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This pandemic does not only affect health aspects but also economic aspects. The world today faces a recession resulting from the covid-19 pandemic. Indonesia's economy continues to lead to a recovery, although not very significant. The current government continues to make various recovery efforts. One of the flagship programs includes encouraging and strengthening support for social protection and increasing the purchasing power of households as well as various business sectors, including small and medium-sized micro enterprises (MSMEs). This condition urges the world to create new breakthroughs to rise from this adversity. Academicians and practitioners need to work together to find the necessary solutions and developments. Surely, it will contribute to solve the problems in society by interdisciplinary cooperation. This collaboration will create innovations in science and technology especially business and economic field. This book includes in-depth discussions between academicians and practitioners, especially on how to strengthen the regional sectors to be the strong pillars of the country's economy. Interestingly, various methods are used to observe the problems, to explore the solutions, and to develop the innovation. This book will be of interest to students, scholars, and practitioners of social empowerment, governance, and other related stakeholders. The Open Access version of this book, available at <http://www.taylorfrancis.com>, has been made available under a Creative Commons [Attribution-Non Commercial-No Derivatives (CC-BY-NC-ND)] 4.0 license. Funded by State University of Malang.

Investors, customers and employees increasingly expect organizations to take responsibility for the social impact of their activities. This book applies theory and research on moral psychology and social identity, to offer a new perspective on organizational social responsibility and business ethics. The authors use their unique approach to highlight recurring moral challenges in organizational behavior, such as leadership, work motivation, diversity, organizational change and stakeholder relations. Their analysis explains that people are reluctant to acknowledge and confront moral flaws in their workplace behavior, because this constitutes a source of identity threat. Common strategies to cope with this threat invite justifications and symbolic actions – and prevent moral improvement. Each chapter draws together a wealth of research findings and organizational cases. These not only identify and clarify common moral pitfalls, but also show ways to enhance the likelihood that organizations acquire the knowledge, willingness and ability to build an ethical work climate.

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During two decades of fighting in Afghanistan, U.S. service mem-

bers confronted numerous challenges in their mission to secure the country from the threat of al-Qaeda and the Taliban and assist in rebuilding efforts. Because the wars in Iraq and Afghanistan occurred simultaneously, much of the American public conflated them or failed to notice the Afghanistan War; and most of the war's archival material remains classified and closed to civilian researchers. Drawing on interviews and letters home, this book relates the Afghanistan War through the experiences of American troops, with firsthand accounts of both combat and humanitarian operations, the environment, living conditions and interactions with the locals.

Sustainability, the environment, corporate accountability, social justice, integration – these are the buzzwords of our century. This book takes readers on a journey through the landscape of standard-setting giants and corporate reporting paradigms through the eyes of two companies that have taken very different paths toward integrated thinking. Both stories provide new insights into the transition to integrated reporting, as envisaged by the International Integrated Reporting Council (IIRC), and how integrated reporting is reshaping our views on transparency. However, the top-down approach adopted in studies of integrated reporting in practice has left many questions unanswered: Is it effective? How does it evolve into established practice? Is it just another management fad? This bottom-up critique answers all these questions and one more: Could integrated reporting become the corporate reporting norm? We shall see. Given its depth of coverage, the book appeals to IIRC academic community, participants in integrated reporting networks, and others interested in integrated reporting.

This book features state-of-the-art studies on the responsible innovation management. It illustrates the innovative methods from socio-economic and sustainable development dimensions and specifically mentions digitalisation's dark side, technology application challenges and enterprises management issues. The selected works contain enormous new case studies exploring ways to improve the development of related industries from responsible innovation perspectives. It covers about the multidisciplinary areas, and hence, it fosters close collaboration between researchers in diverse fields such as social science, economics and engineering. Researchers, corporate executives and engineers in these areas can benefit from the book.

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ing perfectly into your backpack or bag 15 months, October 2018 to December 2019 Year & Month calendar pages Pages for important dates Weekly view with space for your notes Additional pages for contacts, passwords & notes Simple, Stylish, Elegant Cover Art Soft, glossy and classy Blowball Cover Planner, Journals, notebooks and logs are the perfect gift for any occasion, particularly as Christmas or Birthday gifts You like our Monthly Planner? There are other books available. To find and view them, search for Biblus Books on Amazon or simply click on the name Biblus Books beside the word Author below the product title. Thank you for viewing our products.

