# CHAPTER 5

# CULTURAL VARIABLES AND CONSUMERS' PERCEPTION ON SERVICE ENCOUNTER

This chapter deals with the consumer's perception on the service encounter and the existence of any relationship with the cultural background of the consumer. The Chapter starts with a discussion on the profile of respondents of Survey I. The responses of the service customer's are analyzed in this chapter to find out the role of the cultural variables in service encounter. The following sections also explore the sector wise difference in the role of cultural variables in service encounter across three sectors of retail, insurance and health. Towards the last part of this chapter, the interrelation effect is explored. The interrelationship between the cultural variables and demographic variables, and their combined effect on the service encounter is analyzed.

### 5.1 (a) Demographic profile of the respondents

For collecting the quantitative data, questionnaire were distributed to the samples chosen from among the customers of the three industries of retail, health and insurance in the three districts of Assam namely Kamrup (M), Jorhat and Dibrugarh. A total of 937 responses from samples were collected. For the three cultural groups, the number of respondents speaking the dominant language of Assamese is 318, for respondents speaking the non dominant language is 315 and for the tribals respondents the sample collected is 304. The demographic profiles of the respondents are given below.

**Table 5.1: Cultural groups of the respondents**

| Cultural groups | | Count | Percent |
|---|---|---|---|
| Group I | Speaking the dominant language | 318 | 33.9 |
| Group II | Speaking the non dominant language | 315 | 33.6 |
| Group III | Tribals | 304 | 32.4 |
| Total | | 937 | 100 |

As it is evident from the table, there is almost equal representation of the three cultural groups among the customer respondents. The equal representation of the groups is purposive for the study. This helps in the intergroup comparison through various inferential statistics.

The following table shows the division of the respondents according to gender.

**Table 5.2 Gender of the respondents**

| Gender | Count | Percent |
|---|---|---|
| Male | 420 | 44.8 |
| Female | 517 | 55.2 |
| Total | 937 | 100 |

The gender of the customers who responded for the survey I is shown in the table.
The following table shows the respondents profile in terms of age.

**Table 5.3: Age groups of the respondents**

| Age Groups | Count | Percent |
|---|---|---|
| 18-25 yrs | 313 | 33.4 |
| 26-32 yrs | 339 | 36.1 |
| 33-40yrs | 150 | 16.1 |
| 41-50 yrs | 75 | 8 |
| 51-60yrs | 35 | 3.73 |
| above 60yrs | 25 | 2.67 |
| Total | 937 | 100 |

As shown in the table, there is maximum representation in the 26-32 yrs age group with the smallest representation in the above 60yrs group.

Respondents were also asked to mention their family income in a nominal scaled close ended question. The rationale behind dividing the income groups has been discussed in section 4.4.1.3. The responses are given in the table 5.4.

**Table 5.4: Monthly family income of the respondents**

| Income Group | Count | Percent |
|---|---|---|
| About Rs 20k | 0 | 0 |
| Rs 20-30k | 66 | 7.1 |
| Rs 30-40k | 375 | 40 |
| Above Rs 40k | 496 | 52.9 |
| Total | 937 | 100 |

From the table it is evident that customer group having an income of above Rs 40k has the highest representation while the smallest representation is in the 20-30k group. However, there is no representation in the income group of about Rs 20k

## 5.1 (b) Normality of the data collected

The data were collected from consumer's viewpoint with the help of the questionnaire designed with responses in Likert scale with five service encounter variables. The set of five variables namely materiality, effectiveness, interactivity, accessibility and rituality is used to frame the questionnaire. These set of items consisting of statements were constructed with five responses: strongly agree, agree, undecided, disagree or strongly disagree. As the reliability test is required to be conducted for the preparation of a new

scale, and no new scale have been prepared, therefore instead of conducting the reliability test, a normality test was opted. A normality test is used to determine whether sample data has been drawn from normally distributed population. Further, for conducting one way and two way ANOVA, a normally distributed sample population is required. The results of the tests are shown below.

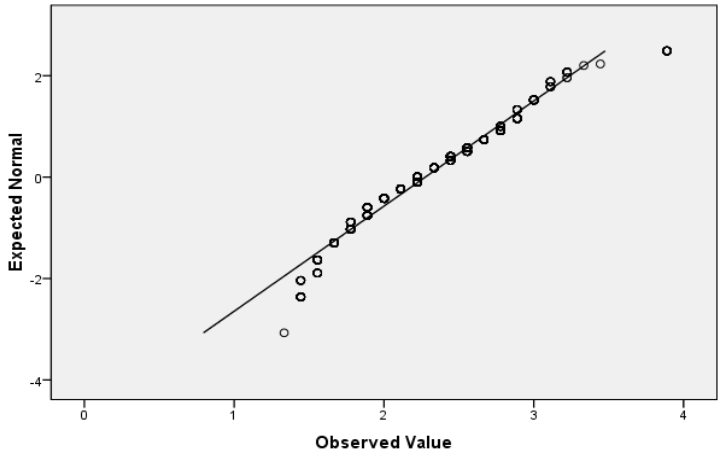



**Fig 5.5(a)**: Normal Q-Q plot mean value of the variable of Materiality

For the variable of materiality, the above figure shows that the sample data has been drawn from normally distributed population

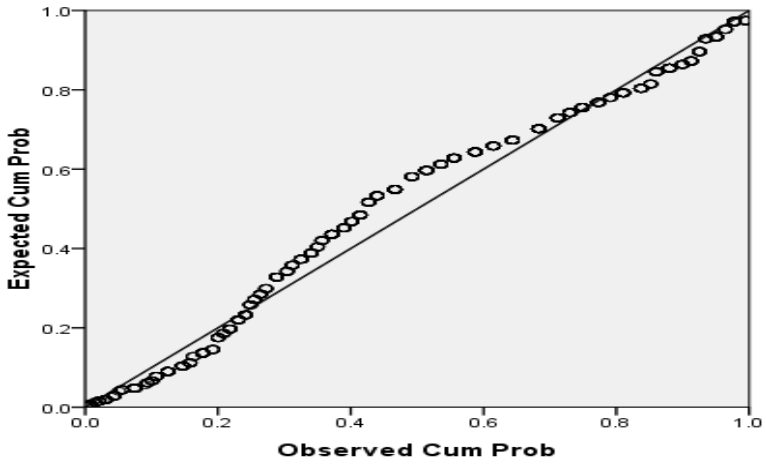



**Fig 5.5(b)**: Normal Q-Q plot mean value of the variable of Interactivity

The above figure shows that the sample data has been collected from a normally distributed population.

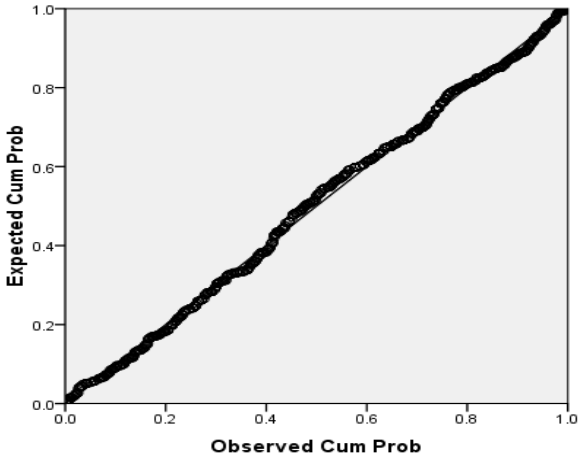



**Fig 5.5(c)**: Normal Q-Q plot mean value of the variable of Rituality

The above figure, it is evident that the data collected from customers is normally distributed

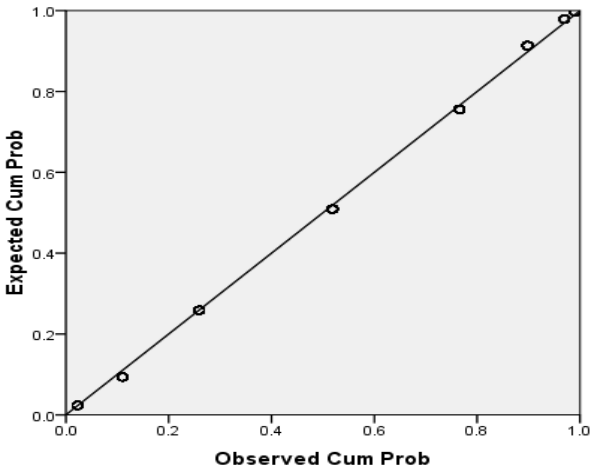



**Fig 5.5(d):** Normal Q-Q plot mean value of the variable of effectiveness

The figure given above highlights the fact that for the variable of effectiveness, the collected sample data is from a normally distributed population.

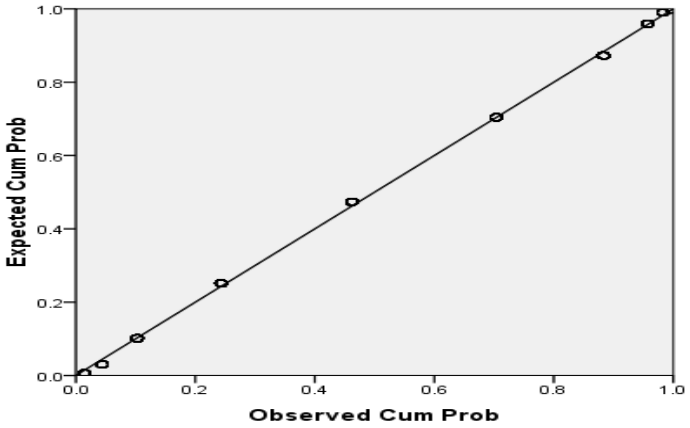


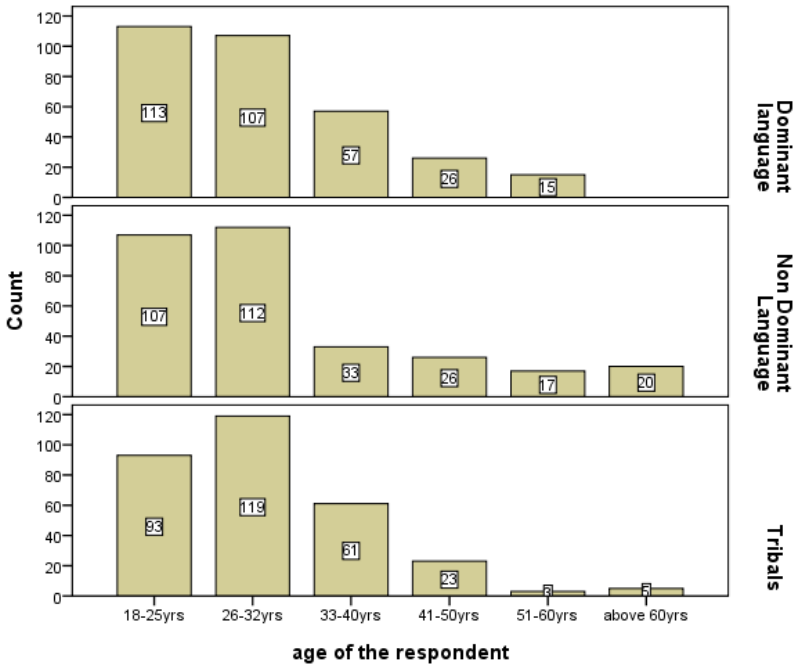

**Fig 5.5(e)**: Normal Q-Q plot mean value of the variable of accessibility

**Interpretation:** From the above figures, it is evident that the collected data for analysis is normally distributed. Thus the issue of normality of the quantitative data collected to understand the customers' viewpoint is resolved and the proposed ANOVA tests may be conducted with the collected data.

### 5.1 (c) Cultural groups with Demographic Representation

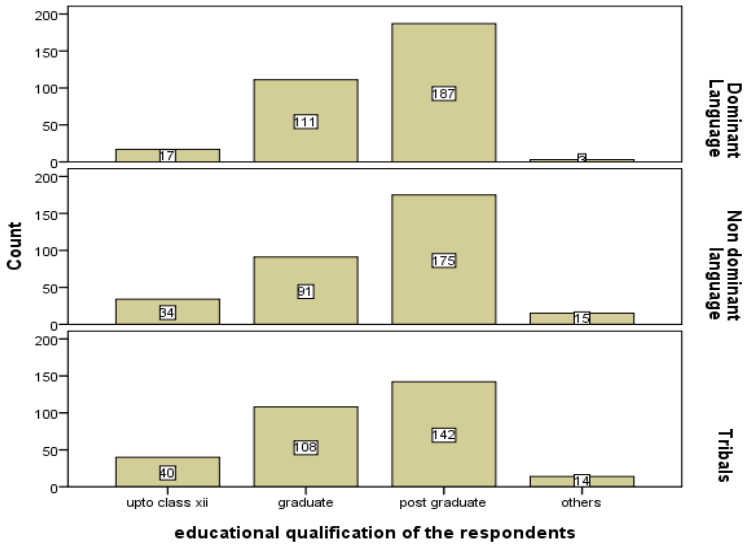
The following three figures show the cultural group wise profile of the respondents in terms of age, educational qualification and family monthly income.

**Figure 5.1: Three cultural groups with their age profile**



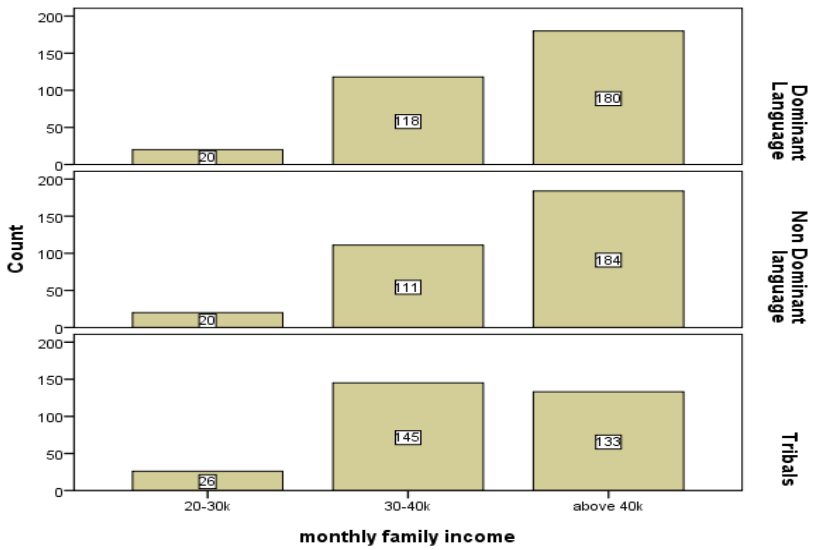
From the figure, it is evident that there is similar representation of the three cultural groups in terms of representation in the age groups with maximum representation in the 18-25yrs and 26-32yrs category.

**Figure 5.2: Three cultural groups with the educational qualification profile**




The figure shows that the three cultural groups showed almost equal representation in terms of educational groups with highest in post graduates and least in the others category.

**Figure 5.3: Three cultural groups with the monthly family income profile**




The figure shows that the three cultural groups have equal representation in terms of family monthly income and the highest representation is in the above Rs 40k category.

**Interpretation**: From the above figures, it is seen that there is almost equal distribution across the three cultural groups and this enables to conduct the ANOVA tests without error, as this is a pre-requisite for successful analysis of variance test.

### 5.2 Roles of cultural variables in service encounter

In order to fulfill the first objective, the cultural variables of language and ethnography (based on facial cues) are used to classify the respondents into three cultural groups namely, customers speaking the dominant language, speaking the non dominant language and Tribals. The service encounter is measured with the framework of five variables discussed in the methodology section 4.4.1.2. A series of one way ANOVA is conducted to determine whether there is any statistically significant difference between the means of the three independent cultural groups. The value of the means of the dependent variable with respect to different groups of the independent variable may show the nature of relationship between these two variables. The analysis is as follows.

### 5.2.1 Materiality as the dependent variable

The first variable to measure service encounter is materiality. With the intention to check the relationship between materiality and the cultural groups, the following null hypothesis is tested.

$H_{o1}$: There is no significant difference among the means of the dependent variable of materiality across the three groups namely customers speaking the dominant language, speaking the non dominant language and Tribals.

**Table 5.6 Materiality and Cultural Variables**

| Cultural variables | N | Mean | Std. Deviation |
|---|---|---|---|
| Dominant language | 318 | 2.31 | .495 |
| Non Dominant language | 315 | 2.26 | .520 |
| Tribals | 304 | 2.26 | .424 |
| Total | 937 | 2.28 | .482 |

The analysis results as *p* value of .262 is greater than the α value of .05, therefore the null hypothesis cannot be rejected. Thus it can be concluded that there is no significant difference among the means of the dependent variable of materiality across the three study groups.

**Table 5.7 ANOVA Table**

| | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Between Groups | .623 | 2 | .311 | 1.340 | .262 |
| Within Groups | 217.280 | 935 | .232 | | |
| Total | 217.903 | 937 | | | |

In other words, the cultural groups are independent from any influence of materiality among the study groups.

### 5.2.2 Effectiveness as the dependent variable

The second variable in consideration is effectiveness and its relationship with the cultural variables is explored. A one way ANOVA is conducted to test the null hypothesis $H_{o2}$.

