



Influence of Service Quality on Bank Performance: A Case Study of Bank of Khartoum

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ABSTRACT

This study investigates the marketing strategies employed by Sudanese banks and their impact on cost reduction, competitive advantage, customer satisfaction, and overall performance. The research aims to identify challenges in marketing banking services, propose solutions to enhance marketing strategies, outline the essential requirements for effective marketing in the banking sector, and envision the future of banking marketing in Sudan. The study hypothesizes a significant relationship between marketing strategies, competitive advantage, branch expansion, customer satisfaction, procedural simplification, and operational efficiency at the Bank of Khartoum. Findings indicate that the bank's employees are highly efficient, services are provided promptly, pricing aligns with Central Bank regulations, and attention is given to minimizing banking service commissions. Recommendations include leveraging modern technology for customer interactions, offering discounts to key clients, and ensuring ATM services are available across all branches.

Keywords: Sudanese banks, Marketing strategies, customer satisfaction, operational efficiency, Automated Teller Machine (ATM) services

Introduction:

The banking sector occupies a vital position in the economic and financial systems, given the positive impact it exerts on economic development, given that it contributes to supplying economic activity with the funds necessary for its development on the one hand, and fighting hoarding and achieving benefits for savers on the other hand. The rapid developments and major changes as a result of global transformations, especially with the emergence of globalization and the accompanying abolition of restrictions, all of this obligated the banks to reconsider their policies and adopt strategies that help them to adapt and those changes by providing new products that satisfy their customers, especially since the quality of the product offered by banks represented in The service is characterized by its extreme sensitivity to the method of its provision due to its intangible nature, which requires greater effort to be accepted by the client, whether current or prospective. This has made it imperative for banks to adopt the idea of banking marketing for services in their work, in accordance with what has a role in raising their effectiveness, upgrading their banking services and raising performance levels in order to achieve and maintain customer satisfaction, and not only this, but also to find ways and methods that help them to Attract new customers and increase market share.

Accordingly, banking services marketing is a dynamic, dynamic, multi-faceted, pervasive, multidimensional activity that aims to find methods and methods that allow knowing the needs and desires of customers and then satisfying them in order to achieve the bank's continuity, reach its goals and adapt to all the variables that constitute the marketing environment in which it operates. We find that Banks have recently become increasingly interested in marketing services, and we can present the details of the research topic as follows:

1.1 Research problem : The problem of the research is can be mention into the following questions:

1. Do Sudanese banks follow a marketing strategy for their services? If the answer is yes, what is the ability of this strategy to raise the efficiency of banking performance in the Bank of Khartoum?
2. Was the strategy applied in Bank of Khartoum able to reduce costs and achieve competitive advantage?
3. Was the bank able to provide the necessary equipment to satisfy customers?
4. Did this marketing strategy for services simplify the procedures sufficiently to satisfy customers and improve the bank's performance?

1.2 Research Importance:

1. The importance of research stems from the role of marketing banking services, improving the performance of banks and supporting the national economy.
2. Providing information and data to researchers and various banks on how to improve the marketing of their services and increase their performance and decision makers.

1.3 Research Objectives:

1. Studying the problems of marketing banking services in the banking system.
2. Study and analyze data to draw conclusions that help find appropriate solutions.
3. Provide recommendations and appropriate solutions to raise the banking services marketing strategies in the banking system.
4. Revealing the requirements of banking work in the field of marketing for services and achieving future visions of the nature of banking marketing and its impact on achieving high banking performance for the Sudanese banking system.
5. providing material equipment and customer satisfaction.

1.4 Research Hypotheses:

1. There is a statistically significant relationship between the strategy of marketing banking services and achieving a competitive advantage for Bank of Khartoum.
2. There is a statistically significant relationship about adopting the strategy of increasing the bank's branches and increasing customer satisfaction.
3. There is a statistically significant relationship between the adoption of simplification of procedures and operations in marketing banking services and raising the efficiency of the banking performance of the Bank of Khartoum.
4. There is a statistically significant relationship between the adoption of a strategy to simplify procedures and operations and raise the efficiency of performance in the bank and customer satisfaction.
5. There is a statistically significant relationship between the strategy of providing material equipment and customer satisfaction.

1.5 Research Methodology: We used the following methods in our study:

- Descriptive approach: in analyzing the study procedures.
- Inductive method: to test hypotheses.

