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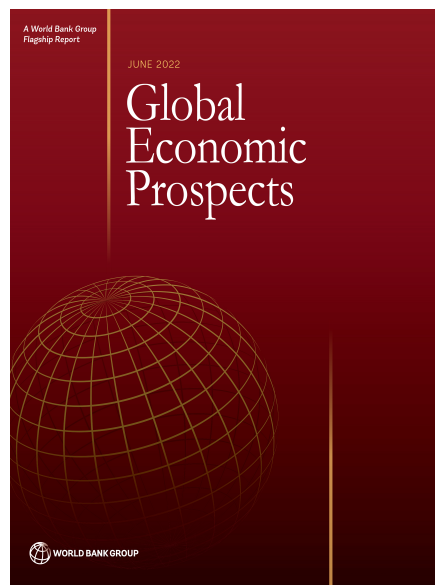
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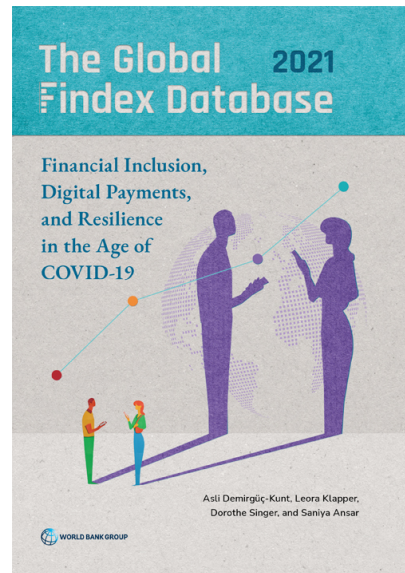
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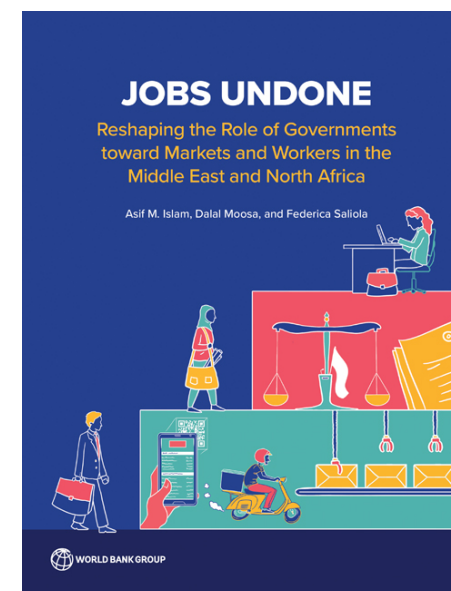
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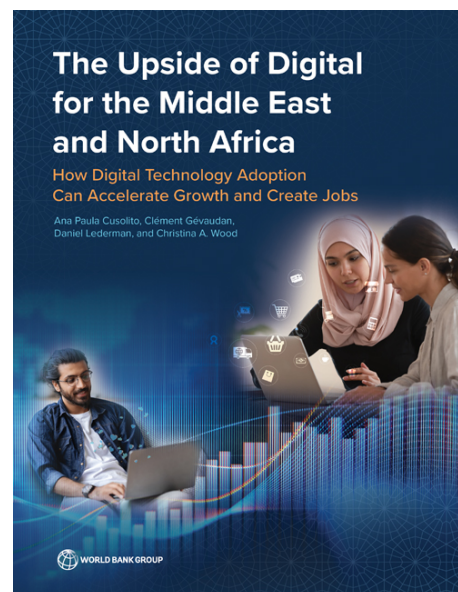
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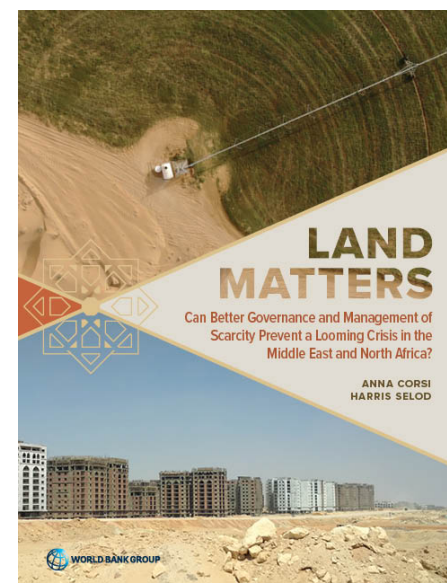
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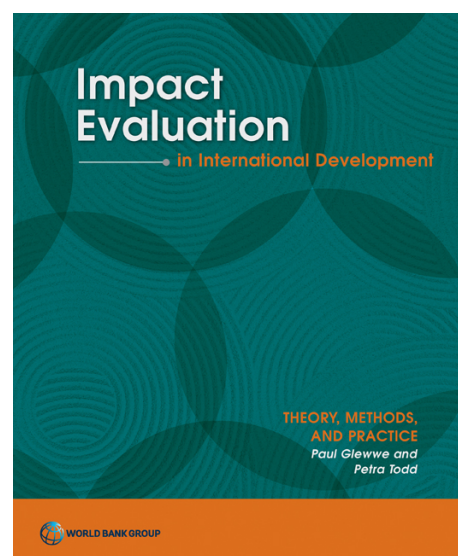
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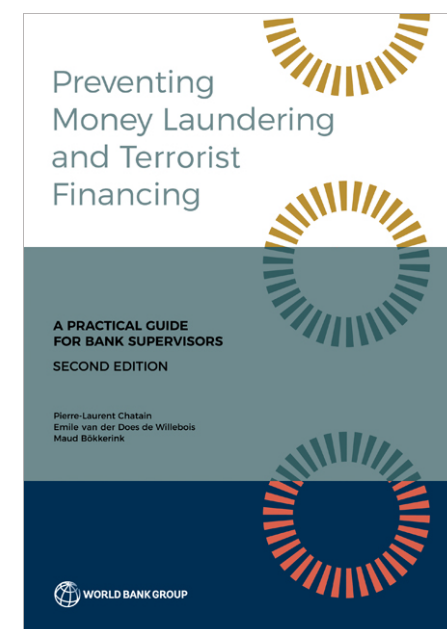
