

CHAPTER 3

Customer Orientation: A Comparative Analysis

3.1 INTRODUCTION: INDIAN SERVICE SECTOR

Service sector is the lifeline for the social 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 sectors. The real reason for the growth of the service sector is due to the increase in urbanization, privatization and more demand for intermediate and final consumer services. Availability of quality services is vital for the well being of the society. In advanced economies the growth in the primary and secondary sectors are directly dependent on the growth of services like banking, insurance, trade, commerce, entertainment etc. In alignment with the global trends, Indian service sector has witnessed a major boom and is one of the major contributors to both employment and national income in recent times. The activities under the purview of the service sector are quite diverse. Trading, transportation and communication, financial, real estate and business services, community, social and personal services come within the gambit of the service industry.

The key service industries in India in terms of employment generations are services related to health and education. They are vital for the country's economic stability. A robust healthcare system helps to create a strong and diligent human capital, who in turn can contribute productively to the nation's growth. The Indian economy has moved from agriculture based economy to a knowledge based economy. Today the IT industry and ITE'S industry are the dominant service sectors. Media and entertainment have also seen tremendous growth in the past few years.

Service Sector in India today accounts for more than half of India's GDP. According to data for the financial year 2006-2007, the share of services, industry, and agriculture in India's GDP is 55.1 per cent, 26.4 per cent, and 18.5 per cent respectively. The fact that the service sector now accounts for more than half the GDP of the Indian economy and takes it closer to the fundamentals

of a developed economy. Marked acceleration in services sector growth started in the eighties and nineties, especially in the nineties. While the share of services in India's GDP increased by 21 per cent points in the 50 years between 1950 and 2000, nearly 40 per cent of that increase was concentrated in the nineties. While almost all service sectors participated in this boom, growth was fastest in communications, banking, hotels and restaurants, community services, trade and business services. One of the reasons for the sudden growth in the services sector in India in the nineties was the liberalisation in the regulatory framework that gave rise to innovation and higher exports from the services sector. The rise in services share in GDP has not accompanied by proportionate increase in the sector's share of national employment. Some economists have also cautioned that service sector growth must be supported by proportionate growth of the industrial sector; otherwise the service sector growth will not be sustainable. In the current economic scenario it looks that the boom in the services sector is here to stay as India is fast emerging as global services hub. In view of the emergence of service sectors, we focussed our attention to a few service sectors that employ huge frontline employees who interact with the service recipients. Since, service cannot be standardised due to heterogeneous people rendering services still service providers by imparting training try to ensure that employees behave properly with the customers. In spite of this, many service employees do not strictly follow the customer orientation strategy. In this background it is imperative to make a comparison of customer orientation and other job related variables that lead to customer oriented behaviour. In this backdrop it is necessary to make a comparison of different explanatory variables that lead to customer oriented behaviour.

3.2 SERVICE SECTORS COVERED IN THE STUDY

The service sectors that have been covered in the research are retail services, postal services, banking services, health services (nursing home services),

insurance services and stock broking services. A brief overview of the sectors is needed to initiate further discussion.

3.2.1 Retail Services

The Indian retail market, which is the fifth largest retail destination globally, has been ranked as the most attractive emerging market for investment in the retail sector by AT Kearney's eighth annual Global Retail Development Index (GRDI), in 2009. The share of retail trade in the country's gross domestic product (GDP) was between 8–10 per cent in 2007. It is currently around 12 per cent, and is likely to reach 35 per cent by the end of 2010. With rising consumer demand and greater disposable income, the US\$ 400 billion Indian retail sector is clocking an annual growth rate more than 30 per cent. It is projected to grow more than US\$ 700 billion by the end of 2011, according to a report by global consultancy Northbridge Capital. The organised business is expected to be more than 20 per cent of the total market by then. In 2008, the share of organised retail was 7.5 per cent or US\$ 300 million of the total retail market. A McKinsey report, 'The rise of Indian Consumer Market', estimates that the Indian consumer market is likely to grow four times by 2025. Commercial real estate services company, CB Richard Ellis' findings state that India's retail market has moved up to the 39th most preferred retail destination in the world in 2009, up from 44 last year. India's overall retail sector is expected to rise to US\$ 833 billion by 2013 and to US\$ 1.3 trillion by 2018, at a compound annual growth rate (CAGR) of 10 per cent. As a democratic country with high growth rates, consumer spending has risen sharply as the youth population (more than 33 percent of the country is below the age of 15) has seen a significant increase in its disposable income. Consumer spending rose an impressive 75 per cent in the past four years alone. Also, organised retail, which is pegged at around US\$ 8.14 billion, is expected to grow at a CAGR of 40 per cent to touch US\$ 107 billion by 2013. The organised retail sector, which currently accounts for around 5 per cent of the Indian retail market, is all set to witness maximum number of large format malls and branded retail stores

