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EFFECTIVENESS OF E-BANKING FACILITY SERVICES AND CUSTOMER LOYALTY OF USERS OF UNIVERSAL BANK BRANCHES IN DAVAO CITY: BASIS FOR ACTION PLAN

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ABSTRACT
Customer loyalty in e-banking is often influenced by factors such as user-friendly platforms, reliable security measures, and responsive customer support. A lack of focus on these key aspects can lead to customer dissatisfaction, decreased trust, and ultimately, account migration to competitors. Strengthening customer loyalty requires continuously enhancing digital platforms, implementing robust cybersecurity systems, and providing personalized, efficient support to meet evolving customer expectations. These efforts retain existing customers and attract new ones, ensuring long-term growth and success in the competitive e-banking sector. This descriptive-correlational study aimed to determine customer loyalty and e-banking facilities with 240 purposely chosen clients in universal bank branches in Davao City as respondents. Adapted survey questionnaires were used in this study and data were analyzed using descriptive and statistical tools such as Frequency Count, Mean, Standard Deviation, Pearson-r Correlation, ANOVA, and T-test to analyze the study results. Moreover, results revealed that the level of effectiveness of e-banking facilities and customer loyalty is very high. Furthermore, the level of effectiveness of e-banking facilities as rated by universal bank branches is very effective and the level of customer loyalty among universal bank clients is always manifested.

KEYWORDS: *Business Management, Customer Loyalty, E-Banking, Universal Bank, Correlational, Davao City*

INTRODUCTION

Background of the Study

Customer loyalty in electronic banking is increasingly challenged by various factors in the digital landscape. Technological shortcomings are one of the main problems, as traditional banks frequently do not provide sophisticated solutions such as automation for accounts payable (AP) and accounts receivable (AR). Customers expect these contemporary features to simplify their financial processes, therefore, this disparity is a major source of their discontent (Centime, 2024). Additionally, the emergence of fintech businesses, which offer individualized services and better digital experiences, has increased competition and left traditional banks more susceptible to customer attrition (Bain & Company, 2024). Furthermore, traditional banks struggle with uneven client experiences across various channels, which may be frustrating, and their sluggish innovation speed contrasts with that of their digital-native rivals (McKinsey & Company, 2023). Customers become more cautious of traditional banking systems due to security worries, which are made worse by high-profile bank failures (PwC, 2023). Finally, as consumers demand more specialized financial services backed by cutting-edge analytics, a lack of customized solutions and insufficient personalization also contribute to the decline of customer loyalty (Accenture, 2023).

The success of electronic banking depends heavily on consumer loyalty, which supports long-term client retention, lower marketing expenses, and financial stability – because loyal customers make more frequent transactions and are less likely to migrate to rival banks, loyalty in this setting increases profitability (Bain & Company, 2024). Additionally, banks can save money on client acquisition expenses—which are frequently higher than those associated with retention efforts—by lowering attrition. Because they boost consumer satisfaction and confidence in digital banking platforms, service quality, personalized experiences, and technology-driven innovations—like mobile banking apps—are essential to cultivating this loyalty (Astuti et al., 2020). Moreover, since fairness has been demonstrated to moderate the impacts of service quality on customer retention, it further improves connections and

increases loyalty when consumers feel they are treated fairly (Giovanis et al., 2015). Furthermore, cultivating a sense of loyalty among clients of service providers is crucial, such as financial institutions and banks (Casaló et al., 2017; Kheng et al., 2013). Consequently, to encourage customer loyalty, the banks introduced e-banking as the newest way to deliver financial services (Mobarek, 2013).