This book is the proceeding of the International Conference on Sustainable Management and Innovation (ICoSMI 2020) that was successfully held on 14-16 September 2020 using an online platform. The conference was mainly organized by the Department of Management IPB University in collaboration with Leibniz University of Hannover, Universiti Putera Malaysia, Kasetsart University, Tun Hussein Onn University of Malaysia, Tamil Nadu Teachers Education University, Deakin University, University of Adelaide, Forum Manajemen Indonesia, FE Pakuan University, FE Gajah Mada University FEB University of North Sumatra and FEB Andalas University, SBM Bandung Institute of Technology, FEB Lampung University, Perbanas Institute Jakarta, FE Bina Nusantara University, and SBE Prasetya Mulya University. This conference has brought academic researchers, business practitioners as well as graduate students together to exchange their experiences and research results about most aspects of innovation and sustainability, and discuss the practical challenges encountered and the solutions adopted. About 402 delegates across the world including Indonesia, Malaysia, Thailand, Spain, China, and India have attended and presented their research works in the conference. The proceeding consists of 80 high-quality papers that were selected from more than 250 submitted papers. The papers are classified into 12 themes, namely Finance for Sustainability, Industry 4.0 and Future Business Sustainability, Policy and Strategy for Sustainable Innovation and Supply Chain, Smart Agriculture Management for Environmental Sustainability, and Sustainable Human Resources. Finally, we would like to express the greatest thanks to all colleagues in the steering and organizing committee for their cooperation in administering and arranging the conference as well as reviewers for their academic works and commitment to reviewing papers.

This volume presents current developments in the fields of banking and finance from an international perspective. Featuring contributions from the 4th International Conference on Banking and Finance Perspectives (ICBFP), this volume serves as a valuable forum for discussing current issues and trends in the banking and financial sectors, especially in light of the global economic challenges triggered by financial institutions. Using the latest theoretical models, new perspectives are brought to topics such as international banking and finance, Islamic banking, fintech, and corporate finance. Offering an opportunity to explore the challenges of a rapidly changing industry, this volume will be of interest to academics, policy makers, and scholars in the fields of banking, insurance, and finance.

Exploring why professional team sport clubs are almost always able to survive despite financial mismanagement, inflated player salaries and persistent deficits, this book provides new evidence on how to explain this phenomenon. It looks at the context in which many clubs operate – the soft budget constraint – and how the clubs in this respect resemble state-owned enterprises in socialist countries or big banks in financial crises.

PURPOSE: The traditional sources of financing (bank loans) cannot be treated as an essential source of financing for SMEs in de-

veloping countries. For this reason, this group of entities uses many alternative sources, from bootstrapping to microfinance and crowdfunding. During the last decade, a significant contribution in this area has been done by financial technology. The purpose of this study is threefold: 1) to present the role of financial technologies in financing SMEs, 2) to examine the role of entities based on financial technology in financing SMEs in developing countries, and 3) to consider other non-bank aspects of financing SMEs, leading to the improvement of the financial situation of these entities. The in-depth analysis of these entrepreneurial finance practices will be developed in the following papers presented in this Issue. **METHODOLOGY:** This study employs a theoretical approach based on a narrative literature review. The primary attention is focused on applying financial technology as a stimulant for the finance of SMEs in developing countries. **FINDINGS:** As a consequence of the financing gap for SMEs within the traditional financial system, these entities use non-bank financing based on financial technology. The research confirms that financial technology plays a crucial role in fostering the financial situation of SMEs in developing countries and providing greater financial inclusion for these entities. Both, financial technology and enterprises based on this technology contribute significantly to the improvement of efficiency of financing SMEs in emerging markets. They also provide a broader range of services, than were offered by the traditional financial sector. Regarding the other aspects of SME finance, it is essential to implement such ways of financing like microfinance services and crowdfunding. Such funding mechanisms, together with the budget process and the compliance under the conditions of e-tax systems, are important determinants of current entrepreneurial finance. **IMPLICATIONS:** The paper describes the financing of SMEs in developing countries. The in-depth picture of the SME's financial situation, focusing on the technological development in this area, provides essential insight into this still poorly explored area. It also offers important premises for shaping the post-pandemic policy to support their further growth. **ORIGINALITY/VALUE:** Despite growing theoretical and empirical literature about entrepreneurial finance, this study aims to contribute to the role of financial technology in this area. The impact of financial technologies and the role of fintech-based entities on SME activity in developing countries are still poorly researched. Moreover, the research provides a brief overview of other SME funding sources and their determinants in this group of countries.

This paper assesses liquidity risk for the United States (U.S.) bond mutual funds industry and performs a range of analyses to identify which fund categories are more vulnerable to distress than others, and how sales from funds can impact financial stability. We develop a new measure to identify vulnerable categories based on expected outflows labelled 'Flows in Distress'. Overall, most U.S. mutual funds are resilient yet high yield (HY) and loan funds would face a liquidity shortfall when faced with severe redemption shocks. Combined sales from funds can have a sizeable price impact. Finally, our contagion analysis using data on fund flows and returns shows that Investment Grade (IG) corporate bonds funds, municipal bond funds and government bond funds are more likely to spread distress to other fund categories than HY, EM and loan funds. When the first type of funds experiences stress, other funds categories are likely to experience stress as well.

