

The Role of the Central Banks in the Marketing of Banking Services Applied to Sudan Central and Commercial Banks

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Abstract:

Customer service is perhaps the secret of success and the most important dimension of retail banking. While most public sector banks in Sudan offer nearly the same range of service with similar technology/expertise, the level of customer service matters the most in bringing in more development and success. Banking activities have a powerful influence and essential to economic and social life, because the banking sector is a key element in the consolidation of confidence in the policy of the state and its sponsorship of economic interests. This required a strong banking sector to supply the various sectors with the necessary funding to initiate its activities and to create different types of banking services. It is necessary to review this sector, which is the responsibility of the central bank, in order to maintain the integrity of the financial positions of other banks, reach a sound banking sector, keep the rights of depositors and investors, ensure the proper implementation of the monetary policy of the States as required and to contribute effectively in the development of national economy. This paper discusses the Central Bank's role in the marketing of banking services in Sudan, and whether these services are satisfactory to the customers and are fully compatible with the customer needs and wants, is the Bank of Sudan interested in aspects of modern marketing in its follow-up and supervision of other banks that offer banking services to customers. The analysis of primary and secondary data shows that, the role of the central bank of Sudan, in the marketing of banking services is very little, because it does not come out of supervision only where there are no marketing databases in the bank, no clear programs planned in the area of marketing management and marketing research. The research findings show that the central bank of Sudan focuses on the production of banking services rather than its marketing.

Keywords: Central bank, Electronic Services, Service marketing.

1-1 Introduction

There has been a significant change in the banking activities in both local and international level. All banks are moving

towards banking and financial services they had not done before and this is clearly reflected in the structure of the banks' budgets. It is now clearly noted the increasing in the non-lending activities activity in Sudanese banks which lead a decrease in the percentage of loans and a rise in the relative percentage of other assets, particularly bonds issuance. Another impact of globalization on the banking system, is the restructuring of the bank service industry, which has indirectly extended to the entry of non-bank financial institutions such as insurance companies and pension funds as a strong competitor to commercial banks in the field of financing services. That led to a decline in the role of commercial banks in particular in the field of financial brokerage to attract, grow and retain customers and increase their volume of investment and deposits.

The reform of the banking system consists of two main elements, the first element is the reform of central banks and the second element is the reform of commercial banks (and here there is inclusion the sense of the most reliable financial intermediaries accept deposits).

The first element, the reform of central banks, it includes giving them greater freedom to adopt reform programs, manage monetary and credit policy, and legislation modification as an important economic public policy tool. In addition, giving central banks more authority in the supervision of commercial banks to ensure the safety of their financial position, which is a key element of economic stability.

The second element, the reform of commercial banks, it is noted that many commercial banks in Sudan and some developing countries have been weakened by the monetary and credit policies that were often directed by the government because of mismanagement, or lack of banking competencies or both. Therefore, the focus of the reform of commercial banks is based on strengthening and supporting of their financial position and create an environment for non-harmful competition between them to provide the best services to customers and to contribute effectively to economic activity. Therefore the monetary authorities went to set certain criteria such as capital standard, which must be followed by banks. In addition, there are factors regarding to the fact that there are

some countries that have opened the way for the banks of the private sector and branches of foreign banks, to operate in order to meet the requirements of economic development and create a competitive environment aimed at raising the efficiency of the banking system as a whole. Any way these developments are lead to facilities to customers delight as well as operational efficiency of banks and reducing operational expenses of banking services. On the other hand, it creates a challenge that may threaten the bank outcomes and objectives if it is not well managed.

1-2 Research Problem

Sudan as a developing country face a range of difficult challenges in Banking business, including the prospect of rising borrowing costs, weakness in the banking services offered by the banking system under the umbrella disappointing economic growth.

This case if continued, it will harm both central and commercial banks reputation and objectives. The harm will continue to reach the beneficiaries of the final consumer (client), which requires more smart means of communication and interaction, that can help him in taking vital investment and borrowing decisions. The real problem is the lack of availability of effective communication with clients, which can be classified from a marketing point of view, as a lack of recognition of the needs and desires of customers.

1-3 Importance of research

First, the study discusses the concept of banking services in Sudan, which considered as one of the countries where it has not developed in this field, as in most countries of the world, despite the availability of the necessary infrastructure for this development. Second, this research may open the door for other researchers to go further and deeper into this subject for the benefit of the Sudanese economy.

1-4 Objectives of the study

- 1-4-1 Studying the impact of marketing decisions taken by the Central Bank of Sudan on the efficiency of the service provided by other banks.
- 1-4-2 To appraise the extent to which banking services in Sudan are in line with the global trend towards the electronic banks.
- 1-4-3 Find fruitful recommendations that can benefit the Sudanese banking sector.

