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Artículos de revistas

Presentamos para el mes de marzo una selección de artículos sobre Fintech y temas relacionados.

Palabras clave del artículo

Datos del artículo
Título: **Bibliometric analysis of AI and fintech: mapping the intersection of artificial intelligence and financial technologies**
Autor: Kumar, Manish; Jha, Babita; Gupta, Gaurav; Ranjan, Shiv
Revista: International Journal of Financial Engineering
Editorial: World Scientific Connect
Fecha: August, 2024
DOI: https://doi.org/10.1142/S2424786324420088

Resumen:

This paper presents a comprehensive bibliometric analysis aimed at mapping the convergent landscapes of artificial intelligence (AI) and financial technology (Fintech), fields poised for significant disruptive potential in global financial services. Given the rapid integration of AI within financial operations, this research investigates the publication trends, key contributing nations, and prevalent themes within this intersection, crucial for understanding the trajectory of Fintech innovations and their alignment with AI advancements. Employing a robust methodology utilizing VOSviewer and the Scopus database, the analysis distilled insights from 298 selected papers, focusing on co-authorship, bibliographic coupling, and keyword occurrences to highlight the global influential works and primary research hubs. Key findings reveal that AI and Fintech are not only predominant themes but are also the nucleus of emerging scholarly discussions, with the United States, China, and India leading in contributions. These nations, alongside others like France and the United Kingdom, form critical nodes in our analysis, indicating a robust interconnection of global research efforts…

Palabras clave del artículo

Datos del artículo
Título: **Financial technology and the transmission of monetary policy: the role of social networks**
Autor: Zhou, Xiaoqing
Revista: Journal of Political Economy Macroeconomics
Editorial: The University of Chicago Press
Fecha: March, 2025
DOI: https://doi.org/10.1086/733978

Resumen:
This paper studies the role of social networks in the adoption of financial-technology (FinTech) lending in the US mortgage market and its implications for the refinancing channel of monetary policy. Us-ing county-level data, I find that social network spillovers have a large and persistent effect on FinTech adoption, raising the overall likeli-hood of refinancing. My empirical estimates inform a structural model that helps quantify the changes in the monetary policy effects. The model suggests that consumption is more responsive to rate cuts in the FinTech era and about half of this increased responsiveness can be at-tributed to social network effects.

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Palabras clave del artículo

In this paper, we examine the role of banks' business models on their decisions to acquire FinTech firms and how they do so. We find that banks with diverse assets, funds, and income structures are more inclined to engage in FinTech acquisitions. Investment banks display selectivity in FinTech acquisitions while wholesale and traditional banks appear more wary, possibly because of the limited need for FinTech in their business models or the externalities in their existing business models.

Palabras clave del artículo

Resumen:

While FinTech gets promoted as an innovative and progressive solution to meeting financial needs globally, it is afflicted by pervasive gender inequalities, only recently noticed in research. To explore these gender inequalities at the core of FinTech, we use a mixed-methods approach, combining data on 100 leading FinTech firms and 15 interviews with FinTech professionals, collected in the latter half of 2021. We argue that women in FinTech face the 'triple glass ceiling' at the intersection of financial, technological, and entrepreneurial gender inequalities. Our sample shows that women account for only 7.69% of (co-)founders, 18.2% of executive committee members, and merely 4.04% of FinTech companies are led by a woman. Gendered stereotypes and a privileging of masculine performances produce significant barriers to women entering and progressing within FinTech. Discriminatory practices are overt and implicit, everyday and exceptional, micro and acute. Shattering the 'triple glass ceiling' in FinTech represents an immense challenge.

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Libros

ECONOMÍA Y FINANZAS	
Economic value of weather and climate forecasts Katz, Richard W.; Murphy, Allan H. 2009	Mis-inflation the truth about inflation, pricing, and the creation of wealth Bahnsen, David L.; Wilson, Douglas 2022
Rescuing econometrics: from the probability approach to probably approximately correct learning Qin, Duo 2023	The Routledge handbook of housing economics Gibb, Kenneth; Leishman, Chris; Marsh, Alex; Meen, Geoffrey; Ong ViforJ, Rachel; Watkins, Craig 2024
Time series econometrics volume 2: structural change Perron, Pierre 2019	

EDUCACIÓN FINANCIERA	
Cómo alcanzar tu estabilidad económica: breve manual de educación financiera con ejemplos reales Toico, James 2024	Educación financiera: camino a mis sueños Burtovoy Cobo, Silvina 2022
Finanzas básicas para niños, jóvenes y padres: vamos a aprender mucho desde hoy Castro Cortes, Nancy Esperanza 2021	

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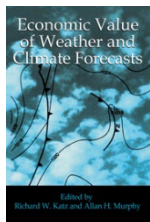
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ECONOMÍA Y FINANZAS