in South India, followed by North, West and the East in the next two years. Tier II cities like Noida, Amritsar, Kochi and Gurgaon, are emerging as the favoured destinations for the retail sector with their huge growth potential. India has emerged the third most attractive market destination for apparel retailers, according to a study by global management consulting firm AT Kearney. The Northbridge Capital report states that apparel is the "largest organised retail category", accounting for 39 per cent of the organised market. It is growing at the rate of 12 to 15 per cent annually. Organised apparel retail is projected to touch US\$ 200 million by 2010 from the current worth of US\$ 120 million, the report noted. Buoyed by improved consumer spending, sales of listed retailers increased by 12 per cent in the September 2009 quarter compared with the same period in 2008. This is higher than the 8.2 per cent posted in the June 2009 quarter. While the previous quarter saw value retailers such as Koutons Retail and Pantaloon leading sales recovery, this time around, sales of lifestyle and premium retailers led the growth trend. Two out of every three retailers managed an increase of at least 10 per cent, compared to about one in three in the June 2009 quarter. Pantaloon Retail India (PRIL) is planning to invest US\$ 77.88 million this fiscal to add up to 2.4 million sq ft retail space at its existing operations. Pantaloon Retail is also looking to hive off its value retail chain, Big Bazaar, into a separate subsidiary, which may eventually go for an initial public offer (IPO). PRIL proposes to open 155 Big Bazaar stores by 2014, increasing its total network to 275 stores (ibef.org, 2009).

While the outlook for India's retail business is bright, challenges abound and the road ahead may be bumpy. One of the lessons for India retail over the last two years has been the importance of getting the backend operations like sourcing, warehousing and the supply chain right, more so in the case of fresh foods. Reliance Retail after its initial high profile entry into this category decided to slow pedal as they hit some turbulence, some political and some on account of sourcing and logistics. Late entrants such as Bharti-Walmart are making a more cautious entry with a lot more focus on backend operations and logistics. The

high cost of retail space has been the other drag on the growth of India retail. For India retail however, there is a silver lining in the finance crash of 2008 as realty rates are dropping. Not unexpectedly, the talent and knowledge gap has been a big bump on the road. India's retail leadership are being warned to fortify their talent strategies to face the imminent shake out. Not only does this call for the urgent placement of experienced business leadership across every line of business and function, it also requires the shortening of learning curves across all lines of the organisation. Reliance, the Future Group and now Bharati-WalMart have resorted to setting up customised training programs in house or sponsoring training schools. This is particularly helpful for local senior executives who are enlisted from other sectors to get up to speed while still working full time (Fifer & Padmanabhan, 2009).

The most important area in the training gap of the service executive is the customer oriented approach requirement. This approach is thought as one of the most important way of developing the customer relationship for future sales generation. Henceforth we thought that this is the right option of putting this sector operational in this part of the region in our study because the outcomes of the study will definitely benefit the industry to some extent or at least it may show the direction to the management of the retail industry.

3.2.2 Postal Services

The Indian postal service comes under the Department of Posts which is a part of the Ministry of Communications and Information Technology under the Government of India. The apex body of the department is the Postal Service Board. The board consists of a chairman and three members. The three members hold the portfolios of Operations & Marketing, Infrastructure & Financial Services, and Personnel. The Joint Secretary and Financial Advisor to the Board is also a permanent invitee to the Board. Postal services were rendered by a combined Department of Posts and Telegraph till January 1985. The department

as a whole is conceived and operated as a public utility like the railways and electricity. The Post and Telegraph had been a part of the general budget of the Central government of India.

Postal services include three broad areas of activity i.e. retailing postal products and services, transmission of postal articles and delivery of postal articles. India has the largest number of post offices in the world. At the time of Independence, there were 23,344 post offices in the country, mostly in urban areas and some larger villages. The number of post offices on 31.3.2000 was 1, 54,551 of which 1, 38,149 post offices are in rural areas. On an average, a post office serves an area of 21.26 sq. kilometres and a population of 5462. Mail processing, transmission and delivery are the core activities of the Department of Posts. During 1999-2000, the Department of Posts handles 1578.15 crore articles. These are processed for transmission and eventual delivery by a network of 573 sorting offices (DOPI-AR, 2000-2001).

The Department of Posts, because of its wide reach and large number of points of presence, is utilised by other departments of the central government and state governments to carry out numerous functions on their behalf apart from its basic services. Some of the specialised services provided by the postal department are described as follows.

Speed Post: It is a very high speed express service for letters and documents. Speed Post links more than 1200 towns in India, with 290 Speed Post Centres in the national network and around 1000 Speed Post Centres in the state network. For regular users, Speed Post provides delivery 'anywhere in India' under contractual service. Speed Post offers a money-back guarantee, under which the Speed Post fee may be refunded if the consignment is not delivered within the published delivery norms.

e-Payment: It is one the most convenient way to pay bills under one roof. With its tremendous reach and expertise India Post specializes in acceptance of payments across the counter and their consolidation. E-Payment is a 'Many to One' service through which bills (telephone, electricity, etc.) paid by customers in post offices is electronically consolidated.

Logistics Post: It is one of the newest services from India Post for sending parcels and large consignments across the nation and around the world. Logistics Post manages the entire distribution side of the logistics infrastructure from collection to distribution, from storage to carriage, from order preparation to order fulfilment. Logistics Post is an ideal service for sending large consignments including multi-parcels, just-in-time parcels, bulk-break consignments and goods of any weight. While Parcel Post offers weight up to 35 kg, Logistics Post has no weight limit. Logistics Post offers not only physical logistics services but also provides comprehensive supply chain management services, leading to improvement in the service level efficiency.

e-Post: It is a service which is not so much functional due to its inconveniency in comparison to email & social networking. Here the documents and greetings are sent online but delivered by mail.

