Glossary

**Consumer Confidence**: refers to whether customers feel the economy is or will do well and often affects consumer spending

**Consumerism**: can refer to several things, including the theory that spending is good for the economy, the movement of increased options and protections for consumers, and the illusion that the individual will be gratified and integrated by consuming

**Code of ethics**: a written document outlining the ethical policies of the company and the methods for conducting business

**Corporate environmentalism** is the process by which firms integrate environmental concerns into their decision-making

**Exporting**: To send or transport (a commodity, for example) abroad, especially for trade or sale

**Foreign Direct Investment or "FDI"**: An investment abroad, usually where the company being invested in is controlled by the foreign corporation

**Joint Venture or "JV"**: The cooperation of two or more individuals or businesses—each agreeing to share profit, loss, and control—in a specific enterprise

**Spam Marketing**: unsolicited bulk e-mail or junk mail

**Trust**: defined as a function of the degree of risk involved in the e-banking transaction, and the outcome of trust is proposed to be “reduced perceived risk,” leading to positive intentions toward adoption of e-banking