Call for Papers EUROPEAN FINANCIAL MANAGEMENT

SPECIAL ISSUE "Financial Innovation, Regulations and Banking"

Managing Guest Editors

Philip Molyneux, University of Sharjah, United Arab Emirates (pmolyneux@sharjah.ac.ae)
Steven Ongena, University of Zurich, Switzerland (steven.ongena@bf.uzh.ch)
Guest Editors

Winifred Huang, University of Bath, UK (<u>w.huang@bath.ac.uk</u>) Ru Xie, University of Bath, UK (<u>r.xie@bath.ac.uk</u>)

The Special Issue will consist of select and extended papers presented at the 5th Entrepreneurial Finance (ENTFIN) Association Annual Meeting, July 09-10, 2020, Bath, UK

Objective: The fast-growing adoption of financial innovation is rapidly changing the value chain in financial services encompassing banking, insurance, asset management, and capital markets. Such innovation is helping to revolutionize payments, wealth advisory services (through robotic systems), fundraising, and investment activities. The emerging financial solutions are also rapidly being developed to help banks and other financial firms deal with the complexities of regulatory compliance and other operational issues. The emergence of blockchain technology and cryptocurrencies have also altered the ways in which data can be stored securely and anonymously (through distributed ledger systems). Ways in which we view the role and functions of currencies have also changed by the emergence of over 3000 digital currencies. Fincial innovation and financial technology developments will create great opportunities but will also pose new sources of risks to the banking sector. Traditional bank business models are being reconfigured. Increased competition and narrower profit margins from traditional banking (as well as capital markets and insurance) areas will force existing players to adopt new technologies, improve customer experience, and open up new revenue streams to address these challenges.

In the light of these new developments, the proposed journal of *European Financial Management* special issue aims to provide a timely and comprehensive overview of the *implications of financial innovation for banks, businesses, and financial regulators*. Submissions may address topics that include, but are not limited to:

- The impact of financial innovation on bank business models
- Modernisation and digitalization of banks
- Leveraged loan and corporates
- Digital technologies with innovation and financial disintermediation
- Risks associated with the emergence of new technologies
- Payments technologies and innovations

- Digital banking and bank performance
- The impact of digitalization on the financing decisions of firms
- Digitalization and financial development of firms
- Modernisation of financial regulation and financial efficiency
- Financing of entrepreneurs and SMEs and innovations
- Financial inclusion and innovations

Publication: All submitted papers will be handled by the Managing Guest Editors and Guest Editors of the Special Issue and will go through the journal's (fast-track) standard blind review process. Papers will be reviewed for the EFM upon receipt using its normal criteria. Note that the acceptance of a paper to the Conference is not a gurantee of publication by the EFM. The acceptance letter will be issued and sent to the authors from the EFM office.

Electronic Submission: Authors are invited to submit theoretical and empirical (quantitative and qualitative) research papers electronically of two (2) files in PDF format: (1) Full complete paper and (2) Blind paper without the name/s and affiliation/s of author/s via the EFMA website [https://www.efmaefm.org/0EFMJOURNAL/submissions/details.php] indicating with a note that your paper should be considered for the EFM Special Issue in "Financial Innovation, Regulation and Banking". All submitted papers must include an abstract of 100 words explaining the contribution of the paper.

Key dates: Papers presented at the 5th ENTFIN 2020 conference: July 9th - 10th, 2020; Deadline submission of papers meeting EFM requirements: August 31st, 2020; Paper decision (accept, reject or revise): November 30, 2020; Submission of revised papers: January 31th, 2021; Final paper decision: March 31st, 2021; Publication (estimated): December 2021.