

**CHAPTER 6**  
**CIT- VIEWS OF CUSTOMER CONTACT**  
**PERSONNEL**

As a part of the 1<sup>st</sup> objective, the viewpoints of both the customer and the service provider is determined to explore influence of cultural variables on service encounter. To study the service provider's outlook, CIT was used. The methodology is already explained in section 3.6. This Chapter highlights the analysis of this data and the findings observed.

The qualitative data are collected from the frontline employees (also referred to as customer contact personnel) to gain an overview of their perspective regarding the behavior of the three study groups namely customers speaking dominant language, speaking non dominant language and Tribals. Wilson et al. (2008) suggested that customer-contact employees and those supporting them from behind the scenes - are critical to the success of any service organization Frontline employees are viewed as the organization's most important asset, being capable of achieving and sustaining competitive advantage, thereby emphasizing their role in satisfying customer's needs. The frontline employees, who represent the organization in the customers' eyes can have an impact on the image, reputation and perception of the company. When the frontline employees provide good or quality service, the customer's expectations could be met and consequently the company gains a positive reputation and that could give them a competitive edge (Wilson et al., 2008). This highlighted the important role the customer contact personnel play in service delivery. Frontline personnel are a critical source of information about customers. Bitner et al. (1994) suggested that there are two basic ways that customer knowledge obtained by contact employees used to improve service. Firstly such knowledge is used by the contact employees themselves to facilitate their interactions with customers, and secondly it is used by the firm for making strategic and policy decisions. Seltzer, Gardner, Bichard, and Callinson (2012) indicated that frontline employees often act as public relations, by being the ambassadors of the company when they communicate and interact with external audiences (e.g., customers). Consumers sometimes trust the messages conveyed by these employees more than any other source of communication (Van Laer & De Ruyter, 2010). Thus the dyadic nature of service and role expectations of the two involved parties serve an important role is accepted by service literature.

The information thus gathered have been summarized in some tables (Tables 6.2 to 6.6) based on satisfying and dissatisfying incidents sector and cultural group wise. The resultant cross tabulations (Table 6.7 and 6.8) are used to test hypotheses using Chi

square tests and tests of proportion using t test. Since the gathered data using CIT are of nominal scale, it is not possible to use any other method of testing hypothesis. Even if the tables look like quantification of the information, in effect these are mere representation of the categorical information in terms of number of occurrence (satisfying and dissatisfying) across the three cultural groups.

**6.1 Critical Incident Technique:** This technique is used to collect information from the respondents namely the frontline employees. As already explained in the methodology, the information are collected to explore the view of the service provider on influence of culture in service encounter, if any among the three study groups. The respondents were asked to narrate two incidents, one satisfying and one dissatisfying, that occurred during the course of service delivery. The technique is already explained in the methodology in section 4.6.2. The responses are noted down and classified later by the researchers in four groups explained in the later sections. CIT has been employed to explore customer's responses to services over a variety of applications (e.g., Bitner, Booms, & Mohr, 1994; Bitner, Booms, & Tetreault, 1990; Bitner, Nyquist, & Booms, 1985; Edvardsson, 1992; Gremler & Bitner, 1992; Hoffman, Kelley, & Soulage, 1995; Hoffman, Kelley, & Rotalsky, 1995).

For the insurance sector, the occurrence of satisfying incidents recalled by the agents ranged as far as 2004 and as recent as October 2014. For the dissatisfying incidents also, the range was from 2004 to 2014. In the retail sector, for both satisfying and dissatisfying incidents, the occurrence was in the year 2014. This could be due the reason that organized retail entered the study area only in recent times. In the medical sector, for the satisfying incidents the incidents recalled by the customer care personnel ranged from 2003 to 2014 and dissatisfying incidents recalled were as early as 2005 to 2014. The essence of CIT highlight the fact that to be called as a critical incident, the incident must occur in a situation where the purpose or intent of the act seems fairly *clear to the observer and where its consequences are sufficiently definite to leave little doubt concerning its effect* (Flanagan, 1954). The critical incident technique also states that respondents recall more vividly incidents that were particularly satisfying or unsatisfying than incidents that were more mundane in nature. This is supported by empirical evidence (Flanagan, 1954; Stauss & Hentschel, 1992). Stauss and Hentschel (1992) while conducting study of German car dealer service, learned that respondents were able

to recall critical incidents with dealers that dated back more than 10 year. Thus such heterogeneity of occurrence of incidents do not affect the results of the CIT analysis.

## 6.2 Details of the respondent- customer contact personnel (CCP)

A total of 81 CCPs or frontline employees were asked to describe satisfying and dissatisfying incidents in the duration of their service delivery (explained in 4.4.2.1).

