
Download Ebook The API Economy Disruption And The Business Of APIs

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API is technology and digital product used for artificial intelligence, platform economy, and internet. It has the capability to change business models dramatically. APIs (application programming interfaces) are becoming a major competitive factor for companies. This book takes on the fundamental questions of API Economy and approaches the subject pragmatically and clearly without technical jargon. The book clarifies the birth and shape of the API Economy with numerous practical examples. This is the first API Economy book based on scientific references. Originally this popular book was written in Finnish. It is a great start for students and advanced professionals alike. After reading this book, you will understand what it is all about and how to move forward and grow your business with APIs. The authors are leading Finnish API-experts with an abundance of experience from API and platform economy as authors, researchers, and lecturers and consultants.

A front-line industry insider's look at the financial technology explosion The FINTECH Book is your primary guide to the financial technology revolution, and the disruption, innovation and opportunity therein. Written by prominent thought leaders in the global fintech investment space, this book aggregates diverse industry expertise into a single informative volume to provide entrepreneurs, bankers and investors with the answers they need to capitalize on this lucrative market. Key industry developments are explained in detail, and critical insights from cutting-edge practitioners offer first-hand information and lessons learned. The financial technology sector is booming, and entrepreneurs, bankers, consultants, investors and asset managers are scrambling for more information: Who are the key players? What's driving the explosive growth? What are the risks? This book collates insights, knowledge and guidance from industry experts to provide the answers to these questions and more. Get up to speed on the latest industry developments Grasp the market dynamics of the 'fintech revolution' Realize the sector's potential and impact on related industries Gain expert insight on investment and entrepreneurial opportunities The fintech market captured over US\$14 billion in 2014, a three-fold increase from the previous year. New startups are popping up at an increasing pace, and large banks and insurance companies are being pushed toward increasing digital operations in order to survive. The financial technology sector is booming and The FINTECH Book is the first crowd-sourced book on the subject globally, making it an invaluable source of information for anybody working in or interested in this space.

In recent years, API adoption has exploded among developers, for reasons that this book will examine. But the purpose of this book is not to discuss how to deliver an API but to rather how to scale the business side to meet this rising developer demand. Written by someone with an engineering and a business background, The Business of APIs also aims to bridge the technical and the business aspects of API development. This book serves to help people understand what APIs are, who uses them, and the different types of APIs that are available. As the title suggests, this is a business-oriented book. Nonetheless it does seek to educate users about what types of technologies go into popular Web APIs. The book also surveys the history of modern Web APIs and examines how they've been used successfully. If you are considering launching an API, this book should help you understand the common stumbling blocks that have been faced by many API owners -- then hopefully you can avoid them. The book will also identify common building blocks used by API owners, building blocks that should be fundamental for your API planning and development. The Business of APIs highlights what it takes to be successful in providing quality Web APIs and points to some of the innovative steps new businesses are taking with their APIs -- all in an effort to build vibrant API ecosystems and healthy businesses.

The economic analysis of the digital economy has been a rapidly developing research area for more than a decade. Through authoritative examination by leading scholars, this handbook takes a closer look at particular industries, business practices, and policy issues associated with the digital

industry. The volume offers an up-to-date account of key topics, discusses open questions, and provides guidance for future research. It offers a blend of theoretical and empirical works that are central to understanding the digital economy. The chapters are presented in four sections, corresponding with four broad themes: 1) infrastructure, standards, and platforms; 2) the transformation of selling, encompassing both the transformation of traditional selling and new, widespread application of tools such as auctions; 3) user-generated content; and 4) threats in the new digital environment. The first section covers infrastructure, standards, and various platform industries that rely heavily on recent developments in electronic data storage and transmission, including software, video games, payment systems, mobile telecommunications, and B2B commerce. The second section takes account of the reduced costs of online retailing that threatens offline retailers, widespread availability of information as it affects pricing and advertising, digital technology as it allows the widespread employment of novel price and non-price strategies (bundling, price discrimination), and auctions. The third section addresses the emergent phenomenon of user-generated content on the Internet, including the functioning of social networks and open source. The fourth section discusses threats arising from digitization and the Internet, namely digital piracy, privacy, and security concerns.

