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KEY=IAIN - AVERY RICHARD

MATTER

The dazzling new Culture novel from a modern master of science fiction - a tour de force of brilliant storytelling, world-building and imagination.

SURFACE DETAIL

Hachette UK The ninth Culture book from the awesome imagination of Iain M. Banks, a modern master of science fiction. It begins in the realm of the Real, where matter still matters. Lededje Y'breq is one of the Intagliated, her marked body bearing witness to a family shame, her life belonging to a man whose lust for power is without limit. Prepared to risk everything for her freedom, her release, when it comes, is at a price, and to put things right she will need the help of the Culture. It begins in the realm of the Real. It begins with a murder. And it will not end until the Culture has gone to war with death itself. Praise for the Culture series: 'Epic in scope, ambitious in its ideas and absorbing in its execution' Independent on Sunday 'Banks has created one of the most enduring and endearing visions of the future' Guardian 'Jam-packed with extraordinary invention' Scotsman 'Compulsive reading' Sunday Telegraph The Culture series: Consider Phlebas The Player of Games Use of Weapons The State of the Art Excession Inversions Look to Windward Matter Surface Detail The Hydrogen Sonata Other books by Iain M. Banks: Against a Dark Background Feersum Endjinn The Algebraist

INVERSIONS

Hachette UK The sixth Culture book from the awesome imagination of Iain M. Banks, a modern master of science fiction. In the winter palace, the King's new physician has more enemies than she at first realises. But then she also has more remedies to hand than those who wish her ill can know about. In another palace across the mountains, in the service of the regicidal Protector General, the chief bodyguard, too, has his enemies. But his enemies strike more swiftly, and his means of combating them are more traditional. Spiralling round a central core of secrecy, deceit, love and betrayal, INVERSIONS is a spectacular work of science fiction, brilliantly told and wildly imaginative, from an author who has set genre fiction alight. Praise for the Culture series: 'Epic in scope, ambitious in its ideas and absorbing in its execution' Independent on Sunday 'Banks has created one of the most enduring and endearing visions of the future' Guardian 'Jam-packed with extraordinary invention' Scotsman 'Compulsive reading' Sunday Telegraph The Culture series: Consider Phlebas The Player of Games Use of Weapons The State of the Art Excession Inversions Look to Windward Matter Surface Detail The Hydrogen Sonata Other books by Iain M. Banks: Against a Dark Background Feersum Endjinn The Algebraist

THE CULTURE OF 'THE CULTURE'

UTOPIAN PROCESSES IN IAIN M. BANKS'S SPACE OPERA SERIES

In a career that spanned over thirty years, Iain M. Banks became one of the best-loved and most prolific writers in Britain, with his space opera series concerned with the pan-galactic utopian civilisation known as 'the Culture' widely regarded as his most significant contribution to science fiction. The Culture of 'The Culture' is the first critical monograph to focus solely on this series, providing a comprehensive, thematic analysis of Banks's Culture stories from Consider Phlebas to The Hydrogen Sonata. It explores the development of Banks's political, philosophical and literary thought, arguing that the Culture offers both an image of a harmonious civilisation modelled on an alternative socialist form of globalisation and a critique of our neo-liberal present. As Joseph S. Norman explains, the Culture is the result of an ongoing utopian process, attempting through the application of

technoscience to move beyond obstacles to progress such as imperialism, capitalism, the human condition, religious dogma, patriarchy and crises in artistic representation. The Culture of 'The Culture' defines Banks's creation as culture: a utopian way of doing, of being, of seeing: an approach, an attitude and a lifestyle that has enabled, and is evolving alongside, utopia, rather than an image of a static end-state.

THE CULTURE SERIES OF IAIN M. BANKS

A CRITICAL INTRODUCTION

McFarland This critical history of Iain M. Banks' Culture novels covers the series from its inception in the 1970s to the *The Hydrogen Sonata* (2012), published less than a year before Banks' death. It considers Banks' origins as a writer, the development of his politics and ethics, his struggles to become a published author, his eventual success with *The Wasp Factory* (1984) and the publication of the first Culture novel, *Consider Phlebas* (1987). His 1994 essay "A Few Notes on the Culture" is included, along with a range of critical responses to the 10 Culture books he published in his lifetime and a discussion of the series' status as utopian literature. Banks was a complex man, both in his everyday life and on the page. This work aims at understanding the Culture series not only as a fundamental contribution to science fiction but also as a product of its creator's responses to the turbulent times he lived in.

