

“Moderating role of the gender and religiosity on the relationship between Gratitude and Stress”

Pankaj Kumar, Hemraj Verma, Praveen Dube

Abstract: Researchers have taken a comprehensive approach to understanding stress, spirituality, and religion, etc. over the past few decades. Recently, there has been increasing interest in understanding psychological correlations involving gratitude and stress. A study (Wood et al., 2007) has shown that being spiritual or having a religious belief plays a positive role in stress reduction. This relationship may not be equally true for women and men, as women may get benefited, particularly from the social context, therefore, resulting in positive emotional effects of gratitude for them. In the current study, an attempt has been made to investigate the relationship between gratitude and stress with gender and religiosity acting as moderators. For testing the hypothesized relationships, primary data was collected using a structured questionnaire from 348 respondents residing in India. Stress perception was measured using the Perceived Stress Scale (Cohen, S., et al, 1983) and gratitude perception was captured using it (GQ-6; McCullough, Emmons, & Tsang, 2002), using response type 7-point likert scale. The study used scientific research tool i.e SPSS PROCESS Macro, Model 1, developed by Hayes, Andrew F, (2013) to test the conjectured hypotheses and establish the conceptual model. There is evidence of having a significant negative relationship between gratitude and stress and there was not a significant relationship between religiosity and stress. Further, the moderating role of gender and religiosity on the relationship between gratitude and stress, too, has been found checked and found significant for Gender. From this analysis, with the conditional effect, we have also found that significantly, there was the negative relationship between gratitude and stress those who female and male have believe in religiosity. Findings of the differences between gender and religiosity and the possible consequences for further studies in psychology and social science are discussed in a wider context.

Keywords: Perceived Stress Scale (PSS), The Gratitude Questionnaire (GQ-6), SPSS PROCESS Macro, Religiosity, Moderating effect, Gender studies

I. INTRODUCTION

Today, the life of a human being goes so far that he/she tries to decrease stress and after that gratitude to someone for attempting to decrease stress by having the opportunity to express appreciation in this sequence. Recently (Krejtz et al. 2016, Nezelek, J. B., et al, 2019), a human's attempts have enhanced psychologists anxiety to understand the links between gratitude and stress, how can stress be lowered by expressing gratitude?

Sometimes, Gratitude had reduced anxiety and stress (Wood, A. M., et al 2008) and found that the person who expresses gratitude in his life i.e. those who are grateful for their sadness, anxiety, happiness, etc. are happier than the people who do not express gratitude.

Revised Manuscript Received on July 05, 2019.

Dr. Pankaj Kumar: Presently working as Assistant Professor in the Faculty of Management studies, DIT University- Dehradun.

Dr. Hemraj Verma: Presently working as Associate Professor in the Faculty of Management studies, DIT University- Dehradun.

Dr. Praveen Dube: Presently working as Assistant Professor in the Faculty of Management studies, DIT University- Dehradun.

Researchers (Deichert, N. T., et al, 2019) have adopted a comprehensive approach to understand stress, spirituality, religion which indicated that having a religious belief plays a positive role in reducing Stress. Some studies (Kraus et al., 2006) have suggested that the beneficial mental health consequences of gratitude for women can particularly affect them compared with men. In particular, Women with the highest levels of gratitude tend to demonstrate substantially decreased stress compared with males. Further, psychological correlations of gratitude and stress become increasingly important. Therefore, the current study is trying to develop a model relationship between gratitude and stress with gender and religiosity as moderating variables.

II. LITERATURE REVIEW

Gratitude

The notion of thankfulness typically is split into two distinct classifications: expression and experience (Wood, Froh&Geraghty, 2010). It was shown that many faces are able to give thanks, including concrete emotions of gratitude after receipt of something of need or value, and sentiments of gratitude for more abstract, good things in life. Gratitude is to make a person understand that they are recognized for what they had contributed to the globe or to what they express gratitude. So, gratefulness could be defined as part of a wider life orientation to the positive in the globe (Wood et al 2010). Gratitude can both be understood/measured in terms of 'trait' and 'state'. Trait gratitude means continuous emotions of gratitude experienced by the person of life and it can also be assessed with the Gratitude resentment and appreciation test (McCullough et al 2002), which also measures gratitude intensity, frequency, duration, and density.