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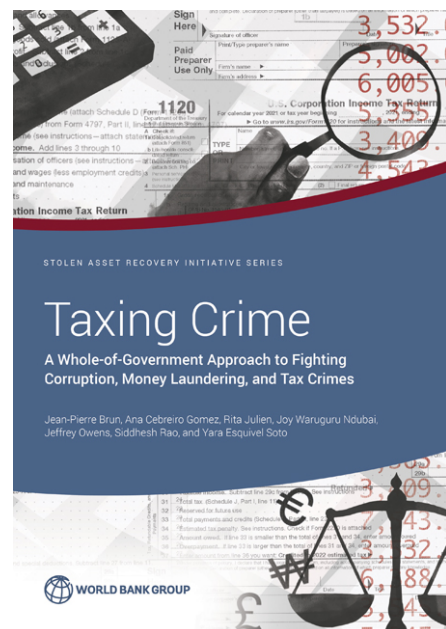
A Practical Guide for Bank Supervisors

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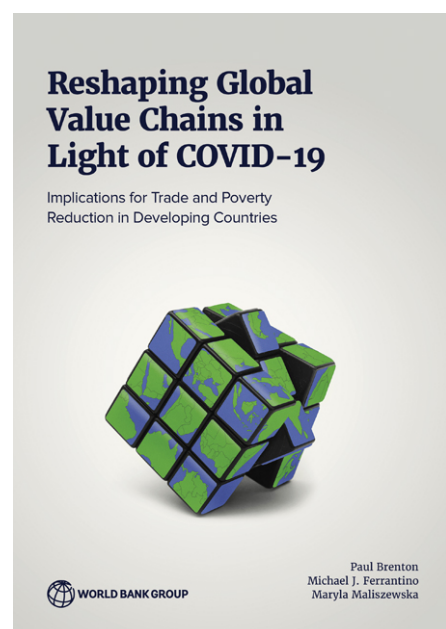
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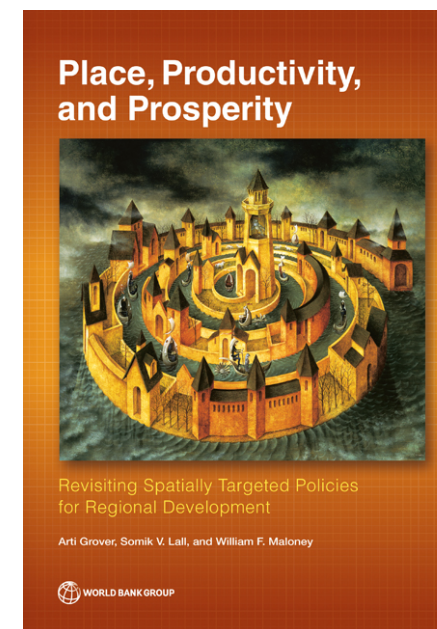
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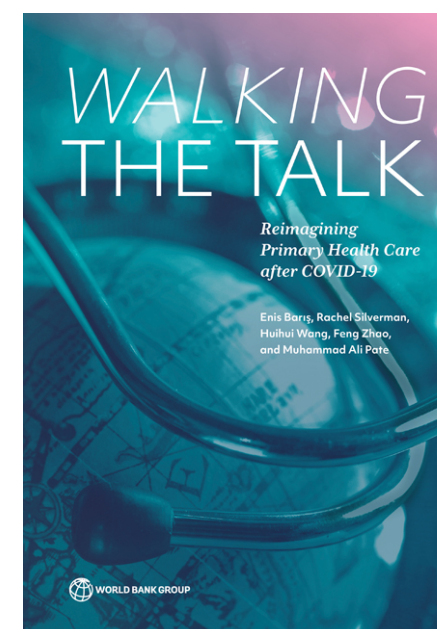
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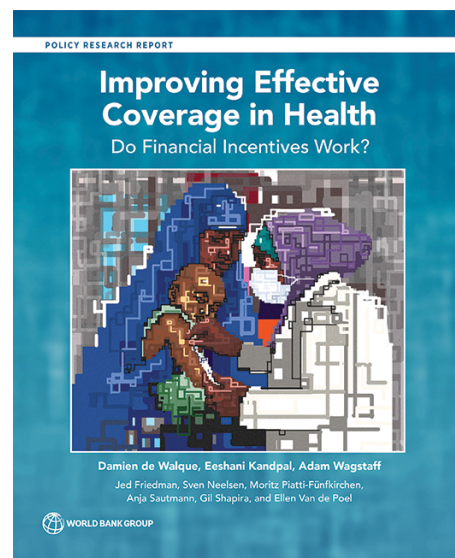
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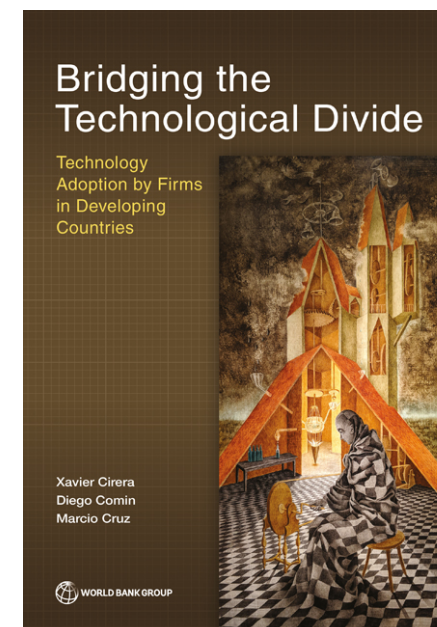
