

The Developments of the Electronic Banking (E-banking) Industry, A Step towards Achieving Sustainable Development

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Abstract: *Sustainable development is the result of fundamental changes in dimensions, indicators and social, economic, cultural components, etc. in the context of modern information and communication technology developments, which has taken steps to achieve the development of technical human beings in the postmodern age, so that human beings in the future will direct most of their social and economic activities through cyberspace using pseudo-humans, and there will be no need for people to be present in the field of economic and social interactions, in which banks have been taking effective steps for many years to turn traditional banks into e-banking to align with global operations. Thus, this study was carried out aimed to examine the context of developments in the electronic banking industry towards sustainable development that has been carried out using a qualitative method and reviewing the contents of relevant documents, articles and theories. As a result, industrial processes have changed with the advent of e-commerce, the banking industry has also evolved in turn. Various infrastructures such as material and human resources are needed to implement electronic banking in any country, which on the one hand, its technological growth and innovation in banks have increased the speed and quality of operations and services, and on the other hand, it has been associated with the development of cultural and social indicators of human resources in the modern space. As it deals with the nurture of technical human beings.*

Keywords: *Electronic Banking, Development, Sustainable Development, Technical Man.*

Introduction

The most important feature of the contemporary world is accelerated progress and increasing development of Information technology (IT)⁴. Distances and access times to do things have been shortened due to the widespread and inevitable use of new communication facilities and information highways. Global village⁵ is the result of the influence and expansion of new communication tools and the achievements of computer technology in various fields of human life. Increasingly, all aspect of human life has been and will be affected by its influence. Nowadays, the evolution of the global economy has provided exceptional opportunities on the one hand and the need for transformation and has been associated with providing coherent and flexible infrastructures for the survival of organizations on the other hand. Nowadays, one of the important issues that is considered a necessity of the new banking industry is the establishment of electronic banking. Banks not only significantly increased the speed and

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⁴ Information technology is the use of computers to store, retrieve, transmit, and manipulate data or information.

⁵ Global village describes the phenomenon of the entire world becoming more interconnected as the result of the propagation of media technologies throughout the world.

quality of operations and services by using modern and superior technologies, but also the use of these technologies has caused banking activities to change from the transfer of money and documents to the transfer of data. On the one hand, the survival of organizations in the third millennium, which is a transition period from knowledge management and information technology depends on the skill level of using this new technology. The fields of economics, finance and related industries have faced the most changes in new information technology. Some of the important results of these changes include new phenomena such as e-commerce, e-banking 2, e-services 3, e-government 4, e-insurance 5 and e-learning 6. (Mohammadi Raisi, Mohammadzaman, Soroush Fathi: 2016).

The banking industry has long been considered a small and negligible sector with negative environmental and social impacts, but in recent years, and especially after the global crisis of 2007 and 2008, financial institutions have realized the breadth of the scope of social and developmental activities in their institutions. It should be noted that financial and banking institutions, in addition to their role on society through the management of their performance impacts assessment on society, also play an important role in motivating their (real and legal) customers to respond and take responsible action to reduce social adverse effects, paying attention to the main infrastructures of the land and the ecology of the environment around their activities. Given that financial institutions are responsible for monitoring and controlling the capital flow, lending, financing projects and insurance policies and measures, they have ability to influence the performance of the businesses under their supervision. In this way, banks can force customers to respond to social issues and problems and growth and development that is due to their business. Thus, banks' failure to pay attention to their social responsibilities and functional consequences can lead to significant investment and credit risks for human societies. (Moradi, Davood) Global village is the result of the influence and expansion of new communication tools and the achievements of computer technology in various fields of human life. Increasingly, all aspect of human life has been and will affected by its influence. Nowadays, the evolution of the global economy has provided exceptional opportunities on the one hand and the need for transformation and has been associated with providing coherent and flexible infrastructures for the survival of organizations on the other hand. One of the achievements of e-commerce in this global village is the e-banking phenomenon, which is considered as the result of the influence and expansion of new communication tools and technological achievements. Banks are able to communicate with customers using e-commerce practices and arrangements such as the Internet and the World Wide Web, and perform their activities. In fact, as industrial processes have changed with the advent of e-commerce, so the banking industry has also evolved in turn. Nowadays, many banks use electronic tools for traditional banking services to save money. Furthermore; some banks are designing new services specific to e-commerce. The composition of banks' business activities will change by implementing innovations widely in the banking industry, (Central Bank 2002 PP.3-4). It can be claimed that this technology has been considered practically as a tool and technique needed by today's organizations to resolve the conflict between revenue-oriented transformation and cost-oriented transformation in this regard and due to the characteristics of information and communication technology. Banks are no exception to this rule and use the Internet and electronic banking in doing her various affairs to enter international markets and compete with other foreign banks. Then, by using modern and superior technologies, banks not only significantly increased the speed and quality of operations and services, but also the use of these technologies has caused banking activities to change from the transfer of money and documents to the transfer of data.

