

E Banking And Performance Of Commercial Banks In Rwanda A

In 2011 the World Bank—with funding from the Bill and Melinda Gates Foundation—launched the Global Findex database, the world's most comprehensive data set on how adults save, borrow, make payments, and manage risk. Drawing on survey data collected in collaboration with Gallup, Inc., the Global Findex database covers more than 140 economies around the world. The initial survey round was followed by a second one in 2014 and by a third in 2017. Compiled using nationally representative surveys of more than 150,000 adults age 15 and above in over 140 economies, The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution includes updated indicators on access to and use of formal and informal financial services. It has additional data on the use of financial technology (or fintech), including the use of mobile phones and the Internet to conduct financial transactions. The data reveal opportunities to expand access to financial services among people who do not have an account—the unbanked—as well as to promote greater use of digital financial services among those who do have an account. The Global Findex database has become a mainstay of global efforts to promote financial inclusion. In addition to being widely cited by scholars and development practitioners, Global Findex data are used to track progress toward the World Bank goal of Universal Financial Access by 2020 and the United Nations Sustainable Development Goals. The database, the full text of the report, and the underlying country-level data for all figures—along with the questionnaire, the survey methodology, and other relevant materials—are available at www.worldbank.org/globalfindex.

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.

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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.

This book provides a detailed insight into the role of IT in European banking and investigates whether IT investments in hardware, software and other IT services have influenced bank performance. It considers the central question of whether or not the massive spending on IT by banks has improved their performance or productivity

Organizations of all types are consistently working on new initiatives, product lines, and workflows as a way to remain competitive in the modern business environment. No matter the type of project at hand, employing the best methods for effective execution and timely completion of the task is essential to business success. *Operations and Service Management: Concepts, Methodologies, Tools, and Applications* is a comprehensive reference source for the latest research on business operations and production processes. It examines the need for a customer focus and highlights a range of pertinent topics such as financial performance measures, human resource development, and business analytics, this multi-volume book is ideally designed for managers, professionals, students, researchers, and academics interested in operations and service management.

Occupational Outlook Handbook

A New Approach to Financial Sector Development?

Proceedings of The International Conference on Business and Technology (ICBT 2021)

disruption Disruption by digital technologies? That's not a new story. But what is the "wise pivot," a replicable strategy for harnessing disruption to survive, grow, and be relevant to the future. It's a strategy for perpetual reinvention across the old and new elements of any business. Rapid recent advances in technology are forcing leaders in every business to rethink long-held beliefs about how to adapt to emerging technologies and new markets. What has become abundantly clear: in the digital age, conventional wisdom about business transformation no longer works, if it ever did. Based on Accenture's own experience of reinventing itself in the face of disruption, the company's real world client work, and a rigorous two-year study of thousands of businesses across 30 industries, Pivot to the Future reveals methodical and bold strategies for finding and releasing new sources of trapped value-unlocked by bridging the gap between what is technologically possible and how technologies are being used. The freed value enables companies to simultaneously reinvent their legacy, and create new businesses. Pivot to the Future is for leaders who seek to turn the existential threats of today and tomorrow into sustainable growth, with the courage to understand that a wise pivot strategy is not a one-time event, but a commitment to a future of perpetual reinvention, where one pivot is followed by the next and the next.

Research Paper (undergraduate) from the year 2017 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, grade: 3.52, , course: BANKING AND 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 a passbook from the banks with which the account would be operated and when they had a current account, they received cheque books for the same purpose.

