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EFFECT OF INNOVATIVE BANK STRATEGIES ON CUSTOMER EXPERIENCE IN COMMERCIAL BANKS IN KISUMU CITY, KENYA

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ABSTRACT

Customer experience is a feeling associated with a company's ability to provide positive experiences to their customers. Services range from one-on-one interactions where a support agent resolves a customer issue, to exchanges with the brand on a more public scale. Poor service appears to be the top reasons as to why bank customers leave their bank. Innovation has enabled banks to differentiate their products and services. Banks find that they have to constantly innovate and update in order to retain their demanding customers, remain competitive and relevant in the market. Commercial banks have migrated to the digital space whereby customers no longer visit banks physically to complete transactions, but rather complete their transactions online, use mobile devices, visit bank agents and ATM points. The current study sought to establish the effect of innovative bank strategies on customer experience of commercial banks in Kisumu City, Kenya. The specific objectives of the study were to establish the effect of agency banking and internet banking on customer experience of commercial banks in Kisumu City, Kenya. The study target population consisted retail banking customers of the seven major banks in Kisumu City, Kenya that were frequent users and non-users of mobile, internet, ATM and agency banking services. The banks included KCB Bank K., Ltd, Cooperative Bank, Equity Bank, ABSA, National Bank, Family Bank and Standard Bank. The sample was stratified by bank and simple random sampling was used to select customers visiting the banks. The study primary data was collected using structured questionnaires. Data analysis was carried out using statistical package for social sciences version 21. The findings of the study revealed that agency banking and internet banking had a positive and significant influence on customer experience in commercial banks in Kisumu City, Kenya. Based on the findings, the study therefore recommended that commercial banks in Kenya should invest in agency banking by empowering their bank agents with basic banking skills, ensuring that their agents adhere to the bank policies and standard security measures, hence safeguarding customers from fraud. These would significantly enhance customer experience.

Key Words: *Agency Banking, Internet Banking, Customer Experience and Commercial Banks*

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INTRODUCTION

The growing competitive nature of the banking market has resulted in the need to develop and utilize alternative service delivery channels. The revolution of information technology has influenced almost every facet of life, among them is the banking sector. The introduction of electronic banking has revolutionized and redefined the ways banks were operating. As technology is now considered as the main contribution for the organizations' success and as their core competencies. All the banks considered observed that cost reduction and enhanced ability to deal with customers were drivers of extreme importance. Vyas and Raitani, 2014 argued that cost reduction as an inherent benefit to banking. The desire to reduce both operational and administrative costs has driven banks to the electronic world (FinCen, 2000). Cost reduction can be realizable only with an increase in consumer adoption

According to Fathian, Shafiea and Shahristani, (2009) innovation is the generation, acceptance and implementation of new ideas, processes products or services. Innovation is the application of effective new processes and products to the organization with intend to benefit it and its stakeholders (West & Anderson 1996). For this study banking innovation can be defined as introduction and application of new work processes and technologies with the aim to improve upon existing systems in an organization, which results in commercial benefits (Amin, 2016). The commercial banks that are consciously applying innovative bank services in their systems are likely to benefit more than those that rely on traditional service methods. Introduction of innovative services and products such as internet banking, Automated Teller Machines (ATMs), agency banking and mobile banking has transformed the way commercial banks attract, satisfy and retain their customers (Mishra, 2014).

According to Musiime and Bayaki, (2010) argue that innovation helps to reduce transaction time and it enhances convenience to customers by eliminating queues and providing quick money transfers Some of the customer attraction strategies that have been used by commercial banks to attract and offer convenience to customers include opening ATM facilities countrywide, provision of mobile and internet banking services to remote areas (Suki, 2018). The spread of these banking services attracts and offer convenience to customers. This has made banking transactions easier and even cheaper than ever before. Musiime and Bayaki (2010) argue that banking innovation is openly associated with the degree to which bank customers are satisfied. Customer satisfaction helps an organization to retain customers and lower customers switching rate (Kaura, 2015). A satisfied customer effect toward a service provider can motivate the customer to patronize the provider again and recommend them to other customer while dissatisfied customer will most likely not recommend the provider to other customers (Thakur, 2014).