Economic value of weather and climate forecasts
Katz, Richard W.; Murphy, Allan H.
Cambridge University, 2009

Resumen:
Weather and climate extremes can significantly impact the economics of a region. This book examines how weather and climate forecasts can be used to mitigate the impact of the weather on the economy. Interdisciplinary in scope, it explores the meteorological, economic, psychological, and statistical aspects of weather prediction. Chapters by area specialists provide a comprehensive view of this timely topic. They encompass forecasts over a wide range of temporal scales, from weather over the next few hours to the climate months or seasons ahead, and address the impact of these forecasts on human behavior. Economic Value of Weather and Climate Forecasts seeks to determine the economic benefits of existing weather forecasting systems and the incremental benefits of improving these systems, and will be an interesting and essential text for economists, statisticians, and meteorologists.
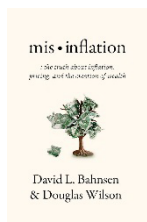
Mis-inflation the truth about inflation, pricing, and the creation of wealth
Bahnsen, David L.; Wilson, Douglas.
Canon, 2022

Resumen:
In this conversational book, Douglas Wilson takes all his burning economic questions and pitches them to David L. Bahnsen. Doug starts their discussion with this one: Conservatives have been prophesying hyperinflation for generations now…so where is it? Readers get to follow along as David's answer to this question exposes false assumptions on both the right and the left (yes, even some of Doug's). More questions follow: The inflation-hawk approach to public policy screams about creating inflation without realizing that that's what government policies intend to do--they're just terrible at it, as David shows. And those on the left continue to suffocate economic growth as they pursue their own counterproductive goals. But what both sides miss is that the best solution against inflation, deflation, and stagnation is found in enterprise. And it's in their discussion of wealth creation that Doug and David begin to sketch a vision of how a faithful, successful nation might handle its people and their money. This book is published by Canon Press. At Canon Press, we're gospel outfitters: no matter who you are or what you do, you're called to be increasing in Biblical faithfulness.
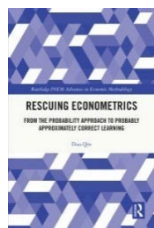
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Rescuing econometrics: from the probability approach to probably approximately correct learning
Qin, Duo.
Taylor & Francis Group, 2023.

Resumen:

Haavelmo's 1944 monograph, The Probability Approach in Econometrics, is widely acclaimed as the manifesto of econometrics. This book challenges Haavelmo's probability approach, shows how its use is delivering defective and inefficient results, and argues for a paradigm shift in econometrics towards a full embrace of machine learning, with its attendant benefits. Machine learning has only come into existence over recent decades, whereas the universally accepted and current form of econometrics has developed over the past century. A comparison between the two is, however, striking. The practical achievements of machine learning significantly outshine those of econometrics, confirming the presence of widespread inefficiencies in current econometric research. The relative efficiency of machine learning is based on its theoretical foundation, and particularly on the notion of Probably Approximately Correct (PAC) learning. Careful examination reveals that PAC learning theory delivers the goals of applied economic modelling research far better than Haavelmo's probability approach…
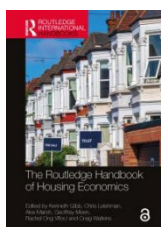
The routledge handbook of housing economics
Gibb, K.; Leishman, C.; Marsh, A.; Meen, G.; Ong, V. R.; Watkins, C.
Taylor & Francis Group, 2024.

Resumen:

The Routledge Handbook of Housing Economics brings together an international panel of contributors to present a comprehensive overview of this important field within economics. Housing occupies an increasingly central role in modern society, dominating consumer assets and spending, forming an important part of social policy and being a large enough market to impact the macroeconomy. This handbook tackles these themes, along with other critical issues such as intergenerational housing inequality and the efficiency and social justice of housing interventions. This volume is structured in four main parts. It starts with eight chapters in microeconomics and housing. This is followed by two shorter sections on macroeconomics and finance. The final main part of the book is concerned with eight chapters on policy dimensions…

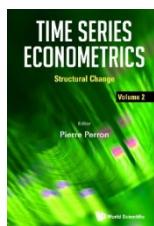**CONTENIDOS**

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Time series econometrics volume 2: structural change
Perron, Pierre
World Scientific, 2019

Resumen:

Volume 2 is about statistical methods related to structural change in time series models. The approach adopted is off-line whereby one wants to test for structural change using a historical dataset and perform hypothesis testing. A distinctive feature is the allowance for multiple structural changes. The methods discussed have, and continue to be, applied in a variety of fields including economics, finance, life science, physics and climate change. The articles included address issues of estimation, testing and/or inference in a variety of models: short-memory regressors and errors, trends with integrated and/or stationary errors, autoregressions, cointegrated models, multivariate systems of equations, endogenous regressors, long-memory series, among others. Other issues covered include the problems of non-monotonic power and the pitfalls of adopting a local asymptotic framework. Empirical analyses are provided for the US real interest rate, the US GDP, the volatility of asset returns and climate change.