Gratitude is a multi-faceted, spiritual or secular psychological structure. Many times, gratitude occurs in a social context, involving a feeling of appreciation for others and a readiness to respond to good acts. Gratitude may assist create empathy and encourage beneficial social impacts in the setting in which you live (MacCull et.al. 2001). Gratitude can also act as a safeguard against adverse feelings and stress (Petrocchi, N. & Couyoumdjian, A. 2016). This Study adopted The Gratitude Questionnaire 6 (GQ-6; McCullough et al., 2002) to assess gratitude.

Stress

Stress was earlier examined by the measurement of their physiological manifestations, significant life occurrences, daily troubles, and cognitive assessment. Stress has also been evaluated (Cohen et al. 1983). According to Kopen A et al, (1983) "The evaluation of a person's mental stress is that there can be no doubt that the maximum development assesses the efforts of occurrences." Furthermore, if an individual promotes

“Moderating role of the gender and religiosity on the relationship between Gratitude and Stress”

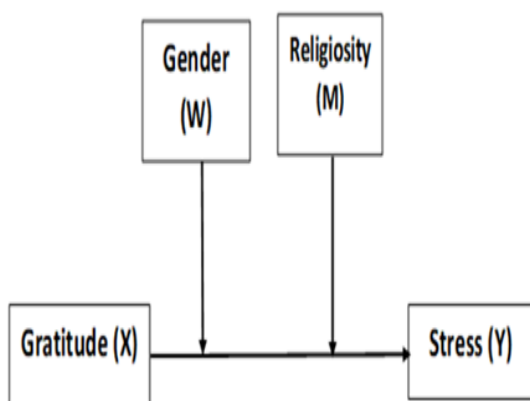
values and assets by decreasing the natural potential, he answers it mentally, emotionally and naturally. The Perceived stress scale (PSS) is the most common psychological tool used to measure stress perception. It is a measure of how stressful situations are evaluated in one's life. The objects were intended to determine whether people are unpredictable, uncontrollable and overloaded.

The relationship between Gratitude and Stress

Multiple studies have revealed an adverse link between the reported rates of Gratitude and stress in people (Deutsch, C. J. 1984, Krause, N. 2006. Lee et al. 2018) and gratitude appears over time to lead to a decrease in stress. Wood et al. (2007) discovered that the connection between gratitude and stress was partly mediated by the style of coping. The overall beneficial influence of gratitude, the social environments in which gratitude typically manifests, or a number of other important variables can lead to this connection. Kraus et al., (2006) females may be especially impacted by the positive mental health effects of gratitude, compared to males. For example, the results of one study indicate that females but not males are protective from stress (Kraus et al., 2006) even if this particular study was confined to the religious background and includes only older adults. However, other people have also discovered that the adverse connection between gratitude and stress is comparable in terms of women (Rohda, D.C. 2009). In particular, in comparison with men, women with the greatest concentrations of thanksgiving tend to show significantly reduced stress. Wood et al. (2008) have established a direct model where gratitude leads to a greater perception of social support levels and less stress among young people.

Considering two sections of society in modern era i.e males, females, it is observed a great impact is there on females as far as positive mental health effects of gratitude are concerned. More happiness and less stress level are observed among those who are more inclined towards gratitude. In addition, it is observed that the person got faith and belief in religiosity we are trying to find out the relationship between gratitude and stress with the moderating effect of religiosity.

To this end, this study administered self-report measures of gratitude and stress to a sample of the Indian population. We hypothesized that there would be a zero correlation between gratitude and stress, but that gender and religiosity would be a significant moderator of this relation [insert Figure A.1 here].



