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Impact of Information and Communication Technology on Customers Satisfaction in Commercial Banks, Federal Capital Territory, Nigeria

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Abstract

Computers and telecommunication system have become very important as delivery systems and productivity tools of electronic data and information. Nigerian banks have now realized that banking today requires prompt delivery of services, efficiency and the ability of customers to be served in any of their branches any part of the country, without any encumbrance. As a result of this, banks embarked on the use of Integrated banking application that can help them to provide efficient, comprehensive and nation- wide services to their customers, through the use electronic banking devices. This research on the impact of information and communication technology on customers' satisfaction in commercial banks in the Federal Capital Territory is conducted to determine the extent to which information and communication technology resources such as internet banking, telephone banking and automated teller machine banking enhances customers' satisfaction of commercial banks. In undertaking the research, the study adopts a descriptive survey design with an infinite population of respondents who are customers of some specific commercial banks in the federal capital territory and sample of 384 was used adopting the Godden sample size formula. However, out of the total sample size of 384 reached only 262 completed and returned the questionnaire giving a retrieval rate of 68%. The study elicited data using a 20 items structured questionnaire designed in a five points Likert scale. The three hypotheses were tested using simple linear regression. Findings revealed that there is significant positive relationship between the application of information and communication technology and customers' satisfaction commercial banks in the federal capital territory. The study specifically revealed that there is significant positive relationship between internet banking and customers' satisfaction (r =.0888, p-value <0.05), there is significant positive relationship between telephone banking and customers' satisfaction (r =.879, p-value <0.05) and there is significant positive relationship between automated teller machine banking and customers' satisfaction (r =.896, p-value <0.05). Premised on the findings, this research therefore recommends that the use of (ICT) in the banking sector should not only be restricted to the cities alone, rural banking should also be improved upon. Again, there should be periodic enlightenment to the general public through the various media on how to use some of the (ICT) equipment like the smart cards, ATM and its importance should also be made known to the customers.

Keywords: *Information, Communication, Technology, customers, satisfaction.*

Introduction

The advent of Information and Communication Technology (ICT) has transformed the business landscape, enabling organizations to connect with customers, streamline processes, and deliver innovative products and services (Adebayo & Ogunjobi, 2022). The proliferation of digital technologies like mobile devices, social media tools, and e-commerce tools has significantly reshaped customer perceived expectations, behavioral patterns, and preferences. To this end, Adewoyin and Oladele (2022) submitted that customers now demand seamless, personalized, and efficient experiences across multiple touchpoints, driving investors to invest heavily in ICT infrastructure and other related solutions. Nigeria with its rapidly growing population and

increasing internet penetration has undoubtedly presents a unique context for studying the impact of ICT on customer satisfaction. The nation's telecoms sector has experienced significant growth, with mobile phone penetration exceeding about 75% and internet users growing exponentially (Alalwan, 2020). This has led to increasing adoption of digital services, including mobile banking, e-commerce, and social media platforms. However, Nigerian customers also face challenges such as weak network quality, high cost of data, and inadequate digital literacy, which can affect their satisfaction with ICT-enabled services. Understanding the impact of ICT on customer satisfaction in this context can provide valuable insights for businesses, policymakers, and researchers. The new age of banking allows customers to walk into any computerized bank and conclude their transactions in the most convenient manner. In order to enhance banking services, majority of banks especially the new generation banks have adopted the electronic banking services to enhance their customer service delivery through the advancement in the Information and Communication Technology (Berger & DeYoung, 2021). Over the years, information has always played a prominent role in human life but the emergence of social progress and the vigorous development in science and technology have immeasurably increased the role of information in every facet of human endeavour. The rapid expansion of a mass of diversified information has born the term "information explosion" and gave rise to a scientific approach in information and elucidation of its most characteristic properties which has led to principal changes in interpretation of the concept of information (Chen & Chen, 2021). It was broadened to include information exchange not only among men but also among machines as well as the exchange of signals in the animal and plant worlds. The pace of change brought by new technologies has had a significant impact on the way people live, work, and play globally. Today's business environment is very dynamic and experiences rapid changes as a result of such creativity, innovation, technological changes which has propelled increased awareness and demands from customers. Business organizations, especially the banking industry of the 21st century operates in a complex and competitive environment characterized by these changing conditions and highly unpredictable economic climate with Information and Communication Technology (ICT) is at the centre of this global change curve (Edna & Samson,2021).

