

# DISRUPTIVE INNOVATION IN BUSINESS AND FINANCE IN THE DIGITAL WORLD

**Edited by** J. Jay Choi,  
and Bora Ozkan

INTERNATIONAL  
FINANCE REVIEW

**VOLUME 20**

**DISRUPTIVE INNOVATION  
IN BUSINESS AND FINANCE  
IN THE DIGITAL WORLD**

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EDITED BY

**J. JAY CHOI & BORA OZKAN**

*Temple University, USA*



United Kingdom – North America – Japan  
India – Malaysia – China

Emerald Publishing Limited  
Howard House, Wagon Lane, Bingley BD16 1WA, UK

First edition 2019

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**British Library Cataloguing in Publication Data**

A catalogue record for this book is available from the British Library

ISBN: 978-1-78973-382-2 (Print)

ISBN: 978-1-78973-381-5 (Online)

ISBN: 978-1-78973-383-9 (Epub)

ISSN: 1569-3767 (Series)



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