(Figure A.1: a conceptual framework of this study)

On the basis of that, the current study has generated the following hypothesis.

H1: There is significant relationship gratitude(X) and stress(Y)

H2: There will be a significant relationship gender (W) and stress(Y)

H3: There will be a significant relationship religiosity (M) and stress(Y)

H4: There significant relationship between the interaction of gratitude and gender(X*W) to stress (Y)

H5: There is a significant relationship between the interaction of gratitude and religiosity (X*M) to stress (Y)

III. NEED OF THE STUDY

A major issue that calls for empirical research can be regarded as gratitude and stress. The majority of the studies focused on non-Indian culture (Wood et al, 2007, Rohda, 2009, Lee et al. 2018), but there have been no studies in India as well as Asian context also. This research attempted, therefore, to establish a clear and stable connection between gratitude and stress in the Indian sample population and a strong effort will be made to examine this connection in the Asian view.

IV. SCOPE OF THE STUDY

Limited research on the relationship between Gratitude and perceived stress for the Indians has been done in Asia so far. In this study, the researcher has prepared a model to find out this relationship and it will help to demonstrate the necessary and obvious features to examine the research area.

V. METHOD

Sample and procedure: Questionnaires have been administered among respondents (Indian) by means of an online survey technique administered using Google Forms. The sample was collected through non-probability purposeful sampling technique from different areas of India, which completed our questionnaires and demographic information. Because of the missing data, only N=348 respondents have been maintained in our final sample after case deletion has been implemented.

Religiosity item: For religiosity item, this study had asked one single question “God helps me to lead a better life” (Astley, J., et al, 2012), from the random sample, Respondents consisted of 21.3 % for negative and 78.7% replied positively (mean = .7874, SD=.40977).

Pilot study:The researchers conducted a pilot survey of 10 participants from each group (the same amount of males and females) to assess the prevalence and difficulties of the questions that could fully understand the questionnaire. The answers demonstrated that in this studies, participants were sufficient for the questionnaire's frequency and complexity.

Gratitude Scale (GQ-6): In order to assess gratitude in this research, the Gratitude Questionnaire (GQ-6; McCullough et al. 2002) was adopted. This measure is characterized by Gratitude by self-reports which measure the intensity of the emotions, frequency, and density. The seven-point scale of six elements (two inverse coded-item 3 and item 6) range from 1 (highly unpleasant) to 7 (strongly agree). Reliability for the gratitude measures in this sample

was satisfactorily high: GQ-6 (Cronbach's alpha = .773), which acceptable (George and Mallery 2003) in social science research.

Perceived Stress Scale (PSS-10):The perceived stress scale (PSS-10; Cohen et al., 1995), was evaluated during the research. Psychological instruments to measure the perception of stress are the perceived stress scale (PSS) with 10 items (where, Item no 4, 5, 7 and 8 are reverse scored). It is a measure of the extent of the stressfulness of circumstances in one's life. Items were intended to evaluate the unpredictability, uncontrollability, and excess of participants. Participants are asked to select how frequently they experienced each item within on a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Reliability for the stress measures in this sample was satisfactorily high: PSS (Cronbach's alpha = .787), which acceptable (George and Mallery 2003) in social science research.

VI. ANALYSIS AND RESULT

Demographic result:

Our sample was distributed to India and our surveys and demographic information were filled out. Because of the missing information, after case-specific removal, only N=348 respondents were maintained in our last sample (insert table A.1 here).

Table A.1: Demographic information		
Gender		
	Frequency	percent
Female	191	51.4
Male	157	54.4
Age		
20-24	49	13.2
25-29	74	20.0
30-34	125	33.8
35-39	94	25.4
More than 40	6	1.6

In above table A.1, the sample consists of a majority of males (54.4%) as compared to females (51.4%). A total of 348 individuals were a part of this survey. A great portion of the sample consists of individuals in the age bracket of 20 to more than 40 years, 348 in number, and 33.8 percent were part of the age group 30 to 34.

