ABBREVIATIONS USED IN THE THESIS

CSIB Customer Satisfaction of Internet Banking IB Internet Banking SDS Service Delivery System EC Expectation of a Customer SC Secrecy of a Customer RC Reliability of a Customer ATM Automated Tailor Machine MB Mobile Banking LIC Life Insurance Corporation of India GIC General Insurance Corporation of India SCC Selective Credit Control DFI Development Finance Institution EFT Electronic Fund Transfer IAS Integrated Accounting System CTS Cheque Truncation System CPC Cheque Processing Centre CFC Customer Facilitation Centre SIPS Systematically Important Payment Systems IDRBT Institute for Development and Research in Banking Technology MAS Monetary Authority of Singapore HKMA Hong Kong Monetary Authority TCP Transmission Control Protocol IP Internet Protocol ISP Internet Service Providers	-	
SDS Service Delivery System EC Expectation of a Customer SC Secrecy of a Customer RC Reliability of a Customer ATM Automated Tailor Machine MB Mobile Banking LIC Life Insurance Corporation of India GIC General Insurance Corporation of India SCC Selective Credit Control DFI Development Finance Institution EFT Electronic Fund Transfer IAS Integrated Accounting System CTS Cheque Truncation System CPC Cheque Processing Centre CFC Customer Facilitation Centre SIPS Systematically Important Payment Systems IDRBT Institute for Development and Research in Banking Technology MAS Monetary Authority of Singapore HKMA Hong Kong Monetary Authority TCP Transmission Control Protocol IP Internet Protocol	CSIB	Customer Satisfaction of Internet Banking
EC Expectation of a Customer SC Secrecy of a Customer RC Reliability of a Customer ATM Automated Tailor Machine MB Mobile Banking LIC Life Insurance Corporation of India GIC General Insurance Corporation of India SCC Selective Credit Control DFI Development Finance Institution EFT Electronic Fund Transfer IAS Integrated Accounting System CTS Cheque Truncation System CPC Cheque Processing Centre CFC Customer Facilitation Centre SIPS Systematically Important Payment Systems IDRBT Institute for Development and Research in Banking Technology MAS Monetary Authority of Singapore HKMA Hong Kong Monetary Authority TCP Transmission Control Protocol IP Internet Protocol	IB	Internet Banking
SC Secrecy of a Customer RC Reliability of a Customer ATM Automated Tailor Machine MB Mobile Banking LIC Life Insurance Corporation of India GIC General Insurance Corporation of India SCC Selective Credit Control DFI Development Finance Institution EFT Electronic Fund Transfer IAS Integrated Accounting System CTS Cheque Truncation System CPC Cheque Processing Centre CFC Customer Facilitation Centre SIPS Systematically Important Payment Systems IDRBT Institute for Development and Research in Banking Technology MAS Monetary Authority of Singapore HKMA Hong Kong Monetary Authority TCP Transmission Control Protocol IP Internet Protocol	SDS	Service Delivery System
RC Reliability of a Customer ATM Automated Tailor Machine MB Mobile Banking LIC Life Insurance Corporation of India GIC General Insurance Corporation of India SCC Selective Credit Control DFI Development Finance Institution EFT Electronic Fund Transfer IAS Integrated Accounting System CTS Cheque Truncation System CPC Cheque Processing Centre CFC Customer Facilitation Centre SIPS Systematically Important Payment Systems IDRBT Institute for Development and Research in Banking Technology MAS Monetary Authority of Singapore HKMA Hong Kong Monetary Authority TCP Transmission Control Protocol IP Internet Protocol	EC	Expectation of a Customer
ATM Automated Tailor Machine MB Mobile Banking LIC Life Insurance Corporation of India GIC General Insurance Corporation of India SCC Selective Credit Control DFI Development Finance Institution EFT Electronic Fund Transfer IAS Integrated Accounting System CTS Cheque Truncation System CPC Cheque Processing Centre CFC Customer Facilitation Centre SIPS Systematically Important Payment Systems IDRBT Institute for Development and Research in Banking Technology MAS Monetary Authority of Singapore HKMA Hong Kong Monetary Authority TCP Transmission Control Protocol IP Internet Protocol	SC	Secrecy of a Customer
MB Mobile Banking LIC Life Insurance Corporation of India GIC General Insurance Corporation of India SCC Selective Credit Control DFI Development Finance Institution EFT Electronic Fund Transfer IAS Integrated Accounting System CTS Cheque Truncation System CPC Cheque Processing Centre CFC Customer Facilitation Centre SIPS Systematically Important Payment Systems IDRBT Institute for Development and Research in Banking Technology MAS Monetary Authority of Singapore HKMA Hong Kong Monetary Authority TCP Transmission Control Protocol IP Internet Protocol	RC	Reliability of a Customer
LIC Life Insurance Corporation of India GIC General Insurance Corporation of India SCC Selective Credit Control DFI Development Finance Institution EFT Electronic Fund Transfer IAS Integrated Accounting System CTS Cheque Truncation System CPC Cheque Processing Centre CFC Customer Facilitation Centre SIPS Systematically Important Payment Systems IDRBT Institute for Development and Research in Banking Technology MAS Monetary Authority of Singapore HKMA Hong Kong Monetary Authority TCP Transmission Control Protocol IP Internet Protocol PPP Point to Point Protocol	ATM	Automated Tailor Machine
