

CHAPTER 3
OBJECTIVES, SCOPE AND LIMITATIONS

The present research is based on the extensive literature review that has already been summed up in the previous sector. The literature review has established the fact that service encounters are inevitable for service due to the intangibility and inseparability nature of services. In any encounter, a dyad involving customer and service provider is formed where both the parties influence the outcome of the encounter thus highlighting the people element of the service. When people are involved, the cultural background of the person may play a role in the outcome of the service interaction as is evident in the literature review (Section 2.2). Many such studies have been conducted in different countries yielding interesting results. This research tries to explore the fact that even within a country, the presence of different ethnic groups and culture can also yield different results. As such the area of study is Assam which is a part of the North Eastern India with the 2nd largest population of tribes in the country.

3.1 Need for the Study

An extensive literature study for the research revealed the following research gaps-

- 3.1.1** The subject of service encounter and its relationship with culture has been extensively researched all over the globe. In this regard, several cross cultural studies have been conducted within nations. Such studies compared different ethnic groups residing in the same country for long time. For example research was conducted among the Chinese, Malay and Indian in the country of Singapore, among Canadian, Oriental and a small group consisting of people of other ethnic background in Canada, among the mainstream consumers of UK and ethnic minority in UK etc. However, the researcher could locate very few studies in the Indian context and none in the Assam context.
- 3.1.2** With the growth of the service sector, the sector demonstrated immense potential in its contribution to national economy; as well as in terms of employment creation for a developing country like India. A better understanding of the service encounter in a culturally diverse setting holds great potential for successful service delivery. The cultural diversity of Assam has been already established by literature review. Thus the research holds ground for the study area.
- 3.1.3** Also no studies were found which gave importance on study of service encounter both from the viewpoint of customer and service providers among the service

industries of Assam. The use of Critical Incident Technique also provides the qualitative aspect and the view point of the service providers in the study.

3.2 Research questions

3.2.1 As it is evident from the literature review, Assam is a land of cultural diversity. The study attempts to understand whether such cultural diversity among the customers influences the service encounter in any manner. Therefore it would be interesting to study if cultural variables play significantly different roles during service interactions.

3.2.2 To explore the role cultural variables in service encounter among different sectors, a inter sector comparison could be meaningful. For this, three different types of industries namely health, retail and insurance is considered. The significance of selecting the three sectors is elaborated in section 3.4.1. Thus, the study seeks to find out any differences in the role played by the customer and service provider in a service encounter across the three industries. There could be some behavioral and perceptual difference in the consumer behavior across the different sectors and it would be interesting to explore such sector wise difference in the study area.

3.2.3 Marketers generally use classification categories for segmenting the customers. The common classification categories are the traditional demographic variables using which the marketers have been segmenting the customers. The basic idea here is to see if the roles played by cultural variables significantly differ across these traditional variables. Do these variables also affect service encounter in conjunction with cultural variables? The research is trying to elicit answer to this meaningful and interesting question.

With the above research question, the following objectives have been formulated for the study

3.3 Objectives of the study

The state of Assam with a mosaic of population (read prospective service users) provides ample scope for the study. Thus we have decided to proceed with the following objectives in mind-

1. To examine the roles played by cultural variables during service encounter.

The state of Assam boasts of a huge cultural diversity. Therefore, it would be meaningful and interesting to explore whether the customers belonging to different cultural groups might behave differently in a service encounter.

2. To study if the roles played by cultural variables is industry specific.

The industries in consideration are health, retail and insurance; and we seek to explore whether such differences (if any) may be industry specific. As the three sectors may be considered as pure service, there is absence of much tangibles in the service delivery process. Therefore, the service interaction is of outmost importance.

Here cultural variables considered are language cum ethnicity in pluralistic sense.

3. To find out the affects of cultural variables across common customer classification categories. These customer classification categories considered are gender, age, educational qualification, monthly income and family life cycle stage.

3.4 Scope of the study:

3.4.1 For the purpose of the study, three sectors were considered namely health care, organized retail and insurance. The four themes of service encounter namely; recovery, adaptability, spontaneity and coping (Zeithaml & Bitner, 2006) also encompass the three industries.