The API Economy is key to accelerating business value by uncovering more profitable opportunities, reaching more profitable customers, and establishing more profitable partnerships. The cloud, ubiquitous mobility, Big Data analytics, the Internet of Things, software defined networking, and social platforms are fueling the hyper-growth of API-centric, business-as-a-service economies, in which entire businesses are digitized, and entirely new forms of business and consumer interaction emerge. Using these technologies, you can become easier to do business with, foster new channels, reach new markets, and radically improve your ability to collaborate. To achieve these goals, you must understand powerful new market dynamics, important ways in which your customers' lives are changing, and radically new technologies. But understanding isn't enough: you must plan and execute an effective response. In The Power of the API Economy, IBM Fellow Kerrie Holley covers all of this: ideas, implications, roadmaps, and execution. Holley demystifies both the technological and business trends driving the API economy, and offers a complete action plan for leveraging its torrent of new opportunities (and managing its many new risks). He offers clear, practical answers to key questions such as: What is the "API economy," and why should I care? How are digital platforms transforming business ecosystems, interactions, and my customers' lives and expectations? Which of my offerings are threatened most immediately, and what should I do? How can I use APIs to innovative at the speed of cloud and Internet-era companies - and create value at the same speed? How can I drive strategic advantage from "purpose-driven platforms" such as Facebook, Salesforce, iTunes, and Amazon? What happens when everyone's engaged with everything, and everyone's both a partner and a competitor? What do I do now? How will I know if it's working? Whether you're a CxO-level executive, line-of-business leader, technologist, strategist, marketer, or consultant, The Power of the API Economy will help you capture value and serve customers in ways you could have never imagined before -- because, until now, they simply didn't exist!

Airbnb facilitates the booking of over 37 million overnight stays per year. Uber operates in 450 cities in 60 countries. Both claim to be part of the rapidly growing 'sharing economy' -- but what does that actually mean? Here, Tom Slee offers a razor-sharp examination of the 'sharing economy': from its genesis in open-source software and media file sharing, through to the present day popularity of Uber, Airbnb, Taskrabbit, and similar services, which operate outside of normal business regulations, taking on none of the risk or responsibility when something goes wrong. He asks, how did we get from the generosity of what's mine is yours, to the self-interest and greed of what's yours is mine?

It's time to stop just worrying about climate change, says Paul Gilding. Instead we need to brace

for impact, because global crisis is no longer avoidable. The 'Great Disruption' started in 2008, with spiking food and oil prices and dramatic ecological change like the melting polar icecap. It is not simply about fossil fuels and carbon footprints. We have come to the end of Economic Growth, Version 1.0, a world economy based on consumption and waste, where we lived beyond the means of our planet's ecosystems and resources. The Great Disruption offers a stark and unflinching look at the challenge humanity faces - yet also a deeply optimistic message. The coming decades will see loss, suffering and conflict as our planetary overdraft is paid. However, they will also bring out the best humanity can offer: compassion, innovation, resilience and adaptability. Gilding tells us how to fight, and win, what he calls 'the One Degree War' to prevent catastrophic warming of the earth, and how to start today. The crisis we are in represents a rare chance to replace our addiction to growth with an ethic of sustainability, and it's already happening. It's also an unmatched business opportunity: old industries will collapse while new companies literally reshape our economy. In the aftermath of the Great Disruption, we will measure 'growth' in a new way. It will mean not quantity of stuff, but quality, and happiness, of life. And, yes, there is life after shopping. The Great Disruption is an invigorating and well-informed polemic by an advocate for sustainability and climate change who has dedicated his life to campaigning for a balanced use of Earth's limited resources. It is essential reading.

Research for this publication began in the wake of elections that saw the re-election of President Muhammadu Buhari, who was sworn in on May 2019. The result brought an end to a period of political uncertainty and added new vigor to Africa's largest economy. Nevertheless, despite this new-found stability, Nigeria is still struggling to overcome the impact of years of recession, not to mention the challenges of the low oil price environment and the effects of COVID-19 mitigation measures. This 188-page publication covers finance, gas and power, oil and exploration, industry, IT and telecoms, transport, construction, real estate, agriculture, health, entertainment, and tourism.

