

Predicted Paper Higher Tier 2014

This Handbook explores the opportunities and challenges of new technologies for innovating data collection and data analysis in the context of human resource management. Written by some of the world's leading researchers in their field, it comprehensively explores modern qualitative research methods from good project design, to innovations in data sources and data collection methods and, finally, to best-practice in data analysis.

Cheminformatics is paramount to current drug discovery. Structure- and ligand-based drug design strategies have been used to uncover hidden patterns in large amounts of data, and to disclose the molecular aspects underlying ligand-receptor interactions. This Research Topic aims to share with a broad audience the most recent trends in the use of cheminformatics in drug design. To that end, experts in all areas of drug discovery have made their knowledge available through a series of articles that report state-of-the-art approaches. Readers are provided with outstanding contributions focusing on a wide variety of topics which will be of great value to those interested in the many different and exciting facets of drug design.

The Oxford Handbook of Work and Family examines contemporary work-family issues from a variety of important viewpoints. By thoroughly examining where the field has been and where it is heading, this important volume offers razor-sharp reviews of long-standing topics and fresh ideas to move work-family research and practice in new and necessary directions. In providing comprehensive, interdisciplinary, cross-cultural, and cross-national perspectives, Tammy D. Allen and Lillian T. Eby have assembled a world-class team of scholars and practitioners to offer readers cutting-edge information on this rapidly growing area of scientific inquiry. The Handbook also includes reviews of historically under-studied groups and highlights the important role that technology plays in shaping the work-family interface, the potential contribution of neuroscience to better understanding work-family issues, the ways in which work-family scholarship and practice can be enhanced through theoretical perspectives, and the use of social media to translate important research findings to the public. The Oxford Handbook of Work and Family is a roadmap for moving work-family scholarship forward, while also providing rich descriptive accounts of how major organizations have been able to turn research findings into effective evidence-based policies and practices to help adults better manage both work and family responsibilities.

This book constitutes the refereed proceedings of the 17th International Conference on Model Driven Engineering Languages and Systems, MODELS 2014, held in Valencia, Spain, in September/October 2014. The 41 full papers presented in this volume were carefully reviewed and selected from a total of 126 submissions. The scope of the conference series is broad, encompassing modeling languages, methods, tools, and applications considered from theoretical and practical angles and in academic and industrial settings. The papers report on the use of modeling in a wide range of cloud, mobile, and web computing, model transformation behavioral modeling, MDE: past, present, future, formal semantics, specification, and verification, models at runtime, feature and variability modeling, composition and adaptation, practices and experience, modeling for analysis, pragmatics, model extraction, manipulation and persistence, querying, and reasoning.

“Life on earth is filled with many mysteries, but perhaps the most challenging of these is the nature of Intelligence.” – Prof. Terrence J. Sejnowski, Computational Neurobiologist The main objective of this book is to create awareness about both the promises and the formidable challenges that the era of Data-Driven Decision-Making and Machine Learning are confronted with, and especially about how these new developments may influence the future of the financial industry. The subject of Financial Machine Learning has attracted a lot of interest recently, specifically because it represents one of the most challenging problem spaces for the applicability of Machine Learning. The author has used a novel approach to introduce the

reader to this topic: The first half of the book is a readable and coherent introduction to two modern topics that are not generally considered together: the data-driven paradigm and Computational Intelligence. The second half of the book illustrates a set of Case Studies that are contemporarily relevant to quantitative trading practitioners who are dealing with problems such as trade execution optimization, price dynamics forecast, portfolio management, market making, derivatives valuation, risk, and compliance. The main purpose of this book is pedagogical in nature, and it is specifically aimed at defining an adequate level of engineering and scientific clarity when it comes to the usage of the term "Artificial Intelligence," especially as it relates to the financial industry. The message conveyed by this book is one of confidence in the possibilities offered by this new era of Data-Intensive Computation. This message is not grounded on the current hype surrounding the latest technologies, but on a deep analysis of their effectiveness and also on the author's two decades of professional experience as a technologist, quant and academic.

