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Praise for The Blockchain Alternative " ...a bold and pioneering effort to make sense of how emerging digital technologies might be used to reshape public policies, including macroeconomic and social policies, in basic ways. Everyone interested in this very important emerging question should read this book."

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The Blockchain Alternative: Rethinking Macroeconomic Policy and Economic Theory
Kariappa Bheemaiah Paris, France ISBN-13 (pbk): 978-1-4842-2673-5 ISBN-13
(electronic): 978-1-4842-2674-2

The Blockchain Alternative

Bloomberg delivers business and markets news, data, analysis, and video to the world, featuring stories from Businessweek and Bloomberg News on everything pertaining to technology

This book shows how distributed ledger technologies, especially the blockchain, are transforming the finance sector in the wake of the financial crisis of 2008. It surveys the measures, tools, and theories being developed to create a new framework of monetary economics and capitalism. Kariappa Bheemaiah, a technology strategy consultant, analyzes and compares the traditional and emergent paradigms of finance and monetary economics. Blockchain: Rethinking Macroeconomic Policy and Economic Theory reviews the workings and failings of the current dominant system of fractional-reserve banking and examines the emerging technologies that are convergently challenging the status quo by defragmenting the financial sector. Readers learn how the new tools and models of econophysics and complexity economics can be applied to cashless systems to control excessive debt, systemic risk, and economic pollution. What you will learn • What is fractional banking • How to explore debt and monetary policy • What is blockchain • What is complexity economics and what it means Who is this book for The primary audience is bankers and other finance professionals, policy makers, and students of finance and economics. The secondary audience is anyone seeking a deeper understanding of the current financial system, the blockchain, and the future of capitalism.

Examine what would happen if we were to deploy blockchain technology at the sovereign level and use it to create a decentralized cashless economy. This book explains how finance and economics work today, and how the convergence of various technologies related to the financial sector can help us find solutions to problems, such as excessive debt creation, banks getting too big to fail, and shadow banking. The Blockchain Alternative offers sensible corrections to outdated and incorrect dogmas, such as the efficient markets hypothesis and rational expectations theory. You'll also be introduced to universal basic income, the consequences of going cashless, why complexity economics needs to be understood and what kinds of tools and theories you'll need to redefine the existing definition of capitalism. While the book does discuss technologies and methods that are primed for our future, a number of references are made to economic history and the works of great thinkers from a different era. You'll see how the blockchain can be used to deploy solutions that were devised in the past, but which can serve as the antidote to our current economic malaises. You'll discover that what is required today is not an adaptation of the old theories, but a new methodology that is suited to this new era. Without undertaking such an endeavor, one will always be burdened with a definition of capitalism that is out of kilter with the evolution of our digital humanity. What would this mean to monetary and fiscal policy, market structure and our current understanding of economics? More importantly would we need to change our current understanding of capitalism? And if we were to change our perceptions, what would the future version

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look like? This book answers these questions, and analyses some of the most pertinent issues of our generation. What You ' ll Learn Examine fractional banking, debt, and the financialization of assets Gain a firm understanding of the “ too big to fail ” theory, smart contracts, and Fintech Review economics and agent-based modelling Use the blockchain and complexity economics to rethink economics and capitalistic systems Who This Book Is For The primary audience is bankers and other finance professionals, policy makers, and students of finance and economics. The secondary audience is anyone seeking a deeper understanding of the current financial system, the blockchain, and the future of capitalism. Praise for The Blockchain Alternative “ ...a bold and pioneering effort to make sense of how emerging digital technologies might be used to reshape public policies, including macroeconomic and social policies, in basic ways. Everyone interested in this very important emerging question should read this book.” - Dr. Sanjay G. Reddy, Associate Professor of Economics at The New School for Social Research and Research Associate of the Initiative for Policy Dialogue at Columbia University. “ Writing on blockchain today is analogous to writing about the internet, before it became massively distributed. The book pushes us to think about the quantum leap that this technology may infer to our capitalist model, if scaled at the pace described by the book. Written with the support of strong empirical models but also with an open mind towards the future, this is a must read for anyone interested in becoming part of the new economic infrastructure ” - Dr. Mark Esposito, Harvard University ' s Division of Continuing Education & Judge Business School, University of Cambridge “ With a rigorously balanced dosage of versatility and rationale we are allured into a multifaceted trajectory across ingrained yet functionally arcane economic models, only to plunge into a conceptually revolutionary realm which irreversibly stimulates us into envisaging a fascinating novel scheme of world order ” . - Ioana Surpateanu, Political Adviser to the European Parliament “ If there is only one book that I am reading on how blockchain is going to change our lives, it will have to be "The Blockchain Alternative." - Dr. Terence Tse, Associate Professor of Finance, ESCP Europe Business School