$H_{o2}$: There is no significant difference among the means of the dependent variable of effectiveness across the three groups.

**Table 5.8(a): Effectiveness and Cultural variables**

| Cultural variables | N | Mean | Std. Deviation |
|---|---|---|---|
| Dominant language | 318 | 2.29 | .664 |
| Non Dominant language | 315 | 2.63 | .752 |
| Tribals | 304 | 2.53 | .779 |
| Total | 937 | 2.48 | .746 |

**Table 5.8 (b): ANOVA Table of variable effectiveness**

| | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Between Groups | 20.499 | 2 | 10.250 | 19.120 | .000 |
| Within Groups | 501.228 | 935 | .536 | | |
| Total | 521.727 | 937 | | | |

The *p* value of .000 is less than the α value of .05 therefore, the null hypothesis is rejected. It can be interpreted, that there remains significant difference among the means of the dependent variable of effectiveness across the three groups. It is also observed that the mean and standard deviation of dominant language speaking customers are low while for the tribal customers, both mean and standard deviation is high. A post hoc test reveals that there is significantly difference between the means of effectiveness in one group namely respondents (a) speaking the dominant language with (b) speaking the non

dominant language and another pair of group namely respondents (a) speaking the dominant language and (b) Tribals. Thus it can be inferred that the variable of effectiveness is not independent of cultural variables and cultural background tend to influence the perception of respondents while judging the effectiveness of the service encounter.

### 5.2.3 Accessibility as the dependent variable

The third variable in consideration is accessibility as the dependent variable and this section explores the influence of cultural groups on perception on this variables. A one way ANOVA test reveals the following

$H_{o3}$: There is no significant difference among the means of the dependent variable of accessibility across the three groups.

**Table 5.9(a): Accessibility and Cultural Variables**

| Cultural Variables | N | Mean | Std. Deviation |
|---|---|---|---|
| Dominant language | 318 | 2.42 | .580 |
| Non Dominant language | 315 | 2.35 | .459 |
| Tribals | 304 | 2.34 | .608 |
| Total | 937 | 2.37 | .553 |

The ANOVA table has been shown in the Appendix II. From the table, it is observed that the *p* value attained from the analysis is .150 and thus the null hypothesis cannot be rejected. The ANOVA table is shown in Appendix II for reference. There is no significant difference among the means of the dependent variable of accessibility across the three groups. It can be safely concluded that accessibility is independent of any influence of cultural background in the study groups.

### 5.2.4 Interactivity as the dependent variable

A one way ANOVA test with the interactivity and cultural groups showed the following results.

$\mu_1=\mu_2=\mu_3$ where $\mu_1$ is the means of interactivity of dominant language speaking consumers

$\mu_2$ is the means of interactivity of non dominant language speaking consumers

$\mu_3$ is the means of interactivity of tribal consumers

**Table 5.10(a): Interactivity and Cultural variables**

| Cultural variables | N | Mean | Std. Deviation |
|---|---|---|---|
| Dominant language | 318 | 2.54 | .436 |
| Non Dominant language | 315 | 2.55 | .390 |
| Tribals | 304 | 2.62 | .399 |
| Total | 937 | 2.57 | .410 |

The ANOVA table 5.10(b) is shown in the appendix II. From the table, it is seen that the *p* value of .029 is less than the α value of .05 therefore the null hypothesis is rejected and the alternate hypothesis is accepted. This shows that there is significant difference among the means of the dependent variable of interactivity across the three study groups. A post hoc test reveals that two groups namely the respondents speaking the dominant language and Tribals statistically differ at the p value of .042. Thus it may be inferred that the cultural background of two groups play a role in influencing the perception of respondents in terms of interactivity, at least between the consumers speaking the dominant language and tribals. From the descriptive statistics reproduced in table 5.9 indicate that the respondents speaking the dominant language can be inferred to be more sensitive to interactivity compared to the other two group of respondents who speak the non dominant language and language.

### 5.2.5 Rituality as the dependent variable

The last variable is rituality and a one way ANOVA test is done to explore the influence of cultural variables

$H_{o5}$: There is no significant difference among the means of the dependent variable of rituality across the three groups.

**Table 5.11(a): Rituality and Cultural variables**

| Cultural variables | N | Mean | Std. Deviation |
|---|---|---|---|
| Dominant language | 318 | 2.31 | .306 |
| Non Dominant language | 315 | 2.25 | .283 |
| Tribals | 304 | 2.33 | .318 |
| Total | 937 | 2.30 | .304 |

The ANOVA table 5.11(b) in appendix II reveals that the *p* value is .003 that is less than the α value of .05 thus the null hypothesis is rejected and the alternate hypothesis is accepted. There is significant difference among the means of the dependent variable of rituality across the three groups. Thus rituality shows dependence on the cultural variables among the three study groups. A post hoc test reveals that two groups namely

the respondents speaking the non dominant language and the Tribals show significant statistical difference at p value of .003 Thus the cultural background seems to influence on how the respondents perceive the variable of rituality. The descriptive statistics of table 5.10 indicate that tribals are more sensitive to Rituality than the other two study groups.

### 5.2.6 Service encounter variables considered as composite variable:

In this section, all the five variables of service encounter are collectively considered and a one way ANOVA test is done to explore the relationship with cultural variables.

$H_{o6}$: There is no significant difference among the means of the dependent variable of service encounter across the three groups.

**Table 5.12(a): Service Encounter variables and cultural variables**

| Cultural variables | N | Mean | Std. Deviation |
|---|---|---|---|
| Dominant language | 318 | 2.37 | .257 |
| Non dominant language | 315 | 2.41 | .312 |
| Tribals | 304 | 2.42 | .296 |
| Total | 937 | 2.40 | .289 |

When the five variables are collectively considered, the *p* value is .118 thus indicating that there is not enough evidence to reject the null hypothesis. Thus the five variables collectively are independent from any influence of cultural variables, though each variable when explored independently tend to show different results when compared with the cultural variables.

**Discussion:** The analysis helps us to arrive at the findings that among the five dependent variables considered for the study, three variables namely effectiveness, interactivity and rituality showed relationship with cultural variables while the two variables of accessibility and materiality shared no relationship with cultural variables. However, the composite score of the service encounter does not show any sensitivity towards the cultural backgrounds of the respondents.

### 5.3 (a) Roles played by cultural variables differ across different industries.

In this section, the three industries selected to find difference in influence of cultural variables on service encounter are Retail, Insurance and Heath sector. The selection of

the industries has been explained in the scope of the study in the section 3.3. The sector wise analysis and the findings are given below.

### 5.3.1 Retail sector

Data are collected through the questionnaire given to end customers is analyzed in this section to explore if their cultural background played any role in the dyadic nature of the service encounter for the retail sector. The customers were selected on the basis of facial cues and the language they spoke (discussed in section 3.4.5 and 3.5.4). The one-way analysis of variance (ANOVA) is used to determine whether there are any statistically significant differences between the means of three or more independent (unrelated) groups. In order to avoid repetitions, the ANOVA tables of each analysis is shown in Appendix II

#### 5.3.1.1 Materiality and Cultural variables in Retail Sector

In order to assess the service encounter and its relationship with cultural variables of the respondent, the 1st variable used in the analysis is materiality with the items of service employee appearance, equipment and physical facilities. The respondent customers were divided into three groups as already mentioned. The null hypothesis is

$H_{o1r}$: There is no significant difference among the means of the dependent variable of materiality across the three groups.

The results are as follows

**Table 5.13(a): Materiality and Cultural variables in Retail sector**

| Cultural variables | N | Mean | Std. Deviation |
|---|---|---|---|
| Dominant language | 93 | 2.28 | .476 |
| Non Dominant language | 88 | 2.27 | .548 |
| Tribals | 79 | 2.24 | .409 |
| Total | 260 | 2.26 | .482 |

The *p* value (.869) is greater than the α. value of .05 and therefore the null hypothesis cannot be rejected. In other words there is no significant difference among the mean values of materiality in the three groups of the study. Thus it may be concluded that cultural groups do not play any role in service encounters in relation to materiality in retail sector.

#### 5.3.1.2 Effectiveness and Cultural variables in Retail Sector

The variable used in the second case is effectiveness. Using the same classification as in the previous case, the respondents were classified into three groups. A one way ANOVA

was conducted with effectiveness as the dependent variable and the three cultural groups as independent variable. The null hypothesis is as follows

$H_{o2r}$: There is no significant difference among the means of the dependent variable of effectiveness across the three groups

**Table 5.14(a) : Effectiveness and Cultural variables in retail sector**

| Cultural variables | N | Mean | Std. Deviation |
|---|---|---|---|
| Dominant language | 93 | 2.26 | .637 |
| Non Dominant language | 88 | 2.62 | .781 |
| Tribals | 79 | 2.59 | .789 |
| Total | 260 | 2.49 | .751 |

In this case, the *p* value (.001) is less than α value of .05 therefore the null hypothesis is rejected. In order to find out which group is different from the other group, post hoc multiple comparisons test was conducted. The results showed that the two group of customers speaking the Dominant Language and non Dominant Language are statistically significantly different (*p* value of .003) from one another at significance level of .05 Further two other groups namely customers speaking the dominant language and tribals also are statistically significantly different ( *p* value of .011) from one another. From the table on descriptive statistics, it may be observed that the tribals customers are more sensitive to the effectiveness than the two other groups.

Thus it can be inferred that in regards to the expected service interactions and problem solving, there is a difference in the perception of the three groups of customers in discussion with the tribals customers showing to be most sensitive to effectiveness. Thus the cultural background tends to play an important part in determining the effectiveness of service being delivered in the retailers place.

### 5.3.1.3 Accessibility and Cultural groups in Retail sector

In the third case, the dependent variable is accessibility. Accessibility refers to the ease of access and contact. Here questions on opening hours and ease of reach were asked. As in the previous cases, a one way ANOVA was conducted with the following null hypothesis

$H_{o3r}$: There is no significant difference among the means of the dependent variable of accessibility across the three groups

**Table 5.15(a): Access and Cultural variables in Retail sector**

| Cultural variables | N | Mean | Std. Deviation |
|---|---|---|---|
| Dominant language | 93 | 2.40 | .606 |
| Non Dominant language | 88 | 2.33 | .438 |
| Tribals | 79 | 2.33 | .610 |
| Total | 260 | 2.36 | .555 |

The results does not show enough evidence to reject the null hypothesis as the *p* value (.652) is more than α value (.05) Therefore it can be assumed that the accessibility means are not statistically significant across the three cultural groups. Thus cultural groups play no significant role in the accessibility of the service office.

### 5.3.1.4 Interactivity and Cultural groups in Retail sector

The variable used in this case was Interactivity. The items were responsiveness, listening, ability to explain, understanding, personalization and psychological proximity. The null hypothesis was formulated as

$H_{o4r}$: There is no significant difference among the means of the dependent variable of interaction in the three groups

**Table 5.16(a): Interactivity and Cultural variables in Retail sector**

| Cultural variables | N | Mean | Std. Deviation |
|---|---|---|---|
| Dominant language | 93 | 2.5 | 0.394 |
| Non Dominant language | 88 | 2.53 | 0.314 |
| Tribals | 79 | 2.61 | 0.347 |
| Total | 260 | 2.54 | 0.355 |

The *p* value (.140) is greater than α value of .05 therefore there is no sufficient evidence to reject the null hypothesis. In other words the cultural groups of the respondents play no significant role in the interaction of service encounter. The items of responsiveness, listening, ability to explain, understanding, personalization and psychological proximity are independent of cultural influence of the respondent.

### 5.3.1.5 Rituality and Cultural groups in the Retail Sector

The variable used in this case is Rituality. The items are courtesy of each individual, confidence, security, attitudes, waiting time and perceived competence of the contact personnel. The following null hypothesis is formulated.

$\mu_1=\mu_2=\mu_3$ where $\mu_1$ is the means of rituality of dominant language speakers

$\mu_2$ is the means of rituality of non dominant language speakers

$\mu_3$ is the means of rituality of tribal consumers

**Table 5.17(a): Rituality and cultural variable**

| Cultural Variable | N | Mean | Std. Deviation |
|---|---|---|---|
| Dominant language | 93 | 2.34 | .313 |
| Non Dominant language | 88 | 2.27 | .281 |
| Tribals | 79 | 2.39 | .317 |
| Total | 260 | 2.33 | .306 |

The *p* value of (.051) can be considered equal to α value of .05 therefore the null hypothesis can be rejected. In other words there is significant difference among the means of rituality in the three cultural groups. The results of post hoc multiple comparison tests show that the rituality means of two groups namely the respondents speaking the Non Dominant Language and the Tribals are statistically different from one another (*p* value of .047). Thus it can be inferred that cultural groups may play an influential role in the rituality variable in service delivery. The descriptive table shows that tribal respondents are marginally more sensitive to the concept of rituality in a service encounter compared to the other two groups.

### 5.3.1.6 Service encounter variables considered as composite in the Retail Sector

The variable used in this case is a composite variable determined by taking the mean scores of the five variables used to measure service encounter. The following null hypothesis is framed.

$H_{o6r}$: There is no significant difference among the means of the dependent composite variable of among the three groups

**Table 5.18(a): Composite variable and cultural variables in retail sector**

| Cultural Groups | N | Mean | Std. Deviation |
|---|---|---|---|
| Dominant Language | 93 | 2.36 | .241 |
| Non Dominant Language | 88 | 2.40 | .314 |
| Tribals | 79 | 2.43 | .276 |
| Total | 260 | 2.40 | .279 |

The *p* value of .196 shows that the null hypothesis cannot be rejected. Thus there is no significant difference among the means of the dependent variable of rituality among the three cultural groups.

**Discussions of the findings:**

After the analysis, the five variables that are used to evaluate service encounter showed interesting results when compared with the cultural groups of the customers namely, those speaking the Dominant Language, speaking the Non Dominant Language and

Tribals. While three variables of materiality, accessibility and interactivity showed independence from any influence of cultural variables, another two variables of effectiveness and rituality showed influence of cultural variables. It may be observed that the Tribal respondents are more sensitive to the effectiveness than the two other groups for the retail sector. Thus it can be inferred that in regards to the expected service interactions and problem solving, there is a difference in the perception of the three groups of respondents in discussion with the Tribals customers showing to be most sensitive to effectiveness. The descriptive table shows that Tribal respondents are significantly more sensitive to the concept of rituality in a service encounter compared to the other two groups.

However, when the composite variable constructed by the means of the five service encounter variable is considered and tested for influence of cultural background of the respondent on the composite variable, it failed to show any significant relationship or influence.

### 5.3.2 Insurance Sector

In the insurance sector, the same process that was followed in the retail sector is followed for data collection and analysis. The demographic details, mother tongue and community are taken for classifying the respondents into the already mentioned three group**s.** A series of one way ANOVA tests are conducted with the service encounter variable and cultural variables to find out the influence of cultural variable on the service encounter variables. The ANOVA tables for the analysis of data collected from the Insurance sector are shown in the appendix II for reference.

#### 5.3.2.1 Materiality and Cultural variables in Insurance Sector

The 1$^{st}$ variable used in the analysis is materiality with the items of service employee appearance, equipment and physical facilities. The null hypothesis is as

$\mu_1=\mu_2=\mu_3$ where $\mu_1$ is the means of materiality of dominant language speakers

$\mu_2$ is the means of materiality of non dominant language speakers

$\mu_3$ is the means of materiality of tribal consumers

**Table 5.19(a): Materiality and Cultural variables in Insurance sector**

| Cultural variables | N | Mean | Std. Deviation |
|---|---|---|---|
| Dominant language | 113 | 2.41 | 0.462 |
| Non Dominant language | 114 | 2.27 | 0.468 |
| Tribals | 114 | 2.31 | 0.432 |
| Total | 341 | 2.33 | 0.456 |

The *p* value of (.056) can be considered to be greater than the α value of .05 and therefore, the null hypothesis cannot be rejected. In other words there is no significant difference among the means of the dependent variable of materiality in the three study groups. The items of employee appearance, physical facility and equipment do not play any significant role in the service interaction of the members of the three groups

### 5.3.2.2 Effectiveness and Cultural groups in Insurance Sector

The variable used in the second case is effectiveness. Effectiveness concerns the aim and the result of encounter evaluated in a dyadic manner. The null hypothesis is as follows

$H_{o2i}$: There is no significant difference among the means of the dependent variable of effectiveness in the three groups

The results are as follows

**Table 5.20 (a): Effectiveness and Cultural variables in Insurance Sector**

| Cultural variables | N | Mean | Std. Deviation |
|---|---|---|---|
| Dominant language | 113 | 2.37 | 0.692 |
| Non Dominant language | 114 | 2.61 | 0.717 |
| Tribals | 114 | 2.51 | 0.784 |
| Total | 341 | 2.5 | 0.737 |

The *p* value (.045) is less than α value of .05 so the null hypothesis is rejected. Thus it can be assumed that the variable of effectiveness plays a significant role in the service encounter involving members of the three study groups.

In order to find out which group is different from the other group, post hoc multiple comparisons test was conducted. The results showed that the two group of customers speaking the dominant language and non-dominant language are statistically significantly different (*p* value of .040) from one another at significance level of .05 with the customers speaking the non dominant language being more sensitive to the effectiveness of the service encounter Thus it can be inferred that in regards to the expected service effectiveness in dyadic role, there is a difference in the perception of the

two groups of customers in discussion. Thus the cultural background tends to play an important part in determining the effectiveness of service being delivered.

