

CHAPTER 7
FINDINGS OF THE STUDY

The study in context showed interesting results as consumer behaviour studies tend to. As observed by Barth (1969) that in seeking to identify and target particular minority ethnic group, defining the population by parameters such as language or birthplace can provide an approximate starting point, the study also began under the premises that the population can be differentiated into different cultural groups based on their language and ethnography. Morse (2001) observed that minority ethnic groups have different characteristics that are likely to call for some modifications in the methodology and ‘recipes do not necessarily guarantee excellent outcomes’.

Sudman and Blair (1998) observed that while conducting such studies, it is not possible to easily identify valid individuals in a cost-effective manner and identify every population unit. However nonetheless, the study being exploratory in nature has been successful in discovering that cultural groups do tend to behave differently even if in miniscule amount in service encounters of the studied industries.

7.1 Major Findings- the major findings of the study are summarized in the sections below:

7.1.1 Service Encounter variables and Cultural variables

The first analysis explored the statistical significance of the five service encounter variables namely materiality, effectiveness, accessibility, interactivity and rituality with the cultural groups of customers speaking the dominant language, speaking the non dominant language and Tribals that were identified with the help of mother tongue and ethnicity.

In the first stage of the analysis, the five variables in that are used to evaluate service encounter were considered to determine statistical significance individually with the cultural groups. A series of one way ANOVA tests were conducted to determine the significance

with the service encounter variables as dependent variables and the cultural groups as independent variables. The detailed analysis is shown in the sections 4.1.1 to 4.1.5.

Three variables of materiality, accessibility and interactivity showed independence from any influence of cultural variables. Thus in the three cases, the null hypothesis (h_{o1} , h_{o3} , h_{o4}) are not rejected. The three variables thus exhibited no influence from the cultural background of the customers while a service encounter takes place.

However, other two service encounter variables of effectiveness and rituality showed significant influence of cultural variables. One way ANOVA tests conducted with the two variables and the study groups separately revealed that in both the two cases the null hypothesis (h_{o2} , h_{o5}) could be rejected. Thus cultural background of the respondent does seem to play a role in the service encounter when the effectiveness and rituality are considered.

Post hoc tests revealed that in case of effectiveness, statistical difference is observed in comparison of two pairs of groups namely (a) between customers speaking the dominant language and speaking the non dominant language, and (b) customers speaking the dominant language and Tribals. It is further revealed that in terms of effectiveness, the customers of the tribal community seemed to be more sensitive than the other two groups. It can be summed up by stating that the variable of effectiveness is not independent of cultural variables as these background do tend to influence the perception of customers while judging the effectiveness of the service encounter. Thus the perception of customers of the three study groups may differ in terms of successful service delivery. Among the three study groups, the tribal customer tends to show more sensitivity to effectiveness in a service encounter.

In case of rituality, the post hoc test revealed that the groups pair namely, customers speaking the non dominant language and the Tribals show significant statistical difference in perceiving rituality at p value of .003. The descriptive Table 5.10 reveals that Tribals are more sensitive to the service encounter of rituality. Thus the cultural background seems to influence on how the customers perceive the variable of rituality.

The composite service encounter variable constructed by taking the mean values of the five service encounter variables however, failed to show any sensitivity towards the cultural backgrounds of the respondents.

Thus in conclusion, it is observed that the customers of the tribal community tend to be more sensitive than the other two cultural groups in relation to the service encounter variables. Therefore, they may behave differently from the other two cultural groups while interacting in a service encounter.

7.1.2 Sector Wise Difference

The next analysis explores the influence of cultural variables in service encounter across three industries namely retail, insurance and health. The selection of the sectors are considered under the premises that since the type of the industries in context have different roles in the life a customer, there may be behavioural or perceptual differences in accessing the service encounter variables. The rationale of selecting the three sectors is already discussed in the scope of the study in section 3.3. As in the previous case, one way ANOVA between the dependent service encounter variables and independent cultural groups showed difference among the sectors. The findings reveal that the variable of effectiveness differs in the perception of all the three study groups across the three sectors of retail, health and insurance. Cultural background seems to play a partial role in the customer's expectations while a service delivery takes place. The findings for each sector is given below

7.1.2.1 Retail sector

In this sector, out of the five variables under consideration, two variables of effectiveness and rituality have shown significant difference across the means when compared to the studied cultural groups. The null hypotheses in both the cases could be rejected. The post hoc tests revealed that for the variable of effectiveness, the influence of cultural background is seen for the following pair of customer segments: (a) speaking the dominant language and speaking the non dominant language, and (b) customers speaking the dominant language and Tribals. It is also observed from the descriptive statistics, that the tribal customers are more

sensitive to the effectiveness than the two other groups. Among the other two groups, a customer speaking the non dominant language shows more sensitivity to effectiveness.

