

Mobilepay By Danske Bank

Stefan Henningsson, Gustav Normark Toppenberg

Digitalization Cases Nils Urbach, Maximilian Röglinger, 2018-09-20 This book presents a rich compilation of real-world cases on digitalization, the goal being to share first-hand insights from respected organizations and to make digitalization more tangible. As virtually every economic and societal sector is now being challenged by emerging technologies, the digital economy is a highly volatile, uncertain, complex and ambiguous place – and one that holds substantial challenges and opportunities for established organizations. Against this backdrop, this book reports on best practices and lessons learned from organizations that have succeeded in overcoming the challenges and seizing the opportunities of the digital economy. It illustrates how twenty-one organizations have leveraged their capabilities to create disruptive innovations, to develop digital business models, and to digitally transform themselves. These cases stem from various industries (e.g. automotive, insurance, consulting, and public services) and countries, reflecting the many facets of digitalization. As all case descriptions follow a uniform schema, they are easily accessible, and provide insightful examples for practitioners as well as interesting cases for researchers, teachers and students. Digitalization is reshaping business on a global scale, and it is evident that organizations must transform to thrive in the digital economy. Digitalization Cases provides first-hand insights into the efforts of renowned companies. The presented actions, results, and lessons learned are a great inspiration for managers, students, and academics. Anna Kopp, Head of IT Germany, Microsoft Understanding digitalization in all its facets requires knowledge about its opportunities and challenges in different contexts. Providing 21 cases from different companies all around the world, Digitalization Cases makes an important contribution toward the comprehensibility of digitalization – from a practical and a scientific point of view. Dorothy Leidner, Ferguson Professor of Information Systems, Baylor University This book is a great source of inspiration and insight on how to drive digitalization. It shows easy to understand good practice examples which illustrate opportunities, and at the same time helps to learn what needs to be done to realize them. I consider this book a must-read for every practitioner who cares about digitalization. Martin Petry, Chief Information Officer and Head of Business Excellence, Hilti

Proceedings of the 2022 3rd International Conference on Big Data Economy and Information Management (BDEIM 2022) Seifedine Kadry, Yingchen Yan, Junjie Xia, 2023-03-29 This is an open access book. 2022 3rd International Conference on Big Data Economy and Information Management (BDEIM 2022) will be held from December 2 to 3 in Zhengzhou, China. The conference is co-hosted by Henan University, Henan Academy of Sciences and Henan Association for Science and technology. It dedicates to create a platform for academic communications between specialists and scholars in the fields of Big Data Economy and Information Management. The conference will create a path to establish a research relation for the authors and listeners with opportunities for collaboration and networking among the universities and institutions for promoting research and developing technologies.

Beacon Technologies Stephen Statler, 2016-06-16 Learn the key standards—iBeacon, Eddystone, Bluetooth 4.0, and AltBeacon—and how they work with other proximity technologies. Then build your understanding of the proximity framework and how to identify and deploy the best solutions for your own business, institutional, or consulting needs. Proximity technology—in particular, Bluetooth beacons—is a major source of business opportunity, and this book provides everything you need to know to architect a solution to capitalize on that opportunity. What You'll Learn Understand the disruptive implications of digital-physical convergence and the new applications it makes possible Review the key standards that solutions developers need to understand to capitalize on the business opportunity of proximity technology Discover the new phenomenon of beacon networks, which will be hugely significant in driving strategic decisions and creating wealth See other technologies in the proximity ecosystem catalyzed by and complementary to Bluetooth beacons, including visual light communication, magnetic resonance, and RFID Examine the Beacosystem framework for analyzing the proximity ecosystem Who This Book Is For Solutions architects of all types—venture capitalists, founders, CEOs, strategists, product managers, CTOs, business developers, and programmers

