

# Download Reinventing Financial Services

We've been long saying that financial services firms today are undergoing a radical transformation. From pressures around data security, a constantly evolving regulatory environment, and disruptive new players (fintechs)—all amplified by cost pressures and diminishing margins—it's clear that business models need to quickly adapt. "Things are changing faster than we can keep up." —Summit participant. Talk of disruption in financial services has been common for many years. Reinventing Financial Services is an IBM program dedicated to connecting the industry's leaders through intimate, peer-to-peer events and digital content. Artificial intelligence. IoT. Blockchain. The convergence of financial services and technology have completely reshaped the sector. New market entrants have emerged in areas such as payments, lending, underwriting and more.