For more than 20 years, supply chains have been optimized using electronic data interchange based on the EDIFACT standard. In 2010, the EU Commission launched a digital agenda to optimize public administration processes through uniform and cross-border regulations. Ongoing globalization and increased environmental awareness are creating increasing demands for the transport industry, such as shifting transport from road to rail. Several projects are focusing on the semantic standardization of data exchange based on web technologies, in order to optimize system interaction between all players of the transport supply chain. This study investigates, if using a semantic reference data model instead of a proprietary data model fosters the intensity of possible interactions of data exchange systems in the European goods transport industry. To be able to measure a change drivers, benefits, challenges, and success factors for collaborative data exchange are identified. The research in this study bases its solutions on the system interaction theory and performs a literature review as well as collects primary data. Six representatives of important players of the European goods transport industry are interviewed and surveyed.

A hands-on, introductory book about managing infrastructure with Terraform. Start small and then build on what you learn to scale up to complex infrastructure. Written for both developers and sysadmins. Focuses on how to build infrastructure and applications with Terraform. The book contains: Chapter 1: An Introduction to Terraform Chapter 2: Installing Terraform Chapter 3: Building our first application Chapter 4: Provisioning and Terraform Chapter 5: Collaborating with Terraform Chapter 6: Building a multi-environment architecture Chapter 7: Infrastructure testing Updated for Terraform 0.12!

Technology provides accessibility otherwise unavailable to the people who can benefit from it the most. As new digital tools become less expensive and more widely available, research and real-world cases that examine the union between emergent countries and information systems are essential in determining the next steps for these nations. The Handbook of Research on Managing In-

formation Systems in Developing Economies is a pivotal reference source that explores the effects of technological data handling within developing economies. Covering a broad range of topics such as emerging digital technologies, socio-economic development, and technology startups, this book is ideally designed for software programmers, policymakers, practitioners, educators, academicians, students, and researchers.

How the global financial services sector has been transformed by artificial intelligence, data science, and blockchain. Artificial intelligence, big data, blockchain, and other new technologies have upended the global financial services sector, creating opportunities for entrepreneurs and corporate innovators. Venture capitalists have helped to fund this disruption, pouring nearly \$500 billion into fintech over the last five years. This book offers global perspectives on technology-fueled transformations in financial services, with contributions from a wide-ranging group of academics, industry professionals, former government officials, and current government advisors. They examine not only the struggles of rich countries to bring the old analog world into the new digital one but also the opportunities for developing countries to “leapfrog” directly into digital. The book offers accessible explanations of blockchain and distributed ledger technology and explores big data analytics. It considers, among other things, open banking, platform-based strategies for banks, and digital financial services. Case studies imagine possible future fintech-government interaction, emphasizing that legal and regulatory frameworks can help to create trust in financial processes. The contributors offer novel takes and unexpected insights that will be of interest to fintech experts and nonexperts alike. Contributors Ajay Bhalla, Michelle Chivunga, John D’Agostino, Mark Flood, Amias Moore Gerety, Oliver R. Goodenough, Thomas Hardjono, Sharmila Kassam, Boris Khentov, Alexander Lipton, Lev Menand, Pinar Ozcan, Alex Pentland, Matthew Reed, David L. Shrier, Markos Zachariadis

From September to November of 1997, raging fires in Indonesia pumped enough smoke into the air to blanket the entire region in haze, reaching as far north as southern Thailand and the Philippines, with Malaysia and Singapore being particularly affected. This book conservatively assesses the damage at US \$4.5 billion, more than the Exxon Valdez oil spill and India’s Bhopal chemical spill combined. It looks at the causes of the fires, the physical damages that resulted, and their effects on health, industrial production, and tourism, among others.

The Building Cognitive Applications with IBM Watson Services series is a seven-volume collection that introduces IBM® Watson™ cognitive computing services. The series includes an overview of specific IBM Watson® services with their associated architectures and simple code examples. Each volume describes how you can use and implement these services in your applications through practical use cases. The series includes the following volumes: Volume 1 Getting Started, SG24-8387 Volume 2 Conversation, SG24-8394 Volume 3 Visual Recognition, SG24-8393 Volume 4 Natural Language Classifier, SG24-8391 Volume 5 Language Translator, SG24-8392 Volume 6 Speech to Text and Text to Speech, SG24-8388 Volume 7 Natural Language Understanding, SG24-8398 Whether you are a beginner or an experienced developer, this collection provides the information you need to start your research on Watson services. If your goal is to become more familiar with Watson in relation to your current environment, or if you are evaluating cognitive computing, this collection can serve as a powerful learning tool. This IBM Redbooks® publication, Volume 1, introduces cognitive computing, its motivating factors, history, and basic concepts. This volume describes the industry landscape for cognitive computing and introduces Watson, the cognitive computing offering from IBM. It also describes the nature of the question-answering (QA) challenge that is represented by the Jeopardy! quiz game and it provides a high-level overview of the QA system architecture (DeepQA), developed for Watson to play the game. This volume charts the evolution of the Watson Developer Cloud, from the initial DeepQA implementation. This book also introduces the concept of domain adaptation and the processes that must be followed to adapt the various Watson services to specific domains.