### 5.3.2.3 Accessibility and Cultural Group in the Insurance Sector:

In the third case, the dependent variable is accessibility. Accessibility refers to the ease of access and contact. Here question on opening hours and ease of reach was asked. The following null hypothesis is framed.

$H_{o3i}$: There is no significant difference among the means of the dependent variable of accessibility across the three groups

**Table 5.21(a): Access and Cultural variables in Insurance sector**

| Cultural variables | N | Mean | Std. Deviation |
|---|---|---|---|
| Dominant language | 113 | 2.43 | .545 |
| Non dominant language | 114 | 2.37 | .520 |
| Tribals | 114 | 2.35 | .585 |
| Total | 341 | 2.38 | .550 |

The results show enough evidence to accept the null hypothesis as *p* value (.519) is more than the α value of .05 Therefore it may be assumed that accessibility and the location of the service outlet bear no significance in the service interaction process between the three groups. Thus cultural variables play no significant role in the accessibility of the service office or outlet.

### 5.3.2.4 Interactivity and Cultural Groups

The variable used in this case is Interactivity. The subdimensions include responsiveness, listening, ability to explain, understanding, personalization and psychological proximity. A series of one way ANOVA tests are conducted with the responses of the three groups. The null hypothesis is formulated as

$H_{o4i}$: There is no significant difference among the means of the dependent variable of interaction in the three groups.

**Table 5.22(a): Interactivity and Cultural variables**

| Cultural variables | N | Mean | Std. Deviation |
|---|---|---|---|
| Dominant language | 113 | 2.51 | .354 |
| Non Dominant language | 114 | 2.58 | .301 |
| Tribals | 114 | 2.58 | .356 |
| Total | 341 | 2.56 | .338 |

The results do not give enough evidence to reject the null hypothesis as the calculated value (.256) is greater than the *p* value of .05 In other words the cultural groups of the respondent in the three groups plays no significant role in

the interaction of service encounter. The items of responsiveness, listening, ability to explain, understanding, personalization and psychological proximity are independent of cultural influence of the respondent.

### 5.3.2.5 Rituality and Cultural variables in the Insurance sector

The variable used in this case is Rituality. The subdimensions are courtesy of each individual, confidence, security, attitudes, waiting time and perceived competence of the contact personnel. The following null hypothesis is formulated

$H_{o5i}$: There is no significant difference among the means of the dependent variable of rituality across the three groups

**Table 5.23(a): Rituality and Cultural variables in Insurance Sector**

| Cultural variables | N | Mean | Std. Deviation |
|---|---|---|---|
| Dominant language | 113 | 2.31 | .279 |
| Non Dominant language | 114 | 2.26 | .259 |
| Tribals | 114 | 2.31 | .256 |
| Total | 341 | 2.29 | .265 |

The *p* value of (.218) is greater than α value of .05 therefore the null hypothesis cannot be rejected. In other words there is no significant difference among the means of rituality among the three cultural groups

### 5.3.2.6 All service encounter variable considered as composite in the Insurance sector

The variable used in this case is the mean value of all the five variables used to measure service encounter. A one way ANOVA is conducted with the following null hypothesis

$H_{o6i}$: There is no significant difference among the means of the composite variable of service encounter across the three groups

**Table 5.24 Composite variable and cultural variables in Insurance sector**

| Cultural Groups | N | Mean | Std. Deviation |
|---|---|---|---|
| Dominant Language | 113 | 2.41 | .223 |
| Non Dominant Language | 114 | 2.42 | .276 |
| Tribals | 114 | 2.41 | .283 |
| Total | 341 | 2.42 | .262 |

The *p* value of .96 indicates that the null hypothesis cannot be rejected. Thus when the composite variable attained by the mean values of the five service encounter variables is

tested; there is no significant difference among the means of the composite variable of service encounter across the three groups

**Discussions of the findings:**

After the analysis, the five variables in that are used to evaluate service encounter showed the following results when compared with the cultural groups of the customers namely, those speaking the dominant language, speaking the non dominant language and Tribals. While four variables of materiality, accessibility, interactivity and rituality showed independence from any influence of cultural variables, one variable of effectiveness showed influence of cultural variables in the Insurance sector. Among the three study groups, the Tribals customers show more sensitivity towards the variable of effectiveness.

However, when the composite variable is constructed and tested for its influence, it failed to show any statistically significant results. Thus the cultural variable does not exert any influence on the composite variable but the same cultural variables exert an influence while the individual variable of effectiveness is considered and more so for the tribal respondents.

### 5.3.3 Health Sector

For the health sector, the customers were selected on the basis of facial cues and the language they spoke as well as the written records available with the customer care personnel. As in the previous cases, the customers were given questions with the five variables and 17 items. The demographic details, mother tongue and community were also taken for classifying the respondents into the three groups. A series of one way ANOVA is conducted to find the influence of cultural variables over the service encounter variable for the health sector.

#### 5.3.3.1 Materiality and Cultural variables in Health Sector

The 1$^{st}$ variable used in the analysis is materiality with the items of service employee appearance, equipment and physical facilities. The null hypothesis is

$H_{o1h}$: There is no significant difference among the means of the dependent variable of materiality in the three groups.

**Table 5.25(a): Materiality and Cultural variables in Health sector**

| Cultural variables | N | Mean | Std. Deviation |
|---|---|---|---|
| Dominant language | 113 | 2.25 | .433 |
| Non Dominant language | 112 | 2.25 | .484 |
| Tribals | 111 | 2.29 | .430 |
| Total | 336 | 2.26 | .449 |

The *p* value of .702 is greater than the α value of .05 therefore the null hypothesis cannot be rejected. In other words the variable materiality, do not play any significant role in the service encounter of members of belonging to the three cultural groups.

### 5.3.3.2 Effectiveness and Cultural variables in the Health Sector

The variable used in the second case is effectiveness and, concerns the aim and the result of encounter evaluated in a dyadic manner. The null hypothesis is as follows

$H_{o2h}$: There is no significant difference among the means of the dependent variable of effectiveness across the three groups

The results show the following

**Table 5.26(a) : Effectiveness and Cultural variables in Health Sector**

| Cultural variables | N | Mean | Std. Deviation |
|---|---|---|---|
| Dominant language | 113 | 2.21 | .650 |
| Non Dominant language | 112 | 2.66 | .771 |
| Tribals | 111 | 2.50 | .770 |
| Total | 336 | 2.45 | .753 |

The *p* value (.000) is less than the α value of .05 which implies that the null hypothesis may be rejected. In order to find out the difference between the groups, post hoc tests are conducted. The results show that two groups namely the customers speaking Dominant Language and speaking the Non Dominant Language differ significantly with *p* value of .000 Another group namely the customers speaking dominant language and Tribals also differ significantly with *p* value of .009. Thus it may be inferred that cultural groups plays a significant role in the perception of effectiveness in a service encounter. In terms of effectiveness, the customers of the non dominant language seemed to be more sensitive closely followed by the tribal customers than the other group in terms of effectiveness of the service encounter

### 5.3.3.3 Accessibility and Cultural variables in Health Sector

In the third case, the variable considered is accessibility. Accessibility refers to the ease of access and contact. The following null hypothesis is framed.

$H_{o3h}$: There is no significant difference among the means of the dependent variable of accessibility in the three groups.

**Table 5.27(a): Accessibility and Cultural variables**

| Cultural variables | N | Mean | Std. Deviation |
|---|---|---|---|
| Dominant language | 113 | 2.42 | .595 |
| Non Dominant language | 112 | 2.34 | .411 |
| Tribals | 111 | 2.33 | .634 |
| Total | 336 | 2.36 | .555 |

The null hypothesis cannot be rejected as there is not enough evidence to do so. The *p* value .426 is greater than α value of .05 hence it may be assumed that there is no significant difference among the means of the dependent variable of accessibility in the three study groups.

### 5.3.3.4 Interactivity and Cultural variables in the Health Sector

The variable used in this case was Interactivity. The items were responsiveness, listening, ability to explain, understanding, personalization and psychological proximity. The null hypothesis is formulated as

$H_{o4h}$: There is no significant difference among the means of the dependent variable of interaction in the three groups.

**Table 5.28(a): Interaction and Cultural variables**

| Cultural variables | N | Mean | Std. Deviation |
|---|---|---|---|
| Dominant language | 113 | 2.43 | .436 |
| Non Dominant language | 112 | 2.40 | .347 |
| Tribals | 111 | 2.50 | .395 |
| Total | 336 | 2.44 | .396 |

The *p* value of .121 is greater than the α value of .05 therefore the null hypothesis cannot be rejected**.** In other words there is no significant difference among the means of the dependent variable of interaction in the three groups.

### 5.3.3.5 Rituality and Cultural variables in the Health Sector

The variable used in this case is Rituality. The items are courtesy of each individual, confidence, security, attitudes, waiting time and perceived competence of the contact personnel. The following null hypothesis is framed.

$H_{o5h}$: There is no significant difference among the means of the dependent variable of rituality in the three groups

The results show the following

**Table 5.29(a): Rituality and Cultural variables in Health sector**

| Cultural variables | N | Mean | Std. Deviation |
|---|---|---|---|
| Dominant language | 113 | 2.27 | .326 |
| Non Dominant language | 112 | 2.23 | .294 |
| Tribals | 111 | 2.31 | .361 |
| Total | 336 | 2.27 | .329 |

In this case also the calculated value .204 is greater than the *p* value of .05 therefore the null hypothesis cannot be rejected. Thus rituality does not play any significant role in service interaction of members belonging to different cultural groups.

### 5.3.3.6 All service encounter variables considered as composite for the Health Sector

The variable used in this case is constructed by taking the means of the five service encounter variables. A one way ANOVA is conducted with the following null hypothesis

$H_{o6h}$: There is no significant difference among the means of the dependent composite variable of service encounter among the three groups

**Table 5.30: Composite Variable and cultural variables in Health sector**

| Cultural variables | N | Mean | Std. Deviation |
|---|---|---|---|
| Dominant Language | 113 | 2.3181 | .27088 |
| Non Dominant Language | 112 | 2.3769 | .30078 |
| Tribals | 111 | 2.3878 | .32351 |
| Total | 336 | 2.3607 | .29969 |

The *p* value of .17 shows enough evidence that the null hypothesis cannot be rejected. Thus the composite variable fails to show any significant relationship with the cultural background of the individual customers.

**Discussion:**

As in the previous case of insurance, it was found that out of the five variables that were considered for the study four variables of materiality, interactivity, accessibility and rituality were independent of cultural groups while the variable of effectiveness shared a significant relationship with cultural groups in the health sector. While considering the effectiveness of the service encounter, the customers speaking the non dominant

language shows to be the most sensitive closely followed by the Tribal customers. While considering the composite variable, it showed independence from any influence of the cultural variables. Thus when the five service encounter variables are considered as one, they shared no relationship with the cultural background of the customers. On the other hand when considered individually, effectiveness seems to be influenced by the background of the customers.

**5.3 (b) Findings and Inference**: The analysis of section 5.3(a) is shown below in a tabular form. This analysis helps to explore the role of the service encounter variables across three sectors thus highlighting the difference in role of the variables sector wise.

**Table 5.31: Tabular Representation of the findings**

| Variables/ Sector | Retail | Insurance | Health |
|---|---|---|---|
| Materiality | Significant relationship NOT observed | | |
| Effectiveness | Significant relationship OBSERVED with the Tribal customers showing more sensitivity to effectiveness in the entire three sector. In the Health sector the customers speaking the non dominant language also showed sensitivity to effectiveness | | |
| Accessibility | Significant relationship NOT observed | | |
| Interactivity | Significant relationship NOT observed | | |
| Rituality | Significant relationship OBSERVED with the tribal customers showing more sensitivity than the other two groups | Significant relationship NOT observed | |

Table 5.31 is discussed below in detail.

I. The findings reveal that the variable of effectiveness differ in the perception of all the three groups of the study across the three sectors of retail, health and insurance. This variable consisted of two items which explored whether at the end of the service interaction, whether the customer received what he wanted, and the problem solving ability of the service provider. Thus it may be safely assumed that customers belonging to different cultural groups perceive problem solving ability of the service provider differently and the definitions of successful service delivery may differ across the three study groups. Cultural variable seems to play a role in the customer's perception while a service encounter takes place. Thus the outcome of the service interaction depends on the perception of the customer to a great extent.

II. In the Retail sector variable effectiveness register the influence of cultural background between the following pairs of groups of customers (a) speaking the

dominant language and (b) speaking the non dominant language and the second group is (a) speaking the dominant language and (b) Tribals. Among the three study groups, the descriptive table shows that the Tribal customer's seems to be more sensitive when the variable of effectiveness is considered.

III. In the Insurance sector, effectiveness among the following groups show the influence of cultural variables among the customers (a) speaking the dominant language with (b) those speaking the non dominant language. The customers speaking the non dominant language seems to be more sensitive for the Insurance sector

IV. For the Health sector the variable of effectiveness shows significant relationship with cultural variables between the following pairs of groups (a) customers speaking dominant language and (b) those speaking the non dominant language, and (a) customers speaking dominant language and (b) Tribals. Among the three study groups, the customers speaking the non dominant language showed the highest sensitivity closely followed by the Tribal customers.

V. In the retail sector, the variable of rituality also shows influence of cultural variables in two groups namely (a) speakers of the non dominant language with (b) Tribals. Here also, the Tribal customers show more sensitivity towards the variable of rituality. The variables consisted of item that talked about the courtesy, confidence, attitude, security, waiting time and perceived competence of the service provider. Thus for a Tribal customer, these items are important part of the service delivery process.

VI. A composite variable constructed by taking the mean score of the five service encounter variables of materiality, effectiveness, accessibility, interactivity and rituality is also repeatedly tested across the three sectors. However it is observed that this composite variable shows independence from any influence of cultural variables. Though when individual variables are tested for relationship with the cultural variables, they share some relationship as explained in the above findings, when all five variables are considered composite, no relationship is exhibited.

## 5.4 Interaction Effect:

The importance of demographic variables in marketing is an established fact. Kumar (2014) in his study on the impact of demographic factor on consumer behavior identified ten demographic factors. Thus this study proposed to study the influence of demographic variables on the three cultural groups considered in the study. Therefore in order to explore the influence of cultural and demographic variables on the service encounter collectively, a series of 2 way ANOVA tests are conducted to find out the interaction among cultural variables and demographic ones, if any. It is explained in details in the below sections. The interpretations have been presented at the end of each section as discussions. A more detailed interpretation of the findings has been discussed in the Chapter 7

## A. Materiality

### 5.4.1 Materiality with cultural variables and age

In the previous section 5.2.1 the relationship of cultural variables and materiality has already been studied. In this section we seek to explore the influence of age on this relationship. This is done to determine whether a third factor can influence the relationship. For this, in the first case, materiality is considered as the dependent variable and the cultural variables and age of the respondent as independent variable, a two way ANOVA was conducted.

$H_{o1}$: There is no significant interaction effect between the cultural variables and the age of the respondent in terms of materiality.

**Table 5.32(a): Cultural variables, Age and Materiality: Descriptive Statistics**

| Cultural groups | age of the respondent | N | Mean | Std. Deviation |
|---|---|---|---|---|
| Dominant Language | 18-25yrs | 113 | 2.38 | 0.474 |
| | 26-32yrs | 108 | 2.14 | 0.432 |
| | 33-40yrs | 57 | 2.4 | 0.467 |
| | 41-50yrs | 26 | 2.34 | 0.75 |
| | 51-60yrs | 15 | 2.68 | 0.11 |
| | Total | 319 | 2.31 | 0.495 |
| Non Dominant Language | 18-25yrs | 107 | 2.25 | 0.407 |
| | 26-32yrs | 112 | 2.24 | 0.695 |

| | | | | |
|---|---|---|---|---|
| | 33-40yrs | 33 | 2.41 | 0.53 |
| | 41-50yrs | 26 | 2.1 | 0.202 |
| | 51-60yrs | 17 | 2.5 | 0.216 |
| | above 60yrs | 20 | 2.16 | 0.137 |
| | Total | 315 | 2.26 | 0.52 |
| Tribals | 18-25yrs | 93 | 2.23 | 0.375 |
| | 26-32yrs | 119 | 2.24 | 0.503 |
| | 33-40yrs | 61 | 2.32 | 0.31 |
| | 41-50yrs | 23 | 2.19 | 0.467 |
| | 51-60yrs | 3 | 2.74 | 0.064 |
| | above 60yrs | 5 | 2.29 | 0.061 |
| | Total | 304 | 2.26 | 0.424 |
| Total | 18-25yrs | 313 | 2.29 | 0.428 |
| | 26-32yrs | 339 | 2.21 | 0.556 |
| | 33-40yrs | 151 | 2.37 | 0.426 |
| | 41-50yrs | 75 | 2.21 | 0.528 |
| | 51-60yrs | 35 | 2.6 | 0.193 |
| | above 60yrs | 25 | 2.18 | 0.136 |
| | Total | 938 | 2.28 | 0.482 |

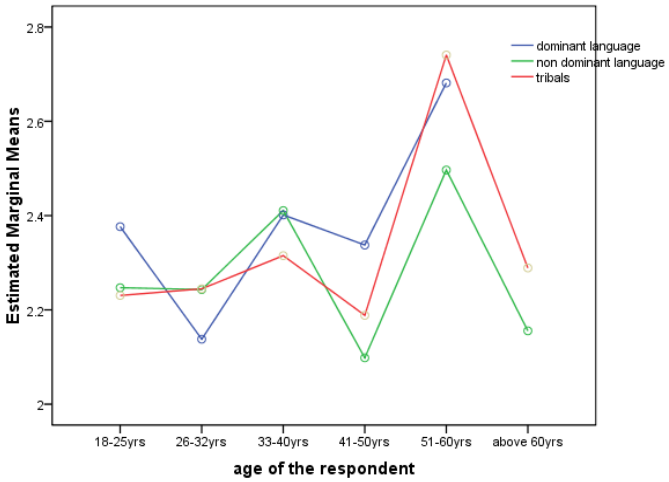
**Table 5.32(b): Cultural variable and age**

| Source | Type III Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Corrected Model | 23.053[a] | 16 | 1.441 | 4.652 | .000 |
| Intercept | 1464.196 | 1 | 1464.196 | 4.727E3 | .000 |
| Cultural_variables | 1.079 | 2 | .540 | 1.742 | .176 |
| Age | 11.209 | 5 | 2.242 | 7.238 | .000 |
| Cultural_variables * age | 7.617 | 9 | .846 | 2.732 | **.004** |
| Error | 285.268 | 921 | .310 | | |
| Total | 4888.222 | 938 | | | |
| Corrected Total | 308.321 | 937 | | | |

a. R Squared = .075 (Adjusted R Squared = .059)

The *p* value of .004 is less than the α value of .05 thus the null hypothesis can be rejected and the alternate hypothesis is accepted. Thus there is significant interaction effect between the cultural variables and the age of the respondent in terms of materiality.

