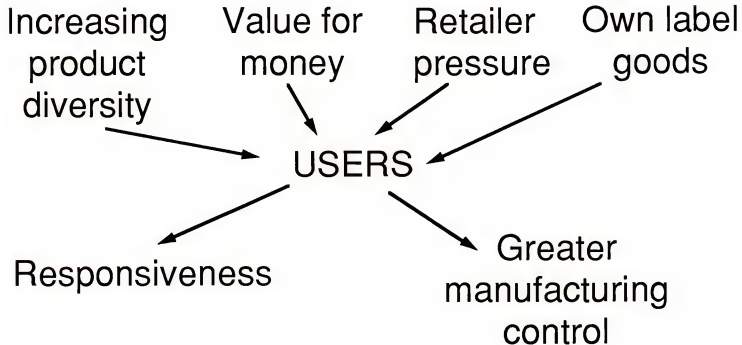


E-VM-86



User Pressures, Europe

# Process Manufacturing



E-VM-87



# Key Banking Issues and Trends

- World banking crisis
- Retrench versus diversify
- IS spending pause
- Banking mergers
- IS vendor consolidation
- Outsourcing

E-VM-88



# Insurance User Pressures, Europe

- Integrating acquired business
- Internal resistance to change
- Old products (insurance)
- Lack of trained staff

E-VM-89

