TABLE OF CONTENTS

Chapter No	Page No
Abstract Declaration Certificate of supervisor Preface Acknowledgement Contents List of tables List of figures	i-vi vii viii ix-x xi-xii xiii-xvii xviii-xxi
Chapter 1 Introduction with Culture	
 1.1 Views on Culture 1.2 Dynamics of Culture 1.2.1 Cultural Acculturation 1.2.2 Cultural Interpenetration 1.2.3 Deterritorization 1.2.4 Cultural Contamination 1.2.5 Cultural Pluralism 1.2.6 Hybridization 1.3 Cultural Difference 	1 3 3 3 3 4 4 4 5
1.4 Culture and Consumer Research	7
Chapter 2 Literature Review	
2.1 Service Encounter2.2 Culture and Service Encounter2.2.1 Influence of Culture on Service Encounter- a Review	15 19 20
2.3 Language as a Cue to Culture	28
2.4 Rational of the Study	33
2.4.1 An overview of the state of Assam	33
2.4.2 Cultural Diversity of Assam	34
2.5 Research Gap	38
2.6 Statement of Problem	40

Chapter 3 Objective, Scope and Limitation	
3.1 Need for the Study	52
3.2 Research Question	53
3.3 Objectives of the Study	53
3.4 Scope of the Study	54
3.5 Limitations faced during the Study	59
Chapter 4 Research Methodology	
4.1(a) Framework in Cross Cultural Research	66
4.1(b) Relevance of the Study- Methodological Issues in Cross Cultural Marketing	67
4.2 Research Design	69
4.3 Sources of Data Collection	70
4.4 Survey Plan	70
4.4.1 Survey Plan I	70
4.4.1.1 Sampling Design	71
4.4.1.2 Variables Measured	74
4.4.1.3 Research Instrument	78
4.4.2 Survey II	81
4.4.2.1 Sampling Design	82
Chapter 5 Analysis	
5.1 (a) Demographic Profile of the Respondents	87
5.1 (b) Reliability of the Data	88
5.1 (c) Cultural Groups with Demographic Representation	91
5.2 Explore the role of Cultural Variables in the Service Encounter	92
5.2.1 Materiality as the dependent Variable	93
5.2.2 Effectiveness as the dependent Variable	94
5.2.3 Accessibility as the dependent Variable	95
5.2.4 Interactivity as the dependent Variable	95
5.2.5 Rituality as the dependent Variable	96

5.2.6 Five Service Encounter Variable Considered as one composite dependent	Ī
variable	97
5.3 (a) To Explore if roles played Cultural Variables differ across Different Industries	97
5.3.1 Retail Sector	98
5.3.1.1 Materiality and Cultural Variables in the Retail Sector	98
5.3.1.2 Effectiveness and Cultural Variables in the Retail Sector	98
5.3.1.3 Accessibility and Cultural Variables in the Retail Sector	99
5.3.1.4 Interactivity and Cultural Variables in the Retail Sector	100
5.3.1.5 Rituality and Cultural Variables in the Retail Sector	100
5.3.1.6 Five Service Encounter Variable Considered as one composite depende	nt
variable and Cultural Variables in the Retail Sector	101
5.3.2 Insurance Sector	102
5.3.2.1 Materiality and Cultural variable in Insurance Sector	102
5.3.2.2 Effectiveness and Cultural variable in Insurance Sector	103
5.3.2.3 Accessibility and Cultural variable in Insurance Sector	104
5.3.2.4 Interactivity and Cultural variable in Insurance Sector	104
5.3.2.5 Rituality and Cultural variable in Insurance Sector	105
5.3.2.6 Five Service Encounter Variable Considered composite in Insurance Se	ector
	105
5.3.3 Health Sector	
106	
5.3.3.1 Materiality and Cultural Variables in Health Sector	106
5.3.3.2 Effectiveness and Cultural Variables in Health Sector	107
5.3.3.3 Accessibility and Cultural Variables in Health Sector	108
5.3.3.4 Interactivity and Cultural Variables in Health Sector	108
5.3.3.5 Rituality and Cultural Variables in Health Sector	108
5.3.3.6 Five Service Encounter Variable Considered composite for Health Sect	or
109	110
5.3 (b) Findings and Inferences	110

5.4 Interrelation Effect	
5.4.1 Materiality with Cultural variables and Age of the respondent	112
5.4.2 Materiality with Cultural variables and education of the respondent	114
5.4.3 Materiality with Cultural variables and Monthly Family Income	116
5.4.4 Materiality with Cultural variables and Family Life Cycle stage	118
5.4.5 Effectiveness with Cultural variables and Age	121
5.4.6 Effectiveness with Cultural variables and Educational Qualification	123
5.4.7 Effectiveness with Cultural variables and Family Life Cycle Stage	125
5.4.8 Accessibility with Cultural variables and Monthly Income	128
5.4.9 Accessibility with Cultural variables and Family life Cycle Stage	130
5.4.10 Interactivity with Cultural variables and age of the respondent	133
5.4.11 Interactivity with Cultural variables and Family Life cycle Stage	135
5.4.12 Rituality with Cultural variables and Educational Qualification	138
5.4.13 Rituality with Cultural variables and Monthly Family Income	139
5.4.14 Rituality with Cultural variables and Family Life Cycle stage	141
5.5 Composite variable with Cultural variable and Demographic variables	144
5.5.1 Composite variable with Cultural variable and age	144
5.5.2 Composite variable with Cultural variable and Family Life Cycle Stages	
	146
Chapter 6 CIT- View of the CCP	
6.1 CIT	154
6.2 Details of the respondent-CCP	155
6.3 Analysis	155
6.3.1 CIT Coding Classification	155
6.3.2 Coding process	156
6.3.3 Findings	158
6.4 Determine the relationship between Occurrence of Satisfying Incidents	163
6.4.1(a) Satisfying Incidents	163
6.4.1(b) Dissatisfying Incidents	164
6.4.2 Population Proportion test for Insurance Sector	165

6.4.2(a) For satisfying Incidents	166
6.4.2(b) For Dissatisfying Incidents	167
6.4.3 Population proportion tests for the Health sector	168
6.4.3(a) Occurrence of satisfying Incidents	168
6.4.3(b) Occurrence of dissatisfying Incidents	169
6.4.4 Population proportion tests for the Retail sector	170
6.4.4 (a) Occurrence of satisfying Incidents	170
6.4.4(b) Occurrence of dissatisfying Incidents	171
Chapter 7 Findings	
7.1 Major Findings	
7.1.1 Service Encounter variables & Cultural Variables	175
7.1.2 Sector Wise difference	177
7.1.2.1 Retail Sector	177
7.1.2.2 Insurance Sector	178
7.1.2.3 Health Sector	178
7.1.3 Interrelation Effects	179
7.1.3.1 Materiality	180
7.1.3.2 Effectiveness	181
7.1.3.3 Accessibility	183
7.1.3.4 Interactivity	184
7.1.3.5 Rituality	186
7.1.3.6 Composite variable	187
7.1.3 Findings of the CIT	188
7.1.3.1 Health, Insurance and Retail sector	188
7.1.3.2 Relationship between incidents occurrence across the three grou	ıps
	188
7.1.3.3 Proportion tests	189
Chapter 8 Conclusions	
8.1 Conclusion	194
8.2 Implications of the Study and contribution to the body of Knowledge	197
8.3 Recommendation for the Future Study	199