Eze and Nwankwo (2023) stated that managers cannot ignore Information Systems because they play a critical role in contemporary organization. They point out that the entire cash flow of most fortune firms is linked to Information System. Therefore, the application of information and communication technology concept, techniques, policies and implementation strategies to banking services has become a subject of fundamental importance and concerns to all banks and a prerequisite for local and global competitiveness. Information and Communication Technology directly affect the various management functions of planning, organizing and the nature of services offered in the banking industry. It has continuously changed the way banks organized their corporate relation worldwide with the variety of innovative devices available to enhance the speed and quality of services delivery. Customers are presumed to be one of the most important stakeholders in any organization because without them, organizations are not likely to succeed. Hence, managers emphasized on research in the area of consumer behaviour and particularly behavioural intention. Knowledge of consumer behaviour will go a long way in ensuring an integrated marketing policies towards the interest of customers which will eventually facilitates positive customer attitude towards the organizations. This significant contribution of the services industry and specifically banking sector in Nigeria really warrant investigation in order to enhance the sector's continuous growth which will eventually result in the better performance of the economy. It is however noted that one of the ways through which banks can meet the expectations of their customers who are the back-bone of the banks' business is via the understanding of the

customers' behaviour (Gupta & Kim, 2020). Despite the growing significance of ICT in customer-facing operations, there is a dearth of research on the specific impact of ICT on customer satisfaction, particularly in emerging banking industry in Nigeria. This study therefore aims to bridge this knowledge gap by examining the relationship between ICT adoption and customer satisfaction, with a focus on the Nigerian context. The main motivation for this study is to examine the assessment of impact of Information and Communication Technology (ICT) on customer's satisfaction in Nigerian Banks with reference to Commercial Banks, Federal Capital Territory.

Objectives of the Study

The main objective of this study is to examine the impact of Information and Communication Technology on customer's satisfaction in Nigeria banks. The specific objectives of the study are:

1. To evaluate the Impact of internet banking on customer's satisfaction.
2. To examine the Impact of telephone banking on customer's satisfaction.
3. To examine the Impact of automated teller machine banking on customer's satisfaction.

Statement of Hypotheses

Premised on the research objectives, the following research hypotheses are stated in their null form:

Ho_1: There is no significant relationship between internet banking on customer's satisfaction
Ho_2: There is no significant relationship between telephone banking on customer's satisfaction
Ho_3: There is no significant relationship between automated teller machine banking on customer's satisfaction.

Review of Concept

ICT refers to the process of automating controls, processing of information through computers, software, ATMs, credit cards, and other devices and equipment (Kumar & Reinartz, 2021)).). According to Nigeria Communications Commission (NCC). (2022) there was a banking revolution. Some of the services that have been revolutionized include transaction processing, opening and recording, among others. ICT has facilitated self-service, including opening an account on the online platform. The Information and Communication System also informs customers of receipt of checkbooks, debit cards and credit cards. Communication technology usually focuses on tangible devices and also software that connects computer hardware and aids in the transfer of data and information from one area to another (Nwankwo, & Agbo, 2021).

In the financial sector, ICT is seen as a means of making new technologies, markets, financial tools and markets accessible, allowing knowledge to be made available and ways of operating (McKinsey. 2022). Uchenna and Audu (2022) noted that ICT is not only necessary for financing industry, but also for other businesses. According to World Bank (2022) ICT has recently resulted in some changes in financial markets and institutions.

