

The Future Of Fintech A Paradigm Shift In Small Business

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Shifting Paradigms - Zia Qureshi 2022-01-11

Addressing the big questions about how technological change is transforming economies and societies Rapid technological change—likely to accelerate as a consequence of the COVID-19 pandemic—is reshaping economies and how they grow. But change also causes disruption, creates winners and losers, and produces social stress. This book examines the challenges of digital transformation and suggests how creative policies can make it more productive and inclusive. Shifting Paradigms is the second book on technological change produced by a joint research project of the Brookings Institution and the Korea Development Institute. Contributors are experts from the United States, Europe, and Korea. The first volume, Growth in a Time of Change, was published by Brookings in February 2020. The book's underlying thesis is that the future is arriving faster than expected. Long-accepted paradigms about economic growth are changing as digital technologies transform markets and nearly every aspect of business and work. Change will only intensify with advances in artificial intelligence and other innovations. Investors, business leaders, workers, and public officials face many questions. Is rising market concentration inevitable with the new technologies or can their benefits be more widely shared? How can the promise of FinTech be captured while managing risks? Should workers fear the new automation? Are technology-driven shifts in business and work causing income inequality to rise? How should public policy

respond? Shifting Paradigms addresses these questions in an engaging manner for anyone interested in understanding how the economic and social agenda is being transformed by today's winds of change.

Big Data in Computational Social Science and Humanities - Shu-Heng Chen 2018-11-21

This edited volume focuses on big data implications for computational social science and humanities from management to usage. The first part of the book covers geographic data, text corpus data, and social media data, and exemplifies their concrete applications in a wide range of fields including anthropology, economics, finance, geography, history, linguistics, political science, psychology, public health, and mass communications. The second part of the book provides a panoramic view of the development of big data in the fields of computational social sciences and humanities. The following questions are addressed: why is there a need for novel data governance for this new type of data?, why is big data important for social scientists?, and how will it revolutionize the way social scientists conduct research? With the advent of the information age and technologies such as Web 2.0, ubiquitous computing, wearable devices, and the Internet of Things, digital society has fundamentally changed what we now know as "data", the very use of this data, and what we now call "knowledge". Big data has become the standard in social sciences, and has made these sciences more computational. Big Data in Computational Social Science and Humanities

will appeal to graduate students and researchers working in the many subfields of the social sciences and humanities.

Paradigm Shifts in Management Practices In the Era of Industry

4.0 - Sruthi.S Subrata Das Dr.Mourlin K DR. SANJAY KUMAR BARIK

Dr.Pragya Singh

Measuring the Digital Economy - International Monetary Fund. Statistics Dept. 2018-04-05

"Digitalization encompasses a wide range of new applications of information technology in business models and products that are transforming the economy and social interactions. Digitalization is both an enabler and a disruptor of businesses. The lack of a generally agreed definition of the "digital economy" or "digital sector" and the lack of industry and product classification for Internet platforms and associated services are hurdles to measuring the digital economy. This paper distinguishes between the "digital sector" and the increasingly digitalized modern economy, often called the "digital economy," and focuses on the measurement of the digital sector. The digital sector covers the core activities of digitalization, ICT goods and services, online platforms, and platform-enabled activities such as the sharing economy."

Digitalization and the Future of Financial Services - Darko B. Vukovic 2022-10-22

This book develops insights of digitalization and the future of financial services to originate an innovative approach to financial field, in order to underpin research and practice in the wide area of digital finance. The aim of this book is to extend our understandings on how digitalization and the future of financial services can be helpful in different business circumstances in many cross-functional financial areas, such as financial markets, financial risk management, financial technologies, investment finance, etc. Thus, the book aims at addressing the relevance of digital finance for different players, highlighting differences in tools and processes as well as identifying innovative practices in financial digitalization. This can result in some novel theoretical and practical insights that can foster financial players, in order to proactively explore

and exploit opportunities in financial digitalization and offset financial risks and increase efficiency.

Innovative Strategies for Implementing FinTech in Banking -

Albastaki, Yousif Abdullatif 2020-08-28

FinTech is encouraging various new practices, such as diminishing the use of cash in different countries, increasing rate of mobile payments, and introducing new algorithms for high-frequency trading across national boundaries. It is paving the way for new technologies emerging in the information technology scene that allow financial service firms to automate existing business processes and offer new products, including crowdfunding or peer-to-peer insurance. These new products cater to hybrid client interaction and customer self-services, changing the ecosystem by increasing outsourcing for focused specialization by resizing and leading to new ecosystems and new regulations for encouraging FinTech. However, such new ecosystems are also accompanied by new challenges. Innovative Strategies for Implementing FinTech in Banking provides emerging research exploring the theoretical and practical aspects of technology inclusion in the financial sector and applications within global financing. It provides a clear direction for the effective implementation of FinTech initiatives/programs for improving banking financial processes, financial organizational learning, and performance excellence. Featuring coverage on a broad range of topics such as artificial intelligence, social financing, and customer satisfaction, this book encourages the management of the financial industry to take a proactive attitude toward FinTech, resulting in a better decision-making capability that will support financial organizations in their journey towards becoming FinTech-based organizations. As such, this book is ideally designed for financial analysts, finance managers, finance administrators, banking professionals, IT consultants, researchers, academics, students, and practitioners.