**Table 6.1: Details of the CIT respondents**

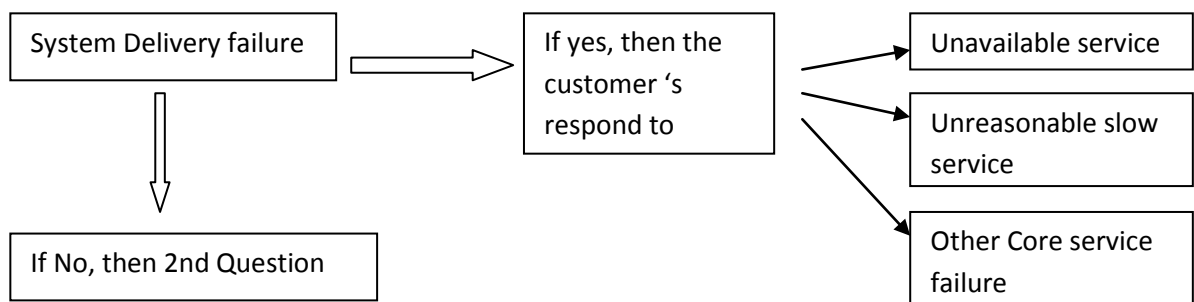
Insurance	Place	Male	Female	Total
	Guwahati	6	3	9
	Jorhat	7	2	9
	Dibrugarh	9	0	9
Retail	Guwahati	5	4	9
	Jorhat	5	4	9
	Dibrugarh	7	2	9
Health	Guwahati	4	5	9
	Jorhat	5	4	9
	Dibrugarh	7	2	9
Total		55	26	81

## 6.3 Analysis

**6.3.1 CIT coding classification:** As per survey plan II, the customer contact personnel are asked to narrate two incidents, one satisfying and the other dissatisfying. The collected incidents contains the detailed description of the incident, the events surrounding the incident, the parties involved and in our case, the cultural background of the individual as recalled by the CCP on the basis of facial cues, language, community etc. The incidents again have to be categorized into any of the four group using the decision rule of Bitner et al. (1990, 1994). The decision rule is given below.

**Decision Rule:** Following the decision rule of Bitner et al. (1990, 1994) each discrete incident has to be placed into any one group.

While studying the incidents, the following questions are asked. Is there any system delivery failure? If yes, then three groups are identified that are given below.



If no, then the 2<sup>nd</sup> question is asked. Is there any explicit or implicit request from the customer to accommodate his or her needs? If yes, then four groups are identified as given below.

- a. Response to 'special' needs of customers like children, elderly customers, language or sociological difficulties.
- b. Response to customer preference when the customer makes special requests which is beyond the scope of or in violation of policies or norms.
- c. Response to admitted customer error
- d. Response to potentially disruptive others

If no, then the third question is asked.

Is there any unsolicited or unprompted action from the employee that caused satisfaction or dissatisfaction? If yes, the incident may be included in any of the five groups that are identified and explained below.

- a. Attention paid to customer like making him special or ignoring.
- b. Out of ordinary employee behavior like expression of courtesy, inappropriate touching, violation of basic etiquette, rudeness
- c. Employee behavior in the context of cultural norms
- d. Gestalt evaluation involving the situation where everything went right or everything went wrong
- e. Exemplary performance under adverse circumstances in which an employee handles a stressful situation

If no, then the last question is forwarded.

If there above three conditions are not fulfilled, then is the main cause of satisfaction or dissatisfaction the customer himself. If yes, then the incident may be placed in any of the four categories explained below.

- a. Problematic customer behavior like intoxication,
- b. verbal and physical abuse,
- c. breaking company policies or uncooperative customers that hamper the smooth delivery process.

If no, then the incident fails to qualify as an input for the study.

**6.3.2. Coding process:** As mentioned earlier, the classification of incidents is done with the help of the framework suggested by Bitner et al.(1994). In this framework, four categories or groups are identified for classifying the incidents. Each individual incident is categorized within one category/ group only. The category/ group are as follows

Group I: Employee response to service delivery system failure. This group is further classified into three subgroups namely,

- a. Response to unavailable service
- b. Response to unreasonably slow service
- c. Response to other core service failure

Group II: This group consists of employee response to customer needs and requests to suit his or her unique needs. The subgroups of this group are

- a. Response to ‘special’ needs of customers like children, elderly customers, language or sociological difficulties.
- b. Response to customer preference when the customer makes special requests which is beyond the scope of or in violation of policies or norms.
- c. Response to admitted customer error
- d. Response to potentially disruptive others

Group III: Unsolicited and unprompted employee actions that showed no evidence that the customer made any special request or there was any service failure delivery.