In Spain Hernando and Nieto (2007) argued that banks that had employed mobile banking were able to attract more customers and this led to increased access to customer deposits leading to financial performance. In Nigeria, Agboola (2012) noted that computer automation services and electronic banking had massively enhanced banks services to customers in terms of satisfaction in Lagos. According to Central Bank of Kenya (2018) report indicated that there is stable increase in use of e-banking technologies such as automated teller machine, mobile and Internet banking, electronic funds transfer, direct bill payments and credit card.

Since the introduction of e-banking in Kenya, financial institutions have witnessed many changes. Customers now have access to fast, efficient and convenient banking services. They have realized that a company that ignores customer needs and preferences in its products development would be deemed to fail (Gikandi, & Bloor, 2010). The digital banking services in Kenya is still developing thus the focus of most banks is on setting up the systems giving less attention to the industry technical issues. Thus there is a need to manage costs and risks associated with digital banking. The adoption of innovative bank services by the consumers has been vast, yet there is limited research on the effects of innovative bank services on Customer experience in commercial banks within the Kenyan context. Thus, this study sought to establish the effect of innovative bank strategies on Customer experience in commercial banks in Kisumu City, Kenya.

Statement of the Problem

The banking space has gone digital and is continuously developing in this respect. More and more consumers are no longer visiting the banks for traditional or brick and mortar banking, but rather complete transactions online, use mobile devices, visit bank agents and ATM points. A study by Raza, Shah, and Ali, (2015) revealed that 72% of banking customers use their bank's mobile app a 7% increase from 2014. The percentage was expected to climb as the younger generations continue to become financially independent. More than 93% of banking customers are aged between 18-24 and use mobile banking apps, so adoption rates among younger age groups is high (Ngango et al., 2015).

This trend stimulates a question to light for those who work in the banking industry. How do you provide excellent customer experience for customers that you never see? Provision of exceptional customer experience is significant for any organization, particularly the financial services industry. Quality of customer experience has emerged as a top driver of choice and on-going retention of customers and customers will switch providers if they are unhappy. According to Ahmed, (2020) poor service and poor financial advice appears to be the top reasons as to why bank customers leave their banks and credit unions. While traditional banking channels are still vital consumer in many ways, the banks needs to be able to expand their customer service into the realm of technology (Rono, 2015). Hence the current study examined the effect of innovative bank strategies on customer experience of commercial banks in Kisumu City, Kenya.

From the previous empirical studies done internationally and locally, there still exist gaps in literature that this study intended to fill. For instance, Hammoud, Bizri, & El Baba, (2018) in Lebanon examined the impact of internet banking services quality on customer satisfaction in Lebanese Banking Sector. This study only examined the impact of internet banking on customer satisfaction while the current study examined the effect of agency banking and online banking on customer experience of commercial banks in Kisumu City, Kenya. This is a conceptual research gap that the current study intended to fill. The previous study was also conducted in different geographical distribution of Lebanese bank while this study was conducted in Kisumu City, Kenya, thus a geographical knowledge gap that this study intended to fill.

A study Ahmad (2011) in Jordan explored the impact of e-banking on the outcome of customer satisfaction in Jordanian commercial banks, the target population of the study was Jordanian commercial banks while the study target population was Kenya Commercial Banks in Kisumu City, this is a contextual knowledge gap that the current study intended to fill. A study by Stephanie and Moses, (2015) examined the effects of internet banking on the financial performance of Kenya Commercial Bank, dependent variable of the study was financial performance while this study the dependent variable was customer experience, this was a conceptual knowledge gaps that the current study intended to fill.

Objectives of the Study

The main objective of the study was to establish the effect of innovative bank strategies on Customer experience in commercial banks in Kisumu City, Kenya. The specific objectives were;

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- To determine the effect of agency banking on Customer experience in commercial banks in Kisumu City, Kenya
- To examine the effect of internet banking on Customer experience in commercial banks in Kisumu City, Kenya

LITERATURE REVIEW

The Diffusion of Innovations Theory

The theory was first proposed by Rogers (1962). According to Rogers (1962) diffusion of innovations theory appropriately investigates the adoption of technology as it seeks to explain how, why and at what rate new ideas and technology spread through cultures. Technology refers to a design for instrumental action used to reduce insecurity in the cause-effect relationships involved in achieving a desired outcome (Roberts & Amit, 2003). According to Rogers (1962) the general factor used to determine adoption of innovation are relative advantage, compatibility, complexity, trial-ability and observability. Relative advantage refers to the degree to which an innovation is perceived as providing more benefits than its predecessor, these includes improved efficiency and economic benefits. Roberts & Amit, (2003) argue that relative advantage of an innovation and rate of adoption are positively related.