The variable of rituality has also shown influence of cultural variables among the customers speaking the non dominant language and Tribals. Therefore, it can be concluded that the outcome of the service encounter is not independent of cultural variables and the cultural background does play a role in the respondent's perception of a successful service encounter. Here also the tribal customers show more sensitivity to the concept of rituality in a service encounter compared to the other two groups.

However, in retail sector also the composite variable constructed by taking the mean value of the five service encounter variable failed to show any sensitivity towards the cultural backgrounds of the customers of the retail sector.

7.1.2.2 Insurance sector

In the insurance sector a similar analysis with the same variables and statistical test as in the retail sector is conducted across the study groups. The four variables of materiality, interactivity, accessibility and rituality showed no significant statistical difference in their means when compared individually across the study groups. Only the effectiveness variable exhibited statistical difference across the customers of the three study groups. Thus it can be assumed that the item of effectiveness plays a significant role in the service encounter involving members of the three study groups. The fact that effectiveness results in the outcome of the service delivery seems to increase its importance in the minds of the customers compared to the other service encounter variables among the study groups. In order to find out which group is different from the other group, post hoc multiple comparison test were conducted. The results show that the two group namely customers speaking the dominant language and those speaking the non dominant language perceive encounter differently (p value of .040). From Table 5.20, it is observed that though in all the three groups, cultural variables play a role in service encounter, the customers speaking the non dominant language seems to be more sensitive to effectiveness compared to the other two study groups. 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.

Here again, the composite variable constructed by taking the mean value of the five service encounter variable failed to show any sensitivity towards the cultural backgrounds of the customers of the insurance sector.

7.1.2.3 Health sector

As in the previous two sectors, for the health sector also the same variables were used to study the service encounter across the three study groups. As in case of the insurance sector the four variables of materiality, interactivity, accessibility and rituality showed no statistical difference in their means when compared individually across the study groups. However for the variable of effectiveness, the null hypothesis could be rejected. Thus there is statistical difference in the means of the dependent variable of effectiveness across the cultural groups in study. In order to find out the difference between the groups, post hoc tests showed that two pairs namely customers speaking dominant language and those speaking the non dominant language differ significantly. Another pair namely the customer segment speaking dominant language and Tribals also differ significantly. Cultural variables play a significant role in the perception of effectiveness in a service encounter in the health sector also. From the table 5.26, it may be assumed that the customers speaking the non dominant language are more sensitive to effectiveness in the health sector with the Tribal customers also almost equally sensitive to effectiveness.

For the health sector also, the composite variable constructed by taking the mean value of the five service encounter variable failed to show any sensitivity towards the cultural backgrounds of the customer segments.

7.1.3 Interaction effects

In order to explore whether the demographic variables influence the customer of different study groups in the service encounter, an interaction effect was studied. Here, considering the service encounter variables as dependent and cultural variable along with demographic

variables as independent, a series of two way ANOVA is tried out to determine the interaction effect. The following table shows the comparisons made.

Table 7.1: Variables studied for interaction effect

Dependent variable	Statistical Test	Independent variable	Independent variable
Materiality	2 way ANOVA	Cultural Variable	Age, Educational Qualification, Monthly Family Income, Family Life Cycle Stage
Effectiveness		Cultural Variable	
Interactivity		Cultural Variable	
Accessibility		Cultural Variable	
Rituality		Cultural Variable	
Composite		Cultural Variable	

As in the above table, all the remaining four service encounter variables of effectiveness, accessibility, interactivity and rituality along with composite variable were compared individually with the demographic variables. The following are the findings of the interaction effect.

7.1.3.1 Materiality

The concept of materiality involves the tangible aspects of service delivery like employee appearance, equipment and physical facilities. This forms the servicescape of service delivery and is important in service marketing due to the absence of tangible goods in service delivery.

(a) Materiality with cultural variable and Age: The p value of .004 shows enough evidence that the null hypothesis can be rejected. Thus there is significant interaction effect between the cultural variable and the age of the respondent in terms of materiality. The graphical representation indicates that in the age group of 51-60yrs, materiality shows significant high differences across the three cultural variables. Consumer groups speaking the dominant language and Tribals in this age group have shown significantly higher influence in materiality than Non dominant language speaking group. However in the other age groups, the influence is somewhat uniform. Again 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 respondents who are tribals, 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.

