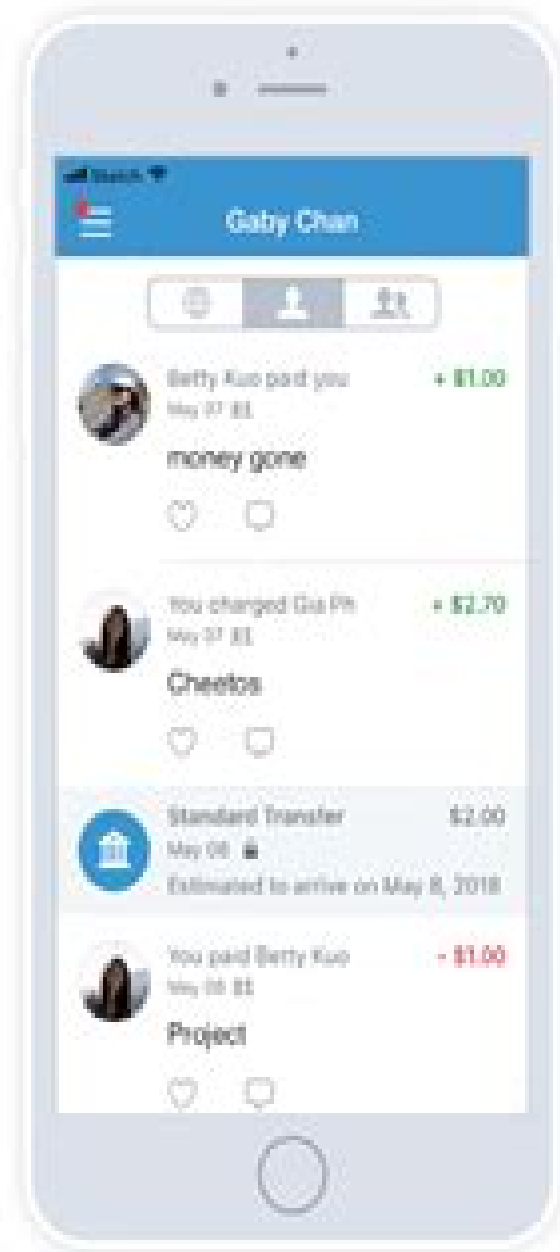
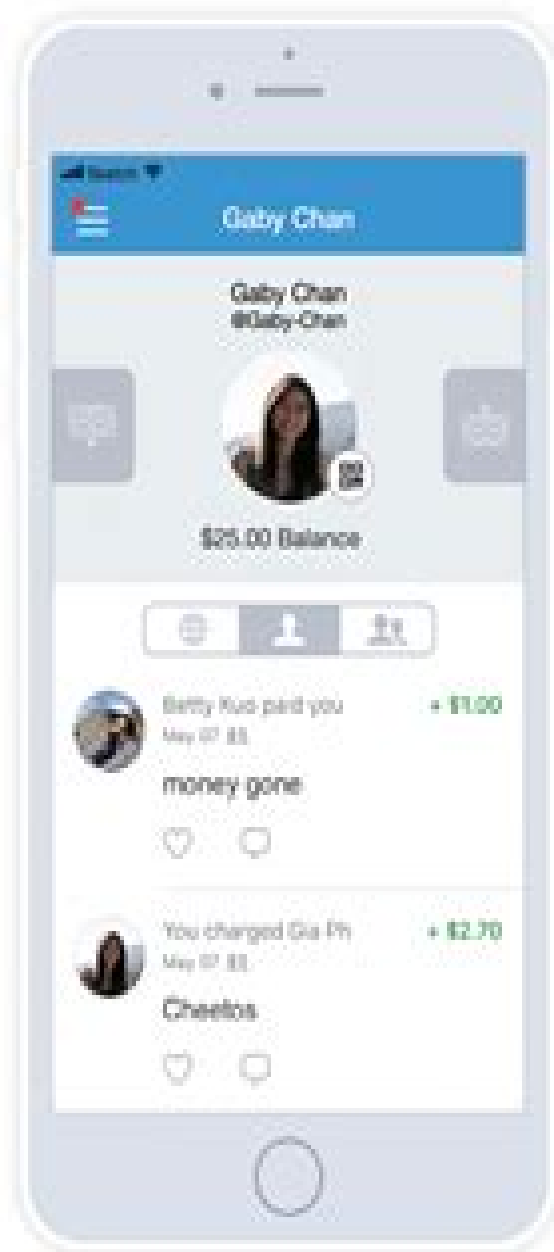
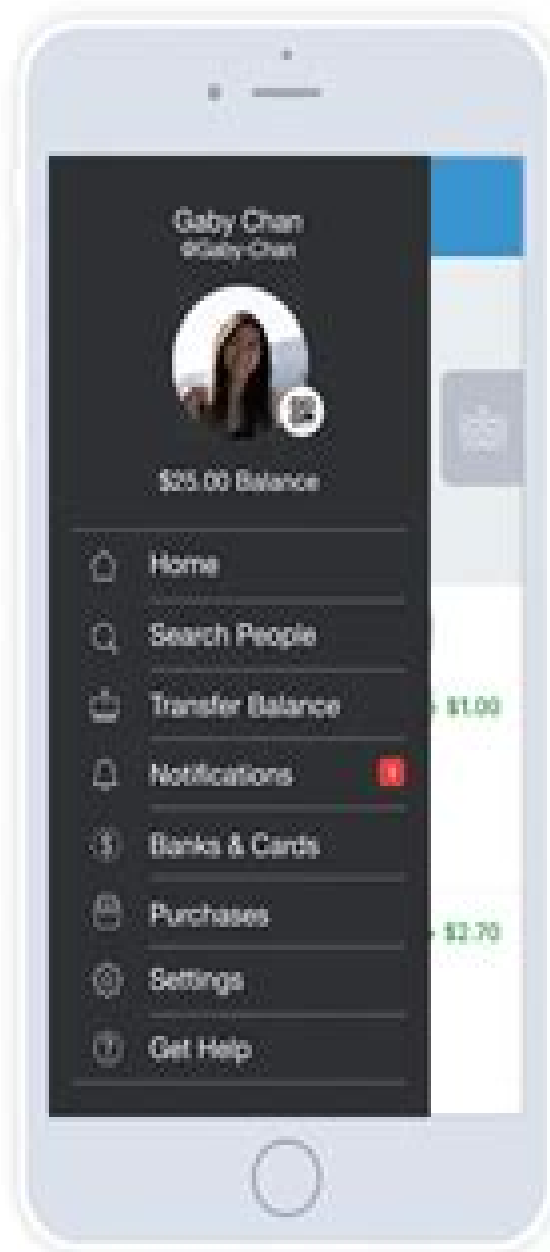