While creative destruction and disruptive innovation change the entrepreneurial landscape; regulation – especially regulation of sectorial markets and competition regulation – can delay this change or even bring it to a halt. Uber plays an active role between these two forces: first as an agent of creative destruction and then possibly in championing regulation on its own terms. Grounded in a particular understanding of the economic concept of the market as a series of processes, this book explores the implications of creative destruction, competition regulation and the role that businesses play. Instead of discussing these relations in a purely abstract manner, this book uses Uber as a case study.

The growth of innovative cyber threats, many based on metamorphosing techniques, has led to se-

curity breaches and the exposure of critical information in sites that were thought to be impenetrable. The consequences of these hacking actions were, inevitably, privacy violation, data corruption, or information leaking. Machine learning and data mining techniques have significant applications in the domains of privacy protection and cybersecurity, including intrusion detection, authentication, and website defacement detection, that can help to combat these breaches. Applications of Machine Learning and Deep Learning for Privacy and Cybersecurity provides machine and deep learning methods for analysis and characterization of events regarding privacy and anomaly detection as well as for establishing predictive models for cyber attacks or privacy violations. It provides case studies of the use of these techniques and discusses the expected future developments on privacy and cybersecurity applications. Covering topics such as behavior-based authentication, machine learning attacks, and privacy preservation, this book is a crucial resource for IT specialists, computer engineers, industry professionals, privacy specialists, security professionals, consultants, researchers, academicians, and students and educators of higher education.

The Phoenix Project wowed over a half-million readers. Now comes the Wall Street Journal Best-selling The Unicorn Project! “The Unicorn Project is amazing, and I loved it 100 times more than The Phoenix Project...”—FERNANDO CORNAGO, Senior Director Platform Engineering, Adidas “Gene Kim does a masterful job of showing how ... the efforts of many create lasting business advantages for all.”—DR. STEVEN SPEAR, author of The High-Velocity Edge, Sr. Lecturer at MIT, and principal of HVE LLC. “The Unicorn Project is so clever, so good, so crazy enlightening!”—CORNELIA DAVIS, Vice President Of Technology at Pivotal Software, Inc., Author of Cloud Native Patterns This highly anticipated follow-up to the bestselling title The Phoenix Project takes another look at Parts Unlimited, this time from the perspective of software development. In The Unicorn Project, we follow Maxine, a senior lead developer and architect, as she is exiled to the Phoenix Project, to the horror of her friends and colleagues, as punishment for contributing to a payroll outage. She tries to survive in what feels like a heartless and uncaring bureaucracy and to work within a system where no one can get anything done without endless committees, paperwork, and approvals. One day, she is approached by a ragtag bunch of misfits who say they want to overthrow the existing order, to liberate developers, to bring joy back to technology work, and to enable the business to win in a time of digital disruption. To her surprise, she finds herself drawn ever further into this movement, eventually becoming one of the leaders of the Rebellion, which puts her in the crosshairs of some familiar and very dangerous enemies. The Age of Software is here, and another mass extinction event looms—this is a story about rebel developers and business leaders working together, racing against time to innovate, survive, and thrive in a time of unprecedented uncertainty...and opportunity. “The Unicorn Project provides insanely useful insights on how to improve your technology business.”—DOMINICA DEGRANDIS, author of Making Work Visible and Director of Digital Transformation at Tasktop ——— “My goal in writing The Unicorn Project was to explore and reveal the necessary but invisible structures required to make developers (and all engineers) productive, and reveal the devastating effects of technical debt and complexity. I hope this book can create common ground for technology and business leaders to leave the past behind, and co-create a better future together.”—Gene Kim, November 2019