Business Post: Here in this service from the postal department the total pre-mailing solutions is being provided including collection/printing, inserting, and addressing.

Media Post: It's a service which reaches millions of people through advertisements on Post cards, Letters walls of post offices, letter boxes, Competition post cards and stationary.

Direct Post: It's a service of the postal department by which the distribution of advertising materials is done directly to the prospective customers.

Postal Life Insurance: Postal Life Insurance was started in the year 1884 as a welfare measure for the employees of Posts & Telegraphs Department under Government of India dispatch No. 299 dated 18-10-1882 to the Secretary of State. Due to popularity of its schemes, various departments of Central and State Governments came under its reach of benefits. The Postal Life Insurance today is open for employees of all central and state government departments, nationalized banks, public sector undertakings, financial institutions, local municipalities and Zila Parishads an Educational Institution aided by the Government etc.

Instant Money Order Service (iMO): It's instant domestic money which is available in 717 post offices. However no International Money Order facility is available through this service.

International Money Transfer: As a result of the collaboration of the Department of Posts with the Western Union Financial Services, state of the art international money transfer service is now available through post offices in India. This enables instantaneous remittance of money from 185 countries to India. The recipients can in fact collect the money in minutes after the sender has made the remittance. The service is targeted to particularly fulfil the needs of NRI dependent families in India, visiting International tourists and foreign students studying in India.

Not only this, there are lot of other services also offered by the postal department where the receiving end of those services is the customer. These are being included in this chapter because it's the number of services of the postal department, which is being rendered to the society or more specifically the customers, and thus it prompted us to include it in the study. Henceforth, the customer orientation analysis of the postal services is one of the most important areas which we felt is the need of the hour for which we had incorporated the

postal services as an important service sector in our study with special reference to North Bengal. This we think that would immensely benefit the authorities of the postal department to take future strategies for the development of the customer relationship management of the postal services.

3.2.3 Banking Services

The banking industry like many other financial service industries is facing a rapid change within the market. The changes taking place in the areas like new technologies, economic uncertainties, fierce competition, more demanding customers and the changing environment has presented an unmatched set of challenges in front of the banking services (Lovelock & Cristopher, 2001). Banking is a customer oriented services industry, therefore, the customer stays in the focus and customer service is the differentiating factors between the competitors (Jham & Khan, 2008).

The banking industry in India has undergone sea change since post independence. More recently, liberalization, the opening up of the economy in the 90's and the government's decision to privatize banks by reduction in state ownership culminated in the banking reforms based on the recommendations of Narasimhan Committee (NCR, 1997). The leading mover for banks today is profit, with clear signals from the government to 'achieve or perish'. Banks has also started realizing that, business depends on customer service and the contentment of the customers (Jha S. M., 2000) and this is compelling them to perk up customer service and build up association with customers.

With the existing transformation in the functional orientation of banks, the objective of banking is redefined. The major driver of this transformation is changing customer wants and expectations. Customers in urban India no longer want to wait in lengthy queues and waste hours in banking transactions. This change in customer thoughts has gone hand in hand with the development of

ATMs, phone and net banking along with accessibility of service right at the customer's doorstep. With the surfacing of universal banking, banks aim to provide all banking product and service offering under one roof and their endeavour is to be customer centric (Jham & Vimi, 2005). With the emergence of economic reforms in world in general and in India in particular, private banks have come up in a big way with prime emphasis on technical and customer focused issues.

The liberalisation, privatisation and globalisation has ushered the customer relationship management in banks. The process of globalisation and our move towards global standards changed the perception of customer service and the banking endeavour to serve the customer better, resulted in innovative banking services and products. Banks are looking for more and more communication with customers to build customer relationship banking. However, to deliver an superior and exhaustive understanding of customers needs, a fully integrated customer management system is required along with absolute intelligibility. In the emerging market situation, for endurance and growth, it is significant for a bank to bring into line its vision, mission, goals and objectives with customer's satisfaction. The marketing techniques of banks influence the performance of banks (Kotler, P, 2005).

The excellence of managing customer relationship is the prospect of any business in the world. Today customer focussing is not being viewed as just a business strategy but has already become a corporate mission (Shankar, A. G, 2004). Once in a while when a good service is extended to a customer; a loyal customer may work as an ambassador to the bank and facilitate growth of its business (Bhaskar, P.V., 2004). For delivering excellence in service, it is very important to have the customer orientation of the employees as a culture in the bank. The customer orientation builds long term relationship resulting in customer satisfaction and cash flows to the bank (Swaroop, K.S., 2004).

The customer care and customer orientation has been enjoying the attention of the Government, the RBI and the banks themselves. Various committees have gone into the problem in great detail and made recommendations, many of which have been implemented. Despite so many measures initiated at various levels to improve the standard of customer service, the level of satisfaction perceived by various segments of customers has been low (Uppal., R.K., 2009).