Urban Systems Design: Creating Sustainable Smart Cities in the Internet of Things Era shows how to design, model and monitor smart communities using a distinctive IoT-based urban systems approach. Focusing on the essential dimensions that constitute smart communities energy, transport, urban form, and human comfort, this helpful guide explores how IoT-based sharing platforms can achieve greater community health and well-being based on relationship building, trust, and resilience. Uncovering the achievements of the most recent research on the potential of IoT and big data, this book shows how to identify, structure, measure and monitor multi-dimensional urban sustainability standards and progress. This thorough book demonstrates how to select a project, which technologies are most cost-effective, and their cost-benefit considerations. The book also illustrates the financial, institutional, policy and technological needs for the successful transition to smart cities, and concludes by discussing both the conventional and innovative regulatory instruments needed for a fast and smooth transition to smart, sustainable communities. Provides operational case studies and best practices from cities throughout Europe, North America, Latin America, Asia, Australia, and Africa, providing instructive examples of the social, environmental, and economic aspects of “ smartification Reviews assessment and urban sustainability certification systems such as LEED, BREEAM, and CASBEE, examining how each addresses smart

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technologies criteria Examines existing technologies for efficient energy management, including HEMS, BEMS, energy harvesting, electric vehicles, smart grids, and more

This practical introduction explains the field of Blockchain Economics, the economic models emerging with the implementation of distributed ledger technology. These models are characterized by three factors: open platform business models, cryptotoken money supplies, and Initial Coin Offerings as a new and official form of financing. The book covers a variety of approaches from a business and academic perspective, ranging from financial theory, complexity, and open innovation networks to behavioral economics, self-determination theory, public policy, and financial inclusion. Unlike existing titles, this book draws on worldwide blockchain industry experts to define the new discipline of Blockchain Economics and provide novel theoretical and conceptual resources for the future of this fast-developing economy. The primer also highlights the wider theme of blockchain as an institutional technology, in that many value transfer interactions might be shifted to automated networks, decreasing the number of human-operated institutions. As well as stimulating further research, and implementation by business innovators and public policy strategists, the book can also be used as a foundational textbook in courses on Blockchain Economics. remove

Blockchain technology is bringing together concepts and operations from several fields, including computing, communications networks, cryptography, and has broad implications and consequences thus encompassing a wide variety of domains and issues, including Network Science, computer science, economics, law, geography, etc. The aim of the paper is to provide a synthetic sketch of issues raised by the development of Blockchains and Cryptocurrencies, these issues are mainly presented through the link between on one hand the technological aspects, i.e. involved technologies and networks structures, and on the other hand the issues raised from applications to implications. We believe the link is a two-sided one. The goal is that it may contribute facilitating bridges between research areas.

This book applies cutting-edge economic analysis and social science to unpack the rich complexities and paradoxes of the Fourth Industrial Revolution. The book takes the reader on a bold, refreshing, and informative tour through its technological drivers, its profound impact on human ecosystems, and its potential for sustainable human development. The overarching message to the reader is that the Fourth Industrial Revolution is not merely something to be feared or survived; rather, this dramatic collision of technologies, disciplines, and ideas presents a magnificent opportunity for a generation of new pioneers to rewrite "accepted rules" and find new avenues to empower billions of people to thrive. This book will help readers to discern the difference between disruption and transformation. The reader will come away from this book with a deeply intuitive and highly contextual understanding of the core technological advances transforming the world as we know it. Beyond this, the reader will clearly appreciate the future impacts on our economies and social structures. Most importantly, the reader will receive an insightful and actionable set of guidelines to assist them in harnessing the Fourth Industrial Revolution so that both they and their communities may flourish. The authors do not primarily seek to make prescriptions for government policy, but rather to speak directly to people about what they can do for themselves, their families, and their communities to be

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future-proofed and ready to adapt to life in a rapidly evolving world ecosystem.

This book is a wonderful collection of chapters that posits how managers need to cope in the Big Data era. It highlights many of the emerging developments in technologies, applications, and trends related to management 's needs in this Big Data era. —Dr. Jay Liebowitz, Harrisburg University of Science and Technology This book presents some meaningful work on Big Data analytics and its applications. Each chapter generates helpful guidance to the readers on Big Data analytics and its applications, challenges, and prospects that is necessary for organizational strategic direction. —Dr. Alex Koohang, Middle Georgia State University Big Data is a concept that has caught the attention of practitioners, academicians, and researchers. Big Data offers organizations the possibility of gaining a competitive advantage by managing, collecting, and analyzing massive amounts of data. As the promises and challenges posed by Big Data have increased over the past decade, significant issues have developed regarding how data can be used for improving management. Big Data can be understood as large amounts of data generated by the Internet and a variety of connected smart devices and sensors. This book discusses the main challenges posed by Big Data in a manner relevant to both practitioners and scholars. It examines how companies can leverage Big Data analytics to act and optimize the business. This book brings together the theory and practice of management in the era of Big Data. It offers a look at the current state of Big Data, including a comprehensive overview of both research and practical applications. By bringing together conceptual thinking and empirical research on the nature, meaning, and development of Big Data in management, this book unifies research on Big Data in management to stimulate new directions for academic investigation as well as practice.