Fintech in Islamic Finance - Umar A. Oseni 2019-06-26

Featuring high-level analysis of Islamic law, this book examines fintech in Islamic finance from both theoretical and empirical perspectives. Whilst building on existing approaches, it also discusses the current

application of fintech in promoting financial inclusion through innovative solutions in Muslim-majority countries, identifying future directions for policy-makers. With original chapters written by prominent academics, senior lawyers and practitioners in the global Islamic finance industry, this book serves as the first standalone pioneering reference work on fintech in Islamic finance. It also, for the first time, examines the position of Islamic law on cryptocurrencies, such as bitcoin. Besides the conceptual analysis of the Sharī'ah and legal aspects of fintech in Islamic finance, this book provides relevant case studies showing current and potential developments in the application of fintech in various sectors ranging from crowdfunding and smart contracts, to Online Dispute Resolution, Investment Account Platform and identity verification in the KYC process. Setting the agenda for researchers in the field, *Fintech in Islamic Finance* will be useful to students and scholars of Islamic finance and financial technology.

The Future of Financial Systems in the Digital Age - Markus Heckel 2022
This book is open access, which means that you have free and unlimited access. The increasing capacity of digital networks and computing power, together with the resulting connectivity and availability of "big data", are impacting financial systems worldwide with rapidly advancing deep-learning algorithms and distributed ledger technologies. They transform the structure and performance of financial markets, the service proposition of financial products, the organization of payment systems, the business models of banks, insurance companies and other financial service providers, as well as the design of money supply regimes and central banking. This book, *The Future of Financial Systems in the Digital Age: Perspectives from Europe and Japan*, brings together leading scholars, policymakers, and regulators from Japan and Europe, all with a profound and long professional background in the field of finance, to analyze the digital transformation of the financial system. The authors analyze the impact of digitalization on the financial system from different perspectives such as transaction costs and with regard to specific topics like the potential of digital and blockchain-based currency systems, the role of algorithmic trading, obstacles in the use of cashless

payments, the challenges of regulatory oversight, and the transformation of banking business models. The collection of chapters offers insights from Japanese and European discourses, approaches, and experiences on a topic otherwise dominated by studies about developments in the USA and China.

Handbook of Research on Value Creation for Small and Micro Social Enterprises - Maher, Chi 2018-12-07

In the corporate world, businesses are focused on increasing their revenues but ignore the cries of social and environmental concerns from nearby communities. At the other end of the spectrum, nonprofits seek to help their local communities but are constantly required to create fundraisers without having adequate time to put those collected donations to use. The world needs an industry to combine civic engagement and public service with wealth and value creation to provide self-sustaining opportunities for public services that are sometimes overlooked or ignored. The *Handbook of Research on Value Creation for Small and Micro Social Enterprises* defines the concept of social enterprise and provides vital insight into the importance of rebalancing, creating, and promoting economic activities that achieve social fairness, cultural fulfillment, and the protection of the environment. While highlighting topics such as marketing strategies, cross-cultural frameworks, and public policy, this publication focuses on empowering rather than controlling sustainable solutions for various communities and consumers. This book is ideally designed for researchers, policymakers, academicians who teach and/or research small and micro social enterprises, and advanced-level students furthering their research exposure to pertinent topics in this field.

Organizational Transformation and Managing Innovation in the Fourth Industrial Revolution - Guerra Guerra, Alicia 2018-11-16

With the growth and advancement of business and industry, there is a growing need for the advancement of the strategies that manage these modernizations. Adaptation to advancement is essential for the success of these organizations and using the proper methods to accomplish this essential adaptation is paramount. *Organizational Transformation and*

Managing Innovation in the Fourth Industrial Revolution provides innovative insights into the management of advancements and the implementation of strategies to accommodate these changes. The content within this publication examines social engagement, cyber-journalism, and educational innovation. It is designed for managers, consultants, academicians, researchers, and professionals, and covers topics centered on the growth of businesses and how they change alongside the economy and infrastructure.