Compatibility is the degree to which the user perceives service to be consistent with present and previous experiences values, beliefs and habits (Chen et al., 2004). Compatibility in innovation is a conformance on whether the user's lifestyle will propel rate of adoption (Rogers, 2003). Observability in innovation is defined as the extent to which an innovation is visible to the members of a given social system and how benefits can observed and communicated easily (Rogers, 2003). According to Ram & Sheth (1989) trial-ability refers to experimenting new technology before adoption, while perceived risk refers to the degree of risks in using an innovation. This theory is relevant to this study as this study intends to determine the effect of innovative bank strategies on customer experience in commercial banks. Innovation helps to reduce transaction time and it enhances convenience to customers by eliminating queues and providing quick money transfers (Musiime & Bayaki, 2010). The adoption of digital banking strategies by banks helps them to retain customers and more so gain competitive advantage and maintain overall effectiveness (Demirguc, 2019).

The Service Quality Model

The Service Quality Model or SERVQUAL Model was developed and implemented by Valarie Zeithaml, Parasuraman and Leonard Berry in 1988. The model is used to capture and measure the service quality experienced by customers. According to Saleh, & Ryan, (1991) experience is measured on the basis of the customers' perceptions. It is an external analysis of customer needs in relation to the quality of the service they experienced. Thus, the focus is always on customer needs and not on the measuring system or the organization's perception; the way they would like to see themselves (Zeithaml, Berry, & Parasuraman, 1996). Additionally, when determining the customer needs, the gap between customer expectations and the actual service they experience, needs to be taken into account. This Service Quality Model can be used in this study as it can be linked to the customer experience dependent variable of the study. Customer experience is measured using an individual's experience during all points of contact against his/her expectations. Thorough understanding of the customer provides the organization with knowledge to personalize every interaction (Cowgill, 2002).

Agency Banking and Customer Experience

Agency banking refers to the provision of banking services by a third party to customers on behalf of a licensed and prudentially regulated financial institution such as a bank or other deposit taking institutions. Ndungu and Njeru (2014) defined agency banking as an arrangement by which licensed financial institutions engage bank customers to offer certain banking services on behalf the banks. In East Africa, Kenya has made tremendous efforts towards improving access to financial services. This is because the number of people without access to financial access had reduced from 38.4% in 2006 to 32.7% in 2012. This also attributed to the 1072 retail bank branches Citywide (GOK, 2010). On the other hand, the Central Bank of Kenya (CBK) has recorded over 10,000 active agents in Kenya contracted by eights banks all over the country (CBK, 2012).

According to Bank Supervision Annual Report of the year 2016, Nairobi, Mombasa and Kiambu reported the highest number of transaction through agency banking whereas in Rift Valley province out of fourteen (14) counties Turkana, Uasin Gishu, Kericho, Bomet and Baringo reported higher number of transaction through bank agents compared to Narok City that made up part of the bottom four counties that comprised of Samburu, Trans-Nzoia and Elgeyo-Marakwet. According to Charles, (2014) majority of customers claims that bank agencies have inadequate capacity to carry out large transactions of cash and low security measures, banks are particularly concerned of the security involved in contracting agents and possible consumer bad experience owing that the agents are not apt at customer/public relations, thus, banks are finding it hard to convert these outlets into outsourced banks. According to Charles (2014) banks also are finding it hard to identify agents who are capable of handling cash transactions efficiently. Despite the advantages brought about by agency banking in Kenya no research has been done to determine the effect of agency banking on Customer experience in commercial banks in Kisumu City, Kenya. It is against this background that this study embarks to assess the effect of agency banking on Customer experience in commercial banks in Kisumu City, Kenya.