This book is a practical guide to the evolving landscape of finance, highlighting how it 's changing our relationship with money and how financial technology, together with macroeconomic and societal change, is rewriting the story of how business is done in developing economies. Financial services companies are trying to become more customer focused, but struggling to help huge customer segments, particularly in developing economies. Alternative financial models and tools are emerging, which are being embraced by consumers and incumbents. In large parts of the developing world, alternative services are leapfrogging traditional finance, meaning more and more people have access to finance without ever needing a bank. Meanwhile, the barriers around financial services companies are crumbling, as they become more reliant on integration with new providers and alternative types of service. Financial products can no longer be viewed in isolation, but as part of a service landscape that supports how people do life. This means rethinking how our businesses are designed, motivated and organised, and letting go of the old ways of thinking about supply and demand. With practical steps businesses and, in particular, financial services organisations need to take to participate in a global service ecosystem, this book will be of interest to financial professionals who work in banking, financial technology, and development finance.

A cutting-edge look at how accelerating financial change, from the end of cash to the rise of cryptocurrencies, will transform economies for better and worse. We think weÕve seen financial innovation. We bank from laptops and buy coffee with the wave of a phone. But these are minor miracles compared with the dizzying experiments

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now underway around the globe, as businesses and governments alike embrace the possibilities of new financial technologies. As Eswar Prasad explains, the world of finance is at the threshold of major disruption that will affect corporations, bankers, states, and indeed all of us. The transformation of money will fundamentally rewrite how ordinary people live. Above all, Prasad foresees the end of physical cash. The driving force won't be phones or credit cards but rather central banks, spurred by the emergence of cryptocurrencies to develop their own, more stable digital currencies. Meanwhile, cryptocurrencies themselves will evolve unpredictably as global corporations like Facebook and Amazon join the game. The changes will be accompanied by snowballing innovations that are reshaping finance and have already begun to revolutionize how we invest, trade, insure, and manage risk. Prasad shows how these and other changes will redefine the very concept of money, unbundling its traditional functions as a unit of account, medium of exchange, and store of value. The promise lies in greater efficiency and flexibility, increased sensitivity to the needs of diverse consumers, and improved market access for the unbanked. The risk is instability, lack of accountability, and erosion of privacy. A lucid, visionary work, *The Future of Money* shows how to maximize the best and guard against the worst of what is to come.

nsan hayat ı boyunca ka  kez b ö yle bir tecr ü be ya ar ki! Pandemi... ster Çin ' den, ister Amerika ' dan  ı ks ın, ister laboratuvar ü r ü nü ister yarasadan gelsin. S ü re  y ö netimi d ü nyan ın pek  ok ü lkesinde “ Filadelfiya  ı lg ın l ı ı ” ve “ Sen Luiz Rehaveti ” tecr ü besinden ders alm ı a benziyor. spanyol Gribi ü  dalga halinde gelmi ti. COVID-19 nas ıl bir s ü re  izleyecek, ne zaman neye d ö n ü ecek, mutasyona m ı u rar, a ı s ı m ı bulunur, lazer ile mi tedavi edilir yoksa s ı cak so uk farketmeden sald ı rmaya bula maya devam m ı eder imdilik cevaplanmas ı zor sorular. Ancak, kahir ekseriyede beklenmeyen bir salg ın. Giri imcilikte “ Black Swan ” yani “ Kara Ku u ” olarak ifade edilen bir tabir vard ı r. D ü nyan ın ya amakta oldu u eyi kara ku u olarak g ö rmek m ü mk ü n. Kara Ku u, toplumsal fayday ı , insani  ö z ü mleri ve yeni yol haritalar ın ı d ü ü nmeyi gerektiriyor. Biraz(!) geriye giderek mevcut durumun bir ü topik tesbitini yapal ı m. nsanlı k, kara deliklerin, b ü y ü k patlaman ın (big bang) e i ine gidebilecek kadar bilim d ü nyas ında geli im ya ı yor. Esasen, insan ve canlı “ Yarad ı l ı ” ın ın  ok daha evveli oldu u ifade ediliyor. Ö yle ki, 72 milyon y ıl evvelinden yarad ı l ı ın ba lang ı c ı oldu unu ifade eden  al ı malar, g ö r ü ler, kabuller var. Daha evvelinin de olmas ı inan  meselesi. Baz ı semai dinlerde ise bu kadar ı dahi fazla g ö r ü lmekte ve dinazor diye bir devrin olmad ı ına inanılmaktadır. Edit ö r varsay ı m ı olarak, insanlı ı n, bilim ile gidebildi i ilk noktaya Yarad ı l ı 1.0 diyelim. Ö yle ya, Sanayi 4.0, Toplum 5.0 vs. gibi moda tabirlere bir yenisini ekleyerek ba lalayal ı m. 6 g ü n, 6 merhale ge  irmi bir ser ü ven ile galaksi, samanyolu, binlerce feza i  inde d ü nyan ın ekillenmesi i  in gereken s ü re  lere 6 birimlik versiyon eklendi inde, Yarad ı l ı 7.0 versiyonuna denk gelecektir. Bu ayn ı zamanda ilk insan ın yery ü z ü ne geldi i zamandı r. Hz. sa ' n ın yarad ı l ı ına ili kin, en az ı ndan insans ı bir olu um olmad ı ı y ö n ü nde kutsal kitaplar hem-zikirdir. te bu Yarad ı l ı 7.1 olacakt ı r. Sonraki s ü re  , avc ı toplay ı c ı toplumdandan, tar ı ma, oradan sanayi toplumuna evrilmi ve 18. Y ü zy ı ldan itibaren yeni bir d ö n ü ü m serisi ortaya konulmu tur. Buraya gelene dek, Sumatra Adas ı ndaki Volkanik Da ı n patlamas ı ya da Nuh Tufan ı gibi k ı r ı lma noktalar ı ö nemlidir. Bu s ü reci M.Ö. 5. Y ü zy ı lda Platon ve Aristoteles ile ba lat ı p, i  inde son peygamber Hz.

