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Launching comprehensive banking systems in the e-banking development program

Meysam Vazirian
Master of Business Administration; Entrepreneurial orientation. Firoozkooh Azad University.Iran.

ABSTRACT

E - banking is considered as a general concept in the digital development of banking services and therefore , it is possible to influence the understanding of and elicitation of personal .The concept of electronic banking and the banking integrated system is not fully understood for many people and therefore , it is impossible to gain an optimal and optimized vector of capital investment in order to develop them .The comprehensive banking system is a fundamental solution to the main core of banking business , which on one hand can provide communication with other organizational systems and on the other hand , through different portals to provide services .Today , one of the major challenges of banks and financial institutions for the start or expansion of banking operations is to have a comprehensive banking system .In this paper , we first examine the basic concept of electronic banking and its antecedents and its impact on e - banking and its impact on e - banking . Finally , the conclusion will be presented.
Keywords: electronic banking, development, comprehensive banking system, electronic bankingand

1. Introduction

In recent years, the scope of IT-based banking under the name of electronic banking has been greatly developed and banks are determined to use all the capacities created, such as Internet banking, mobile banking, SMS-based banking, ATMs and information kiosks. Are mobile payment, etc., as well as new business methods based on technology services such as corporate or business banking (targeting business entities), personal banking, banking services and offering products tailored to customer needs, and major banking (Targeting other banks as prime customers) has been raised. (Central Bank,2018,52)

Electronic banking enables banks to use advanced technology to provide services (Müller, 2008,82) and allows the use of various payment channels (Moghadasi,2009). In addition, the four basic aspects of accepting and maintaining regulations, regularization and definition and formulation of new laws, coordination and definition of operations in the field of various boundaries and integration as an information technology process and related operational styles in defining and regulating relationships. Makes (Sarrafizadeh,2011,11). The principle of integration in electronic banking requires the existence of an integrated and centralized information system with a strategic role in the banking business called a comprehensive banking system.

In recent years, a large number of banks have shifted their systems to a comprehensive banking system. (Zimmerman, 2011,43) The use of a comprehensive banking system is inevitable in the banking business cycle due to the banks of the world and considering the scope of banking business. (Central Bank, 2017,31) The complexity of banks' information systems, increasing data and banking transactions, the need for a comprehensive, centralized and reliable system and high operations based on information technology to support the bank's business Pre-made. (Mansouri,2014,65) But the concept of a comprehensive banking system and its efficiency is not yet known to many people and therefore the optimal use of investments made in this sector is not done. (Mahtabi, 2013,51) On the other hand, the challenge of management, environment, costs and many other cases of operating new systems and technologies face problems. (Faba,2010,4) Therefore, achieving a comprehensive and macro approach to the management of the financial enterprise can pave the way for a general tendency to use a comprehensive banking system in the bank. (Narimani,2012,98) In addition to the divergence in the thinking governing the information technology of the banking system, identifying obstacles and problems that exist in the establishment of new banking systems is of great importance. (Rabiee,2010,23)

2- Problem solving

The implementation of the comprehensive banking system project in banks and financial institutions is undoubtedly the largest and most important IT project, because all financial and accounting operations, branch operations and cashier operations are performed by these systems and can be He said that this system is the heart of a banking system. Therefore, having the appropriate software that has the ability to perform all the above operations with appropriate processing speed and the possibility of scalability by increasing the volume of operations, branches and customers of the bank is inevitable for the bank. In the past, companies operating in the field of comprehensive banking systems in the world provided these systems separately from the branch system and other peripheral systems, and often on large computers, and the branch system was provided by other companies, which caused many problems. In implementation, systems were integrated and supported. (Rahmani,2011,12).

The storm of new technologies such as mobile phones, cloud computing, big data along with always socializing users in the virtual world and requesting services has become a big challenge that is beyond the control of fragmented banking systems. On the other hand, in addition to increasing customer demand, banks are facing rapid market changes and the complexity of banking systems makes it extremely difficult to adapt to change, so simplification and modernization of banking systems is not just a matter of cost or efficiency, but also Includes the sustainability of the entire business. Therefore, banks must address three key imperatives, which are customer focus, integration of risk management throughout the organization and rethinking the business, and these three issues are only possible through the establishment of a comprehensive banking system.