1.6 Data Collections:

1. Secondary sources that include books, references, journals, special reports issued by banks, and research related to the research topic.
2. The primary sources, which are the use of the questionnaire as a tool for data collection in the Bank of Khartoum and personal interviews.

1.7 Research Limited:

- Spatial boundaries: Khartoum State -Bank of Khartoum
- Time limits: 2021 – 2022

2. Literature

2.1 Study: *Ajban Ahmed Ajban entitled: Banking Marketing at Faisal Islamic Bank and its Impact on Investment .This researcher dealt with banking marketing through the Faisal Islamic Bank of Sudan with its unique experience out of the rest of the banks in the country, with the aim of knowing the relationship of investment activities with this bank. The study hypotheses were as follows: Bank marketing is an activity that aims to increase and develop bank deposits and profits in Faisal Bank, the relationship of banking marketing and other investment activities in the bank is a strong one, the results of the study confirmed the validity of these hypotheses. The most important results are: Increasing and developing bank deposits and increasing profits, there is a relationship between investment activities and banking marketing.*

2.2 Study: *Moataz Taj Al-Sir Muhammad Mahmoud entitled: Marketing of Banking Services in Sudan, Reality and Future Prospects (An Applied Study on the Livestock Bank)* This researcher was exposed to banking marketing through the Livestock Bank, and the research problem was represented in the suffering of the banking system due to the delay in banking awareness: Banking services marketing outlets lack advanced scientific bases, the lack of development of Sudanese banking services is due to the failure to benefit from the scientific development of banking marketing. The results of the research reached the validity of the study's hypotheses, and the most important results are: Choosing branches in a scientific way that leads to attracting a number of customers and thus controlling the competitive situation, Take advantage of the development that occurs in banking marketing and use appropriate strategies that lead to the development of the services provided by the bank.

2.3 Study: *(Mohamed Bahaa, el) Entitled: the impact of electronic banking services on the profitability of commercial banks" during the period 2008-2016. This research aims to measure the effect banking services and bank's profitability, this done by measuring the relationship between the electronic banking services (provision, cost, and speed) and profitability (rate of return on assets and rate of return on equity). The study's problem is to examine the impact of the electronic banking services profitability indicators in commercial banks in Libya. This has been done by analyzing the data collected by questionnaire from banks' employees and analyzing the banks financial statements during the period from 2008 to 2016. It has been concluded that; there is a statistically significant relationship between provision, cost, and speed of electronic banking services and the profitability of commercial banks. The study recommended that the commercial banks in Libya have to be in line with the global development in the field of electronic banking.*

3. Theoretical framework :

3.1 The Concept of Marketing strategies:

- Defining of Marketing

Is a persistent social action that goes significantly further than the selling of clothes, soap, and steel. (Rana AlJunidi:2020) The authors explain the sense of marketing for nonbusiness organizations and the type of marketing purposes such as product improvement, pricing, distribution, and communication in such businesses. The question studied is whether traditional marketing principles are exchangeable to the marketing of businesses, persons, theories. (Kotler, P., & Levy, S.J. :1969) Marketing meets the business objective which is to generate a happy consumer, the consumer who defines what the business is, because it is its intention is reach a buyer, any business firm has two-and only these two--basic purposes: marketing and innovation. Marketing is so fundamental that it is not just sufficient to have a solid sales strength and to deliver marketing to it. Marketing is not only much wider than selling, is not a specific activity at all. It is the whole business seen from the point of view of its outcome, that point of view. (Webster, F. E.:1988)The importance which is taken into account for the concept of marketing leads to the emergence of many definitions which are still far from unanimous. According to Philip Kotler "Marketing is the activity of getting the right goods and services to the right people, at the right place, at the right time and at the right price, through appropriate communication and promotion." On the other hand, the American Marketing Association defines it as "the implementation of business activities that direct the flow of goods and services to producers toward the consumer or toward the user." On the other hand, Khairy Mustafa defines marketing as: "a set of procedures and means available to an organization operating in a market economy, with the aim of forecasting or monitoring and, when necessary, stimulating or renewing consumers' desires for a product category and to achieve continuous adaptation of the production and commercial apparatus of the company to the specific desires on this grammar, in order to reconcile the achievement of its objectives with the optimum satisfaction of the needs of the audience in which it is concerned." (Charles D.Schewe:1991) Among all of the above, the common denominators all these definitions given by marketing theorists are: company, needs, products/service, and market. Based on these keywords, we can say on our part that marketing is any strategy, any approach, any action or any philosophy that a company takes to achieve both its profitability and the retention of its customers, by making products and services available to individuals. necessary to meet their market needs.

