

Trends In Financial Services Industry(1)

L. van den Berghe,K. Verweire

Financial Services Industry United States Government Accountability Office,2017-09-15 During a hearing in 2004 on the financial services industry, congressional members and witnesses expressed concern about the industry's lack of workforce diversity, particularly in key management-level positions. Witnesses stated that financial services firms (e.g., banks and securities firms) had not made sufficient progress in recruiting and promoting minority and women candidates for management-level positions. Concerns were also raised about the ability of minority-owned businesses to raise capital (i.e., debt or equity capital). GAO was asked to provide an overview on the status of diversity in the financial services industry. This report discusses (1) what available data show regarding diversity at the management level in the financial services industry from 1993 through 2004, (2) the types of initiatives that financial firms and related organizations have taken to promote workforce diversity and the challenges involved, and (3) the ability of minority- and women-owned businesses to obtain access to capital in financial markets and initiatives financial institutions have taken to make capital available to these businesses. GAO makes no recommendations

New Era in Banking Angel Berges, Mauro F. Guillen, Juan Pedro Moreno, Emilio Ontiveros, 2016-10-21 The financial crisis that began in 2007 triggered a break with banking practices of the past. Even as the crisis occurred, a broader set of economic, geopolitical, and technological forces were already reshaping the financial industry's transition from the twentieth to the twenty-first century. While these changes in the financial and global climate have led to a major overhaul of banking regulations and increased scrutiny of banks, they have also revealed opportunities for the development of a banking sector fit for the future. *A New Era in Banking: The Landscape After the Battle* identifies the main drivers of change at the heart of this wholesale transformation of the financial services industry. It examines the complex challenge for financial institutions to de-risk business models, reconnect with customers, and approach stakeholder value creation. Untangling the severe mutations that have taken place in the banking sector, *A New Era in Banking*, contextualizes these changes within larger trends that extend beyond the confines of the financial crisis. Banks are more vulnerable than ever to the crosscurrents of economic, demographic, regulatory, and technological change. However, by discussing how banks can operate as flexible, technology-enabled information businesses, *A New Era in Banking* advocates financial practices based not only on survival, but innovation.

Current State and Future of the Financial Services Markets United States. Congress. House. Committee on Banking and Financial Services. Subcommittee on Capital Markets, Securities, and Government Sponsored Enterprises,1995

Financial Services Industry: Overall Trends in Management-Level Diversity & Diversity Initiatives, 1993-2004 ,

Powering the Digital Economy: Opportunities and Risks of Artificial Intelligence in Finance El Bachir

Boukherouaa,Mr. Ghiath Shabsigh,Khaled AlAjmi,Jose Deodoro,Aquiles Farias,Ebru S Iskender,Mr. Alin T

Mirestean,Rangachary Ravikumar,2021-10-22 This paper discusses the impact of the rapid adoption of artificial intelligence (AI) and machine learning (ML) in the financial sector. It highlights the benefits these technologies bring in terms of financial deepening and efficiency, while raising concerns about its potential in widening the digital divide between advanced and developing economies. The paper advances the discussion on the impact of this technology by distilling and categorizing the unique risks that it could pose to the integrity and stability of the financial system, policy challenges, and potential regulatory approaches. The evolving nature of this technology and its application in finance means that the full extent of its strengths and weaknesses is yet to be fully understood. Given the risk of unexpected pitfalls, countries will need to strengthen prudential oversight.

Diversity Management U.s. Government Accountability Office,2017-08-03 As the U.S. workforce has become increasingly diverse, many private- and public-sector entities recognize the importance of recruiting and retaining minorities and women for management-level positions to improve their business. The 2007-2009 financial crisis has renewed questions about commitment within the financial services industry (e.g., banking and securities) to workforce diversity. The Dodd-Frank Act required that eight federal financial agencies and the Federal Reserve Banks implement provisions to support workforce and contractor diversity. GAO was asked to review trends and practices since the beginning of the financial crisis. This report examines (1) workforce diversity in the financial services industry, the federal financial agencies, and Reserve Banks, from 2007 through 2011 and (2) efforts of the agencies and Reserve Banks to implement workforce diversity practices under the Dodd-Frank Act, including contracting. GAO analyzed federal datasets and documents and interviewed industry representatives and officials from the federal financial agencies and Reserve Banks.

