

CONSUMER PERCEPTION OF THE E-BANKING SERVICES IN INDIA- A STUDY

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Abstract

Development in IT and system networks can be seen through: Internet and Telecommunication facilitate the advancement of e-commerce at an international level.

Today, internet contribution as an important business tool developed a new type of trade worldwide. These positive changes have created a new kind of economy, which is also called 'Digital Economy'. This made the financial institutions to take new initiative step to open up the E-banking services. It is an attempt to determine the development and future of Electronic- Banking in India.

The study analyses that Electronic- Banking which is a future asset of banking, if the banks modify their services and upgrade their information technology system, so as to survive in the emerging competitive situation. The study mainly attempts to research the customer's point of view related to Electronic-banking and its services in India. It is expected that an observation or study is going to make a little change in contributing particularly in the areas or regions where E-future is accessible in the up-coming days from the customer's perception.

The primary objective is to find the response towards e- banking services rendered by various financial institutions in Hyderabad and Secunderabad region.

Key Words: E-banking, Information Technology, Consumer Perception, Globalization

1. INTRODUCTION

From past few years economic and banking sectors there has been few variations observed globally. There has been a quick change in respect to economic and financial sectors which were introduced at the early stages of 1990s, At the same time atmosphere for financial institutions have also seen a quick change

The reason being providing advanced banking services to consumers is only because of the technology and not anything else. In the process of implementing advanced technology in banking sectors particularly related automation of different processes and banking services.

As the technology which is implemented across the world, Indian financial institution is also the edge of criterion which shifts because of the recent changes. Implementation of technology in banking sectors is because of the several factors which have played a crucial role Firstly, the monetary improvement introduced by the government almost fifteen years back which resulted in opening up of new vistas for banks outside the world.

Government relaxed rules and regulations, and simplified the processes for the FII to make investment in the banking and various sectors. Therefore, we see a positive change in arrival of huge revenue coming into the economy, peculiarly the banking sector. Because of this reason, banks or financial institutions have to provide various services which also draws the attention of foreign investors.

Secondly, as a part of improvement strategy, Indian financial institution was started for private, sector also, due to this change old and new private sectors have seen some light. It was a big encouragement to the technology and has been a best platform to spread out the operations for internal and external gateways, when they started adopting it, this put a tremendous pressure on the nationalized and public sector banks. These factors have influenced the banking system in creating a lively work atmosphere, capable as the implementing the available technology. Thirdly, for the economic development of a country, framework plays a crucial role.

From past few years, as the advancement can be seen in infrastructure in communication, telecom sector, Business Process Outsourcing companies as well, complete nation has been a sing (POC) point of contact for exchanging information between the major cities which can interact with each other, which helped in the reduction of total cost. This had directly helped banks.

At the same time financial institution were occupied in centralizing their operations, such as: database, important solutions as the services being offered irrespective of date and time. Fourthly, banking sector was also influenced by software industry. To provide excellent services to the customers, financial institutions need to have online portals, wide area network (WAN),

local area network, internet, etc. and all these services are offered by the software industry to Indian banking at reasonable prices and at the right time.

Public and Private sector banks were eager to upgrade their technology from (RBI) Reserve Bank of India in implementing the required changes

At the fifth stage many of the financial institutions in government and non-government sectors has a gist of adopting technology from RBI, in implementing the changed in order to advance the capabilities of operations, protective measures, reducing risk and upgrading qualitatively.

Right next to the relaxation of government instructions Reserve Bank of India has come out with necessary adjustments in primary format of banking division and speculate various ground rules on e-banking, money transfer, essence of banking results, remittance process, clearance services and online banking. Hence it is important for the financial institutions or banks to implement necessary innovative methods in technology. Moving forward Indian Banking Association has initiated financial institutions to start seminars to discuss different problems in processing operations online and automatic processing with various techniques in resolving the problems of transformation.

This variation in one or the other way start showing impact on the HR operations of the financial institutions as there is a change in their working hours, processing time and IBA created a very convenient environment to resolve the issue directly.

In understanding customer's banking needs and providing them necessary solutions, banks should be able to provide broad scope of services tele-banking, banking transactions over the mobile and many more by enhancing their banking operations.

Fundamental factor to fascinate and to regain the consumers exists in capable consumer assistance which includes ease to operate for customers and accessible products by customers to accommodate distinct requirements of each and every customer at the same time

The key to attract and retain the customers lies in efficient customer service including customized and value added products to meet various needs of individual customers as well as to meet the disparate requirements of every customer.

Internet banking or electronic banking provides a scope to banks customers to operate banking negotiations over the online by taking necessary cybercrime measures through distributable or constructive bank, credit amalgamation or by group of bank members.

In accessing the banks accounts of customers, and in interpreting the financial transactions, At the very initial stage, Internet helped the banks to design and to publish their commodities related bank as well their services over the banks website, in order to the provide the useful information to the banks customers.

Moving forward, bank comprises arrangement of pre-requisites like: operating bank accounts, relocating the funds and purchasing economic products and services over the internet.

Online banking which is swift, easy to access and to protect. Bank has come up with a new innovation in providing secured online services to customers in managing financial transactions from customers home or from their work place. Pay bills, shop, book tickets and a lot more in just a few clicks.

Meaning of Electronic-Banking:

Process of financial institution through which customers can operate their transactions electronically over online

Meaning of E-Banking:

- The basic advantage of accessing banking transactions over online are: e-banking and the advantage of this service is, it allows customers in accessing their banking information, essential information, organizing banking activities, money deposits, withdrawal of money, and paying utility bills over online which helps customers by not visiting their bank
- Major advantage of e-banking is, accessing transactions from their residence or from their work location.

