

A Study on the Information Management System Of Blu Bank Of Saman Bank In Iran

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ABSTRACT: *In today's world, we can see the influence of technology around us. It can be said that today technology has entered all aspects of our lives and there is no exception to this issue. Organizations in all countries are also updating themselves with the advancements in technology. Banks are one of the organizations that have integrated their services with technology in many countries. In Iran, in the last decade, due to the colorful presence of online services as well as progress in electronic commerce, electronic banking has found an important place among electronic services. One of the most important and basic ways of providing electronic services are websites. Therefore, the proper functioning of websites is very important in every part of service provision. Although many Iranian banks spend a lot of money to design and implement their banking website, unfortunately they do not pay attention to maintaining and updating the website with trends. Banks should also consider the needs of their audience as the priority and goal of their website design, but they settle for a simple and complex organizational design. The reason for this can be called the lack of experience and lack of knowledge of managers in the field of technology. In addition, many managers are unaware of the importance of the role of websites in the development and progress of the work of their stakeholders.*

Keywords: Saman Bank, Banking, Information System Management, Blubank, Website Evaluation

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1. Introduction

Among Iranian banks, there are only several banks that, in addition to having a website, their website is up-to-date and meets the standards of a standard website. Among these, Saman Bank has provided a digital banking platform in addition to a standard and user-friendly website by using experts and appropriate tools. Blubank is a digital banking platform that started working in the last days of 2018 affected by Corona, but this time without the need for branches, paper forms and usual processes, as well as with a better understanding of customers' needs. Perhaps Blubank can be seen as a new experience that lacks the usual frictions and complications of traditional banks and has tried to approach the needs of today's young generation from a bank.

The importance of data quality in banking

Advanced decision-making allows high quality data to help make better decisions in financial institutions. When you have accurate and reliable data, you can make informed choices with more confidence. False and incorrect information is one of the ten risks that threaten all industries, because of risk reduction, accurate and correct data minimizes the risks associated

with incorrect or incomplete information. This ensures that insight-based decisions are reliable and leads to consistently improved results (White, 2013).

2. Research Methods

The current research is descriptive and applied with the approach of analyzing website features. In this study, the website and Blubank system of Saman Bank was selected as a case study and the reviews were carried out on this website in December 1402. In this research, the features of this software were analyzed in terms of strengths and weaknesses.

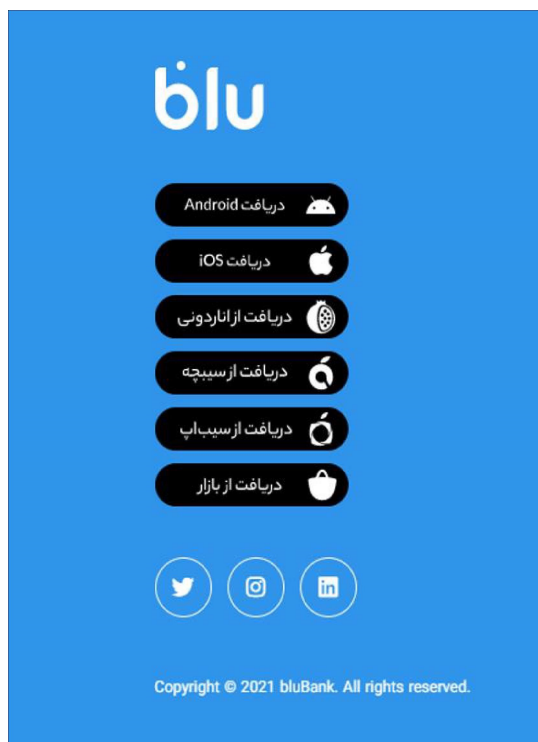


Figure 1. Screenshot of Saman Blu Bank Application

3. Findings

Customer experience is one of the indicators that is considered in data quality. Accurate data improves personalized service, efficient communication and customer experiences. By maintaining the quality of data, banks can better understand their market and customers. (Brown and Lee, 2019) Data compliance is of great importance not only in banks but also in all organizations. Strict regulations require banks to maintain an up-to-date database for efficient customer communication and compliance standards. Competitive advantage not only helps us in the field of data quality, but also is also very important in the field of marketing. Quality data allows banks to remain competitive by making informed decisions, offering relevant products and optimizing operations. (Gupta and Patel, 2020) Data cleansing involves checking and updating data in a database. To remove or correct incomplete, inaccurate, duplicate or irrelevant information. Sometimes miscommunication between different systems and databases can lead to discrepancies.

Another factor is manual data entry. When paper documents are manually entered into electronic systems, errors can occur. In addition, changes to customer information that may cause updates (e.g. name change due to marriage) may not be automatically published to all accounts. Third-party data is part of the data that has not been carefully addressed. Errors of partners or external systems can enter the bank's database and cause trouble for the user in the future.

Banking software is a type of software that enables banks and financial institutions to offer various services and products to their customers, including account management, payments, loans, deposits, trade finance, etc. Banking software can also help banks improve their internal operations such as risk management, compliance, reporting and analytics.

When designing the appearance of banking software, several critical aspects must be considered. Software designers must carefully consider technical and architectural considerations to create robust digital banking software. The first one is the design of banking software architecture. Layered architecture: This approach involves dividing the system into distinct layers such as presentation, business logic, and data access. Each layer has specific responsibilities that make the application easier to maintain and scale. However, it may not be as flexible as micro services-based architectures. Architecture based on micro services: In this model, the application is divided into smaller and independent services that communicate through APIs. Micro services enable better scalability, flexibility and faster development cycles. This is especially suitable for modern banking systems (Brown and Lee, 2019).

Some of the features that banking software should have are: Multi-channel support: Banking software should allow customers to access their accounts and conduct transactions through multiple channels such as mobile apps, web portals, digital assistants, ATMs, etc. to give This can increase customer convenience, satisfaction and loyalty. Security and Compliance: Banking software must ensure the security and privacy of customer data and transactions, as well as comply with relevant regulations and standards in the industry. This can include encryption, authentication, authorization, auditing, anti-fraud, anti-money laundering and other features. Customer support in banking software is a critical aspect of providing a satisfying and loyal customer experience. (Smith and Johansson, 2021)

About Blubank software, it is an attractive and practical program that provides digital banking facilities to users in a simple and fast way. Blue Bank is a subsidiary of Saman Bank and all customer deposits are guaranteed in this bank. Some of the features of Blubank are:

- Opening a bank account in less than 7 minutes with online identification
- Issuing and sending free bank card to desired address
- Payment of 5% monthly interest for the minimum account balance
- Smart money transfer and QR payment
- 24/7 support via chat and phone
- The possibility of blocking the card through the application

4. Conclusions

Blubank is a suitable program for those who like to do all their banking affairs via mobile phone without having to go to the bank branch in person. Blubank is trying to improve the banking experience for its customers by using new and safe technologies. According to the review of Blue Bank's information system and its compliance with global metrics and standards, the following conclusions can be drawn: Protection of customers' capital: Blue Bank's customer deposits are guaranteed by the guarantee fund within the framework of legal regulations and up to the legal limit. Central bank deposits. In addition, customer account information and identity documents are considered confidential and their publication is prevented under any circumstances except in legal cases. Digital platform: Blue Bank is a fully digital platform that performs all banking operations on the mobile application and online. Deposit interest: for the minimum balance per month, the deposit interest in Blue Bank is paid monthly and 5% interest is offered to customers annually. Blue Bank provides a safe and secure platform for financial transactions by complying with the security protocols and standards of the central bank. As a digital companion, this bank provides good banking services and improves the user experience with features such as free bank card sending and online support.

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