

Capital One Mobile

Asli Demirguc-Kunt,Leora Klapper,Dorothe Singer,Saniya Ansar

The Capital One Story Mary Curran Hackett,2020-05-26 What can you learn from the most successful companies in the world? The Capital One Story will help you understand and adopt the competitive strategies, workplace culture, and daily business practices that enabled an unlikely credit card startup to revolutionize the credit industry. After twenty-five years in the credit card business, Capital One has earned its place in wallets across the world. When the company's two young founders set out to individualize credit, the financial world thought they were crazy... until it was clear that they weren't. Working in the banking industry, Richard Fairbank and Nigel Morris saw that the one-size-fits all standard that the credit card companies employed was leaving big money on the table. They cracked the code and figured out how to customize the credit card experience by offering personalized designs, credit limits, and rewards, revolutionizing the way the credit card industry operated. Known for their ubiquitous advertising campaigns with A-list talent such as Jennifer Garner and Samuel L. Jackson, the youngest bank in the business was once turned down by every one of their competitors but has since grown to dominate the industry. Through the story of Capital One, you'll learn: How to recognize underserved sections of a market. How rejection by every company in the business doesn't mean it's time to quit. How to determine what people want and how to get it to them. And how to employ marketing campaigns that will change the way people live.

Capital One Joy Morgan,2018-12-08 Capital One: The Untold Story is an incontestable and incomparable model for success. It is a tale of two men who appeared on the banking scene with an idea so outrageous that no one felt it could succeed. Fairbank and Morris caused an enormous change in the credit card industry, a change which transformed how the world did business. With this in mind, I want the readers to know what profound effect these two men and Capital One had on my life during my tenure. Because of my association with the two men, my life was significantly enriched.

Developing Inclusive Mobile Apps Rob Whitaker,2020-04-25 By failing to consider those with needs different to ourselves, we are telling these people they are not welcome in our app, and therefore that technology as a whole, is not for them. This is not hyperbole—23% of people in the US with a registered disability aren't online at all, that's three times more likely than the general population. When asked why they're not online, disabled respondents say their disability prevents them or that using the internet is too hard. To help your apps combat the issue of digital exclusion, this book covers considerations and tools mobile developers, or anyone creating mobile experiences, can use to make mobile work better for those with disabilities—mental or physical—and how to create a better experience for everyone. Software is not made up of cold, unthinking algorithms. Software is a craft in the truest sense of the word, and one of the greatest tools you can have as a craftsperson is empathy for the people who will be using your app. Each one of whom is an individual with different abilities, experiences, knowledge, and circumstances. What You'll Learn Create mobile experiences that work for as many people as possible Incorporate a worldview of accessibility and customer service into your design Work with accessibility tools and techniques commonly available for developers Who This Book Is For Mobile developers working solo or as part of a team. UX designers, quality engineers, product owners, and anybody working in mobile.

Built to Change Edward E. Lawler, III,Christopher G. Worley,2011-02-17 In this groundbreaking book, organizational effectiveness experts Edward Lawler and Christopher Worley show how organizations can be “built to change” so they can last and succeed in today's global economy. Instead of striving to create a highly reliable Swiss watch that consistently produces the same behavior, they argue organizations need to be designed in ways that stimulate and facilitate change. Built to Change focuses on identifying practices and designs that organizations can adopt so that they are able to change. As Lawler and Worley point out, organizations that foster continuous change are closely connected to their environments Reward experimentation Learn about new practices and technologies Commit to continuously improving performance Seek temporary competitive advantages

