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Fintech Business Models-Matthias Fischer 2021-02-08 This book on fintechs shows an international comparison on a global level. It is the first book where 10 years of financing rounds for fintechs have been analyzed for 10 different fintech segments. It is the first book to show the Canvas business model for fintechs. Professionals and students get a global understanding of fintechs. The case examples in the book cover Europe, the U.S. and China. About the author: Matthias Fischer is professor of finance and banking at the Institute of Technology Nuremberg Georg-Simon-Ohm in Germany. His research has focused on strategy and M&A in the banking sector, value-based management, robo-advisory and fintechs. Dr. Fischer also serves as a member of the Groupe de Recherche en Management at the IAE Nice Graduate School of Management, Université Côte d'Azur in France. He is internationally active as a strategy and financial advisor. Reviews of the book: FinTech is not the next 'big thing.' It is the big thing now! FinTech is the new business model for the global financial sector, offering clear and enormous potential for vast economies of scale and scope, massive cost savings and efficiency gains, significant risk reduction, and opening the door to banking for literally billions of currently unbanked people. Professor Fischer has done a masterful job of expertly and informatively taking us through all aspects of the revolutionary new FinTech business models. Using state-of-the-art research techniques, he insightfully shows us how FinTech firms are financed and how they aspire to create value. His in-depth case studies unlock the keys to success in the FinTech sector. His fascinating book is a 'must read' for all financial professionals. Dr. Stephen Morrell, Professor of Economics and Finance, Andreas School of Business, Barry University, Miami, USA Matthias Fischer's latest book offers a comprehensive overview of Fintech business models around the world. With a very pedagogical approach, and in a particularly fluid style, the author takes us into the strategic logics of these new entrants to finance, who are carriers of innovation and sometimes of disruption, and whose strategies are focused on the need to always meet the emerging expectations of their customers. This precise and well-documented analysis should enable banks to reposition themselves in their ecosystem by studying these new business models, which will enable them to boost their growth. Professor Dr. Nadine Tournois, Dean of IAE Nice Graduate School of Management, Université Côte d'Azur, France, Chevalier de la Légion d'honneur Fintech Business Models is a must-have book to understand the rapid and intense changes occurring in the financial sector. New technologies have allowed the birth of new financial species, such as Fintech, more adapted to the new digital economy. The content dedicated to the application of blockchain technology helps to understand its opportunities in the financial sector, not only in the means of payment and cryptocurrencies, but also in how blockchain can make multiple internal processes improve, allowing to optimize the management, efficiency and even security of operations. Without any doubt, this book offers an extraordinary vision of how the fintech sector has become a catalyst for change in banking in the context of the current Digital Society. Phd. Ricardo Palomo, Full Professor of Finance, Deputy Chancellor for Digital Transformation at Universidad CEU San Pablo, Madrid, Spain and member of the Board of Alastria Blockchain Ecosytem This book provides a detailed and original overview of the most important fintech business models in the major global markets. Through a savvy use of the well-known Business Model Canvas methodology, the author explores the unique ecosystem, business model's components, and sources of competitive advantage of successful fintech firms. The book, in particular, offers an insightful and comprehensive analysis of the winning and losing strategies and performances of fintech firms by segment of activity such as, instant digital payments, crowd-funding, robo-advisory, alternative finance, credit & factoring, social trading, personal finance management, blockchain and cryptocurrencies. It is indeed a very unique and valuable study on the fintech industry, its trends, and its emerging business models. Prof. Ivo Pezzuto, The International School of Management, Paris, France and Adjunct Professor of International Business and Strategic Management Università Cattolica del Sacro Cuore, Department of Business Management, Milan, Italy The emergence of fintechs is one of the most relevant drivers of change in the financial services industry. The book presented here delivers an impressive overview of fintechs' activity areas, business models and funding patterns. The book reflects the state of the art of the current fintech world. Prof. Dr. Jürgen Moormann, Professor of Bank and Process Management at Frankfurt School of Finance & Management, Germany

Financial Ecosystem and Strategy in the Digital Era-Umit Hacioglu 2021-06-14 This book analyses and discusses current issues and trends in finance with a special focus on technological developments and innovations. The book presents an overview of the classical and traditional approaches of financial management in companies and discusses its key strategic role in corporate performance. Furthermore, the volume illustrates how the emerging technological innovations will shape the theory and practice of financial management, focusing especially on the decentralized financial ecosystems that blockchain and its related technologies allow.

