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Nota di contenuto	1. Introduction by the Editors -- Part I. Financial Institutions and the Evolution of European Market and Policy Framework -- 2. ECB and FED Governors' Speeches: A Topic Modeling Analysis (2007-2019) -- 3. Analyzing Policy Options in the Resolution of Systemically Important Banks: Comparing the 'Bail-out' and 'Bail-in' Tool in Selected Case Studies -- 4. Recent Innovation in the Regulation of Covered Bonds in Europe: Who Will Benefit from the New Legislative Framework? -- 5. Subordinated Debt and Banking Regulation: An Overview -- 6. The Impact of Monetary Policy on Bank Profitability -- Part II. Frontiers in Financing: Instruments for Firms and Individuals -- 7. The Value Drivers of the Italian Asset Management Industry: An Inquiry on the Systematic Risk Drivers -- 8. Signaling Success Factors in Alternative Entrepreneurial Finance -- 9. Business Models in the Lending-based Crowdfunding Industry -- 10. The Italian Minibonds Experience in

Sommario/riassunto

This book explores the evolution of the banking sector and the financing tools it fosters, addressing the impact of new regulations and the ensuing opportunities for financial institutions, firms, and individuals. Written in two parts, the project includes papers presented at the 2019 Annual Conference of the Wolpertinger Club - The European Association of University Teachers in Banking and Finance. The first part addresses the impact of policy changes on banks and financial institutions, particularly the impact of recent changes in European policy. The authors explore how policy has been, and is, communicated and how it shapes new incentives and challenges for the banking sector and institutional and individual investors. The book touches upon the debate on the 'bail-in' vs 'bail-out' options and reviews new opportunities for investors on covered and subordinated bond markets in Europe, covering the new regulatory structure provided by the European authorities. The second part explores new financing tools besides the traditional banking sector available to firms and individuals, examining financing options for firms and individuals, and describing the role that alternative capital-market tools such as mini bonds and crowdfunding are playing within the landscape of SME financing. Arguing that financing decisions can ultimately affect the survival rate of startups, this edited collection will be valuable to those researching both finance and business, but particularly to those studying banking, financial institutions and entrepreneurial finance.

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