## **ACKNOWLEDGEMENTS**

It has been a dream of mine to do research in Commerce and Business Management ever since I have taken commerce as my favorite subject in school. After going through years of studies, I am here to present the thesis of my research. Hereby, I would like to acknowledge everyone has helped me to reach this remarkable milestone. Firstly, I would like to express my sincere gratitude to my Guide, Mentor, Teacher and Research Supervisor, respected Asst. Professor Dr. Priti V. Nigam for her acceptance to guide me as a student without whose support and encouragement, these journeys might have never been possible. Words are insufficient to express my complement for all her moral support, continual efforts, personal interest, words of wisdom, encouragement, passion, constant courage, conviction, invaluable constructive feedback aimed for improvement, which have been the strong instrumental driving sources to the conduct and completion of this research.

I am indebted for her valuable advice and extensive discussions around my work. I successfully overcame many difficulties and learned a lot. I would like to thank our honorable Vice-Chancellor, Professor Parimal H. Vyas for his support, despite of his hectic schedule as a Vice-Chancellor, he always motivates and encourages the research & academic activities.

I would also like to extend my thankfulness to Dr. T S Prabhu, Principal, M.K. Amin College; Prof. Ketan Upadhyay, Dean, Faculty of Commerce; Shri K H Shah, Head of the Department, and other Faculty Members of the Department of Commerce and Business Management, Faculty of Commerce, The M. S. University of Baroda. I also express herewith trustful thanks to Non-teaching staff members of the Faculty of Commerce; as well as Registrar, Dy-Registrar and other office-bearers of the M. S. University of Baroda for their timely help and support to me. I am also thankful to all the Staff members of Hansa Mehta Library, the M.S. University of Baroda, Vadodara, for their co-operation throughout the research study.

I am profoundly thankful to Dr. Madhusudan Pandya, and Dr. Parag Shukla, Assistant Professors, Department of Commerce and Business Management, Faculty of Commerce, The M.S. University of Baroda for their constant support in resolving the intriguing points during data analysis. I am thankful to all the respondents who had taken their valuable time in filling out the survey questionnaire.

I also express my hearty feelings of thanks to my family members for supporting me at this endeavor.

\*\*\*\*\*