Fintech in a Flash - Agustin Rubini 2018-12-17

The financial services technology industry is booming and promises to change the way we manage our money online, disrupting the current landscape of the industry. Understanding fintech's many facets is the key to navigating the complex nuances of this global industry. *Fintech in a Flash* is a comprehensive guide to the future of banking and insurance. It discusses an array of hot topics such as online payments, crowdfunding, challenger banks, online insurance, digital lending, big data, and digital commerce. The author provides easy to understand explanations of the 14 main areas of fintech and their future, and insight into the main fintech hubs in the world and the so-called unicorns, fintech firms that have made it past a \$1 billion valuation. He breaks down the key concepts of fintech in a way that will help you understand every aspect so that you can take advantage of new technologies. This detailed guide is your go-to source for everything you need to confidently navigate the ever-changing scene of this booming industry.

Economic Outlook for Southeast Asia, China and India 2019 Towards Smart Urban Transportation - OECD 2018-12-20

The Economic Outlook for Southeast Asia, China and India is a bi-annual publication on regional economic growth, development and regional integration in Emerging Asia. It focuses on the economic conditions of Association of Southeast Asian Nations (ASEAN) member countries: Brunei Darussalam ...

The Future of Finance - Henri Arslanian 2019-07-15

This book, written jointly by an engineer and artificial intelligence expert along with a lawyer and banker, is a glimpse on what the future of the

financial services will look like and the impact it will have on society. The first half of the book provides a detailed yet easy to understand educational and technical overview of FinTech, artificial intelligence and cryptocurrencies including the existing industry pain points and the new technological enablers. The second half provides a practical, concise and engaging overview of their latest trends and their impact on the future of the financial services industry including numerous use cases and practical examples. The book is a must read for any professional currently working in finance, any student studying the topic or anyone curious on how the future of finance will look like.

Private Equity and Venture Capital in Europe - Stefano Caselli 2018-01-04

Global financial markets might seem as if they increasingly resemble each other, but a lot of peculiar aspects qualify different markets with different levels of development. Private equity investors can take advantage of these variations. Structured to provide a taxonomy of the business, *Private Equity and Venture Capital in Europe, Second Edition*, introduces private equity and venture capital markets while presenting new information about the core of private equity: secondary markets, private debt, PPP within private equity, crowdfunding, venture philanthropy, impact investing, and more. Every chapter has been updated, and new data, cases, examples, sections, and chapters illuminate elements unique to the European model. With the help of new pedagogical materials, this Second Edition provides marketable insights about valuation and deal-making not available elsewhere. Covers new regulations and legal frameworks (in Europe and the US) described by data and tax rates Features overhauled and expanded pedagogical supplements to increase the versatility of the Second Edition Focuses on Europe Includes balanced presentations throughout the book

Paradigm Shift in Management Philosophy - Bharat S. Thakkar 2019-12-31

Rapidly growing technology and globalization have put tremendous pressure on management teams. Technological developments with far reaching implications on social, economic, political, and environmental

ecosystems cannot be underemphasized. Currently, organizations are trying to be more inclusive and aware of diversity, rapid technology growth, and globalization along with remotely operating businesses for profit motivation. The delegative and individual employee-based management styles of the past have become obsolete. With globalization, virtual offices, and rapid technology growth, management challenges have become an expensive force to reckon with. In this book, the authors address the recent trends in management in global environments. The authors explore issues such as managing virtual teams, gender and management, e-commerce, biased financing, quantum computing, and disruption in the financial services industry. The book will serve as a valuable resource to researchers interested in the future management challenges facing global organizations.

Research Anthology on Big Data Analytics, Architectures, and Applications - Management Association, Information Resources
2021-09-24

Society is now completely driven by data with many industries relying on data to conduct business or basic functions within the organization. With the efficiencies that big data bring to all institutions, data is continuously being collected and analyzed. However, data sets may be too complex for traditional data-processing, and therefore, different strategies must evolve to solve the issue. The field of big data works as a valuable tool for many different industries. The *Research Anthology on Big Data Analytics, Architectures, and Applications* is a complete reference source on big data analytics that offers the latest, innovative architectures and frameworks and explores a variety of applications within various industries. Offering an international perspective, the applications discussed within this anthology feature global representation. Covering topics such as advertising curricula, driven supply chain, and smart cities, this research anthology is ideal for data scientists, data analysts, computer engineers, software engineers, technologists, government officials, managers, CEOs, professors, graduate students, researchers, and academicians.