Electronic banking and client loyalty have a complex relationship, with the digital experience being crucial in promoting loyalty. Key elements that improve client advocacy and retention include a smooth and user-friendly interface, individualized services, and low transaction friction (Zeithaml et al., 2016). Reliability, accessibility, and responsiveness are examples of service quality that further help to foster satisfaction and trust, each of which are essential for preserving loyalty (Ombati et al., 2014; Pikkarainen et al., 2016). Two aspects of loyalty are frequently distinguished: attitudinal loyalty, which is defined by emotional or psychological commitment, and behavioral loyalty, which is demonstrated by recurrent service use. Both are supported by e-banking services, which offer consistent value delivery and ease (Hawkins & Vel, 2017). Furthermore, in order to stay relevant and raise loyalty ratings, traditional banks have been forced to upgrade their digital products due to the competitive landscape, which is characterized by the emergence of fintech and neobanks (Bain & Company, 2024). Delivering top-notch digital banking solutions is crucial since customer satisfaction with e-banking services, particularly when expectations are surpassed, is a powerful predictor of loyalty (Gupta & Zeithaml, 2016; Bloemer & De Ruyter, 2017). Few studies have examined how demographic characteristics affect customer loyalty and e-banking services (Amim, 2015). In fact, a study conducted by Depusoy et al. (2020) determined that demographic parameters like age and sex may also affect customer loyalty. It was discovered that there is no correlation between respondent age and customer loyalty, but sex has a significant positive weak link with customer loyalty. Furthermore, gender and sex do not influence customer loyalty of e-banking services (Redda et al., 2019). Period of using e-banking facilities, on the other hand, have shown to have the relationship between loyalty towards e-banking services, with loyalty increasing together with period of using e-banking facilities (Depusoy et al., 2020).

The researcher observed a lack of studies, particularly those focusing on the connection between e-banking facility services and customer loyalty, despite the fact that studies by prominent scholars pointed to a problem with client loyalty. Most contemporary study is more concerned with client satisfaction than loyalty. When the researcher saw a gap, the goal of this study was to fill it by investigating the impact of e-banking services on customer loyalty. Furthermore, research that examine how the aforementioned concept came to be, particularly in the area, are still lacking.

The findings of this study may help the universal bank develop strategies that are appropriate for preserving and improving its virtual service, as well as for addressing the gap in the literature and illuminating current e-banking trends. Moreover, the outcome of the study is intended to be shared in business conferences, private and government research conferences that are pertinent to the information gathered. Additionally, the study's findings will be added to the University of Immaculate Conception library and published in both national and international journals and also present the findings at national and national research conferences.

Statement of the Problem

This study aimed to determine the differences in customer loyalty of e-banking service users. Specifically, it sought to answer the following:

1. What is the profile of the respondents in terms of:
    - 1.1 Age
    - 1.2 Sex
    - 1.3 Period of using e-banking facilities
2. What is the level of effectiveness of e-banking facility services among universal bank clients in Davao City in terms of:
    - 2.1 Convenience
    - 2.2 Accessibility
    - 2.3 Security
    - 2.4 Speed
    - 2.5 Fees and Charges
    - 2.6 Reliability

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3. What is the level of customer loyalty among universal bank clients in Davao City?
4. Is there a significant relationship between the effectiveness of e-banking facility services and customer loyalty?
5. Is there significant differences in customer loyalty towards e-banking facility services when grouped according to profile?
6. Based on the results, what appropriate action could be proposed?

Objectives of the Research

This study aims to assess the effectiveness of the e-banking service of a universal bank's e-banking service in Davao City. It also aims to determine if there is a significant relationship between the effectiveness of e-banking facility services and customer loyalty.

METHODOLOGY

Research Design

The study employed a descriptive-correlational research design. Babbie (2016) also defined descriptive research as a method that seeks to depict the characteristics of a phenomenon or group without manipulating variables. Specifically, this design was used to describe the level of effectiveness of mobile banking facility services, while correlational research design involved examining the statistical relationship between two or more variables without manipulating them (Gravetter and Forzano, 2018). This research design was utilized to determine the possible relationship between electronic banking facility services and customer loyalty.

Moreover, this study utilized descriptive-comparative design. Descriptive research design is a type of research that provides a thorough portrayal of a phenomenon or group, allowing researchers to observe, record, and report patterns and relationships (Cresell, 2017). A descriptive research design was used in this study was used to describe the level of customer loyalty. On the other hand, it involved systematically comparing numerical data across two or more groups or conditions to draw statistical conclusions (Ragin, 1987). In this study, a comparative research design was used to compare customer loyalty with the profile of the respondents.

Research Respondents

The respondents of this study were 30 bank clients in each of the eight branches in the region, with a total of 240 respondents. They have been clients of the bank for more than a year and have been using e-banking facilities administered by the universal bank branches. The study used quota sampling to represent the entire population of the target respondents.

Data Collection

The researcher sought permission from the Dean of the Graduate School and obtained a compliance certificate from the University of the Immaculate Conception-Research Ethics Committee before conducting the study. They sent a request letter to the branch head of the target participants' office and worked with the bank manager to identify respondents. After management approved, the researcher developed a survey tool. Participants completed the survey after reviewing and agreeing to an informed consent form, which outlined the study's objectives, confidentiality, and their rights. Data collection lasted two months, during which responses were gathered, tabulated, and analyzed using statistical tools.