As a matter of fact, we thus felt it right to incorporate the banking sector in our study to enable the benefits out of our research targeting the lacunae of developing the customer orientation in the banking sector with special reference to the operations in North Bengal.

3.2.4 Insurance Services

The US\$ 41-billion Indian insurance industry is the fifth largest life insurance market in the emerging insurance economies globally, growing at a rate of more than 32-34 per cent annually. Life insurance in India has the First Year Premium (inclusive of Single Premium) segment accounting for US\$ 24 billion and Non-Life Insurance—US\$ 5.6-billion industry—with motor and health segments accounting for 56 per cent of total business. At present, there are more than 22 life insurance firms operating in India and as per industry estimates, the life category constitutes about 4 per cent of the total GDP in the country. The foreign direct investment (FDI) limit in the insurance space for foreign players is capped at 26 per cent—permissible under the automatic route subject to obtain a licence from the official regulator, Insurance Regulatory and Development Authority (IRDA)—but the government is planning to raise it to 49 per cent and a bill to give effect to the proposal is pending in the Rajya Sabha. The life insurance industry has put in more than four per cent to the country's gross domestic product (GDP) since liberalisation and non-life's contribution has been more than 0.6 per cent for the last ten years. SBI Life Insurance has been ranked the no. 1 life insurer

across the globe, by the Million Dollar Round Table (MDRT) members. MDRT is an association of the world's best life insurance sales professionals.

The country's largest life insurance player, Life Insurance Corporation of India (LIC), will celebrate its 55th anniversary week on September 1, 2011. Till now it has grown to more than 35.8 million policies and a sum assured of US\$ 80.3 billion in 2009-10. It has collected US\$ 325.27 million through alternate channels in the first four months of the current fiscal. MetLife India Insurance became the first private sector life insurer to provide guaranteed monthly income along with other regular benefits like tax incentives and bonuses with the launch of 'Met Monthly Income Plan' in August 2009. MetLife has been among the top three fastest growing life insurance companies successively for the last 30 months. A present, there are more than 18 third party agents (TPAs) empanelled with the four PSU insurers. Insurers have also begun mulling setting up their own TPA mechanism to rectify the current weaknesses. According to the report by rating agency Care, public sector companies persist to dictate the general insurance market accounting for more than 58 per cent of market share. The four public sector general insurers—United India Insurance Company, National Insurance Company, New India Assurance and Oriental Insurance Company— had marginally increased their market share to 59.74 per cent from their collective market share of 59.4 per cent during April 2008-February 2009.

In June 2009, the general insurance industry raised at 7.4 per cent. Gross underwritten premiums (GWP) of the public sector insurers stood at US\$ 319 million, up by eight per cent. The growth in GWP of private sector players was to the tune of 6.5 per cent at US\$ 214.72 million. United India Insurance is the best performer, among public sector players, rising its business by more than 17 per cent. New India Assurance grew at 8.5 per cent.

By and large growth in the life insurance industry remained moderate. The private sector insurance companies registered US\$ 1.12 billion growth during the

first three months of the fiscal, while public sector player LIC posted a 20 per cent growth in first year premiums in the year 2009. Among the larger growth generating companies the Reliance Life is the only private player that has recorded a positive growth at 20 per cent in its first year premium collections in the same year. According to the data compiled by the insurance regulator, in June 2009, LIC's new business premiums were up 10 per cent. Cumulative assets managed by the private insurance players stood at US\$ 31.7 billion as on June 30, 2009, while LIC managed over US\$ 167.37 billion (March 2009).

According to the Investment Commission of India, the Indian insurance market is expected to be around US\$ 52 billion by 2010. The compound annual growth rate (CAGR) is expected to be over 30 per cent per annum. The total investment opportunity is estimated to be US\$ 14 billion-US\$ 15 billion. Further, according to a report 'Booming Insurance Market in India (2008-2011)' by Research and Markets, total life insurance premium in India is anticipated to grow more than US\$ 253.2 billion by 2011-12. Total non-life insurance premium is expected to increase at a CAGR of 25 per cent for the period spanning from 2008-09 to 2010-11 (ibef.org, 2009).

The insurance companies are now trying to deploy customer oriented management solutions. As competition intensifies, insurance companies are now trying every trick in the book to retain existing customers, with a wide range of services driving the market for customer oriented approaches. Hereafter, we felt that it is right to incorporate the insurance service sector in our study. This is because by then it will be appropriate to provide the management of the insurance companies with best strategic option in connection with the development of the customer oriented approaches of marketing of insurance services.

3.2.5 Stock Broking Services

A stock broking service is a regulated professional broking service which enables buying and selling shares and other securities through market makers or Agency Only Firms on behalf of investors. Broking service personnel may be employed by a brokerage firm. A transaction on a stock exchange must be made between two members of the exchange—an ordinary person may not walk into the Bombay Stock Exchange (for example), and ask to trade stock. Such an exchange is mandatorily done through a broker or a stock broking firm. There are three types of stock broking services generally offered by a stock broking firm.

Execution-only: Which means that the broker will only carry out the client's instructions to buy or sell.

Advisory dealing: Where the broker advises the client on which shares to buy and sell, but leaves the final decision to the investor.

