



to understand the impact that these services have on users' lives, business, and society. Impact of Mobile Services on Business Development and E-Commerce is a collection of innovative research that focuses on the importance of mobile services in business development and discusses the provision of decentralized services, mobile commerce and marketing, and new models for the delivery of mobile services such as business-to-consumer and peer-to-peer. While highlighting topics including global market, consumer behavior, and customer satisfaction, this book is ideally designed for business managers, executives, marketers, entrepreneurs, financial advisors, consumer behavior analysts, computer engineers, software developers, IT specialists, students, researchers, and business professionals.

This book does not present a single philosophical approach to taxation and ethics, but instead demonstrates the divergence in opinions and approaches using a framework consisting of three broad categories: tax policy and design of tax law; ethical standards for tax advisors and taxpayers; and tax law enforcement. In turn, the book addresses a number of moral questions in connection with taxes, concerning such topics as: • the nature of government • the relation between government (the state) and its subjects or citizens • the moral justification of taxes • the link between property and taxation • tax planning, evasion and avoidance • corporate social responsibility • the use of coercive power in collecting taxes and enforcing tax laws • ethical standards for tax advisors • tax payer rights • the balance between individual rights to liberty and privacy, and government compliance and information requirements • the moral justification underlying the efforts of legislators and policymakers to restructure society and steer individual and corporate behavior.

This proceedings book presents papers from the 18th International Scientific Conference, held in September 2019 at Volgograd State University (Russia). The research findings are largely based on the theoretical assumptions of Oleg Inshakov, renowned for his pioneering work on the theory of economic genetics and the theory of "development nucleus" for economic systems. The papers focus on the impact of the 4th industrial revolution on economic growth, the concept of ecosystems corresponding to the rapid spread of digital technologies, regulatory and legal aspects of the Russian economy digitalization, the development of digital technologies in EAEU and BRICS foreign trade, and the corresponding law enforcement measures. The book is intended for academics and practitioners, as well as anyone interested in the problems of new industrialization and the digital transformation of the economy of business entities, regions, countries and integration unions, and their legal regulation to enhance competitiveness on a national and global scale

Technology in Supply Chain Management and Logistics: Current Practice and Future Applications analyzes the implications of these technologies in a variety of supply chain settings, including block chain, Internet of Things (IoT), inventory optimization, and medical supply chain. This book outlines how technologies are being utilized for product planning, materials management and inventory, transportation and distribution, workflow, maintenance, the environment, and in health and safety. Readers will gain a better understanding of the implications of these technologies with respect to value creation, operational effectiveness, investment level, technical migration and general industry acceptance. In addition, the book features case studies, providing a real-world look at supply chain technology implementations, their necessary training requirements, and how these new technologies integrate with existing business technologies. Identifies emerging supply chain technologies and trends in technology acceptance and utilization levels across various industry sectors Assists professionals with technology investment decisions, procurement, best values, and how they can be utilized for logistics operations Features videos showing technology application, including optimization software, cloud computing, mobility, 3D printing, autonomous vehicles, drones and machine learning

This book provides readers an in-depth understanding of the inner mechanisms and principles of the global supply chain. Authored by the Head of Supply Chain and Transport Industries at the World Economic Forum, it draws on a wealth of operational and managerial expertise in the global supply chain industry that drive the world's economies. The book analyzes the importance and impact of globally networked sourcing, production and distribution, and presents detailed information on the opportunities, limitations and challenges of linear value and supply chain systems. Building on a series of recent industry cases and with a focus on the latest developments in actual business processes and models, it reveals how the transformation toward circular supply chains and regenerative resource management forms the basis for success and sustainability in business. "The book brings together technical, social, political, and geographical trends, suggesting how supply chain management can lead the quest for many of the world's most pressing challenges." Yossi Sheffi, Professor of Engineering, MIT, Head, MIT Center for Transportation and Logistics "This book provides an essential roadmap, guiding the reader easily through complex developments and concepts." John Manners-Bell, CEO Transport Intelligence and Honorary Visiting Professor, Guildhall Business School, London "With strategic foresight, Lehmacher develops a vision of a circular economy within which consumer, manufacturer and logistics companies assume collective responsibility for sustainable value creation." Alfred Talke, Group Managing Director ALFRED TALKE Logistic Services "Those who are active in logistics and supply chain management, in practice or academia, will discover a fresh view on the whole field of activity beyond the day-to-day-business." Prof. Dr.-Ing. Thomas Wimmer, Chairman of the Executive Board, BVL International