EXCESSION

Hachette UK The fifth Culture book from the awesome imagination of Iain M. Banks, a modern master of science fiction. Two and a half millennia ago, the artifact appeared in a remote corner of space, beside a trillion-year-old dying sun from a different universe. It was a perfect black-body sphere, and it did nothing. Then it disappeared. Now it is back. Praise for the Culture series: 'Epic in scope, ambitious in its ideas and absorbing in its execution' *Independent on Sunday* 'Banks has created one of the most enduring and endearing visions of the future' *Guardian* 'Jam-packed with extraordinary invention' *Scotsman* 'Compulsive reading' *Sunday Telegraph* The Culture series: *Consider Phlebas* *The Player of Games* *Use of Weapons* *The State of the Art* *Excession* *Inversions* *Look to Windward* *Matter Surface Detail* *The Hydrogen Sonata* Other books by Iain M. Banks: *Against a Dark Background* *Feersum Endjinn* *The Algebraist*

THE HYDROGEN SONATA

Hachette UK The tenth Culture book from the awesome imagination of Iain M. Banks, a modern master of science fiction. The Scavenger species are circling. It is, truly, the End Days for the Gzilt civilisation. An ancient people, organised on military principles and yet almost perversely peaceful, the Gzilt helped set up the Culture ten thousand years earlier and were very nearly one of its founding societies, deciding not to join only at the last moment. Now they've made the collective decision to follow the well-trodden path of millions of other civilisations: they are going to Sublime, elevating themselves to a new and almost infinitely more rich and complex existence. Amid preparations though, the Regimental High Command is destroyed. Lieutenant Commander (reserve) Vyr Cossont appears to have been involved, and she is now wanted - dead, not alive. Aided only by an ancient, reconditioned android and a suspicious Culture avatar, Cossont must complete her last mission given to her by the High Command. She must find the oldest person in the Culture, a man over nine thousand years old, who might have some idea what really happened all that time ago. It seems that the final days of the Gzilt civilisation are likely to prove its most perilous. Praise for the Culture series: 'Epic in scope, ambitious in its ideas and absorbing in its execution' *Independent on Sunday* 'Banks has created one of the most enduring and endearing visions of the future' *Guardian* 'Jam-packed with extraordinary invention' *Scotsman* 'Compulsive reading' *Sunday Telegraph* The Culture series: *Consider Phlebas* *The Player of Games* *Use of Weapons* *The State of the Art* *Excession* *Inversions* *Look to Windward* *Matter Surface Detail* *The Hydrogen Sonata* Other books by Iain M. Banks: *Against a Dark Background* *Feersum Endjinn* *The Algebraist*

THE STATE OF THE ART

Hachette UK The first ever collection of Iain M. Banks's short fiction, this volume includes the acclaimed novella, *The State of the Art*. This is a striking addition to the growing body of Culture lore, and adds definition and scale to the previous works by using the Earth of 1977 as contrast. The other stories in the collection range from science fiction to horror, dark-coated fantasy to morality tale. All bear the indefinable stamp of Iain Banks's staggering talent. Praise for the Culture series: 'Epic in scope, ambitious in its ideas and absorbing in its execution' *Independent on Sunday* 'Banks has created one of the most enduring and endearing visions of the future' *Guardian* 'Jam-packed with extraordinary

invention' Scotsman 'Compulsive reading' Sunday Telegraph The Culture series: Consider Phlebas The Player of Games Use of Weapons The State of the Art Excession Inversions Look to Windward Matter Surface Detail The Hydrogen Sonata Other books by Iain M. Banks: Against a Dark Background Feersum Endjinn The Algebraist

