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Learn all about implementing a good gamification design into your products, workplace, and lifestyle Key Features Explore what makes a game fun and engaging Gain insight into the Octalysis Framework and its applications Discover the potential of the Core Drives of gamification through real-world scenarios Book Description Effective gamification is a combination of game design, game dynamics, user experience, and ROI-driving business implementations. This book explores the interplay between these disciplines and captures the core principles that contribute to a good gamification design. The book starts with an overview of the Octalysis Framework and the 8 Core Drives that can be used to build strategies around the various systems that make games engaging. As the book progresses, each chapter delves deep into a Core Drive, explaining its design and how it should be used. Finally, to apply all the concepts and techniques that you learn throughout, the book contains a brief showcase of using the Octalysis Framework to design a project experience from scratch. After reading this book, you'll have the knowledge and skills to enable the widespread adoption of good gamification and human-focused design in all types of industries. What you will learn Discover ways to use gamification techniques in real-world situations Design fun, engaging, and rewarding experiences with Octalysis Understand what gamification means and how to categorize it Leverage the power of different Core Drives in your applications Explore how Left Brain and Right Brain Core Drives differ in motivation and design methodologies Examine the fascinating intricacies of White Hat and Black Hat Core Drives Who this book is for Anyone who wants to implement gamification principles and techniques into their products, workplace, and lifestyle will find this book useful.

Hydrogen is the smallest impurity atom that can be implanted in a metallic host. Its small mass and strong interaction with the host electrons and nuclei are responsible for many anomalous and interesting solid state effects. In addition, hydrogen in metals gives rise to a number of technological problems such as hydrogen embrittlement, hydrogen storage, radiation hardening, first wall problems associated with nuclear fusion reactors, and degradation of the fuel cladding in fission reactors. Both the fundamental effects and applied problems have stimulated a great deal of interest in the study of metal hydrogen systems in recent years. This is evident from a growing list of publications as well as several international conferences held in this field during the past decade. It is clear that a fundamental understanding of these problems requires a firm knowledge of the basic interactions between hydrogen, host metal atoms, intrinsic lattice defects and electrons. This understanding is made particularly difficult by hydrogen's small mass and by the large lattice distortions that accompany the hydrogenation process. The purpose of the "International Symposium on the Electronic Structure and Properties of Hydrogen in Metals" held in Richmond, Virginia, March 4-6, 1982 was to increase our fundamental understanding of hydrogen in metals. Such knowledge is essential in solving technologically important questions. The symposium consisted of twenty-two invited papers and

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seventy-two contributed poster presentations and attracted nearly 150 participants from thirteen countries. The proceedings of this symposium constitute this book.

Consumer credit has become a topical issue for researchers, regulators and the banking industry in Europe as a result of increasing market integration, regulatory changes and a growing tendency of households to use debt to finance consumption. This study uses a cross-country approach to look at a broad range of issues related to consumer credit in Europe. Focusing on both the supply and demand sides, it takes into account the structure and performance of financial intermediaries, the socio-demographic and economic profile of households and their risk of over-indebtedness, as well as the regulatory framework, such as the new Consumer Credit Directive. In the light of this analysis, measures for the prevention and management of over-indebtedness are presented. This book is essential for postgraduate students and specialists in financial institutions, for regulators and policy-makers who are in charge of efficiency and stability of financial systems.

Understanding Credit Derivatives and Related Instruments, Second Edition is an intuitive, rigorous overview that links the practices of valuing and trading credit derivatives with academic theory. Rather than presenting highly technical explorations, the book offers summaries of major subjects and the principal perspectives associated with them. The book's centerpiece is pricing and valuation issues, especially valuation tools and their uses in credit models. Five new chapters cover practices that have become commonplace as a result of the 2008 financial crisis, including standardized premiums and upfront payments. Analyses of regulatory responses to the crisis for the credit derivatives market (Basel III, Dodd-Frank, etc.) include all the necessary statistical and mathematical background for readers to easily follow the pricing topics. Every reader familiar with mid-level mathematics who wants to understand the functioning of the derivatives markets (in both practical and academic contexts) can fully satisfy his or her interests with the comprehensive assessments in this book. Explores the role that credit derivatives played during the economic crisis, both as hedging instruments and as vehicles that potentially magnified losses for some investors Comprehensive overview of single-name and multi-name credit derivatives in terms of market specifications, pricing techniques, and regulatory treatment Updated edition uses current market statistics (market size, market participants, and uses of credit derivatives), covers the application of CDS technology to other asset classes (CMBX, ABX, etc.), and expands the treatment of individual instruments to cover index products, and more

"This book teaches students the critical skills of legal reasoning. This popular book is a practical and clear guide that explains the many ways lawyers analyze the law. The authors demystify legal analysis by examining the foundations and methodology of legal problem solving and by discussing the different levels of critical thinking necessary to develop effective legal arguments. The book emphasizes the

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importance of applying the law as opposed to relying excessively on formulaic methods of analysis. New to the second edition, the book examines rule-based reasoning and the implicit rule; deductive analysis and resolving statutory ambiguity; case-law reasoning and inductive analysis; the role of policy in legal argument; and the structure and variations of legal argument and CREAC. New examples and exercises are also included"--

Discover New Methods for Dealing with High-Dimensional Data A sparse statistical model has only a small number of nonzero parameters or weights; therefore, it is much easier to estimate and interpret than a dense model. *Statistical Learning with Sparsity: The Lasso and Generalizations* presents methods that exploit sparsity to help recover the underlying signal in a set of data. Top experts in this rapidly evolving field, the authors describe the lasso for linear regression and a simple coordinate descent algorithm for its computation. They discuss the application of l_1 penalties to generalized linear models and support vector machines, cover generalized penalties such as the elastic net and group lasso, and review numerical methods for optimization. They also present statistical inference methods for fitted (lasso) models, including the bootstrap, Bayesian methods, and recently developed approaches. In addition, the book examines matrix decomposition, sparse multivariate analysis, graphical models, and compressed sensing. It concludes with a survey of theoretical results for the lasso. In this age of big data, the number of features measured on a person or object can be large and might be larger than the number of observations. This book shows how the sparsity assumption allows us to tackle these problems and extract useful and reproducible patterns from big datasets. Data analysts, computer scientists, and theorists will appreciate this thorough and up-to-date treatment of sparse statistical modeling.

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