By Damien de Walque, Eeshani Kandpal, Adam Wagstaff, Jed Friedman, Sven Neelsen, Moritz Piatti-Fünfkirchen, Anja Sautmann, Gil Shapira, and Ellen Van de Poel

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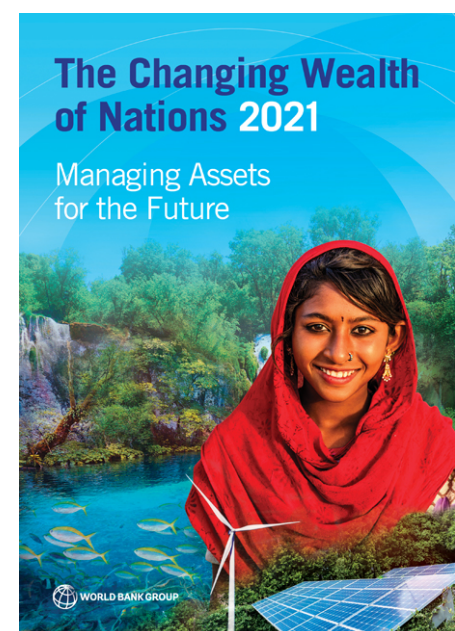
By Xavier Cirera, Diego Comin, and Marcio Cruz

Technology is a key driver of economic development. However, the extent to which firms adopt and use technologies and to what purpose is poorly understood. From a technological standpoint, firms largely remain black boxes. This report proposes a new approach to measure and understand the adoption and use of technologies by firms.