Supply Chain Finance - Wendy Tate 2018-12-03

Supply Chain Finance is a contributed book looking at the two major perspectives of managing finance across the supply chain. The first is more short-term, focused on accounts payables and receivables. The second is a more overarching perspective, focused on working capital optimization in terms of inventory and asset management. It includes chapters from a variety of research perspectives, as well as from business and policymakers. The authors look at the benefits of the supply chain finance approach including reduction of working capital, access to more funding at lower costs, risk reduction, as well as an increase of trust, commitment, and profitability through the chain. *Supply Chain Finance* includes theory as well as practical case studies addressing advances in the area of supply chain finance. The editors and contributors look at how to design and implement supply chain finance in supply chains and examine what the future holds for this important area. Online supporting resources include self-test multiple-choice and essay questions for each chapter.

Handbook of Blockchain, Digital Finance, and Inclusion, Volume 1 - David LEE Kuo Chuen 2017-08-03

Handbook of Blockchain, Digital Finance, and Inclusion, Volume 1: Cryptocurrency, FinTech, InsurTech, and Regulation explores recent advances in digital banking and cryptocurrency, emphasizing mobile technology and evolving uses of cryptocurrencies as financial assets. Contributors go beyond summaries of standard models to describe new banking business models that will be sustainable and will likely dictate the future of finance. The volume not only emphasizes the financial opportunities made possible by digital banking, such as financial inclusion and impact investing, but it also looks at engineering theories and developments that encourage innovation. Its ability to illuminate present potential and future possibilities make it a unique contribution to the literature. Explores recent advances in digital banking and cryptocurrency, emphasizing mobile technology and evolving uses of cryptocurrencies as financial assets Explains the practical consequences of both technologies and economics to readers who want to learn about subjects related to their specialties Encompasses alternative finance,

financial inclusion, impact investing, decentralized consensus ledger and applied cryptography Provides the only advanced methodical summary of these subjects available today

Family Firms and Institutional Contexts - Giorgia Maria D'Allura

"Family firms represent over 90 per cent of businesses globally, and play a significant role in the economies of many nations. This innovative book takes an interdisciplinary, cross-national approach to the study of family firms as institutions as well as the relationship between family firms and external institutions. In doing so, it demonstrates the impact of these interactions both on the firms and institutions themselves and on the wider economic context. Featuring in-depth analysis of original research, chapters take both theoretical and empirical approaches to explore the family firm as an organization, and include several key case studies. At a micro level, the social and cultural unit of the family and its behaviour is investigated, and at a macro level, external institutional contexts are examined to explain and theorise firms' behaviours and strategies, covering areas such as innovation, competitiveness and reputation. The book provides important conceptual insights and critical empirical research, as well as ideas for future research agendas. Family Firms and Institutional Contexts will be a critical read for scholars and doctoral students in business and management, particularly those with an interest in family firms. Policymakers and practitioners in these areas will also find its insights of practical relevance"--

Fintech and Islamic Finance - Nafis Alam 2019-10-02

Financial Technology (Fintech) has revolutionized the financial world as one of the fastest-growing segments in both the technology and financial sectors. With the usage of underlying principles of Blockchain technology, Fintech is bringing the financial community together and making financial services accessible to everyone. Fintech has far-reaching implications for Islamic finance such as banking, investment, insurance (takaful) and wealth management, which are benefitting from this usage. This book provides a comprehensive review of how Fintech is shaping the Islamic finance industry through three key aspects: Digitalization, Development and Disruption. The book will provide insight

on the Shariahtech (Fintech in line with Shariah principle) and its application in the Islamic finance industry. The book also gives an overview of Blockchain and Fintech evolution and how they act as the building blocks of the digital financial landscape. Readers of the book will also get a detailed discernment on the Islamic viewpoint on cryptocurrency as well as the application of the smart contract in different Islamic financial services. The book provides students, academics and researchers with a detailed description of the Blockchain and Fintech application in Islamic finance.

Investment In Startups And Small Business Financing - Farhad Taghizadeh-hesary 2021-08-03

Successful startups and small businesses can play a significant role in economic growth and job creation. They also contribute to economic dynamism by spurring innovation and injecting competition. Startups are known to introduce new products and services that can create new value in the economy. It is notable that most startups exit within their first ten years, and most surviving young businesses do not grow but remain small. Startups and small businesses face several obstacles to their development. Accessing capital is a crucial constraint on their growth. Most startups and small businesses have difficulties getting the funds they need because of their lack of a performance track record and lack of collateral, making it difficult for lenders or investors to assess their risk. Besides, they are in the early stages of development and face a very high possibility of failure, which significantly raises financing and investment risk. Investment in Startups and Small Business Financing provides 12 thematic and case studies on new methods for bringing private investment (loans or equity) to startups and easing small businesses' access to finance (debt and capital). The contributors are senior-level policy experts and researchers from governments, think tanks, academia, and international organizations. The chapters are authored in a policy-oriented way to be understandable for the readers with a different background. This book is a precious source for the governments for adopting the right policies to develop small businesses and startups and valuable for the researchers in economics, business, and finance.