(b) Materiality with cultural variable and Educational qualification: In this case also it is inferred that there is significant interaction effect between the cultural variable and the education of the respondent in terms of materiality. From the graphical representation it is evident that materiality shows less interdependence on the customers speaking dominant language 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 respondent, the influence of education on materiality decreases with the increase in education. The reverse is seen in the non dominant language speaking customers, the influence of education on materiality increases upto graduation level and then decreases with increase in level of education.

(c) Materiality with cultural variable and Monthly family income: There is significant interaction effect between the cultural variable and the monthly family income of the respondent in terms of materiality. It is seen 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 higher for this group of customers. In case of customers 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 on materiality decreases in this group. In case of tribal customers, the influence on 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.

(d) Materiality with cultural variable and family life cycle stages: For this comparison, it is observed that 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.

Interaction effect on Materiality:

Summing up it may be inferred that the highest sensitivity to materiality is expressed customers by the age group of 51-60 yrs, materiality shows significant high difference across the three study groups. For the dominant language speaking customers, it may be observed that influence of materiality increases with age. As regard to education, with 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, the influence of education on materiality increases upto graduation level and then decreases with increase in level of education. In case of income, 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. Regards to family life cycle, in general a customer who is married with young child in joint family shows more sensitivity towards materiality specially so in case of Tribals and dominant language speaking customers.

7.1.3.2 Effectiveness

(a) Effectiveness with cultural variable and Age: It is seen 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. The overall mean value of effectiveness is high among the other two groups of tribals and non dominant language speaking customers compared to the dominant language speaking group.

(b) Effectiveness with cultural variable and educational qualification: There is found to be significant interaction effect between the cultural variable and educational qualification of the respondent in terms of effectiveness. It is also seen that the influence 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 groups. For the tribals also it is seen that the influence is highest in graduate group and lowest in the post graduate group. In the customers speaking the non dominant language, the influence 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 compared to the other two groups. In case of the tribal graduates the mean value of effectiveness is the highest across the other two groups.

(c) Effectiveness with cultural variable and monthly family income: The null hypothesis in this case cannot be rejected and it can be safely stated that there is no significant interaction effect between the cultural variable and monthly family income of the respondent in terms of effectiveness.

(d) Effectiveness with cultural variable and Family life cycle stages: For this case, it is seen that the influence of effectiveness shows similar trend in dominant language speakers and the non dominant language speakers with less influence for the dominant language speakers and higher influence for the non dominant language speakers. For the tribal speakers, the lowest influence is for the group of married without child in nuclear family and highest for retired living with children. The highest influence is observed in the married without child in joint family in the non dominant language 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 language speakers in the group of married with young child in nuclear family.

Interaction effect on Effectiveness:

Thus the above findings may be summed up by the stating that among the three study groups, the age group of 26-32yrs of customers speaking the non dominant language shows the most sensitivity to effectiveness. With increase in age, the tribal and non dominant

language speaking customers show higher sensitivity to effectiveness than the dominant language speaking customers. In regards to education, the group of post graduate non dominant language speaking customers show maximum sensitivity. Among the family life cycle stages, the Tribal customer who is married without child in a joint family seems to show the highest sensitivity towards effectiveness.

7.1.3.3 Accessibility

(a) Accessibility with cultural variable and Age: It is revealed that there is no significant interaction effect between the cultural variable and age of the respondent in terms of accessibility.

(b) Accessibility with cultural variable and educational qualification: In this case also there is no significant interaction effect between the cultural variable and educational qualification of the respondent in terms of accessibility.

(c) Accessibility with cultural variable and monthly family income: It may be inferred that there is significant interaction effect between the cultural variable and monthly family income of the respondent in terms of accessibility. It is also seen that influence on 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 influence on accessibility are from customers in the above Rs 40K group. Thus it can be seen that for the tribal group, the influence on accessibility decreases the rise in income. For the other two groups of dominant language speakers and non dominant language speakers, with the rise in income from Rs 40K and above, the influence of income over accessibility is observed. Also the customers in the Rs 30-40K group show most sensitivity to access of the service outlet.

(d) Accessibility with cultural variable and family life cycle stage: A comparison in this case shows that the influence on accessibility is low for all the three study groups for the lifecycle group of single living with family. It is highest for two culture groups 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.

