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CERTIFICATE

This is to certify that the thesis entitled "INFLUENCE OF TECHNOLOGY IN BANKING - A CUSTOMER CENTRIC STUDY WITH SPECIAL REFERENCE TO KERALA", submitted to Mahatma Gandhi University, Kottayam for the award of the degree of Doctor of Philosophy in Commerce, is a bonafide record of research work carried out by Mr. Raju V. P., Associate Professor, Department of Commerce, Nirmala College, Muvattupuzha, Ernakulam District, Kerala, under my supervision and guidance. No part of this thesis has been previously submitted for the award of any degree, diploma, associateship or other similar title or recognition in any University or Institute.

He is permitted to submit the thesis.

Muvattupuzha
29 January 2014


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