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Global Fintech Revolution Lerong Lu, 2024-09-23 Lerong Lu examines the biggest change in modern financial industry the Fintech financial technology revolution that denotes the close interaction between the financial services industry and latest information technologies such as big data cloud computing blockchain and artificial intelligence The three areas of banking institutions online lending marketplaces and money and payment systems are explored to assess how financial innovations affect the traditional financial industry what kinds of regulatory challenges arise and how global policymakers react to such challenges With in depth and international case studies on Fintech including app based banking services mobile payments P2P lending and cryptocurrencies the global Fintech hubs in six continents are assessed The complex dynamic and multidimensional Fintech ecosystem is also investigated including its key players such as regulatory strategy regulatory sandbox and RegTech and Fintech corporations including financial holding companies Fintech unicorns BigTech firms and Metaverse platforms Lu highlights the enormous benefits for financial institutions and their consumers and argues that Fintech contributes to a more equal democratic inclusive and sustainable financial system However he also considers the risks and multiple legal ethical and regulatory challenges for policy makers and financial authorities that Fintech has posed

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