

Reform of banking interest rates by increasing commissions for banking services

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Abstract

Due to the fact that benchmark rates on loans for banks to provide the elderly is a profitable bank interest rates to address the right way to correct this illogical principles that the growth of capital investment investors and reduce the elderly keep borrowers and people can safely borrower to get a loan that would boost the industry, increase employment and reduce unemployment in the society.

Keywords: Interest, profits, investment.

Introduction

use of e-commerce has advantages such as appropriate information and communication, partial removal of intermediaries, increasing purchasing power and the emergence of new markets for producers, customize products and strong support services, the emergence of new economic institutions and songwriter competition series, single view of the customer and avoid customer data scattered in different systems, isolated data, flexibility and agility to create and define new services, increased scalability to support high-volume event processing systems stay the exact same job and the end of subsidies, speed, accuracy and quality by reducing human intervention, to prevent counterfeiting and security, reducing the risks of physical assault funds, decrease operating costs as a result of an increase in bank profits, regardless of climate and time when customer service, ease use the services without limitations of space and time, saving costs for the destruction of national banknotes of old and new banknotes in the banking system, increase safety and security for people to carry cash independence and confidence in the banking system, strong economy energy and urban traffic with the use of modern technologies and business prosperity, people see a dramatic reduction in branches, thus reducing the cost of banks on the maintenance of physical branches, an increase of 70 percent has been bought and sold throughout the world by means of electronic payment technology, increasing the number of banks transactions banking system and increase revenue, manage costs and economic discipline in business, banking, and reduce transaction processing costs and provide customer service target market.

Various models of e-commerce

Using the Internet as the most important communication platform for e-commerce grows increasingly global communications network in the business is the emergence of various models. These models are the result of the interaction of three main groups of people of the community, from an economic standpoint, that include government agencies, business organizations, producers of goods and providers of services and ultimately the people who bought the product or service.

E-government priority countries

Comparative studies of e-government in a country that not long ago was the center of the researcher-House, indicates that many countries in Europe, Asia, South America and Africa are developing their e-government. For example, currently Australia, Canada, China, Denmark, Finland, France, New Zealand and the United Kingdom to implement the e-government and e-services based on the slogan "information society for all" in the country's executive. Australia is one of the most successful specimens of this country, the country with the establishment of a public Internet for secure online communications and the establishment of an information center as a place for access to information, public services, social welfare services for all electronic form on the Internet has online government also implemented a project in China, and all the daily administrative work is done online, in these countries, public services have electronic capabilities in agriculture and the environment, education, health, public safety and the rights of citizens, law and justice, finance, communications, transportation, business, religion and culture are priorities.

Banks approach to wage income

Firms are required to profitability and to achieve profitability junk many banks have been forced to make decisions that put them on the path mention and the economy would be adequate cash flow. If the source is appropriately set, not only can cover a substantial portion of the costs of the bank but also has good profitability. As most international bank raised the base of their income on service fees, and the bulk of its profits are due to the fees charged. While for many of the Iranian banks and banking services or not charge or receive a small amount of this charge. It seems that if you look regardless of populist, right decisions to be taken in this regard and to shift income from the service sector, especially banks to improve services on electronic portals, banking, and banks will face a better way. In this way, the competitiveness of banks efforts to attract deposits and lending that led to better service and more diverse. However, it should be taken into account in the case of electronic services to only increase or decrease fees for these services, because, since the amounts of the fees to be collected from banks, to reduce or increase the price of these fees between banks not affect the final settlement.

for instance, Cash withdrawals from ATMs, currently charges of bank card issuer, or increase low fraction and it may have little impact on the total accelerated charge (depending on the number of ATMs and bank cards). If the fee if the customer will be reduced, even if its value is less than the current amount, it might be a good place for the money banks take such a decision in the early years of the arrival of devices such as ATMs or point of sale was possible, resistance and lack of

interest in to look at them, but it seems that this past period and now was the proper decision, banks can increase the comfort and convenience of electronic services and provide greater satisfaction for our customers and also receive fees for services provided. In Switzerland, banks keep the money from the customer's monthly percent right direction, but little interest from their borrowers. Iranian banks, the monthly benefit investors added about 20 percent to deposit and catch 28 percent of the borrowers. Iranian banks are also using this thesis could be used to provide loans to customers, receive less profit, which increased employment, income, boom and its business community.

Benchmark rates

It seems that because of three fundamental decision makers have to pay benchmark rates through appropriate policies lead to further reductions.

The first reason is related to an imbalance between the real economy and its financial sector is profitable in other words, when the stock companies that make up almost half of the country's economy about 43 billion dollars in the current year net profit and part of its anticipated non How can the banking system of more than 150 billion dollars in bank deposit interest paid and therefore will not be possible to continue this process because it makes up part of the profits paid to depositors is unreal and illusory.

The second reason relates to the basic requirements that the decline in the global prices of commodities like oil when the economy imposes, copper, steel, iron ore and natural petrochemical products coming down the Project in this area is the low internal efficiency of less than 10 percent Fortunately, reduce swelling and sanctions banking system and reopen the LCD also has provided the conditions for lower interest rates.

The third reason is related to economic growth as we know, the national production of consumption, investment, government spending and the difference between imports and exports is made up of interest rate cuts could boost consumption and investment and provide the conditions for economic growth in the country.

It seems to run Brjam the economy, inflation and benchmark rates began to narrow the gap is probably the reform process will take about 6 months to enable policy makers are 11 percent to about 1 to 2 percent interest rate and inflation rate reached interest to approximately 15 percent. The six-month interest rate cuts will weigh on the capital market and lead to increased turnover and market capitalization relative prosperity and P on E will increase.

Conclusion

With the development of Internet users and to facilitate the increasing use of the internet service works with many large companies and institutions seek to take advantage take this opportunity to in the space of e-commerce enter. Take e-commerce facilities are available to customers, and thus it will be more prosperous economy If banks faster to the various channels and offer better quality, they will pave the way for expansion and further promote electronic payments; Factors affecting change people's behavior in the use of cash will be in the spotlight Banks ratio The strategy is based on creating more attractive and attention to the needs of people remain without attention.

Banks can take advantage of this thesis in addition to the consent of the people, mail and bank service fees and increased interest rates for loans decrease.

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