- What is banking marketing? Banking marketing, as the name implies, is marketing applied to banking products and services. Bank marketing is basically service marketing that is somewhat restricted by the nature of the services provided. Banking marketing has evolved greatly in the last 15-20 years. Advertising rhetoric has become "less serious" or "less institutional" and many players are breaking the old rules of the sector. Similarly, the banking sector is gradually adopting technologies of mass consumption (promotional techniques, loyalty programmers, packages, etc.).

In addition, banking marketing relies heavily on customer data analysis (big data), customer lifecycle, and event management (anniversaries, product deadline, etc.). It is a type of marketing in which the "multi-channel" dimension is clearly very important. Bank marketing decisions and actions are highly centralized at the level of marketing departments and CRM platforms.

- What is the benefit of planning in banking marketing? The multiple benefits that a marketing plan provides for companies and banks in particular, we have kept the following seven elements:

- Orienting the organization towards work.
- Prepare the company to face the future.
- Avoid making traditional mistakes in decision-making.
- Linking decisions to means.
- Find out where you want to go and tell them.

- To enable better coordination of efforts.
- Provide the basis for internal control and audit.
- What is the marketing plan? Marketing plan is defined as: a document that leads the company to present problems in their entirety to help the decision-maker analyze the various outcomes of his choices and to allow coordination of his activities.
- What is the benefit of a marketing plan? The practical benefit of a marketing plan comes from the definition given below, and it is developed to launch a new product or market existing products in new markets. Its effectiveness lies in the consistency and interdependence it offers for the various marketing decisions to be taken by the company which are formulated from the policies that make up the banking marketing tools. (AL-Rasaa Technical Library and Press:1999)

Marketing elements in banking marketing:

- ✓ **Promotional mix:** In formulating marketing mix, bank specialists are of the opinion that promotion mix is also assumed in which importance is given to various components of promotion, such as advertising, publicity, sales promotion, word of mouth promotion, personal selling and telemarketing.
- ✓ **Ads:** While developing advertisements, the bank has to prepare appeals, slogans and messages and choose a suitable medium for conveying messages.

There are a number of devices for advertising, such as broadcast media, television media, and print media. In order to promote banking, print media has found it economical and efficient. Television media are very effective, but they are found to be expensive. Messages and appeals can be presented in a very effective manner. (Kolter, P. & Armstrong, G.:1996) They have to provide an adequate budget and test the effectiveness of advertisements. Banks need to develop and strengthen public relations activities to promote their business.

- ✓ **Personal Selling:** Personal selling is useful in promoting banking business. It's just another name for persuasion. Banking institutions need to take advantage of this dimension with the help and cooperation of competent and personally committed sales staff. If the sales personnel have a deep knowledge of the sales, dialogue and behavioral profile of the sales technology of customers, the task of turning the dialogue into a business is easier. This requires an extensive training program. Personal Selling depends on the personal skill of the sales people. If they know in detail about the prospects that will be interviewed, and the questions that will be asked by potential clients' / business house representatives, they can be persuaded.
- ✓ **Sales Promotion:** Under the shadow of banking marketing, banking institutions are also thinking of preferring promotional incentives to both bankers and customers. Gifts, contests, exhibitions, offers, discount, commission, entertainment and travel plans for bankers, additional allowances, low interest financing and retaliation are just to name a few that have been found useful in promoting banking. (Bluen, S. D. Barling, J. & Burns, W. :1990)
- ✓ **Positive word :** Social reformers, famous film artists, television artists, opinion leaders, and people of voice may act as speech promoters. The satisfied client group is the most successful hidden promoters. They will praise others for the excellent services of a particular bank or the outstanding characteristics of a particular scheme. Hence, it is clear that word of mouth is an important component of promotion mix, but its tool is affected by the quality of service provided.
- ✓ **Mix Price:** Pricing decisions regarding the interest and fees or commission charged by banks have been found useful in motivating the target market. Pricing policy is important to increase the number of customers in exchange for increased deposits. Of course, there are a number of factors affecting the operation, but the main role is placed by the Reserve Bank of India.
- ✓ **Place Mix: Choosing** the right place to set up a branch is important with the aim of making the place easy to access, in addition to providing safety and insurance as well. Office management has also been found to be important from the point of view of making services attractive. Furniture, civic amenities and parking cannot be overlooked. Recently, aesthetic management has earned the rightful place in foreign branches. This draws our attention to beautify the office and buildings and make the place environmentally friendly. Thus these considerations need due weight while managing bank branches. The People Efficiency generation is greatly affected by the quality of human resources. Commercial banks need to give priority to the development of quality people for the development of the organization. Hence, the first task for the banks is to reform the employment process. While defining selection criteria, they need to assign due weight to moral values.

