

Handbook Of Blockchain Digital Finance And Inclusion

Cryptocurrency market has been growing fast since its emergence in recent years. Moreover, digital finance has forged the convergence of profit motives with social objectives creating a class of large FinTech companies. In addition, the underlying technology innovation may be applied to a wide range of industries, not limited to financial sector. Yet, few researches have been done to study these phenomena. Hence, it is the task of this book to shed light on the introduction and trends in FinTech, blockchain and token sales. Richly illustrated with original lecture slides taught by the authors, Inclusive FinTech: Blockchain, Cryptocurrency and ICO hopes to dispel the many misconceptions about blockchain and cryptocurrencies (especially bitcoin, Initial Crypto-Token Offering or ICO), as well as the idea that businesses can be sustainable without a social dimension going forward. With comprehensive coverage given to the FinTech scene in Asia, it is targeted at those who are searching for business opportunities. Most important of all, this book seeks to change the mindset of a whole new generation that is familiar with digital economy and yearns for a more just and equitable world.

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

Blockchain has become attractive to companies and governments because it promises to solve the age-old problem of mutability in transactions - that is, it makes falsification and recalculation impossible once a transaction has been committed to the technology. However, the perceived complexity of implementing Blockchain calls for an in-depth overview of its key features and functionalities, specifically in a legal context. The systematic and comprehensive approach set forth in this indispensable book, including coverage of existing relevant law in various jurisdictions and practical guidance on how to tackle legal issues raised by the use of Blockchain, ensures a one-stop-shop reference book for anyone considering Blockchain-based solutions or rendering advice with respect to them. Within a clear structure by fields of law allowing for a systematic approach, each contributor - all of them are practitioners experienced with Blockchain projects within their respective areas of expertise - elucidates the implications

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of Blockchain technology and related legal issues under such headings as the following: technical explanation of Blockchain technology; contract law; regulatory issues and existing regulation in a variety of jurisdictions; data protection and privacy; capital markets; information security; patents and other intellectual property considerations; and antitrust law. Keeping the legal questions and concepts sufficiently generic so that lawyers can benefit from the handbook irrespective of their jurisdiction and legal background, the authors cover such specific characteristics of Blockchain implementation as so-called smart contracts, tokenization, distributed ledger technology, digital securities, recognition of code as law, data privacy challenges and Blockchain joint ventures. Because Blockchain is a relatively new technology still in process and raises a multitude of legal questions, this well-balanced introduction - at a depth that allows non-IT experts to understand the groundwork for legal assessments - provides a solid basis for organizations and their legal advisors in identifying and resolving Blockchain-related issues. Legal practitioners, in-house lawyers, IT professionals and advisors, consultancy firms, Blockchain associations and legal scholars will welcome this highly informative and practical book.

The definitive compendium for the Insurance Digital Revolution From slow beginnings in 2014, InsurTech has captured US\$7billion in investment since 2010 — a 10% annual compound growth rate is predicted until at least 2020. Three in four insurance companies believe some part of their business is at risk of disruption and understanding the trends, drivers and emerging technologies behind Insurance's Digital Revolution is a business-critical priority for all growth-minded firms. The InsurTech Book offers essential updates, critical thinking and actionable insight — globally — from start-ups, incumbents, investors, tech companies, advisors and other partners in this evolving ecosystem, in one volume. For some, Insurance is either facing an existential threat; for others, it is a sector on the brink of transforming itself. Either way, business models, value chains, customer understanding and engagement, organisational structures and even what Insurance is for, is never going to be the same. Be informed, be part of it. Learn from diverse experiences, mindsets and applications of technologies Discover new ways of defining and grasping growth opportunities Get the inside track from innovators, disruptors and incumbents Be updated on the evolution of InsurTech, why it is happening and how it will evolve Explore visions of the future of Insurance to help shape yours The InsurTech Book is your indispensable guide to a sector in transformation.

With advancing technologies like distributed ledgers, smart contracts, and digital payment platforms, financial services must be innovative in order to remain relevant in the modern era. The adoption of financial technology affects the whole Islamic financial industry as well as the economic stability of a globalized world. There is a need for research that seeks to understand financial technology and the regulatory technology necessary to ensure financial security and stability. Impact of Financial Technology (FinTech) on Islamic Finance and Financial Stability is an essential publication that examines both the theory and application of newly-available financial services and discusses the impact of FinTech on the Islamic financial service industry. Featuring research on topics such as cryptocurrency, peer-to-peer transferring, and digital wallets, this book is ideally designed for researchers, bank managers, economists, analysts, market professionals, managers, executives, computer scientists, business

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practitioners, academicians, and students seeking coverage on how the latest in artificial intelligence, machine learning, and blockchain technology will redesign Islamic finance.

