the future of employment how susceptible are jobs to - 1 introduction in this paper we address the question how susceptible are jobs to computerisation doing so we build on the existing literature in two ways, fintech and regtech impact on regulators and banks - we use a behavioural perspective to examine various banking and regulatory issues created by disruptive innovation we discuss the effects of financial and, peer reviewed journal ijera com - international journal of engineering research and applications ijera is an open access online peer reviewed international journal that publishes research