Moreover, education and training facilities must be innovated. Above all the due weight to be given to human development, humanity and humanity, these three terms if found in human resources, help in the development of productive people.

3.2 Banking Services :

What are banking services? Banking services are considered as providing a financial advance to individuals through banks, but it is safe, and it can also be defined as accepting a loan or investment for financial deposits by individuals, it is any activity related to accepting funds owned by individuals and other entities, so that the purpose is Whoever lends this money is making a profit. (Cook, W. D., & Hababou, M. (2018))

The most important types of banking services are the following:

1. **Banking services: Bank services are one of the types of banking services that banks around the world work to provide to customers, each according to his needs. Among the banking services that are provided are the following.**

- A. Providing loans: Banks are commercial organizations that aim for profit, so providing loans is one of the most important services that are provided with the aim of reaping benefits from profits. Banks provide short-term, medium-term and long-term loans after maintaining cash reserves.
- B. Payment by check: Banks provide checks to account holders so that they can draw a check on the bank in order to pay the money, so that the banks pay the customers after verifying the accounts.
- C. Collection and payment of credit instruments: Banks offer many different credit instruments, such as: bills of exchange, bonds and checks, so that banks collect and pay different types of credit instruments as a representative of customers.
- D. Foreign exchange: Banks exchange foreign currencies into local currencies in order to settle receivables in international trade.
- E. Consulting: Banks employ financial and legal experts to advise clients on matters related to investment, industry, commerce, and taxation.
- F. Bank guarantee facilities: Modern commercial banks work to present themselves as a guarantee for the customer. If the customer is forced to deposit certain funds in a government office or court, the bank is the guarantee for this customer. Money Transfer: It is one of the services banks provide to their customers, where money is transferred from one place to another using checks and money orders. ()
- G. Credit Cards: Credit cards allow the holder to make purchases of goods and services, through the credit card provider who works on immediate payment of goods and services, so that the card holder undertakes to pay the purchase amount within a certain period of time.
- H. ATM Services: ATMs provide many banking services such as depositing, withdrawing and inquiring about the account.
- I. Debit Card Services: These are the cards that enable the holder to withdraw funds electronically from the card holder's account.
- J. Online Banking Services: It is a service that banks provide to account holders so that they can access their account data through the Internet and allow them to perform many services, such as: account transfers, bill payments, balance inquiries.
- K. Mobile Banking: It is known as M-Banking and allows access to the account and knowledge of payments and other banking transactions through a mobile phone.

2. **Insurance services: All business involves many risks, so it is important to manage risks in an effective manner, and one of the most important ways is to obtain the appropriate types of insurance, for example: the risks related to employees can be avoided by: Providing a safe place to work, warning employees of risks and providing appropriate tools and safe for them, and the insurance services offered vary according to the intended purpose. Bank insurance services provided by banks are known as a guarantee by the Federal Deposit Insurance Corporation in banks, so that bank insurance helps provide protection for individuals who deposit their money in banks in the event that these banks are exposed to bankruptcy, and from the insurance services provided by banks. What follows?**

- Checking withdrawal accounts. -Securing savings accounts.- Securing money market deposit accounts.
- Deposit insurance, such as certificates of deposit.
- Cashier's check insurance.
- Postage insurance.
- Securing individual accounts.
- Securing joint accounts.
- Securing assets held for others in order to pay death accounts.
- Securing certain types of retirement savings accounts.

3. **Investment services: Investment banks aim to connect investors to business, where investment banks work with companies by selling bonds that are types of loans. Investment banks work to distribute bonds from the company to customers, and the services provided by these banks are known as investment banking. Which are defined as banking operations that aim to assist individuals or organizations in order to increase capital and provide them with financial advisory services, and other banking services, including the following?**

- Offering shares of new companies for public subscription.
- Ownership trading is the trading of securities.
- Providing advice related to mergers and acquisitions.
- Providing leveraged finance that lends money to companies in order to purchase assets and settle acquisitions.
- Restructuring companies with the aim of improving their structures in order to make business more efficient and achieve more profit Receipt and transmission of orders related to financial instruments.

