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## Forbes Special Report: Economic Drivers Of AI And The Municipal Bond Market

Presenting on the “AI and the Municipal Bond Market” panel for the [Council of Development Finance Agencies/BNY Mellon webcast series](#), I was asked why the market’s adoption of technology is now coming at such a blistering speed. After all, for years if not decades, the market had been resistant to technology or any sort of change, enjoying its status as boring, stodgy, clubby, and dull. Now the pace of technological change is stunning—with no signs of abating. If anything, it’s increasing.

Certainly there are many reasons for this remarkable pivot. Technology across the board is better and faster. Advances in AI, faster chips, more code, better connectivity, data science breakthroughs, market professionals who grew up with laptops and cell phones—each building on the other. The market is experiencing a variant of Moore’s Law on steroids. To add fuel to the fire, there is FOMO: fear of missing out. If your competitor has bigger, faster, better technology than you do, you risk falling hopelessly behind.

All valid and reasonable explanations, but not really getting to the core of answering the question.

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**Forbes**

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