History of Electronic Banking

- Implementation of e-banking came into picture from the middle of 1990s; most of the customers were not prepared to organize financial services from the Internet.
- There has been a revolutionary change right from the time, e-commerce came into existence, it has been very helpful for the companies like AOL, Amazon, and eBay, it allowed customers to purchase the items online which has spread out widely, By the year of 2000, United States offered e-banking to 80%. Use of electronic banking has started growing up gradually.
- (BOA) Bank of America has been the financial institution to reach million banking customers over online, based on 20% of its consumers, when compared to national level financial institutions, data of the institutions is as follows: Citigroup: 2.2. million customer relations across all the countries, while J.P. Morgan Chase predicted more than 7,50,000 online banking customers.

E- Banking:

E-banking refers to electronic banking. It is like e-business in banking industry. Electronic banking is also called as "Constructive Banking" or "Internet Banking". Result of e-banking has increased the hopes of bank's consumers. Electronic banking covers the following areas, IT banking, Under IT banking services are rendered through system organized process. This process consists of direct relation with consumers. The advantage of this process is customers need not come to the place where the bank is.

E-banking is a result of the growing expectations of bank's customers. E-banking involves information technology based banking. Under this I.T system, the banking services are delivered by way of a Computer-Controlled System. This system does involve direct interface with the customers. The customers do not have to visit the bank's premises. Popular services covered under E-Banking.

Familiar services rendered by e-banking

To say, electronic banking involves banking commodities and their services through electronic delivery channels. Directly or indirectly e-banking services can be seen around in the form of ATMs and business over the phone through voice support. Recently these services have been

enhanced by the online transactions through Internet. It has been a new innovation of online banking which has been a great innovation for banks and their customers.

Advantage of online transactions: Accessible from any place or region with more comfort irrespective date and time of their staying place.

What are the advantages of E-Banking?

Banking business has grown very rapidly because of e-banking not by regular banking transactions. Banks established globally have been trying to expand their offered through e-banking

Electronic banking has given scope to range of limits, transforming their performance and directing towards new opportunities with the possible options. Electronic banking has shown the face of original style close to budget oriented theories of trade activities. If the banks have thorough understanding about the clients and their market conditions, services related to different banks (trade market and retail) can be compared without any difficulty.

For instance, on the internet, competitors are just a step away. From the banks' point of view, use of the web based services has significantly reduced the physical costs of investment transactions.

A review by Turner in 2001, development in IT has put down the prices for the material to be processed, at the same time online service has promoted its communication; hence there was an expected change in the behavior of banking trade and business. Globally e-banking services, whether delivered online or through other mechanisms, have spread quickly in recent years.

2. REVIEW OF LITERATURE

1. This study was relevant to the previous studies and researches in the related fields. The subject to find out any fill up any research gaps existed. Literature on banking services can generally found, some of articles is available on e-banking related and few studies are undertaken on the important and usefulness of e-banking services.

2. M.E. Doddaraju (2013) has found that satisfaction level with regard to public sector unit's courtesy shown by bank staff at the counter is very low. Therefore, the banks should pay

special attention to “Human Resource Development” by giving timely training to the employees to conduct themselves better.

3. MS Linda Mary Simon (2012) reveals that private bank is providing better services to its customers than the public sector bank. It is evident that public sector banks have a strong presence in the market, but in recent times they are facing stiff competition from private sector banks in the range and quality of services offered.

4. Santhiyavalli, G. (2011) determined the customer's perception of service quality of the selected branches of SBI and study the major factors responsible for their satisfaction.

5. Surbhi Singh and Renu Arora (2011) this study shows that the customers of nationalized banks were not satisfied with the employee behavior and infrastructure, while respondents of private and foreign banks were not satisfied with high charges, accessibility and communication.

6. Safeena et al (2010) determines that perceived usefulness, perceived ease of use, consumer awareness & perceives risk are the important determinants of online banking adoption and have strong and positive effect on customer to accept online banking system.

7. Haque et al, (2009) Internet banking used the internet as the delivery channel to conduct banking activities like transferring funds, paying bills, viewing account statements, paying mortgages and purchasing financial certificates of deposits.

8. Harris (2007) observed that Internet Banking is Becoming "Need to Have" service. E-banking is one of the most recent technological innovations, which is becoming a need for every common man. It uses Internet as a medium for delivery banking services include fast speed, convenient, cost effective, all time accessibility, and flexibility.

9. Khalil and Pearson (2007) have found that trust significantly affects attitude towards online banking acceptance. To encourage online banking adoption, banks need to develop strategies that improve the customer trust in the underlying technology.

10. Vardhman (2007) Says that online banking makes the regular transactions for a client speedy and time efficient with little or no paperwork involved. There is no need for standing in long queues any more for making a deposit or getting a withdrawal. And e-banking has turned into a 24/7 service with the banking services always available to their client.

11. Phillip. Kotler and K. Keller (2006) says that Satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a product's performance (outcome) in relation to his or her expectation.
12. V.A. Zeithaml, A. Parasuraman, and A. Malhotra (2002) found that Internet banking is the situation where customers can access their bank account via the internet using a Personnel Computer or mobile phone and web-browser.

