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Towards Energy Smart Homes Stephane Ploix, Manar Amayri, Nizar Bouguila, 2021-11-11 This book exemplifies how smart buildings have a crucial role to play for the future of energy The book investigates what already exists in regards to technologies approaches and solutions both with a scientific and technological point of view The authors cover solutions for mirroring and tracing human activities optimal strategies to configure home settings and generating explanations and persuasive dashboards to get occupants better committed in their home energy managements Solutions are adapted from the fields of Internet of Things physical modeling optimization machine learning and applied artificial intelligence Practical applications are given throughout

Digital Data Collection and Information Privacy Law Mark Burdon, 2020-04-23 In Digital Data Collection and Information Privacy Law Mark Burdon argues for the reformulation of information privacy law to regulate new power consequences of ubiquitous data collection Examining developing business models based on collections of sensor data with a focus on the smart home Burdon demonstrates the challenges that are arising for information privacy s control model and its application of principled protections of personal information exchange By reformulating information privacy s primary role of individual control as an interrupter of modulated power Burdon provides a foundation for future law reform and calls for stronger information privacy law protections This book should be read by anyone interested in the role of privacy in a world of ubiquitous and pervasive data collection

Life Insurance in Europe Marta Borda, Simon Grima, Ilona Kwiecień, 2020-10-21 This book examines the challenges for the life insurance sector in Europe arising from new technologies socio cultural and demographic trends and the financial crisis It presents theoretical and applied research in all areas related to life insurance products and markets and explores future determinants of the insurance industry s development by highlighting novel solutions in insurance supervision and trends in consumer protection Drawing on their academic and practical expertise the contributors identify problems relating to risk analysis and evaluation demographic challenges consumer protection product distribution mortality risk modeling applications of life insurance in contemporary pension systems financial stability and solvency of life insurers They also examine the impact of population aging on life insurance markets and the role of digitalization Lastly based on an analysis of early experiences with the implementation of the Solvency II system the book provides policy recommendations for the development of life insurance in Europe

The Money Revolution Anne Boden, 2019-06-03 Transform the way you think about money in this easy to use jargon free guide by Anne Boden CEO of Starling Bank which busts commonly held financial myths helping you to get the most of your cash in today s digital world There s never been a shortage of advice on managing your money clearing debt being canny with your cash and getting the best deals But it can be hard work and everyone seems to be saying something different What if you could easily cut through all the rhetoric and noise and everything could be made straightforward In The Money Revolution banking entrepreneur and founder of award winning Starling Bank Anne Boden shines a spotlight on how we save spend and

invest our money By adopting a few new behaviours it s possible to transform your bank balance for the better The Money Revolution breaks through the traditional thinking about money and what you ve always been told you should expect from financial institutions Sharing the benefits of smart banking fintech solutions and the advantages of open banking it covers a range of financial solutions from savings and investments to pensions bill payments and travel money Find out everything you need to know to get the best out of your money every day Operation of Smart Homes Mehdi

Rahmani-Andebili,2021-06-15 This book presents the latest research advancements in the operation of smart homes It comprises new operation techniques including cooperative distributed energy scheduling framework to react to malicious cyberattacks framework for demand side management and framework for the design of smart homes to support residents wellness as well as new optimization techniques such as stochastic model predictive control and multi time scale optimization In addition the book analyzes 11 000 studies that have been indexed in scientific databases and categorizes them based on various data points including the field and the subject of the research the name of the institutions and the nationality of the authors Presents new operation techniques of smart homes Introduces new optimization techniques for operation of smart homes Analyses 11 000 studies and categorizes them based on different data points *Proceedings of EECE 2019*

Borodinecs Anatolijs,Vatin Nikolai,Sergeev Vitalii,2020-04-29 This book gathers the latest advances innovations and applications in the field of energy environmental and construction engineering as presented by international researchers and engineers at the International Scientific Conference Energy Environmental and Construction Engineering held in St Petersburg Russia on November 19 20 2019 It covers highly diverse topics including BIM bridges roads and tunnels building materials energy efficient and green buildings structural mechanics fluid mechanics measuring technologies environmental management power consumption management renewable energy smart cities and waste management The contributions which were selected by means of a rigorous international peer review process highlight numerous exciting ideas that will spur novel research directions and foster multidisciplinary collaborations *International Comparison of Pension Systems*

