

ACKNOWLEDGMENTS

This thesis would be just impossible without the blessing from Almighty and valid support and guidance from many personalities who believe in me and my undertakings. I wish to express my deepest appreciation and gratitude to all the people who have contributed to the completion of this dissertation. First of all, I had the great fortune to study under the supervision of Prof. (Dr.) K.C.Sankaranarayanan. I am very grateful for his guidance and encouragement. I am also very grateful for his friendly support and enthusiasm, without which I would not have been able to complete this study. I am also very grateful of the support I got from the faculty members of the Applied Economics Department. Dr. P. Arunachalam and Dr. S.Harikumar helped me a lot in their capacities as the Head of the Department while I was pursuing studies. I would like to thank the support I got from Dr. P.K. Manoj and Dr. M. Meera Bhai. Dr. P.K. Manoj's expertise in banking field helped me a lot in my study. I am grateful to him for sparing his time with me in spite of his busy schedule and helping me in publishing couple of articles in the area of research by being a co-

author. I wish to thank the non-teaching staff in the department for their support and co-operation.

I also wish to thank the support and guidance given to me by Dr. S. Babu Sundar, Professor & Head of Department of Computer Applications, CUSAT. Dr. Babu Sundar's assistance in understanding the technological aspects of computing domain helped me a lot during the study. I wish to thank Dr. Sree Nilakanta, Associate Professor, College of Business, Iowa State University, US for his support during the study.

I would like to thank Mr. Balakrishnan A, Director, Geojit Technologies Pvt. Ltd , Kochi and Mr. Ramesh B Panikar, Managing Director, Saastha Techologies Pvt. Ltd., Bangalore for their help. I also wish to thank many banking professionals who assisted me with their inputs for conducting the study.

I wish to thank my fellow research scholars; Ms. Rosewine Joy, Ms.Rajini V S, Ms. Haseena Sabir , Mrs. Suprabha K M & Mr. Baiju K. K. from the Dept. of Applied Economics for their support. Warm thanks to my friends and colleagues for providing me with the much needed support and encouragement along the way. I would like to thank all my friends who have participated and involved in the process many ways.

A respect and very special appreciation goes to my parents and in-laws, for encouraging and supporting me throughout my life. Most of all, I would like to thank my loving wife Jisha for her emotional support and continuous belief in me during the whole process. And it was her positive view on life and constant encouragement that always made me to confidently meet every challenge. I wish to thank my sister, brother-in-law and nephew Krishna for their support. Master Krishna's presence took lot of my stress away. I also wish to thank all my relatives and well wishers who supported me through out my endeavor. Special thanks goes to late Mr. James J Kadavan, my father's close friend whose assistance during my early college days helped me a lot.

Finally, I would like to thank all my survey respondents without whom I would not have completed this study.