Internet Banking and Customer Experience

Internet banking refers to the use of internet and telecommunication networks to deliver value added products and services to bank customers. Mols (1999) argued that use of a system that allows bank customers to perform banking activities at home, at their offices using internet. Kannabira and Narayan, (2005) defined internet banking as making bank services accessible to bank customers using internet as its delivery channel. Khan (2007) argued that internet banking aids bank customers to access accounts, transact business or obtain information on financial products and services on public or private network. According to Bradley & Stewart, (2003) Internet banking allows bank customers to accomplish all routine transactions such as account transfers, balance inquiries, bill payments, stop-payment requests and online loan applications. The use of internet banking allows registered bank customers to log on to the bank's website and carry out transactions on their accounts (Gerrard and Cunningham, 2003). Kim et al., (2006) argue that there has been a fundamental shift in banking delivery channels toward using self-service channels such as electronic banking mainly use of internet banking. According to Qureshi (2008) the core reason as why clients have moved to Internet banking system from traditional banking is perceived usefulness, perceived ease of use, security and privacy provided by Internet banking.

Empirical Review

Mwando, (2013) study established the effect of agency banking on financial performance of the commercial banks in Kenya. The study adopted a descriptive survey. The study found that the move by the central bank to regulate agency banking had a positive influence on the financial performance of commercial banks in Kenya. The study results also revealed that that financial services accessibility by customers through baking agencies had a positive impact on financial performance of commercial banks in Kenya. Ali, and Raza, (2017) examined the relationship between the internet banking and customer satisfaction in Pakistan by using the service quality dimensions model. The study used primary data collected by questionnaires. The study regression results showed that tangibility, and reliability had a significant positive impact on customer satisfaction. The study recommend that there was a need for Pakistan banks to enhance the internet banking platform and to improve the security to online banks usage for them to increase the customers' comfort and confidence.

Oruro and Ndungu, (2013) studied the impact of internet banking on performance of financial institutions in Kenya. The study results revealed that adoption of internet banking had improved financial performance of the banking industry due to increased customers' deposits. This was attributable to improved efficiency, effectiveness and financial performance. A study by Ismail, (2017) in Jordan investigated the influence of Internet banking on customer satisfaction in Jordan banks. The study used quantitative approach to analyze the relationship and impact of customer satisfaction. The study used both questionnaires and interview guide. The study findings revealed that Internet banking activities such as account control, account use cost and time effectiveness had positive effect on satisfaction level of customer to Jordanian commercial banks. Maeri, (2012) carried a study to establish the effect of agency banking strategy on customer service in Kenya Commercial Bank Limited. The study used a descriptive design. The data was collected from KCB "Mtaani" agents using semi-structured questionnaires. The study used purposive sampling. The study findings established that there is a strong link between the use of agency banking and customer service improvement.

METHODOLOGY

The design of this study was descriptive and correlation research designs. The Pearson Correlation value was used to establish whether an association or relationship between the various study independent and dependent variables was positive and significant. The study target population consisted retail banking customers of the seven major banks in Kisumu City, Kenya that were frequent users and non-users of mobile, internet, ATM and agency banking services. The banks included KCB Bank K Ltd, Cooperative Bank, Equity Bank, ABSA, National Bank, Family Bank and Standard Bank. The study used purposive sampling to select banks. The study chose these banks since they provided mobile and internet banking services to customers and they also conduct promotion campaigns for their services.

The sampling frame of the study was 478,298 retail banking customers of the seven major banks which include KCB Bank K Ltd, Cooperative Bank, Equity Bank, ABSA, National Bank, Family Bank and Standard Bank. Simple random sampling was used to select customers arriving at the bank in a given date was selected by the researcher. This method was suitable since most of the customers that were of different banks were of diverse age, gender and education level. The study used a questionnaire with both open and close-ended questions as data collection instrument. A questionnaire is an essential research instrument that allows a researcher to collect data directly from people (Ogula (2009). The close-ended questions were scaled on 1-5 a point Likert scale, whereby 1=extremely dissatisfied, 2= dissatisfied 3= neutral, 4=satisfied, 5= extremely satisfied. The study used primary data that was collected by administering the questionnaires to bank customers with the help of research assistant. The study used drop and pick method. The questionnaires were distributed to bank customer service manager or officer who assisted in convincing the respondents to fill the questionnaire that was later collected. This increased the return rate.

