

Lack of time dedicated to implement these changes

Lack of human resources or personnel

Lack of financial resources

Lack of skills

Difficulty quantifying the returns of investment 16%
20%

25%

28%

32%

of retailers are
adapting their

offering to
make the most
of opportunities

78%

CommBank Retail Business Insights

5

Areas of investment

6%

10%

1 Risks And Opportunities Commbank

**David Kroenke, Deborah Bunker, David
Wilson**



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Principles of Contemporary Corporate Governance Jean Jacques du Plessis, Anil Hargovan, Beth Nosworthy, 2024-06-27 Now in its fifth edition Principles of Contemporary Corporate Governance offers a comprehensive introduction to the rules and regulations of corporate governance systems It takes an inclusive stakeholder approach to examine how companies apply corporate governance principles in the private sector

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Acknowledging the prevalence of unreliable narrators this book explores the reliability and significance of different forms of climate narrative The author analyses overlapping themes and points of intersection considering the recurrent motif of the trickster the prominence of the child the significance and ongoing viability of the rights discourse and the increasingly prevalent emergency framing with its multiple implications for law s empire She asks how law fiction and activism measure up as textual and performative fora for telling the story of climate change and anticipating a climate changed future And in addition how can they help foster transformative narratives which empower us to confront the climate change crisis This highly topical cross disciplinary work will be of interest to anyone concerned about the growing climate emergency and makes a valuable contribution to climate law environmental law the environmental humanities and ecocriticism

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as well as consumer protection strategies Part IV addresses the connection between financial education and financial literacy with chapters about financial education in school settings as well as for adults This part includes an analysis of the role of Fintech and the use of gamification in financial education Part V is a collection of contributions that analyze financial literacy and financial education around the world with a focus on geographical areas including the U S South America Western Europe Eastern Europe Asia and Africa This part also considers how financial literacy should be addressed in the case of Islamic finance The concluding part of the book examines how financial literacy is related to other possible approaches to consumer finance and consumer protection addressing the relationships between financial literacy and behavioral economics financial well being and financial inclusion This volume is an indispensable reference for scholars who are new to the topic including undergraduate and graduate students and for experienced researchers who wish to enrich their knowledge policymakers seeking a broader understanding and an international perspective and practitioners who seek knowledge of best practices as well as innovative approaches

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Older People, Ageing and Social Work Karen Heycox, 2020-07-23 Essential reading for practitioners educators and researchers within the general field of social work with older people From the foreword by Mark Lymbery Associate Professor of Social Work University of Nottingham The reality of our ageing population means all social workers need to be confident in working with older people Social workers are engaged in ongoing practice with older people in a variety of contexts from hospitals aged care assessment teams and mental health services to employment services housing services and rehabilitation services Older People Ageing and Social Work draws on theoretical research policy and practice knowledge to inform contemporary practice with older people Hughes and Heycox demonstrate that high level professional skills are required in this area as well as detailed knowledge of the issues affecting older people s lives They

argue that practitioners need to take into account the social and emotional needs of the older people they work with as well as the practical and administrative aspects of their roles They emphasise understanding the diversity of the older population and enabling older people to make the most of their strengths and capacities

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Commercial Law Aspects of Residential Mortgage Securitisation in Australia Pelma Rajapakse,Shanuka Senarath,2019-04-11 This book evaluates key commercial law aspects of the relevant law and legislation governing residential mortgage backed securities RMBSs in Australia from a legal perspective Within the context of a public benefit test framework the book seeks to critically evaluate the impact and effectiveness of current law and regulation governing RMBSs There is a dearth of both academic and practical literature on the legal and regulatory issues surrounding RMBSs in Australia The book aims to make a contribution to the formulation of law and public policy by suggesting a number of reforms to the current law and practice surrounding RMBSs in Australia In part these suggested reforms will be based on the lessons learned from the experiences of overseas jurisdictions such as Canada the U K and the United States

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