

ACKNOWLEDGMENT

All praise and thanks be to God, the Most Gracious, the Most Merciful, for giving me the strength, patience, and ability to pursue and complete this research.

The life-changing experience of undertaking a doctoral study and completing the doctoral dissertation would not have been so productive and stimulating without the support of many individuals whom, I wish to thank and acknowledge.

First and foremost, I wish to express my deepest gratitude to my **Guru**, Philosopher, Guide, and Mentor **Prof. (Dr.) Dinkar N. Nayak**, Professor at Department of Business Economics, Faculty of Commerce, The Maharaja Sayajirao University of Baroda, Vadodara, Gujarat, India, for his unconditional support, his tremendous persistent motivation in my research as well as in my career. Now, the same research work is going to see the dawn of publication for which I shall remain indebted to him throughout my life.

I owe and respectfully offer my thanks to **Prof. (Dr.) Ketan Upadhyay**, Dean, Faculty of Commerce for his constant support and guidance. I also express my sense of gratitude to **Dr. Jayant Kumar**, Head, Department of Business Economics, for his continuous cooperation and motivation in the completion of my research work.

I am greatly indebted to the University Library Staff for their extending prompt and timely support.

I owe a lot to my parents, who encouraged and helped me at every stage of my personal and professional life, and longed to see this achievement come true.

I sincerely acknowledge the efforts of all those who have directly or indirectly helped me in completing my thesis successfully.

I am indebted to my wife and my lovely daughter for being my emotional strength, and for bearing with me during long hours of study. My family members have always been the driving force in all my endeavors. Without their support and sacrifice, it would have been difficult for me to complete this task.

Above all, I thank the Almighty for giving me the opportunity to take up this research work and completing it successfully.

Justin John Stephen