



# Management: From Legacy Drag to Competitive Lift: How ITADs Could Help Clients Cut Technical Debt

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Enterprises across sectors are confronting the consequences of long-standing technical debt: outdated systems, unsupported infrastructure, fragmented platforms, and costly maintenance cycles that impede modernization. CIO-level research indicates that a significant share of banking customers have switched providers in recent years due in large part to dissatisfaction with digital experiences, while a majority of banking executives say legacy architectures prevent them from meeting customer expectations. Separately, late-2025 CIO survey work reports that almost all IT leaders now rely on external partners to manage or reduce technical debt, underscoring that internal teams alone can no longer contain the burden. These findings show that technical debt has become a structural business constraint and that third-party providers are now central to the modernization response. But the findings also suggest that the ITAD industry has failed to comprehend the concept of technical debt and, as a result, allowed other industries to take over a sector meant to be theirs.

This report examines how legacy infrastructure is driving modernization across industries and why this creates immediate opportunity for ITADs, VARs, distributors, resellers, OEMs, MSPs, and lifecycle providers. It connects customer-experience pressure, AI adoption, and sector-specific modernization programs to concrete patterns in hardware retirement and decommissioning, and concludes with a practical reference guide ITADs can use to engage clients and win modernization-related work.

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