The proceedings of the 1st AAGBS International Conference on Business Management 2014 (AiCoBM 2014), held in Penang, Malaysia, gathers 57 refereed papers. They cover areas relating to various aspects of business management and reflect the conference's three main themes (management and marketing, economics and finance, and entrepreneurship) and present original papers contributed by researchers, scholars, professionals and postgraduate students. They address a range of disciplines that encompass each of the main themes. Using basic and applied research findings together with case studies they provide valuable information on current research trends in business management, international business, marketing, economics, finance, Islamic finance and economics, and entrepreneurship.

Corporate Bankruptcy Prediction International Trends and Local Experience MDPI

Following the implementation of the Affordable Care Act (ACA), millions of Americans have gained coverage, many for the first time in their lives. The law has created more options for affordable coverage and put millions into the driver seat when it comes to selecting their coverage and enrolling in a health plan. The individual health insurance market has undergone significant changes under the ACA, including the creation of state-based and federally facilitated marketplaces where individuals in all states can go to shop for and enroll in potentially subsidized individual market coverage. This dissertation seeks to improve our understanding of consumer decision-making in this new health insurance landscape. Through three sets of analyses of consumer behavior during the insurance decision-making process, this dissertation will provide needed updates to the literature on this topic. It also highlights key considerations for policymakers and agencies to weigh when evaluating how consumers might respond to policies that change their available coverage options. The first paper examines two key components of health plans that individuals weigh when making enrollment decisions - cost and quality. The ACA requires both federally facilitated and state-based marketplaces to provide easy to understand plan quality information to customers shopping for coverage. Through two hypothetical choice experiments, this paper examines how consumers weighed health plan costs and quality in different choice environments and explored the consumer characteristics associated with a preference for high quality plans as well as with the selection of inferior plans. In each experiment, participants responded to a series of choice scenarios that asked them to choose between five health plans that differed only in their costs and quality ratings, represented by stars. Overall, between scenarios individuals were willing to pay more for higher quality plans when the quality ratings of all available plans were lower, when the higher quality plan's rating was two stars higher rather than one star higher than other plans, and when the price differential was lower. More risk averse participants had higher predicted probabilities of consistently choosing the higher quality, more expensive plan. However, a significant portion of the study population made poor decisions: more than a third of participants chose a dominated plan at least once. The less numerate, those with higher risk-

seeking tendencies, and those with low health insurance literacy had the highest predicted probabilities of choosing poorly. The second experiment also found that individuals are more likely to choose a dominated plan when the quality star ratings are similar across plans. The second and third papers use data from California's health insurance marketplace, Covered California, to examine consumer behavior following the implementation of silver loading in 2018. Silver loading is a policy California and other states put into place after the cancellation of federal funding for a set of subsidies included in the ACA that reduce the amount of cost-sharing required by low-income enrollees in silver tier marketplace plans, known as cost-sharing reductions (CSRs). Silver loading placed the cost of providing CSRs in the absence of federal funding onto the premiums of silver plans, subsequently raising premium subsidies which are tied to the cost of silver coverage. The second paper focuses on enrollment in silver plans that became dominated because of silver loading. This paper looks at enrollment in these plans over time (both before and after they became dominated) and by enrollees' prior year enrollment decisions to examine differences in enrollment by pre-existing biases regarding metal tier labeling and the potential role of status quo bias. Overall, more than 60,000 Californians enrolled in a dominated plan in 2018 and, on average, households enrolled in dominated plans in 2018 spent an additional \$38.87 per month in premiums. Households that were enrolled in silver coverage in the year before the examined silver plans became dominated had the highest predicted probability of enrolling in a dominated plan in 2018. The third paper examines Covered California consumers' decisions to switch health plans during open enrollment over the first four open enrollment periods where individuals could renew their coverage (2015-2018). Under the ACA, switching rates in the individual market have been much higher than those previously seen in other markets. Looking at re-enrollees in Covered California, this paper provides data on consumer switching behavior over time and identifies the consumer, plan, and choice environment characteristics associated with consumers' decisions to change their coverage during open enrollment. The percentage of re-enrollees in Covered California who made changes to their coverage steadily increased between the 2014-15 and 2017-18 open enrollment periods. Following the implementation of silver loading the proportion of consumers who moved into gold plans during the 2017-18 open enrollment period drastically increased, compared to previous years. Among bronze or silver plan enrollees who switched metal tiers during open enrollment, those who could enroll in gold plans that were no more than \$49 per month more expensive than their initial bronze or silver plan had a significantly higher probability of switching into gold coverage than those who faced larger premium differences. The results of this dissertation identify several consumer, health plan, and choice environment characteristics that can influence consumer health insurance decision-making. Policymakers and marketplace regulators can use this work to help inform the decisions they make around marketplace choice architecture, policies aimed at retaining enrollees and recruiting new consumers, and decisions about re-enrollment for consumers who do not actively renew their coverage during annual re-enrollment periods.