3. NEED FOR THE STUDY

This study is needed to find out the Consumer Perceptions of Internet Banking of SBH and ICICI Bank and also its importance to customer as well as to banks. Providing Internet banking is increasingly becoming a "need to have" than a "nice to have" service. The net banking, thus, now is more of a norm rather than an exception in many developed countries due to the fact that it is the cheapest way of providing banking services.

Banks have traditionally been in the forefront of harnessing technology to improve their products, services and efficiency.

4. AIM OF THE SUBJECT

1. In investigating the viewpoint of SBH & ICICI Bank customers about E-Banking.
2. To delight the consumers on e-banking services.

5. OUTLOOK OF THE STUDY OR RESEARCH

Possibilities of the research or study are limited to the survey of customer's feeling of the e-banking facilities in selected public and non-government banks namely SBH, ICICI Bank in Hyderabad.

6. MODE OF RESEARCH

In accomplishing modified purpose of the survey and to analyze the different factors with appropriate methodology has been adopted. The current survey is exploratory and elaborative as

well. The survey was conducted during January to March 2015. The present study is based on initial and contingent data.

The important information is processed from specimen of 50 customers of SBH and ICICI Bank in Hyderabad. Initial information has been a part of specimen in a systematic procedure and pre-tested questionnaire which was based on Likert five point scales, alternative information has been collected through internet and websites of selected banks.

The consumer's opinion of SBH and ICICI Bank on customer's view point of the E-Banking Services was judged on the variables like routinely asking the customer to provide immediate replies to consumer's request, Pro-actively working with online portal of the bank uploading to website. Validity of the hyperlinks, ample and problem solving economic information , Capacity to direct consumer or customer in solving customer's problems, Easy logging, conclusive networked transactions, easy accessibility to move further, Helping customer to complete a transaction quickly, authenticity and trustworthiness of transactions, Protection/security of transaction data.

Transactions charges were offered very low, preferably payment of transaction fee and their charges were found reasonable, fee for this banking portal site, Exact functions of the financial institution which can be accessed over the internet. As a further step in gathering the data, discussing personally with customers have made a big change in comparison with sample questions. The data so collected has been analyzed with statistical techniques like percentages, averages and charts.

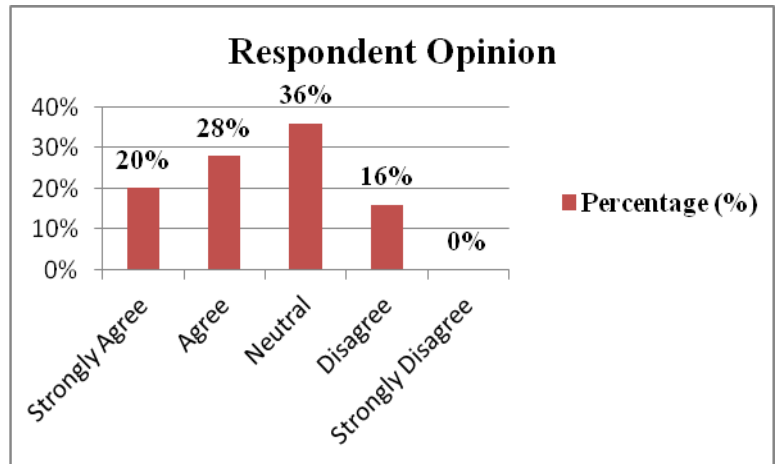
7. DATA ANALYSIS AND INTERPRETATION

Table 7.1: Representing Customer Satisfaction of E-Banking Services in banks

S. No	Variable Name	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	Prompt reception of responses to customer request	10	14	18	8	0
2.	Quickness of the Web page on bank's portal site loading.	13	24	9	2	2
3.	Validity of the hyperlinks on the bank's portal.	18	20	7	3	2
4.	Sufficient and real time financial information provided	15	23	8	3	1
5.	Banking portal to perform service correctly at the first time	18	18	11	3	0
6.	Ability to guide customer to resolve problems	15	20	11	3	1
7.	Easy logging on online portal	22	19	7	2	0
8.	Easy completion of online transactions	22	17	7	1	3
9.	Easy understanding which button to be clicked for the next step	21	22	6	0	1
10.	Helping customer to complete a transaction quickly	18	19	9	1	3
11.	Reliability and credibility of transactions	19	22	7	1	1
12.	Protection/security of customer transaction data.	19	20	6	2	3
13.	Feeling of relief of customer to transact on internet banking	23	20	6	1	0
14.	Offering preferentially lower fees/ rates and charges	19	19	7	1	4
15.	Reasonability of the transaction fee for this banking portal site.	27	17	5	1	0
16.	Complete and sufficiency of the information	21	20	5	2	2
17.	Accuracy of the online transaction process of the bank	22	18	7	1	2

Table 7.2: Representing customer perception on the statement ‘Prompt responses to customer request’.

