

Improving Online Banking Quality in Developing Nations: A Libyan Case

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Abstract

While the global banking sector is one of the most up-to-date industries with regard to the use of the Internet and mobile technologies, developing countries (such as Libya) have not broadly adopted these technologies. For example, online banking is not offered or provided on a restricted basis by many banks in Libya. As developing countries now seek to catch up with the global environment, both banks and customers are likely to face challenges. Understanding the perceptions of customers with regard to online banking quality in developing countries is useful for informing future adoption strategies and hence improving relationships between banks and their customers. This paper provides an analysis of survey questions pertaining to online banking quality leading to customer satisfaction.

Keywords

Online Banking Quality, Customer Satisfaction, Libyan Banking Sector.

INTRODUCTION

The banking sector in Libya has used Internet connections with customers since 1998 (Twati 2008). The transformation delivered by the Internet across the developed world has been evolutionary, and these gradual but significant changes have also been seen in the banking sector (Davison et al. 2000). As the banking sector has become more competitive, many banks have realized the advantages offered by the Internet for establishing increased customer relationships (Banerjee 2009, Alsajjan and Dennis 2010). The Internet is increasingly being seen as a main channel to deliver banking services; it enables customers to access accounts, transfer funds and buy products online (Mastoori 2009).

Banks use the Internet to supply services based on the needs of customers. According Al-Sukkar (2005), Internet banking allows customers with the ability to interact with their bank on their own computer, serving as new channel for customers to be in contact with banks that provides an alternative to the traditional branch network. Many customers are adopting this technology because it delivers greater control over their personal assets and access to financial services. It removes the traditional branch limitations by allowing customers to access their accounts 24/7 with reduced waiting time, regardless of a customer's geographic location. Internet banking delivers banking products and services directly to customers (Wamalwa 2006), consequently delivering convenience, building trust, providing satisfaction and enhancing customer loyalty (Banerjee 2009, Chi Lee 2009, Mastoori 2009, Alsajjan and Dennis 2010, Maenpaa 2010, Nasri and Charfeddine 2012). Through the use of Internet banking, banks provide another means for their customers to conduct business.

There are approximately sixteen banks in the Libyan banking sector (Libyan Central Bank 2008). Through an extensive literature review no previous studies have been identified of the Libyan banking sector have been conducted focusing on customer perspectives of online banking quality. The use of technology in Libya is at present minimal, despite it being one of the wealthiest countries in Africa. While developing countries are eager to adopt new ICT, the process of adoption has been slow and the current use of ICT is far less than that achieved in developed countries (Twati 2008). The research will focus on the (limited) efforts that the Libyan banking sector has made in order to deliver service to customers, which has lead to the creation of valuable customer relationships by using ICT applications. Thus, the current paper makes an important contribution to the understanding of Internet banking characteristics for banking customers in Libya who have been exposed to a developed nations banking system (in Australia). It is envisaged that by understanding how online banking quality can lead to increase customer satisfaction from the perspectives of citizens in a developing country

exposed to a developed system will demand an increased level of technology engagement on their return to Libya.

The structure of this paper is as follows initially a review of the literature of ICT and service quality is presented. This is followed by a discussion of the Libyan banking sector and the ICT challenges faced for this developing nation. The methodology is then presented outlining the survey tool used; followed by the results and a discussion of the potential impacts that these results have for the study and future studies.

ICT AND SERVICE QUALITY

Service quality is an important element for banks in creating relationships with groups of customers. The issue of quality management within banking services has drawn considerable attention over the past few years. The move to managed service has increased demands for outcome-based accountability, cost containment and attention to customer-focused quality, in order to remain competitive in a rapidly changing environment (Al-Fawzan 2005). Addressing the issue of services quality is critical for banks. Typical customer involvement and interaction with their bank is characterized by frequent contact that can occur as frequently as daily. Due to this frequency, service quality assumes considerable significance for the customer and for the bank (Spears 2004).

