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The Changing Landscape of the Financial Services Industry: What Lies Ahead?

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Abstract

This paper examines the consequences of the Financial Services Modernization Act of 1999 for the structure of the U.S. financial services industry. We ask how the industry may evolve as this new legislation interacts with the consolidation trend already under way, what types of mergers are most likely to occur, and how profitable and risky the resulting firms might be.

Keywords: Gramm Leach Bliley, Financial Services Modernization Act, bank consolidation, financial services consolidation**JEL Classification:** G2[Suggested Citation](#) >[Show Contact Information](#) >

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