APPENDICES

Questionnaire for Customers

Code:			
DD:	MM:	Plc:	No:

Sir /Madam,

This questionnaire is being prepared for studying the importance of culture on service interaction. Your utmost cooperation is highly solicited in filling up this questionnaire, the result of which shall be used purely for academic purpose.

Approximate Time Taken: 7-10 mins

Thanks & Regards
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Please note the following scales while answering the following questions.

Strongly Agree-1   Agree-2   Not sure-3   Disagree-4   Strongly Disagree-5

A.**Materiality**

1. The agent was well-dressed.

1	2	3	4	5

2. The agent was too close to you.

1	2	3	4	5

3. The agent had a careless appearance.

1	2	3	4	5

.**Equipment**

1: The office equipment was fairly recent.

1	2	3	4	5

Physical facilities

1: During the service interaction, you were comfortably seated.

1	2	3	4	5

2: The office was messy

1	2	3	4	5

3: The office was too noisy.

1	2	3	4	5

B. **Effectiveness**

1. At the end of service interaction, did you get exactly what you wanted?

1	2	3	4	5

2. Regarding your problem, was the service interaction very positive?

1	2	3	4	5

C.**Access**

1: Opening hours is practical.

1	2	3	4	5

2: It is easy to reach this agency.

1	2	3	4	5

4: You got this appointment very quickly.

1	2	3	4	5

D. **Interactivity**

1 –*Responsiveness*

1: You could talk with the agent freely

1	2	3	4	5

2: He/she tried eagerly to solve your problem.

1	2	3	4	5

3: He gave you enough time for the service interaction.

1	2	3	4	5

4: It seems to you that the agent was overworked.

1	2	3	4	5

2 -*Listening*

1: The agent carefully listened to you.

1	2	3	4	5

2:The agent was very attentive to your case.

1	2	3	4	5

3: The agent understood properly what you wanted.

1	2	3	4	5

4: We wasted some time because of misunderstandings.

1	2	3	4	5

5: The service interaction lasted too long.

1	2	3	4	5

3 -*Didactics*

1: The agent explained to you how he understood your problem.

1	2	3	4	5

2: The agent checked you understood what he said.

1	2	3	4	5

3:The agent gave very few explanations.

1	2	3	4	5

4: He asked questions irrelevant to your problem.

1	2	3	4	5

4 - *Understanding*

1: He took pains to satisfy your exigencies(needs).

1	2	3	4	5

2: Your exigencies could not be accepted because of company's policy.

1	2	3	4	5

5 -*Personalization*

1: He seemed interested in your case.

1	2	3	4	5

2: The agent had studied your file before the service interaction.

1	2	3	4	5

3: We were often disturbed during the service interaction.

1	2	3	4	5

6 - Psychological proximity

1: The agent welcomed you warmly.

1	2	3	4	5

E. Rituality

1 – Courtesy

1: The agent was polite.

1	2	3	4	5

2: The agent stared at you very often .

1	2	3	4	5

2 - Confidence

1: You trust the advice given by the agent.

1	2	3	4	5

2: He/she seems to be an honest person

1	2	3	4	5

3 - Security

1: This type of service interaction creates anxiety.

1	2	3	4	5

2: At any moment, any information you ask for can be refused for purely administrative reasons

1	2	3	4	5

4 - Welcome

1: The reception personnel were very responsive.

1	2	3	4	5

2: The reception personnel were efficient.

1	2	3	4	5

3: The reception personnel took pains to explain what to do.

1	2	3	4	5

4: The reception personnel were friendly.

1	2	3	4	5

5: The reception personnel were polite.

1	2	3	4	5

5 - Waiting conditions

1: The waiting room was comfortable.

1	2	3	4	5

2: Nobody cheated you in the queue.

1	2	3	4	5

3: You could check the waiting time left at any moment.

1	2	3	4	5

4: The waiting time is really too long.

1	2	3	4	5

6 - Perceived competence

1: The agent mastered the services you asked for.

1	2	3	4	5

2: The agent seemed competent.

1	2	3	4	5

3: The agent gives good advice.

1	2	3	4	5

<u>Demographic Information:</u>

1. Place of residence:…………………………………………………………..
2. Gender   1. Male   2. Female   3. Others

3. Mother Tongue:……………………………………………………………

4. Community:…………………………………………………………………..
5. Age
18yrs -25yrs   26yrs-32yrs   33yrs-40yrs   41yrs-50yrs
51yrs-60yrs   Above 60yrs
6. Educational Qualification:
1. Upto Class XII   2. Graduate   3. Post Graduate   4. Others

7. Monthly family income
About 20k   20k-30k   30k-40k   Above 40k

8. Please tick in the family cycle stage relevant to you
i. Single living with family   ii. Married without child in joint family
iii. Single alone   iv. Married without child in nuclear family
v. Married with young child in joint family
vi. Married with young child in nuclear family
vii. Married with grown up child   viii. Married with married child
ix. Retired living with children   x. Retired living alone
(In case you are interested to know the result of this study you shall be intimated about the same via mail)
Name……………………………………………………………………………..
Mail-id……………………………………………………………………………

Appendix II

ANOVA Tables

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.159	2	.580	1.901	.150
Within Groups	285.201	935	.305		
Total	286.361	937			

Table 5.9(b): ANOVA table of Accessibility

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.194	2	.597	3.570	.029
Within Groups	156.397	935	.167		
Total	157.591	937			

Table 5.10(b): ANOVA table of Interactivity

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.082	2	.541	5.899	.003
Within Groups	85.766	935	.092		
Total	86.848	937			

Table 5.11(b): ANOVA table of Rituality

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.358	2	.179	2.139	.118
Within Groups	78.068	934	.084		
Total	78.425	936			

Table 5.12(b): ANOVA table of five Service Encounter variables as composite variable

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.066	2	.033	.141	.869
Within Groups	60.000	257	.233		
Total	60.065	259			

Table 5.13(b): ANOVA table of Materiality in Retail sector

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	7.244	2	3.622	6.699	.001
Within Groups	138.959	257	.541		
Total	146.203	259			

Table 5.14(b): ANOVA table of Effectiveness in retail sector

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.265	2	.132	.428	.652
Within Groups	79.500	257	.309		
Total	79.765	259			

Table 5.15(b): ANOVA table of Access in Retail sector

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.497	2	.249	1.982	.140
Within Groups	32.231	257	.125		
Total	32.728	259			

