

Effects Of Internet Banking On The Financial Performance

This book examines impact of e-banking on the performance of banks operating to maximize profit. It covers adoption, acceptance and risks of adopting internet banking. The books also covers e-banking profit maximization theory developed by the author through empirical research on Nigerian Commercial Banks, using empirical data obtained for 12 years. Cost and revenue implications of adopting e-banking is addressed in this book.

The Knowledge Solution. Stop Searching, Stand Out and Pay Off. The #1 ALL ENCOMPASSING Guide to OBeP. An Important Message for ANYONE who wants to learn about OBeP Quickly and Easily... ""Here's Your Chance To Skip The Struggle and Master OBeP, With the Least Amount of Effort, In 2 Days Or Less..."" Online Banking ePayments (OBEP) is a type of payments network, developed by the banking industry in conjunction with technology providers, specifically designed to address the unique requirements of payments made via the Internet. Get the edge, learn EVERYTHING you need to know about OBeP, and ace any discussion, proposal and implementation with the ultimate book - guaranteed to give you the education that you need, faster than you ever dreamed possible! The information in this book can show you how to be an expert in the field of OBeP. Are you looking to learn more about OBeP? You're about to discover the most spectacular gold mine of OBeP materials ever created, this book is a unique collection to help you become a master of OBeP. This book is your ultimate resource for OBeP. Here you will find the most up-to-date information, analysis, background and everything you need to know. In easy to read chapters, with extensive references and links to get you to know all there is to know about OBeP right away. A quick look inside: Online Banking ePayments, E-commerce payment system, Eway, EWay, First Atlantic Commerce, First Virtual, Google Checkout, IKobo, Jambool, KlickEx, List of on-line payment service providers, Moneybookers, Netpay, PaidByCash, Payment gateway, PayPal, PaySafe, Paysafecard, Pranasys, ProPay, Realex Payments, Revolution MoneyExchange, Serve (payment system), Shift4, Spare change payments, Surfpin, Tapjoy, TrialPay, Ukash, WebMoney, WePay, XIPWIRE, 1LINK, Amazon Payments, ATM SafetyPIN software, ATMC, Automated Clearing House, Automated teller machine, Banelco, List of Bank Identification Numbers, Bankgiro, CEN/XFS, Center of Financial Technologies (CFT), Cheque truncation, Contactless smart card, SUBE card, Cryptography, Currency-counting machine, Delivery versus payment, Direct corporate access, Ecash, EFaktura, Electronic bill payment, Electronic Bill Payment & Presentment, Electronic billing, Electronic funds transfer, Electronic money, Electronic Remittance Advice, Faster Payments Service, Financial cryptography, First Data, FloristWare POS System, Hardware security module, I2c Inc, Instant payment notification, J/XFS, Kartomat, Magnetic ink character recognition, Magnetic stripe card, MNET, Mobile banking, Money

changer, OneVu, Online banking, Online savings account, Open Payment Initiative, ORCA (Internet currency platform), Out of wallet, Pan-European Automated Clearing House, Phantom withdrawal, Point of sale, Public-key cryptography, Relationship Management Application (RMA), Security question, Smart card, SMS banking, Substitute check, SWIFTNet InterAct Realtime, SWIFTNet InterAct Store and Forward, Telephone banking, Trade Services Utility, Transaction authentication number, Transient-key cryptography, TRANZ 330, Triton Systems, TUPAS, UK Payments Administration, Video banking, VisionPLUS, Wireless Public Key Infrastructure, Xpeak ...and Much, Much More! This book explains in-depth the real drivers and workings of OBeP. It reduces the risk of your technology, time and resources investment decisions by enabling you to compare your understanding of OBeP with the objectivity of experienced professionals - Grab your copy now, while you still can.