Hongmu Lee,Gianni Nicolini,Man Cho,2022-11-30 This book is about retirement income security This income security is provided by national public pensions corporate pensions and individual and reverse mortgages However these systems vary greatly from country to country and in many countries do not provide sufficient coverage Ensuring income security in old age is an important issue that must be resolved in the rapidly aging environment of the world From the perspective of financial consumers this book cross sectionally surveys public pensions corporate pensions individual pensions and reverse mortgages and compares them among many important nations This gives many implications from the perspective of designing an overall income security for each individual In addition it presents many of the issues needed for these sustainable and comprehensive income security **The Philosopher of Palo Alto** John Tinnell,2024-05-31 A compelling biography of Mark

Weiser a pioneering innovator whose legacy looms over the tech industry s quest to connect everything and who hoped for

something better When developers and critics trace the roots of today's Internet of Things our smart gadgets and smart cities they may single out the same creative source Mark Weiser 1952-99 the first chief technology officer at Xerox PARC and the so-called father of ubiquitous computing But Weiser who died young at age 46 in 1999 would be heartbroken if he had lived to see the ways we use technology today As John Tinnell shows in this thought-provoking narrative Weiser was an outlier in Silicon Valley A computer scientist whose first love was philosophy he relished debates about the machine's ultimate purpose Good technology Weiser argued should not mine our experiences for saleable data or demand our attention rather it should quietly boost our intuition as we move through the world Informed by deep archival research and interviews with Weiser's family and colleagues *The Philosopher of Palo Alto* chronicles Weiser's struggle to initiate a new era of computing Working in the shadows of the dot-com boom Weiser and his collaborators made Xerox PARC headquarters the site of a grand experiment Throughout the building they embedded software into all sorts of objects coffee pots pens energy systems ID badges imbuing them with interactive features Their push to integrate the digital and the physical soon caught on Microsoft's Bill Gates flagged Weiser's *Scientific American* article *The Computer for the 21st Century* as a must-read Yet as more tech leaders warmed to his vision Weiser grew alarmed about where they wished to take it In this fascinating story of an innovator and a big idea Tinnell crafts a poignant and critical history of today's Internet of Things At the heart of the narrative is Weiser's desire for deeper connection which animated his life and inspired his notion of what technology at its best could be

The INSURTECH Book Sabine L.B VanderLinden,Shân M. Millie,Nicole Anderson,Susanne Chishti,2018-04-10 The definitive compendium for the Insurance Digital Revolution From slow beginnings in 2014 InsurTech has captured US \$7 billion in investment since 2010 a 10% annual compound growth rate is predicted until at least 2020 Three in four insurance companies believe some part of their business is at risk of disruption and understanding the trends drivers and emerging technologies behind Insurance's Digital Revolution is a business-critical priority for all growth-minded firms The InsurTech Book offers essential updates critical thinking and actionable insight globally from start-ups incumbents investors tech companies advisors and other partners in this evolving ecosystem in one volume For some Insurance is either facing an existential threat for others it is a sector on the brink of transforming itself Either way business models value chains customer understanding and engagement organisational structures and even what Insurance is for is never going to be the same Be informed be part of it Learn from diverse experiences mindsets and applications of technologies Discover new ways of defining and grasping growth opportunities Get the inside track from innovators disruptors and incumbents Be updated on the evolution of InsurTech why it is happening and how it will evolve Explore visions of the future of Insurance to help shape yours The InsurTech Book is your indispensable guide to a sector in transformation

Technology and governance
Casper Jaspers,2021-07-05 The relationship between humans and technology is one of immense progress It encompasses many life-changing inventions such as fire and electricity which have had a positive impact on humanity overall But

technology is developing so rapidly that we rarely take a moment to reflect on whether we are shaping technology or whether it is shaping us How much do you know about key technologies such as artificial intelligence blockchain and the internet of things And do you understand how technology affects us and why ethics plays such an essential role in both its design and its real world application Technology and Governance allows you to get up to speed with fast paced technological changes The author takes complex technical ideas and distils them into user friendly concepts Even if you lack detailed knowledge of the mathematics behind deep learning or the computer code behind digital currencies this book will provide an understanding of disruptive technology s present and future impact on society Casper Jaspers is a tech entrepreneur and a corporate lawyer He is a guest lecturer in the New Board Program Nyenrode Business University and a lecturer at the Centre for Professional Legal Education CPO