Therefore, in this article, the researcher seeks to explain and answer the questions that basically need to change systems to a comprehensive banking system? And despite the fact that banks have been using all kinds of information technology systems in all their affairs for many years, what is the reason for moving towards such a system?

3. Theoretical implications

3.1 Electronic banking: It is one of the types of banking that manages all money transfers and banking processes on the Internet and electronically without the need for physical presence of customers in the bank. Electronic banking is done using advanced hardware and software technologies of network and telecommunications (Maarefvand, 2019,71)

3.2 Comprehensive banking system:

The central system of managing product accounts all over the organization with connection to the processing engine in the upper layer and the connection with systems and communication channels in the middle layer and in accordance with the hardware and software systems at the bottom layer. (inverten, 2017,16). A comprehensive solution to automate all parts of banking operations for all clients, languages and currencies so that it can be helped in the global set to introduce new products and ease improving the

quality of the institution's management. (MTS, 2018)is a plan to process data pertaining to bank transactions and behind the counter - counter and automation of operations in front of the counter. (Gartner, 2016,87)The computer system that refers to the core tasks and business imperatives of the bank, and at the most basic level it attempts to manage financial transactions based on the client - centric. (IBM,2011)Therefore, by summing up the above definitions of the comprehensive banking system, it is: "A strategic information technology system with the capabilities required to implement the bank or credit institution where in addition to the main business automation, the connection to different payment ports is from one hand and the connection with the types of technology systems on the other hand" (Zimrin, 2011,44)

3-3 Assembly banking system

Based on its provider, there are several definitions of a comprehensive bank system of different perspectives. Some consider an online bank account as well as a comprehensive bank system, and others only know the bank's daily operation to this definition, but the reality is that the definition of this comprehensive bank system is like that a comprehensive definition

The needs and expectations of these people were studied and studied in a comprehensive bank system, according to the study of the companies, Accenture SAP, partnership with business and IT managers (EFMA)in 2005, with 147 interviews with managers of business and IT managers in North America, Europe and Asia. In this study, the business sector and the IT sector have developed specific definitions of a comprehensive bank system and each considered their expectations. (Rahmani,2012,63)

The reality is that a comprehensive bank system must have the ability to respond to the needs of both groups. Therefore, a comprehensive bank system must be able to meet the business and business needs of the bank, thus enabling the development, processing and management of products and services of the bank and future services, so it can cover types of services in the form: retail banking, macro banking, enterprise banking, risk management, customer profitability management, accounting management and bank general ledger. On the other hand, it is possible to communicate with international and external payment systems (Mansoori,2014)

It will also have the flexibility to provide diverse services through different service channels such as mobile , kiosk , internet , etc. and provide diverse reports at the branch level , the central office and reports required by the CBE . (Rahmani ,2012,64)

4.Theoretical

The comprehensive banking strategy was developed from the 19th century in the world, while used in a smaller scale in the German banking industry until 1870 and has boomed economic prosperity. The existence of banking systems until the late 1980s was completely universal, and after the approval of the Free Trade Agreement between North America and Partner countries (USA, Canada and Mexico), the banking system changed to a comprehensive banking. The origin of the comprehensive banking in Germany returns to 1850, while in the United States before the 1920s, it has been unofficial. Comprehensive banking in Europe is essentially an umbrella in the sense of supporting companies and business institutions to provide diverse financial services below. In 1986, in England, it is known as the 'big explosion', and business and banking activities are combined together. In 1989, the Japanese Financial Research Council considered a comprehensive banking system as a financial system for the country's banking institution, which included various financial activities, including securities and stock market activities. This banking system in Japan has been largely similar to those used in the United States, and until recently, in Canada and Mexico. Between the Pacific countries, Taiwan also started planning six-year planning in 1991 to change their attitude towards a comprehensive banking due to the implications in the United States, Canada and Mexico to global and comprehensive banking.

