

A Study on Customer Evaluation of Online Banking Services by using the concept of Service Quality Dimension

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Abstract

A bank is a financial institution that's generates the credit by giving money to a borrower who is in need, the process of lending can be done either directly or indirectly through capital market. In the modern world we are all heard about e-banking. E-banking is most popular in the current situation. Electronic banking is known as E-banking. It is known as virtual banking or online banking. Success of any Banks, today largely depends upon the services offered by them. The modern day customer expects service in multi dimensions. These expectations have to be fulfilled by providing the best quality of service. In order to evaluate whether the service provided by an organization is fulfilling the customers' expectations organizations nowadays make use the concept of service quality dimensions. The objective of this research was to know the influence of factors of Service quality Dimension in evaluating Online Banking Services, provided by various public and private sector banks in Chikkamagaluru. For this purpose Data collected from 400 respondents (Bank Account Holders) through questionnaire as research instrument, the data has been analyzed with the help of tabular statement and hypothesis test, at last it is concluded that the elements of service quality dimension have impact on customer evaluation. To conclude there is a positive impact of the elements of service quality dimension (Tangibility, Reliability, Responsiveness, Assurance and Empathy) on the customer satisfaction level with regards online banking services.

Key Words- *online banking services, Service quality Dimension*

1. The Oretical Background of the Study

1.1 Banking

1.2 E-banking

In the modern world we are all heard about e-banking. E-banking is most popular in the current situation. Electronic banking is known as E-banking. It is known as virtual banking or online banking. E-banking is a result it shows how banking industry is continuously growing and modernizing. E-banking has the meaning that the to give automatic products of traditional banking and service direct to customer by using electronic devices and medias. (H.P, 2013)

1.2.1 Types of E-banking services

The major types of E-banking services are divided on the basis of how operations and transaction takes place they are as follows;

- Account Details
- Transfer of balance
- Payment of bills
- Bill presentment
- Misc. Lending
- Service of business banking
- Customer service and management
- Cross selling
- Account aggregation
- Fund transfer through electronic

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1.3 Concept of Service Quality Dimension

Service is said to be – “Activities, benefits and satisfactions which are offered for sale or are provided in connection with the sale of goods.” As per the American Marketing Association (AMA). An empirical study shows that improved service quality helps in gaining profitability and economic competitiveness for a long term. These Improvements with regards to the service quality can be attained by making changes to the operational processes; identification of problems, quick and effective problem solving; creating measures for valid and trustworthy service performance also to measure customer satisfaction and further performance results.

The techniques of measuring service quality and measuring the service quality dimensions has been a most significant part in marketing concept during the past years. After a broad research held by Zeithaml, Parasuraman and Berry they together have found five dimensions that customers make use in the evaluation of the service quality of the services they use. They named this survey instrument SERVQUAL. To put in other words, if the service providers get the five dimensions right, customers will place their loyalty with this particular organization. Because of the excellent service they receive according to what is significant to them.

1.3.1 Elements of Service Quality Dimension

1. Tangibility

You can't touch the service but you can feel the service, customers obtain their awareness of service quality by comparison the touchable related with these services provide. It is the manifestation of the physical services, things, human resources and communicated things. In this survey, on the opinion poll considered, the consumers take action to the questions about the bodily design and the services that ONLINE BANKING SERVICES offers to its clients.

2. Reliability

Reliability refers to the capability to act on the promise of service unfailingly and correctly. Reliability means the company successfully provided the promised service, services stipulation, problem resolution and pricing. Clients compare the industries because of keep their promises, they give a promise for the best service and the alternative services. All the companies are aware of the customer expectations of the reliability of service. Organisations do not give a related service that service takers think they are purchasing be unsuccessful their customers in the most straight method or path.

3. Responsiveness

Under this title it helps the customers to get a prompt service with the service providers. This measurement emphasizes special treatment and honesty in bonding with service receiver required those, questions, complaints and problems. The Responsiveness required a longer period of time to assist or explain the customers, because of the answer there questions and attention to their response. Responsiveness also captures the concept of expendable and has a capacity to modify or alter as customer requirement that service full file the customer needs and wants.