Discretionary dealing: Where the stockbroker ascertains the client's investment objectives and then makes all dealing decisions on the client's behalf.

Roles similar to that of a stockbroker include investment advisor, and financial advisor. A stockbroker may or may not be also an investment advisor, and vice versa.

Stockbrokers also sometimes or exclusively trade on their own behalf, as a principal, speculating that a share or other financial instrument will increase or decline in price. In such cases the term broker makes little sense and the individuals or firms trading in principal capacity sometimes call themselves dealers, stock traders or simply traders.

At the national level, investment in the financial instruments accounts for about 3 percent of the estimated household income. Of these, investment in stock market and small savings account for 0.5 percent each. Investors in the stock market invest about 22 percent of their household income compared to 14 percent for life

insurance. On the other hand, the non agricultural self employed account for 35 percent of investors in the stock market, they account for 26 percent of the life insurance investors and 19 percent of those who go in for small savings. The self employed in agriculture, in contrast, account for 21 percent of households that invest in unit link life insurance and small savings and 11 percent of households that invest in the stock market. Amongst the insured population, 32 percent are graduate households. From the different points of view it has been seen that the investors in the stock market have the highest income level at Rs. 159,901 versus Rs. 132,030 and Rs. 113 119 in the case of investors in small savings and life insurance including unit linked respectively. Furthermore, the expenses of households that invest in the stock market are also significantly higher – at Rs. 87, 317 per annum versus Rs. 63,830 per annum for life insurance investors. While non-routine expenditure accounts for around 15 percent of income in the case of investors in the stock markets, the figure is marginally lower at 13 percent for households opting for other modes of investments. Overall, at the national level it is 12.2 percent of the investment which is going on to the stock market. Therefore, the average stock market investor comparatively saves more than other areas of investment. This is the reason why the investors and their investment are gradually growing in the stock market (Max-NCAER India Financial Protection Survey, Published in Businessworld, The Marketing Handbook 2009-2010).

It needs a great deal of perseverance from the stock brokers point to convince and advice a client/customer for the best possible deal he/she can get out of stock market. Similar to other service sectors the customers needs and wants get a top priority in stock broking services. Thus, customer orientation plays a vital role in the marketing of stocking firms and its stock broking personnel.

We thus felt it right to incorporate the stock broking sector in our study. This is because by then, it will be appropriate to provide the management of the stock broking firms with best strategic option in connection with the development of the

customer oriented approaches of marketing of stock broking firms and thereby providing the best services in this field.

3.2.6 Healthcare Sector

In India in the past, any kind of sickness was treated by grandmothers' home remedies. Increasing awareness, education and exposure to media has changed the scenario completely and the Indian healthcare market is growing exponentially. 'Indian healthcare change 2008' is a report by the knowledge company, the market intelligence and publications divisions of Technopak present some interesting facts. Indian will have three generation of consumers by 2015, of which half the population would have seen a liberalized India. This population account for 55% of the total population. The domestic healthcare market is going through a transformation, led by strong underlying growth drivers and has witnessed robust growth over the last couple of years according to the 2007 KPMG-CII knowledge paper on India Pharma Inc-A Continuing Success Story. While this growth has been driven mainly by an increasing spend on healthcare, on account of rising disposable income, increasing penetration of health insurance and changing disease profile, regulatory reforms also provided a significant boost. The industry has grown at a compounded annual growth rate (CAGR) of 13 per cent from 2002-2007 and is expected to grow at a CAGR of 16 per cent during 2007-2011. Over the last couple of years, the pharmaceuticals industry has grown at approximately 1.5-1.6 times the growth of the economy. The rise in disposable income has a positive impact on healthcare spends. In 2005, 6.2 per cent of disposable income was spent on healthcare as compared to 2.8 per cent in 1995.

Spends on Healthcare sector

According to the 2007 EY-FICCI healthcare report on Opportunities in Healthcare "Destination India", healthcare spending is 5.1% of GDP, which is significantly lower than the world average of 9.5%. This spending is expected to grow to 8%

by 2015. Public expenditure on healthcare is expected to double from 0.9 to 2%, which is likely to contribute significantly to improved access to drugs and healthcare services.

Private investments in hospitals are expected to drive growth in the number of hospital beds to 2 per thousand from the existing 1.1 per thousand; the number of physicians will increase to 1 per thousand from 0.5 per thousand at present. The healthcare sector is expected to reach US\$81 billion by 2012 from the current US\$46 billion. Changing demographics and increased affordability are expected to contribute to the rising healthcare spending in both urban and rural markets. The growth will be further fuelled by penetration of health insurance, with the market expected to grow nearly five times over the next five years to cover around 200 million Indians. India is gradually emerging as a favoured destination for medical tourism, with over 200% growth opportunities for the health and wellness industry. The 2008 McKinsey & Company report on India Healthcare 2015 says that the most fundamental driver of market growth over the next decade will be the expansion of India's consuming class. With real GDP growing at a strong 7.3 per cent CAGR over the next 10 years, per capita annual disposable income is expected to rise by 65 per cent. Increased household income will push nearly a fourth of the 100 million households now earning less than Rs. 0.9 lakh a year into higher income brackets. The steepest rise will be among households with an annual income of Rs. 2 lakh to Rs. 5 lakh.