**Figure 5.4: Cultural Variables, Age and Materiality**




From the graph it is evident that in the age group of 51-60yrs, materiality shows significant high dependence across the three cultural variables. It is seen that dominant language speakers and Tribals in this age group has got significantly higher score in materiality compared to Non dominant language speaking group.

However, in the other age groups, the influence is somewhat uniform. It is seen in two cultural groups, non dominant language speakers and Tribals, the influence comes down in the age group of above 60 yrs. But due to small sample size of tribal respondents, it would be difficult to extend this finding to the entire population. Nevertheless, the results give an insight to the fact that in a service encounter, age together with cultural background of the respondent, influence the behavior of the respondent.

### 5.4.2 Materiality with Cultural variables and Education

In this section, interaction of Materiality with Cultural variables and Education is explored.

The null hypothesis is formulated as

$H_{o2}$: There is no significant interaction effect between the cultural variables and the education of the respondent in terms of materiality

The results are as below:

**Table 5.33(a): Cultural variables, education and materiality: Descriptive Statistics**

| Cultural Groups | educational qualification of the customers | N | Mean | Std. Deviation |
|---|---|---|---|---|
| Dominant Language | upto class xii | 17 | 1.99 | 0.184 |
| | graduate | 111 | 2.2 | 0.504 |
| | post graduate | 188 | 2.4 | 0.483 |
| | others | 3 | 2.56 | 0.619 |
| | Total | 319 | 2.31 | 0.495 |
| Non Dominant Language | upto class xii | 34 | 2.08 | 0.372 |
| | graduate | 91 | 2.36 | 0.401 |
| | post graduate | 175 | 2.25 | 0.599 |
| | others | 15 | 2.11 | 0.288 |
| | Total | 315 | 2.26 | 0.52 |
| Tribals | upto class xii | 40 | 1.95 | 0.322 |
| | graduate | 108 | 2.27 | 0.375 |
| | post graduate | 142 | 2.31 | 0.44 |
| | others | 14 | 2.48 | 0.503 |
| | Total | 304 | 2.26 | 0.424 |
| Total | upto class xii | 91 | 2.01 | 0.325 |
| | graduate | 310 | 2.27 | 0.436 |
| | post graduate | 505 | 2.32 | 0.518 |
| | others | 32 | 2.31 | 0.454 |
| | Total | 938 | 2.28 | 0.482 |

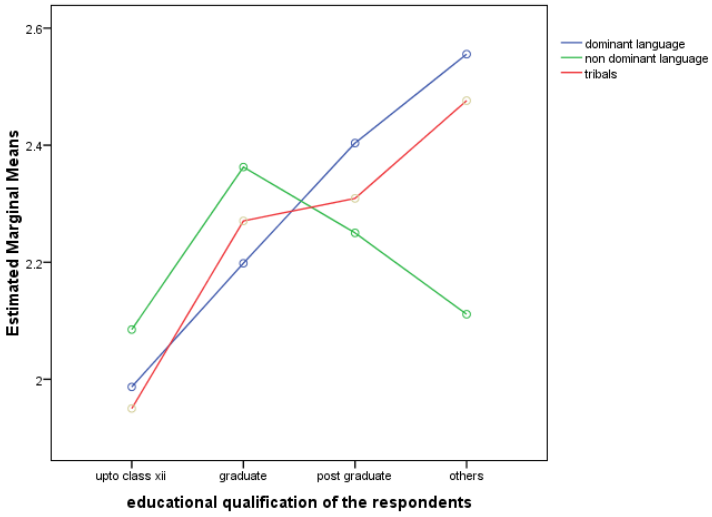
**Table 5.33 (b): Cultural variables and Education**

| Source | Type III Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Corrected Model | 20.244[a] | 11 | 1.840 | 5.916 | .000 |
| Intercept | 1052.909 | 1 | 1052.909 | 3.384E3 | .000 |
| Cultural_variable | .011 | 2 | .006 | .018 | .982 |
| Educational qualification | 7.675 | 3 | 2.558 | 8.224 | .000 |
| Cultural_variable * Educational qualification | 11.178 | 6 | 1.863 | 5.988 | **.000** |
| Error | 288.077 | 926 | .311 | | |
| Total | 4888.222 | 938 | | | |
| Corrected Total | 308.321 | 937 | | | |

a. R Squared = .066 (Adjusted R Squared = .055)

The *p* value at .000 implies that the null hypothesis can be rejected and the alternate hypothesis can be accepted. Thus there is significant interaction effect between the cultural variables and the education of the respondent in terms of materiality

**Figure 5.5 Cultural variables, Education and Materiality**




From the figure it is evident that materiality shows less interdependence on the customers of dominant language speaking and Tribals with the education level of upto class xii, and gradually the interdependence increases reaching the highest level with others category in dominant language speakers. Surprisingly, with the tribal customers, the influence of education on materiality decreases with the increase in education. The reverse is seen in the non dominant speaking customers with lower education showing more relationship with materiality and vice versa.

### 5.4.3 Materiality with Cultural variables and monthly family income

The variable used in this case is cultural variable and family income, which is explored with materiality to identify the interaction. The null hypothesis is as follows

$H_{o3}$: There is no significant interaction effect between the cultural variables and monthly family income of the respondent in terms of materiality

The results are as follows

**Table 5.34(a): Cultural variables, monthly family income and materiality: Descriptive Statistics**

| Cultural Group | monthly family income | N | Mean | Std. Deviation |
|---|---|---|---|---|
| Dominant language | 20-30k | 20 | 2.18 | 0.397 |
| | 30-40k | 119 | 2.1 | 0.408 |
| | above 40k | 180 | 2.47 | 0.502 |
| | Total | 319 | 2.31 | 0.495 |
| Non Dominant Language | 20-30k | 20 | 2.39 | 0.401 |
| | 30-40k | 111 | 2.33 | 0.624 |
| | above 40k | 184 | 2.2 | 0.453 |
| | Total | 315 | 2.26 | 0.52 |
| Tribals | 20-30k | 26 | 2.47 | 0.402 |
| | 30-40k | 145 | 2.21 | 0.375 |
| | above 40k | 133 | 2.26 | 0.466 |
| | Total | 304 | 2.26 | 0.424 |
| Total | 20-30k | 66 | 2.36 | 0.413 |
| | 30-40k | 375 | 2.21 | 0.479 |
| | above 40k | 497 | 2.31 | 0.488 |
| | Total | 938 | 2.28 | 0.482 |

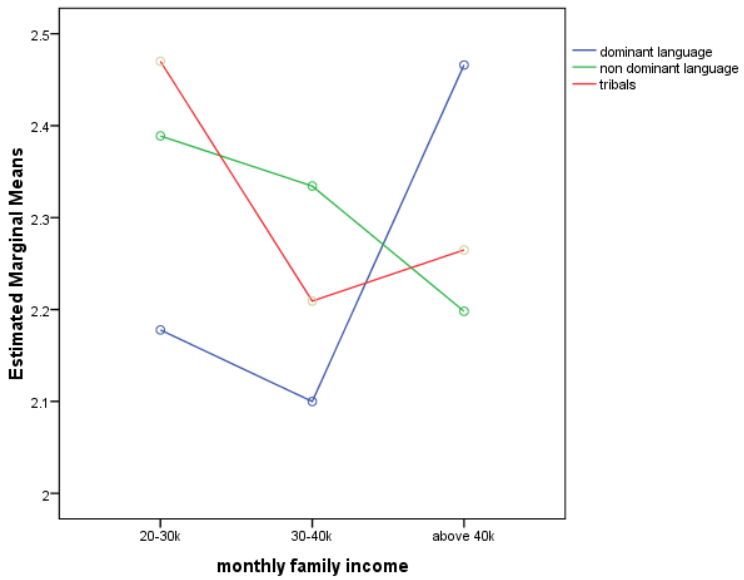
**Table 5.34(b): Cultural Variable and Monthly Family Income**

| Source | Type III Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Corrected Model | 13.777[a] | 8 | 1.722 | 7.838 | .000 |
| Intercept | 2342.991 | 1 | 2342.991 | 1.066E4 | .000 |
| Cultural_variables | .393 | 2 | .196 | .894 | .409 |
| Monthlyfamilyincome | 2.263 | 2 | 1.131 | 5.149 | .006 |
| Cultural_variables * Monthlyfamilyincome | 10.552 | 4 | 2.638 | 12.006 | **.000** |
| Error | 204.125 | 929 | .220 | | |
| Total | 5074.889 | 938 | | | |
| Corrected Total | 217.903 | 937 | | | |

a. R Squared = .063 (Adjusted R Squared = .055)

The *p* value of .000 shows enough evidence that the null hypothesis can be rejected. Thus the alternate hypothesis can be accepted or there is significant interaction effect between the cultural variables and the monthly family income of the respondent in terms of materiality.

**Figure 5.6: Cultural variable, Monthly Family Income and Materiality**




From the figure 5.3 it is evident that in the group speaking the dominant language, means of materiality is significantly high in the income group of above Rs 40k. Thus it can be inferred that materiality influences are high for this group of customers. In case of people speaking the non dominant language, materiality influences seems to be higher in the lower income group of Rs 20-30 k and as the income increases the influence of materiality decreases in this group. In case of tribal customers, the influence of materiality is seen to be high on the lower income groups and gradually comes down with the rise in income (Rs 30-40K) and is seen to rise moderately again in the high income group. Thus it can be summed up by saying that the means of materiality is statistically significant across the three study groups when income is also considered. Thus it can be concluded that the for the three study group, influence of materiality decreases with rise in income upto Rs 40k and beyond that the influence increases for Tribal and Dominant language speaking customers and decreases for the non dominant speaking customers.

### 5.4.4 Materiality with Cultural variables and family life cycle stage

In this instance interaction between materiality with cultural variables and family life cycle stage is explored.

$H_{o4}$: There is no significant interaction effect between the cultural variables and family life cycle of the respondent in terms of materiality

The results are as shown below

**Table 5.35(a): Cultural variables, Family Life cycle stage and Materiality: Descriptive Statistics**

| Cultural groups | Family life cycle stage | N | Mean | Std. Deviation |
|---|---|---|---|---|
| Dominant language | single living with family | 118 | 2.16 | 0.48 |
| | married without child in joint family | 15 | 2.01 | 0.145 |
| | single alone | 32 | 2.63 | 0.235 |
| | married without child in nuclear family | 45 | 2.48 | 0.439 |
| | married with young child in joint family | 28 | 2.42 | 0.599 |
| | married with young child in nuclear family | 50 | 2.39 | 0.537 |
| | married with grown up child | 19 | 1.93 | 0.414 |
| | married with married child | 12 | 2.66 | 0.111 |
| | Total | 319 | 2.31 | 0.495 |
| Non dominant language | single living with family | 147 | 2.21 | 0.619 |
| | married without child in joint family | 11 | 1.96 | 0.218 |
| | single alone | 47 | 2.5 | 0.372 |
| | married without child in nuclear family | 24 | 2.34 | 0.592 |
| | married with young child in joint family | 9 | 2.01 | 0.349 |
| | married with young child in nuclear family | 29 | 2.15 | 0.411 |
| | married with grown up child | 21 | 2.19 | 0.203 |
| | married with married child | 16 | 2.57 | 0.151 |
| | retired living with children | 11 | 2.09 | 0.156 |
| | Total | 315 | 2.26 | 0.52 |
| Tribals | single living with family | 125 | 2.1 | 0.371 |
| | married without child in joint family | 23 | 2.57 | 0.391 |
| | single alone | 35 | 2.59 | 0.395 |
| | married without child in nuclear family | 27 | 2.3 | 0.363 |
| | married with young child in joint family | 15 | 2.35 | 0.627 |
| | married with young child in nuclear family | 52 | 2.24 | 0.391 |
| | married with grown up child | 22 | 2.23 | 0.33 |
| | married with married child | 1 | 2.33 | . |
| | retired living with children | 3 | 2.33 | 0 |
| | Total | 303 | 2.26 | 0.424 |
| Total | single living with family | 390 | 2.16 | 0.509 |
| | married without child in joint family | 49 | 2.26 | 0.412 |
| | single alone | 114 | 2.56 | 0.349 |
| | married without child in nuclear family | 96 | 2.4 | 0.466 |

| | | | | |
|---|---|---|---|---|
| | married with young child in joint family | 52 | 2.33 | 0.583 |
| | married with young child in nuclear family | 131 | 2.28 | 0.463 |
| | married with grown up child | 62 | 2.12 | 0.344 |
| | married with married child | 29 | 2.6 | 0.147 |
| | retired living with children | 14 | 2.14 | 0.171 |
| | Total | 937 | 2.28 | 0.482 |

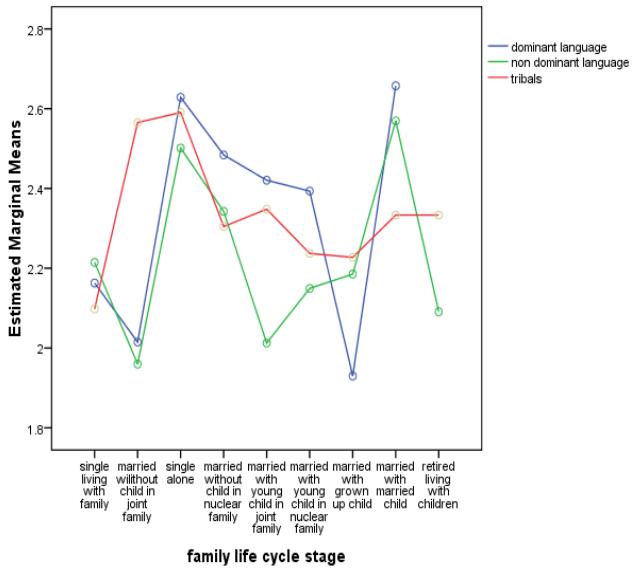
**Table 5.35(b): Cultural variables and Family Life cycle Stage**

| Source | Type III Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Corrected Model | 30.512[a] | 25 | 1.220 | 5.941 | .000 |
| Intercept | 1424.822 | 1 | 1424.822 | 6.936E3 | .000 |
| Cultural_variables | .994 | 2 | .497 | 2.419 | .090 |
| Familylifecycle | 18.218 | 8 | 2.277 | 11.085 | .000 |
| Cultural variables * Family lifecycle | 9.281 | 15 | .619 | 3.012 | **.000** |
| Error | 187.142 | 911 | .205 | | |
| Total | 5071.728 | 937 | | | |
| Corrected Total | 217.655 | 936 | | | |

a. R Squared = .140 (Adjusted R Squared = .117)

The p value of .000 is significant at .05 level of significance. The null hypothesis is rejected.

**Figure 5.7: Cultural Variable, Family life cycle stage and Materiality**



The influence of family life cycle is seen to be lowest in married without child in joint family in dominant language speakers, married with young child in joint family in Non dominant language speakers and almost equal in two groups of the tribal customers. The influence is seen to be the highest in married with married children in dominant language speakers, married with young child in nuclear family in Non dominant language speakers and married without child in nuclear family among the tribal customers.

**Discussions:**

The service encounter variables show interesting results when it is studied with cultural background along with the demographic group of consumers. This implies that the cultural variables alone may not influence the service encounter (section 5.2) but tend to influence the materiality in service encounter when compared in relation with demographic variables. Thus the study highlights that variable like age, education, income and family life influences the thought process of an individual. Due to this influence, the service encounter variables tend to be affected when two variables like culture and any one of the four demographic variables are considered in unison.

