

Austin, Robert D., 2016, Unleashing creativity with digital technology, MIT Sloan Management Review.

Bogaert, Boris, 2016, Xpenditure receives top rating from GetApp, prweb.com, October.


Bossu, Sven, 2016, Change: the only constant, sibos.com, September.


CBInsights, 2015, Disrupting European Banking: the fintech startups that are unbundling HSBC, Santander and BNP, CBInsights.com.

CBInsights, 2015, Disrupting paychex: the HR tech startups that are unbundling payroll, insurance and SMB services, CBInsights.com.


Diehl, Martin, 2015, Analyzing the economics of financial market infrastructures, IGI Global, Hershey, PA, USA.


Dierckx, Stefan, 2016, PSD2 and beyond, projective.biz, September.

EBA, 2016, Consumer protection and financial innovation,eba.europa.eu.

EBA, 2016, EBA opinion on the Commission’s proposal to bring virtual currency entities within the scope of the 4th Anti-Money Laundering Directive, eba.europa.eu, August.

EBA, 2016, Payment services and electronic money, eba.europa.eu.

ECB, 2015, Guide for the assessment of card payment schemes against the oversight standards, ecb.europa.eu, February.


ECB, 2016, Revised oversight framework for retail payment systems, ecb.europa.eu, February.


ECB, 2015, Virtual currency schemes – a further analysis, ecb.europa.eu.


Fantazzini, Dean, Nigmatullin, Erik, Sukhanovskaya, Vera & Ivliev, Sergey, 2016, Everything you always wanted to know about bitcoin modelling but were afraid to ask, Applied Econometrics (forthcoming).


Furton, Glenn L. & Salter, Alexander William, 2016, Money and the rule of law, Texas Tech University, Rawls College of Business WP.


Greene, Claire, Schuh, Scott D. & Stavins, Joanna, 2016, The 2014 survey of consumer payment choice: Summary Results, Federal Reserve Banks’ Research Data Reports, No.16-3.


Hurley, Jim, 2016, Strategic technologies reshaping the business of IT, *insights.isg-one.com*.

Illyés, Tamás & Varga, Lóránt, 2015, Show me how you pay and I will tell you who you are – socio-demographic determinants of payment habits, *Financial Economic Review, 14*, No. 2.


Muir, Simon, 2016, Reinforcing the chain, *FATF Recommendation 16*.

Noto, Grace, 2016, “Bankcoin” is not currency, it is a digital vehicle to move money, *bankinnovation.net*, August.

Noto, Grace, 2016, Is the Consumer Finance Protection Bureau (CFPB) ruling important for the future of fintechs? *Bankinnovation.net*, October.


Noto, Grace, 2016, Top 5 fintech raises: Incrid Finance, Notonthehighstreet, MobiKwik, bankinnovation.net, August.

Noto, Grace, 2016, Venmo beats the banks to win top spot among iOS finance Apps, bankinnovation.net, September.

Noto, Grace, 2016, Visa Europe, BTL Group Partner to test blockchain settlement, bankinnovation.net, September.

NTT DATA Consulting, 2016, Don’t fear modernizing your core, nttdata.com.


Olynick, Peter, 2016, The fintech threat is real, bankinnovation.net, August.


Remy, Matthieu, 2016, Notre méthodologie d’investissement, easyvest.be.

Robinson, Mike, 2016, 3 reasons you shouldn’t use Excel for expense management, Xpenditure.com, October.


Ross, Jeanne W., Sebastian, Ina, Beath, Cynthia M., Mocker, Martin, Moloney, Kate & Fonstad, Nils O., 2016, Designing and executing digital strategies, CISR, Center for Information Systems Research, MIT, Boston.

Sanwal, Anand, 2016, Disrupting banking: the fintech startups that are unbundling Wells Fargo, Citi and Bank of America, CBInsights.com, May.


Traughber, Bob & Ramachandran, Roshan, 2016, The digital revolution depends on aligning IT and business strategies, ISG Insights.


Wohlfahrt, Miriam, 2016, Payment: Vom Schatten ins Rampenlicht, bilanz.de, October.

Zanox, 2015, Mobile revenues in Europe grew by 105 % in 2014, ecommercenews.eu.