- a. Attention paid to customer like making him special or ignoring.
- b. Out of ordinary employee behavior like expression of courtesy, inappropriate touching, violation of basic etiquette, rudeness
- c. Employee behavior in the context of cultural norms
- d. Gestalt evaluation involving the situation where everything went right or everything went wrong
- e. Exemplary performance under adverse circumstances in which an employee handles a stressful situation

Group IV: Problematic customer behavior like intoxication, verbal and physical abuse, breaking company policies or uncooperative customers that hamper the smooth delivery process.

For the research, a total of 162 incidents were collected out of which four incidents were not considered resulting in 80 satisfying incidents and 78 dissatisfying incidents. Three persons were involved in the coding process. The first coder is the researcher involved in data collection as well as initial sorting. The 2<sup>nd</sup> was with three independent individual professional (floor manager for retail, manager in insurance and customer service manager in hospital) who are working in the three sectors respectively. These three individual served as second researcher in the coding process. The third expert is the supervisor of the study having considerable experience in service marketing research. Two researchers had done the initial classification followed by the third expert who independently classified the incidents. The first researcher moderated the differences between the second and the third coding. The percentage of agreement between the researchers is 87.5 for satisfying incidents and 91 for dissatisfying incidents. The Cohen's Kappa is calculated as .74 and .82 for satisfying and dissatisfying incidents respectively. Cohen's kappa is a statistic which measures inter-rater agreement for qualitative (categorical) items. It is generally thought to be a more robust measure than simple percent agreement calculation, since it takes into account the agreement occurring by chance. Following Viera & Garret (2005) interpretation of Kappa, the results show substantial agreement in classifying satisfying incidents and almost perfect agreement in classifying dissatisfying incidents among the researchers. The following table shows the district wise divisions of the respondents

### 6.3.3 Findings

A detailed description of the categories of incidents are given and explained in this section. The total of 81 CCPs or frontline employee's description resulted in a total of 162 incidents resulting in 80 satisfying incidents and 78 dissatisfying incidents as explained earlier. The percentage of agreement and inter rater reliability calculated has been shown in the previous section. The following results were obtained.

**Table 6.2 Distribution of Satisfying incidents**

Groups ( Arranged in accordance to Maximum Occurrence)		Count	Percent
Group III	Unsolicited and unprompted employee actions	56	70
Group II	Employee response to customer needs and requests	18	22.5
Group I	Employee response to service delivery system failure	6	7.5
Group IV	Problematic customer behavior	0	0

**Table 6.3 Distribution of dissatisfying incidents**

Groups ( Arranged in accordance to Maximum Occurrence)		Count	Percent
Group IV	Problematic customer behavior	52	66.7
Group II	Employee response to customer needs and requests	11	14.1
Group I	Employee response to service delivery system failure	10	12.8
Group III	Unsolicited and unprompted employee actions	5	6.4

As the above distribution shows, in case of satisfying incidents the largest proportion of incidents occur in Group III where the employee went on his own to provide special attention or need of the customer without the customer having to request for it. The next large group among the satisfying incidents was in group II where the employee was sensitive and responsive to special needs and requests of the customers. The third largest group was Group I where the employee was able to recover from failing situation to successful one. The last group IV reported no incidents. This is acceptable because it is unlikely that a very problematic customer is unlikely to leaving the service encounter feeling very satisfied.

In case of the dissatisfying incidents, the largest proportion of incidents occurs in group IV while the smallest proportion of incidents occurs in Group III. This occurrence may be explained by attribution theory that when things go wrong it is often attributed to external causes. The second largest group occurred in group II where employees attributed the failed service encounters to external source namely company’s policy and rules. The smallest number of incidents was classified under the group 3 which signifies negative employee behavior.

A comparison across the three industries showed the following results

**Table 6.4 Health Sector**

Groups and Categories		Satisfying Incidents			Dissatisfying Incidents		
Grp	Employee response to service delivery system failure	Dominant Language Speakers	Non Dominant Language Speakers	Tribals	Dominant Language speakers	Non Dominant Language speakers	Tribals
A	Response to unavailable service	0	0	0	1	0	0
B	Response to unreasonably slow service	0	0	0	1	1	0
C	Response to other core service failure	0	0	0	2	0	0
Total		0			5		



Groups and Categories		Satisfying Incidents			Dissatisfying Incidents		
Grp	Employee response to customer needs and requests to suit his or her unique needs.	Dominant Language speakers	Non Dominant Language speakers	Tribals	Dominant Language speakers	Non Dominant Language speakers	Tribals
A	Response to 'special' needs of customers	3	1	3	0	0	1
B	Response to customer preference	1	1	0	1	1	0
C	Response to admitted customer error	1	0	0	0	0	0
D	Response to potentially disruptive others	0	0	0	1	0	0
Total		10			4		

