

List of Tables

| Table No. | Title | Page No. |
|------------------|--|-----------------|
| 4.1 | Questionnaire details of survey I | 79 |
| 5.1 | Cultural Group of the Respondents | 87 |
| 5.2 | Gender of the Respondents | 87 |
| 5.3 | Age group of the Respondents | 88 |
| 5.4 | Monthly family income group of the Respondents | 88 |
| 5.5(a) | Normality Q-Q plot mean value of variable of materiality | 89 |
| 5.5(b) | Normality Q-Q plot mean value of variable of interactivity | 89 |
| 5.5(c) | Normality Q-Q plot mean value of variable of rituality | 90 |
| 5.5(d) | Normality Q-Q plot mean value of variable of effectiveness | 90 |
| 5.5(e) | Normality Q-Q plot mean value of variable of accessibility | 91 |
| 5.6 | Materiality and cultural variables | 93 |
| 5.7 | ANOVA table | 94 |
| 5.8(a) | Effectiveness and Cultural Variables | 95 |
| 5.9(a) | Accessibility and Cultural Variables | 96 |
| 5.10(a) | Interactivity and Cultural Variables | 96 |
| 5.11(a) | Rituality and Cultural Variables | 97 |
| 5.12(a) | Service Encounter Variable and Cultural Variables | 98 |
| 5.13(a) | Materiality and Cultural Variables in Retail Sector | 99 |
| 5.14(a) | Effectiveness and Cultural Variables in Retail Sector | 100 |
| 5.15(a) | Accessibility and Cultural Variables in Retail Sector | 100 |
| 5.16(a) | Interactivity and Cultural Variables in Retail Sector | 101 |
| 5.17(a) | Rituality and Cultural Variables in Retail Sector | 101 |
| 5.18 | Composite Variable and Cultural Variables in Retail Sector | 103 |

| | |
|---|-----|
| 5.19(a) Materiality and Cultural Variables in Insurance Sector | 103 |
| 5.20(a) Effectiveness and Cultural Variables in Insurance Sector | 103 |
| 5.21(a) Accessibility and Cultural Variables in Insurance Sector | 104 |
| 5.22(a) Interactivity and Cultural Variables in Insurance Sector | 104 |
| 5.23(a) Rituality and Cultural Variables in Insurance Sector | 105 |
| 5.24 Composite and Cultural Variables in Insurance Sector | 105 |
| 5.25(a) Materiality and Cultural Variables in Health Sector | 107 |
| 5.26(a) Effectiveness and Cultural Variables in Health Sector | 107 |
| 5.27(a) Accessibility and Cultural Variables in Health Sector | 108 |
| 5.28(a) Interactivity and Cultural Variables in Health Sector | 108 |
| 5.29(a) Rituality and Cultural Variables in Health Sector | 109 |
| 5.30 Composite variable and Cultural Variables in Health Sector | 109 |
| 5.31 Tabular representation of the findings | 110 |
| 5.32(a) Cultural variables, age and materiality: Descriptive Statistics | 112 |
| 5.32(b) Cultural variable and Age | 113 |
| 5.33(a) Cultural variables, educational qualification and materiality: Descriptive Statistics | 115 |
| 5.33(b) Cultural variables and educational qualification | 115 |
| 5.34(a) Cultural variables, Monthly family income and materiality: Descriptive Statistics | 117 |
| 5.34(b) Cultural variables and Monthly family income | 117 |
| 5.35(a) Cultural variables, Family Life cycle stage and Materiality: Descriptive Statistics | 119 |
| 5.35(b) Cultural variables and Family Life cycle stage | 120 |
| 5.36 (a) Effectiveness with Cultural variables and age: Descriptive Statistics | 122 |
| 5.36 (b) Cultural variables and age | 122 |

