ACKNOWLEDGEMENT

Research has been the pillar for growth of all civilizations. Research and constant endeavors to improve the current ways of doing things has been the only pillar on which all development that we see today is based. The current research is also an attempt to add a drop in the waste reservoir of knowledge that leads to enlightenment.

I would like to thank my guide Prof. Darshana Dave and the G. H. Patel PG Institute of Business Management for holding faith in me and supporting me by timely guidance through the course of pursuance of this research. I would also acknowledge the support of all my Superior and colleagues who have directly or indirectly contributed towards completion of this research. I would like to thank Prof G C Maheshwari (Former Dean, Faculty of Management studies), Col. AV Gupta (Former Registrar, MS University), Mr. Nilesh Pandya (Assistant Professor, SSB Vadodara) for their constant support in this endeavor. I would like to thank Practitioners like Mr. Vipin Desai (Ex-Branch Manager, Union Bank), Mr. Ashish Maheshwari (Sr. Manager, HDFC Bank) who provided a lot of practical inputs to the research. I would like to extend special thanks to Mr. Rakesh Pandya (Former Prof. M S University) for this support in the statistical data analysis.

My students also deserve a mention because their innocent queries and naïve questions helped thrash out wrong fundamentals and gain clarity in the research topic. I would also like to all those respondents who were part of the survey. Without their cooperation and support, completion of the study would not have been possible.

It seems worthwhile for all the number of hours spent away from family and dear friends and their understanding and collaborating with me in situations which were at times demanding. My Wife Payal and my child Pahal missed me on a few occasions but have coped up and took things in stride such that today I am able to complete the thesis.

A word of thanks to my parents for instilling in me a learning character and specially my father for being the embodiment of resilience and showing how to override situational barriers to
learning. This thesis would certainly not have taken shape without unfailing and relentless support provide all near and dear ones.