LOOK TO WINDWARD

Hachette UK The seventh Culture book from the awesome imagination of Iain M. Banks, a modern master of science fiction. It was one of the less glorious incidents of a long-ago war. It led to the destruction of two suns and the billions of lives they supported. Now, eight hundred years later, the light from the first of those ancient mistakes has reached the Culture Orbital, Masaq'. The light from the second may not. Praise for the Culture series: 'Epic in scope, ambitious in its ideas and absorbing in its execution' Independent on Sunday 'Banks has created one of the most enduring and endearing visions of the future' Guardian 'Jam-packed with extraordinary invention' Scotsman 'Compulsive reading' Sunday Telegraph The Culture series: Consider Phlebas The Player of Games Use of Weapons The State of the Art Excession Inversions Look to Windward Matter Surface Detail The Hydrogen Sonata Other books by Iain M. Banks: Against a Dark Background Feersum Endjinn The Algebraist

USE OF WEAPONS

Hachette UK The third Culture novel from the awesome imagination of Iain M. Banks, a modern master of science fiction. The man known as Cheradenine Zakalwe was one of Special Circumstances' foremost agents, changing the destiny of planets to suit the Culture through intrigue, dirty tricks or military action. The woman known as Diziet Sma had plucked him from obscurity and pushed him towards his present eminence, but despite all their dealings she did not know him as well as she thought. The drone known as Skaffen-Amtiskaw knew both of these people. It had once saved the woman's life by massacring her attackers in a particularly bloody manner. It believed the man to be a burnt-out case. But not even its machine intelligence could see the horrors in his past. Praise for the Culture series: 'Epic in scope, ambitious in its ideas and absorbing in its execution' Independent on Sunday 'Banks has created one of the most enduring and endearing visions of the future' Guardian 'Jam-packed with extraordinary invention' Scotsman 'Compulsive reading' Sunday Telegraph The Culture series: Consider Phlebas The Player of Games Use of Weapons The State of the Art Excession Inversions Look to Windward Matter Surface Detail The Hydrogen Sonata Other books by Iain M. Banks: Against a Dark Background Feersum Endjinn The Algebraist

CONSIDER PHLEBAS

Hachette UK The first book in Iain M. Banks's seminal science fiction series, The Culture. Consider Phlebas introduces readers to the utopian conglomeration of human and alien races that explores the nature of war, morality, and the limitless bounds of mankind's imagination. The war raged across the galaxy. Billions had died, billions more were doomed. Moons, planets, the very stars themselves, faced destruction, cold-blooded, brutal, and worse, random. The Idirans fought for their Faith; the Culture for its moral right to exist. Principles were at stake. There could be no surrender. Within the cosmic conflict, an individual crusade. Deep within a fabled labyrinth on a barren world, a Planet of the Dead proscribed to mortals, lay a fugitive Mind. Both the Culture and the Idirans sought it. It was the fate of Horza, the Changer, and his motley crew of unpredictable mercenaries, human and machine, actually to find it, and with it their own destruction.

TRANSITION

Hachette UK There is a world that hangs suspended between triumph and catastrophe, between the dismantling of the Wall and the fall of the Twin Towers, frozen in the shadow of suicide terrorism and global financial collapse. Such a world requires a firm hand and a guiding light. But does it need the Concern: an all-powerful organization with a malevolent presiding genius, pervasive influence and numberless invisible operatives in possession of extraordinary powers? Among those operatives are Temudjin Oh, of mysterious Mongolian origins, an un-killable assassin who journeys between the peaks of Nepal, a version of Victorian London and the dark palaces of Venice under snow; Adrian Cubbish, a restlessly greedy City trader; and a nameless, faceless state-sponsored torturer known only as the Philosopher, who moves between time zones with sinister ease. Then there are those who question the Concern: the bandit queen Mrs. Mulverhill, roaming the worlds recruiting rebels to her side; and Patient 8262, under sedation and feigning madness in a forgotten hospital ward, in hiding from a dirty past. There is a world that needs help; but whether it needs the Concern is a different matter.

