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Michael Rajnik



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Digital Business Annmarie Hanlon, 2024-03-15 Digital Business Strategy Management Transformation covers all the essentials for understanding and doing business in a digital world within a single comprehensive textbook including an introduction to the digital business environment cutting edge coverage of data and artificial intelligence and an exploration of the latest digital tools and platforms and emerging and enabling technologies such as blockchain and Web 3.0 The text explores all types and scales of digital business from small innovative start ups and disruptors that are born digital to the digital transformation of traditional large scale businesses Readers will also learn how these businesses strategise operate and manage themselves user experiences and customer relationships within an ever increasing digital environment Consideration is also given to the ethical and legal components of doing digital business with the United Nations Sustainable Development Goals in mind This textbook includes a rich source of learning features and activities making it suitable for business students at undergraduate and postgraduate levels and setting students up for success on graduation in a fast changing digitalised and technology led business world Annmarie Hanlon teaches digital marketing and is Course Director for the MSc Marketing and Leadership at Cranfield School of Management in the UK You can follow her updates at [twitter.com/annmariehanlon](#) and [LinkedIn linkedin.com/in/annmariehanlon](#)

Fintech Marketing: From Start to Now Dmitrii Egorenkov, 2024-04-24 Fintech Marketing From Start to Now is an essential read for anyone looking to grasp the seismic shifts in financial services marketing precipitated by technology Tracing the lineage from the earliest financial technologies to the latest digital revolutions this book is a masterclass in the art and science of fintech marketing The book opens with a primer on the fundamentals of fintech charting its evolution and contextualizing its rise alongside the digital milestones of our times Readers are taken from the nascent stages of online finance to the current era where mobile and social media are not just platforms but catalysts for financial innovation Delving into the fintech spectrum the book enumerates and elucidates the main categories of fintech products including transformative payment solutions alternative lending models the burgeoning sectors of insurtech and blockchain and the expanding universe of cryptocurrencies With a global lens Fintech Marketing From Start to Now provides a panoramic survey of fintech's expansion across continents dissecting the factors that have spurred or stifled growth It presents an incisive look at market specific nuances in major economies like the USA EU China and India while also shedding light on the diverse fintech landscapes of Southeast Asia and other regions The heart of the book lies in its robust section on marketing strategy It breaks down the complexities of customer acquisition in fintech from laying down the marketing fundamentals to crafting sophisticated strategies that resonate with today's savvy consumers It details the importance of branding the elements of a winning marketing plan and how to build trust and credibility in an industry where security is paramount An entire section is devoted to understanding and engaging with the target audience Here the book shines with its data driven approach providing actionable guidance on creating customer

personas utilizing analytics and choosing the right communication channels The marketing mix gets a digital overhaul as readers learn how to apply the timeless 4P s Product Price Place Promotion to a fintech context This is complemented by tactical insights into leveraging digital platforms optimizing for search engines engaging through social media and employing content marketing to tell compelling financial narratives The book doesn t just teach but shows through a series of case studies drawing lessons from successful campaigns and flagging pitfalls to avoid It culminates with a forward looking analysis of fintech s future innovating client attraction strategies and the anticipated products set to redefine the industry Fintech Marketing From Start to Now is more than a book it s a strategic partner for fintech professionals marketers entrepreneurs and enthusiasts aiming to navigate the vibrant and challenging world of fintech marketing *Innovation in Emerging Markets* J. Haar,R. Ernst,2016-11-16 Innovation is sweeping the globe at breakneck speed and emerging markets are where tremendous growth and opportunity reside Jerry Haar and Ricardo Ernst delve into the forces and drivers that shape innovation in emerging markets and present case studies along with a summation of the key features and outlook for innovation over the next decade Information Technology Law in the United States of America McKay Cunningham,Timothy Murphy,2022-09-20 Derived from the renowned multi volume International Encyclopaedia of Laws this practical guide to information technology law the law affecting information and communication technology ICT in the United States of America covers every aspect of the subject including the regulation of digital markets intellectual property rights in the digital context relevant competition rules drafting and negotiating ICT related contracts electronic transactions and cybercrime Lawyers who handle transnational matters will appreciate the detailed explanation of specific characteristics of practice and procedure Following a general introduction the monograph assembles its information and guidance in six main areas of practice 1 the regulatory framework of digital markets including legal aspects of standardization international private law applied to the online context telecommunications law regulation of audio visual services and online commercial platforms 2 online public services including e government e health and online voting 3 contract law with regard to software hardware networks and related services with special attention to case law in this area rules with regard to electronic evidence regulation of electronic signatures online financial services and electronic commerce 4 software protection legal protection of databases or chips and other intellectual property matters 5 the legal framework regarding cybersecurity and 6 the application of criminal procedure and substantive criminal law in the area of cybercrime Its succinct yet scholarly nature as well as the practical quality of the information it provides make this monograph a valuable time saving tool for business and legal professionals alike Lawyers representing parties with interests in the United States of America will welcome this very useful guide and academics and researchers will appreciate its value in the study of comparative law in this relatively new and challenging field **Federal Register** ,2013-08 I-Bytes Financial Services Industry V.G,2019-12-11 This document brings together a set of latest data points and publicly available information relevant for Financial Services