Interactions effect on Accessibility:

Thus it can be summed up by saying that a single respondent living with his family shows very less influence on the accessibility of the outlets or branches while the same variable of accessibility influences differently with the changes of life cycle stages across the cultural groups. It may also be inferred that 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. It is also observed that overall sensitivity towards accessibility increases with the advances in the family life cycle stage after marriage with children.

7.1.3.4 Interactivity

(a) Interactivity with cultural variable and Age: There is significant interaction effect between the cultural variables and age of the respondent in terms of interactivity. The highest influence on interactivity is observed from the tribal customers in the age group of 51 -60 yrs while the lowest influence is observed from the non dominant language speakers of above 60yrs. The mean score of interactivity is nearly same for the two groups (speaking dominant language and the speaking the non dominant language) in the 26-32yrs age group of respondent. In the age group of 41-50yrs, the influence of interactivity is also seen to be similar across two cultural groups. Thus it can be inferred that customers in this two age groups are somewhat similarly influenced by cultural variables in terms of interactivity.

(b) Interactivity with cultural variable and educational qualification: There is no significant interaction effect between the cultural variable and educational qualification of the respondent in terms of interactivity.

(c) Interactivity with cultural variable and monthly family income: It is observed that there is no significant interaction effect between the cultural variable and monthly family income of the respondent on interactivity.

(d) Interactivity with cultural variable and family life cycle stage: In this comparison, there is significant interaction effect between the cultural variable 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 influence of accessibility in two groups namely married with grown up child and married without child in joint family. For the speakers of the non dominant language, the group of married with grown up child show high influence while married with married child show low influence in the group. In case of tribals, the lowest influence is seen with the married with married child and highest mean score is observed with the retired living with children group.

Interaction effect on Interactivity:

Summing up, it is seen that the influence of age and cultural variables is seen highest in the Tribal customers in above 60 yrs category. However the number of customers being small, the finding may not be extended to the whole population. The dominant language speaking customers in the ager group of 33-40yrs show the next highest sensitivity. It is also observed that influence of age on interactivity increases after 41yrs although two groups of Tribals and non dominant speakers become least sensitive as age crosses 60yrs. 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.

7.1.3.5 Rituality

(a) Rituality with cultural variable and Age: It was determined that there is no significant interaction effect between the cultural variable and age stage of the respondent as far as rituality is concerned.

(b) Rituality with cultural variable and educational qualification: The findings reveal that there is significant interaction effect between the cultural variable and educational qualification of the respondent in terms of rituality. Among all the three groups, in case of the customers speaking the dominant language show the lowest influence of rituality among the others group. Thus from the graduate group onwards, the influence of education on rituality decreases in this group. In the graduate group, the influence of rituality is similar for the tribal and the dominant language speaking customers while in the post graduate group,

the influence is similar for dominant language speaking customers and the non dominant speaking customers

(c) Rituality with cultural variable and monthly family income: There is significant interaction effect between the cultural variable 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 Rs 20-30K group, which again increases for the group with Rs 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 Rs 40k group.

(d) Rituality with cultural variable and family life cycle stage: The findings reveal there is significant interaction effect between the cultural variable and family life cycle stage of the respondent in terms of rituality. The tribal customers show the highest influence of rituality in the group of retired living with children and lowest influence in married with married child group of customers. Among the other three cultural groups, there is not much drastic difference in the influence of the rituality in relation with the other life cycle stages.

In summing up it may be inferred that 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. Among the three groups, in terms of education the tribal customer shows overall high 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.

7.1.3.6 Composite variable

A composite variable constructed with the mean scores of the five service encounter variables showed no relationship when it is tested for influence of cultural variables. But when it is interrelated with the demographic variables of age and family life cycle stage, an interaction effect emerged. It is observed that a tribal customer in the age group of 51-60 yrs tend to show highest sensitivity towards service encounter as a whole. The general trend

across the three groups is that with increase in age, the sensitivity towards composite variable decreases upto 40yrs of age beyond which it starts increasing and reach the highest in 51-60yrs after which there is a fall in sensitivity.

For the variable of family life cycle stage, the highest sensitivity is shown by the tribal customers in the group of retired living with children while the least sensitivity is shown by the respondents of dominant language speakers who is 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.

7.1.3 CIT- Viewpoint of the Service Provider

7.1.3.1 Health sector, Insurance sector, Retail sector

It is observed from the Table 6.4 that in the health sector, 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. In the retail sector the percentage of occurrence of satisfying incidents are more in dominant language speakers with almost equal occurrence of incidents in the other two groups. In dissatisfying incidents, the occurrence is again almost the same with occurrence is more in dominant language speakers followed by speakers of non dominant language speakers and Tribals. For the insurance sector the occurrence of percentage of satisfying incidents are 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.

