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Frame and White (2004) The financial
turmoil from 2007 onwards has
spurred renewed debates on the
"bright" and "dark" sides of financial

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Innovation is a double-edged sword:
the right kind of innovation and
favourable conditions that may spur

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banks to invest in new technologies would help the financial system fulfil its functions and, as a consequence, deliver growth; but too much innovation or innovation that is not properly used, can have serious consequences for the overall economy (Stiglitz, 2010; Beck et al., 2012).

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Financial innovation is the process of creating new financial products, services, or processes. Financial innovation has come via advances over time in financial instruments and

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Five Innovation Trends That Will
Define Banking in 2019 1. Serving a
Segment of One. In 2019, many
banking organizations will go beyond

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personalization by segment, to
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The example EFMA chose for this category is Idea Bank, Poland, who offer an entire financial ecosystem for their clients from cloud-based internet banking to an Uber-styled ATM. Idea Bank also won the award for best innovation at BAI Retail Delivery last year LINK and this is the most notable

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Industry of both the EFMA and BAI
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Technology
Banks are embracing digital
transformation, but mastering new
partnerships will challenge even the
most adept. Digitalization and
innovative technologies are creating

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Unprecedented disruption in the banking sector, and the rate of change is accelerating. Banks face crucial decisions as technology shifts customer expectations and changes the regulatory landscape.

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An industry that has seen huge innovations in recent years is the use of technology within the financial world. The new buzzword "FinTech" is becoming common place in the sector and with an ever-evolving corporate and consumer focus, the need to keep

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up with advancements is seeing more
choice and an improved user-
experience across the board.

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~~How technology is impacting the
finance and banking sector~~

The Efma Accenture Banking
Innovation awards program is an

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initiative which aims to identify and award the most innovative projects in the retail banking sector at a global level. This program is in its fifth year, with the aim of sharing worldwide best practices in the retail banking distribution and marketing arena.

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Financial innovation is the act of creating new financial instruments as well as new financial technologies, institutions, and markets. Recent financial innovations include hedge funds, private equity, weather

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derivatives, retail-structured products, exchange-traded funds, multi-family offices, and Islamic bonds. The shadow banking system has spawned an array of financial innovations including mortgage-backed securities products and collateralized debt obligations. There are 3 categories of

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~~Financial innovation - Wikipedia~~

The banking sector play an important role in the global economy. It has been under influence of many forces: both externally and internally (Gentle, 1993). Regarding external forces,

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technological innovation seems to have the most impact on this sector (Nellis, 1998).

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Ping An Bank Co., Ltd. (hereafter "Ping An Bank", SZ:000001) is a

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industry. The Case Of A
nationwide joint-stock commercial
bank headquartered in Shenzhen. It
was formerly known as Shenzhen
Development Bank Co., Ltd. and ...

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of China, Ltd. (hereafter "Ping An" or
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The European Banking Authority
(EBA) published today a Discussion
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Industry by financial institutions, in line with its mandate to monitor financial innovation. The paper identifies risks and benefits for consumers and financial institutions, as well as for financial integrity. 04/05/2016 - Press releases 2015

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China should ensure financial innovation maintains fair competition and does not create oligopolies or construct barriers to entry, a Chinese regulatory official said Saturday.

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innovation must not create ...~~

Open Banking Innovation The
development of "open banking" across
the UK and EU is arguably one of the
most revolutionary events within
financial services in recent times.

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