EDUCACIÓN FINANCIERA

Cómo alcanzar tu estabilidad económica: breve manual de educación financiera con ejemplos reales
Toico, James
Imaginante, 2024

Resumen:

Descubre el camino hacia la prosperidad con ejemplos reales. Este viaje revelador te guiará a través de principios concretos que transformarán tu vida. Este libro explora los fundamentos esenciales para el éxito financiero. Aprenderás a mejorar tu pensamiento para cambiar tu relación con el dinero. También aprenderás a aplicar la Ley de Pareto para influir en tu bienestar financiero, con estrategias para maximizar resultados. El libro no solo se enfoca en la teoría, sino que te proporciona herramientas prácticas. Desde la "Ritualización del Dinero" hasta los "Pasos para la Prosperidad", cada capítulo está diseñado para aplicar cambios tangibles en tu vida financiera. El libro aborda temas cruciales como conocer tu propio valor, potenciar la creatividad y practicar el ahorro consciente. Además, ofrece herramientas prácticas para la planificación financiera y la generación de excedente.

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Educación financiera: camino a mis sueños

Burtovoy Cobo, Silvina
Universidad del Norte, 2022

Resumen:

En los tiempos que vivimos es realmente necesario tener conocimientos de cómo llevar adelante una buena economía, ya sea en nuestros hogares como también en los emprendimientos que tengamos. La educación financiera es uno de los principales pilares para lograr una excelente administración del dinero. En este libro encontrarás conceptos fundamentales para lograr la libertad financiera que te permita llevar una vida próspera y sin sobresaltos, con consejos prácticos y ejemplos que te ayudarán a organizar y definir tus finanzas para obtener la tranquilidad económica.
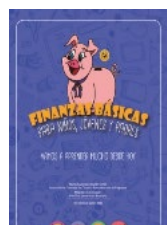
Finanzas básicas para niños, jóvenes y padres vamos a aprender mucho desde hoy

Castro Cortes, Nancy Esperanza
Hipertexto, 2021

Resumen:

Con esta guía básica, niños, jóvenes y padres podrán: aprender a manejar el dinero propio de manera simple y sensata para alcanzar metas financieras personales y familiares. Y aprender entre padres e hijos, cómo manejar su dinero y presupuestos de tal forma que puedan asegurar en su presente y futuro, una tranquilidad económica. También aprenderán conceptos básicos para la creación de empresa en Colombia y la creación de negocios en familia para recibir ingresos en familia. Esta propuesta, se plantea apoyada en la Ley 1014 del año 2.006 que expidió el gobierno nacional, con el objetivo de crear un marco jurídico para que las instituciones educativas promovieran el espíritu emprendedor, mediante la formación de competencias básicas, laborales, ciudadanas y empresariales, planteando para ello una cátedra transversal de emprendimiento, que deberá abarcar todos los niveles del sistema de educación.

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Documentos de Investigación de Otros Bancos Centrales

Firm ownership and the macroeconomics of incentive leakages
Aksoy, Yunus; Daripa, Arup; Samiri,Issam
Frankfurt am Main, Germany: European Systemic Risk Board, 2025. 74 p.: il. -- (Working Paper Series; no. 3033).

Descárgalo aquí

Fiscal and macroprudential policies during an energy crisis
Priftis, Romanos; Schoenle, Raphael
Frankfurt am Main, Germany: European Systemic Risk Board, 2025. 52 p.: il. -- (Working Paper Series; no. 3032).

Descárgalo aquí

Bank transparency and market efficiency
Beyer, Andreas; Dautović, Ernest
Frankfurt am Main, Germany: European Systemic Risk Board, 2025. 63 p.: il. -- (Working Paper Series; no. 3031).

Descárgalo aquí

Putting AI agents through their paces on general tasks
Perez-Cruz, Fernando; Song Shin, Hyun
Basel. Switzerland: Bank for International Settlements, 2025. – 19p. -- (Working Paper; no. 1245).

Descárgalo aquí

Artificial intelligence and relationship lending
Gambacorta, Leonardo; Sabatini, Fabiana; Schiaffi, Stefano
Basel. Switzerland: Bank for International Settlements, 2025. – 36p. -- (Working Paper; no. 1244).

Descárgalo aquí

Mutual funds and climate news
Cornelli, Giulio; Gambacorta, Leonardo; Oliviero, Tommaso; Takahashi, Koji
Basel. Switzerland: Bank for International Settlements, 2025. – 47p. -- (Working Paper; no. 1243).

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