Handbook of Digital Finance and Financial Inclusion: Cryptocurrency, FinTech, InsurTech, Regulation, ChinaTech, Mobile Security, and Distributed Ledger 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 likely to dictate the future of finance. The book not only emphasizes the financial opportunities made possible by digital banking, such as financial inclusion and impact investing, but 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. A companion Volume Two of The Handbook of Digital Banking and Financial Inclusion: ChinaTech, Mobile Security, Distributed Ledger, and Blockchain emphasizes technological developments that introduce the future of finance. Descriptions of recent innovations lay the foundations for explorations of feasible solutions for banks and startups to grow. The combination of studies on blockchain technologies and applications, regional financial inclusion movements, advances in Chinese finance, and security issues delivers a grand perspective on both changing industries and lifestyles. Written for students and practitioners, it helps lead the way to future possibilities. 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

Blockchain is a digital, decentralized technology that is continually growing and making quite a mark in digital marketing. Blockchain has brought a drastic change to technology in the last few years, and it is referred to as distributed ledger technology (DLT), which makes the historical backdrop of any computerized resource unalterable and straightforward using decentralization and cryptographic hashing. Blockchain is transforming digital marketing by removing companies' abilities to pull data from customers without also offering to reimburse them for its value. Marketers can leverage the technology's positive attributes that customers are searching for in today's digital landscape, both in transparency and data protection. In terms of digital marketing, blockchain is one of the most important topics for its applications in the marketing field. Blockchain Technology and Applications for Digital Marketing provides insights on blockchain technology and its applications in digital marketing. This book grants a comprehensive understanding of how this technology is functioning within modern marketing and how it can influence the future of the digital marketing industry. The chapters cover the applications of blockchain, benefits and challenges, disruptive innovations in digital marketing, privacy and security concerns, and the recent trends of blockchain in digital marketing. It is ideally intended for marketers, advertisers, brand managers, executives, managers, IT specialists and consultants, researchers, businesses, practitioners, stakeholders, academicians, and students interested in blockchain technology and its role in digital marketing. Want To Learn Everything About the game-changer for the world of finance ? Learn how you can benefit from Blockchain Now.

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This is an excellent book for beginners to understand the Business potentials of Blockchain ! Blockchain is a way of revolutionizing business transactions. It was developed in conjunction with Bitcoin technology but can be applied just about everywhere and has enormous implications for education and the future of finance. Blockchain, however, is more basic than just a tool for finance. Therein lies its incredible potential. At the most basic level a ledger. It is a digital ledger of transactions, one that is accessible to the public and keeps track of transactions anonymously . This awesome book covers: What is Blockchain? The History of Blockchain The Advantages and Disadvantages of Blockchain Technology What Can Blockchains Enable? Examples of Public and Private Blockchain Concepts The Mechanics of Blockchain Legal impacts of the Blockchain technology And more...

"This book provides broad research and applied coverage of subjects relating to the social impact of e-payment and blockchain in various industries and countries establishing a forum for the exchange of research ideas and practices,"-- Financial institutions are tasked with keeping businesses of all sizes financially sound while also providing accessible banking options to everyday individuals. Fintech, or financial technology, is an emerging disruptive technology in financial transaction that will change banking behavior for stakeholders and enable better traceability of funds against specific assets. FinTech as a Disruptive Technology for Financial Institutions is an essential reference source that discusses applications of FinTech in financial institutions in small, medium, and large businesses and through cultural and religious filters. Featuring research on topics such as machine learning, market development, crypto-currency, financial security, blockchain, and financial technology, this book is ideally designed for bankers, business managers, economists, computer scientists, academicians, researchers, financial professionals, and students.

