ACKNOWLEDGEMENT

For most, I wish to express my heart felt devotion to "Almighty" for "His" graceful blessings at every step without which nothing could have been possible.

I find it a matter of pride and privilege to express my sincerest gratitude and indebtedness to my teacher, Dr. Umesh R. Dangarwala for his scholarship guidance, constructive suggestions, constant inspiration, moral support and wise counselling. It is true to say he alone has played a crucial role in the fulfilment of my long cherished dream.

I am grateful to Prof. S. K. Singh, Dean, Faculty of Commerce and Prof. Parimal Vyas, Head, Department of Commerce Including Business Administration. I am thankful to my colleagues in the Department of Commerce Including Business Administration in the completion of this thesis.

I wish to express my heartfelt gratitude to Mr. Vilas Chauhan, Siddharth Sahu, and Mandeep Jajua whose co-operative gestures, moral support and invaluable suggestions helped throughout the course of my study.

I feel personally obliged to the officers of all the four cellular operators namely: BSNL, Hutch, Idea and Bharti for providing me information required. I thank Library Staff of Hansa Mehta Library, IIM Library, Gujarat University Library for their kind co-operation.

I am especially grateful to all respondents who participated in this study, whose indispensable co-operation is usually played down in behavioural research by little respectfully calling them subjects.

Words are lacking to express my profound thanks to my parents a source of constant inspiration and encouragement who always dreamt for higher
education of their daughter. I am highly indebted to them, without whose co-operation the study would not have been completed. I am thankful to my brother Harmit Singh, My Sister, Amarjit Kaur who always stood by me and spared time for me inspite of hectic schedules and engagements.

I am grateful to my respected mother-in-law for her whole hearted help and moral support especially during the stressful periods, without their blessings, this dream could not have been achieved.

I feel short of words to express my thanks, love and affection to my dear husband Mr. Balmohan Singh for demonstrating understanding during an often tiring period, without his forbearance, appreciable co-operation patience, sacrifice and moral support this work would not have been completed. He has been a source of inspiration for me at every stage with enthusiasm and perseverance.

I thank Mr. Vinod Patel for his kind co-operation in Typing the Thesis. Finally, I thank all those who directly or indirectly helped me in bringing out this Thesis.

Saini Sharanjit Kaur J.