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significant trends in world economic governance over the past few decades, although the degrees of harmonization do vary across different financial

sectors.³ International

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relatively new regulatory area, with international harmonization efforts starting only in the 1980s. Sector-specific regulatory coordination and harmonization efforts are traced in the fields of banking regulation (Basel Concordat, Basel Accord and Basel II), securities regulation (IOSCO MOUs and the Objectives and Principles of Securities Regulation) and insurance regulation. Harmonization of Financial Regulation - Oxford Scholarship Indeed, one of the major academic debates with regard to international financial regulation has centered around the question of what has been behind this international regulatory harmonization. The literature on this issue has put great emphasis on the roles of either dominant

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