

No. 50 | Winter 2018

SOCIETY matters



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Figure 1. The effect of the number of trials on the number of correct responses. The number of correct responses was significantly higher than the number of incorrect responses in all cases. The number of correct responses was significantly higher than the number of incorrect responses in all cases. The number of correct responses was significantly higher than the number of incorrect responses in all cases.



Figure 6. The effect of the number of iterations on the accuracy of the proposed algorithm. The figure shows two plots side-by-side. The left plot is titled "Accuracy vs Iterations" and the right plot is titled "Error vs Iterations". Both plots show the results for three different values of α : 0.1, 0.2, and 0.3. In both plots, the x-axis represents the number of iterations from 0 to 100, and the y-axis represents either Accuracy or Error from 0.8 to 1.0. The legend indicates that blue circles represent $\alpha = 0.1$, red squares represent $\alpha = 0.2$, and green triangles represent $\alpha = 0.3$. In the accuracy plot, all series start at approximately 0.9 and increase towards 1.0 as iterations increase. In the error plot, all series start at approximately 0.2 and decrease towards 0 as iterations increase.



The first of these is the *Journal of Management Education*, which has been a leading journal in the field of management education for over 30 years. It is published by the American Management Education Association (AMEA) and is a key source of information for researchers and practitioners in the field. The journal covers a wide range of topics, including management education, management development, and management research. It is a highly respected journal and is read by a large number of people in the field.

The second of these is the *Journal of Management Inquiry*, which is a leading journal in the field of management inquiry. It is published by the American Management Association (AMA) and is a key source of information for researchers and practitioners in the field. The journal covers a wide range of topics, including management inquiry, management development, and management research. It is a highly respected journal and is read by a large number of people in the field.

The third of these is the *Journal of Management Studies*, which is a leading journal in the field of management studies. It is published by the American Management Association (AMA) and is a key source of information for researchers and practitioners in the field. The journal covers a wide range of topics, including management studies, management development, and management research. It is a highly respected journal and is read by a large number of people in the field.

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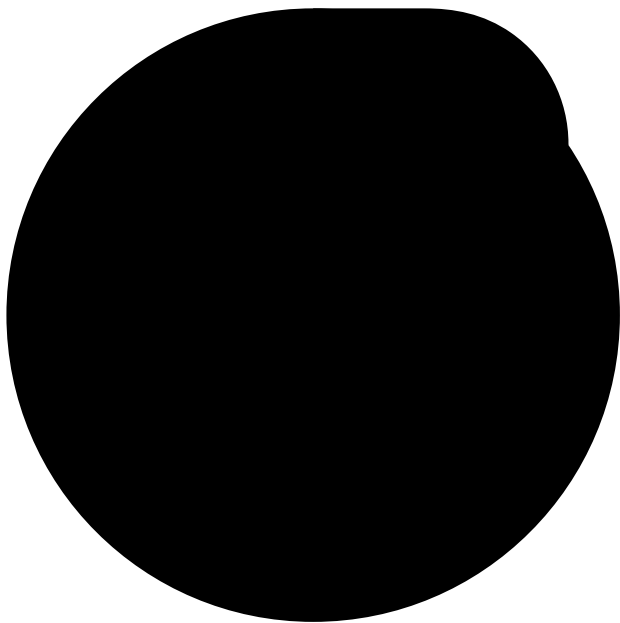
1. *What is the purpose of the study?*
 2. *What are the research questions or hypotheses?*
 3. *What is the study design?*
 4. *What is the sample size and how was it selected?*
 5. *What are the variables being studied?*
 6. *What are the data collection methods?*
 7. *What are the results of the study?*
 8. *What are the conclusions of the study?*
 9. *What are the limitations of the study?*
 10. *What are the implications of the study?*

Figure 1 consists of four scatter plots arranged in a 2x2 grid. The top row shows the relationship between the number of children (0 to 10) and the number of adults (0 to 10). The bottom row shows the relationship between the number of children (0 to 10) and the number of adults (0 to 10). The plots show a positive correlation between the number of children and the number of adults.

