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Nota di contenuto	Contents; Preface; Chapter 1 Creative Destruction Benton E. Gup; Chapter 2 The Future of Banking in Developed and Less Developed Countries Steven A. Seelig; Chapter 3 The Future of Banking: A Global Perspective Ian R. Harper and Tom C. H. Chan; Chapter 4 A History of the Future of Banking: Predictions and Outcomes Maria Gloria Cobas, Larry R. Mote, and James A. Wilcox; Chapter 5 Financial Modernization under the Gramm- Leach- Bliley Act: Back to the Future Bernard Shull; Chapter 6 Restructuring the Federal Safety Net after Gramm- Leach- Bliley Arthur E. Wilmarth, Jr. Chapter 7 Electronic Banking Benton E. Gup Chapter 8 The New Institutional Structure of Banking: A Framework for Survival in the Digital Age Susan Hine and Ronnie J. Phillips; Chapter 9 Deregulation, the Internet, and the Competitive Viability of Large Banks and Community Banks Robert DeYoung and William C. Hunter; Chapter 10 The Future of Relationship Lending Allen N. Berger and Gregory F. Udell; Chapter 11 Lessons from a Bank Profitability Study for the Future of Banking Horst Gischer and D. Johannes Juttner Chapter 12 Strategic Alliances: An Alternative to Mergers Benton E. Gup

and Louis Marino Chapter 13 The Future of Banking at Synovus Financial Corporation Richard Anthony; Chapter 14 The Future of Swiss Banking Teodoro D. Cocca and Peter Csoport; Chapter 15 Microcredit for the Poorest Countries Kiyoshi Abe; Chapter 16 The Future of European Stock Exchanges Jean- Pierre Paelinck; Index; About the Contributors

Sommario/riassunto

The basic functions of banking--lending, deposit taking, and making payments--are constant. What changes are the forms banking takes in response to increases in competition, globalizaion, new laws, and emerging technologies. Among the most visible of these changes will be an increase in the consolidation and globalization of banking in the world's major trading countries. Now, prestigious academics and practitioners, including regulators from around the world, join Benton E. Gup in exploring these coming changes--and by doing so, define a global perspective on banking's future. They find that the consolidation of banking will persist on a global scale. Electronic banking in all its forms will increase in importance, and banking in mature economies will be even more different from what it is now in developing economies. While focusing on the financial system in the United States, Gup's panel of contributors also explores financial systems in Europe, Asia, and elsewhere. Like Gup, they predict that a small handful of very large banks will control a disproportionate share of bank assets. Their views provide an unusual survey of current thinking in the domains of banking and finance, and an important source of current information, background, and foresights for banking and finance practitioners, students, and academics.