- Portfolio management.
- Subscription of financial instruments.
- Putting financial instruments without a fixed commitment.

4. Currency Exchange Services: Many people exchange currencies for their personal use as part of their business operations for their companies or for trading in the financial markets, where the difference in price between the two currencies is known as the exchange rate, and large banks provide currency exchange services (Currency Exchange1) Through the management of electronic exchanges, while small banks buy and sell currencies from a local exchange, and the currency exchange services provided by banks are the following: Buying or selling currencies according to the current or forward exchange rate. Providing many foreign exchange options. Banking services are mainly divided into four types; Banking services, insurance services, investment services and currency exchange services, as each service has its advantages and parties that differ according to the required service

4. Empirical analysis :

The researchers will present the results in light of the hypotheses on which the study is based in order to answer the questions that the study is trying to answer.

4.1. The first hypothesis: The first hypothesis of the study hypotheses states the following: There is a statistically significant relationship between adopting a strategy for banking services and achieving a competitive advantage. This hypothesis aimed to clarify the relationship between the adoption of a strategy for banking services and the achievement of a competitive advantage in the sample of the study (respondents). The statements related to this hypothesis were calculated. The weighted arithmetic means (answer power) and standard deviations of the answers of the study sample members to each statement of the first hypothesis statements were calculated, and the results were as in the following table:

Table NO (1) Test of The first hypothesis: There is a statistically significant relationship between adopting a strategy for banking services and achieving a competitive advantage.

S	The expression	mean	Standard deviation	Measure weight	Class	Chi-square	Degree of freedom	Significant
1	The bank's employees are highly efficient.	4.13	1.11	4	Agree	33.00	4	0.00
2	The bank is keen to provide its services very quickly.	4.25	1.21	4	Agree	36.25	4	0.00
3	The banking service meets the needs of customers.	4.53	1.11	4	Agree	15.50	4	0.00
4	The bank receives an annual increase in the number of customers.	3.53	1.36	4	Agree	7.25	4	0.12
5	There is an annual increase in the bank's profits.	4.65	1.25	4	Agree	12.50	4	0.01
6	The bank receives praise from customers.	3.13	1.22	4	Agree	5.50	4	0.24
7	The bank uses modern technology in its dealings with customers.	3.73	1.99	4	Agree	17.50	4	0.00

Source: prepared by authors

From the above table no (1), the researchers find the following:

The arithmetic averages of the answers of the study sample members to the statements of the first hypothesis ranged between (4.65-3.13) and these averages are mostly very close to weight (4) This means that the majority of the study sample agree that there is a statistically significant relationship between adopting a strategy for banking services and achieving a competitive advantage, i.e., they agree with the hypothesis.

The standard deviation values of the answers to the hypothesis statements ranged between (1.99-1.11) and these values indicate the very large homogeneity in the answers of the sample members to these items, meaning that they agree to a large extent on them.

The results in the table (3/3/1) mean that all the sample members agree to accept the hypothesis, although there are statistically significant differences between the answers of the sample members that can be determined by applying a kai check box to indicate the differences between the answers to each of the expressions hypothesis.

The table referred to above indicates that the value of the chi-square to indicate the differences between the answers of the different examinees on the first hypothesis ranges between (0.01-0.00), and these values are mostly less than (0.05), and depending on that, it is confirmed that there are statistically significant differences between the answers, which indicates On the significance of the model, except for the fourth and sixth statements, which do not represent the ideal representation (that is, it is a non-significant function). From the above, the researchers see that the majority of the study sample, with different characteristics, see that there is a statistically significant relationship between adopting a strategy for banking services and achieving a competitive advantage, and this confirms the validity of the hypothesis.

4.2 The second hypothesis: The second hypothesis of the study stated the following: There is a statistically significant relationship between the adoption of a strategy to reduce prices and increase the number of customers. This hypothesis aimed to show the extent of the relationship between the adoption of a strategy to reduce prices and increase the number of customers for the study sample (respondents). By answering the statements related to this hypothesis, the weighted arithmetic averages (answer power) and standard deviations of the answers of the study sample members were calculated for each statement of the hypothesis statements, and the results were as in the following table:

Table NO (2) Test of The second hypothesis: There is a statistically significant relationship between the adoption of a strategy to reduce prices and increase the number of customers.