1-5 Research hypotheses

The study hypotized that:

- 1-5-1 Central Bank has a very large role in enabling commercial banks to provide banking services that satisfy their customers and contribute to the development of the national economy.
- 1-5-2 There is a lack of awareness of this role by the Central Bank and commercial banks.

1-6 Methodology of the study and source of data

The researcher uses the qualitative research method for two reasons. This research attempts to provide a correct understanding of the central bank's marketing role in the banking sector in Sudan. Many researchers comment that qualitative research methods can be used to increase understanding of any phenomenon or problem that is not well known. "It should be noted that qualitative research is not based on a single methodology and does not belong to a single discipline" (Denzin & Lincoln, 2005). It 'draws on philosophical ideas in phenomenology, symbolic interactionism, hermeneutics and other traditions to support the attention on "quality" rather than "quantity".' (Brewer, 2003, p. 239). Furthermore here is real confusion about the role of the central bank and its dominance over commercial banks (whether central bank laws are restricted or supportive of banks). This supports the use of qualitative research to clarify the positive role of the Bank of Sudan.

Secondary data was obtained from the reports of commercial banks, Bank of Sudan publications, related institutions and the Internet.

The preliminary data was obtained through the design of a questionnaire for the employees in the banking sector and the customers of the Sudanese banks, as well as the unstructured interviews with some experts of banks in Sudan.

2. The Theoretical Framework

2-1 Literature review

Mustafa study (2001), illustrate electronic banking in Sudan and has investigated the situation of the Sudanese banking system in particular as a developing one. The study explains how the Sudanese banking sector is of need to improve and establishing of complete infrastructure that permits introducing solution of network among the banks. He argued that the banking sector has changed and becomes more liberal after the merging of many banks with each other which generate mass and huge resources and working capitals.

Ghandour, D,A(2016) conduct a study to investigate and focus on the different opportunities and services of e-banking in Sudanese banking sector, and the challenges associated with it. The study concluded that offering banking services through an electronic channel has many benefits to the banking sector and clients as well. Also on order to strength the electronic banking channel and to encourage clients to conduct their transactions electronically, the following recommendations can be portrayed;

Many other previous studies focus on investigating the marketing of bank services. Some of them focus on the characteristic of dynamicity of bank services. Owusu-Frimpong et al (2006) asserts that customer satisfaction, customer value, loyalty, brands and relationships are all dynamic. A study by Ceylan Onay, (2003) under the title "The Impact of Internet- Banking on Bank Profitability".

The study aimed to describe the impact of adding the Internet technology as a new service for e banking on the profitability measured in terms of ROA and ROE. The Study results showed a significant decrease in the profitability. This could

be attributed to the increase in IT expenditures following the adoption of the new technology. In the second year following the adoption of the technology, the researcher indicated that there was a positive co efficient of the variable on the ROE estimation. This study provides an important benefit to the current study in the meaning of, the negative results may happen in the beginning of employing the new service cannot considered as failure.

Kumber and at al. (2009) reviewed the Indian banks are changing towards modern banking system. Modernization in banking is changing banking services, products and operational methods of banking.

Long & McMellons study, (2004) point out that automated service is still at its infancy stage and there is no generally accepted theoretical conceptualization of automated service quality.

Islam Zahed (2008),conduct a study named "marketing of bank services; case study: a private bank" in Dhaka, Nigeria, concluded that banks accepted marketing strategy to improve the market of improperly designed products; moreover, banks require effective development of marketing strategy for long-term growing. These banks also have vague attitudes on customer relationship management; however, they claim implementing customer relationship management.

Service quality has received much attention because of its obvious relationship with financial performance, customer satisfaction and retentions (Al-Hawari et al., 2005).

2-2 The Marketing Concept

According to the American Marketing Association (AMA) Board of Directors, Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society.

Philip Kotler defines marketing as “the science and art of exploring, creating, and delivering value to satisfy the needs of a target market at a profit. Marketing identifies unfulfilled needs and desires. It defines measures and quantifies the size of the identified market and the profit potential. It pinpoints which segments the company is capable of serving best and it designs and promotes the appropriate products and services.”

According to Chartered Institution of Marketing (CIM), Marketing is the management process responsible for identifying, anticipating and satisfying customer requirements profitably.

Modernization in banking is changing banking services and operational methods of banking. Kumber and at al. (2009) reviewed the Indian banks are changing towards modern banking system.