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Hackers as vital disruptors, inspiring a new wave of activism in which ordinary citizens take back democracy. Hackers have a bad reputation, as shady deployers of bots and destroyers of infrastructure. In Coding Democracy, Maureen Webb offers another view. Hackers, she argues, can be vital disruptors. Hacking is becoming a practice, an ethos, and a metaphor for a new wave of activism in which ordinary citizens are inventing new forms of distributed, decentralized democracy for a digital era. Confronted with concentrations of power, mass surveillance, and authoritarianism enabled by new technology, the hacking movement is trying to "build out" democracy into cyberspace. Webb travels to Berlin, where she visits the Chaos Communication Camp, a flagship event in the hacker world; to Silicon Valley, where she reports on the Apple-FBI case, the significance of Russian troll farms, and the hacking of tractor software by desperate farmers; to Barcelona, to meet the hacker group XNet, which has helped bring nearly 100 prominent Spanish bankers and politicians to justice for their role in the 2008 financial crisis; and to Harvard and MIT, to investigate the institutionalization of hacking. Webb describes an amazing array of hacker experiments that could dramatically change the current political economy. These ambitious hacks aim to displace such tech monoliths as Facebook and Amazon; enable worker cooperatives to kill platforms like Uber; give people control over their data; automate trust; and provide citizens a real say in governance, along with capacity to reach consensus. Coding Democracy is not just another optimistic declaration of technological utopianism; instead, it provides the tools for an urgently needed upgrade of democracy in the digital era.

Today, it has become strikingly obvious that companies no longer operate in an environment where only risk return and volatility describe the business environment. The business has to deal with volatility plus uncertainty, plus complexity and ambiguity (VUCA): that requires new qualities, competencies, frameworks; and it demands a new mind set to deal with the VUCA environment in investment, funding and financing. This book builds on a new megatrend beyond resilience, called anti-fragility. We have had the black swan (financial crisis) and the red swan (COVID) - the Bank for International Settlement is preparing for regenerative capitalism, block chain based analysis of financial streams and is aiming to prevent the "Green Swan" -- the climate crisis to lead to the next lockdown. In the light of the UN 17 Sustainable Development Goals, what is required, is Theories of Change. Written by experts working in the fields of sustainable finance, impact investing, development finance, carbon divesting, innovation,

scaling finance, impact entrepreneurship, social stock exchanges, alternative currencies, Initial Coin Offerings (ICOs), ledger technologies, civil action, co-creation, impact management, deep learning and transformation leadership, the book begins by analysing existing Theories of Change frameworks from various disciplines and creating a new integrated model - the meta-framework. In turn, it presents insights on creating and using Theories of Change to redirect investment capital to sustainable companies while implementing the Sustainable Development Goals and the Paris Climate Agreement. Further, it discusses the perspective of planetary boundaries as defined by the Stockholm Resilience Institute, and investigates various aspects of systems, organizations, entrepreneurship, investment and finance that are closely tied to the mission ingrained in the Theory of Change. As it demonstrates, solutions that ensure the parity of profit, people and planet through dynamic change can effectively address the needs of entrepreneurs and business. By exploring these concepts and their application, the book helps create and shape new markets and opportunities.

A comprehensive guide to understanding the theory and practice of digital entrepreneurship.

-The traditional paradigms of how we live, learn, and invest are shifting under our feet. Ric Edelman has seen the future, and he explains how smart investors can adapt and thrive in today's changing marketplace, ... [offering] ... investment advice through the lens of recent scientific and technological advancements. He illustrates how discoveries in robotics, nanotechnology, 3D printing, solar energy, biotechnology, and medicine will redefine our life expectancies, careers, and retirements---Amazon.com.

Kein Platz für Banken im digitalen Zeitalter Finanzkrise hin, Eurokrise her. Kaum jemand glaubt, dass sich das Finanzsystem inzwischen wesentlich verbessert hat. Das Problem sind die Banken. Ihre Finanzinnovationen der Vergangenheit wurden zum Brandbeschleuniger der letzten Finanzkrise. Und jetzt sind sie drauf und dran, sich die aufstrebende Fintech-Industrie einzuverleiben und damit die Hoffnung auf ein transparenteres und besseres Finanzsystem zu zerschlagen. Dieses Buch erklärt mit bestechender Klarheit, warum die digitale Revolution eine fundamentale Erneuerung unserer Finanzordnung erfordert. Es identifiziert die Wurzel der Probleme und präsentiert eine innovative und simple Lösung mit revolutionärer Sprengkraft. "Eine völlig neue Perspektive" Izabella Kaminska, Financial Times "Radikale Vorschläge, die ernst genommen werden sollten" Anat Admati, Professorin für Finanzwirtschaft an der Stanford University "Eine interessante und herausfordernde Vision" Vítor Constâncio, Vizepräsident der Europäischen Zentralbank "McMillan zeigt stringent und überzeugend, wie die digitale Revolution ein viel besseres, einfacheres und faireres Finanzsystem schaffen kann. Lesen Sie dieses Buch unbedingt, und trauen Sie sich, an die große Veränderung zu glauben!" William R. White, Vorsitzender des Economic and Development Review Committee bei der OECD