Assessing Performance of Banks in India Fifty Years After Nationalization An Emerging Economy Perspective

The Case of Jordan : Balancing Resources with Customer Expectations in a Rapidly Developing Business Environment

Product Portfolio Management And Corporate Performance In The Banking Sector Regional Innovation Evolution

19th IFIP WG 6.11 Conference on e-Business, e-Services, and e-Society, I3E 2020 Skukuza, South Africa, April 6–8, 2020, Proceedings, Part I

Internet Banking

This proceedings book gathers selected papers that were submitted to the 2020 International Conference on Comprehensive Science (ICCS 2020) that aims to make available the discussion and the publication of papers on all aspects of single and multi-disciplinary research on Conference topics. ICCS 2020 held on October 30–31, 2020. An important characteristic feature of Conference is the short publication time and world-wide distribution. Written by respected researchers, the book covers a range of innovative topics related to: Big Data & Data Mining; Business, Finance & Accounting & Statistics; COVID-19 Impact;

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Educational Technologies; Innovative Applied Sciences; Innovative Economics; Management Technologies & Systems; Media Technologies; Physical & Material Sciences; Medicine, Public Health & Rehabilitation. This book is useful for private and professional non-commercial research and classroom use (e.g. sharing the contribution by mail or in hard copy form with research colleagues for their professional non-commercial research and classroom use); for use in presentations or handouts for any level students, researchers, etc.; for the further development of authors' scientific career (e.g. by citing and attaching contributions to job or grant application).

The Role of E-Banking on Organization Performance in Nigeria - Case Study of Commercial Banks

Written as an extension of A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) Second Edition, this easy-to-understand, practical guide covers advanced content on PLS-SEM to help students and researchers apply techniques to research problems and accurately interpret results. The book provides a brief overview of basic concepts before moving to the more advanced material. Offering extensive examples on SmartPLS 3 software (www.smartpls.com) and accompanied by free downloadable data sets, the book emphasizes that any advanced PLS-SEM approach should be carefully applied to ensure that it fits the appropriate research context and the data characteristics that underpin the research. Whether your students are HRM majors or general business majors, Human Resource Management: Functions, Applications, and Skill Development, Third Edition, will help them build the skills they need to recruit, select, train, and develop talent. Bestselling authors Robert N. Lussier and John R. Hendon explore the important strategic function HR plays in today's organizations. A wide variety of applications, self-assessments, and experiential exercises keep students engaged and help them see the relevancy of HR as they learn skills they can use in their personal and professional lives. A Complete Teaching & Learning Package SAGE Premium Video Included in the interactive eBook! SAGE Premium Video tools and resources boost comprehension and bolster analysis and illustrate HRM in action. Watch this video on Culture Shock for a preview. Learn more. Interactive eBook Includes access to SAGE Premium Video, multimedia tools, and much more! Save when you bundle the interactive eBook with the new edition. Order using bundle ISBN: 978-1-5443-2106-6. Learn more. SAGE coursepacks FREE! Easily import our quality instructor and student resource content into your school's learning management system (LMS) and save time. Learn more. SAGE edge FREE online resources for students that make learning easier. See how your students benefit.

ICCS 2020

Discovering Value and Creating Growth in a Disrupted World

PERFORMANCE OF COMMERCIAL BANKS IN GOA

Handbook of Consumer Finance Research

The Role of E-Banking on Operational Efficiency of Banks in Nigeria

Performance Management and Its Relationship with Service Quality in Electronic Banking

Measuring Financial Inclusion and the Fintech Revolution

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

Today, e-banking is used as a strategic tool by the global banking sector to attract and retain customers. E-banking is a generic term for delivery of banking services and products through electronic channels, such as the telephone, the internet, the cell phone, etc. The concept and scope of E-

banking is still evolving. It facilitates an effective payment and accounting system thereby enhancing the speed of delivery of banking services considerably. The present paper is the outcome of an empirical study with the objective of investigating bankers' views regarding e-banking. It covers bankers' perspectives on e-banking activities of respondents, impact of e-banking and promotional measures used by banks to promote e-banking. The customers are generally use e-Banking services on persuasion of bankers. User-ship is mostly concentrated on professionals, business class and males belonging to middle age. The bankers are convinced that e-banking helps in improving the relationship between bankers and customers and that it will bring patent improvement in the overall performance of banks. So far as promotional avenues are concerned, print media is at the top. This paper is an attempt to understand the use and benefits of e-Banking from Bankers' perspectives. The sources used from secondary level of data.

