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Contemporary Issues in Digital Marketing John Branch, Marcus Collins, 2018-06-30 We live in the digital age There are more than 3 billion people connected to the internet For every 100 people on the planet there are 96 mobile telephone subscriptions And more and more of our everyday objects cuddly toys cars even kettles have created an internet of things Marketers in particular hope that so called digital marketing will allow them to gain new customer insights refine customer segmentation and communicate to customers more efficiently and effectively They anticipate that the digital age will offer possibilities for new product innovation advanced methods for engaging customers and original vehicles for creating brand communities Despite the pervasiveness of digital technologies however digital marketing is seemingly still in its infancy Contributions from both academics and practitioners who are experts in the field explore the realities of digital marketing

Essential Personal Finance Lien Luu, Jonquil Lowe, Jason Butler, Tony Byrne, 2017-02-24 Young people face unprecedented financial challenges rising student debt stiff competition for jobs barriers to home ownership dwindling state benefits and prospects of a longer working life Today students need financial knowledge and skills more than ever before not just to build their own financial security but to create the new generation of advisers that can help all citizens navigate the complex world of personal finance Essential Personal Finance is a guide to all the key areas of personal finance budgeting managing debt savings and investments insurance securing a home and laying the foundations for retirement It also provides an introduction to some of the essential foundations of a modern undergraduate finance qualification including The nature of financial institutions markets and economic policy that shape the opportunities and decisions that individuals face The range of financial assets available to households the risk return trade off basics of portfolio construction and impact of tax The importance of the efficient market hypothesis and modern portfolio theory in shaping investment strategies and the limitations of these approaches Behavioural finance as a key to understanding factors influencing individual and market perceptions and actions Using financial data to inform investment selection and to create financial management tools that can aid decision making A comprehensive companion website accompanies the text to enhance students learning and includes answers to the end of chapter questions Written by authors who contribute experience as financial advisers practitioners and academics Essential Personal Finance examines the motivations methods and theories that underpin financial decision making as well as offering useful tips and guidance on money management and financial planning The result is a compelling combination of an undergraduate textbook aimed at students on personal finance and financial services courses and a practical guide for young people in building their own financial strength and capability Where to Spend, Where to Save Danny Kofke, 2025-09-18 Author Danny Kofke provides practical tips on budgeting saving and spending wisely This practical guide walks readers through foundational steps from structuring a working budget to planning to buy a home to help build savings improve credit and knock out debt With advice on loans insurance and retirement this is the go to guide

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