

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.

A model that is composed of three parts can describe the motivational process in organizations: motivational inputs, motivational decisions and motivational outcomes.

Expectancy theory explains the process by which people make motivational choices. According to this theory, people make motivational choices based on how they perceive the value of rewards, the instrumental relationship between performance and rewards, and the chance of getting the job done.

Managers can improve the valence, instrumentality, and expectancy employee's place in their job situation by matching rewards to needs, notching rewards to performance, and matching job to employees.

People make motivational decisions based on how they perceive the relationship between their needs and organizational rewards, their performance and rewards, and their efforts and task performance.

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*Оффшорные зоны создаются, как правило, на небольших территориях. За счет придания этим территориям особого статуса и льгот привлекаются внешние источники экономического развития. Для дополнительного стимулирования иностранных инвесторов на территориях ряда оффшорных стран созданы еще и свободные экспортные зоны. Принципиальным моментом является то, что оффшорный режим вводится именно для привлечения иностранных инвестиций. Поэтому, как правило, налоговые и другие льготы устанавливаются лишь для иностранных компаний.*

*Что же такое оффшорная компания? Она является полноправным субъектом хозяйственных правоотношений и может осуществлять сделки наравне с другими юридическими лицами.*

## **OFFSHORE ZONES**

Offshore zones are set up, as a rule, in small territories. At the expense of collimating to these territories of the special status and