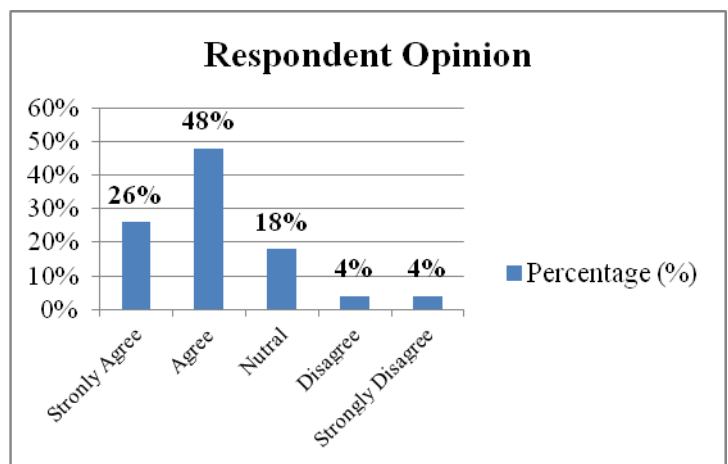
Opinion	No. of Respondents	Percentage (%)
Strongly Agree	10	20%
Agree	14	28%
Neutral	18	36%
Disagree	8	16%
Strongly Disagree	0	0%
Total	50	100



Inference: 20% of customers are strongly agree that the bank is giving Prompt responses 28% customers agree, 36% customers are neutral, and 16% customers are disagree and strongly disagree the statement.

Table 7.3: Representing customer perception on the statement ‘Quickness of the Web page on bank's portal site loading’.

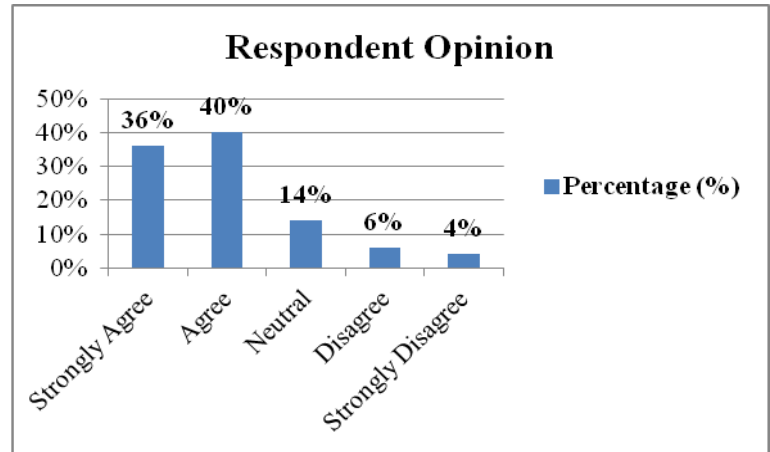
Opinion	No. of Respondents	Percentage (%)
Strongly Agree	13	26%
Agree	24	48%
Neutral	9	18%
Disagree	2	4%
Strongly Disagree	2	4%
Total	50	100



Inference: 26% of customers are strongly agree that the Quickness of the Web page opening on bank's portal site loading 48% customers agree, 18% customers are neutral, and 8% customers are disagree and strongly disagree the statement.

Table 7.4: Representing customer perception on the statement 'Validity of the hyperlinks on the bank's portal.'

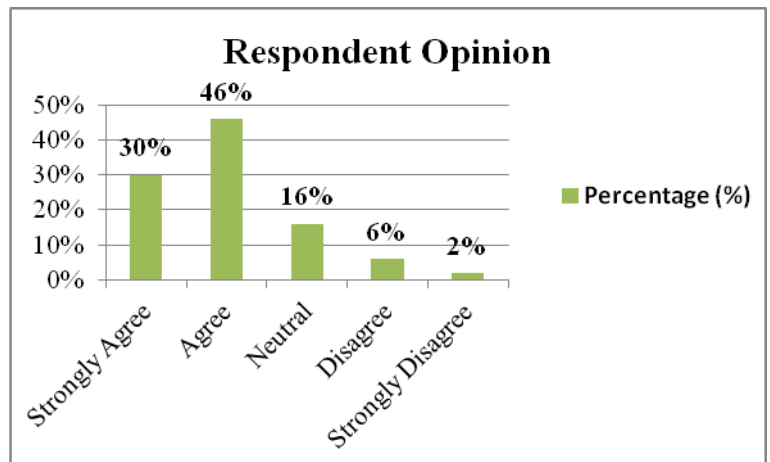
Opinion	No. of Respondents	Percentage (%)
Strongly Agree	18	36%
Agree	20	40%
Neutral	7	14%
Disagree	3	6%
Strongly Disagree	2	4%
Total	50	100



Inference: 36% of customers are strongly agree that the bank Validity of the hyperlinks on the bank's portal 40% customers agree, 14% customers are neutral, and 10% customers are disagree and strongly disagree the statement.

Table 7.5: Representing customer perception on the statement 'Sufficient and real time financial information.'

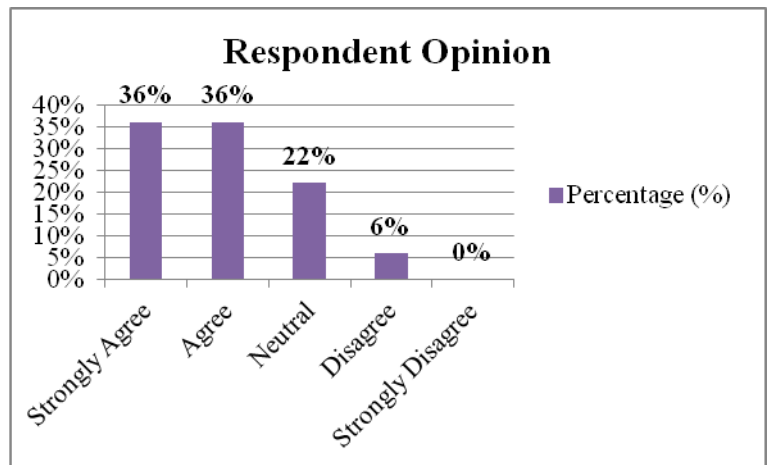
Opinion	No. of Respondents	Percentage (%)
Strongly Agree	15	30%
Agree	23	46%
Neutral	8	16%
Disagree	3	6%
Strongly Disagree	1	2%
Total	50	100



Inference: 30% of customers are strongly agree that the bank is providing Sufficient and real time financial information 46% customers agree, 16% customers are neutral, and 8% customers are disagree and strongly disagree the statement.