Table 5.16(b): ANOVA table of Interactivity in Retail sector

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.556	2	.278	3.007	.051
Within Groups	23.739	257	.092		
Total	24.295	259			

Table 5.17(b): ANOVA table of Rituality in Retail sector

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

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1.200	2	.600	2.913	.056
Within Groups	69.645	338	.206		
Total	70.845	340			

Table 5.19(a): ANOVA table of Materiality in Insurance sector

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.362	2	1.681	3.132	.045
Within Groups	181.382	338	.537		
Total	184.743	340			

Table 5.20 (a):ANOVA table of Effectiveness in Insurance Sector

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.399	2	.200	.657	.519
Within Groups	102.651	338	.304		
Total	103.050	340			

Table 5.21(b): ANOVA table of Access in Insurance sector

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.313	2	.157	1.367	.256
Within Groups	38.706	338	.115		
Total	39.019	340			

Table 5.22(b): ANOVA table of Interactivity in Insurance sector

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.215	2	.108	1.528	.218
Within Groups	23.797	338	.070		
Total	24.012	340			

Table 5.23(b): ANOVA table of Rituality in Insurance Sector

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.143	2	.072	.354	.702
Within Groups	67.394	333	.202		
Total	67.537	335			

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

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	11.659	2	5.830	10.860	.000
Within Groups	178.758	333	.537		
Total	190.417	335			

Table 5.26(b) : ANOVA table of Effectiveness in Health Sector

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.528	2	.264	.855	.426
Within Groups	102.867	333	.309		
Total	103.396	335			

Table 5.27(b): ANOVA table of Accessibility in Health Sector

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.662	2	.331	2.125	.121
Within Groups	51.839	333	.156		
Total	52.501	335			

Table 5.28(b): ANOVA table of Interaction in Health Sector

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.344	2	.172	1.595	.204
Within Groups	35.927	333	.108		
Total	36.271	335			

Table 5.29(b): ANOVA tables of Rituality in Health sector

Appendix III

List of Organization approached in this study

District wise distribution of units of data collection of CIT is given below

Districts	Retail Sector	Insurance Sector	Health Sector
Kamrup(M)	Big Bazaar Guwahati	Kotak Mahindra Life Insurance	GNRC Hospitals Dispur
	Pantaloons Guwahati	Tata AIA Life Insurance	Nemcare Hospitals
	Westside Guwahati	Life Insurance of India	GNRC Hospital Six Mile
Jorhat	Big Bazaar Jorhat	Kotak Mahindra Life Insurance	Jorhat Medical College Hospitals, Radiology OPD
	Mega Mart Jorhat	Tata AIA Life Insurance	Jorhat Medical College Hospitals, Radiology dept
	Vishal Mega Mart Jorhat	Life Insurance of India	Sanjeevani Hospitals Jorhat,
Dibrugarh	Vishal Mega Mart Dibrugarh	Kotak Mahindra Life Insurance	Assam Medical College Hospitals, Radiology OPD
	Shohum Shoppe	Tata AIA Life Insurance	Assam Medical College Hospitals, Radiology dept
	Junction Mall	Life Insurance of India	Aditya Diagnostics and Hospitals

Appendix IV

Research Papers published based on this study

Sarma, Sayanika Deka and Mrinmoy K Sarma. "Cultural Diversity of Assam- A fertile area for Cross Cultural Consumer Behaviour" 4.1 (2016): 218-224. Print

---"A study of Service Encounters among the Women Consumers of Retail Formats" Gender Sensitisation and Women Empowerment: Issues and Challenges. Ed. Dr S. Rahman and Dr Golok C. Deka. Guwahati: 2016, 184-193

Appendix V
Census of Assam

TABLE 1 Major Language Groups in Assam, 1971 Number of Speakers Percentage of Total Language (as mother tongue) Population

Language	No of people speaking the language as mother tongue	Percentage of the population
1.Assamese	8,904,917	60.89
2. Bengali	2,882,039	19.71
3. Hindi	792,481	5.42
4. Bodo	533,713	3.65
5.Gorkhali/Nepali	349,116	2.39
6. Mikir	191,354	1.31
7. Miri/Mishing	177,226	1.21
8. Oriya	150,196	1.03
9. Manipuri/Meitei	87,167	0.60
10. Santali	86,086	0.59
11. Munda	76,894	0.53
12. Garo	76,004	0.52
13. Others	317,959	2.17
Total 14,625,152 100.02		

SOURCE: Adapted from table in Census of India, 1971, Series 3: Assam, Part 1-A, General Report (Government of India, Controller of Publications, 1979), p. 90.

Population: Size and Distribution
Table 2: District wise ST population (census 2001)

Sl No	State/ District	Percentage of STs to the total population of the State/ district	Percentage of STs to the total state's ST population
1	Assam	12.4	100%
2	Kokrajhar	33.7	9.2
3	Dhubri	2.0	1.0
4	Goalpara	16.3	4.0
5	Bongaigoan	12.2	3.3
6	Barpeta	7.5	3.7
7	Kamrup	9.9	7.6
8	Nalbari	17.6	6.1
9	Darrang	16.6	7.6
10	Marigoan	15.6	3.6
11	Nagoan	3.9	2.7
12	Sonitpur	11.6	5.9
13	Lakhimpur	23.5	6.3
14	Dhemaji	47.3	8.2
15	Tinsukia	5.8	2.0
16	Dibrugarh	7.5	2.7
17	Sibsagar	3.9	1.3
18	Jorhat	12.3	3.7
19	Golaghat	9.9	2.8
20	Karbi Anglong	55.7	13.7
21	North Cachar Hills	68.3	3.9
22	Cachar	1.3	0.6
23	Karimganj	0.3	0.1
24	Hailakandi	0.2	0.0

Courtsey: Office of the Registrar General, India

Table 3: District wise ST population (census 2011)

Sl No	State/ District	Percentage of STs to the total population of the State/ district	Percentage of STs to the total state's ST population
1	Assam	12.4	100%
2	Kokrajhar	33.7	9.2
3	Dhubri	2.0	1.0
4	Goalpara	16.3	4.0
5	Bongaigoan	12.2	3.3
6	Barpeta	7.5	3.7
7	Kamrup	9.9	7.6
8	Nalbari	17.6	6.1
9	Darrang	16.6	7.6
10	Marigoan	15.6	3.6
11	Nagoan	3.9	2.7
12	Sonitpur	11.6	5.9
13	Lakhimpur	23.5	6.3
14	Dhemaji	47.3	8.2
15	Tinsukia	5.8	2.0
16	Dibrugarh	7.5	2.7
17	Sibsagar	3.9	1.3
18	Jorhat	12.3	3.7
19	Golaghat	9.9	2.8
20	Karbi Anglong	55.7	13.7
21	North Cachar Hills	68.3	3.9
22	Cachar	1.3	0.6
23	Karimganj	0.3	0.1
24	Hailakandi	0.2	0.0

