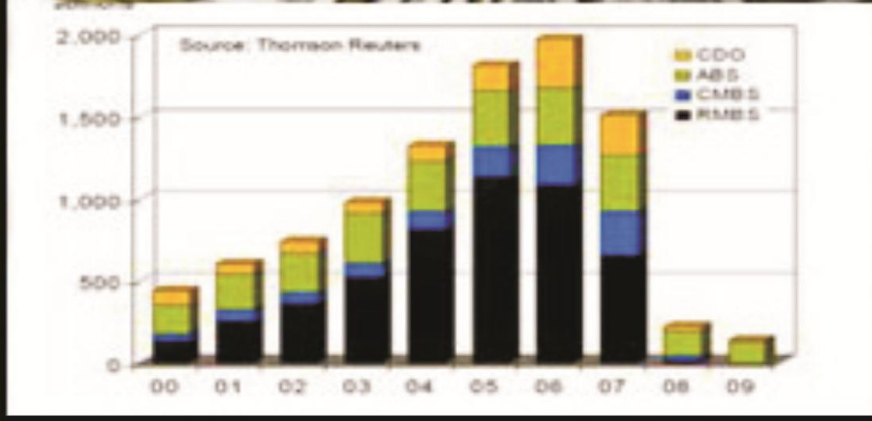


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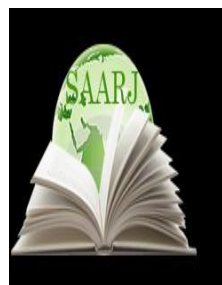
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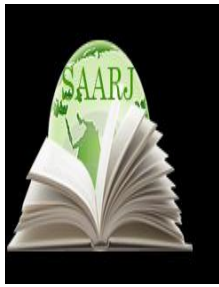


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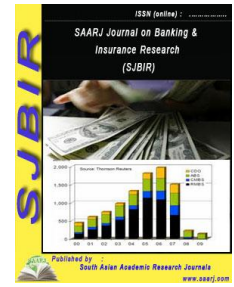


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THE FACTORS INFLUENCING ON ADOPTION AND USAGE OF INTERNET BANKING AN EMPIRICAL STUDY OF SMALL AND MEDIUM ENTERPRISES (SME) IN JAFFNA DISTRICT

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ABSTRACT

Small Medium Enterprises are important key player of the economy of a country. They play a vital role in the growth of the society and the investors as well as the overall economy of the country. Nowadays, the Business world has changing rapidly according to the technology changes. The one of the most famous trend is most of small medium enterprises are moving to internet banking. Because the new technologies introducing new products and services to the market. Specially the service market is updated day by day including financial institutions such as banks, Auto mobile service institutions and etc. Bank and Small medium enterprises are always blending with each other. All SME's financial transactions are handling by bank. Therefore new services always interact with the customers of bank. Internet banking allows customers to perform a wide range of banking transactions electronically via the bank's Web site. When first introduced, Internet banking was used mainly as an information presentation medium in which banks marketed their products and services on their Web sites. The purpose of this study is to identify that what are the factors influencing business customers to the adoption of internet banking. Bank provides a variety of products and services to the customer, the various services offered by the banks can be utilized by the customers only when they are aware of the services. Researcher in this research has attempted to evaluate to Internet banking by providing insights on the factors that affect Internet banking adoption. Primary data was collected by Questionnaires, 100 respondents were selected

for study after initial screening, and they were all SMEs customers. According to this study researcher found that perceived benefit, attitudes, External pressures, ease of use and ICT knowledge have the positive significant effect on adoption of internet banking among SMEs. Security not much effect on the adoption of internet banking.