S	The expression	mean	Standard deviation	Measure weight	Class	Chi-square	Degree of freedom	Significant
1	The bank is committed to the prices of services issued by the Central Bank.	4.25	0.90	4	Agree	38.50	4	0.00
2	The Bank sets its own policies in the rates of banking services.	3.40	1.06	4	Agree	9.50	4	0.00
3	The bank takes care of the big customers and gives them discounts on banking services.	3.60	1.30	4	Agree	7.75	4	0.05
4	The bank takes into account the weak tranche of banking services commissions.	3.60	1.28	4	Agree	24.00	4	0.10
5	The bank determines the prices of its services in light of the cost.	3.80	1.04	4	Agree	8.00	4	0.00
6	The Bank sets prices for services in light of competition with other banks.	3.50	1.30	4	Agree	28.25	4	0.09
7	The prices of banking services in the bank are the lowest compared to other banks.	3.98	1.35	4	Agree	12.00	4	0.00
8	The bank cares more about service quality than price.	3.60	1.37	4	Agree	17.00	4	0.02
9	The bank receives an annual increase in profits.	3.85	1.12	4	Agree	10.75	4	0.00
10	The bank receives praise from customers.	3.38	1.15	4	Agree	13.25	4	0.03
11	The bank uses modern technology in its dealings with customers.	3.40	1.37	4	Agree	3.25	4	0.52

Source: prepared by authors

From the above table no (2), the researchers find the following:

The arithmetic averages of the answers of the study sample members to the statements of the second hypothesis ranged between (3.38-4.25) and these averages are mostly very close to weight (4) and this means that the majority of the study sample agree that there is a statistically significant relationship between adopting a strategy to reduce prices and increase the number of customers.

The standard deviation values on the hypothesis statements ranged between (1.37-0.90), and these values indicate the great homogeneity in the answers of the sample members to these paragraphs, that is, they agree to a large extent on them.

The results in Table (3/3/2) indicate that there are statistically significant differences between the answers of the sample members. A square test is conducted to indicate the differences between the answers to each of the hypothesis statements.

The table referred to above indicates that the value of the Chi-square to indicate the differences between the answers of the different examinees on the second hypothesis ranges between (0.02-0.00), and these values are mostly less than (0.05), and depending on that, it is confirmed that there are statistically significant differences between the answers in favor of the answers Except for the third, fourth, sixth and eleventh phrases, they do not represent the optimal model (that is, it is a non-significant function). From the foregoing, researchers see that the study sample members with their various characteristics see that there is a statistically significant relationship between adopting a strategy to reduce prices and increase the number of customers, and this confirms the validity of the hypothesis.

4.3 The third hypothesis: The third hypothesis of the study stated the following: There is a statistically significant relationship between the adoption of the strategy of increasing branches and increasing customer satisfaction. This hypothesis aimed to show the extent of the relationship between adopting the strategy of increasing branches and increasing customer satisfaction for the members of the study sample (respondents). By answering the statements related to this hypothesis, the weighted arithmetic averages (answer power) and standard deviations of the answers of the study sample members were calculated for each statement of the hypothesis statements, and the results were as in the following table:

Table NO (3) Test of The third hypothesis: There is a statistically significant relationship between the adoption of the strategy of increasing branches and increasing customer satisfaction

S	The expression	mean	Standard deviation	Measure		Chi-square	Degree of freedom	Significant
				weight	Class			
1	The bank has many branches covering different regions.	4.05	0.96	4	Agree	45.25	4	0.00
2	There are distribution outlets belonging to the bank in the peripheral areas.	3.30	1.16	4	Agree	12.25	4	0.00
3	The bank is keen to provide special treatment to major customers in the peripheral areas.	3.73	1.15	4	Agree	11.00	4	0.00
4	The bank provides an automated teller machine (ATM) service from all its different branches.	3.90	1.01	4	Agree	6.80	3	0.12
5	There is an annual increase in the bank's profits.	3.85	1.33	4	Agree	20.25	4	0.01
6	The bank receives praise from customers.	3.45	1.34	4	Agree	4.50	4	0.24
7	The bank uses modern technology in its dealings with customers.	3.43	1.32	4	Agree	4.75	4	0.00

Source: prepared by authors

From the above table no (3) the researchers find the following:

The arithmetic averages of the answers of the study sample members to the expressions of the third hypothesis ranged between (3.30-4.05) and these averages are mostly very close to weight (4) This means that the majority of the study sample agree that there is a statistically significant relationship between adopting the strategy of increasing branches and increasing customer satisfaction.