In conjunction with the 50th anniversary of the creation of the Environmental Protection Agency, this book brings together leading scholars and EPA veterans to provide a comprehensive assessment of the agency's key decisions and actions in the various areas of its responsibility. Themes across all chapters include the

role of rulemaking, negotiation/compromise, partisan polarization, judicial impacts, relations with the White House and Congress, public opinion, interest group pressures, environmental enforcement, environmental justice, risk assessment, and interagency conflict. As no other book on the market currently discusses EPA with this focus or scope, the authors have set out to provide a comprehensive analysis of the agency's rich 50-year history for academics, students, professional, and the environmental community.

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Many countries face the challenge of raising additional tax revenues without hurting economic growth. Comprehensive, cross-country information on the revenue impact of tax policy changes can thus support informed decision-making on viable reforms. We assess the likely revenue impact of various tax policy changes based on a sample of 21 advanced and emerging market economies, using granular information from the IMF Tax Policy Reform Database v.4.0. Our findings suggest that the revenue yield of a tax policy change varies significantly depending on the tax instrument adopted (e.g., VAT or personal income tax) and the nature of the change (i.e., rate, base). For example, in our sample, base-broadening changes to personal and corporate income taxes as well as to excise and property taxes have generally a more significant and long-lasting revenue yields than rate changes. By contrast, rate changes appear to have a relatively more significant revenue impact in the case of VAT and social security contributions. We also observe an asymmetry in the revenue impact of most tax policy measures when controlling for the direction of tax changes (i.e., its significance varies depending on whether taxes are increased or decreased). While our results are based on qualitative information of tax policy changes (i.e., dummy variables), the revenue yields of rate measures are not materially different from those that would be obtained using quantitative information on the size of the change.

This edited book presents scientific and practical recommendations for the successful state and corporate management of regional development under the conditions of the digital economy. These conditions have produced a number of changes. On the one hand, new aspects of regional economies, which require management, are emerging, above all, digital technologies that have to be understood by the population, employees in the labor market, and regional companies. On the other hand, new opportunities for improving practices in the state and corporate management of regional development on the basis of digital technologies are also emerging: e-government systems, digital marketing, online trade,

"smart" regions, etc. This book provides an overview of the leading digital technologies and demonstrates how they can be used to improve modern practices in the state and corporate management of regional development in the digital economy. The authors develop the conceptual foundations and put forward practical recommendations. In closing, the authors' conclusions and recommendations are applied to the example of modern Russia, ensuring the practical relevance of the research.

In an era of digital transformation, disruptive innovation, transient competitive advantage, and industry convergence, mergers and acquisitions have become more complex than ever. Through an actionable end-to-end process model this book presents practical knowledge and tools to help readers successfully complete each stage of the M&A process.

Explores and challenges existing conventions of inequality in Africa while offering new insights to explain persistent poverty across the continent.

2018-2019 Legendary Tax Collector Planner: A perfect Academic Monthly & Weekly Planner for your day-to-day work Track your next project, daily tasks or notes in this 8 x 10" sized planner. Perfect for planning, tracking, and scheduling your time. It comes with calendar views, weekly views, goal settings, lined paper and much more for your daily notes. The white paper pages are bound by a classy Blowball Bloom Flower cover. This makes a perfect gift for all who loves to be Tax Collector. This is a useful and gorgeous Tax Collector planner and organizer book. Tax Collector Planner Features 8 x 10 inch portable size for all purposes, fitting perfectly into your backpack or bag 15 months, October 2018 to December 2019 Year & Month calendar pages Pages for important dates Weekly view with space for your notes Additional pages for contacts, passwords & notes Simple, Stylish, Elegant Cover Art Soft, glossy and classy Blowball Cover Planner, Journals, notebooks and logs are the perfect gift for any occasion, particularly as Christmas or Birthday gifts You like our Monthly Planner? There are other books available. To find and view them, search for Biblus Books on Amazon or simply click on the name Biblus Books beside the word Author below the product title. Thank you for viewing our products.

