

Wells Fargo TIV Report

Score: 38.2% (172/450)

Category: Technology Laggard

Assessment Date: 2025-09-01

Section Summary

Section	TIV Score	Category
Part 1: Business & Strategy	8.9%	Laggard
Part 2: Apps & Data	44%	Follower
Part 3: Infrastructure	44%	Follower
Total TIV Score	38.2%	Laggard

Business & Strategy Analysis

Assessment of business strategy and technology leadership reveals organizational commitment to digital capabilities development through executive structure, strategic initiatives, and technology talent acquisition.

- Management structure lacks dedicated CDO and CTO roles
- Technology investments support business objectives but lack a detailed multi-year technology roadmap
- No evidence of recent hiring activity for data and tech roles
- No recent reports of layoffs in tech or data roles at Wells Fargo
- Employee reviews show mixed sentiments regarding tech roles
- No active engineering blogs or community contributions

Applications & Data Analysis

Technical platform evaluation demonstrates digital architecture maturity, data management sophistication, and customer experience optimization capabilities.

- Wells Fargo website uses modern HTML, CSS, and JavaScript frameworks
- The website employs a modern CDN and monitoring tools
- Basic rules-based personalization is implemented
- The website uses Google Analytics for tracking

- Basic CRM integration is in place
- The mobile app has a rating of 4.2 on app stores

Infrastructure Analysis

Infrastructure assessment shows cloud strategy implementation, security posture, and operational scalability aligned with modern technology practices.

- Wells Fargo has a partnership with AWS for cloud services
- Some modern data tools are in use, but not a comprehensive stack
- Evidence of Kubernetes usage for orchestration
- Evidence of some automated pipelines, but not fully mature
- Compliance with GDPR and CCPA regulations

Evidence Gaps & Assumptions

Areas with insufficient evidence:

- Hiring volume and mix for data and tech roles
- Use of consultants and vendors for tech implementations
- Data literacy in job ads
- AI cloud partnership
- Model registry and feature store
- Deployment cadence
- AI security measures

Recommendations

Key improvement areas based on gaps identified:

1. Appoint dedicated CDO and CTO roles to drive technology strategy
2. Develop a detailed multi-year technology roadmap
3. Increase hiring activity for data and tech roles
4. Implement a comprehensive AI cloud partnership
5. Improve deployment cadence and implement model registry and feature store
6. Enhance AI security measures

Overall Assessment

Wells Fargo demonstrates a laggard position in technology infrastructure value. The company shows commitment to technology through its financial investments and cloud partnerships, but there are significant

opportunities to improve in strategic technology leadership and execution.

Evidence Sources

Leadership & Management:

- Company website: <https://www.wellsfargo.com>
- Company leadership: <https://www.wellsfargo.com/about/careers/executive-leadership/>

Financial & Investment:

- Company investor relations: <https://www.wellsfargo.com/investors/>
- Annual report 2024: <https://www.wellsfargo.com/investors/annual-reports/>

Technical & Performance:

- Company website: <https://www.wellsfargo.com>
- Employee reviews: <https://www.indeed.com/cmp/Wells-Fargo/reviews>
- PageSpeed Insights: <https://developers.google.com/speed/pagespeed/insights/>