(Uncorrected OCR) Abstract of thesis entitled "The Effects of Trialability and Personalization on the Development of Consumer-based Service Brand Equity via the Internet: An Empirical Investigation of Internet Banking Service"

Submitted by HOKAYAN for the degree of Master of Philosophy at The University of Hong Kong in May 2004 The commercialization of the Internet has brought ample opportunities to the marketing of products, including the building of brands. Existing understanding on Internet commerce suggests that this new medium can complement with the characteristics of services to revitalize services marketing. However, little research has been done on the development of consumer-based service brand equity (CSBE) of branded services via the Internet. Taking Internet banking service in Hong Kong as the context, this thesis serves the objectives of investigating what efforts are useful in developing CSBE via the Internet, and how such development is brought about. Based on the existing body of literature related to Internet commerce, brand equity and consumer choice behavior, two efforts, trialability and personalization, are identified and posited to positively influence the development of CSBE of Internet banking service. A research model, which incorporates such other factors as the perceived benefits of the Internet banking service brand and information gathering and processing costs saved in association with the brand, is proposed to hypothesize the relationships between these two efforts and CSBE development. While trialability is postulated in the research model to have a direct effect on CSBE development of an Internet banking service brand, it is also proposed to exert an indirect effect by first mediating the information costs saved and then the perceived benefits of the brand. Personalization is posited to indirectly influence CSBE development by mediating the perceived benefits of the brand. After the conduction of a pilot study, which served the purp.

Economic integration within and across countries, deregulation, advances in telecommunications and the growth of the Internet and other communication technologies have dramatically changed the nature and structure of financial services (Claessens et al., 2003). This study examines the adoption of electronic

banking (e-banking) services offered by commercial banks in Greece. This is the first empirical investigation on the adoption of e-banking using a logit econometric model which contains a set of new independent variables such as high branch fees, branch dissatisfaction and access to banks' web pages. The findings are as follows: (i) Greek male customers are less likely to adopt e-banking while the opposite is true for young customers, (ii) higher education and income both have a positive impact on the adoption of e-banking in Greece, and (iii) homeowners are less likely to perform complex transactions, and hence they are less likely to adopt e-banking in Greece. Other variables such as the access to banks' web pages, the branch dissatisfaction as well as the high branch fees do not show any impact on customer's probability of adopting e-banking services. It is concluded that Greek customers prefer most the traditional banking because they worry about possible high electronic risk that comes with the foray into e-banking. Moreover, we examine the economic performance of Greek 'click and mortar' banks in relation to the adoption of Internet banking services using econometric models (Logit, OLS and GLS). We report that 'click and mortar' banks in Greece overall have higher profits, but when technology-based scale and technology-based experience effects are considered these banks exhibit lower profitability. This could be attributed to the higher overhead expenses that these banks may suffer, due to the heavy investments in IT. We also study the effect of Automated Teller Machines (ATMs), Information Technology (IT) investments and other determinants on the efficiency and profitability of Greek commercial banks. We find that profitability (Return on Average Assets, and Return on Average Equity), ATMs and capitalisation show a negative impact on the efficiency of Greek banks. We also report that banks' size, capitalisation, IT investments and ATMs do not have any effect on the ROAA or the ROAE but they have a positive effect on the fees and commissions. However, we find that ATMs have a negative effect on the net interest income. Finally, we assess the effect of ATMs on the competitive and equilibrium conditions of the Greek banking system using the Panzar Rosse model. Our results reveal that the Greek banking system is in equilibrium and is operating under perfect monopolistic conditions, while we find no significant relationship between the investment in ATMs and revenues or profit. Our results provide recommendations to the Greek bank managers and help customers in improving relationships with new technologies and services. We report that Greek banks can attract their customers to electronic services if they design their marketing offers or value propositions according to the needs of these groups.

Research Paper (undergraduate) from the year 2017 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, grade: 3.52, , course: BANKING FINANCE, language: English, abstract: This study intends to discuss and exchange views on the impact of electronic banking on the performance of banks in Nigeria. Banking has come a long way from the time of ledger cards and other manual filing systems. Most banks today have electronics

systems to handle their daily voluminous task of information retrieval storage and processing. Three or four decades ago, banking was a simple business; customers saved their money with banks and received their financial services from banks. When customers open account they received passbook from the banks with which the account would be operated and when it is a current account, they received cheque books for the same purpose.