Statistical Tool

The following statistical tools were employed in this study to analyze the data collected: **Frequency Count** was used to quantify the frequency of the respondents' responses in the demographic profile. To determine the state of universal bank's e-banking services for Davao branch customers, a **Mean Score** analysis was conducted. **Standard Deviation** was employed to assess the consistency of the data set's replies about the mean of the experience using e-banking services. An **Analysis on Variance (ANOVA)** was performed to ascertain the difference in age and duration of e-banking service use, and a **Pearson-r Correlation** was used to assess the association between e-banking and customer loyalty. To ascertain the variation in the respondents' demographic profile about their experience with e-banking services in terms of sex, a **T-test** was conducted.

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RESULTS AND DISCUSSION

The data in Table 1 refers to the level of customer loyalty among universal bank clients in Davao City. Customer loyalty consists of four questionnaires.

Based on the results, universal bank customers' degree of customer loyalty received an exceptionally high overall mean score of 4.54. The consistency of the responses is suggested by the standard deviation, which falls between 0.73 and 0.77. It communicates that the universal bank's patronage is always manifested. This outcome is in line with research by Aishatu and Lim (2017), which discovered that as the security and dependability of the system were established, the likelihood that electronic banking users would remain faithful to the universal bank service rose.

Table 1

Level of Customer Loyalty Among Universal Bank Clients

	Customer Loyalty	Mean	SD	Description
1	I will be continuing to carry out banking transactions with my internet banking provider	4.55	0.73	Very high
2	I will be recommending my internet banking provider to friends and acquaintances	4.51	0.77	Very high
3	I will be considering my internet banking provider as the first choice whenever I want to transact	4.54	0.74	Very high
4	I will be intending to do more transactions with my internet banking provider in the future	4.55	0.75	Very high
	Overall Mean	**4.54**	**0.72**	**Very high**

Sing and Kaur (2013) proved that customers are devoted to the e-banking service and will refer friends and family to it. Moreover, customers who are devoted to the online banking platform are looking for features that are superior to those offered by traditional banking (AlHaliq & AlMuhirat, 2016). In addition, Lymperopoulos & Chaniotakis (2015), highlight that consumers are more likely to recommend their online banking providers to friends and acquaintances when they receive a comprehensive and customer-focused approach.

Mobarek (2013), asserts that consumers are increasingly selecting service providers with robust digital infrastructures that deliver user-friendly mobile apps and frictionless, real-time payment options. Strong client loyalty and a greater chance of being selected as the primary supplier for transactions are indicators of banks that perform well in these areas, as evidenced by their higher Net Promoter Scores (NPS) (Bain & Company, 2023; McKinsey, 2023). Customers' inclinations to use their online banking provider for all of their financial needs are further influenced by the growth of digital wallets and immediate payment systems, which streamline transactions (Federal Reserve Bank of Atlanta, 2023).

The information in Table 2 relates to the respondents' demographic profile. They consist of 246 customers of a universal bank branch located in the Davao area.

Table 2

Demographic Profile of the Respondents

Profile	Frequency	Percentage
Sex		
Female	121	49.2
Male	125	50.8
Total	246	100
Age		
20 to 24	51	21.1
25 to 34	141	57.3
35 to 44	35	14.2
45 to 54	14	5.7
55 & above	4	1.6
Total	246	100

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Period of using e-banking		
1 to 5 years	109	44.3
6 to 10 years	119	48.4
11 to 15 years	12	4.9
15 years & above	6	2.4
Total	246	100

Table 2 shows that, with a total of 125 respondents, or 50.8% of the total respondents, the majority of respondents were male. Conversely, 121 of the responses were female, accounting for 49.2% of the total.

With a total of 141 responses or 57.3% of the respondents, the majority of the respondents are between the ages of 25 and 34. The least number of respondents four were in the age group of 55 and over, which accounted for 1.6% of all respondents.

On the other contrary, the majority of respondents – 119 in all, or 48.4%—belonged to the group that had been using e-banking for 6 to 10 years. However, the least number of respondents—six, or 2.4%—are those who have been using e-banking for more than 15 years.

