

**This structural change is frequently attributed to deregulation of the financial services industry.**

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- **In fact, deregulation was a natural response to increased competition between depository institutions and nondepository financial firms, and between the same type of competitors across world markets.**
- **In fact, some regulations can be credited for the development of new products to avoid regulation—hence increased competition from firms not regulated like a bank; i.e., investment banks.**

# Banking Deregulation And The New Competition In Financial Services

**Jiyuan Zhang**



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