

Special Issue

Financial Institutions: Innovation, Regulation, and Financial Stability

Message from the Guest Editors

This Special Issue invites research examining the interaction between innovation, regulation, and financial stability. We welcome both theoretical and empirical studies addressing, but not limited to, the following themes:

- Evolution of financial institutions in response to technological change;
- Implications of financial innovations in products, payment systems (including digital currencies, stablecoins, and cryptocurrencies), credit markets (such as P2P lending), and risk assessments;
- Benefits and risks associated with technological innovation;
- Interactions between banks and fintech institutions;
- Regulatory responses to technological and market developments;
- Interconnections among innovation, regulation, and systemic risk;
- Advances in risk management and prudential supervision.

Guest Editors

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Message from the Editor-in-Chief

Researchers are most welcome to contribute original research articles or comprehensive review papers for consideration and publication in *Journal of Risk and Financial Management (JRFM)*, an on-line, open access journal. *JRFM* adheres to rigorous peer-review as well as editorial processes, and publishes high quality manuscripts that address theoretical, practical and empirical issues in analysing real life financial data. The goal of *JRFM* is to enable rapid dissemination of high impact research to the scientific community.

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