Courtsey: Office of the Registrar General, India

Cultural diversity of Assam- A Fertile Area for Cross Cultural Consumer Behaviour

Sayanika Deka Sarma[1]

Mrinmoy K Sarma[2]

Abstract

The service sector is witnessing high growth in the recent years. This sector is marked by high degree of customer and service provider's interaction, generally referred to as service encounters in service literature. That service encounters are influenced by the culture of the people involved in such interaction is an established fact. As regards the state of Assam, it is a cultural cauldron of many tribes and ethnic groups.This callsfor better understanding of the cross cultural consumer behaviorin service sector in the region. The cultural diversity of the state may not encourage an etic approach of cross cultural study. The paper attempts to rationalize an emic approach thatencourages within culture investigation and research under the premises that there exists a possibility that culture might affect service encounter experiences of consumers of Assam.

1. **Introduction**

1.1 An overview of the state of Assam

The state of Assam is located in the north east border of India and is surrounded by hill states on all the sides. The recorded history tells that since the days of Hieu-en Tsang, the great Chinese traveller, who came to Assam during the reign of Kumar Bhaskar Burman (594-650 AD), Assam has been fascinating millions of people by its aura of myths, mystery, music, mountains and all the gifts of nature. Its enchanting hills, dancing rivers, roaring waterfalls, thick and dark forests, heavy rains during monsoon, innumerable varieties of flora and fauna, countless species of wild animals and plants, mysterious clouds, melodious folk music, thrilling dances and festivals, variety of many delicious dishes, handlooms and

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handicrafts, and above all its green landscape used to attract people from different parts of the world since time immemorial.Geographically Assam is like a deep pocket formed by the surrounding mountain ranges and into which flows the Great Indian Riverine Plain sweeping across Northern India and of which the Assam Valley forms the Eastern most part. The river Brahmaputra flows from the north east to the south west of the state. The River Brahmaputra plays a dominating role in the development of the culture of theregion.

1.2 About the service sector

Service sector is the lifeline for the socio-economic growth of a country. It is today the largest and fastest growing sector globally contributing more to the global output and employing more people than any other sector. Vargo and Lusch (2004) suggested that the marketing discipline as a whole has gone through a paradigmatic change, shifting its focus from exchanges of "goods" to service-centered exchanges. The growing share of the services sector in the gross domestic product (GDP) of India indicates the importance of the sector to the economy (GOI 2012; Eichengreen and Gupta 2010; Singh 2006; Papola 2008). The services sector accounted for about 30 per cent of total GDP of India in 1950s; its share in GDP increased to 38 per cent in the 1980s, then to 43 per cent in the 1990s and finally to about 56.5 per cent in 2012-13 (GOI 2013). Thus, the services sector currently accounts for more than half of India's GDP. It is evident that the services industry is one of the largest and fastest-growing sectors in India. Its contribution to the Indian economy is particularly significant, with regard to employment potential and impact on national income. A survey carried out by India Today and ORG MARGshowed that majority of middle class families wanted their children to work in the service sector (India Today, Feb 19 2001). The sector covers a wide range of activities, such as transportation, communication, trading, finances, real estate and health, among others. The services industry provides massive business prospects to investors. Dalwadi (2010) observed that many organised business groups are also planning to foray into the service sectors like retail market and includes some renowned business groups like Bharti, Future, Reliance, and Aditya Birla making the future growth rate in the industry very promising. He further emphasized that service sector has also grabbed the attention of foreign companies, showing their interest to enter India.As the economic significance of the service sector grows, the study of the service industry also

becomes more important and the importance is demonstrated by the increasing body of services marketing literature.

1.3 About service encounter

Suprenant& Solomon (1987) define the service encounter as "the dyadic interaction between a customer and service provider." This definition helps to draw the inference that "service encounters are role performances" (Solomon et al., 1985) in which both customers and service providers have roles to enact. This use of term "service encounter" focuses on the interpersonal element of service firm performance. Shostack(1985) defines service encounter more broadly as "a period of time during which a customer directly interacts with a service". This definition includes all aspects of service firm with which the consumer may interact, including its personnel, its physical facilities and other visible elements. Shostack's definition does not limit the encounter to the interpersonal interactions between the customer and the firm, but rather suggest that service encounters can occur without any human interaction element. Service encounters are generally classified into three types: remote encounters, phone encounters and face to face encounters (Zeithaml&Bitner, 2006). The remote encounters do not involve any direct human contact and such an encounter takes place when a customer interacts directly with a bank through the ATM. In many organizations, the most frequent types of encounter between an end customer and the firm occur over the phone while a third type of encounter is the one that occurs between the employee and the customer is direct contact or face to face contact.

2. Contextual background

2.1 Assam in context

The state of Assam and the north eastern states both geographically and racially, are situated between the two great traditions of the Indic Asia and the Mongoloid Asia. However it was only since the British period that the entire region came to be associated with India politically. Therefore, many scholars have opined that the 'in-between-ness' may be an important factor in identity crisis of the indigenous people of the states. In regards to Assam,

more particularly the Brahmaputra Valley, it is a meeting place of the two major races of mankind namely, the Caucasoid and the Mongoloid. Various population groups of different ethnic affiliations used this route at different intervals of time since time immemorial laying the racial and cultural foundation of the people of the region. As Sanjay Ghosh (1998) puts it, "This is one of the few places in the world where a symbiotic relationship between man and nature is actually nurtured through traditional tribal institutions and culture."