Written by prominent thought leaders in the global fintech space, The AI Book aggregates diverse expertise into a single, informative volume and explains what artificial intelligence really means and how it can be used across financial services today. Key industry developments are explained in detail, and critical insights from cutting-edge practitioners offer first-hand information and lessons learned. Coverage includes: · Understanding the AI Portfolio: from machine learning to chatbots, to natural language processing (NLP); a deep dive into the Machine Intelligence Landscape; essentials on core technologies, rethinking enterprise, rethinking industries, rethinking humans; quantum computing and next-generation AI · AI experimentation and embedded usage, and the change in business model, value proposition, organisation, customer and co-worker experiences in today's Financial Services Industry · The future state of financial services and capital markets – what's next for the real-world implementation of AITech? · The innovating customer – users are not waiting for the financial services industry to work out how AI can re-shape their sector, profitability and competitiveness · Boardroom issues created and magnified by AI trends, including conduct, regulation & oversight in an algo-driven world, cybersecurity, diversity & inclusion, data privacy, the 'unbundled corporation' & the future of work, social responsibility,

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sustainability, and the new leadership imperatives · Ethical considerations of deploying AI solutions and why explainable AI is so important

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 fFintech 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.

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.

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

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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.

This key textbook examines the financial growth and success of digital assets in the contemporary economy. As digital assets and other blockchain applications mature, and regulatory authorities work hard to keep pace, three leading attorneys in the field invite students to consider the legal frameworks pertinent to regulating this new method of exchange. In this, the first textbook of its kind, the authors explore the growth of smart contracts, the application of securities laws to token sales, the regulation of virtual currency businesses, the taxation of digital assets and the intersection of digital assets and criminal law.

FinTech, an abbreviated term for financial technology, is a digital revolution changing the way banking and financial services are being used both by individuals and businesses. As these changes continue to take place, the financial industry is focused on technological innovation and feeding into this digital revolution to better serve consumers who are looking for easier ways to invest, transfer money, use banking services, and more. FinTech is increasing accessibility to financial services, automating these services, expanding financial options, and enabling online payments and banking. While the benefits are being continually seen and this technology is becoming more widely accepted, there are still challenges facing the technology that include security concerns. To understand FinTech and its role in society, both the benefits and challenges must be reviewed and discussed for a holistic view on the digital innovations changing the face of the financial industry. The Research Anthology on Concepts, Applications, and Challenges of FinTech covers the latest technologies in FinTech with a comprehensive view of the impact on the industry, where these technologies are implemented, how they are improving financial services, and the security applications and challenges being faced. The chapters cover the options FinTech has unlocked, such as mobile banking and virtual transactions, while also focusing

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on the workings of the technology itself and security applications, such as blockchain and cryptocurrency. This book is a valuable reference tool for accountants, bankers, financial planners, financial analysts, business managers, economists, computer scientists, academicians, researchers, financial professionals, and students.

Bitcoin, blockchain, and cryptocurrencies burst onto the world stage in 2008, when the online posting of a pseudonymous white paper provided a vision of a new way to transfer value over the internet. In the decade-plus since, the cryptoasset market has gone through all the classic phases of a disruptive technology: massive bull markets and crushing pullbacks, periods of euphoria and moments of despair, FOMO (fear of missing out), fear, and everything in between. As the cryptomarket enters its second decade, one thing is clear: Crypto is not going away. Cryptoasset markets are rallying toward new all-time highs, and many of the world's largest investors and financial institutions are getting involved. Investors looking into crypto, however, face significant challenges. The quality of information is poor. Theories about the drivers of cryptoasset valuations are untested and often poorly designed, and they are rarely—if ever—published in peer-reviewed journals. Due diligence efforts from leading consultants are in their infancy, and few people have carefully thought through the role (if any) that cryptoassets should have in a professionally managed portfolio. More fundamentally, few people even understand what crypto really is or why it might matter. Is it an alternative currency? A technology? A venture capital investment? A specious bubble? The goal of this document is to provide the inquisitive investor with a clear-eyed guide to crypto and blockchain: what they are, what they are not, and where they might go from here.

The Regulatory Technology Handbook The transformational potential of RegTech has been confirmed in recent years with US\$1.2 billion invested in start-ups (2017) and an expected additional spending of US\$100 billion by 2020. Regulatory technology will not only provide efficiency gains for compliance and reporting functions, it will radically change market structure and supervision. This book, the first of its kind, is providing a comprehensive and invaluable source of information aimed at corporates, regulators, compliance professionals, start-ups and policy makers. The REGTECH Book brings into a single volume the curated industry expertise delivered by subject matter experts. It serves as a single reference point to understand the RegTech eco-system and its impact on the industry. Readers will learn foundational notions such as:

- The economic impact of digitization and datafication of regulation
- How new technologies (Artificial Intelligence, Blockchain) are applied to compliance
- Business use cases of RegTech for cost-reduction and new product origination
- The future regulatory landscape affecting financial institutions, technology companies and other industries

Edited by world-class academics and written by compliance professionals, regulators, entrepreneurs and business leaders, the RegTech Book represents an invaluable resource that paves the way for 21st century regulatory innovation.