Operations in Financial Services Michael Pinedo,Yuqian Xu,2017-12-21 *Operations in Financial Services* establishes a framework for this research area from an operations management perspective. The first section presents an introduction and provides an overview of the topic. The second section establishes links between the current state of the art in relevant areas of operations management and operations research and three of the more important aspects of operations in financial services - (i) financial product design and testing, (ii) process delivery design, and (iii) process delivery management. The third section focuses on the current issues that are important in the financial services operations area. These issues center primarily on mobile online banking and trading in a global environment. The fourth section discusses operational risk aspects

of financial services. The final section concludes with a discussion on research directions that may become of interest in the future.

The Banking Industry Guide: Key Insights for Investment Professionals Ryan C. Fuhrmann, 2017

Workforce Diversity in the Financial Sector Emily Cruz, Derek Houghton, 2013 As the U.S. workforce has become increasingly diverse, many private- and public-sector entities recognise the importance of recruiting and retaining minorities and women for management-level positions to improve their business. The 2007-2009 financial crisis has renewed questions about commitment within the financial services industry (eg: banking and securities) to workforce diversity. The Dodd-Frank Act required that eight federal financial agencies and the Federal Reserve Banks implement provisions to support workforce and contractor diversity. This book reviews the trends and practices implemented since the beginning of the financial crisis and examines (1) workforce diversity in the financial services industry, the federal financial agencies, and Reserve Banks from 2007 through 2011 and (2) the efforts of the agencies and Reserve Banks to implement workforce diversity practices under the Dodd-Frank Act, including contracting.

New Horizons for a Data-Driven Economy José María Cavanillas, Edward Curry, Wolfgang Wahlster, 2016-04-04 In this book readers will find technological discussions on the existing and emerging technologies across the different stages of the big data value chain. They will learn about legal aspects of big data, the social impact, and about education needs and requirements. And they will discover the business perspective and how big data technology can be exploited to deliver value within different sectors of the economy. The book is structured in four parts: Part I “The Big Data Opportunity” explores the value potential of big data with a particular focus on the European context. It also describes the legal, business and social dimensions that need to be addressed, and briefly introduces the European Commission’s BIG project. Part II “The Big Data Value Chain” details the complete big data lifecycle from a technical point of view, ranging from data acquisition, analysis, curation and storage, to data usage and exploitation. Next, Part III “Usage and Exploitation of Big Data” illustrates the value creation possibilities of big data applications in various sectors, including industry, healthcare, finance, energy, media and public services. Finally, Part IV “A Roadmap for Big Data Research” identifies and prioritizes the cross-sectorial requirements for big data research, and outlines the most urgent and challenging technological, economic, political and societal issues for big data in Europe. This compendium summarizes more than two years of work performed by a leading group of major European research centers and industries in the context of the BIG project. It brings together research findings, forecasts and estimates related to this challenging technological context that is becoming the major axis of the new digitally transformed business environment.

Banks and Fintech on Platform Economies Paolo Sironi, 2021-11-22 Discover the future of the financial services industry with this insightful new resource on Contextual and Conscious Banking In Banks and Fintech on Platform

Economies: Contextual and Conscious Banking, accomplished fintech professional and author Paolo Sironi delivers an insightful examination of how platform theory, born outside of financial services, will make its way inside banking and financial markets to radically transform the way firms do business. You'll learn why the financial services industry must master the necessary shift of focus from selling business outputs to selling client outcomes. You'll also discover how to steer the industry towards new forms of digital transformation underpinned by Contextual Banking and Conscious Banking platform strategies that will benefit stakeholders of all kinds. This important book: Describes the shift in mindset necessary to help banks strengthen and extend the reach of their Banking-as-a-Service and Banking-as-a-Platform operations. Shows how a renewed interpretation of fundamental uncertainty inspires the usage of exponential technologies to achieve architectural resilience, and open the reference theory to spring new business models centered on clients' and ecosystems' antifragility. Financial services industry can break-out from a narrow space of value-generation to reclaim top spot against bigtech contenders, enjoying greater flexibility and adaptability at lower digital costs Perfect for CEOs, business leaders, regulators, fintech entrepreneurs, wealth managers, behavioral finance researchers and professionals working at financial technology companies, Banks and Fintech on Platform Economies will also earn a place in the libraries of bankers seeking a firm grasp of the rapidly evolving outcome economy and a view about the future of the industry.