Impact of Information and Communication Technology on Banking Sector

In today‟s banking, Information and communication technology cannot be separated from banking activities since it facilitates the whole banking process. According to World Bank. (2022) information and communication technology can be defined as electronic based technologies which

can be used to collect, store, process and package information and provide access to knowledge. The internet has helped in information management at the detriment of official effort at curbing their activities. Dawson (2020) reveals that, new transactions worth billions of dollars can only take place in seconds in the electronic circuit throughout the globe by pressing a single button. Therefore, many banks recognized that the growing integration of the world economy is facilitated by ongoing revolution in telecommunication and information technology, this suggests that information technology is radically changing all over the world, the volume and speed of handling transaction which have improved tremendously as a result of the growth in Information technology, which has created a lot of business opportunities, application of information and communication technology is capable of enhancing optimal performance in service delivery if appropriately carried out. According to Nzewi et al (2023), ICT advancements, globalization, competition and changing social trends such as heightened customer proactivness and increased preferences for convenience have caused intense restructuring of the banking industry.

However, banks have made huge investments in telecommunication and electronic systems, users have also been validated to accept electronic banking system as useful and easy to use (Ogundele & Adeyemi, 2021). The term "automatic teller machine" is used for a computer device that has a recording system and a cash unit that allows clients to use a card and a personal identification number to access bank services 24 hours daily. The ATM offers a variety of services to clients, including cash withdrawals, cash advances, cash deposits, bill payments, mini-debits and others. Banks typically use ATMs to ensure that they have a competitive advantage.

Internet banking can be defined as the use of telecommunications and Internet networks to offer products and services that have been of added value to a particular customer. In some cases, online banking allows the aggregation of accounts to allow customers to monitor accounts at one time, regardless of whether they are on their own bank or other financial institutions. The internet has changed its financial information. It is also called m-banking which refers to the process of carrying out banking transactions by means of a communication device such as telephones. The range of services offered includes trading in the stock market, access to data and information, operating accounts. Nzewi et al (2023) noted that there are many benefits of mobile banking for both banks and consumers, while the cost of operating internet banking is negligible compared to the cost of building ATMs. Internet banking also provides ease, saves time and reduces costs.

Theoretical Framework

The theoretical relationship between ICT and banks growth has its roots in the early work of Joseph Schumpeter ‘‘Capitalism, Socialism and Democracy.’’ Schumpeter’s principles of ‘creative destruction’ envisaged a product and process innovation systems (ICT inclusive) in which new production units or products replaces the old or outdated ones in an economy (Uchenna et al, 2022). This process of creative destruction does not only imply harnessing new technologies, but also developing new business models and exploiting old technologies in a new way. This also implies that growth was determined by forces that are external to the economy. In the Neo-Classical theory, the aggregate production function is expressed as a function of factor inputs such as labour, capital, land, technology. This was contrary to the new growth theory that postulated that economic growth is endogenously determined within the economy. The new growth theory emphasized the role of technological innovations, knowledge and human capital investment in achieving economic growth.

These Neo-classical theories could not explain better how the public sector could achieve higher productivity and economic growth. For example, the Keynesian economist may regard technological innovations or progress, human capital investment and acquisition of knowledge arising from government spending or interventions. Government intervention or spending appears to be crucial determinant of public sector performance or productivity growth. Although

Keynesian economics did not explicitly recognize the role of technological innovations; it implicitly acknowledged it through government investment spending. Therefore, Keynesian economics is destined to lead public policy in most economies.

Research Methodology

Research Design

The research adopted a descriptive research design; this technique is a research survey design involving surveying the respondents with the view to collecting data for the purpose of analysis. Therefore, this study involved collecting data through primary sources. The primary data obtained was through a twenty (20) items structured questionnaire and the data were subjected to descriptive and inferential statistical analysis.

The population of this study comprised the entire customers in the selected commercial banks in the Federal capital territory. The total population of this study is considered infinite considering the fact that data profiling these customers are unavailable coupled with the fact that some customers are also mobile.

The questionnaire contained research questions bordering on both independent variable and dependent variable. The questionnaire designed in a five- point Likert-scale responses of strongly agree (5), Agree (4), Undecided (3), Disagree (2) and strongly disagree (1) were used. The Researcher employed the services of four trained Research Assistants who helped in the distribution and retrieval of the research questionnaire. In addition, the research questions were analyzed using a five - point's Likert-scale with the decision rule of accepting any mean value with 3.00 and above. More so, the inferential statistics adopted in testing the formulated hypotheses is the simple linear regression analysis which is an inferential technique of examining the strength of relationship between the independent variable and dependent variable. This process was aided with the statistical package for social sciences (SPSS) version 27.

