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the book addresses the current challenges faced by financial consumers in

the context of enormous technological developments this edited collection covers safeguarding financial consumers encompassing topics such as financial inclusion data protection and consumer over indebtedness addressing specific issues related to vulnerable consumer groups and the increasing digitisation of financial services it grapples with the emerging challenge demanding that consumers possess technological literacy the book offers a distinct new perspective going beyond the traditional understanding of financial inclusion which typically only considers the possession of a bank account instead it explores new dimensions including the obstacles consumers face in obtaining credit establishing a credit history and coping with issues such as being blacklisted the book explores diverse strategies for enhancing financial inclusion such as leveraging data and open banking it also scrutinises the pursuit of credit fairness and examines methods to either mitigate or effectively address over indebtedness a persistent and formidable challenge for financial consumers the book will be of interest to researchers practitioners and governmental organisations in the field of finance law and the law of emerging technologies chapter 2 of this book is freely available as a downloadable open access pdf at taylorfrancis com under a creative commons attribution non commercial no derivatives cc by nc nd 4 0 international license

this title was first published in 2000 an outstanding volume which examines the professional economic merits practical feasibility and underlying politics of the hotly contested competing initiatives for strengthening the international financial system challenging much of the conventional wisdom it offers a comprehensive account of the traditional enduring financial issues facing the g7 and the fundamental architectural elements of the new systemic design this authoritative text contains a rich and balanced array of contributions from distinguished experts from all g7 countries and from emerging markets outside essential reading for academics in the areas of economics and management to political scientists specializing in international political economy and to officials in the government and the private sector

in late 2008 the world's financial system was teetering on the brink of systemic collapse while the impacts of the global financial crisis would be felt immediately at every level of the economy it would also send years long aftershocks through investment banking and regulatory circles worldwide more than a decade after the worst year of the global financial crisis what has been learned from its harsh lessons are governments and regulators more prepared for another financial system failure that would significantly affect the real economy what may be the potential triggers for such a collapse to

occur in the future systemic risk in the financial sector ten years after the great crash draws on some of the world's leading experts on financial stability and regulation to examine and critique the progress made since 2008 in addressing systemic risk the book covers topics such as central banks and macroprudential policies fintech regulators perspectives from the united states and the european union the logistical and incentive challenges that impede standardization and collection clearing houses and systemic risk optimal resolution and bail in tools and bank leverage welfare and regulation drawing on experts across disciplines including howell jackson john geanakoplos charles goodhart anat admati roberta romano and martin hellwig systemic risk in the financial sector is the definitive guide to understanding the global financial crisis the safeguards being put into place to try to avoid similar crises in the future and the limitations of those safeguards

a critical examination of the harper government at the mid point of the electoral cycle set in the context of its long term plans beyond the next federal election

this speech by the minister of finance in canada is an important document for anyone interested in canadian economic policy with detailed analysis of the current state of the economy and proposals for future spending and revenue this speech offers insights into the government s approach to fiscal issues this work has been selected by scholars as being culturally important and is part of the knowledge base of civilization as we know it this work is in the public domain in the united states of america and possibly other nations within the united states you may freely copy and distribute this work as no entity individual or corporate has a copyright on the body of the work scholars believe and we concur that this work is important enough to be preserved reproduced and made generally available to the public we appreciate your support of the preservation process and thank you for being an important part of keeping this knowledge alive and relevant

intergovernmental transfers in federations presents a synthesis of international experience of large federations in the most recent times in addressing the most fundamental issue of horizontal and vertical imbalances in their countries through the prism of intergovernmental transfers contributors delve into the various aspects of policy making as well as policy choices in selecting an efficiency path for a meaningful fiscal devolution aimed at integrating performance and incentives to reach an expenditure mix that facilitates better service delivery

the covid 19 pandemic revealed that governments can quickly respond to a fiscal crisis without becoming mired in unproductive wrangling but the pandemic has also revealed the limits of traditional policy instruments in stabilizing the economy controlling inflation and fostering economic growth fiscal choices sheds light on the economic dimensions of covid 19 and examines the state of canada s fiscal policy and fiscal health following the pandemic the book covers a cluster of key fiscal policy topics the overall capacity of government the growth of inequalities the management of sovereign debt and the troubled institutions of federalism and parliamentary government the book draws upon candid in depth interviews with over 70 former and current politicians public servants and academic experts who aim to establish a sustainable future within an accountable political system the book argues that although those who are entrusted with the instruments of power are intelligent and well meaning they are reluctant to take risks or abandon well known if poorly performing formulas it concludes with a set of predictions and prescriptions rooted in a realistic interpretation of canada s political economy ultimately fiscal choices presents a sober assessment of federalism and parliamentary government as instruments of democratic accountability

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