AGAINST A DARK BACKGROUND

Hachette UK Sharrow was once the leader of a personality-attuned combat team in one of the sporadic little commercial wars in the civilization based around the planet Golter. Now

she is hunted by the Huhsz, a religious cult which believes that she is the last obstacle before the faith's apotheosis, and her only hope of escape is to find the last of the apocalyptically powerful Lazy Guns before the Huhsz find her. Her journey through the exotic Golterian system is a destructive and savage odyssey into her past, and that of her family and of the system itself.

THE PLAYER OF GAMES

Hachette UK The Culture -- a human/machine symbiotic society -- has thrown up many great Game Players, and one of the greatest is Gurgeh. Jernau Morat Gurgeh. The Player of Games. Master of every board, computer and strategy. Bored with success, Gurgeh travels to the Empire of Azad, cruel and incredibly wealthy, to try their fabulous game. . . a game so complex, so like life itself, that the winner becomes emperor. Mocked, blackmailed, almost murdered, Gurgeh accepts the game, and with it the challenge of his life -- and very possibly his death.

IAIN M. BANKS

University of Illinois Press The 1987 publication of Iain M. Banks's Consider Phlebas helped trigger the British renaissance of radical hard science fiction and influenced a generation of New Space Opera masters. The thirteen SF novels that followed inspired an avid fandom and intense intellectual engagement while Banks's mainstream books vaulted him to the top of the Scottish literary scene. Paul Kincaid has written the first study of Iain M. Banks to explore the confluence of his SF and literary techniques and sensibilities. As Kincaid shows, the two powerful aspects of Banks's work flowed into each other, blurring a line that critics too often treat as clear-cut. Banks's gift for black humor and a honed skepticism regarding politics and religion found expression even as he orchestrated the vast, galaxy-spanning vistas in his novels of the Culture. In examining Banks's entire SF oeuvre, Kincaid unlocks the set of ideas Banks drew upon, ideas that spoke to an unusually varied readership that praised him as a visionary and reveled in the distinctive character of his works. Entertaining and broad in scope, Iain M. Banks offers new insights on one of the most admired figures in contemporary science fiction.

FEERSUM ENDJINN

Hachette UK A superb standalone novel from the awesome imagination of Iain M. Banks, a master of modern science fiction. Count Sessine is about to die for the very last time... Chief Scientist Gadfium is about to receive the mysterious message she has been waiting for from the Plain of Sliding Stones... And Bascule the Teller, in search of an ant, is about to enter the chaos of the crypt... And everything is about to change... For this is the time of the encroachment and, although the dimming sun still shines on the vast, towering walls of Serehfa Fastness, the end is close at hand. The King knows it, his closest advisers know it, yet still they prosecute the war against the clan Engineers with increasing savagery. The crypt knows it too; so an emissary has been sent, an emissary who holds the key to all their futures. Praise for Iain M. Banks: 'Epic in scope, ambitious in its ideas and absorbing in its execution' Independent on Sunday 'Banks has created one of the most enduring and endearing visions of the future' Guardian 'Jam-packed with extraordinary invention' Scotsman 'Compulsive reading' Sunday Telegraph The Culture series: Consider Phlebas The Player of Games Use of Weapons The State of the Art Excession Inversions Look to Windward Matter Surface Detail The Hydrogen Sonata Other books by Iain M. Banks: Against a Dark Background Feersum Endjinn The Algebraist

THE WASP FACTORY

A NOVEL

Simon and Schuster The polarizing literary debut by Scottish author Ian Banks, The Wasp Factory is the bizarre, imaginative, disturbing, and darkly comic look into the mind of a child psychopath. Meet Frank Cauldhame. Just sixteen, and unconventional to say the least: Two years after I killed Blyth I murdered my young brother Paul, for quite different and more fundamental reasons than I'd disposed of Blyth, and then a year after that I did for my young cousin Esmerelda, more or less on a whim. That's my score to date. Three. I haven't killed anybody for years, and don't intend to ever again. It was just a stage I was going through.

