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Nota di contenuto	1. Introduction -- 2. Theories of consumer credit regulation -- 3. An Overview of the Nigerian system and the structure of lending in Nigeria -- 4. Consumer credit and case law in Nigeria -- 5. Consumer credit and Customary law in Nigeria -- 6. Transnational influences on Consumer credit regulation in Nigeria -- 7. A synopsis of consumer lending patterns in formal financial institutions and lenders responses to regulatory reforms in Nigeria -- 8. Theoretical and policy insights post COVID-19 pandemic.
Sommario/riassunto	This book critically reviews transnational banking regulations that specifically impact consumer lending in Africa's largest economy. It provides a comprehensive analysis on the politics and economics of financial sector consolidation in an emerging market in West Africa, also covering law, consumer credit, and consumer policy along with a discussion of banking sector reforms heavily influenced by the neoliberal economics paradigm. There have been several developments since the publication of the existing books especially in the area of

regulatory theory and social protection that are captured in this book, which will be of interest to researchers, students, and scholars of banking regulation, development economics, and international finance. Philemon Iko-Ojo Omede is a lawyer who specialises in corporate and financial law. He is knowledgeable in the areas of credit markets, capital markets, competition law, and banking regulation especially in sub-Saharan Africa and emerging economies. He was called to the Nigerian Bar in 2013. He subsequently completed his LLM at the University of Glasgow and PhD in law at the University of Kent. Philemon also has a BSc degree in economics from Ahmadu Bello University, Zaria, Nigeria with First Class Honours.