Table 7.6: Representing customer perception on the statement ‘Banking portal to perform service correctly at the first time’.

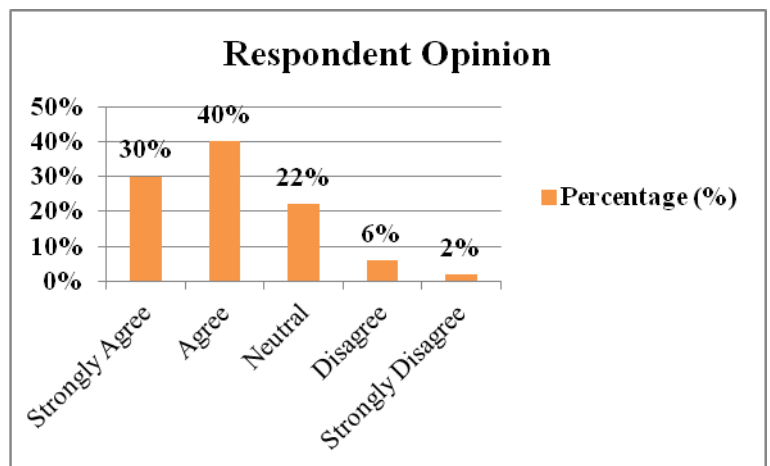
Opinion	No. of Respondents	Percentage (%)
Strongly Agree	18	36%
Agree	18	36%
Neutral	11	22%
Disagree	3	6%
Strongly Disagree	0	0%
Total	50	100



Inference: 36% of customers are strongly agree that the Banking portal to perform service correctly at the first time 36% customers agree, 22% customers are neutral, and 6% customers are disagree and strongly disagree the statement.

Table 7.7: Representing customer perception on the statement ‘Ability to guide customer to resolve problems’

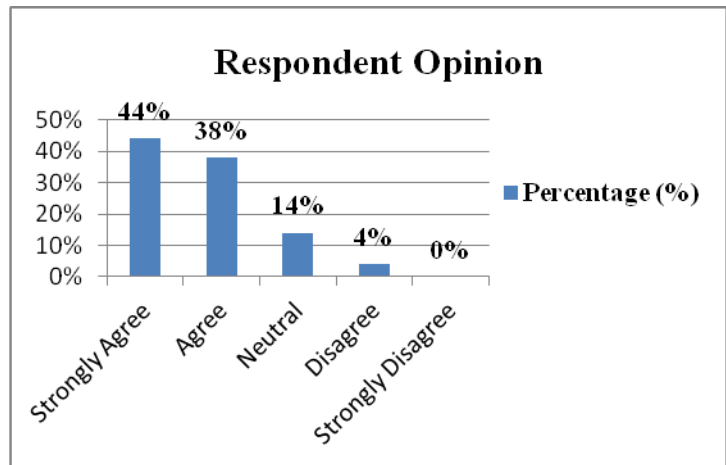
Opinion	No. of Respondents	Percentage (%)
Strongly Agree	15	30%
Agree	20	40%
Neutral	11	22%
Disagree	3	6%
Strongly Disagree	1	2%
Total	50	100



Inference: 30% of customers are strongly agree that the bank's has Ability to guide customer to resolve problems' 40% customers agree, 22% customers are neutral, and 8% customers are disagree and strongly disagree the statement.

Table 7.8: Representing customer perception on the statement 'Easy logging on online portal'.

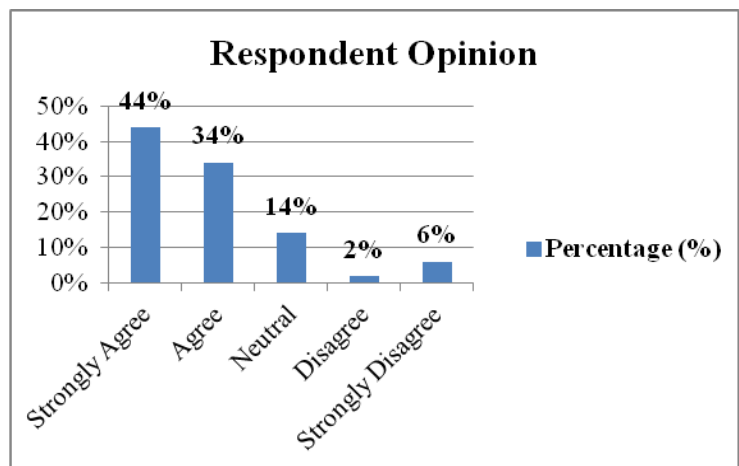
Opinion	No. of Respondents	Percentage (%)
Strongly Agree	22	44%
Agree	19	38%
Neutral	7	14%
Disagree	2	4%
Strongly Disagree	0	0%
Total	50	100



Inference: 44% of customers are strongly agree that Easy logging on online portal 38% customers agree, 14% customers are neutral, and 4% customers are disagree and strongly disagree the statement.

Table 7.9: Representing customer perception on the statement 'Easy completion of online transactions'.