Islamic Fintech - Sara Sánchez Fernández 2021-03-29

The implementation of new technologies is expected to boost the development of Islamic Finance by increasing accessibility to banking and other financial services in Islamic communities and democratizing access to investment opportunities. At the same time, new technologies will increase financing opportunities and facilitate asset management for Sharia-compliant businesses. This collection of essays from selected experts in the field comprise some of the most topical issues on Islamic Fintech, combining a business focus with legal insights. The book takes as a point of departure the role that Islamic Fintech can play in promoting sustainability. The social vision of welfare improvement and justice is already embedded in Sharia's economic rules, which makes Islamic Finance particularly well suited to bridge the gap between sustainability and funding. Although it is not without challenges for the industry, technology will help unleash its potential. With a holistic approach to Islamic Fintech, the contributing authors address the application of new technologies to Islamic Finance, including robo-advisory, crowdfunding and digital ledger technology (both in the issuance of bitcoin and the registration of securities in tokenized form) and in certain sectors such as takaful (takaful-tech) and health (e-health). Finally, they explore the challenges posed by anti-money laundering ('AML') in the specific realm of Islamic Fintech. The book combines theoretical analysis with a practical focus, both through case studies and directly through the experiences of leading entrepreneurs. In addition, it provides insights on legal and regulatory aspects, which are key in a field that is still in its infancy and needs support from lawmakers and regulators. It is, thus, a reference for academics, legal practitioners, policymakers, entrepreneurs and the Islamic Finance community.

Marketplace Lending, Financial Analysis, and the Future of Credit

- Ioannis Akkizidis 2015-12-08

The time for financial technology innovation is now Marketplace Lending, Financial Analysis, and the Future of Credit clearly explains why financial credit institutions need to further innovate within the financial technology arena. Through this text, you access a framework

for applying innovative strategies in credit services. Provided and supported by financial institutions and entrepreneurs, the information in this engaging book encompasses printed guidance and digital ancillaries. Peer-to-peer lenders are steadily growing within the financial market. Integrating peer-to-peer lending into established credit institutions could strengthen the financial sector as a whole, and could lead to the incorporation of stronger risk and profitability management strategies. Explain (or Explore) approaches and challenges in financial analysis applied to credit risk and profitability Explore additional information provided via digital ancillaries, which will further support your understanding and application of key concepts Navigate the information organised into three subject areas: describing a new business model, knowledge integration, and proposing a new model for the Hybrid Financial Sector Understand how the rise of fintech fits into context within the current financial system Follow discussion of the current status quo and role of innovation in the financial industry, and consider the financial technology innovation landscape from the perspective of an entrepreneur Marketplace Lending, Financial Analysis, and the Future of Credit is a critical text that bridges the gap in understanding between financial technology entrepreneurs and credit institutions.

Fintech, Digital Currency and the Future of Islamic Finance - Nafis Alam 2020-11-28

The banking and financial landscape has been inundated with technology over the last decade, with FinTech, InsurTech and RegTech being just some of the new applications within finance. In the Gulf Cooperation Council (GCC), FinTech is yet to find its feet despite several digital transformation drives initiated by the regional governments in the UAE and Bahrain. In comparison to conventional finance, the use of FinTech within Islamic financial institutions (IFIs) in GCC countries is still in its very early stages. However, the potential disruption that technology may cause for the Islamic finance sector within this region cannot be underestimated. Aiming to highlight, examine and address key strategic, operational and regulatory issues facing IFIs as they make an effort to keep up with the FinTech revolution, this book explores the market

positioning, product structure and placement, delivery channels and customer requirements within the GCC market. The authors evaluate the current situation and look forward to future regulation surrounding technology and financial institutions within the GCC. Scholars and students researching Islamic finance and financial technology will find this book an insightful and valuable read, as well as those interested in international finance more generally.

Research Anthology on Blockchain Technology in Business, Healthcare, Education, and Government - Management Association, Information Resources 2020-09-30

Even though blockchain technology was originally created as a ledger system for bitcoin to operate on, using it for areas other than cryptocurrency has become increasingly popular as of late. The transparency and security provided by blockchain technology is challenging innovation in a variety of businesses and is being applied in fields that include accounting and finance, supply chain management, and education. With the ability to perform such tasks as tracking fraud and securing the distribution of medical records, this technology is key to the advancement of many industries. The Research Anthology on Blockchain Technology in Business, Healthcare, Education, and Government is a vital reference source that examines the latest scholarly material on trends, techniques, and uses of blockchain technology applications in a variety of industries, and how this technology can further transparency and security. Highlighting a range of topics such as cryptography, smart contracts, and decentralized blockchain, this multi-volume book is ideally designed for academics, researchers, industry leaders, managers, healthcare professionals, IT consultants, engineers, programmers, practitioners, government officials, policymakers, and students.