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Muhammed (sav) gönderilişi, imparatorlukların çöküşü, yükselişi, batmaları, İstanbul'un fethi ve M.S. 18. yüzyılda Rönesans dönemine dek geçen 22 asırlık süreç olarak kabul etmek de mümkün. Velhasıl, yaradılış devam etmekte ve sanayi devrimi ile Yaradılış 7.11 gibi bir süreçte ulaşıldığı ifade edilebilir. 21. Asrın hemen başında, teknolojik dönüşümler, biyolojik dönüşümler, yeni normaller ile insanın kendine benzeyen insan "meydana getirmesi", hatta daha iyisini (dinlenmeye ihtiyaç duymayan, milyarlarca veriyi analiz ederek saniyeler içinde karar verebilen, kıdem tazminatı, tatil, kapris, motivasyona ihtiyaç duymadan 7.24+ çalışabilen yaratıklar), prototiplerini ürettiğini görüyoruz. Bilginin ve verinin üretiminin üst düzeyde madenciliğinin yapılması, veri artışıının sağlanması her canlı cansızın bilgi yaymasından beslenecektir. 7G gibi bir teknolojiyi yakaladığında insanlık, Yaradılış 7.12 versiyonuna da bir başlangıç olacaktır. 7G yani yedinci jenerasyon. 5G için yoğun tartışmaların olduğu günümüzde 7G, her şeyin, her canlının ve dahası dünyadaki artırımlı gerçeğin sağlayacağı yeni boyuttan mekanlar vs. bilgi ve ham veri temin edecek ve ileyecektir. "Sonu neredir?" sorusunun cevabı Ledün ilindedir. Ama ne kadar süreç konusunda bir fikrim var: 3-4 dakika! COVID-19, savaşlar ile yorulmuş, türlü siyasetlerden oyunlardan, komplolardan bıkmış bir toplum için yeni normalleri getirecek ve var olan gelişimi teknolojiye adaptasyonu ivmelendirecektir. Yönetici kademeleri için ise mesele, yeni normaller için normlar üretmektir. Bu anlamda, 34 kıymetli akademi ve idünyasından temsilci arkadaşlarımızla bir yola çıktık. Salgın ile çok etkilenmiş sektörleri, alanları ve disiplinleri irdeledik. Değişim ve dönüşümlerde yol haritaları üzerine sosyal izolasyon döneminde kafa yorduk ve ortaya böylesine güzel bir eser çıkarttık. Bu dönemde, çok sayıda ulusal ve dünya çapında kurumlar tarafından raporlar ortaya konuldu. Pek çoğu tarafımızdan analiz edildi. Söylenmemişi ve çok farklı söylemleri, tanrımları ortaya koyan tüm yazarlarımızla şahsım ve editör arkadaşlarımız adına teşekkür ediyorum. Pandemi sürecinde sosyal izolasyonda, dışarıda olduğu umuzdan daha yoğun çalışarak emek veren akıllı teri döken tüm yazarlarımızı ve sabırla onları destekleyen ailelerini tebrik ediyorum. İnsanlığa fayda ve yeni dönüşümlere katkı sağlayacağı inancıyla başkalarıyla malarda da bir arada bulunmak temennisiyle saygılar sunuyorum.

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