

Abstract

Introduction

The state of Assam is located in the North East 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 traveler, who came to Assam during the reign of Kumar Bhaskar Burman (594-650 AD), Assam has fascinated millions by its aura of myths, mystery, music, mountains and all the gifts of nature. The state of Assam and the north eastern region as a whole 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 modern India politically. Various population groups of different ethnic affiliations used this route at different intervals of history laying the foundation of racial and cultural diversity of the people of the region. The demographic formation of its population and its diverse culture is the foundation of our study. With the rise in the service sector, there is steady increase in consumerism among the culturally different population of the region also. This study tries to explore whether the cultural background of the customers involved in availing the service influences the service encounter.

Statement of Problem and Rationale of the Study

The concept of culture recognizes that individuals from different backgrounds are exposed to different traditions, heritages, rituals, customs and religions. All of these factors establish and provide human beings with various learning environments and histories, which in turn cause significant variations in moral standards, beliefs, and behavior across cultures. Literature has demonstrated the importance of human interaction as an important component of service quality and satisfaction. Service encounters are firstly social encounters; and the rules and expectations may vary considerably across culture. The gathering and interaction of several cultures within a national boundary, or cultural diversity, is widely acknowledged by service marketing literature. Many minority ethnic groups may co-exist with a mainstream population. There could be a possibility that such ethnic groups may have needs and wants different from those of the mainstream.

As regards service encounter, it entails the fact that in service delivery, two parties are involved and form a dyadic relationship. In pure services with very less tangible things to use the importance of the interaction or 'moment of truth' results in satisfaction or dissatisfaction of the service encounter. In pure service situations, where there no tangible object is exchanged, and

service quality itself difficult to measure (eg. financial planning, health care), customer satisfaction and repeat patronage may be determined solely by the quality of service encounter. Literature review has helped us to establish the fact that the cultural variables play a role in the service interaction. Moreover with India having a growing services sector with its compound annual growth rate at 9%, just below China's 10.9 per cent during the 11-year period from 2001 to 2012, consumer research becomes a necessary and interesting field of study. The growing share of services sector in the gross domestic product of India indicates the importance of the sector to the economy.

The study of literature has revealed that cross cultural research has been conducted within a country having culturally diverse population. Few examples are studies that have been conducted in the countries of Canada, Australia, Singapore and UK. Thus it may be observed that this subject has been studied extensively around the globe, yet it has not been explored in the study area of Assam. Moreover, the growth of the service sector has immense potential in its contribution to the national economy as well as in terms of employment. Thus a better understanding of the service encounter in a culturally diverse setting becomes necessary. Also as no study could be found that explored the viewpoint of the customer and service providers among the service industries in the study area, this research may be considered exploratory in the true sense. The study area also has a wide population of different cultural communities and people as is evident in the census conducted by the government of India. Many researchers including anthropologists and intellectuals have earlier classified the populations into different categories depending on their language and origins. Thus present literature and information permits the classification of the population of the state into smaller categories. The three categories used for this research are people speaking the Dominant language, speaking the Non Dominant language and Tribals. The research is conducted under the premises that people belonging to the different cultural groups may think or behave differently thus leading to difference in their service encounter outcomes.

Objectives:

The state of Assam with a mosaic of population (read prospective service users) provides ample scope for the study. Thus the study proceeds with the following objectives in mind-

1. To examine the roles played by cultural variables during service encounter

2. To study if the roles played by cultural variables are industry specific. The industries in consideration are health, retail and insurance.
3. To find out the effects of cultural variables across common customer classification categories.

The common classification categories are based on the demographic variables of gender, mother tongue, community, age, educational qualification, place, monthly family income and life cycle stages.

Scope and Limitations

Assam is an important state of the North East India. The state boasts as the home to people with diverse ethnic origin and culture. Assam along with the North East India enjoys a strategic location as the gateway to Myanmar and South East Asia. Moreover the state is also developing in the economic aspects along with the rest of the country. The three study sectors of retail, health and insurance have huge growth potential in the state.

Therefore, the study is conducted the state of Assam with three districts namely, Kamrup (M), Jorhat and Dibrugarh of the Brahmaputra valley. The three districts are selected due to comfortable presence of the three sectors of retail, health and insurance. These districts are also well populated by three cultural groups that are being studied. The literature shows that the tribes of Assam are identifiable with facial cues that are used to identify three study groups namely, those speaking the Dominant language, speaking the Non Dominant language and Tribals. Along with facial cues, the community expressed by the customer respondents also helped in the classification.

