

## Financial services regulation in Europe



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## FINANCIAL SERVICES REGULATION IN EUROPE



GRIN Verlag Okt 2013, 2013. Taschenbuch. Book Condition: Neu. 211x146x5 mm. This item is printed on demand - Print on Demand Neuware - Studienarbeit aus dem Jahr 2012 im Fachbereich Politik - Internationale Politik - Thema: Europäische Union, University of Twente , Sprache: Deutsch, Abstract: Since the foundation of the European Union in 1992, the claim of a rising regulatory state in Western Europe has become an important feature of public policy research. The creation of a single market by the Treaty of Maastricht forced European governments to change their traditional modes of governance in response to developments like increasing international competition and deepening economic and monetary integration within the European Union. Strategic adaptation to these new realities has been linked to two key trends: one is the reduced role for the positive, interventionist state and a corresponding increase in the role of the regulatory state, using legal authority over the tools of taxing and spending. The second trend is the European Commission's ambitious attempts to maximise its influence over policy content, and the increased interest of member states in transnational policy responses to the issues arising from the Single European Market. One of the main institutional features of this rising regulatory state has been the creation of European regulatory agencies with the primary aim to provide policy-makers with objective and independent information. An interesting but also controversial feature of this development is the fact that governments were apparently willing to abandon some of their regulatory competencies in favour of institutions that are not democratically accountable, and that are to a large extent insulated from political influence. The relevance of this topic becomes accessible when looking at the developments in financial services regulation between 1999 and 2011. The eruption of the financial crisis in 2007 significantly changed the institutional...



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