THE CROW ROAD

'ONE OF THE BEST OPENING LINES OF ANY NOVEL' (GUARDIAN)

Hachette UK 'His masterpiece' Jay Rayner 'One of the best opening lines of any novel... a warm, witty and ultimately very poignant book' Guardian An outstanding contemporary novel, about which readers say: 'Banks' masterpiece' 'Iain Banks at his best' 'Read this immediately' 'A story full of wonderful characters' 'It was the day my grandmother exploded. I sat in the crematorium, listening to my Uncle Hamish quietly snoring in harmony to Bach's Mass in B Minor, and I reflected that it always seemed to be death that drew me back to Gallanach.' Prentice McHoan has returned to the bosom of his complex but enduring Scottish family. Full of questions about the McHoan past, present and future, he is also deeply preoccupied: mainly with death, sex, drink, God and illegal substances...

WALKING ON GLASS

Hachette UK Her eyes were black, wide as though with some sustained surprise, the skin from their outer corners to her small ears taut. Her lips were pale, and nearly too full for her small mouth, like something bled but bruised. He had never seen anyone or anything quite so beautiful in his life.' Graham Park is in love. But Sara Fitch is an enigma to him, a creature of almost perverse mystery. Steven Grout is paranoid - and with justice. He knows that They are out to get him. They are. Quiss, insecure in his fabulous if ramshackle castle, is forced to play interminable impossible games. The solution to the oldest of all paradoxical riddles will release him. But he must find an answer before he knows the question. Park, Grout, Quiss - no trio could be further apart. But their separate courses are set for collision.

THE CULTURE

NOTES AND DRAWINGS

Orbit Books

STONEMOUTH

Hachette UK Stewart Gilmour is back in Stonemouth. After five years in exile his presence is required at the funeral of patriarch Joe Murston, and even though the last time Stu saw the Murstons he was running for his life, staying away might be even more dangerous than turning up. An estuary town north of Aberdeen, Stonemouth, with its five mile beach, can be beautiful on a sunny day. On a bleak one it can seem to offer little more than seafog, gangsters, cheap drugs and a suspension bridge irresistible to suicides. And although there's supposed to be a temporary truce between Stewart and the town's biggest crime family, it's soon clear that only Stewart is taking this promise of peace seriously. Before long Stu steps back into the minefield of his past to confront his guilt and all that it has lost him, uncovering ever darker stories. Soon his homecoming takes a more lethal turn than even he had anticipated. Tough, funny, fast-paced and touching, Stonemouth cracks open adolescence, love, brotherhood and vengeance in a rite of passage novel like no other.

THE QUARRY

Hachette UK Kit doesn't know who his mother is. What he does know, however, is that his father, Guy, is dying of cancer. Feeling his death is imminent, Guy gathers around him his oldest friends - or at least the friends with the most to lose by his death. Paul - the rising star in the Labour party who dreads the day a tape they all made at university might come to light; Alison and Robbie, corporate bunnies whose relationship is daily more fractious; Pris and Haze, once an item, now estranged, and finally Hol - friend, mentor, former lover and the only one who seemed to care. But what will happen to Kit when Guy is gone? And why isn't Kit's mother in the picture? As the friends reunite for Guy's last days, old jealousies, affairs and lies come to light as Kit watches on.

THE ALGEBRAIST

Hachette UK A superb standalone novel from the awesome imagination of Iain M. Banks, a master of modern science fiction. It is 4034 AD. Humanity has made it to the stars. Fassin Taak, a Slow Seer at the Court of the Nasqueron Dwellers, will be fortunate if he makes it to the end of the year. The Nasqueron Dwellers inhabit a gas giant on the outskirts of the galaxy, in a system awaiting its wormhole connection to the rest of civilisation. In the meantime, they are dismissed as decadents living in a state of highly developed barbarism, hoarding data without order, hunting their own young and fighting pointless formal wars. Seconded to a military-religious order he's barely heard of - part of the baroque hierarchy of the Mercatoria, the latest galactic hegemony - Fassin Taak has to travel again amongst the Dwellers. He is in search of a secret hidden for half a billion years. But with each day

that passes a war draws closer - a war that threatens to overwhelm everything and everyone he's ever known. As complex, turbulent and spectacular as the gas giant on which it is set, this novel from Iain M. Banks is space opera on a truly epic scale. Praise for Iain M. Banks: 'Epic in scope, ambitious in its ideas and absorbing in its execution' Independent on Sunday 'Banks has created one of the most enduring and endearing visions of the future' Guardian 'Jam-packed with extraordinary invention' Scotsman 'Compulsive reading' Sunday Telegraph The Culture series: Consider Phlebas The Player of Games Use of Weapons The State of the Art Excession Inversions Look to Windward Matter Surface Detail The Hydrogen Sonata Other books by Iain M. Banks: Against a Dark Background Feersum Endjinn The Algebraist