Increase in healthcare spends

Rising urbanisation will also drive growth. Out of the 37 million households that will be added to the base of 207 million households, almost 70 per cent are expected to be added in urban India. Both trends will increase affordability and propensity to spend, particularly on healthcare. According to a recent study by McKinsey Global Institute (MGI), disposable income in India will grow at 5.8 per cent per annum over the period 2005-2025, while healthcare spending will increase at almost double the rate at 10.8 percent per annum. Healthcare is

expected to be one of the four fastest-growing categories, besides communication, education and recreation. A closer look at income classes and where they reside indicates where opportunities will arise. McKinsey's analysis indicates that the increase in the high and medium affordability population will be well distributed across the tier 1 and tier 2 markets. 'High-affordability' households are defined as those with annual incomes above Rs 5 lakh and 'medium-affordability' as those with annual incomes between Rs 0.9 lakh and Rs. 5 lakh. 'Low-affordability' households include all households with annual incomes below Rs.0.9 lakh. Tier 1 markets are defined as metros (population over 1 million), Class 1 town (population between 0.5 million to 1 million) and Class 1A towns (population – 0.1-0.5 million). Tier 2 markets are the remaining urban markets (Class II, III and IV towns) and rural areas. Nearly one-third of the additional high and medium-income households will be in tier 1 markets comprising the metros, Class I and Class IA towns. Tier 2 markets, comprising the Class II to IV towns and rural markets, will account for the remaining two-thirds. Within tier 2 markets, the rural market represents a material opportunity, although it may be geographically dispersed. In metros and Class I towns, the high-affordability tier 1 segment will grow 2.5 times to reach 5 million households in 2015. The medium-affordability segment will grow to 53 million households in 2014 (from 37 million households today). In Class II to IV towns, high and medium-affordability households will double from 11 million today to 23 million in 2015. In rural areas, the high and medium-affordability segments will witness tremendous growth from 56 million households to reach 90 million households in 2015. Across the country, corresponding contraction will take place in the low-affordability segment with 74 million household in this category in 2015 compared to 101 million in 2005.

The growth estimates are as Follows:

Corporate Chains: Corporate chains are seeing very rapid growth (around 20 percent CAGR) and this would continue. With a small base of 1 to 2 per cent of total beds in 2005, these chains are likely to represent 5 per cent of the market

in 2015. Some of the most prominent companies are Apollo Hospitals, Fortis, Wockhardt, Manipal and Max, although several other chains are ramping up rapidly or have announced aggressive plans (e.g. Care, Yashoda and Asian Heart Institute). These chains have tended to focus more on the metros and on specialty therapies such as a cardiac disease, though this beginning to change.

Large private hospitals: These hospitals (more than 100 beds), represent about 25 per cent of the market today. Such hospitals are usually professionally managed entities and charge a premium of 20 to 30 per cent over the smaller facilities. This segment will continue to grow strongly, driven by increasing demand from the high and medium affordability segment. The number of beds in this segment is expected to rise to 1.3 million in 2015 from 0.4 million in 2005 implying a CAGR of 10-12 per cent (i.e., faster than the overall CAGR of 8 per cent).

Small private nursing homes: These are nursing homes with less than 30 beds, typically owned and managed by physicians and account for a quarter of the hospital beds in the country today. Demand for healthcare in non-metro cities is expected to drive high growth for this segment, to 1.1 million to 2015 from 0.5million beds in 2005, at a CAGR of around 10 per cent.

Government Hospitals: government hospitals represent about 35 per cent of beds in the country today. Growth is likely to be slow (1.5 to 2 per cent) as indicated by stated expansion plans.

Mid-tier Hospitals: These private hospitals (30 to 100 beds) are likely to increase slowly over the next decade. These institutions are often owned by families or trusts and have traditionally catered to the medium-affordability segment. They are gradually losing their value proposition and are being squeezed out by the rapidly growing corporate chains and larger private hospitals

in metros and Class I towns and by smaller private nursing homes in Class II towns.

If the health sector was not included in the study, it would not be complete enough to go as far as service sectors are considered in this study of customer orientation. The customer orientation in the health sectors also needs a great deal of thoroughness from the healthcare employee's point of view. The customer's needs and wants always should get a top priority in healthcare sector. Thus, customer orientation plays a vital role in the marketing of healthcare and the healthcare employees.

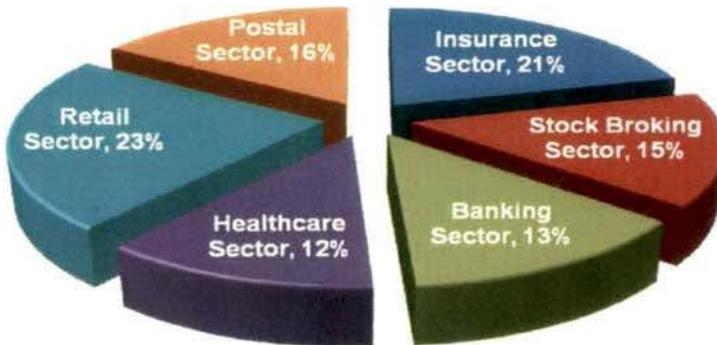
We thus felt it right to incorporate the healthcare sector in our study. This is because by then, it will be appropriate to provide the management of the healthcare organisations with best strategic option in connection with the development of the customer oriented approaches of marketing of healthcare service providers and thereby providing the best services in this field.