The data in Table 3 refers to the level of effectiveness of e-banking facility services as rated by universal bank clients in Davao City. The effectiveness of e-banking facility services has six components: convenience, accessibility, security, speed, fees and charges, and reliability.

The level of effectiveness of e-banking facility services got a high overall mean score of 4.48, which signifies very effective. Among the six components presented, convenience yielded the highest category mean of 4.59 with a 0.65 standard deviation, while speed had the lowest category mean of 4.41.

Table 3

Level of Effectiveness of E-Banking Facility Services as Rated by Universal Bank Clients

	Indicators/Statements	Mean	SD	Description
	3.1 Convenience			
1	I save time compared to traditional banking because there are no more queues	4.61	0.68	Very high
2	The facility is user-friendly and easy for me to use	4.60	0.70	Very high
3	I can check transactions anytime	4.57	0.74	Very high
	Category Mean	**4.59**	**0.65**	**Very high**
	3.2 Accessibility			
4	I can easily understand and navigate the enrollment process and web design steps	4.50	0.76	Very high
5	E-banking is always available when I need it.	4.33	0.82	Very high
6	I am offered a facility service to access financial information	4.46	0.79	Very high
	Category Mean	**4.43**	**0.71**	**Very high**
	3.3 Security			
7	Security features are incorporated into the facility for my protection	4.48	0.74	Very high
8	My personal information is held securely	4.48	0.75	Very high
9	The privacy of my account details and records is safe from unauthorized use	4.49	0.76	Very high
	Category Mean	**4.48**	**0.71**	**Very high**
	3.4 Speed			
10	I experience faster transactions, and the system speed is fast enough for me, with no waiting required	4.41	0.77	Very high

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11	I can transfer funds immediately to my account or a third-party account in real time	4.53	0.79	Very high
12	The facility service provides an error-free system hence, there are no connection breakdowns	4.31	0.82	Very high
	Category Mean	**4.41**	**0.72**	**Very high**
	3.5 Fees and Charges			
13	The facility offers cost and time savings for me such that there is no need to pay gas, parking, or fare fees	4.50	0.74	Very high
14	It prevents unwanted penalties for me (late charge, interest charges, unfunded check - overdraft)	4.48	0.77	Very high
15	I can avoid transaction service charges for deposit and withdrawals	4.45	0.82	Very high
	Category Mean	**4.48**	**0.73**	**Very high**
	3.6 Reliability			
16	The facility can provide automatic updates of my financial transactions	4.43	0.84	Very high
17	It provides services exactly as promised and completes a task	4.45	0.77	Very high
18	I receive guidance in solving financial problems from the facility	4.37	0.83	Very high
	Category Mean	**4.47**	**0.65**	**Very high**
	Overall	**4.48**		**Very high**

E-banking is highly effective in providing convenience, as evidenced by a category mean of 4.59. Customers appreciate its ability to save time and eliminate the need for queues, with the highest item score of 4.61 highlighting that transactions can be completed anytime, anywhere. This aligns with studies emphasizing convenience as a primary reason for adopting e-banking. Accessibility also proved to be highly effective, with a category mean of 4.43. Users value the simplicity of the enrollment process and website design, as reflected in the highest item score of 4.50. This accessibility reduces barriers for diverse groups, promoting financial inclusion, particularly for marginalized communities.

Security scored a category mean of 4.48, showcasing its vital role in customer trust. The highest item score of 4.49 confirms that robust security measures effectively protect sensitive account details. Research supports the importance of encryption and advanced data protection to minimize risks. Speed, with a mean of 4.41, reflects the unmatched efficiency of e-banking. Customers benefit from real-time transactions, as demonstrated by the highest item score of 4.53 for immediate fund transfers. E-banking's 24/7 availability ensures users can conduct urgent transactions without delay.

The cost-effectiveness of e-banking is underscored by a mean score of 4.48. Customers appreciate the savings on transportation costs and minimal service fees, with the highest item score of 4.50 highlighting these benefits. Studies confirm that lower costs are a significant factor driving customer satisfaction. Lastly, reliability earned a category mean of 4.47, indicating consistent performance and trustworthiness. The highest item score of 4.45 shows that e-banking reliably delivers promised features and functions. Robust security, user-friendly designs, and dependable systems enhance customer confidence and satisfaction.

The result of the correlation of variables is shown in Table 4. The data revealed that convenience, accessibility, security, speed, fees and charges, and reliability significantly correlate with customer loyalty ($p<.05$). It means that when each of these factors improves, customer loyalty is also effective.

