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Titolo	Banking Beyond Banks and Money : A Guide to Banking Services in the Twenty-First Century // edited by Paolo Tasca, Tomaso Aste, Loriana Pelizzon, Nicolas Perony
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Descrizione fisica	1 online resource (VI, 316 p. 64 illus., 54 illus. in color.)
Collana	New Economic Windows, , 2039-411X
Disciplina	621
Soggetti	Sociophysics Econophysics Finance Economics, Mathematical Data structures (Computer science) Social sciences Data-driven Science, Modeling and Theory Building Finance, general Quantitative Finance Data Structures and Information Theory Methodology of the Social Sciences
Lingua di pubblicazione	Inglese
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Livello bibliografico	Monografia
Nota di contenuto	Introduction -- Classification of Crowdfunding in the Financial System -- Crowdfunding and bank stress -- How Peer to Peer Lending and Crowdfunding drive the FinTech Revolution in the UK -- FinTech in China: From Shadow Banking to P2P Lending -- Features or Bugs: The Seven Sins of Current Bitcoin -- Decentralized Banking: Monetary Technocracy in the Digital Age -- Trustless computing – the what not the how -- Reinventing Money and Lending for the Digital Age -- Banking Beyond Banks Chapter: Diana Biggs -- Scalability and Egalitarianism in peer-to-peer networks -- Are Transaction Costs Drivers of Financial Institutions? Contracts Made in Heaven, Hell, and The Cloud in Between -- Understanding Modern Banking Ledgers

through Blockchain Technologies: Future of Transaction Processing and Smart Contracts on the Internet of Money -- Banking Beyond Banks & Money -- Blockchain 2.0 and Beyond: Adhocracies.

Sommario/riassunto

Do you know how banking and money will look like in the new digital age? This book collects the voices of leading scholars, entrepreneurs, policy makers and consultants who, through their expertise and keen analytical skills, are best positioned to picture from various angles the ongoing technological revolution in banking and finance. You will learn how lending and borrowing can exist without banks; how new forms of money can compete to better serve different society needs; how new technologies are banking the unbanked communities in the poorest parts of the world, and how ideas and small projects can be financed by the crowds without the need to rely upon banks. You will learn how, in the new digital age, we will interact with new self-organised and autonomous companies that operate without any human involvement, based on a set of programmed and incorruptible rules. You will learn that new business models will emerge thanks to technology-enabled platforms, upon which one can build new forms of non-hierarchical cooperation between strangers. And you will also learn that new forms of risks and threats are emerging that will destabilise our systems and jeopardise the stability of our financial order.