Few figures are more crucial to understanding the upheavals of our contemporary era than Karl Polanyi. In a world riven by social and economic crises, from rising inequality to the decay of democratic institutions and profound technological disruption, Polanyi’s path-breaking account of the dynamics of market capitalism and his defence of society and nature against the dangerous tendencies of the market capitalist system are more relevant than ever. This book brings together Polanyi’s most important articles and essays to give a unique selection of his essential shorter writings, mixing classic texts with significant but previously little-known pieces. It highlights the coherence and richness of Polanyi’s theoretical and political approach, making it indispensable for understanding his overarching intellectual contribution. The volume includes his interwar writings, which deal with the world economic crisis and the socialist alternative to conservative and fascist developments; his reflection on political theory and the international situation after the war; and his comparative studies of economic institutions. Polanyi’s political writings are complemented and supported by the critique of economic determinism and what he termed ‘our obsolete market mentality’. This book is an invaluable companion to Polanyi’s masterpiece, The Great Transformation, and an essential resource for students and scholars of political economy, sociology, history and political philosophy.

This book constitutes the refereed proceedings of the 12th International Conference on Software Business, ICSOB 2021, which was held during December 2-3, 2021. The conference was originally

planned to take place in Drammen, Norway, but changed to an online format due to the COVID-19 pandemic. The special theme of ICSOB 2021 was software sustainability. The 13 full papers and 5 short papers presented were carefully reviewed and selected from 39 submissions. They deal with a range of topics including software sustainability, Agile development, DevOps, software startups, prototyping, software ecosystems, crowdsourcing platforms, technical debts, and risk management.

As the COVID-19 pandemic comes to a close, inflation has revealed itself to be a major problem for all countries of the developed world. The problem has been exacerbated in developing nations, which had problems even before the pandemic. Energy prices have increased, and with the increase in transportation costs, it has been more difficult for many retailers to stock shelves as they did before the pandemic. It is understood by many that the rising prices and supply chain disruptions will likely not be temporary and must be managed by future executives. Managing Inflation and Supply Chain Disruptions in the Global Economy uncovers the many ways businesses can manage this new phenomenon. It discusses global crises and their effects on the global economy in terms of inflation and supply chain. Covering topics such as inflationist impact, crisis leadership, and deglobalization, this premier reference source is an essential resource for economists, supply chain specialists, government officials, consultants, business leaders and executives, logistics professionals, IT managers, students and educators of higher education, researchers, and academicians.

Dieses Lehrbuch ist eine moderne und zukunftsweisende Einführung in die Wirtschaftsinformatik. Es kombiniert strategisches Wissen mit operativem Know-How. Als Leitfaden zur aktiven Gestaltung der komplexen Herausforderungen ist es die logische Fortsetzung des erfolgreichen ersten Bandes zum "Verstehen des digitalen Zeitalters". Die digitale Transformation ist die umfassendste Reformationsaufgabe von Wirtschaft und Gesellschaft und erfordert ein neues Set an Führungs- und Managementprinzipien. Daten und Algorithmen sind hierbei der universelle Rohstoff im digitalen Zeitalter. Das Buch liefert eine gut verständliche Einführung in die Programmierung und stellt ein Managementsystem zur Gestaltung der digitalen Transformation vor. Als Lehrbuch enthält es Lernziele und Kontrollfragen sowie Literaturempfehlungen zur weiterführenden Diskussionen. Dieser zweite Band eignet sich nicht nur für Studierende, sondern kann auch von Praktikern genutzt werden.

Discover the future of the financial services industry with this insightful new resource on Contextual and Conscious Banking In Banks and Fintech on Platform Economies: Contextual and Conscious Banking, accomplished fintech professional and author Paolo Sironi delivers an insightful examination of how platform theory, born outside of financial services, will make its way inside banking and financial markets to radically transform the way firms do business. You’ll learn why the financial services industry must master the necessary shift of focus from selling business outputs to selling client outcomes. You’ll also discover how to steer the industry towards new forms of digital transformation underpinned by Contextual Banking and Conscious Banking platform strategies that will benefit stakeholders of all kinds. This important book: Describes the shift in mindset necessary to help banks strengthen and extend the reach of their Banking-as-a-Service and Banking-as-a-Platform operations. Shows how a renewed interpretation of fundamental uncertainty inspires the usage of exponential technologies to achieve architectural resilience, and open the reference theory to spring new business models centered on clients’ and ecosystems’ antifragility. Financial services industry can break-out from a narrow space of value-generation to reclaim top spot against bigtech contenders, enjoying greater flexibility and adaptability at lower digital costs Perfect for CEOs, business leaders, regulators, fintech entrepreneurs, wealth managers, behavioral finance researchers and professionals working at financial technology companies, Banks and Fintech on Platform Economies will also earn a place in the libraries of bankers seeking a firm grasp of the rapidly evolving outcome economy and a view about the future of the industry.

This open access book constitutes the 6 research workshops, the Agile Education and Training Track, the Doctoral Symposium, as well as a panel presented at XP 2020, the 21st International Conference on Agile Software Development, which was held during June 8-12, 2020. The conference was planned to take place at the IT University of Copenhagen, Denmark. Due to the COVID 19 pandemic, the conference was held online. In 2020, the following six workshops took place: Third International Workshop on Software-Intensive Business Eighth International Workshop on Large-Scale Agile Development Second European Symposium on Serverless Computing and Applications Second International Workshop on Agile Transformation First International Workshop on Agility with Microservices Programming Third International Workshop on Autonomous Agile Teams XP is

the premier agile software development conference combining research and practice. It is a unique forum where agile researchers, practitioners, thought leaders, coaches, and trainers get together to present and discuss their most recent innovations, research results, experiences, concerns, challenges, and trends. XP conferences provide an informal environment to learn and trigger discussions and welcome both people new to agile and seasoned agile practitioners. The 31 papers presented in this volume were carefully reviewed and selected from overall 79 submissions. In addition to the 26 workshop papers, this volume also includes 2 papers from the Agile Education and Training Track and 3 papers from the Doctoral Symposium. Furthermore, the book contains a summary of a panel discussion with the topic “Covid-19’s Influence on the Future of Agile”.

A practical guide to the new economy that is transforming the way we live, work, and play. Uber. Airbnb. Amazon. Apple. PayPal. All of these companies disrupted their markets when they launched. Today they are industry leaders. What’s the secret to their success? These cutting-edge businesses are built on platforms: two-sided markets that are revolutionizing the way we do business. Written by three of the most sought-after experts on platform businesses, Platform Revolution is the first authoritative, fact-based book on platform models. Whether platforms are connecting sellers and buyers, hosts and visitors, or drivers with people who need a ride, Geoffrey G. Parker, Marshall W. Van Alstyne, and Sangeet Paul Choudary reveal the what, how, and why of this revolution and provide the first “owner’s manual” for creating a successful platform business. Platform Revolution teaches newcomers how to start and run a successful platform business, explaining ways to identify prime markets and monetize networks. Addressing current business leaders, the authors reveal strategies behind some of today’s up-and-coming platforms, such as Tinder and SkillShare, and explain how traditional companies can adapt in a changing marketplace. The authors also cover essential issues concerning security, regulation, and consumer trust, while examining markets that may be ripe for a platform revolution, including healthcare, education, and energy. As digital networks increase in ubiquity, businesses that do a better job of harnessing the power of the platform will win. An indispensable guide, Platform Revolution charts out the brilliant future of platforms and reveals how they will irrevocably alter the lives and careers of millions.

This book constitutes the proceedings of the 22nd International Conference on Coordination Models and Languages, COORDINATION 2020, which was due to be held in Valletta, Malta, in June 2020, as part of the 15th International Federated Conference on Distributed Computing Techniques, DisCoTec 2020. The conference was held virtually due to the COVID-19 pandemic. The 12 full papers and 6 short papers included in this volume were carefully reviewed and selected from 30 submissions. They are presented in this volume together with 2 invited tutorials and 4 tool papers. The papers are organized in the following topical sections: tutorials; coordination languages; message-based communication; communications: types & implementations; service-oriented computing; large-scale decentralized systems; smart contracts; modelling; verification & analysis.

Addressing the big questions about how technological change is transforming economies and societies Rapid technological change—likely to accelerate as a consequence of the COVID-19 pandemic—is reshaping economies and how they grow. But change also causes disruption, creates winners and losers, and produces social stress. This book examines the challenges of digital transformation and suggests how creative policies can make it more productive and inclusive. Shifting Paradigms is the second book on technological change produced by a joint research project of the Brookings Institution and the Korea Development Institute. Contributors are experts from the United States, Europe, and Korea. The first volume, Growth in a Time of Change, was published by Brookings in February 2020. The book’s underlying thesis is that the future is arriving faster than expected. Long-accepted paradigms about economic growth are changing as digital technologies transform markets and nearly every aspect of business and work. Change will only intensify with advances in artificial intelligence and other innovations. Investors, business leaders, workers, and public officials face many questions. Is rising market concentration inevitable with the new technologies or can their benefits be more widely shared? How can the promise of FinTech be captured while managing risks? Should workers fear the new automation? Are technology-driven shifts in business and work causing income inequality to rise? How should public policy respond? Shifting Paradigms addresses these questions in an engaging manner for anyone interested in understanding how the economic and social agenda is being transformed by today’s winds of change.

The organization pursuing digital transformation must embrace new ways to use and deploy integration technologies, so they can move quickly in a manner appropriate to the goals of multicloud, decentralization, and microservices. The integration layer must transform to allow organizations to move boldly in building new customer experiences, rather than forcing models for architecture and

development that pull away from maximizing the organization’s productivity. Many organizations have started embracing agile application techniques, such as microservice architecture, and are now seeing the benefits of that shift. This approach complements and accelerates an enterprise’s API strategy. Businesses should also seek to use this approach to modernize their existing integration and messaging infrastructure to achieve more effective ways to manage and operate their integration services in their private or public cloud. This IBM® Redbooks® publication explores the merits of what we refer to as agile integration; a container-based, decentralized, and microservice-aligned approach for integration solutions that meets the demands of agility, scalability, and resilience required by digital transformation. It also discusses how the IBM Cloud Pak for Integration marks a significant leap forward in integration technology by embracing both a cloud-native approach and container technology to achieve the goals of agile integration. The target audiences for this book are cloud integration architects, IT specialists, and application developers.

An informed argument for an economic policy based on bridges of preparation and adaptation rather than walls of protection and exclusion “When technological change and globalization in recent decades brought frustration over the resulting losses to jobs and communities, there were no guardrails to get these workers back on track. As this compelling book shows, our nation is going to need bridges to help people get through the unavoidable transformations.”—Edmund Phelps, 2006 Nobel Laureate in Economics and author of Mass Flourishing Free-market economists often have noted that there are winners and losers in a competitive capitalist world. The question of how to deal with the difficult real-life consequences faced by the losers, however, has largely been ignored. Populist politicians have tried repeatedly to address the issue by creating walls—of both the physical and economic kinds—to insulate communities and keep competition at bay. While recognizing the broad emotional appeal of walls, economist Glenn Hubbard argues that because they delay needed adaptations to the ever-changing world, walls are essentially backward-looking and ultimately destined to fail. Taking Adam Smith’s logic to Youngstown, Ohio, as a case study in economic disruption, Hubbard promotes the benefits of an open economy and creating bridges to support people in turbulent times so that they remain engaged and prepared to participate in, and reap the rewards of, a new economic landscape.

Looking for Best Practices for RESTful APIs? This book is for you! Why? Because this book is packed with practical experience on what works best for RESTful API Design. You want to design APIs like a Pro? Use API description languages to both design APIs and develop APIs efficiently. The book introduces the two most common API description languages RAML, OpenAPI, and Swagger. Your company cares about its customers? Learn API product management with a customer-centric design and development approach for APIs. Learn how to manage APIs as a product and how to follow an API-first approach. Build APIs your customers love! You want to manage the complete API lifecycle? An API development methodology is proposed to guide you through the lifecycle: API inception, API design, API development, API publication, API evolution, and maintenance. You want to build APIs right? This book shows best practices for REST design, such as the correct use of resources, URIs, representations, content types, data formats, parameters, HTTP status codes, and HTTP methods. Your APIs connect to legacy systems? The book shows best practices for connecting APIs to existing backend systems. Your APIs connect to a mesh of microservices? The book shows the principles for designing APIs for scalable, autonomous microservices. You expect lots of traffic on your API? The book shows you how to achieve high performance, availability and maintainability. You want to build APIs that last for decades? We study API versioning, API evolution, backward- and forward-compatibility and show API design patterns for versioning. The API-University Series is a modular series of books on API-related topics. Each book focuses on a particular API topic, so you can select the topics within APIs, which are relevant for you.

