

В последнее время стало очевидно, что осуществление всех возможных банковских операций через всемирную сеть интернет пока ещё не в состоянии полностью заменить традиционное функционирование банков. Этому способствует ряд причин. В первую очередь это то, что традиционные банки не желают быть вытеснены с рынка и стремятся упрочить свои позиции. Кроме того, сама идея осуществления банковских операций через интернет не была разработана достаточно хорошо. Первоначальные планы оказались невыполнимы в той форме, в какой они были задуманы. Перед потребителями стоит ряд проблем и созданных неудобств и опасений. Однако говорить о полной несостоятельности идеи и делать конечные выводы пока что ещё рано.

THE HOLLOW PROMISE OF INTERNET BANKING

Until six months ago, no self-respecting financial consultant would travel without it: the bar chart showing that the marginal cost of Internet banking transactions was a tiny fraction of the cost of branch banking. It was the chart that launched dozens of stand-alone Internet banks.

But now Internet banks around the world are faltering because of many unforeseen reasons. Part of the reason is that their physical rivals have become wiser, launching their own integrated «clicks 'n bricks» strategies that offer customers electronic access. The decline of the stand-alone Internet banks has been a global phenomenon. Many banks are rejecting the idea of Internet banking and are turning to more conservative ways of banking business.

Customers are also showing their dissatisfaction on the point. The biggest problem has been that, for all their talks of liberating customers from the joke of traditional branches, Internet banks did not think clearly about what customers really wanted. For a start, they like to know that their money is secure. Just as worrying

is the thought that somebody else can find out your bank-account details, even if they cannot do anything with them.

Convenience was supposed to be the big attraction of Internet banking. But service has proved unreliable. For example, servers crash and connections can be slow, especially over home telephone lines. Many Internet-only banks based their business plans on the assumption of rapid customer recruitment. But new Internet-only banks start with no customers at all. In order to get them, they had to spend real money. Then, to retain them, they have had to offer appealing (and unsustainably unprofitable) returns. And so on.

The Internet may not have brought about the wholesale cannibalisation of traditional banks' business, but it is still, however, not good news for them. Jose Foneossa of Spain's BBVA, which acquired first-e, says that the Internet is at best a zero-sum game for banks. He defends his massive investment as a defensive move, saying: «If I'm not there, someone else will be.» Though it is a long way from the original dream of click 'n borrow, but then the Internet was never going to change business in predictable ways.

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Люди объединяются и работают в организациях, чтобы удовлетворить свои потребности.

Мотивация работника – главная забота администраторов также как и учёных, потому что мотивация близко связана с успехом индивидуума, организации и общества в целом

MOTIVATION

People join and work in organizations to satisfy their needs.

Employee motivation is a major concern of managers as well as scholars because motivation is closely related to the success of an individual, an organization, and society.

The individual factors of motivation include needs, goals, attitudes, and abilities; the organization factors include pay, job security, co-workers, supervision, praise and the job itself.