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Bachelor Thesis: Regulatory Technology – Reconceptualization of Financial Regulation?

In the aftermath of the financial crisis, regulatory changes and technological developments have fundamentally changed the nature of financial markets, services, and institutions. Along with this, Regulatory Technology (RegTech), the use of information technology in the context of regulatory monitoring, reporting, and compliance evolved. For instance, powerful data analytics tools process the massive amount of financial institutions' reported data to enable regulatory authorities to address risks as close to real-time as possible. Furthermore, regulators are able to learn from reported data to prevent future risks and market turmoil. This makes a whole new level of financial regulation possible.

The goal of this bachelor thesis is to provide an overview of the development of Regulatory Technology and the opportunities which arise using modern technology in a regulatory context as well as to discuss whether financial regulation as known today needs to be reconceptualized. Further, a review of related academic literature on improvements in financial markets due to Regulatory Technology shall be conducted. The student is expected to systematically sort and present related literature in order to draw possible conclusions based on the findings. The thesis can be written either in English or German.

Supervisor:
Jens Lausen

Literature:

- Arner, Douglas W., Janos Nathan Barberis, and Ross P. Buckley (2016). "FinTech, RegTech and the Reconceptualization of Financial Regulation." In: *Northwestern Journal of International Law & Business*, Forthcoming.
- Arner, Douglas W., Janos Nathan Barberis, and Ross P. Buckley (2017). "FinTech and RegTech in a Nutshell, and the Future in a Sandbox." In: *Research Foundation Briefs* 3 (4), 1-20.
- Evans, Gareth, and John Mason (2017). "RegTech 2020 and beyond." Reuters, <https://blogs.thomsonreuters.com/answeron/regtech-2020-beyond/>.