CHAPTER 4

RESEARCH METHODOLOGY

The methodology followed in the study is discussed in this Chapter. The preceding chapters have elaborated the relevance of the study. With the clarity of research questions and objectives, the methodology that needs to be followed is highlighted in the following sections.

4.1 (a) Frameworks in Cross Cultural Research.

McCort (1992) suggested that there are different approaches to conducting cross cultural research which included anthropological, sociological and psychological perspectives. The anthropological approach proposes two schools of thought. The first school of thought leads to the idea that culture predetermines behavior. The second school of thought view culture as a system of meaning. Poortinga and Van de Vijver (1987) viewed that culture can be inferred or measured only indirectly from behavior and psychological functioning.

Lee (1990) observed that the sociological approach focused on the effects of social forces on behavior. Triandis (1984) viewed the psychological perspective as concerned with processes through which people personalize social influences in their own cognitive organization. Thus it can be noted that the anthropological and sociological approach is in the group level while the psychological approach is in the individual level.

The approach to cross cultural studies should encompass both the emic and etic viewpoints. Berry (1989) elaborated the emic approach as based on the premises that theory formulation is culture specific and favors within culture investigation. He further elaborated the etic approach as the approaches that favor generalization and focuses issues that are universal and common to all culture. Maheshwaran and Shavitt (2000) held the viewpoint that the two approaches can converge to enrich cultural research. Berry (1980) stated that to be ‘cultural’ required the emic viewpoint and ‘cross’ requires the etic perspective.

Malhotra et al. (1996) suggested that while formulating the research design effort has to be made while collecting primary and secondary data. In collecting the secondary data, the issue of comparability needs to be taken care of. While collecting the primary data, survey methods, questionnaire design, sampling considerations, qualitative research are particularly important. He further suggested that in cross cultural studies, qualitative research is often more useful as it gives insight to relevant problems. Moreover such research reduces psychological distance between the researcher and the respondent. In context of demographic characteristics, information on marital status, education, household size, occupation, income and dwelling unit may have to be specified for different countries to make them comparable. Brisling (1973) has proposed a set of guidelines for writing questionnaires in English so that they can be easily translated. They include use of short, simple sentences; avoidance of metaphors, active voice etc.

As regards to sampling, Malhotra et al.(1996) suggested that the common practice of using nation-state as a culture may be inappropriate for countries with heterogeneous cultures like India, Malayasia etc. He suggested the use of cultunit as unit of analysis. The cultunit is defined as people who are domestic speakers of a common distinct language and who belong to the same contact group or state. The cultunit incorporated three criteria namely language, territorial contiguity and political organization (Naroll, 1970). Another approach for sampling is the use of behavioral setting, Barker (1971) gave the criteria for identifying or defining behavioral settings. Malhotra et al.(1996) opined that selection of culture(cultunit or behavior settings) to be studied should be based on the theoretical and applied objectives of the study.

In cross cultural studies the concept of outliers cannot be overlooked. Mullen et al.(1995) observed that outliers are not necessarily a problem but indicate a problem in sampling. Tabachnick and Fidell (1989) identified four sources of outliers. They are (a) data entry error, (b) a missing value that has not been specified, (c) the outlier is not a member of the intended population (important for cross cultural marketing research), (d) the outlier is from the indented population but an unusual member of the population.

The current research is based largely on Malhotra et al.(1996)suggestions in carrying out cross cultural research. However the observations of Mullen et al.(1995) is also taken into consideration. Maheshwaran and Shavitt (2000) held the viewpoint that the two approaches of emic and etic can converge to enrich cultural research. The research is guided by the premises of the above mentioned observations that have been elaborated above. Following these general frameworks the research design for the present study is determined which is discussed in section 4.2

4.1 (b) Relevance of the study-Methodical Issues in Cross Cultural Research

The following issues are related to cross cultural research-

4.1.1 Douglas and Craig (2006) emphasized the rationale of relevance of culture to a phenomenon being studied. In this regard, culture is further classified into different levels namely global, regional, national, sub-national. They further emphasized that such levels of culture need to be examined and their influence on consumption behavior needs to be studied.

In this reference the various census reports could be referred where there is the recognition of 461 tribal communities in India. They were termed as aboriginals, adivasis, forest tribes, hill tribes and primitive tribes. The term ‘scheduled tribe’ was of fairly recent origin. Though most of the tribal communities have been classified under one category as scheduled tribes, each tribal groups possesses a unique cultural identity. However negligible studies have been conducted in this specific field. The then Indian Planning Commission in its 11th Plan Document stated: “The issues in tribal development are complex and often not understood very well. Each of more than 300 main tribal groups differs from each other in customs, practices, traditions, faith, and language.” It stated further that as such, uniformity in socio-economic development plans for all tribal groups and programs is not appropriate. While vast quantities of data, generated at various geographical sites across the country, lie scattered, unanalyzed and unused, these need to be processed and stored meaningfully. The Ministry of Tribal Affairs has endeavored to collect and compile the ST related data from all available sources and publish it in a single book, ‘Statistical Profile of Scheduled Profile of Scheduled Tribes in India 2013’. The definitions and concepts along with details of various schemes run by the Ministry are also discussed thereby suggesting whether the overall inclusive growth model for the Tribal people need introspection.