2.2 Interpersonal roles in Service encounter

Service quality researchers have suggested that "the proof of service (quality) is in its flawless performance" (Berry &Parasuraman, 1991). The service interaction is often described by the metaphor "moment of truth", aiming to express that the adequacy of all customer-oriented management activitiesmust be proven here (Normann, 1987; Albrecht, 1988; Jan Carlzon 1987).From the customer's point of view, the most immediate evidence of service occurs in the service encounter or "the moment of truth" when the customers interact with the firm. Because the service encounter involves at least two persons, it is important to understand the encounter from many perspectives. A service encounter takes place every time a customer interacts with the service organization. This misses the psychological variables that lie in the subconscious level, and which if understood by management could be managed in such ways as to enhance customer satisfaction (Chase and Dasu, 2013).Emotions are both an input and an output of an encounter. Creating a good experience requires understanding what triggers different types of positive and negative emotions. Empirical research in both service quality and service satisfaction affirm the importance of the quality of customer-employee interactions in the assessment of overall quality and/ or satisfaction of service. Parasuraman et al. (1985) define service quality as the overall evaluation of a specific service firm that results from comparing the firm's performance with the customer's general expectations on how firms in that industry should perform. Several survey based study of service satisfaction also suggests that the human interaction component of service delivery is essential to the determination of satisfaction/ dissatisfaction. The human interaction component is importance in evaluating service performances have been established in professional services (Day &Bodur, 1978; Quelch&

Ash, 1981), medical services (Brown & Swartz, 1989) and retail outlets (Westbrook, 1981). In the words ofMcCallum and Harrison (1985), "service encounters are first and foremost social encounters" therefore rules and expectations related to service encounters may vary considerably across cultures. Lovelock(1996) suggested that firms that attempt to standardize their services delivery globally is faced with opportunities as well as challenges.One reason for such challenges is that consumers' perceptions of what constitutes a good service inevitably is culturally bound (Zeithaml, Bitner and Gremler 2002).In the words of De Ruyter et al. (1998) "in order to market services effectively to international consumers, service providers must have a thorough knowledge of their target group(s)". Riddle (1986) was of the opinion that a solid understanding of the role of culture in the service delivery process has become more crucial than ever to service firms with a goal of global expansion which might become a competitive advantage for the firm.Maheswaran and Shavitt (2000) claimed that although there is a growing interest in cultural differences in consumer behavior, systematic consumer research on the topic is still in its infancy.

3. Review of literature

Cultural diversity of Assam

The people of Assam can be divided into different categories on the basis of different criteria like race, language, religion. All the tribes of Assam are of Mongoloid origin. In addition to the tribes, some other Mongoloid populations are met within this region, which are not recognized as tribes. The other non tribal section of Assam is affiliated to the Caucasoid race. The language of the Assamese people, known as Assamese, belongs to the Indo-Aryan linguistic family (Danish Jain, George Cardona 2007). The mongoloid population can be divided into certain groups on the basis of languages spoken by them or were spoken by their ancestors when they came to Assam, but in due course of time abandoned their language in favour of the Assamese language. These linguistic groups are: Tibeto-Burman, Tai &Austoasiatic. Jnapith Award winning Assamese writer, Birendrakumar Bhattacharyya (1980), observes: "The Assamese nationality is a heterogeneous community which includes tribal groups like the ravas, the bodos, the tiwas,

the mishings, the karbis and the dimasas."What gradually emerged in the process was certainly not a cross-breed of social systems, but a harmonious cultural entity, a colourful mosaic of diverse tradition and cultural traits, which was enriched further by fresh contribution in subsequent ages". DurgeswarDoley (1980), a leading intellectual of the Mishing community refers to the inherent 'liberalism' of the Assamese people who have never indulged in any 'fanatical activities'. According to Doley, the "Assamese society is, & has always been active & has embraced every ethic, linguistic, cultural, or religious group" NN Bhattacharjya(2001) classified indigenous people of NE into four ethno linguistic group

1. Austroasiatic group- Monkhmer speaking khasis&Jaintias of Meghalaya & Mundari speaking Munda Santal, Ho, Savara, Oraonetc

2. Tibetoburma linguistic group- Meitei, Barman, BaroKachari, Deori, Hajai, kachari, Tiwa, Mech, Mishing, Rabha of plains, Dimasas, Karbi, Chakma, Garo, Hajong, Kubis, Hmar, Lakhar, Mizo, Rengma, AngamiSima, Zemi, Tangkul, Konyak, Zou, Tangsa, Linghpu, Miju, Mishmi, Padam, Gallong, Tegin etc.

3. Siamese Chinese linguistic group-tribes like Aitom, Doania, Khamti, Khamyang, Phaki,

4. Indo Aryan-Assamese, Bengali, Nepali, Hindustani speaking

According to Prof Hem Barua (1980), "races and people from different corners and regions across its border meet and lived and in the process of time evolved a consolidated pattern with common traditions and aspirations." The evolution of Assamese society thus has been a thrilling and lively story of people of different races passing through the processes of conflicts, conciliations and convergence into a plural society. The composite culture was slowly taking place with strains in it of divergent culture of the Aryans and the Dravidians, of Austrics and the Tibeto-Burmans. The present population of Assam can be classified into three broad categories viz the tribals, the non-tribal caste Hindus and the Scheduled castes.

In the essay, 'Assam and the Assamese Mind' by Nagen Saikia (1980), he has mentioned that tribals consist of different ethno cultural communities such as Miris (currently famous as Mishings), the Kacharis (including the Bodos), the Deoris, the Rabhas etc., the non tribal group consists of the Ahoms, the Brahmins, the Kayasthas, the Kalitas, the Koches, the Morans, the Muttaks, the Chutias etc. and the Basfors, the Boniyas, the Dhobis, the Dholis, the Hinas, the Kaibartas and the Namasudrasetc are included in the scheduled castes. The

immigration during the British days was mostly thrown up by Bengal, Bihar, UP, Rajasthan and other parts of India. One of the major groups is that of the tea garden workers collectively known as 'Baganias' (or tea garden workers) who were brought from then Bihar, Bengal, Madhya Pradesh & Orissa. The 'Baganias' who now form an integral part of the Assamese society, belong to the different communities such as Bhumij, Karmakar, Orang, Tanti etc.

Another Assamese Muslim intellectual, Mohammad Taher (1980), writes about the contribution of Karbis, Mishings, Lalungs, Dimasas, Bodos and Kacharis towards building the foundations of Assamese culture "on which was superimposed the Aryan culture brought by the Hindu migrants in the past without giving rise to social imbroglio. About three quarters of the region is covered by hilly terrain and one quarter is made up of the four plain areas of Assam's Brahmaputra and Barak valleys, the Tripura plains, and the Manipur plateau. Those in the thinly-populated hill areas are the people we now call "tribals," and in the fertile plains and plateau are mainly the "non-tribal" people. Previously, they were termed as aboriginals, adivasis, forest tribes, hill tribes and primitive tribes. The term 'scheduled tribe' was of recent origin and came into existence along with the Constitution of India on January 26, 1950.