This book discusses blockchain technology and its potential applications in digital government and the public sector. With its robust infrastructure and append-only record system, blockchain technology is being increasingly employed in the public sector, specifically where trustworthiness and security are of importance. Written by leading scholars and practitioners, this edited volume presents challenges, benefits, regulations, frameworks, taxonomies, and applications of blockchain technology in the public domain. Specifically, the book analyzes the implementation of blockchain technologies in the public sector and the potential reforms it would bring. It discusses emerging technologies and their role in the implementation of blockchain technologies in the public sector. The book details the role of blockchain in the creation of public value in the delivery of public sector services. The book analyzes effects, impacts, and outcomes from the implementation of blockchain technologies in the public sector in select case studies. Providing up-to-date information on important developments regarding blockchain in government around the world, this volume will appeal to academics, researchers, policy-makers, public managers, international organizations, and technical experts looking to understand how blockchain can enhance public service delivery.

Esta obra colectiva supone una primera introducción al desconocido mundo, por el momento, de la tecnología blockchain aplicada a los media. Los diferentes autores se han repartido las temáticas, profundizando cada uno de ellos en aspectos diversos, pero conformando un conjunto entrelazado en el que el objetivo central es conseguir entender cómo funciona la cadena de bloques y cómo se puede aplicar al campo del periodismo con la intención de hacerlo resurgir, tanto en credibilidad como en sostenibilidad. Un producto sostenible es, también, aquel que consigue ser rentable de manera constante en el tiempo.

This book presents a system view of the digital scientific and technological revolution, including its genesis and prerequisites, current trends, as well as current and potential issues and future prospects. It gathers selected research papers presented at the 12th International Scientific and Practical Conference, organized by the Institute of Scientific Communications. The conference "Artificial Intelligence: Anthropogenic Nature vs. Social Origin" took place on December 5–7, 2019 in Krasnoyarsk, Russia. The book is intended for academic researchers and independent experts studying the social and human aspects of the Fourth Industrial Revolution and the associated transition to the digital economy and Industry 4.0, as well as the creators of the legal framework for this process and its participants – entrepreneurs, managers, employees and consumers. It covers a variety of topics, including "intelligent" technologies and artificial intelligence, the digital economy, the social environment of the Fourth Industrial Revolution and its consequences for humans, the regulatory framework of the Fourth Industrial Revolution, and the "green" consequences, prospects and financing of the Fourth Industrial Revolution.

Access to financial services in the small states of the Pacific is being eroded. Weaknesses in Anti-Money Laundering and Combating the Financing of Terrorism compliance in the context of high levels of remittances are contributing to banks' decisions to withdraw corresponding banking relationships and close bank accounts of money transfer operators. In this paper, we gather evidence on these developments in the small states of the Pacific, discuss the main drivers, and the potentially negative impact on the financial sector and macroeconomy. We then identify the collective efforts needed to address the consequences of withdrawal of corresponding banking relationships and outline policy measures to help the affected countries mitigate the impact.

This book, written jointly by an engineer and artificial intelligence expert along with a lawyer and banker, is a glimpse on what the future of the financial services will look like and the impact it will have on society. The first half of the book provides a detailed yet easy to understand educational and technical overview of FinTech, artificial intelligence and cryptocurrencies including the existing industry pain points and the new technological enablers. The second half provides a practical, concise and engaging overview of their latest trends and their impact on the future of the financial services industry including numerous use cases and practical examples. The book is a must read for any professional currently working in finance, any student studying the topic or anyone curious on how the future of finance will look like.

The first edition of BANK 2.0—#1 on Amazon's bestseller list for banking and finance in the US, UK, Germany, France, and Japan for over 18 months—took the financial world by storm and became synonymous with disruptive customer behaviour, technology shift, and new banking models. In BANK 3.0, Brett King brings the story up to date with the latest trends redefining financial services and payments—from the global scramble for dominance of the mobile wallet and the expectations created by tablet computing to the operationalising of the cloud, the explosion of social media, and the rise of the de-banked consumer, who doesn't need a bank at all. BANK 3.0 shows that the gap between customers and financial services players is rapidly widening, leaving massive opportunities for new, non-bank competitors to totally disrupt the industry. "On the Web and on Mobile, the customer isn't king—he's dictator. Highly impatient, skeptical, cynical. Brett King understands deeply what drives this new hard-nosed customer. Banking professionals would do well to heed his advice." —Gerry McGovern, author of Killer Web Content



