## CONTENTS

Part	I Introduction and Context	
1	Introduction Maurizio Pompella and Roman Matousek	3
2	Fintech and Its Historical Perspective Paul David Richard Griffiths	19
Part	II Fintech & Blockchain: International Overview	
3	Financial Engineering and ICT in the Past Rupesh Regmi and Zhuo Zhang	53
4	Fintech and Blockchain: Contemporary Issues, New Paradigms, and Disruption Rupesh Regmi, Denesh Rai, and Shradha Khanal	71
5	The Challenges and Competitiveness of Fintech Companies in Europe, UK and USA: An Overview Roman Matousek and Dong Xiang	87
6	Fintech Unicorns David C. Broadstock, Louis T. W. Cheng, and Jack S. C. Poon	109
7	Fintech, Bigtech and Banks in India and Africa Tanguy Jacopin	171
8	Fintech and the Real Economy: Lessons from the Middle East, North Africa, Afghanistan, and Pakistan (MENAP) Region Inutu Lukonga	187

Part	III Blockchain Technology and Cyber Risk	
1. D	Data Management and Blockchain Potential	
9	Alternative Data in FinTech and Business Intelligence Lin William Cong, Beibei Li, and Qingquan Tony Zhang	217
10	Bitcoin and Other Blockchain Technologies: Mechanisms, Governance, and Applications Shoutong Thomas Zhang	243
2. N	New Technologies and Financial Markets	
11	Blockchain and Structured Products  Andria van der Merwe and in memory of Christopher Culp	259
12	Categories and Functions of Crypto-Tokens Lin William Cong and Yizhou Xiao	267
3. C	Cyber Risk and Regulation	
13	Emerging Prudential Approaches to Enhance Banks' Cyber Resilience Juan Carlos Crisanto and Jermy Prenio	285
14	Platform Development in Blockchains, Risks, and Regulation Zenu Sharma and Yun Zhu	307
15	Blockchain and Cyber Risk: Identifying Areas of Cyber Risk and a Risk-Based Approach for Executives Charla Griffy-Brown, Mark W. S. Chun, Howard A. Miller, and Demetrios Lazarikos	327
Part	TV Blockchain in Financial Services	
1. F	inancial Intermediation	
16	FinTech and Financial Intermediation Panagiota Papadimitri, Menelaos Tasiou, Minas-Polyvios Tsagkarakis, and Fotios Pasiouras	347
17	Financial Disintermediation: The Case of Peer-to-Peer Lending Petr Teplý, Yael Roshwalb, and Michal Polena	375
18	Fintech and Blockchain Based Innovation: Technology Driven Business Models and Disruption Maurizio Pompella and Lorenzo Costantino	403

2. I	Digital Currencies and Customer Experience	
19	Digital Currencies and Payment Systems: Chinese Way into Internationalisation of the Renminbi Ewa Dziwok	431
20	Cryptocurrencies and Other Digital Asset Investments Andria van der Merwe	445
21	How Does Digital Transformation Improve Customer Experience? Spencer Li	473
Par	t V Fintech in the New Order	
22	From Disruption to Post-pandemic Scenario Maurizio Pompella and Lorenzo Costantino	505
Ind	ev	517