Record Nr. UNINA9910886077803321 Autore Naysary Babak Titolo The Digital Finance Era: A Journey Through Fintech and Cryptocurrency // by Babak Naysary, Amine Tarazi Singapore:,: Springer Nature Singapore:,: Imprint: Palgrave Pubbl/distr/stampa Macmillan, , 2024 **ISBN** 9789819739707 9819739705 Edizione [1st ed. 2024.] Descrizione fisica 1 online resource (0 pages) Disciplina 332.028563 Soggetti Financial engineering Financial Technology and Innovation Lingua di pubblicazione Inglese **Formato** Materiale a stampa Livello bibliografico Monografia Includes bibliographical references and index. Nota di bibliografia Chapter 1: Introduction and overview -- Chapter 2: Fiat money: History Nota di contenuto and features -- Chapter 3: Financial Technology sectors and business models -- Chapter 4: Cryptocurrency -- Chapter 5: Central bank digital currency -- Chapter 6: Neobanks -- Chapter 7: Digital currencies' implications for the monetary system and financial stability -- Chapter 8: Fintech and financial inclusion -- Chapter 9: Legal Framework for Digital Currencies -- Chapter 10: New generation of participants in financial industry -- Chapter 11: The road ahead. This book provides a thorough introduction of fintech in general and Sommario/riassunto cryptocurrencies in particular. It describes the courses of action and policies by central banks to control and regulate these disruptive innovations, to a wide readership. In doing so, the book elaborates on the interrelationship between issues such as fintech and cryptocurrencies, central banks and digital currencies, Neo/challenger banks, financial inclusion and new generation of investors, while highlighting their regulatory and monetary implications. It does so by first (a) contributing to a rapidly emerging and expanding field of study on financial technology and digital banking, (b) emphasizing the organic interconnectedness of these advancements with socio-

economic fabric of our societies and (c) layouts the countermeasures taken by central banks in response to disruptive technologies. The

book serves as a valuable supplement for courses on Fintech, appealing to a broad range of readers including students, academics, banking and finance practitioners and policy makers. Babak Naysary is an assistant professor at Birmingham City University (UK) where he is teaching and conducting research in finance and accounting. His current research interests relate to financial technology and banking. His work has appeared in journals such as Review of Financial Analysis, Finance Research Letters, Journal of Financial Services Marketing and Competitiveness Review. Amine Tarazi is a professor of Economics and Finance at the University of Limoges (France) where he is currently the Director of a research center, LAPE, and Head of Master and PhD programs in Banking and Finance. He was appointed as a senior fellow of IUF (Institut Universitaire de France) for recognition of his research achievements. His work has appeared in Journal of Financial Economics, Journal of Corporate Finance and Journal of Financial Stability.