Complex, Intelligent and Software Intensive Systems-Leonard Barolli 2021-06-29 This book includes the proceedings of the 15th International Conference on Complex, Intelligent, and Software Intensive Systems, which took place in Asan, Korea, on July 1-3, 2021. Software intensive systems are systems, which heavily interact with other systems, sensors, actuators, devices, and other software systems and users. More and more domains are involved with software intensive systems, e.g., automotive, telecommunication systems, embedded systems in general, industrial automation systems, and business applications. Moreover, the outcome of web services delivers a new platform for enabling software intensive systems. Complex systems research is focused on the overall understanding of systems rather than its components. Complex systems are very much characterized by the changing environments in which they act by their multiple internal and external interactions. They evolve and adapt through internal and external dynamic interactions. The development of intelligent systems and agents, which is each time more characterized by the use of ontologies and their logical foundations build a fruitful impulse for both software intensive systems and complex systems. Recent research in the field of intelligent systems, robotics, neuroscience, artificial intelligence, and cognitive sciences is very important factor for the future development and innovation of software intensive and complex systems. The aim of the book is to deliver a platform of scientific interaction between the three interwoven challenging areas of research and development of future ICT-enabled applications: Software intensive systems, complex systems, and intelligent systems.

Sensor Technologies-Michael J. McGrath 2014-01-23 Sensor Technologies: Healthcare, Wellness and Environmental Applications explores the key aspects of sensor technologies, covering wired, wireless, and discrete sensors for the specific application domains of healthcare, wellness and environmental sensing. It discusses the social, regulatory, and design considerations specific to these domains. The book provides an application-based approach using real-world examples to illustrate the application of sensor technologies in a practical and experiential manner. The book guides the reader from the formulation of the research question, through the design and validation process, to the deployment and management phase of sensor applications. The processes and examples used in the book are primarily based on research carried out by Intel or joint academic research programs. "Sensor Technologies: Healthcare, Wellness and Environmental Applications provides an extensive overview of sensing technologies and their applications in healthcare, wellness, and environmental monitoring. From sensor hardware to system applications and case studies, this book gives readers an in-depth understanding of the technologies and how they can be applied. I would highly recommend it to students or researchers who are interested in wireless sensing technologies and the associated applications." Dr. Benny Lo Lecturer, The Hamlyn Centre, Imperial College of London "This timely addition to the literature on sensors covers the broad complexity of sensing, sensor types, and the vast range of existing and emerging applications in a very clearly written and accessible manner. It is particularly good at capturing the exciting possibilities that will occur as sensor networks merge with cloud-based 'big data' analytics to provide a host of new applications that will impact directly on the individual in ways we cannot fully predict at present. It really brings this home through the use of carefully chosen case studies that bring the overwhelming concept of 'big data' down to the personal level of individual life and health." Dermot Diamond Director, National Centre for Sensor Research, Principal Investigator, CLARITY Centre for Sensor Web Technologies, Dublin City University "Sensor Technologies: Healthcare, Wellness and Environmental Applications takes the reader on an end-to-end journey of sensor technologies, covering the fundamentals from an engineering perspective, introducing how the data gleaned can be both processed and visualized, in addition to offering exemplar case studies in a number of application domains. It is a must-read for those studying any undergraduate course that involves sensor technologies. It also provides a thorough foundation for those involved in the research and development of applied sensor systems. I highly recommend it to any engineer who wishes to broaden their knowledge in this area!" Chris Nugent Professor of Biomedical Engineering, University of Ulster

Bank 2.0-Brett King 2010 The financial crisis is just beginning for retail institutions. Ninety to ninety-five per cent of bank transactions are executed electronically today. The Internet, ATMs, call centres and smartphones

have become mainstream for customers. But banks still classify these as alternative channels and maintain an organisation structure where Branch dominates thinking. Continued technology innovations, Web 2.0, social networking, app phones and mobility are also stretching traditional banking models to the limit. BANK 2.0 reveals why customer behaviour is so rapidly changing, how branches will evolve, why cheques are disappearing, and why your mobile phone will replace your wallet all within the next 10 years.