This handbook will provide a comprehensive treatment of the gamut of issues and challenges that exist through the development of both cryptocurrencies and blockchain technology. This will not be confined to simply the investment potential within these new technological areas. We will examine the challenges in the regulatory, legal, taxation, accounting, modelling, ethical, macroeconomic impact and internationalization issues. Research on cryptocurrencies and blockchain technology has identified issues such as pricing abnormalities and bubble-like behavior, indicating that these new assets are highly speculative in nature, contain a growing number of legal abnormalities (such as the hacking of exchanges and broad theft of investor assets) and a growing number of significant regulatory issues. It is paramount that we investigate each of these issues in great detail to help to determine whether cryptocurrencies and blockchain technology merits

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consideration as a sustainable alternative investment asset. The handbook will be useful for specialist technical audiences such as legal, accounting and financial practices. It will also be beneficial for upper level masters and research students in economics, law, accounting, taxation, investment and portfolio management.

The Routledge Handbook of FinTech offers comprehensive coverage of the opportunities, challenges and future trends of financial technology. This handbook is a unique and in-depth reference work. It is organised in six thematic parts. The first part outlines the development, funding, and the future trends. The second focuses on blockchain technology applications and various aspects of cryptocurrencies. The next covers FinTech in banking. A significant element of FinTech, mobile payments and online lending, is included in the fourth part. The fifth continues with several chapters covering other financial services, while the last discusses ethics and regulatory issues. These six parts represent the most significant and overarching themes of FinTech innovations. This handbook will appeal to students, established researchers seeking a single repository on the subject, as well as policy makers and market professionals seeking convenient access to a one-stop guide.

Handbook of Blockchain, Digital Finance, and Inclusion, Volume 2: ChinaTech, Mobile Security, and Distributed Ledger emphasizes technological developments that introduce the future of finance. Descriptions of recent innovations lay the foundations for explorations of feasible solutions for banks and startups to grow. The combination of studies on blockchain technologies and applications, regional financial inclusion movements, advances in Chinese finance, and security issues delivers a grand perspective on both changing industries and lifestyles. Written for students and practitioners, it helps lead the way to future possibilities. 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

Get a handle on disruption, innovation and opportunity in investment technology The digital evolution is enabling the creation of sophisticated software solutions that make money management more accessible, affordable and eponymous. Full automation is attractive to investors at an early stage of wealth accumulation, but hybrid models are of interest to investors who control larger amounts of wealth, particularly those who have enough wealth to be able to efficiently diversify their holdings. Investors can now outperform their benchmarks more easily using the latest tech tools. The WEALTHTECH Book is the only comprehensive guide of its kind to the disruption, innovation and opportunity in technology in the investment management sector. It is an invaluable source of information for entrepreneurs, innovators, investors, insurers, analysts and consultants working in or interested in investing in this space. • Explains how the wealth management sector is being affected by competition from low-cost robo-advisors • Explores technology and start-up company disruption and how to delight customers while managing their assets • Explains how to achieve better returns using the latest fintech innovation • Includes inspirational success stories and new business models • Details overall market dynamics The WealthTech Book is essential reading for investment and fund managers, asset allocators, family offices, hedge, venture capital and private equity funds and entrepreneurs and start-ups.