The retail sector was selected because of its growth potential. A European Retail Reports (2000) observed that over 70 percent of retail customers in the UK identified customer service as “the most important factor” in achieving and maintaining customer trust. Service encounters and service experience are shaped by customer perceptions of service providers. The Boston Consulting Group and Retailers Association of India published a report titled, ‘Retail 2020: Retrospect, Reinvent, Rewrite’ (2015), highlighting that India’s retail market is expected to nearly double to US\$ 1 trillion by 2020 from US\$ 600 billion in 2015, driven by income growth, urbanization and attitudinal shifts. The report further adds that while the overall retail market is expected to grow at 12 per cent per annum, modern trade would expand twice as fast at 20 per cent per annum and traditional trade at 10 per cent. Yoon et al.(2004) and Wagar (2008) observed that intense competition in retail industry has attracted more focus on the study of employee

and service encounters while understanding service quality and its relationship with customer satisfaction and loyalty.

Guenzi et al. (2009) has developed and tested a comprehensive model of customer trust to overall perceived value and store loyalty intentions and behaviors in retailing. Bolton (1998) emphasized the importance of customer satisfaction for greater repurchase intentions. File et al. (1994) also discussed about the relevance of positive word of mouth or recommendation effects. Cronin and Taylor (1992) observed that with the increased competition in retail sector, there has been a shift in focus from “attracting customers” to “retaining customers”. Bitner and Brown (2000) proposed that service encounters influence loyalty; repurchase intentions, customer satisfaction and word of recommendations. Bitner(1990) and Harris et al.(2003) suggested that the influence of service encounters can be broken down into two main components: personal interactions with the service provider and the physical environment of the retailer. Chandon et al. (1997) observed that the quality of personal interaction encounters can be assessed based on the service provider's competence, listening skills, and level of dedications. Such observations highlighted the importance of service encounters and the role of the service personnel in successful service delivery.

The health care industry was chosen because of its universal access and for its constant search for improvement to a more just system. This sector has face to face encounter with the service provider and the customer, and there is need for empathy and accountability in the process. The medical encounter provides an especially interesting opportunity to study service encounters. These interactions typically entail high ego involvement by the patient and involve complex communication patterns and customer problems (Bitner *et al.*, 1990; Solomon *et al.*, 1985). There is often a formal, long-term relationship between doctor and patient, the doctor has significant discretion in meeting customer needs, and evaluation is largely based on credence attributes (Bitner *et al.*, 1990; Lovelock, 1983; Zeithaml, 1981). Customer satisfaction is said to be critical in the healthcare sector to build a customer franchise and word-of-mouth recommendations (Plymire, 1991; Reichheld and Sasser, 1990; Strasser *et al.*, 1995). Many studies conducted in this sector have identified the importance of the service encounter (i.e. the interactive component of service provision) in determining overall satisfaction in healthcare sector.

Lastly the insurance sector was chosen also because it is a growing sector. A study of relationship marketing in life insurance industry found clients satisfaction with their contact person (or agent) to be significant predictor of overall satisfaction with the service (Crosby & Stephens, 1987). Life insurance penetration in India which is measured as the percentage of insurance premiums to gross domestic product (GDP) is expected to grow to 5.0 per cent by 2010 from 4.0 per cent in 2013.

Zeithaml (1981) classified insurance as 'credence' service which includes services that are difficult for customers to evaluate even after purchase and use. Liechty et al. (1979) further added that the buyer may have a relationship with a firm itself and/or a specific contact person, but personal relationships are believed to result in greater commitment. Lynch et al. (1985) suggested that the whole of life insurance is a high credence service, very abstract, complex, and focused on future benefits that are difficult to prove (financial protection). Berry (1983) recommended relationship marketing as a strategy to overcome service intangibility and may be appropriate for 'credence' services like insurance. Life insurance is generally sold by an agent who is a primary contact person and on whose advice buyers depend in finding a suitable policy. When making the initial purchase, customers rarely consult more than one agent or compare costs (Johnston-O'Connor, O'Connor, Zultowski 1984). After sale, agents provide follow up services, help customers to make policy changes in response to changing needs etc. thus emphasizing the necessity and importance of continuous customer and agent interaction.

An overview of the three sectors in the context of the study area is given below.

Retail: The North Eastern states were not featured in the plans of many big retailers till some time back. However the scenario changed with Vishal Megamart opening its first store in Guwahati at Amaze Shopping Plaza in 2005. That was followed by Future Group when it opened its first 75000 sq. ft Big Bazaar outlet in April 2007 and 30000 sq. ft Pantaloons outlet in the same year in Guwahati. Another 24000 sq. ft Big Bazaar outlet came in January 2009. The reason of the growth of retail sector in the region was attributed to low rental values and price; and large availability of commercial space compared to the metro cities. Other reasons cited were the awareness of the youth about international brands while the spending and purchasing power is also not low. It is obvious that the sector is well poised to grow further. This makes Assam an interesting study area as far as service encounter in retail sector is concerned.

