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The Economics of FinTech Michael Imerman, Frank J. Fabozzi, 2025-04-22 A groundbreaking comprehensive exploration of how FinTech innovation is reshaping finance Technological innovation has shaped the role of finance since the introduction of the ATM in the 1960s but never more consequentially than by the massive digital revolution in the financial services industry known as FinTech The Economics of FinTech is a comprehensive introduction to this rapidly evolving and increasingly important domain and a groundbreaking exploration of how FinTech is reshaping finance Michael Imerman and Frank Fabozzi distill the dynamic developments of this multidisciplinary field into a cohesive accessible guide that covers the economic underpinnings of FinTech innovation framed within the established principles of financial intermediation management theory and data science Coverage includes in depth analysis of emerging technologies and innovations across various sectors of financial services as well as the entrepreneurial finance of FinTech such as funding valuation and startup management The first book to examine the economic principles of FinTech innovation Comprehensive coverage of financial technologies across various sectors in financial services Ideal for undergraduate and graduate students as well as entrepreneurs investors and finance professionals Instructor resources include solutions slides and case studies

Democratizing Finance Marion Laboure, Nicolas Deffrennes, 2022-01-01 We are only in the early stages of a broader revolution that will impact every aspect of the global economy including commerce and government services Coming financial technology innovations could improve the quality of life for all people Over the past few decades digital technology has transformed finance Financial technology fintech has enabled more people with fewer resources in more places around the world to take advantage of banking insurance credit investment and other financial services Marion Laboure and Nicolas Deffrennes argue that these changes are only the tip of the iceberg A much broader revolution is under way that if steered correctly will lead to huge and beneficial social change The authors describe the genesis of recent financial innovations and how they have helped consumers in rich and poor countries alike by reducing costs increasing accessibility and improving convenience and efficiency They connect the dots between early innovations in financial services and the wider revolution unfolding today Changes may disrupt traditional financial services especially banking but they may also help us address major social challenges opening new career paths for millennials transforming government services and expanding the gig economy in developed markets Fintech could lead to economic infrastructure developments in rural areas and could facilitate emerging social security and healthcare systems in developing countries The authors make this case with a rich combination of economic theory and case studies including microanalyses of the effects of fintech innovations on individuals as well as macroeconomic perspectives on fintech s impact on societies While celebrating fintech s achievements to date Laboure and Deffrennes also make recommendations for overcoming the obstacles that remain The stakes improved quality of life for all people could not be higher

Blockchain: A Practical Guide to Developing Business, Law, and Technology

Solutions Joseph J. Bambara, Paul R. Allen, Kedar Iyer, Rene Madsen, Solomon Lederer, Michael Wuehler, 2018-02-16 Develop, validate, and deploy powerful decentralized applications using blockchain. Get the most out of cutting edge blockchain technology using the hands-on information contained in this comprehensive resource. Written by a team of technology and legal experts, *Blockchain: A Practical Guide to Developing Business Law and Technology Solutions* demonstrates each topic through a start-to-finish illustrated case study. The book includes financial technology governance and legal use cases along with advantages and challenges. Validation, implementation, troubleshooting, and best practices are fully covered. You will learn step-by-step how to build and maintain effective, reliable, and transparent blockchain solutions. Understand the fundamentals of decentralized computing and blockchain. Explore business technology governance and legal use cases. Review the evolving practice of law and technology as it concerns legal and governance issues arising from blockchain implementation. Write and administer performant blockchain-enabled applications. Handle cryptographic validation in private, public, and consortium blockchains. Employ blockchain in cloud deployments and Internet of Things (IoT) devices. Incorporate Web 3.0 features with Swarm, IPFS, Storj, Golem, and WHISPER. Use Solidity to build and validate fully functional distributed applications and smart contracts using Ethereum. See how blockchain is used in cryptocurrency including Bitcoin and Ethereum. Overcome technical hurdles and secure your decentralized IT platform.

Venmo: an Easy Guide for Beginners Scott Casterson, 2016-03-09 With cash becoming a thing of the past, many companies are trying to appease such a new age phenomenon. These apps allow you to enjoy a night out with dinner and a show with friends without having a dime in your pocket. Venmo is one such app. It is a digital wallet that gives users the opportunity to send money from your bank account for free to either pay bills or repay a friend by sending money back to their Venmo account. It came about in March 2009 as a system through which funds could be paid through text messages and is said to be safe for users but has since been refined and is now very popular among the social class.

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