The study used quantitative techniques in analyzing the data. Descriptive analysis employed included mean standard deviations and percentages. The following study multiple linear regression model was tested;

$$\mathbf{Y = \beta 0 + \beta_1 X_1 + \beta_2 X_2 + \varepsilon}$$

Where:

Y = Customer Experience, X_1= Agency Banking, X_2 = Online Banking, ε is error term, β0 represents the constant while β_1, β_2 are regression coefficients. The analysed data was presented using tables, graphs and charts to enhance easier interpretation and understanding of the research findings.

RESULTS

A total of 400 questionnaires were administered to the study respondents. The total number of questionnaires that were filled and returned was 295, representing an overall response rate of 73.75%. According to Finchman (2008) suggestion a response rate of above 70% is good enough for statistical analysis; hence a response rate of 73.75% as shown in table 1 is good for analysis. The higher return rate was achieved through prior arrangements, reminders and follow-ups.

Table 1: Response Rate

	Frequency	Percent (%)
Questionnaires filled and returned	295	73.75
Unreturned questionnaires	104	26.25
Total distributed questionnaires	**400**	**100.0**

Table 2: Respondent Demographic Information

Demographic Characteristic	Category	Percentage
Respondent's age	Less than 25 years	22.7%
	30 to 39 years	44.4%
	40 to49 years	21.6%
	Above 50 years	11.3%
Respondent's level of education	Diploma	24.7%
	Undergraduates	43%
	Masters	21.6%
	PhD	10.3%
Respondents' work experience	Less than 5 years	23.7%
	6-10 years	39.2%
	11- 15years	25.8%
	Above 16 years	11.3%

Agency Banking and Customer Experience

This section presented the respondents views on various aspects of agency banking. This study also assessed the extent to which bank customers were satisfied with the various aspects of agency banking on a scale of 1 to 5 where 1=extremely dissatisfied, 2= dissatisfied 3= neutral, 4=satisfied, 5= extremely satisfied. The study findings were as shown in table 3. The study results on assessment of agency banking showed an overall weighted average value of 3.97. The results implied that respondents were satisfied with agency banking services at commercial banks in Kisumu City, Kenya. On average, the customers were satisfied with every aspect of agency banking assessed. Specifically, the respondents were very satisfied with agents banking skills (3.96), security from fraud (4.01), bank agents adhering to the standard security measures (4.38), and extremely satisfied with the location of the bank agents (4.55). On customer privacy during transaction, the respondents were neutral as indicated by the mean value of 2.95. Therefore, these study findings implied that improving agency banking services would enhance the overall customers' satisfaction at commercial banks in Kisumu City, Kenya. These results agree with Maeri, (2012) who concluded that there is a strong link between the use of agency banking and customer service improvement.

Table 3: Agency Banking

	1	2	3	4	5	Mean	Std Dev
The agents banking skills	15.5%	18.9%	9.3%	36.8%	19.6%	3.96	1.41
The security from fraud	2.1%	7.2%	10.3%	48.5%	32.0%	4.01	0.95
The bank agents adherence to the standard security measures	1.0%	4.1%	3.1%	39.2%	52.6%	4.38	0.82
Ease location of bank agent	1.0%	1.0%	2.1%	34.0%	61.9%	4.55	0.69
Customer privacy during transaction	9.4%	34.4%	16.7%	31.3%	8.3%	2.95	1.17
Average						**3.97**	**1.01**

Internet Banking and Customer Experience

This section presented the findings on respondents' opinions concerning the statements on Internet banking. The respondents were asked to rate statements on Internet banking on a five point Likert scale where 1=extremely dissatisfied, 2= dissatisfied 3= neutral, 4=satisfied, 5= extremely satisfied. The average responses are as indicated in Table 4.

Table 4: Internet Banking

	1	2	3	4	5	Mean	Std Dev
The time taken to conduct a transaction	2.1%	5.2%	3.1%	37.1%	52.6%	4.37	0.92
The friendliness of user Interface	4.2%	7.3%	9.4%	49.0%	30.2%	4.24	1.03
The statement request by email, fax and mail	21.6%	41.2%	10.3%	12.4%	14.4%	2.17	1.35
The account to account transfer services	1.0%	9.3%	15.5%	44.3%	29.9%	3.99	0.96
Steps followed in processing a transaction	30.9%	27.8%	14.4%	20.6%	6.2%	2.43	1.29
Average						**3.50**	**1.11**