Reliability of the instrument:Reliability for the gratitude measures in this sample were satisfactorily high: GQ-6 (Cronbach's alpha = .773). For the stress measures in this sample were satisfactorily high: PSS (Cronbach's alpha = .787), which acceptable (George and Mallery 2003) in social science research.

Regression and Moderation analysis

First, we used simple linear regression to determine the zero-order association between gratitude and stress, gender and stress, religiosity and stress. Then, we conducted a moderation analysis using the PROCESS Macro for SPSS, and to determine whether gender and religiosity was a significant moderator of this relation between gratitude and stress. Analyses were subjected to follow-up bootstrap validation. For all significance testing, a standard two-tailed alpha threshold of .05 was used.

H1: The relationship between Gratitude (X) and Stress (Y)
The regression model was a negative relationship ($p < 0.05$) and indicated that gratitude accounted for 26.3 % of the

variance in stress. Gratitude was a significant predictor ($\beta = -.513$, $p < 0.05$) with stress. These findings provided support for Hypothesis 1.

H2: There will be a significant relationship in gender (W) and stress (Y)

The regression model was a positive relationship ($p < 0.05$) and indicated that gender accounted for 0.065 % of the variance in stress. Gratitude was a significant predictor ($\beta = .255$, $p < 0.05$) with stress. These findings provided support for Hypothesis 2.

H3: There will be a significant relationship religiosity (M) and stress(Y)

The regression model was not a significant relationship between religiosity and stress and indicated that religiosity accounted for only 0.005 % of the variance in perceived stress. Gratitude was a significant predictor ($\beta = .071$, $p < 0.05$) with stress. These findings provided support for Hypothesis 3.

H4: There significant relationship between the interaction of gratitude and gender(X*W) to stress (Y)

To test the moderation analysis, we adopt the SPSS Process Macro to prove the Hypothesis (H4 and H5), the Conditional Effect is analyzed between gratitude and Stress subject to follow-up bootstrap. In

“Moderating role of the gender and religiosity on the relationship between Gratitude and Stress”

order to record gender (0 = female, 1 = male), a dummy variable was developed. The findings of the research demonstrate a strong connection between gratitude and stress.

However, it may be statistically important to explain only 40% (insert table A.2 here) of the observed Gratitude

fluctuation by Perceived Stress. The rest 60 per cent of the variation in gratitude is not clarified, meaning that the rest 60 per cent is connected with other factors not included in the Gratitude.

Model summary		R2	F				
		.4064	78.2652				
	B	SE	t	p	CIL	CIU	
Gratitude	-.4545	.0439	-10.3490	.0000	-.5409	-.3682	
Gender	-11.0453	1.8712	-5.9028	.0000	-14.7257	-7.3648	
Interaction	.2981	.0709	4.2018	.0000	.1585	.4376	
Conditional effect							
Female (.000)	-.4545	.0439	-10.3490	.0000	-.5409	-.3682	
Male (1.000)	-.1565	.0557	-2.8090	.0053	-.2660	-.0469	

The findings showed that gratitude and gender have a major effect on stress, as their p-value (0.000, 00000) show lower than .005. From this analysis, with the conditional effect, we have found that significantly, there was the least difference in female and male on the relationship between gratitude stress. In addition, women feel more stressed than male. These findings provided support for Hypothesis 4.

H5: There is a significant relationship between the interaction of gratitude and religiosity (X*M) to stress (Y)

In order to record religiosity (0= no, 1= yes) a dummy variable was developed. The findings of the research demonstrate a strong connection between gratitude and stress. However, it may be statistically important to explain only 34 % (insert table A.3 here) of the observed Gratitude fluctuation by Stress. The rest 66 per cent of the variation in gratitude is not clarified, meaning that the rest 66 per cent is connected with other factors not included in the Gratitude.

