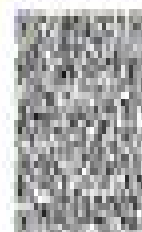




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This four volume set LNCS 15994 15997 constitutes the proceedings of the ARES 2025 International Workshops on Availability Reliability and Security held under the umbrella of the 20th International conference on Availability Reliability and Security 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

**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      **Accounting Information Systems** Arline A. Savage, Danielle Brannock, Alicja Arnold, 2025-10-21 Written by an author team uniquely composed of educators and practitioners Accounting Information Systems 2nd Edition offers a modern approach that helps students understand how course concepts are applied in the workforce and why developing these skills are so important By incorporating their own experience and showcasing real world applications through features like Sample LinkedIn Job Posts and Featured Professional spotlights the authors connect course concepts to industry allowing for greater understanding while helping students see the different opportunities a career in AIS can provide Accounting Information Systems also focuses on teaching students how to make informed business decisions through case based learning and data analysis applications Students work through Julia s Cookies a flexible running case with data sets and questions in Tableau and Excel that helps them understand how various systems come together to support a business and how those systems evolve Integrated analysis questions that take a tool agnostic approach are also available to promote critical thinking and communication skills With a practical perspective and high quality bank of assessments and practice opportunities this text has been written to help inspire and prepare the next generation of accounting professionals      **Disruptive Innovation in Business and Finance in the Digital World** J. Jay Choi, Bora Ozkan, 2019-10-21 This volume contains fourteen articles split across four parts exploring the debate around the topics of fintech AI blockchain and cryptocurrency Featuring a cast of global contributors this is an unmissable volume exploring the most current research on digital innovation in the financial and business worlds      **New Money** Lana Swartz, 2020-05-01 A new vision of money as a communication technology that creates and sustains invisible often exclusive communities One of the basic structures of everyday life money is at its core a communication media Payment systems cash card app or Bitcoin are informational and symbolic tools that integrate us into or exclude us from the society that surrounds us Examining the social politics of financial technologies Lana Swartz reveals what s at stake when we pay This accessible and insightful analysis comes at a moment of disruption from fin tech startups to cryptocurrency schemes a variety of technologies are poised to unseat traditional financial infrastructures Swartz explains these changes traces their longer histories and demonstrates their consequences Getting paid and paying determines whether or not you can put food on the table She shows just how important these invisible systems are The data that payment produces is uniquely revelatory and newly valuable New forms of money create new forms of identity new forms of community and new forms of power      *The Georgia Review* , 2020      **Proceedings of the International Conference on Smart Systems and Social Management (ICSSSM 2025)\_HSS Tracks** Hirak Jyoti Hazarika, Bonisha Borah, Holt Zaugg, S. Ravikumar, Sanjay Kumar Singh, 2026-02-04 This open access volume presents the select peer reviewed proceedings of the HSS tracks of the International Conference on Smart Systems and Social Management ICSSSM 2025      **Michigan Law Review** , 2019      **Kirkus Reviews** , 1982 Adult books are categorized by genre i e fiction mystery science fiction nonfiction Along with bibliographic information the expected date

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**Fit & Well** Thomas Davin Fahey,Paul M. Insel,Walton T. Roth,Claire Insel,2025 Fit Well offers students the knowledge and skills they need to make meaningful and lasting behavior changes Trusted science based content has been shown to help students improve their exercise and eating habits as well as to deal more effectively with stress Venmo an Easy Guide for Beginners Scott Casterson,2016-03-09 With cash becoming a thing of the past many companies are trying to appease such a new age phenomenon These apps allow you to enjoy a night out with dinner and a show with friends without having a dime in your pocket Venmo is one such app It is a digital wallet that gives users the opportunity to send money from your bank account for free to either pay bills or repay a friend by sending money back to their Venmo account It came about in March 2009 as a system through which funds could be paid through text messages and is said to be safe for users but has since been refined and is now very popular among the social class

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**Honest and Unbiased. The Helpfulness of Vine and Incentivized Reviews on Amazon** Tom Keller,2021-06-01 Master s Thesis from the year 2016 in the subject Business economics Offline Marketing and Online Marketing grade 1 7 University of Mannheim Lehrstuhl f r Business to Business Marketing Sales Pricing language English abstract The goal of this study is to analyze the impact if any these two types of incentivization based reviews have on the perception of the review by the review reader because these reviews could have a bias or at least could be perceived to have one For this the metric of review helpfulness which is the percentage of helpful votes a review has collected from its readers is analyzed accounting for a number of independent and confounding variables Another aspect that is analyzed in the course of this study is the role of the product in this regard This study is structured as follows in 2 Literature Review the overarching research domain electronic word of mouth is illustrated and previous studies about the helpfulness of online consumer reviews and found effects are presented Also credibility in the context of electronic word of mouth is discussed In the course of 3 Conceptual Background two theories used to develop the tested hypotheses are described one of which is frequently used in context of the helpfulness of online consumer reviews After this the theoretical importance of the three most important observed variables in the statistical model is explained and the tested hypotheses are developed accordingly Data Analysis a comprehensive outline about the entire empirical aspects of this study is given including the choice of confounding variables decisions in regard to the data collection sample finalization regression diagnostics and the final results of the hypotheses tests

**Summary of Vaporized - [Review Keypoints and Take-aways]** PenZen Summaries,2022-11-29 The summary of Vaporized Solid Strategies For Success in a Dematerialized World presented here include a short review of the book at the start followed by quick overview of main points and a list of important take aways at the end of the summary The Summary of Vaporized takes an in depth look at the technological landscape of the future As we move further into the digital age it is prudent to be aware of what to anticipate including what may occur to banks jobs and the manner in which we conduct business There is no denying that the internet has changed our lives and whether we like it or not there are many more changes to come in the not too distant future Vaporized summary includes the key points and important takeaways from the book Vaporized by Robert Tercek Disclaimer 1 This summary is meant to preview and not to substitute the original book 2

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