The highest sensitivity to materiality is expressed by the age group of 51-60 yrs among the given set of customers across the three cultural groups while the lowest sensitivity to materiality is shown by the above 60yrs customers.

As regard to education, post graduate customers show highest sensitivity whereas customers who studied upto class XII show low sensitivity with the non dominant speaking postgraduate customers exhibiting the maximum sensitivity among the three study groups.

In case of income, in general a customer with income of more than 40k shows sensitivity among the income groups. Among the three cultural groups, customers speaking the dominant language with income of above Rs 40k show the highest sensitivity

Regards to family life cycle, in general a customer who is married with young child in joint family show more sensitivity towards materiality specially so in case of Tribals and dominant language speaking customers.

**B. Effectiveness**

**5.4.5 Effectiveness with cultural variables and age**

The relationship between effectiveness and cultural variables over the service encounter variable of materiality is explored in this section. The null hypothesis is follows

$H_{o5}$: There is no significant interaction effect between the cultural variables and ages of the respondent in terms of effectiveness

The results are as follows

**Table 5.36(a): Effectiveness with cultural variables and age of the respondent: Descriptive Statistics**

| Cultural variables | Age of the respondent | N | Mean | Std. Deviation |
|---|---|---|---|---|
| Dominant language | 18-25yrs | 113 | 2.55 | 0.435 |
| | 26-32yrs | 108 | 2.2 | 0.707 |
| | 33-40yrs | 57 | 2.25 | 0.768 |
| | 41-50yrs | 26 | 1.77 | 0.696 |
| | 51-60yrs | 15 | 1.9 | 0.387 |
| | Total | 319 | 2.29 | 0.664 |
| Non dominant language | 18-25yrs | 107 | 2.7 | 0.61 |
| | 26-32yrs | 112 | 2.77 | 0.977 |
| | 33-40yrs | 33 | 2.32 | 0.694 |
| | 41-50yrs | 26 | 2.4 | 0.284 |
| | 51-60yrs | 17 | 2.65 | 0.493 |
| | above 60yrs | 20 | 2.38 | 0.358 |
| | Total | 315 | 2.63 | 0.752 |
| Tribals | 18-25yrs | 93 | 2.74 | 0.717 |
| | 26-32yrs | 119 | 2.33 | 0.803 |
| | 33-40yrs | 61 | 2.45 | 0.825 |
| | 41-50yrs | 23 | 2.91 | 0.536 |
| | 51-60yrs | 3 | 2.5 | 0 |
| | above 60yrs | 5 | 2.8 | 0.274 |
| | Total | 304 | 2.53 | 0.779 |
| Total | 18-25yrs | 313 | 2.66 | 0.593 |
| | 26-32yrs | 339 | 2.43 | 0.869 |
| | 33-40yrs | 151 | 2.35 | 0.777 |
| | 41-50yrs | 75 | 2.34 | 0.703 |
| | 51-60yrs | 35 | 2.31 | 0.557 |
| | above 60yrs | 25 | 2.46 | 0.38 |
| | Total | 938 | 2.48 | 0.746 |

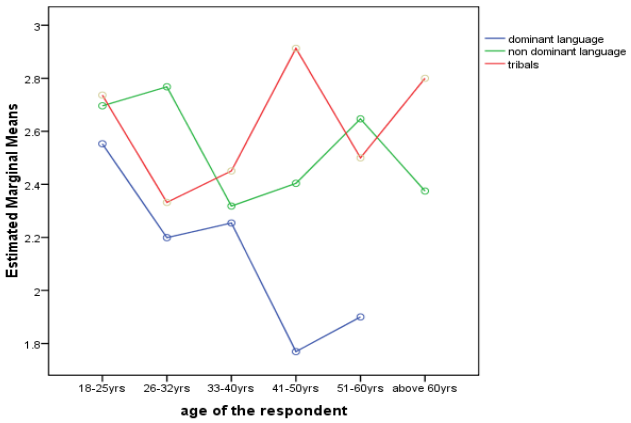
**Table 5.36(b): Cultural Variables and Age**

| Source | Type III Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Corrected Model | 59.805[a] | 16 | 3.738 | 7.453 | .000 |
| Intercept | 1683.223 | 1 | 1683.223 | 3.36E+03 | .000 |
| CulturalVariable | 17.745 | 2 | 8.872 | 17.69 | .000 |
| Age | 15.07 | 5 | 3.014 | 6.009 | .000 |
| Cultural Variable * age | 23.361 | 9 | 2.596 | 5.175 | .000 |
| Error | 461.922 | 921 | 0.502 | | |
| Total | 6304.5 | 938 | | | |
| Corrected Total | 521.727 | 937 | | | |

a. R Squared = .115 (Adjusted R Squared = .099)

The *p* value of .000 is statistically significant at .05 level of significance. Thus the null hypothesis is rejected.

**Figure 5.8: Cultural Variable, Age and Effectiveness**




From the figure 5.5, it is shown that the mean value of effectiveness is high in 18-25 yrs group of customers and gradually decreases with the increase in age reaching the lowest in the 41-50yrs among the dominant language speaking group of customers. However, it is interesting to note that the sensitivity of tribal customers in the age group beyond 30-40yrs is much more than dominant language speakers. Non dominant language speakers also register higher sensitivity than the dominant language speakers.

On the other hand, in case of materiality the dominant language speaker were more influenced across the age groups.

### 5.4.6 Effectiveness with cultural variables and educational qualification

This section explores the influence of cultural variables and educational qualification on the service encounter variable of effectiveness.

The following null hypothesis is formulated.

$H_{o6}$: There is no significant interaction effect between the cultural variables and educational qualification of the respondent in terms of effectiveness

The results are reproduced in Table 5.37(a) and 5.37(b).

**Table 5.37(a): Effectiveness with cultural variables and educational qualification: Descriptive Statistics**

| Cultural group | educational qualification of the customers | N | Mean | Std. Deviation |
|---|---|---|---|---|
| dominant language | upto class xii | 17 | 2.29 | 0.639 |
| | Graduate | 111 | 2.45 | 0.492 |
| | post graduate | 188 | 2.19 | 0.734 |
| | Others | 3 | 2 | 0.866 |
| | Total | 319 | 2.29 | 0.664 |
| non dominant language | upto class xii | 34 | 2.59 | 0.468 |
| | Graduate | 91 | 2.55 | 0.647 |
| | post graduate | 175 | 2.69 | 0.852 |
| | Others | 15 | 2.6 | 0.604 |
| | Total | 315 | 2.63 | 0.752 |
| Tribals | upto class xii | 40 | 2.49 | 0.797 |
| | Graduate | 108 | 2.81 | 0.615 |
| | post graduate | 142 | 2.34 | 0.85 |
| | Others | 14 | 2.54 | 0.499 |
| | Total | 304 | 2.53 | 0.779 |
| Total | upto class xii | 91 | 2.49 | 0.662 |
| | Graduate | 310 | 2.6 | 0.603 |
| | post graduate | 505 | 2.41 | 0.835 |
| | Others | 32 | 2.52 | 0.589 |
| | Total | 938 | 2.48 | 0.746 |

**Table 5.37(b): Cultural variables, Educational qualification and Effectiveness**

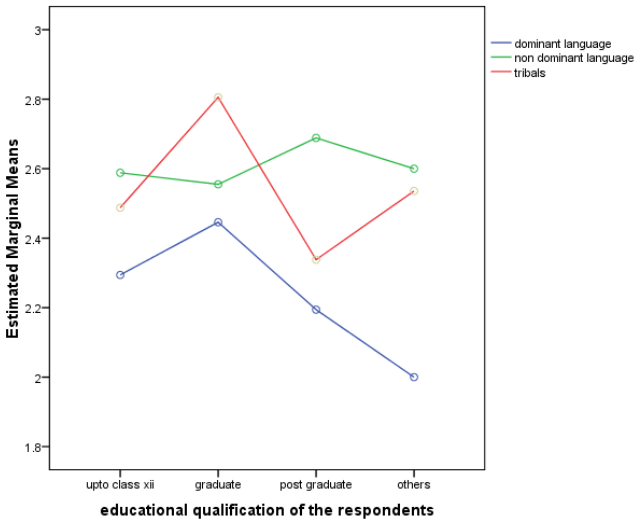
| Source | Type III Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Corrected Model | 39.854[a] | 11 | 3.623 | 6.962 | .000 |
| Intercept | 1380.045 | 1 | 1380.045 | 2.652E3 | .000 |
| Cultural Variables | 4.337 | 2 | 2.168 | 4.167 | .016 |
| Educationalqualification | 7.482 | 3 | 2.494 | 4.792 | .003 |
| Cultural Variables * Educational qualification | 11.505 | 6 | 1.917 | 3.685 | **.001** |
| Error | 481.874 | 926 | .520 | | |
| Total | 6304.500 | 938 | | | |
| Corrected Total | 521.727 | 937 | | | |

a. R Squared = .076 (Adjusted R Squared = .065)

The *p* value of .001 is less than the .05 level of significance. Therefore the null hypothesis is rejected and the alternate hypothesis is accepted. Thus there is significant

interaction effect between the cultural variables and educational qualification of the respondent in terms of effectiveness

**Figure 5.9: Cultural variable, Educational Qualification and Effectiveness**




From the table 5.38(a) and the figure 5.6, it is seen that the mean value of effectiveness of customers speaking dominant language is less overall when compared with the other two groups of Tribals and non dominant language speakers, with the highest in graduate group and lowest in the others group. For the tribals also it is seen that the mean value is highest in graduate group and lowest in the post graduate group. In the group speaking the non dominant language, the mean value is lowest in the graduate group and more in post graduate group. Thus it can be inferred that customers from the dominant language speakers are less concerned by effectiveness and the other two groups are more concerned with effectiveness. In case of the tribal graduates the mean value of effectiveness is the highest across the other two groups.

### 5.4.7 Effectiveness with cultural variables and family life stages of the respondent

In this section, the role of cultural variables and family life stages over effectiveness is explored. The null hypothesis is as follows:

$H_{o7}$: There is no significant interaction effect between the cultural variables and family life cycle stages of the respondent in terms of effectiveness

The results show the following

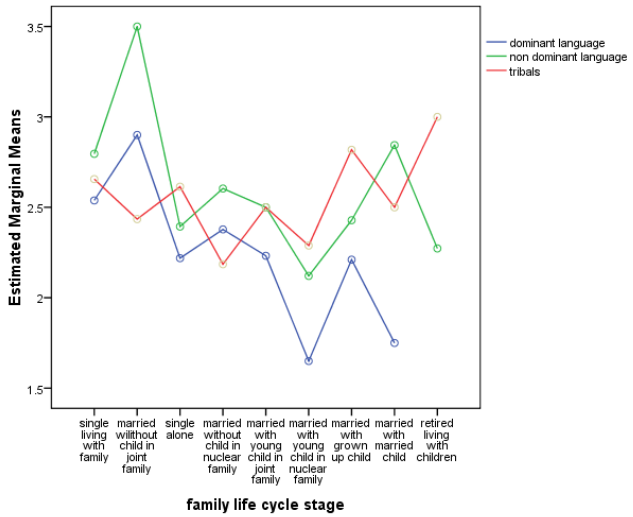
**Table 5.38(a): Effectiveness with cultural variables and family life cycle: Descriptive Statistics**

| Cultural group | Family Life Cycle Stage | N | Mean | Std. Deviation |
|---|---|---|---|---|
| dominant language | single living with family | 118 | 2.54 | 0.414 |
| | married without child in joint family | 15 | 2.9 | 0.828 |
| | single alone | 32 | 2.22 | 0.4 |
| | married without child in nuclear family | 45 | 2.38 | 0.924 |
| | married with young child in joint family | 28 | 2.23 | 0.481 |
| | married with young child in nuclear family | 50 | 1.65 | 0.672 |
| | married with grown up child | 19 | 2.21 | 0.254 |
| | married with married child | 12 | 1.75 | 0.261 |
| | Total | 319 | 2.29 | 0.664 |
| non dominant language | single living with family | 147 | 2.8 | 0.827 |
| | married without child in joint family | 11 | 3.5 | 0.447 |
| | single alone | 47 | 2.39 | 0.667 |
| | married without child in nuclear family | 24 | 2.6 | 0.834 |
| | married with young child in joint family | 9 | 2.5 | 0 |
| | married with young child in nuclear family | 29 | 2.12 | 0.415 |
| | married with grown up child | 21 | 2.43 | 0.531 |
| | married with married child | 16 | 2.84 | 0.239 |
| | retired living with children | 11 | 2.27 | 0.467 |
| | Total | 315 | 2.63 | 0.752 |
| Tribals | single living with family | 125 | 2.66 | 0.661 |
| | married without child in joint family | 23 | 2.43 | 1.282 |
| | single alone | 35 | 2.61 | 0.948 |
| | married without child in nuclear family | 27 | 2.19 | 0.557 |
| | married with young child in joint family | 15 | 2.5 | 0 |
| | married with young child in nuclear family | 52 | 2.29 | 0.865 |
| | married with grown up child | 22 | 2.82 | 0.451 |
| | married with married child | 1 | 2.5 | . |
| | retired living with children | 3 | 3 | 0 |
| | Total | 303 | 2.54 | 0.778 |
| Total | single living with family | 390 | 2.67 | 0.678 |
| | married without child in joint family | 49 | 2.82 | 1.083 |
| | single alone | 114 | 2.41 | 0.72 |
| | married without child in nuclear family | 96 | 2.38 | 0.82 |
| | married with young child in joint family | 52 | 2.36 | 0.375 |
| | married with young child in nuclear family | 131 | 2.01 | 0.765 |
| | married with grown up child | 62 | 2.5 | 0.496 |
| | married with married child | 29 | 2.38 | 0.592 |
| | retired living with children | 14 | 2.43 | 0.514 |
| | Total | 937 | 2.48 | 0.746 |

| Table 5.38(b): Cultural Variable, Family Life Cycle Stage and Effectiveness | | | | | |
|---|---|---|---|---|---|
| Source | Type III Sum of Squares | df | Mean Square | F | Sig. |
| Corrected Model | 94.991[a] | 25 | 3.800 | 8.130 | .000 |
| Intercept | 1644.465 | 1 | 1644.465 | 3.519E3 | .000 |
| Cultural variables | 12.153 | 2 | 6.077 | 13.002 | .000 |
| Familylifecycle | 49.853 | 8 | 6.232 | 13.333 | .000 |
| Cultural variables * Familylifecycle | 27.143 | 15 | 1.810 | 3.872 | **.000** |
| Error | 425.769 | 911 | .467 | | |
| Total | 6302.250 | 937 | | | |
| Corrected Total | 520.760 | 936 | | | |
| a. R Squared = .182 (Adjusted R Squared = .160) | | | | | |

The *p* value of .000 is seen to be significant at .05 level of significance. Thus the null hypothesis is rejected and the alternate hypothesis is accepted.

**Figure 5.10: Cultural Variable, Family Life Cycle Stage and Effectiveness**




From Table 5.38(a) and Figure 5.10 it is seen that the mean value of effectiveness shows similar trend in dominant language speakers and the non dominant language speakers with less mean value for the dominant language speakers and higher mean value for the non dominant language speakers. For the tribal speakers, the lowest mean value is for the group of married without child in nuclear family and highest for retired living with children. The highest mean value is observed in the married without child in joint family

in the non dominant speakers and lowest is observed in the group of married with young child in nuclear family in the dominant language speakers. Thus for the given samples, the influence of effectiveness is highest among non dominant speakers in the married without child in joint family and lowest for the dominant speakers in the group of married with young child in nuclear family.

Overall, the non dominant and dominant language speaking customers are showing a similar trend with respect to effectiveness as a variable of service encounter, i.e. with growing maturity the sensitivity towards effectiveness is decreasing. However, for tribals the sensitivity increases after getting married. This shows interesting results.

**Discussion**: In the case of the 2nd variable of effectiveness, it is observed that the demographic variables of age, educational qualification and family life cycle stage play a role when considered in unison with the service encounter variable. Thus the respondent's observation of whether the service encounter is successful is influenced independently by the cultural variables (section 5.2.2) as well as cultural variables and the above mentioned demographic variables considered together.

Among the three study groups, the age group of 26-32yrs of customers speaking the non dominant language shows the most sensitivity to effectiveness. In regards to education, the group of post graduate non dominant language speaking customers show maximum sensitivity. In the family life cycle stages, the influence of effectiveness is highest among non dominant speakers in the married without child in joint family and lowest for the dominant speakers in the group of married with young child in nuclear family.

**C. Accessibility**

### 5.4.8 Accessibility with cultural variables and monthly income

In this section, the interaction between cultural variables and monthly income of the customers on the variable of accessibility is explored.