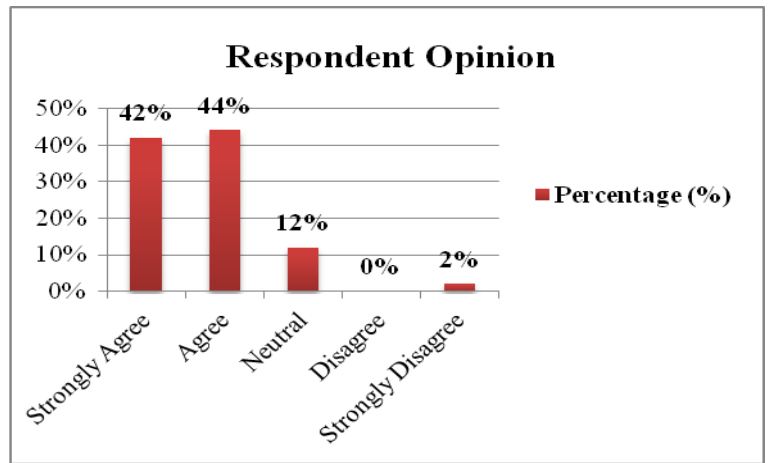
Opinion	No. of Respondents	Percentage (%)
Strongly Agree	22	44%
Agree	17	34%
Neutral	7	14%
Disagree	1	2%
Strongly Disagree	3	6%
Total	50	100



Inference: 44% of customers are strongly agree that Easy completion of online transactions 34% customers agree, 14% customers are neutral, and 8% customers are disagree and strongly disagree the statement.

Table 7.10: Representing customer perception on the statement ‘Easy understanding which button to be clicked for the next step’.

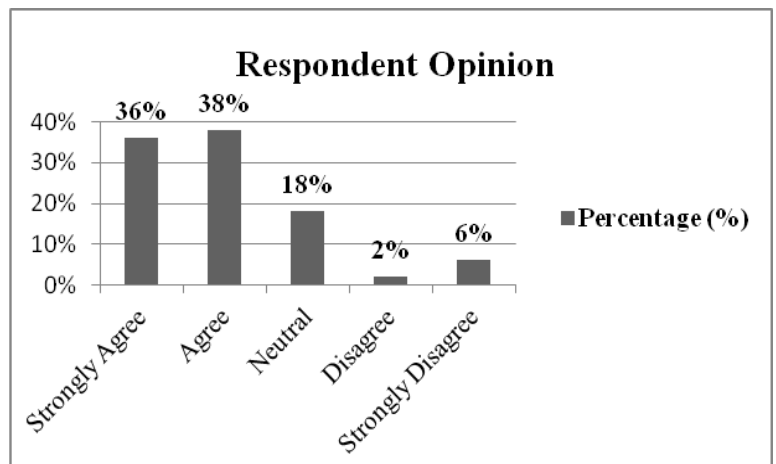
Opinion	No. of Respondents	Percentage (%)
Strongly Agree	21	42%
Agree	22	44%
Neutral	6	12%
Disagree	0	0%
Strongly Disagree	1	2%
Total	50	100



Inference: 42% of customers are strongly agree that Easy to understanding which button to be clicked for the next step 44% customers agree, 12% customers are neutral, and 2% customers are disagree and strongly disagree the statement.

Table 7.11: Representing customer perception on the statement ‘Helping customer to complete a transaction quickly’.

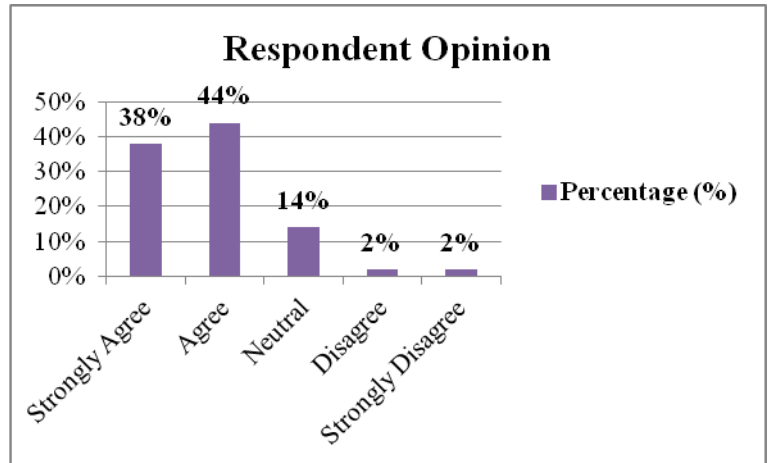
Opinion	No. of Respondents	Percentage (%)
Strongly Agree	18	36%
Agree	19	38%
Neutral	9	18%
Disagree	1	2%
Strongly Disagree	3	6%
Total	50	100



Inference: 36% of customers are strongly agree that Helping customer to complete a transaction quickly by 38% customers agree, 18% customers are neutral, and 8% customers are disagree and strongly disagree the statement.

Table 7.12: Representing customer perception on the statement ‘Reliability and credibility of transactions’.

