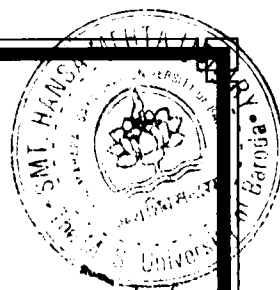



CERTIFICATE



This is to certify that the thesis entitled "Customers Satisfaction Measurement of Internet Banking" (An Analytical study based on selected Customers and Banks in Western India), submitted by Md. Mahtab Alam to the Maharaja Sayajirao University of Baroda, Vadodara for the award of Degree of Doctor of Philosophy in Commerce and Business Management is, to the best of my knowledge, the bonafide work done by Md. Mahtab Alam under my supervision & guidance. The matter presented in this thesis incorporates the results of independent investigations carried out by the candidate himself.

Further certified that, Md. Mahtab Alam, research scholar, has fulfilled/observed the provisions/requirements, regarding attendance contained in O.Ph.D. 3 (i).

Date: 08/05 /2012
Place: Vadodara


Dr. Umesh R. Dangarwala
Research Guide