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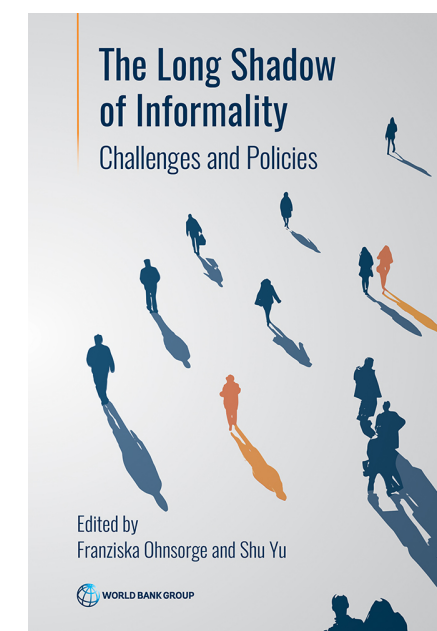
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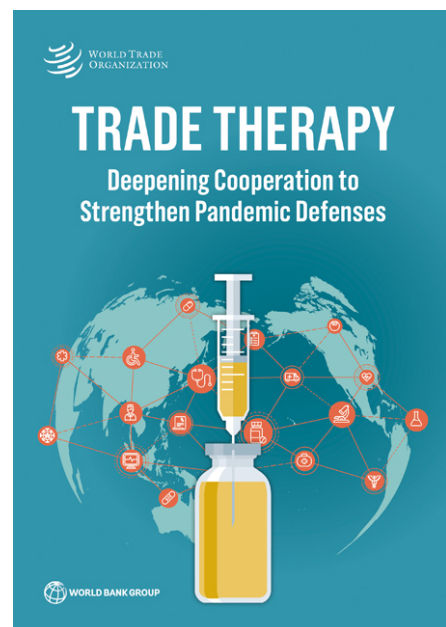
Edited by Franziska Ohnsorge, and Shu Yu

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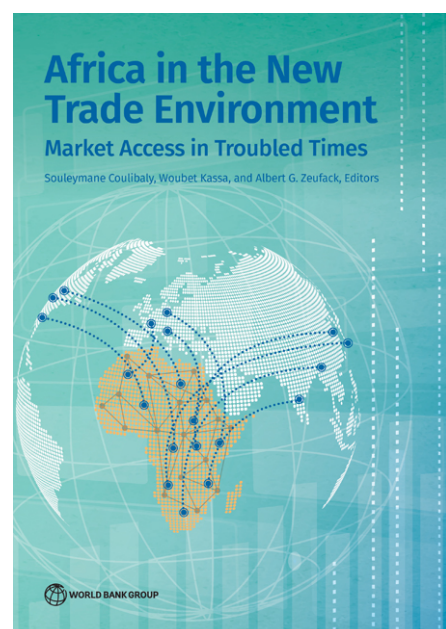
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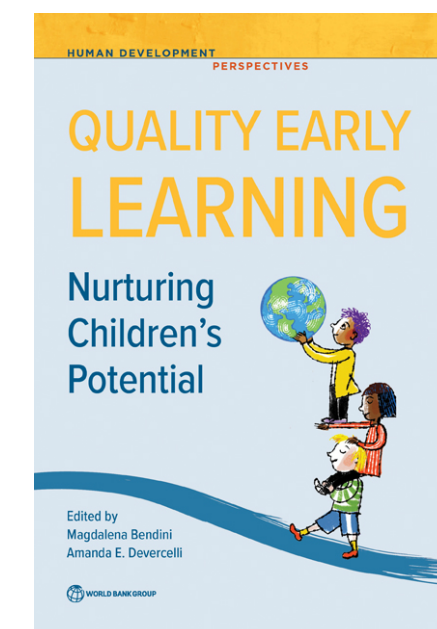