As early as 1971 census, Assam's population has been classified into speakers of 76 languages and dialects and a residual category consisting of 48 other languages and dialects. However, the census figures are not presumed as indicators of a prepolitical and static objective reality about ethnic diversity. These figures reflect a group's subjective ethnic identification, which is changeable over time. The category Assamese speaker is not unambiguous. The total number of Assamese speakers in the census is likely to include substantial numbers of immigrants who may or may not actually speak Assamese. Large numbers of East Bengali Muslim peasant immigrants into the state identify themselves as Assamese-speaking, resulting in a rise of Assamese speakers in the area that constitutes Assam from 36% in 1931 to 62% in 1951 to 61% in 1971.

The people of Assam can also be further divided into two broad categories: Tribal and Non Tribal. As per the Scheduled castes & Scheduled Tribes Orders(Amendment) Act 1976 (No 108 of 1976, dated the 18th Sept 1976): Census of India 1981, the list of Assam tribes in the

autonomous district includes Chakma, Dimasa, Kachari, Garo, Hajong, Hmar, Khasi, Jaintia, Synteng, Pnar, War, Bhoi, Lyngngam, any Kuki tribes, Lakher, Man, any Mizo (Lushai) tribes, Mikir, any Naga tribes, Pwai.(The terms Jaintia, Synteng and Pnar denote the same population).

The non Tribal category includes three major groups, namely, the 'Caste Hindu' or General Caste, the Schedule Castes and Other Backward Classes (OBC). The government of India has identified the following the following population as the Scheduled Castes. They are the Bansphor, Mali; BrittialBania, Bania; Dhupi, Dhobi, Dugla, Dholi, Hira, Jalkeot, Jhalo, Malo, Jhalo-Malo; Kaibartta, Jaliya; Lalbegi, Mahara, Mehtar, Bangi; Muchi,Rishi; Namasudra, Patni, Sutradhar.

The list of the other Backward Classes include the following communities namely Ahom, Baria, Barjubi, Baroi, Barui, Choudang, Chutia, Chutiya; Ganak in districts of Cachar, Karimganj&Hailakandi; Ghosh, Gop, Gowala, Gawala, Goal, Goala; Kumar, Rudra Paul of district Cachar, Karimganj&Hailakandi; KupadharKushiari, Parh; Mahisya Das, Mahisya; Maimal, Manipuri including Manipuri Brahmin & Manipuri Muslim; Maria, Moran, Mathak; Mukhi, Napit, Nepali, Rajbonshi Koch, Sudra Das, Dey, Saloi, Sut, Soot; scheduled caste persons converted to Christianity; Tantripal, Tanti, Tantri, Tea Garden Labourers, Teli, Yogi, Jogi, Jugi, Nath.

It is very obvious that there is cultural plurality of the North East in general & the sharp difference between the people assimilated into Indic Culture & the unassimilated 'tribal' people in participation. Out of constant interactions, culture influenced each other developed commonalities.

The tribal communities of Assam have their individual languages, cultural traits, rites and rituals. For centuries the tribal communities have been sharing ethnicity and language with Assamese mainstream. Their cultures and ways of life have interacted and overlapped with the culture of the mainstream over many years. Assamese language has become the lingua franca amongst different ethnic groups of the Brahmaputra Valley. Likewise in the Barak Valley where Bengali is predominant, the Bengali language and culture have influenced the tribes residing there. Basically all the ethnic tribes of Assam were Hindus–worshippers of various deities. Vaishnavism as propagated by the great saint SrimantaShankardev has

substantially influenced the tribesmen of Assam. But of late a large number of tribesmen have embraced Christianity.

Although most of the tribal communities have been classified under one category as scheduled tribes, each tribal groups possesses a unique cultural identity. The North East India consisting of seven states has the distinction of having more than one hundred tribal communities which form a substantial part of the population. In the state of Assam, the indigenous population is extremely diverse in cultural, linguistic and religious terms. In Assam the move from identity politics to culture has already been established by successive incidents and divisions of the greater state of Assam. In this regards, Assam provides both the context and text for the politics of difference. The state of Assam hasatotal population of Assam according to the 2001 census was 26,655,528. Out of the total population, 3,308,570 persons belong to the Scheduled tribes (ST), constituting 12.4 per cent of the total population. There are total twenty three (23) notified STs in the state.

The ST population in Assam is predominantly rural with 95.3 per cent rural and only 4.7 per cent urban population. Of the eight major ST, Dimasa have the highest urban population at 10.4 per cent followed by Mikir at 8.3 per cent. On the other hand the Miri have recorded the lowest 1.8 per cent urban population. North Cachar hills and KarbiAnglong presently known as Dima Hasao, the two autonomous hill districts of Assam are predominantly tribal housing two important STs of Assam, the Dimasa and the Mikir.

The ST population of Assam had recorded 62.5 per cent literacy rate, which is well above the national average for STs at 47.1 per cent. Of the total ST population of Assam, 90.7 per cent are Hindus and 8.8 per cent Christians. Besides these two main religions, 6,267 persons are Muslims, 5,153Budhists and another 3,574 persons have returned pursuing various other faiths and have been categorized under "Other religions and persuasions".

4. Objectives of the study

The study is conducted with the sole objective of studying the possibility of cross cultural research in the state of Assam.

5. Relevance of the study-Methodical Issues in cross cultural research

5.1 Douglas and Craig in 2005-06 emphasized the rationale of relevance of culture to a phenomenon being studied. In this regard, culture is further classified into different levels namely global, regional, national, sub-national. They further emphasized that such levels of culture need to be examined and their influence on consumption behavior needs to be studied.

In this reference the various census reports could be referred where there is the recognition of 461 tribal communities in India. They were termed as aboriginals, adivasis, forest tribes, hill tribes and primitive tribes. The term 'scheduled tribe' was of recent origin and came into existence along with the Constitution of India on January 26, 1950. It is further mentioned that under the Article 244, the president is empowered to declare any area, where there is a substantial population of tribal people as a scheduled area. Though most of the tribal communities have been classified under one category as scheduled tribes, each tribal groups possesses a unique cultural identity. The North East India consisting of seven states has the distinction of having more than one hundred tribal communities which form a substantial part of the population. In the state of Assam, the indigenous population is extremely diverse in cultural, linguistic and religious terms. As early as 1971, the census classification of Assam identified speakers of 76 languages and dialects and a residual category consisting of 48 other languages and dialects.