Groups and Categories		Satisfying Incidents			Dissatisfying Incidents		
Grp	Unsolicited and unprompted employee actions	Dominant Language speakers	Non Dominant Language speakers	Tribals	Dominant Language speakers	Non Dominant Language speakers	Tribals
A	Attention paid to customer	4	0	1	0	0	0
B	Out of ordinary employee behavior	3	0	3	0	0	0
C	Employee behavior in the context of cultural norms	0	0	0	1	0	0
D	Gestalt evaluation	3	0	1	0	0	0
E	Exemplary performance under adverse circumstances	2	0	0	0	0	0
Total		16			1		

Groups and Categories		Satisfying Incidents			Dissatisfying Incidents		
Grp	Problematic customer behavior like	Dominant Language Speakers	Non Dominant Language speakers	Tribals	Dominant Language speakers	Non Dominant Language speakers	Tribals
A	Intoxication	0	0	0	2	0	0
B	verbal and physical abuse	0	0	0	2	0	0
C	breaking company policies	0	0	0	1	0	0
D	uncooperative customers	0	0	0	8	1	2
Total					16		
Grand Total		27			26		

In the health sector, it is observed that most of the satisfying incidents occur in the Group III followed by Group I. In the dissatisfying incidents, most of the incidents occur in the Group IV followed by Group I. It may also be observed that the occurrence of satisfying incidents is high in the dominant language speakers while the occurrence of dissatisfying incidents is also in the same category. However in case of satisfying incidents, the occurrence is more in tribal customers compared to non dominant language speakers and the reverse happens in case of dissatisfying incidents

**Table 6.5 Insurance Sector**

Groups and Categories		Satisfying Incidents			Dissatisfying Incidents		
Grp I	Employee response to service delivery system failure	Dominant Language speakers	Non Dominant Language speakers	Tribals	Dominant Language speakers	Non Dominant Language speakers	Tribals
A	Response to unavailable service	1	0	0	0	0	0
B	Response to unreasonably slow service	0	0	0	0	0	0
C	Response to other core service failure	0	0	0	0	0	0
Total		1			0		

Groups and Categories		Satisfying Incidents			Dissatisfying Incidents		
Grp II	Employee response to customer needs and requests to suit his or her unique needs.	Dominant Language speakers	Non Dominant Language speakers	Tribals	Dominant Language speakers	Non Dominant Language speakers	Tribals
a	Response to 'special' needs of customers	1	1	0	1	0	0
b	Response to customer preference	0	0	0	0	0	0
c	Response to admitted customer error	0	0	0	1	1	0
d	Response to potentially disruptive others	0	0	0	0	0	0
Total		2			3		

Groups and Categories		Satisfying Incidents			Dissatisfying Incidents		
Grp III	Unsolicited and unprompted employee actions	Dominant Language Speakers	Non Dominant Language speakers	Tribals	Dominant Language speakers	Non Dominant Language speakers	Tribals
A	Attention paid to customer	1	0	1	0	0	0
B	Out of ordinary employee behavior	1	0	0	0	0	0
C	Employee behavior in the context of cultural norms	1	0	0	1	0	0
D	Gestalt evaluation	13	2	1	1	0	0
E	Exemplary performance under adverse circumstances	4	0	0	0	0	1
Total		22			3		

Dissatisfying Incidents		Dissatisfying Incidents			Dissatisfying Incidents		
Grp IV	Problematic customer behavior like	Dominant Language Speakers	Non Dominant Language speakers	Tribals	Dominant Language speakers	Non Dominant Language speakers	Tribals
A	Intoxication	0	0	0	0	0	0
B	verbal and physical abuse	0	0	0	2	1	0
C	breaking company policies	0	0	0	0	0	0
D	uncooperative customers	0	0	0	14	1	2
Total		0			21		
<b>Grand total</b>		<b>27</b>			<b>27</b>		

In the insurance sector, most of the satisfying incidents occur in Group III followed by Group II and Group I while the dissatisfying incidents occur in the Group IV followed by Group II and III. The occurrence of satisfying incidents is more in dominant language speakers with almost equal number of incidents in the other two groups. In dissatisfying incidents, the occurrence is again almost the same

**Table 6.6 Retail Sector**

Groups and Categories		Satisfying Incidents			Dissatisfying Incidents		
Grp I	Employee response to service delivery system failure	Dominant Language speakers	Non Dominant Language speakers	Tribals	Dominant Language speakers	Non Dominant Language speakers	Tribals
A	Response to unavailable service	2	0	0	2	0	0
B	Response to unreasonably slow service	0	0	0	0	0	0
C	Response to other core service failure	1	1	0	4	0	0
Total		4			6		