SCOTLAND AS SCIENCE FICTION

Rowman & Littlefield Scots like Iain N. Banks and Ken MacLeod lead in a futuristic tradition, for from MacDonald, Barrie, and Stevenson onwards, Scots have been speculating in ways derived from their unique circumstances lacking political power, they imagine future spaces and different places and151;with a twist. Nineteenth-century thermodynamics (theorized in Scotland), Celtic Otherworlds, and a Scotland always on the other side of history open unusual futures for Mitchison, Spark, Lindsay, Mitchell, MadDiarmid, Morgan, Crumey, Fitt, and Gray.

THE BRIDGE

Hachette UK The man who wakes up in the extraordinary world of a bridge has amnesia, and his doctor doesn't seem to want to cure him. Does it matter? Exploring the bridge occupies most of his days. But at night there are his dreams... Dreams in which desperate men drive sealed carriages across barren mountains to a bizarre rendezvous; an illiterate barbarian storms an enchanted tower under a stream of verbal abuse; and broken men walk forever over bridges without end, taunted by visions of a doomed sexuality. Lying in bed unconscious after an accident wouldn't be much fun, you'd think. Oh yes? It depends who and what you've left behind. Which is the stranger reality, day or night? Frequently hilarious and consistently disturbing, THE BRIDGE is a novel of outrageous contrasts, constructed chaos and elegant absurdities. Why customers are loving The Bridge: "Banks' Wasp Factory is frequently called 'One of the 20th century's 100 greatest novels'. It pales in comparison to The Bridge!" - Amazon Reviewer, 5 stars "Mindblowing! This is the first Iain Banks novel I have read and needless to say I'll be back for more." - Amazon Reviewer, 5 stars

ESPEDAIR STREET

Hachette UK Daniel Weir used to be a famous - not to say infamous - rock star. Maybe still is. At thirty-one he has been both a brilliant failure and a dull success. He's made a lot of mistakes that have paid off and a lot of smart moves he'll regret forever (however long that turns out to be). Daniel Weir has gone from rags to riches and back, and managed to hold onto them both, though not much else. His friends all seem to be dead, fed up with him or just disgusted - and who can blame them? And now Daniel Weir is all alone. As he contemplates his life, Daniel realises he only has two problems: the past and the future. He knows how bad the past has been. But the future - well, the future is something else.

INVESTING IN CULTURAL DIVERSITY AND INTERCULTURAL DIALOGUE

UNESCO This report analyses all aspects of cultural diversity, which has emerged as a key concern of the international community in recent decades, and maps out new approaches to monitoring and shaping the changes that are taking place. It highlights, in particular, the interrelated challenges of cultural diversity and intercultural dialogue and the way in which strong homogenizing forces are matched by persistent diversifying trends. The report proposes a series of ten policy-oriented recommendations, to the attention of States, intergovernmental and non-governmental organizations, international and regional bodies, national institutions and the private sector on how to invest in cultural diversity. Emphasizing the importance of cultural diversity in different areas (languages, education, communication and new media development, and creativity and the marketplace) based on data and examples collected from around the world, the report is also intended for the general public. It proposes a coherent vision of cultural diversity and clarifies how, far from being a threat, it can become beneficial to the action of the international community.

