

Bank of America TIV Report

Score: 46.4% (211/450)

Category: Technology Follower

Assessment Date: 2025-09-01

Section Summary

Section	TIV Score	Category
Part 1: Business & Strategy	30%	Technology Laggard
Part 2: Apps & Data	44%	Technology Follower
Part 3: Infrastructure	66.6%	Technology Adopter
Total TIV Score	46.4%	Technology Follower

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
- Strategic capabilities and initiatives include technology investments as key enablers
- No evidence of recent technology transformation programs
- No evidence of AI/ML initiatives and cloud strategy
- Hiring velocity and tech talent acquisition not observable
- Development opportunities and gaps in leadership roles and hiring velocity

Applications & Data Analysis

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

- Technology stack includes modern HTML, CSS, and JavaScript frameworks
- Platform strengths include modern CDN and monitoring tools
- Website technology and performance show mixed results
- Customer data and personalization are basic
- Security features include enterprise consent management platform

- Enhancement areas and technical debt in code quality and architecture health

Infrastructure Analysis

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

- Cloud partnerships with AWS for cloud and AI services
- No evidence of AI/ML infrastructure capabilities
- Data strategy includes use of modern data stack components
- CI/CD and deployment practices show medium maturity
- Security and compliance measures include modern TLS, encryption-at-rest practices, and compliance with GDPR/CCPA
- Modernization focus and opportunities in CI/CD practices and deployment cadence

Evidence Gaps & Assumptions

Areas with insufficient evidence:

- Presence of a dedicated CDO or CTO role
- Hiring volume and variety for data and tech roles
- Presence of a Data Academy or training programs for employees
- Active engineering blogs or community contributions
- Specific financial commitments towards technology
- Use of a model registry, feature store, and pipeline automation in AI/ML Ops

Recommendations

Key improvement areas based on gaps identified:

1. Establish dedicated CDO and CTO roles to drive technology strategy
2. Increase transparency in hiring volume and variety for data and tech roles
3. Implement a Data Academy or training programs to enhance data literacy among employees
4. Encourage active engineering blogs or community contributions to foster a developer and engineering culture
5. Detail specific financial commitments towards technology in annual reports and investor presentations
6. Develop a model registry, feature store, and pipeline automation for AI/ML operations

Overall Assessment

Bank of America demonstrates a moderate commitment to technology infrastructure. The company shows strengths in infrastructure and applications & data but has opportunities to improve in business & strategy.

Evidence Sources

Leadership & Management:

- [Bank of America Leadership](<https://about.bankofamerica.com/en-us/who-we-are/leadership.html>)
- [Bank of America Board of Directors](<https://about.bankofamerica.com/en-us/who-we-are/board-of-directors.html>)

Financial & Investment:

- [Bank of America 2023 Annual Report](<https://investor.bankofamerica.com/annual-reports>)

Technical & Performance:

- [BuiltWith](<https://builtwith.com>)
- [PageSpeed Insights](<https://developers.google.com/speed/pagespeed/insights>)