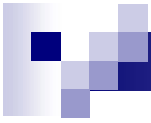


12.

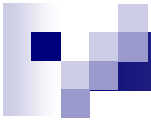
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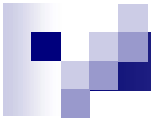
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- ( , , )
- ( )
- ( )
- IRACIS (Increase Revenue, Avoid Costs, Improve Service)
- WTP – willingness to pay
- WTA – willingness to accept



# ROI ( )

- :
  - ( )
  - ( ) :
  - , , )
  - ( )
  - – 30%,
    - 30%,
    - 40%