Today , many countries in the world are kind of engaged in comprehensive banking activities , allowing their commercial banks to enter securities and financial markets , and in fact less country can be found to have a clear boundary between business banking activities and comprehensive banking . Among the 63 countries where statistics and information related to the banking system are in part , only China and

Cambodia have been reported to have no restrictions on offering securities services from banks, and nearly half of those countries have insurance services in banks. (Khalil lou and malakzadeh ,2015,14)

5. Banking

Unlike medieval banks, which were the sole duty to care for goods and goods in solid boxes, today " s banks have become providers of variety of services. Banks services also include money transfer, resources transfer, loan announcement, pay payments, trust delivery (and so on). in fact, banking has now become a product of information processing industry. In the old banks, which were primarily meant to deposit money, gold and other valuable goods were placed at the disposal of the clients, with the advent of Czech in 1865, and included tasks related to the final room. in this case, with the remaining bank accounts, gold and finally the currency exchange between banks were exchanged. and the amount of checks would be deducted from the bank to the other to cover the cost of transporting the resources from one bank to another. (monavarian and other , 2019,43)

From 1913 onwards, the operation of the final room was concentrated in some developed countries, including the USA, which caused greater stability in the banking system due to the decline of risk as well as eliminating the cost of the checks. In the early 1960 s, another kind of service called credit cards was provided to the public. After a short period of time both checks and credit cards were automatically generated, but while the high volume of paper documents was produced, the use of sophisticated communication technology was used as a solution to solve the problem, which resulted in the establishment of automatic termination rooms of the electronic transmission system.

The banking system has once again developed a major change and, consequently, the use of automated delivery and automated delivery machines in the 1990s has grown rapidly with the widespread use of EFT (electronic resource transfer), banks from depositing institutions that maintain physical resources They turned into information processing centers, money was also converted from a palpable concept to a non-palpable concept so that money could be displayed at any moment on the computer screen. On the other hand, it was not only electronic money, but the check also has the same fate, and banks started using electronic checks instead of physical checks instead of physical checks. Image technology was so complex and advanced that banks could exchange information on payment order between themselves without the need for a paper master. In fact, with this, electronic exchange of information was used instead of processing paper documents. (honarmand, 2008,31)

In general, the duties of the banks are generally divisible in three main sections, which include

1. maintenance of customer deposits
2. transfers resources from an account to another account
3. providing loans to trusted banks that need loans

What is common in three tasks is a concept called money . The transformation of the banking industry in the last two decades has resulted in major changes in the form of money and transfer systems and introduced concepts as electronic money and electronic transfer of resources .These two concepts actually constitute a new form of banking under the title of e - banking .

5.1- Electronic banking

E - banking is known as the digital development of banking services in the general sense and therefore , it may be effective in understanding this definition .the concept of e - banking and its performance is not fully understood for many people , and therefore , it is impossible to use the invested capital to develop it the development of businesses based on e - learning requires a set of infrastructure , technical and managerial components .due to chain links of factors and e - business factors , it is necessary to reach an appropriate level of knowledge of these services to optimize their usage .(honarmand,2007,45)

5.1 E - banking

E - banks have no physical presence in the society and provide all banking and services requested by customers through internet and telecommunication networks .in this bank, each customer will have electronic accounts and electronic signature and all of his services will be available only via the e - bank and after the transfer and transfer of money to the person 's account , it can get the money in the currency of the specified location and to the bank .(rostami, 2015)

5.2- The history of e - banking

Since 1959, with the conversion of the banking system from the traditional form to the new system, the new system of services, credit cards, was introduced so that the first banking system providing credit cards had been introduced by the American Bank in California in 1959. They then replaced traditional swaps, inter - bank documents into automatic exchange rooms. At the same time, as the speed of the use of automatic cars became more prominent in the 1990 s, the role of e - banking on the world was more prominent and it appears that this trend is evolving. Electronic banking has been developed since the Internet was born, which is about ten years ago and grew up. America was the first country to acquire electronic banking. After European countries like England and Denmark there were considerable progress in this field. After these countries, Japan and Malaysia had a rapid growth in electronic banking in the South East region. (kimasi and Ramezani,2015)

5.3- The benefits of the e - bank

1. Access to bank services at any geographical location and at any time of the day
2. Conduct clean - up banking services at any time
3. Providing more facilities for the satisfaction of the customers
4. Reduce bank expenses to increase the profits of the group's clients from banks.
5. Simple and easy banking experience with the gates of payment and receipt of electronic banks.
6. Reducing the cost of inter - city trips as well as reducing air pollution and traffic due to the reduction of this category of trips (Saedi and others,2017)

5.4- Electronic banking barriers

1. Lack of proper communication bed for data transmission
2. Distance between managers of decision makers and IT professionals
3. The weakness of management in the maintenance and deployment of professional and high - level professionals in the IT sector.
4. Lack of attention to security issues in electronic banking
5. Lack of understanding of these types of systems and its advantages by traditional banks and customers.
6. The existence of administrative tape and employee resistance against new changes (Saedi and other.2017,9)

