

ABSTRACT.

The research comprises the main issues that influence the electronic banking services and presents the latest developments reached by the Sudanese banks. The Omdurman National Bank experiment of electronic banking services has been used in practical part.

The aim of the study was to highlight the role and the benefits of technology in the field of electronic banking services.

The main difficulty of the study was the inability of the Sudanese banks to use the modern technologies and pace with the international developments in the field of banking services and thus rendering it not to expand and accumulate its capital.

Among the main hypothesis laid for this study is that the use of technology in the field of the electronic banking services will lead to the reduction of expense spend on labour.

The results deduced by the researcher are :

- 1) There is direct relationship between technology and banking activity.
- 2) The use of information technology in the field of banking services led to the increase of the Omdurman National Bank's income and thus attaining the confidence of its employees.

Finally, the study recommends the need for training and developing the potentials of the bank workers and also the enforcement of the monitoring and supervision role of the central bank.