Mary J. Cronin, a leading expert on using the Internet for business, provides an overview of the impact of the Internet on banking, and offers her vision of the future of electronic banking.

Using electronic delivery channels for banking services and products has become increasingly popular in recent years. Electronic banking makes it possible to offer banking services around the world 24 hours a day. The dependence on technology for providing the services with the necessary security, and the cross-border nature of transactions, involve additional risks for banks and new challenges for banking regulators and supervisors. This paper provides an overview of some of the issues resulting from the development of electronic banking and how they are currently being addressed by regulatory and supervisory authorities.

This book defines identity theft, studies how it is perpetrated, outlines what is being done to combat it, and recommends specific ways to address it in a global manner.

This dissertation, "The Effects of Trialability and Personalization on the Development of Consumer-based Service Brand Equity via the Internet: an Empirical Investigation of Internet Banking Service" by Ka-yan, Ho, ???, was obtained from The University of Hong Kong (Pokfulam, Hong Kong) and is being sold pursuant to Creative Commons: Attribution 3.0 Hong Kong License. The content of this dissertation has not been altered in any way. We have altered the formatting in order to facilitate the ease of printing and reading of the dissertation. All rights not granted by the above license are retained by the author. Abstract: Abstract of thesis entitled "The Effects of Trialability and Personalization on the Development of Consumer-based Service Brand Equity via the Internet: An Empirical Investigation of Internet Banking Service" Submitted by HO KA YAN for the degree of Master of Philosophy at The University of Hong Kong in May 2004 The commercialization of the Internet has brought ample opportunities to the marketing of products, including the building of brands. Existing understanding on Internet commerce suggests that this new medium can complement with the characteristics of services to revitalize services marketing. However, little research has been done on the development of consumer-based service brand equity (CSBE) of branded services via the Internet. Taking Internet banking service in Hong Kong as the context, this thesis serves the objectives of investigating what efforts are useful in developing CSBE via the Internet, and how such development is brought about. Based on the existing body of literature related to Internet commerce, brand equity and consumer choice behavior, two efforts, trialability and personalization, are identified and posited to positively influence the development of CSBE of Internet banking service. A research model, which incorporates such other factors as the perceived benefits of the Internet banking service brand and information gathering and processing costs saved in association with the brand, is proposed to hypothesize the relationships between these two efforts and CSBE development. While trialability is postulated in the research model to have a direct effect on CSBE development of an Internet banking service brand, it is also proposed to exert an indirect effect by first mediating the information costs saved and then the perceived benefits of the brand. Personalization is posited to indirectly influence CSBE development by mediating the perceived benefits of the brand. After the conduction of a pilot study, which served the purpose of refining the scale items and the data collection process, laboratory experiment was conducted to collect data. Structural

equation modeling was employed to examine the influences of trialability and personalization on CSBE development. Confirmatory factor analysis and structural path analysis using LISREL 8.30 were performed to analyze the collected data. Analysis results show that the collected data exhibit a satisfactory model fit with the proposed model and acceptable construct reliabilities and validities. The findings show that both trialability and personalization have significant positive effects on CSBE development of Internet banking service. While the findings confirm the direct effect of trialability and indirect effect of personalization as hypothesized in the research model, trialability is found to have a significant indirect effect on CSBE development by only mediating perceived benefits and the savings in information gathering but not processing costs. The findings of this research study contribute to the existing body of knowledge on the use of the Internet to develop CSBE of Internet banking service. These findings provide useful insights for brand management to better utilize the Internet as a service brand building medium. An understanding of the eff