The North East India consisting of seven states has the distinction of having more than one hundred tribal communities which form a substantial part of the population. In the state of Assam, the indigenous population is extremely diverse in cultural, linguistic and religious terms. 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. The cultural diversity of the study area has already discussed in section 2.4.2.

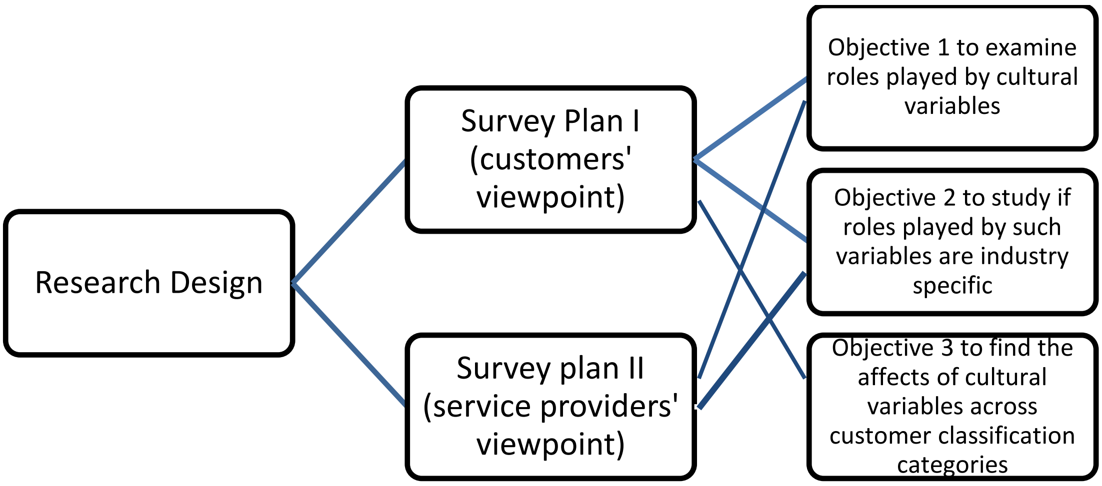
4.1.2 The second issue that arises in the cross cultural research is identifying the unit of analysis. In this regards, many researchers have opined that the concept of national culture and national borders are being replaced by a multitude of complex cultural influences which may be at a global, regional, cross national or sub national level. Naroll (1970) a cultural anthropologist used the term ‘culti-unit’ in identifying analytically pure units to study that is already discussed in section 2.1.3. In this study this issue is also addressed with the help of the census data of 1971, 1991, 2001 and 2011 which provides ample evidence of the cultural diversity of the North east region and Assam in particular.

4.1.3 The third issue of cross cultural studies is concerned with the isolation of confounding influences on the behavior studied. This is related to the definition of the unit of analysis and the research design. Naroll (1970) opined that to obtain cross-cultural sampling units which are independent of each other is typically impossible. Certain traits that are supposed to be culturally distinctive are often spread across neighboring or historically proximate regions through diffusion or migration. Appadurai (1990) proposed a five dimensional framework in the flow of global culture that may be termed as (a) ethonoscapes (b) mediascapes (c) technoscapes (d) financescape (e) ideoscapes. He further is of the view that the suffix 'scape' allows to point to the fluid, irregular shapes of the landscapes, shapes that characterize international capital as they do international clothing styles. They further indicate that these dimensions are perceptual constructs and are inflected by the historical, linguistic and political situations of different sorts of actors, nation- states, multinationals, diasporic communities, sub national groups and movements including any religious, political or economic movement, and even intimate face to face groups, such as villages, neighborhoods and families. The individual actor is the last locus of this entire set of landscapes. This problem becomes more relevant in the context of globalization.