Health: Roymedhi (2016) opines that the the Northeast India is coming up as a favourable hub for medical tourism for the neighbouring countries. The region consisting of cities like Guwahati, Shillong, Imphal and Dimapur has come up with lots of improvements and progress in the health sector, so these places could develop potential to attract patients from countries like Bangladesh, Bhutan, Myanmar and Nepal. Also as like the other parts of the country, Northeast can be transformed into favorite destination for health-care also for the patients from the African Continent, Central Asia, Western Europe and Middle East. He was also of the view that India offers the cheapest rates for all surgical procedures like Oncology, Cardiac, Spinal, Cosmetic, Orthopedic, Gynecology, Urology, Dental and Transplant Surgery as compared to countries like Thailand, Malaysia and Singapore. The Northeast India can provide even more cheaply. The cost of travel, accommodation and food in North Eastern cities are reasonable and affordable when compared to other Indian cities. This region has sufficient man power. Beside the local languages, English is widely and fluently spoken in the region thus facilitating the process of communication.

Insurance: In respect of general and life insurance industry in Assam, there were a very few private insurance companies who had been doing business in Assam with or without their branches over here prior to independence. It was only after independence of the country when life insurance was Nationalised on 31st March, 1956 that for providing life insurance in the north-eastern region, a divisional office was established at Guwahati and under it branches offices were set up in every district headquarters and sub divisional headquarters. Hussain and Chakraborty(2012) were of the opinion that the sector is presently making a steady progress in their business in Assam. In Assam, the wide network of Scheduled Commercial Banks has been instrumental in the mobilization of savings and investments in the State. It is observed that after the nationalisation of banks in 1969, there has been a rapid increase in banking network throughout the North Eastern Region. Kumar and Taneja (2004) highlighted the opportunities and challenges before the insurance industry in India due to liberalization, globalization and privatization. Bhattacharya (2005) opined that bancassurance provided the best opportunities to tap the large potential in rural and semi urban areas as banks have a strong network of more than 40000 branches in these areas. Kumar (2005) advocated the thinking that private insurance players introduced a wider range of insurance products and set up brand promotion as part of their new strategy, that further had flexibility and added benefits to

suit the needs of customers who were unsatisfied with the traditional and rigid plans. Kulshrestha and Kulshrestha (2006) highlighted that demand for life insurance in rural India was expanding at the annual rate of 18 per cent as compared to 3.9 per cent in urban areas which provided good opportunity for life insurers to perform. Hussain and Chakraborty(2012) also suggested that Financial development of Assam is thus crucial for the state's economy and there is ample scope for the same in the state.

In view of such importance of these 3 sectors which also considerably provide employment to the otherwise backward region deprived of major manufacturing industry, it is prudent to study these organized sectors and as such the sectors were selected for the research.

3.4.2 The study is limited to the geographical boundary of Assam. Though the state of Assam is divided into three important areas namely, Brahmaputra valley, Barak Valley and the Hill Zones of Karbi Anglong; the study has been conducted mainly in the Brahmaputra Valley. The Barak Valley could not be considered as the tribal population is very negligible though the three sectors considered for the study are present there also. On the other hand the Hill zones could not be selected inspite of having sizeable tribal population due to the absence of the retail sector though the other two sectors were present.

3.4.3 The study was conducted among various communities of Assam and the word culture was used to represent such communities of Assam. In order to take a dip further into this interesting area of ethnicity and culture, Assam has been selected as the geographical scope for assessing service encounter. The people of Assam can be divided into different categories on the basis of different criteria like race, language, religion etc. The state is the homeland of various populations belonging to two major races, namely Mongoloid and Caucasoid. The tribals are mainly of the Mongoloid origin while the non-tribals are mostly Caucasoid origin. Further the successive census studies conducted by the Government of India give a detailed account of the presence of different indigenous groups and tribes. The cultural diversity of Assam has already been discussed in section 2.4.2

The three sectors considered for the research namely retail, insurance and health is also in a growing stage in the global as well as national economy providing huge employment

in the national context (Srinivasan, 2015). The fact that Assam as a state of India is also not far behind has been already elaborated in section 3.4.1

Moreover, Assam is an important state of the North East India. Heblkar (2013) observed that Northeast India has an extraordinarily important international strategic dimension, and is not only India's land bridge to Myanmar but also a gateway to Southeast Asia and beyond. The movement of goods along the India-Myanmar border will provide a boost to the entire region due to its free access to the Bay of Bengal. He was also of the opinion that such factors are capable of releasing growth impulses of large magnitudes more than sufficient to enable this region to play a major role in the economic development and progress of the important eastern neighbors. Thus it may be justified in choosing the state of Assam as the study area for the research.