Service quality is an important concept for both customers and providers in the banking sector, so customers usually look for high quality services. Service providers hope that quality services will enhance their image, sales and profitability (Dabholkar 1996). Nowadays, service quality is a widely used program in the banking industry. It can be defined in many different ways from the viewpoint of the customer. Service quality can be defined as economic activities that create value and positive benefits for customers at specific times and places. This can be as result of bringing about a desired change in, or on the behalf of, the recipient of the banking services (Wei 2009, Sadek et al. 2010). An alternative definition is that service quality is the difference between the dimensions in customers' perceived service and opportunity of service (Wei 2009). If banks provide services of poor quality, they will not be able to perform their work effectively. Moreover, as products and customer services within the banking industry become more similar and substitutable, switching costs become lower and more affordable for customers (Wei 2009).

Service quality is an intangible commodity that IT offers to customers through its activities and advantages (Spears 2004, Rappa and Islam 2006). It is not a physical entity, and is difficult to store. In addition, interrelation can be difficult, to the extent that it is difficult to separate any service person, as there is a high degree of interdependence between the service provider and the customer service staff member. In Libya, the quality of service has been given low focus by bankers. Few local banks still provide good service; for example, in Libyan banks each transaction takes a long time, creating long queues (Sadek et al. 2010). The importance of service quality in the banking sector is now increasing because of customers' expectations and perceptions of what constitutes good quality service (Spears 2004).

The growth in Internet-based services has changed the way that banks and customers interact. E-service is conceptualized as an interactive information service that provides a means by which a bank can differentiate its service offerings and build a competitive advantage. Key themes within the e-service quality literature include the dimensions and measurement of e-service, elements of the web experience and the relationship between the web-experience, trust, customer satisfaction, intention to purchase, and loyalty. This emphasis on the role of technological service facilitators contrasts to traditional service quality research, which emphasizes the human element of service delivery (Herington and Weaven 2007).

Customers often evaluate quality of service via groups of criteria. One common criterion is reliability, which means achievement in a manner that is what the customer wants (Spathis and Georgakopoulou 2007). The second common criterion is the speed of response when the customer needs help. It refers to the access a customer has to their bank to receive the required service in a given time (Petridou et al. 2007, Spathis and Georgakopoulou 2007). Customers are considered key for any business to survive; the ability of banks to deliver their products and services appropriately defines their success within the industry.

Collectively, customers cannot easily articulate banking service quality, because the recipient of the service can only really assess their individual experience, thereby making its measurement more subjective than exact. Some literature describes service quality as a measure of how well the service level matches customers' expectations (Al-Fawzan 2005). Hence, the measurement of banking service quality has to be based on perceived quality rather than objective quality because services are intangible, heterogeneous and their consumption and production occur simultaneously.

Despite its subjective nature, the literature has identified a list of determinants of service quality: access, communication, competence, courtesy, credibility, reliability, responsiveness, security, understanding and tangibles (Siddiqi 2010). E-service quality specifically, has seven dimensions for its evaluation have been

identified in literature: information availability; ease of use; privacy and security; graphic style; reliability; efficiency; and fulfilment (Herington and Weaven 2007).

SERVQUAL has been used as one technique for exploring the most important service quality strengths and weaknesses in service providers. It uses five important elements: tangibles are the appearance of facilities, equipment, materials, and personnel; reliability is the performance of the service in a dependable and accurate manner; responsiveness is the willingness of staff to help customers and provide prompt service; assurance is the staff's ability to provide courteous and knowledgeable service; and empathy is the staff's ability to understand the needs of the customer (Yang 2001, Al-Fawzan 2005, Hou 2005). 2001 saw the establishment of a new scale called WEBQUAL (Oliveria 2007), with twelve dimensions: informational fit to task; interaction; trust; response time; design; intuitiveness; visual appeal; innovativeness; flow; integrated communication; business processes; and substitutability. This approach, however, seems more pertinent to interface design than to service quality measurement by customers.

In summary, in service industries particularly, the development of effective customer relationships is increasingly recognized as an essential component of relationship strategies. In most cases, the success of a service provider is dependent on high quality relationships with customers. Changes across the Libyan banking sector, the changes in technology use and rising customer expectations have all stimulated an active interest in managing customer relationships and, have resulted in a growing interest in customer retention in the banking sector (Al-Fawzan 2005). Recently, Libyan banks have come to understand the importance of offering online services to their customers, to the point where such services are now an essential and inevitable convenience. Fortunately, online banking services do not represent merely an expense for banks. Thanks to such services, customers' satisfaction levels rise while retention costs drop. In addition, online transaction costs are lower than all other channels combined (Mashat et al. 2005).