4.2 Research Design

The research design followed for the present study is mostly exploratory with an empirical approach. The study begins with the objective of exploring the effects of cultural diversity of Assam on service interaction and delivery. Literatures suggest that the service encounters are dyads involving two parties namely the service provider and the service taker (customers) that is already discussed in section 2.1. Thus the study would not be complete if the viewpoints of both the parties involved are not taken into consideration. To fulfill this purpose, two survey plans are opted. Plan I is followed to study the viewpoint of the service consumers and Plan II is for the study of the viewpoint of service providers. Research Plan for **Survey I** consists of the survey method used to collect information from end customers across three sectors namely retail, health and insurance. Information was collected using a questionnaire that is administered to the service consumers. For collecting the data from the service provider, **Survey plan II** is opted and consisted of interview method using critical incident technique to collect favorable (satisfying) and unfavorable (dissatisfying) incidents from the service provider. For the interview method, a research diary was maintained and the individual incidents that were narrated by the service provider were recorded. Both the questionnaire responses and the critical incidents were later segregated for the three sectors and analyzed for findings. Data were collected for both the surveys between December 2012 and December 2014. As the study required equal representation from the three study groups, the process of data collection took a lot of time. Moreover, many customers refused to a part of the survey due to paucity of time and personal unwillingness. Hence repeat visits had to be made to collect the data. Moreover as the study was conducted in three districts that are geographically separated by hundreds of kilometers, overall data collection became time consuming.

Figure 4.1: Survey plan and objectives



4.3 Sources of Data Collection:

Data for the research are collected from primary as well as secondary sources.

4.3.1 Primary sources: Primary data are collected through structured questionnaires distributed to customers of the three sectors and through CIT method from the customer contact persons of the respective sectors.

4.4 Survey Plan

Two survey plans are discussed in details

4.4.1 Survey plan I

As already explained in the previous sections, the survey plan I is used to collect information from the customers using a questionnaire explained in section 4.4.1.3.

Information thus collected helped in analyzing the customer's viewpoint of the service encounter. These data are used for the fulfillment of all the three objectives. For objective I and II, the inputs collected from Survey plan I reflected the customer's opinion of the service encounter. For objective III, the data thus collected are used to find the interrelation of demographic and cultural variables on service interaction.

4.4.1.1 Sampling Design

i. *Target Population*: For the survey I people of different communities and composite culture residing in Assam was the population. The element and sampling unit of the study was an individual above the age of 18 years, residing in Assam and availing the services of retail, insurance and health.

ii. *Element*: Customers of health, retail and insurance above the age of 18years residing in Assam formed the elements for the survey I.

iii. *Sampling Unit*: The sampling unit and the element of the study remains the same that is already discussed above.

iv. *Extent*: The study was conducted over three districts of Assam namely Kamrup (metro), Jorhat and Dibrugarh. The districts were selected on the basis of two criteria. Firstly, the presence of tribal population that was determined from the census reports 2001 and 2011 of the Government of India. As per the 2011 census, the districts of Dima Hasao and Karbi Anglong and Demaji have the highest concentration of tribals. However, these districts could not be selected due to absence of the corporate retail sector though the other two sectors were present. Moreover, the Barak Valley inspite having the presence of the three sectors of retail, health and insurance could not qualify as the tribal population is very negligible (as per census 2001 and 2011). Thus due the presence of the three sectors of retail, health and insurance (discussed in scope in section 3.4) as well as sizable tribal population (as per census 2001 and 2011), the three mentioned of Kamrup(M), Jorhat and Dibrugarh districts were selected.

v. *Time*: Sampling was carried out form the month of December 2012 to December 2014. As per the research plan, there had to be equal representation of the three cultural groups while collecting data for plan I. This is imperative to make the data valid for analysis technique used which need equal representation. Therefore repeat visits were made to the outlets to collect data for Survey I until the group representation was equal.

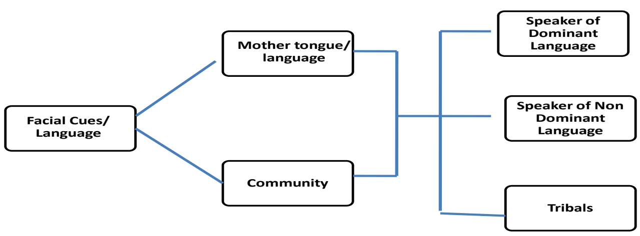
The data set was collected from December 2012 to December 2014. The data set was quite huge and consisted of both qualitative and quantitative data. The compilation of the data set was a tedious job. Moreover the analysis, report writing and final presentation also consumed considerable amount of time.

vi. *Sample Size:* For the study a sample size of 972 were proposed. Literature review was done inorder to determine the reasonable sample size of the respondents for each of the sector. In 2007, a study on retailing was conducted to study the impacts of service encounters on customer experiential value in Taiwan. For the study three malls in Northern Taiwan were selected and 267 questionnaires were obtained from customers. From 267 questionnaires 186 usable responses were analyzed. A study by Winsted (2000) sought to examine behaviors of doctors that influence patient evaluation of medical encounters. It examined these behaviors in both the USA and Japan and compared the findings in order to obtain a cross cultural perspective of medical service encounters. For the research, 253 usable responses were obtained in the USA and 258 usable responses from students in Japan, for a total of 511 respondents. Another study by Patterson and Smith (2003) conducted a cross cultural study in switching behavior over three industries in Australia and Bangkok representing two diverse cultures. For the study, 247 responses were obtained in Australia while 155 completed questionnaires were obtained from Bangkok. Mattilla (1999) conducted a study to shed some light on the role of culture and purchase motivation that influences consumer's evaluation of services. For the research, 200 usable questionnaires were obtained from the target population and used for the study. Jung (2004) while studying the influence of culture on consumer behavior among ethnic groups in multiracial country of Singapore covered a sample size of 258 respondents across three cultural groups. Pires et al. (2003) in their study of methodological issues in identifying and reaching to an ethnic market used a sample of 203 people affiliated to the Portuguese community in Sydney.

