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United States Naval Institute

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the United States Naval Institute text.

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Air Force Magazine, 2011 Brand-reputation risk in auto loan portfolios and its management by securitization Florian Koch, 2025-06-11 Dieser Dissertation beschreibt die Bedeutung und Risiken von Autokrediten für Privathaushalte insbesondere in den USA wo die Schulden im Jahr 2023 bei 1 61 Billionen US Dollar lagen Autokredite machen den zweitgrößten Anteil der Haushaltsverschuldung aus nach Immobilienkrediten Trotz ihrer Besicherung durch die Fahrzeuge und Versicherungen besteht ein Risiko das durch längere riskantere Kredite und Markteinflüsse wie den Diesel Abgasskandal erhöht werden kann Der Skandal führte zu Wertverlusten bei Gebrauchtwagen was die Ausfallwahrscheinlichkeit bei betroffenen Krediten erhöhte insbesondere bei Marken die im Skandal verwickelt waren Zudem könnten gesellschaftliche Normverletzungen und die Entscheidung ein Fahrzeug während eines Skandals zu kaufen das Kreditrisiko beeinflussen etwa durch strategisches Zahlungsverhalten Weiterhin wird die Rolle der Verbriefung Asset Backed Securities ABS im Autokreditmarkt erläutert Diese ermöglichen Risikotransfer und Refinanzierung sind aber anfällig für Informationsasymmetrien und moralisches Risiko insbesondere durch unbeobachtbare Anstrengungen der Originatoren nach der Emission Die bestehende Forschung berücksichtigt jedoch nicht alle komplexen Zusammenhänge etwa die nicht monotone Beziehung zwischen Tranchensicherheit und Anstrengung Die Thesis entwickelt daher ein spieltheoretisches Modell um das optimale Selbstbehalt Design in Verbriefungsmärkten zu bestimmen das regulatorische Implikationen hat Insgesamt zeigt der Text wie gesellschaftliche Skandale Marktmechanismen und regulatorische Rahmenbedingungen das Risiko und die Stabilität im Autokredit und Verbriefungsmarkt beeinflussen The Digital Marketer Larry Weber, Lisa Leslie Henderson, 2014-04-14 Big data Digital loyalty programs Predictive analytics Contextualized content Are you ready These are just a few of the newest trends in digital marketing that are part of our everyday world In The Digital Marketer Ten New Skills You Must Learn to Stay Relevant and Customer Centric digital marketing guru Larry Weber and business writer and consultant Lisa Leslie Henderson explain the latest digital tools and trends used in today's marketing initiatives The Digital Marketer explains The ins and outs of this brave new world of digital marketing The specific techniques needed to achieve high customer engagement The modern innovations that help you outperform the competition The best targeting and positioning practices for today's digital era How customer insights derived from big and small data and analytics combined with software design and creativity can create the customer experience differential With the authors decades of combined experience filling its pages The Digital Marketer gives every marketer the tools they need to reinvent their marketing function and business practices It helps businesses learn to adapt to a customer centric era and teaches specific techniques for engaging customers effectively through technology The book is an essential read for businesses of all sizes wanting to learn how to engage with customers in meaningful profitable and mutually beneficial ways *Automobile Insurance* United States. Congress. House. Committee on Energy and Commerce. Subcommittee on Commerce, Consumer Protection, and Competitiveness, 1989