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Availability, Reliability and Security Bart Coppens, Bruno Volckaert, Vincent Naessens, Bjorn De Sutter, 2025-09-09

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 of the following workshops Part I First International Workshop on Artificial Intelligence Cyber and Cyber Physical Security AI 8th International Symposium for Industrial Control System 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 **The Economics of FinTech** Michael Imerman, Frank J. Fabozzi, 2025-04-22 A groundbreaking

comprehensive exploration of how FinTech innovation is reshaping finance Technological innovation has shaped the role of finance since the introduction of the ATM in the 1960s but never more consequentially than by the massive digital revolution in the financial services industry known as FinTech The Economics of FinTech is a comprehensive introduction to this rapidly evolving and increasingly important domain and a groundbreaking exploration of how FinTech is reshaping finance Michael Imerman and Frank Fabozzi distill the dynamic developments of this multidisciplinary field into a cohesive accessible guide that covers the economic underpinnings of FinTech innovation framed within the established principles of financial intermediation management theory and data science Coverage includes in depth analysis of emerging technologies and innovations across various sectors of financial services as well as the entrepreneurial finance of FinTech such as funding valuation and startup management The first book to examine the economic principles of FinTech innovation Comprehensive coverage of financial technologies across various sectors in financial services Ideal for undergraduate and graduate students as well as entrepreneurs investors and finance professionals Instructor resources include solutions slides and case studies

