

MULTI COUNTRY BANKING IN THE 21 CENTURY%0A

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Central Banking in the 21 Century

1 Central Banking in the 21st Century Sheila Dow For presentation to the 40 Years of the Cambridge Journal of Economics conference, 12-13 July 2016 McGrath Centre, St Catharine s College, Cambridge

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In particular, as entry barriers into banking services are eroded, banks are increasingly facing competition from a wider range of actual and potential suppliers of banking services: the capital markets, money markets, non-banking financial institutions, and also non-financial banking institutions . In addition, the development of electronic banking has in some countries enabled foreign banks to enter hitherto relatively closed domestic retail banking markets.

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1.2 By increasing the level of competition in banking, the government aims to deliver tangible benefits for personal and business banking customers right across the country, such as: lower prices, e.g. lower monthly mortgage repayments

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