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E-BANKING YEMEN COMMERCIAL BANKS**Dr. V. B. Waykar¹ and Hareth Methaq Ahmed Abdulmajid²**Head¹, Department of Commerce, R. B. Attal College GeoraiResearch Student², Dr. BAMU Auranagabad**ABSTRACT**

This research paper aims to introduce various new electronic banking services in Yemen commercial bank, as a result of the government concerns for the development of e-business services in Yemen which includes: Electronic cards, ATM, Mobile bank, Internet bank, Voiced bank, Short messages services, Electronic payment and the effect of these services in customer acceptance and satisfaction.

This research paper discusses the commercial banks in Yemen and details about it. This paper shows that most of the commercial banks in Yemen provide electronic services with different levels. These services are almost the same, since these commercial banks concentrate their missions toward satisfying their customers' needs as a result of the increase degree of competition.

These new electronic services are considered to be a major services and it is difficult to get rid of them from customers, since customers tendency towards these services are increased because of the short response time.

The paper shows that these services contribute in developing the quality and level of services that are provided to customers, and contribute in developing the level of services by inserting new technology in banks.

1. INTRODUCTION

The internet is becoming unavoidable. Technology has played every aspect of life- social, economic, political, and lifestyle. There are new uses of the internet daily. This paper addresses the internet use in Yemen Commercial Banks. It discusses the untapped potential of e-commerce. Currently, Yemen is considered behind the rest of the world regarding its internet use, connectivity, and awareness (Alwazir&Zheng, 2014). There are many opportunities online that can open doors for the people of Yemen. Information technology and communication is considered an essential "vector" for durable economic development (Pârgaru&Rotaru, 2012). From an international trade perspective, ecommerce can provide low-income countries access to high-income countries (Terzi, 2011). Unfolding such opportunities can create economic wealth to the poorest country in the Middle East. This paper will focus the current main problems and prospects of e-banking and the internet in general to the people of Yemen.

The financial companies and banks were started to use the new technology since 1980s. First they concentrated their tension on the technology that accelerate the main bank operations. It was discovered that the use of new technology would increase the following issues:

- The quality of services which were offered to the customers
- Number of banking services which were offered to the customers
- Competition between banks in Yemen
- Customer satisfactions with services which are provided by Yemeni Banks
- Customers' tendency to deal with Yemeni banks.

Recently new electronic services are discovered that are concentrated on communications and telecommunication technology which will add new services to banking sectors.

THE IMPACT OF ELECTRONIC BANKING SERVICES ON YEMENI BANKS

The use of new technology and internet in banking services was participated in solving many blocks and challenges that banks and customers face, when they use traditional services channels, and differeny of banking services are provided 24 hrs daily for customer to satisfy their needs from banking services.

These new technologies are participating in offering many new banking services such as: Automated Teller Machine (ATM), voiced bank, internet bank, and so on.

These new automatic services were made banks work more attractive to customers, and concentrating the management and employee efforts for helping customers.

19th century , most commercial banks were started to provide automating bank services for customers, especially credit cards and national express cards, which is considered to be one of the most popular services in Yemen. These services are developed continuously to satisfy customer's needs, especially in the increases of competitions between Yemeni banks, and the increasing number of commercial banks in Yemen. Generally these commercial banks are providing the same services from credits, investments, and different other services that are depending directly on customers whom are persons, or companies.

So it's found that these automated banking services help bank in increasing their ability for competition and customers' trust in commercial bank, in addition to the other properties that play an important role in providing good services for customers that employ their time and effort especially it is known that these services are provided 24 hours daily.

So from here the bank can improve its services depending on these new technology and the feedback that are supplied by customers suggestions about these services.

So banks can keep in touch with their customers and try to extract new customers through the continuous development.

1-1 Electronic Banking Services

There are different electronic banking services that use new technology in doing many banking facilities.

1-1-1 Automatic Teller Machine Services (ATM)

The banking sector in Yemen faced a great revolution, which is presented, used instead of money in (ATM) machines.

The principle of work for this magnetic cards in (ATM) was built upon the development of telecommunication network which is specialized to (ATM). So they connect these international networks by smaller network in the world to enable customers to take these services in any part of the whole entire world with a very short response time.

1-1-2 Types of Banking Cards

1-1-2-1 Automated Teller Machine Cards

These cards are one of the most famous card in Yemen, that enable any customer in the bank to obtain it, if he/she has a count, and enable him/her to: withdrawal or invest any time in his/her account, or know his/her account amount, or transfer from one account to another.

1-1-2-2 Credit Cards

These credit cards include the following types:

- Cirrus' cards and 'maestro' cards: These Cards have the following types depending on their properties.

1-1-2-3 Visa Electronic Cards

These cards solve the (ATM) cards disadvantages by enable customer to control their account.

1-1-2-4 Smart Cards : These cards are not recognized and have a restrict applications.

