

## Contents

### Scientific Papers

<i>Alexander Conrad, Doris Neuberger, Florian Peters, and Fabian Rösch, The Impact of Socio-Economic and Demographic Factors on the Use of Digital Access to Financial Services</i> .....	295
<i>Johannes M. Gerlach and Daniel Rugilo, The Predicament of FinTechs in the Environment of Traditional Banking Sector Regulation – An Analysis of Regulatory Sandboxes as a Possible Solution</i> .....	323
<i>Felix Krauß, Regulatory Capital Management: Fair Value Measurement and Regulatory Capital Ratios</i> .....	375
<i>Kai-Oliver Maurer, Honesty in Regional Cooperative Banks</i> .....	423

### Book Review

<i>Richard Baldwin, The Globotics Upheaval – Globalization, Robotics and the Future of Work (Marcel Gehrung)</i> .....	445
------------------------------------------------------------------------------------------------------------------------	-----

<b>New Publications</b>	447
-------------------------	-----