This second edition of the authoritative resource summarizes the state of consumer finance research across disciplines for expert findings on—and strategies for enhancing—consumers' economic health. New and revised chapters offer current research insights into familiar concepts (retirement saving, bankruptcy, marriage and finance) as well as the latest findings in emerging areas, including healthcare costs, online shopping, financial therapy, and the neuroscience behind buyer behavior. The expanded coverage also reviews economic challenges of diverse populations such as ethnic groups, youth, older adults, and entrepreneurs, reflecting the ubiquity of monetary issues and concerns. Underlying all chapters is the increasing importance of financial literacy training and other large-scale interventions in an era of economic transition. Among the topics covered: Consumer financial capability and well-being. Advancing financial literacy education using a framework for evaluation. Financial coaching: defining an emerging field. Consumer finance of low-income families. Financial parenting: promoting financial self-reliance of young consumers. Financial sustainability and personal finance education. Accessibly written for researchers and practitioners, this Second Edition of the Handbook of Consumer Finance Research will interest professionals involved in improving consumers' fiscal competence. It also makes a worthwhile text for graduate and advanced undergraduate courses in economics, family and consumer studies, and related fields.

Abstract: Unlike many developed countries, internet banking is a new phenomenon for Pakistani consumers as majority of banking customers seems to be fairly unfamiliar with different aspects of this service. This can be due to the diverse educational backgrounds, level of internet access, personal experiences and different socio-cultural backgrounds of customers. The present study looked at various factors influencing adoption of internet banking in Pakistan. The study used survey methodology with a sample of 250 individuals. Results of the research revealed reluctance to change has no significant impact on adoption of internet banking. On other hand access to internet, ease of use and security and privacy are found to be critical factors influencing adoption of internet banking. The results of the present study may facilitate policy makers and bank management to advance electronic banking services in Pakistan in a befitting manner. Lastly, managerial implications, study limitations and futur

Financial services firms play a key role in the European economy. The efficiency and profitability of these firms and the competition among them have an impact on allocation of savings, financing of investment, economic growth, the stability of the financial system and the transmission of monetary policy. This collection of research contributions includes evaluations of trends in the European financial service industry and examinations of the driving forces of efficiency, competition and profitability of financial firms and institutions in Europe. The papers have been written by leading academics and researchers in the field, who specialize in strategic, systematic and policy issues related to the European financial services industry. This

edited collection will be essential reading for students and academics but will also be of interest to financial practitioners and government officials interested in acquiring a deeper understanding of this complex issue.

"This book brings together scholars with significantly different backgrounds who share interests in the interplay between trust and technology, presenting novel theoretical perspectives on the topics of trust and technology, as well as some empirical investigations into the trust-building, trust-repairing, and trust-destroying practices in the context of technology"--Provided by publisher.

The aim of this study is to identify the factors that can predict customers' adoption of Internet banking in Bhutan. A survey questionnaire was designed and used to collect data from banks' customers and obtained 273 usable responses. The results of this study have shown that the perceived usefulness and social influence has the highest significant effects on customer attitude to accept Internet banking in Bhutan. Besides, security and perceived ease of use also affects the customers' attitude towards acceptance of Internet banking. The findings of this study are discussed and implications for future research are presented.

Excellence in customer service is the hallmark of success in service industries and among manufacturers of products that require reliable service. But what exactly is excellent service? It is the ability to deliver what you promise, say the authors, but first you must determine what you can promise. Building on seven years of research on service quality, they construct a model that, by balancing a customer's perceptions of the value of a particular service with the customer's need for that service, provides brilliant theoretical insight into customer expectations and service delivery. For example, Florida Power & Light has developed a sophisticated, computer-based lightning tracking system to anticipate where weather-related service interruptions might occur and strategically position crews at these locations to quicken recovery response time. Offering a service that customers expect to be available at all times and that they will miss only when the lights go out, FPL focuses its energies on matching customer perceptions with potential need. Deluxe Corporation, America's highly successful check printer, regularly exceeds its customers' expectations by shipping nearly 95% of all orders by the day after the orders were received. Deluxe even put U.S. Postal Service stations inside its plants to speed up delivery time. Customer expectations change over time. To anticipate these changes, Metropolitan Life Insurance Company regularly monitors the expectations and perceptions of their customers, using focus group interviews and the authors' 22-item generic SERVQUAL questionnaire, which is customized by adding questions covering specific aspects of service they wish to track. The authors' groundbreaking model, which tracks the five attributes of quality service -- reliability, empathy, assurance, responsiveness, and tangibles -- goes right to the heart of the tendency to overpromise. By comparing customer perceptions with expectations, the model provides marketing managers with a two-part measure of perceived quality that, for the first time, enables them to segment a market into groups with different service expectations.

