

## The Impact of E-commerce to Improve of Banking Services

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**Abstract :** Summary: This note aims to demonstrate the impact that comes out of electronic commerce to improve the quality of banking services and to answer the questions raised in the problem; it also aims to find out the methods applied in the banks to improve the quality of banking. And it identified a conceptual framework for electronic commerce and electronic banking. In addition, the inclusion of case study includes the Algerian Popular Credit Bank to measure the impact of electronic commerce on the quality of banking services. Has been focusing on electronic banking services as a field of modern knowledge, including fields characterized by high module in content and content, where banking management concluded that the service and style of electronic submission is the only area to compete and improve their quality. After studying the exploration of some of the banks operating in Algeria, and concluded that the majority relies sites, especially on the Internet, to introduce themselves and their affiliates as well as the definition of customer coverage for traditional and electronic, which are still at the beginning of the road where only some plastic cards, e-Banking, Bank of cellular, ATM and fast transfers. The establishment of an electronic network that requires the use of an effective banking system overall settlement of all economic sectors also requires the Algerian banks to be ready to receive this technology through the modernization of management and modernization of services (expand the use of credit cards, electronic money, and expansion of the Internet). As well as the development of the banking media to contribute to the dissemination of electronic banking culture in the community. Has been reached that the use of the communications revolution has made e-banking services inevitable impose itself in determining the future of banks and development, has also been reached that there is the impact of electronic commerce on the improvement of banking services through the provision of the information base and extensive refresher on-site research and development, and apply strategies Marketing, all of which help banks to increase the performance of its services, despite the presence of some of the risks of the means of providing electronic service and not the nature of the service itself and clear impact also by changing the shape or location of service from traditional to electronic which works to reduce and the costs of providing high-quality service and thus access to the largest segment.

**Keywords :** e-commerce, e-banking, impact e-commerce, B2C

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