Building Mobile Apps at Scale Gergely Orosz,2021-04-06 While there is a lot of appreciation for backend and distributed systems challenges, there tends to be less empathy for why mobile development is hard when done at scale. This book collects challenges engineers face when building iOS and Android apps at scale, and common ways to tackle these. By scale, we mean having numbers of users in the millions and being built by large engineering teams. For mobile engineers, this book is a blueprint for modern app engineering approaches. For non-mobile engineers and managers, it is a resource with which to build empathy and appreciation for the complexity of world-class mobile engineering. The book covers iOS and Android mobile app challenges on these dimensions: Challenges due to the unique nature of mobile applications compared to the web, and to the backend. App complexity challenges. How do you deal with increasingly complicated navigation patterns? What about non-deterministic event combinations? How do you localize across several languages, and how do you scale your automated and manual tests? Challenges due to large engineering teams. The larger the mobile team, the more challenging it becomes to ensure a consistent architecture. If your company builds multiple apps, how do you balance not rewriting everything from scratch while moving at a fast pace, over waiting on centralized teams? Cross-platform approaches. The tooling to build mobile apps keeps changing. New languages, frameworks, and approaches that all promise to address the pain points of mobile engineering keep appearing. But which approach should you choose? Flutter, React Native, Cordova? Native apps? Reuse business logic written in Kotlin, C#, C++ or other languages? What engineering approaches do world-class mobile engineering teams choose in non-functional aspects like code quality, compliance, privacy, compliance, or with experimentation, performance, or app size?

The Global Findex Database 2017 Asli Demirguc-Kunt,Leora Klapper,Dorothe Singer,Saniya Ansar,2018-04-19 In 2011 the World Bank—with funding from the Bill and Melinda Gates Foundation—launched the Global Findex database, the world's most comprehensive data set on how adults save, borrow, make payments, and manage risk. Drawing on survey data collected in collaboration with Gallup, Inc., the Global Findex database covers more than 140 economies around the world. The initial survey round was followed by a second one in 2014 and by a third in 2017. Compiled using nationally representative surveys of more than 150,000 adults age 15 and above in over 140 economies, The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution includes updated indicators on access to and use of formal and informal financial services. It has additional data on the use of financial technology (or fintech), including the use of mobile phones and the Internet to conduct financial transactions. The data reveal opportunities to expand access to financial services among people who do not have an account—the unbanked—as well as to promote greater use of digital financial services among those who do have an account. The Global Findex database has become a mainstay of global efforts to promote financial inclusion. In addition to being widely cited by scholars and development practitioners, Global Findex data are used to track progress toward the World Bank goal of Universal Financial Access by 2020 and the United Nations Sustainable Development Goals. The database, the full text of the report, and the underlying country-level data for all figures—along with the questionnaire, the survey methodology, and other relevant materials—are available at www.worldbank.org/globalfindex.

Wicked Winnie Holzman,2010-10 Each title in The Applause Libretto Library Series presents a Broadway musical with fresh packaging in a 6 x 9 trade paperback format. Each Complete Book and Lyrics is approved by the writers and attractively designed with color photo inserts from the Broadway production. All titles include introduction and foreword by renowned Broadway musical experts. Long before Dorothy dropped in, two other girls meet in the Land of Oz. One, born with emerald green skin, is smart, fiery, and misunderstood. The other is beautiful, ambitious, and very popular. The story of how these two unlikely friends end up as the Wicked Witch of the West and Glinda the Good Witch makes for the most spellbinding new musical in years.

