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**American Art Association, Anderson
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Über Discount:

Finanzdienstleistungen im Internet Mustafa Sener, 2003-03-27 Inhaltsangabe Zusammenfassung Knapp 5 Prozent der sterreicher sind derzeit Aktionäre. Die derzeit im Vergleich mit anderen Ländern noch ziemlich geringe Anzahl von Spekulanten wird durch die niedrige Verzinsung im Sparbuch und den Boom der Weltbörsen stark ansteigen. Dem Trend zufolge werden die Banken die Dienstleistungen im Zusammenhang mit dem Handel von Wertpapieren ausbauen und verbessern müssen. Der technologische Fortschritt brachte neue moderne Formen der Finanzdienstleistungen hervor, die einerseits Kosten sparen und andererseits speziell junge moderne Kunden ansprechen. Die Nutzung des auch in Österreich immer populärer werdenden Mediums Internet denn deutlich über eine Million Österreicher haben schon Zugang. Schon heute ist es möglich über Börsen oder CD-ROMs über das Internet zu kaufen, warum soll man dann nicht Aktien per Internet ordern? Im Jahr 2006 dürfte sich das Internet zum wichtigsten bankbetrieblichen Absatzkanal entwickeln. Untersuchungen von Booz Allen Hamilton lassen erwarten, dass die Bedeutung einer Filiale bisheriger Prägung in Europa hinter das Telefonbanking auf den dritten Platz zurückfällt, während sie in den USA nur noch an siebenter Stelle stehen wird. Zudem wird der Auftritt von Unternehmen im Internet immer wichtiger. Grenzenlose Vergleichbarkeit ermöglicht es schon heute, die Spesen eines amerikanischen Brokers mit den Konditionen eines deutschen Brokers zu vergleichen. Aber nicht nur die Kosten, sondern auch das Informationsangebot, das den Kunden geboten wird, gewinnt zunehmend an Bedeutung. Ein erstes Ziel der vorliegenden Arbeit ist es, die moderne Dienstleistung des Wertpapierhandels im Internet kritisch zu bewerten. Hierbei wird auf die neuen Möglichkeiten, aber auch auf die Risiken dieser Dienstleistung eingegangen. Das zweite Ziel verfolgt den Weg eines Vergleiches des Entwicklungsstandes des Discount Brokerages in den Ländern Österreich, Deutschland und den USA. Dabei können allerdings nicht nur qualitative Kriterien wie das Angebot der Dienste, die Sicherheitsregelungen, die Gestaltungsformen und die Benutzerfreundlichkeit der Homepages, die im Vordergrund stehen, sondern auch die quantitativen Kriterien wie Transaktionskosten und Kosten für Finanzinformationen. Und schließlich als drittes Ziel werden die verschiedenen Finanzinformationsquellen im Wertpapierhandel überblicksartig erläutert. Gang der Untersuchung Kapitel II befasst sich mit der Definition der Finanzdienstleistungen und *Investment sparen - die Spareinlage 2009?* Dietmar Sollmann, 1997-08-27 Inhaltsangabe Gang der Untersuchung Zielsetzung der Arbeit ist es zu zeigen, welche Einflussfaktoren auf das Investment sparen einwirken, um daraus zu prognostizieren, wie sich das Investmentfondsgeschäft weiter entwickeln wird. Zunächst wird der Investmentfondsmarkt mit seiner mittlerweile facettenreichen Ausprägung kurz dargestellt. Der Hauptteil der Arbeit erörtert Argumente und zeigt Entwicklungstendenzen auf, die für einen radikalen Bedeutungszuwachs von Investmentfonds sprechen. Den Schwerpunkt hierbei bilden die Aspekte demographischer Wandel seit der Baby Boom Generation und daraus resultierend die Problematik des Generationenvertrages und der Alterssicherung sowie die Folgen, die sich aus dem hohen verfügbaren Vermögen der jüngsten Zeit häufig zitierten Erbgeneration ergeben. Eine Abrundung der

Thematik wird durch die Betrachtungsebenen Vertriebswege Chancen und Strategien für ausgewählte Bankengruppen sowie durch einen internationalen Vergleich des Investmentfondsmarktes erreicht Um eine fundierte Prognose über die offen formulierte Ausgangsfrage Investmentsparen die Spareinlage 2009 treffen zu können habe ich eine Expertenbefragung durchgeführt Der Fragebogen ist im Anhang beigefügt Die Auswertung hingegen ist der Thematik gemäß weitgehend in die entsprechenden Abschnitte eingearbeitet Inhaltsverzeichnis Inhaltsverzeichnis III Abkürzungsverzeichnis VI Abbildungsverzeichnis VIII Anhangverzeichnis IX 1 Einleitung 1 1 1 Konzeption und Zielsetzung 1 1 2 Begriffserläuterungen 2 2 Der Investmentfondsmarkt 2 2 1 Investmentfondsanbieter 3 2 1 1 Deutsche Investmentgesellschaften 3 2 1 2 Ausländische Investmentgesellschaften 4 2 2 Investmentfondstypen 4 2 2 1 Offene Fonds 4 2 2 2 Geschlossene Fonds 4 2 2 3 Publikums- und Spezialfonds 5 2 3 Merkmale offener Investmentfonds in Deutschland 5 2 3 1 Aufgabe der Fondsgesellschaft 5 2 3 2 Prinzip der Risikomischung 5 2 3 3 Anteilspreisbildung 5 2 3 4 Depotbankfunktion 6 2 3 5 Publizität und Rechenschaftspflicht 6 2 4 Arten offener Investmentfonds 6 2 4 1 Immobilienfonds 6 2 4 2 Wertpapierfonds 7 2 4 3 Geldmarktfonds 7 2 4 4 Managed Futures 8 2 5 Gestaltungsmöglichkeiten offener Wertpapierfonds 9 2 5 1 Zusammensetzung nach der Schwerpunktsetzung der Anlage 9 2 5 2 Zusammensetzung nach dem geographischen Anlagehorizont 9 2 5 3 Zusammensetzung nach dem zeitlichen Anlagehorizont 10 2 5 4 Zusammensetzung nach den Rückzahlungsmodalitäten

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Markte und sie schaffen Mark te und Wettbewerb Sie sind zu gleich Organe und Organisatoren der Marktwirtschaft dariiber hinaus Objekte staatli cher Mark tpolitik Wegen dieser Verzahnung wird die sonst iibliche Trennung in be triebswirtschaftliche oder volkswirtschaftliche Betrachtungsweise zugunsten eines neuen ganzheitlichen Ansatzes aufgegeben Ober das gesicherte Wissen hinaus stellt die Marktwirtschaftslehre des Handels kriti sche Analysen neue Hypothesen sowie handelsbetriebspolitische handelsverbundpoliti sche und binnenhandelspolitische Wsungsvorschla ge zur Diskussion Da das Buch einen Brfickenschlag zwischen Theorie und Praxis anstrebt wurde besonderer Wert auf praxis nahe Beispiele gelegt Es wurde statt des heute iiblichen Nachschiebens Darauf ge achtet wichtige Literaturhinweise und genaue Fundstellen jeweils an der betreffenden Textstelle anzugeben urn eine gezielte Vertiefung oboe lange Sucharbeit zu erm gli chen Auch wenn sich das empirische Material weitgehend auf die Haodelsstituation in der Bundesrepublik Deutschland bezieht ist zu erwarten daB das Buch fUr die Llinder die Wege in die Marktwirtschaft suchen Orientierungs und

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