Statistical Coverage of Trade Finance - Fintechs and Supply Chain Financing - Cornelia Lotte van Wersch 2019-07-31

Trade finance is the backbone of international trade for entities ranging from a small businesses to multi-national corporations. An estimated 80 percent of world trade relies on this form of finance (WTO, 2017).

Despite its systemic importance and rapid growth, data availability is only partial. During the 2008 financial crisis, policy makers, notably the G20 recognized that the absence of comprehensive trade finance data posed a significant hurdle for policy-makers to make informed, timely decisions. This paper proposes a stand-alone dataset to reflect the scope, dynamic and recent innovations of the trade finance market to support macroeconomic policy analysis.

Finance for SMEs: European Regulation and Capital Markets Union - Patrizio Messina 2019-06-19

With the European Commission's announcement of the Capital Markets Union in 2016, a major step was at last taken to provide for the special needs of small and medium enterprises (SMEs). This book presents the first in-depth legal analysis of the challenges that SMEs have to face when managing their balance sheets and trying to attract investors, what alternative financing tools are most effective and how recent legislation reaches fair and convenient conditions for SMEs. The analysis focuses specifically on the Capital Markets Union structure and on other European initiatives that support and enhance SMEs' raising money on capital markets in order to better diversify their investments and plan a growth and development strategy. An updated description of the European framework is provided, together with references to relevant national systems. Issues and topics covered include the following: need for long-lasting access to funds; securitization for SMEs; SME Z-score; crowdfunding; and peer-to-peer, minibond and accounts receivables financing. Case study analyses furnish a deep understanding of the financial structures and their main features. Appendices include English texts of the main European Union (EU) legal documents pertaining to SMEs. For SMEs discouraged by over-regulation designed for larger businesses, and who find themselves in difficulties when they have to face the required process, this book will prove to be of immeasurable practical value. This book represents one of the first publications on SMEs and finance and contains data and information resulting from a deep and well-focused research on the topic. The added value of this study will allow the academics to understand the main issues related to

this topic and will provide for a steady basis for further research and analysis with regards to law and economics for SMEs. Furthermore, it will be also warmly welcomed by practitioners in the area of SME financing and will be useful to support them in the selection of the most appropriate tools for their clients. Banks and interested EU officials will also value its clear and straightforward approach to the subject.

OECD Studies on SMEs and Entrepreneurship Strengthening SMEs and Entrepreneurship for Productivity and Inclusive Growth OECD 2018 Ministerial Conference on SMEs - OECD 2019-07-24

SMEs that grow have a considerable positive impact on employment creation, innovation, productivity growth and competitiveness. Digital technologies and global value chains offer new opportunities for SMEs to participate in the global economy, innovate and strengthen productivity. Yet SMEs are lagging behind in the digital transition and are disproportionately affected by market failures, trade barriers, policy inefficiencies and the quality of institutions. A cross-cutting approach to SME policy can enhance SME innovation and scale-up, as well as their contributions to inclusive growth. This includes a business environment conducive to risk-taking and experimentation by entrepreneurs, as well as access to entrepreneurship competencies, management and workforce skills, technology, innovation, and networks.

The Internationalization of High-Tech Firms - Nelly Daszkiewicz 2019-06-05

This book is the outcome of the research project “Internationalization Patterns of Small and Medium-Sized Enterprises Operating in High-Tech Industries”, funded by the National Science Centre (NCN) of Poland. It presents updated knowledge on the internationalization patterns of high-tech firms, with particular insights into their main characteristics such as innovations and research and development. The theoretical framework of the book is built on a literature review and the survey of existing research. In turn, the results of the research project which gave rise to the book are presented, highlighting the internationalization path of firms operating in the high-tech and medium-high-tech sectors.

Big Data Analytics in HIV/AIDS Research - Al Mazari, Ali 2018-04-27

With the advent of new technologies in big data science, the study of medical problems has made significant progress. Connecting medical studies and computational methods is crucial for the advancement of the medical industry. Big Data Analytics in HIV/AIDS Research provides emerging research on the development and implementation of computational techniques in big data analysis for biological and medical practices. While highlighting topics such as deep learning, management software, and molecular modeling, this publication explores the various applications of data analysis in clinical decision making. This book is a vital resource for medical practitioners, nurses, scientists, researchers, and students seeking current research on the connections between data analytics in the field of medicine.