3.4.4 The study focused on the dyadic personal interactions between customer and the employees in service encounters while recognizing that service encounters encompasses more aspects as suggested by Shostack (1985).

3.4.5 Assam is a home to several tribes belonging to various racial backgrounds. UNESCO issued a statement on race in 1950 that 'concept of race is unanimously regarded by anthropologists as a classificatory device providing a zoological frame within which the various groups of mankind may be arranged and by means of which studies of evolutionary process can be facilitated'. Racial criteria are of three types, namely (a) morphological traits that are easily visible to the naked eye like skin colour, hair form, hair texture, eyebrows, malar prominence, ear lobe etc. Other morphological traits like total facial height, head length, head breadth, nasal height, nasal breadth, different body segments are taken with the help of instruments. (b) Physiological traits including genetic background and hereditary process like ABO blood group, MN blood type, RH blood factor etc. (c) Some rare traits like colour blindness, albinism etc that may be completely absent in one group or another may exhibit it in considerable numbers. Das (2010) examined the racial elements in the population of Assam taking into account the morphological traits and occasional reference to ABO blood group. He observed that most of the tribal community of Assam are Mongoloid in origin with a few of them have Australoid characters as well (Das, 2010). References to different physical anthropological work by different workers were also done (Das, 1945; Dixon, 1922; Shaw (1929); Waddell, 1901). In 1970, the Assam tribes were compared by Anthropologist with the other Asiatic Mongoloids and it was found that the Assam

Tribes were shorter in stature and they had narrow heads. It was further observed that many of the tribes of Assam had mesocephalic head (medium-headed), dolichocephalic (long headed) is equally strong in some tribes, while hyperdolichocephalic (very long head) is evident in Karbi, Garo and Rabha. Thus it is evident that the tribes differ in their physical appearance and can be identified in a group.

3.5 Limitations faced during the study

3.5.1 Following Bitner's suggestion in 1990, the present study classified service encounters into two dimensions – personal interaction encounters and physical environment encounters. This work proposed not to study in details the impact of physical environment on service encounter in details though it had used the variable of materiality. It concentrated more on the study of dyadic personal encounter as the study sought to relate human behavior in the color of difference in cultural background.

3.5.2 The study did not try to define or classify Assamese culture. All definitions and classification of related to Assamese culture were taken from secondary sources.

3.5.3 The word culture was used in this research in the most pluralistic meaning. Through the literature review (section 2.2.2) the cultural diversity of the study area, Assam has already been established. The census reports of 1971, 1991, 2001 and 2011 gives substantial evidence of the presence of different ethnic groups and tribes (no census was taken in Assam in 1981 due to the prevailing political situation at that time). The proliferation/ creation of cultural groupings are also resulting in increasing cultural pluralism. Hence it was assumed that communities of people residing in Assam represented separate cultures. With globalization, this reality might not be very true, as modern day society might not behave the way they did few decades back. However, the study explored over this fact to check for differences.

3.5.4 The study accepts the fact that culture as such has many components that help define the core essence of it. However for this study, the cultural variables taken into consideration are language and ethnography (explained in section 2.3). The use of the two variables has been rationalized in section 4.1 of the Research Methodology Chapter. In regards to ethnography, the concept of tribes is one of the most discussed terms with no official definition existing till date. More emphasis has been given on the

identification rather than definition of tribes. These criteria ranged from such features as geographical isolation, practice of animism in which deities of nature and various spirits are worshiped, simple technology, tribal language, physical features, conditions of living etc. Xaxa (2006) pointed out that these criteria were neither clearly formulated nor systematically applied. The state of Assam has 3.7 percent of the total tribal population as per the distribution of tribal population by census 2011 (courtesy Registrar General of India, May 2013). Bhushan (2005) stated that there are 23 types of tribes in Assam among which 16 are scheduled tribes with the central government receiving proposals to include more tribes in to the scheduled tribe category. The state has a large number of tribes with their variety in tradition, culture, dresses, and exotic way of life. Most tribes have their own languages. Boro (or Kachari), Karbi, Koch-Rajbanshi, Mishing, Mishimi and Rabha are also among these tribes exhibiting variety in tradition, culture, dresses etc. Even as early as 1971, the census classification of Assam identified speakers of 76 languages and dialects and a residual category consisting of 48 other languages and dialects. For the study, the criteria of language have been used in used to classify the three cultural groups. Though different tribes may have their own language, the study clusters them together under the group of Tribals.