4. Assurance

The assurance explained that employ trust and confident levels. It explained the employ knowledge about the stay area and courtesy and the ability of the organisation and its explains the confidence level of employ. This direction is likely to be mainly significant for the services that the clients perceives as connecting high increasing and about which they feel unsure regarding the capability to estimate. Belief and self confident may be personified in the people who link the service receiver to the firm, ex: The Marketing Department. Thus workers know the weight to generate faith and self-confidence from the visitors to earn aggressive benefit and for service takers faithfulness.

5. Empathy

The word empathy means the ability to share and understand the feelings of customers. It explains to inform the caring single concentration to the firm gives its customer. In some service it is necessary to give a personal attention to show the customer that the firm try to make satisfied there requirements. Sympathy is an extra thing that the belief and self-assurance of the clients and at the similar period it increase the honesty service. In this competitive society, the service export persons requirements are increase day after day slowly and it is the companies' responsibility to increase and to meet the requirement of customer's otherwise service takers who do not get personal care they will look for somewhere of some alas.

1.4 Customer Evaluation

Customer evaluation refers to the judgments that customers make with respect to the services, products, quality or few other aspects of the service that they have availed from a particular organization. Customer evaluation is among the

important ways to measure the customer satisfaction with regards to a product or a service. High level of customer satisfaction is a result of positive customer evaluation for a product or a service. And lower customer satisfaction is an outcome of negative customer evaluation.

1.5 Customer Satisfaction

Customer satisfaction refers to the measure that determines the level of happiness that a customer feels in associating themselves with a product or a service of a particular organization or a brand from an organization. Customer satisfaction has to be considered as an important factor that influences the success of a product or a service of particular organization.

1.5.1 Importance of Customer Satisfaction

- Reduces customer churn.
- Customer satisfaction is a leading indicator of consumers repurchases intentions.
- It signifies customer loyalty towards an organization.
- If customer satisfaction is high it reduces negative word of mouth.
- Its helps retain customers which is easier and less costlier than acquiring new one's
- Customer satisfaction is a point of differentiation.
- Customer satisfaction helps boost the customer lifetime value

Literature Review

2.1 Parasurman, Zeithaml and Berry

Tried to rectify true by coverage the insights obtained in an in depth in an in depth alpha examination of class on four service trade and by improving a model of overhaul excellence, that required to boost the antecedent improved methodology by developing a group of firm type that would be calculated by providing the primary total set of 10 service quality determinants: tangible, dependability, responsiveness, communication, credibleness, security, competence, courtesy, understanding/knowing the client, and asses, and thereby introduced the worth of gap [measure in client satisfaction and named that new measure device as SERVQUAL]. (A, p. 2000)

2.2 Carman James M. Carman

During this study on "Customer Perception of service quality: Associate in Nursing assessment of the SERVQUAL battery, that measures the understand quality of a service state of affairs. (Carman, 1990)

2.3 G.S. Sureshchandar, Chandrasekharan Rajendran, R.N. Anantharaman ,

Printed by MCB UP Ltd. the connection stuck between overhaul quality and customer fulfilment has external wide educational awareness inside the fast couple of years. Any how the quality of the exact association sandwiched between service superiority and users happiness continues to be wearing a veil with indecision. several investigators have operationalized client agreement by employing a alone duration and lots of others cover used numerous thing balance. The current study include a unique move towards and think about client contentment ought to be operationalized on the identical issue on that service quality in operationalizes. Helped this come near, the connection between service type and client happiness has been investigate. The values have explained that the 2 construct are so self-employed any how the closely linked, imply that a increase in one is most likely going to guide to an increase in different. (Sureshchandar, 2002)

Statement of the Problem

Success of any Banks, today largely depends upon the services offered by them. The modern day customer expects service in multi dimensions. These expectations have to be fulfilled by providing the best quality of service. In order to evaluate whether the service provided by an organization is fulfilling the customers' expectations organizations nowadays make use the concept of service quality dimensions.

Online Banking Services provided by the banks are one of the most important and tech based services provided by all the banks today. In order to know the influence of factors of Service quality Dimension in evaluating Online Banking Services provided by various public & private sector banks the topic "A Study on Customer Evaluation of Online Banking Services

by using the Concept of Service Quality Dimension with reference to Chikkamagaluru city" was chosen and also to know the opinion of the customers towards Online Banking Services under the concept of service quality dimensions.