Industry We are very excited to share this content and believe that readers will benefit from this periodic publication immensely *Just Code* Associate Director Charles Babbage Institute and Faculty Jeffrey R Yost, Jeffrey R. Yost, Gerardo Con Díaz, 2025-11-25 This book examines how IT giants use software algorithms and systems to reinforce global social inequalities It offers scholars and students a broad analysis of the power structures embedded in digital technologies and serves as an accessible resource for introducing the diverse methods and perspectives needed to understand these issues

New Money Lana Swartz, 2020-05-01 A new vision of money as a communication technology that creates and sustains invisible often exclusive communities One of the basic structures of everyday life money is at its core a communication media Payment systems cash card app or Bitcoin are informational and symbolic tools that integrate us into or exclude us from the society that surrounds us Examining the social politics of financial technologies Lana Swartz reveals what's at stake when we pay This accessible and insightful analysis comes at a moment of disruption from fin tech startups to cryptocurrency schemes a variety of technologies are poised to unseat traditional financial infrastructures Swartz explains these changes traces their longer histories and demonstrates their consequences Getting paid and paying determines whether or not you can put food on the table She shows just how important these invisible systems are The data that payment produces is uniquely revelatory and newly valuable New forms of money create new forms of identity new forms of community and new forms of power

Artificial Intelligence Arthur G.O. Mutambara, 2025-04-09 This book presents contextualised and detailed research on Artificial Intelligence AI and the Global South It examines the key challenges of these emerging and least industrialised countries while proffering holistic and comprehensive solutions The book then explains how AI as part of these broad interventions can drive Global South economies to achieve inclusive development and shared prosperity The book outlines how countries can swiftly prepare to adopt and develop AI across all sectors It presents novel national regional and continental AI adoption development and implementation frameworks Features Broad non AI interventions and prescriptions to address Global South challenges A comprehensive but accessible introduction to AI concepts technology infrastructure systems and innovations such as AlphaFold ChatGPT 4 and DeepSeek R1 An overview of AI related technologies such as quantum computing battery energy storage systems 3D printing nanotechnology IoT and blockchain How to prepare emerging economies to unlock the benefits of AI while mitigating the risks Discussion of specific AI applications in 11 critical Global South sectors Details of 11 sector case studies of AI adoption in the Global South and Global North Ten country case studies Sharing emergent AI experiences in the Global South AI adoption framework vision strategy policy governance legislation regulation and implementation matrix A framework for democratising and decolonising AI The value proposition for AI research development and ownership in the Global South A case for the participation of the Global South in the AI semiconductor industry This book is aimed at policymakers business leaders graduate students academics researchers strategic thinkers and world leaders seeking to understand and leverage the transformative role of AI based systems in

achieving inclusive development economic transformation and shared prosperity

Applied Marketing Daniel Padgett, Andrew Loos, 2023-10-03 Applied Marketing 3rd Edition is a comprehensive yet concise modern marketing course that blends solid academic theory with practitioner experience to help students master the core concepts develop a practical understanding of how to apply marketing principles and gain perspective on how top marketers operate in today's business world Co authors Dan Padgett an academic and Andrew Loos a practitioner blend solid academic theory and agency owner experience to offer students an insider's view of marketing by bridging the gap between marketing principles taught in the classroom and those same principles as applied by business professionals Taking a student centric approach by using digital assets to teach students as well as having students use digital resources for learning encourages students to develop their critical thinking skills by applying core concepts to real world scenarios

The Palgrave Handbook of FinTech and Blockchain Maurizio Pompella, Roman Matousek, 2021-06-01 Financial services technology and its effect on the field of finance and banking has been of major importance within the last few years The spread of these so called disruptive technologies including Blockchain has radically changed financial markets and transformed the operation of the industry as a whole This is the first multidisciplinary handbook of FinTech and Blockchain covering finance economics and legal aspects globally With comprehensive coverage of the current landscape of financial technology alongside a forward looking approach the chapters are devoted to the spread of structured finance ICT distributed ledger technology DLT cybersecurity data protection artificial intelligence and cryptocurrencies Given an unprecedented 2020 the contributions also address the consequences of the current emergency and the pandemic stroke which is revolutionizing social and economic paradigms and heavily affecting Fintech Blockchain and the banking sector as well and would be of particular interest to finance academics and researchers alongside banking and financial services professionals

