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are people ready to take pivotal financial decisions like choosing a mortgage saving for retirement or investing their savings how does the degree of knowledge about financial products and services affect the quality of their choices can financial fraud be prevented by increasing consumer financial knowledge financial literacy in europe addresses these important questions and more in the first part the author investigates the concept of financial literacy by analyzing its components and comparing different definitions from previous studies this then forms a comprehensive measure of financial literacy to be applied in empirical studies that analyze the role of financial literacy in explaining consumers financial behaviors in the second part of the study the author uses brand new data collected by the consumer finance research center cfrc from several european countries the uk germany france italy sweden and spain to assess financial literacy in europe and highlight similarities and differences across countries filling an important gap in previous research the author develops a rigorous approach in the measurement of financial literacy in order to examine european financial literacy issues in great detail this book therefore is a useful resource for assessing the effectiveness of single financial education programs

or planning national strategies on financial education it can also support policy makers in developing financial regulation and consumer protection strategies considering the consumer perspective and their ability to deal with financial markets and institutions

recoge 1 executive summary 2 introduction 3 ict skills needs 4 skills needs in a comprehensive european ict skills framework 5 matching the skills framework to ict qualifications 6 guidelines and recommendations for ict curriculum development 7 implementation issues and recommendations

these proceedings represent the work of contributors to the 22nd european conference on e learning ecel 2023 hosted by university of south africa pretoria south africa on 26 27 october 2023 the conference co chairs associate professor sarah jane johnston and associate professor shawren singh both from university of south africa pretoria south africa ecel is now a well established event on the academic research calendar and now in its 22nd year the key aim remains the opportunity for participants to share ideas and meet the people who hold them the scope of papers will ensure an interesting two days the subjects covered illustrate the wide range of topics that fall into this important and ever growing area of research it is especially relevant that the conference is being hosted by unisa this year as the university celebrates its 150th anniversary unisa has been a pioneer in first distance and now e learning the conference will also host the final round of the 9th e learning excellence awards where innovate case histories will be presented the opening keynote presentation is given by professor thenjiwe meyiwa vice principal for the research postgraduate studies innovation and commercialisation at university of south africa who will speak on the role of african feminisms in shaping a sustainable future of being and learning an afternoon keynote on thursday will be made by dr zolile martin mguda university of south africa on the topic of chatgpt the first year the second day of the conference will open with an address by dr isabel

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these proceedings represent the work of contributors to the 24th european conference on knowledge management eckm 2023 hosted by iscte instituto universit□rio de lisboa portugal on 7 8 september 2023 the conference chair is prof florinda matos and the programme chair is prof □lvaro rosa both from iscte business school iscte instituto universit□rio de lisboa portugal eckm is now a well established event on the academic research calendar and now in its 24th year the key aim remains the opportunity for participants to share ideas and meet the people who hold them the scope of papers will ensure an interesting two days the subjects covered illustrate the wide range of topics that fall into this important and ever growing area of research the opening keynote presentation is given by professor leif edvinsson on the topic of intellectual capital as a missed value the second day of the conference will open with an address by professor noboru konno from tama

graduate school and keio university japan who will talk about society 5 0 knowledge and conceptual capability and professor jay liebowitz who will talk about digital transformation for the university of the future with an initial submission of 350 abstracts after the double blind peer review process there are 184 academic research papers 11 phd research papers 1 masters research paper 4 non academic papers and 11 work in progress papers published in these conference proceedings these papers represent research from australia austria brazil bulgaria canada chile china colombia cyprus czech republic denmark finland france germany greece hungary india iran iraq ireland israel italy japan jordan kazakhstan kuwait latvia lithuania malaysia mexico morocco netherlands norway palestine peru philippines poland portugal romania south africa spain sweden switzerland taiwan thailand tunisia uk united arab emirates and the usa

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