The Economics of Crowdfunding - Douglas Cumming 2018-01-30

This book focuses on various types of crowdfunding and the lessons learned from academic research. Crowdfunding, a new and important source of financing for entrepreneurs, fills a funding gap that was traditionally difficult to close. Chapters from expert contributors define and carefully evaluate the various market segments: donation-based and reward-based crowdfunding, crowdfunding and crowdlending. They further provide an assessment of startups, market structure, as well as backers and investors for each segment. Attention is given to the theoretical and empirical findings from the recent economics and finance literature. Furthermore, the authors evaluate relevant regulatory efforts in several jurisdictions. This book will appeal to finance, entrepreneurship and legal scholars as well as entrepreneurs and platform operators.

The PAYTECH Book - Susanne Chishti 2020-02-18

The only globally-crowdsourced book on the future of payments (“PayTech”), offering comprehensive understanding of a rapidly evolving industry at the centre of global commerce The movement of money between individuals, organisations and governments is crucial to the world economy. The payments industry has undergone immense transformation - new regulations, technologies and consumer demands have prompted significant changes to the tools, products and use cases

in payments, as well as presented lucrative opportunities for entrepreneurs and FinTech professionals. As payment technologies become faster and more efficient, companies and investors are increasingly favouring PayTech innovation due to better customer experience, increased revenues and manageable risks. The PAYTECH Book brings together a diverse collection of industry experts to provide entrepreneurs, financial services professionals and investors with the answers they need to capitalise on the highly profitable PayTech market. Written by leaders in the global FinTech and payment sectors, this informative volume explains key industry developments and presents valuable first-hand insights from prominent industry practitioners. Contributors include advisors and consultants to the payments and financial services industry, entrepreneurs and business owners utilising cutting-edge PayTech capabilities, academic researchers exploring the social-political-economic impact of PayTech and many others. Detailed chapters cover essential topics such as cybersecurity, regulation and compliance, wholesale payments and how payment systems currently work and how PayTech can improve them. This book: Defines PayTech and identifies its key players Discusses how PayTech can transform developed markets and accelerate growth in emerging economies Describes how PayTech fits into the larger FinTech ecosystem Explores the future of PayTech and its potential as an agent of social change and financial inclusion Provides diverse perspectives on investment in PayTech and what consolidation and expansion will look like

The PAYTECH Book: The Payment Technology Handbook for Investors, Entrepreneurs and FinTech Visionaries is an indispensable source of information for FinTech investors and entrepreneurs, managers from payments companies and financial services firms and executives responsible for payments in government, corporations, public sector organisations, retailers and users of payments.

Strategic Optimization of Medium-Sized Enterprises in the Global Market - Vemi?, Milan 2018-07-13
To maintain a competitive edge against other businesses, companies must ensure the most effective strategies and procedures are in place.

This is particularly critical in smaller business environments with fewer resources. **Strategic Optimization of Medium-Sized Enterprises in the Global Market** is a critical scholarly resource that highlights the optimization of management functions, such as working capital and marketing, and how to implement sustainable business management practices in the global world market. Featuring coverage on a broad range of topics such as social entrepreneurship, marketing optimization, and globalization, this book is geared towards business managers, medium-sized enterprises, policy makers, business professionals, and upper-level students seeking current research on the performances of medium-sized enterprises across the world and their broader supply chain.

Influence of FinTech on Management Transformation - Sghari, Amira 2020-11-27

Digital financial services are starting to become increasingly popular with consumers, thereby fostering a favorable climate for digital entrepreneurship: mobile payment, Blockchain, etc. Research trying to understand and explain this phenomenon focuses on FinTech. Some scholars regard "FinTech" as financial innovations that upset the market while others view them as startups, based on financial innovations, that have changed the ecosystem. There are many open-ended questions about FinTech's business models, how it relates to blockchain, and whether this is a collaborative relationship between traditional financial players or a competitive relationship. Noting the lack of research work on these themes, this book attempts to shed light on this area to bridge the gap between the discourse of practitioners and the literature.

Influence of FinTech on Management Transformation is an innovative reference book that defines FinTech and its ecosystem as well as concepts in relation to management transformations caused by FinTech and shares new theoretical and empirical frameworks, useful experiences, and best practices to deal with new technological changes. The chapters are divided into three interrelated sections: "Insights From the Blockchain Technology"; "Managerial and Cultural Transformations in the Era of FinTech"; and "Empirical Experiences and Applications."

This book is a valuable reference tool for financial planners/advisors, managers, accountants, financial analysts, compliance experts, practitioners, researchers, academicians, and students interested in the influence of FinTech on management transformation.