The null hypothesis is framed as below

$H_{o8}$: There is no significant interaction effect between the cultural variables and monthly family income of the respondent in terms of accessibility

The results show

**Table 5.39(a): Accessibility with cultural variables and monthly family income: Descriptive Statistics**

| Cultural groups | Monthly family income | N | Mean | Std. Deviation |
|---|---|---|---|---|
| Dominant language | 20-30k | 20 | 2.7 | 0.54 |
| | 30-40k | 119 | 2.31 | 0.686 |
| | above 40k | 180 | 2.46 | 0.487 |
| | Total | 319 | 2.42 | 0.58 |
| Non Dominant language | 20-30k | 20 | 2.55 | 0.642 |
| | 30-40k | 111 | 2.2 | 0.358 |
| | above 40k | 184 | 2.42 | 0.467 |
| | Total | 315 | 2.35 | 0.459 |
| Tribals | 20-30k | 26 | 2.4 | 0.736 |
| | 30-40k | 145 | 2.35 | 0.681 |
| | above 40k | 133 | 2.32 | 0.489 |
| | Total | 304 | 2.34 | 0.608 |
| Cultural groups | monthly family income | N | Mean | Std. Deviation |
| Total | 20-30k | 66 | 2.54 | 0.656 |
| | 30-40k | 375 | 2.29 | 0.607 |
| | above 40k | 497 | 2.41 | 0.483 |
| | Total | 938 | 2.37 | 0.553 |

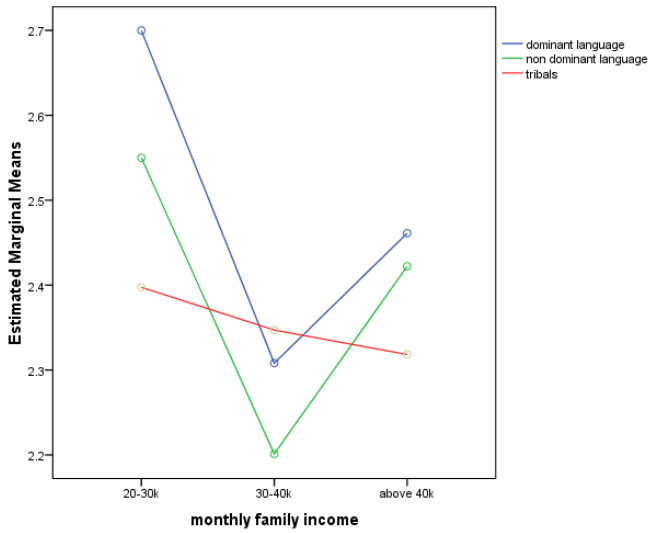
**Table 5.39 (b): Cultural Variables, Monthly Family Income and Accessibility**

| Source | Type III Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Corrected Model | 8.889[a] | 8 | 1.111 | 3.720 | .000 |
| Intercept | 2598.881 | 1 | 2598.881 | 8.701E3 | .000 |
| Cultural variables | 1.471 | 2 | .736 | 2.463 | .086 |
| Monthly family income | 5.158 | 2 | 2.579 | 8.635 | .000 |
| Cultural variables * Monthly family income | 3.006 | 4 | .752 | 2.516 | **.040** |
| Error | 277.472 | 929 | .299 | | |
| Total | 5557.889 | 938 | | | |
| Corrected Total | 286.361 | 937 | | | |

a. R Squared = .031 (Adjusted R Squared = .023)

The *p* value of .040 shows enough evidence that the null hypothesis can be rejected. Thus there is significant interaction effect between the cultural variables and monthly family income of the respondent in terms of accessibility.

**Figure 5.11: Cultural Variables, Monthly Family Income and Accessibility**




It is seen that means of accessibility is high for the Rs 20-30k income group across the three study groups. It is low for Rs 30-40k groups for dominant language speakers and the non dominant language speakers, but for the tribals, the lowest mean value of accessibility falls in the above 40k group. Thus is can be seen that in the lower income group, the influence on accessibility is highest while with the rise in income it becomes less.

However, a steady decline in this trend is observed only in the tribal customers. For the other two groups, with the rise in income from 40k and above, the influence of income over the accessibility is observed.

### 5.4.9 Accessibility with cultural variables and family life cycle stages of the respondent

In this section, the relationship between the cultural variables and family life cycle stage of the customers and accessibility variable of service encounter is explored. The null hypothesis is as follows

$H_{o9}$: There is no significant interaction effect between the cultural variables and family life cycle stages of the respondent in terms of accessibility

The results show the following

**Table 5.40(a): Accessibility with cultural variables and family life cycle: Descriptive Statistics**

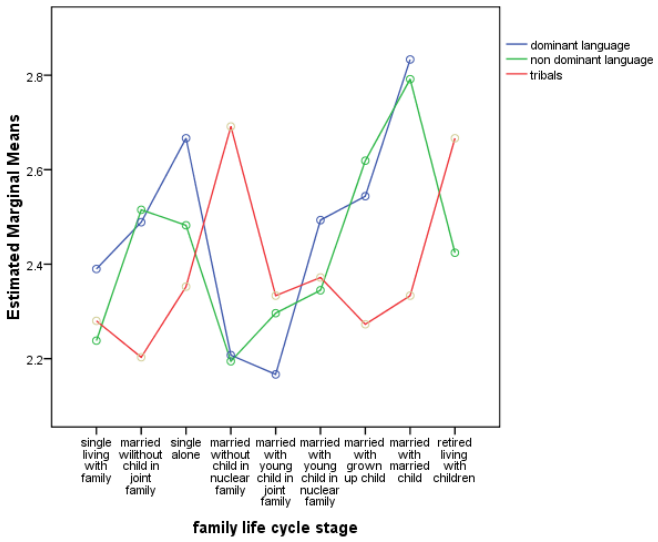
| Cultural Groups | Family Life Cycle Stage | N | Mean | Std. Deviation |
|---|---|---|---|---|
| Dominant language | single living with family | 118 | 2.39 | 0.58 |
| | married without child in joint family | 15 | 2.49 | 0.785 |
| | single alone | 32 | 2.67 | 0 |
| | married without child in nuclear family | 45 | 2.21 | 0.6 |
| | married with young child in joint family | 28 | 2.17 | 0.824 |
| | married with young child in nuclear family | 50 | 2.49 | 0.514 |
| | married with grown up child | 19 | 2.54 | 0.404 |
| | married with married child | 12 | 2.83 | 0.174 |
| | Total | 319 | 2.42 | 0.58 |
| Non dominant language | single living with family | 147 | 2.24 | 0.468 |
| | married without child in joint family | 11 | 2.52 | 0.673 |
| | single alone | 47 | 2.48 | 0.379 |
| | married without child in nuclear family | 24 | 2.19 | 0.491 |
| | married with young child in joint family | 9 | 2.3 | 0.261 |
| | married with young child in nuclear family | 29 | 2.34 | 0.288 |
| | married with grown up child | 21 | 2.62 | 0.475 |
| | married with married child | 16 | 2.79 | 0.319 |
| | retired living with children | 11 | 2.42 | 0.156 |
| | Total | 315 | 2.35 | 0.459 |
| Tribals | single living with family | 125 | 2.28 | 0.581 |
| | married without child in joint family | 23 | 2.2 | 0.52 |
| | single alone | 35 | 2.35 | 0.302 |
| | married without child in nuclear family | 27 | 2.69 | 1.054 |
| | married with young child in joint family | 15 | 2.33 | 0.378 |
| | married with young child in nuclear family | 52 | 2.37 | 0.611 |
| | married with grown up child | 22 | 2.27 | 0.541 |
| | married with married child | 1 | 2.33 | . |
| | retired living with children | 3 | 2.67 | 0 |
| | Total | 303 | 2.34 | 0.608 |
| Total | single living with family | 390 | 2.3 | 0.543 |
| | married without child in joint family | 49 | 2.36 | 0.648 |
| | single alone | 114 | 2.49 | 0.317 |
| | married without child in nuclear family | 96 | 2.34 | 0.76 |
| | married with young child in joint family | 52 | 2.24 | 0.645 |
| | married with young child in nuclear family | 131 | 2.41 | 0.518 |
| | married with grown up child | 62 | 2.47 | 0.496 |
| | married with married child | 29 | 2.79 | 0.273 |
| | retired living with children | 14 | 2.48 | 0.171 |
| | Total | 937 | 2.37 | 0.553 |

**Table 5.40 (b): Cultural variable, Family Life Cycle Stage and Accessibility**

| Source | Type III Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Corrected Model | 22.647[a] | 25 | 0.906 | 3.135 | 0 |
| Intercept | 1601.5 | 1 | 1601.5 | 5.54E+03 | 0 |
| Cultural variables | 0.54 | 2 | 0.27 | 0.935 | 0.393 |
| Familylifecycle | 6.061 | 8 | 0.758 | 2.622 | 0.008 |
| Cultural Variables * Familylifecycle | 10.264 | 15 | 0.684 | 2.368 | **0.002** |
| Error | 263.217 | 911 | 0.289 | | |
| Total | 5555.111 | 937 | | | |
| Corrected Total | 285.865 | 936 | | | |

The *p* value of .002 gives enough evidence to reject the null hypothesis and accept the alternate hypothesis.

**Figure 5.12: Cultural variable, Family Life Cycle Stage and Accessibility**




It is seen from Table 5.40(a) and Figure 5.12 that the means of accessibility are low for all the three study groups for the group of single living with family. It is highest for two group namely dominant language speakers and the non dominant language speakers in the group of married with married children, and for the tribal customers, it is seen to be highest in the group of married without child in nuclear family. Thus it can be summed up by saying that a single respondent living with his family shows very less dependency on the accessibility of the outlets or branches while the same variable of accessibility

show different levels of dependency with the changes of life cycle stages across the cultural groups.

It is also observed that the overall influence of accessibility on customers across the three cultural groups increases after marriage. Only in case of customers speaking the non dominant language, the influence of accessibility decrease with the group of married with married children.

**Discussions**: For the variable of accessibility, the demographic variables of monthly family income and family life cycle stage together with cultural background of the respondent play a role in the service encounter. The analysis in section 5.2.3 shows that variable of accessibility individually shows independence from cultural variables but when considered in harmony with cultural variables, exert an influence in accessibility variable of the service encounter. Thus it may be concluded that a respondent belonging to the three cultural groups and having varying income and life cycle stage tend to evaluate the ease of access, location and overall accessibility of the service outlet differently.

Accessibility shows no interaction with the demographic variables of age and educational qualification of the customers. With monthly family income, a tribal customer with income of 20-30k tends to show more sensitivity to accessibility compared to the other two study groups.

For the life cycle stages, again a Tribal customer without children living in a nuclear family tends to show highest sensitivity

**D. Interactivity**

### 5.4.10 Interactivity with cultural variables and age of the respondent

In this section, the relationship between cultural variables and age of the respondent with interactivity is explored. The null hypothesis is formulated as follows

$H_{o10}$: There is no significant interaction effect between the cultural variables and age of the respondent in terms of interactivity

The results are as follows

**Table 4.42 (a): Interactivity with cultural variables and age: Descriptive statistics**

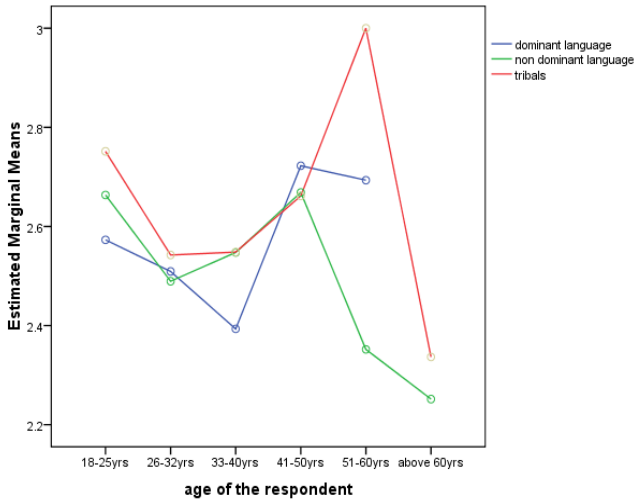
| Cultural Groups | age of the respondent | N | Mean | Std. Deviation |
|---|---|---|---|---|
| Dominant language | 18-25yrs | 113 | 2.57 | 0.381 |
| | 26-32yrs | 108 | 2.51 | 0.449 |
| | 33-40yrs | 57 | 2.39 | 0.543 |
| | 41-50yrs | 26 | 2.72 | 0.343 |
| | 51-60yrs | 15 | 2.69 | 0.184 |
| | Total | 319 | 2.54 | 0.436 |
| Non dominant language | 18-25yrs | 107 | 2.66 | 0.336 |
| | 26-32yrs | 112 | 2.49 | 0.431 |
| | 33-40yrs | 33 | 2.55 | 0.298 |
| | 41-50yrs | 26 | 2.67 | 0.213 |
| | 51-60yrs | 17 | 2.35 | 0.328 |
| | above 60yrs | 20 | 2.25 | 0.497 |
| | Total | 315 | 2.55 | 0.39 |
| Tribals | 18-25yrs | 93 | 2.75 | 0.345 |
| | 26-32yrs | 119 | 2.54 | 0.412 |
| | 33-40yrs | 61 | 2.55 | 0.449 |
| | 41-50yrs | 23 | 2.66 | 0.134 |
| | 51-60yrs | 3 | 3 | 0 |
| | above 60yrs | 5 | 2.34 | 0.566 |
| | Total | 304 | 2.62 | 0.399 |
| Total | 18-25yrs | 313 | 2.66 | 0.362 |
| | 26-32yrs | 339 | 2.51 | 0.43 |
| | 33-40yrs | 151 | 2.49 | 0.464 |
| | 41-50yrs | 75 | 2.69 | 0.248 |
| | 51-60yrs | 35 | 2.55 | 0.333 |
| | above 60yrs | 25 | 2.27 | 0.5 |
| | Total | 938 | 2.57 | 0.41 |

**Table 4.41 (b): Cultural Variable, Age and Interactivity**

| Source | Type III Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Corrected Model | 11.975[a] | 16 | .748 | 4.734 | .000 |
| Intercept | 1859.965 | 1 | 1859.965 | 1.176E4 | .000 |
| Mother_tongue | .956 | 2 | .478 | 3.023 | .049 |
| Age | 6.963 | 5 | 1.393 | 8.808 | .000 |
| Mother_tongue * age | 2.814 | 9 | .313 | 1.977 | **.039** |
| Error | 145.616 | 921 | .158 | | |
| Total | 6336.413 | 938 | | | |
| Corrected Total | 157.591 | 937 | | | |

a. R Squared = .076 (Adjusted R Squared = .060)

**Figure 5.13: Cultural Variable, Age and Interactivity**




The *p* value of .039 shows that the null hypothesis can be rejected. Thus there is significant interaction effect between the cultural variables and age of the customers in terms of interactivity. The highest mean score of interactivity is observed with the tribal customers in the age group of 51 -60 yrs while the lowest mean score is observed in the non dominant language speakers of above 60yrs. The mean score of interactivity is nearly same for the two groups of customers (speaking dominant language and speaking the non dominant language) in the 26-32yrs age group of respondent. In the age group of 41-50yrs, the mean value of interactivity is also seen to be similar across two cultural groups of tribals and customers speaking the non dominant language. Thus it can be inferred that customers in this two age groups are somewhat similarly influenced by cultural variables in terms of interactivity.

It is also seen from the trend that influence of age on interactivity increases after 41yrs, though two groups (Tribals and Non Dominant speakers) become least sensitive as age crosses 60 yrs.

### 5.4.11 Interactivity with cultural variables and family life cycle stage of the respondents

In this section, the interaction between the cultural variables and family life cycle over interactivity is explored.