Online Banking Quality

To encourage customers to engage in long-term relationships, a variety of activities are required to develop, maintain and enhance the customer relationship. Online banking is one channel that provides varied opportunities here, and online banking quality (OBQ) is a key component of the successful integration of this channel into banking operations. Customers tend to judge relationships using past experiences, expectations, predictions and requirements (Tzer Liu et al. 2011). Product and service quality are also commonly noted as a critical requirement for satisfying and maintain valued customers. In retail banking, the performance of the service provider in both core and relational dimensions of services was an important driver for customer satisfaction. Customer satisfaction in the banking sector is also influenced by the perceived competitiveness of the bank's interest rates. The bank's ability to deliver these benefits on a continuous basis is likely to have a significant impact on the level of customer satisfaction (Hoq and Amin 2010).

The concept of quality is very closely related with customer satisfaction; perceived quality has been demonstrated to have a positive effect on customer satisfaction. Online customer satisfaction is determined by previous online experiences; it does not depend on the financial aspect of the services (Afsar et al. 2010, Tzer Liu et al. 2011). OBQ includes the concept of online relationship quality, which refers to the quality of the relationship that customers received from their banks. Service quality influences various aspects of relationship quality such as satisfaction and trust, which have positive effect on customer loyalty (Tzer Liu et al. 2011).

In some ICT business models, information is the core of the business. Information quality is an important asset to any bank; the term refers to the characteristics of the presented information. These characteristics include measures such as accuracy, relevancy, comprehensiveness, timeliness and preciseness of the information provided. It is also important to measure how the information is presented and organized, and how much control the user has of that information (Petter and McLean 2009). In an ICT environment, the quality of the content provided to the customer by the bank must be afforded a high level of significance.

There are three competing theories about the linkages between service quality and customer satisfaction. Service quality is the predictor of satisfaction, and satisfaction is an antecedent of service quality (Deng et al. 2010). Customers may change their attitudes and /or actions after using the banks Internet/mobile services. Service quality includes five dimensions: reliability, tangibles, responsiveness, assurance and empathy. However, only two of these dimensions lead to customer satisfaction; these dimensions are reliability and responsiveness. Based on these two dimensions, service quality can be used as a predictor of customer satisfaction.

This leads to the following research hypothesis: **Perceived online quality has a positive influence on customer satisfaction in the Libyan banking sector.**

THE LIBYAN BANKING SECTOR

Most of the banks across the Libyan banking sector are attempting to provide excellent quality service in areas such as savings accounts and different types of loans. Overall, banks have improved their approach sharply in recent years and customer relationships have contributed to this achievement (Liao et al. 2009).

The development of the banking sector's facilities is essential for Libya's economic reform, as banking system assets are equal to about 60% of GDP, suggesting considerable potential for growth in the banking sector and investment in ICT programs (Twati 2008, European Commission DG Trade 2009). The Central Bank of Libya now depends on the benefits afforded by developing technology and improving bank activities delivered directly to customers (Hunaiti et al. 2009). For example, since 1993, some private banks in Libya have offered online banking services to reach the existing and prospective customers. As a result, identifying, acquiring and servicing bank customers changed forever. Commercial banks created online strategies and subsequently put money into the burgeoning opportunity of online banking. Online banking provided the opportunity to improve customer service, create operational efficiencies and extend the virtual reach beyond a physical location (Britton 2006, Organization for Economic Co-operation and Development 2008, Torchia 2009).

Given that the Libyan banking system operates within a developing country, it faces different challenges to developed countries. In most developed countries, technology is a central element for dealing with challenges in the modern banking business, such as lowering costs and enabling efficiency improvements. Certainly, many banks worldwide are highly successful at using IT to provide efficient banking services to their customers. While banks in Libya have focused on differentiation on low cost (European Commission - Competition DG. 2006), some banks have achieved excellence in the local market through other means such as ICT. For example, the Commerce and Development Bank has benefited by serving their customers in a short amount of time through ICT. Clearly, some banks in Libya have tended to show a huge gulf between best practice and average performance (European Commission DG Trade 2009).

The technology revolution in the banking sector of Libya actually began in late 2000 (Ferguson 2000, Twati and Gammack 2006, Twati 2008, Hunaiti et al. 2009). However, the Libyan banking sector has been very slow to move from traditional channel banking services to electronic channels. The banking sector relies on a small number of ATMs, however online banking provides a wider range of services to a wider range of users. The number of Internet users in Libya was approximately 954,275 as at 30 June 2012 (Internet World Stats 2012).