Creating the Future with All Finance and Financial Conglomerates L. van den Berghe, K. Verweire, 2013-03-09
Creating the Future with All Finance and Financial Conglomerates comprises an academic search for an understanding of all finance and financial conglomerates. It presents a strategic and economic analysis of diversification strategies and the growing interface between different types of financial firms. On the basis of a solid analysis of theoretical foundations and practical value, the book develops basic concepts of creating the future: especially solutions in managing risks and fresh ideas for the development of integrated financial services. The structure of the book is logical: starting on theoretical foundations (section 1, part A) and examining the economic value of All Finance and Financial Conglomerates (part B), leads to creating a concept for the future (part C). Case studies add additional practical value to this research. The review of the subject is completed by aspects of risk management in this sector and by political guidelines for the EU single market (section 2). The book builds further on Professor Van den Berghe's first publication, entitled Financial Conglomerates - New Rules for New Players (published by Kluwer Academic Publishers in October 1995) and broadens the scope in the direction of strategic and managerial aspects. The following five aspects underline the innovativeness of the material: The volume is not only focused on the diversification of banks via 'bancassurance', but also analyses in depth the parallel developments in the insurance market, whereby insurers and insurance intermediaries launch themselves in the direction of 'assurfinance'; The material analyses not only the cross-selling of each other's products and the blurring of the market boundaries, but also the diversification, collaboration, and integration on all other levels and functions; New conceptual tools (the financial

conglomerates control board) are developed to provide a more in-depth comparison of the many cases of this international trend; The book goes far beyond the categorisation of the mode of diversification, by looking at all managerial aspects of such a growth strategy; and The work looks at the economic and legal aspects involved as well as at the more strategic and managerial aspects. This research has been made possible thanks to the financial support of The LEVOB Foundation.

Transformation of conventional Banking. Opportunities and risks of Fintech companies in Asset Management Gleb Romanchuk, 2019-05-03 Master's Thesis from the year 2019 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, grade: 1,3, Berlin School of Economics and Law, language: English, abstract: The purpose of this work was to find out whether Fintechs are able to compete with Banks in the field of Asset Management. Companies providing Robo Advisory services are considered to be the banks of the future. Several interviews with companies working in this field have been conducted to investigate if the algorithms are prepared for the next financial crash. This work contains 7 chapters, starting with the motivation and research question. Secondly, the general situation on the market will be described, including the changes of customer behavior. This serves the purpose to give an understanding about the current market conditions. Thirdly, the banking sector will be described, considering definitions and regulations. In this work the focus will be on the German market, therefore, consumer behavior and details about the German retail banking industry are relevant. Subsequently, chapter 4 deals with asset management and the new trends in the industry. Chapter 5 describes the development of the fintech industry. Definitions and regulations of the fintech companies are part of this chapter. In chapter 6 the scientific investigation will be conducted and presented. The results will show how stable the new technologies are, in order to give an outlook for the future in the next chapter. Prospects for the future of retail banking and especially asset management will be mentioned in chapter 7. General current trends and forecasts are also part of this chapter. Since only limited literature is available about the fintech industry and especially robo advisory, the investigation part includes a qualitative approach with interviews that have been conducted with qualified specialists that work or research in the robo advisory industry. The question of whether and how the robo advisors will survive the next financial crisis, is topic of the interviews. There has been no financial crisis that might have caused unforeseen problems for the systems, ever since the creation of robo advisory. Thus, it is unknown how those technologies will react to chaotic market situations. The idea was to ask companies to what extent they are prepared for a financial crisis. The findings of this investigation will deal with the possible future outline of those fintechs providing algorithm-based asset management. The question about the security framework has been answered with a view to examining the future development of the robo advisory industry.

The Financial Services Revolution Catherine England, Thomas F. Huertas, 2012-12-06 In Chapter 5, William Shughart also considers the part that politics played in banking legislation during the 1930s, but he looks at the banking legislation passed in the United States. Shughart draws particular attention to the provisions in the Banking Act of 1933 that required the

separation of commercial and investment banking activities. Applying a public choice analysis, Shughart asks who gained from the provisions, and he concludes that the commercial banking industry, the investment banking industry, and the U. S. Treasury Department can all be said to have benefited in the years immediately following the passage of the act. Richard Timberlake, in his comment, extends Shughart's analysis to show how the federal government manipulated the monetary policy of the 1930s for its own benefit. The history of the regulation of the savings and loan industry is the subject of Chapter 6. James Barth and Martin Regalia examine the way in which regulation of the industry has evolved since the first savings and loan was established in the 1830s. They conclude that the stated purpose of regulation appears to have changed, even while the regulations themselves often have not. Barth and Regalia provide some important insights into the contribution of thrift regulation to the current problems facing the industry as well as some suggestions about the direction reform should and should not take.