BANK 4.0

BANKING EVERYWHERE, NEVER AT A BANK

John Wiley & Sons Winner of best book by a foreign author (2019) at the Business Book of the Year Award organised by PwC Russia The future of banking is already here — are you

ready? Bank 4.0 explores the radical transformation already taking place in banking, and follows it to its logical conclusion. What will banking look like in 30 years? 50 years? The world's best banks have been forced to adapt to changing consumer behaviors; regulators are rethinking friction, licensing and regulation; Fintech start-ups and tech giants are redefining how banking fits in the daily life of consumers. To survive, banks are having to develop new capabilities, new jobs and new skills. The future of banking is not just about new thinking around value stores, payment and credit utility — it's embedded in voice-based smart assistants like Alexa and Siri and soon smart glasses which will guide you on daily spending and money decisions. The coming Bank 4.0 era is one where either your bank is embedded in your world via tech, or it no longer exists. In this final volume in Brett King's BANK series, we explore the future of banks amidst the evolution of technology and discover a revolution already at work. From re-engineered banking systems, to selfie-pay and self-driving cars, Bank 4.0 proves that we're not on Wall Street anymore. Bank 4.0 will help you: Understand the historical precedents that flag a fundamental rethinking in banking Discover low-friction, technology experiences that undermine the products we sell today Think through the evolution of identity, value and assets as cash and cards become obsolete Learn how Fintech and tech "disruptors" are using behaviour, psychology and technology to reshape the economics of banking Examine the ways in which blockchain, A.I., augmented reality and other leading-edge tech are the real building blocks of the future of banking systems If you look at individual technologies or startups disrupting the space, you might miss the biggest signposts to the future and you might also miss that most of we've learned about banking the last 700 years just isn't useful. When the biggest bank in the world isn't any of the names you'd expect, when branch networks are a burden not an asset, and when advice is the domain of Artificial Intelligence, we may very well have to start from scratch. Bank 4.0 takes you to a world where banking will be instant, smart and ubiquitous, and where you'll have to adapt faster than ever before just to survive. Welcome to the future.

UNDERSTANDING CULTURE

THEORY, RESEARCH, AND APPLICATION

Psychology Press This volume contains contributions from 24 internationally known scholars covering a broad spectrum of interests in cross-cultural theory and research. This breadth is reflected in the diversity of the topics covered in the volume, which include theoretical approaches to cross-cultural research, the dimensions of national cultures and their measurement, ecological and economic foundations of culture, cognitive, perceptual and emotional manifestations of culture, and bicultural and intercultural processes. In addition to the individual chapters, the volume contains a dialog among 14 experts in the field on a number of issues of concern in cross-cultural research, including the relation of psychological studies of culture to national development and national policies, the relationship between macro structures of a society and shared cognitions, the integration of structural and process models into a coherent theory of culture, how personal experiences and cultural traditions give rise to intra-cultural variation, whether culture can be validly measured by self-reports, the new challenges that confront cultural psychology, and whether psychology should strive to eliminate culture as an explanatory variable.

THE TRANSGRESSIVE IAIN BANKS

ESSAYS ON A WRITER BEYOND BORDERS

McFarland This collection of 12 new essays brings together prominent literary experts to explore the importance of Scottish writer Iain (M.) Banks, both his mainstream and science fiction work. It considers Banks as a habitual border crosser who makes things fresh and new by subversive and transgressive strategies. The essays are divided into four thematic areas—the Scottish context, the geographies of his writing, the impact of genre and a combined focus on gender, games and play—and will be of particular interest to scholars of contemporary literature, Scottish literature and science fiction.

FIFTY KEY FIGURES IN SCIENCE FICTION

Routledge Fifty Key Figures in Science Fiction is a collection of engaging essays on some of the most significant figures who have shaped and defined the genre. Diverse groups within the science fiction community are represented, from novelists and film makers to comic book and television writers. Important and influential names discussed include: Octavia Butler George Lucas Robert Heinlein Gene Roddenberry Stan Lee Ursula K. Le Guin H.G. Wells This outstanding reference guide charts the rich and varied landscape of science fiction and includes helpful and up-to-date lists of further reading at the end of each entry. Available in an easy to use A-Z format, Fifty Key Figures in Science Fiction will be of interest to students of Literature, Film Studies, and Cultural Studies.

SEQUELS

AN ANNOTATED GUIDE TO NOVELS IN SERIES

American Library Association A guide to series fiction lists popular series, identifies novels by character, and offers guidance on the order in which to read unnumbered series.