Sample and Sampling Technique

Considering the fact that the population of this study is large, it is difficult to study the entire population. To this end obtaining sample from the entire population becomes the best possible option. On this note, the research adopts Godden' (2004) sample size statistical formula which is in line with Nzewi et al (2023) who noted that such statistical technique is appropriate for determination of sample size of an infinite population or a finite population less than 50,000:

The Godden (2004) formula denoted as.:

$$SS = \frac{Z^2 (P)(1-P)}{C^2} \quad \text{- - - - - -- equ (1)}$$

$$\text{New SS} = \frac{\text{SS}}{1 + \frac{(\text{SS} - 1)}{\text{Population}}} \quad \text{- - - - - equ (2)}$$

Where SS = Sample size
Z = Confidence level 95 %
P = Percentage of population (50%)
C= Confidence interval = 5 % (0.05)

$$\text{SS} = \frac{1.96^2 \ (0.5)\ (1 - 0.5)}{0.05^2} \quad \text{- - - - - equ (1)}$$

$$\text{SS} = \frac{3.8416 \ (0.5)\ (1 - 0.5)}{0.0025}$$

$$\text{SS} = \frac{0.9604}{0.0025}$$

SS = 384

However, out of the total (384) questionnaires only (262) were duly completed and returned giving a retrieval rate of 68%.

Reliability of the Instrument

Reliability of the research instrument used for this study was carried out to determine the internal consistency of the research instrument. Therefore, Edna et al (2021) submitted that an instrument is reliable if it gives similar outcomes under consistent circumstances. Nzewi et al (2023) also noted that any coefficient of reliability that is up to 0.70 and above is considered reliable. Thus, in testing the reliability of the research instrument, the Researcher carried out a pilot study by distributing questionnaires numbering twenty-five (25) to the target respondents through the help of the trained Research Assistants; the Cronbach Alpha coefficient measure of internal consistency was adopted. The reliability of the research instrument using Cronbach alpha reliability test with the Statistical Package for Social Sciences (SPSS) yielded the result of 0.79 for items on independent variable, 0.86 for items on dependent variable thus giving the average reliability result of 0.83. The reliability result is showed in table 1.

Table 1. Reliability Statistics

Proxies/ Independent Variable	Number of items	Cronbach Alpha
Independent variable	10	0.79
Dependent Variable	10	0.86

Source: SPSS statistical analysis

The table revealed that all the variables have Alpha Values above 0.70. Thus, in line with the submission of Nzewi et al (2023), Edna et al (2021) the instrument is deemed reliable.

Technique for Data Analysis

The study adopted both descriptive and inferential statistics in analyzing the data. The inferential statistics was used in testing the formulated hypotheses while the simple regression analysis is an inferential technique of examining the strength of relationship between the independent and dependent variables was used.

Data Analysis and Results

The study tests three hypotheses using the linear regression statistical analysis with the aid of Statistical Packages for Social Sciences (SPSS) version 27. The specific analytical approaches adopted were model summary, analysis of variance (ANOVA) and coefficients. The decision rule is to accept P. value if the alpha value is ≥0.05 otherwise the null hypotheses be rejected.

Data analysis and Results

Table 2. Descriptive Statistics

Indices	Mean	Std. Deviation	N
IB	3.42	1.12	262
TB	3.72	1.07	262
ATM	3.62	0.19	262
CS	3.21	1.11	262

The table shows the selected scale mean lies within the accepted range; therefore, they are of high extent and the Researcher can conclude that data obtained and analyzed is significant and reliable. Again, in order to ascertain the variability of the data the standard deviations of both variables were examined. The mean for internet banking (IB) is 3.42 and the standard deviation is 1.12, the mean for telephone banking (TB) is 3.72 and the standard deviation is 1.07, the mean for automated teller machine (ATM) is 3.62 and the standard deviation is 0.19 and the mean for customer satisfaction (CS) is 3.21 and the standard deviation is 1.11 to this end, all variables lies within the value of high extent as indicated by their corresponding means and standard deviations which are closely related.

