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Technology is changing the landscape of the financial sector, increasing access to financial services in profound ways. These changes have been in motion for several years, affecting nearly all countries in the world. During the COVID-19 pandemic, technology has created new opportunities for digital financial services to accelerate and enhance financial inclusion, amid social distancing and containment measures. At the same time, the risks emerging prior to COVID-19, as digital financial services developed, are becoming even more relevant.

A comprehensive overview of investment banking for professionals and students The investment banking industry has changed dramatically since the 2008 financial crisis. Three of the top five investment banks in the United States have disappeared, while Goldman Sachs and Morgan Stanley have converted to commercial banking charters. This Third Edition of The Business of Investment Banking explains the changes and discusses new opportunities for students and professionals seeking to advance their careers in this intensely competitive field. The recent financial regulation overhaul, including the Dodd-Frank legislation, is changing what investment banks do and how they do it, while the Volcker rule has shaken up trading desks everywhere. This new edition updates investment banking industry shifts in practices, trends, regulations, and statistics Includes new chapters on investment banking in BRIC countries, as Brazil, Russia, India, and China now account for a quarter of the global economy Explains the shift in the listing of securities away from New York to various financial centers around the world, and how major exchanges compete for the same business This new edition, reflecting the current state of the investment banking industry, arrives in time to better serve professionals wanting to advance their careers and students just beginning theirs.

India is ageing. One response of Indian policy makers has been introduction of the New Pension Scheme (NPS), a defined contribution pension scheme which is mandatory for civil servants and voluntary for the rest of the population. Given the size of the target population, even if take-up is modest, NPS savings may soon provide huge amounts of capital to India's economy. However, challenges are abound. What governance structure will best achieve the ultimate policy goal of serving the needs of savers? What business processes and information technology design will serve members best? How effectively will the NPS attack the problem of old-age poverty? In this book, a multi-disciplinary international team, comprising of economists, lawyers, pension management experts, and capital market experts, explore these and other questions. The book proposes significant legal, regulatory, and governance reforms for the NPS and other existing pension schemes, as well. It finds that current NPS business practices cannot keep pace with potential growth of the system and makes suggestions on how to take better advantage of information technology. Based on review of experience elsewhere and state-of-the-art economic-demographic modelling, it warns that the NPS in its current form does not address the retirement income needs of the lifelong very poor, suggesting that it is only one in a range of responses needed to cope with the challenges of population ageing in India.

The use of matching contributions to enhance the participation and level of savings in pensions system has now been in use for nearly three decades in a number of high income countries. Increasingly, countries across the full range of economic development are looking to the design as a means of addressing the low rates of participation in formal pension and other retirement savings systems. A number of countries have recently introduced innovations in their pension systems that significantly rely on contributions matches and related types of direct subsidies to provide incentives for groups that mandates and other indirect methods such as preferential tax treatment have been unsuccessful in reaching. There is particular interest among developing countries in utilizing this design to extend coverage to informal sector and low income workers that typically do not pay income related taxes. This volume provides descriptions and analysis of the design, experience and outcomes achieved in the high income countries where there information about the dynamics and outcomes that this approach has achieved is not beginning to emerge. It also reviews new efforts to use the design in a number of other settings in which the matching contributions have been included as a significant element in reform of the pension system. The review of the experience with matching contribution across this full range of settings provides important observations and some initial lessons for policy makers and analysts who may be considering or evaluating the use of this approach to increase pension coverage.

This book presents some definitions and concepts applied in Latin America on lean manufacturing (LM), the LM tools most widely used and human and cultural aspects that most matter in this field. The book contains a total of 14 tools used and reported by authors from different countries in Latin America, with definition, timeline with related research, benefits that have been reported in literature and case studies implemented in Latin American companies. Finally, the book presents a list of softwares available to facilitate the tools' implementation, monitoring and improvement.

This book is open access under a CC BY 4.0 license. This book presents results relevant in the manufacturing research field, that are mainly aimed at closing the gap between the academic investigation and the industrial application, in collaboration with manufacturing companies. Several hardware and software prototypes represent the key outcome of the scientific contributions that can be grouped into five main areas, representing different perspectives of the factory domain: 1) Evolutionary and reconfigurable factories to cope with dynamic production contexts characterized by evolving demand and technologies, products and processes. 2) Factories for sustainable production, asking for energy efficiency, low environmental impact products and processes, new de-production logics, sustainable logistics. 3) Factories for the People who need new kinds of interactions between production processes, machines, and human beings to offer a more comfortable and stimulating working environment. 4) Factories for customized products that will be more and more tailored to the final user's needs and sold at cost-effective prices. 5) High performance factories to yield the due production while minimizing the inefficiencies caused by failures, management problems, maintenance. This books is primarily targeted to academic researchers and industrial practitioners in the manufacturing domain.

This book highlights a collection of high-quality peer-reviewed research papers presented at the Sixth International Conference on Information System Design and Intelligent Applications (INDIA 2019), held at Lendi Institute of Engineering & Technology, Vizianagaram, Andhra Pradesh, India, from 1 to 2 November 2019. It covers a wide range of topics in computer science and information technology, from wireless networks, social networks, wireless sensor networks, information and network security, to web security, Internet of Things, bioinformatics, geoinformatics and computer networks.

This work has been selected by scholars as being culturally important and is part of the knowledge base of civilization as we know it. This work is in the public domain in the United States of America, and possibly other nations. Within the United States, you may freely copy and distribute this work, as no entity (individual or corporate) has a copyright on the body of the work. Scholars believe, and we concur, that this work is important enough to be preserved, reproduced, and made generally available to the public. To ensure a quality reading experience, this work has been proofread and republished using a format that seamlessly blends the original graphical elements with text in an easy-to-read typeface. We appreciate your support of the preservation process, and thank you for being an important part of keeping this knowledge alive and relevant.

The methodology used to construct tree structured rules is the focus of this monograph. Unlike many other statistical procedures, which moved from pencil and paper to calculators, this text's use of trees was unthinkable before computers. Both the practical and theoretical sides have been developed in the authors' study of tree methods. Classification and Regression Trees reflects these two sides, covering the use of trees as a data analysis method, and in a more mathematical framework, proving some of their fundamental properties.

From the novels of Anne Rice to The Lost Boys, from The Terminator to cyberpunk science fiction, vampires and cyborgs have become strikingly visible figures within American popular culture, especially youth culture. In Consuming Youth, Rob Latham explains why, showing how fiction, film, and other media deploy these ambiguous monsters to embody and work through the implications of a capitalist system in which youth both consume and are consumed. Inspired by Marx's use of the cyborg vampire as a metaphor for the objectification of physical labor in the factory, Latham shows how contemporary images of vampires and cyborgs illuminate the contradictory processes of empowerment and exploitation that characterize the youth-consumer system. While the vampire is a voracious consumer driven by a hunger for perpetual youth, the cyborg has incorporated the machineries of consumption into its own flesh. Powerful fusions of technology and desire, these paired images symbolize the forms of labor and leisure that American society has staked out for contemporary youth. A startling look at youth in our time, Consuming Youth will interest anyone concerned with film, television, and popular culture.

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