

Abstract

This search is about the practice in service of (E.C) Electronic Clearing during the period from 2006-2010 which implemented in all banks in Sudan with total of 34 working banks and 487 branches in 26 states in whole Sudan up to 2010. Beside so many modern banking techniques used in Sudanese banking market through the study of effect on quality of service introduced and advantages and disadvantages of each service and the way of avoiding them and the affection of that service on electronic sector and range of customers acceptability with it .

Research is also includes service of A.T.M (Automatic Teller Machine) and sales point service, this research is pursuit of period studies introduced before practical implementation for the technical projects which depend on actual statistics.

Choice of E.C as case of study is because is the major project from the point of its importance for it is vital role in principal transaction after international economics expanding beside the huge amount dealing between the people , so the benefit must be obtained from the great technical improvement revolution of computer information.

The research is also taking the descriptive and analysis method for banks report to study the under mentioned suppositions:

Implementation of (E.C) guides to adjustment in procedures, legislation and law, which assisted in acceleration of taking action in banking and management decisions by central bank of Sudan and commercial banks. It is also assisted to know quality of the customer beside turnover of money between people. We reached to so many results which explained the advantages and how to support and the disadvantages and how to solve and not to be repaired in the future. Also the important result that achieved by the research assurance of most previous suppositions.

The research concluded with many recommendations most is the necessity of connecting clearing system with operating banks system to gain maximum benefit of system and minimizing the cost and offering other service, release monopoly from connection companies which assist in minimizing cost because of competition for offering best service, take care of training of banks staff specially the seniors, opening of training centers for customers to learn current and future technical service and to set up a company for A.T.M management which helps the banks into offer best service with minimum cost.