The interdisciplinary studies between neuroscience and information science have greatly promoted the development of these two fields. The achievements of these studies can help humans understand the essence of biological systems, provide computational platforms for biological experiments, and improve the intelligence and performance of the algorithms in information science. This research topic is focused on the computational modeling of visual cognition, body sense, motor control and their integrations. Firstly, the modeling and simulation of vision and body sense are achieved by 1) understanding neural mechanism underlying sensory perception and cognition, and 2) mimicking accordingly the structures and mechanisms of their signal propagation pathways. The achievement of this procedure could provide neural findings

for better encoding and decoding visual and somatosensory perception of humans, and help robots or systems build humanoid robust vision, body sensing, and various emotions. Secondly, the modeling and simulation of the motor system of the primate are achieved by mimicking the coordination of bones, muscles and joints and the control mechanisms of the neural system in the brain and spinal cord. This procedure could help robots achieve fast, robust and accurate manipulations and be used for safe human-computer interaction. Finally, by integrating them, more complete and intelligent systems/robots could be built to accomplish various tasks self-adaptively and automatically.

The Oxford Handbook of Banking provides an overview and analysis of state-of-the-art research in banking written by leading researchers in the field. This Handbook will appeal to graduate students of economics, banking and finance, academics, practitioners and policy makers. Consequently, the book strikes a balance between abstract theory, empirical analysis, and practitioner and policy-related material. The handbook is split into five parts. Part I, The Theory of Banking, examines the role of banks in the wider financial system, why banks exist, how they function, and their legal and governance structures. Part II entitled Regulatory and Policy Perspectives discusses monetary policy, prudential regulation and supervision, and antitrust policy. Part III of the book deals with bank performance. A number of issues are assessed including efficiency, financial innovation and technological change, globalization and ability to deliver small business, consumer, and mortgage lending services. Part IV of the book provides an overview of macroeconomic perspectives in banking. This part of the book includes a discussion of the determinants of bank failures and crises, and the impact on financial stability, institutional development, and economic growth. Part V examines International Differences In Banking Structures And Environments. This part of the handbook examines banking systems in the United States, Western Europe, Transition countries, Latin America, Japan and the Developing nations of Asia.

This book presents the proceedings of the 24th European Conference on Artificial Intelligence (ECAI 2020), held in Santiago de Compostela, Spain, from 29 August to 8 September 2020. The conference was postponed from June, and much of it conducted online due to the COVID-19 restrictions. The conference is one of the principal occasions for researchers and practitioners of AI to meet and discuss the latest trends and challenges in all fields of AI and to demonstrate innovative applications and uses of advanced AI technology. The book also includes the proceedings of the 10th Conference on Prestigious Applications of Artificial Intelligence (PAIS 2020) held at the same time. A record number of more than 1,700 submissions was received for ECAI 2020, of which 1,443 were reviewed. Of these, 361 full-papers and 36 highlight papers were accepted (an acceptance rate of 25% for full-papers and 45% for highlight papers). The book is divided into three sections: ECAI full papers; ECAI highlight papers; and PAIS papers. The topics of these papers cover all aspects of AI, including Agent-based and Multi-agent Systems; Computational Intelligence; Constraints and Satisfiability; Games and Virtual Environments; Heuristic Search; Human Aspects in AI; Information Retrieval and Filtering; Knowledge Representation and Reasoning; Machine Learning; Multidisciplinary Topics and Applications; Natural Language Processing; Planning and Scheduling; Robotics; Safe, Explainable, and Trustworthy AI; Semantic Technologies; Uncertainty in AI; and Vision. The book will be of interest to all