The sustainability of service sector, in general, and service industries, in particular, depends on how efficiently and effectively the service providers satisfy their customers' needs and wants. The only means to satisfy the customers is by providing excellent service by anticipating their requirements. In essence, the firms are to be customer driven. A lot of discussions have been presented to emphasise the importance of customer orientation in the previous two chapters. In the following discussions we will make a thorough analysis of the antecedents of customer orientations which are, in fact, our state of explanatory variables. Henceforth, in the subsequent analysis we begin our discussion by presenting various measures of descriptive statics followed by findings of parametric and non parametric analysis.

3.3 DATA COLLECTION AND SAMPLE DESCRIPTIVE

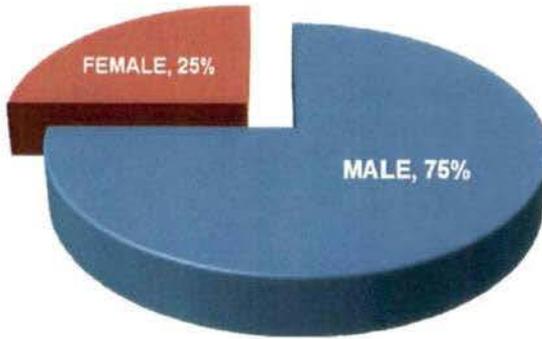
The data were collected from across 6 service industries operating in North Bengal i.e. from Siliguri, Jalpaiguri, Malda, Uttar Dinajpur and Coochbehar districts. As far as the service sectors considered in the study were Retail sector; Department of Post, Government of India; Healthcare sector (Nursing homes and hospitals); Banking Sectors; Insurance Sectors; and Stock broking sectors. The nature of the respondents was the employees of the concerned organisation who happened to be in direct contact with the customers of the concerned service industries. They were also chosen based on their employment status in the concerned organisations. Here, we have chosen the respondents who are in the direct payroll of the organisations. As far as the percentage spread of the respondents from different sectors included in the study is depicted in the following pie chart.

Fig 3.1: Percentage spread of respondents from different service sectors studied



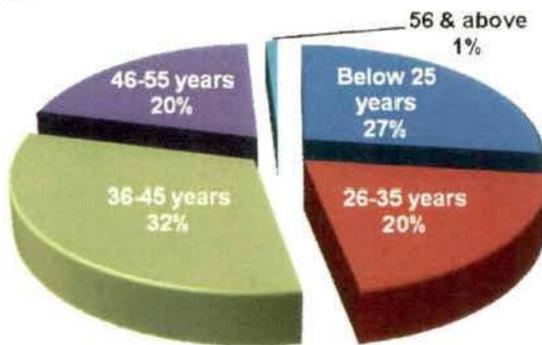
Among the respondents studied we have found that 75 percent are male and 25% are female working in the concerned service sectors. It is obvious that the male workers rule the working arena. The following pie chart shows the gender percentage of the workers researched upon.

Fig 3.2: Distribution of male-female respondents from different service sectors studied



The distribution of age group of our sample is presented below in the form of a pie chart for better visualization. Maximum numbers of respondents are in the age group of 36-45 years. Apparently one may conclude that by observing age pattern of our sample that it is not a representative sample. However, we argue that the sectors that we have covered are mostly dominated by employees who are in the lower age group. For example, in Retail, Healthcare and even in the stock broking services, the average age of the respondents are much below than what we find in the other sectors.

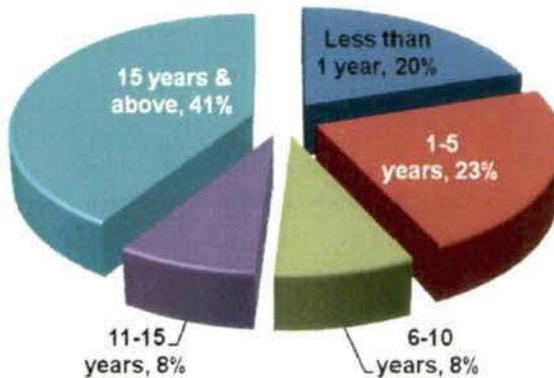
Fig 3.3: Percentage distribution of age groups in the respondents from different service sectors studied



The experience of service employees reveal that the distribution is a bit skewed, since, 41 percent of the respondents have experience of more than 15 years. This is due to the fact that the Insurance, Banking and Postal employees to a large extent are quiet experienced so far as their tenure of service is concerned.