The Whirlwind War-Frank N. Schubert 1995 CMH Publication 70-30. Edited by Frank N. Schubert and TheresaL. Kraus. Discusses the United States Army's role in the Persian Gulf War from August 1990 to February 1991. Shows the various strands that came together to produce the army of the 1990s and how that army in turn performed under fire and in the glare of world attention. Retains a sense of immediacy in its approach. Contains maps which were carefully researched and compiled as original documents in their own right. Includes an index.

Global Branding: Breakthroughs in Research and Practice-Management Association, Information Resources 2019-07-05 To survive in today's competitive and globalized business environment, marketing professionals must look to develop innovative methods of reaching their customers and stakeholders. Examining the relationship between culture and marketing can provide companies with the data they need to expand their reach and increase their profits. Global Branding: Breakthroughs in Research and Practice provides international insights into marketing strategies and techniques employed to create and sustain a globally recognized brand. Highlighting a range of pertinent topics such as brand communication, consumer engagement, and product innovation, this publication is an ideal reference source for business executives, marketing professionals, business managers, academicians, and researchers actively involved in the marketing industry.

Retinal Angiography and Optical Coherence Tomography-J. Fernando Arévalo 2008-12-02 OCT is a relatively new imaging technique that is becoming increasingly popular among ophthalmologists in both private and academic settings. Imaging has been a slow moving area in ophthalmology for some time, but now OCT is providing another, more detailed source of demonstrable change in the eye, in diagnostic, therapeutic or post-surgical setting. OCT and ultrasound both measure advancing disease states and post surgical healing. The difference is that OCT shows more subtle changes, particularly post-surgically.

Taming the Poisonous-Barbara Gerke 2021

Accounting and Corporate Reporting-Soner Gokten 2017-09-20 We have spent a great deal of time on the continued development of accounting and auditing standards, which are used as a primary component of corporate reporting, to reach today's financial reporting framework. However, is it possible to say that, currently, financial statements provide full and prompt disclosure? Or will they still be useful as a primary element with their current structures in corporate reporting? Undoubtedly, we are deeply concerned about these issues in recent times. This volume contains chapters to discuss the today's and tomorrow's accounting and corporate reporting phenomena in a comprehensive and multidimensional way. Therefore, this book is organized into six sections: "Achieving Sustainability through Corporate Reporting", "International Standardization", "Financial Reporting Quality", "Accounting Profession and Behavioral Aspects", "Public Sector Accounting and Reporting", and "Managerial Accounting".

Infectious Greed-Frank Partnoy 2014-06-03 From the bestselling author of F.I.A.S.C.O., a riveting chronicle of the rise of dangerous financial instruments and the growing crisis in American business One by one, major corporations such as Enron, Global Crossing, and Worldcom imploded all around us, prey to a greed-driven culture and dubious or illegal corporate finance and accounting. In a compelling and disturbing narrative, Frank Partnoy's Infectious Greed brings to bear all of his skills and experience as a securities attorney, financial analyst, law professor, and bestselling author to tell the story of the rise of the trading instruments and corporate financial structures that imperil the economic health of the country. Starting in the mid-1980s with the introduction of the first proto-derivatives, and taking us through such high-profile disasters as Barings Bank and Long Term Capital Management, Partnoy traces a seamless progression to today's dangerous manipulations. He documents how each new level of financial risk and complexity obscured the sickness of the company in question, and required ever more ingenious deceptions. It's an alarming story, but Partnoy offers a clear vision of how we can step back from the precipice.

Global Marketing, Global Edition-Warren J. Keegan 2015-04-30 For undergraduate and graduate courses in global marketing The excitement, challenges, and controversies of global marketing. Global Marketing reflects current issues and events while offering conceptual and analytical tools that will help students apply the 4Ps to global marketing. MyMarketingLab for Global Marketing is a total learning package. MyMarketingLab is an online homework, tutorial, and assessment program that truly engages students in learning. It helps students better prepare for class, quizzes, and exams-resulting in better performance in the course-and provides educators a dynamic set of tools for gauging individual and class progress.