Thus for purpose of the research, the respondents have been divided into three cultural groups namely, dominant language speaking, non dominant language speaking and Tribals. This classification has been arrived at by using two demographic information of the respondents namely language (mother tongue) and community (to which he or she belongs to) that gives the clue to ethnic origin of the customer.

3.5.5 The study identifies and accepts the dynamism of culture in terms of cultural interpenetration, deterritorization, hybridization and cultural contamination that is inevitable with the rise of globalization and as such is beyond the scope of the study. Cultural penetration takes place due to flow from one culture to another resulting in the second culture being interpenetrated by the first. Hermans and Kempen (1998) observed that changing ethnoscares result in creation of ties between national groups and cultures. Craig and Douglas (2006) observed that cultural penetration may result in disruption as the dominance of an immigrant group gives rise to fears of disappearance of local habits and traits. In absence of such fear, when the intrusions are benign, different cultures co exists each respecting the boundary of the other.

Deterritorization results for cultural interpenetration where cultures no longer become confined to a specific geographical locale. Pieterse (1995), Hermans and Kempen (1998)

agree on the fact that local cultural units no longer from the nuclei for the development of distinct cultures with the cultural boundaries becoming more porous.

Pieterse (1995) suggested that hybridization of culture takes place when people of different cultures coexist and intermingle through marriage or other social interactions. Immigrants of different nations or ethnic origins become exposed to each other's cultural traditions, life styles as well as their common host.

Cultural contamination occurs when the pure "ethnie" core of a culture and its distinctive compositional elements is no longer clearly distinguished (Featherstone, 1990). Craig and Douglas and Craig (2006) observed that cultural contamination is resulting in the blurring of cultural boundaries which is further reinforced by increased consumer mobility and travel.

Thus the study in context does not research indepth into the cultural dynamics of the study group and as such the cultural diversity is established with the help of literature.

3.5.6 This research uses the simple statistical tools of chi square, proportions, one way ANOVA and two way ANOVA in analyzing the data collected through the two survey plans. However, the selection of the tools is based on requirement inorder to achieve the objectives. Hence it is expected that this will not affect the results in any way.

3.5.7 The sectors that have been considered are Health, Retail and Insurance. In case of retail, the Kirana stores have not been considered and only organized retail formats have been considered.

3.5.8 Through literature it has been observed that people of different cultural backgrounds have migrated to Assam at different times in the course of history. Das (2010) observed that people from different communities like Nepali, Bihari, Bengali etc. have migrated to Assam and many such communities have assimilated themselves in the greater Assamese culture while some have retained their own cultural identity. Thus there is a chance that this work may include such people whose ancestral history may be different but they presently identify themselves as speakers of the dominant language (i.e., Assamese).

3.5.9 While using the CIT method, there is heavy dependence on the recalling capacity of the respondents (Customer contact person in this case). Thus the incidents that have

been narrated by them is considered to be true though probing questions were used at the time of narrations in order to ensure that the incidents did not suffer from any biasness.

For analyzing the qualitative data from CIT, both chi square test and population proportion tests have been conducted. Chi square test is commonly used for testing relationship between categorical variables. Population proportion tests have been conducted to determine whether the hypothesized population proportion differs significantly from the observed sample proportion.

3.5.10 The work does not attempt to represent the service customers of the three selected sectors of the entire nation of India. However, being an important state of the country there is every possibility that the mood of the Indian consumers may somewhat be represented by the study. Moreover the strategic location of the state together with the growth of the stated sectors provides a fertile ground for cultural research.

3.5.11 Heterogeneity in terms of duration of being a customer of a particular service is not addressed and would be considered as a limitation. The problem of heterogeneity of customers in terms of duration of availing the respective services is not considered while discussing the service encounter. A customer may avail a particular service from a service provider for a long duration of time while another customer may avail the same service for the first time. This heterogeneity of customers in the sample is not taken into consideration and as such is beyond the scope of the research. This may be considered as a limitation the study.

Chapter Summary

This chapter highlights research questions that are being explored through the research. The research questions help to arrive at the three objectives of the study. The limitations that were faced in the course of the study are also elaborated. The scope of the study is also highlighted as the concept of culture is studied with the help of the secondary sources. The discussions on the scope are relevant as it justifies the selection of the study area as well the industries in context. The next chapter discusses the methodology followed in the research.

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