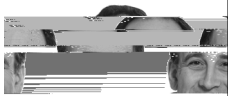
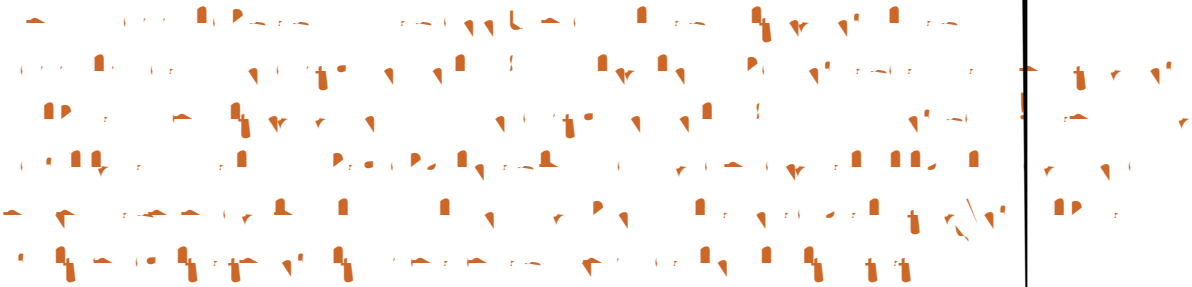
Figure 1 consists of a 4x4 grid of 16 small plots. Each plot has a horizontal axis labeled 'Distance from shore (km)' and a vertical axis labeled 'Depth (m)'. The plots show various patterns of species distribution, with some species concentrated near the shore and others more widespread.

[illegible][illegible]

AMY HARLAND
S M E



Reflecting back; looking forward



B ROBIN FIETH,
BSA C E

When I was a child, I was always looking back. I was always looking back at the things I had done, the things I had said, the things I had felt. I was always looking back at the things I had been, the things I had become, the things I had lost. I was always looking back at the things I had been, the things I had become, the things I had lost. I was always looking back at the things I had been, the things I had become, the things I had lost.

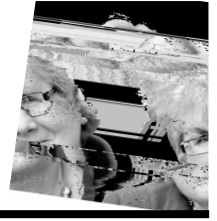
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150 not out

– batting for the future



B HILARY MCVITTY,
H E
A , BSA

THE BSA'S 150TH BIRTHDAY IS A CHANCE TO REFLECT ON THE SOCIETY'S HISTORY AND THE CHALLENGES IT HAS FACING IN THE FUTURE. HILARY MCVITTY, BSA'S CHAIRMAN, SHARES HER THOUGHTS ON THE SOCIETY'S ROLE IN THE FUTURE OF THE UK'S ECONOMY AND SOCIETY.



The BSA's 150th birthday is a chance to reflect on the society's history and the challenges it has facing in the future. Hilary McVitty, BSA's chairman, shares her thoughts on the society's role in the future of the UK's economy and society.

BSA has a long history of supporting the UK's economy and society. We have been a part of the country's growth and development for over 150 years. We have helped to build the infrastructure that we rely on today, from the roads and bridges to the power and water supply. We have also helped to create the jobs and opportunities that we need for the future.

BSA is proud to be a part of the UK's history and to be a part of the country's future. We are committed to supporting the UK's economy and society for the next 150 years and beyond.

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"150 years ago, decent housing for ordinary workers was difficult to come by. Roll forward to 2018/19 and for many it still is."