Vehicular Networking-Marc Emmelmann 2010-03-30 During the last 15 years, the interest in vehicular communication has grown, especially in the automotive industry. Due to the envisioned mass market, projects focusing on Car-to-X communication experience high public visibility. This book presents vehicular communication in a broader perspective that includes more than just its application to the automotive industry. It provides, researchers, engineers, decision makers and graduate students in wireless communications with an introduction to vehicular communication focussing on car-to-x and train-based systems. Emphasizes important perspectives of vehicular communication including market area, application areas, and standardization issues as well as selected topics featuring aspects of developing, prototyping, and testing vehicular communication systems. Supports the reader in understanding common characteristics and differences between the various application areas of vehicular communication. Offers both an overview of the application area and an in-depth discussion of key technologies in these areas. Written by a wide range of experts in the field.

Singapore-International Monetary Fund. Monetary and Capital Markets Department 2019-07-15 This Financial System Stability Assessment paper on Singapore highlights the attractiveness of Singapore as a financial center is underpinned by strong economic fundamentals, sound economic policies, and a sophisticated financial oversight framework. The financial system is exposed to global and regional macrofinancial shocks through significant trade and financial channels but appears resilient even under adverse scenarios. However, banks' US dollar liquidity is vulnerable to stress conditions. Fintech developments so far have focused on partnerships with existing financial institutions and do not appear to contribute significantly to systemic risk. Singapore authorities should continue to enhance its strong oversight of the financial system. Strengthening the framework for resolution and safety nets, namely by devoting more resources to the Monetary Authority of Singapore (MAS)' Resolution Unit; and enhancing the oversight of MAS Electronic Payments System by ensuring more staffing resources are two other important areas for action.

Bioprinting in Regenerative Medicine-Kursad Turksen 2015-09-02 This volume presents the current state of laser-assisted bioprinting, a cutting edge tissue engineering technology. Nineteen chapters discuss the most recent developments in using this technology for engineering different types of tissue. Beginning with an overview, the discussion covers bioprinting in cell viability and pattern viability, tissue microfabrication to study cell proliferation, microenvironment for controlling stem cell fate, cell differentiation, zigzag cellular tubes, cartilage tissue engineering, osteogenesis, vessel substitutes, skin tissue and much more. Because bioprinting is on its way to becoming a dominant technology in tissue-engineering, Bioprinting in Regenerative Medicine is essential reading for those researching or working in regenerative medicine, tissue engineering or translational research. Those studying or working with stem cells who are interested in the development of the field will also find the information invaluable.

Jews Who Rock-Guy Oseary 2016-09-27 Foreword by Ben Stiller Afterword by Perry Farrell Jewish achievement in the sciences? Celebrated. Jews in literature? Lionized. But until now, there's been no record of the massive contributions of Jews in Rock n' Roll. Jews Who Rock features 100 top Jewish rockers, from Bob Dylan to Adam Horowitz, Courtney Love (yes, she's half Jewish) to John Zorn, with a concise page of essential data and a biography of each one. Includes the complete lyrics to "The Chanukah Song" by Adam Sandler

Tiberius Found-Andrew Goodman 2014-01-17 What would you do if you discovered your whole life to be a lie? Daniel Henstock thinks he's an ordinary schoolboy but on his sixteenth birthday his world is turned upside down. He is the world's first one-hundred percent genetically-engineered human - assigned the codename Tiberius - and Gregory Dryden, the man responsible, wants him back so that he can continue his deadly experiments. Running for his life, Daniel flees to New York and is forced to go 'off-grid'. In this near-future America, where the security-obsessed authorities require citizens to carry DNA cards, Daniel meets the feisty and beautiful Eleanor. But by falling for her, Daniel also puts her in terrible danger. Daniel pursues the facts about his origins but is hunted by an agent sent by Dryden to bring him to heel. Can Daniel find out the truth whilst trying to evade those who think they own him? As his enemies close in Daniel must draw on resources he never knew he had to win his freedom - but in doing so he may be walking into a deadly trap ... TIBERIUS FOUND is the first instalment in a thrilling series - The Emperor Initiative - that introduces an engaging new hero that will appeal to fans of Alex Rider and Jason Bourne.

Monetary Policy in Times of Crisis-Massimo Rostagno 2021-06-11 This first twenty years of the European Central Bank offer a unique insight into how a central bank can navigate macroeconomic insecurity and crisis. This volume examines the structures and decision-making processes behind the complex measures taken by the ECB to tackle some of the toughest economic challenges in the history of modern Europe.