These extensive works observed that a sample size of around 300 from each cultural group would be reasonable. However due to probable non response, group wise sample size is decided to be 325. Finally 937 completed questionnaires are collected. This should not be unreasonable due to the large size of the groups. The heterogeneity of the customers in terms of availing the service duration is not considered and has been explained as a limitation in section 3.5.11

vii) Sampling Procedure: Due to non availability of proper sampling frame, probabilistic sampling techniques could not be applied. Therefore, non probabilistic sampling was used to collect the data. Judgment sampling is used to identify the sampling units. As discussed in scope (section 3.4.5) the population of Assam can be distinguished with the help of facial cues. For the Survey I, while identifying and segregating the customers, the researcher has taken the help of facial cues, language and community of the respondent. Using facial cues, the customer is initially approached. If the customer agrees to answer the questionnaire, he/she is required to fill the demographic details of mother tongue and community along with the other questions. Using these responses, the respondents of survey I were divided into three groups of tribals, non tribals speaking the dominant language Assamese and non tribals speaking the non dominant language like Hindi, Bengali, Bihari etc.

Figure 4.2 Flowchart of Data collection of Survey I



viii. *Data collection instrument*: For the survey I, a questionnaire was designed using the variables explained in following sections of this chapter. Before finalizing the questionnaire, a pilot survey was carried with 90 customers, 30 from each sector in the city of Guwahati (Kamrup metro) during March 2012. These responses were used to correct the questionnaire before the final survey.

x. *Data Processing*: The data collected from the survey was entered in SPSS 16 software in order to make it usable. Ms Excel was also used. For the analysis of quantitative data collected through the questionnaire, a one way ANOVA was conducted to determine the relationship between the five variables and the culture of the respondent. A two way ANOVA is also used to explore the interaction relationship between the cultural and demographic variables of the respondents.

4.4.1.2 Variables measured

The theoretical framework used for the study have been adopted from Chandon et al.(1997). The model mainly focuses on the face to face interaction of a service encounter. The model discusses the various approaches to evaluate interaction quality and their relative drawbacks before arriving at their own approach. The holistic approach of Klaus (1995) advocates the use of video recordings that are divided into typical sequence of behavior by experts. The limitation of the approach was cited as being too much dependent on the expert knowledge and expertise. Further the results are not easily quantifiable and inability to be used on large samples. The critical incidents method by Bitner et al.(1990) of collecting incidents from various sectors to identify which events and contact employees’ behaviours cause satisfactory or unsatisfactory encounters. Chandon et al. (1997) were of the opinion that the method suffers from the limitations of heavy dependency on the memories and judgment of the personnel, clients views were not taken into account and the scarcity of critical incidents in most services. They were of the opinion that the CIT method provides managerial implications that would be helpful to train employees but does not give cues to ordinary encounters.

The model suggested by the Chandon et al.(1997) chose a dimensional approach based on the belief that clients and personnel use stable criteria when assessing interaction quality. They were of the opinion that the sociological approach was more appropriate to understand the interactive process of service encounter. Going by Goffman(1974, 1983) suggestion on the importance of ceremonials and rites that shape the encounter’s dynamic as well as short lived ties that are created during service interaction. The dimensions of interactivity and rituality were thus included in the model. The dimensions were divided into sub dimensions using the works of Gumperz (1989), Siehl, Bowen and Pearson (1990), Surprenant and Solomon (1987). The subdimensions are elaborated in the subsequent paragraphs.

The remaining three dimensions were taken from Parasuraman et al. (1995) namely effectiveness, materiality and accessibility, which are drawn from reliability, tangibles and access. Following Schneider (1973, 1980, 1994) suggestion on the importance of employee's perceptions of services, a sixth dimension namely Agent satisfaction was added to measure the employee's satisfaction with the encounter.

The mentioned variables are used to measure service encounter. Thus the questionnaire is constructed using five variables to understand the customer's perception of the service encounter.