In these situations, only banks that seek to increase their profitability by raising the standards of their customer service in addition to using the common patterns of the banking world will succeed, and on the other hand, the banks have important effects on the growth and prosperity of the economy of any society. It is crucial and undeniable that financial institutions and businesses play a key role as facilitators and drivers of the cycles of the economy and trade, under the wealth-creating institution, as well as providing services to local, national and international communities. Thus, their performance and effectiveness of banks in recent years has been expressed as an important global and growing issue among governments and social decision makers, while paying attention to the importance and effect of banks in today's societies and considering the position of financial and monetary enterprises (Moradi, David).

However, it is almost new to pay attention to finance and social banking in the global economy and banking industry because their "founding attitude" dates back to 100 years ago. Also, social banks were established aimed to compete with the business of the ordinary (commercial) banking economy in societies and their further development and reputation is influenced by social movements, which were formed around the world in the 80s and 90s. As the economic crisis formed, economic and social movements seek to take advantage of innovators and social activists to be serious supporters of global economies in the face of crises while paying attention to an ideal society. (Benedict, 2011)

Thus, the age marked by information has a lot of emphasis on it, because it offers far more possibilities and opportunities to people and makes people more self-reliant than before, which leads to achieve and facilitate the access and increase the efficiency of information management, and provides better facilities for access to world knowledge and business. Some of its most important advantages include:

- ❖ **Access to information for personal and occupational decisions:** ICT expands the range of choices and opportunities by providing greater access to socio-economic development-related information. Given that information poverty¹ is a major obstacle to development, a fundamental step can be taken by obtaining information to improve living conditions, reducing geographical boundaries and reducing distances, distances as a factor in Socio-economic participation: It is possible to get rid of distance by eliminating geographical determinism² and take advantage of information sharing through the World Wide Web while communicating. In this way, carrying out studies with ICT, especially through the Internet, can be more convenient, and helps a lot people in providing information. Simultaneously, public participation can be accelerated by inviting members of social and related associations.
- ❖ **Achieving opportunities:** ICT re-energizes individuals, businesses, indigenous groups and communities, marginalized women and people, and isolated groups to perform their duties in a best way. Individuals in these groups can use the information and communication technology and their applicability to access the information used by governments and corporations. Access to information can lead to increased participation in economic and human development and related activities.
- ❖ **Enhancing the ability to learn:** Distance education³ makes it possible for students to receive the content of the desired courses online from well-known universities.
- ❖ **Promoting environmental awareness:** The level of awareness, preparedness and forecasting of weather conditions has increased significantly due to the availability of information about the weather and the environment in a readable way, so and reputable sites help in this regard (Motlagh , 2009: 36).

Improving awareness in comparison with the factors affecting people's well-being due to information and access to it makes it no longer possible to live island life and isolation, and people in different countries become aware of the factors that help improve their quality of life and well-being and increase their efforts and demands to achieve their desired well-being. Thus, it can be said that ICT play an important role in sustainable rural development by affecting the economic, social and cultural dimensions. The following chart addresses this issue:

Manuel Castells Oliván put greater emphasis on changing the concepts of time and space by addressing the formation of a networked society based on the pervasiveness of information. According to Castells, networks have changed everything, and networking - the Internet has been associated with fundamental

¹ Information poverty has been defined as the 'situation in which individuals and communities, within a given context, do not have the requisite skills, abilities or material means to obtain efficient access to information, interpret it and apply it appropriately.

² Environmental determinism (also known as climatic determinism or geographical determinism) is the study of how the physical environment predisposes societies and states towards particular development trajectories.

