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The Future of Retail Financial Services: What Policy Mix For a Balanced Digital Transformation? (Paperback)

By Sylvain Bouyon

Rowman Littlefield International, United Kingdom, 2017. Paperback. Condition: New. Language: English . Brand New Book. In recent years, the digitalisation of retail financial services - retail payments, current/savings accounts, consumer/housing credit, car insurance, property insurance and health insurance - has accelerated significantly. While policy-makers are gradually creating the necessary conditions to strengthen this digital transformation, there remain numerous policy issues and unanswered questions to resolve. Against this background, CEPS-ECRI formed a Task Force to explore four specific core questions: -What type of level playing field is needed to ensure a successful transitions to the digital transformation? -What are the opportunities and risks related to big (alternative) data and increasingly sophisticated algorithms? -What kind of regulatory framework is the most appropriate for pre-contractual information duties in a digital era? -How can the regulatory framework for digital authentication be improved? This report presents the findings of the Task Force, based on discussions among the members, led by the Chairman Kim Vindberg-Larsen, a FinTech entrepreneur. These findings are substantiated and elaborated via in-depth research carried out by Sylvain Bouyon, CEPS-ECRI Research Fellow.


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