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Savings for life

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For people not shareholders

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innovation

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Next steps:

K BSA' 150

bsa.org.uk

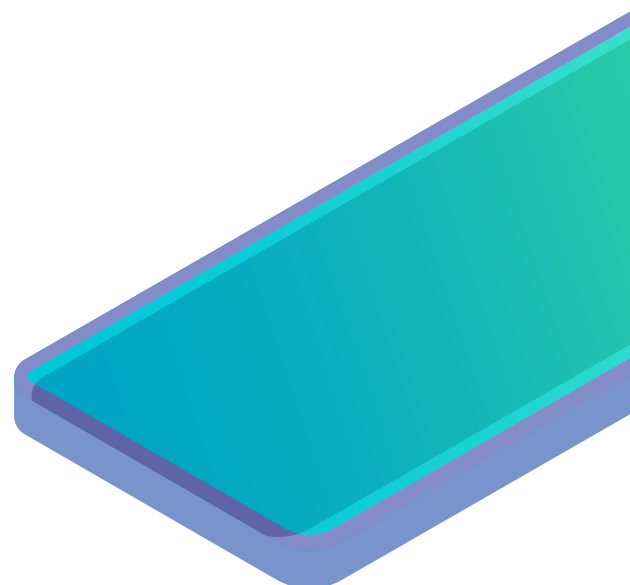
Housing for all



The digital mutual: three fintech

B ROBERT
THICKETT, M
P A , BSA

Three fintech companies are looking to disrupt the mutual industry. Robert Thickett, Mark Patten, and BSA are the founders of three fintech companies that are looking to disrupt the mutual industry.



Five early lessons in life under Open Banking

B DAVID GARDNER,
P ,TLT

After a year of Open Banking, the industry has begun to settle into a new normal. The initial excitement and uncertainty have given way to a more structured and predictable environment. The industry has learned that Open Banking is not just a technical challenge, but a cultural one. It requires a shift in mindset, from a focus on competition to a focus on collaboration. The industry has also learned that Open Banking is not a one-time event, but a continuous process. It requires ongoing communication and collaboration between all stakeholders.

Early lessons include:

1. Disruption: The industry has learned that Open Banking is a disruptive force. It is challenging the status quo and forcing the industry to re-examine its assumptions. The industry has learned that Open Banking is not just a technical challenge, but a cultural one. It requires a shift in mindset, from a focus on competition to a focus on collaboration. The industry has also learned that Open Banking is not a one-time event, but a continuous process. It requires ongoing communication and collaboration between all stakeholders.

The industry has learned that Open Banking is not just a technical challenge, but a cultural one. It requires a shift in mindset, from a focus on competition to a focus on collaboration. The industry has also learned that Open Banking is not a one-time event, but a continuous process. It requires ongoing communication and collaboration between all stakeholders.

2. Collaboration:

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3. Choice:

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4. Consumer confidence:

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An update on push payment fraud

by [David H. Johnson](#) & [Julia M. Johnson](#) [David H. Johnson](#) is a senior advisor at the UK Financial Crime Centre for the City of London Police. [Julia M. Johnson](#) is a senior advisor at the UK Financial Crime Centre for the City of London Police.

What is push payment fraud?

Push payment fraud is a type of fraud where the victim is tricked into sending money to the fraudster. This can happen in a number of ways, such as through phishing emails, social media scams, or impersonation of a trusted person. The victim is often persuaded that they are sending money to a legitimate business or individual, but in reality, the money is being sent to a criminal. Push payment fraud is a significant problem for businesses and individuals alike, and it is important to be aware of the signs and symptoms of this type of fraud.