Provides a state-of-the-art overview of international trade policy research The Handbook of Global Trade Policy offers readers a comprehensive resource for the study of international trade policy, governance, and financing. This timely and authoritative work presents contributions from a team of prominent experts that assess the policy implications of recent academic research on the subject. Discussions of contemporary research in fields such as economics, international business, international relations, law, and global politics help readers develop an expansive, interdisciplinary knowledge of 21st century foreign trade. Accessible for students, yet relevant for practitioners and researchers, this book expertly guides readers through essential literature in the field while highlighting new connections between social science research and global policy-making. Authoritative chapters address new realities of the global trade environment, global governance and international institutions, multilateral trade agreements, regional trade in developing countries, value chains in the Pacific Rim, and more. Designed to provide a well-rounded survey of the subject, this book covers financing trade such as export credit arrangements in developing economies, export insurance markets, climate finance, and recent initiatives of the World Trade Organization (WTO). This state-of-the-art overview: Integrates new data and up-to-date research in the field Offers an interdisciplinary approach to examining global trade policy Introduces fundamental concepts of global trade in an understandable style Combines contemporary economic, legal, financial, and policy topics Pre-

sents a wide range of perspectives on current issues surrounding trade practices and policies. The Handbook of Global Trade Policy is a valuable resource for students, professionals, academics, researchers, and policy-makers in all areas of international trade, economics, business, and finance.

One of the most important activities of enterprises today is responsible entrepreneurship. Corporate social responsibility (CSR) activities can help to forge a stronger bond between employees and corporations, can boost morale, and can help both employees and employers feel more connected with the world around them. Moreover, the growing importance of this concept results from the fact that it is perceived as an effective tool for increasing competitiveness, improving the image of the company, or contributing to the generation of higher profits. In today's world, an active commitment to social responsibility is becoming more common for a company. CSR and Socially Responsible Investing Strategies in Transitioning and Emerging Economies is an essential reference source that identifies the scale and scope of implementation of CSR and socially responsible investing strategies and standards in companies operating in different transitioning and emerging economies as well as assessing the global effects of these activities. Featuring research on topics such as economic growth, responsible investing, and business ethics, this book is ideally designed for managers, executives, directors, corporate professionals, government officials, industry leaders, academicians, students, and researchers in the fields of international economics, international business, marketing, finance management, and public relations.

Exploring the Latest Trends in Management Literature presents cutting edge literature reviews on the emerging concepts, theories, and research trends across management disciplines.

"Global Migration beyond Limits carefully considers but ultimately rejects the idea that migration is driven by the choices of individual migrants, and instead starts from the idea that institutions shape all forms, forces, and functions of migration. Of these institutions, however, land is central, whether in internal migration, international migration, or global migration. Historically or currently, the evidence also clearly shows that migration and migrants transform both the sites where migrants are resident and the places from which migrants travelled. The change is more transformational than previous accounts have established, sometimes involving turning around dead cities and towns into vibrant local economies and reconstructing food networks for entire regions and nations. This book also raises serious analytical questions about three bodies of literature: mainstream economic accounts of migration, environment, and inequality; mainstream sustainability science and alternatives to it (e.g. ecological economics); and conservative and nativist claims about population problems and alternatives to them centred only on the freedom that a borderless world could create. Obeng-Odoom argues that much of the crisis of migration and sustainability can be understood as a reflection of global long-term inequalities and cumulative stratification, reflected at different scales in the global system, though the form of migration is conditioned by more than economic forces. The so-called migration crisis, therefore, seems quite routine and familiar. It is an outward expression of the political-economic system in which socially created value is privately appropriated as rents by a privileged few who use institutions such as land and property rights, race, ethnicity, class, and gender to keep others in their place in the global economic and stratification ladder"--

Financial Accounting I has been especially written to meet the requirements of B.Com. students as per the Choice Based Credit System (CBCS) curriculum of University of Kalyani. It comprehen-

sively presents the fundamental concepts and accounting procedures in an informative and systematic manner.

CA FOUNDATION PLANNER SOLVED PAPERS

This book deals with the widespread economic and financial crime issues of corruption, the shadow economy and money laundering. It investigates both the theoretical and practical aspects of these crimes, identifying their effects on economic, social and political life. This book presents these causes and effects with a state of the art review and with recent empirical research. It compares the international and transnational aspects of these economic and financial crimes through discussion and critical analysis. This volume will be of interest to researchers and policy makers working to study and prevent economic and financial crime, white collar crime, and organized crime.

In recent years, intelligent cities, also known as smart cities or cognitive cities, have become a perceived solution for improving the quality of life of citizens while boosting the efficiency of city services and processes. This new vision involves the integration of various sectors of society through the use of the internet of things. By continuing to enhance research for the better development of the smart environments needed to sustain intelligent cities, citizens will be empowered to provision the e-services provided by the city, city officials will have the ability to interact directly with the community as well as monitor digital environments, and smart communities will be developed where citizens can enjoy improved quality of life. Developing and Monitoring Smart Environments for Intelligent Cities compiles the latest research on the development, management, and monitoring of digital cities and intelligent environments into one complete reference source. The book contains chapters that examine current technologies and the future use of internet of things frameworks as well as device connectivity approaches, communication protocols, security challenges, and their inherent issues and limitations. Including unique coverage on topics such as connected vehicles for smart transportation, security issues for smart homes, and building smart cities for the blind, this reference is ideal for practitioners, urban developers, urban planners, academicians, researchers, and students.

