## ACKNOWLEDGEMENT

An extensive exploratory research of this dimension in the state of Assam would have been impossible without the help and guidance of a few people to whom I would like to extend my heartiest gratitude.

At the very outset I would like to extend my sincere gratitude to my husband and daughter, Mr Mintu K Sarma and Ms Ishita Sarma who have constantly inspired and motivated me from the very beginning of the research. I would also like to thank my mother Ms Hemi Deka, my brother Dr Nayan M Deka and sister-in-law Dr Sima M Deka for their constant help and support. My heartfelt thanks go out to my sister Dr Swapna D Kakoty for her encouragement, guidance and support. Last but not the least I thank my mother-in-law Ms Anima Devi for her encouragement and support.

I would also like to express my deepest gratitude to the employees and customers of various retail outlets, hospitals and insurance branches who cooperated with me in the collection of valuable information imperative for the completion of the research.

I would like to express my heartfelt gratitude to Dr Mrinmoy Kumar Sarma, Professor, Department of Business Administration, Tezpur University, for his invaluable guidance, support and encouragement for successful completion of this research work. I am heavily indebted to his enormous contribution and guideship. I would also like to thank Dr Chandan Goswami and Dr Papori Baruah for guiding me as DC members; Dr Debabrata Das, Dr Chandana Goswami and other faculty members of the Department of Business Administration for their invaluable inputs throughout the course of the research. I am also thankful to the non teaching staff of the department for their assistance in the completion of the research. I also thank Tezpur University for providing all the necessary help for successful completion of this study.

Finally, my sincere thanks are due to all those people who helped me with the data collection during my survey. I also extend my sincere thanks to any other persons whose name could not be

included in this list, but in the absence of their help and support, this research would not have been completed.

Sayanika Deka Sarma