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Ina Meiring Werksmans Attorneys Regulatory framework 1 What are the principal governmental and regulatory policies that govern the banking sector? In general, governmental and regulatory policy dictates that the objec-
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Investment Banks help companies and governments issue securities, help investors purchase securities, manage financial assets, trade securities and provide financial advice. The top investment banks including Goldman Sachs, JP Morgan and Morgan Stanley are said to be in the bulge bracket. Banking in Switzerland began in the early 18th century through Switzerland's merchant trade and has, over the centuries, grown into a complex, regulated, and international industry. Along with the Swiss Alps, Swiss chocolate, watchmaking and mountaineering, banking is seen as emblematic of Switzerland. Switzerland has a long, kindred history of banking secrecy and client confidentiality ...International Journal of Business and Social Science Vol. 3 No. 16 [Special Issue – August 2012] 200 The Impact of Service Quality, Customer Satisfaction and Loyalty Programs on