Groups and Categories		Satisfying Incidents			Dissatisfying Incidents		
Grp II	Employee response to customer needs and requests to suit his or her unique needs.	Dominant Language speakers	Non Dominant Language speakers	Tribals	Dominant Language speakers	Non Dominant Language speakers	Tribals
A	Response to 'special' needs of customers	1	3	0	0	0	0
B	Response to customer preference	2	0	0	0	1	0
C	Response to admitted customer error	1	0	0	0	0	0
D	Response to potentially disruptive others	0	0	0	3	1	0
Total		7			5		

Groups and Categories		Satisfying Incidents			Dissatisfying Incidents		
Grp III	Unsolicited and unprompted employee actions	Dominant Language Speakers	Non Dominant Language speakers	Tribals	Dominant Language speakers	Non Dominant Language speakers	Tribals
A	Attention paid to customer	2	2	1	0	0	0
B	Out of ordinary employee behavior	5	0	1	0	0	0
C	Employee behavior in the context of cultural norms	1	0	1	0	0	0
D	Gestalt evaluation	1	0	1	0	0	0
E	Exemplary performance under adverse circumstances	0	0	0	0	0	0
Total		15			0		

Groups and Categories		Satisfying Incidents			Dissatisfying Incidents		
Grp IV	Problematic customer behavior like	Dominant Language Speakers	Non Dominant Language speakers	Tribals	Dominant Language speakers	Non Dominant Language speakers	Tribals
A	Intoxication	0	0	0	0	0	0
B	verbal and physical abuse	0	0	0	1	2	0
C	breaking company policies	0	0	0	0	0	0
D	uncooperative customers	0	0	0	7	3	1
Total		0			14		
<b>Grand Total</b>		<b>26</b>			<b>25</b>		

The tables 6.2 to 6.6 elaborate the occurrence of incidents as per the framework provided by Bitner (1994). Using this framework, the occurrence of incidents across the three cultural groups was duly identified and analyzed.

In the retail sector, it is observed that most of the satisfying incidents occur in Group III followed by satisfying incidents in the Group II. In case of dissatisfying incidents, most

incidents occur in the group IV followed by almost similar number of incidents in the Group I and Group II. In this sector, the occurrence of satisfying incidents is high in dominant language speakers followed by speakers of non dominant language speakers and tribals. In case of dissatisfying incidents a similar trend is seen, occurrence is more in dominant language speakers followed by speakers of non dominant language speakers and tribals

## **Findings**

These observations emphasize the fact that frontline employees have the desire to provide service to the customers whether requested for it or not. These observations emphasize the fact that most service failure happen due to problematic customer and service system delivery failure. In other words most encounters fail due to external causes like uncooperative or rude customer and the employee's limited role in the service delivery failure. Also an observation across the three sectors reveal that the tribal customers seems to be more willing and cooperative resulting in satisfying incidents and lesser dissatisfying incidents.

## **6.4 Determine the relationship between the occurrences of satisfying incidents**

### **6.4.1 (a) Satisfying Incidents**

#### **Case 1**

The comparison was done between the three culture groups. The group 1 consisted of incidents collected from the CCP and consisted of incidents involving customers speaking the dominant language, customers speaking the non dominant language and tribals. The Chi square test was done in order to explore the relationship among customers belonging to the three groups in the three sectors in regards to the satisfying incidents. For the said test the following hypothesis is formulated

**H<sub>0</sub>**: there is no relationship between the three cultural groups in different sectors over the occurrence of satisfying incidents

Table 6.7 Overall Occurrence of satisfying incidents for the three groups

Sector	Cultural group			Total
	Gp1 Assamese speaking the dominant language	Gp 2 Non Assamese speaking the non dominant language	Tribals	
Insurance	22	3	2	27
Health	17	2	8	27
Retail	16	6	4	26
Total	55	11	14	80

Source: Primary data

The chi square statistic is 7.444 and the  $p$  value is .114. Thus the result is not significant at .05 level of significance. Thus the null hypothesis cannot be rejected. It may be that there is no relationship between the three cultural groups in different sectors over the occurrence of satisfying incidents

#### 6.4.1(b) Dissatisfying incidents

In continuance of the above section, attempt was also made to find out the relationship between different culture groups and the incidence of dissatisfying outcome in a service encounter. A dissatisfying incident is defined as an incident which had an unpleasant outcome for the service provider. A dissatisfying incident generally involves a dissatisfied customer whose response to the service encounter is generally very disturbing and demotivating for the service provider. The study is conducted from the viewpoint of the service provider namely the customer service personnel.

The comparison was done between the three groups already discussed in the above section.

$H_0$ : there is no relationship between the three cultural groups in different sectors over the occurrence of dissatisfying incidents

Table 6.8 Dissatisfying incidents collected for the three cultural groups.