5.5-: Impact of e - banking on the operational structure of banks

In paper systems, the operating structure of banks is based on issuing paper documents and recording them in the accounting offices, as well as the status status of persons in the cards related to each account, which should be recorded if any operation is carried out, in addition to the offices of accounting offices in the relevant card.It is not possible to provide new e - services such as banking cards, home banking, e - commerce systems and … without establishing suitable operational infrastructure with such services, in other words, due to the immediate effect of transaction impact on accounts, first, accounting offices and nationals should be excluded, secondly, the process of processing of operations also increases. (honarmand .2007,56)

Instead of accounting offices, banks gradually started using computers and computer files, so that with regard to the trend of developments in the banking system and expanding the use of computers in banks, it could be stated that banks had first used computers in their accounting sectors.

After computers entered into the branches of banks, banks decided to machine their operations to increase their operations, which would require a lot of manpower when the check is based on paper documents, and then takes at least 48 to 72 hours of time when the check is returned to the branch for critique. It was that banks started to machine the barter system, the methods used in this field were published in the United States, where information about the Czech and the account number had been written on the cheque, and it was written only by hand on the cheque, and the rest of the information was read by the machine.

The biggest obstacles to electronic banking development are as follows.

5.6- Basic obstacles to the development of electronic banking in Iran

1)Lack of proper communication bed for data transfer

2)Lack of proper understanding between managers of decision makers and IT professionals in organizations

3)The weakness of the maintenance management and the application of high - level professional professionals in the IT sector to provide robust bank software packages (Saedi andothers.2017)

5.7- Reasons for not developing the banking network in electronic banking

In our country because of the lack of infrastructure, so far, electronic banking has failed

1)Effective communication bed

2)Inadequate structure of manpower in the IT sector

3)Professional managers of decision making in the IT sector

4)IT professionals in combination of bank board members

5)attraction, maintenance and maintenance of IT professionals in the public sector (because of the low wages)(Saedi and others, 2017,57).

6 - Bank woes

The problems that are currently available in banks can be described as follows:

- The function of existing systems based on paper documents and traditional methods
- The need for the client " s physical presence in the simulator to perform the bank operation.
- The increasing volume of bank operations that have led to the rush of branches and thus greater workload to bank employees and more stopping time for the customer. (Saedi and others, 2017,58)

7- Key technological challenges

7.Lexisting bank integrated systems

In today's comprehensive banking systems there are substantial challenges that can be pointed out to a number of them.

1.High costs of operation and maintenance

2.Lack of flexibility to provide products required by the market

3.Failure to support large volume of operations and increase their branches and transactions

4.Problems relating to integration of systems and service delivery via different service channels.

5.as well as the impossibility of developing bank business operations, we can also refer to data errors and processing and non - availability of these systems.

The main cause of these drawbacks can be attributed to the lack of sophisticated systems updating by providing firms with large processing volumes, lack of appropriate technology in design and implementation of software, lack of application of the appropriate technology in the design and implementation of software, the lack of software deployments and the lack of understanding of wide - scale banking operations by manufacturers (Moghaddam,2019,19)

7.2- Various topologies in implementing a comprehensive bank system

implementation of comprehensive bank systems can be implemented in different ways and depends on the infrastructure and telecommunication infrastructure of each country. Some suggest a distributed way, others consider the highly concentrated method and the group is also a combination of the two. However, the implementation methodology must be in a way that maximum - time maximum - time service time is possible to provide services to customers and users. (Rahmani, 2012)

7.3- A proper banking system and goal

As mentioned in the definition, the appropriate banking system should meet the needs of the information technology and the bank's business needs. Bank information technology managers are looking for a system that is technically responsive to their needs and its operational support is easy and inexpensive, if business managers view their need in product innovation and increasing market share.

Regarding the above mentioned items in a comprehensive bank system , we need to examine the technical and technical capabilities separately.

