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DECLARATION

I do hereby declare that the thesis entitled “The impact of Trust, Risk, Security and Privacy Factors in the adoption of Online Banking (Net Banking) Services” – A study, submitted by me for the award of the degree of Doctor of Philosophy in Commerce is a bonafide record of work carried out by me during the period of my study under the guidance and supervision of Dr. C. VATCHALA, M.Com., M.Phil., Ph.D., Associate Professor in Commerce, Pachaiyappa’s College, Chennai 600 030, and it has not formed basis for the award of any degree, diploma, associateship, fellowship or other similar title.

Signature of the Candidate

Place:

Chennai: