Acknowledgement

“The essence of all beautiful art, all great art, is gratitude”

I am very grateful to the almighty Shri Nath ji for providing me enough strength, knowledge and physique to understand the subject to carry out my Research work.

Firstly I would like to express my sincere gratitude to my supervisor Dr. Gargi Sharma, Sr. Assistant Professor, Department of Management Studies, International School of Informatics & Management Technical Campus, Jaipur for being the continuous support and for being the guiding light throughout my research work. Her sense of patience, understanding, motivation, support and immense knowledge made her a source of inspiration for me. I could not have been imagined having a better advisor and mentor for my Ph.d Thesis.

I am greatly thankful to Dr. Ashok Gupta, Vice Chancellor, IIS (deemed to be UNIVERSITY) and Dr. Rakhi Gupta, Registrar, IIS (deemed to be UNIVERSITY) for providing a healthy and hassle free environment, necessary infrastructure and support to carry out this research work

I would recognize the invaluable contributions of Prof. M.K. Sharma, Dean, Faculty of Commerce and Management, IIS (deemed to be UNIVERSITY), Jaipur for his support and belief in me. He has helped me greatly and always acted as a source of knowledge during the entire study.

I would especially like to acknowledge the contribution of Dr. Subhash Garg, who with his valuable suggestions from time to time made the research work qualitative and also promote research facilities in university by arranging several workshops, seminars to help the scholars for their research work.

I shall be failing in my duty if I do not thank my friends from academic circle and employees of the banks who helped, co-operated and spare time out of their busy schedules to fill the questionnaire while collecting the data for my research
work. I am thankful to the staff of Central Library, IIS (deemed to be UNIVERSITY) for extending their necessary support, facilities and cooperation

Finally, I must express my profound gratitude to my mother Kumud Akar who inspired me to take up this course and show her confidence in me which has given the courage to pursue my goals and my father Rajendra Akar for his constant support. I would like to thank my mother-in-law Usha Gupta who has supported me throughout the study. My sincere thanks also goes to my husband Nikhil Gupta for his constant support and motivation for making me writing this thesis and my life in general.

Apoorva Akar