Standard & Poor's Creditweek ,2001-03 Kiplinger's Personal Finance ,1994-06 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics **Grow to be Great** Joao P.A. Baptista,Dwight L. Gertz,2010-06-15 No company ever shrank to greatness conclude Dwight Gertz and Jo o Baptista Drawing upon their new study of more than 1 000 large companies the authors argue that managers must move beyond the current wave of downsizing restructuring and reengineering Contrary to current management fads they contend that companies must grow to be great Managers now involved in downsizing must consider long term goals for growth alongside short term measures for slimming Gertz and Baptista shatter popular corporate myths by revealing that growth opportunities are everywhere across all business sectors even in stable industries and in companies too big to grow Using case studies Gertz and Baptista analyze successful high growth firms such as Starbucks Staples USAA They examine not only the strategies followed by these companies customer franchise management superior new product development and channel management but also what they did to make these strategies successful They discuss how regardless of differences in strategic approach the transformations achieved by these firms are based on the same three foundations for growth superior customer value outstanding economics across the value chain and excellence in process execution They demonstrate how these three foundations work together forming a powerful framework through which to attain corporate goals Distilling these findings into useful tools for the evaluation of any strategy Gertz and Baptista show how those facing the difficult task of turnaround can get back to growth By examining improvements at four companies within the context of their growth framework they analyze the combination of inspiration leadership and technique which has enabled these firms to prosper Shifting the focus from cost cutting to growth is a challenge that thousands of companies must now face Gertz and Baptista have given CEO s managers and consultants in every industry a clear framework from which to build sustainable growth in revenues and profits This book is a practical and colorful guide for those who want to grow to be great **Building Brands Directly** Stewart Pearson,2016-07-27 New competition technology and economics have changed the behaviour of markets and the practice of marketing Customers are more discerning and demand more quality service and choice Established brands are under threat New brands are tougher than ever to build How to create business value by sustaining existing brands and building new brands is the priority of our major business leaders the managers to whom they entrust their brands and the students who are the brand stewards of the future In this book Stewart Pearson explains how to build your brands directly by investing in the loyalty of your customers and explains the commercial realities behind today s marketing headlines **California. Court of Appeal (2nd Appellate District). Records and Briefs** California (State)., Received document entitled EXHIBITS TO PETITION FOR WRIT Armed Forces Journal ,2004 **Improving Service Quality in the Global Economy** Michael Milakovich,2005-08-03 Within American service sector organizations there exists a gap between understanding customer service quality improvement QI theories and applying

them Improving Service Quality in the Global Economy Achieving High Performance in Public and Private Sectors Second Edition fills that gap by presenting theory application models and cases of su Confirmation Hearings on Federal Appointments United States. Congress. Senate. Committee on the Judiciary,2006 **Directory of Corporate Counsel, 2024 Edition** , Digital Cultures: Age of the Intellect Dr. Ganesh Shermon,2017 Comments by global thought leaders on Business of Staffing A Talent Agenda Your section on how HR needs to change in a digital context is spot on with those twenty points M S Krishnan Associate Dean Global Initiatives Accenture Professor of Computer Information Systems Professor of Technology and Operations Ross School of Business University of Michigan Ann Arbor Michigan Ganesh Shermon has really nailed it He really knows this area well Well worth reading for anyone interested in this field Mark Smith National Industry Leader Financial services KPMG LLP earlier Global Head of People Change Practice A must read for today s HR professionals as they seek to learn evidence based practices as they transform their talent management performance Laura Croucher Americas leader KPMG HR Transformation Centre of Excellence *Proceedings of the United States Naval Institute* United States Naval Institute,2014-07 *Quarterly Journal* United States. Office of the Comptroller of the Currency,1988 How To Settle Your Debts Norman H. Perlmutter,2004 Meeting of Board of Regents University of Michigan. Board of Regents,1994-10 *Investing in Fixed Income Securities* Gary Strumeyer,2012-07-02 Investors who ve primarily purchased equity securities in the past have been looking for more secure investment alternatives namely fixed income securities This book demystifies the sometimes daunting fixed income market through a user friendly sophisticated yet not overly mathematical format Investing in Fixed Income Securities covers a wide range of topics including the different types of fixed income securities their characteristics the strategies necessary to manage a diversified portfolio bond pricing concepts and more so you can make the most informed investment decisions possible **Armed Forces Guide to Personal Financial Planning** Michael E. Edleson,Hobart B. Pillsbury,1991

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