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the book addresses the current challenges faced by financial consumers in the context of enormous technological developments this edited collection covers safeguarding financial consumers

encompassing topics such as financial inclusion data protection and consumer over indebtedness addressing specific issues related to vulnerable consumer groups and the increasing digitisation of financial services it grapples with the emerging challenge demanding that consumers possess technological literacy the book offers a distinct new perspective going beyond the traditional understanding of financial inclusion which typically only considers the possession of a bank account instead it explores new dimensions including the obstacles consumers face in obtaining credit establishing a credit history and coping with issues such as being blacklisted the book explores diverse strategies for enhancing financial inclusion such as leveraging data and open banking it also scrutinises the pursuit of credit fairness and examines methods to either mitigate or effectively address over indebtedness a persistent and formidable challenge for financial consumers the book will be of interest to researchers practitioners and governmental organisations in the field of finance law and the law of emerging technologies chapter 2 of this book is freely available as a downloadable open access pdf at taylorfrancis com under a creative commons attribution non commercial no derivatives cc by nc nd 4 0 international license

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this book investigates the legitimacy of the current australian financial services licensee authorised representative afsl ar licensing model as specified in the commonwealth corporations act 2001 the book rectifies the deficiency in scholarly attention to this matter by developing a new conceptualised framework for the financial planning discipline it takes into account theories in agency legislation legitimacy and the independent individual regulatory regimes in other professions thereafter integrating this framework with the financial planning theory to examine the legitimacy or what was found to be the illegitimacy of licensing advisers via multiple third party conflicted commercially oriented licensees this book makes a very useful reference to understanding financial planning licencing model in australia

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