- 19 Bellisimmo, Jay, Dr. Alessandro Curioni, Glenn Finch, Mark Foster, et al. "The Cognitive Enterprise: Reinventing your company with AI." IBM Institute for Business Value. February 2019. https://ibm.co/ cognitive-enterprise
- 20 "Incumbents Strike Back: Insights from the Global C-suite Study." IBM Institute for Business Value. February 2018. https://ibm.co/ incumbents-strike-back
- 21 Yoffie, David B., Annabelle Gawer, and Michael A. Cusumano. "A Study of More Than 250 Platforms Reveals Why Most Fail." Harvard Business Review. May 29, 2019. https://hbr.org/2019/05/a-studyof-more-than-250-platforms-reveals-whymost-fail
- 22 Cusumano, Michael A., Annabelle Gawer, and David B. Yoffie. The Business of Platforms: Strategy in the Age of Digital Competition, Innovation, and Power. July 2019.
- 23 Zhu, Feng, and Marco Iansiti. "Why Some Platforms Thrive and Others Don't." Harvard Business Review. January-February 2019. https://hbr.org/2019/01/ why-some-platforms-thrive-and-others-dont
- 24 Hsu, Jenny W. "Alibaba's 'Innovation Center' Gives Brands Edge in China." Alizila. November 26, 2018. https://www.alizila.com/alibaba-innovation-centergives-brands-an-edge-in-china
- 25 "TradeLens adds major ocean carriers Hapag-Lloyd and Ocean Network Express." TradeLens blog. July 2, 2019. https://blog.tradelens.com/news/ press-releases/tradelens-continues-expansion-withaddition-of-major-ocean-carriers-hapag-lloydand-ocean-network-express

- 26 Ibid.
- 27 Ibid.
- 28 "Open banking and its APIs debut in Europe and the U.K." PR Newswire. April 6, 2018. https://www. prnewswire.com/news-releases/open-bankingand-its-apis-debut-in-europe-andthe-uk-300625650.html
- 29 Diamond, Sarah, Nick Drury, Anthony Lipp, et al. "Banking on the Platform Economy." IBM Institute for Business Value. September 2019. ibm.co/ platform-banking
- 30 Ibid.
- 31 "we.trade: Helping companies trade seamlessly with IBM Blockchain." IBM. https://www.ibm.com/ case-studies/wetrade-blockchain-fintechtrade-finance
- 32 Ibid.
- 33 Gold, Hadas. "Trust is the new buzzword in Davos. Here's why." CNN Business. January 25, 2019. https://edition.cnn.com/2019/01/25/business/ trust-companies-davos/index.html