Handbook of Research on Blockchain Technology presents the latest information on the adaptation and implementation of Blockchain technologies in real world business, scientific, healthcare and biomedical applications. The book's editors present the rapid advancements in existing business models by applying Blockchain techniques. Novel architectural solutions in the deployment of Blockchain comprise the core aspects of this book. Several use cases with IoT, biomedical engineering, and smart cities are also incorporated. As Blockchain is a relatively

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new technology that exploits decentralized networks and is used in many sectors for reliable, cost-effective and rapid business transactions, this book is a welcomed addition on existing knowledge. Financial services, retail, insurance, logistics, supply chain, public sectors and biomedical industries are now investing in Blockchain research and technologies for their business growth. Blockchain prevents double spending in financial transactions without the need of a trusted authority or central server. It is a decentralized ledger platform that facilitates verifiable transactions between parties in a secure and smart way. Presents the evolution of blockchain, from fundamental theories, to present forms Explains the concepts of blockchain related to cloud/edge computing, smart healthcare, smart cities and Internet of Things (IoT) Provides complete coverage of the various tools, platforms and techniques used in blockchain Explores smart contract tools and consensus algorithms Covers a variety of applications with real world case studies in areas such as biomedical engineering, supply chain management, and tracking of goods and delivery

Financial services technology and its effect on the field of finance and banking has been of major importance within the last few years. The spread of these so-called disruptive technologies, including Blockchain, has radically changed financial markets and transformed the operation of the industry as a whole. This is the first multidisciplinary handbook of FinTech and Blockchain covering finance, economics, and legal aspects globally. With comprehensive coverage of the current landscape of financial technology alongside a forward-looking approach, the chapters are devoted to the spread of structured finance, ICT, distributed ledger technology (DLT), cybersecurity, data protection, artificial intelligence, and cryptocurrencies. Given an unprecedented 2020, the contributions also address the consequences of the current emergency, and the pandemic stroke, which is revolutionizing social and economic paradigms and heavily affecting Fintech, Blockchain, and the banking sector as well, and would be of particular interest to finance academics and researchers alongside banking and financial services professionals.

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. This handbook provides the first comprehensive overview of the fast-evolving alternative finance space and makes a timely and in-depth contribution to the literature in this area. Bringing together expert contributions in the field from both practitioners and academics, in one of the most dynamic parts of the financial sector, it provides a solid reference for this exciting discipline. Divided into six parts, Section 1 presents a high-level overview of the technologically-enabled finance space. It also offers a historical perspective on technological finance models and

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outlines different business models. Section 2 analyses digital currencies including guides to bitcoins, other cryptocurrencies, and blockchains. Section 3 addresses alternative payment systems such as digital money and asset tokenization. Section 4 deals with crowdfunding models from both a theoretical perspective and from a regulatory perspective. Section 5 discusses data-driven business models and includes a discussion of neural networks and deep learning. Finally, Section 6 discusses welfare implications of the technological finance revolution. This collection highlights the most current developments to date and the state-of-the-art in alternative finance, while also indicating areas of further potential. Acting as a roadmap for future research in this innovative and promising area of finance, this handbook is a solid reference work for academics and students whilst also appealing to industry practitioners, businesses and policy-makers.

The Pragmatic Guide to Driving Value and Disrupting Markets with Blockchain "Blockchain's potential to transform businesses has generated a tremendous amount of excitement across industries. However, it can be difficult for decision makers to develop a practical approach to blockchain for their specific business requirements. By identifying and clearly describing the value of blockchain for enterprises, as well as the processes required to harness blockchain to achieve business objectives, Blockchain for Business presents a startlingly concise yet comprehensive roadmap for business leaders. This book is an excellent resource for anyone looking to leverage blockchain to transform their business." — Dr. Won-Pyo Hong, President & CEO of Samsung SDS "Much has been written about blockchain in the past few years: what it is and what it is not (at various levels of detail), as well as the technology's long-term strategic value for companies, industries, and economies. However, what we've been missing is a practical, operational, 'how to' set of steps for creating, implementing, and operating a blockchain-based solution. This book aims to fill that gap. It's an invaluable tool for anyone ready to take the plunge and start taking advantage of this remarkable technology." —Irving Wladawsky-Berger, research affiliate, MIT; columnist, WSJ CIO Journal; VP Emeritus, IBM "I will never be able to adequately express how useful this book will be to my class. In addition the great chapters on cybersecurity, I loved the Integration Models, especially 'Coexistence with Systems of Record.' Legacy integration with Blockchain is a critical barrier, and you nailed it!" —Thomas Doty, JD, LL.M. - Adjunct Professor, University of New Hampshire Law Blockchain enables enterprises to reinvent processes and business models and to pursue radically disruptive applications. Blockchain for Business is a concise, accessible, and pragmatic guide to both the technology and the opportunities it creates. Authored by three experts from IBM's Enterprise Blockchain practice, it introduces industry-specific and cross-industry use cases, and reviews best-practice approaches to planning and delivering blockchain projects. With a relentless focus on real-world business outcomes, the authors reveal what blockchain can do, what it can't do yet, and where it's headed. Understand five elements that make blockchain so disruptive: transparency, immutability, security, consensus, and smart contracts Explore key use cases: cross-border payments, food and drug safety, provenance, trade finance, clinical trials, land registries, and more See how trusted blockchain networks are facilitating entirely new business models Compare blockchain types: permissioned, permissionless, private, public, federated, and hybrid Anticipate key technical, business, regulatory, and governance challenges Build blockchain financial models, investment rubrics, and risk frameworks Organize and manage teams to transform blockchain plans into reality Whether you're a senior decision maker, technical professional, customer, or investor, Blockchain for Business will help you cut through the hype and objectively assess blockchain's potential in your business. Register your product for convenient access to downloads, updates, and/or corrections as they become available.

