

Digital Payments: Overview of the book

Smartphone payments, blockchain, instant payments, data and predictive analytics, global players, new business models and processes: after several decades of relative immobility, payments have become one of the most exciting topics in the finance sector. Driven by new transmission technologies and the digitisation of business models, cashless payments have received an enormous boost worldwide. Banks, card issuers, telecommunications companies, fintechs and internet companies are all reinventing themselves. Consumers' everyday payment patterns are changing as quickly as retail sales channels.

The edited volume *Digital Payments – A Payment Revolution* is the first reference work to examine in detail the various aspects of digital payments. What is the meaning of current developments at the institutional and regulatory level? What chances does technological progress offer and with which commercial changes do companies in the financial sector have to cope? New business models and payment methods are investigated in terms of changing customer demands, which in turn impact e-commerce and mobile players. Big data and data protection, data management and predictive analytics are further topics covered by this collection of essays.

The editors, Marcus W. Mosen, Prof. Dr Jürgen Moermann and Dietmar Schmidt, have invited a number of experts to contribute short articles presenting their thoughts, assessments and approaches for solving the most urgent questions in the payments sector. Among the authors are representatives of large, established companies as well as managers of ambitious, young financial start-ups. Consultants specialising in payment topics have contributed to the work, alongside academics and representatives of relevant institutions in the eurozone. The diverse perspectives and backgrounds of the individual authors enable readers to gain varied and comprehensive insights into the digital payment industry.

Digital Payments – A Payment Revolution
Marcus W. Mosen, Jürgen Moermann, Dietmar Schmidt (ed.)
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