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**Alessandro Carretta, Gianluca
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Financial Systems in Troubled Waters Alessandro Carretta, Gianluca Mattarocci, 2013-05-07 This collection considers the financial crisis from a managerial perspective focussing on the business implications for the financial industry Topics examined include governance information needs and strategy of financial intermediaries and investors The contributions build on the existing literature and present some unique insights on governance credit quality evaluation and performance measurement In a fast growing or steady market it is possible for even an inefficient financial system to satisfy investors and firms needs However the current financial crisis has brought into sharp relief the limits of the inefficient practices adopted by the market and made clear the importance of developing more effective governance mechanisms more detailed and complete information databases and new strategies The crisis has also brought to the fore issues about the governance of financial intermediaries that had not been previously addressed These include board diversity internal monitoring procedures and the existence of interlocking directorates More broadly the financial crisis has radically altered the international framework with an increasingly consolidated financial sector and the rise of new markets such as China that now play a predominant role in the worldwide market Studies on the competition and on the performance in this new scenario are essential in order to understand the implications of recent events

Consumer Knowledge and Financial Decisions Douglas J. Lamdin, 2011-11-23 There has been an increasing recognition that financial knowledge i e literacy is lacking across the population Moreover there is recognition that this lack of knowledge poses real problems as credit mortgages health insurance retirement benefits and savings and investment decisions become increasingly complex Financial Decisions Across the Lifespan brings together the work of scholars from various disciplines family and consumer sciences economics law finance sociology and public policy to provide a broad range of perspectives on financial knowledge financial decisions and policies For consistency across the volume each chapter follows a similar format 1 what individuals know or need to know 2 how what they know or need to know affects financial decisions and outcomes 3 ways in which policies or programs or financial innovations can enhance their knowledge or decisions or outcomes Contributors will provide both new and existing research to create a valuable picture of the state of financial literacy and how it can be improved

International Handbook of Financial Literacy Carmela Aprea, Eveline Wuttke, Klaus Breuer, Noi Keng Koh, Peter Davies, Bettina Greimel-Fuhrmann, Jane S. Lopus, 2016-03-24 This Handbook presents in depth research conducted on a myriad of issues within the field of financial literacy Split into six sections it starts by presenting prevalent conceptions of financial literacy before covering financial literacy in the policy context the state and development of financial literacy within different countries issues of assessment and evaluation of financial literacy approaches to teaching financial literacy and teacher training and teacher education in financial literacy In doing so it provides precise definitions of the construct of financial literacy and elaborates on the state and recent developments of financial literacy around the world to show ways of measuring and fostering financial literacy

and to give hints towards necessary and successful teacher trainings The book also embraces the diversity in the field by revealing contrasting and conflicting views that cannot be bridged while at the same time making a contribution by re joining existing materials in one volume which can be used in academic discourse in research workshops in university lectures and in the definition of program initiatives within the wider field of financial literacy It allows for a landscape of financial literacy to be depicted which would foster the implementation of learning opportunities for human beings for sake of well being within financial living conditions The Handbook is useful to academics and students of the topic professionals in the sector of investment and banking and for every person responsible for managing his or her financial affairs in everyday life

International Journal of Finance and Policy Analysis: Volume 3, Number 1 ,2011-06-30 CONTENTS 1 Measuring Changes in Liquidity Using the Bid offer Price Proxy Determinants of Liquidity in the United Kingdom Gilt Market by Moorad Choudhry 2 Impact of Electronic Tax Registers on VAT Compliance A Study of Kenyan Private Business Firms by I K Naibei and E M Siringi 3 Foreign Direct Investment Inflows Merchandize Trade and Economic Growth in India An Analytical Study by Mousumi Bhattacharya 4 Extension of Technology Adoption Model TAM Intention to Use Internet Banking Evidence from India by V V Ravi Kumar S K Bose and P V Raghavan 5 Assessment of the Impact of Financial Risk and Market Variables on Expert Investment Preferences in Colombo Stock Exchange by M M Fonseka A M T P Athauda and G L Tian 6 Assessing the Impact of Microfinance Institutions on Financial Development within the West African Monetary and Economic Union by Kanfitine Lare Lantone 7 Growth of Banking Sector in the Sultanate of Oman An Analysis by Imran Azad A H M Saifullah Sadi and Mohd Faiyaz Click here to download full PDF edition of this issue free limited time open access Go to Journal Homepage Go to Series editor website About the Journal The International Journal of Finance and Policy Analysis IJFPA aims to publish high quality papers that are of interest to academicians and practitioners IJFPA is peer reviewed and publishes both applied and theoretical papers bi annually The journal only considers original manuscripts for publication IJFPA welcomes contributions in the areas of corporate finance investments corporate governance international finance financial markets institutions credit analysis financial planning financial risk management behavioural finance financial services management capital structure international financial market linkages portfolio management financial analysis financial market regulations and international banking Other papers that might be of interest to the readership will be considered for publication The readership of IJFPA includes academics professionals scholars practitioners and policy analysts The Routledge Companion to Business in Africa Sonny Nwankwo, Kevin Ibeh, 2014-07-25 Although the world s poorest inhabited continent Africa has recently shown signs of being a source of economic growth in the coming decades with increased foreign investment notably from China and huge growth in GDP from a number of African states In contrast to the heaving weight of books focusing on business opportunities in Asia Eastern Europe and Latin America Africa has been poorly served by academic publishing This compendium of scholarship offers cutting edge knowledge relating to business in Africa The