7-3-1- An example of technical capabilities of a comprehensive bank system

1) It has an open and layered architecture so that any different operations can be implemented on it. Today, service-oriented SOA architecture and ERP structures are used.
2) Can be run on various software and hardware platforms, especially advanced and up-to-date software platforms.
3) Be in line and Real Time.
4) Has scalability.
5) Be flexible.
6) Have the necessary security.
7) Be modular yet integrated
8) Be able to connect with various delivery and self-service channels, including KiosK, ATM and Mobile.
9) Ability to localize and personalize in a parametric way and at low cost.
10) Be able to store information and submit requested reports
11) Be able to run on the web

7-3-2- An example of business capabilities

1) It should be a comprehensive end-to-end system for the bank so that it covers all operations in front of the counter and behind the counter and operations of the central units.
2) It is possible to support the existing products of the bank and define the new products of the bank based on the needs of the market.
3) Customer orientation of the system and the possibility of managing customer relations
4) Possibility of risk management
5) Possibility of liquidity management
6) Possibility of communication with international financial systems including (IFRS, Base II, sox,…)
7) Possibility of communication with Swift international payment systems
8) Submitting various reports at the level of branches and supervision and management reports and the possibility of defining new reports by the bank staff
9) It is possible to apply the laws of the Central Bank and the laws of Islamic banking quickly.

7.4- Comprehensive banking system architecture

the architecture of a comprehensive banking system based on modular philosophy has been built. (mahtabi.2013,34)In this new method, the system is divided into isolated and isolated parts and each component is designed to be used throughout the business world (Rose, 2011), including separation of core structures of the organization with the following principles.

1) Data: Separation of main and operational data and analysis of their division into smaller parts
2) Business logic: centralizing rules in a separate engine
3) Process model: a set of personal and manageable people
4) Organizational Services Bus: A bus for sharing services
5) Channels: a set of communication factors with customers
6) Main products engine: The main definition and developer of products
7) User interface (Zimmerman, 2011)

after developing a detailed business model, the relationship of technology architecture with business architecture is determined. (Rose, 2011)or the incorporation of partial model modules and conceptual model and business architecture and integrated banking system technology, can be decided on development and use at each stage. This method minimizes the potential problems at each stage (Sinha, 2011).

The main components of a comprehensive banking system consist of three components: user interface and display (interface), processing, storage and retrieval (Faba, 2013). Based on these 3 main components, the architectural model of comprehensive banking systems is divided into the following types.

1) Piece model: everything is together; Like word software that was suitable for traditional systems.

2) Unstructured model: Unacceptable model in which the location of layers is not known.
3) Client-server model: In this structure, the data is separate from the other parts.
4) Three-layer model: with a separate axis of three layers of the case
5) Multi-layer model: breaking some layers into more detailed layers
6) Distributed object-oriented model: based on object-oriented concepts
7) Component model (modular): breaking the system into minor independent parts with system connection with other members
8) Service model: providing services based on the concept of service orientation

All modern comprehensive banking systems are based on a modular model and using the concept of service. (Faba,2012,65)

7.6- Obstacles to establishing a comprehensive banking system

the implementation and deployment of systems is one of the most challenging and challenging stages of the systems cycle. (Sinha , 2011)suggests that there are many issues in the scope of integration, compatibility and management of change in the implementation of the system (Rose, 2011)and large banks have very important challenges and issues to fully deploy the integrated banking system and remove all their old systems. (Rabiee,2009).

divided the factors influencing the formation of the system into three stages (Lowe et al. 2001);

1. The factors and challenges before the system

Concepts such as macroeconomic architecture, general programs, feasibility studies, feasibility of best technology for the organization, governance and tendency of managers, organizational culture, training and economic justifications should be investigated before starting to establish a comprehensive banking system.

2. The factors following the deployment of the system

Lowe identified factors such as the need and incentives to use, the amount of training given, the users ' trust, e - security on issues that must be considered after the establishment of the system.

3- The factors during the deployment of the system

Lowe divided the factors influencing the deployment of the system into two groups put them into four categories(Lewis . 2006) . The research set of researchers in different years led to the completion of Lowe 's proposed model and Lewis .

a)Hard factors: a set of tangible factors and related to equipment, facilities, costs.

a.1) Financial factors : The collection of costs related to different departments includes a comprehensive banking system . (Lewis , 2009)

1- cost : the amount of money required to create a secure and dedicated network to connect the bank 's collection with each other (miller 2006 , fils2006)
2- The cost of hardware : the cost associated with the procurement and provision of hardware components , servers , frames , available systems in the branch , the terminal for sale of branches and stores , printers , scanners and other usable hardware in the banking system (Smith , 2007 ; Klaus 2007)
3- software : the amount of cost that is needed to provide a comprehensive software for the comprehensive banking system through outsourcing , outsourcing , and integrating both methods (smith 2005 , 2007 class)

a.2) Technological factors: Information technology technology, the availability of the required hardware and software, the availability of expert human force and the complex process of data transfer and processes from old bank systems to the integrated banking system, which are grouped into three general indices (Lewis, 2009).

