ACKNOWLEDGEMENTS

Looking back on my Doctoral studies, I would like to thank my family, professors and colleagues without their support and encouragement this thesis would not have been possible.

**Dr. Mukund N. Dongare**, my guide/advisor—who has shared his knowledge and experience with me. You have been a true inspiration to me to keep going and stop at nothing less than the best. I thank him for his constant encouragement and support, help and advice throughout the writing of my thesis.

**Dr. Parag Kalkar**, (Director – Sinhgad Institute of Management) and **Dr. Chetan Chaudhari** (Director – Sinhgad Business School), have consistently supported me with all kind of cooperation and guidance. So I must thank both of them very much for the great help in completing my work within the earliest possible time.

**To my family members** —I am thankful to them for the constant questions and persistence that pushed me to work harder and become the person I am today. Thank you for instilling in me an appreciation for education and instilling its value in me. Most of all, thank them for letting me know that when I put my mind to it, there’s nothing I cannot achieve.

**And finally, most of all thank to all friends & colleagues** for always being there to support and encouragement directly or indirectly.

**Jyoti Bhanage**