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Taxation and the Financial Crisis Julian S. Alworth, Giampaolo Arachi, 2012-02-23 This book examines how tax policies contributed to the financial crisis whether taxation can play a role in the reform efforts to establish a sounder and safer financial system and the pros and cons of various tax initiatives *Regulation and Regulators after Global Financial Crises* Aleksandra Jordanoska, 2024-12-31 This book provides an original theoretically and empirically grounded analysis of regulatory enforcement activism in post crisis periods and the ensuing regulatory interactions It critically addresses the more regulation enforcement agenda relating to financial misconduct in the aftermath of the 2008 financial crisis showing how misconduct was constructed through the enforcement policies and practices of the powerful UK financial conduct regulator and its interactions with the subjects of enforcement proceedings and their legal representatives during a tumultuous time in the financial markets Drawing from interviews with regulators professional intermediaries and markets participants documentary analysis of enforcement decisions and speeches and observations the volume adopts an interdisciplinary approach grounded in social constructivist perspectives on compliance and deviance regulation theory and socio legal research Through a multi dimensional analytical framework of regulatory enforcement activism that links shifts in regulatory policymaking experimentations with legal powers in information gathering legal and extra legal penalties and individual accountability and the use of enforcement tools in micro level interactions the book documents a more interventionist and punitive post crisis enforcement agenda The findings challenge current thinking in the scandal and reform literature The work argues that despite the increased focus on enforcement it is not necessarily the case that the power has tilted more towards the regulator This fine grained socio legal enquiry makes innovative and timely theoretical contributions to our understanding of the limitations of regulatory activism and regulatory control regulatory relationships the governance of financial markets and broader thinking on regulating corporations and the individuals within them It will appeal to academics researchers regulators and policymakers working in regulation across law criminology sociology and politics *Behavioral Finance: A Novel Approach* Itzhak Venezia, 2020-11-24 Behavioral Finance A Novel Approach presents original papers exploring fresh ideas in behavioral finance Its chapters span a wide range of topics in a distinct mix of traditional issues along with less conventional matters This blend creates an optimal balance between chapters aiming at widening the scope of research in behavioral finance and those striving to refine the extant knowledge Thus along with traditional topics such as

biases in pension decisions analysts recommendation gender differences in decisions and IPO s underpricing the book also contains chapters on CEO and board members behavior biased responses to regulation and regulatory reform investors attitudes towards corporate governance cognitive biases in judicial decisions the relations between behavioral finance and religion new methods to calibrate the accuracy of forecasts and the relations between behavioral finance and optimal contracting Presenting original findings on a vast assortment of subjects all in one venue makes the book ideal as a reference book for researchers and practitioners interested in keeping up with the important developments in behavioral finance The book could also serve as a handy guide for adapting insights from popular behavioral finance to some important underrepresented issues

De Gruyter Handbook of Personal Finance John E. Grable, Swarn Chatterjee, 2022-03-07 The De Gruyter Handbook of Personal Finance provides a robust review of the core topics comprising personal finance including the primary models approaches and methodologies being used to study particular topics that comprise the field of personal finance today The contributors include many of the world s leading personal finance researchers financial service professionals thought leaders and leading contemporary figures conducting research in this area whose work has shaped and continues to affect the way that personal finance is conceptualized and practiced The first section of the handbook provides a broad introduction to the discipline of personal finance The following two sections are organized around the core elements of personal finance research and practice saving investing asset management and financial security The fourth section introduces future research practice and policy directions The handbook concludes with a discussion on an educational and research agenda for the future This handbook will be a core reference work for researchers financial service practitioners educators and policymakers and an excellent supplementary source of readings for those teaching undergraduate and graduate level courses in personal finance financial planning consumer studies and household finance