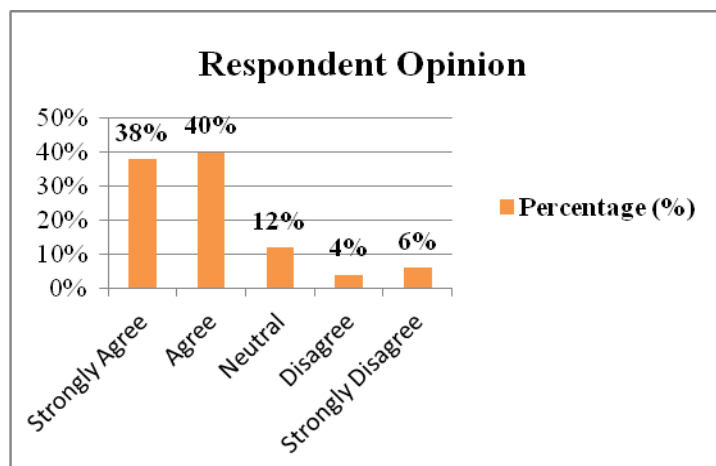
Opinion	No. of Respondents	Percentage (%)
Strongly Agree	19	38%
Agree	22	44%
Neutral	7	14%
Disagree	1	2%
Strongly Disagree	1	2%
Total	50	100



Inference: 38% of customers are strongly agree that Reliability and credibility of transactions 44% customers agree, 14% customers are neutral, and 4% customers are disagree and strongly disagree the statement.

Table 7.13: Representing customer perception on the statement ‘Protection/security of customer transaction data’.

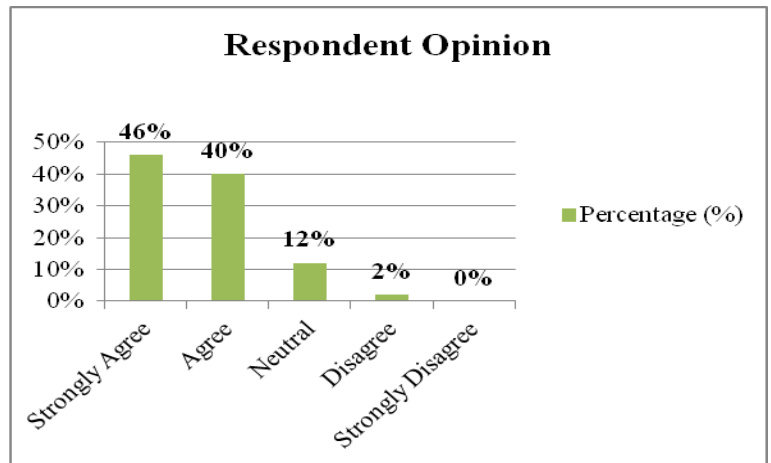
Opinion	No. of Respondents	Percentage (%)
Strongly Agree	19	38%
Agree	20	40%
Neutral	6	12%
Disagree	2	4%
Strongly Disagree	3	6%
Total	50	100



Inference: 38% of customers are strongly agree that Protection/security of customer transaction data 40% customers agree, 12% customers are neutral, and 10% customers are disagree and strongly disagree the statement.

Table 7.14: Representing customer perception on the statement ‘Feeling of relief of customer to transact on internet banking’.

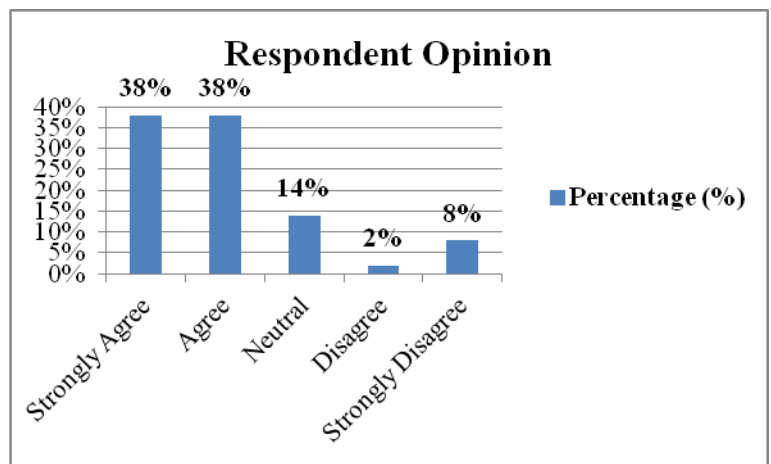
Opinion	No. of Respondents	Percentage (%)
Strongly Agree	23	46%
Agree	20	40%
Neutral	6	12%
Disagree	1	2%
Strongly Disagree	0	0%
Total	50	100



Inference: 46% of customers are strongly agree that Feeling of relief of customer to transact on internet banking 40% customers agree, 12% customers are neutral, and 2% customers are disagree and strongly disagree the statement.

Table 7.15: Representing customer perception on the statement ‘Offering preferentially lower fees/ rates and charges’.

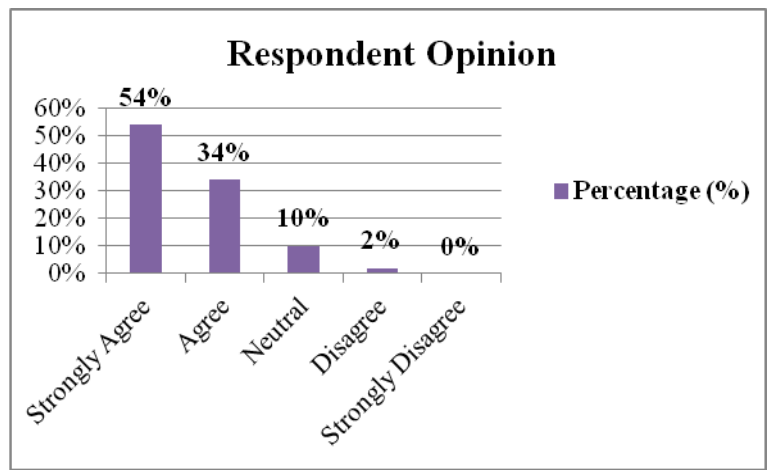
Opinion	No. of Respondents	Percentage (%)
Strongly Agree	19	38%
Agree	19	38%
Neutral	7	14%
Disagree	1	2%
Strongly Disagree	4	8%
Total	50	100



Inference: 38% of customers are strongly agree that offering preferentially lower fees/ rates and charges 38% customers agree, 14% customers are neutral, and 10% customers are disagree and strongly disagree the statement.

