

CERTIFICATE

Certified that the thesis “**Internet Banking and Customer Acceptance: The Indian Scenario**” is the record of bonafide research work carried out by Mr. Sudeep S under my supervision. The thesis is worth submitting for the degree of Doctor of Philosophy in Management under the Faculty of Social Sciences.

10-10-2007
Kochi-22

Prof. (Dr) K. C. Sankaranarayanan

DECLARATION

I declare that the thesis titled “**Internet Banking and Customer Acceptance: The Indian Scenario**”, is the record of bonafide research work carried out by me under the supervision of Prof. (Dr.) K. C. Sankaranarayanan , Former Head, Dept. of Applied Economic & Former Dean, Faculty of Social Science, Cochin University of Science and Technology, Kochi-22, submitted for the partial fulfillment of the requirement for the degree of Doctor of Philosophy. I further declare that this thesis has not previously formed the basis for the award of any Degree, Diploma, Associateship, Fellowship or other similar title of recognition.

17-07-2008
Kochi

Sudeep S