The Regulatory Technology Handbook The transformational potential of RegTech has been confirmed in recent years with US\$1.2 billion invested in start-ups (2017) and an expected additional spending of US\$100 billion by 2020. Regulatory technology will not only provide efficiency gains for compliance and reporting functions, it will radically change market structure and supervision. This book, the first of its kind, is providing a comprehensive and invaluable source of information aimed at corporates, regulators, compliance professionals, start-ups and policy makers. The REGTECH Book brings into a single volume the curated industry expertise delivered by subject matter experts. It serves as a single reference point to understand the RegTech eco-system and its impact on the industry. Readers will learn foundational notions such as: • The economic impact of digitization and datafication of regulation • How new technologies (Artificial Intelligence, Blockchain) are applied to compliance • Business use cases of RegTech for cost-reduction and new product

origination • The future regulatory landscape affecting financial institutions, technology companies and other industries Edited by world-class academics and written by compliance professionals, regulators, entrepreneurs and business leaders, the RegTech Book represents an invaluable resource that paves the way for 21st century regulatory innovation.

A strategy and implementation guide for building, deploying, and managing APIs Key FeaturesComprehensive, end-to-end guide to business-driven enterprise APIsDistills years of experience with API and microservice strategiesProvides detailed guidance on implementing API-led architectures in any businessBook Description APIs are the cornerstone of modern, agile enterprise systems. They enable access to enterprise services from a wide variety of devices, act as a platform for innovation, and open completely new revenue streams. Enterprise API Management shows how to define the right architecture, implement the right patterns, and define the right organization model for business-driven APIs. Drawing on his experience of developing API and microservice strategies for some of the world’s largest companies, Luis Weir explains how APIs deliver value across an enterprise. The book explores the architectural decisions, implementation patterns, and management practices for successful enterprise APIs, as well as providing clear, actionable advice on choosing and executing the right API strategy in your enterprise. With a relentless focus on creating business value, Luis Weir reveals an effective method for planning, building, and running business products and services with APIs. What you will learnCreate API strategies to deliver business valueMonetize APIs, promoting them through public marketplaces and directoriesDevelop API-led architectures, applying best practice architecture patternsChoose between REST, GraphQL, and gRPC-style API architecturesManage APIs and microservices through the complete life cycleDeploy APIs and business products, as well as Target Operating ModelsLead product-based organizations to embrace DevOps and focus on delivering business capabilitiesWho this book is for Architects, developers, and technology executives who want to deliver successful API strategies that bring business value.

Information is considered essential in every business model. Effective usage of this information to direct goals and drive missions can lead to successful enterprises. Knowledge Integration Strategies for Entrepreneurship and Sustainability is a critical reference source that expounds upon the critical methods in which new information is integrated into existing models for starting new companies and the ways in which these models interact and affect each other. Featuring coverage on a broad range of topics, such as tacit knowledge utilization, knowledge retention in small and medium-sized enterprises (SMEs), and knowledge dynamics in supply chain management, this book is geared toward academicians, researchers, and students seeking current research on the effect of information management in the interdisciplinary world of business creation as well as enterprise stability and longevity.

This extraordinary book, written by leading players in a burgeoning technology revolution, is about the merger of finance and technology (fintech), and covers its various aspects and how they impact each discipline within the financial services industry. It is an honest and direct analysis of where each segment of financial services will stand. Fintech: The New DNA of Financial Services provides an in-depth introduction to understanding the various areas of fintech and terminology such as AI, big data, robo-advisory, blockchain, cryptocurrency, InsurTech, cloud computing, crowdfunding and many more. Contributions from fintech innovators discuss banking, insurance and investment management applications, as well as the legal and human resource implications of fintech in the future.

The Handbook of Computational Social Science is a comprehensive reference source for scholars across multiple disciplines. It outlines key debates in the field, showcasing novel statistical modeling and machine learning methods, and draws from specific case studies to demonstrate the opportunities and challenges in CSS approaches. The Handbook is divided into two volumes written by outstanding, internationally renowned scholars in the field. This second volume focuses on foundations and advances in data science, statistical modeling, and machine learning. It covers a range of key issues, including the management of big data in terms of record linkage, streaming, and missing data. Machine learning, agent-based and statistical modeling, as well as data quality in relation to digital trace and textual data, as well as probability, non-probability, and crowdsourced samples represent further foci. The volume not only makes major contributions to the consolidation of this growing research field, but also encourages growth into new directions. With its broad coverage of perspectives (theoretical, methodological, computational), international scope, and interdisciplinary approach, this important resource is integral reading for advanced undergraduates, postgraduates, and researchers engaging with computational methods across the social sciences, as well as

those within the scientific and engineering sectors.