those whose work involves the use of AI technology.

Soil is an irreplaceable resource that sustains life on the planet, challenged by food and energy demands of an increasing population. Therefore, soil contamination constitutes a critical issue to be addressed if we are to secure the life quality of present and future generations. Integrated efforts from researchers and policy makers are required to develop sound risk assessment procedures, remediation strategies and sustainable soil management policies. Environmental Risk Assessment of Soil Contamination provides a wide depiction of current research in soil contamination and risk assessment, encompassing reviews and case studies on soil pollution by heavy metals and organic pollutants. The book introduces several innovative approaches for soil remediation and risk assessment, including advances in phytoremediation and implementation of metabolomics in soil sciences.

Reviews of Environmental Contamination and Toxicology attempts to provide concise, critical reviews of timely advances, philosophy and significant areas of accomplished or needed endeavor in the total field of xenobiotics, in any segment of the environment, as well as toxicological implications.

Powerful forces are reshaping the banking industry. Customer expectations, technological capabilities, regulatory requirements, demographics and economics are together creating an imperative to change. Banks need to get ahead of these challenges and retool to win in the next era. Banks must not only execute on today's imperatives, but also radically innovate and transform themselves for the future.

The book presents the best articles presented by researchers, academicians and industrial experts in the International Conference on "Innovative Design, Analysis and Development Practices in Aerospace and Automotive Engineering". The book discusses new concept designs, analysis and manufacturing technologies, where more swing is for improved performance through specific and/or multifunctional linguistic design aspects to downsize the system, improve weight to strength ratio, fuel efficiency, better operational capability at room and elevated temperatures, reduced wear and tear, NVH aspects while balancing the challenges of beyond Euro IV/Barat Stage IV emission norms, Greenhouse effects and recyclable materials. The innovative methods discussed in the book will serve as a reference material for educational and research organizations, as well as industry, to take up challenging projects of mutual interest. This book focuses on the challenges and the recent findings in vision intelligence incorporating high performance computing applications. The contents provide in-depth discussions on a range of emerging multidisciplinary topics like computer vision, image processing, artificial intelligence, machine learning, cloud computing, IoT, and big data. The book also includes illustrations of algorithms, architecture, applications, software systems, and data analytics within the scope of the discussed topics. This book will help students, researchers, and technology professionals discover latest trends in the fields of computer vision and artificial intelligence.

A student-friendly and engaging resource for the 2016 Edexcel GCSE Geography B specification, this brand new course is written to match the demands of the specification. As well as providing thorough and rigorous coverage of the spec, this book is designed to engage students in their learning and to motivate them to progress.

The Major Developments in Tax Policy Steadily increasing globalization as well as the financial and economic crisis have brought major challenges for states in ensuring budgetary consolidation while maintaining sustainable economic growth. These developments have not

only influenced political and economic discussions in the 21st century, but also raise new questions on the role of taxation in the economic policy environment. National taxation systems worldwide are subject to significant changes and it is assumed that they will develop in a more co-operative way in the near future. This book aims at identifying the major developments in tax policy in the 21st century on a national as well as on an international level and gives an in-depth analysis of the challenges and risks, but also of the opportunities connected to these developments. It covers numerous and discrete issues ranging from challenges in the VAT/GST area, the taxation of the financial sector, the fight against aggressive tax planning, tax abuse and tax evasion, tax integration within the EU, the development of transfer pricing rules, the increasing role of co-operative compliance and good governance and the changing tax policies of developing and newly industrialized countries. The contributions in this book build upon a legal comparison of the national tax systems in the relevant fields, propose tax policy solutions where required and give ideas on how to go forward.