Table 7.16: Representing customer perception on the statement ‘Reasonability of the transaction fee for this banking portal site’.

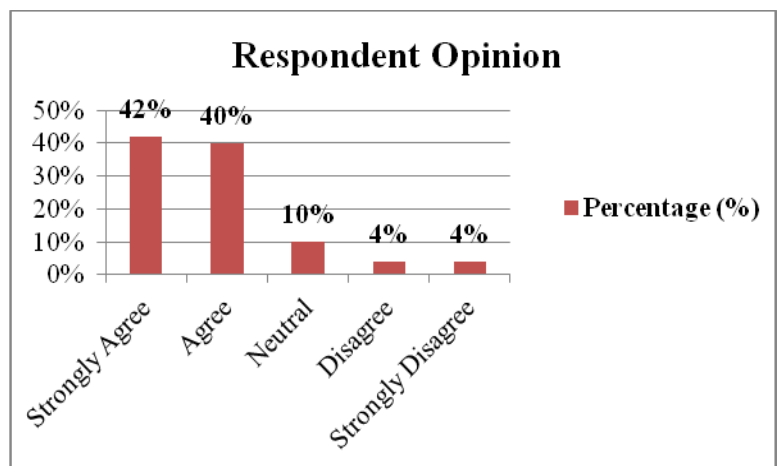
Opinion	No. of Respondents	Percentage (%)
Strongly Agree	27	54%
Agree	17	34%
Neutral	5	10%
Disagree	1	2%
Strongly Disagree	0	0%
Total	50	100



Inference: 54% of customers are strongly agree that Reasonability of the transaction fee for this banking portal site’ 34% customers agree, 10% customers are neutral, and 2% customers are disagree and strongly disagree the statement.

Table 7.17: Representing customer perception on the statement ‘Complete and sufficiency of the information’.

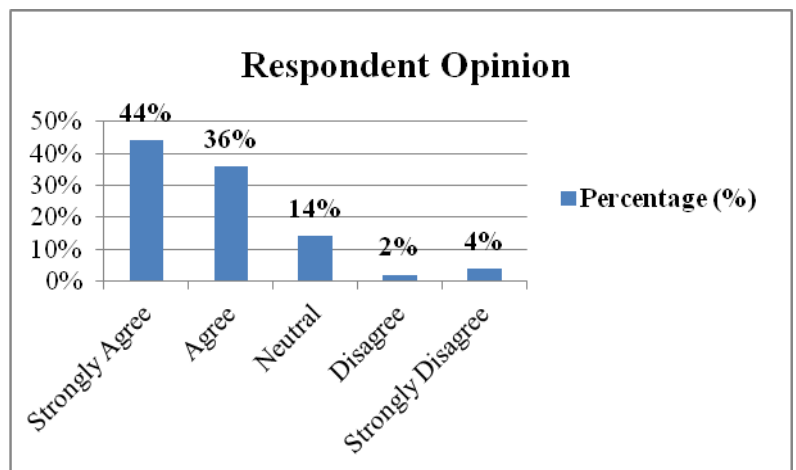
Opinion	No. of Respondents	Percentage (%)
Strongly Agree	21	42%
Agree	20	40%
Neutral	5	10%
Disagree	2	4%
Strongly Disagree	2	4%
Total	50	100



Inference: 42% of customers are strongly agree that Complete and sufficiency of the information 40% customers agree, 10% customers are neutral, and 8% customers are disagree and strongly disagree the statement.

Table 7.18: Representing customer perception on the statement ‘Accuracy of the online transaction process of the bank’.

Opinion	No. of Respondents	Percentage (%)
Strongly Agree	22	44%
Agree	18	36%
Neutral	7	14%
Disagree	1	2%
Strongly Disagree	2	4%
Total	50	100



Inference: 44% of customers are strongly agree that Accuracy of the online transaction process of the bank 36% customers agree, 14% customers are neutral, and 6% customers are disagree and strongly disagree the statement.

8. CONCLUSION

The findings of this research study revealed that the tenure of perception on e-banking transactions of the respondent's satisfaction on the online banking services of State bank of Hyderabad and ICICI Bank. These banks are succeeding in providing the e-banking services on the Quickness of the Web page on bank's portal site loading and Validity of the hyperlinks on the bank's portal. These banks providing Sufficient and real time financial information and Ability to resolve customer problems. Customers are highly satisfied with Easy logging on online portal, completion of online transactions and understanding which button to be click to the next step.

Also maintaining the transparent and well defined system of Reliability and credibility of transactions and to give the Protection/security of customer transaction data. These banks are good in the accuracy of the online transaction process of the e-banking services.

This is because perception on e-banking services is important for banking industry because that has close contact with the high end professional customers.

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