# **Spk A M Online Banking**

# JR Anderson

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**European B2C E-Commerce in the Banking Sector** Caroline Möckel, 2010-04-28 Inhaltsangabe: Introduction: Based on the findings of the correlation analysis described in chapter 7.1, factors of influence and variables statistically not related to financial B2C e-commerce can now be distinguished. While the focus of this part of the analysis lies on factors showing significant correlation coefficients in relation to the research topic, this does not mean that the non-correlated factors are not of importance or somewhat connected. The statistical measurements may not be suitable for this type of analysis, survey results may be misleading or the situation will have changed in the last two years after the investigation. On the other hand, the observed correlations do not necessarily equal a causal relationship and the high complex matter can not be explained by single variables as influence factors. The conducted correlation analysis only serves as an indicator for potential influence factors or accelerators and has to be carefully evaluated. Keeping these considerations in mind, the statistical analysis within the scope of this masters dissertation will support the following conclusions and interpretations. First of all, computer usage and skills as well as internet usage and skills need to be on a high level in a country to facilitate financial B2C e-commerce. Residents of countries with higher levels for the subject of examination will probably already have gained adequate skills, as indicated by a medium strong negative relation to computer courses taken in the last three months and other online activities such as online information search and online banking positively correlated. While online banking is partially included in the variable e comm representing financial B2C e-commerce through customer s usage of online financial services, this particular result may not be totally conclusive. However, it seems logical that consumers with good computer and internet skills also spending a lot of time with advanced activities on the internet may also engage in financial B2C e-commerce. This assumption narrows down the target group and excludes a certain clientele from online product offers of financial institutions - banks will need to adapt their web portals accordingly, set up initiatives improving computer and web skills of their consumers and meet their consumers on the internet, e.g. with advertising while they are using search engines. Practical evidence supporting these interpretations can be found in several examples of [...]

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Kidney Transplantation, Bioengineering, and Regeneration Giuseppe Orlando, Giuseppe Remuzzi, David F. Williams, 2017-06-08 Kidney Transplantation, Bioengineering, and Regeneration: Kidney Transplantation in the Regenerative Medicine Era investigates how the field of regenerative medicine is changing the traditional premises of solid organ transplantation, specifically within the field of kidney transplantation. In Section 1, chapters illustrate the state of the art in kidney transplantation as well as the research behind the bioengineering and regeneration of kidney organoids for therapeutic renal replacement. In Section II, chapters catalog the technologies that are being developed and the methods that are being implemented to bioengineer or regenerate kidneys in order to restore function, while critically highlighting those technological advances which hold the most promise. The book thus encompasses clinical renal transplantation, tissue engineering, biomaterial sciences, stem cell biology, and developmental biology, as they are all applied to the kidney. - Focuses on the synergy between renal organ transplantation and regenerative medicine, highlighting the advances within transplantation, bioengineering, regeneration, and repair - Educates the transplant community on important regenerative medicine research pertinent to kidney transplantation - Develops a shared language for clinicians, surgeons, and basic researchers to reach across the fields of transplantation and regenerative medicine, and facilitate more productive investigation and research - Catalogs the technologies being developed and methods being implemented to bioengineer or regenerate kidneys to restore function

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