³ Distance education, also called distance learning, is the education of students who may not always be physically present at a school.

changes. William Martin and Frank Webster are among the thinkers who have identified five criteria for information societies with similar characteristics. Martin emphasizes the following criteria:

1. **Information technology (IT):** Information as the basic source of society play a reinforcing role for other components of society.
2. **Social dimension:** Addressing the social structure of societies in which information plays a key role leads to changes in quality and standard of life, therefore the information flow in various social activities raises the level of public awareness in the health, education and social fields.
3. **Economic dimension:** Information-based economy was introduced due to increasing attention to the position of information in the economic institution and economic structure of societies. Significant signs of this development include services such as e-commerce and e-economic activities.
4. **Political dimension:** The political criterion has paid attention to the role of information on the political structure of political groups in terms of intra-group and extra-group communication. The characteristics of the political criterion include increasing people's participation in decision making such as elections and raising their political awareness and advancing government services at the national and international levels.
5. **Cultural dimension:** Information-based changes and developments have been effective on the cultural system of societies. Public opinion, attitudes, people interacting with each other and respecting the different opinions of experts have been transformed into a value framework, and cultural boundaries have been blurred by information technology.

Although Webster pays more attention to the technological criterion than to others, he also emphasizes the economic, occupational, professional, spatial and cultural criteria other than the technology criterion (Zargar, 85.)

Obviously, the spread of this category can cross urban communities and be considered as a fundamental issue in sustainable rural development.

Thus, Information and communications technology (ICT)¹ by affecting economic, social and cultural dimensions and....can be effective in reducing poverty and increasing economic opportunity, public accessibility of villagers, increasing awareness and education, improving health, increasing citizen participation and strengthening local communication (Fathi and Motlagh: 2010).

Theories of Economic Development

Adam Smith (1776)

Adam Smith as one of the most prominent classical economists, paid attention to the economic importance of education. He believes that educating people is in fact an investment in them. Education will increase people's abilities and the growth of their capabilities will not only lead to an increase in their income, but also the society will benefit from investing in them. According to Smith, human beings become capital with education and society can benefit from their productive capacity in a better way. Adam Smith then points out that given that the acquisition of knowledge requires costs, and these costs are considered as capital rather than consumption, recipients of education become fixed assets, in any case, that will enhance the individual's productive power and society's income in the production process (Emadzadeh, 2003, p. 19)

According to Smith, given that the talents of individuals are in fact a kind of "national wealth", society can make the most of natural and God-given wealth while revitalizing and fertilizing such investments with educational investments to discover and nurture the talents of the people. Smith believes that the skills developed in the workforce act as a capital tool and increase the level of productivity of production. Expert and skilled people have more productive ability and create more values in the production process.

¹ Information and communications technology (ICT) is an extensional term for information technology (IT) that stresses the role of unified communications and the integration of telecommunications (telephone lines and wireless signals) and computers, as well as necessary enterprise software, middleware, storage and audiovisual systems, that enable users to access, store, transmit, and manipulate information.

As the number of educated and specialized people increases in the society, the more that country will be able to achieve higher national production and higher income. As governments pay more attention to educating the people, the economic and social progress will be inevitable. (Emadzadeh, 2003, p. 19).

According to Adam Smith, a person who has educated with spending a lot of time for work and time can be compared to one of the most expensive machines. Adam Smith answers the question of whether education is consumption or investment, in this way that individuals receive training and skills as a capital tool to improve the productivity of production, and this skill of the labor force is considered as the main source of economic growth and development. (Mokhtarpour, 2003, p. 31)

Furthermore, Smith states that investment on education has a positive economic return. That is, the total value of the costs incurred for education is less than the benefits. In particular, he emphasizes that the more specialized and advanced level of education increases the economic return on investment. (Emadzadeh, 2003, p. 19).

Joseph Schumpeter (1883-1950)

Joseph Schumpeter as the greatest thinkers of the capitalist school believes that the role of creative, innovative, and entrepreneurial human beings is crucial. Joseph Schumpeter believes that these people are not necessarily inventors, explorers and capitalists; rather they are very creative people. According to Schumpeter, economic growth and development is a function of the transfer of the investment function and the change in the slope of this curve, and on the other hand, it assumes that the transfer of the investment function is a function of capital and the existence of entrepreneurs. In other words, Schumpeter believes that economic growth and development does not occur only as a result of an increase in physical capital, and that the key role of human capital and human capital must be considered. Among development economists, Schumpeter is an economist who emphasizes the effect of social dimensions on the realization of modernization and growth and development. His discussion can be considered in the following three fields (Schumpeter, 1976):

1. Entrepreneurship

Schumpeter defines the employer as someone whose job is to make economic decisions, which are referred to as entrepreneur decisions. In his view, the entrepreneur is a person who fully understands the value of technique, goods and resources, provides the money to create a production unit, without himself being a wealthy person, provides the factors of production in the best way and combines and gets the best benefit from this combination. He is an arrogant, innovative and forward-looking person and combines innovation with other production factors in the best way, he attracts creative and top managers, he is committed to the value of invention and exploration, and finally, Schumpeter believes that the entrepreneur is one of the determinants of economic growth and development.

