

Propositions

- 1) FinTech gives rise to information deficits. While FinTech is still evolving, information about its real nature and whether and how to apply regulation might not be timely enough for both regulators and those regulated.
- 2) Assessing FinTech's technological nature helps not only to identify the risks but also reveals the pacing issue between technology and regulation.
- 3) Coping with the pacing issue arising at the intersection of technology and regulation merits a dynamic and adaptive regulatory regime. This regulatory regime features regulatory adjustments and learning.
- 4) Information exploring and sharing are the core of dynamic and adaptive regulation, benefiting both those regulated and regulators.
- 5) Regulation that is more principles-based can better avoid obsolescence.
- 6) Data is the core of modern markets. The way in which data is processed determines the business model and the players' market power. Regulatory issues may also arise from data-related aspects.
- 7) Regulation may be needed for technology and vice versa.
- 8) Having specific and specialized regulators may be more suitable than having a single and sole regulator in modern markets. The coordination between regulators is hence of vital importance.
- 9) The principal-agent problem may be intensified in multinational and transcontinental corporations.
- 10) Unequal bargaining power between companies affects a variety of aspects of contracts such as the price, termination, and indemnity clauses.
- 11) Writing academic propositions is like writing business propositions when marketing. The goals are respectively selling the thesis and selling the products. Through presenting propositions, I create the topics which might convince people. By either convincing or not convincing people, I sell the thesis or products.