Enterprise-Grade Hybrid and Multi-Cloud Strategies Sathya AG,2024-04-26 Leverage cloud technologies, proven strategies, and effective frameworks to drive seamless digital transformation. Key Features Understand the challenges enterprises face with cloud adoption and the importance of leadership vision Learn how to build the foundation for a vendor agnostic cloud-ready enterprise Discover best practices to architect an enterprise cloud strategy and responsibly innovate with emerging technologies Purchase of the print or Kindle book includes a free PDF eBook Book DescriptionIn the past decade, cloud technology has evolved from a mere deployment platform into a driving force of innovation. However, navigating the complexities of cloud adoption, especially with a hybrid approach, presents significant challenges. Solving Hybrid Cloud Challenges for Enterprises is your trusted guide to overcome the problems encountered in this process. Written by a principal architect at Google with 15+ years of experience, this vendor agnostic book begins by exploring the case studies of enterprises stepping into the world of the cloud, highlighting the pivotal role of leadership vision and mindset in driving digital transformation. You'll explore the basics of cloud technology, its impact on various industries, and the challenges of cloud adoption. As you dive deeper, you'll find real-world use cases of enterprises that have digitally disrupted their respective industries by innovating in the cloud. From assessing the cloud maturity of an organization and designing a cloud strategy to exploring the various facets of cloud transformation, this book will guide you at every step of the way. Finally, you'll learn how to lead your organization's cloud transformation journey with emerging technologies. By the end, you'll be well-equipped to design and architect a scalable, cloud-first IT organization. What you will learn Understand the hybrid cloud and multi-cloud paradigms Cultivate leadership will and mindset for crafting successful cloud transformation Design and architect a scalable and open foundation for a cloud-first IT organization Apply open standards and frameworks to design a vendor-neutral cloud foundation Understand the cloud adoption frameworks and conduct maturity assessments Realize tangible business value through cloud adoption initiatives Who this book is for This book is for cloud architects and engineers responsible for and seeking to digitally transform their business through cloud. Enterprise IT leaders will be able to successfully navigate the enterprise cloud transformation complexities with cloud migration strategies, prescriptive frameworks, and practical real-world examples. A basic understanding of enterprise IT functions and operations is assumed.

All Your Worth Elizabeth Warren,Amelia Warren Tyagi,2006-01-09 A guide to achieving financial stability and prosperity encourages new ways to think about and manage money, discussing such topics as balancing a budget, planning for entertainment, and getting out of debt.

Capital of Capital Steven H. Jaffe,Jessica Lautin,Museum of the City of New York,2014-05-06 From Revolutionary-era bank notes and stock and bond trading during the Civil War to the invention of modern mortgages and the 2008 financial collapse, Capital of Capital explores how New York City gave rise to a banking industry that in turn made the American and world's economy. In addition to exploring the frequently contentious evolution of the banking industry, the book examines the role of banks in making New York City an international economic center and its influence on America's economy, politics, society, and culture. Based on a major exhibit at the Museum of the City of New York, Capital of Capital profiles the key leaders and critics of banking, such as Alexander Hamilton, the Rockefellers, and the Occupy Wall Street protesters. The book also covers the key events and controversies that have shaped the history of banking and includes a fascinating array of primary materials ranging from speeches and political documents to advertisements and journalistic accounts. Lavishly illustrated, Capital of Capital provides a multifaceted, original understanding of the profound impact of banking on the life of New York City and the world's economy.

Capital Charles D. Ellis,2011-07-20 Go inside the elite investment firm with Capital. The Capital Group is one of the world's largest investment management organizations, but little is known about it because the company has shunned any type of publicity. This compelling book, for the first time, takes you inside one of the most elite and private investment firms out there—the Capital Group Companies—a value investment firm par excellence. It digs deep to reveal the corporate culture and long-term investment strategies that have made Capital the one organization where most investment professionals would like to work and would most recommend as long-term investment managers for their family and friends.

Capital Kenneth Goldsmith,2016-03-08 Acclaimed artist Kenneth Goldsmith's thousand-page homage to New York City Here is a kaleidoscopic assemblage and poetic history of New York: an unparalleled and original homage to the city, composed entirely of quotations. Drawn from a huge array of sources—histories, memoirs, newspaper articles, novels, government documents, emails—and organized into interpretive categories that reveal the philosophical architecture of the city, Capital is the ne plus ultra of books on the ultimate megalopolis. It is also a book of experimental literature that transposes Walter Benjamin's unfinished magnum opus of literary montage on the modern city, The Arcades Project, from nineteenth-century Paris to twentieth-century New York, bringing the streets and its inhabitants to life in categories such as "Sex," "Central Park," "Commodity," "Loneliness," "Gentrification," "Advertising," and "Mapplethorpe." Capital is a book designed to fascinate and to fail—for can a megalopolis truly ever be captured in words? Can a history, no matter how extensive, ever be comprehensive? Each reading of this book, and of New York, is a unique and impossible project.