Objectives

1. To study the concept and importance of service quality dimensions in general.
2. To know the influence of factors of Service quality Dimension in evaluating Online Banking Services, provided by various public and private sector banks in Chikkamagaluru.

Scope of the Study

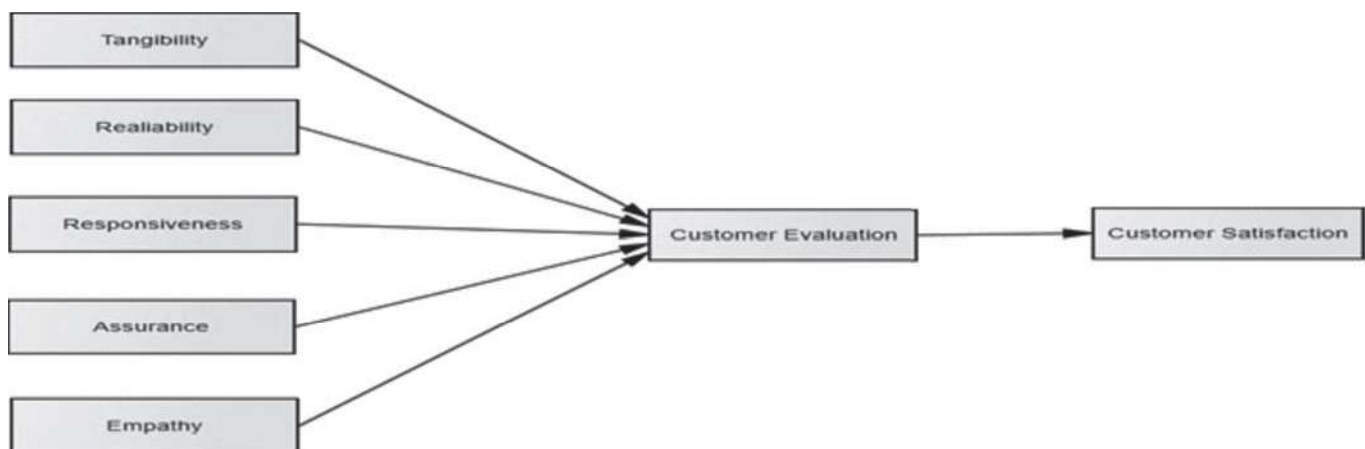
The scope is restricted to know the influence of factors of Service quality Dimension in evaluating Online Banking Services provided by various public and private sector banks under the concept service quality dimensions. Further the scope is restricted to the Online Banking Services offered by various public and private sector banks in Chikkamagaluru; the survey of the research is confined among the customers who make use of Online Banking Services offered by various public and private sector banks in the geographical area of Chikkamagaluru city.

Research Model

On the basis of review of literature, service quality dimension has the following elements tangibility, reliability, responsiveness, assurance and empathy. And the elements of service quality dimensions influence the customer satisfaction level.

Thus to understand the level of influence of elements of service quality dimension on the customer satisfaction the below model was developed. Elements of service quality dimensions are considered independent variables, customer evaluation with regard to the factors of service quality dimension as mediating variable and customer satisfaction is the dependent variable.

Source-Developed by the Researcher



Note - Tangibility here in research Considered as Interface Design- User interface (UI) design is the process designers use to build interfaces in software or computerized devices, focusing on looks or style

Table 1. Elements of SQD	Identified Factors under each element of SQD					
	1.	2.	3.	4.	5.	6.
Tangibility (Interface Design)	Attractive Design	Informative	Ease of USE/ Navigation	Graphics, Pictures and Colors are clear	Minimal Login/Logout time	Effective Usage/ Flexibility
Reliability (Trust)	Personal Information is Secured	Do feel Safe to Use	Load Promptly	Worried about Unauthorized Access	My privacy is not compromised	*****
Responsiveness	Take care of Complaints Quickly/ Problem resolution time	Provides confirmation of requested services quickly	Quick response for quires	Follows up on customer feedback and conveys the same	Toll-free and helpline numbers are useful in addressing the issues	*****
Assurance	Delivers services as promised	Apps/ Website updating is Continuously assured	Accuracy in completing orders	Employees share information n and guide you when required	Cost involved for online banking services are worth valued	*****
Empathy	Service providers (Employees) have empathetic behavior	Bank gives compensation when error occurs	Banks care for the safety of online banking transactions	Banks showcases safety and care for customers	Inconvenience caused is regretted	*****