Stephen Statler is a writer, public speaker, and consultant working in the beacon ecosystem. He trains and advises retailers, venue owners, VCs, as well as makers of beacon software and hardware, and is a thought leader in the beacosystem community. Previously he was the Senior Director for Strategy and Solutions Management at Qualcomm's Retail Solutions Division, helping to incubate Gimbal, one of the leading Bluetooth beacons in the market. He is also the CEO of Cause Based Solutions, creators of Give the Change, democratizing philanthropy, enabling non-profit supporters to donate the change from charity branded debit cards, and developer of The Good Traveler program. Contributors: Anke Audenaert, CEO, Favrit John Coombs, CEO, Rover Labs Theresa Mary Gordon, Co-Founder, tapGOconnect Phil Hendrix, Director, immr Kris Kolodziej, President, IndoorLBS Patrick Leddy, CEO, Pulsate Ben Parker, VP Business Development, AccelerateIT Mario Proietti, CEO, Location Smart Ray Rotolo, SVP OOH, Gimbal Kjartan Slette, COO, Unacast Jarno Vanto, Partner, Borenus Attorneys LLP David Young, Chief Engineer, Radius Networks Foreword by Asif Khan, President LBMA

Marketing and Mobile Financial Services Aijaz A. Shaikh, Heikki Karjalainen, 2018-12-21 Mobile financial services (MFS) are of major interest and importance to both researchers and practitioners. The role played by nonbanking actors including telecoms and FinTech firms as well as other participants, such as PayPal and Amazon, in developing and deploying innovative financial and payment services is undeniable. Peer2peer (P2P) payments from nonbank services are becoming increasingly commonplace and will shortly be codified by EC (EU?) regulations requiring banks to provide access to consumer data for third-party app developers and service providers. Three major mobile financial systems—mobile banking, mobile payments, and branchless banking—currently dominate the electronic retail banking sector. Although interconnected and interrelated, their business models, regulatory frameworks, and target markets are distinct. This book provides a unified perspective on MFS and discusses its evolution, growth, and future, as well as identifying the frameworks, stakeholders, and technologies used in financial information systems in general and MFS in particular. Academics and researchers in digital and financial marketing will find this book an invaluable resource, as will bank executives, regulators, policy makers, FinTech professionals, and anyone interested in how mobile technology, social media and financial services will increasingly intersect.

The Mark of the Beast (Prophecy's Crown Jewel) Richie Cooley, 2018-11-24 What is the mark of the beast? Are there any indications that it could be near? What should be our attitude? What does the Bible teach about it? Come and explore these issues and more in this concise booklet. This is a new, updated version.

EBOOK: Foundations of Marketing, 6e John Fahy, David Jobber, 2019-03-01 Valued by instructors and students alike, *Foundations of Marketing* presents an accessible introduction to Marketing. Packed with examples and end of chapter case studies highlighting the real world application of marketing concepts, this fully updated Sixth Edition features digital marketing integrated throughout the chapters as well as a dedicated chapter on marketing planning and strategy. Discover: How marketing adds value to customers and organizations How innovative brand positioning drives commercial success How new digital marketing communication techniques are being used by companies to drive their brand awareness and engagement, as well as customer retention and conversion levels How marketing planning and strategy gives direction to an organization's marketing effort and co-ordinates its activities. Key features: Marketing Spotlights showcase the marketing innovations of brands including Adidas, Crayola, Samsung and KFC. Marketing in Action boxes offer varied examples of real companies' campaigns in the UK, Scandinavia, The Netherlands and internationally. Critical Marketing Perspective boxes encourage critical thinking of ethical debates to stimulate student discussion about socially responsible practice and encourage critical analysis of these issues. 12 brand new end of chapter Case Studies including Fjallraven, Primark, Uber and BrewDog give in-depth analysis of companies' marketing strategies, with dedicated questions to provoke student enquiry. Marketing Showcase videos feature interviews with business leaders and marketing professionals, offering insights into how different organisations have successfully harnessed the elements of the marketing mix.

OECD Economic Surveys: Denmark 2021 OECD,2021-12-16 The Danish economy has recovered quickly from the COVID-19 crisis. Rapid action to support firms and households contained the economic contraction to one of the mildest in Europe, while fast vaccine rollout enabled the removal of shutdown restrictions and an early reopening.

