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A Study on Consumer Awareness and Service Expectations in the Financial Industry

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Abstract
The financial services sector depends not only on the availability of investment products but also on customers' awareness of those products, their understanding of service features and their confidence in the institutions that provide access to financial markets. This study examines customer awareness and satisfaction in relation to ITI Financial Service Ltd, with particular attention to online share trading, investment objectives, information sources, brokerage charges, Demat account awareness, the BTST facility and customer perceptions of service delivery. The project adopted a descriptive research design and reported a sample of 150 respondents in Chennai. Data were collected through a structured questionnaire containing open-ended and close-ended questions. The original report identifies percentage analysis, weighted average, rank analysis, chi-square and ANOVA as the analytical tools. The reported profile indicates that 80 per cent of respondents were male and the largest age group was 30–40 years. Eighty per cent reported awareness of online share trading. Share brokers and online advertisements were the leading reported sources of information about the organisation's online trading services. Earning higher dividends was the most frequently selected investment objective.

Respondents also reported awareness of Demat accounts, the absence of annual maintenance charges and the company's online trading software. At the same time, slow operations, access to service centres and fund-transfer facilities were identified as areas of dissatisfaction. The findings suggest that financial-service providers should combine product education with responsive service, transparent communication and accessible customer support. The study is limited by its Chennai focus, the age of the underlying project data and inconsistencies in some original tables. The article therefore treats the numerical results as reported historical project findings rather than as evidence of present-day market conditions.

Keywords

Customer awareness; customer satisfaction; financial services; online share trading; Demat account; brokerage services; investment behaviour; ITI Financial Service Ltd.

Article structure

The article is organised into an introduction, conceptual background, review of the study context, research problem and objectives, methodology, analysis of respondent profile and awareness, service satisfaction analysis, discussion, findings, recommendations, conclusion, limitations and references.

I. INTRODUCTION

Financial services connect individuals and institutions with opportunities to save, invest, transfer and manage money. Within this broad sector, securities-market intermediaries perform an important role by helping investors access equity markets and related investment products. The value of such services depends on more than the technical ability to execute transactions. Customers must understand the products available, the procedures involved, the charges imposed and the risks associated with investment decisions. Customer awareness is therefore a central element of financial-service marketing. An informed customer is better positioned to compare service providers, understand account facilities, evaluate transaction costs and make decisions consistent with personal financial objectives. Awareness may develop through direct interaction with brokers, advice from financial institutions, personal networks, advertisements, digital platforms and other information channels. The credibility, clarity and accessibility of these channels can influence customers' willingness to use a service. Customer satisfaction is closely connected with the quality of the service experience. In share trading, customers may assess service providers on transaction speed, accuracy, brokerage charges, fund-transfer arrangements, availability of assistance, timely communication and access to account information. Even where customers are familiar with the products, dissatisfaction with operational processes can reduce confidence and weaken long-term relationships.

The supplied project report studies customer awareness with reference to ITI Financial Service Ltd. It discusses the organisation's equity and derivatives services, online trading facilities, investment guidance and related customer services. The study also considers the perceptions and satisfaction of respondents who use or are aware of the organisation's services. This journal article presents the project in a research-article format and draws out the implications of the reported findings for customer education and service improvement.

1.1 Background to the study

The growth of technology-enabled financial services has changed how investors obtain market information and place transactions. Online systems can provide rapid access to prices, data, news and trading facilities. However, the availability of technology does not guarantee that every customer understands how to use it. Differences in age, income, occupation, prior investment experience and access to information can shape the level of awareness.

For a financial-service provider, customer awareness should be treated as an ongoing process rather than a one-time promotional activity. Product explanations, demonstrations, clear disclosure of charges and accessible assistance can help customers understand the benefits and limitations of the services offered.

2. Organisational and Service Context

The original project describes ITI Financial Service Ltd as an integrated financial-services organisation promoted by Investment Trust of India. The report refers to a long organisational history, a professional management team and a service model combining brokerage, distribution and customer relationship support. It also describes a network of locations and relationship managers intended to support retail investors.

The project document states that the organisation offered services and products across equities, derivatives, commodities and insurance-related distribution. Its retail equity business was described as serving individual Indian and non-resident Indian investors through broker-assisted execution, online investing and access to public issues. The report also refers to brokerage accounts designed for different customer needs, including services for active traders and NRI investors.