The Code of Capital Katharina Pistor,2020-11-03 Capital is the defining feature of modern economies, yet most people have no idea where it actually comes from. What is it, exactly, that transforms mere wealth into an asset that automatically creates more wealth? The Code of Capital explains how capital is created behind closed doors in the offices of private attorneys, and why this little-known fact is one of the biggest reasons for the widening wealth gap between the holders of capital and everybody else. In this revealing book, Katharina Pistor argues that the law selectively codes certain assets, endowing them with the capacity to protect and produce private wealth. With the right legal coding, any object, claim, or idea can be turned into capital - and lawyers are the keepers of the code. Pistor describes how they pick and choose among different legal systems and legal devices for the ones that best serve their clients' needs, and how techniques that were first perfected centuries ago to code landholdings as capital are being used today to code stocks, bonds, ideas, and even expectations--assets that exist only in law. A powerful new way of thinking about one of the most pernicious problems of our time, The Code of Capital explores the different ways that debt, complex financial products, and other assets are coded to give financial advantage to their holders. This provocative book paints a troubling portrait of the pervasive global nature of the code, the people who shape it, and the governments that enforce it.--Provided by publisher.

The Positive Theory of Capital Eugen von Böhm-Bawerk,1959

The Mystery of Capital and the Construction of Social Reality Barry Smith,David Mark,Isaac Ehrlich,2015-11-05 John Searle's The Construction of Social Reality and Hernando de Soto's The Mystery of Capital shifted the focus of current thought on capital and economic development to the cultural and conceptual ideas that underpin market economies and that are taken for granted in developed nations. This collection of essays assembles 21 philosophers, economists, and political scientists to help readers understand these exciting new theories.

It's Time to Plan! M. G. Publications,2019-12-02 Keep up to date and organised with this stylish & handy 2020 Planner & Calendar. It features Daily, Weekly & Monthly pages for you to keep track of everything that's going on in your Life. Never again forget your Password - there's even a page to write down those easily forgotten Passwords! 12 month Planner from January to December 2020. The Planner measures 9 x 6 with 100 pages. Keep a note of all of your appointments, reminders & activities on a Daily, Weekly or Monthly basis. There's plenty of space to write absolutely everything in this 2020 Planner!

Forensics of Capital Michael Ralph,2015-07-08 As one of Africa’s few democracies, Senegal has long been thought of as a leader of moral, political, and economic development on the continent. We tend to assume that any such nation has achieved favorable international standing due to its own merits. In *Forensics of Capital*, Michael Ralph upends this kind of conventional thinking, showing how Senegal’s diplomatic standing was strategically forged in the colonial and postcolonial eras at key periods of its history and is today entirely contingent on the consensus of wealthy and influential nations and international lending agencies. Ralph examines Senegal’s crucial and pragmatic decisions related to its development and how they garnered international favor, decisions such as its opposition to Soviet involvement in African liberation—despite itself being a socialist state—or its support for the US-led war on terror—despite its population being predominately Muslim. He shows how such actions have given Senegal an inflated political and economic position and status as a highly credit-worthy nation even as its domestic economy has faltered. Exploring these and many other aspects of Senegal’s political economy and its interface with the international community, Ralph demonstrates that the international reputation of any nation—not just Senegal—is based on deep structural biases.

