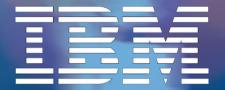
## Putting smart to work

## Nikolay Marin

Chief Technology Officer, IBM Russia/CIS



## Disruption has fundamentally changed the finance industry



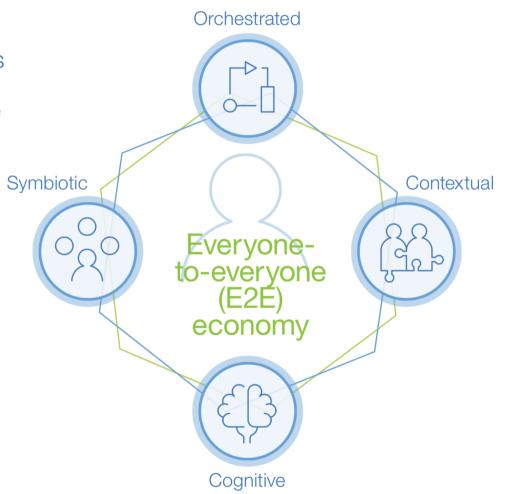
68% of surveyed finance executives say that advanced analytics is the most critical technology to the finance function today



89% of surveyed finance leaders have a vision for using digital technologies to reinvent the finance function



82% of surveyed finance leaders have implemented blockchain for invoicing and billing in the order-to-cash process



Finance companies **embrace** emerging technologies to create business insights and drive new efficiencies and innovations.

While blockchain adoption is still in a formative stage, it does offer a potential to revolutionize the financial system.

Cloud has become a fundamental **enabler** of banking innovation, but often **not in core** business.

