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This volume presents a global perspective on the major areas of electronic commerce, including (but not limited to) those related to the World Wide Web. It does not focus on technical issues, but instead examines the commercial, social and cultural aspects of electronic commerce, including buyer-seller relationships, consumer decision making, information strategy, EDI, electronic banking, information systems for electronic banking, and channel integration.

An overview of present day thought on the very topical subject of financial stability and central banking. The papers, written by leading researchers, provide a highly informed account of contemporary policy issues and explore the legal, regulatory, managerial and economic issues that affect central banks.

Mobile financial services (MFS) are of major interest and importance to both researchers and practitioners. The role played by nonbanking actors including telecoms and FinTech firms as well as other participants, such as PayPal and Amazon, in developing and deploying innovative financial and payment services is undeniable. Peer2peer (P2P) payments from nonbank services are becoming increasingly commonplace and will shortly be codified by EC (EU?) regulations requiring banks to provide access to consumer data for third-party app developers and service providers. Three major mobile financial systems—mobile banking, mobile payments, and branchless banking—currently dominate the electronic retail banking sector. Although interconnected and interrelated, their business models, regulatory frameworks, and target markets are distinct. This book provides a unified perspective on MFS and discusses its evolution, growth, and future, as well as identifying the frameworks, stakeholders, and technologies used in financial information systems in general and MFS in particular. Academics and researchers in digital and financial marketing will find this book an invaluable resource, as will bank executives, regulators, policy makers, FinTech professionals, and anyone interested in how mobile technology, social media and financial services will increasingly intersect.

"Payments Systems in the U.S." is a comprehensive description of the systems - (cards, checks, cash, ACH, etc.) that move money between and among consumers and enterprises in the U.S. In clear and lively writing, the authors explain what they systems are, how they work, who uses them, who provides them, who profits from them and how they are changing. Anyone working in the payments industry - or needing to use payments products - can benefit from understanding this.

"This book analyzes the evolutionary trends, functions and mechanisms of payment systems and presents an in-depth explanation of how these trends led to the reduction of settlement risk and the importance of such mechanisms that have contributed to the evolutionary progress of payment systems"--Provided by publisher.

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