Maximizing Saving Martha M. McDaniel, 2025-10-09 Unlock the ultimate secrets to saving big this year on Amazon Prime Day Whether you re a seasoned shopper or a first timer Maximizing Savings A Shopper s Guide to Amazon Prime Day 2025 is your essential roadmap to navigating one of the biggest shopping events of the year What You ll Learn The Insider s Advantage Discover strategies to unlock the best deals Amazon has to offer from limited time Lightning Deals to the exclusive Prime Day only discounts Smart Shopping Strategies Learn how to avoid impulse buys stick to a budget and identify the products you truly need Say goodbye to regretful purchases Tech Savvy Tips Harness the power of Amazon s AI tools voice commands with Alexa and personalized deal alerts to make your shopping experience faster smoother and more efficient Prime Day Secrets Understand the emerging trends shaping Prime Day how it s evolving and how to stay ahead of the game to get the most value for your money Advanced Techniques From setting wish lists to using browser extensions for price tracking we ll show you how to set up your Prime Day shopping system like a pro Why This Book Don t let Prime Day pass you by without fully capitalizing on it In Maximizing Savings A Shopper s Guide to Amazon Prime Day 2025 you ll get exclusive insights and expert advice that ll transform you from a casual shopper into a deal hunting master With actionable tips step by step instructions and practical strategies this guide is tailored to help you maximize your savings and minimize the stress of Prime Day Ready to shop smarter and save bigger Don t miss out on this game changing opportunity to take control of your Prime Day shopping experience Buy Now and Get Ready to Save Big on Amazon Prime Day 2025

FinTech 5.0 Jayanta Chakraborti, Shalini Aggarwal, Pardeep Kumar, 2025-03-25 This book offers comprehensive knowledge on and the applications of the rapidly evolving financial technology landscape Authored by seasoned experts it serves as a vital resource for both students and practitioners in the fintech sector Covering the evolution of cryptocurrencies to the rise of Neobanks and Central Bank Digital Currencies CBDCs this volume delves into critical topics such as blockchain PayTech LendTech WealthTech InsurTech RegTech and artificial intelligence in finance It also provides insights into Neobanking and CBDC Each chapter details the latest trends challenges and regulatory frameworks shaping the industry along with examples and illustrative case studies Students will benefit from the structured approach that facilitates

understanding complex concepts while practitioners will find real world applications case studies and strategic insights to enhance their professional practices With a focus on innovation and technology this book not only prepares readers for the future of finance but also equips them with the tools to navigate and thrive in this dynamic environment This unique volume is an essential guide to understanding and leveraging fintech advancements for beginners and experts alike

Labor Day Deals 2025: The Ultimate Shopping Guide Steven Buchanan, 2025-08-30 Labor Day weekend has become one of the biggest shopping events of the year with retailers rolling out unbeatable discounts across every category from fashion and electronics to home goods furniture and back to school essentials Labor Day Deals 2025 The Ultimate Shopping Guide is your one stop resource for navigating this shopping holiday with confidence Inside you ll find hand picked deals from major retailers and online stores tips for stacking coupons with cashback apps and exclusive insights on where to score early bird markdowns before they sell out Whether you re hunting for budget friendly back to school buys upgrading your home office or snagging a new fall wardrobe this guide makes sure you never pay full price With side by side deal comparisons from popular retailers strategies for maximizing savings and recommendations tailored to families students and bargain hunters alike this ebook is designed to help you shop smarter not harder If you want to stretch your dollar further and make the most of Labor Day 2025 sales this guide will show you exactly how

Telecommunications Essentials Lillian Goleniewski, 2002 Telecommunications current and emerging wired and wireless is covered in depth here with the broadest deepest most up to date telecom overview on the market by one of the field s leading trainers Whether readers are new to telecommunications and IT or simply want an understandable comprehensive review of the state of the art technology this book is for them