Sector	Cultural group			Total
	Respondents speaking the dominant language	Respondents speaking the non dominant language	Tribals	
Insurance	20	4	3	27
Health	20	3	3	26
Retail	16	7	2	25
	56	14	8	78

Source: Primary Data

Due to the presence of very small number of frequency (less than 5), in more than 20% of the cell in the table 6.8, Fishers test is used instead of chi square test. Thus, using the Fisher's Robust test, the p value is calculated as .038. The result is thus significant at .05 level of significance. Therefore the null hypothesis may be rejected and it may be assumed that there is relationship between the three cultural groups in different sectors over the occurrence of dissatisfying incidents.

**Findings:** The above analysis show that there may be no relationship of cultural variables over the occurrence of satisfying incidents, however in the occurrence of dissatisfying incidents cultural variables does seems to play a role and the occurrence in not due to chance only.

#### 6.4.2: Population proportion tests for the Insurance Sector

Based on the study of the behavior of several tests, D' Agostino(1988) and Upton (1982) proposed that the 2 sample t-test can be used for testing whether proportions are equal or not. Thus a t test for population proportions using the following formula is conducted.

$$t_{N-2} = (ad-bc) \left( \frac{N-2}{N(nac+mbd)} \right)^{1/2} \quad \text{--- Formula 6.1}$$

Where, random sample of  $m$  and  $n$  individuals are obtained from two populations. The data is represented in the following manner in a 2 by 2 contingency table.

In the process of analysis sometimes the cells in cross tabulations returned small counts in some cells due to the fact that the analysis is attempts to study the occurrence of satisfying and dissatisfying incidents across the sectors studied. If a cell is of less count it is due to the fact that occurrence of that particular incident is less for that sector and cultural group. Though these small counts could have created some inconsistencies for Chi square test, it is hoped that such problems will not arise while doing proportion test using the above formula. The use of small sample size for this kind of work has been justified also by Esch and Esch (2013).

For qualitative research, Bernard (2000) was of the opinion that 20-60 sample size would serve the purpose while Bertaux (1981) opined that 15 is the smallest acceptable sample. Ritchie et al.(2003) suggested that any sample size below 50 would serve the purpose in

qualitative research. Charmaz (2006) agreed that a sample size of 25 would be sufficient for smaller projects. The essence of having a small size in qualitative research is also discussed in Section 4.4.4.1(vi) in the Methodology Chapter.

**Table 6.9: 2 by 2 contingency table**

Cultural groups	Occurrence of satisfying incidents for customer speaking dominant language	Occurrence of satisfying incidents for the other groups	Total
Speaking dominant language	22	5	27
Speaking non dominant language	3	24	27
	25	29	54

The following table is showing the number of satisfying incidents resulting in each group

**Table 6.10: Occurrence of incidents in Insurance Sector**

Speaking Dominant Language		Speaking non Dominant Language		Tribals	
Satisfying incidents	Dissatisfying incidents	Satisfying incidents	Dissatisfying incidents	Satisfying incidents	Dissatisfying incidents
22 cases	20 cases	3 cases	4 cases	2 cases	3 cases
.5	.47	.42	.58	.4	.6

#### **6.4.2(a): For Satisfying incidents**

In this section, an effort is made to find out the proportion of occurrence of satisfying incidents with respect to cultural background of the respondents (in this case the cultural background of the customers as narrated by the customer contact personnel in CIT). For this instance, insurance sector is considered and the following hypotheses are formulated,

$H_{0ai}$ : There is no difference between the proportions of occurrence of satisfying incidents for customers speaking the dominant language and the non dominant language.

$H_{0bi}$ : There is no difference between the proportions of customers speaking the dominant language and the tribal customers with respect to occurrence of satisfying incidents.

$H_{0ci}$ : There is no difference between the proportions of tribal customers and the customers speaking the non dominant language in case of occurrence of satisfying incidents

The calculated  $p$  value (using the formula 6.1) is less than 0.00001 for  $H_{0ai}$ , and  $H_{0bi}$ , and  $p=.61216$  for  $H_{0ci}$  . This can be interpreted as follows

In the first and second instances, the null hypotheses are rejected. In other words, the results are statistically significant at  $\alpha = 0.05$ . Thus there is difference in the proportions of occurrence of satisfying incidents among 2 groups namely, (a) customers speaking the dominant language and the non dominant language (b) customers speaking the dominant language and the tribal customers.

In the third instance, the results are not statistically significant at  $\alpha = 0.05$ . Thus the null hypothesis cannot be rejected.

**Observation:** In the insurance sector, for the given population, the occurrence of satisfying incidents, tend to be more for the customers speaking the dominant language compared to the other two study groups which show less chance of occurrence.

#### **6.4.2(b): For dissatisfying incidents**

In continuation of the previous section, an effort is also made to find out the proportion of occurrence of dissatisfying incidents with the cultural background of the respondents i.e. the customers as narrated by the customer contact personnel. The following hypotheses are formulated

$H_{0di}$ : There is no difference between the proportions of occurrence of dissatisfying incidents with respect to customers speaking the dominant language and the non dominant language.