The null hypothesis is formulated as:

$H_{o11}$: There is no significant interaction effect between the cultural variables and family life cycle stage of the respondent in terms of interactivity

**Table 5. 42(a): Interactivity with cultural variables and family life cycle stage: Descriptive Statistics**

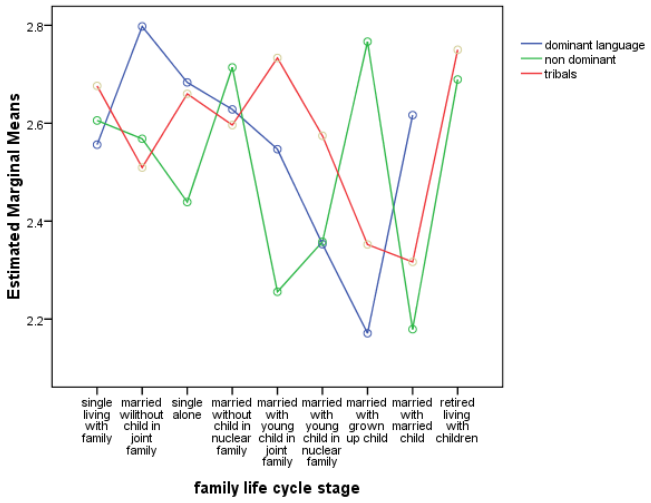
| cultural variables of the respondent | family life cycle stage | N | Mean | Std. Deviation |
|---|---|---|---|---|
| dominant language | single living with family | 118 | 2.56 | 0.387 |
| | married without child in joint family | 15 | 2.8 | 0.319 |
| | single alone | 32 | 2.68 | 0.338 |
| | married without child in nuclear family | 45 | 2.63 | 0.316 |
| | married with young child in joint family | 28 | 2.55 | 0.398 |
| | married with young child in nuclear family | 50 | 2.35 | 0.564 |
| | married with grown up child | 19 | 2.17 | 0.63 |
| | married with married child | 12 | 2.62 | 0.104 |
| | Total | 319 | 2.54 | 0.436 |
| non dominant language | single living with family | 147 | 2.61 | 0.395 |
| | married without child in joint family | 11 | 2.57 | 0.353 |
| | single alone | 47 | 2.44 | 0.336 |
| | married without child in nuclear family | 24 | 2.71 | 0.396 |
| | married with young child in joint family | 9 | 2.26 | 0.528 |
| | married with young child in nuclear family | 29 | 2.36 | 0.434 |
| | married with grown up child | 21 | 2.77 | 0.103 |
| | married with married child | 16 | 2.18 | 0.096 |
| | retired living with children | 11 | 2.69 | 0.039 |
| | Total | 315 | 2.55 | 0.39 |
| Tribals | single living with family | 125 | 2.68 | 0.42 |
| | married without child in joint family | 23 | 2.51 | 0.335 |
| | single alone | 35 | 2.66 | 0.305 |
| | married without child in nuclear family | 27 | 2.6 | 0.161 |
| | married with young child in joint family | 15 | 2.73 | 0.29 |
| | married with young child in nuclear family | 52 | 2.57 | 0.456 |
| | married with grown up child | 22 | 2.35 | 0.502 |
| | married with married child | 1 | 2.32 | . |
| | retired living with children | 3 | 2.75 | 0 |
| | Total | 303 | 2.62 | 0.399 |
| Total | single living with family | 390 | 2.61 | 0.403 |
| | married without child in joint family | 49 | 2.61 | 0.351 |
| | single alone | 114 | 2.58 | 0.344 |
| | married without child in nuclear family | 96 | 2.64 | 0.305 |
| | married with young child in joint family | 52 | 2.55 | 0.419 |
| | married with young child in nuclear family | 131 | 2.44 | 0.504 |
| | married with grown up child | 62 | 2.44 | 0.519 |
| | married with married child | 29 | 2.36 | 0.237 |
| | retired living with children | 14 | 2.7 | 0.043 |
| | Total | 937 | 2.57 | 0.41 |

**Table 5.42(b): Cultural variable, Family Life cycle Stage and Interactivity**

| Source | Type III Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Corrected Model | 17.267[a] | 25 | .691 | 4.496 | .000 |
| Intercept | 1751.256 | 1 | 1751.256 | 1.140E4 | .000 |
| Cultural Variables | .324 | 2 | .162 | 1.054 | .349 |
| Family life cycle | 5.734 | 8 | .717 | 4.665 | .000 |
| Cultural variables * Family life cycle | 10.114 | 15 | .674 | 4.389 | **.000** |
| Error | 139.963 | 911 | .154 | | |
| Total | 6326.386 | 937 | | | |
| Corrected Total | 157.231 | 936 | | | |

a. R Squared = .110 (Adjusted R Squared = .085)

**Figure 5.14: Cultural variable, Family Life cycle Stage and Interactivity**




The *p* value of .00 show enough evidence that the null hypothesis cannot be accepted and the alternate hypothesis is accepted. Thus in other words, there is significant interaction effect between the cultural variables and family life cycle stage of the respondent in terms of interactivity. Among the three study groups, the customers speaking the dominant language show the lowest and highest mean values of accessibility in two groups namely married with grown up child and married without child in joint family. For the customers speaking the non dominant language, the group of married with grown up child show high mean scores while married with married child show lowest score in

the group. In case of tribals, the lowest mean value is seen with the married with married child and highest mean score is observed with the retired living with children group.

**Discussions**: The demographic variables of age and the family life cycle stage plays an important role in service encounter variable of interactivity when compared together with the cultural variable. In section 5.2 4, relationship between interactivity and the cultural variables has been already explored and it has revealed that interactivity independently is influenced by the cultural background of the respondent involved in the service encounter.

The influence of age and cultural variables is seen highest in the Tribal customers in above 60 yrs category. However the number of respondents being small, the finding may not be extended to the whole population. The dominant language speaking respondents in the ager group of 33-40yrs show the next highest sensitivity.

In case of family life cycle stages, a dominant language speaking customer who is married and with grown up children tends to show more sensitivity towards interactivity.

## E. Rituality

### 5.4.12 Rituality with cultural variables and education of the respondent

In this section, the relationship between cultural variables and education with rituality variable of service encounter is explored. The null hypothesis is as follows:

$H_{o12}$: There is no significant interaction effect between the cultural variables and education of the respondent in terms of rituality

**Table 5.43(a): Rituality with cultural variables and education: Descriptive Statistics**

| cultural variables | educational qualification of the customers | N | Mean | Std. Deviation |
|---|---|---|---|---|
| dominant language | upto class xii | 17 | 2.3 | 0.227 |
| | Graduate | 111 | 2.38 | 0.32 |
| | post graduate | 188 | 2.27 | 0.293 |
| | Others | 3 | 1.82 | 0.237 |
| | Total | 319 | 2.31 | 0.306 |
| non dominant language | upto class xii | 34 | 2.26 | 0.386 |
| | Graduate | 91 | 2.23 | 0.265 |
| | post graduate | 175 | 2.28 | 0.263 |
| | Others | 15 | 2.1 | 0.319 |
| | Total | 315 | 2.25 | 0.283 |
| Tribals | upto class xii | 40 | 2.37 | 0.296 |
| | Graduate | 108 | 2.38 | 0.35 |
| | post graduate | 142 | 2.29 | 0.297 |

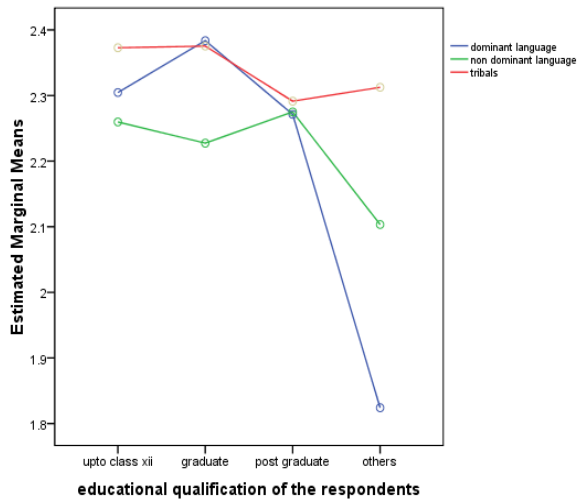
| | | | | |
|---|---|---|---|---|
| | Others | 14 | 2.31 | 0.301 |
| | Total | 304 | 2.33 | 0.318 |
| Total | upto class xii | 91 | 2.32 | 0.323 |
| | Graduate | 310 | 2.33 | 0.323 |
| | post graduate | 505 | 2.28 | 0.284 |
| | Others | 32 | 2.17 | 0.332 |
| | Total | 938 | 2.3 | 0.304 |

**Table 5.43(b): Cultural variables, Educational Qualification and Rituality**

| Source | Type III Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Corrected Model | 3.665[a] | 11 | .333 | 3.709 | .000 |
| Intercept | 1153.549 | 1 | 1153.549 | 1.284E4 | .000 |
| Cultural variables | 1.278 | 2 | .639 | 7.113 | .001 |
| Educational qualification | 1.382 | 3 | .461 | 5.128 | .002 |
| Cultural variables* Educational qualification | 1.527 | 6 | .254 | 2.833 | **.010** |
| Error | 83.183 | 926 | .090 | | |
| Total | 5036.014 | 938 | | | |
| Corrected Total | 86.848 | 937 | | | |

a. R Squared = .042 (Adjusted R Squared = .031)

**Figure 5.15: Cultural variables, Educational Qualification and Rituality**




The *p* value of .010 indicates that the null hypothesis is rejected. Thus there is significant interaction effect between the cultural variables and educational qualification of the respondent in terms of rituality. Among the three groups, the tribal customers show the

highest sensitivity to rituality in the upto class XII group. For the graduate group, highest sensitivity is shown by tribal and dominant language speakers and it falls down with increase in education. For non dominant language speakers, the influence falls with increase in education in graduate group and again increases with increase with education.

### 5.4.13 Rituality with cultural variables and monthly family income

In this section, the relationship between the cultural variables and monthly family income is tested with rituality variable of service encounter.

The null hypothesis is framed as

$H_{o13}$: There is no significant interaction effect between the cultural variables and monthly family income of the customer in terms of rituality

The results are as follows

**Table 5.44 (a): Rituality with cultural variables and monthly family income: Descriptive Statistics**

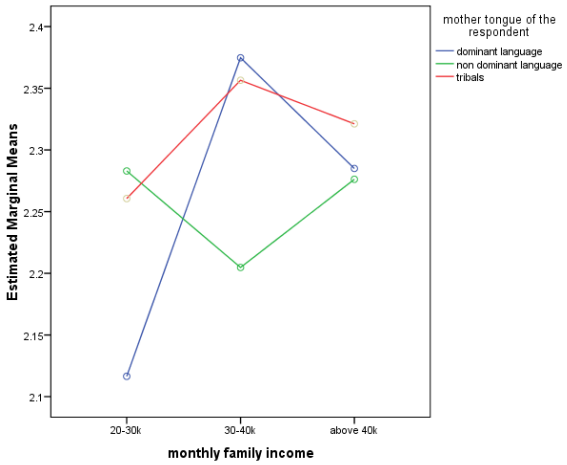
| cultural group | monthly family income | N | Mean | Std. Deviation |
|---|---|---|---|---|
| dominant language | 20-30k | 20 | 2.12 | .308 |
| | 30-40k | 119 | 2.37 | .241 |
| | above 40k | 180 | 2.28 | .333 |
| | Total | 319 | 2.31 | .306 |
| non dominant language | 20-30k | 20 | 2.28 | .212 |
| | 30-40k | 111 | 2.20 | .321 |
| | above 40k | 184 | 2.28 | .263 |
| | Total | 315 | 2.25 | .283 |
| Tribals | 20-30k | 26 | 2.26 | .204 |
| | 30-40k | 145 | 2.36 | .370 |
| | above 40k | 133 | 2.32 | .271 |
| | Total | 304 | 2.33 | .318 |
| Total | 20-30k | 66 | 2.22 | .249 |
| | 30-40k | 375 | 2.32 | .327 |
| | above 40k | 497 | 2.29 | .292 |
| | Total | 938 | 2.30 | .304 |

**Table 5.44 (b): Cultural variables, Monthly Family Income and Rituality**

| Source | Type III Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Corrected Model | 3.051[a] | 8 | .381 | 4.228 | .000 |
| Intercept | 2313.354 | 1 | 2313.354 | 2.565E4 | .000 |
| Cultural variables | .334 | 2 | .167 | 1.852 | .157 |
| Monthly family income | .471 | 2 | .236 | 2.613 | .074 |
| Cultural variables * Monthly family income | 1.474 | 4 | .368 | 4.085 | **.003** |
| Error | 83.797 | 929 | .090 | | |
| Total | 5036.014 | 938 | | | |
| Corrected Total | 86.848 | 937 | | | |

a. R Squared = .035 (Adjusted R Squared = .027)

**Figure 5.16: Cultural variables, Monthly Family Income and Rituality**




Here also the *p* value of .003 shows that the null hypothesis cannot be accepted and the alternate hypothesis is accepted. Thus there is significant interaction effect between the cultural variables and monthly family income of the respondent in terms of rituality. Among the dominant language speakers, the influence of income on rituality is less in 20-30k group which again increases in the 30-40k but again comes down with rise in income. In case of tribal customers also similar observation is seen. The reverse is seen the group of non dominant language speakers which is high in low income group and comes down with rise in income and rises with rise in income in above 40k group.

Thus it may be observed that the three cultural groups show different trends in their sensitivity to rituality. However, in the income group of above Rs 40k the sensitivity

across the three groups is almost similar with the highest sensitivity shown by Tribal customers.

### 5.4.14 Rituality with cultural variables and family life cycle stage of the respondent

The role of cultural variables and family life cycle stage over rituality variable of service encounter is explored in this section. The null hypothesis is as follows

$H_{o14}$: There is no significant interaction effect between the cultural variables and family life cycle stage of the respondent in terms of rituality

The results show the following

**Table 5.45 (a): Rituality with cultural variables and family life cycle stage: Descriptive Statistics**

| Cultural groups | Family life cycle stage | N | Mean | Std. Deviation |
|---|---|---|---|---|
| Dominant language | single living with family | 118 | 2.31 | 0.308 |
| | married without child in joint family | 15 | 2.41 | 0.488 |
| | single alone | 32 | 2.46 | 0.272 |
| | married without child in nuclear family | 45 | 2.32 | 0.254 |
| | married with young child in joint family | 28 | 2.35 | 0.274 |
| | married with young child in nuclear family | 50 | 2.07 | 0.234 |
| | married with grown up child | 19 | 2.53 | 0.21 |
| | married with married child | 12 | 2.32 | 0.061 |
| | Total | 319 | 2.31 | 0.306 |
| Non dominant language | single living with family | 147 | 2.33 | 0.237 |
| | married without child in joint family | 11 | 2.19 | 0.093 |
| | single alone | 47 | 2.08 | 0.246 |
| | married without child in nuclear family | 24 | 2.28 | 0.283 |
| | married with young child in joint family | 9 | 2.14 | 0.344 |
| | married with young child in nuclear family | 29 | 2.11 | 0.19 |
| | married with grown up child | 21 | 2.42 | 0.366 |
| | married with married child | 16 | 2.16 | 0.398 |
| | retired living with children | 11 | 2.23 | 0.404 |
| | Total | 315 | 2.25 | 0.283 |
| Tribals | single living with family | 125 | 2.34 | 0.338 |
| | married without child in joint family | 23 | 2.24 | 0.479 |
| | single alone | 35 | 2.4 | 0.224 |
| | married without child in nuclear family | 27 | 2.23 | 0.221 |
| | married with young child in joint family | 15 | 2.37 | 0.187 |
| | married with young child in nuclear family | 52 | 2.29 | 0.267 |
| | married with grown up child | 22 | 2.44 | 0.307 |
| | married with married child | 1 | 1.59 | . |
| | retired living with children | 3 | 2.84 | 0.027 |

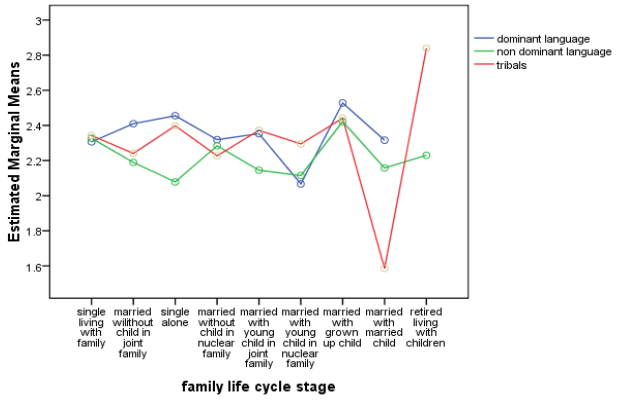
| | | | | |
|---|---|---|---|---|
| | Total | 303 | 2.33 | 0.318 |
| Total | single living with family | 390 | 2.33 | 0.293 |
| | married without child in joint family | 49 | 2.28 | 0.43 |
| | single alone | 114 | 2.28 | 0.3 |
| | married without child in nuclear family | 96 | 2.28 | 0.253 |
| | married with young child in joint family | 52 | 2.32 | 0.273 |
| | married with young child in nuclear family | 131 | 2.17 | 0.259 |
| | married with grown up child | 62 | 2.46 | 0.302 |
| | married with married child | 29 | 2.2 | 0.326 |
| | retired living with children | 14 | 2.36 | 0.439 |
| | Total | 937 | 2.3 | 0.305 |

**Table 5.45(b): Cultural Variables, Family Life Cycle Stage and Rituality**

| Source | Type III Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Corrected Model | 11.909[a] | 25 | .476 | 5.795 | .000 |
| Intercept | 1422.348 | 1 | 1422.348 | 1.730E4 | .000 |
| Cultural variable | 2.158 | 2 | 1.079 | 13.124 | .000 |
| Family life cycle | 5.661 | 8 | .708 | 8.608 | .000 |
| Cultural variable * Family life cycle | 5.882 | 15 | .392 | 4.770 | **.000** |
| Error | 74.890 | 911 | .082 | | |
| Total | 5031.709 | 937 | | | |
| Corrected Total | 86.799 | 936 | | | |

a. R Squared = .137 (Adjusted R Squared = .114)

**Figure 5.17: Cultural Variables, Family Life Cycle Stage and Rituality**




The *p* value of .000 shows that the null hypothesis cannot be accepted and the alternate hypothesis is accepted. Thus there is significant interaction effect between the cultural

variables and family life cycle stage of the respondent in terms of rituality. The tribal customers show the highest mean value of rituality in the group of retired living with children and lowest mean value of married with married child group of customers. Among the other three cultural groups, there is not much drastic difference in the mean of the rituality in relation with the other life cycle stages. In other words, the customers across the three cultural groups behave almost in the similar way.

**Discussion**: In case of the last variable of rituality, the three demographic variables of age, family income and life cycle stage show interaction with the cultural variables; and together they exert an influence in the service encounter variable of rituality. Section 5.2.5 has already shown that rituality is influenced by cultural variables, but the above analysis emphasizes the same fact with the patterns of emphasis as shown in the figures 5.10, 5.11 and 5.13 upon the three cultural groups.