Model summary		R2	F				
		.3412	59.2073				
	B	SE	t	p	CIL	CIU	
Gratitude	-.0701	.0885	-.7927	.4285	-.2441	.1039	
Religiosity	7.0304	2.4222	2.9024	.0039	2.2661	11.7948	
Interaction	-.3908	.0964	-4.0526	.0001	-.5805	-.2011	
Conditional effect							
.00000 (no)	-.0701	.0885	-.7927	.4285	-.2441	.1039	
1.0000 (yes)	-.4609	.0384	-12.005	.0000	-.5364	-.3854	

The findings showed that gratitude and religiosity have a major effect on stress, as their p-value (0.0039) show lower than .005. From this analysis, with the conditional effect, we have found that significantly, there was the negative relationship between gratitude and stress those who believe in religiosity. These findings provided for Hypothesis 5 which was partial supported who believe in religiosity.

Further analysis: There is a significant relationship between the interaction of gratitude, Gender and religiosity to stress

In order to record religiosity (0= no, 1= yes) a dummy variable was developed and in order to record religiosity (0= no, 1= yes) a dummy variable was developed. The findings of the research demonstrate a strong connection between gratitude and stress. However, it may be statistically important to explain only 45 % (insert table A.4 here) of the observed Gratitude fluctuation by Stress. The rest 56 per cent of the variation in gratitude is not clarified, meaning that the rest 55 per cent is connected with other factors not included in the Gratitude.

Table A.4: Results of the moderator (Religiosity) the analysis between gratitude and stress							
Model summary		R2		F			
		.4586		57.7748			
		B	SE	t	p	CIL	CIU
Gratitude		-.1842	.0842	-2.1889	.0293	-.3497	-.0187
Gender		-11.3855	1.7943	-6.3452	.0000	-14.9149	-7.8561
Interaction 1		.3306	.0683	4.8437	.0000	.1964	.4649
Religiosity		6.1371	2.2055	2.7826	.005	1.7990	10.4752
Interaction 2		-.3364	.088	-3.8173	.0002	-.5097	-.1630
Conditional effect							
Gender	Religiosity	B	SE	t	p	CIL	CIU
.0000	.0000	-.1842	.0842	-2.1889	.0293	-.3497	-.0187
.0000	1.0000	-.5206	.0448	-11.6242	.0000	-.6087	-.4325
1.0000	.0000	.1464	.0914	1.6017	.1101	-.0334	.3263
1.0000	1.0000	-.1899	.0554	-3.4307	.0007	-.2988	-.0810

The findings showed that gratitude and gender have a major effect on stress, as their p-value (0.000) show lower than .005.

Therefore interaction 1 was significant. Similarly, we have found that gratitude and religiosity have significant. Therefore, interaction 2 was also significant. From this analysis, with the conditional effect, we have found that significantly, there was the negative relationship between gratitude and stress those who, female and male have believe in religiosity.

VII. DISCUSSION

This research discovered that gratitude factors have an important connection to reduce stress, which is moderated by gender, and religiousness. This study has found that the hypothesis (H3) is supported, with the reference of the relationship between religiosity and stress (insert table A.3 here).

Table A.3: Status of the hypothesis			
Hypothesis	Hypothesis Statement	p-value	Status
H1	There is significant relationship gratitude(X) and stress(Y)	.0000	Supported
H2	There is a significant relationship gender(W) and stress(Y)	.0000	Supported

“Moderating role of the gender and religiosity on the relationship between Gratitude and Stress”

H3	There is significant relationship religiosity(M) and stress(Y)	.184	Rejected
H4	There is a significant relationship between the interaction of gratitude and gender(X*W) to stress (Y)	.0000	Supported
H5	There is a significant relationship between the interaction of gratitude and religiosity (X*M) to stress (Y)	.0039	Partial Supported

Similarly, the table above that there is a significant relationship between the interaction of gratitude and gender (X*W) to stress (Y). Thus the alternative hypothesis is supported. Similarly, the study has found that there is a significant relationship between the interaction of gratitude and religiosity (X*M) to stress (Y) with reference to p-value (0.0039) which is less than 0.05.