Further, Goffman (1974, 1983) pointed out the importance of ceremonials and rites that shape the dynamics of the service encounter and insisted on short ties during the interaction process. The dimensions of interactivity and rituality were inspired from his work. Chandon et al. (1997) broke them down into several subdimensions inspired by the works of Gumperz (1989), Siehl, Bowen and Pearson (1990), Surprenant and Solomon (1987). Alatoli et al. (2011) observed that by undertaking a dyadic face-to-face survey, Chandon et al (1997) identified a set of dimensions that measure the interactive nature of encounters as perceived by both customers and service employees. The scale prepared had six variables with five variables of materiality, effectiveness, accessibility, interactivity and rituality considering the viewpoint of the customer and another variable namely, agent satisfaction to measure the employee's professional satisfaction with the encounter. They further revealed that perceived competence, listening and dedication contribute to the evaluation of the encounter more than the effectiveness of the service does. Winsted (2000) examined service provider behaviours that influence customer evaluation of service encounters (medical centre and restaurant) and developed a three-dimensional scale to assess service encounters that encompassed concern, civility and congeniality. The first dimension (concern) combines the elements of empathy, assurance, and responsiveness, and the concept of authenticity while also captures three of four service encounter dimensions identified by Chandon et al. (1997): perceived competence, listening, and dedication. Using the same five variables as suggested by Chandon et al. (1997), Potluri et al. (2015) assessed the interactive quality in Ethiopian Telecom's service encounter. The five variables used to measure service encounter from the customer's perception are discussed below in details.

(i) ***Interactivity*** encompasses the service relations at work during the encounter (Chandon et al., 1997). Later Alexandris et al. (2006); Brady & Cronin (2001) referred interaction quality to a customer's experience as a result of the interaction with the human element of the service organization. Parasuraman et al. (1991)

observed that while reliability of service provision was identified as most important in meeting customer expectations, elements related to personal interaction were also important in enabling companies to excel and overcome competition. Sheth (1976) defined interaction quality in two dimensions: the style consisting “the format, ritual or mannerism which the buyer and the seller adopt in their interaction” and content of communication. Thus the interactivity between the customer and buyer is very dynamic in nature. This way the variable in this particular study helps to make an assessment of the service encounter from the customer’s viewpoint. It includes six secondary dimensions:

a) responsiveness;
b) listening;
c) ability to explain (didatics);
d) understanding;
e) personalization;
f) psychological proximity.

As is evident from above, the variable of Interactivity consisted of five sub dimensions including responsiveness. The items of listening and didatics indicate the use of the empathy of the service provider to the problem of the service customer.

(ii) ***Rituality*** includes all the ceremonial and contextual aspects which shape the “climate” of encounter. (Chandon, Leo & Philippe 1997). Goffman (1974) defined ritualization as the movements, looks, and vocal sounds that is made as an unintended by product of speaking and listening. Fulcher et al. (2011) used this variable of rituality along with interactivity as ‘discourse related categories’ in preparing the Performance Decision Tree (PDT). This model describes interactivity and rituality as pragmatic competence in a service encounter.

a) courtesy of each individual;
b) confidence;
c) security;
d) attitudes;
e) waiting time;
f) perceived competence of the contact personnel.

Chandon et al. (1997) suggested traditional dimensions from the field of service quality. Parasuraman et al. (1985) suggested the variables of effectiveness, materiality and accessibility which were drawn from reliability, tangibles and access. The five variables were together examined together to measure the service encounter. The use of the variables of service quality is rationalized by the fact that service quality depends on consumers' satisfaction with their encounters with the company's employees, but it also depends on the quality of the service obtained and on the physical surroundings of the service. Parasuraman *et al.* (1988) viewed service quality as the consumer's judgement of a firm's overall excellence or superiority. Sureshchandar et al. (2002) was of the opinion that the five dimensions of service quality given by Parasuraman et al. formed the foundation on which all other works have been built.

(iii) Effectiveness. Chandon et al. (1997) were of the opinion that effectiveness was more related to service interaction thus it was more preferred to reliability (as used in SERVQUAL) which is more fitted to global service than to interaction. Effectiveness concerns the aim and the result of encounter evaluated in a dyadic manner. (Parasuraman et al., 1985; Malik and Naeem, 2011, Potluri et al., 2015). According to Berry et al. (1990), service reliability is the 'core' of the service to most of the customers. Shemwell et al.(1998) remarked that social interaction and personal connectivity that form the basis for emotional bonds, more particularly for services with high credence properties and are high in developing countries. Malhotra et al. (2005) suggested that portraying the reliability and consistency with which the service is delivered can take two routes. The first route involves around technological superiority and dependability of the process. The second route concerns the consistent and dependable performance of the service personnel. The second route accepts the role played by service personnel in the service delivery thus making effectiveness an inevitable component of measuring service encounter.