This book offers the most comprehensive, up-to-date assessment of China's domestic and international migration. Restructuring economic development requires large numbers of educated and skilled talents, but this effort comes at a time when the size of China's domestic workforce is shrinking. In response, both national and regional governments in China have been keen to encourage overseas Chinese talents and professionals to return to the country. Meanwhile, the Chinese government has initiated a number of policies to attract international highly-skilled talents and enhance the country's competitiveness, and some Chinese policies have started attracting foreign talents, who are coming to the country to work, and even to stay. Since Chinese policies, mechanisms, and administration efforts to attract and retain skilled domestic or overseas talents are helping to reshape China's economy and are significantly affecting the cooperation on migration and talent mobility, these aspects, in addition to being of scholarly and research interest, hold considerable commercial potential. The book presents the proceedings of two conferences: the 16th International Conference on Data Science (ICDATA 2020) and the 19th International Conference on Information & Knowledge Engineering (IKE 2020), which took place in Las Vegas, NV, USA, July 27-30, 2020. The conferences are part of the larger 2020 World Congress in Computer Science, Computer Engineering, & Applied Computing (CSCE'20), which features 20 major tracks. Papers cover all aspects of Data Science, Data Mining, Machine Learning, Artificial and Computational Intelligence (ICDATA) and Information Retrieval Systems, Information & Knowledge Engineering, Management and Cyber-Learning (IKE). Authors include academics, researchers, professionals, and students. Presents the proceedings of the 16th International Conference on Data Science (ICDATA 2020) and the 19th International Conference on Information & Knowledge Engineering (IKE 2020); Includes papers on topics from data mining to machine learning to informational retrieval systems; Authors include academics, researchers, professionals and students.

Ten Strategies of a World-Class Cyber Security Operations Center conveys MITRE's accumulated expertise on enterprise-grade computer network defense. It covers ten key qualities of leading Cyber Security Operations Centers (CSOCs), ranging from their structure and organization, to processes that best enable smooth operations, to approaches that extract maximum value from key CSOC technology investments. This book offers perspective and context for key decision points in structuring a CSOC, such as what capabilities to offer, how to architect large-scale data collection and analysis, and how to prepare the CSOC team for agile, threat-based response. If you manage, work in, or are standing up a CSOC, this book is for you. It is also available on MITRE's website, www.mitre.org.

A comprehensive and detailed reference guide on the integrity and safety of oil and gas pipelines, both onshore and offshore Covers a wide variety of topics, including design, pipe manufacture, pipeline welding, human factors, residual stresses, mechanical damage, fracture

and corrosion, protection, inspection and monitoring, pipeline cleaning, direct assessment, repair, risk management, and abandonment Links modern and vintage practices to help integrity engineers better understand their system and apply up-to-date technology to older infrastructure Includes case histories with examples of solutions to complex problems related to pipeline integrity Includes chapters on stress-based and strain-based design, the latter being a novel type of design that has only recently been investigated by designer firms and regulators Provides information to help those who are responsible to establish procedures for ensuring pipeline integrity and safety

The main driver of inequality—returns on capital that exceed the rate of economic growth—is again threatening to generate extreme discontent and undermine democratic values. Thomas Piketty's findings in this ambitious, original, rigorous work will transform debate and set the agenda for the next generation of thought about wealth and inequality.

This book constitutes the refereed proceedings of the Second International Conference on Data Mining and Big Data, DMBD 2017, held in Fukuoka, Japan, in July/August 2017. The 53 papers presented in this volume were carefully reviewed and selected from 96 submissions. They were organized in topical sections named: association analysis; clustering; prediction; classification; schedule and sequence analysis; big data; data analysis; data mining; text mining; deep learning; high performance computing; knowledge base and its framework; and fuzzy control.