The results of Mojares (2014) are supported by this noteworthy link between the domains and customer loyalty found that consumers are more likely to stick with a bank if it is convenient, accessible, safe from fraud, effective at processing transactions, transparent, affordable, and consistently reliable. Additionally, the research by Campbell &

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Frei (2014) comes to the conclusion that giving these characteristics top priority gives banks a competitive edge in the market by improving customer satisfaction and fostering long-term partnerships.

Table 4
Correlation between Variables

Domains Paired with Customer Loyalty	r	P-value	Remarks
Convenience	.532**	.00	Significant
Accessibility	.677**	.00	Significant
Security	.650**	.00	Significant
Speed	.698**	.00	Significant
Fees and Charges	.705**	.00	Significant
Reliability	.763**	.00	Significant
Overall	**.763****	**.00**	**Significant**

Customer loyalty in e-banking is influenced by several factors. Eriksson et al. (2015) and Sokhaei and Afshari (2014) found that convenience and accessibility, such as user-friendly interfaces and seamless account access, significantly boost loyalty. Cheng and Chan (2019) emphasized that robust security measures like encryption and fraud monitoring enhance customer confidence and strengthen loyalty. Treiblmaier and Floh (2016) linked speed, including instant payments and quick responses, to improved customer experience and loyalty. Chemengui and Hajer (2013) highlighted the importance of transparent fees, while AlMuhira and AlHaliq (2016) underscored that reliability fosters trust and long-term customer relationships.

CONCLUSION

Based on the findings, the following conclusions are drawn:
The majority of the respondents are ages 25 to 34 years old, with a percentage of 57.3 of the total respondents. In addition, a total of 125 respondents are dominated by males, representing 50.8% of the respondents, and most of the respondents were clients who belonged to the group that had been using e-banking for 6 to 10 years, with a total of 119 or 48.4% of all respondents.

The effectiveness of e-banking facility services received a high overall mean score of 4.48, which signifies that they are very effective. Among the six (6) components presented, convenience yielded the highest category mean of 4.59 with a 0.65 standard deviation, while speed had the lowest category mean of 4.41.

Moreover, universal bank clients in Davao City always manifested their customer loyalty status by using the e-banking service facilities. This connotes that clients trust the bank's digital services and feel satisfied with the overall user experience, which encourages long-term retention and continued use of the bank's products and services. Furthermore, this reliance on digital services indicates that clients may develop habitual behaviors that strengthen their relationship with the bank's digital offerings over time. For this universal bank in Davao City, this growing loyalty linked to e-banking presents a competitive advantage, suggesting that a well-developed digital platform is essential not only for attracting new clients but also for retaining existing ones.

The relationship between the six key factors of effectiveness of e-banking facility services—convenience, accessibility, security, speed, fees and charges, and reliability—are positively associated with customer loyalty, as indicated by a statistically significant correlation ($p < .05$). The significance level ($p < .05$) means there's a less than 5% probability that this result is due to chance, strengthening the likelihood that these factors genuinely influence customer loyalty. In other words, customer loyalty is likely to increase when improvements are made in any of these six areas.

The comparison of the level of customer loyalty when respondents are grouped according to demographic profile shows no significant difference. This means that the customer loyalty of the clients does not significantly differ regardless of sex, age, and the period of time they use an e-banking facility.

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The findings of this study corroborate Oliver's Model of Loyalty (1997), wherein loyalty is developed in stages—cognitive, affective, conative, and action loyalty. This model suggests that customers first develop loyalty by perceived value and satisfaction (cognitive and affective stages), then develop a deeper, intentional commitment (conative stage), and finally show behavioral loyalty through repeated use (action stage) or users of universal bank branches, the effectiveness of e-banking services—through convenience, reliability, and ease of use—can strongly influence each stage in Oliver's model. The clients of universal bank of Davao City find that these digital services meet their needs effectively and build their cognitive and affective loyalty as they perceive high value and satisfaction. As they continue to use these services without issues, they progress to conative loyalty, wherein they form an intention to remain loyal to the bank due to the positive experiences. Moreover, the Unified Theory of Acceptance and Use of Technology (UTAUT) by Venkatesh (2003) supports customer loyalty to universal banks by highlighting key factors that drive technology adoption—specifically, e-banking services. When customers perceive e-banking as beneficial (performance expectancy), easy to use (effort expectancy), recommended by others (social influence), and well-supported (facilitating conditions), they're more likely to adopt and consistently use these services. This habitual use fosters loyalty, as customers come to rely on and trust the bank's digital platform, aligning UTAUT principles with customer loyalty development in universal bank.

