

ACKNOWLEDGEMENTS

I hereby take an opportunity to assume polite obligation and express my sincere thanks to my teacher and research supervisor, respected Professor Parimal H. Vyas, for his concern, efforts and involvement in supervising my thesis. I express my deep whole hearted gratitude to him for his moral support, continual efforts, and invaluable constructive criticism aimed at improving the conduct and completion of this research work.

I would also like to extend my thankfulness to Dean, Faculty of Commerce, 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 Teaching and Non-teaching staff members of the Faculty of Commerce and B.B.A Programme as well as Registrar, and Dy.Registrar of the M. S. University of Baroda and for their timely help and support to me.

I also express my emotional gratitude to Dr. Madhusudan Pandya, Assistant Professor, Department of Commerce and Business Management, Faculty of Commerce, The M.S. University of Baroda for his moral support, motivation and continual help to me in solving diverse problems that were encountered throughout the conduct of the research study.

I sincerely acknowledge and assume obligation for efforts put by coordinators of the Ph.D. course work, who have helped me to enrich my understanding in diverse areas of research.

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 also hereby express special appreciation to all the users and Authorized Postal Agents who have spent their valuable time and shared their opinions in filling the questionnaire.

I also express my hearty feelings of thanks to my wife Ms. Yogita Kalpesh Purohit, my daughters, Ms. Manali and Ms. Himani, and all family members as well as friends, for always being with me, and furthering my confidence in successfully undertaking and completing this research study.

Last but by no means least, I express my sincere gratitude for all my beloved friends, who have always stand by me and supported in variety of ways in this comprehensive exercise.