In the name of god, the most beneficent and merciful who provided
me strength for this research effort and blessed me with the presence of
many people who have gainfully assisted me in this research.

After intensive research and writing, the accomplishment of my
thesis is realized. I, very gratefully acknowledge the assistance of many
people who helped and guided me, directly and indirectly. In the first
place, I am very thankful to God because without his blessings and
invaluable guidance, this task was just next to impossible. It was his
invisible support because of which I received unsurmountable support
and blessings from many people.

I cannot forget to name (Late) Prof. Abdul Qayyum Khan for his
time to time advice in drafting and helping me out at every step of thesis, I
owe an immense gratitude for his profound advice and encouragement
during my research work. He is fondly remembered by one and all.

I express my deep sense of gratitude to my esteemed supervisor, Dr.
Sheeba Hamid, Associate Professor, Department of Commerce, Aligarh
Muslim University, Aligarh, for her detailed and specialised comments
and for moral support throughout this work. I found a wonderful and
amazing person in the form of Supervisor. She has been there to help me
since the very first day of research in a realistic way. While working with
her, I found her to be very enthusiastic, rewarding and inspiring.
Furthermore, I am obliged to her for her invaluable efforts in helping me
to develop research ideas and to make this study more presentable. I am
gratified to her for being there at every stage. I respect her for having me
shown this way of doing research in a specific direction.
I express my thankfulness to **Prof. Javed Alam Khan**, Dean, Faculty of Commerce, AMU, Aligarh, for his cooperation, moral support and inspiring words at each and every stage of this work.

I sincerely want to thank **Prof. Zia Uddin Khairoowala**, Chairman, Department of Commerce, Aligarh Muslim University, Aligarh for his scholarly guidance for the improvement of my work.

I am highly indebted and thankful to **Prof. Badar Alam Iqbal** (Fulbright Fellow), **Prof. Sibghat Ullah Farooqui**, **Prof. M. Mohsin Khan**, Department of Commerce, Aligarh Muslim University, Aligarh, for their valuable guidance.

I also wish to express my thanks to all the Faculty Members specifically **Prof. S. Hussain Ashraf**, **Prof. S.M. Imamul Haque**, , **Dr N. Z. Qureshi**, **Dr. M. Shamim** and all other faculty members of the Department of Commerce, A. M. U. Aligarh for their moral support and encouragement.

My sincere thanks are also due to **Mr Ashfaque Ahmad**, Programmer, Computer Centre, AMU Aligarh, **Dr. Mohd. Fayaz** Guest Faculty, Women’s College, AMU, Aligarh for helping me in the statistical portion of the thesis.

Special thanks to the participants (Banks’ Managers, staffs and customers) who gave their valuable time to me to interview them and filling the questionnaires of this study. I would like to specially thank **Mr. G. C. Paliwal** (Manager), **Mrs Priyanka** (Manager) at SBI, Aligarh for their kind cooperation.

I am deeply indebted to my father, **Mr. Md. Ismail Farooqi** and my mother **Mrs. Sabiha Farooqi** for their active cooperation and sacrifices. They have shown great patience and tolerance during the period of my
study. I thank my younger brother Ziaur Rahman Farooqi especially, sister Enab Fatima Farooqi and my cousin brother, Dr Amir Usmani.

Of all my friends and colleagues, I would like to thank my seniors Dr. Naushad Alam and Dr. Amit Kumar Varshney along with other research scholars Dr. Aslam Khan, M. Shah Faraz Khan, Neyaz Ahmad, Ms. Sadia, Ms Hira, Mohd. Sadiqe and many more.

I would also like to thank Mr. Ali Hasan, Mr. Pervez Khowaja and Mr. Anees Ahmad, Seminar Staff, Department Of Commerce, A. M. U., Aligarh and the staff of Dean Office for their co-operation and affection provided to me throughout the course of my study in the department.

Finally, I want to express my special thanks to Mr Hamid Qadeer, Dr. Mubashir, CA Naseem, Atif, Asif, Fahad, Iqrar, Sajid who treated me like a brother and always ready to give me their helping hand whenever I needed.

The last lines of this text should be words of gratitude to all those who helped directly or indirectly to give a final shape to this thesis.

(Ataur Rahman Farooqi)