Source-Developed by the Researcher & (Chi, 2001) & (Kumar, 2014)

	1.	2.	3.	4.	5.	6.	7.
Customer Satisfaction	Tangibility element of service quality dimension towards Customer Satisfaction	Reliability element of service quality dimension towards Customer Satisfaction	Responsiveness element of service quality dimension towards Customer Satisfaction	Assurance element of service quality dimension towards Customer Satisfaction	Empathy element of service quality dimension towards Customer Satisfaction	Overall Influence of factors of service quality dimensions towards Online Banking Services	Satisfaction towards Online Banking Services provided by your Bank

Source-Developed by the Researcher

Research Methodology

7.1 Type of study: Descriptive

7.2 Sampling Unit: Customers who make use of Online Banking Services of different banks, Chikkamagaluru city.

7.3 Sampling procedure: Convenience sampling

7.4 Population size: 1,18,000

(Note: The accurate number of Online Banking Services users can't be defined therefore we are assuming the 1,18,000 residents of Chikkamagaluru city are the mere users of the service)

7.5 Sample size: By Solvin's Formula:

$$n = N / (1 + Ne^2)$$

Where n = Number of samples, N = Total population and e = Error tolerance.

Here N = 118000, e = 0.05

Hence, n = 118000 / (1 + 118000 * 0.05 * 0.05) n = 398.68 Approx 400

Note: N is considered as the total population of Chikkamagaluru city. [1]

Hypotheses

H₀₁ – The elements of service quality dimension have no impact on customer evaluation.

H_{A1} – The elements of service quality dimension have impact on customer evaluation.

H₀₂ – Customers are not satisfied with the Online Banking Services rendered.

H_{A2} – Customers are satisfied with the Online Banking Services rendered.

Limitations of the Study

- Study is restricted to the geographical area of Chikkamagaluru city.
- The evaluation of customer satisfaction is based on the elements of service quality dimension there maybe few other elements that influence customer satisfaction that are not considered.

Reliability and Validity Test Results

The table below shows the reliability and the validity of the data used in this research. The reliability test is conducted using Cronbach's Alpha with metric value in between 0 to 1 (0 – very less reliability and 1- very high reliability). The validity test was held with the help of KMO test (Kaiser – Meyer – Olkain) with value between 0 to 1 (adequate data if the value is equal and above 0.6)

Table 2.

Sl.No	Content	Items	Alpha	KMO
1	Tangibility (Interface Design)	6	0.793	0.760
2	Reliability	5	0.782	0.750
3	Responsiveness	5	0.801	0.736
4	Assurance	5	0.788	0.790
5	Empathy	5	0.733	0.679
6	Customer satisfaction	7	0.934	0.910

Source-Field Survey

Interpretation: Since the Alpha values are ranging from 0.7 to 0.9 and the KMO values range between 0.6 to 0.9 we can conclude that the sample used in the research is adequate and it provides adequate results.

Analysis

Table 3. The Tangibility(Interface Design) element of service quality dimension towards Online Banking Services

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Worst	7	1.8	1.8	1.8
	Poor	24	6.0	6.0	7.8
	Average	142	35.5	35.5	43.3
	Good	186	46.5	46.5	89.8
	Excellent	41	10.3	10.3	100.0
	Total	400	100.0	100.0	

Source-Field Survey

Analysis: Table 3. above shows that among 400 respondents 1.8 % has marked worst, 6% poor, 35.5 % average, 46.5 % good and the rest of 10.3 % have marked excellent.

Table 4. The Reliability element of service quality dimension towards Online Banking Services

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Worst	7	1.8	1.8	1.8
	Poor	43	10.8	10.8	12.5
	Average	138	34.5	34.5	47.0
	Good	168	42.0	42.0	89.0
	Excellent	44	11.0	11.0	100.0
	Total	400	100.0	100.0	

Source-Field Survey

Analysis: Table 4. above shows that among 400 respondents 1.8 % has marked worst, 10.8 % poor, 34.5 % average, 42 % good and the rest of 11 % have marked excellent.