Complex Networks X Sean P. Cornelius, Clara Granell Martorell, Jesús Gómez-Gardeñes, Bruno Gonçalves, 2019-03-05 This

book aims to bring together researchers and practitioners working across domains and research disciplines to measure model and visualize complex networks It collects the works presented at the 10th International Conference on Complex Networks CompleNet in Taragona Spain March 2019 With roots in physical information and social science the study of complex networks provides a formal set of mathematical methods computational tools and theories to describe prescribe and predict dynamics and behaviors of complex systems Despite their diversity whether the systems are made up of physical technological informational or social networks they share many common organizing principles and thus can be studied with similar approaches This book provides a view of the state of the art in this dynamic field and covers topics such as group decision making brain and cellular connectivity network controllability and resiliency online activism recommendation systems and cyber security This text will appeal to students and researchers in the field

Enterprise Strategy for Blockchain Ravi Sarathy, 2022-10-11 How companies can gain strategic advantage by developing blockchain capabilities Blockchain is far more than cryptocurrency Regarded for a decade as complex and with limited application blockchain has now matured to be on the verge of fully realizing its disruptive potential In *Enterprise Strategy for Blockchain* business strategy expert Ravi Sarathy shows how companies can gain competitive advantage by developing and deploying blockchain capabilities Sarathy explains what makes blockchain unique including its capacities to eliminate intermediaries guard against hackers decentralize and protect privacy Presenting examples drawn from such sectors as finance supply chains computer services consumer products and entertainment he describes how executives can strategically assess blockchain s applicability to their business After outlining blockchain s technological features and its technological obstacles Sarathy describes disruptive technologies already happening in the financial services market with the emergence of decentralized finance or DeFi arguing that a wave of innovation might be positioning DeFi as blockchain s killer app He also explores among many other uses a blockchain application that addresses chronic supply chain problems pilot blockchain programs aimed at facilitating cross border payments and the use of NFTs non fungible tokens that allow digital art to be collected and traded And he outlines a path for organizations that includes establishing a business case for applying blockchain evaluating enterprise cost benefits and preparing the organization to develop the requisite knowledge and people skills while overcoming resistance to change Business leaders should invest explore and experiment with blockchain now positioning their organizations to be first in their fields ahead of both rising startups and late to the game incumbent peers

Accounting Information Systems Arline A. Savage, Danielle Brannock, Alicja Foksinska, 2024 *Accounting Information Systems* presents a modern professional perspective that develops the necessary skills students need to be the accountants of the future Through high quality assessment and a tool agnostic approach students learn course concepts more efficiently and understand how course concepts are applied in the workplace through real world application To help students to be the accountants of the future the authors incorporate their own industry experience and help showcase how AIS concepts are

used through tools spotlighting real accounting professionals and job opportunities This international edition provides new and expanded coverage of topics including components of AIS database forms and reports and software tools for graphical documentation The edition also includes new cases from across the world in the In the Real World feature in select chapters showing how the concepts in the chapter apply to a real world company or business Every chapter now includes new Concept Review questions at the end of each section focusing on key points students need to remember

Crypto Decrypted Jake Ryan, James Diorio, 2023-05-23 Break through your crypto curiosity and uncover why blockchain innovation will revolutionize our economy culture and the future of investing as well as how to navigate it safely Between the booms crashes jargon and flashy memes blockchain technology and digital assets have not been easy for ordinary investors to understand Hopeful investors in blockchain digital assets and crypto everywhere have a lengthy list of questions and the list keeps getting longer and more nuanced But who do they turn to for answers In *Crypto Decrypted* Tradecraft Capital's Jake Ryan and James Diorio decrypt a new world that is hidden in plain view accessible currently to folks in the know This book is for anyone who finds themselves lost in the blockchain babble exploring and explaining not only how to participate but the often overlooked reasons why this new technology is relevant to every human being Ryan and Diorio dive in deeply debunking common myths clarifying major breakthroughs that are often disregarded and providing easy to understand answers for both crypto newbies and blockchain enthusiasts so they can move beyond the short term to explore what great opportunities lie ahead for blockchain technologies while providing approaches to investing more safely and soundly so that you too can profit from this technological revolution You will learn The basics of blockchain technology which will allow you to better navigate this new world The truth that debunks the six most common myths about crypto and blockchain What the Byzantine Generals Problem is why it is important and how it will impact your future Why blockchain technology is so important and how it is relevant to you yes you The ways in which blockchain innovation will transform our financial systems our economy and society itself How to participate in lower risk approaches in investing in digital assets to diversify your retirement portfolio Why the Information Age is over and that we've already begun a new long wave economic cycle the Age of Autonomy what the Autonomous Economy will look like in the coming years and how it will impact us Just as the internet revolutionized our world decades ago blockchain technology will impact every person and businesses on the planet for the better in the decades to come