2-3 Services Marketing

According to A. Payne “a service is an activity which has some element of intangibility associated with it, which involves some interaction with customers or with property in their possession, and does not result in a transfer of ownership. A change in condition may occur and production

of the service may or may not be closely associated with a physical product”.

Gayathri defines Service marketing as “the integrated system of business activities designed to plan, rice, promote and distribute appropriate services for the benefit of existing and potential consumers to achieve organizational objectives.”

Some companies that have suffered from short-sighted marketing failed to identify the other alternatives that compete with them and that the client can turn to. In other words, these companies think narrow thinking from the product or service point of view and not from the customer point of view. This is the result of focusing on the commodity and its characteristics instead of focusing on the benefits or needs that satisfy them so that the company does not fall into the problem of marketing short-sightedness.

2-4 Changes in Marketing due to the Shift to Electronic Marketing

Certainly, it expected that, a shift to an electronic marketing will lead to a clear change in the various marketing activities in several respects, and P. Kotler (2000) summarizes this shift in the following table:

Marketing activity	Traditional marketing	Electronic marketing
Advertisement	is a print, video, or audio version that uses communications such as radio, television, newspapers, magazines, and usually provides specific information	designs a lot of information and places it on the company's web page and buys banners for advertising on other sites
Customer service	The service is offered only five days a week and eight hours at the store or by telephone in response to customer communications,	Offering service seven days a week and 24 hours a day. Search solutions via telephone, fax, e-mail and address the problem from long distances through computer diagnostics
Selling	By calling or expanding existing or prospective customers, product presentation in practice or by projector and projectors..	Video conferencing for returning customers and displaying product specifications via computer screen
Marketing research	Individual interviews, focus groups and telephone or mail surveys	Use newsgroups to discuss, interview and email in the case of questionnaires

2-5 Johnston Quality Banking services Standards:

One of the criteria used to measure the quality of banking service is the Johnston Quality of Banking Standards of Customer Satisfaction Measurement, as in table 2.1 below.

Table 2.1

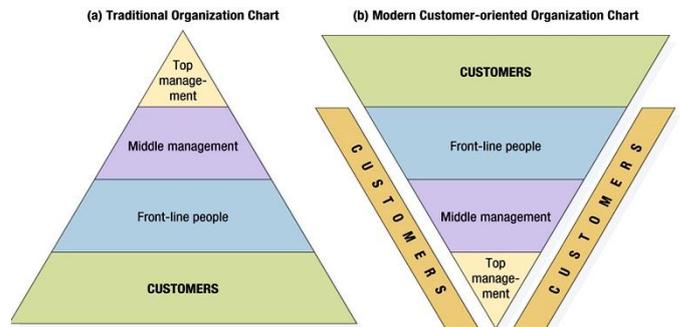
Banking standards	Contents
Commitment	The degree of the Bank's commitment to its customers
Help	The degree of readiness of bank staff to help customers T
Friendship	friendship of the bank staff to the client
Care	The degree of interest of the Bank's staff in client affairs
Courtesy	The Bank is committed to dealing with clients
Responsiveness	The degree of responsiveness of bank staff to customer requests
Flexibility	The degree of flexibility of the bank in dealing with its customers
Competence	The adequacy of the banking service to the client's needs
Comfort	Availability of the means that allow the convenience of the customer in the bank
Communication	The availability of communications between the Bank and its customers
Availability	The degree of temporal and spatial availability of the banking service
Access	Ease of customer access to banking services
Tidy	extent of the arrangement of banking services within the bank
Security	Degree of availability of safety and confidentiality in the service provided
Reliability	The extent of the customer's reliance on the bank's employees
Functionality	Degree of availability of functional skills in the staff of the bank
Integrity	Integrate the services provided by the bank
Aesthetics	The extent of the Bank's efforts to provide its services within a smart framework

2-6 Organizational Chart According to the marketing concept of the bank:

Kotler & Keller (2009) presents two types of organizational charts according to the traditional marketing concept applied

by the narrow marketing and other market-oriented enterprises applied by the customer focused companies as follows:

Organizational charts :



Source: Kotler & Keller Marketing Management, 15th Global Ed. (2016)

2-7 Marketing mix for banking services

Service quality has received much attention because of its obvious relationship with financial performance, customer satisfaction and retentions (Al-Hawari et al., 2005).

There are several ways in which the producer of a commodity can deliver it to the market. The commodity itself can be produced in different ways and given different qualities. It can also be packaged in many ways so as to appear in other ways or to change its name or brand to give special intangible qualities. Also the producer can change the means of advertising so that a certain part of the market or it can be attracted or priced in many ways to suit certain segment of the consumer market. The main problem facing modern marketing management is the problem of identifying the marketing mix that fits and matches the needs and desires of the individuals who are part of the market segment chosen by the project to serve it.

