

A CONCEPTUAL FRAMEWORK FOR ANALYZING THE FINANCIAL SYSTEM*

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ABSTRACT

This paper develops a conceptual framework for analyzing fundamental institutional changes in the global financial system. The framework's objectives are to improve our understanding of how and why financial institutions change, to make accurate predictions about how they are likely to evolve in the future, and to guide business strategy and public policy in this arena.

The key element in the framework is its reliance on functions rather than on institutions as the conceptual "anchor." Hence, it is called the *functional perspective*. It rests on two basic premises:

1. Financial functions are more stable than financial institutions — that is, functions change less over time and vary less across borders.
2. Institutional form follows function — that is, innovation and competition among institutions ultimately result in greater efficiency in the performance of financial system functions.

This functional perspective is used to explore some of the key public-policy issues facing the global financial system. The issues addressed include: risk accounting, regulation of OTC derivatives, deposit insurance reform, pension reform and privatization, international harmonization of regulatory policies, and innovations in macro-stabilization policy.

*This paper is based on chapters 1 and 8 of *The Global Financial System: A Functional Perspective*, Harvard Business School Press, 1995.

Research In Finance 1995

Léo Pomar



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Catalog of Federal Domestic Assistance ,1995 Identifies and describes specific government assistance opportunities such as loans grants counseling and procurement contracts available under many agencies and programs *Informality and Monetary Policy in Japan* Adrian van Rixtel,2002-10-31 The success and misfortunes of the post war Japanese economy has been one of the most debated points in modern economics Many explanations focus on cultural and institutional factors and in particular the role of Informality networks organizing business activity and government policy Adrian van Rixtel an economist at the European Central Bank provides a quantitative and qualitative assessment of Informality in the formation of Japanese monetary policy Having been based in Japan for three years two years of which were spent at the Institute for Monetary and Economic Studies at the Bank of Japan and the Japanese Ministry of Finance he is able to bring a unique insider outsider perspective to the subject *World Development Report 1996* ,1996 Almost one third of the world s population has embarked on a transition from planned to market economies Like economic reforms elsewhere the long term goal of this transition is to build a thriving market economy capable of delivering long term growth in living standards Now in its 19th annual edition the World Development Report 1996 takes an in depth look at these transition countries focusing on the key lessons that have taken place thus far The introduction to the Report poses a number of key questions that are addressed in later chapters including questions relating to initial challenges and how countries have tackled them from very different starting points and political conditions The Report also focuses on the additional challenges these transition countries face with a final chapter that summarizes the main conclusion of the Report creating a text that will no doubt become the definitive source for students studying international economics and politics *Monthly Catalogue, United States Public Documents* ,1995 **Update to the ... Catalog of Federal Domestic Assistance** ,1996 **Comparative Issues in Local Government Accounting** Eugenio Caperchione,Riccardo Mussari,2012-12-06 In recent years there have been a number of significant reforms in local government accounting practices around the world While the specific reasons for these changes vary a common factor is the increasing need for governments to measure the efficacy and efficiency of their performance Nowhere is this trend more apparent than at the local government level This book aims to give a comparative international perspective on local government accounting innovations and offers specific cases involving different economic political and cultural conditions Countries receiving extended treatment include Belgium China Italy Japan Malaysia The Netherlands New Zealand Russia Spain the United Kingdom and the United States Together the essays offer a state of the art take on these issues and identify key issues for future research **The International Handbook on Innovation** Larisa V Shavinina,2003-10-16 The breadth of this work will allow the reader to acquire a comprehensive and panoramic picture of

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