Intelligent, Secure, and Dependable Systems in Distributed and Cloud Environments Issa Traore, Isaac Woungang, Ahmed Awad, 2017-10-17 This book constitutes the refereed proceedings of the First International Conference on Intelligent Secure and Dependable Systems in Distributed and Cloud Environments ISDDC 2017 held in Vancouver BC Canada in October 2017 The 12 full papers presented together with 1 short paper were carefully reviewed and selected from 43 submissions This book also contains 3 keynote talks and 2 tutorials The contributions included in this proceedings cover many aspects of theory and application of effective and efficient paradigms approaches and tools for building maintaining

and managing secure and dependable systems and infrastructures such as botnet detection secure cloud computing and cryptosystems IoT security sensor and social network security behavioral systems and data science and mobile computing

Beyond Banks Dan Awrey, 2024-10-22 How new technology is rapidly changing the nature of money and the way we pay A diverse and growing range of financial institutions and platforms from PayPal and Venmo to WeChat Alipay and the brave new world of stablecoins has harnessed new technology to disrupt the system of money and payments as we know it Beyond Banks explains why this disruption holds out the promise of faster cheaper more convenient and more secure payments but also how it increasingly risks exposing consumers businesses and governments to the problem of bad money Dan Awrey traces the origins of our current bundled system of banking money and payments He explains why the problem of bad money the result of antiquated and inadequate laws and regulation that fail to establish credible commitments to hold transfer or return a customer's money on demand requires that policymakers fundamentally rethink their approach toward the design of the laws and institutions at the heart of this system He presents ways to effectively unbundle banking from money and payments ensure the credibility of monetary commitments and promote the stability of this system Awrey also envisions a more forward looking role for policymakers in encouraging greater technological experimentation competition and innovation in the realm of payments Beyond Banks sheds critical light on the important but too often dysfunctional relationship among technology regulation and money and lays the foundations for a safer more nimble and more inclusive system of money and payments

Driverless Finance Hilary J. Allen, 2022 Introduction The case for precaution Fintech and risk management Fintech and capital intermediation Fintech and payments Current approaches to fintech and financial stability regulation Precautionary regulation of fintech innovation The bigger picture

Social Informatics Ingmar Weber, Kareem M. Darwish, Claudia Wagner, Emilio Zagheni, Laura Nelson, Samin Aref, Fabian Flöck, 2019-11-14 This volume constitutes the proceedings of the 11th International Conference on Social Informatics SocInfo 2019 held in Doha Qatar in November 2019 The 17 full and 5 short papers presented in these proceedings were carefully reviewed and selected from 86 submissions The papers presented in this volume cover a broad range of topics ranging from the study of socio technical systems to computer science methods to analyze complex social processes as well as social concepts in the design of information systems

