

# Microeconomics

Theory and Applications  
with Calculus

Second Edition

Jeffrey M. Perloff



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# Perloff Microeconomics Theory And Applications With Calculus 2nd Edition

**Raffaela Di Napoli**



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transactions or business deals in order to sustain and nurture their reputations as faithful brokers and gate keepers This has changed completely The existing business model among leading participants in today s capital markets no longer treats customers as valued clients whose trust must be earned and nurtured but as one off counter parties to whom no duties are owed and no loyalty is required The rough and tumble norms of the market place have replaced the long standing reputational model in U S finance This book describes the transformation in American finance from the old reputational model to the existing laissez faire model and argues that the change came as a result of three factors 1 the growth of reliance on regulation rather than reputation as the primary mechanism for protecting customers and 2 the increasing complexity of regulation which made technical expertise rather than reputation the primary criterion on which customers choose who to do business with in today s markets and 3 the rise of the cult of personality on Wall Street which has led to a secular demise in the relevance of companies reputations and the concomitant rise of individual rain makers reputation as the basis for premium pricing of financial services This compelling book will drive the debate about the financial crisis and financial regulation for years to come both inside and outside the industry

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