SPIRITUALITIES, ETHICS, AND IMPLICATIONS OF HUMAN ENHANCEMENT AND ARTIFICIAL INTELLIGENCE

Vernon Press By taking a religiously and spiritually literature approach, this volume gets the heart of several emerging ethical issues crucial to both human identity and personhood beyond the human as technology advances in the areas of human enhancement and artificial intelligence (AI). Several significant questions are addressed by the contributors, such as: How far should we go in improving our biological selves? How long should we aspire to live? What are fair and just human enhancements? When will AIs become people? What does AI spirituality consist of? Can AIs do more than project humour and emotions? What are the religious undertones of these high technology quests for better AI and improved human existence? Established and emerging voices explore these questions, and more, in Spiritualities, ethics, and implications of human enhancement and artificial intelligence. This volume will be of interest to university students and researchers absorbed by issues surrounding spiritualities, human enhancement, and artificial intelligence; while also providing points for reflection for the wider public as these topics become increasingly important to our common future.

WHIT

Abacus A little knowledge can be a very dangerous thing... Innocent in the ways of the world, an ingenue when it comes to pop and fashion, the Elect of God of a small but committed Stirlingshire religious cult: Isis Whit is no ordinary teenager. When her cousin Morag - Guest of Honour at the Luskentyrian's four-yearly Festival of Love - disappears after renouncing her faith, Isis is marked out to venture among the Unsaved and bring the apostate back into the fold. But the road to BabyLondon (as Sister Angela puts it) is a treacherous one, particularly when Isis discovers that Morag appears to have embraced the ways of the Unsaved with spectacular abandon... Truth and falsehood; kinship and betrayal; 'herbal' cigarettes and compact discs - Whit is an exploration of the techno-ridden barrenness of modern Britain from a unique perspective.

CULTURE OF HUMAN STEM CELLS

John Wiley & Sons This book collects the most effective and cutting-edge methods and protocols for deriving and culturing human embryonic and adult stem cells—in one handy resource. This groundbreaking book follows the tradition of previous books in the Culture of Specialized Cells Series—each methods and protocols chapter is laid out exactly like the next, with stepwise protocols, preceded by specific requirements for that protocol, and a concise discussion of methods illustrated by data. The editors describe a limited number of representative techniques across a wide spectrum of stem cells from embryonic, newborn, and adult tissue, yielding an all-encompassing and versatile guide to the field of stem cell biology and culture. The book includes a comprehensive list of suppliers for all equipment used in the protocols presented, with websites available in an appendix. Additionally, there is a chapter on quality control, and other chapters covering legal and ethical issues, cryopreservation, and feeder layer culture. This text is a one-stop resource for all researchers, clinical scientists, teachers, and students involved in this crucial area of study.

COMPLICITY

Simon and Schuster In Scotland, a self-appointed executioner dispenses justice to fit the crime. Thus the lenient judge who let a rapist go is punished by being raped, while a man who killed is killed in turn.

TRANSITION

Little Brown * The long-awaited and stunning new novel from the unrivalled Iain Banks - a high-definition, hyper-real apocalyptic fable for our times.

CULTURE AND PUBLIC ACTION

Stanford University Press Led by Amartya Sen, Mary Douglas, and Arjun Appadurai, the distinguished anthropologists and economists in this book forcefully argue that culture is

central to development, and present a framework for incorporating culture into development discourse. For further information on the book and related essays, please visit www.cultureandpublicaction.org.

ANIMAL LOVERS

When Stuart married Marie, who saved his life, he didn't expect her to leave him to protest the badger cull. Stuart can care about badgers too - if it means getting his wife back. But out in the woods animal instincts are stirring. Stuart's about to enter a world of sexy witches, militant vegans and gun-toting farmers in this dark comedy about nature and love.

WORLD ECONOMIC SITUATION AND PROSPECTS 2020

United Nations This is the United Nations definitive report on the state of the world economy, providing global and regional economic outlook for 2020 and 2021. Produced by the Department of Economic and Social Affairs, the five United Nations regional commissions, the United Nations Conference on Trade and Development, with contributions from the UN World Tourism Organization and other intergovernmental agencies.