RECOMMENDATION

To enhance customer experience and loyalty, banks can focus on improving mobile banking features, security, and personalized services. Innovative tools like AI-driven financial solutions, real-time notifications, and user-friendly interfaces can help retain customers. Optimizing customer support through chatbots and gathering regular feedback will support continuous improvement.

Efforts should prioritize maintaining convenience, increasing transaction speed, and addressing user feedback for targeted enhancements. Marketing should highlight key advantages like reliability and convenience to attract and retain customers. Regular evaluations of customer loyalty factors—convenience, accessibility, security, speed, fees, and reliability—will further strengthen satisfaction and trust.

A universal approach to customer loyalty, focusing on consistent, high-quality service across all demographics, is recommended. Data-driven strategies for personalization can enhance the user experience while fostering inclusivity and economic growth. Sharing findings with industry professionals can also help keep services competitive and aligned with evolving trends.

The researcher would like to recommend that the proposed action be implemented.

ACTION PLAN

Title of the Activity: Elevating Digital Banking: A Comprehensive Action Plan to Maintain E-Banking of Universal Bank in Davao City

Rationale: As the financial services sector continues to undergo digital transformation, consumers today anticipate more streamlined, safe, and customized online banking experiences. It understands that it must continuously maintain and enhance its e-banking platform to keep ahead of these changing demands. Although fundamental transactional demands have been successfully met by the current e-banking services, there is a growing push to improve user experience, strengthen security protocols, increase feature offerings, and deliver more responsive customer assistance.

The purpose of this action plan is to provide better digital banking products by maintaining and improving the existing features through some strategic initiatives. It seeks to not only meet but also beyond client expectations in the digital banking area by utilizing new technology, integrating customer feedback, and maximizing operational efficiency.

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Area	Action	Steps	Goal
Convenience	Maintain and improve convenience	- Regularly assess UI/UX of digital platforms. - Collect feedback from users and implement improvements. - Optimize the mobile app for easy navigation.	Keep user journey seamless and intuitive across platforms.
Accessibility	Ensure ongoing accessibility	- Expand customer support options (live chat, AI assistants). - Integrate features for accessibility (voice commands, disability support). - Ensure cross-platform compatibility.	Make banking services easily accessible for all customers.
Security	Reinforce security measures	- Update security protocols (2FA, biometrics). - Conduct third-party audits. - Educate customers on account security.	Maintain robust security and customer trust.
Speed	Maintain speed of service	- Optimize backend systems for faster transaction processing. - Use AI to speed up processes. - Monitor response times to minimize delays.	Provide fast, near-instant services for all transactions.
Fees and Charges	Manage fees and charges effectively	- Regularly assess competitive fee structures. - Provide tools to avoid unnecessary fees. - Offer loyalty rewards or benefits.	Ensure fees are perceived as fair and justified.
Reliability	Maximize platform reliability	- Implement redundancy systems to reduce downtime. - Regularly test and fix potential issues. - Maintain dedicated customer support for technical issues.	Ensure consistent uptime and minimize service disruptions.

Area	Action	Steps	Goal
Customer Loyalty	Ensure seamless and satisfying transaction experiences.	- Maintain platform reliability and minimize downtime. - Streamline key processes (e.g., transfers, payments). - Provide clear confirmations and transaction histories.	Retain customer trust and habit of using the platform.
	Strengthen brand advocacy and enhance word-of-mouth marketing.	- Introduce referral programs with attractive incentives. - Provide easy ways for users to share their positive experiences. - Highlight security, convenience, and benefits in campaigns.	Increase customer referrals and expand user base.

	Reinforce the provider's position as the preferred choice.	- Continuously highlight competitive advantages (e.g., low fees, speed). - Use targeted messaging for customer retention. - Enhance personalization and loyalty rewards.	Strengthen the platform's top-of-mind recall for users.
	Encourage higher usage by introducing value-added services.	- Offer rewards for frequent usage or high transaction volumes. - Launch promotions (e.g., cashback, discounts). - Educate customers about underutilized features.	Boost transaction volumes and deepen customer engagement.

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