These observations may be attributed to the fact that the populations of the three cultural groups vary in the study area and thus there could be a difference in the number of customers of each category availing the services. Also the narration of the incidents is heavily dependent on the recalling capacity of the service provider and as such it is assumed

that the incident narrated by each customer contact person is true. Under such premises, from the above findings, it may be assumed that the tribal customers are more considerate resulting in satisfying incidents for the CCP and they also tend to be more patient and considerate resulting in the lesser occurrence of dissatisfying incidents in the three sectors among the study groups.

7.1.3.2 Relationship between incidents occurrence across three groups.

A Chi square test was done in order to find out the occurrence of satisfying and dissatisfying incidents across the three cultural groups in section 6.4.1(a) and (b) respectively. The findings reveal that there is no relationship between the three cultural groups in different sectors over the occurrence of satisfying incidents. However, there could be influence of cultural variables in the occurrence of dissatisfying incidents.

7.1.3.3 Proportion testing

Using t test, the proportion of occurrence of incidents was done for both groups of incidents across the three sectors so that a general viewpoint could be emerged. The following are the results

- a. Insurance Sector: For satisfying incidents, the difference in proportions is observed among two pairs of groups, (a) dominant language speakers and those speaking the non dominant language, (b) customers speaking the dominant language and those of Tribal origin. Here the chance of occurrence of satisfying incidents is more in dominant language speakers with almost equal proportions in the other two groups. For dissatisfying incidents, there is difference in the proportions of occurrence among two pairs namely, the customers (a) speaking the dominant language and the non dominant language. (b) customers speaking the dominant language and the Tribals. In the insurance sector, for the given population, the chance of occurrence of dissatisfying incidents, tend to be less for the customers speaking the dominant language compared to the other two study groups.
- b. Health sector: For satisfying incidents, the difference in proportions is observed among all the three cultural groups. In dissatisfying incidents, difference is observed in the proportions of occurrence among two pairs namely, the customers (a) speaking the dominant language and the non dominant language, (b) customers speaking the dominant language and the Tribals. In this 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.

For the health sector, the tribal customer has significantly less chance of having a dissatisfying incident compared to the other two groups. In other words the occurrence of satisfying incidents are more in tribal customers compared to non dominant language speakers and the reverse happens in case of dissatisfying incidents.

- c. Retail sector: For satisfying incidents, the difference in proportions is observed among two pairs of groups,(a) Dominant language speakers and those speaking the Non dominant language (b) customers speaking the Dominant language and the Tribal customers. However, for dissatisfying incidents, the difference in proportions is observed among all the three cultural groups.

Here a Tribal customer has the highest chance of leading to a satisfying incident among the three groups. In case of dissatisfying incidents the 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.

Thus from the above findings it may be assumed that for the given sample, the occurrence of both satisfying and dissatisfying incidents cannot be attributed to chance only and the cultural background of the respondent do play a role in the occurrence, though sporadically. For the insurance sector, a respondent of the Dominant language speaker has more chance of causing both satisfying incident and less chance of causing a dissatisfying incident. For health sector in occurrence of satisfying incidents, a tribal customer has more chance than the other two groups while the chance of occurrence of dissatisfying incidents are also less. For the retail sector, as in the health sector, a tribal customer has more chance of leading to a satisfying incident than the other two groups while the chance of occurrence of dissatisfying incidents are also less. Here, again it may be noted that due to differences in population size of the three cultural groups in the universe, there could be representation biasness as more number of dominant language

speakers have been seen to avail the three services among the given samples compared to the other two groups.

Overall Conclusions from the findings of Survey I and II

An overall comparison of the findings from the two surveys is offered in the following sections. Referring to Figure 4.1, the survey plan I enabled the fulfillment of the three objectives from the customer's viewpoint while survey plan II enabled in fulfillment if service provider's viewpoint.

Objective I

The first objective tried to explore the roles played by cultural variables during service encounter. The analysis of the quantitative data is summarized in the findings in section 7.1.1. It is seen that three variables of materiality, accessibility and interactivity showed independence from any influence of cultural variables while two other important service encounter variables of effectiveness and rituality demonstrated significant influence of cultural variables. The analysis of qualitative data shows that the occurrence a satisfying incident (encounter) may be independent of cultural variables but the incidence of dissatisfying incident (encounter) is not independent of cultural variables and cultural background of the customer does play a role in the outcome of the service encounter.