2.1 Equity and derivatives services

The source report explains that customers could buy and sell securities and other listed instruments through recognised market platforms. It presents the organisation's service proposition as a combination of transaction execution, investment information and customer assistance. Such a combination makes customer awareness important: customers need to understand the nature of the account, the instruments available, the process of placing orders and the costs associated with transactions.

2.2 Technology-enabled service delivery

The project refers to an online trading software platform and describes access to real-time prices, market information, news, analytics and electronic trading capabilities. Technology can improve convenience and speed, but the customer experience also depends on system reliability, ease of use, clear instructions and the availability of help when a customer encounters difficulty.

2.3 Customer relationship support

The report highlights the role of relationship managers in supporting financial planning and investment needs. Personal guidance can be especially important for customers who are unfamiliar with online systems or investment terminology. A strong service model should therefore connect digital facilities with human support, rather than treating them as competing channels.

The organisational details in this section are reproduced as historical descriptions from the supplied project report. They should not be interpreted as confirmation of the organisation's present ownership, network, product range, charges or operating status.

3. Conceptual Background

3.1 Customer awareness

Customer awareness refers to the extent to which an individual knows that a product or service exists and understands its principal features, uses, conditions and costs. In financial services, awareness may include knowledge of trading accounts, Demat accounts, online platforms, transaction facilities, brokerage charges, account maintenance charges and the procedures for buying or selling securities.

Awareness has several dimensions. Product awareness concerns knowledge of the available products and services. Procedural awareness concerns the steps required to open and operate an account. Cost awareness concerns brokerage, maintenance and other charges. Risk awareness concerns the possibility of loss and the relationship between expected returns and investment risk. Technology awareness concerns the ability to access and use digital systems safely.

3.2 Customer perception

Customer perception is the way individuals interpret information and form opinions about a service provider. Perception may be influenced by personal experience, advice from brokers, recommendations from friends, advertisements and the perceived credibility of the organisation. In investment services, perceptions of reliability, transparency, speed and fairness can influence the decision to open an account or continue using a provider.

3.3 Customer satisfaction

Customer satisfaction is an evaluation of the extent to which a service experience meets or exceeds a customer's expectations. In brokerage services, relevant dimensions include transaction execution, response time, access to service centres, fund transfers, communication and the perceived fairness of charges. Satisfaction is not determined by a single feature; customers may value some service attributes more highly than others.

3.4 Financial literacy and informed decisions

Financial literacy supports the ability to understand basic financial concepts and make informed choices. Awareness of a trading facility should not be confused with an understanding of investment risk. Providers should explain both the convenience and the limitations of financial products, and should avoid promotional messages that imply guaranteed or risk-free returns.

4. Review of the Study Context and Research Gap

The original project focuses on customer awareness of online share trading and selected services of ITI Financial Service Ltd. Its questionnaire covers demographic characteristics, awareness of online trading, familiarity with the organisation's public issue, sources of information, reasons for investing, investment frequency and satisfaction with selected service features. The analysis therefore combines customer profile, awareness and service evaluation.

The project's approach reflects an applied marketing-research perspective: it seeks to identify what customers know, how they learn about the service and which aspects of the service experience require attention. The study is useful as an organisational case because it connects promotional communication with service delivery. A customer may become aware of a brokerage service through advertising or a broker, but continued satisfaction depends on the experience after the account is opened.

4.1 Research gap addressed

The study addresses the practical need to understand whether customers are aware of the organisation's trading facilities and whether the services meet their expectations. In particular, the project examines the relationship between awareness of facilities such as online trading, Demat accounts and trading software, and customer opinions about charges, transaction facilities and service problems.

4.2 Relevance of the study

- It helps identify the information channels through which respondents learned about the organisation's online trading services.
- It provides a profile of respondents by sex, age and income as reported in the project.
- It records customer perceptions of investment objectives and investment frequency.

- It identifies service attributes and operational issues that respondents considered important.
- It provides a basis for recommendations concerning financial education, promotion and customer support.

4.3 Scope of the article

This article is confined to the variables and results contained in the supplied project report. It does not claim to represent all investors in Chennai, all customers of ITI Financial Service Ltd or the present-day financial-services market. The data are treated as historical, project-specific evidence.