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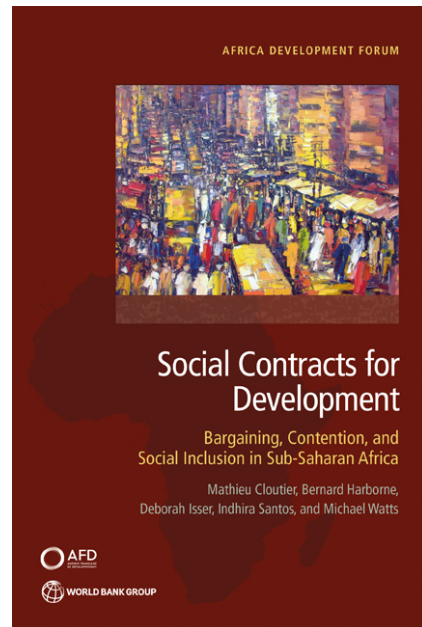
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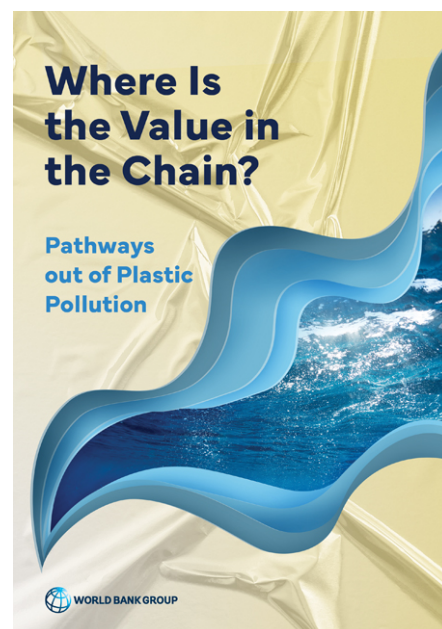
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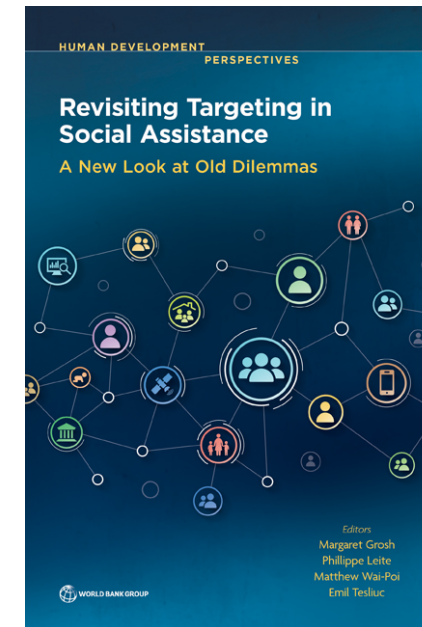
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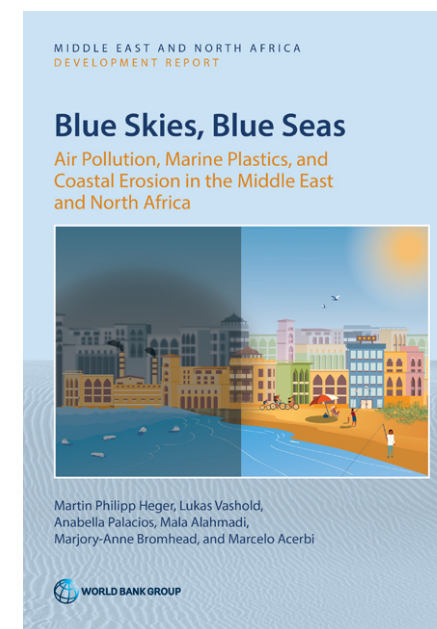
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