$H_{0ei}$ : There is no difference between the proportions of customers speaking the non dominant language and the tribal customers for occurrence of dissatisfying incidents.

$H_{0fi}$ : There is no difference between the proportions of tribal customers and the customers speaking the non dominant language in case of occurrence of dissatisfying incidents

Using the formula 6.1, the  $p$  value is calculated as less than 0.00001 for  $H_{0di}$  and  $H_{0ei}$  respectively, and  $p = .612064$  for  $H_{0fi}$ . This can be interpreted as follows

In the first and second instances, the results are statistically significant at  $\alpha = 0.05$  and the null hypothesis can be rejected in both the cases. In other words there is difference in the proportions of occurrence of dissatisfying incidents among 2 groups namely, the



customers (a) speaking the dominant language and the non dominant language. (b) Customers speaking the dominant language and the tribal customers.

In the third instance, the results are not statistically significant at  $p < .05$ . Thus the null hypothesis cannot be rejected. There is no difference between the proportions of customers speaking the non dominant language and the tribal customers in occurrence of dissatisfying incidents.

**Observation:** From the above, it may be concluded that in the insurance sector, in case of dissatisfying incidents, a customer from the dominant language speaking group again has less chance of having a dissatisfying incident compared to the other two cultural groups.

### 6.4.3: Population proportion tests for the Health sector

The incidence of occurrence of satisfying and dissatisfying incidents in the health sector from the CIT has been tabulated in the following table (table 6.11). In order to check for the chance of occurrence of these two types of incidents in the Health sector, a series of T test is conducted. For this

**Table 6.11: Occurrence of incidents in Health Sector**

Respondents Speaking Dominant Language		Respondents Speaking non Dominant Language		Tribals	
Satisfying incidents	Dissatisfying incidents	Satisfying incidents	Dissatisfying incidents	Satisfying incidents	Dissatisfying incidents
17cases	20 cases	2 cases	3 cases	8 cases	3 cases
.45	.54	.4	.6	.72	.27

#### 6.4.3(a): Occurrence of satisfying incidents

In this section, an attempt is made to find out the chance of occurrence of satisfying incidents with the cultural background of the customers as cited by the Customer contact personnel for the health sector. The following hypotheses are formulated

$H_{0ah}$ : There is no difference between the proportions of customers speaking the dominant language and the non dominant language with respect to occurrence of satisfying incidents.

$H_{0bh}$ : There is no difference between the proportions of occurrence of satisfying incidents for customers speaking the dominant language and the tribal customer.

$H_{0ch}$ : There is no difference between the proportions of customers speaking the non dominant language and the tribal customers in case of occurrence of satisfying incidents

The  $p$  values were calculated at  $N-2$  degrees of freedom and are found to be .00001 for  $H_{0ah}$ , .000027 for  $H_{0bh}$  and .0034 for  $H_{0ch}$  in the three instances respectively. Thus the results are statistically significant for  $\alpha$  value of .05. Thus there is statically significant difference between the proportions of the three study groups in occurrence of satisfying incidents.

**Observation:** In the health sector, a tribal customer has more chance of having satisfying incident than a customer from both dominant language speaking group and non dominant language speaking group. Also a customer speaking a dominant language has a significantly more chance of leading to satisfying incidents.

#### **6.4.3(b): Occurrence of dissatisfying incidents**

In this section, the chance of occurrence of dissatisfying incidents and its relationship with the cultural background of the customer is explored. The following hypotheses are formulated

$H_{0dh}$ : There is no difference between the proportions of occurrence of dissatisfying incidents for customers speaking the dominant language and the non dominant language.

$H_{0eh}$ : There is no difference between the proportions of occurrence of dissatisfying incidents for customers speaking the dominant language and the tribal customers.

$H_{0fh}$ : There is no difference between the proportions of customers speaking the non dominant language and the tribal customers with respect to occurrence of dissatisfying incidents

In the first and second instances, the  $p$  value is .00001 thus indicating that the null hypotheses  $H_{0dh}$  and  $H_{0eh}$  can be rejected. In the third instance, the  $p$  value is 1 indicating that the null hypothesis cannot be rejected.

**Observation:** Here, in the health sector, the tribal customer has significantly less chance of having a dissatisfying incident compared to the other two groups. It is seen that non

dominant speaking customers also have less chance of leading to a dissatisfying incident than a dominant language speaking customer.

#### 6.4.4: Population proportion tests for the Retail sector

For the retail sector, based on the similar line as the previous analysis, a t test for population proportions in order to explore the chances of both satisfying and dissatisfying incidents is conducted in the following manner.