GIC General Insurance Corporation of India SCC Selective Credit Control DFI Development Finance Institution EFT Electronic Fund Transfer IAS Integrated Accounting System CTS Cheque Truncation System CPC Cheque Processing Centre CFC Customer Facilitation Centre SIPS Systematically Important Payment Systems IDRBT Institute for Development and Research in Banking Technology MAS Monetary Authority of Singapore HKMA Hong Kong Monetary Authority TCP Transmission Control Protocol IP Internet Protocol PPP Point to Point Protocol	МВ	Mobile Banking
SCC Selective Credit Control DFI Development Finance Institution EFT Electronic Fund Transfer IAS Integrated Accounting System CTS Cheque Truncation System CPC Cheque Processing Centre CFC Customer Facilitation Centre SIPS Systematically Important Payment Systems IDRBT Institute for Development and Research in Banking Technology MAS Monetary Authority of Singapore HKMA Hong Kong Monetary Authority TCP Transmission Control Protocol IP Internet Protocol PPP Point to Point Protocol	LIC	Life Insurance Corporation of India
DFI Development Finance Institution EFT Electronic Fund Transfer IAS Integrated Accounting System CTS Cheque Truncation System CPC Cheque Processing Centre CFC Customer Facilitation Centre SIPS Systematically Important Payment Systems IDRBT Institute for Development and Research in Banking Technology MAS Monetary Authority of Singapore HKMA Hong Kong Monetary Authority TCP Transmission Control Protocol IP Internet Protocol PPP Point to Point Protocol	GIC	General Insurance Corporation of India
EFT Electronic Fund Transfer IAS Integrated Accounting System CTS Cheque Truncation System CPC Cheque Processing Centre CFC Customer Facilitation Centre SIPS Systematically Important Payment Systems IDRBT Institute for Development and Research in Banking Technology MAS Monetary Authority of Singapore HKMA Hong Kong Monetary Authority TCP Transmission Control Protocol IP Internet Protocol PPP Point to Point Protocol	SCC	Selective Credit Control
Integrated Accounting System CTS Cheque Truncation System CPC Cheque Processing Centre CFC Customer Facilitation Centre SIPS Systematically Important Payment Systems IDRBT Institute for Development and Research in Banking Technology MAS Monetary Authority of Singapore HKMA Hong Kong Monetary Authority TCP Transmission Control Protocol IP Internet Protocol PPP Point to Point Protocol	DFI	Development Finance Institution
CTS Cheque Truncation System CPC Cheque Processing Centre CFC Customer Facilitation Centre SIPS Systematically Important Payment Systems IDRBT Institute for Development and Research in Banking Technology MAS Monetary Authority of Singapore HKMA Hong Kong Monetary Authority TCP Transmission Control Protocol IP Internet Protocol PPP Point to Point Protocol	EFT	Electronic Fund Transfer
CPC Cheque Processing Centre CFC Customer Facilitation Centre SIPS Systematically Important Payment Systems IDRBT Institute for Development and Research in Banking Technology MAS Monetary Authority of Singapore HKMA Hong Kong Monetary Authority TCP Transmission Control Protocol IP Internet Protocol PPP Point to Point Protocol	IAS	Integrated Accounting System
CFC Customer Facilitation Centre SIPS Systematically Important Payment Systems IDRBT Institute for Development and Research in Banking Technology MAS Monetary Authority of Singapore HKMA Hong Kong Monetary Authority TCP Transmission Control Protocol IP Internet Protocol PPP Point to Point Protocol	CTS	Cheque Truncation System
SIPS Systematically Important Payment Systems IDRBT Institute for Development and Research in Banking Technology MAS Monetary Authority of Singapore HKMA Hong Kong Monetary Authority TCP Transmission Control Protocol IP Internet Protocol PPP Point to Point Protocol	CPC	Cheque Processing Centre
IDRBT Institute for Development and Research in Banking Technology MAS Monetary Authority of Singapore HKMA Hong Kong Monetary Authority TCP Transmission Control Protocol IP Internet Protocol PPP Point to Point Protocol	CFC	Customer Facilitation Centre
Technology MAS Monetary Authority of Singapore HKMA Hong Kong Monetary Authority TCP Transmission Control Protocol IP Internet Protocol PPP Point to Point Protocol	SIPS	Systematically Important Payment Systems
MAS Monetary Authority of Singapore HKMA Hong Kong Monetary Authority TCP Transmission Control Protocol IP Internet Protocol PPP Point to Point Protocol	IDRBT	Institute for Development and Research in Banking
HKMA Hong Kong Monetary Authority TCP Transmission Control Protocol IP Internet Protocol PPP Point to Point Protocol		Technology
TCP Transmission Control Protocol IP Internet Protocol PPP Point to Point Protocol	MAS	Monetary Authority of Singapore
IP Internet Protocol PPP Point to Point Protocol	HKMA	Hong Kong Monetary Authority
PPP Point to Point Protocol	TCP	Transmission Control Protocol
	IP	Internet Protocol
ISP Internet Service Providers	PPP	Point to Point Protocol
	ISP	Internet Service Providers

SSL	Secured Socket Layer
TLS	Transport Layer Security
FTP	File Transfer Protocol
WWW	World Wide Web
HTML	Hyper Text Markup Language
HTTP	Hypertext Transfer Protocol
XML	Extensible Markup Language
WAP	Wireless Application Protocol
WAE	Wireless Application Environment
WTLS	Wireless Transport Layer Security
B2C	Business to Consumer
B2B	Business to Business
PC	Personal Computer
FAQ	Frequently Asked Question
EBPP	Electronic Bill Presentment and Payment
PDA	Personal Digital Assistants
ACH	Automated Clearing House
UCC	Uniform Commercial Code
UETA	Uniform Electronic Transaction Act
OCC	Office of the Comptroller of Currency
URL	Uniform Resource Locators'
RTGS	Real Time Gross Settlement
PIN	Personal Identification Number
NAP	Network Access Point
ROM	Read Only Memory
RAM	Random Access Memory