Digital Transformations of Traditional Work in the Nordic Countries Rolandsson, Bertil, Alasoini, Tuomo, Berglund, Tomas, Dølvik, Jon Erik, 2020-11-19 Available online: <https://pub.norden.org/temanord2020-540/> This report aims to go behind narratives of digitalization as a uniform force of disruption, job destruction and revolutionary change at work, and convey a nuanced picture of digitalization played out at ordinary Nordic workplaces in traditional sectors of work. The report is explorative and the findings preliminary, but the picture emerging is nevertheless sobering. Findings show how digitalization in important sectors of Nordic labour markets are marked by gradual adaptation rather than paradigmatic, disruptive change. The connection between digital technologies and the organization of work emerges as a two-way relationship where institutions and politics still matter. Our empirical observations also suggest that the actors in the Nordic model of work are able to continue to influence this relationship in ways that appear to be compatible with the *modus operandi* of the model.

Value in Marketing Marin A. Marinov, 2019-11-21 The concept of value has been at the heart of marketing thought and practice. Marketers strive to develop a unique value proposition to satisfy the needs of customers in order to create a differentiated offering to targeted customers, be they end consumers or business users. It is the unique value delivered by products and services that defines firm's competitive market positioning. Recent advances in marketing theory have enhanced the interpretation of value in terms of its types, manifestations and determinants. Value in marketing is delivered to customers, stakeholders, shareholders, ecosystems and society. While the literature has been unanimously emphasizing the economic interpretation of value, measured in money terms, marketing has been at the forefront of critical thinking bringing to the fore new meanings and interpretations of value that have unlocked the psychological, emotional, social and ecological value of products and services to customers. It is the marketing thought that has extended the understanding of value-in-use and has indisputably positioned value in context. Marketing has developed the notion of value delivered by intangible assets that can create much greater value than the tangible product and/or service. Marketing has unravelled the multi-layered nature of value to the customer and thus augmented the meanings and interpretations, as well as the analytical and practical potential of this notion. Consequently, we see the need to revisit the concept of value in marketing in order to address its complexity. This book sets to provide an insight in the concept of value in marketing in its contemporary interpretation and level of development. The aim is to offer an overview of debates and developments in our understanding of value in marketing that can raise the awareness of the scholarly and business communities of its pivotal importance for businesses and consumers. Value in Marketing presents reflections and analysis of value in marketing by consecutive generations of scholars who have made theoretical contribution to the contemporary understanding of the concept, its interpretations, dimensions and importance. The chapters address various issues including: customer value development, implications, and trajectories; intra-variable and inter-variable perspectives of value; the importance of the value concept in the international marketing context; value developed in networks that is intrinsically associated with knowledge creation in the internationalization, meanings and interpretations of value in diverse contexts that help us develop further the dimensions of the concept. We trust the book will be of interest to researchers, scholars and students in the fields of marketing management and international business, and to people who wish to have a better understanding what marketing really brings to consumers.

Marketing Strategies and Consumer Satisfaction Dr. Sanket R. Malviya ,2022-12-03 On this Earth every creature has its own language and method for communicating with each other. Without Communication nobody can live properly in the society. Communication is a process of exchanging information, ideas, thoughts, feelings and emotions through speech, signals, writing, or behaviour. In communication process, a sender(encoder) encodes a message and then using a medium/channel

sends it to the receiver (decoder) who decodes the message and after processing information, sends back appropriate feedback/reply using a medium/channel.

Smart Cities, Smart Mobility Lukas Neckermann, 2017-06-28 No discussion on mobility can exclude the broader context – the cities, the countryside, the local and national economic, political and social environments, as well as, of course, the technological progress that is being made in industries that are associated with this revolution.

Making The Oligarchy Obsolete Defining Problems of Coercion and Seeking Voluntary Solutions Todd Borho, 2015-09-16 This book defines many of the socio-economic problems facing humanity and the perpetrators of these problems. It also offers some ideas for solutions.

Net Neutrality Compendium Luca Belli, Primavera De Filippi, 2015-11-10 The ways in which Internet traffic is managed have direct consequences on Internet users' rights as well as on their capability to compete on a level playing field. Network neutrality mandates to treat Internet traffic in a non-discriminatory fashion in order to maximise end users' freedom and safeguard an open Internet. This book is the result of a collective work aimed at providing deeper insight into what is network neutrality, how does it relate to human rights and free competition and how to properly frame this key issue through sustainable policies and regulations. The Net Neutrality Compendium stems from three years of discussions nurtured by the members of the Dynamic Coalition on Network Neutrality (DCNN), an open and multi-stakeholder group, established under the aegis of the United Nations Internet Governance Forum (IGF).