(iv) Materiality comes directly from SERVQUAL (described as tangibility). It includes the subdimensions of service employee appearance, equipment and physical facilities of the agency. (Parasuraman et al.,1985; Sureshchandar et al., 2002; Malik and Naeem, 2011, Potluri et al., 2015). Triandis (1995) observed consumers in developing economics with collectivist culture are highly functional in their choice. Bitner (1992) elaborates the impact of 'servicescapes' in influencing customers at the physiological, sociological, cognitive and emotional levels. Thus in a developing country, a service supplier is more preoccupied with communicating the quality and value of the service while a supplier in a developed country has to take the extra effort to present the added benefits such as lifestyles and sensory experience (Malhotra et al., 1994).

(v) Accessibility refers to the ease of access and contact. (Parasuraman et al., 1985; Malik and Naeem, 2011, Potluri et al., 2015). Since the production and consumption of the service are inseparable, a customer's ease and timely accessibility is important. Steesma et al. (2000) argued that as national wealth increases, members of society have access to resources that allow them to be more independent. Such resources may be both non personal and personal means of contact. Malhotra et al. (2005) observed that majority of the developing countries are still plagued with limited or unreliable communication network. This calls for more direct personal contact between the customer and the service provider.

In addition to the five service encounter variables, the last variable considered for the study is demographic. Kumar (2014) in his study on the impact of demographic factor on consumer behavior identified ten demographic factors. They are age, sex, marital status, income, family background, education, occupation, family size, geographical factors and psychological factors. For this research, the variables considered are place, gender, age, community and mother tongue, educational qualification, family income group and life cycle stages. Through the family life cycle stages, the marital status and the family size of the respondent could be determined.

4.4.1.3 Research Instrument

These variables are measured through an instrument in the form of a questionnaire. Research Instrument used for survey I was questionnaire that was designed by using five variables each containing a total of 17 subdimensions as discussed in the following section. Demographic variables used in the survey include mother tongue, community, age, gender, educational qualification, income group, family life cycle and place of survey. In addition to the variables, 8 demographic variables were added in order to segregate the respondents into mentioned three study groups. The questionnaire was prepared using both close and open ended questions. The close ended questions were asked in 5 point Likert scale. A copy of the questionnaire is given in the Appendix I

Table 4.1: Questionnaire details for Survey I

Variables		Sub- dimensions	Questions asked	Scale of the questions
1	Materiality	Service employee appearance	3 questions	Likert type scale
		Equipment	1 question	
		Physical facilities	3 questions	
2	Effectiveness		2 questions	
3	Accessibility		3 questions	
4	Interactivity	Responsiveness	4 questions	
		Listening Didatics	5 questions 4 questions	
		Understanding	2 questions	
		Personalization	3 questions	
		Psychological proximity	1 question	
5	Rituality	Courtsey	2 questions	
		Confidence	2 questions	
		Security	2 questions	Likert type scale
		Welcome	5 questions	
		Waiting Conditions	4 questions	
		Perceived Competence	3 questions	
6	Demographic	Place	1 question each	Nominal Scale
		Gender		Nominal Scale
		Mother Tongue		Open ended
		Community		Open ended
		Age		Ordinal scale
		Educational Qualification		Ordinal scale
		Monthly family Income		Nominal scale
		Life cycle stages		Ordinal scale

The demographic variables are discussed below.

i. Place: The three places of data collection is Kamrup(M), Jorhat and Dibrugarh in the state of Assam. The selection of the three districts have been already explained in section 4.4.1.1

ii. Gender: This is used to classify the respondents according to their gender.

iii. Mother Tongue: The variable of mother tongue has been used to segregate the respondents into three different cultural groups namely those speaking the dominant language, those speaking the non dominant language and Tribals.

iv. Community: The variable of community has also been used to segregate the respondents into three different cultural study groups.

v. Age: The respondents have been clustered under the age group of 18yrs -25yrs, 26yrs-32yrs, 33yrs-40yrs, 41yrs-50yrs, 51yrs-60yrs and above 60yrs. As the element of the study have been considered as any individual above the age of 18, the above age groups have been used (Urban Consumer Spectrum , 2011).

vi. Educational Qualification: The groups used in this variable are upto Class XII, Graduate, Post Graduate and Others. Others include any individual who have pursued higher studies beyond post graduation. This division is in sync with the age group and the description of the element of the survey. In India and Assam, an individual generally is expected to cross class XII level at the age of 18years. The respondents with higher education and other professional degrees are to respond likewise.

vii. Monthly Family Income: the groups used are about Rs 20k, Rs 20k-30k, Rs 30k-40k and above Rs 40k. As per the National Council for Applied Economics Research (NCAER) the annual household income of the middle-class Indian ranges between Rs 3.4 lakh to 17 lakh per annum (at 2009-10 price levels). However, Assam being a relatively low income state than Delhi or other metro cities in India, the household income level of the respondents are kept little less than the national average and this may be more than or equal to Rs 20k. Also according the census 2011, the income levels of the districts of Kamrup(M), Silchar, Dibrugarh and Jorhat are relatively high.

viii. Family Life Cycle stage: The family life cycle stage that the individual respondent belongs to has the following stages: ‘Single living with family’, ‘Married without child in joint family’, ‘Single alone’, ‘Married without child in nuclear family’, ‘Married with young child in joint family’, ‘Married with young child in nuclear family’, ‘Married with grown up child’, ‘Married with married child’, ‘Retired (single/couple) living with children’ and ‘Retired (single/couple) living alone’. This has been adapted from Indians.net (Urban Consumer Spectrum, 2011).