In case of rituality and education, it is observed that a customer speaking the non dominant language and studying upto class xii shows the highest sensitivity to rituality. In case of income groups, a customer speaking the dominant language and earning over 40k shows highest sensitivity to rituality. In family life cycle stages, a dominant language speaking customer married without children in joint family shows the highest sensitivity.

## 5.5 Composite variable with cultural variables and demographic variables

In this section, a composite variable is created by taking the means of the five service encounter variable. A series of 2 way ANOVA tests are carried out to study the influence of cultural variables and demographic variables over the composite variable of service encounter

### 5.5.1 Composite variable with cultural variables and age of the respondent

The first variable in consideration is the demographic variable of age and cultural variable. The null hypothesis is as follows:

$H_{o15}$: There is no significant interaction effect between the cultural variable and age of the customer in terms of the composite variable of service interaction

**Table 5.46 (a): Composite variable with cultural variables and age groups: Descriptive statistics**

| Cultural Groups | Age of the respondent | N | Mean | Std. Deviation |
|---|---|---|---|---|
| Dominant Language | 18-25yrs | 113 | 2.48 | .184 |
| | 26-32yrs | 107 | 2.30 | .290 |
| | 33-40yrs | 57 | 2.28 | .271 |
| | 41-50yrs | 26 | 2.33 | .224 |
| | 51-60yrs | 15 | 2.50 | .137 |
| | Total | 318 | 2.37 | .257 |
| Non Dominant Language | 18-25yrs | 107 | 2.44 | .210 |
| | 26-32yrs | 112 | 2.41 | .429 |
| | 33-40yrs | 33 | 2.32 | .279 |
| | 41-50yrs | 26 | 2.40 | .157 |
| | 51-60yrs | 17 | 2.56 | .101 |
| | above 60yrs | 20 | 2.24 | .211 |
| | Total | 315 | 2.41 | .312 |
| Tribals | 18-25yrs | 93 | 2.50 | .237 |
| | 26-32yrs | 119 | 2.35 | .347 |
| | 33-40yrs | 61 | 2.36 | .265 |
| | 41-50yrs | 23 | 2.52 | .151 |
| | 51-60yrs | 3 | 2.75 | .011 |
| | above 60yrs | 5 | 2.48 | .321 |
| | Total | 304 | 2.42 | .296 |
| Total | 18-25yrs | 313 | 2.47 | .210 |
| | 26-32yrs | 338 | 2.35 | .362 |
| | 33-40yrs | 151 | 2.32 | .271 |
| | 41-50yrs | 75 | 2.41 | .195 |
| | 51-60yrs | 35 | 2.55 | .132 |
| | above 60yrs | 25 | 2.29 | .249 |
| | Total | 937 | 2.40 | .289 |

**Table 5.46(b): Cultural Variables, age and Composite Variable**

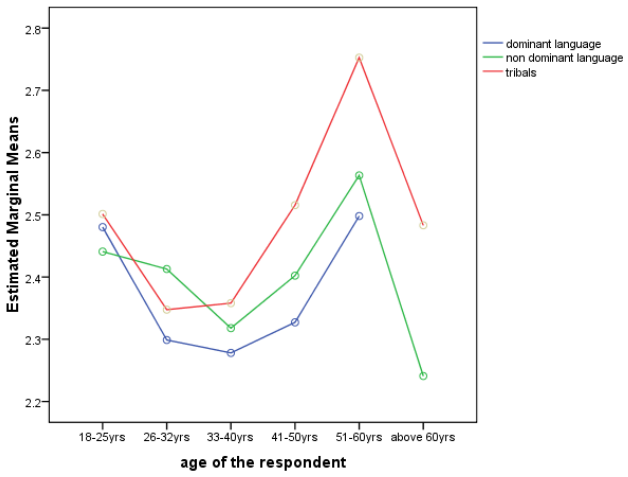
| Source | Type III Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Corrected Model | 6.432[a] | 16 | .402 | 5.137 | .000 |
| Intercept | 1661.358 | 1 | 1661.358 | 2.123E4 | .000 |
| Cultural Variable | .832 | 2 | .416 | 5.319 | .005 |
| Age | 4.281 | 5 | .856 | 10.941 | .000 |

| | | | | | |
|---|---|---|---|---|---|
| Cultural Variable * age | 1.350 | 9 | .150 | 1.917 | **.046** |
| Error | 71.993 | 920 | .078 | | |
| Total | 5467.826 | 937 | | | |
| Corrected Total | 78.425 | 936 | | | |

a. R Squared = .082 (Adjusted R Squared = .066)

The *p* value of .046 shows that the null hypothesis may be rejected. Thus there is significant interaction effect between the cultural variable and age of the customer in terms of the composite variable of service interaction.

**Figure 5.18: Cultural Variables, age and Composite Variable**




The three study groups show almost similar trend and it is observed that the mean score is highest for the composite variable considered is influenced more 51-60yrs group especially for the Tribal customers. Thus from the graph it is evident that there is significant difference in the means of the three cultural groups with the tribal group showing the highest sensitivity to the composite variable and the non dominant language speaking group showing the least sensitivity to the composite variable.

### 5.5.2 Composite variable with cultural variables and family life cycle stage

The influence of cultural variables and family life cycle stage over the composite variable is explored in this section.

$H_{o16}$: There is no significant interaction effect between the cultural variable and family life cycle stage of the customer in terms of the composite variable of service interaction

The results are as follows

**Table 5.47(a): Composite variable with cultural variable and family life cycle stages: Descriptive Statistics**

| Cultural groups | family life cycle stage | N | Mean | Std. Deviation |
|---|---|---|---|---|
| Dominant language | single living with family | 118 | 2.39 | 0.209 |
| | married without child in joint family | 14 | 2.51 | 0.133 |
| | single alone | 32 | 2.53 | 0.132 |
| | married without child in nuclear family | 45 | 2.4 | 0.337 |
| | married with young child in joint family | 28 | 2.34 | 0.212 |
| | married with young child in nuclear family | 50 | 2.19 | 0.3 |
| | married with grown up child | 19 | 2.28 | 0.283 |
| | married with married child | 12 | 2.43 | 0.044 |
| | Total | 318 | 2.37 | 0.257 |
| Non dominant language | single living with family | 147 | 2.44 | 0.371 |
| | married without child in joint family | 11 | 2.55 | 0.137 |
| | single alone | 47 | 2.38 | 0.26 |
| | married without child in nuclear family | 24 | 2.43 | 0.244 |
| | married with young child in joint family | 9 | 2.24 | 0.12 |
| | married with young child in nuclear family | 29 | 2.22 | 0.279 |
| | married with grown up child | 21 | 2.48 | 0.111 |
| | married with married child | 16 | 2.51 | 0.195 |
| | retired living with children | 11 | 2.34 | 0.244 |
| | Total | 315 | 2.41 | 0.312 |
| Tribals | single living with family | 125 | 2.41 | 0.298 |
| | married without child in joint family | 23 | 2.39 | 0.368 |
| | single alone | 35 | 2.52 | 0.248 |
| | married without child in nuclear family | 27 | 2.4 | 0.351 |
| | married with young child in joint family | 15 | 2.46 | 0.21 |
| | married with young child in nuclear family | 52 | 2.35 | 0.3 |
| | married with grown up child | 22 | 2.42 | 0.216 |
| | married with married child | 1 | 2.21 | . |
| | retired living with children | 3 | 2.72 | 0.005 |
| | Total | 303 | 2.42 | 0.296 |
| Total | single living with family | 390 | 2.41 | 0.306 |
| | married without child in joint family | 48 | 2.46 | 0.278 |
| | single alone | 114 | 2.47 | 0.237 |
| | married without child in nuclear family | 96 | 2.41 | 0.318 |
| | married with young child in joint family | 52 | 2.36 | 0.209 |
| | married with young child in nuclear family | 131 | 2.26 | 0.303 |
| | married with grown up child | 62 | 2.4 | 0.226 |
| | married with married child | 29 | 2.47 | 0.158 |
| | retired living with children | 14 | 2.42 | 0.267 |
| | Total | 936 | 2.4 | 0.289 |

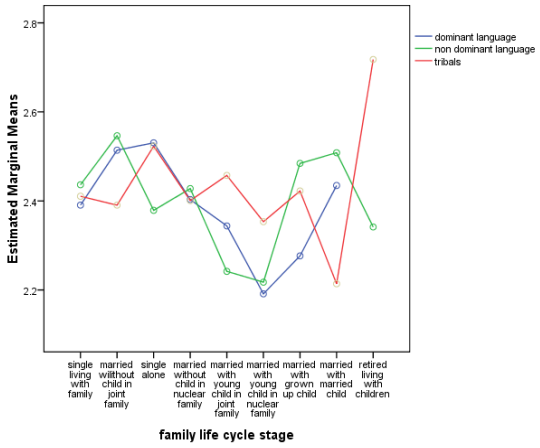
**Table 5.47(b): Cultural Variable, Family Life Cycle Stage and Composite variable**

| Source | Type III Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Corrected Model | 6.397[a] | 25 | .256 | 3.239 | .000 |
| Intercept | 1562.399 | 1 | 1562.399 | 1.978E4 | .000 |
| Cultural variable | .051 | 2 | .025 | .321 | .726 |
| Family life cycle | 3.895 | 8 | .487 | 6.162 | .000 |
| Cultural Variable * family life cycle | 2.570 | 15 | .171 | 2.168 | **.006** |
| Error | 71.897 | 910 | .079 | | |
| Total | 5463.676 | 936 | | | |
| Corrected Total | 78.295 | 935 | | | |

a. R Squared = .082 (Adjusted R Squared = .056)

The *p* value of .006 indicated that the null hypothesis may be rejected and there is significant interaction effect between the cultural variable and family life cycle stage of the customer in terms of the composite variable of service interaction

**Figure 5.19: Cultural Variable, Family Life Cycle Stage and Composite variable**




The figure (5.19) shows that the mean scores of the composite variable is least for the married with young child in nuclear family across the three study groups. It may be observed that the sensitivity to the composite variable decreases with married customers. However, for tribals and dominant language speakers, the sensitivity increases beyond the married with married with married child and married with young child respectively.

**Discussion**

Thus it is seen that the composite variable alone failed to show any relationship with cultural variables when compared individually. But when the demographic variables of age and family life cycle stage are interrelated, an interaction effect emerged.

It is observed that for the demographic variable of age, the tribal customers in the age group of 51-60yrs show the highest sensitivity to the composite variable while the non dominant language speakers in the age group of 33-40yrs show the least sensitivity. For the variable of family life cycle stage, the highest sensitivity is shown by the tribal customers in the age group of retired living with children while the least sensitivity is shown by the respondents of dominant language speakers in the married with young child in nuclear family. It is also seen that overall sensitivity toward the composite variable decrease as the customer marries and advances in the family life cycle stage upto married with young children in nuclear family stage. Beyond this stage, the sensitivity to composite variable again increases.

**Summary of Findings**:

The analysis in the above sections revealed the presence of interesting interaction of the cultural variable with demographic variable on its influence on service encounter variable. The variable of age is seen to exert influence when it is considered in unision with the cultural variable in all five service encounter variables as well as the composite variable. Thus it is evident that age as a demographic factor is indeed important when the influence of cultural variables on service encounter is studied. The following table highlights the relationship between cultural variables, demographic variables and materiality.

**Table 5.48: Summary of interaction effect on Materiality**

| | Demographic variable | Service Encounter Variable | Nature of Interaction | Discussions |
|---|---|---|---|---|
| **Cultural Variable** | Age | **Materiality** | Shows Interaction | Dominant language Speakers and Tribals show high means in age group of 51-60yrs |
| | Educational Qualification | | Shows Interaction | For the tribal respondent, the influence of education on materiality decreases with the increase in education the reverse is seen in the non dominant language speaking customers. |
| | Family Monthly Income | | Shows Interaction | Influence of materiality decreases with rise in income upto 40k and beyond that the influence increases for Tribal and Dominant language speaking customers and decreases for the non dominant speaking customers |
| | Family Life Cycle Stage | | Shows Interaction | A customer who is married with young child in joint family show more sensitivity towards materiality specially so in case of Tribals and dominant language speaking customers |

The following table (5.49) summarizes the interaction effect between cultural variables, demographic variables and effectiveness variable of service encounter.

**Table 5.49: Summary of interaction effect on Effectiveness**

| | Demographic variable | Service Encounter Variable | Nature of Interaction | Discussions |
|---|---|---|---|---|
| **Cultural Variable** | Age | **Effectiveness** | Shows Interaction | Overall Mean values are high for the Tribals and non dominant speaking customer while it is less for dominant language speaking customers. |
| | Educational Qualification | | Shows Interaction | Customers speaking the dominant language seem to be less concerned with effectiveness compared to the other two groups. |
| | Family Monthly Income | | Shows No Interaction | |
| | Family Life Cycle Stage | | Shows Interaction | The influence pattern is similar for dominant language speaking customers and non dominant language speaking customers with the former group showing less concern over effectiveness. |

The interaction shared by cultural and demographic variables on accessibility is given below.

**Table 5.50: Summary of interaction effect on Accessibility**

| | Demographic variable | Service Encounter Variable | Nature of Interaction | Discussions |
|---|---|---|---|---|
| **Cultural Variable** | Age | **Accessibility** | Shows No Interaction | |
| | Educational Qualification | | Shows No Interaction | |
| | Family Monthly Income | | Shows Interaction | For the Tribal customers, the influence of accessibility decreases with increase in income. For the other two groups, influence is lowest among the income group of Rs 30-40K |
| | Family Life Cycle Stage | | Shows Interaction | A single customer shows very less influence of accessibility while the same variable shows different levels of influence as the family life cycle stage advances. |

In the following table (Table 5.51), the nature of interaction between cultural variables, demographic variables and interactivity is summarized.

| Table 5.51: Summary of interaction effect on Interactivity | | | | |
|---|---|---|---|---|
| | **Demographic variable** | **Service Encounter Variable** | **Nature of Interaction** | **Discussions** |
| **Cultural Variable** | Age | **Interactivity** | Shows Interaction | Influence of Interactivity is highest for Tribals customers in the age group of 51-60yrs and lowest in the non dominant language speaking customers in above 60yrs category |
| | Educational Qualification | | Shows No Interaction | |
| | Family Monthly Income | | Shows No Interaction | |
| | Family Life Cycle Stage | | Shows Interaction | The dominant language speaking customers who are married without child in joint family show the highest influence of interactivity. In the same group, married customers with grownup child and married customers with married child in the non dominant language speaking group show the least influence of interactivity. |

The summary of the interaction between the cultural variables and demographic variables on rituality is given below.

| Table 5.52: Summary of interaction effect on Rituality | | | | |
|---|---|---|---|---|
| | **Demographic variable** | **Service Encounter Variable** | **Nature of Interaction** | **Discussions** |
| **Cultural Variable** | Age | **Rituality** | Shows No Interaction | |
| | Educational Qualification | | Shows Interaction | The role of rituality is highest for graduate customers of Tribal and dominant language speakers. The importance of rituality is least for customers speaking the dominant language. |
| | Family Monthly Income | | Shows Interaction | The influence of income on rituality show similar trend of increasing with increase in income and again decrease with increase of income for the above Rs 40K in Tribal and dominant language speaking customers. The trend is however reverse in the customers speaking the non dominant language. |
| | Family Life Cycle Stage | | Shows Interaction | The tribal customers who are retired living with children show the highest influence of rituality while tribal customers who are married with married child show the least influence of the variable across the three groups. |

The composite variable is constructed by taking the means of the five service encounter variables. In the following table (5.53), the summary of relationship between cultural and demographic variable with composite variable is summarized.

| Table 5.53: Summary of interaction effect on Composite variable | | | | |
|---|---|---|---|---|
| | **Demographic variable** | **Service Encounter Variable** | **Nature of Interaction** | **Discussions** |
| **Cultural Variable** | Age | **Composite variable** | Shows Interaction | The tribal customer shows the highest sensitivity to the composite variable in the age group of 51-60yrs and the non dominant language speaking group showing the least sensitivity to the composite variable in the above 60yrs group. |
| | Educational Qualification | | Shows No Interaction | |
| | Family Monthly Income | | Shows No Interaction | |
| | Family Life Cycle Stage | | Shows Interaction | The Tribal customer seems to be overall influenced more by the composite variable compared to the other two groups. The highest sensitivity is shown by the Tribal customer in the stage of retired living with children. The least influence of the composite variable is observed in the dominant language speaking customers in married with young child in nuclear family. |

From the above findings, it is evident that demographic variables when considered with cultural variables tend to intensify the relationship with the service encounter variables. The variable of age and family life cycle stage seem to share interaction with the cultural variables irrespective of the service encounter variable in question. Education levels of the customer share interactions with three service encounter variables of materiality, effectiveness and rituality. Monthly Family income of the customer shares relationship with materiality, accessibility and rituality variables. These findings seem to suggest that the common customer classification categories of age, education, income, life cycle stage indeed share relationship with cultural variables and exert a combined influence upon the customer when a service encounter takes place. The findings enable to seek answer to the research question poised in section 3.2.3. The findings also help fulfill the third objective of the study.