Volume 1 of The Handbook of Digital Banking and Financial Inclusion: Cryptocurrency, FinTech, InsurTech, and Regulation explores recent advances in digital banking and cryptocurrency, emphasizing mobile technology and evolving uses of cryptocurrencies as financial assets.

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Praise for Digital Finance "Digital Finance was helpful in articulating questions the reader potentially didn't know they needed to ask. Hines explains complex terms in a way that is digestible for anyone with a basic business background. The conceptual explanations were also concise and intentional, covering just what I wanted to know to have a solid understanding of a tokenized ecosystem and why there may be advantages found in decentralized finance vs. traditional lending." —Kathryn Carlisle, Senior Managing Director, Blockchain Center for Excellence, University of Arkansas "Baxter does a terrific job explaining the revolutionary technologies that are affecting the financial industry

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and shows just how transformational those will be in the coming wave of digital finance. This book is a must for those who want a better understanding of how blockchain is going to improve the financial industry." —Jake Ryan, author, *Crypto Asset Investing in the Age of Autonomy*; CIO, Tradecraft Capital "Digital Finance provides a comprehensive review of the security token marketplace and provides a powerful vision of what to expect in the coming years as blockchain transforms finance. The chapter on DeFi points to a massive emerging market as the transaction efficiency of security tokens meets the scale and transparency of DeFi self-processing assets—the true antidote to prevent a repeat of the 2008 Global Financial Crisis. This book is perfect for the blockchain novice or expert with straightforward examples to support a thorough analysis of the rapidly evolving digital finance market." —Dan Doney, Chief Executive Officer, Securrency "Educate yourselves on the future of finance! Digital tokenization of securities is bringing in new investors and issuers, democratizing access to capital. Baxter's book is a must-read for anyone who wants to get ahead of the curve." —Spencer Dinwiddie, NBA All-Star; Founder, DREAM Fan Shares "Don't let complicated words like blockchain and tokens prevent you from learning about the future of finance. Capital markets are being transformed right before our eyes, and Baxter details exactly how that is happening on a molecular level." —Kyle Sonlin, host, *The Security Token Show*

Incorporating currencies, payment methods, and protocols that computers use to talk to each other, digital currencies are poised to grow in use and importance. *The Handbook of Digital Currency* gives readers a way to learn about subjects outside their specialties and provides authoritative background and tools for those whose primary source of information is journal articles. Taking a cross-country perspective, its comprehensive view of the field includes history, technicality, IT, finance, economics, legal, tax and regulatory environment. For those who come from different backgrounds with different questions in mind, *The Handbook of Digital Currency* is an essential starting point. Discusses all major strategies and tactics associated with digital currencies, their uses, and their regulations Presents future scenarios for the growth of digital currencies Written for regulators, crime prevention units, tax authorities, entrepreneurs, micro-financiers, micro-payment businesses, cryptography experts, software developers, venture capitalists, hedge fund managers, hardware manufacturers, credit card providers, money changers, remittance service providers, exchanges, and academics Winner of the 2015 "Outstanding Business Reference Source" by the Reference and User Services Association (RUSA)

Participants in Asian financial markets have witnessed the unprecedented growth and sophistication of their investments since the 1997 crisis. *Handbook of Asian Finance: REITs, Trading, and Fund Performance* analyzes the forces behind these growth rates. Insights into banking, fund performance, and the effects of trading technologies for practitioners to tax evasion, market manipulation, and corporate governance issues are all here, presented by expert scholars. Offering broader and deeper coverage than other handbooks, the *Handbook of Asian Finance: REITs, Trading, and Fund Performance* explains what is going on in Asia today. Presents the only micro- and market-related analysis of pan-Asian finance available today Explores the implications implicit in the expansion of sovereign funds and the growth of the hedge fund and real estate fund management industries Investigates the innovations in technology that have ushered in faster capital flow and larger trading volumes