Lastly Singh (2013) had successfully used these five variables of service encounter while conducting research in Indian Context and arrived at meaningful conclusions already discussed in section 2.1 thus justifying the use of the same variables in the research area.

4.4.2 Survey II

For research Plan of **Survey II,** Critical Incident Technique (CIT) is used on the service providers. Critical Incident Technique (CIT) is used for discovering the underlying sources of satisfaction and dissatisfaction in service encounter. CIT is supposed to be beneficial to check for customer contact person's perspective towards the intercultural differences among the service consumers and corresponding impact on the service encounter. Bitner et al. (1994) suggested a set of five open ended questions for CIT that was asked to the service provider. Keaveney (1995) used the similar set of questions to study the switching behavior in service firms. Johnston (1995) used the CIT to study the categories of critical incidents causing customer satisfaction and dissatisfaction. He also suggested that CIT generates detailed process descriptions of why a service problem and subsequent recovery may be satisfying or dissatisfying. Edvardsson and Roos (2001) observed that CIT has been the most frequently used method employed to study moments of truth. Hoffman et al. (1995) conducted a study on tracking service failures and employee recovery efforts. They used CIT to investigate issues including favourable and non favourable incidents from customer's (Bitner at al., 1990; Gremler & Bitner, 1992) and employee's perspectives (Bitner et al., 1994). The questions are used as they define the criteria of the critical incident. The incident to be critical must be satisfying or dissatisfying, occurring at the time of service delivery and involving both the service personnel and the customer. The questions are as follows

1. Narrate an incident that was satisfying or dissatisfying during any service interaction.
2. When did the incident happen?
3. What specific situations circumstances led up to the situation?
4. Exactly what did the customer say or do?
5. What resulted that made you feel that the result was satisfying(dissatisfying).

In addition to the five questions, the respondents were also asked to remember the cultural background using facial cues, language and community or through any other known or unknown characteristic of the customers involved in the incidents.

4.4.2.1 Sampling Design

Target Population: For the survey II, sampling units are the customer contact personnel working in various organizations in the three sectors and mentioned districts. For this survey, the service provider namely the customer contact personnel or CCP consisted the target population as well as the element for the study.

i. *Element*: For the survey II, the service provider namely the customer contact persons were selected from the same outlets of survey I.

ii. *Sampling Unit*: The sampling units of survey II is same as the elements of the study.

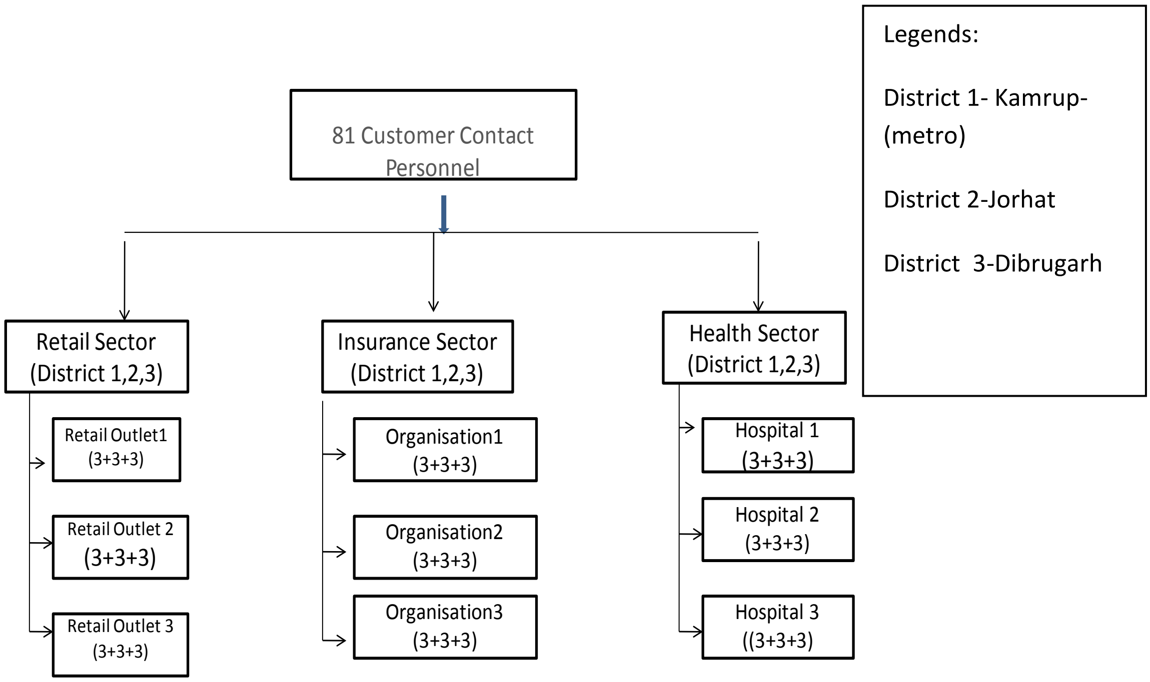
iii. *Extent*: The study is conducted over the same sthree district of Assam namely Kamrup (metro), Jorhat and Dibrugarh as for survey I. The rationale of selecting the districts have been already explained in section 4.4.1.1