5. Research Problem, Objectives and Scope

5.1 Statement of the problem

Financial-service providers operate in an environment where customers can choose among multiple providers and digital channels. Awareness of a provider's products and facilities may influence initial interest, while service quality and customer support may influence continued usage. If customers do not understand the features or charges of a service, or if they experience delays and access problems, the organisation may face difficulty in building trust and long-term relationships.

The project therefore examines the awareness and satisfaction of respondents in relation to ITI Financial Service Ltd. The central research problem is to understand the extent of customer awareness of selected share-trading services and to identify the service attributes that contribute to satisfaction or dissatisfaction.

5.2 Objectives of the study

1. To study the perception of customers with reference to the share market.
2. To analyse the level of satisfaction of customers transacting business through ITI Financial Service Ltd.
3. To offer suggestions for increasing the level of customer satisfaction.
4. To study customer satisfaction with reference to the various services offered by ITI Financial Service Ltd.

5.3 Scope of the study

The original report states that the study covered 150 individuals, of whom 90 were customers of ITI Financial Service Ltd and the remaining respondents were not customers. The study was conducted in Chennai. Its subject matter includes awareness of online share trading, information sources, investment objectives, frequency of investment, brokerage charges, BTST, Demat accounts, annual maintenance charges and online trading software.

5.4 Research questions

- What proportion of respondents reported awareness of online share trading?
- Which information channels were reported as sources of awareness about the organisation?
- What investment objectives were most frequently selected by respondents?
- Which service features were associated with satisfaction or dissatisfaction?

What improvements could strengthen customer awareness and service experience?

6. Research Methodology

6.1 Research design

The original project adopted a descriptive research design. Descriptive research is appropriate when the purpose is to describe the characteristics, opinions or reported behaviour of a defined group. In this study, the design was used to summarise respondent characteristics, awareness levels, investment preferences and satisfaction with selected services.

6.2 Population and sampling

The sampling unit was identified as consumers. The project reports a sample size of 150 respondents and describes the sampling approach as non-probability area or cluster sampling. The report also states that respondents were contacted directly and personally interviewed. Because the source uses more than one description of the contact method, the exact field procedure should be confirmed if the article is to be submitted to a journal.

6.3 Data sources

The study used primary and secondary data. Primary data were collected from respondents through a questionnaire. Secondary information was described as being drawn from organisational records, registers, manuals, information bulletins and other documents.

6.4 Research instrument

A structured questionnaire was used. It contained both open-ended and close-ended questions. The questions covered respondent demographics, awareness of online share trading and selected organisational facilities, information sources, investment objectives, investment frequency and satisfaction with service attributes.

6.5 Data collection method

The project describes survey-based collection, personal interviews and online interviews in its methodology summary. It also discusses mail interview as a contact method. These descriptions are not fully consistent. For accurate replication, the researcher should verify whether questionnaires were administered in person, by mail, online or through a combination of methods.

6.6 Statistical tools

- Percentage analysis to describe the distribution of responses.
- Weighted average and rank analysis to compare the relative importance of service attributes.
- Chi-square test to examine association between categorical variables.

ANOVA (F-test) to examine differences among group means, as stated in the original report.

7. Respondent Profile

The original report presents demographic information for 150 respondents. The following tables reproduce the reported frequencies and percentages. These figures describe the sample in the project and should not be generalised beyond it.

7.1 Distribution by sex

Category	Respondents	Percentage
Male	120	80.00
Female	30	20.00
Total	150	100.00

The sample consisted predominantly of male respondents (80 per cent), while female respondents accounted for 20 per cent. This imbalance should be considered when interpreting the overall awareness and satisfaction results.

7.2 Distribution by age

Age group	Respondents	Percentage
20–30 years	25	16.66
30–40 years	50	33.33
40–50 years	30	20.00
Above 50 years	45	30.00
Total	150	100.00

The largest age category was 30–40 years, representing 33.33 per cent of the sample. Respondents above 50 years formed the next largest group at 30 per cent. The 20–30 years category represented 16.66 per cent.

7.3 Distribution by monthly income

Monthly income group (as reported)	Respondents	Percentage
₹10,000–₹20,000	18	12.00
₹20,000–₹30,000	68	45.33
₹30,000–₹40,000	32	21.33
Above ₹40,000	32	21.33
Total	150	100.00

The ₹20,000–₹30,000 income group was the largest category, accounting for 45.33 per cent of respondents. The other two higher-income categories each represented 21.33 per cent, while 12 per cent were in the lowest reported income category.