Table 5. The Responsiveness element of service quality dimension towards Online Banking Services

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Worst	7	1.8	1.8	1.8
	Poor	36	9.0	9.0	10.8
	Average	152	38.0	38.0	48.8
	Good	159	39.8	39.8	88.5
	Excellent	46	11.5	11.5	100.0
	Total	400	100.0	100.0	

Source-Field Survey

Analysis: Table 5. above shows that among 400 respondents 1.8 % has marked worst, 9 % poor, 38 % average, 39.8% good and the rest of 11.5 % have marked excellent.

Table 6. The Assurance element of service quality dimension towards Online Banking Services

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Worst	10	2.5	2.5	2.5
	Poor	38	9.5	9.5	12.0
	Average	133	33.3	33.3	45.3
	Good	169	42.3	42.3	87.5
	Excellent	50	12.5	12.5	100.0
	Total	400	100.0	100.0	

Source-Field Survey

Analysis: Table 6. above shows that among 400 respondents 2.5 % has marked worst, 9.5% poor, 33.3 % average, 42.3% good and the rest of 12.5 % have marked excellent

Table 7. The Empathy element of service quality dimension towards Online Banking Services

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Worst	10	2.5	2.5	2.5
	Poor	25	6.3	6.3	8.8
	Average	153	38.3	38.3	47.0
	Good	157	39.3	39.3	86.3
	Excellent	55	13.8	13.8	100.0
	Total	400	100.0	100.0	

Source-Field Survey

Analysis: Table 7. above shows that among 400 respondents 2.5 % has marked worst, 6.3% poor, 38.3 % average, 39.3% good and the rest of 13.8 % have marked excellent.

Table 8. The Overall Satisfaction towards factors of Service Quality Dimensions

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Worst	11	2.8	2.8	2.8
	Poor	23	5.8	5.8	8.5
	Average	124	31.0	31.0	39.5
	Good	184	46.0	46.0	85.5
	Excellent	58	14.5	14.5	100.0
	Total	400	100.0	100.0	

Source-Field Survey

Analysis: Table 8. above shows that among 400 respondents 2.8 % has marked worst, 5.8% poor, 31 % average, 46% good and the rest of 14.5 % have marked excellent.

10.1. Hypotheses Testing - One Way ANOVA Test

H_{01} – The elements of service quality dimension have no impact on customer evaluation.

H_{A1} – The elements of service quality dimension have impact on customer evaluation.

1) Tangibility (Interface Design) Table 9.

ANOVA					
Customer Satisfaction					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	149.811	20	7.491	38.314	.000
Within Groups	74.096	379	.196		
Total	223.907	399			

Source- Tabulated from Field Survey results

Analysis: Table 9. shows the one way ANOVA between tangibility and customer satisfaction. $F_{\text{Calculated}}$ value 38.314 is greater than $F_{\text{Tabulated}}$ value 1.84 for degree of freedom $V_1 = 20$ and $V_2 = 379$

2) Reliability Table 10.

ANOVA					
Customer Satisfaction					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	149.811	20	7.491	38.314	.000
Within Groups	74.096	379	.196		
Total	223.907	399			

Source- Tabulated from Field Survey results

Analysis: Table 9. shows the one way ANOVA between tangibility and customer satisfaction. $F_{\text{Calculated}}$ value 38.314 is greater than $F_{\text{Tabulated}}$ value 1.84 for degree of freedom $V_1 = 20$ and $V_2 = 379$

3) Responsiveness Table 11.

ANOVA					
Customer Satisfaction					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	120.375	16	7.523	27.832	.000
Within Groups	103.532	383	.270		
Total	223.907	399			

Source- Tabulated from Field Survey results

Analysis: Table 11. shows the one way ANOVA between responsiveness and customer satisfaction. $F_{\text{Calculated}}$ value 27.832 is greater than $F_{\text{Tabulated}}$ value 2.01 for degree of freedom $V_1 = 16$ and $V_2 = 383$

4) Assurance Table 12.

ANOVA					
Customer Satisfaction					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	117.804	16	7.363	26.577	.000
Within Groups	106.103	383	.277		
Total	223.907	399			

Source- Tabulated from Field Survey results

Analysis: Table 12. shows the one way ANOVA between responsiveness and customer satisfaction. $F_{\text{Calculated}}$ value 26.577 is greater than $F_{\text{Tabulated}}$ value 2.01 for degree of freedom $V_1 = 16$ and $V_2 = 383$

5) Empathy Table 13.