Schumpeter believes that the entrepreneur is not satisfied with managing the economy according to traditional rules and methods, but is constantly rebuilding and modernizing profitable resources by relying on his/her initiative and bold faith in the future (high risk-taking spirit).

According to Schumpeter, economic directors in the modern world do not appear individually and sparsely, but as "bees in a hive" in groups. The emergence of one or more entrepreneurs leads to the emergence of other entrepreneurs. However, the beginning of activities is faced with problems and resistances, and this in itself becomes a process that is accompanied by economic growth and development. Schumpeter believes that the first inventors expanded their influence far beyond the radius of their own action, and that the economy entered a stream of modernization more and more rapidly, which is the basis of the boom and bust period (Azkia, Mustafa and Ghaffari, Gholamreza, pp. 223-224)

2. Development of technical production methods

Schumpeter believes that the evolution of technical knowledge is the core of economic growth and development. In his view, the slow and continuous increase of national production and savings means over time is undoubtedly considered as one of the important factors justifying economic history over the centuries. But this factor is overshadowed by the fact that economic progress owes much to the adoption of new methods of exploiting existing resources and building new things, and has nothing to do with the increase or decrease of means of production and savings. Thus, Schumpeter has paid much attention to the innovations and inventions by which technical knowledge is found. Schumpeter believes that there

is a significant difference between invention and innovation, because he defines invention as the discovery of a new technique and innovation as the application of invention in the production process. Schumpeter believes that invention is the work of inventors and innovation is the duty of entrepreneurs. Of course, some economists have been rejected the view that technical advances are one of the independent factors producing and providing for economic growth and development, such as Kaldor. Kaldor believes that technical advances do not independently affect the flow of growth and development, but are inevitably reflected in the factor of capital. Also, the development of the technical method of production will not have much effect without having a trained workforce to implement it. (Ibid., Pp. 224-225)

3. Social space and atmosphere

According to Schumpeter, this concept refers to the social, political, and psychological conditions in which entrepreneurs must play their role. These economic workers must have a completely correct image and understanding of social principles and ideas in this space in order to be able to carry out their actions in the desired way. Also, the profits and losses of economic institutions must be considered in changing social laws.

Schumpeter believes that how income is distributed is considered as one way of determining the state of social space and atmosphere. In his view, some of the laws that lead to distribution of income in an improper way and to reduce profits affect the entrepreneur's morale in a negative and discouraging way. (Ibid, 225-226)

Theodore W. Schultz

Schultz is best known in economics for two reasons: first, because of his contribution to the introduction of "human capital," which somewhat no attention was paid to it before his, though it existed, and second, because of "agricultural economics and development" (www.sena.ir/rendermodule/28126&ModuleID). Schultz was elected president of the American Society of Economists in 1960 when he was 58 years old. He addressed "investment in human capital" in the text of his speech and attracted the attention of many people involved in economics, education and research centers to human beings as valuable assets and in need of attention. This led many to call him the father of the theory of human capital. According to Schultz, education alone is a form of investment, and human capital becomes part of the general concept of capital, which put it next to material and complementary capital. Also, he believes that the acquired abilities of human beings are considered as the most important source of productivity growth and economic development. According to Schultz, a skilled labor is a "capitalist" because the knowledge and skills crystallized in that human being are themselves a kind of capital. In fact, following Schultz's efforts, the world of economics has seen new ideas in this regard, such as that although the provision of education requires a reduction in the production of goods and other services, education is an investment in human capital, or investing one dollar in education increases national income by more than investing one dollar in roads, dams, factories, or other capital goods.