Financial Services in the Digital Age Paul Gosling, 1996 In clear, jargon-free terms, financial journalist, Paul Gosling explains the latest digital technology for the financial sector and predicts future trends. He questions whether the major retail banks will survive or will be forced to add so many new services and products that old-fashioned banking becomes just one part of their operation. He looks at current trends like home banking, the use of shopping center kiosks, banking and trading on the internet, as well as the digital revolution's impact on insurance and risk assessment. Then he explores such factors as security, artificial intelligence and globalization on financial services of the future. An indispensable reference work for every decision-maker and prospective employee in the financial services industry.

Artificial Intelligence in Banking Introbooks, 2020-04-07 In these highly competitive times and with so many technological advancements, it is impossible for any industry to remain isolated and untouched by innovations. In this era of digital economy, the banking sector cannot exist and operate without the various digital tools offered by the ever new innovations happening in the field of Artificial Intelligence (AI) and its sub-set technologies. New technologies have enabled incredible progression in the finance industry. Artificial Intelligence (AI) and Machine Learning (ML) have provided the investors and customers with more innovative tools, new types of financial products and a new potential for growth. According to Cathy Bessant (the Chief Operations and Technology Officer, Bank of America), AI is not just a technology discussion. It is also a discussion about data and how it is used and protected. She says, In a world focused on using AI in new ways, we're focused on using it wisely and responsibly.

FDIC Quarterly, 2009

The Global Findex Database 2017 Asli Demirguc-Kunt, Leora Klapper, Dorothe Singer, Saniya Ansar, 2018-04-19 In 2011 the World Bank—with funding from the Bill and Melinda Gates Foundation—launched the Global Findex database, the world's most comprehensive data set on how adults save, borrow, make payments, and manage risk. Drawing on survey data

collected in collaboration with Gallup, Inc., the Global Findex database covers more than 140 economies around the world. The initial survey round was followed by a second one in 2014 and by a third in 2017. Compiled using nationally representative surveys of more than 150,000 adults age 15 and above in over 140 economies, The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution includes updated indicators on access to and use of formal and informal financial services. It has additional data on the use of financial technology (or fintech), including the use of mobile phones and the Internet to conduct financial transactions. The data reveal opportunities to expand access to financial services among people who do not have an account—the unbanked—as well as to promote greater use of digital financial services among those who do have an account. The Global Findex database has become a mainstay of global efforts to promote financial inclusion. In addition to being widely cited by scholars and development practitioners, Global Findex data are used to track progress toward the World Bank goal of Universal Financial Access by 2020 and the United Nations Sustainable Development Goals. The database, the full text of the report, and the underlying country-level data for all figures—along with the questionnaire, the survey methodology, and other relevant materials—are available at www.worldbank.org/globalfindex.

Trends in the financial services industry Antimo F. Palmieri, 2000

Creating Value in Financial Services Edward L. Melnick, 2000 In identifying the problem of the upheaval in financial services, the editors have given the reader a great deal to contemplate. They make clear that deregulation is accelerating the blurring of boundaries between insurance, commercial banking, investment banking and brokerage. At the same time, the worldwide demographics for the financial services industry have never been better. This convergence of competitive change and increasing opportunity make a book like this especially timely - one that carefully analyzes the need for specialized financial services, and the importance of these services to be delivered efficiently with moderate cost. It is increasingly apparent that critical for success in the financial services industry is an innovative, flexible management team who can recognize and act on these fast-moving developments.

Adopting the Tune of Term: An Mental Symphony within **Trends In Financial Services Industry(1)**

In some sort of consumed by monitors and the ceaseless chatter of instant interaction, the melodic splendor and psychological symphony created by the prepared word usually disappear into the backdrop, eclipsed by the constant noise and interruptions that permeate our lives. However, located within the pages of **Trends In Financial Services Industry(1)** a charming fictional value filled with natural emotions, lies an immersive symphony waiting to be embraced. Crafted by an

elegant composer of language, that charming masterpiece conducts visitors on a psychological journey, well unraveling the concealed tunes and profound impact resonating within each cautiously constructed phrase. Within the depths of the moving evaluation, we will investigate the book is central harmonies, analyze their enthralling publishing model, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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