This is an open access title available under the terms of a CC BY-NC-ND 4.0 International licence. It is free to read at Oxford Scholarship Online and offered as a free PDF download from OUP and selected open access locations. Global Legitimacy Crises addresses the consequences of legitimacy in global governance, in particular asking: when and how do legitimacy crises affect international organizations and their capacity to rule. The book starts with a new conceptualization of legitimacy crisis that looks at public challenges from a variety of actors. Based on this conceptualization, it applies a mixed-methods approach to identify and examine legitimacy crises, starting with a quantitative analysis of mass media data on challenges of a sample of 32 IOs. It shows that some, but not all organizations have experienced legitimacy crises, spread over several decades from 1985 to 2020. Following this, the book presents a qualitative study to further examine legitimacy crises of two selected case studies: the WTO and the UNFCCC. Whereas earlier research assumed that legitimacy crises have negative consequences, the book introduces a theoretical framework that privileges the activation inherent in a legitimacy crisis. It holds that this activation may not only harm an IO, but could also strengthen it, in terms of its material, institutional, and decision-making capacity. The following statistical analysis shows that whether a crisis has predominantly negative or positive effects depends on a variety of factors. These include the specific audience whose challenges define a certain crisis, and several institutional properties of the targeted organization. The ensuing in-depth analysis of the WTO and the UNFCCC further reveals how legitima-

cy crises and both positive and negative consequences are interlinked, and that effects of crises are sometimes even visible beyond the organizational borders.

This innovative Handbook presents the core concepts associated with austerity, retrenchment and populism and explores how they can be used to analyse developments in different welfare states and in specific social policies. Leading experts highlight how these concepts have influenced and changed welfare states around the globe and impacted specific areas including pensions, long-term care, the labour market, taxation, social activism and gender equality.

In *What's Luck Got To Do With It?* renowned law professor Edward D. Kleinbard argues that government's proper role is addressing the unfairness and injustice of brute luck. Considering government expenditure as social insurance, Kleinbard demonstrates how the path to greater economic growth, and a more equal sharing of that growth, lies in stronger government spending policies. *Operational Risk Management in Banks and Idiosyncratic Loss Theory: A Leadership Perspective* offers consensus considerations that could bolster effective risk management practices in enterprise-wide risk, thereby helping to control fraud and go beyond the minimum risk assessment requirements set forth by the banking regulators.

This book addresses key issues in corporate finance and explores them from financial development and financial stability perspectives in emerging markets. Emerging economies are susceptible to rapidly changing financial sectors and products as well as financial upheavals. In this light, the growing interdependence of states and capital markets, and the risk of crises have an impact on the financing of firms. The chapters in this book highlight how companies and policies in emerging markets are affected and deal with the current post-crisis world. By combining academic and industry insights, the critical issues in corporate finance, financial development, and the preparedness of emerging markets are explored.

Worldwide life expectancy has increased and, as such, this book examines different aspects of aging from societal and political perspectives. Written by reputable academics working at universities around the world (Australia, New Zealand, Portugal, Taiwan, Tanzania, Russia), this book takes a kaleidoscope view of how different societies handle their aging population.

About the Money Management Planner Every cycle of life has a beginning, middle, and end. This planner will follow your path for a full year of: :: what money you have coming in. :: what expense/bills you have going out. :: how much you are spending. :: how much you are putting towards savings. Each page has been designed for you to add your information and thoughts allowing for an accurate record for January to December of 2019. You can choose to use; the quick method and just track your finances in the monthly record sheets. Or the full method which tracks your finances and allows the keeping of notes of your thoughts as each month unfolds. The beginning starts your year with your current financial picture. In a journal format, your answers will reveal key points about your financials and what to work towards including a reward system and money vision. The middle provides 12 individual months of money management. A visual calendar sets the tone for the month with plenty of space to record your income, expenses, bills, spending, and savings. Questions along the way will aid in keeping you on track and motivated. The end provides a complete record of your year along with final thoughts, achievements, and planning for the New Year to come. Finding the right method to move forward is solely based on the past of where we have been. While we cannot change the past this money management planner/journal will give you the oppor-

tunity to budget effectively during the course of the year to come and build a stronger financial future.