Although the importance of human capital in production has been emphasized by theorists such as Adam Smith, Veblen, and Marshall, Schultz once again drew attention to this important issue. In 1961, he proposed the theory that "the key to human development is man himself, not its resources." In his view, a capital good has always been considered as a means of productive production in the human capital field. But the idea of capital goods is generally limited to material factors and human skills and other abilities that increase as a result of investing in human capital have not been considered. He believes that the acquired abilities of the people are useful and effective in their economic efforts. The production tools are created by human beings, and are considered as a kind of capital good whose supply can be increased. "The Economic Value of Education" is the title of an important book by Schultz on the economics of education, published in 1963. Investing in Human Capital, The Role of Education and Research, written by Schultz in 1971, is another work that refocuses on the subject of human capital.

Robert Solo

According to Solo, developing countries lack the expertise and training skills and even the cultural foundation needed to absorb advanced technologies and technologies. In his view, developing countries should start with simple technologies and then acquire the capacity to absorb advanced technologies through human capital density and technical knowledge. In fact, the capacity for innovation can be increased by education and it has a significant effect on the adaptation of new technologies, it refers to develop a modern and high-level technology and its effects on economic development that this continuous improvement in technology leads to grow production permanently (Sadeghi, 2005). There is a dual and distinct problem in most Islamic countries; they lack the skills and expertise necessary for economic growth and development, while they have a surplus of unskilled labor, which is largely due to a lack of essential skills. Human capital focuses creating the necessary skills in humans as productive resources and creating high-paying jobs for them to solve these problems (Taghavi, 2005). In these countries, the need to invest in human resources is far greater than physical capital. These countries are still unable to accelerate their economic growth and development due to the lack of human resource development in them despite imports or the creation of physical capital. Each year, these countries import large amounts of capital, but don't have ability to use these resources properly and efficiently due to the lack of "essential skills" required, although professional skills and knowledge and expertise are imported with foreign capital; but they are not enough (Ibid).

Low labor efficiency, limited skills and expertise required to produce and export competitive goods at international level, lack of innovation, low growth of science and knowledge, lack of resource mobility are among the main reasons for the underdevelopment of these countries ... that minimize the economic change incentive. Despite the existence of natural resources in these countries, but there are significant limitations in proper production methods, necessary skills, complete markets and institutional and economic factors to use these resources effectively and rationally to improve economic conditions and achieve economic growth and development; Thus, the foreign trade development in these countries can depend on the wider training of the labor force in order to form and develop human capital. In fact, education leads to develop the capabilities of the labor force. Increased specializations and skills of the labor leads to increase production capacity and competitiveness in regional and global markets and thus expand international trade. Foreign trade development by improving productivity makes possible to provide a suitable context for increasing growth and economic development (Lopez and Serrano, 2003).

Experimental Considerations

Moradi Davood; Mohammad taghi Sheikhi; Talieh Khademian (2019) during a study investigated the impact of the realization of the social development banking model on economic growth and development of the country with emphasis on the banking network. This study, while defining the concept of social development bank and its difference with conventional commercial banks based on the World Institute of Social Banking Education and experts in this field, has explained the requirements and prerequisites for the operation of this banking business model with interpretive approach and using the theories of "Max" Weber¹, George Simmel and Amartyasen. According to Weber's theory, capitalist reason, along with the moral spirit, can lead to growth and prosperity. Also, according to Simmel's theory², money is effective on all social relations and human freedom can be determined by the same phenomenon. Then, documentary research method of valid statistics and information of the banking network based on the data reported by the Ministry of Economy and Finance, as well as the Central Bank in 2014 and 2015, according to the results lack of structure, lack of necessary transparency, lack of appropriate standards in the provision of bank deposits, as well as lack of balanced distribution and assignment of facility

¹ Max Weber is famous for his thesis that the "Protestant ethic" (the supposedly Protestant values of hard work, thrift, efficiency, and orderliness) contributed to the economic success of Protestant groups in the early stages of European capitalism.

² Simmel considered society to be an association of free individuals, and said that it could not be studied in the same way as the physical world, i.e. sociology is more than the discovery of natural laws that govern human interaction.

resources. Finally, a variety of common models worldwide that are appropriate to the country's economic structure are presented and introduced to achieve a social development bank.

Mohammad Zaman Mohammadi Raisi, Soroush Fathi (2016) during a study examined the e-banking industry and responsibility (Case study: Welfare Bank employees). According to the results of data analysis, there is a positive and significant relationship between the variables of employee activity history, social cohesion, job satisfaction, sense of workplace security, legalism and sense of justice in payments with employee responsibility, as a result, all research hypotheses were confirmed. Burgess et al. during a study entitled "Banking for the Poor, Evidence from India" investigated policies implemented in social banks and examined government credit and savings programs to achieve their goals. They concluded that the expansion of bank branches and the increase of low-interest loans are considered as one of the factors of poverty reducing (Moradi et al.: 2019).