This book constitutes the referred proceedings of two workshops held at the 32nd ACM International Conference on Supercomputing, ACM ICS 2018, in Beijing, China, in June 2018. This volume presents the papers that have been accepted for the following workshops: Second International Workshop on High Performance Computing for Advanced Modeling and Simulation in Nuclear Energy and Environmental Science, HPCMS 2018, and First International Workshop on HPC Supported Data Analytics for Edge Computing, HiDEC 2018. The 20 full papers presented during HPCMS 2018 and HiDEC 2018 were carefully reviewed and selected from numerous submissions. The papers reflect such topics as computing methodologies; parallel algorithms; simulation types and techniques; machine learning.

The pesticide should cause effect on the target pests and be selective enough to spare the non-target beneficial. The book deals with the pesticide toxicity to predators, parasitoids and microbes which are used for pest management in the agroecosystem. The other beneficials exposed to pesticides are pollinators, earthworms, silkworm and fishes. The book contains information on the modes of pesticide exposure and toxicity to the organisms, sub-lethal effects of insecticides and method of toxicity assessment, risk assessment of pesticidal application in the field. The purpose of the work is to compile and present the different procedures to assess pesticide poisoning in organisms related to the agroecosystem along with discussions on risk assessment procedures with clear comparison of toxicity of pesticides to target pests and non target beneficial organisms.

Bankruptcy prediction is one of the most important research areas in corporate finance. Bankruptcies are an indispensable element of the functioning of the market economy, and at the same time generate significant losses for

stakeholders. Hence, this book was established to collect the results of research on the latest trends in predicting the bankruptcy of enterprises. It suggests models developed for different countries using both traditional and more advanced methods. Problems connected with predicting bankruptcy during periods of prosperity and recession, the selection of appropriate explanatory variables, as well as the dynamization of models are presented. The reliability of financial data and the validity of the audit are also referenced. Thus, I hope that this book will inspire you to undertake new research in the field of forecasting the risk of bankruptcy.

Decades of brain imaging experiments have revealed important insights into the architecture of the human brain and the detailed anatomic basis for the neural dynamics supporting human cognition. However, technical restrictions of traditional brain imaging approaches including functional magnetic resonance tomography (fMRI), positron emission tomography (PET), and magnetoencephalography (MEG) severely limit participants' movements during experiments. As a consequence, our knowledge of the neural basis of human cognition is rooted in a dissociation of human cognition from what is arguably its foremost, and certainly its evolutionarily most determinant function, organizing our behavior so as to optimize its consequences in our complex, multi-scale, and ever-changing environment. The concept of natural cognition, therefore, should not be separated from our fundamental experience and role as embodied agents acting in a complex, partly unpredictable world. To gain new insights into the brain dynamics supporting natural cognition, we must overcome restrictions of traditional brain imaging technology. First, the sensors used must be lightweight and mobile to allow monitoring of brain activity during free participant movements. New hardware technology for electroencephalography (EEG) and near infrared spectroscopy (NIRS) allows recording electrical and hemodynamic brain activity while participants are freely moving. New data-driven analysis approaches must allow separation of signals arriving at the sensors from the brain and from non-brain sources (neck muscles, eyes, heart, the electrical environment, etc.). Independent component analysis (ICA) and related blind source separation methods allow separation of brain activity from non-brain activity from data recorded during experimental paradigms that stimulate natural cognition. Imaging the precisely timed, distributed brain dynamics that support all forms of our motivated actions and interactions in both laboratory and real-world settings requires new modes of data capture and of data processing.