The standard deviation values on the hypothesis statements ranged between (1.34-0.96), and these values indicate the great homogeneity in the answers of the sample members to these paragraphs, meaning that they agree to a large extent on them.

The results in Table (3/3/3) indicate that there are statistically significant differences between the answers of the sample members. A square test is conducted to indicate the differences between the answers to each of the hypothesis statements.

The table referred to above indicates that the value of the Chi-square to indicate the differences between the answers of the different examinees on the third hypothesis ranges between (0.01-0.00), and these values are mostly less than (0.05), and depending on that, it is confirmed that there are statistically significant differences between the answers in favor of the answers Agree, except for the fourth and sixth statements, which do not represent the optimal model (that is, it is a non-significant function). From the above, the researchers see that the study sample members with their various characteristics see that there is a statistically significant relationship between adopting the strategy of increasing branches and increasing customer satisfaction, and this confirms the validity of the hypothesis.

4.4 Fourth Hypothesis: The fourth hypothesis of the study stated the following: There is a statistically significant relationship between the adoption of a strategy to simplify procedures and operations and raise the efficiency of performance in the bank and customer satisfaction. This hypothesis aimed to show the extent of the relationship between adopting a strategy to simplify procedures and operations and raise the efficiency of performance in the bank and customer satisfaction for the members of the study sample (respondents). 2/9) by answering the statements related to this hypothesis. The weighted arithmetic averages (answer power) and standard deviations of the answers of the study sample members were calculated for each statement of the hypothesis statements and the results were as in the following table:

Table NO (4) Test of The Fourth hypothesis: There is a statistically significant relationship between the adoption of a strategy to simplify procedures and operations and raise the efficiency of performance in the bank and customer satisfaction.

S	The expression	mean	Standard deviation	Measure		Chi-square	Degree of freedom	Significant
				weight	Class			
1	The bank has a flexible list that clarifies the work procedures.	4.05	1.28	4	Agree	31.25	4	0.00
2	The bank is keen to look into the work procedures from time to time.	3.48	1.04	4	Agree	1.80	4	0.62
3	The Bank is keen to delegate authority to lower levels.	3.55	1.24	4	Agree	9.25	4	0.06
4	The bank is characterized by the abundance of drainage windows.	3.15	1.55	4	Agree	5.60	4	0.13
5	The bank is characterized by the abundance of employees who receive customers.	3.30	1.20	4	Agree	13.50	4	0.01

6	The bank is distinguished by the training of its employees.	3.78	1.33	4	Agree	13.75	4	0.01
7	The bank receives an annual increase in profits.	3.98	1.10	4	Agree	24.50	4	0.00
8	The bank receives praise from customers.	3.10	1.26	3	Natural	5.50	4	0.24
9	The bank uses modern technology in its dealings with customers.	3.48	1.22	4	Agree	23.25	4	0.00

Source: prepared by authors

From the above table no (4), the researchers find the following:

The arithmetic averages of the answers of the study sample members to the expressions of the fourth hypothesis ranged between (3.10-4.05) and these averages are mostly very close to the weight (4) and this means that the majority of the study sample agree that there is a statistically significant relationship between adopting a strategy to simplify procedures and operations and raise the efficiency of performance in the bank and customer satisfaction.

The standard deviation values on the hypothesis statements ranged between (1.33-1.04) and these values indicate the great homogeneity in the respondents' answers to these paragraphs, meaning that they agree to a large extent on them.

The results in Table (3/3/4) indicate that there are statistically significant differences between the answers of the sample members. A square test is conducted to indicate the differences between the answers to each of the hypothesis statements.

The table referred to above indicates that the value of the Chi-square to indicate the differences between the answers of the different examinees on the fourth hypothesis ranges between (0.01-0.00), and these values are mostly less than (0.05), and depending on that, it is confirmed that there are statistically significant differences between the answers in favor of the answers Agree, with the exception of the second, third, fourth and eighth statements, they do not represent the optimal model (ie, it is a non-significant function).

From the foregoing, the researchers see that the study sample members with their various characteristics see that there is a statistically significant relationship between adopting a strategy to simplify procedures and operations and raise the efficiency of performance in the bank and customer satisfaction, and this confirms the validity of the hypothesis.