FinTech and RegTech in a Nutshell, and the Future in a Sandbox - Douglas W. Arner 2017-07-31

The 2008 global financial crisis represented a pivotal moment that separated prior phases of the development of financial technology (FinTech) and regulatory technology (RegTech) from the current paradigm. Today, FinTech has entered a phase of rapid development marked by the proliferation of startups and other new entrants, such as IT and ecommerce firms that have fragmented the financial services market. This new era presents fresh challenges for regulators and highlights why the evolution of FinTech necessitates a parallel development of RegTech. In particular, regulators must develop a robust new framework that promotes innovation and market confidence, aided by the use of regulatory "sandboxes." Certain RegTech developments today are highlighting the path toward another paradigm shift, which will be marked by a reconceptualization of the nature of financial regulation.

The Future of FinTech - Bernardo Nicoletti 2017-03-02

This book provides an introduction to the state of the art in financial technology (FinTech) and the current applications of FinTech in digital banking. It is a comprehensive guide to the various technologies, products, processes, and business models integral to the FinTech environment. Covering key definitions and characteristics, models and best practice, as well as presenting relevant case studies related to FinTech and e-Business, this book helps build a theoretical framework for future discussion.

Financial Technology and Disruptive Innovation in ASEAN - Anshari, Muhammad 2019-07-05

The emergence of financial technology (FinTech)-related products is causing major disruptions in financial services that enable financial solutions and innovative business models resulting in the fusion of

finance and smart mobile technology. As ASEAN is undergoing a paradigm shift from government-to-government (G2G) to community-to-community (C2C) relationships with the emphasis on integration and collaboration, the adoption of FinTech and its possible future directions needs to be studied further. Financial Technology and Disruptive Innovation in ASEAN provides an assortment of innovative research that explores the recent FinTech initiative in ASEAN with respect to its process, strategies, challenges, and outcomes and highlights new business models, products, and services that affect financial markets and institutions and the provision of financial services. While highlighting topics including blockchain technology, cloud computing, and mobile banking, this book is ideally designed for business executives, managers, entrepreneurs, financial and banking practitioners, policymakers, academicians, students, professionals, and researchers.

Fintech - Moosa, Imad A. 2022-08-12

This incisive book presents a critical evaluation of fintech, the use of technology to provide financial services. While fintech has been hailed as a game changer and a disruptor, Imad Moosa illustrates critical similarities between the present popularity of fintech and the dot-com hype of the early 2000s.

Organizations and Performance in a Complex World - Ramona Orăștean 2020-12-14

This volume highlights current research and developments on organizations and (their) performance against the background of ubiquitous complexity. It investigates some of the challenges and trends dominating the complex world of nowadays and the ways organizations are dealing with them in their continuous search for performance. The papers in the volume cover a series of hot and/or emerging topics (i.e. sustainable development, corporate social responsibility, green marketing, digital revolution, social media, global trade, intangible assets, economic intelligence and innovation). Built on an interdisciplinary perspective and a multi-level approach—global (trade, power, sustainable development), regional (EU, BRICS), national (country-based systems, cultures, policies, practices), industry (airlines,

pharma, luxury, retailing, banking, tourism), local (communities, destinations), and organization (entrepreneurship, MNEs, public organizations: national and local)—the volume uniquely addresses issues of high interest for researchers, practitioners and policymakers.

Future And Fintech, The: Abcdi And Beyond - Jun Xu 2022-05-05

The Future and FinTech examines the fundamental financial technologies and its growing impact on the Banking, Financial Services and Insurance (BFSI) sectors. With global investment amounting to more than \$100 billion in 2020, the proliferation of FinTech has underpinned the direction payments, loans, wealth management, insurance, and cryptocurrencies are heading. This book presents FinTech from an industrial perspective in the context of architecture and its basic building blocks, e.g., Artificial Intelligence (AI), Blockchain, Cloud, Big Data,

Internet of Things (IoT), and its connections to real-life applications at work. It provides a detailed guidance on how FinTech digitalizes business operations, improves productivity and efficiency, and optimizes resource management with the help of some new concepts, such as AIOps, MLOps and DevSecOps. Readers will also discover how FinTech Innovations connect BFSI to the rest of the world with growing interests in Open Banking, Banking-as-a-Service (BaaS) and FinTech-as-a-Service (FaaS). To help readers understand how FinTech has unlocked numerous opportunities for tapping into the massive substantial group of customers, this book illustrates the massive changes already underway and provides insights into changes yet to come through practical examples and applications with illustrative figures and summary tables, making this book a handy quick reference for all things of FinTech. Related Link(s)