Marketing of services is different it is crucial and critical especially when these services are banking services. The marketing mix of the banking service consists of seven factors according to Kotler (2000) and CIM (2009) as following:

1. **Product:** Product means what the market offers itself, especially the product packaging and the range of services the buyer receives when he buy the product.
2. **Price:** Price means the price of the product in addition to the other fees for delivery and so on.
3. **Place:** It means arrangements that make the product accessible to the buyer and reach the target market.
4. **Promotion:** means communication activities such as advertising, sales promotion, direct marketing, Personal selling public relations and sales teams.

However, banking services are characterized by three additional elements to be the seven elements of the marketing mix of the banking service and include the additional elements

5. **Physical evidence:** Facilities such as clean, tidy and well-decorated perception area. This important because

buying a service can be perceived as a risky business because service cannot be experienced before it is delivered.

6. **People:** the ones who present the service. They should be the suitable persons for this job.
7. **Process:** these are the delivery Processes or process of giving service such as waiting times and information given to customers.

3. Sources of data and data analysis

The study uses both sources of primary and secondary data.

3-1 Primary data

Primary data was collected through questionnaires, which were devoted to a randomly selected sample of customers and staff of the Sudanese banks to obtain their perspectives on the impact of the Central Bank of Sudan on the performance of commercial banks by using of E-Banking. According to the study hypotheses, customer satisfaction and customers' electronic awareness were the main influencing factors for e-Banking adoption. Secondary data was collected from the files of the participants in the provision of banking services those are Bank of Sudan, Banks union, commercial banks, banking Services Company, telecommunication company enterprises of support services.

3-2 Secondary Data

As we mentioned in terms of sources of data above, the secondary data was collected from books and some financial references the results are as follows:

Firstly, on the level of banking Control, according to the Central bank of Sudan Law, the Governor may- when he deems it appropriate to:

1. Not allow any person in general, or any bank in particular enters into a particular banking process or operations.
2. Orders not to approve funding or loans above a certain amount without prior permission from him
3. Decides a maximum or minimum amount of funding devoted to different types of funding
4. Decides a maximum limit for the total amount of funding and loans granted from time to time.

Secondly, in the level of directing the banks in general, the Central bank determines some issues regarding:

1. First. Purpose for which the financing is granted and the purposes for which funding is not allowed to be granted
2. Second: the margin that must be retained in respect of the various guarantees against the finance granted.
3. Third: The maximum amount of funding that can be granted to any company, partnership, group of persons or individual.
4. Fourth: The maximum guarantees and undertakings that may be given on behalf of any company, partnership, group of persons or individual.

5. Fifth: The profit margin and the conditions under which the financing, guarantees or undertakings may be granted.

6. Sixth: Any other matters deemed necessary or appropriate (B) The Governor may prohibit the banking deal in whole or partially with any person or entity in any or all banks and financial institutions. The prohibited person may not manage an account or banking operations on behalf of third parties. Occasion

4. Administrative structures of banks

Each bank or financial institution established or established after the issuance of this law shall prepare an administrative structure that takes into account the objectives and functions of the bank or financial institution with the approval of the bank.

The Governor may direct any bank or financial institution to amend its structure to achieve the public interest and the interest of the clients.

Banks shall coordinate with the Bank to provide an annual budget to train employees and raise their technical capabilities through regular training courses.

Of this law, it is clear that the Central Bank of Sudan focuses only on the productive side of the banking service and not on its marketing side in narrow terms, including mostly protecting customers from losing their deposits but not with the aim of creating customers satisfied with the banking service.

• The role of the Bank of Sudan in the establishment of banks websites

As we mention in above, one source of the research primary data is interviews. Through the interviews conducted by the researcher with a number of bank employees in Sudan, it became clear that the reasons that prompted the bank to establish the website are as follows:

Establishing a bank's website that will serve as a reference for everything related to the bank in order to draw attention to it and to alert the world to its existence

To distinguish the bank from other banks in Sudan by establishing a website that helps in providing some services and thus represents a marketing tool that helps in promoting the services of the bank

Keep abreast of the technical development in the field of banks and provide electronic services distinct, especially the electronic bank, which requires that the customer be in touch with what the site of the bank. This is evidenced by the banks' interest in electronic technology, as well as the employees' awareness of it and their desire to upgrade the bank through these technologies. However, there was no indication that the Central Bank of Sudan had a clear role in providing this technology.