From the Great Recession to the Covid-19 Pandemic Jerry W. Markham, 2022-03-31 This volume narrates the financial history of the United States during a period of great upheaval in the early part of the 21st century It is divided into three chronological sections the first section describes the recovery of financial markets after the Great Recession It begins with an overview of the state of the economy at the start of the new decade including some of the political storms affecting the economy and financial markets It explores the uneven nature of the recovery and volatility in the Treasury during these years The second section sets forth regulatory responses to the Financial Crisis of 2008 including the massive fines imposed on large banks by a swarm of regulators It examines the too big to jail prosecution model cases involving Libor and foreign exchange manipulation and the impact of rogue traders It also looks at the developments in payment systems rise of crowdfunding as a source of capital and high frequency trading The third section describes the rules adopted under the Dodd Frank Act of 2010 that broadly affected financial markets It also recounts the Trump trade wars and ends with an account of the financial and economic turmoil that occurred during the Covid 19 pandemic in 2020 The volume will be an essential addition to academic and public libraries

with readers drawn from business schools departments of economics and finance and historians **The Oxford Handbook of Banking** ,2025-02-28 The Oxford Handbook of Banking 4th edition provides an overview and analysis of developments and research in banking written by leading researchers in the field This handbook will appeal to graduate students of economics banking and finance academics practitioners regulators and policy makers Consequently the handbook strikes a balance between abstract theory empirical analysis and practitioner and policy related material This handbook is a one stop source of relevant research in banking It examines the fundamentals of banking traditional and new challenges to the banking model models for banking services delivery regulatory and policy perspectives and global regional and country perspectives on banking This fourth edition comprises new chapters and material including banks and financial markets in a digital age FinTech and BigTechs financial literacy financial inclusion sustainable banking stress testing and macroprudential regulation Disruptive Fintech James Deitch,2019-12-16 Throughout history innovators have disrupted existing financial services norms to change the landscape of the marketplace Disruptive Fintech briefly traces fractional reserves the creation of bank currency that traded at a premium to bullion value central bank regulation securitization of assets and loans the current state of digital currency and electronic payments The author then looks toward the future of fintech and the forces of disruption that will change the landscape of financial life as we know it Using over 100 interviews with thought leading CEOs this book develops a methodology to identify financial services that are ripe for innovation and discusses how innovative thinking can be used as a disruptive weapon to attack incumbents and create effective new fintech models The book discusses How to relate historical innovations and disruptions in financial services to the current landscape How to follow a process to identify the threats facing incumbent processes and businesses and how innovative thinking can be used as a disruptive weapon to attack incumbents and create effective new fintech models How many fintech innovations will be constructed by re arranging or re purposing existing core processes In this insightful book author James Deitch CPA CMB argues that some of today s high flying fintech innovators will flourish but many may perish as the fire of innovation consumes those fintechs that are slow to monetize their promises **Fintech Wars** James da Costa,2024-10-03 Fintech touches every part of our lives from cashless economies to crypto and even our climate This book draws back the curtain on this fascinating world full of friction failure and fortune Fintech Wars delves into one of the world s most lucrative and fast growing sectors Witness the bold strategies groundbreaking innovations and relentless drive that propelled fintech unicorns like PayPal Nubank and Monzo to transform the world Featuring interviews with generational founders including Reid Hoffman LinkedIn Nigel Morris Capital One and Martha Lane Fox Lastminute com the narrators of this book have built companies that represent over one trillion dollars in market capitalization As the founder of a digital bank James da Costa is a fintech insider He draws upon his network and first hand experiences to offer a fascinating look into the intricacies and motivations behind building billion dollar disruptors Step into the fascinating unpredictable and inspiring world of fintech

Playframes Celia Pearce, 2024-12-17 An exploration of how we know we're playing and what happens when we don't. Playframes builds on the work of Gregory Bateson and Erving Goffman to take a deep dive into Bateson's primary question: How do we know we're playing? In this book, Celia Pearce addresses this question by building a comprehensive theory of the specific mechanisms that metacommunicate the message: this is play. This big tent approach covers a broad swath of playframes ranging from theme parks to cosplay, board and video games and sports, and describes how spatial and temporal frames as well as artifacts such as costumes and uniforms, toys and sports equipment let us know when a play activity is underway. Pearce teases out distinctions between ritual and play activities, including social practices in which they merge or are indistinguishable, as well as incidents of frame breach or misalignment where participants' perception of what is going on diverges. These principles are illustrated with a series of four topical studies that explore various scenarios in which play and non-play contexts are juxtaposed or blurred. These span from delightful fan convention cosplay and simulated and virtual weddings to confusing virtual currency and bitcoin to dangerous. Building on recent research, the book culminates with an in-depth analysis of the gaming roots of the January 6 Capitol insurrection and argues that playframe breach and deliberate misalignment were the major contributing factors.

