


# REGULATING THE NEW FINANCIAL SERVICES INDUSTRY

Cynthia A. Glassman • James L. Norco • Roberta S. Kannel • John J. La Tona

 CSP Center for National Policy

# Regulating The New Financial Services Industry

**United States. Congress**



## **Regulating The New Financial Services Industry:**

Regulating the New Financial Services Industry Cynthia A. Glassman, 1988 The new financial services industry including banks thrifts securities dealers and insurance and real estate investment companies is big diverse complex and international in scale The U S regulatory agencies that oversee various parts of this system domestically have been trying for some time to come to terms with the effects of more than a decade of rapid change in the world financial sector Borrowers and lenders including individuals corporations and institutions such as pension funds have been reacting by making adjustments to their behavior as fast or as prudently as possible In this volume four leading analysts of this rapidly evolving industry offer proposals ranging from the creation of a new kind of consumer service bank to formation of a new kind of national regulatory agency intended to promote competition within what historically has not been a very competitive structure Chapters include U S Financial Institutions in a World Market by Cynthia A Glassman Integrating Banking with Other Financial Services by James L Pierce After Glass Steagall Financial Institution Reregulation by Roberta S Karmel and Financial Restructuring and Its Implications for Consumers by John H LaFalce Also contains a glossary of relevant terms *Regulating Financial Services and Markets in the 21st Century* Eilís Ferran, Charles Albert Eric Goodhart, 2001-09-11 This interdisciplinary book provides an authoritative analysis of the underlying issues affecting the broad development of financial services regulation

**Financial Services Industry** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 1983

**Report of the Subcommittee on Financial Institutions Supervision, Regulation and Insurance, Task Force on the International Competitiveness of U.S. Financial Institutions of the Committee on Banking, Finance, and Urban Affairs, House of Representatives, One Hundred First Congress, Second Session** United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. International Competitiveness of United States Financial Institutions Task Force, 1991

Regulating the Internal Market Niamh Nic Shuibhne, 2006-01-01 The insight given by the book is absolutely indispensable for those who interact with the internal market It is a goldmine of thought waiting to be discussed used and put to the test Ida Otken Eriksson *European Law Journal* This fascinating book explores the management of the internal market from a legal perspective While the EU agenda is currently dominated by the processes of Treaty reform this assessment of both market and constitutional governance evaluates the coherence or otherwise of the project at the very core of European integration Confronted with a free market nearing completion with a relatively formulaic application of internal market law the book portrays how this is mirrored in a growing tendency to hand the market back to the Member States and increasingly to authorities and bodies both public and private therein We see too however an internal market framework that strains to cope with a series of challenges both internal and external to the EU itself The approach of the contributors is twofold on one hand they reflect thematically on questions of regulation which cut across the spectrum of the market and its freedoms On the other hand they adopt more sector specific lenses including for example regulation of the

media and the Internet through which contemporary regulatory dynamics can be reconsidered Providing analysis of contemporary challenges facing the internal market this book will be of great interest to academics researchers and students working in the field of EC law It will also appeal to national and Community policy makers as it seeks to locate the constitutional and regulatory boundaries of the internal market sphere

**Perspectives on Regulation of Systemic Risk in the Financial Services Industry** United States. Congress. House. Committee on Financial Services,2009 Research Handbook on International Financial Regulation Kern Alexander,Rahul Dhumale,2012 The globalisation of financial markets has attracted much academic and policymaking commentary in recent years especially with the growing number of banking and financial crises and the current credit crisis that has threatened the stability of the global financial system This major new Research Handbook sets out to address some of the fundamental issues in financial regulation from a comparative and international perspective and to identify some of the main research themes and approaches that combine economic legal and institutional analysis of financial markets Specially commissioned contributions represent diverse viewpoints on the financial regulation debate and cover a number of new and controversial topics not yet adequately addressed in the literature Specifically these include financial innovation particularly in the context of the credit risk transfer market securitization and the systemic importance of the over the counter trading markets the institutional structure of international financial regulation and risk management and corporate governance of financial institutions This Handbook will provide a unique and fully up to date resource for all those with an interest in this critical issue including academic researchers in finance and regulation practitioners working in the industry and those involved with regulation and policy

**Financial Market Regulation** John A. Tatom,2011-01-11 What role should regulation play in financial markets What have been the ramifications of financial regulation To answer these and other questions regarding the efficacy of legislation on financial markets this book examines the impact of the Gramm Leach Bliley Act GLBA also called the Financial Modernization Act of 1999 which fundamentally changed the financial landscape in the United States The GLBA allows the formation of financial holding companies that can offer an integrated set of commercial banking securities and insurance products The tenth anniversary of the most sweeping financial legislation reform in the industry s structure is a natural benchmark for assessing the effects of the law and for questioning whether changes are necessary in the working of this historic legislation The importance of this review is reinforced by a variety of proposals in the last several years to reform the regulation of financial institutions that have attracted considerable attention among regulators and in the financial firms that they regulate Most recently the financial crisis and the failure of some large financial institutions have called into question the legitimacy of America s current financial structure and its regulation including to some degree the GLBA There is no doubt that regulatory reform is front and center on today s policy agenda The lessons of the GLBA experience and its effects both domestic and international on financial markets and competitiveness risk taking and risk management by financial services firms and their