1. Network : Ability to create an essential network with adequate security to deploy a comprehensive banking system (Miller , 2006 . Smith, 2005)

2. Hardware and Software: The ability to supply and supply the required hardware and hardware (Meier, 2005, Smith 2005)

3- Skilled human force: the existence of skilled manpower in the field of comprehensive banking and the ability to hire and train skilled workforce with capability to resolve unplanned and critical difficulties

in emergencies as well as the ability to identify the best technology for the bank business (Smith, 2007, Klaus 2007).

b) Soft factors : factors that are intangible (Lewis , 2009) and their effectiveness is longer and higher (Poland and Williams , 2002) .

b.1) : Social and cultural factors: What is related to the level of culture, education and creativity of the organization is classified into this category (Lewis, 2009).

1. Compliance : conformity of the business realities of the bank with the standard concepts of the comprehensive banking system (love 2001 , luis 2009 , keshtari2009)

2. Rules and regulations : the lack of rules and regulations required in the scope of the establishment of a comprehensive banking system , the lack of a defined and unified definition of the comprehensive banking system and the lack of standard system implementation procedures are classified in this index .(love 2001 , luis 2009 , keshtari 2009)

3. Creativity : flexibility and lack of a specific framework in banking business , employee interest due to difficulty of work and conflict with personal interests , managers ' concerns about achieving performance results , weakness of organizational culture and personnel training , administrative and governmental economy are classified in this index (love 2001 , luis 2009 , keshtari 2009)

b.2) Management factors : The set of factors affecting the management of the organization is in this category (Lewis , 2009):

1. Expert managers: knowledge and knowledge of senior managers, the ability to justify the system by middle managers (poland, Lewis 2009).

2. Decision management: The right relationship between senior managers and information technology, co - operation of different units in the deployment of the system. (Lowe, 2002; Poland, Lewis, 2009).

3. Managerial change: The extent to which the changes in the top management and the persistence of the banking project management are aimed at adequate planning for the establishment of the system. (Poland 2002, Luis 2006)

8. Comprehensive banking system from the current situation to the desired situation

Due to the fact that today the main volume of banking transactions and payments in the country are done without referring to the branch, a bank that does not have a comprehensive system can not manage these transactions properly. If we want to act according to the theory of a wise bank and use an integrated banking system that can lead the bank to data analysis, reduce bank branches and do banking in an automated manner and branch employees in the analysis And to use analysis and advice to customers, technology experts must first adapt the regulations to new banking operations. While banking regulations are not yet in line with information technology, which means that in practice we do not have a good and successful comprehensive system. For example, it is not yet possible to open an account without attending the branch, and for the documents to be authentic, the customer must be present at the branch, or bank facilities still need to be present at the branch and are not centralized, or there is still a bank with 30% of its activities. They are registered in the branch. (Mansoori. 2008,28) One of the most important goals in the development of e-banking is to reduce, and ideally eliminate the obligation and compulsion of people through site design, mobile banking, etc. to go to the bank branch to receive banking services. In this way, the waste of time and energy of customers and employees of bank branches is prevented and the efficiency, quality and speed of services are increased in a desirable way. Comprehensive banking systems seek to make people's daily financial transactions dependent on paper payment instruments; Such as reducing checks and bills and convincing them scientifically and culturally. Exploitation of electronic banking will also bring added value for governments (Sarafraz and others, 2017,21).

The development of comprehensive banking systems will add value to them, as it reduces the cost of printing and designing banknotes. In Iran, for example, 700 million worn-out banknotes are destroyed annually. The production of new banknotes costs over ten billion tomans. Eliminating a percentage of these costs can greatly help the country's economy. Increasing the quality and efficiency of current payment and receipt systems is another program that will benefit people through the development of electronic banking. One of the things that always puts pressure on the business process of banks is the existence of business couriers due to the numerous people coming to pay periodic fees. These costs include utility bills such as

electricity, gas, telephone, premiums, dividend payments, and so on. If they can be paid by electronic systems, they will reduce the high percentage of branch workload and thus increase the quality of branch work. Practical and cultural dissemination of electronic payment tools such as bank cards, electronic payment orders, electronic money, electronic checks, etc. Development of e-commerce using bank support, especially the development of electronic money to facilitate financial transactions in the web environment; It is also one of the consequences of the development of electronic banking (Sarafrazi and others.,2006,49).

