Financial services are integral components of the economic development of any country. In this scheme, banking industry is the backbone of every economy. It provides the required support to the financial and economic structure of a country. The intermediary function of banks forms a significant plan of infrastructure for breaking the vicious circle of poverty, especially in underdeveloped economies. In presently existing competition from non-banking financial institution and capital markets, banks have to introduce and develop marketing concept of doing business in their offer to be favored by users.

This study is intended to assess the marketing practice of commercial banks in Ethiopia and India in using the seven marketing mix elements of services. The evaluation of these marketing mix elements as practiced by the banks is the main theme of the present study.

The relevant information and data thus collected, have been systematically presented and analysed in this thesis. The presentation, analysis and interpretation of information have been incorporated in the thesis under seven different chapters along with related appendices.

Chapter I of the theses provides the general theoretical background on marketing management, services marketing in general and bank marketing in particular.

Chapter II presents an overview of service marketing in developing countries. This chapter discussed points on marketing concept of doing business and services marketing both in developing countries. It also traces out the historical background of Ethiopian and Indian banks.
Chapter III contains two parts. The first part deals with the literature review. In the second part, discussions have been made about the need for study, problem statement, objectives of the study, sample design, data collection procedures, and limitation of the study.

Chapter IV consists of details about the case study of sample Ethiopian banks. The information collected from different sources about profile and marketing mix elements of these banks has been compiled in this chapter.

Chapter V provides the case studies of two Indian commercial banks surveyed. The parts, sections, sub-sections and orders followed in chapter IV have also been maintained in developing this chapter.

Chapter VI analyses and interprets the information presented in the preceding two chapters. In the first part of this chapter, the marketing mix elements of all sample banks are analysed independently. The next part identifies the similarity and difference exists between pairs of banks from both countries.

Based on the analysis and interpretation made in chapter VI, the findings, recommendations and future directions for further study have been incorporated in chapter VII. The findings related to Ethiopian commercial Banks and Indian commercial banks are reported separately in two sub sections. Suggestions and recommendations are also presented in the second section separately for banks from both countries followed by a third, and the last, section indicating directions for further research. References made in the subject matter are documented at the end of respective chapters using the American Psychological Association (APA) format of reference writing. The appendices have been attached at the latter part of the report followed by a list of books, journals, periodicals, magazines, reports etc. that have been appended in the form of Bibliography.