ACKNOWLEDGEMENT

It was 15th April 2002. The 7th South Asian Management Forum was in progress at Bandos Resort Island, Republic of Maldives and a paper was being presented in one of its sessions on CRM chaired by Dr. Ramesh Saxena, Director, IIM, Indore and Co-Chaired by Dr. Mohan Aggarwal, Coordinator, Center of CRM at IIM, Lucknow. The presenter was Dr. M. L. Xavier, Professor at Chennai Management Academy. The idea of the present work was sown at that very time. It took another more than a year to categorically conceptualize the theme of this research work which got a boost when I along with my guide met Prof. Xavier again in December 2003 at the first International Conference on E-Governance at IIT, Delhi where we presented our paper in the same session in which Prof. Xavier also presented his paper. By then it was already six months of filing our work for Ph.D. registration under Sant Gadge Baba Amravati University, Amravati. It is therefore most appropriate to first acknowledge with sincere thanks to these professors whose occasional association and deliberations led to the beginning of the present work. I would fail in my duty if I miss to express my humble gratitude to the organizers of these academic gatherings especially Dr. Dharni P. Sinha, Founder Coordinator, Association of Management Development Institutions in South Asia and Dr. M. P. Gupta, Coordinator of first ICEG 2003, IIT, Delhi

The element of innovation underlying this idea was so strong that we, my guide as Principal Investigator and I as Co-Investigator, presented a proposal to the Research and Institutional Development (RID) Bureau of the All India Council for Technical Education, New Delhi (AICTE) under its Research Promotion Scheme (RPS) much before applying for Ph.D. registration. The proposal was scrutinized and selected for presentation before an expert committee, which finally recommended for its approval and the AICTE granted Rs. 4.50 lacs for undertaking and completing this research project vide their F. No. 8022/RID/NPROJ/RPS-35/2003-04 dated 11.08.2004 for this project. I must thank those experts whom I would never come to know for appreciating this research project and the officials of the AICTE for granting it under the RPS scheme. This proved very helpful in completing the research. We are also encouraged by the fact

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that a national level expert team recognized the research component in the work and thereby validated its relevance.

I owe a profound sense of gratitude to my guide Dr. H. M. Jha “Bidyarthi”, Professor, Department of Business Administration and Research, Shri Sant Gajanan Maharaj College of Engineering, Shegaon for considering me fit to work on this project. When I approached him with a request of doctoral research work under him he had no hesitation in confessing that he was looking for a person from management fraternity with proficiency in computer programming and skills to seriously pursue a research he had conceived of a few months back in the Maldives Management Forum. I luckily combined in myself the two basic requirements envisaged by my guide and the result is the present research work. I am deeply indebted for the untiring efforts and incessant support of my guide right from conception to completion of this research work. I feel obliged to the members of family of my guide who quietly took the troubles I gave to them knocking the doors of his quarters every now and then including the odd hours for seeking help and guidance for my research all through.

I received a great deal of cooperation from people belonging to many quarters in course of collecting data for it. I specially thank Mr. Kadukar, the then Block Development Officer, Panchayat Samiti, Shegaon who introduced me to the Gramsevaks of Shegaon Taluka and extended his all help during the course of this research. I am thankful to each of the 25 Gramsevaks who cooperated well in filling up the questionnaires for this work. I am grateful to all those respondent citizens who participated in the survey under this work and provided with genuine data.

Thanks are also due to Mr. B.R. Lawange, Mr. D. Vairale and Mr. S.S. Patil who helped me in many ways for the completion of my research.

I place on records my thanks to all the officials of different types of organizations in Shegaon and outside it for their extreme cooperation in filling up the questionnaire as part of survey for the present research inspite of their busy work schedule in their respective organizations. I would like to specially mention Mr. Ravindra Jadhao, Chief Officer, Mr. D.R. Sapkal, Administrative Officer (Education), Mr.
Sharadchandra Lambe, Head Clerk all of Nagar Parishad, Shegaon and Mr. Ram Surjuse, Teacher of Nagar Parishad School, Shegaon for there notable help.

Many of my students particularly those who took up projects under me contributed a lot in data collection for my research work I must acknowledge with special thanks contribution of two of my students Mr. Yednurwar and Mr. Sandip Gujrathi for their help and support in data collection.

I am thankful to the Management of my college for all the support provided to me including financial support for participation and presentation of my research paper at the World Wide Web Conference – 2005 at Cape Town, South Africa, which I could not attend for some unavoidable reasons. I am also thankful to Dr. D. G. Wakde, Principal, Shri Sant Gajanan Maharaj College of Engineering, Shegaon, for having granted me permission to undertake this doctoral research work and for recommending my name to AICTE as Co-Investigator of RPS proposal of interdisciplinary nature granted by the apex body. Thanks to Prof. R. S. Patil, Head, Department of Computer Science & Engineering and Prof. V. K. Deshpande, Department of Business Administration & Research of my college for encouraging me time to time and extending their all possible help. My colleagues in the department and in the College especially Mr. C. M. Mankar and all staff members of Internet Department and Hardware laboratory helped me in many ways during this research work. I am very much thankful to all of them. I received indispensable help, assistance and support from Shri S. S. Kanthale, Librarian of our college for which I sincerely thank him.

I say thank you to the members of my family and to all my friends for whom I could not spare enough time during this study.

The beloved are prayed at the last. May Shri Gajanan Maharaj, Shegaon shower His Ashirwad, and show me the path of life of which this venture is a small piece.

P.V.Bokad

Place: Shegaon