In order to deal with the changes in the business environment, the banking system will need to undergo regulatory adjustments, adapt organizational structures and work processes, and continue streamlining.

Figure 1.18 Measures Required to Reduce Business Model Risk, 2019 (percent) 100 90 80 70 60 50 40 30 20 10 0 Regulation Continued Continued Technological Credit data allowing adaptation of the streamlining changes register and additional areas organizational open banking of activity structure and (API) work processes ■ Rate of respondents that answered "Agree" SOURCE: Survey conducted by the Banking Supervision Department in July-August 2018.