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Major Causes Attributed to problems Leads to Economic Environment and its Forecast Systems

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Description

Moral hazard explanations for the problems assume an alignment of interest between managers and shareholders so most of the prior studies focus on losses suffered by claimants other than shareholders. The notion that entrenched managers could expose outside shareholders to excessive risks has been overlooked. In this study, we extend the research that address problems experienced in the industry by exploring the effect of equity ownership and what role it may have played in the crisis. Many of the earlier studies focus on causes not directly related to the internal governance of the institutions. Strunk and case list fifteen causes of thrift failure covered in the literature, none of which is related to the role of equity ownership. The major causes attributed to problems relate to regulation, deregulation, fraud, the economic environment and supervisory bungling by the regulators. As a consequence, most of the focus is on losses incurred by the insurers who ultimately are the taxpayers. However, based on the sample used in this study, the total market capitalization of the 58 institutions that failed between 1987 and 1994 was approximately \$5 billion at the end of 1985, indicating that shareholders also suffered considerable losses, even though these losses are dwarfed by the costs incurred by the insurers. Furthermore, since not all failed, it is important to explore whether the structure of equity ownership could have protected shareholders. Thus, it may be possible to associate equity ownership with the survival outcome of system.

Developed software Systems

In this study we surveyed college students to assess their past and current music downloading practices, as well as their intentions to utilize pay services for music. We review the legal causes of action the music industry has taken against individual users, analyzing the reality of a recovery against individual downloaders and compare this with current student perceptions. We also address whether the industry's legal efforts have been effective in discouraging file-sharing. At the end of round one, then, the record industry had a strong lead. As technology goes, however, things changed very quickly. Specifically, companies developed software utilizing a decentralized index model for peer to peer file sharing, rather than the centralized model Napster had used. The Napster software utilized a collective index of files available for copying which was maintained on its servers. In order to obtain a digital copy of a recording, the user would send a search request to the Napster server that would then conduct the search and send the results. In addition, Napster provided technical support, a chat room and a directory for artists. The Grokster program does not entail so much activity by the provider. In using Grokster's supernode or FastTrack technology, originally developed by Kazak, a person seeking to download a work is connected to the most accessible super node, an individual computer on the network designated as an indexing server. Grokster is not in the picture at that point it has merely provided the software capability. Gnutella, on the other hand, is open-source software, where the search literally goes out directly to all computers on the network.

Forecasting Methods

In this article, we explore the forecasting environment of retail E-Commerce firms and compare this environment with those of traditional industries for which corresponding data are available. We find that large E-Commerce retailers are more likely than small enterprises to undertake forecasting and forecast preparation by someone other than a top manager a marketing manager or financial officer is more likely in the larger firms. Of the E-Commerce retailers in our sample that performed forecasting, all performed firm-level and annual forecasts, but the larger firms were far more likely than small firms to also undertake forecasts for alternative categories and time periods. Larger firms also are more likely to employ forecasting methods beyond managerial judgment quantitative methods such as regression models, which may contribute to the larger firms' slightly more accurate forecasts.

The Internet has changed the way companies conduct business, including how they attract and recruit employees. As a result, online recruiting has become a major Internet business tool. Companies can recruit online with their own websites, job boards or resume banks, newspaper classified ads and specialized job boards or professional certification sites. Effective online recruiting processes increase firms' competitive advantage through increased efficiency and lower costs and offers benefits and opportunities to job seekers. This research investigates the perceptions and behaviours of job seekers concerning the use of the Internet as a recruiting source. We found citizens to be more comfortable with online recruitment and used it more frequently than non-citizens. Older

applicants and those with work experience also applied more often and made more job searches. Minorities applied more frequently for job online than whites. We found no differences in gender and online recruitment behavior or attitudes.