| | |
|--|-----|
| 5.37 (a) Effectiveness with Cultural variables and Educational Qualification: Descriptive Statistics | 124 |
| 5.37 (b) Cultural variables, Educational Qualification and Effectiveness | 124 |
| 5.38(a) Effectiveness with Cultural variables and Family Life cycle: Descriptive Statistics | 126 |
| 5.38(b) Cultural variables, Family Life cycle and Effectiveness | 127 |
| 5.39(a) Accessibility with Cultural variables and Monthly family income: Descriptive Statistics | 129 |
| 5.39(b) Cultural variables, Monthly family income and Accessibility | 129 |
| 5.40(a) Accessibility with Cultural variables and Family Life cycle Stage: Descriptive Statistics | 131 |
| 5.40(b) Cultural variables, Family Life cycle Stage and Accessibility | 132 |
| 5.41 (a) Interactivity with Cultural variable and age: Descriptive Statistics | 134 |
| 5.41 (b) Cultural variable, age and Interactivity | 134 |
| 5.42 (a) Interactivity with Cultural variable and Family Life cycle stage: Descriptive Statistics | 136 |
| 5.42 (b) Cultural variable, Family life cycle stage and Interactivity | 137 |
| 5.43 (a) Rituality with Cultural variable and Educational Qualification: Descriptive Statistics | 138 |
| 5.43 (b) Cultural variable, Educational Qualification and Rituality | 139 |
| 5.44(a) Rituality with Cultural variable and Monthly family Income: Descriptive Statistics | 140 |
| 5.44 (b) Cultural variable, Monthly family Income and Rituality | 140 |
| 5.45 (a) Rituality with Cultural variable and Family life cycle stage: Descriptive Statistics | 142 |
| 5.45 (b) Cultural variable, Family life Cycle Stage and Rituality | 143 |
| 5.46 (a) Composite variables with Cultural variable and age | 145 |
| 5.46 (b) Cultural variable, age and composite variable | 145 |

| | |
|--|-----|
| 5.47 (a) Composite variable with Cultural variable and Family life cycle stage: Descriptive Statistics | 147 |
| 5.47 (b) Cultural variable, Family life cycle stage and Composite variable | 148 |
| 5.48 Summary on Interrelation effect on Materiality | 150 |
| 5.49 Summary on Interrelation effect on Effectiveness | 150 |
| 5.50 Summary on Interrelation effect on Accessibility | 151 |
| 5.51 Summary on Interrelation effect on Interactivity | 151 |
| 5.52 Summary on Interrelation effect on Rituality | 152 |
| 5.53 Summary on Interrelation effect on Composite Variable | 152 |
| 6.1 Details of the CIT respondents | 155 |
| 6.2 Distribution of satisfying Incidents | 158 |
| 6.3 Distribution of dissatisfying Incidents | 159 |
| 6.4 Health sector | 159 |
| 6.5 Insurance sector | 161 |
| 6.6 Retail sector | 162 |
| 6.7 Overall occurrence of satisfying Incidents | 164 |
| 6.8 Dissatisfying incidents collected from the three cultural group | 164 |
| 6.9 2by 2 Contingency table | 166 |
| 6.10 Occurrence of Incidents in the Insurance sector | 166 |
| 6.11 Occurrence of Incidents in the Health sector | 168 |
| 6.12 Occurrence of Incidents in the Retail sector | 170 |
| 7.1 Variables in studying Interrelation effect | 179 |

List of Figures

| Table No | Title | Page no |
|----------|--|---------|
| 1.1 | The Dynamic of top-down-bottom-up processes across levels of Culture | 2 |
| 2.1 | Map of Assam | 33 |
| 4.1 | Survey Plan Objectives | 70 |
| 4.2 | Flowchart of Data Collection of survey I | 73 |
| 4.3 | Survey Plan for survey II | 83 |
| 5.1 | Three cultural groups with their age profile | 91 |
| 5.2 | Three cultural groups with their educational qualification profile | 92 |
| 5.3 | Three cultural groups with their monthly income profile | 92 |
| 5.4 | Cultural variables, Age and Materiality | 113 |
| 5.5 | Cultural variables, Educational Qualification and Materiality | 116 |
| 5.6 | Cultural variables, Monthly Family income and Materiality | 118 |
| 5.7 | Cultural variables, Family Life Cycle stage and Materiality | 120 |
| 5.8 | Cultural variables, age and effectiveness | 123 |
| 5.9 | Cultural variables, Educational Qualification and effectiveness | 125 |
| 5.10 | Cultural variables, family life cycle stage and effectiveness | 127 |
| 5.11 | Cultural variables, Monthly family income and accessibility | 130 |
| 5.12 | Cultural variables, family Life cycle stages and accessibility | 132 |
| 5.13 | Cultural variables, age and interactivity | 135 |
| 5.14 | Cultural variables, family life cycle stage and interactivity | 137 |
| 5.15 | Cultural variables, Educational qualification and Rituality | 139 |
| 5.16 | Cultural variables, monthly family income and Rituality | 140 |
| 5.17 | Cultural variables, Family Life Cycle Stage and Rituality | 143 |

| | | |
|------|--|-----|
| 5.18 | Cultural variables, age and Composite variable | 146 |
| 5.19 | Cultural variables, Family Life Cycle Stage and Composite variable | 148 |