Technological developments in electronic finance have changed the nature and delivery of financial services in recent years, especially through the use of online banking, online trading and brokerage services. This report reviews the developments in e-finance and analyses the implications for consumers, financial service providers and governments.

Issues discussed include: the impact on competition within the financial services industry; how financial sector policies in emerging markets are affected; public policy and regulatory requirements.

This book, based on international standards, provides a one-step reference to all aspects of risk management in an electronic banking environment.

Excellent service is the foundation for services marketing, contend Leonard Berry and A. Parasuraman in this companion volume to *Delivering Quality Service*. Building on eight years of research, the authors develop a model for understanding the relationship between quality and marketing in services and offer dozens of practical insights into ways to improve services marketing. They argue that superior service cannot be manufactured in a factory, packaged, and delivered intact to customers. Though an innovative service concept may give a company an initial edge, superior quality is vital to sustaining success. Berry and Parasuraman show that inspired leadership, a customer-minded corporate culture, an excellent service-system design, and effective use of technology and information are crucial to superior service quality and services marketing. When a company's service is excellent, customers are more likely to perceive value in transactions, spread favorable word-of-mouth impressions, and respond positively to employee-cross-selling efforts. The authors point out that a service company that does relatively little pre-sales marketing but is truly dedicated to delivering excellent quality service will have greater marketing effectiveness, higher customer retention, and more sales to existing customers than a company that emphasizes pre-sale marketing but falls short during actual service delivery. The focus of any company, they insist, must be customer satisfaction through integration of service quality throughout the entire system. Filled with examples, stories, and insights from senior executives, Berry and Parasuraman's new framework for effective marketing services contains the key to high-performance services marketing.

"This paper addresses significant gaps in existing knowledge about the Internet banking landscape. Using information drawn from a survey of national bank examiners, we find that while only 20 percent of national banks offered Internet banking in Q3 1999, these transactional Internet banks accounted for almost 90 percent of national banking system assets and 84 percent of the total number of small deposit accounts. All of the largest national banks offered Internet banking, but only about 7 percent of the smallest banks offered it. Among institutions offering Internet banking, large banks are more likely than small banks to offer a broad range of services on the Internet. Matching call report data to the examiner survey information, we also find that banks in all size categories offering Internet banking tend to rely less on interest-yielding activities and deposits than do non-Internet banks, and institutions with Internet banking outperformed non-Internet banks in terms of profitability. Excepted from the superior performance of Internet banks versus non-Internet banks are de novo Internet banks, which were less profitable and less efficient than non-Internet de novos. Projections based on banks' plans as of Q3 1999 indicate that 45 percent of all national banks will be offering Internet banking by the beginning of 2001. While most of the growth in new Internet banking will be due to small banks coming online, almost half of all national banks had no plans to offer Internet banking. Large banks have more aggressive plans to offer business Internet banking services in the future than small institutions"--Office of the Comptroller of the Currency web site.

Research Paper (postgraduate) from the year 2014 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, grade: A, Atlantic International University (School of Business and Economics), course: Ph.D. Economics, language: English, abstract:

Electronic banking (e-banking) has brought about a revolution in the functioning of banks as it offers major opportunities to banks and their customers. This has made the transition to electronic banking a necessity for banks in order to be viable. Despite its benefits, developing countries still lag behind in the adoption of electronic banking. This study therefore seeks to examine the adoption of e-banking in the Ghanaian banking industry with Guaranty Trust Bank Ghana Limited (GTBank) as the case study to identify the benefits, challenges and critical success factors for the adoption of e-banking in the Ghanaian banking industry. The research made use of questionnaires and interviews to collect data from staff and customers of GTBank. The results of the study indicated that e-banking adoption was a business strategy taken by the bank in response to customer needs and the changing marketing trends in the banking industry. The benefits, challenges and critical success factors of e-banking are also identified and discussed. From the study it is obvious that tremendous benefits such as revenue generation, improvement in productivity and efficiency in service delivery and cost savings were derived from e-banking. The lack of a solid technology infrastructure was identified as a major challenge of e-banking adoption in the country. The study however revealed that there is a promising future for e-banking in Ghana. Some recommendations to enhance the adoption of e banking in country are made based on this study.

In a highly competitive global market, companies need to equip themselves with best practices and strategies to survive. Strategic management, innovative managerial thinking, and a clear decision-making process must be utilized to boost company performance and ultimately drive the company's success. The Handbook of Research on Managerial Thinking in Global Business Economics identifies the importance of strategic decision making in competitive environments and analyzes the impacts of managerial thinking on global financial economics. The content within this publication examines globalization, consumer behavior, and risk management. It is designed for researchers, academicians, policymakers, government officials, and managers, and covers topics centered on innovation and development within organizations.

Intergenerational equity constraints herald a call for intergenerational equity – the fairness to provide an at least as favorable standard of living as enjoyed today. While grounded in evolution, intergenerational fairness has not been attributed as a natural behavioral law – a human-imbued drive bound by human fallibility. A rounded ethical decision-making anomalies frame to test the applicability of the bounded ethicality paradigm in intergenerational concerns is missing. Behavioral socio-economics shows potential to improve human intergenerational conscientiousness on financial social responsibility and environmental ethicality is underexplored. Intergenerational Governance and Leadership in the Corporate World: Emerging Research and Opportunities is an essential reference source that promotes the idea of intergenerational equity in the corporate world as an alternative means to coordinating the common good and imbuing economic stability beyond a purely governmental approach. Featuring research on topics such as financial development, organizational culture, and behavioral economics, this research is ideally intended for executives, policy planners, managers, researchers, and students.

Master's Thesis from the year 2012 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, , course: Banking & Finance, language: English, abstract: Our this research report is based on the E-banking technology in which customers can access more accurate, faster and quick banking services from the computerized banking system. This system has been adopted by the international banks as well as by the local banks in Pakistan to give efficient services to their customers. The purpose of our research work is carried out to release the importance of E-banking in banking industry, which is being implemented by the banks for providing the electronic services to the customers and to what extent E-banking is growing and giving the benefits to both the customers as well as the bankers. This research

work will also help to determine whether the E-banking services are efficient, accurate and rapid in banking industry.

This book focuses on the impact of information and communication technologies (ICTs) on organizations and society as a whole. Specifically, it examines how such technologies improve our lives and facilitate our work. A main aspect explored is how actors understand the potential of ICTs to support organizational activities and hence, how they adopt and adapt these technologies to achieve their goals. The book collects papers on various areas of organizational strategy, e.g. new business models, competitive strategies, knowledge management and more. The main areas dealt with are new technologies for a better life, innovations for e-government, and technologies enhancing enterprise modeling. In addition, the book addresses how organizations impact society through sustainable development and social responsibility, and how ICTs employ social media networks in the process of value co-creation.

The world of banking and financial services is in the midst of dramatic change, moving away from traditional "brick and mortar" branches and focusing on new delivery channels, to improve customer service and give 24-hours-a-day access to information and transactions. What are the threats and the opportunities of electronic banking? What new pricing strategies should banks develop? How to secure electronic financial transactions? What effects will online banking have on the financial world? How to market the new electronic services? Read the expert opinions from bankers, trendwatchers and financial consultants. Explore the new banking solutions through white papers and reports. This HOTT Guide reveals all the ins and outs of this new online phenomenon.