Test of Hypotheses

Hypothesis 1
H_1**:** There is no significant relationship between internet banking and employee customers' satisfaction.
Table 3

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.888[a]	.789	.788	.24843	2.1221

a. Predictors: (Constant), internet banking
b. Dependent Variable: customers' satisfaction

The model summary table reports the strength of relationship between the independent and dependent variables. The result of R stood at 0.888 indicating a strong relationship between the dependent variable and the explanatory variable. The coefficient of multiple determinations R^2 measures the percentage of the total change in the dependent variable that can be explained by the independent or explanatory variable. The result indicates a R^2 of .789 showing that 79% of the variances in customers satisfaction is explained by internet banking while the remaining 21% (i.e. 100 – 79) of the variations could be explained by other variables not considered in this model.
The adjusted R-square compensates for the model complexity to provide a fairer comparison of model performance. The result is supported by the value of the adjusted R which is to the tune of 79% showing that if the entire population is used, the result will deviate by 9.9% (i.e. 88.8 – 78.9), with the linear regression model, the error of the estimate is considerably low at 0.24843 The result of Durbin Watson test shows 2.1221 therefore it shows that there is no auto correlation.

Table 4 ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	322.148	1	322.148	2123314	.000[b]
	Residual	22.218	261	.125		
	Total	344.366	262			

a. Dependent Variable: customers' satisfaction
b. predictors: (constant), internet banking

The ANOVA table confirms the results of model summary, analysis of the result revealed that F = 322.148 which is significant at (0.000) < 0.05. Hence, since the P-value < 0.05 (critical value), the null hypothesis that there is no relationship between internet banking and customers satisfaction is rejected.

Table 5 Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.458	.054		11.151	.000
	Internet banking	.421	.017	.532	21.224	.000

a. Dependent Variable: customers' satisfaction

The coefficient provides information on how the explanatory variable (the estimated coefficient or beta) influences the dependent variable. The result shows that the regression constant is 0.458 giving a predictive value of the dependent variable when all other variables are zero. The coefficient for

internet banking is 0.421 with p-value of 0.000 less than (0.05%) critical value. Therefore, it can be concluded that the null hypothesis that there is no relationship between internet banking and customers satisfaction is rejected.

Hypothesis 2

H_2**:** There is no significant relationship between telephone banking and customers' satisfaction.

Table 6 Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.879[a]	.773	.772	.32242	2.1133

a. Predictors: (constant), telephone banking
b. Dependent variable: customers satisfaction

The model summary table reports the strength of relationship between the independent and dependent variable. The result of R stood at 0.879 indicating a strong relationship between the dependent variable and the explanatory variable. The coefficient of multiple determinations R^2 measures the percentage of the total change in the dependent variable that can be explained by the independent or explanatory variable. The result indicates a R^2 of .773 showing that 77% of the variances in customers' satisfaction is explained by telephone banking while the remaining 23% (i.e. 100 – 77) of the variations could be explained by other variables not considered in this model. The adjusted R-square compensates for the model complexity to provide a fairer comparison of model performance. The result is supported by the value of the adjusted R which is to the tune of 77% showing that if the entire population is used, the result will deviate by 10.6% (i.e. 87.9 – 77.3). With the linear regression model, the error of the estimate is considerably low at .32242. The result of Durbin Watson test shows 2.1133 therefore it shows that there is no auto correlation.

Table 7 ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	374.234	1	374.234	2125.333	.000[b]
	Residual	72.216	261	.441		
	Total	446.45	262			

a. Dependent variable: customers satisfaction
b. Predictors: (constant), telephone banking

The ANOVA table confirms the results of model summary, analysis of the result revealed that F = 2125.333 which is significant at (0.000) < 0.05. Hence, since the P-value < 0.05 (critical value), the null hypothesis that there is no relationship between telephone banking and customers' satisfaction is rejected.