Dividend Policy Quoc Trung Tran, 2024-02-19 The research explores the critical role of the business environment in shaping corporate decisions with a specific focus on dividend policy Written with a finance and treasury readership in mind this work will appeal to students educators researchers managers and policymakers alike

Central Bank Regulation and the Financial Crisis Miao Han, 2015-10-20 The respective legal frameworks that control central banks are shaped by whether they are market oriented or government controlled However such stark distinction between these two categories has been challenged in view of the varying styles of crisis management demonstrated by different central banks during the crisis This book uses comparative analysis to investigate how the global financial crisis challenged the role played by central banks in maintaining financial stability Focusing on four central banks including the US Federal Reserve System the Bank of England the Bank of Japan and the People s Bank of China it illustrates the similarities between the banks prior to the crisis and their similar policy responses in the wake of the crisis It demonstrates how each operated with varying levels of independence while performing very differently and facing different tasks The book identifies some central explanatory variables for this behavior

addressing the mismatch of similar risk management solutions and varying outcomes Central Bank Regulation and The Financial Crisis A Comparative Analysis explores the legal challenges within central bank regulation presented by the global financial crisis It emphasizes the importance of and the limitations involved in legal order and argue that in spite of integration and globalization significant differences exist in central banks approaches to risk management and financial stability

Case-based Payment Systems for Hospital Funding in Asia An Investigation of Current Status and Future Directions OECD, World Health Organization, 2015-11-02 The report focuses on a review of the implementation experience of case based and DRG mechanisms in the Asia and Pacific region drawing particularly on research in Australia Japan New Zealand the Republic of Korea Singapore and Thailand

Borrowing to Live Nicolas P. Retsinas, Eric S. Belsky, 2009-10-01 Americans are awash in debt and the U S economy is in trouble Credit undergirds daily life more than ever it has become one of the defining aspects of American life and the ramifications are becoming clearer by the day The already considerable damage from a depressed housing market has been exacerbated by the subprime lender implosion sending shock waves through the financial sector international economies and government at all levels Most low or moderate income people borrow but that should not be construed as uniformly poor judgment or lack of disciplines Americans are not borrowing merely to keep up with the Joneses but too often simply to stay afloat In *Borrowing to Live* the Joint Center for Housing Studies of Harvard University brings together a group of experts drawn from the best of academia research and public services Together with editors Nicolas Retsinas and Eric Belsky they dissect the worrisome current state of consumer and mortgage credit in the United States and help point the way out of the current struggles Contributors Michael S Barr Eric S Belsky Raphael W Bostic Shawn Cole Amy Crews Cutts Kathleen C Engel Ren S Essene Elaine Kempson Patricia A McCoy William A Merrill Sendhil Mullainathan Anthony Pennington Cross Elizabeth Renuart Eldar Shafir Edna R Sawady Jennifer Tescher John Thompson Peter Tufano Susan M Wachter

Institutions, Goals, Policies And Analytics In Economic Development Solomon I Cohen, 2024-07-09 The field of Development Economics DE has overstretched over time with risks of becoming shallow There is a need for the compartmentalization of DE that focuses on simplification oversight productivity and relevance This volume is a handbook in development economics with a compartmentalized perspective It makes use of case study applications both recent and over the last few decades Next to 2 introductory chapters that elaborate on the development regions the book falls in five parts The first part consisting of two chapters displays structural system changes in the development regions examines institutions that discourage promote development and applies institutional modelling to related case studies of land reform in India and Chile The second part consisting of two chapters takes the courageous step of discussing measuring and posting the twin development goals of growth with redistribution as the primary development goals and analysing their trade offs for major countries in the six development regions Secondary development goals are important but they correlate with the primary goals and are considered as conditional The third part consisting of eight

chapters contains applications on multi sector development policies The applications use the Social Accounting Matrix and related economy wide modelling They highlight alternative policies to achieve the development goals of growth and redistribution in Pakistan Indonesia Korea UAE Nepal Sudan Suriname and other countries The fourth part consisting of six chapters examines human resource development and policies in the areas of labor market information systems labor market adjustments manpower forecasts earnings profiles educational plans and intergenerational mobility with case studies related to Pakistan Indonesia Colombia Korea Ethiopia The fifth and final part consisting of two chapters focuses on world development and global governance in particular the persistent income disparities at the global level in spite of the strengthened positions of the development regions in the world economy the consequences of shifting dominance for world governance the evaluation of the G 20 and a proposed more representative world governance Throughout all chapters special attention is devoted to introducing and applying analytical methods that have proven to be fundamental in development economics