Lyra Graeca-John Maxwell Edmonds 1959

Cyclodextrins in Pharmaceuticals, Cosmetics, and Biomedicine-Erem Bilensoy 2011-04-27 Cyclodextrins in Pharmaceuticals, Cosmetics, and Biomedicine covers a wide range of knowledge on cyclodextrins, from an overview of molecular and supramolecular aspects of cyclodextrin physicochemistry, to the latest outcomes in cyclodextrin use and future possibilities in the employment of these systems. This book focuses on the derivatives and physicochemical and biological properties of cyclodextrins, and considers drug delivery through topical, mucosal, and oral via cyclodextrin complexes.

Twelve Years a Slave-Solomon Northup 101-01-01 "Having been born a freeman, and for more than thirty years enjoyed the blessings of liberty in a free State—and having at the end of that time been kidnapped and sold into Slavery, where I remained, until happily rescued in the month of January, 1853, after a bondage of twelve years—it has been suggested that an account of my life and fortunes would not be uninteresting to the public." -an excerpt

Folk-etymology-Abram Smythe Palmer 1890

British New Guinea (Papua)-Great Britain. Foreign Office. Historical Section 1920

Black Ships Before Troy-Rosemary Sutcliff 2005 Retells the story of the Trojan War, from the quarrel for the golden apple, and the flight of Helen with Paris, to the destruction of Troy.

Historic St. Louis-J. Frederick Fausz 2014

The Odyssey-Homer 2016-10-21 "Tell me, Muse, of the man of many turns, who was driven far and wide after he had sacked the sacred city of Troy" Twenty years after setting out to fight in the Trojan War, Odysseus is yet to return home to Ithaca. His household is in disarray: a horde of over 100 disorderly and arrogant suitors are vying to claim Odysseus' wife Penelope, and his young son Telemachus is powerless to stop them. Meanwhile, Odysseus is driven beyond the limits of the known world, encountering countless divine and earthly challenges. But Odysseus is 'of many wiles' and his cunning and bravery eventually lead him home, to reclaim both his family and his kingdom. The Odyssey rivals the Iliad as the greatest poem of Western culture and is perhaps the most influential text of classical literature. This elegant and compelling new translation is accompanied by a full introduction and notes that guide the reader in understanding the poem and the many different contexts in which it was performed and read.

The College Conversation-Eric J. Furda 2020-09-22 From an Ivy League dean and a college admissions expert, a guide to help parents support their children as they navigate their way to college The College Conversation is a comprehensive resource for mapping the path through the college application process that provides practical advice and reassurance to keep both anxious parents and confused children sane and grounded. Rather than adding to the existing canon of "How to Get In" college guides or rankings, Eric Furda and Jacques Steinberg provide a step-by-step approach to having the tough conversations on this topic with less stress and more success. The book is organized around key discussions and themes that trace the chronological arc of admissions and financial aid--beginning before the assembly of a list of potential colleges and continuing through the receipt of decisions--with a final section that includes advice on the first year of college. The topics include preliminary conversations about the search, and specifically how parents can think about their children's interests and what kind of college would best suit them; choosing a college (based on its curriculum, culture, and community); writing the most effective essays; assessing acceptances, including considerations of finances and aid; and making the transition from high school to college life. The College Conversation will provide parents, students, and counselors with the credible, level-headed information often missing in this process, as well as a much-needed dash of perspective borne of experience.

Financial Geography-Risto Laulajainen 2005-06-28 This truly internationally-focused book is a readable, comprehensive guide to the economic geography of the world's financial centres that is as enjoyable to read as it

is informative. All students and academics involved with economic geography as well as professionals in the banking and finance industries will find Financial Geography to be an indispensable book for their bookshelves.

The Collected Works of William Hazlitt-William Hazlitt 1904

Computer-Mediated Marketing Strategies: Social Media and Online Brand Communities-Bowen, Gordon 2014-10-31 For years, technology has been the impetus for progress in various processes, systems, and businesses; it shows no sign of ceasing further development. The application of technology-driven processes in promotionally-oriented environments has become more and more common in today's business world. Computer-Mediated Marketing Strategies: Social Media and Online Brand Communities brings together marketing approaches and the application of current technology, such as social networking arenas, to show how this interaction creates a successful competitive advantage. Focusing on qualitative research, various technological tools, and diverse Internet environments, this book is a necessary reference source for academics, management practitioners, students, and professionals interested in the application of technology in promotionally-oriented processes.

