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accepting the trajectory of deeper data extraction and one sided surveillance the book proposes a reciprocal model of information exchange one that improves outcomes and embeds mutual accountability It offers a blueprint for reform that is both conceptually rigorous and institutionally actionable This is a book for those who design regulate and critique credit systems lenders credit reference agencies financial regulators consumer advocates and scholars of trust governance and institutional design Drawing on economics sociology political science and organisational studies it presents a multidisciplinary account of how trust can be rebuilt within and beyond consumer credit [Federal Register](#) ,2012-10

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consultants trainers solopreneurs and mid career professionals who may be navigating career uncertainty or seeking to upgrade their skills with generative AI For them building an AI Factory offers a way to differentiate stay relevant and deliver unique value to their clients or organizations Through the factory metaphor we show how to visualize and structure AI as part of your processes so it becomes a driver of competitiveness efficiency growth and innovation And here s the key you don t need to be a coder With the right mindset and practical toolkit any professional can move beyond simply consuming generic AI products to manufacturing intelligence that is tailored to their goals Now imagine a modern day manufacturing plant that ingests vast amounts of raw data to produce at scale intelligence and insights instead of tangible goods we can feel and touch This is the AI Factory Like many factories the AI Factory operates on two floors which are discussed further in this book

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