5.2 The second issue that arises in the cross cultural research is identifying the unit of analysis. In this regards, many researchers have opined that the concept of national culture and national borders are being replaced by a multitude of complex cultural influences which may be at a global, regional, cross national or sub national level. Naroll(1970) a cultural anthropologist used the term 'culti-unit' in identifying analytically pure units to study. A

culti-unit consists of people who are domestic speakers of a common distinct language and belong to the same state or contact group. He further suggested that the two key criteria defining the unit are language, which may be a dialect or main language, and the degree of communication and social interaction. Douglas and Craig in 1997 were of the opinion that the definition is suited well for studying and examining consumer behavior, as language and communications or interactions are important boundary lines that highlight differences and similarities in consumption and purchase behavior. In this study this issue is also addressed with the help of the census data of 1971, 1991 and 2001 which provides ample evidence of the cultural diversity of the North east region and Assam in particular.

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

6.Conclusion

From the study it is evident from various renowned scholars and the various census reports published by the Government of India, that there is the presence of small and large ethnic groups, community as well as a migrant population of neighbouring states that colour the

political as well as social landscape of the state.The objective of possibility of cross cultural research has been handled taking into issues that arise during suchresearches. As explained above, most of such cross cultural issues are also applicable in any study conducted from the viewpoint of cultural diversity of Assam. The concept of 'culti unit' is very apt and definable in the state of Assam.

However the concept of cultural contamination is still a reality and cannot be ignored.In selecting the unit of analysis, the concept of cultural contamination also plays an important part. Cultural contamination takes place when a culture is tainted by elements of other cultures making it more difficult to identify the central 'ethnic' core of culture. Featherstone in 1990 was of the view that the common set of "shared memories, myths, values and symbols woven together and sustained in popular consciousness" is becoming more broadly diffused among the general population and no longer forms a common bond shared uniquely by members of the culture. The present study is based on the premises that since the population is placed in the same geographical location since time immemorial, there is less likely chance of cultural contamination though the effects of globalization cannot be overruled.

8. Further scope

The purpose of this study was to review the literature on the cultural diversity of Assam, to highlight and discuss conceptual issues and identify future scope forresearch regarding the influence of culture on the service delivery process. The literature reviewed in the study is limited to the state of Assam and cultural diversities of the state. In culture based research, the emic and etic approach is followed. While the emic approach is based on the premise that theorizing is culture specific and favors within-culture investigation, the etic approach advocates generalization and focuses on issues that are universal and common to all cultures (Berry 1989; Maheswarn and Shavitt 2000). However it has been observed that research in the area seems to be evolving from an imposed etic approach to a more emically oriented approach, which we view as a positive step (Zhang, Beatty, Walsh, 2008). However more in depth perspective is needed to enrich the current understanding of variations as well as

commonalities across different cultures. It is important to develop and review all potential cultural theories to aid in making hypotheses rather than just using the most convenient one.

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Topic: A study of Service Encounters among the Women Consumers of Retail formats

The retail industry is undergoing a sea change in the recent times as traditional retailers are slowly making ways for new formats. Many organized business groups are also planning to foray into the retail market including some renowned business groups like Bharti, Future, Reliance, and Aditya Birla making the future of the industry promising. The Malls, convenience stores, department stores, hyper/supermarkets, discount stores and specialty stores are the modern retail formats that provide different shopping experience to consumers. In reference to the retail sector, the service encounter process has been defined as the means through which consumers evaluate the level of service provided by the organizations, service personnel, and even the interaction with other consumers. Among such consumers, a distinct group of women consumers of retail services is noticeable. This study attempts to understand the aspirations and expectations of women consumers involved in service interactions with such retail formats. These modern retail formats provide wide variety of products to the customer and offer an ideal shopping experience with an amalgamation of product, entertainment and service, all under a single roof. Under such premises the study explores whether the service expectations of women consumers are met by the service providers at the same time keeping scope for improvisation.

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Title: A study of Service Encounters among the Women Consumers of Retail formats

1.1 Introduction

The importance and benefits of providing quality service is well documented in service literature and its increasing significance has been the area of concern for practitioners, as well as consumers (Lewis and Spyrakopoulos, 2001; Sung et al., 1997). Kandampully (1998) observes that in order to build and sustain a competitive edge, service organizations need to strive to maintain a superior quality of service in an effort to gain customer loyalty with a view to improve customer retention rates. Typically as customer retention increases, costs decline and profits rise (Fornell and Wernerfelt, 1987; Rust and Zahorik, 1993). Retail industry like many other industries is becoming commoditized. Wortzel (1987) is of the opinion that the stores are looking less and less different from one another; a growing range of store types is selling the same kinds of merchandise and providing the same types of service. As competition in the retail industry grows, differentiation becomes absolutely essential to the success of many types of retailers (Levitt, 1980). In order to create a competitive advantage, retailers need to investigate into variables related to the effective management of long-term customer relationships (Reynolds and Beatty, 1999). Therefore, a deeper understanding of these variables is necessary so that retail firms can determine appropriate service strategies, recommend improvements to service quality, and maintain existing customer relationships. In the recent years, traditional brick and mortar retailing has been challenged by more aggressive direct distribution channels through the Internet, DTH TV, and traditional catalog marketing. However, one of the main advantages that brick and mortar retailers still enjoy over direct channels is their service offerings. A European Retail Reports (2000) observed that over 70 percent of retail customers in the UK identified customer service as "the most important factor" in achieving and maintaining customer trust. If retailers wish to stimulate behaviors that transform service receivers into loyal customers, they have to offer customers high-quality services. In the Indian context, the retail industry is undergoing a sea change in the recent times as traditional retailers are slowly making ways for new formats. Many organized business groups are also planning to foray into the retail market including some renowned business groups like Bharti, Future, Reliance, and

Aditya Birla making the future growth rate in the industry very promising. In addition, organized retail sector has also grabbed the attention of foreign companies, showing their interest to enter India, (Dalwadi 2010). The Malls, convenience stores, department stores, hyper/supermarkets, discount stores and specialty stores are the modern retail formats that provide different shopping experience to consumers. The North East India is also not lagging behind in this retail revolution and several shopping malls and large format retail outlets are seen in big cities starting with Guwahati. The low rental values and price, and large availability of commercial space as compared to the metros have attracted the retailers. When it comes to fashion, north easterners are not behind youth in metros, they are aware of most of the international brands. The spending and purchasing power is also not low, which provides retailers an opportunity to expand their footprints in the region.