Table 8 Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.225	.063		2.324	.000
	Telephone banking	1.262	.026	.443	22.115	.000

a. Dependent Variable: customers' satisfaction

The coefficient provides information on how the explanatory variable (the estimated coefficient or beta) influences the dependent variable. The result shows that the regression constant is 0.225 giving a predictive value of the dependent variable when all other variables are zero. The coefficient for telephone banking is 1.262 with p-value of 0.000 less than (0.05%) critical value. Therefore, it can be concluded that the null hypothesis that there is no relationship between telephone banking and customers' satisfaction is rejected.

Hypothesis 3

H_3: There is no significant relationship between ATM banking and customers' satisfaction.

Table 9 Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.896[a]	.803	.803	.27354	2.0212

a. Predictors: (constant), ATM banking

b. Dependent variable: customers satisfaction

The model summary table reports the strength of relationship between the independent and dependent variable. The result of R stood at 0.896 indicating a strong relationship between the dependent variable and the explanatory variable. The coefficient of multiple determinations R^2 measures the percentage of the total change in the dependent variable that can be explained by the independent or explanatory variable. The result indicates a R^2 of .803 showing that 80% of the variances in customers' satisfaction is explained by ATM banking while the remaining 20% (i.e. 100 – 80) of the variations could be explained by other variables not considered in this model. The adjusted R-square compensates for the model complexity to provide a fairer comparison of model performance. The result is supported by the value of the adjusted R which is to the tune of 80% showing that if the entire population is used, the result will deviate by 9.3% (i.e. 89.6 – 80.3) with the linear regression model, the error of the estimate is considerably low at 0.27354. The result of Durbin Watson test shows 2.0212 therefore it shows that there is no auto correlation.

Table 10 ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	343.357	1	343.357	2245.023	.000[b]
	Residual	32.122	261	.114		
	Total	375.479	262			

a. Dependent variable: ATM banking

b. Predictors: (constant), customers satisfaction

The ANOVA table confirms the results of model summary, analysis of the result revealed that F = 2245.023 which is significant at (0.000) < 0.05. Hence, since the P-value < 0.05 (critical value), the null hypothesis that there is no relationship between ATM banking and customers' satisfaction is rejected.

Table 11 Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.046	.025		1.343	.000
	ATM banking	1.024	.013	.432	46.262	.000

a. Dependent Variable: customers' satisfaction

The coefficient provides information on how the explanatory variable (the estimated coefficient or beta) influences the dependent variable. The result shows that the regression constant is 0.46 giving a predictive value of the dependent variable when all other variables are zero. The coefficient of ATM banking is 0.46 with p-value of 0.000 less than (0.05%) critical value. Therefore, it can be concluded that the null hypothesis that there is no relationship between ATM banking and customers' satisfaction is rejected.

Conclusion

This study examined the impact of Information and Communication Technology (ICT) on customer satisfaction in the Federal Capital Territory, Nigeria. The findings revealed a significant positive relationship between ICT adoption and customer satisfaction, with ICT-enabled services such as internet banking, telephone banking, and automated teller machine banking contributing to enhanced customer experiences. The key ICT factors influencing customer satisfaction were identified as perceived usefulness which enable customers value ICT services that simplify transactions, provide an avenue for convenience, and offer personalized experiences. Again, it has user-friendly interfaces, intuitive navigation as well as minimal technical issues that are crucial for customer satisfaction. The study also conclude that the application of information and communication technology has enhanced customers' satisfaction and by extension the performance of commercial banks in the federal capital territory.

Recommendations

Based on the findings, the study recommends that the use of (ICT) in the banking sector should not only be restricted to the cities, rural banking should also be improved upon. Again, there should be enlightenment to the consuming public through the various media on how to use some of the (ICT) equipment such as the smart cards, ATM and its importance should also be made known to the public. There should also be investment in ICT Infrastructure through upgrade of ICT systems to ensure speed, reliability and security, thereby enhancing customer experiences. More so, there should be development of a user-centric services through the designing of ICT services with customer perceived needs, preferences, and behaviors in focus. There should be provision of a multichannel support system through the offering of a seamless support across multiple channels, including phones, social media, email and other physical stores. Finally, there should be a proper monitoring and evaluation of ICT performance through a routine assessment of ICT performance, gathering customer feedback to inform improvement initiatives.

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