

Development of Regulatory Agencies in the US, EU, and China in Response to the Platform Economy (pre-order)

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Abstracts

With the development of financial technology and the advancement of the internet environment, providers of financial services are no longer limited to traditional financial institutions. FinTech (Financial Technology) and big-tech companies offer diversified financial services through platform models. As financial services progress towards digitization and intelligence, maintaining financial market stability becomes a focus for countries. This report analyzes the regulatory measures taken by major supervisory authorities in the US (United States), the EU (European Union), China, and looks into four key considerations: data collection integrity, data privacy security, rationality of technology applications, and prevention of systemic risks.

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