This book assesses the performance of banks in India over the past several decades, and discusses their current status after fifty years of nationalization. The performance of different categories of banks is evaluated by employing both the traditional ratio analysis and more sophisticated efficiency techniques. The book also explores the market conditions under which Indian banks operate. Going beyond a formal banking study, the book also investigates the causes of the widespread presence of informal credit in parallel to its formal banking counterpart. This approach makes it more comprehensive, unique and closer to the real world. After 50 years of nationalization, India's banking sector is at a crossroads, given the huge and unabated non-performing assets and talks of consolidation. This book, encompassing both the formal and the predominantly 'trust-based' informal credit system, provides essential insights for bankers and policymakers, which will be invaluable in their endeavours to implement meaningful changes. It may also spark new research in the fields of banking performance and efficiency analysis. Lastly, the book not only has significant implications for students of economics, banking, finance and management, but also offers an important resource to support training courses for banking personnel in India.

The adoption of electronic self-service systems (SSTs), using information technology (IT) devices and channels, in banking (also known as electronic banking or e-banking) has evolved in the last decade. In Nigeria, these developments, driving the transformation to a cashless economy, are however fraught with problems ranging from incidents of fraud, empty automated teller machines (ATMs), the inability of the ATMs to dispense cash, and

outright service unavailability. This book proposes service improvements following the measurement of consumer perceptions using the scale, EBQUAL represented by dimensions - acceptability, accessibility, competence, convenience, reliability, responsiveness, security/privacy, access to support, availability of support, and usability. The book concludes that even though Nigerian bank customers are desirous of participating in the cashless economy, issues of cash security and bank responsiveness are paramount. In addition to the EBQUAL scale for the measurement of e-banking quality, the service improvement proposals posited are also relevant to e-banking operators, bank customers and regulators for effective development, use, and evaluation.

An Overview

Measuring the Economic Value of Employee Performance

Retail Electronic Banking Performance

Industry Comparisons and Perspectives

The Role of E-Banking on Organization Performance in Nigeria -
Case Study of Commercial Banks

Issues, Solutions, and Strategies

Risk Management in Electronic Banking

With the proliferation of the internet, coupled with the growing acceptance of the digital lifestyle and the world becoming increasingly addicted to e-business, the trend of cash transactions is now giving way to electronic payment system. Considering the rapid spread in the adoption of electronic banking as a channel for performing various bank transactions among banks in Nigeria, this study investigated the roles e-banking adoption has played in the performance of organizations using a case study of commercial banks in Nigeria. Hence the objective of the study was to determine the role of e-banking on the operational efficiency of commercial banks in Nigeria. In pursuance of this objective, primary data were obtained by administering questionnaires to staff of four purposively selected banks (Ecobank, UBA, GTB and First bank). Pearson correlation was used to analyse the results obtained using the Statistical Package for Social Sciences (SPSS) and it was observed that banks' operational efficiency in Nigeria since the adoption of electronic banking has improved compared to the era of traditional banking. This improvement was noticed in the strength of banks, revenue and capital bases, as well as in customers' loyalty. It was concluded that the introduction of new channels into their ebanking operations drastically increased bank performances, since the more active customers are with their electronic transactions the more profitable it is for the banks. 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.

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. 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.