9- Summary and conclusion

Due to the development of communication networks in the world and increasing the ability of central processing in the banking industry, the need for electronic banking and providing electronic banking for all bank customers, an important event occurred that sending information of banking operations to the central system and processing them in the same system. This system was proposed and used as a solution for the future of the banking system. An integrated electronic banking system is a system that provides all banking products and services and their management and management operations through access to common and centralized databases in the form of a system, the flexibility of this system and customer-centric is one of its important features. Without creating a centralized and integrated database, electronic services are provided in an island and heterogeneous way. In order for the pulse of banking operations to beat well in this part of the Iranian economy, the beating heart of banks or their IT-oriented sector must have the necessary discipline and rhythm, although in the past several groups claimed to have established a carbon banking system. Were in the banking system; But this system is mostly operated in banks with small sizes.

Carbonking in the country is currently operational for small banks, and in the system that is to be unveiled soon, this operation can also be implemented in large banks. Some banks have in the past negotiated with foreign companies to establish carbon banking, which also incurred material costs for them; But now this system is well operational in the country and it can be said that it is very strong in terms of architecture and the use of global experience, so regardless of whether the choice of banks to establish foreign carbonation is right or wrong, these systems have a chance to succeed. Have not. The two carbonking systems that were designed for the banking system in the past needed to be modified and revised due to changing needs and the increasing complexity of existing systems in the banking system, which has now been done. Benefits and results of launching comprehensive banking systems in e-banking development program such as increasing customer satisfaction through the provision of various products and services, increasing operational efficiency, increasing efficiency and productivity of human resources, managing operating costs and maintenance and greater ability to comply and Compliance with domestic and foreign legal requirements. Mere customer presence in the branch is costly for the bank. The development of e-services based on comprehensive banking provides the possibility of instantaneous control of profits and losses and the process of attracting resources and granting facilities, so the provision of centralized electronic banking facilities in the long run will significantly reduce costs.Also, creating appropriate information and operational infrastructure for decision-making and access to information (internal and external), improving the ability to respond to market needs and changes, increasing the speed of response and streamlining processes, increasing the ability to evaluate banks' performance, creating the ability to track and track customers , Products, users, documents, documents, and transactions, based on a variety of recovery indicators and increase the ability to monitor banking operations are other benefits of setting up comprehensive banking systems. In addition to these advantages, difficulty in accessing and purchasing foreign software, difficulty in adapting foreign software to domestic banking operations, lack of design and provision of core banking software in domestic state-owned banks, difficulty in attracting and retaining experts in this field, difficulties due to lack of knowledge of managers and Supervisors and restrictions on transaction regulations can be mentioned as some of the problems in the development of centralized electronic banking. On the other hand, lack of telecommunication coverage in all parts of the country, slow development of infrastructure network, lack of support services around the clock, failure to provide telecommunication services commensurate with the quality required for banking operations and high average downtime due to the sensitivity of banking systems, non-compliance. Accurate

SLAs by telecommunications companies and low reliability of existing network communications (non-network specificity) are among the barriers and challenges of banks' communication networks. Therefore, it should be said that we will reach the desired situation in the field of centralized electronic banking when a comprehensive banking system with full coverage of branches, full coverage of banking products and services, focus, integration with future development capabilities in both quantitative and qualitative dimensions, responsive and Flexible to meet legal requirements and new expectations, customer orientation, service delivery with a new architecture without time and space constraints. In case of full implementation of centralized electronic core banking, more than 70% of customers' banking operations will be performed outside the branch and all of them will enjoy the same banking services. Managers today seem to have a strategic vision for investment and spending in the field of information technology, and also the awareness and understanding of the entire organization of the comprehensive banking system has increased due to various trainings and understanding of needs. One of the most important findings of the research is the very prominent and prominent role of banking information in changing banking systems, so that the previous information left over from previous systems to transfer to new systems provide a great challenge for the system and have a great impact on Successfully deploy the system. The higher the ability to resolve, determine and assign previous data and transfer them to the new system, the higher the probability of success of the new system and its full establishment in the organization.

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