Mobile Bank: It was built improving on WAP technology that enable customers to conduct with bank easily in both Arabic and English languages. This service is developed rapidly as a result of mobile telecommunications revolution. It is used to pay bills and convert customers' accounts.

1-1-3 Internet Bank: Internet banks help customers to do all the bank's operations by using the Internet facilities. It is considered to be one of the most important applications of electronic business (e-business) depending on the virtual working banking environment.

1-1-4 Voiced Bank: It is considered one of the most famous electronic banking services that enable customer to order their needs directly by using their voice, which is register on the service machine.

1-1-5 Short Message Services (SMS): The banks support their customers' needs through using short message services by sending any vital information to their customers, after the operation is completed.

1-1-6 Electronic Payment: This service was developed and built depending on the techniques that are used in mobile bank. It enables the customers to know the value of their goods instantaneously when they are shopping and gives them the opportunity to pay using the mobile.

1-2 The Effected Factors in Customers Attractions to Banks

1-2-1 Relations Built with Customers

The use of new techniques in banking marketing and promotions play an important rule in customers trust to deal with banks, so as a result of this banks have two techniques to achieve their trust:

1. Marketing on personal level by trying to satisfy personal customers needs (i.e.) concern with their personality needs.
2. Their personal needs include their birthdays, social occasions and so on, to built a strong relation with them such as sending congratulations and gifts for them in these occasions.

Forecasting Models: These techniques are very important methods to build strong bridges with customers by forecasting their needs through the use of Frequently Asked Questions (FAQ).

1-2-2 Factors That Determine Service Quality From Customer Viewpoint

These factors can be classified as follow

- **Reliability:** the ability of banks to provide their services accurately and in a manner that it is dependable (i.e.) it can be depending on
- **Availability:** It means that the service is available any time and any place for the customer in a short time without needs for queuing or waiting to achieve these services.
- **Security:** It means that the service is free from dangers.
- **Trust:** The service is trust free from error.
- **Understandability:** The service is simple and has well-defined procedures. It does not need training.
- **Responsibility:** It means real time and fast response to provide these services.
- **Employee Skills:** What are the skills that employees have to own in order to perform their works efficiently, and how they can use their analysis and prediction skills to provide banking services to customers.
- **Tangible Assets:** Normally service quality can be evaluated through the tangible facilities that were provided to customers, like tools, machines, human resources, and communication devices that are related to service provider.
- **Communication:** Does the service provider able to introduce customers about the services, and the methods that the customers play to obtain the required services. Does the service provider introduce the customers about the troubles that occur in the system of service evaluation.

1-2-3 Factors that effect customers expectation: There exist five factors that effect customer's expectation, which include the following: Reputation, Customers' needs and preferences, External communication and Social engineer scenarios by knowing how to effect customers sympathy.

1-2-4 Factors That Effect Deposit Attraction

The deposits attraction depend on the following factors: economical and political stability, the trust to deal with banks increase with the increasing of stability environment, as it is a vital thing for banks' development and bank properties. Moreover customers like to deal with banks that have the following properties: - good reputation, good environment, fast response time to services, reliable services and high employee performance

Providing new and incentive courage to customers: banks continually change the interest rate as a result of their strategies to be able to face competitions. Develop services level and types of banking services. Banks try to promote for new services to customers and train their employees to provide a good service to customer by having an office for development and training.

- **Bank location:** The bank location is an important thing for customers' success because customers do not like to travel and like to receive services from a close location. So banks try to open many branches as possible to reduce travel distance to customers.
- **Main bank policies and the strength of its financial position**

As the bank policies are correct and stable, the banks will do their works efficiently. Also as bank liquidity is sufficient this will support their reputation.

- Providing new services: People like new things and changes, so providing modern banking services will have a positive influence on banks performance.

1-3 New Banking Services

The Banks and financial services sectors are facing dynamic changes and main challenges that include the increase of competition between bank and competition between banks and other services or production sectors.

So as a result of these rapidly competition and diversity of investment sectors, banks develop the services that they provide for their customers to run concurrently with the society development.

These new banking services are considered the main source for banks incomes, also these services include the following.

- **New Creating Accounts:** include increase interested rate or investment accounts, Contracting investment accounts, Student investment account for learning, and collection accounts that provide several integrated services for customers.
- **Authorization Services:** include buying invoices from vendors and pay their values then generate their values from buyers by taking especial commission from vendors. These authorizations have many types depending on the type of commission.
- **Checks insurance Card:** These Cards are discharged by banks to their customers, In order to use them as an Insurance for commercial markets to take checks instead of money, but these cards have a limit duration (i.e.) it can be used for a fixed period of time for one month as an example.
- **Automated Teller Machine:** The ATM devices can be worked indifferent tradition or in tradition operations such as money depositing or withdrawing or other banking services.

One of the best services that ATM provide, it can expose false money from real ones and when it is emphasized from the money, the device add the deposit money amount to the client account.

- **Voiced Bank:** These services are developed in various parts of the world by building telephone bank centers that reply customers questions.

