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Credit rating agencies play an essential role in the modern financial system and are relied on by creditors and investors on the market. In the recent financial crisis, their power and reliability were often questioned, yet a simple rating downgrade could threaten to bankrupt a whole country. This book examines the governance of credit rating agencies, as expressed by their ability to fairly, ethically and consistently assign higher rates to issuers having lesser default risks. However,

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factors such as the drive for increased revenue and market share, the inadequate business model, the inadequate methodology of assessing risk, opacity and inadequate internal monitoring have all been identified as critical governance failures for credit agencies. This book explores these issues, and proposes some potential solutions and improvements. This will be of interest to researchers and advanced students of corporate finance, finance, financial economics, risk management, investment management, and banking.

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We are working with SQA to gain endorsement for this straightforward guide to all five core areas of the latest syllabus. - Written by an experienced author and examiner - Offers an innovative approach and layout in-line with CfE approaches to learning - Provides a wide range of classroom and homework activities

This book constitutes revised selected papers from the 17th Workshop on e-Business, WeB 2018, which took place in Santa Clara, CA, USA, in December 2018. The purpose of WeB is to provide an open forum for e-Business researchers and practitioners world-wide, to share topical research findings, explore novel ideas,

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discuss success stories and lessons learned, map out major challenges, and collectively chart future directions for e-Business. The WeB 2018 theme was "The Ecosystem of e-Business: Technologies, Stakeholders, and Connections." There was a total of 47 submissions and 41 papers were presented at the conference. Of these, 19 revised papers are presented in this volume. These contributions are organized in the following topical sections: social, policy, and privacy issues; e-market; FinTech; and artificial intelligence.

These Proceedings are the work of researchers contributing to the 2nd International Conference on Cloud Security Management Security (ICCSM 2014), being held this year at the University of Reading, UK on the 23-24 October 2014, . The conference chair is Dr John McCarthy, Vice President, from the Cyber Security, ServiceTech, UK and the Programme Chair is Dr. Barbara Endicott-Popovsky, from the Center for Information Assurance and Cybersecurity, University of Washington, Seattle, USA. As organisations rush to adopt Cloud Computing at a rate faster than originally projected, it is safe to predict that, over the coming years, Cloud Computing will have major impacts, not only on the way we conduct science and research, but also on the quality of our daily human lives. Computation research, education, and business communities have been exploring the potential benefits of Cloud Computing and the changes these imply. Experts have predicted that the move to the cloud will alter significantly the content of IT jobs, with cloud clients needing fewer hands-on skills and more skills that administer and manage



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information. Bill Gates was recently quoted: "How you gather, manage, and use information will determine whether you win or lose." Cloud Computing impacts will be broad and pervasive, applying to public and private institutions alike.

This volume constitutes the refereed proceedings of the 6th International Conference on Cross-Cultural Design, CCD 2014, held as part of the 16th International Conference on Human-Computer Interaction, HCI International 2014, held in Heraklion, Crete, Greece, jointly with 13 other thematically similar conferences. The total of 1476 papers and 220 posters presented at the HCII 2014 conferences was carefully reviewed and selected from numerous submissions. The papers address the latest research and development efforts and highlight the human aspects of design and use of computing systems. They thoroughly cover the entire field of human-computer interaction, addressing major advances in knowledge and effective use of computers in a variety of application areas. The 76 papers included in this volume deal with the following topics: cross-cultural product and service design; cross-cultural issues in interaction; social aspects and implications of cross-cultural design; cross-cultural issues in e-commerce, marketing and branding; cross-cultural design for knowledge sharing and learning; cross-cultural design for the smart city and cross-cultural design for creativity.

This volume consists of revised selected papers presented at the 3rd and 4th International Conference on Smart Energy Research, SmartER Europe 2016 and

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2017, held in Essen, Germany, in February 2016 and 2017. The 13 full papers included in this volume were carefully reviewed and selected from 25 submissions. The papers discuss recent advances and experiences in building and using new IT-based solutions for Smart Grids and Smart Markets combining the knowledge of different disciplines such as engineering, business management and economics as well as computer science. They reflect the versatility and the complexity of the transformation process in the energy sector and also show the great need for research that is required to achieve the high targets for a digitized and sustainable energy landscape.

This volume consists of a number of selected papers that were presented at the 9th International Conference on Knowledge, Information and Creativity Support Systems (KICSS 2014) in Limassol, Cyprus, after they were substantially revised and extended. The 26 regular papers and 19 short papers included in this proceedings cover all aspects of knowledge management, knowledge engineering, intelligent information systems, and creativity in an information technology context, including computational creativity and its cognitive and collaborative aspects.

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