Intelligence services, businesses and governments use a sinister methodology called an influence campaign to sway the core values of their own countries and others around the globe. This method is used by many different types of world governments (including the U.S.) and can pervade many different sectors of public life. Even seemingly powerful politicians are impacted by influence campaigns. While influence campaigns differ from political campaigns or corporate advertising, they share similar characteristics. Both influence behavior by manipulating beliefs to produce an outcome favorable to the campaign goal. This book explains the mechanisms of influence campaigns and how they affect policy making, often in surprising ways. Chapters detail examples of influence campaigns waged by various governments throughout the years and suggest how the public consciousness should deal with these strategies. As targets of these campaigns, citizens must understand how our leaders use them for their own benefit.

Financial technologies are understood as ICT-based financial innovations and business entities based on these innovations (Lai & Samers, 2021; Langley & Leyshon, 2021; Wójcik, 2021b). Like other technological innovations, Fintech not only influences technical parameters of products and services, but also transforms the economic organization of firms and industries (Baldwin, 2020; Sanchez & Mahoney, 2013). ICT solutions in the financial sector complement the existing services (e.g., payment platforms), substitute human work and tangible assets (e.g., robo-advisers), and generate new solutions (e.g., mobile wallets). Furthermore, Fintech transcends borders and geographical frontiers, as exemplified by crowdfunding in financial centers accessible to start-ups and growth firms from peripheral locations (Bonini & Capizzi, 2019; Spigel, 2022). However, the ongoing digital transformation of financial services has a strong spatial and multiscalar dimension and takes various forms and outcomes, depending on the socioeconomic and institutional specifics (Leyshon, 2020; Barauskas, 2021; Coe, 2021). The financial sector has recently been conceptualized as a financial ecosystem to reflect its exposition to dynamics and occasional disruptive change (Leyshon, 2020). Within a broadly defined financial ecosystem, two interrelated structures can be identified according to spatial characteristics (Gancarczyk, Łasak, & Gancarczyk, 2022; Lai, 2020). The first comprises global networks of financial centers and large investment banks, that is, global financial networks (GFNs), largely spanning over the borders of countries and regions (Coe, Lai, & Wójcik, 2014; Coe, 2021). The other forms are financial ecologies as segments of the financial ecosystem that are delimited by particular territories (Lai, 2016; Leyshon et al., 2004; Leyshon et al., 2006; Langley & Leyshon, 2020). Being subunits of the financial ecosystem, FEs represent interrelated financial intermediaries and other economic agents, focused on the provision and access to financial services in particular territories (Beaverstock et al., 2013; DawnBurton, 2020; Lai, 2016; Leyshon et al., 2004; Leyshon, 2020). In this vein, FEs can be considered as governance modes comprising private and public entities, such as banks, Fintech, BigTech, public agencies, enterprises, and customers, and relationships among these entities. The actors and relationships are delimited by a given location, such as a region or city (Langley, 2016; DawnBurton, 2020; Chen & Hassink, 2021; Appleyard, 2020). The relevance of the FE concept is based on the disproportionate outcomes that small ecologies may raise for comprehensive systems, as evidenced by the subprime market failure in the USA, affecting the subsequent financial and economic crisis of 2007-2009 (Leyshon, 2020), with relevant effects on many economies such as the European economy (Rodil-Marzábal

& Menezes-Ferreira-Junior, 2016). Therefore, investigating small but critical points within the larger financial ecosystem is crucial for policy. It is also theoretically justified since the financial ecosystem has been predominantly studied as a general abstraction of the financial sector. Subsystems remain less explored, especially in the granularity of the spatial context. Since FEs are context-specific and undergo co-evolutionary dynamics with this context, they also transform as a phenomenon and a concept (Lai, 2020; Wójcik, 2021a). One of the main influences comes from the recent technological developments raised by Fintech. The growing empirical evidence in this area calls for understanding consequences for the FE construct (Welch, Rumyantseva, & Hewerdine, 2016) and adequate policy responses. Resonating with the said research gaps and an early stage of the development of the FE idea, this article aims to identify how Fintech frames FEs and propose the related conceptual and policy implications. To frame the FE concept, we use the methodological lens of construct clarity principles (Suddaby, 2010; Simsek et al., 2017) and concept reconstruction (Welch et al., 2016). The method includes a systematic literature review, which represents a unique approach, since the existing theorizing of FEs has been either in the form of conceptual papers or narrative reviews (Lund et al., 2016). Our findings raise conceptual and policy-related contributions. First, the article conceptually reframes the understanding of FE as financial services governance enhanced by technological advancements and focused on territorial projects and communities. Second, the concept of FE was clarified according to its main elements and its relationships with other adjacent ideas of spatial networking for socioeconomic development. Third, research propositions and areas for further investigation were proposed. In the following, we present the literature review to justify our aim and research questions. The methodology section presents the conceptual lens for our discussion of the FE as a construct shaped by Fintech; it also specifies the method of a systematic literature review. Results, discussion, and conclusion proceed in the next sections.

