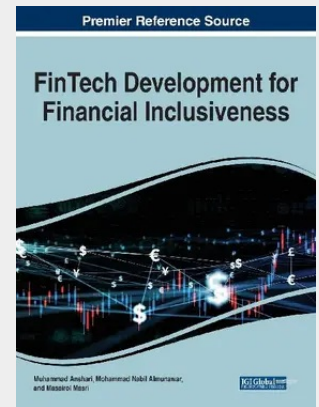


FinTech Development for Financial Inclusiveness

The Regional Comprehensive Economic Partnership (RCEP) is a free trade agreement between the Asia-Pacific nations of Australia, Brunei, Cambodia, China, Indonesia, Japan, Laos, Malaysia, Myanmar, New Zealand, the Philippines, Singapore, South Korea, Thailand, and Vietnam. The 15 member countries account for about 30% of the world's population and 30% of global GDP as of 2020, making it the biggest trade bloc in history. It is expected to eliminate about 90% of the tariffs on imports between its signatories within 20 years of coming into force, and establish common rules for e-commerce, trade, and intellectual property. The unified rules of origin will help facilitate international supply chains and reduce export costs throughout the bloc. The emergence of Financial Technology (FinTech) related products are major disruptions in financial services including in RCEP that enables financial solutions and innovative business models resulting the fusion of finance and smart mobile technology. FinTech includes five major areas which are finance and investment, operations and risk management, payments and infrastructure, data security and monetization, and customer interface. Since RCEP will strengthen economic linkages and to enhance trade and investment the book will portray and assess FinTech's adoption, challenges, and its potentials to facilitate RCEP. The book will overcome solid knowledge dissemination of FinTech's development in RCEP featuring conceptual, case studies, recent development, best practices, comparative assessment, business processes, as well as strategies and outputs in studies of FinTech from multi-domains of knowledge. Therefore, the book seeks to move beyond the theoretical areas of FinTech to comprehensively explore the recent FinTech initiative in RCEP scenarios with respect to processes, strategies, challenges, lessons learned, as well as outcomes. In addition, the book highlights in new business models, applications, processes, products, or services with an associated material effect on financial markets and institutions and the provision of financial services.

Financial technology (FinTech) and its related products are considered a major disruptive innovation in financial services, substantially elevating financial solutions and new business models. Resulting from the fusion of finance and smart mobile technology, this innovative technology requires additional investigation into its adoption, challenges, opportunities, and future directions so that we may understand and develop the technology to its full potential. FinTech Development for Financial Inclusiveness moves beyond the theoretical areas of FinTech to comprehensively explore the recent FinTech initiative scenarios with respect to processes, strategies, challenges, lessons learned, and outcomes within economic development as well as trade and investment. Covering a range of topics such as decentralized finance and global electronic commerce, it is ideal for industry professionals, business owners, consultants, practitioners, instructors, researchers, academicians, and students.



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