

1. Record Nr.	UNINA9910828257303321
Autore	Schulte Paul <1963->
Titolo	The next revolution in our credit-driven economy : the advent of financial technology // Paul Schulte
Pubbl/distr/stampa	Singapore : , : Wiley, , 2015 ©2015
ISBN	1-119-09124-1 1-118-98962-7 1-118-98961-9
Edizione	[1st edition]
Descrizione fisica	1 online resource (242 p.)
Classificazione	BUS004000
Disciplina	332
Soggetti	Banks and banking Bank loans Credit Financial services industry - Information technology
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	Includes index.
Nota di bibliografia	Includes bibliographical references and index.
Nota di contenuto	Machine generated contents note: Acknowledgments About the Author About the Website Introduction: A Few Numbers Can Crack the Code Part I: How Bank Credit Drives Economics (Not the Other Way Around) and Why Chapter 1: A Few Simple Concepts That Anyone Can Understand Chapter 2: Differences Between Liquidity and Solvency are Thin Chapter 3: Anatomy of a Credit Crisis and Examples in the Real World Part II: I Am From the Government and I Am Here to Help Your Broken Banking System Chapter 4: Socialization of Debt After Mismanagement by Bankers (or Why Keynesian Economics Doesn't Work) Chapter 5: Why Capitalist Bankers Create Soviet Banking Models When the Going Gets Rough Chapter 6: Central banks are Carrying the Greatest Load and Will Dominate Outcomes Chapter 7: How Bankers and Policy Rescuers Affect Stocks FX, and Property Interlude Chapter 8: Why Government and Institutions Get Suckered into Debt Binges Part III: The Revolution in Financial Architecture Chapter 9: Why is This Revolution Happening Now and Why So Fast? Chapter 10: The Revolution in Alternative Investments Chapter 11: The Revolution in Big

Sommario/riassunto

"Go inside the research to see the global consequences of unethical banking The Next Revolution in our Credit-Driven Economy: The Advent of Financial Technology integrates market theory and practice to help investors identify growth opportunities, and to help regulators create a sustainable economic environment. Author Paul Schulte, former economic analyst with the National Security Council, draws upon his own decade-spanning research to demonstrate how unethical banking practices provide the brute force that drives political and economic crises worldwide. By unbundling how credit markets work, this authoritative guide provides deep insight into crisis avoidance and detection, successful investment climates, and the groundwork that must be in place for policy makers to build a sound basis for economic growth. Clear, succinct case studies provide examples of policy and its effects on economic stability, giving you a stronger understanding of the network of forces that determine how loan/deposit ratios behave around the world. Countries that lend more than they save consistently get into trouble, with catastrophic consequences for the rich and middle class as well as the politicians. This book shows how credit excesses bring about price collapse in stocks, currencies, and real estate, and provides direction for change in the context of global economics. Dive deep into the mechanisms underlying the credit markets Learn how unregulated borrowing leads to socioeconomic crises Examine real-world policy options through global case studies Discover how credit rises are best detected and avoided An economic climate in which even the smallest hiccup can have long-lasting consequences should be the ideal impetus for a close scrutiny of global banking practices and economic policy. The Next Revolution in our Credit-Driven Economy takes you behind the scenes for a new perspective, and a more informed look at where the world needs to begin changing. The second half of the book will take a look at the revolution driving financial technology. Companies in Silicon Valley and giants like Alibaba are challenging the landscape for banking. This has profound implications for policy makers, banks and for a new class of entrepreneurs who are developing software which is taking away market share from bank and challenging decades-old financial empires. The book will explore the reasons why many global banks remain flat-footed. It will go into detail about the new companies and software that are moving in the Far East and with innovations in securities, bonds, foreign exchange, retail lending and SME lending. Lastly the book will look at the strategy behind Alibaba and how it will challenge many companies from a powerful base inside China"--

"Integrates market theory and practice to help investors identify growth opportunities, and to help regulators create a sustainable economic environment"--