4.5 Fifth Hypothesis: The fifth hypothesis of the study stated the following: There is a statistically significant relationship between the strategy of providing material supplies and customer satisfaction. This hypothesis aimed to show the extent of the relationship between the strategy of providing material supplies and customer satisfaction for the study sample members (respondents). On the statements related to this hypothesis, the weighted arithmetic means (answer power) and standard deviations of the answers of the study sample members were calculated for each statement of the hypothesis statements. The results were as in the following table:

Table NO (5) Test of The fifth hypothesis: There is a statistically significant relationship between the strategy of providing material supplies and customer satisfaction

S	The expression	mean	Standard deviation	Measure		Chi-square	Degree of freedom	Significant
				weight	Class			
1	The bank is keen to provide the necessary equipment for work.	3.68	1.14	4	Agree	28.25	4	0.00
2	The bank has an encouraging and good internal environment for work.	3.20	1.18	3	Agree	9.00	4	0.06
3	The bank has a comfortable environment to receive customers.	3.38	1.39	4	Agree	14.25	4	0.01
4	The bank has a car park for customers.	3.20	1.36	3	Agree	1.75	4	0.78
5	The bank has advanced technical equipment.	3.53	1.15	4	Agree	16.25	4	0.00
6	The bank receives an annual increase in the number of customers.	3.98	1.10	4	Agree	19.40	4	0.00
7	The bank receives an annual increase in profits.	3.80	1.32	4	Agree	16.75	4	0.00
8	The bank receives praise from customers.	3.33	1.35	4	Agree	2.75	4	0.60
9	The bank uses modern technology in its dealings with customers.	3.33	1.33	4	Agree	3.00	4	0.56

Source: prepared by authors

From the above table no (5), the researchers find the following:

The arithmetic averages of the answers of the study sample members to the expressions of the fifth hypothesis ranged between (3.20-3.80) and these averages are mostly very close to weight (4) and this means that the majority of the study sample agree that there is a statistically significant relationship between the strategy of providing material equipment and customer satisfaction.

The standard deviation values on the hypothesis statements ranged between (1.39-1.10), and these values indicate the great homogeneity in the answers of the sample members to these paragraphs, meaning that they agree to a large extent on them.

The results in Table (3/3/5) indicate that there are statistically significant differences between the answers of the sample members. A square test is conducted to indicate the differences between the answers to each of the hypothesis statements.

The table referred to above indicates that the value of the Chi-square to indicate the differences between the answers of the different examinees on the fifth hypothesis ranges between (0.01-0.00), and these values are mostly less than (0.05), and depending on that, it is confirmed that there are statistically significant differences between the answers in favor of the answers Agree, with the exception of the second, fourth, eighth and ninth phrases, they do not represent the optimal model (that is, it is a non-significant function).

From the foregoing, researchers see that the study sample members with their various characteristics see that there is a statistically significant relationship between the strategy of providing material supplies and customer satisfaction, and this confirms the validity of the hypothesis.

5. Conclusion :

Based on the study conducted on the marketing strategies employed by Sudanese banks, particularly focusing on the Bank of Khartoum, it is evident that effective marketing plays a crucial role in enhancing various aspects of banking operations. The findings highlight the bank's commitment to efficiency, prompt service delivery, compliance with regulatory pricing, and a customer-centric approach aimed at minimizing service commissions. Leveraging modern technology for customer interactions, offering discounts to key clients, and ensuring widespread availability of ATM services across branches are key recommendations to further improve marketing strategies. The results indicate a positive trend in the bank's profitability, the utilization of modern technology for customer engagement, competitive pricing compared to other banks, expansion of distribution outlets in peripheral areas, and positive feedback from customers. These outcomes underscore the importance of continuous improvement in marketing efforts to maintain a competitive edge in the banking sector. In conclusion, the study emphasizes the significance of strategic marketing initiatives in driving cost reduction, competitive advantage, customer satisfaction, and overall performance in Sudanese banks. By addressing challenges, implementing innovative solutions, and meeting essential requirements for effective marketing, the future of banking marketing in Sudan holds promising opportunities for growth and success.

5.1 Results:

- ✓ There is an annual increase in the bank's profits.
- ✓ The bank uses modern technology in its dealings with customers
- ✓ The prices of banking services in the bank are the lowest compared to other banks.
- ✓ There are distribution outlets belonging to the bank in the peripheral areas.
- ✓ There is an annual increase in the bank's profits.
- ✓ The bank receives praise from customers.

5.2 Recommendations

- ✓ The necessity of using modern technology in dealings with customers.
- ✓ Attention and care for major customers and giving them discounts on banking services.
- ✓ The necessity of providing Automated Teller Machine (ATM) service in all the different branches.
- ✓ The bank must receive an annual increase in the number of customers

6. References

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