Gholizadeh Kanaraki Sedigheh, Ghajri Mehdi (2014) during a study examined the position of electronic banking and its development strategies in the Iranian economy. The increasing growth and development of information and communication technology in the performance of organizations and financial institutions has created extensive changes that one of the results is the emergence of the phenomenon of electronic banking. Nowadays, the country's banking industry has been forced to apply this innovation in line with the development of e-banking in the world monetary and banking markets. Thus, the present study investigates the situation of Iran in this area by investigating the concepts of electronic banking and its benefits in the economy. On the other hand, banks and businesses have made great efforts to expand this area of e-commerce, in addition to providing the legal contexts in the country, but the lack of some technical, technological, legal and cultural infrastructure and the existence of international sanctions has led to the slow progress of these activities. Thus, the underlying factors for e-banking development were examined in this study, on the one hand, and on the other hand, the challenges and bottlenecks of the external environment of the e-banking system are examined. According to the research results, it is necessary to increase investment for the development of technology and information, communication and security infrastructures to expand e-banking. According to the results of this study, it is necessary to increase investment to develop technology and information, communication and security infrastructure to expand e-banking. Also, much attention should be paid to develop strategic plans by each bank in the framework of the country's electronic infrastructure and providing legal frameworks along with public education and culture building.

Mohed Noor et al. during a study entitled "The capacity of social banks among Malaysian banks" examined 17 Islamic banks, and pointed to the effects of this banking model in that country after the definition of social banking. Social and Islamic banks have significantly contributed to the country's social economy and argue that it is necessary to return to the Islamic and social foundations in this country with regard to the Muslim communities of Malaysia. Therefore, a comprehensive model of social banking is needed to solve social and economic problems (Moradi et al.: 2019) Fathi, Soroush and Masoumeh Motlagh (2010) during a study investigated the theoretical approach to information and communication technology (ICT)-based sustainable rural development and addressed the role of ICT on sustainable rural development by documentary method. Given that ICT is considered as one of the indicators of sustainable development, and many needs of society can be met using ICT tools and its move towards sustainable development. Given that, sustainable development focuses on human beings and human needs, increasing awareness and level of education, improving participation, improving health, reducing poverty and increasing economic opportunity and environmental health are among the functions that lead to rural development sustainability.

Clerk during a study entitled "Ethical Banking," described the activities of ethical banks, interest-free institutions, and microfinance banks. His study was conducted aimed to introduce ethical, social and environmentally friendly banking. Clerk concluded that these types of banks take into account ethical and environmental principles, despite cultural differences, diversity of services and level of progress in their main goals and mission, the goal of these banks is ultimately human progress, while, only a few of these banks have experienced failure in this regard and most of them have found their best way to progress and have have continued their activities (Moradi et al.: 2019)

Telmecani and Mathias during a study entitled "Ethical Banking with an Islamic Perspective", examined the framework of Islamic banking in the world. They examined the role of Islam in the financial sectors and examined the principles of Islamic banking and interest-free banking tools after introducing the concept of usury. They stated that the prohibition of usury in Islam and that risk should be shared equally between the bank and the customer. Also they stated that Islamic banking can be implemented in a highly competitive environment. (Moradi et al.: 2019).

Conclusion

Every society achieves economic and social growth and development, etc., with regard to equality in the empowerment of human resources along with other resources through modern education and in accordance with modern and global science, also based on the needs and conditions governing it, because the sustainable development of any society in today's world depends not only on wealth and underground resources, mines or financial capital, but also on up-to-date knowledge and technology that turns into wealth and capital, and causes the growth and development of countries. The aim of doing this process is to use the talents of specialized and skilled manpower optimally and comprehensively. One of the main factors of development in any society is a capable and planned person. On the other hand, purposeful and intelligent capabilities and activities and how to systematically plan how to use other resources is a considered as characteristic of different kinds of development forms in human society and the determining chapter of socio-economic spectrums and formations in human societies. Development factors in the modern developed societies of the present century include intelligent human capital (capable and planned) and physical capital (economy, underground resources, environment, etc.) along with other capitals such as family, culture, politics society, traditions and customs and paying attention to their accumulation, especially human capital, make possible to achieve growth and development goals.

