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DECLARATION

I, Deepjyoti Choudhury, bearing Registration No.**Ph.D/2231/13 Dt: 02.04.13**, hereby declare that the subject matter of the thesis entitled "**Attitude of Salaried Employees Towards Selected E-Banking Delivery Channels in Barak Valley in Assam**" is the record of work done by me and that the contents of this thesis did not form the basis for award of any degree to me or to any body else to the best of my knowledge. The thesis has not been submitted in any other University/Institute.

Place: Silchar (**Deepjyoti Choudhury**)
Date:

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Place: Silchar

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PREFACE

Competition and the constant changes in technology and lifestyles have changed the face of banking. Nowadays, banks are seeking alternative ways to provide and differentiate amongst their varied services. Customers, both corporate as well as retail, are no longer willing to queue in banks, or wait on the phone, for the most basic of services. Around the world, electronic banking services, whether delivered online or through other mechanisms, have spread quickly in recent years.

This particular research is intended to find out the attitude of the salaried employee section of society towards the E-banking delivery channels. So the topic chosen is, "A**ttitude of salaried employees towards selected E-Banking delivery channels in Barak Valley in Assam"**. People in service category being the maximum users or probable users of electronic banking, their attitude and behavior and socio economic aspects towards E-banking channels among job holders need to be studied. There is also a requirement to study different determinants such as role of delivery channel service in developing loyalty and relationship between level of satisfaction and word of mouth among the job holders. Further taking the same target population performance of E-banking services of the different banks can be studied and also accordingly banks performance as regards to electronic delivery channel can also be found out.

The research methodology to be followed is descriptive research in nature, both primary and secondary data is used. The area of the study is Southern Assam comprising of three districts Cachar, Karimganj and Hailakandi specifically known as Barak Valley. The study throws a light upon the nature of salaried employees of the mass population towards the adoption of E-banking delivery channels. The study helps

to find out the role of E-banking delivery channels in developing customer loyalty and positive word of mouth. A banks performance index has been prepared on the basis of performance of the E-Banking services. Banking organizations looking for sustainable business hence adoption, usability and continuous usage of the E-banking delivery channels are a major concern, which need to be figured out. The information obtained in the study can be used to develop different banking strategies to attract new customer and at the same time encourage use of all the channels of E-banking.

The entire research work has been carried out in the following seven chapters:

Chapter 1: Here Introduction of the topic, Definition of E- banking, review of literature, statement of the problem, objective and scope of study and chapterization scheme has been discussed.

Chapter 2: Here the socio economic impact in adoption of E- banking among salaried employees has been discussed. At first the socio economic factors has been identified from the literature review. Appropriate statistical measures has been adopted to find out which specific factors impacted adoption of different E- banking channels separately for salaried employees.

Chapter 3: In this chapter an attempt is made to find out whether customers using E-banking delivery channel services are more loyal to the same compared to those customers who are not using those channels. For the same E-banking services characteristics have been derived from review such as Ease of Use, Cost Saving, Usefulness and Self control from the view point of customer benefits and tested against two loyalty characteristics such as Behavioral loyalty and Attitudinal loyalty to find out the results.

Chapter 4: Here the relationship if any, between satisfaction and word of mouth among the target population on E-Banking delivery channel has been discussed. Appropriate statistical measures have been taken to find out the relationship.

Chapter 5: In this chapter an attempt is made to find out the performance of the E-banking delivery channel services of different banks on different quality dimensions such as E-Banking channel design, Reliability, Responsiveness and Service.

Chapter 6: In this chapter a composite index is prepared based on the results obtained in the previous chapter. The composite index is developed to compare the overall performance of the different banks by combining all the dimensions of the E-banking services mentioned in the previous chapter

Chapter 7: This chapter summarizes the major findings of the thesis and provides the conclusive remarks. Along with findings this chapter discusses various implications. The chapter is derived to present the conclusive findings of the research, implication to practitioners, future area of research and conclusion.

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