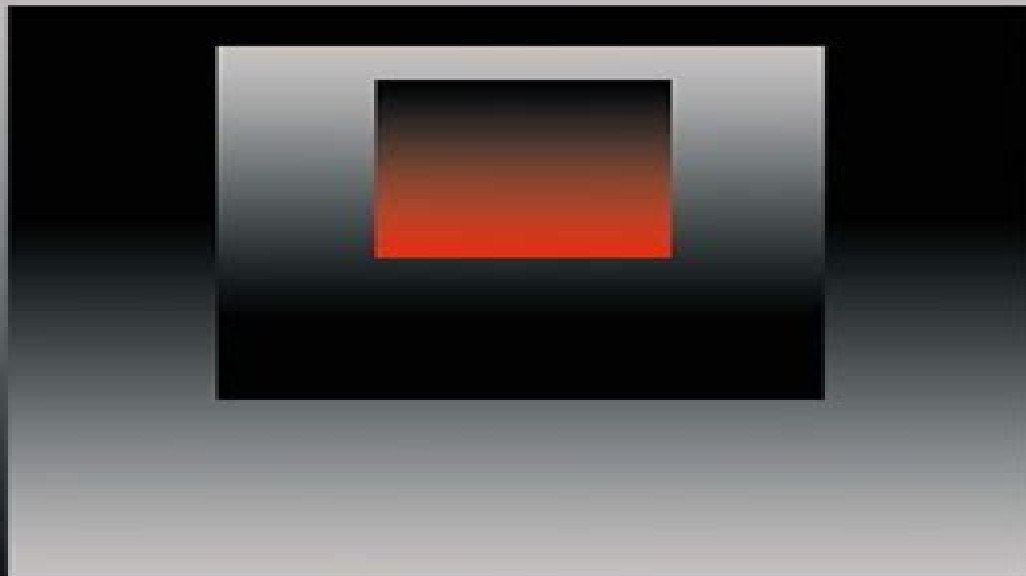


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Consumer Attitudes Toward Credit Insurance Innovations In Financial Markets And Institutions

Lech Gąsiorkiewicz, Jan Monkiewicz



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Consumer Attitudes Toward Credit Insurance John M. Barron, Michael E. Staten, 2012-12-06 Consumer Attitudes Toward Credit Insurance provides the findings of a survey of approximately 3600 individuals who had the opportunity to purchase credit life insurance in conjunction with all types of consumer loans except first mortgages and credit cards The survey that forms the basis of the book was conducted in 1993 by the Credit Research Center at Purdue University's Krannert Graduate School of Management It replicates and expands upon four previous national studies of credit insurance consumers done between 1970 and 1985 Despite the generally positive findings of prior research with respect to consumer attitudes toward credit insurance several open questions remain of interest to policy makers specifically the question of whether coercion is involved in the sale of the insurance Consumer Attitudes Toward Credit Insurance addresses these outstanding issues It presents a profile of who is currently being served by the credit insurance market as well as the reasons borrowers purchase the product and their experience with the offer of credit insurance at point of sale

A Guide to Trade Credit Insurance The International Credit Insurance & Surety Association, 2015-06-01 A Guide to Trade Credit Insurance is a reference book on trade credit insurance written from an international perspective It is a compilation of contributions from various authors and reviewers drawn from ICISA member companies The book provides an overview of the whole process regarding trade credit insurance including the history of trade credit insurance trade credit insurance providers the underwriting process premium calculation claims handling case studies and a glossary of terminology

Changes in the Life Insurance Industry: Efficiency, Technology and Risk Management J. David Cummins, Anthony M. Santomero, 1999-12-31 Ten chapters explore the determinants of firm performance in the life insurance industry by identifying the best practices employed by leading insurers to succeed in the changing business environment Particular attention is devoted to strategic choices in distribution systems information technology mergers and acquisitions human resources and financial strategies Generic strategies such as cost leadership customer focus and product differentiation are analyzed as well as strategic practices specific to the insurance industry The book concludes with an analysis of the future opportunities and challenges facing managers Annotation copyrighted by Book News Inc Portland OR