From this study, overall we had analyzed, there is an important relationship between gratitude and stress. In the case of gender as a moderator, we have found that significant relationship between gratitude distress for male and female. We discovered that there has been a significant adverse relation among those who believe in religion and between gratitude and stress. From this analysis, with the conditional effect, we have found that significantly, there was the negative relationship between gratitude and stress those have female and male have believe in religiosity.

VIII. CONCLUSION

Human beings are socially impartial and intellectually sensitive to create a living. Human needs hard work so that he/she can establish an existence in his own society. After successfully completing any small work done by a human being, he/she expresses gratitude which can happen to a person or so-called God so that he can be mentally satisfied. Gratitude and stress can be said to be two important aspects of the single coin, because almost every person living in society is facing stress in various forms.

In this study, the researchers have tried to validate the connection between gratitude and stress. In other words, first it was checked whether there is any relationship between gratitude and stress. Further, it was checked whether the relationship is the same for respondents belonging to different gender (whether the relationship between gratitude and stress is the same for men and women) and religiosity backgrounds.

The findings of the research show that there is a significant negative relationship between gratitude and stress i.e. those who are thankful in life to God or a person feel less stress. Also, it has been found that this relationship does not vary across gender i.e. for both male and female there is a significant negative relationship between gratitude and gender. Further, there is evidence that the relationship between gratitude and stress varies for people with different religiosity inclinations i.e. those who are thankful in life perceive less stress as compared to those who don't.

The study holds a lot of significance for practitioners as well as academicians as practitioners can plan to design better HR programs and engagements that may create a sense of gratitude amongst employees at the workplace as this helps them experience less stress and more happy life.

IX. LIMITATION & FUTURE SCOPE

This study has found the moderating effect of gender and religiosity on the relationship between gratitude and stress. The role of other moderators like age and income can be tested on this relationship. Past studies suggest that human behaviour changes with age and with increase or decrease in income. So it might be interesting to study the relationship between gratitude and stress with Age and Income as moderators in future studies. To generalize the findings with more reliability and validity, a large sample size can possibly help and thus is recommended in the future.

REFERENCES:

- Wood, A. M., Maltby, J., Gillett, R., Linley, P. A., & Joseph, S. (2008). The role of gratitude in the development of social support, stress, and depression: Two longitudinal studies. *Journal of Research in Personality*, 42(4), 854-871. <https://doi.org/10.1016/j.jrp.2007.11.003>
- Cohen, S., Kamarck, T., & Mermelstein, R. (1983). A global measure of perceived stress. *Journal of health and social behavior*, 385-396. DOI: 10.2307/2136404
- McCullough, M. E., Emmons, R. A., & Tsang, J. A. (2002). The grateful disposition: A conceptual and empirical topography. *Journal of Personality and Social Psychology*, 82(1), 112. <http://dx.doi.org/10.1037/0022-3514.82.1.112>
- Bolin, J. H. (2014). Hayes, Andrew F. (2013). *Introduction to Mediation, Moderation, and Conditional Process Analysis: A Regression-Based Approach*. New York, NY: The Guilford Press. *Journal of Educational Measurement*, 51(3), 335-337.
- Krejtz, I., Nezelek, J. B., Michnicka, A., Holas, P., & Rusanowska, M. (2016). Counting one's blessings can reduce the impact of daily stress. *Journal of Happiness Studies*, 17(1), 25-39. <http://dx.doi.org/10.1007%2Fs10902-014-9578-4>
- Nezelek, J. B., Krejtz, I., Rusanowska, M., & Holas, P. (2019). Within-person relationships among daily gratitude, well-being, stress, and positive experiences. *Journal of Happiness Studies*, 20(3), 883-898. <https://doi.org/10.1146/annurev.psych.55.090902.141449>
- Deichert, N. T., Chicken, M. P., & Hodgman, L. (2019). Appreciation of Others Buffers the Associations of Stressful Life Events with Depressive and Physical Symptoms. *Journal of Happiness Studies*, 20(4), 1071-1088. <https://doi.org/10.1007/s10902-018-9988-9>
- Wood, A. M., Froh, J. J., & Geraghty, A. W. (2010). Gratitude and well-being: A review and theoretical integration. *Clinical psychology review*, 30(7), 890-905. <https://doi.org/10.1016/j.cpr.2010.03.005>
- McCullough, M. E., Emmons, R. A., & Tsang, J. A. (2002). The grateful disposition: A conceptual and empirical topography. *Journal of personality and social psychology*, 82(1), 112. <https://psycnet.apa.org/doi/10.1037/0022-3514.82.1.112>
- McCullough, M. E., Kilpatrick, S. D., Emmons, R. A., & Larson, D. B. (2001). Is gratitude a moral affect?. *Psychological Bulletin*, 127(2), 249. [10.1037/0033-2909.127.2.249](https://doi.org/10.1037/0033-2909.127.2.249)
- Petrocchi, N., & Couyoumdjian, A. (2016). The impact of gratitude on depression and anxiety: the mediating role of criticizing, attacking, and reassuring the self. *Self and Identity*, 15(2), 191-205. <https://doi.org/10.1080/15298868.2015.1095794>
- Deutsch, C. J. (1984). Self-reported sources of stress among psychotherapists. *Professional Psychology: Research and Practice*, 15(6), 833. <http://dx.doi.org/10.1037/0735-7028.15.6.833>
- Krause, N. (2006). Gratitude toward God, stress, and health in late life. *Research on Aging*, 28(2), 163-183.

- <https://doi.org/10.1177/0164027505284048>
14. Lee, J. Y., Kim, S. Y., Bae, K. Y., Kim, J. M., Shin, I. S., Yoon, J. S., & Kim, S. W. (2018). The association of gratitude with perceived stress and burnout among male firefighters in Korea. *Personality and Individual Differences*, 123, 205-208.
<https://doi.org/10.1016/j.paid.2017.11.010>
 15. Rohda, D. C. (2009). The Mediating/Moderating Effects of Intrinsic Religiosity on the Gratitude-Health Relationship.
<http://thescholarship.ecu.edu/handle/10342/1900>
 16. Mallery, P., & George, D. (2003). *SPSS for Windows step by step: a simple guide and reference*. Allyn, Bacon, Boston,.

AUTHOR'S PROFILE



Dr. Pankaj Kumar: Presently working as Assistant Professor in the Faculty of Management studies, DIT University-Dehradun. He has been awarded his Ph.D. in Human Resource Management at Goa University, Goa (India). He has done his MBA (H.R) from UPTU, Lucknow (UP) and B.Sc (Maths) from Agra University Agra (UP). He has also qualified UGC-NET (2009) and UGC-JRF (2011) in Management. He got a keen interest in the field of HRM and OB.



Dr. Hemraj Verma: Presently working as Associate Professor in the Faculty of Management studies, DIT University-Dehradun. He did his Ph.D. in Marketing area from FMS, GKV, Haridwar in 2011 and is UGC NET qualified. He had done MBA (Marketing) from CCSU Meerut and BBA H.P. University, Shimla. He got a keen interest in the field of Marketing and Analytics.



Dr. Praveen Dube: Presently working as Assistant Professor in the Faculty of Management studies, DIT University-Dehradun. He had done his Ph.D. in Banking Technology from the department of EAFM-University of Rajasthan in 2015 and MBA (Marketing) from MDS University-Ajmer. He had also completed PGDCA from BTTI-Pilani. He got a keen interest in the field of banking, with a corporate experience of 10 years and academic experience of 4 years. Guided capstone/live industry projects to both U.G and P.G students.