CONCEPTUAL FOUNDATIONS Financial ecosystems were institutionally introduced to the policy framework and gained widespread recognition in research since the Federal Reserve Bank of New York conference in 2006 (Leyshon, 2020). FEs have become a new theoretical abstraction of the financial services sector as an alternative to the neoclassical equilibrium-based doctrine (Leyshon, 2020). The main difference was in acknowledging radical dynamics within the sector treated as an ecosystem with a diverse and flexible set of financial intermediaries, institutional investors and supporting entities, such as exchanges, data providers, and regulators (Bose, Dong, & Simpson, 2019). The abstraction of complex adaptive systems has often been recalled as a broad framework to understand the functioning and change in the financial sector. Consequently, theoretical perspectives of evolution and coevolution, and in particular, the network governance concept to cope with complex coordination issues, demonstrate explanatory power in studying FEs (Chen & Hassink, 2021; Ponte & Sturgeon, 2014; Chen & Hassink, 2021, 2020; Coe & Yeung, 2019). The lens of the financial ecosystem was intended to provide concepts and methods that would address environmental and regulatory shocks and prepare for future breakthrough changes to the financial system (Leyshon, 2020; Fasnacht, 2018). Furthermore, within this idea, the classical goals set for the financial sector, such as optimizing capital allocation, matching savers and investors, and signaling scarcity and abundance, were expanded by sustainability and social responsibility goals that go beyond purely economizing (Bose et al., 2019; Fasnacht, 2018). The focus on the financial ecosystem as a model or abstraction of the financial sector predominated over what is the core of ecosystems, the interrelated actors embedded in particular socio-economic

and institutional environments (Strumeyer & Swammy, 2017; Bose et al., 2019; Lai, 2020; Wójcik, 2021). Although the legal frameworks of financial ecosystems are intensely studied, the remaining context, such as socioeconomic environment and informal institutions, remain much less explored (Gancarczyk et al., 2022). These contextual factors are specific to individual territories within the financial ecosystem (Ponte & Sturgeon, 2014; Chen & Hassink, 2021, 2020; Coe & Yeung, 2019). Since the systemic approach assumes interrelations and mutual influences among its parts, changes or weaknesses in a subsystem affect the whole. A painful recognition for this gap happened just after the indicated 2006 turn to the financial sector as an ecosystem, with the shock of the 2007-2009 crisis. The latter originated in the smaller subunit of the ecosystem of the US subprime market. The following pandemic and political breakthroughs, as well as technological developments, raised new challenges, adaptations, and structural changes to the financial ecosystem (Leyshon, 2020). However, they were implemented differently in different spatial contexts, which stimulated a more granular approach of the financial ecosystem as a collection of place-based subsystems, that is, financial ecologies (Lai, 2016). Another justification for the more place-based perspective is that localized supply chains might require localized financial systems or ecologies (Sarawut & Sangkaew, 2022). Wójcik and Iannou (2020) argue that local and regional financial centers are expected to lose their position, and that the territories outside the core regions and financial centers will have to rely on retail banking and the public sector to fund investment and sustainable development. These smaller ecologies will coexist with global financial networks, which are worldwide networks of financial centers and investment banks (Lai, 2020). The concept of FE originated in the field of economic geography to reflect the spatial specifics and uneven distribution of financial ecosystems, and to address the crucial issues in financing for the particular territorial populations, such as inclusion, financialization, surveillance, and over-indebtedness (DawnBurton, 2020). Consequently, the FE concept recasts the financial system as a coalition of smaller constitutive ecologies, such that distinctive groups of financial knowledge and practices emerge in different places with uneven connectivity and material outcomes (Lai, 2016). The relevance of the FE phenomenon and concept consists of a more fine-grained approach to understanding uneven access to financial services and uneven connectedness to the financial system (DawnBurton, 2020; Leyshon, 2020). Furthermore, research on FEs signals weak and strong points in subsystems that can affect the efficiency of the entire financial system. FEs represent interrelated financial intermediaries and other economic agents focused on the provision of and access to financial services in particular territories (Leyshon, 2020). As systemic phenomena, they comprise both actors and their relationships, in which actors form various configurations of private and public entities, such as banks, public agencies, enterprises, and customers. The actors and relationships are delimited by a given location that forms a spatial context, that is, a set socioeconomic conditions of a territory, be it a region, city, or a country, and acknowledging multiscale contexts (Langley, 2016; DawnBurton, 2020; Chen & Hassink, 2021; Appleyard, 2020). The context of a particular ecology should also be considered in a wider, multiscale perspective. Multiscalarity of the context is an idea that advocates a multilevel analysis of a spatial unit (Chen & Hassink, 2021). The example of this approach is a regional financial ecology that should be analyzed in the context of the region, country, and relevant international environments. Due to the multiscale perspective, spatially focused FEs do not lose a broader framework of the financial system in larger units and globally (Chen & Hassink, 2020). Taking into account the nature of the FE present-