v. *Time*: Sampling was carried out form the month of December 2012 to December 2014. Repeat visits were made to the outlets to collect data for Survey II.

v. *Sampling Procedure:* Due to non availability of proper sampling frame, the probabilistic sampling techniques could not be applied. Judgment sampling was used to identify the sampling units. The outlets that were already visited for survey I are also used to collect information for Survey II. The CCPs are introduced to the researcher by the floor managers in case of retail outlets, by the branch managers for the insurance branches and through the HR managers or superintendent in case of hospitals. The CCPs were contacted and talked to directly by the researcher. The CCPs consists of any employee of the organization who directly assists and interact with the customer during the service delivery process. For survey II, while talking with the CCPs, he/she was asked to recall the cultural background of the customer involved in the critical incident with the help of facial cues, language and community.

vi. *Sample Size:* For the Survey II, sample size was determined to be 81 service providers or CCP i.e 27 for each of the three districts and 9 from each service area i.e. retail, insurance organizations and hospitals. The e*lement* of this survey was Customer Contact Persons. Primary data was collected from 3 service providers (CCP) on the basis of judgment and convenience from each outlet selected. The respondents selected had minimum of six months of service duration in the present organization. The sample size was based on the premises that qualitative analyses typically require a smaller sample size than quantitative analyses but should be large enough to obtain feedback for most or all perceptions. Glaser and Strauss (1967) recommend the concept of saturation for achieving an appropriate sample size in qualitative studies. Saturation occurs when the addition of more participants to the study does not result in additional perspectives or information. Morse (1994) suggested that for an ethnographic study, 30-50 participants would yield saturation. He further suggested that for a grounded theory, 30-50 participants would suffice while Creswell (1998) suggested 20-30 participants would yield similar results. Patton (1990) suggested that qualitative sample size may best be determined by the time allotted, resources available, and study objectives. Thus for each sector of retail, health and insurance, 27 number of participants is decided. The number is considered to be reasonable as is evident from the literature review. Thus a total number of respondents are finalized at 81 (27 from the 3 sectors of retail, health and insurance) for the entire research. Further, using the rationale that the same service provider would provide service to a number of customers, the sample size was finally determined to be 81.

Figure 4.3 Survey plan for Survey II



The district referred to 1,2,3 are Kamrup (metro), Jorhat and Dibrugarh respectively. The names of the organizations are also given in Appendix III for reference.

vii. *Data collection instrument*: For the survey II personal interview was conducted with the service provider by the researcher. As discussed in section 4.4.2, a set of five open ended questions was asked to the respondents. For easy reference the questions are as follows

1. Narrate incident each that was satisfying or dissatisfying during any service interaction
2. When did the incident happen?
3. What specific situations circumstances led up to the situation?
4. Exactly what did the customer say or do?
5. What resulted that made you feel that the result was satisfying(dissatisfying)

Using the above questions, each respondent is asked to narrate one satisfying and one dissatisfying incident that occurred in the course of service encounters. They were also asked to recall the cultural background of the customers involved in the incidents. The incidents were recorded for further analysis. Inorder to reduce biasness due to forgetfulness or making up imaginary stories, probing questions regarding the incidents were asked by the researcher. Further only those customer contact personnel referred by their immediate superior were considered for the study.

viii. *Data Processing:* For analysis of the qualitative data, proportion was used for analysis. Taking the help of the framework provided by Bitner, Boom and Mohr (1994), the qualitative data are further analyzed.

Chapter Summary: This chapter contains details of objectives, scope and limitations as well as the research design of the study. The variables that have been considered for the fulfillment of objectives of the study are also explained in the chapter. The research plan is explained in details including the sampling design, sample size, sampling instrument and the details of the statistical tools applied is presented in this chapter.

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