Transformiert Euch! Ingo Weber, Chris Bakker, Roland Werring, Roeland Werring, 2019-11-11 Digitalisierung K nstliche Intelligenz und andere Schlagworte pr gen unsere Gesch ftswelt und f hren zur Ver nderung g ngiger Strukturen Auch die Versicherungsbranche ist davor nicht gefeit Die international boomende InsurTech Bewegung sowie die gro en Technologieunternehmen stellen die Gesch ftsmodelle der alteingesessenen Versicherer infrage und r tteln an den Grundmauern der Versicherungsindustrie Dieses Buch zeigt anschaulich auf warum die Versicherer dabei sind den Kulturwandel in der Branche zu verschlafen und warum sie dringend auf die digitale Revolution und die Plattform Economy reagieren m ssen Der Wandel hin zu technologiegetriebenen Plattformen scheint unausweichlich um mit den neu aufkommenden Startups Schritt halten zu k nnen Die Autoren haben f r dieses Buch zahlreiche spannende Interviews mit f hrenden CEOs sowie mit renommierten Digitalexperten und internationalen Investoren gef hrt

FinTech as a Disruptive Technology for Financial Institutions Rafay, Abdul, 2019-01-18 Financial institutions are tasked with keeping businesses of all sizes financially sounds while also providing accessible banking options to everyday individuals Fintech or financial technology is an emerging disruptive technology in financial transaction that will change banking behavior for stakeholders and enable better traceability of funds against specific assets FinTech as a Disruptive Technology for Financial Institutions is

an essential reference source that discusses applications of FinTech in financial institutions in small medium and large businesses and through cultural and religious filters Featuring research on topics such as machine learning market development crypto currency financial security blockchain and financial technology this book is ideally designed for bankers business managers economists computer scientists academicians researchers financial professionals and students

Popular Science ,1999-05 Popular Science gives our readers the information and tools to improve their technology and their world The core belief that Popular Science and our readers share The future is going to be better and science and technology are the driving forces that will help make it better **Use Scarcity Marketing the Right Way: Sell More**

Without Losing Trust Simon Schroth,2025-04-05 Scarcity marketing is one of the most powerful tactics in driving sales but when done wrong it can damage your reputation and hurt customer trust Use Scarcity Marketing the Right Way teaches you how to implement scarcity strategies in a way that feels authentic and ethical ensuring you boost demand without alienating your customers This book covers how to create genuine urgency and scarcity around your products or services using methods like limited time offers limited stock releases and exclusive access You ll learn how to balance scarcity with value ensuring that your audience doesn t feel manipulated but instead feels like they re gaining access to something truly special The book also provides insight into how to communicate scarcity without overhyping making sure you create excitement without causing disappointment or distrust With examples from top marketers and case studies of successful scarcity campaigns you ll learn how to use urgency to drive conversions without crossing the line If you want to sell more without losing customer trust Use Scarcity Marketing the Right Way gives you the framework to implement scarcity strategies that work and build long term customer loyalty at the same time Startup Finance 2.0 Sam Ghosh,2025-08-29 Traditional

corporate financial theories and tools are based on matured companies with the assumption that the companies are going concerns Going Concern refers to the assumption that a company will continue to operate indefinitely with no intention or necessity of liquidation or cessation of operations in the foreseeable future The problem is that the Going Concern assumption does not hold for startups due to the inherent uncertainty associated with startups Traditional financial education and resources usually meant for analysts and accountants aren t ideal for entrepreneurs They focus on analyzing past data from established businesses not on making forward looking decisions in the uncertain and highly dynamic environment of startups Entrepreneurs also often struggle to prioritize the allocation of resources between seemingly urgent matters and matters that are important for the long term value of the startup Thus this book takes a value oriented approach to startup finance The book is designed to build the financial intuition that an entrepreneur needs to prioritize matters vital for the long term value of the company raise capital and allocate capital for value maximization It also looks at finance from a value creation point of view and covers specific methods especially suited for startups from investment assessment to valuation to fundraising to managing day to day finances **Popular Science** ,1999-01 Popular Science gives our readers the

information and tools to improve their technology and their world The core belief that Popular Science and our readers share
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