*A Case Study of Guaranty Trust Bank (Ghana) Limited
The Impact of Electronic Banking on Bank Performance*

*Identifying the Best Practice in Traditional and Electronic Banking
Operations Strategies in Developing Economies*

*Banking and Finance on the Internet
Challenges and Opportunities*

Pivot to the Future

*E-Banking and Emerging Multidisciplinary Processes: Social, Economical
and Organizational Models*

With the proliferation of the internet, coupled with the growing acceptance of the digital lifestyle and the world becoming increasingly addicted to e-business, the trend of cash transactions is now giving way to electronic payment system. Considering the rapid spread in the adoption of electronic banking as a channel for performing various bank transactions among banks in Nigeria, this study investigated the role electronic banking adoption has played in performance of organizations using a case study of commercial banks in Nigeria. Hence the objective of the study is to determine the role of e-

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E-Banking and Emerging Multidisciplinary Processes: Social, Economical and Organizational Models advances the knowledge and practice of all facets of electronic banking. This cutting edge publication emphasizes emerging e-banking theories, technologies, strategies, and challenges to stimulate and disseminate information to research, business, and banking communities. It develops a comprehensive framework for e-banking through a multidisciplinary approach, while taking into account the implications it has on traditional banks, businesses, and economies.

ABOUT THE BOOK Finland was the first country in the world to have taken a lead in E-banking. In India, it was ICICI Bank which initiated E-banking as early as 1997 under the brand name Infinity. Electronic banking (E-banking) is a generic term encompassing internet banking, telephone banking, mobile banking etc. In other words, it is a process of delivery of banking services and products through electronic channels such as telephone, internet, cell phone etc. The concept and scope of E-banking is still evolving. E-banking facilitates an effective payment and accounting system thereby enhancing the speed of delivery of banking services considerably. While E-banking has improved efficiency and convenience, it has also posed several challenges to the regulators and supervisors. Several initiatives taken by the Government of India as well as the Reserve Bank of India (RBI) have facilitated the development of E-banking in India. The Government of India enacted the IT Act, 2000 with effect from October 17, 2000, which provides legal recognition to electronic transactions and other means of electronic commerce. The RBI has been gearing up to upgrading itself as a regulator and supervisor of the technologically dominated financial system. It issued guidelines on risks and

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control in computer and telecommunication system in February 1998 to all the banks advising them to evaluate the risks inherent in the systems and put in place adequate control mechanisms to address these risks, which can be broadly put under three heads, viz. IT environment risks, IT operations risks and product risks. The existing regulatory framework over banks has also been extended to E-banking. It covers various issues that fall within the framework of technology, security standards and legal and regulatory issues. This book contains 12 articles by scholars specialising in the area of banking. It will be useful for all those who want to understand recent technological developments in Indian banking.

Technological innovations in the banking sector have provided numerous benefits to customers and banks alike; however, the use of e-banking increases vulnerability to system attacks and threats, making effective security measures more vital than ever. Online Banking Security Measures and Data Protection is an authoritative reference source for the latest scholarly material on the challenges presented by the implementation of e-banking in contemporary financial systems. Presenting emerging techniques to secure these systems against potential threats and highlighting theoretical foundations and real-world case studies, this book is ideally designed for professionals, practitioners, upper-level students, and technology developers interested in the latest developments in e-banking security. Social and Psychological Determinants of Value Co-creation in the Digital Era

Operations and Service Management: Concepts, Methodologies, Tools, and Applications

Issues in Electronic Banking

E-Banking in India

Electronic Finance

Redefining E-Banking From Bankers' Perspectives

Online Banking Security Measures and Data Protection

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 two-volume set constitutes the proceedings of the 19th IFIP WG 6.11 Conference on e-Business, e-Services, and e-Society, I3E 2020, held in Skukuza, South Africa, in April 2020.* The total of 80 full and 7 short

papers presented in these volumes were carefully reviewed and selected from 191 submissions. The papers are organized in the following topical sections: Part I: block chain; fourth industrial revolution; eBusiness; business processes; big data and machine learning; and ICT and education Part II: eGovernment; eHealth; security; social media; knowledge and knowledge management; ICT and gender equality and development; information systems for governance; and user experience and usability *Due to the global COVID-19 pandemic and the consequential worldwide imposed travel restrictions and lockdown, the I3E 2020 conference event scheduled to take place in Skukuza, South Africa, was unfortunately cancelled. This volume systematically details both the basic principles and new developments in Data Envelopment Analysis (DEA), offering a solid understanding of the methodology, its uses, and its potential. New material in this edition includes coverage of recent developments that have greatly extended the power and scope of DEA and have lead to new directions for research and DEA uses. Each chapter accompanies its developments with simple numerical examples and discussions of actual applications. The first nine chapters cover the basic principles of DEA, while the final seven chapters provide a more advanced treatment.