Thus, it may be safely summed up that cultural variables do play a role in service encounter from the viewpoint of both the service customer and service providers.

Objective 2

The second objective is to find out if the role played by cultural variables is industry specific. The three industries in context is retail, health and insurance.

- a. **Retail sector:** The finding of the analysis of the retail sector is elaborated in section 7.1.2.1. Two service encounter variables of effectiveness and rituality is seen to be influenced by cultural variables. The major highlights of the findings show that among the three cultural groups in consideration, the Tribal customer shows the highest sensitivity to the variables of effectiveness and rituality compared to the other two groups.

The findings of the CIT are discussed in sections 7.1.3.1 and sections 7.1.3.3. They reveal that while satisfying incidents occur more with tribal customers, the occurrence of dissatisfying incidents tend to be less in the Tribal customers.

- b. Health Sector:** In this sector, the service encounter variable that showed the influence of culture is effectiveness that is discussed in section 7.1.2.3. Among the three cultural groups in consideration, the non dominant language speaking customers and Tribal customers show highest sensitivity to effectiveness.

The findings of the CIT have been discussed in sections 7.1.3.1 and sections 7.1.3.3. The findings reveal that in case of satisfying incidents, it may occur more among tribal customers while the occurrence of dissatisfying incidents is less in the tribal customers. This is similar to the findings in the retail sector.

- c. Insurance Sector:** The service sector variable of effectiveness only showed the influence of cultural variables while the other four variables showed independence from any such influence as discussed in section 7.1.2.2. In this sector, among the three cultural group s considered, the customers who speak the non dominant language tend to show highest sensitivity to effectiveness than the other two groups.

The CIT analysis revealed that in occurrence of satisfying incidents, dominant language speaking customers have a higher chance. For the occurrence of dissatisfying incidents, it tends to be less in customers speaking dominant than the other two groups.

It is interesting to note that in case of the insurance sector, dominant language speakers show more tolerance in a service encounter resulting in more satisfying incidents and less dissatisfying incidents. However, in case of the other two sector of health and retail, the tribal customers seem to show more tolerance in the service encounter resulting in more satisfying incidents and less dissatisfying incidents compared to the other two groups.

The findings from the CIT may suffer from the representation biasness as there is difference in the population size of the three cultural groups in the universe. However, the fact that even with relatively small number of occurrence of incidents involving the tribal customers, it is observed that the chance of occurrence in more towards satisfying incidents for the customer contact personnel. This could indicate that the Tribal customer is more willing to

cooperate resulting in more satisfying incidents and less occurrence of dissatisfying incidents.

The above findings help establish the 2nd objective that sought to explore whether roles played by the cultural variables differ across different industries. The sector wise difference is noticeable with tribal customers showing more sensitivity in Retail and Health sector; and customers speaking non dominant language showing more sensitivity in Health and Insurance sector. However, from the customer contact personnel's perspective, it seems that in most of the cases, a Tribal customer tends to behave differently from a customer speaking the dominant language and a customer speaking the non dominant language resulting in more occurrence of satisfying incidence. Further, in section 7.1.3.2 it has been revealed that the occurrence of dissatisfying incidents across the three cultural groups does not depend on chance only and culture does seem to play a role in occurrence. Thus it can be summed up by saying that the three cultural groups in context interact and behave differently across the three studied sectors with the Tribal customers exhibiting somewhat more patience in two industries than the other two groups while a service encounter takes place. On the other hand, dominant language speaking customers show more tolerance in service encounter for Insurance sector.

Objective 3

This objective explored the affects of cultural variables across customer classification categories. This objective has been fulfilled form the analysis of the customer's questionnaire. The findings that help to fulfill this objective are elaborated in the section 7.1.3. The findings show that the variables 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 interaction with three service encounter variable of materiality, effectiveness and rituality. Monthly Family income of the customer share relationship with materiality, accessibility and rituality variables. Thus it can be summed up by stating that the presence of interesting interaction of the cultural variable with demographic variable (customer classification categories) on its influence on service encounter variable is an established fact. Some interesting observation in this regard has already been discussed in section 7.1.3 that further reiterates the fact with increase in education, income and family life cycle stage; the influence of cultural background on the

service encounter is moderated. The findings reveal that certain service encounter variables that show no influence of culture when considered individually; however show interesting results when compared in unison with demographic variables.