Handbook of Stability Testing in Pharmaceutical Development-Kim Huynh-Ba 2008-11-16 This handbook is the first to cover all aspects of stability testing in pharmaceutical development. Written by a group of international experts, the book presents a scientific understanding of regulations and balances methodologies and best practices.

VANET-Hannes Hartenstein 2009-11-04 This book provides an invaluable introduction to inter-vehicular communications, demonstrating the networking and communication technologies for reducing fatalities, improving transportation efficiency, and minimising environmental impact. This book addresses the applications and technical aspects of radio-based vehicle-to-vehicle and vehicle-to-infrastructure communication that can be established by short- and medium range communication based on wireless local area network technology (primarily IEEE 802.11). It contains a coherent treatment of the important topics and technologies contributed by leading experts in the field, covering the potential applications for and their requirements on the communications system. The authors cover physical and medium access control layer issues with focus on IEEE 802.11-based systems, and show how many of the applications benefit when information is efficiently disseminated, and the techniques that provide attractive data aggregation (also includes design of the corresponding middleware). The book also considers issues such as IT-security (means and fundamental trade-off between security and privacy), current standardization activities such as IEEE 802.11p, and the IEEE 1609 standard series. Key Features: Covers the state-of-the-art in the field of vehicular inter-networks such as safety and efficiency applications, physical and medium access control layer issues, middleware, and security Shows how vehicular networks differ from other mobile networks and illustrates the idea of vehicle-to-vehicle communications with application scenarios and with current proofs of concept worldwide Addresses current standardization activities such as IEEE 802.11p and the IEEE 1609 standard series Offers a chapter on mobility models and their use for simulation of vehicular inter-networks Provides a coherent treatment of the important topics and technologies contributed by leading academic and industry experts in the field This book provides a reference for professional automotive technologists (OEMS and suppliers), professionals in the area of Intelligent Transportation Systems, and researchers attracted to the field of wireless vehicular communications. Third and fourth year undergraduate and graduate students will also find this book of interest. For additional information please visit <http://www.vanetbook.com>

Pediatric Germ Cell Tumors-A. Lindsay Frazier 2013-10-28 Germ cell tumors are relatively rare compared with other malignancies, and compilations of knowledge that encompass the entire spectrum of the disease are lacking. This textbook, written by the foremost authorities in the field, rectifies the situation by discussing in depth a broad range of topics, including biology, epidemiology, pathology, treatment, and late effects. Bearing in mind that germ cell tumors are most prevalent in the adolescent and young adult age group, causes of disease and treatment approaches in pediatric and adult patients are compared and contrasted. By spanning the entire life course, from prenatal origins of disease through to treatment in adults and late effects of treatment, the editors have produced a book that will be of interest to both pediatric and adult oncologists.

The Thesaurus of Slang-Esther Lewin 1997 Includes jargon, sports slang, and ethnic and regional expressions

The Taj Mahal Is A Temple Place: The Greatest Historical Discovery Of Modern Times-P.N. Oak The Author Furnishes Evidences To Prove That Taj Mahal Existed Years Before The Death Of Mumtaz Mahal. According To The Author It Was A Temple Palace And The Records Were Falsified To Show It As A Grave.

Machine Language for Beginners-Richard Mansfield 1983-01-01 Introduces the Beginner to Machine Code. Includes Utilities, An Assembler & A Disassembler

INTERNATIONAL MARKETING - TEXT & CASES-PAUL 1986 The new edition of this text-book discusses comprehensively, the theories and practices of international marketing. With several new chapters and new as well as updated cases, it will help students of the subject in learning concepts as well as their application. It will be very useful for the International Marketing course offered in various business management programmes.

Accounting Principles 9th Edition Working Paper for SouthWestern Illinois College-Belleville-Jerry J Weygandt, Ph.D., CPA 2009-04-27

Near-Miss Book-Great Britain: Health and Safety Executive 2021-02

Em Choi (I Play)-National Resource Center for Asian Languages (NRCAL) 2021