

عنوان مقاله:

SOME ISSUES ABOUT RISK MANAGEMENT FOR E-BANKING

محل انتشار:

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خلاصه مقاله:

In the past several years, many economists have considered the impact of the digital revolution on the money and banking system. Although many of the papers on e-money and e-banking have contained useful insights into these developments, they have also tended to paint an incomplete and even confusing picture. The application of information technology to money and banking raises many interesting questions. But to make further progress in understanding the economic effects, we need to advance in every important area: what is the risk management for e-banking? The purpose of this paper is to investigate different risk these effect e-banking and show how can manage these risks. Banks face the e-banking or on-line banking is a service provided by many banks and credit unions that allow conducting banking transactions over the Internet using the information and communication technology. Continuing echnological innovation and competition among existing banking organizations and new entrants have allowed for a much wider array of banking products and services to become accessible and delivered to retail and wholesale customers through an electronic distribution channel collectively referred to as e-banking. However, the rapid development of e-banking capabilities carries risks as well as benefits. To minimize risk associated with e-banking activities conducted both domestically and cross-border, banks should know different risk in e-banking and contrast with them. This article pays attention to this subject; banks face different risks like operational, security, legal and ... with their foray into online banking. An innovative and proactive approach to risk management is essential as .banks move into new territory

کلمات کلیدی:

electronic banking, bank regulation, risk management

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