KEYWORDS: *Questionnaires, Influencing, Enterprises, Communications*

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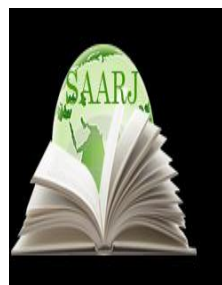
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BANKING INNOVATIONS FOR FINANCIAL INCLUSION (A STUDY ON SMART CARDS)

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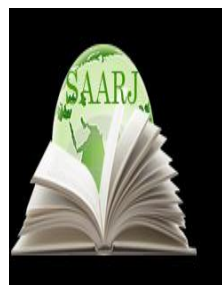
ABSTRACT

Financial inclusion has been a focus in recent times. With the introduction of liberalisation, the financial systems have come to play a much active role in the allocation of resources than in the past. The role of financial inclusion expected to play major role much larger than present. Research in the last decade has shown that there exist a robust link between a well-functioning financial system and inclusive growth. The banking industry has shown tremendous growth in volume and complexity during the past decade. The pace of development for the Indian banking industry has been tremendous over the past decade. The financial inclusion has received a special attention from the Indian government and reserve bank of India (RBI) in recent times. The Indian banking sector has one of the very few to actually maintain resilience while continuing to provide growth opportunities a feat unlike to be matched by other developed banks. Banks began to use technology to provide better quality of services at greater speed. Internet banking and mobile banking made it convenient for customers to do their banking from geographically diverse places. The financial inclusion meant for delivery of banking services at affordable cost to the vast sections of disadvantaged and low income groups. The present study highlights the technological advances in banking sector and different types of payment systems. The study also focuses the changes occurring in the recent Indian banking sector and how thus changes are likely to influence the way banking will be done in future.

KEYWORDS: E-Banking, BANKNET, Euro pay MasterCard and Visa (EMV), netizens and Tele-Banking

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- Smart living Through Smart Cards : Mateen Ahmed Siddiqui
- “Smart” Credit Cards Are Not Smarter Than Identity Thieves. The Resource centre credit fraud and credit monitoring the resource centre.
- Can Smart Cards Reduce Payments Fraud and Identity Theft? By Richard J. Sullivan
- Rakesh. J: Technology in financial inclusion – the magic mantra for development.



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NPAS – A COMPARATIVE ANALYSIS OF PUBLIC SECTOR, PRIVATE SECTOR AND FOREIGN BANKS IN INDIA

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ABSTRACT

The accumulation of huge non-performing assets in the balance sheets of banks has become a serious issue from the past decades. Non-performing loans in banking sector is not just a problem but proves fatal to the economic growth of the country. NPAs reduce the profitability of banks, weaken its financial health and erode its solvency. In this study, an attempt has been made to compare the performance of public sector, private sector and foreign banks in India with special reference to NPAs. For this purpose four banks from public sector – Punjab National Bank, Andhra Bank, Bank of Baroda and United Bank of India from private sector banks- HDFC Bank, Axis Bank, Federal Bank and INDUSIND Bank from Foreign Banks- Barclays Bank, DBS bank ltd., CTBC and HSBC are selected. A comparative analysis of all three categories is made on the basis of gross and net NPAs. The study concludes that there is huge difference in NPAs of public, private and foreign banks. PSB's are highly pressurised by NPA's. NPAs are not confined to PSB's also but are present in private and foreign banks as well. So, they are more competent in making plans for recovering funds from borrowers (both individuals and institutional). The public sector banks are required to lend money to weaker sections of the society also, where the chances of recovery is almost negligible. Concerned over high level of bad loans in the banking system there is need to devise a mechanism to detect stressed assets early so that corrective steps can be taken.

