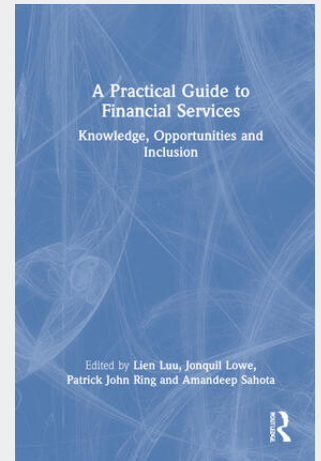


A Practical Guide to Financial Services

Knowledge, Opportunities and Inclusion

Financial services are an ever increasing part of the infrastructure of everyday life. From banking to credit, insurance to investment and mortgages to advice, we all consume financial services, and many millions globally work in the sector. Moreover, the way we consume them is changing with the growing dominance of fintech and Big Data. Yet, the part of financial services that we engage with as consumers is just the tip of a vast network of markets, institutions and regulators – and fraudsters too. Many books about financial services are designed to serve corporate finance education, focusing on capital structures, maximising shareholder value, regulatory compliance and other business-oriented topics. A Practical Guide to Financial Services: Knowledge, Opportunities and Inclusion is different: it swings the perspective towards the end-user, the customer, the essential but often overlooked participant without whom retail financial services markets would not exist. While still introducing all the key areas of financial services, it explores how the sector serves or sometimes fails to serve consumers, why consumers need protection in some areas and what form that protection takes, and how consumers can best navigate the risks and uncertainties that are inherent in financial products and services. For consumers, a greater understanding of how the financial system works is a prerequisite of ensuring that the system works for their benefit. For students of financial services – those aspiring to or those already working in the sector – understanding the consumer perspective is an essential part of becoming an effective, holistically informed and ethical member of the financial services community. A Practical Guide to Financial Services: Knowledge, Opportunities and Inclusion will equip you for both these roles. The editors and authors of A Practical Guide to Financial Services: Knowledge, Opportunities and Inclusion combine a wealth of financial services, educational and consumer-oriented practitioner experience.



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