Availability, Reliability and Security Bart Coppens, Bruno Volckaert, Vincent Naessens, Bjorn De Sutter, 2025-09-09 This four-volume set LNCS 15994-15997 constitutes the proceedings of the ARES 2025 International Workshops on Availability, Reliability, and Security held under the umbrella of the 20th International conference on Availability, Reliability, and Security (ARES 2025) which took place in Ghent, Belgium during August 11-14, 2025. The 79 full papers presented in this book were carefully reviewed and selected from 173 submissions. They contain papers from the following workshops: Part I: First International Workshop on Artificial Intelligence, Cyber and Cyber Physical Security (AI 8th International Symposium for Industrial Control Systems and SCADA Cyber Security Research (ICS CSR 2025), First Workshop on Sustainable Security and Awareness for Next Generation Infrastructures (SAFER 2025), 4th Workshop on Cybersecurity in Industry 4.0 (SecIndustry 2025). Part II: 6th Workshop on Recent Advances in Cyber Situational Awareness and Data-Centric Approaches (CSA 2025), First International Workshop on Responsible Data Governance, Privacy and Digital Transformation (RDGPT 2025), 22nd International Workshop on Trust, Privacy and Security in the Digital Society (TrustBus 2025). Part III: 18th International Workshop on Digital Forensics (WSDF 2025), 14th International Workshop on Cyber Crime (IWCC 2025), 9th International Workshop on Cyber Use of Information Hiding (CUING 2025). Part IV: First International Workshop on Cybersecurity and Privacy Risk Assessments (CPRA 2025), Second International Workshop on Emerging Digital Identities (EDId 2025), Second International Workshop on Security and Privacy-Enhancing Technologies for Multimodal Data (SPETViD 2025), 6th International Workshop on Graph-based Approaches for Cybersecurity (GRASEC 2025), 5th International Workshop on Behavioral Authentication for System Security (BASS 2025).

Fundamental Concepts and Critical Developments in Sex Education Reece M. Malone, Tracie Q. Gilbert, Catherine Dukes, Justine Ang Fonte, 2025-06-25 This

comprehensive resource equips emerging and experienced sexuality educators with contemporary frameworks for trauma informed equitable and anti oppressive education It provides foundational principles for development and delivery emphasizing inclusivity accessibility and intersectionality Editors Malone Gilbert Dukes and Fonte curate chapters by leading voices on topics such as historical perspectives values emotional intelligence professional humility reproductive justice neurodivergence sex work kink childhood and adolescent sexualities faith based education social media and entrepreneurship Authors demonstrate decolonization trauma informed care and equity in practice With practical applications and reflective questions this book is a vital guide for creating and teaching impactful inclusive sex education for diverse audiences

Mindfulness Giving Maria Cuddy-Casey, 2024-09-09 This accessible book offers a unique evidence based perspective on the art and science of giving It combines concepts from psychology neuroscience and social science theory with stories from interviewees on their experiences as a giver and receiver This book offers a holistic overview of the reciprocal aspects of giving strategies for selecting a recipient of a gift in a never ending sea of need and a guide to developing one's personal philosophy boundary and plan on giving As people seek to reconnect and find meaning this book offers a venue for exploration Covering topics such as empowering children to give the financial considerations of giving compassion fatigue and how to set healthy boundaries this book helps readers think about unique ways of giving Through the use of action plans and worksheets readers are encouraged to consider their own place in giving empower themselves as a change agent and recognize the positive social power and ripple effect of giving Mindfulness Giving is valuable reading for students of positive psychology social and health psychology social work and sociology as well as professionals and coaches working in self improvement and self care

A Start-Up's Definitive Guide to Failure Carsten A. Lexa, Émilie Nollet, 2025-01-16 Seven out of ten start ups fail The reasons for failure are well known Yet founders often fail to approach the topic of failure with the seriousness and commitment it deserves This book aims to change that and offers a new approach for founders to drive their start up off a cliff Structured as a how to guide to failure it highlights the most common mistakes founders make explains where they come from and illustrates them with real life examples The goal of the book is to help founders make the right mistakes in order to fail more efficiently and perhaps help them avoid making these mistakes in the first place The book includes an interview with German start up legend Prof G nter Faltn

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