

Digital Disruption of Financial Services

Researching Digitalisation

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Surrey Code

Digitalisation

- 3 pillars?
 - Platforms
 - Open standards
 - Pull (rather than push)
- 3 C's?
 - Convenience
 - Connectivity
 - Community

A particular topic – cryptocurrencies

- Crypto currencies (e.g. bitcoin and blockchain)
- Distributed, non intermediated, consensual ledger
- Programmable money and ledgers
- Privacy
- Competing currencies
 - Based on personal reputation?

Framing Research Questions?

- “In it” or “On it”
 - Make something happen
 - What is happening
 - What has happened
- Etic or Emic?
 - Boundaries and viewpoint
 - What people think
 - What the researcher thinks
- Domain?
- Unit of analysis?
- Achieving “Impact”?

Domain issues confronted

- Potential areas of impact and research
 - Economic
 - Institutional
 - Social
 - Technological

- Potential subject domains
 - Technology (Things)
 - Economic (People)
 - Anthropology (Community)
 - Philosophy (Truth)

Accessing the phenomena – how to?

- Research a discontinuity
- Build generalizable theory rather than report anecdotes
- Avoid a referenced superblog
- Maintain currency and relevance
- Research in a non peer / referenced or reviewed environment
- Define and measure impact of phenomena and research
- Fill the research gaps