Libyan banking still relies heavily on traditional channels, and more recently telephone banking, to deliver banking service for existing customers. This is one of the many reasons banks have suffered from inefficient manual methods of banking, typically using less modern ICT than in many Western countries. Often only basic transactions are available to customers (for example, account balances and simple payroll systems). Customers still have to wait in line at a branch to cash a cheque from their accounts and they are required to maintain a chequebook, used only when cashing money from their bank (Nauck et al. 2006, Twati and Gammack 2006, Twati 2008). These manual processes have the potential for limitations for the quality of the data of the entire banking sector.

ICT Challenges in the Libyan Banking Sector

Banks face many operational barriers, including relationship process issues, related to the integration of ICT systems (Toole 2003). These challenges and their associated risks have led to poor growth and limited the scope of relationships. This thesis will seek to explain some of these issues, which have been reflected broadly across the banking sector and have significantly impacted on banks' ability to create and maintain customer relationships. These issues are summarized below:

Internet use is expensive for users. For example, there is a high cost in training employees to use ICT for customer services, even when the outcome is saving time and reducing costs (Comm 2001). Consequently, banks regularly follow strategies based on reducing the cost of processes rather than increasing the value of these processes to the customers' relationships (Toole 2003).

Libyan banks are often unable to leverage any competitive edge from their ICT investments because most employees are generalists and do not have the experience to service customers well, particularly when they require an additional element of ICT expertise (Ferguson 2000, Toole 2003). Inexperienced banking staff who provide ICT explanations to customers can create misunderstandings and confuse customers when they are attempting to learn to use new technologies (Comm 2001). More highly educated, professional customers with experience integrating relationship processes into business interactions (4Ps & 4Cs) are more likely to use ICT in banks than are older customers.

In Libya, some owners of banks believe that ICT is unnecessary in the banking sector, and hesitate to invest because technology is changing so fast (Comm 2001). It is complex to measure the impact and value of current ICT. It is particularly difficult to determine the changed quality of the banking sector due to modified behaviours of employees (inputs) and types of services provided directly to customers.

The biggest challenge in recent times facing the sector is how banks can achieve sustainable competitive advantage in the same sector using ICT, because all banks are now moving to use ICT in their relationship operations to connect with customers (Comm 2001).

Overall, the use of ICT in developing countries such as Libya remains at a very low level compared to developed countries. In the developing world, 31% of the population is online, compared with 77% of population who are online in the developed world (International Telecommunications Union 2013). This is may result from enormous differences in access to telecommunications both between and within developing countries. For instance, while in developing countries a considerable proportion and sometimes the majority of the population lives in rural areas, with over 80 percent of the main telephone lines are located in urban areas (Kartiwi 2006).

The weak ICT infrastructure in developing countries like Libya is a barrier to develop business relationships. A significant barrier is the lack of a uniform e-payment system. Moreover, credit cards are not common because of ICT infrastructure limitations and trust issues. Another concern is the costs of utilizing the Internet for businesses including subscription fees, cost of maintenance and time access costs (Twati and Gammack 2006, Thao and Swierczek 2008).

All of reasons above reduce the relative advantage of the Internet banking. As a result, many business customers have not been able to fully profit from the Internet technologies and, service dealers cannot develop better relationships with customers (Twati and Gammack 2006, Thao and Swierczek 2008). Libyan banking system is moving to modernize its primitive banks but faces an uphill task in a commanding economy where cash is the accepted method of payment. The rapid move to modernize the country's banking has been driven by the banking sector looking to foreign investors as laws have been relaxed in recent years (Liao et al. 2009).

Libyan banks have come to understand the importance of offering online services to their customers, to the point where such services are now an essential and inevitable convenience. Fortunately, online banking services do not represent merely an expense for banks, quite the contrary. Thanks to such services, customers' satisfaction levels rise while retention costs drop. In addition, online transaction costs are lower than all other channels combined. To maximize returns on their investment, banks must now focus on expanding the current use of these services and encouraging new Internet users, who are less knowledgeable about technology, to subscribe (Hou 2005). Self-service technologies can offer customers an enhanced range of services at very low cost. They can support relationship progression between banks and customers, and enhance convenience, privacy, acceptability, accessibility and affordability (Cracknell 2004).