It is possible to achieve sustainable, balanced and humane development, with the emergence and expansion of endogenous and dynamic human capital. Educational activities are required to provide human capital. Every educational investment, on the one hand, improves the capabilities of human resources and, on the other hand, prepares the labor for using existing or modified production resources in a better way, thus paves the way for economic growth and development for countries (Rafiei, Fathi, Shiri: 2020). Given that sustainable development topics focus on human beings, and part of the world's population lives in rural areas, the preservation and sustainability of villages is considered as one of the goals of rural development in recent decades in order to provide comfort and poverty alleviation of communities. Thus, the presence of new technologies in the lives of villagers should be examined in order to achieve the dynamism and well-being of residents. Nowadays, ICT as one of the development sustainability indicators can be examined. Now, developed countries and many developing societies are focused on advancing ICT in villages and its impact on sustainable development. This phenomenon which is the result of the convergence of information technology with communication technology and is referred to as the ICT revolution.

"When telecommunications by relying on its amazing advances, was able to strengthen its base in this field by launching mobile phones and fiber optic networks and strong communication channels. However, launching mobile phones with the standards of the he Global System for Mobile Communications (GSM)¹ paved the way for the flourishing of telecommunications and voicemail, but in 1997, the connection of mobile phones with the Internet opened a new path in the modern technology of the world, and combining voice communication and Internet functionality as Wireless application protocol, the initiator of significant progress in this direction realized the need for investment and technical development at the beginning of the telecommunication network (Fathi and Motlagh, quoted by Darnley and Feder, 2005: 51-52). Thus, "ICT" includes the hardware, processors, and systems used to store, direct, deliver, and share information. Therefore, ICT as a comprehensive phenomenon has a

¹ The Global System for Mobile Communications (GSM) is a standard developed by the European Telecommunications Standards Institute (ETSI) to describe the protocols for second-generation (2G) digital cellular networks used by mobile devices such as mobile phones and tablets.

significant effect on the full range of human activities from personal applications to economic and political activities. Because, it is considered as a multi-purpose tool, flexible and has multiple capabilities, which provides the possibility of appropriate solutions in the form of individual or local applications to meet different needs (UNDP, 2005: 24). ICT has made possible the emergence of a networked society that gives new identities to individuals and communities within new forms, and offers new definitions of human beings. Simultaneously, internal dynamism has affected this network, and made permanent changes and thus created new biological and vital patterns in different places (Castells, 2001: 20).

ICT can act as a bridge and is able to connect rural communities with other parts of the world and removes social isolation from individuals. Thus, ICT can be used as a powerful tool in development, both because of its "integral" characteristics and because of the existence of empirical evidence that indicates its great contribution to the realization of development goals. ICT can be used at the micro and macro levels to increase efficiency and participation in the development, promotion and improvement of government practices and reduce the cost of providing services. Furthermore, ICT has the potential to play a stable role in accelerating the development and socioeconomic dynamism of developing countries, if used properly (UNDP, 2005: 23).

As a result, the developments of today's life depend on the development of ICT in different dimensions. Traditional man had face-to-face communication, but modern man, although dependent on modern ICT, on the other hand easily learns technical communication skills, and there is no need for attending traditional specialized classes. Also, robots perform many human activities, the entry of the banking industry into the virtual world and the development of its infrastructure, has saved time and speed of action of stakeholders (service providers and clients). Meanwhile, each society sometimes experiences the culmination of a cultural phenomenon called cultural lag¹, which has created short-term problems for stakeholders, it means that stakeholders face new technology before training, and experience. They do experience without training with technology that is associated with problems. Electronic banking infrastructure development in the right way increases the responsibility and maximum participation and... in the trade of banking resources will cause economic and social welfare in society, and on the other hand, the production cycle by allocating banking resources in different sectors and infrastructures of society such as industry, agriculture, trade, health, education, entrepreneurship, etc. has led to a decrease in unemployment and absorb labor absorption and an increase in per capita. As a result, it will be associated with increased quality of life and social health of society and reduced poverty, which are considered as indicators of economic and social development.

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¹ The most difference between material culture and non-material culture is known as cultural lag. The term cultural lag refers to the notion that culture takes time to catch up with technological innovations, and the resulting social problems that are caused by this lag.

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