This book determines the specific features of socio-economic transformations of various spheres of the national economy with a focus on the financial system. It considers the development of industrial holdings in the electric energy sphere and also studies the influence of technology on fish farming in modern Russia. The global factors of using digital technologies at the municipal level during creation of "green" and "smart" cities are analyzed. The perspectives of development of tourism in the digital economy from the positions of supply and demand and are determined. The specifics of development of agricultural production in the age of digital transformations by the example of modern Russia are outlined, and "smart" agricultural platform, which allows for multiple increase of the agro-industrial complex's efficiency, is developed. New possibilities and need in reformation of the international monetary system in the conditions of the Fourth industrial revolution are determined. The problems and perspectives of development of Eurasian stock markets in the modern economic conditions under the influence of wide distribution of digital technologies are systematized. Specific features of the evolution of the forms of money – from gold to crypto currencies are – are distinguished. Specific features of benchmarking of depreciation of currencies (inflation) under the influence of globalization and regionalization of the international monetary system are determined. The authors present a concept of the banking system of the future in the conditions of macro-economic instability, which stimulates financial crisis management of the national economy, and determine the role of banks in aggregation and redistribution of

monetary resources in economy in the context of digital transformations. Also, attention is paid to social consequences of digital modernization of the financial system – transformation of human’s social life in the age of innovative banking is shown. Effectiveness of online banking, as a new form of payments that is popular in the digital economy, is analyzed. The authors formulate competencies that employees of banks of the future, which will function in the digital economy, should have and study the perspectives of digitization of the practice of tax administration based on technological processing and analytics of Big Data by the example of experience of modern Russia, as well as related transformation processes in the existing practice of the tax system organization. A concept of organization and management of the national tax system in the conditions of robotization of production and consumption is developed, and the role of blockchain technologies in improvement of the modern Russian tax system is determined. The investment platform for the modern digital economy is offered. As a result, the scientific paradigm of formation of the digital financial system in the conditions of Industry 4.0 is formed.

Electronic Banking
The Ultimate Guide to Business and Technology of Online Banking
Springer Science & Business Media

Development in electronic banking technology has produced latest techniques of managing financial transactions, especially through the internet banking channel. In Pakistan, online banking is still a new technology and in its early stages as compared to developed countries. The key objective of the study is to investigate and analyze the factors that influence the customers to use online banking services. A total of 203 survey sample was tested in this research. Theoretical framework includes security, awareness about services and benefits, quality of internet connection, trust, perceived usefulness, perceived ease of use, intention to use internet banking and attitude towards using. Regression analysis was used to check the inter dependency among the relevant constituent and to test the hypothesis empirically. Results show that security, awareness about services and benefits, quality of internet connection, trust, perceived usefulness, perceived ease of use, attitude towards using have a significant impact on customer perception to use internet banking services.

Doctoral Thesis / Dissertation from the year 2005 in the subject Law - Comparative Legal Systems, Comparative Law, grade: 70/100, Stellenbosch University, course: LL M International Trade Law, 61 entries in the bibliography, language: English, abstract: This paper focuses upon legal issues arising in the field of electronic or Internet banking. The overview of previous developments in this field and of types of e-banks will be given. It analyses existing and potential problems mainly connected with cross-border services. The issue of data protection, the right to provide services and the advertisement of e-banking services will be especially examined. The paper will evaluate current regulation and it will be shown, that there are either lacunae in such legislation, in the alternative, several important issues are left unanswered, possibly severely

hindering the further progress of Internet banking. This dissertation suggests that further developing of both international and domestic legislation is crucial for banks to be able to make use of the possibilities offered by the Internet. As the banking industry enters a period of profound and probably difficult change, not only do the world's banks face a tidal wave of post-crisis regulatory initiatives and restructuring, they also face a widespread loss of public confidence. However, new pressures bring new ideas and new opportunities. The transformation of the banking industry: a brave new world is a collection of visionary articles from senior executives illustrating what lies ahead for the banking industry and how that industry is transforming in light of the effects of the global financial crisis. Banks need to understand their customers, their markets, and their risk exposures more than ever. The transformation of the banking industry is a must-read for anyone in the banking industry!

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