ANOVA					
Customer Satisfaction					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	136.694	15	9.113	40.124	.000
Within Groups	87.213	384	.227		
Total	223.907	399			

Source- Tabulated from Field Survey results

Analysis: Table 13. shows the one way ANOVA between responsiveness and customer satisfaction. $F_{\text{Calculated}}$ value 40.124 is greater than $F_{\text{Tabulated}}$ value 2.07 for degree of freedom $V_1 = 15$ and $V_2 = 384$

6) Overall Factors of Service Quality Dimension Table 14.

ANOVA					
Customer Satisfaction					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	123.198	18	6.844	25.893	.000
Within Groups	100.709	381	.264		
Total	223.907	399			

Source- Tabulated from Field Survey results

Analysis: Table 13. shows the one way ANOVA between responsiveness and customer satisfaction. $F_{\text{Calculated}}$ value 40.124 is greater than $F_{\text{Tabulated}}$ value 2.07 for degree of freedom $V_1 = 15$ and $V_2 = 384$

Since Calculated value is greater than Tabulated for all the elements of service quality dimension and overall factors of service quality dimension, Null hypothesis is rejected and alternate hypothesis is accepted.

Hence the conclusion is that the elements of service quality dimension have impact on customer evaluation.

10.2. Chi Square Test

H_{02} – Customers are not satisfied with the services rendered by Online Banking Services.

H_{A2} – Customers are satisfied with the services rendered by Online Banking Services.

Table 15.

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	802.328a	16	.000
Likelihood Ratio	409.545	16	.000
Linear-by-Linear Association	239.296	1	.000
N of Valid Cases	400		

Source- Tabulated from Field Survey results

$X^2_{\text{Cal}} > X^2_{\text{Tab}}$ 802.328 > 26.296 for df = 16 and 5% level of significance

Since, X^2_{Cal} (802.328) is greater than X^2_{Tab} (26.296) the null hypothesis is rejected and the alternative hypothesis is accept.

Hence the conclusion is that customers are satisfied with the services rendered by Online Banking Services.

Major Findings

- 46.5 % of respondents have agreed the element- tangibility of service quality dimension towards Online Banking Services is good
- 42 % of respondents have agreed the element- reliability of service quality dimension towards Online Banking Services is good
- 39.8 % of respondents have agreed the element- responsiveness of service quality dimension towards Online Banking Services is good
- 42.25 % of respondents have agreed the element- assurance of service quality dimension towards Online Banking Services is good
- 39.25 % of respondents have agreed the element- empathy of service quality dimension towards Online Banking Services is good
- 46 % of respondents have agreed the overall satisfaction towards elements of service quality dimension towards Online Banking Services is good
- Under one way ANOVA test between overall factors of service quality dimension and customer satisfaction. FCalculated value 40.124 is greater than FTabulated value 2.07 for degree of freedom $V_1 = 15$ and $V_2 = 384$, Since Calculated value is greater than Tabulated for all the elements of service quality dimension and overall factors of service quality dimension, Null hypothesis is rejected and alternate hypothesis is accepted. Hence it is proven that the elements of service quality dimension have impact on customer evaluation.
- Under Chi Square Test Since, X^2_{Cal} (802.328) is greater than X^2_{Tab} (26.296) the null hypothesis is rejected and the alternative hypothesis is accepted. Hence it is proven that customers are satisfied with the services rendered by Online Banking Services.

Conclusion

Customer satisfaction is inclined by n number of factors among which the concept of service quality dimensions has a major part in influencing the level of satisfaction among the customers/consumers. A service provider and the service provided is judged on the basis of the tangibility service, reliability of the service and the provider, responsiveness of the service provider, assurance, and their empathetic behavior towards the customers. Thus “A Study on Customer Evaluation of Online Banking Services by using the Concept of Service Quality Dimension with reference to Chikkamagaluru city” was carried out to comprehend the impact of elements of service quality dimension on the customer satisfaction.

With the study we can conclude that the elements of service quality dimension have impact on customer evaluation. To conclude there is a positive impact of the elements of service quality dimension (Tangibility, Reliability, Responsiveness, Assurance and Empathy) on the customer satisfaction level with regards online banking services.

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