KEYWORDS: *Banking Industry, Non-Performing Loans, Comparative Analysis, Profitability And Economic Growth.*

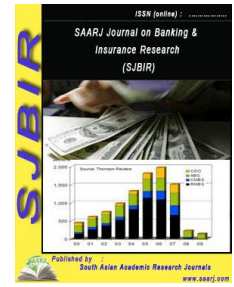
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THE ECONOMIC AND FINANCIAL MECHANISMS OF THE EMPLOYMENT SUPPLIES IN THE FIELD OF PUBLIC SERVICES

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ABSTRACT

This article summarizes the author's conclusions and recommendations on the ways, objectives, methods, models and elements to improve the financial and economic mechanism of providing employment services. The key role in addressing these problems is the use of blocked elements in organizing and motivating effective use of labor resources in the service sector, as well as planning and promising. In the financial and economic mechanism of ensuring employment in the service sector, financial management and the formation of the socioeconomic system are rather complicated. Managing the labor force movement in the country, financial and economic regulation of the domestic service sector is carried out on the basis of financial means and tools. Thus, the financial and economic mechanisms of the regulation of the domestic service sector and the employment of the population are composed of five components: financial and economic methods, financial and economic support, legal, regulatory and information support. Theoretical and methodological and scientific-practical mechanisms for the reform of financial support of the sphere of services are not defined. At the same time, issues of social protection and funding from unemployment remain under discussion.

KEYWORDS: *Employment, Employment, Employment, Full Employment, Employment Mechanism, Financial And Economic Mechanism, Employment, Employability, Employment, Models Of Employment, Employment Controls.*

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FACTORS AND INDICATORS OF EFFICIENCY OF USE OF LABOR RESOURCES AT SERVICE ENTERPRISES

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ABSTRACT

This paper investigates factors and indicators of efficiency of use of labor resources at service enterprises. On this way; research makes better analyses of the productivity of the socio-economic development of the Republic of Uzbekistan. Finally, investigations make outlines on significant problems of employment of the population of the republic while making notes on the further research analyses. In this research, we explore the methodological and practical aspects of effective use of human resources in the sales network, one of the key sectors of the service industry. This type of linkage system not only identifies the role of each factor in the comparison of expenditures and outcomes, but also identifies the positive and negative aspects of the HR policy of the enterprise and creates conditions for choosing the right option for solving strategic development issues. The left side of the straight line represents the level of dissatisfaction with the services offered. The right part of the pole describes the level of satisfaction with the quality of sales services at the system or in a particular merchant enterprise. As a result of the assessment of territorial features of trade and economic activities of commercial enterprises, trends in its development, one worker needs to identify the importance of retail network turnover and the importance of the average network size. In analyzing and evaluating the workforce in the industry, these characteristics are the main determinants of the organization of the trading process, classifying the continuing change in the employer structure and the ratio of sources of extensive and intensive labor resources.

KEYWORDS: *Indicators, Efficiency, Labor Resources, Service, Uzbekistan*

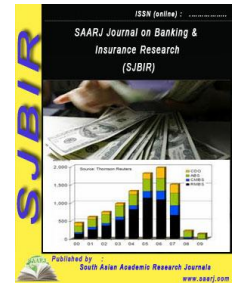
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MODERN PROBLEMS AND PROSPECTS OF TOURISM INDUSTRY DEVELOPMENT IN UZBEKISTAN

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ABSTRACT

This paper investigates modern problems and prospects of tourism industry development in Uzbekistan. On this case, the ways of the tourism and hospitality deployment has been considering as one of the major investigation issues in the Republic of Uzbekistan. Therefore, implementations of the up to date tendencies will increase prosperity of the tourism industry in places, while creating better atmosphere and living standard. Paper concludes the chief instruments of the advancement while creating better research path for the future perspectives. In the process of specialization and diversification of proposals, services offered within the framework of specialization of the enterprise, and the access of tour operators to other spheres of service are expanding. Today it is necessary to develop a complex of theoretical and methodological recommendations and practical proposals on the marketing strategy of the marketing sector of the tourism sector of Uzbekistan. Moreover, the fact that employees of firms and companies operating in the tourism industry is in a different field is also a problem in the development of this field.

KEYWORDS: *Tourism, Tourism Development, Recreation, Modern Tendencies, Uzbekistan*

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