These centers are classified as distance banks, which works by recording client asking notes about anything they want, then transferring these to bank employees. These centers can be placed instead of traditional banks and play a vital rule especially in industrial countries.

- **Smart card:** These card contain computer chips and microprocessor without the need to connect with computer for banks. These include: cirrus' cards and 'maestro' cards. These cards enable clients (Customers) to buy anything they want also they can be charged by any amount of money by using ATM machine, also these cards can be worked as an electronic bank packets that give clients no need to carry money.
- **End of sale points services:** These include multi financial services to automatic lift up in commercial markets such as checks assurance, indirect payment by electronic translation from buyer accounts to merchants accounts by using client cards and the merchant processing devices. Also there are a direct payment services but portent the involvement of creditor in automatic payment system.
- **Electronic check translation services:** Translating check write information to electronic information and then using these information for commercial transactions does this. There is a complete check system that is called check transaction.
- **Banking services through the INTERNET networks:** Nowadays many banks in the world have their position on their website, that enable them to promote them along the world in addition to the fast communication with a low cost and this result in the increase number of services via the internet.

One of the famous banks in the world that use the Internet to provide services via the net is American Citi bank.

1-4 The commercial Banks in Yemen

1-4-1 Islamic Bank

The Islamic Bank of Yemen started in 1995 when the first Islamic Bank for Development (IBD) was established. The Islamic Banking law was introduced bringing the Islamic Bank under the supervision of the Central Bank of Yemen and allowing the creation of new Islamic Banks. Islamic banks have been playing an increasing role in the Yemeni economy and they have increased competition for deposits

Islamic financial institutions do not charge interest, nor do they place any of their resources into interest bearing instruments. However, through various methods they do get shares in the profits arising from the business of the clients whom they fund. In this respect, they are closer to venture capital funds than to conventional banking institutions.

Islamic Banks offer financial products based on Islamic principles, the most common of which are Morabaha, Musharaka, Mudaraba and Ijara. Other commercial banks offer conventional interest-bearing loan products. The regulations of the Central Bank of Yemen prevent conventional banks from offering Islamic banking products (IFC, 2007).

Currently there are four Islamic banks and they together account for more than 30% of the total assets in the banking sector at the end of 2008. The total deposits in Islamic banks in Yemen achieved growth rates exceeding that of the world growth rate, which is estimated at 10-15 percent in terms of the volume of assets and deposits. The financial facilities and loans provided by Islamic banks accounted for 40 percent of the total facilities and funding for the whole banking sector. These loans were mostly allocated for small and microfinance projects (CBY, 2008).

Tadamon Islamic Bank (TIB) is the largest Yemeni Bank according to the total assets, which has a network of 23 branches spread over most Yemeni governorates, all of which operate according to Islamic principles of banking. It has 37 ATM machines, and has the largest customer base in Yemen (TIIB, n.d). It is regarded as one of the fastest growing banks in Yemen with one of the highest degrees of popularity in the country. It is owned by one of Yemen's biggest business families with diversified and widespread activities.

1-4-2 Specialized Banks in Yemen

Specialized banks are operating as credit institutions for either a certain target sector such as the Agricultural and Cooperative Bank (CACB) or for a certain target group such as the Housing Bank.

1-4-2 -1 The Cooperative and Agricultural Credit Bank (CACB)

The Cooperative and Agricultural Credit Bank (CACB) was established in 1982, as a result of merging the National Cooperation Bank for Development (founded in 1979) and the Credit Agricultural Bank (founded in 1975). The CAC Bank is owned by the Yemeni Government and focused on lending to the agricultural sector and fisheries until 2004.

At the beginning of 2004, the bank set new strategic goals that emphasized on the enlargement of the bank roles in the economy based on an expansion policy of the line of services to include all banking services available in the Yemeni market. That expansion was approved with a major strategic goal, which is to extend the banking services availability to cover the whole country. The CACB has 46 branches and has thus become the largest network in the Republic of Yemen; it uses state-of-the-art banking services such as ATM & POS.

Recently, around 80 percent of the portfolio of CACB is dedicated to commercial lending; the rest is divided between loans to the agricultural sector and personal loans.

1-4-2 -2 Housing Credit Bank (HCB)

The Housing Credit Bank (HCB) was established in 1977 to allocate finance for the construction of houses. The government still holds a share of roughly 97 percent in the HCB; the other 3 percent are distributed among private shareholders. It has generally been considered that the Government's Housing Credit Bank (HCB) is the main vehicle for housing loans in Yemen.

Housing finance in Yemen is characterized by relatively short repayment periods and reliance on income rather than property guarantees. One of the most significant constraints of the development of housing finance in Yemen is the prohibition against using personal property as collateral for loans.

HCB has reduced loan losses by requiring the automatic deduction of repayments from borrowers, something that has also limited loans largely to civil servants. By a presidential decision, HCB is to be merged with the CAC Bank. So far, no procedures for implementation of the decision have been finalized

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