This open access *Pivot* demonstrates how a variety of technologies act as innovation catalysts within the banking and financial services sector. Traditional banks and financial services are under increasing competition from global IT companies such as Google, Apple, Amazon and PayPal whilst facing pressure from investors to reduce costs, increase

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agility and improve customer retention. Technologies such as blockchain, cloud computing, mobile technologies, big data analytics and social media therefore have perhaps more potential in this industry and area of business than any other. This book defines a fintech ecosystem for the 21st century, providing a state-of-the-art review of current literature, suggesting avenues for new research and offering perspectives from business, technology and industry.

A practical blockchain handbook designed to take you through implementing and re-engineering banking and financial solutions and workflows using eight step-by-step projects

Key Features

- Implement various end-to-end blockchain projects and learn to enhance present-day financial solutions
- Use Ethereum, Hyperledger, and Stellar to build public and private decentralized applications
- Address complex challenges faced in the BFSI domain using different blockchain platform services

Book Description

Blockchain technology will continue to play an integral role in the banking and finance sector in the coming years. It will enable enterprises to build transparent and secure business processes. Experts estimate annual savings of up to 20 billion dollars from this technology. This book will help you build financial apps using blockchain, guiding you through enhancing popular products and services in the banking and finance sector. The book starts by explaining the essential concepts of blockchain, and the impact of blockchain technology on the BFSI sector. Next, you'll delve into re-designing existing banking processes and building new financial apps using blockchain. To accomplish this, you'll work through eight blockchain projects. By demonstrating the entire process, the book helps you understand everything from setting up the environment and building frontend portals to system integration and testing apps. You will gain hands-on experience with the Ethereum, Hyperledger Fabric, and Stellar to develop private and public decentralized apps. Finally, you'll learn how to use ancillary platforms and frameworks such as IPFS, Truffle OpenZeppelin, and MetaMask. By the end of this blockchain book, you'll have an in-depth understanding of how to leverage distributed ledgers and smart contracts for financial use cases.

What you will learn

- Design and implement blockchain solutions in a BFSI organization
- Explore common architectures and implementation models for enterprise blockchain
- Design blockchain wallets for multi-purpose applications using Ethereum
- Build secure and fast decentralized trading ecosystems with Blockchain
- Implement smart contracts to build secure process workflows in Ethereum and Hyperledger Fabric
- Use the Stellar platform to build KYC and AML-compliant remittance workflows
- Map complex business workflows and automate backend processes in a blockchain architecture

Who this book is for

This book is for blockchain and Dapps developers, or anyone looking for a guide to building innovative and highly secure solutions in the fintech domain using real-world use cases. Developers working in financial enterprises and banks, and solution architects looking to build brand new process flows using blockchain technology will also find the book useful. Experience with Solidity programming and prior knowledge of finance and trade are required to get the most out of this book.

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Financial technology is rapidly changing and shaping financial services and markets. These changes are considered making the future of finance a digital one. This Handbook analyses developments in the financial services, products and markets that are being reshaped by technologically driven changes with a view to their policy, regulatory, supervisory and other legal implications. The Handbook aims to illustrate the crucial role the law has to play in tackling the revolutionary developments in the financial sector by offering a framework of legally enforceable principles and values in which such innovations might take place without threatening the acquis of financial markets law and more generally the rule of law and basic human rights. With contributions from international leading experts, topics will include: Policy, High-level Principles, Trends and Perspectives Fintech and Lending Fintech and Payment Services Fintech, Investment and Insurance Services Fintech, Financial Inclusion and Sustainable Finance Cryptocurrencies and Cryptoassets Markets and Trading Regtech and Suptech This Handbook will be of great relevance for practitioners and students alike, and a first reference point for academics researching in the fields of banking and financial markets law.

This handbook equips academics, practitioners, and students with an understanding of the cutting-edge developments and applications of emerging blockchain technology. Covering the basic concepts while showcasing practical applications in intricate real-world situations, readers benefit from a useful balance of detailed and user-friendly coverage.

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