

Arctic Cat 2015 Pantera 7000 Limited Arctic Cat Dealer

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fintech has become one of the most popular topics among policymakers and experts it usually comes with the qualifier disruptive thus the hype is easy to understand fintech would upend the financial system due to its disruptive nature as it would allow financial services to be completed faster cheaper and more efficiently indeed many have predicted that the remittances market was on the verge of being disrupted as remittances are considered too costly while remittance service providers inefficient opaque and outdated therefore there seems to be no better setting for assessing the allegedly disruptive effects of fintech against that background this paper investigates how those predictions have fared so far contrary to expectations it found that instead of disrupting incumbents fintechs have increasingly been entangled with them therefore not only there is no evidence of disruption but it is unlikely to occur in the foreseeable future even so the paper argues that fintechs play an important role in the remittances market

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