The findings presented in Table 4 showed that majority of the bank customers were overall satisfied with Internet banking services provided by commercial banks in Kisumu City, Kenya as indicated by weighted mean average of 3.5. The statement on time taken to conduct a transaction had the highest mean value of 4.37, followed by friendliness of user interface mean value of 4.14 and then account to account transfer services with a mean value of 3.99 indicating that the bank customers were satisfied. However, a major concern raised from the majority of the respondents on Internet banking is that they were dissatisfied with statement request by email, fax and mail and steps followed in processing a transaction as indicated by mean value of 2.17 and 2.43 respectively. From the findings, the study concluded that with improved online services, customers can carry out banking transactions anytime and anywhere without physical occurrence at the bank counter. Bradley & Stewart, (2003) argue that Internet banking allows bank customers to accomplish all routine transactions such as account transfers, balance inquiries, bill payments, stop-payment requests and online loan applications. Internet allows customers to access their account information at any time, day or night, and this can be done from anywhere.

Multivariate Regression Analysis

Table 5: Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.819	0.67	0.661	0.391018

a Predictors: (Constant), Agency banking, Online banking

The model summary results in table 5 showed that the independent variables namely agency banking and online banking had a strong positive influence on customer experience among commercial banks in Kisumu City, Kenya as shown by a joint Pearson correlation of 0.819. This suggested overall improvement in all independent variables of agency banking and online banking resulted to a strong positive improvement in the customer experience among commercial banks in Kisumu City, Kenya.

The coefficient of determination/R-square value was 0.67; this implies that all four variables jointly accounted for up to 67% of the variation in customer experience among commercial banks in Kisumu City, Kenya. It follows 33% of the variation in customer experience among commercial banks in Kisumu City, Kenya was accounted for by other factors not covered in the model presented in this study.

Table 6: ANOVA (Fitness)

Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	1.626	4	0.406	45.199	0.000b
	Residual	79.658	290	0.275		
	Total	81.284	294			

a. Dependent Variable: Customer Experience

b. Predictors: (Constant), Agency banking, Online banking

The F statistic value as shown in table 6 indicated that the overall significance of the model is significant at 5% (Sig < 0.000). The F calculated statistic of 45.199 > F (4, 294) critical value of 2.402, this further confirms that the model was significant. The model significance results therefore imply that the four independent variables of Agency banking and online banking adopted in the study are suitable factors in predicting variation in customer experience among commercial banks in Kisumu City, Kenya.

Table 7: Regression Coefficients

Predictor variables	**B**	**Std. Error**	**t**	**Sig.**
(Constant)	0.010	0.324	0.030	0.976
Agency banking	0.352	0.034	10.26	0.000
Internet banking	0.113	0.038	3.021	0.003
Dependent Variable: Customer Experience				

The study results in table 7 provided the following regression model as shown below;

Customer experience = 0.010 + 0.352 Agency banking + 0.11 Internet banking + ε

The above regression model indicated that the most significant determinant of customer experience among commercial banks in Kisumu City, Kenya was their agency banking followed by online banking.

CONCLUSION AND RECOMMENDATIONS

Based on the study findings, it was concluded that agency banking is an important determinant of customer experience of commercial banks in Kenya. It can be concluded that commercial banks in Kenya to invest in agency banking activities such as training that bank agents on banking skills, ensuring that bank agents adhere to the standard security measures and protecting customers from fraud. These will enhance the customer experience. The study concluded that the online banking services play an important role between customer and bank in customer experience of commercial banks in Kenya. It was concluded that there is a need for customer relation officers in commercial banks in Kenya to be proactive and analyse ways on how to improve online banking practises such as ensuring short the time to conduct a transaction, provide internet payments platforms and allow customers to do account to account transfer services, as these practices enhances the customer experience.

The study recommended that in order for improved customer experience among commercial banks in Kenya, there is need to focus on key agency banking activities such as training the agents banking skills, protecting customers from fraud, ensure easy location of bank agent and training the agents to adhere to the standard security measures. The study also recommended that for the purpose of improvement in the customer satisfaction and loyalty among commercial banks in Kenya, there is need for the customer care and marketing department in commercial banks in Kenya to focus on online banking practices such as ensuring few steps in processing a transaction, ensure quick response to statement request by email, and fax of customers and allow account to account transfer services between customers.

Conflict of Interest

No potential conflict of interest was reported by the authors.

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