5. Conclusion:-

1. Applying such a program provides electronic services, like marketing and bank services.

2. This program is designed to be easily used by all users, and doesn't need much effort or a professional person.

3. It also facilitates basic services like knowing your balance, purchasing electricity.

4. This program, compared to others is a low cost service, for users and applicators as well.

5.1 Result:

1. This application of E-Banking Services Channels is easy to reach at anytime and anywhere, and thus, saves a lot of time.

2. The E-Banking Services Channels can be used with extreme confidence regarding confidentiality. This is because the account has its own password and user name. In other words, it cannot be public and can only be managed through the administration.

3. When E-Banking Services Channels is applied on mobile phones, it becomes extremely effective as it overcomes obstacles and reduces human factor.

4. This service reduces costs that arise from transport, as well as crowded centers.

5. The service is easy to apply and use, especially compared to other programs.

6. Applying such a service means that location becomes of less importance.

7. Appling such a service also reduces the risk of fraud carried out by individuals.

8. The use E-Banking Services Channels opens new doors for electronic trades. Not only that, but it will have a positive impact on economy.

5.2 **Recommendation:**

1. I recommend that this application (E-Banking Services Channels), is applied into mobile phones software, especially (Android), so as to publish this software. Thus facilitating more use for people.

2. I also believe that web services are very important and need more attention and care. Indeed, they are very useful for all individuals.

3. Sudanese people by nature are heavy users of technology and specially mobile phones. This is the reason why we must capture the maximum benefit out of this habit by Appling this application in mobile phones.

4. Sudan banks have many branches, so I recommend that it is all connected and centralized to (Sudan central bank), in order to facilitate banking services, and enter the globalization era.

5. Appling this service to the web qualifies our community to enter (E-Commerce) and compete in various trademarks.