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Architecting Computers Conrad Riker, Are you a rational logical thinker struggling to grasp the complex world of computer architecture Or maybe you re an engineer looking to build your understanding of the inner workings of computer systems Are you tired of sifting through mountains of technical jargon and complicated explanations Do you yearn for a resource that simplifies the subject explaining it in a way you can understand and apply in the real world This book is your guide Learn the fundamentals of computer architecture from the history to its current state Discover the various components of a computer system and understand how they interact Explore different types of instruction set architectures and their roles Understand memory organization and management including types like R A M R O M and cache Dive into processor design and its core components Grasp the concepts of parallelism and concurrency in architecture Explore pipelining and superscalar architectures that execute multiple instructions simultaneously Understand the importance of cache and memory hierarchies in improving performance Learn about virtual memory and how it expands a computer s memory capacity Discover different methods and architectures used in handling input output operations Understand the built in security and protection mechanisms in computer architectures Explore future trends and emerging technologies in computer architecture including quantum computing and neuromorphic engineering If you want a clear concise and practical guide to computer

architecture that is easy to understand and apply buy this book today The FinTech Evolution: Technology Push, Market Pull Dynamics, and Inertia Tatja Karkkainen ,2023-01-17 This work serves as a base for foundational knowledge of the taxonomy vocabulary and concepts in the interdisciplinary field of financial technology FinTech It is specifically written for innovation management in financial services For this end it is integral to inspect the evolution of FinTech through technology push market pull dynamics and inertia because they play a crucial role in shaping the direction and rate of innovation Technology push relates to the development and introduction of new technologies that drive innovation in the financial industry Market pull dynamics on the other hand relate to the demand for new financial products and services that arises from changing consumer needs and preferences The interaction between market pull and technology push can be described as a feedback loop which can be then affected by inertia Inertia can be described as resistance to change that is often present in consumers which can hinder the creation of new technologies and innovations In this sense the consumer inertia can affect the relationship between technology push and market demand making it difficult for new financial technology applications to gain traction if they are not seen as offering significant improvements By understanding the interplay between these three factors it is possible to gain insight into the current state and future direction of the FinTech industry and from there Financial Services Industry **ValueWeb** Chris Skinner,2016-01-15 The Internet of Things is all about machines trading with machines your fridge orders groceries your car fuel your television entertainment and so on However machines cannot trade with machines if it is expensive and slow Would you really want your TV to order the next season of Games of Thrones if the payment took ten days and cost 25 or more Unfortunately with the way the bank system works today that is the problem we face today As a result we need an Internet of Value to work with the Internet of Things The Internet of Value or ValueWeb for short allows machines to trade with machines and people with people anywhere on this planet in real time and for free Using a combination of technologies from mobile devices to bitcoin and the blockchain fintech firms are building the ValueWeb The question then is what does this mean for financial institutions governments and citizens This book provides the answers *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 Teaser of the OPEN vhb course Principles of Fintech Business Models <https://www.youtube.com/watch?v=UN38YmzzvXQ> Democratizing Finance Marion Laboure,Nicolas Deffrennes,2022-04-05 Financial technology has made huge advances allowing more people worldwide to gain access to and benefit from banking insurance and credit But the democratization of finance is just starting Marion Laboure and Nicolas Deffrennes survey barriers to financial accessibility and foresee how financial innovation could impact the broader society **Financial Literacy Information for Teens, 1st Ed.** James Chambers,2021-08-01 Provides

tips for financial success including facts about earning money creating budget savings and investments banking credit unions credit cards debt and financial technology along with a list of apps available for various financial processes and resources for additional information

Tokens Rachel O'Dwyer, 2023-10-03 Longlisted for the FT Schroders Business Book of the Year Award 2023 A BEST BOOK OF THE YEAR GQ Los Angeles Times Wired Wherever you look money is being replaced by tokens Digital platforms are issuing new kinds of money like things phone credit shares gift vouchers game tokens customer data the list goes on But what does it mean when online platforms become the new banks What new types of control and discrimination emerge when money is tied to specific apps or actions politics or identities Tokens opens up this new and expanding world Exploring the history of extra monetary economies Rachel O'Dwyer shows that private and grassroots tokens have always haunted the real economy But as the large tech platforms issue new money like instruments tokens are suddenly everywhere Amazon's Turk workers are getting paid in gift cards Online streamers trade in wishlists Foreign remittances are sent via phone credit Bitcoin gift cards NFTs customer data and game tokens are the new money in an evolving economy It is a development challenging the balance of power between online empires and the state Tokens may offer a flexible even subversive route to compensation But for the platforms themselves they can be a means of amassing frightening new powers An essential read for anyone concerned with digital money inequality and the future of the economy

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