In conclusion, the banks in general and Libyans banking sector in particular are advised to consider investment in ICT applications as the key to generating competitive advantage and maintaining their threatened domination of the market for banking services. In most economic sectors, organizations are encounter strong economic pressure for cost and time reduction. Nonetheless, competition is very intense, particularly in the banking sector, and in order to maintain their competitiveness, banks need to develop a stronger competitive edge through the implementation of ICT in customers' services (Kridan 2006). Part of this change must include customer education – with an enhanced knowledge of ICT (as is common in other countries), customers of Libyan banks are likely to embrace its use for banking activities, such as the use of credit cards (such as Visa and MasterCard) and arranging personal loans (Gemes et al. 2007, Twati 2008).

METHODOLOGY

Quantitative research involves analysing numerical data for the purpose of describing and explaining the phenomena that produced the results (Afsar et al. 2010). Quantitative methods are ideal for establishing a quantifiable understanding of human experience through the use of numbers, statistics, examples, experiments, correlation studies by surveys and standardised observational protocols, simulations, supportive materials (Hamed 2009). A quantitative study is the measurement and analysis of casual relationships between variables (Al-Sukkar 2005). As it is the intention of this research to study a phenomenon in context, it was essential to select methods that enabled interaction with research participants. The quantitative research findings presented in this thesis are based on the research interpretation of events and the relationship between the variables. This research used a survey (i.e. written questionnaire) of Libyan bank customers who were living in Australia to investigate relationships between banks and their customers, as mediate by ICT (Feinberg and Tokic 2004).

Surveys are one of most commonly used quantitative methods in ICT research. They provide a system for collecting information, in the form of opinions of a sample across population groups, and informing knowledge about the phenomena under study (Twati and Gammack 2006). There are several factors that support survey adoption in this research. A cross-sectional study of mature consumers using a self-administered questionnaire was considered most appropriate. It supports the collection of data with sufficient depth and quality. Surveys are also easy to distribute to a large number of people (Cavana et al. 2000, Twati and Gammack 2006, Rose 2007). Thus, it is a suitable method for testing the hypotheses and it facilitates measurement of many variables by collecting primary data via a questionnaire. This method of data collection has the advantages of low cost per response, access to a wide range of respondents across all Australian cities and the opportunity for respondents to complete the questionnaire at their leisure time and under their control (Rose 2007). When applying the survey method, factors should be considered include type of sampling, type of population, question form, question content, response rate, cost, time available, budget, speed, and duration of data collection (Cavana et al. 2000, Ab-Hamid 2006, Al-Omouh and Shaqrah 2010).

The present study employed a survey that was distributed to eligible respondents across Australia. This approach is common for collecting data from participants in studies investigating Internet banking. The survey was personally distributed or emailed to Libyans who held a bank account in Libya and in Australia. The survey was accompanied by a cover letter in Arabic (official language of Libya), which explained the study and requested a response. The survey developed for this study included multiple elements to investigate the effectiveness of ICT in customers' relationships with banks (Al-Sukkar 2005).

The survey was self-administered. Individual respondents were asked to indicate their extent of agreement or disagreement with a range of statements relating to online banking quality (OBQ) on a 7-point Likert scale ranging from '1 = strongly disagree' to '7 = strongly agree'. There were 23 items for OBQ and 6 items for customer satisfaction (CS) which respondents indicated their agreement or disagreement in the survey. The following section presents the findings of the users with regard to their satisfaction of online banking quality. The survey was completed by 141 respondents who were all Libyan citizens living in Australia while studying degrees at Australian Universities who use Internet banking in Australia.

Collected data was tabulated, structured and recoded statistical analysis software SPSS version 19 for detailed analysis. Descriptive statistics produced the frequency, valid percentage and cumulative percentages for variables, providing detailed information on the responses to each question item. The analytical approach made use of linear regression to identify the correlation between Customer Satisfaction (CS) and Online Banking Quality (OBQ).