5. Primary data results Analysis

In the next part of the analysis, the study reviews the performance analysis of a group of banks through a sample of

the Bank's customers and employees, in order to determine the impact of the Bank of Sudan on the performance of the Bank.

First of all we will illustrate the concluded results of questionnaire questions. The Questionnaire combined of two dimensions. The first dimension is electronic awareness and the second is customer satisfaction which represented by questions about satisfaction, loyalty and maintaining. Two types of questionnaires are distributed one for customers and the other for bank employees.

5-1 Customers Questionnaire:

Dimension	Question	Analysis results
Electronic awareness	As a customer in the bank, do you prefer to deal with the bank	Electronically 48% 6% Traditionally Both 46%
	The bank use the most develop electronic means	Completely agree 17% Agree 57% Dis agree 26%
	I can use the bank electronic services easily	Completely agree 2% Agree 89% Dis agree 9%
	It's easy to contact bank employees electronically	Completely agree 17% Agree 59% Dis agree 43%
Customer satisfaction	You are satisfied with the Bank's transactions and services	Completely agree 17% Agree 48% Dis agree 35%
	The services provided match your expectations	Completely agree 14% Agree 57% Dis agree 29%
	The bank is concerned with electronic complaints	Completely agree 20% Agree 47% Dis agree 33%
	The Bank's services are efficient in solving problems	Completely agree 10% Agree 57% Dis agree 33%
	I feel confident in dealing with the bank's electronic services	Completely agree 28% Agree 47% Dis agree 35%
	I intend to deal with this bank in the future	Completely agree 26% Agree 54% Dis agree 20%

5-2 Employees Questionnaire:

Dimension	Question	Analysis results
Electronic awareness	As a bank employee , do you Communicate and contact with customers	Electronically 23% 9% Traditionally Both 68%
	The bank concern with introducing electronic services to bank customers	Completely agree 71% Agree 18% Dis agree 11%
	The Bank's electronic programs focus on all the bank's activities	Completely agree 68% Agree 11% Dis agree 21%
Customers satisfaction	There is a specific policy in the bank to win Customer satisfaction	Completely agree 80% Agree 11% Dis agree 1%
	The Bank's management is keen on providing the service to satisfy the customer	Completely agree 70% Agree 18% Dis agree 12%
	There is a client-specific file that is used to Solve customer problems	Completely agree 74% Agree 22% Dis agree 4%
	Customer satisfaction is measured every time period	Completely agree 20% Agree 52% Dis agree 28%
	Customer service is one of the bank's top priorities	Completely agree 11% Agree 32% Dis agree 57%

The weighted mean of answers ranged between (3.89- 4.1). That indicates a high level of acceptance of study sample.

The standard deviations ranged between (9.65- 1.01) which indicates a suitable rate of harmony in respondents answers)

6. Study results

Through the study and analysis, the researcher reached the following results:

1. The Central Bank is responsible for proposing new banking services, but these services are proposed from the point of view of the Bank and not from the point of view of Sudanese bank clients, which is considered in the marketing literature as a marketing myopia.
2. The central bank controls almost full control of the other banks in Sudan, which makes these banks fear the central bank more than their respect for their

customers, which makes a traditional organizational chart in Sudanese banks (see chart organizational charts).

3. The central bank focuses more on the production of the banking service than on the marketing of the service, which focuses on the service and its characteristics rather than its focus on its suitability to customers
4. The Central Bank strives to adopt advanced technology to facilitate banking services.
5. Despite customer satisfaction with online banking, they look forward to further progress in this area.
6. An analysis of bank customers' questionnaire revealed that the majority (89%) can use banking technology easily.

7. Recommendations

The Bank of Sudan should exercise its marketing role in a more professional and scientific way, through focusing on both sides of economic activity, that are production and marketing, the bank service.

Development banking services marketing by starting from customers through planning the aspects of the bank's activity that focus on the customers' desires and characteristics they prefer to be available in the banking service. This recommendation can be satisfied through:

- i. Create or find a customer by seeking the prospective customer.
- ii. Design banking services in marketing mix a way that meets the customers' needs and desires.
- iii. Identify and study market opportunities and identify successful businesses.
- iv. Follow up and monitoring of the banking market and identify customer perceptions about the banking services mix provided to them.

Strengthen the means of personal communication and intensify the means of mutual dialogue with customers. All banks should establish a Customer Relationship Management (CRM) unit using the most advanced CRM software, through which they collect information about the customer, analyse and discover the real motives for dealing with the bank, which in turn helps in providing the appropriate banking services. Prevail a culture that the Central Bank, other banks and the customers themselves are partners in the banking business and that there is trust between them.

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