ed above, the main elements of this construct include actors, relationships among actors, outcomes, and contexts. While the scope of actors and contexts has been outlined above, the systemic relationships and outcomes of the FE require further explanation. The FE relationships are often captured as governance, whereby governance represents the sets of institutions (rules, norms) that affect the functioning of a particular socioeconomic system and its efficiency (Colombo, Dagnino, Lehmann, & Salmador, 2019; Ostrom, 1986; Williamson, 2000). In this vein, governance can be described according to the rules of collaboration and competition, and power relations (Lai, 2018). Types of governance range from the firm to hybrids, such as networks, and to markets (Gereffi, Humphrey, & Sturgeon, 2005; Williamson, 2000). The outcomes of FE represent the terms of and access to financing, with a more general effect on financial inclusion or exclusion and on the overall territorial development. With the wider financial systems, FEs share such constitutive elements as actors and their relationships centered around financial services supply and demand (Bose et al., 2019; Fasnacht, 2018; Lai, 2020). Moreover, they similarly focus on the coordination of the system through the lens of governance (DawnBurton, 2020; Langley & Leyshon, 2021). However, FEs also demonstrate some unique characteristics in relation to wider financial ecosystems, such as clear delimitation of a territorial space, be it a city, region, or country, and acknowledgment of an associated socioeconomic and institutional context (DawnBurton, 2020; Leyshon et al., 2004). The focus on a particular territory does not ignore the systemic nature of economic relationships in the globalized world, since FEs are considered in a multiscalar context (Chen & Hassink, 2020; Leyshon, 2020). Connectivity of given populations to a broader financial system becomes one of the major issues to ensure the infusion of external sources (Coe et al., 2014). The focus on relationships between commercial banks and retail customers, as well as underserved and unbanked individuals or enterprises, differentiates FEs from GFNs (Beaverstock et al., 2013; Coe et al., 2014; DawnBurton, 2020). The latter consider global networks of investment banks and financial centers liaising over peripheral and noncore territories (Coe et al., 2014; DawnBurton, 2020; Lai, 2018). This global perspective is also related to the governance approach in the framework of global value chains, which extends to financial activity

(Milberg, 2008; Coe et al., 2014; Seabrooke & Wigan, 2017). The emphasis on socioeconomic effects for disadvantaged market segments and particular industries and projects represents an additional feature of FEs as outcome-oriented systems. While financial ecosystems are primarily targeted at economic efficiency and stability of the system itself, FEs emphasize territorial target groups and projects (Langley, 2016; Langley & Leyshon, 2017). Regarding governance, the focus of FEs has been on network governance of a complex and multi-actor adaptive system (Leyshon, 2020). Network governance is considered not only from the perspective of power relations and resource allocation, but also from learning and financial practices (Lai, 2016). As evolutionary and dynamic phenomena, financial ecosystems and FE undergo substantive and conceptual developments. One of the ongoing breakthrough transformations stems from Fintech. Financial ecosystems are increasingly reconceptualized as the ultimate mode of financial services governance transformed by financial technologies (Wójcik & Ioannou, 2020; Łasak & Gancarczyk, 2022; Gancarczyk et al., 2022). Similarly, the intensive development of FEs is closely related to technological changes that enable a flexible establishment of new forms of cooperation between economic entities (Arsanian & Fischer, 2019). Fintech increase efficiency and availability of existing and launch of new financial products (Hill, 2018; Livesey, 2018; Nicoletti et al., 2017; Sabatini, Cucculelli, & Gregori, 2022; Scardovi, 2017). However, negative effects are also reported, such as over-indebtedness of risky customers, Fintech surveillance, and exclusion of some customers due to computer illiteracy (Kong & Loubere, 2021; Łasak & Gancarczyk, 2021; Brooks, 2021). The economic and social outcomes of the emerging FEs transformed by Fintech have not been fully understood and systemized (Langley & Leyshon, 2021; Wójcik, 2021b). Given technological influences, the FE undergoes developments in its core elements, i.e., actors, governance, and outcomes, acknowledging spatial contexts. Despite the increasing stock of empirical findings that describe the impact of Fintech on the functioning of FEs, we lack a synthesis reflection to reconsider FEs from this perspective. Therefore, we formulate the following research questions: RQ1) How does Fintech affect the FE phenomenon in the area of its actors, governance, and outcomes in various spatial contexts? RQ2) What are the conceptual and policy-related implications of Fintech influencing FEs?