1.2 Service Encounter

The interaction between a company's employees and its customers is usually termed the "moment of truth" (Carlzon, 1987) or the service encounter (Czepiel et al., 1985). In such service encounters, the customer's perception is a crucial component in the evaluation of the quality of service provided by the company (Barnes et al., 1999; Bitner et al., 1990). The importance of the service encounter has been recognized by several scholars as these service exchanges can strongly influence customer's satisfaction with service organizations (Bitner et al, 1990; Shostack, 1985). Julian and Ramaseshan (1994) observed that scholars in services marketing have often focused on personal interaction because making service encounters more enjoyable can "reduce the perceived risk associated with purchasing a service and improve the buying experience". Bitner (1990) and Harris et al (2003) are of the opinion that the influence of the service encounters can be broken down into two main components: personal interactions with the service provider and the physical environment of the retailer. Personal interaction encounters are viewed as a period of time during which a consumer interacts with service personnel (Bitner 1990). Chandon et al (1997) observed that the quality of personal interaction encounters can be assessed based on the service provider's competence, listening skills, and level of dedications. The physical environment encounters are defined as a period of time during which a consumer interacts with physical facilities and other tangible elements in the service environment (Bitner, 1990). Oliver (1997) remarked

that the more customers experience surprise, delight, and other positive emotions during the service encounter, the higher will be their satisfaction level. Summing up, two definitions of service encounter explain the significance and relevance of interaction. Shostack (1985) define the service encounter as 'a period of time during which a customer directly interacts with a service'. Another definition by Bejou et al (1996) defines service encounter as a period of time when the buyer and the seller meet and engage in behaviors and activities intended to lead to the development of a long term relationship.

1.3 Research Gap

In recent years research in services marketing and management has focused on the study of service encounters. Bitner and Brown (2000) propose that service encounters influence customer satisfaction, loyalty, repurchase intentions, and word-of-mouth recommendations. Kelly et al (1993) observed that researchers have sought to identify factors affecting customers' perceptions of exchanges between service organizations and their customers. A similar observation is also made by Baker et al. (1994) and Keaveney (1995). Such information can aid organizations in the planning and implementation of service interactions. Organizations can also use such information to allocate resources efficiently in providing customer services in general and, more specifically, in training employees to respond to relevant customer priorities. The Credit Rating Information Services of India Limited(2013) research revealed that the organized retail sector has occupied the Indian retail market with 10% growth rate. In 2011-12 organized occupied a growth rate of 21%. The research has predicted that the growth of Indian retail in 2016-17 will be Rs 47 trillion and organized retail market share will be 10%. Well managed and separate retail stores are the identity of today's retail sector. The country's economic growth, high income people, changing lifestyles of consumers, urbanization, increasing of working women, favourable demographics are the drivers for the growth of this sector. This has led to the retailers operating the business in a highly competitive environment. In this competitive business environment, it is very difficult for the retailers to satisfy the consumers. In order to satisfy the consumers, they have to provide more services over the others. The main interest of retailers in a shopping mall is to produce more profits which, in turn, are achieved via maintaining loyal patronage, generating positive "word of mouth" recommendations (i.e.

one effective method to recruit new shoppers), and increasing the time and money consumers spent while shopping. Therefore, mall managers need to understand how to motivate mall shoppers' spending behavior. Although service encounter has been researched in many studies across many countries, the area is relatively new in the state of Assam. The service literature available for the study area is still in nascent state while literature relating to women consumers is even more limited. This study attempts to cover this gap by examining the relationships among service encounters and expectations of women consumers.

1.4 Objectives

The study proceeded with the following objectives

1. To identify the variables used to evaluate service encounter
2. To study the relationship of such variables with the women customers of the retail formats.

1.5 Methodology

For the first objective, extensive literature review has been conducted in order to find out the variables that are used in service encounter. For the second objective, a questionnaire was framed using the variables identified in the first objective. A total of five variables and seventeen items were used to prepare the questions. The responses were taken in a five point likert scale with 1standing for 'strongly agree' and 5 standing for 'strongly disagree'. The questionnaire was circulated among 160 women customers of three malls in Guwahati, Jorhat and Dibrugarh from the state of Assam. The respondents were further divided into five age groups to have a better understanding of their participation in the service interaction. The age groups are 18-25yrs, 26-32 yrs, 33-40 yrs, 41-50yrs and 51-60 yrs. Other demographic variables include the level of education, income and family life cycle stages. The sampling of the respondents was purely done on convenience and judgment of the researcher. A total of 140 usable questionnaires were returned and these were used in the analysis.

1.6 Findings

For the first objective, the following five variables were identified and used from the literature review. They are **Interactivity** (Chandon, Leo, Philippe, 1997) with the items as responsiveness, listening, ability to explain, understanding, personalization and psychological proximity. The second variable is **Rituality** (Chandon, Leo, Philippe 1997) with the items as courtesy of each individual, confidence, security, attitudes, waiting time and perceived competence of the contact personnel. The third variable identified is **Effectiveness** and is concerned the aim and the result of encounter evaluated in a dyadic manner (Parasuraman et al, 1985). The fourth variable is **Materiality** with the items as service employee appearance, equipment and physical facilities of the agency (Parasuraman et al, 1985). And final variable is identified as **Accessibility,** which refers to the ease of access and contact (Parasuraman et al., 1985).

The **demographic profiling** of the respondents shows that most of the respondents belong to the age group of 26-40yrs age group, with education levels of post graduation and graduation dominating and monthly average salary of Rs. 30 thousand- Rs. 40 thousand and above. The respondents' demographic profile clearly brings out characteristics of Indians falling in the middle class range. This is the burgeoning class that has evolved with the changing economic scenario and is willing to buy branded products from organized retailers (Parthasarathy et al. 2010)

For the second objective, the responses of the questionnaire was analyzed by using a one way ANOVA in SPSS in order to find out the relationship between the variables and its impact on the service encounter of women customers across the different age groups. The findings are as given below.

For the first variable, the null hypothesis was formulated as below

H_{o1}: There is no significant difference in the means of interactivity across the five age groups of women consumers.

Descriptives

mean value of interaction

	N	Mean	Std. Deviation
18-25yrs	52	2.68	.314
26-32yrs	49	2.41	.326
33-40yrs	27	2.39	.429
41-50yrs	8	2.47	.159
51-60yrs	4	2.59	.446
Total	140	2.51	.361

ANOVA

mean value of interaction

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.384	4	.596	5.129	.001
Within Groups	15.687	135	.116		
Total	18.070	139			

A one way ANOVA was conducted in SPSS and the *p* value was found to be .001 which is less than 0.05 Therefore at 95 percent confidence level the null hypothesis can be rejected. In other words, there is significant difference in the means of interactivity among the age groups of women consumers. The item of responsiveness, listening, ability to explain, understanding, personalization and psychological proximity tend to differ in the women customers of different age groups and they tend to play an influential role in the service interaction.

