

Studi komparatif tentang teknologi finansial di Korea Selatan dan Indonesia = comparative study on financial technology in South Korea and Indonesia

Lee, Dong Ah, author

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Abstrak

Karena adanya teknologi finansial yang semakin berkembang, yang berarti perpaduan keuangan dan teknologi, telah menyebar di industri keuangan, berbagai perubahan telah diantisipasi, seperti munculnya jenis layanan keuangan dan perusahaan keuangan. Menyediakan layanan keuangan, seperti pembayaran, pengiriman uang, dan pialang, perusahaan pembiayaan itu telah menyediakan, kepada perusahaan telekomunikasi dan perusahaan IT baru dengan cara baru. K-bank, Bank Kakao, dll. Kami telah bekerja pada pengembangan teknologi baru, bentuk-bentuk baru dari jasa keuangan dan produk seperti bio-sertifikasi, robot-penasihat, internet banking. Di seluruh dunia, PinTech menarik perhatian sebagai mesin pertumbuhan baru industri keuangan bersama dengan revolusi industri ke-4 dan pasar diperkirakan akan tumbuh menjadi sekitar 800 triliun won pada 2017 Gartner, 2016. Namun, konvergensi teknologi dan keuangan berarti bahwa layanan keuangan secara dramatis.

.....As the Financial technology, which means the fusion of finance and technology, has been spreading in the financial industry, a variety of changes have been anticipated, such as the emergence of new types of financial services and financial companies. Providing financial services, such as payment, remittance, and brokerage, that the finance company has been providing, to telecommunication companies and new IT companies in new ways. With the development of new technology, new forms of financial services and products such as bio certification, robot advisor, internet banking led by non financial companies such as K bank, kakao bank, etc. Worldwide, financial technology is attracting attention as a new growth engine of the financial industry along with the 4th industrial revolution and the market is expected to grow to about 800 trillion Korean won by 2017 Gartner, 2016. However, the convergence of technology and finance generally means that existing services in the financial sector are dramatically streamlining or new financial services are emerging.