Synchronously recording participants' motor behavior, brain activity, and other physiology, as well as their physical environment and external events may be termed mobile brain/body imaging ('MoBI'). Joint multi-stream analysis of recorded MoBI data is a major conceptual, mathematical, and data processing challenge. This Research Topic is one result of the first international MoBI meeting in Delmenhorst Germany in September 2013. During an intense workshop researchers from all over the world presented their projects and

discussed new technological developments and challenges of this new imaging approach. Several of the presentations are compiled in this Research Topic that we hope may inspire new research using the MoBI paradigm to investigate natural cognition by recording and analyzing the brain dynamics and behavior of participants performing a wide range of naturally motivated actions and interactions.

An important reference for researchers in the pharmaceutical industry, environmentalists and policy makers wanting to better understand the impacts of pharmaceuticals on the environment.

Index - Indice
OPENING SESSION
Welcome address Alessandra Briganti
Universities: the twin challenges of fiscal austerity and technological change
Rainer Masera The impact of the crisis on the structure of higher education systems
Andrea Gentile Adoption of good practices in bad economic times: support of workplace learning of electronics engineering students through social web
George Liodakis, Ioannis O. Vardiambasis, Nikos Lymberakis, Ioannis A. Kaliakatsosa
MOOCS: A REVOLUTION IN THE MAKING How MOOCs present massive opportunities for research on learning
Gary W. Matkin
MODERNIZING NATIONAL AND REGIONAL POLICY FRAMEWORKS Analytical study on online communication tools within e-learning systems
Mohammad Khair Abu Qdais, Jihad Al-Sadi
Beyond the tipping point: American higher education in transition
Craig D. Swenson
PEDAGOGICAL INNOVATION IN COURSE DESIGN AND DELIVERY
Mobile MBA: Attempting to improve learning outcomes and reduce length of studies through an integrative approach
Wolfram Behm
Teaching algorithm in adaptive e-learning
Blanka Czechtokova, Tatiana Prextová
Digital video, presence and pedagogy
Patrick Carmichael
Ontology based learner-centered smart e-learning system
Yeong-Tae Song, Kyungeun Park, Yongik Yoon
HIGHER EDUCATION IN A TIME OF ECONOMIC CRISIS
UCD Flexible third level education for unemployed in a time of economic crisis
Eleni Mangina, Paul Evans, Lorraine McGinty
Individualisation and diversification of higher education systems for mastering the challenges of the critical issues of the globalization
Helge Gerischer, Christian-Andreas Schumann, Claudia Tittmann, Jana Weber, Feng Xiaoo
Challenging the firewalls of the mind: opportunities for universities to overcome the constraints of austerity
Charlotte Fregona
AUGMENTED REALITY APPLICATIONS: ENGAGING MINDS
Antigravitational rotate live-scene as tridimensional, multiagent and cognitive educational space
Maria D'Ambrosio
SOCIAL IMPLICATIONS OF DISTANCE LEARNING
Mentoring teaching skills within the context of open distance learning
Hettie Van Der Merwe
SOCIAL NETWORKING TOOLS FOR DISTANCE LEARNING: WORTHWHILE OR WORTH FORGETTING?
Using a social computing platform to train cultural mediators
Achilles Kameas
The implementation framework of social media for distance learners in Africa
Nazarene University
Mary Ooko, Collins Oduor
THE IMPORTANCE OF IMPROVING QUALITY WHILST REDUCING COSTS
Quality in online education: using a formal quality model

Robert W. Robertson Quality Assurance in times of crisis: example of Croatian Agency for Science and Higher Education Jasmina Havranek, Sandra Bezjak
OPEN EDUCATIONAL RESOURCES AS TOOL TO EQUALIZE ACCESS TO KNOWLEDGE
Open education: commercial or social model Sergio Martinez
Martinez MODERNIZING NATIONAL AND REGIONAL POLICY FRAMEWORK
Competency-based education: leveraging educational technology to support emerging economic demands Margaret Korosec, Paul Bacsich
CONCLUSIONS GUIDE towards the future Laura Ricci
CONTRIBUTORS GENERAL INDICATIONS FOR THE AUTHORS

"Examining an important, rising trend in today's global system, Citizenship 2.0 does us a fine service in exploring the origins and consequences of the dual citizenship phenomenon."--Alejandro Portes, Princeton University.city.