8. Customer Awareness and Investment Behaviour

8.1 Awareness of online share trading

Response	Respondents	Percentage
Yes	120	80.00
No	30	20.00
Total	150	100.00

A total of 80 per cent of respondents reported awareness of online share trading, while 20 per cent reported that they were not aware. The result indicates a high level of stated awareness within the sample, but awareness alone does not establish the respondent's ability to use an online trading platform or understand investment risk.

8.2 Familiarity with the organisation's IPO

The source table reports 95 respondents (63.33 per cent) as familiar with the IPO and 65 respondents (43.33 per cent) as not familiar. These percentages total more than 100 per cent and the frequencies total 160 rather than 150. The figures are therefore reproduced here as a data-quality issue and are not used to make a firm conclusion. The original questionnaires or calculation sheet should be checked.

8.3 Source of awareness

Information source	Respondents	Percentage
Share brokers	60	40.00
Bankers	20	13.33
Friends	20	13.33
Online advertisements	50	33.33
Total	150	100.00

Share brokers were the most frequently reported source of awareness (40 per cent), followed by online advertisements (33.33 per cent). Bankers and friends each accounted for 13.33 per cent. The result suggests that both personal/intermediary communication and digital promotion played a role in the sample's awareness.

8.4 Respondents' opinion about shares

The questionnaire offered four possible views: shares as an investment opportunity, a means of earning quick profit or gains, a component of investment and a source of liquidity. The original report does not provide a corresponding frequency table for this question. No numerical conclusion can therefore be drawn from this item.9. Investment Objectives and Frequency

9.1 Objectives behind investing in shares

Investment objective	Respondents	Percentage
Tax savings	30	20.00
Earn high dividends	60	40.00
Easy liquidity	40	26.66
Capital appreciation	20	13.33
Total	150	100.00

Earning high dividends was the most frequently selected objective, accounting for 40 per cent of respondents. Easy liquidity was selected by 26.66 per cent, tax savings by 20 per cent and long-term capital appreciation by 13.33 per cent. These responses reflect the stated choices in the questionnaire and should not be interpreted as a complete measure of respondents' investment strategies.

9.2 Frequency of investment

Investment frequency	Respondents	Percentage
Monthly	25	16.66
Every three months	75	50.00
Every six months	40	26.66
Others	10	6.66
Total	150	100.00

Half of the respondents reported investing every three months. A further 26.66 per cent invested every six months, while 16.66 per cent invested monthly. The remaining 6.66 per cent selected other frequencies.

9.3 Implications

The results indicate that respondents expressed different investment objectives and time patterns. Financial-service providers should therefore avoid assuming that all customers have the same investment horizon or information needs. Communication should distinguish short-term trading facilities from longer-term investment considerations and explain the risks associated with each approach.

10. Service Experience and Satisfaction

10.1 Areas of dissatisfaction

Reported issue	Respondents	Percentage
Slow operation	40	26.66
Delayed correspondence	30	20.00
Inaccessibility to service centre	40	26.66
Fund-transfer facility	40	26.66
Total	150	100.00

Slow operations, inaccessibility to the service centre and fund-transfer facilities were each selected by 26.66 per cent of respondents. Delayed correspondence was

selected by 20 per cent. The distribution suggests that dissatisfaction was spread across several operational aspects rather than concentrated in one issue.

10.2 Satisfaction with brokerage charges

Satisfaction level	Respondents	Percentage
Highly satisfied	60	40.00
Moderate	30	20.00
Satisfied	20	13.33
Dissatisfied	40	26.66
Highly dissatisfied	0	0.00
Total	150	100.00

Forty per cent of respondents were highly satisfied with brokerage charges and 13.33 per cent were satisfied. Twenty per cent selected a moderate response, while 26.66 per cent were dissatisfied. The presence of a dissatisfied group indicates the importance of explaining the brokerage structure clearly and ensuring that customers can compare charges before transacting.

10.3 Satisfaction with BTST facility

Response	Respondents	Percentage
Yes	108	72.00
No	42	28.00
Total	150	100.00

Seventy-two per cent of respondents reported satisfaction with the BTST facility, while 28 per cent did not. This result should be read as a response to the questionnaire item and not as evidence that the facility is suitable for every investor.