Table 6.12: Occurrence of incidents in Retail Sector

Respondents Speaking Dominant Language		Respondents Speaking non Dominant Language		Tribals	
Satisfying incidents	Dissatisfying incidents	Satisfying incidents	Dissatisfying incidents	Satisfying incidents	Dissatisfying incidents
16cases	16 cases	6 cases	7 cases	4 cases	2 cases
.5	,5	.46	.53	.66	.33

##### 6.4.4(a): Occurrence of satisfying incidents

In this instance, the following hypotheses are formulated to check for chances of occurrence of satisfying incidents based on the cultural background of the customer in the retail sector.

$H_{0ar}$ : There is no difference between the proportions of occurrence of satisfying incidents for customers speaking the dominant language and speaking the non dominant language.

$H_{0br}$ : There is no difference between the proportions of customers speaking the dominant language and the tribal customer with respect to occurrence of satisfying incidents.

$H_{0cr}$ : There is no difference between the proportions of customers speaking the non dominant language and the tribal customers for occurrence of satisfying incidents

The  $p$  values were calculated at  $N-2$  degrees of freedom and are found to be 0.00001 for  $H_{0ar}$ , .00001 for  $H_{0br}$  and .922 for  $H_{0cr}$ . Thus the results were statistically significant for  $\alpha$  value of .05 for the first two instances. However in the third instance, the null hypothesis could not be rejected as the result is not statistically significant.

**Observations:** For the retail sector, it can be seen from the results of hypotheses testing and descriptive statistics shown in table 6.12 that

- i. Consumers speaking the dominant language possess a higher chance of leading to a satisfying incident than the non dominant speaking customers.
- ii. Tribal customers, however, have more chance of arriving at a satisfying incident than a dominant language speaking customer.
- iii. Thus the Tribal customer has the highest chance of leading to a satisfying incident among the three groups.

#### **6.4.4. (b): Occurrence of dissatisfying incidents**

In this section, the chances of occurrence of dissatisfying incidents among the three cultural groups are explored. The cultural background of the customer is segregated as narrated by the customer contact personnel in the CIT. The following hypotheses are formulated

$H_{0dr}$ : There is no difference between the proportions of occurrence of dissatisfying incidents for customers speaking the dominant language and the non dominant language.

$H_{0er}$ : There is no difference between the proportions of customers speaking the dominant language and the tribal customers for occurrence of dissatisfying incidents.

$H_{0fr}$ : There is no difference between the proportions of customers speaking the non dominant language and the tribal customer with respect to occurrence of dissatisfying incidents

In the first, second and third instances, the p value is less than 0.000093, 0.00001 and .022 respectively thus indicating that all three null hypotheses can be rejected.

**Observation:** The results of the hypotheses tests and the data from the descriptive statistics of Table 6.12 indicate the following

- i. The chance of occurrence of dissatisfying incidents for non dominant language speaking customer is more than the dominant language speaker.
- ii. The chance of occurrence of dissatisfying incidents for tribal consumer is less than the consumer speaking the dominant language.
- iii. The chance of occurrence of dissatisfying incident is significantly less for the tribal customers compared to customers speaking non dominant language.

Summing up it may be safely concluded that tribal consumers in retail sector are less likely to lead to dissatisfying service encounter compared to both the groups. Also, a customer speaking the dominant language has less chance of leading to a dissatisfying incident compared to a customer speaking the non dominant language.

The occurrence of dissatisfying incidents in the service interaction cannot be attributed to chance only and the cultural background of the respondents play a subtle role in the same. It may be observed that a dominant language speaking customer has higher chance of having dissatisfying incident with the tribal customer having the least chance.

### **Major Observations:**

It may be observed that when sector wise difference is not considered, there may be no relationship of cultural variables over the occurrence of satisfying incidents, however in the occurrence of dissatisfying incidents cultural variables seem to play a role and the occurrence is not due to chance only.

When sector wise classification is done, the results are more interesting. For the insurance sector, the occurrence of satisfying incidents is more in dominant language speakers compared to other two cultural groups. At the same time the customer speaking the dominant language tend to have less incidence of dissatisfaction compared to the other two groups.

For the health sector, the occurrence of satisfying incidents is high for a tribal customer compared to the other two cultural groups of customers. The dominant language speaking customer also has higher chance of having a satisfying incident in case of health sector. In case of dissatisfying incidents, a tribal customer has significantly less chance of having such an incident than the other two cultural groups.

For the retail sector, a tribal customer again has more chance of having a satisfying incident compared to the other two groups. In case of dissatisfying incidents, a tribal customer has less chance of leading to a dissatisfying incident. Among the other two groups, chance of occurrence of dissatisfying incident is more in dominant language speakers followed by speakers of non dominant language speakers.

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