This book constitutes the refereed proceedings of six workshops collocated with the 13th International Conference on Ad-Hoc Networks and Wireless, ADHOC-NOW Workshops 2014, held in Benidorm, Spain, in June 2014. The 25 revised full papers presented were carefully reviewed and selected from 59 submissions. The papers address the following topics: emerging technologies for smart devices; marine sensors and systems; multimedia wireless ad hoc networks; security in ad hoc networks; smart sensor protocols and algorithms; wireless sensor, actuator and robot networks.

Software has become ever more crucial as an enabler, from daily routines to important national decisions. But from time to time, as society adapts to frequent and rapid changes in technology, software development fails to come up to expectations due to issues with efficiency, reliability and security, and with the robustness of methodologies, tools and techniques not keeping pace with the rapidly evolving market. This book presents the proceedings of SoMeT_19, the 18th International Conference on New Trends in Intelligent Software Methodologies, Tools and Techniques, held in Kuching, Malaysia, from 23–25 September 2019. The book explores new trends and theories that highlight the direction and development of software methodologies, tools and techniques, and aims to capture the essence of a new state of the art in software science and its supporting technology, and to identify the challenges that such a technology will have to master. The book also investigates other comparable theories and practices in software science, including emerging technologies, from their computational foundations in terms of models, methodologies, and tools. The 56 papers included here are divided into 5 chapters: Intelligent software systems design and techniques in software engineering; Machine learning techniques for software systems; Requirements engineering, software design and development techniques; Software methodologies, tools and techniques for industry; and Knowledge science and intelligent computing. This comprehensive overview of information systems and research projects will be invaluable to all those whose work involves the assessment and solution of real-world software problems.

In this volume, the authors challenge some long held assumptions about entrepreneurial firms held by academics, public policy makers, investors and even entrepreneurs themselves. The first is assumption is that growth is what really differentiates an entrepreneurial firm from a small business. The second is that growth

is always good. Third, if growth is rapid, and/or high growth, it is even better. Drawing from a fresh review of the literature, their own primary research and experience in entrepreneurial ventures, the authors argue that the relationship between growth and firm performance is, in fact, inconclusive. Despite the strength of contemporary bias, there is strong evidence that the growth-profitability relationship is problematic. For example, rapid growth may lead to considerable organizational challenges that can seriously constrain a firm's ability to generate sustainable profits. Also, it is not uncommon that a growth firm becomes a victim of its own success. Using examples from industries as diverse as airlines, accounting, biotechnology, information technology, personal products, wineries, and food establishments, the authors highlight limitations to research due to variations in the choice of growth indicators, the calculation of growth measures, the measurement periods, and whether objective or subjective measures have been used. Moreover, researchers have equated growth with high growth and almost automatically assumed that this also means high technology, while policy makers appear to have interpreted this as high employment. Armed with more precise definitions and understandings of key concepts and the nature of their causality, the authors consider the implications of restoring profitability to the core of entrepreneurship for future research, firm strategy, financing, organizational structure, resource allocation, and public policy.

This popular and widely recommended book outlines all the requirements of the Numeracy Skills Test. Written by one of the authors of the skills test itself, it explains the essential subject knowledge candidates need and includes practice questions for test preparation.

We identify current challenges for creating stable, yet efficient financial systems using lessons from recent and past crises. Reforms need to start from three tenets: adopting a system-wide perspective explicitly aimed at addressing market failures; understanding and incorporating into regulations agents' incentives so as to align them better with societies' goals; and acknowledging that risks of crises will always remain, in part due to (unknown) unknowns – be they tipping points, fault lines, or spillovers. Corresponding to these three tenets, specific areas for further reforms are identified. Policy makers need to resist, however, fine-tuning regulations: a “do not harm” approach is often preferable. And as risks will remain, crisis management needs to be made an integral part of system design, not relegated to improvisation after the fact.

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