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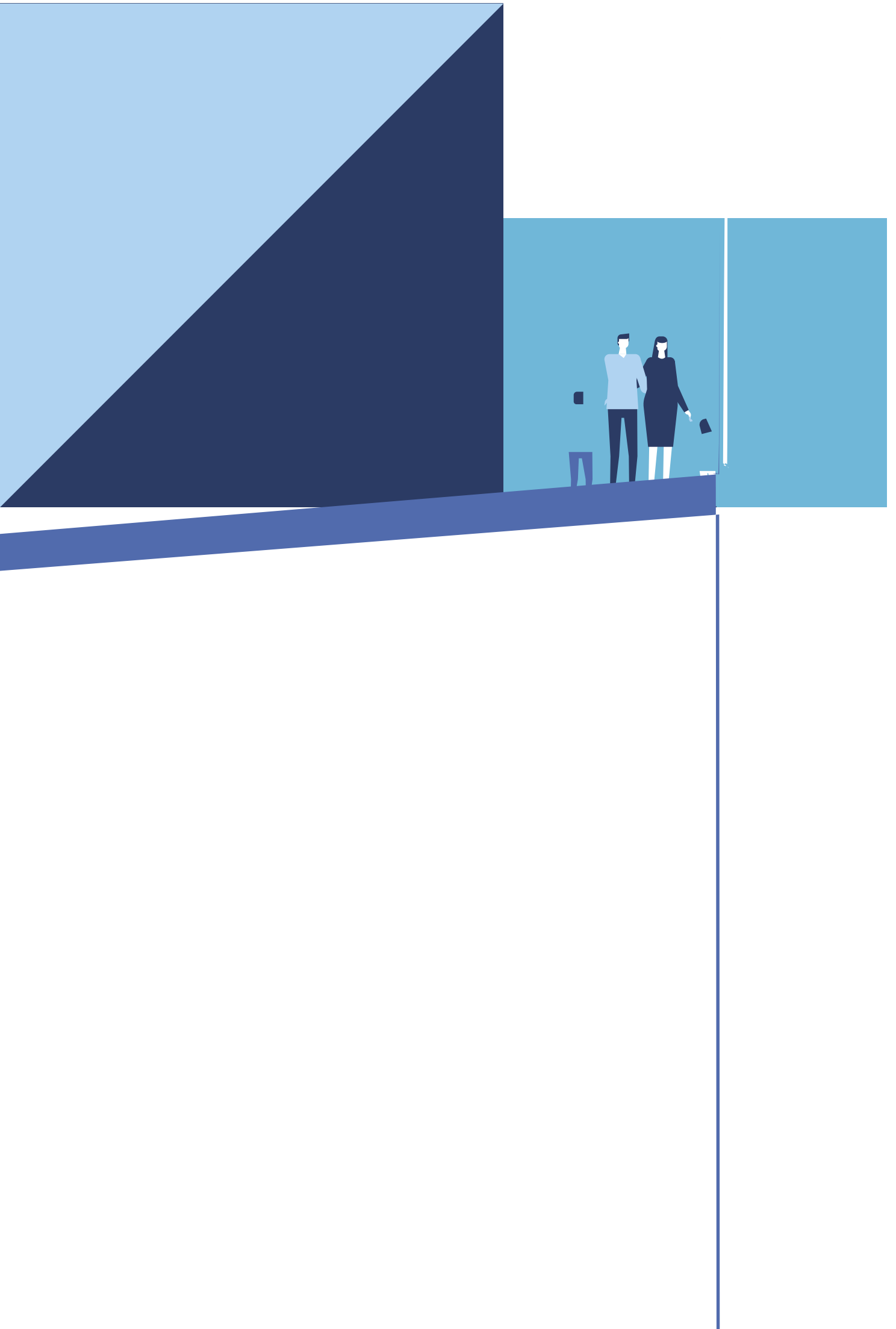
Combatting push payment fraud – the story so far

Push payment fraud is a type of fraud where the victim is tricked into sending money to the fraudster. This can happen in a number of ways, such as through phishing emails, social media scams, or impersonation of a trusted person. The victim is often persuaded that they are sending money to a legitimate business or individual, but in reality, the money is being sent to a criminal. Push payment fraud is a significant problem for businesses and individuals alike, and it is important to be aware of the signs and symptoms of this type of fraud.

“The PSR established a steering group, comprised of industry and consumer representatives, to lead the development of a voluntary scheme to reduce the occurrence of push payment fraud and to lessen its impact.”



B **ANDREW GALL,**
C E , BSA





[illegible]



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Lending in later life

15 January 2019, London

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