regulators will be critical to the direction the country takes and the effort to ensure that future financial crises do not occur or have less costly damage With contributions from academics policy experts and a sponsor of the GLBA Congressman James Leach this book is invaluable to anyone interested in financial system reform *Insights on Financial Services Regulation* John A. Consiglio, 2020-06-10 The debates around financial services regulation are fierce and unending and with every new development or law rigid positions seem to grow In this insightful new book expert author John A Consiglio discusses developments in this vital part of the wide world of finance *Structure and Regulation of Financial Firms and Holding Companies* United States. Congress. House. Committee on Government Operations. Commerce, Consumer, and Monetary Affairs Subcommittee, 1987 *Financial Services Marketing* Christine Ennew, Nigel Waite, Roisin Waite, 2013-07-18 This new edition balances the theoretical and the practical for advanced undergraduates those specialising in financial services at postgraduate level individuals undertaking professional courses such as those offered by the IFS School of Finance and employees working within the financial services sector Ennew Waite draw from global business cases in both B2B and B2C marketing taking a unique approach in terms of structure by splitting discussion between marketing for acquisition and marketing for retention This fully updated and revised second edition features A revised approach to the industry in the light of the global financial crisis including ethical considerations consumer confidence issues and new approaches to regulation New sections on e commerce and its impact on customer relationships New case studies and vignettes A new companion website to support teaching including PowerPoint slides test bank questions additional cases and cameo video mini lectures *Financial Services Marketing 2e* will help the student and the practitioner to develop a firm grounding in the fundamentals of financial services strategy customer acquisition and customer development Reflecting the realities of financial services marketing in an increasingly complex sector it provides the most up to date international and practical guide to the subject available **Structure and Regulation of Financial Firms and Holding Companies: December 17 and 18, 1986** United States. Congress. House. Committee on Government Operations. Commerce, Consumer, and Monetary Affairs Subcommittee, 1987 *Legal Aspects of Financial Services Regulation and the Concept of a Unified Regulator* Kenneth Kaoma Mwenda, 2006-01-01 That different types of financial services and products continue to spring up in the financial sector of many countries is indicative of the changing landscape of the financial services industry globally Equally important as indicators of the evolving trajectory of financial services regulation are increases in the number of countries where universal banking is practiced and in numbers of parent and subsidiary companies providing different types of financial services and products This book is written against that background A central thesis pursued in the book is that until there is a longer track record of experience with unified regulators it is difficult to come to firm conclusions about the restructuring process of regulators and the optimal internal structure of such agencies In addition the book examines the concept of an independent regulator showing how this concept as a corollary to the concept of a unified regulator could strengthen the

regulatory and institutional framework for financial services supervision if accountability were to be part of such a framework

**The Harmonization of International Commercial Law** Silvia Fazio, 2007-01-01 Preface 1 The World Scenario and the Approximation of Law 2 Vehicles for the Harmonisation of Law 3 Regionalisation and Standardisation of Law 4 Regional Corporate Law Harmonisation The EU and the Mercosur 5 The Infrastructure of Capital 6 The Phenomenon of Development International and Regional Approaches to Banking and Financial Law 7 Theories of the Company 8 Corporate Governance 9 International Legal Standards and the Inclusion of Emerging Countries in the Globalised Order The Case Study of Brazil 10 Conclusion Legal Pluralism and the Creation of Standards within the Process of Globalisation Analytical Summary and Theoretical and Practical Implications Bibliography

**Competitive equity in the financial services industry** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 1984 *Congressional Record* United States. Congress, 1997 The Financial Services Act of 1998--H.R. 10 United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 1999 Structure and Regulation of Financial Firms and Holding Companies: September 18 and 24, 1986 United States. Congress. House. Committee on Government Operations. Commerce, Consumer, and Monetary Affairs Subcommittee, 1986 Strengthening the Safety and Soundness of the Financial Services Industry United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 1987 *The Regulation of Financial Planning in Australia* Angelique Nadia Sweetman McInnes, 2019-08-20 This book investigates the legitimacy of the current Australian Financial Services Licensee Authorised Representative AFSL AR licensing model as specified in the Commonwealth Corporations Act 2001 The book rectifies the deficiency in scholarly attention to this matter by developing a new conceptualised framework for the financial planning discipline It takes into account theories in agency legislation legitimacy and the independent individual regulatory regimes in other professions thereafter integrating this framework with the financial planning theory to examine the legitimacy or what was found to be the illegitimacy of licensing advisers via multiple third party conflicted commercially oriented licensees This book makes a very useful reference to understanding financial planning licencing model in Australia

## Unveiling the Power of Verbal Art: An Psychological Sojourn through **Regulating The New Financial Services Industry**

In a global inundated with monitors and the cacophony of quick connection, the profound power and psychological resonance of verbal art often disappear into obscurity, eclipsed by the continuous onslaught of sound and distractions. Yet, situated within the musical pages of **Regulating The New Financial Services Industry**, a fascinating function of literary elegance that pulses with raw feelings, lies an memorable journey waiting to be embarked upon. Published by way of a virtuoso wordsmith, this exciting opus guides visitors on a mental odyssey, delicately exposing the latent potential and profound affect embedded within the delicate internet of language. Within the heart-wrenching expanse of the evocative evaluation, we shall embark upon an introspective exploration of the book is central themes, dissect their captivating publishing model, and immerse ourselves in the indelible impact it leaves upon the depths of readers souls.

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