The Hero Trap Thomas Kolster, 2020-05-28 Most companies today are firmly on the social and environmental issues 'bandwagon', like bees around a honey pot, from plastic in oceans through to diversity. As a result, people are increasingly distrustful of these efforts which they view as cheap marketing stunts meant to wow people into buying more. Try to fly like a superman, and you will come down like a tin of soup. Market economists have long told us that we're driven only by money and status, but the inherent human truth that cuts across age, culture and gender uncovers a stronger force: we wish to be in charge of our own lives and our own happiness. Through extensive growth and affinity research, world-renowned purpose-pioneer, Thomas Kolster, uncovers a simple answer that is key to driving marketing growth in the 21st century: if you put people in control of the marketing mix, from products to promotion, they can grow and in turn grow your organisation. This book explains the meteoric rise of a company like AirBnB, how a 20-something Swede, Maria de la Croix, built a global coffee empire like Wheellys in just a few years, and how a group of friends hanging out in a bar in Melbourne created one of the largest global non-profits fighting for men's health, Movember – and how you can empower people to do the same. Today's power no longer rests in the hands of the privileged few, but in the talented many. It is time for you to unleash that power, in numbers. Drawing on top-line marketing case studies and in-depth interviews, Kolster demonstrates how people are truly motivated to act when they're in charge of their own life and happiness. 'Who can you help me become?' is the one essential question you need to be asking and acting on to chart a new course for your organisation, changing behaviours at scale and unlocking sustainable growth that benefits all.

Network Effect Fouad Sabry, 2024-02-03 What is Network Effect A network effect is a phenomena that occurs in economics and in which the value or utility that a user obtains from a product or service is dependent on the number of users of products that are compatible with the product or service. Users are able to derive an increasing amount of value from a product because to network effects, which are often positive feedback systems. As more users join the same network, the value of the product increases. There are two impacts that may be attributed to the adoption of a product by an extra user: the first is an increase in the value of the product to all of the other users, and the second is an enhancement of the motivation for other people who do not use the product to use it. How you will benefit (I) Insights, and validations about the following topics: Chapter 1: Network effect Chapter 2: Customer relationship management Chapter 3: Externality Chapter 4: Information good Chapter 5: Product bundling Chapter 6: Pricing Chapter 7: Product life-cycle management (marketing) Chapter 8: Porter's five forces analysis Chapter 9: Barriers to entry Chapter 10: Online shopping Chapter 11:

Long tail Chapter 12: Information economics Chapter 13: Open innovation Chapter 14: Mobile commerce Chapter 15: Referral marketing Chapter 16: Two-sided market Chapter 17: Incentive program Chapter 18: Market environment Chapter 19: Surcharge (payment systems) Chapter 20: Economics of digitization Chapter 21: Social media use by businesses (II) Answering the public top questions about network effect. (III) Real world examples for the usage of network effect in many fields. Who this book is for Professionals, undergraduate and graduate students, enthusiasts, hobbyists, and those who want to go beyond basic knowledge or information for any kind of Network Effect.

Banking in the Age of the Platform Economy Giorgio Bou-Daher, 2023-05-22 The 2008 global financial crisis and the concurrent rise of the platform economy have had profound effects on the banking sector. Over the past decade and a half, banking leaders have had to contend with rapidly evolving regulatory, technological, and competitive forces. The pace of technological change has been formidable with advances in artificial intelligence, cloud computing, and blockchain technology. These forces have brought to the forefront new managerial imperatives that banking leaders have to make sense of as they strategise in light of these unfolding new realities. Banking in the Age of the Platform Economy explores the strategies that managers and leaders at banks and other financial institutions have adopted in response to the rise of the platform economy, the new forces of interdependence that it entails, and the risks/opportunities involved in cocreating value with external stakeholders. With its discussion of the strategies of interdependence and value cocreation that the top twenty banks in Europe adopted between 2008 and 2019, this book is essential reading for academics, banking and fintech professionals, and management consultants that advise banks and fintechs.