RESULTS AND DISCUSSION

This study investigated the nature of the relationship between the customer and their banking provider with regard to the products and services offered. Customer Satisfaction (CS) is most significantly influenced by high quality service provided by banks. When customers perceive OBQ services and products to be high, they have a high degree of CS toward the service they have received. This result has been reported in the literature in studies by Yen and Gwinner (2003) and Deng et al. (2010). Therefore, OBQ is a possible predictor of CS. OBQ includes the quality of the online information received and relationship experienced by customers from their banks, as well as the services and product quality. Service quality and product quality influence aspects of relationship quality such as satisfaction; these have positive effect on customer loyalty (Tzer Liu et al. 2011). OBQ is commonly identified as a critical requirement for maintaining long-term customers who perceive they are valued by an organization. A bank's ability to deliver benefits on a continuous basis has previously been identified as having a significant impact on the level of customer satisfaction (Hoq and Amin 2010, Tzer Liu et al. 2011). The concept of quality is very closely related with customer satisfaction, and perceived quality has a positive effect on customer satisfaction (Eid 2011).

The Cronbach's α for the items in the survey for OBQ was 0.806 and for CS was 0.640. The correlations between CS and OBQ variables have a moderately high correlation. Prior studies have reported that perceived quality is most strongly correlated with satisfaction (Afsar et al. 2010); this study supports this prior work. Regression analysis of survey supported the hypothesis with a significant proportion of variance in the scores, $R^2 = 0.167$, $F(1,139) = 27.918$, $p < 0.000$. The data confirms that OBQ is a significant positive predictor of CS, $b = 0.409$, $t(139) = 5.284$, $p < 0.000$. There is evidence from the survey that customers identify OBQ as a key element in CS. OBQ includes the quality of online information and the relationship a customer receives from their bank, and it also includes product and services quality.

The quality of the content provided by the bank to the customer has a high level of significance, as information quality is the heart of the banking sector. Information quality characteristics include measures such as accuracy, relevancy, comprehensiveness, timeliness and preciseness of the information provided (Deng et al. 2010). It is

also important to identify how the information is presented by banks to their customers through the use of self-service technologies, as this information can be controlled by users. The quality of publically available information, particularly the relevance and accuracy of information on a bank's website, is another important element that banks should be concerned about. A website that displays information that is out-of-date will be viewed by customers as inefficient (Liu and Arnett 2000).

As the Libyan banking sector moves to have greater amounts of information available to customers through self-service technologies, information quality should be at the forefront of any decisions by a bank. The concept of quality is very closely related with customer satisfaction and it has a positive effect on customer satisfaction. This idea has been supported by this study. Studies by Ahmed and Amir (2011) in the Pakistani banking sector and Clemes et al. (2011) on the banking sector in general noted that banks' service quality was related to customer satisfaction. This research concurs, with findings further supported by findings from similar studies in the literature by Yen and Gwinner (2003), Deng et al. (2010) and Eid (2011). As OBQ is related to CS, accurate publically available information will have a positive influence on the Libyan banking sector.

CONCLUSION

This study has concluded from an analysis of the literature and the survey that OBQ can be improved in the Libyan banking sector through bank provision of accurate and timely information, efficient customer service, high quality products and services and an easy to use website. It is believed that a strong banking industry is important in every country, and that it can have a significant effect on economic development through efficient financial services. Libyan banks have been working to quickly introduce modern banking technologies and Internet banking services in recent years. Almost all banks have invested in expanding and improving their ICT systems and a number of new low-level Internet banking services have been developed. All banks have declared e-business as one of their core strategies for future development. While these offerings are continually increasing, acceptance from customers depends largely on banking service quality, which impacts on customer satisfaction.

One implication of these results is that Libyan banks need to highlight the benefits of ICT applications to their customers, particularly for those systems that are self-service and customer facing. Benefits of these technologies that are important to customers are convenience and increased availability. Libyan banks need to re-define and re-engineer their businesses with the use of ICT, ensuring quality. In the future, banks will need to offer more complicated services to remain competitive. Thus, there is a need to change their approach from traditional banking to convenience banking and also increase their degree of accessibility to customers. The implications of these findings for the Libyan banking sector are significant in that, to survive, banks will need to move away from traditional processes to a new Internet-based form of competition.

As a result, this research seeks to increase banks' knowledge about, and awareness of, customers' willingness to accept new ICT applications. Banks can then respond appropriately. This can be achieved by identifying (groups of) existing and potential customers, segmenting those customers, identifying existing and/or developing support services, implementing these services in a flexible way, and ensuring customers are aware of and able to access these support services.

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