11. Awareness of Account and Technology Features

11.1 Awareness of Demat account charges

Response	Respondents	Percentage
Yes	130	86.66
No	20	13.33
Total	150	100.00

The project reports that 86.66 per cent of respondents were aware of Demat account charges and 13.33 per cent were not. The result points to a relatively high reported level of awareness, while also identifying a group that may benefit from clearer explanations of account-related charges.

11.2 Awareness of absence of annual maintenance charges

Response	Respondents	Percentage
Yes	120	80.00
No	30	20.00
Total	150	100.00

Eighty per cent of respondents reported awareness of the absence of annual maintenance charges described in the original project, while 20 per cent were not aware. As the charge arrangement is historical and may have changed, this finding should not be used as a current pricing statement.

11.3 Awareness of online trading software

Response	Respondents	Percentage
Yes	140	93.33
No	10	6.66
Total	150	100.00

The report states that 93.33 per cent of respondents were aware of the online trading software referred to in the project, while 6.66 per cent were not. The high awareness figure suggests that the platform name or existence had reached most respondents in the sample. It does not, by itself, measure actual usage, ease of use or digital confidence.

11.4 Overall service satisfaction

The questionnaire included an overall satisfaction question with four response categories. However, the supplied report does not provide a separate frequency table for this item. The article therefore does not assign a numerical overall satisfaction score.

12. Statistical Analysis and Data-Quality Observations

12.1 Weighted average and rank analysis

The original project uses a weighted-average approach to rank service attributes. The reported table places profit first (weighted average 3.47), speedy transactions second (3.46), timely services third (3.03), cost effectiveness fourth (2.80) and brokerage fifth (2.21). This ordering indicates that the respondents represented in the table placed comparatively high importance on profit and transaction speed. The source table's response counts do not clearly reconcile with the full sample size for every attribute; the ranking is therefore presented as reported.

Attribute	Weighted average reported	Rank reported
Profit	3.47	I
Speedy transaction	3.46	II
Timely services	3.03	III
Cost effective	2.80	IV
Brokerage	2.21	V

12.2 ANOVA reported in the source

The project includes an ANOVA calculation intended to examine the relationship between income groups and investment time gap. It reports a calculated F value of 1.77 and a tabulated value of 3.49, followed by acceptance of the null hypothesis.

However, the displayed degrees of freedom, sums of squares and intermediate calculations are not internally consistent. In particular, the table layout and the stated degrees of freedom require verification. The conclusion is therefore retained only as the original report's stated interpretation, not as a statistically validated result.

12.3 Chi-square analysis reported in the source

The project also reports a chi-square analysis of BTST and dissatisfaction categories, with a calculated value of 1.849 and a stated conclusion of no significant relationship. The contingency table's totals and the expected-frequency calculations do not consistently match the overall sample and the BTST totals reported elsewhere. The degrees of freedom are also described inconsistently. The chi-square result should be recalculated from the raw respondent-level data before publication.

12.4 Data-quality note

- The IPO-awareness frequencies (95 and 65) total 160, although the stated sample is 150; the percentages also exceed 100 per cent.
- The source contains inconsistent names in its preliminary pages and inconsistent descriptions of the university or institute. These have not been carried into the research analysis.
- The data-collection method is described in more than one way; the actual administration method should be confirmed.
- The ANOVA and chi-square working tables require verification against the original dataset.

The source alternates between different labels for the online trading software. The article uses the neutral description 'online trading software' where possible.

13. Discussion

The findings portray a sample in which awareness of online share trading was relatively high. The reported awareness of Demat accounts and online trading software was also substantial. These results suggest that the organisation's service information had reached many of the respondents included in the study. At the same time, the source identifies brokers and online advertisements as important channels. This combination points to the value of an integrated communication strategy that uses both personal explanation and digital promotion.

The investment-objective results show that earning high dividends was the most frequently selected reason for investing, followed by liquidity and tax savings. This pattern underlines the need for customer education that goes beyond describing product features. Customers should understand the difference between dividends, price appreciation and liquidity, as well as the risks and uncertainty involved in share-market investment.