The cultural variables considered for segregating the study groups is language and ethnography along with the community. The study does not try to define or classify Assamese culture and tribes. All culture related definitions are taken from secondary sources. The research uses only the language and ethnography (also community) of the customers in classifying them into three different cultural groups. The study identifies and accepts the dynamism of culture in terms of cultural interpenetration, deterritorialization, hybridization and cultural contamination that is inevitable with the rise of globalization and as such is beyond the scope of the study. The use of CIT heavily depends upon the ability of the service provider to recall incidents. Such incidents narrated by the service providers are considered to be true. Thus the narrations may suffer from

personal and recall biasness. In order to minimize the biasness, probing questions have been used.

Methodology

The methodology is based largely around the suggestions given by Malhotra et al.(1996) where he proposed the use of cultunit as for countries with heterogeneous cultures like India, Malaysia etc. The cultunit mainly incorporated three criteria namely language, territorial contiguity and political organization (Naroll, 1970). Thus following these guidelines, three cultural groups were identified with the help of two cultural factors of language and ethnic group (community). The groups are the customers speaking the dominant language (Assamese in Brahmaputra Valley), customers speaking the non dominant language (Bengali, Bihari, Punjabi, Nepali etc.) and the Tribals (classification of tribal groups borrowed from secondary literature). Three districts of Kamrup(M), Jorhat and Dibrugarh is selected due to the presence of three types of service industries and sizable tribal populations. As the service encounter is of dyadic nature, attempts were made to understand both the viewpoints of the customer and service provider. Therefore, for the research two survey plans are opted, one for collecting data from the customers and other from the service providers. In survey plan I, a questionnaire is designed using five service encounter variables and demographic variables, is distributed among the 937 customers of the three sectors. For the survey plan II, Critical Incident Technique is used to gather two incidents from each of the 81 service providers representing the three sectors, one satisfying and another dissatisfying. In each incident, the service provider (the customer contact person) is also asked to recall the cultural background of the customer involved. The information collected through survey plan II in the form of narrations help explore the service encounter from the service provider's viewpoint.

Findings

Customers from the three different study groups seem to show different behavior in service encounter. Among the three cultural groups, a Tribal customer seems to be more sensitive than the other two groups and have shown different behavior during service encounter. While exploring the sector wise difference, it is observed that Tribal customer is again more sensitive in the retail and insurance sector. In case of the health sector, though more sensitivity is shown by non dominant language speaking customers, they are very closely followed by the Tribal

customers. It is also found that demographic variables along with cultural variables interrelate and can moderate the role played by a customer in service interaction. Thus it is observed that when the cultural and demographics like age, income, education and life cycle stages are considered, the combined effects on service encounter tends to differ. From the service providers viewpoint also, a Tribal customer seems to be more patient and eager to interact resulting in more satisfying incidents and less dissatisfying incidents across the three sectors. The overall findings suggest that a Tribal customer does indeed behave differently from a non Tribal customer in a service encounter across the three sectors.

Contribution to the body of Knowledge

The findings of study highlight the fact that cross cultural studies may not be limited to comparing to communities of two countries but can be successfully used to explore nations or states that have a high degree of cultural diversity and presence of diverse ethnic groups. Using the emic approach of looking at how individuals in different cultures evaluate service and form satisfaction, the study has identified miniscule differences among a population who has been sharing the same location for residing since centuries. The findings emphasize the fact that even within a country or region (state in this case), the presence of small culturally different groups, tribes and ethnic groups may have different expectations from a common service provider. The fact that a small tribal population of 12.4% of the entire state yield such different results, give ample evidence that the needs of this small community may differ from the mainstream. In this area lies the future scope for the marketers. Moreover this population is seen to be more concentrated in central India and north east India. Therefore, from marketing viewpoint, this is a growing population whose needs may be different from the mainstream customers. Also, the findings of the interrelation between demographic and cultural variables may also be of importance. Thus with the increase in education and purchasing power of service consumers, their thought process may also undergo a change which eventually affects the perceived service delivery. This work has successfully grouped service consumer using variables that are plausible to the customer personnel from facial cue, language spoken, and other externally recognizable demographic features.

The finding of the study may help managers understand the fact that customers may be required to be addressed with a strategy associated with local culture. This understanding may be used for

customer segmentation as well as for designing employee training programs. Such trained employees would help in satisfied service encounters resulting in satisfied customers. However, this research is a nascent effort to explore the cultural differences leading to behavioral differences for the study area. As such the findings and the interrelationship effects explored by the research cannot be ignored from the academic viewpoint and the marketer's as well.