For the second variable of rituality, the null hypothesis was framed as
H_{o2}: There is no significant difference in the means of rituality across the five age groups of women consumers

Descriptives

mean value of rituality

	N	Mean	Std. Deviation
18-25yrs	52	2.45	.318
26-32yrs	49	2.23	.305
33-40yrs	27	2.34	.264
41-50yrs	8	2.21	.468
51-60yrs	4	2.28	.189
Total	140	2.33	.322

ANOVA

mean value of rituality

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.318	4	.330	3.399	.011
Within Groups	13.091	135	.097		
Total	14.410	139			

A one way ANOVA conducted in SPSS revealed the p value as .011 which is less than 0.05 Therefore there is enough evidence to reject the null hypothesis. A post hoc test was conducted among the groups to determine which group differs from the other. It was revealed that two age groups namely 18-25yrs and 26-32yrs statistically differ from each other at p value of .007 Thus the items of items as courtesy of each individual, confidence, security, attitudes, waiting time and perceived competence of the contact personnel are perceived differently by the different age groups of women consumer and more so by the above mentioned two groups.

For the third variable of effectiveness, the null hypothesis was framed as

H_{o3}: There is no significant difference in the means of effectiveness across the five age groups of women consumers

Descriptives

mean value of effectiveness

	N	Mean	Std. Deviation
18-25yrs	52	2.80	.588
26-32yrs	49	2.46	.883
33-40yrs	27	2.37	.905
41-50yrs	8	2.12	.694
51-60yrs	4	2.75	.289
Total	140	2.56	.787

ANOVA

mean value of effectiveness

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	6.073	4	1.518	2.563	.041
Within Groups	79.969	135	.592		
Total	86.043	139			

The p value was calculated as .041 using a one way ANOVA in SPSS which is less than 0.05 Therefore the null hypothesis can be rejected and alternate hypothesis is accepted. It may be inferred that in regards to the expected service interactions and problem solving, there is a difference in the perception of the five age groups of respondents in discussion.

For the fourth variable of materiality, the null hypothesis is as follows

H_{o4}: There is no significant difference in the means of materiality across the five age groups of women consumers

Descriptives

mean value of materiality

	N	Mean	Std. Deviation
18-25yrs	52	2.22	.422
26-32yrs	49	2.11	.469
33-40yrs	27	2.38	.423
41-50yrs	8	2.33	.588
51-60yrs	4	2.72	.064
Total	140	2.23	.457

ANOVA

mean value of materiality

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	2.350	4	.588	2.970	.022
Within Groups	26.709	135	.198		
Total	29.059	139			

The p value was calculated as .022 which is less than .05 thus providing enough evidence to reject null hypothesis and accept the alternate hypothesis. It may be inferred that the items of service employee appearance, equipment and physical facilities play an important role in the service interaction across the five age groups of women consumers

For the fifth variable of accessibility, the null hypothesis was formulated as

H_{o5}: There is no significant difference in the means of accessibility across the five age groups of women consumers

Descriptives

mean value of access

	N	Mean	Std. Deviation
18-25yrs	52	2.28	.345
26-32yrs	49	2.36	.573
33-40yrs	27	2.06	.660
41-50yrs	8	2.50	.178

51-60yrs	4	3.17	.192
Total	140	2.30	.527

ANOVA

mean value of access

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	5.051	4	1.263	5.088	.001
Within Groups	33.502	135	.248		
Total	38.552	139			

The p value is calculated as .001 which is less than .05 therefore the null hypothesis is rejected and the alternate hypothesis is accepted. A post hoc test revealed that three groups namely 19-25yrs and 51-60yrs, 26-32yrs and 51-60yrs, 33-40yrs and 51-60yrs statistically differ from each other in respect to accessibility and location of the retail outlets.

1.7 Discussions

An article in Harvard Business Review (2009) stated that women consumers control about $20 trillion in annual consumer spending and the figure is growing. In aggregate women represent a growth market bigger than China and India, more than twice as big. Therefore, it would be perilous to ignore or underestimate the women consumers. In 2008 the Boston Consulting Group fielded a comprehensive study of how women felt about their work and their lives, and how they were being served by businesses. It revealed that there was lots of room for improvement. In the Indian context, Ashwin Kumar (2011) observed that Indian women are no longer concentrating on purchases that are based on family needs and wants. She is regularly moving to Malls for shopping and taking decision for herself. She is also taking more interest in advertisements on TV, magazines and newspaper for discounts and schemes. They are also realizing the importance of corporate social responsibility to make their buying decision. Dr Sriparna Guha (2013) while conducting a study with working and non working women in urban India observed that working women are price, quality and brand conscious and highly influenced by others in shopping. As regards the above analysis,

it is evident that the needs and aspirations of the women consumers vary extensively even among age groups. All the five variables under consideration played important roles in the evaluation of service encounter of women consumers. The variables of rituality and accessibility showed strong evidence among the age groups in the evaluation process. This could be because of the items courtesy of each individual, confidence, security, attitudes, waiting time and perceived competence of the contact personnel are perceived differently by different individuals as they have different influence on the service delivery. For example, an elderly customer might find the waiting time difficult while the same time could be used by another customer for exploring the options and schemes available. In terms of accessibility, similar influence could be observed upon the different age groups. Thus we may conclude by stating that women will increasingly resist being stereotyped, segmented only by age or income, and lumped together into 'all women' characterization. A focus on women as a target market will boost up a company's odds of success. Understanding and meeting women's needs would be essential to breakout growth, loyalty and marketshare.

1.8 Limitation and Future Research

This study is also not without its limitations. It is exploratory in nature, with a limited sample size and focused in only one service context that is the retail formats. Another limitation is the geographical extent of the survey. It would be more relevant to infer that present findings are indicative rather than conclusive. Next, this study has been done in the context of retail in only three cities of the state of Assam. The study might yield even more interesting results if it could be extended to the smaller cities and explore the cultural diversity of the state as well. Also, there exists some possibility of response biases occurring due to differences in perception, attitude, and behavior. The retail outlets chosen are specifically related to fashion apparel and accessories. Further research may include other type of retail outlets also. In addition, future empirical investigations might incorporate opinions of managers and employees, both front-stage and back-stage staff, as these individuals play a significant role in the delivery of effective and superior service quality.

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