ACKNOWLEDGEMENTS

First and foremost, I express my sincere gratitude to my supervising guide, Dr. M. Basheer Ahmed Khan, Professor, Department of Management Studies, Pondicherry University, for the effort and pain he has taken during the entire process of my research work. I acknowledge his valuable help and significant contribution from the very beginning of shaping the title of the study, to completing the procedural formalities of the dissertation submission. He has been very patient and kind to me even during his hectic schedule as a Vice-Chancellor (presently on EOL as the Vice-Chancellor of S.K.M. University, Dumka in Jharkhand, India) to find time for discussion and to go through the manuscripts many times for enabling me to submit this dissertation. He has been continuously helping and encouraging me at all the stages of this study for ensuring quality and perfection.

I am indebted to Dr. R. P. Raya, Professor (and Head) and Dr. R. Paneerselvam, Professor of Department of Management Studies, Pondicherry University who extended their valuable advice and support that had a great help for me during my study. I express my gratitude to Dr. Sampad Kumar Swain, Reader and Dr. Jitendra Mohan Mishra, Assistant Professor of Department of Tourism Studies, Pondicherry University, for their invaluable suggestions and directions in developing the synopsis of this thesis. I thank Dr. Mohan K. Pillai (Doctoral Committee Member), Professor and Head, Department of International Business, Pondicherry University for his advice, which was instrumental in utilizing the statistical tools in the analysis part of my research. I also express my sincere thanks to Dr. G. Anjaneya Swamy (Doctoral Committee Member), Professor, Department of Tourism Studies, Pondicherry University for his invaluable inputs in finalising the title of this thesis.

This thesis owes a lot to the late Professor Christopher Lovelock (who passed away few days before my Ph.D. registration) and Professor E. Constantinides, Assistant Professor at the school of Management and Governance of the University of Twente (The Netherlands) because of the huge influence of their works on services marketing on it. Further, this thesis is indebted to Professor Mark J. Browne, Gerald D. Stephens CPCU Chair in Risk Management and Insurance, Department of Actuarial
Science, Risk Management and Insurance, University of Wisconsin-Madison for his invaluable research work done on the determinants of life insurance demand.

I record my gratitude to Mr. Gangadhara Mahapatro, Development Officer, L.I.C.I., Gunupur, Odisha for his invaluable cooperation in collecting data from the interior areas of South Odisha. Mr. Bishnu Prasad Hota, Mr. Dilip Kumar Rath and Mr. L. Gangarao Achary, (all agents, L.I.C.I.), Paralakhemundi, Odisha deserve a lot of gratitude from me for their out-of-the-box methods for gathering primary data from rural parts of the study area. I am also thankful to Mr. A. Narender, Agent, ICICI Prudential, Berhampur, Odisha for his immense help in gathering the data. I am also thankful to all those respondents (both the policy holders and the agents) who had participated in this survey for their cooperation and feedbacks.

I offer my sincere thanks to all the teaching and non-teaching staffs of Department of Management Studies, Pondicherry University for their immense help and cooperation meted out to me during the last three years. I also wish to thank my fellow research scholars for their critical feedbacks on my research work. Mr. Haridas P.K., Ph.D. scholar of my department deserves special thanks from the bottom of my heart for his unrelenting support throughout my research period.

Let me thank my mother, sister and brothers, whose blessings and prayers gave me prosperity and the strength to face obstacles in both personal and academic life. I express special thanks to my nephews and nieces (Sonu, Sipun, Mani, Munu, Ani and Shanu) for their encouragements and also for providing me a comfortable atmosphere to finish my research work in the stipulated period.

Lastly, I express my deep gratitude to my father late Shri Abhimanyu Dash (passed away just one month before my submission), Forest Ranger (retd.), Government of Odisha who was a constant source of inspiration for me in all my academic pursuits. I dedicate this work to his memory.

Place: Puducherry
Date: /11/2011

(GANESH DASH)