"This book assesses the impact of e-business technologies on different organizations, which include higher education institutions, multinational automotive corporations, and health providers"--Provided by publisher. Responsible Design, Implementation and Use of Information and Communication Technology

Human Resource Management

Concepts and Best Practices

Adoption of Electronic Banking in Ghana Banking System

A Comprehensive Text with Models, Applications, References and DEA-Solver Software

Case Study of the Customers of Selected Branches of Bank Saderat Iran Functions, Applications, and Skill Development

"This book focuses on human, operational, managerial, and strategic organizational issues in e-banking"--Provided by publisher.

This study had been performed to analyzing relationship between performance management and service quality because of develop the E-banks service quality by means of improve specific sides of the performance management. In this method was used for analyzing the performance management and the SYSTRA-SQ scale were used for assessing the service quality at there. In order to relationship studying between performance management and service quality, all of the corresponding relations between them. Specially, the research results demonstrate that it is meaningful relationship between the organizational action orientation dimension and the total service quality at the E-bank. Therefore, utilization of this research is developing the E-bank service quality by means of concentrating on a few important and effective factors rather than considering multiple factors with low effect. The aim of this article is to find success factors in risk management of information systems outsourcing in commercial banks using these factors leads to increase the success rate of risk management of information systems outsourcing projects. Information and Communication Technologies (ICT) have offered innovative and cost effective advertising tools for managers. One of such technologies is mobile phone which has enabled a novel marketing channel for companies to directly reach their customers.

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The lifeblood of any business enterprise is its people. Yet it wasn't until the publication of the groundbreaking book *The ROI of Human Capital* that there was a reliable way to quantify the contributions of people to corporate profit. Completely updated with new metrics, the book shows executives and HR professionals how to gauge human costs and productivity at three critical levels: organizational (contributions to corporate goals) – functional (impact on process improvement) – human resources management (value added by five basic HR department activities) The second edition contains new material on topics including corporate outsourcing, developments in behavioral science, and advances in trending and forecasting that have dramatically changed the way organizations measure the bottom line effect of employee performance. Utterly up-to-date, this is the go-to resource for organizations performing the essential task of measuring the value of their people.

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.

The Global Findex Database 2017

Social, Economical and Organizational Models

E-Banking Management: Issues, Solutions, and Strategies

Internet Banking in Estonia

Comprehensible Science

Advanced Issues in Partial Least Squares Structural Equation Modeling

This book covers many aspects of innovation theory, evolutionary economics, economic geography, and simulation models. It is one of the first books to comprehensively and systematically focus on the evolution of regional innovation based on provincial experience in emerging economics, including stylized facts, theoretical explanation, and simulation. The book is devoted to a pioneering process-based regional innovation matrix used for classifying a regional innovation model, which is illustrated by real-world cases and data analyses. The topics addressed here include path dependency, lock-in, routines, variations, selectivity, regional gap, innovation progress, agglomeration, and innovation efficiency. The simulation methods describing the dynamics of regional innovation evaluation on economics are developed as well. The primary objective of this work is to provide a tractable and useful regional governance tool for researchers and policy makers in regional science, human geography, and related disciplines. The book is highly recommended to readers who seek more insight into the continuous development of China or regional development gaps.

Impact of E-Business Technologies on Public and Private Organizations: Industry Comparisons and Perspectives

RECENT ADVANCES IN COMMERCE & MANAGEMENT, VOLUME-3

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IT and European Bank Performance

The ROI of Human Capital

Concepts, Methodologies, Tools, and Applications

Data Envelopment Analysis