Capital as Power Jonathan Nitzan,Shimshon Bichler,2009-06-02 Conventional theories of capitalism are mired in a deep crisis: after centuries of debate, they are still unable to tell us what capital is. Liberals and Marxists both think of capital as an ‘economic’ entity that they count in universal units of ‘utils’ or ‘abstract labour’, respectively. But these units are totally fictitious. Nobody has ever been able to observe or measure them, and for a good reason: they don’t exist. Since liberalism and Marxism depend on these non-existing units, their theories hang in suspension. They cannot explain the process that matters most – the accumulation of capital. This book offers a radical alternative. According to the authors, capital is not a narrow economic entity, but a symbolic quantification of power. It has little to do with utility or abstract labour, and it extends far beyond machines and production lines. Capital, the authors claim, represents the organized power of dominant capital groups to reshape – or creorder – their society. Written in simple language, accessible to lay readers and experts alike, the book develops a novel political economy. It takes the reader through the history, assumptions and limitations of mainstream economics and its associated theories of politics. It examines the evolution of Marxist thinking on accumulation and the state. And it articulates an innovative theory of ‘capital as power’ and a new history of the ‘capitalist mode of power’.

Harnessing Blockchain-Digital Twin Fusion for Sustainable Investments Jafar, Syed Hasan,Rodriguez, Raul Villamarin,Kannan, Hemachandran,Akhtar, Shakeb,Plugmann, Philipp,2024-02-29 The pressing challenge of aligning cutting-edge technologies with environmental sustainability has emerged as a pivotal issue. As the demand for green investment strategies intensifies, the need for a comprehensive understanding of how to integrate blockchain and digital twins into financial practices becomes increasingly urgent. The disconnect between these innovative technologies and sustainable finance practices is a gap that, if left unbridged, hampers progress toward a more environmentally responsible financial future. *Harnessing Blockchain-Digital Twin Fusion for Sustainable Investments* emerges as the solution to this critical problem. This book serves as a transformative guide, offering a deep dive into the synergy of blockchain and digital twins, providing real-world applications, case studies, and strategy frameworks. Tailored for academia, finance professionals, technologists, policymakers, and company leaders, this book bridges the gap between cutting-edge technologies and sustainable finance practices. It not only contributes to ongoing research but also acts as a catalyst for innovation, empowering individuals to make informed decisions in an evolving financial landscape with a heightened commitment to environmental responsibility. Embark on a journey with this groundbreaking resource, where technology meets sustainability, and discover how to reshape finance for a greener and more innovative future.

Testing Microservices with Mountebank Brandon Byars,2018-12-01 Summary Testing Microservices with Mountebank is your guide to the ins and outs of testing microservices with service virtualization. The book offers unique insights into microservices application design and state-of-the-art testing practices that will deepen your microservices skills and improve your applications. Purchase of the print book includes a free eBook in PDF, Kindle, and ePub formats from Manning Publications. About the Technology Even if you lab test each service in isolation, it's challenging—and potentially dangerous—to test a live microservices system that's changing and growing. Fortunately, you can use Mountebank to imitate the components of a distributed microservices application to give you a good approximation of the runtime conditions as you test individual services. About the Book Testing Microservices with Mountebank introduces the powerful practice of service virtualization. In it, author Brandon Byars, Mountebank's creator, offers unique insights into microservices application design and state-of-the-art testing practices. You'll expand your understanding of microservices as you work with Mountebank's imposters, responses, behaviors, and programmability. By mastering the powerful testing techniques in this unique book, your microservices skills will deepen and your applications will improve. For real. What's inside The core concepts of service virtualization Testing using canned responses Programming Mountebank Performance testing About the Reader Written for developers familiar with SOA or microservices systems. About the Author Brandon Byars is the author and chief maintainer of Mountebank and a principal consultant at ThoughtWorks. Table of Contents PART 1 - FIRST STEPS Testing microservices Taking mountebank for a test drive PART 2 - USING MOUNTEBANK Testing using canned responses Using predicates to send different responses Adding record/replay behavior Programming mountebank Adding behaviors Protocols PART 3 - CLOSING THE LOOP Mountebank and continuous delivery Performance testing with mountebank

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