Architecting Growth in the Digital Era Stefan Henningsson, Gustav Normark Toppenberg, 2020-04-08 This book provides the reader with the cognitive keys and practical guidelines to manage acquisitive growth in the digital era. It takes a distinct managerial perspective on acquisitions, with a relentless focus on how Enterprise Architecture (EA) relates to value creation. The book builds upon an extensive fundament of rigorous research, first-hand experiences from using Enterprise Architecture to catalyze acquisitions in several Fortune 500 companies, and a wide pool of case examples from leading firms in the US, Europe and Australia. The book is divided into three parts. Part I addresses the fundament for the book by decomposing the problem of acquisitive growth and explaining how advance in EA practices have created the potential for mitigating the challenges. Part II then details how an advanced EA capability can contribute to the different phases of an acquisition process. Lastly, Part III provides hands-on guidance on how to implement EA in the acquisition process and concludes with a summary and personal advice from the authors as notes on the journey ahead. Overall, this book explains how Enterprise Architecture can be used to unlock the value potential in acquisitions without bringing the need for a major organizational restructure. It provides managers, EA professionals, and MBA students with the cognitive keys to characterize the problems and to craft and implement effective solutions.

Future Ready Stephanie L. Woerner, Peter Weill, Ina M. Sebastian, 2022-10-18 To be a top performer in the digital economy—to become truly future ready—you need a playbook. Now you have one. It seems like almost every company you can think of—including your own—has embarked on a digital transformation journey. The problem is, many companies start down the road without a good sense of where they are going or a clear idea of how they will create and capture digital value. Not surprisingly, this leads to problems: failure to realize the value from digital in their bottom lines, wasted resources and effort, added complexity and dysfunction. This compact, no-nonsense book provides a solution. In their years of working with senior executives around the world, MIT research scientists Stephanie Woerner, Peter Weill, and Ina Sebastian noticed that these leaders knew they had to transform their businesses, but lacked a coherent framework and a common language—a playbook—to guide and motivate their employees and keep everyone focused on a common goal. Future Ready is that playbook. Based on years of rigorous research with data from more than a thousand companies—BBVA, CEMEX, DBS, Fidelity, Maersk, and many others—the book provides a

powerful, field-tested four pathways framework that offers insights into the important dimensions at which a firm must excel in order to be competitive, as well as the organizational disruptions that every firm must manage as part of the transformation journey. The book includes instructive examples, sharp analyses, assessments to help companies benchmark themselves against top performers, and many illuminating visuals to help crystallize the data and ideas. Woerner, Weill, and Sebastian show that the goal isn't digital transformation but rather a profound business transformation. Future Ready is your essential guide for becoming a top performer in the digital economy.

Research Anthology on Personal Finance and Improving Financial Literacy Management Association, Information Resources, 2020-12-05 Developing personal financial skills and improving financial literacy are fundamental aspects for managing money and propelling a bright financial future. Considering life events and risks that unexpectedly present themselves, especially in the light of recent global events, there is often an uncertainty associated with financial standings in unsettled times. It is important to have personal finance management to prepare for times of crisis, and personal finance is something to be thought about in everyday life. The incorporation of financial literacy for individuals is essential for a decision-making process that could affect their financial future. Having a keen understanding of beneficial and detrimental financial decisions, a plan for personal finances, and personalized goals are baselines for money management that will create stability and prosperity. In a world that is rapidly digitalized, there are new tools and technologies that have entered the sphere of finance as well that should be integrated into the conversation. The latest methods and models for improving financial literacy along with critical information on budgeting, saving, and managing spending are essential topics in today's world. The Research Anthology on Personal Finance and Improving Financial Literacy provides readers with the latest research and developments in how to improve, understand, and utilize personal finance methodologies or services and obtain critical financial literacy. The chapters within this essential reference work will cover personal finance technologies, banking, investing, budgeting, saving, and the best practices and techniques for optimal money management. This book is ideally designed for business managers, financial consultants, entrepreneurs, auditors, economists, accountants, academicians, researchers, and students seeking current research on modern advancements and recent findings in personal finance.

Organizational Design Richard M. Burton, Børge Obel, Dorthe Døjbak Håkonsson, 2020-07-16 Now in its fourth edition, this comprehensive textbook uses a multi-contingency model to communicate the fundamentals of traditional and new organizational forms. Written for MBA and executive MBA students, as well as executive managers and consultants, it provides a framework for the practical implementation of organizational design changes.

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Mobilepay By Danske Bank Introduction

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