



Global Governance and Regulatory Failure: The Political Economy of Banking (International Political Economy Series)

Roman Goldbach

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Does global governance contribute to regulatory failure and financial crises? And, if it does, should we enhance global cooperation to prevent future crises or confine our focus on the national level? Roman Goldbach reveals that, while global cooperation of bank regulators should minimise the emergence of financial crises, it actually contributes to the build-up of financial bubbles and the resulting turmoil.

Underlying this regulatory failure is the transnational regulatory regime that globalises the governance structure and policy process of regulating banks. It entrenches asymmetric influence in a manner that raises the possibilities of national and transnational firms integrating their preferences into global regulatory standards, while at the same time decreasing the incentives for, and capacities of, politicians and regulators to protect the public good of systemic stability. Moreover, Goldbach argues that the underlying governance structure remains intact to date, which promises comparable future regulatory failure.

The book provides both a theoretical framework of the global political economy of banking regulation and a detailed analysis of the policies and politics of the Basel Committee on Banking Supervision and its two most recent global standards- the Basel II and Basel III frameworks. Goldbach's innovative analysis, which integrates all actors and institutions of the global political economy and builds on new empirical material from national, transnational, and international processes, demonstrates how global governance has contributed to the onset of the "Great Recession" and how it continues to increase the likelihood of future global financial crises.

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