Service Systems Management and Engineering Ching M. Chang, 2018-01-05 The ultimate instructional guide to achieving success in the service sector Already responsible for employing the bulk of the U S workforce service providing industries continue to increase their economic dominance Because of this fact these companies are looking for talented new service systems engineers to take on strategic and operational challenges This instructional guide supplies essential tools for career seekers in the service field including techniques on how to apply scientific engineering and business management principles effectively to integrate technology into the workplace This book provides Broad based concepts skills and capabilities in twelve categories which form the Three Decker Leadership Architecture including creative thinking and innovations in services knowledge management and globalization Materials supplemented and enhanced by a large number of case studies and examples Skills for successful service engineering and management to create strategic differentiation and operational excellence for service organizations Focused training on becoming a systems engineer a critically needed position that according to a 2009 Moneyline article on the best jobs in America ranks at the top of the list Service Systems Management and Engineering is not only a valuable addition to a college classroom but also an extremely handy reference for industry leaders looking to explore the possibilities presented by the expanding service economy allowing them to better target strategies for greater achievement

OECD Employment Outlook 2007 OECD, 2007-06-18 This 2007 edition of OECD's annual Employment Outlook presents a series of articles supporting the recommendation that rather than seeing globalisation as a threat OECD governments should focus on improving labour regulations and social protection systems to help people adapt to job markets

The Foundations and Future of Financial Regulation Mads Andenas, Iris H-Y Chiu, 2013-11-20 Financial regulation has entered into a new era as many foundational economic theories and policies supporting the existing infrastructure have been and are being questioned following the financial crisis Goodhart et al's seminal monograph Financial Regulation Why How and Where Now Routledge 1998 took stock of the extent of financial

innovation and the maturity of the financial services industry at that time and mapped out a new regulatory roadmap This book offers a timely exploration of the Why How and Where Now of financial regulation in the aftermath of the crisis in order to map out the future trajectory of financial regulation in an age where financial stability is being emphasised as a key regulatory objective The book is split into four sections the objectives and regulatory landscape of financial regulation the regulatory regime for investor protection the regulatory regime for financial institutional safety and soundness and macro prudential regulation The discussion ranges from theoretical and policy perspectives to comprehensive and critical consideration of financial regulation in the specifics The focus of the book is on the substantive regulation of the UK and the EU as critical examination is made of the unravelling and the future of financial regulation with comparative insights offered where relevant especially from the US Running throughout the book is consideration of the relationship between financial regulation financial stability and the responsibility of various actors in governance This book offers an important contribution to continuing reflections on the role of financial regulation market discipline and corporate responsibility in the financial sector and upon the roles of regulatory authorities markets and firms in ensuring the financial health and security of all in the future

Innovations in Financing Public Services S. Bailey,P. Valkama,A. Anttiroiko,2010-07-30 This book explores new forms of private mutual municipal public private and reverse state funding of public investments co payments and shared contributions vouchers and pooled public risk financing It includes case studies taken from the Nordic countries UK Spain Slovenia Slovakia Turkey and South Korea

Digital Economy Innovations and Impacts on Society Druicã, Elena,2012-05-31 Right now is the time for new opinions and new ideas to be generated and be presented as a solution With the ever changing economic status of society prosperity depends on the ability to run and maintain an active equilibrium between society and individuals Therefore it is essential for both parties to promote innovation and creativity in order to enable a proper and valuable lifestyle Digital Economy Innovations and Impacts on Society provides theoretical and practical approaches about digital economy increasing people s awareness on what the digital economy is and exactly what competitive advantages exist to provide information technology and innovation as its main resources This publication focuses on rethinking the classical economic theory in the context of new technology information and innovation making it a publication that brings the best research to the forefront for economics and social researchers academicians professionals and practitioners

Maritime Logistics Dong-Wook Song,Photis Panayides,2012-01-12 Contemporary practice and scientific innovation consider the logistics aspects of shipping or maritime and seaport operations as one of the most important areas for development of competitive advantages in business and for study and research This book covers issues having a significant impact on the industry

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