The service-experience results are particularly important for customer relationship management. Respondents identified slow operations, access to service centres and

fund-transfer facilities as areas of dissatisfaction. These issues relate to the practical reliability of service delivery. Awareness-building may attract customers, but service responsiveness and operational consistency are needed to retain them.

The brokerage-charge responses were mixed. While 53.33 per cent were either highly satisfied or satisfied, 26.66 per cent were dissatisfied and 20 per cent were moderate. This indicates that pricing communication should be transparent and easy to understand. Customers should be able to identify the charges applicable to their transactions and account arrangements.

The BTST response was positive for a majority of respondents, but a sizeable minority reported otherwise. Providers should explain the conditions, operational rules and risks of transaction facilities in plain language. A facility should be promoted in a way that supports informed choice rather than encouraging customers to trade without understanding the consequences.

13.1 Contribution of the study

The project links three areas that are sometimes considered separately: awareness, investment behaviour and service satisfaction. Its practical contribution is to show that customer communication and service operations need to be managed together. A provider's marketing message should match the service experience customers receive.

14. Findings

a) The sample comprised 150 respondents, of whom 80 per cent were male and 20 per cent were female.

b) The largest age group was 30–40 years, representing 33.33 per cent of the respondents.

c) The largest reported income group was ₹20,000–₹30,000 per month, representing 45.33 per cent.

d) Eighty per cent of respondents reported awareness of online share trading.

e) Share brokers were the leading reported source of awareness (40 per cent), followed by online advertisements (33.33 per cent).

f) Earning high dividends was the most frequently selected investment objective (40 per cent), followed by easy liquidity (26.66 per cent).

g) Half of the respondents reported investing every three months.

h) Slow operations, service-centre accessibility and fund-transfer facilities were each identified by 26.66 per cent as dissatisfaction areas.

i) Forty per cent were highly satisfied with brokerage charges, while 26.66 per cent were dissatisfied.

j) Seventy-two per cent reported satisfaction with the BTST facility.

k) The report records awareness of Demat account charges among 86.66 per cent and awareness of the stated absence of AMC among 80 per cent.

l) The report records awareness of online trading software among 93.33 per cent of respondents.

m) The IPO-awareness table and the inferential statistical calculations contain inconsistencies and should be verified before being relied upon.

15. Recommendations

a) Strengthen financial education: Provide simple explanations of equity, derivatives, Demat accounts, online trading, dividends, liquidity and investment risk.

b) Use multiple communication channels: Continue broker-led communication while using clear digital content, print material, seminars and customer education sessions.

c) Improve operational speed: Review transaction-processing workflows and communicate expected processing times to customers.

d) Improve fund-transfer support: Provide clear instructions, status updates and a defined escalation channel for delayed or failed transfers.

e) Increase service accessibility: Offer convenient contact channels and ensure customers can reach a trained support representative when required.

f) Explain charges transparently: Provide an easy-to-read schedule of brokerage and account-related charges, with examples of how charges apply.

g) Provide practical platform demonstrations: Help customers understand how to log in, view market information, place orders and obtain assistance.

h) Segment customer communication: Tailor information to different levels of investment experience, age groups and customer needs.

i) Explain trading facilities responsibly: Describe the conditions and risks of BTST and other facilities without implying guaranteed returns.

Monitor satisfaction regularly: Use short feedback surveys and complaint analysis to identify recurring service issues and measure improvements.

II.CONCLUSION

This study examined customer awareness and satisfaction in relation to ITI Financial Service Ltd using the historical project data supplied. The reported results show that a majority of respondents were aware of online share trading, Demat accounts and the online trading software referred to in the project. Share brokers and online advertisements were the most frequently reported information sources. Earning high dividends and easy liquidity were prominent investment objectives, while many respondents reported investing at three-month intervals.

The study also identifies service issues that require managerial attention. Slow operations, access to service centres and fund-transfer facilities were among the principal reported areas of dissatisfaction. Although many respondents expressed satisfaction with brokerage charges and the BTST facility, the results show that customer experience is not uniform. Financial-service organisations should therefore

combine awareness campaigns with reliable operations, transparent charges and accessible support. The overall implication is that customer awareness is necessary but not sufficient for sustainable customer relationships. Customers need understandable information before using a service and dependable assistance while using it. A service provider that communicates clearly, delivers transactions efficiently and responds to customer concerns is better positioned to build trust and satisfaction

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