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payments are a key focus of central banks as together with the safe efficient operation of the payments market wide access to cash is fundamentally important for a healthy economy in this study three main research areas were investigated 1 socioeconomic characteristics that can be associated with financial inclusion 2 factors behind consumers payment choices 3 underlying factors for holding cash in a wallet i e for transactional purposes regression results for the first research question confirmed the findings of international literature i e mainly older age lower income and lower educational level is associated with the lack of access to electronic payment options the study pursues various approaches to investigate consumer payments choices and the results from most models showed that those with higher level of income and education or lower level of cash income are more likely to prefer and actually use electronic payment methods finally concerning the holding of cash the initial expectations were confirmed i e those who do not use cash for daily transactions tend to keep less cash in their wallet while those who indicated preference for cash payments or higher importance of cash payment option are more likely to keep higher cash amounts

this book explores the current state and future trajectories of digital transformation for sustainability in the vuca era offering far reaching insights for researchers practitioners and policymakers it serves as a robust academic supplement for

advanced programs in information systems business management and supply chain it also guides readers through the market research process from formulating questions to data collection and analysis employing diverse methods such as case studies qualitative quantitative and systematic literature reviews with method specific rationales to enhance practical understanding

michael marx senior director visa research insights conducted a workshop in 2009 at the payment cards center pcc as the economy was emerging from a recession at that time it appeared that the recession had affected consumer payment preferences especially those related to cash and credit cards to get an update on consumers use of the various payment methods the pcc invited marx to facilitate another workshop in 2014 more recent findings from the visa payment panel study reveal declines in cash use a return to the long term trend and increases in credit card use perhaps signaling some return of confidence among consumers check use continued its unbroken long term decline and debit card growth has slowed private label cards have also registered a steady decline in their share of spending volume for a number of years their revolving credit utility however remains consequential in financing consumer purchases

this book examines the challenges and opportunities arising from an assortment of technologies as they relate to operations management and finance the book contains primers on operations finance and their interface after that each section contains chapters in the categories of theory applications case studies and teaching resources these technologies and business models include big data and analytics artificial intelligence machine learning blockchain iot 3d printing sharing platforms crowdfunding and crowdsourcing the balance between theory applications and teaching materials make this book an interesting read for academics and practitioners in operations and finance who are curious about the role of new technologies the book is an attractive choice for phd level courses and for self study

as industry 5 0 prioritizes human centric sustainable and resilient production life cycle assessment plays a crucial role in evaluating environmental impacts across

industries by integrating life cycle assessment businesses can make data driven decisions to reduce waste optimize resource use and minimize carbon footprints this approach supports the transition toward circular economies ensuring that technological advancements align with ecological responsibility as sustainability becomes a global priority life cycle assessment empowers industries policymakers and consumers to drive meaningful change toward a more sustainable future sustainable futures with life cycle assessment in industry 5 0 explores life cycle assessment in industry 5 0 emphasizing sustainable production resource optimization and environmental impact reduction through expert insights and case studies it provides a comprehensive guide for integrating life cycle assessment into next generation industrial practices to drive sustainability and innovation covering topics such as recommendation systems community product marketing and currency exchange rates this book is an excellent resource for economists business leaders computer scientists professionals researchers scholars academicians and more

the routledge handbook of fintech offers comprehensive coverage of the opportunities challenges and future trends of financial technology this handbook is a unique and in depth reference work it is organised in six thematic parts the first part outlines the development funding and the future trends the second focuses on blockchain technology applications and various aspects of cryptocurrencies the next covers fintech in banking a significant element of fintech mobile payments and online lending is included in the fourth part the fifth continues with several chapters covering other financial services while the last discusses ethics and regulatory issues these six parts represent the most significant and overarching themes of fintech innovations this handbook will appeal to students established researchers seeking a single repository on the subject as well as policy makers and market professionals seeking convenient access to a one stop guide

this book describes various approaches in modelling financial risks and compiling ratings focusing on emerging markets it illustrates how risk assessment is performed

and analyses the use of machine learning methods for financial risk assessment and measurement it not only offers readers insights into the differences between emerging and developed markets but also helps them understand the development of risk management approaches for banks highlighting current problems connected with the evaluation and modelling of financial risks in the banking sector of emerging markets the book presents the methodologies applied to credit and market financial risks and integrated and payment risks and discusses the outcomes in addition it explores the systemic risks and innovations in banking and risk management by analyzing the features of risk measurement in emerging countries lastly it demonstrates the aggregation of approaches to financial risk for emerging financial markets comparing the experiences of various countries including russia belarus china and brazil

the two sided market theory holds that consumer adoption and merchant acceptance of payment cards are interdependent however empirical evidence on such network externalities is scarce especially for the merchant side this paper uses a logit model to explain merchant card acceptance in france we exploit shopping diary data to construct a novel and fine grained measure of french consumers payment preferences and match these with data from a nation wide merchant survey controlling for among other factors cost degree of competition and customer characteristics we find that the higher the probability that the average basket of a merchant is paid for by card in shops in the same sector and region the higher the probability that the merchant will accept cards in other words we find that consumer preferences drive merchant card acceptance which underpins the existence of network externalities on the merchant side of the payment card market

the first book to offer a global look at the state of the art thinking and practice in investor relations and financial communication featuring contributions from leading scholars and practitioners in financial communication and related fields including public relations corporate communications finance and accounting this volume in the critically acclaimed handbooks in communication and media series provides

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we use new data from the 2015 diary of consumer payment choice to analyze price discounts and surcharges based on the payment method used for transactions we examine consumer preferences for specific payment instruments and test whether consumer demand for payment instruments is price elastic specifically we test

whether consumers are likely to deviate from their preferred methods in order to get a discount or to avoid a surcharge we find that the occurrence of price incentives is low but consumers who preferred other payment methods had an 11.7 percent probability of switching to cash because of cash discounts after controlling for merchant category and dollar value of the transaction payment method choice is affected very strongly by consumer individual preferences but steering by merchants may be effective under some circumstances both merchants reluctance to offer price discounts and consumers limited response to them lead to the low observed occurrences of such incentives

includes bibliographical references and index

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