Innovation in Financial Services Lech Gąsiorkiewicz, Jan Monkiewicz, 2020-10-29 This book delves into the many innovative changes that the financial industry has undergone in recent years The authors investigate these developments in a holistic manner and from a wide range of perspectives both public and private business and consumer regulators and supervisors Initially they set the framework of their analysis by discussing innovation cycles in financial services Thereafter they tackle the issue of financial innovations and their consequences for financial stability They then review the new approaches to financial consumers protection which emerged in the aftermath of the global financial crisis The authors underline the fact that this new approach is heavily influenced by the recent innovative drive in the financial industry Next they switch their attention to

the public sector examining the innovative processes in monetary policy and central banks structural innovations in the supervisory models and systems and they assess some specific supervisory challenges regarding blockchain and the application of mathematics in the supervisory capacity Additionally the book examines a range of issues related to the private sector such as recent developments regarding risk transferring mechanisms on the financial market artificial intelligence and natural language processing for regulatory filings the development of process management in insurance companies and other innovative products on the market Finally Innovation in Financial Services discusses how the digital transformation of the financial system impacts the interaction between the public and private sectors The book is intended for graduate and postgraduate level students researchers public sector officers as well as financial sector practitioners *Consumer Credit and the American Economy* Thomas A. Durkin, Gregory Elliehausen, Michael E. Staten, Todd J. Zywicki, 2014-07-16 This book examines the economic psychological sociological historical and legal traditions behind the demand supply institutions and regulation of consumer credit in today's marketplace and how and why they have evolved There is no other book that begins at the beginning and examines these important modern credit phenomenon on so many dimensions and from so many points of view **American Book Publishing Record**, 1996 **Regulation and Innovation in Financial Markets** Ismaili, Safae, 2025-10-08 The financial markets of the 21st century are undergoing a profound transformation driven by unprecedented technological advancements evolving regulatory landscapes and increasing societal demands for sustainability The interplay between these forces is shaping how markets operate creating new opportunities for innovation while posing significant challenges for regulators investors and financial institutions alike Exploring this dynamic relationship offers critical insights into how regulatory policies can evolve to support innovation safeguard financial systems and promote inclusive economic development in an increasingly digitized and interconnected world Regulation and Innovation in Financial Markets delves into the critical need for a balance between fostering financial innovation and ensuring the stability and integrity of markets It bridges the gap between academic research industry practices and policymaking by addressing the critical challenges and opportunities presented by technological advancements regulatory developments and the growing emphasis on sustainability Covering topics such as banking challenges financial stability and sustainable finance this book is an excellent resource for academicians researchers policymakers regulators advanced students practitioners and more **Financial Markets, Institutions and Money, 5th Edition** David S. Kidwell, Paul Mazzola, Mark Brimble, Paul Docherty, Anup Basu, Haroon Khan, 2025-12-15 Financial Markets Institutions and Money 5th Edition provides Finance majors with a structured foundation in the institutions markets and instruments that shape financial activity in Australia and the broader Asia Pacific region It covers key regulatory bodies such as the Reserve Bank of Australia and the Reserve Bank of New Zealand while also examining the financial systems of neighbouring economies and major trading partners Financing Sustainable Development Magdalena Ziolo, Bruno S. Sergi, 2019-07-27 This book is among the

first to address the issue of assessing the efficiency of sustainable development financing from a theoretical and methodical point of view The innovative nature of research is expressed through the study of new phenomena in finance including sustainable financial systems sustainable finance ESG risk and individual and institutional motivations of financial managers in the sustainability concept The book aims to draw attention to the significant gap in the existing research The concept of Sustainable Development if placed in an economic category requires a lot of attention but seeing the cognitive category from the perspective of the discipline of finance the latter is unsatisfactory with questions remaining unanswered At the same time the rank problem its strategic dimension and the amount of financial resources allocated and disbursed for the purposes of focusing around sustainable development identification of financial phenomena accompanying this category is seen as a priority Most measures financing Sustainable Development and measures of public spending efficiency are measures subject to rigor and rules due to their specificity which means actions aimed at increasing efficiency are treated as a priority This book will be of interest to leading representatives of academia practitioners executives officials and graduate students in economics finance management statistics law and political sciences

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