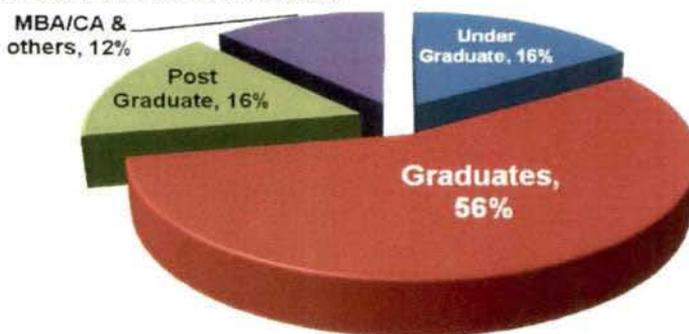
The following pie chart shows the percentage spread of the experienced workers among the respondents spread among the service sector studied.

Fig 3.4: Percentage spread of work experience (in Years) among the respondents from different service sectors studied



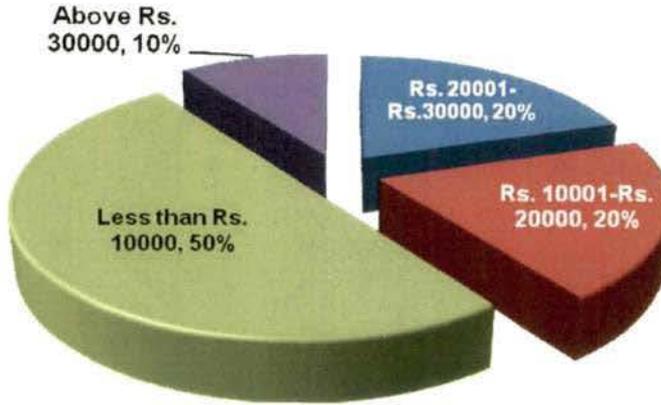
As expected the majority of the respondents are graduates. The following pie chart depicts the percentage spread of educational qualifications among the respondents studied in the concerned service sectors. We come across that some professionals are also employed in the service sectors we have covered. These professionals are primarily engaged in Stock Broking firms, Retail firms, and Insurance sector who are mostly Development officers.

Fig 3.5: Percentage spread of educational qualifications among the respondents from different service sectors studied



The following pie chart shows the percentage spread of salary received by the service workers studied in the concerned service sectors. It is observed that majority of the respondents are ill paid because of inexperience and low level of education. Particularly, these employees come from the healthcare and retail sectors.

Fig 3.6: Percentage spread of monthly income (in Rs.) among the respondents from different service sectors studied



The sample size comprised of 526 respondents out of total responses of 620 respondents covered. Out of which total responses 94 responses could not be used in our analysis due to error in the responses in questionnaire provided, inadequate information provided and non response and non co-operation problems.

As far as the questionnaire is concerned, it contained 37 items and some personal information questions. The questions were closed ended in nature with a 5 point Likert scale starting from fully agrees to fully disagree. The questionnaire were being administered to the concerned respondents of the service sectors with due permissions from the authorities. The filling up of the questionnaire and the instructions were given in the questionnaire so that there remains no confusion among the respondents. However, the respondents were asked to enquire if some questions were not understood before filling up the questionnaire. Utmost care were taken in making the respondents understand the original objective of the study so that they should not feel that, there is an infringement though we assured them that total anonymity of responses given would be maintained.

3.4 COMPARATIVE RESULTS OF SERVICE INDUSTRIES

The distribution of means and corresponding standard deviation for the eight variables considered in our study are presented in table 3.1. The organisational identification contained 7 items 5 point Likert scale. The maximum and minimum theoretical value would lie between 35 and 8 respectively. The mean value is found to be marginally higher than 26 which indicate that the sample respondents feel that their personal values match with the organisational values which are a desirable condition for the success of any organisation. Problems occur when there is a mis-match between the personal values of majority employees with the values practiced by the management.

Table 3.1: Distribution of means and standard deviation for variables among total samples studied

Variables	Minimum	Maximum	Mean	Std. Deviation
Organizational Identification	8.00	35.00	26.3916	5.03763
Experienced Meaningfulness	3.00	15.00	12.0684	3.08160
Pay Satisfaction	4.00	20.00	13.1369	3.86785
Job Stress	4.00	20.00	12.0665	5.14896
Customer Orientation	10.00	35.00	27.3574	4.90419
Job Variety	6.00	25.00	19.4810	3.81758
Job Autonomy	3.00	15.00	11.6312	2.71239
Job Supervision	8.00	30.00	22.3175	5.55560

Table 3.2: Distribution of means and standard deviation for variables among the different service sector studied

Variables	Retail Sector		Banking Sector		Postal Sector		Health Care		Insurance Sector		Stock Broking	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD
Organizational Identification	27.50	4.42	26.13	6.24	27.72	4.91	27.07	4.63	24.58	4.85	24.85	4.76
Experienced Meaningfulness	13.02	2.41	12.52	2.32	12.90	2.35	12.29	2.53	12.49	1.92	9.13	4.39
Pay Satisfaction	10.46	2.79	17.57	2.64	12.09	1.79	15.21	2.17	11.68	4.27	12.63	4.01
Job Stress	12.10	4.04	7.46	5.87	10.91	5.11	14.81	4.95	11.93	4.11	13.04	4.26
Customer Orientation	26.12	4.39	28.57	5.27	28.70	5.09	28.36	4.25	25.83	5.43	27.19	4.74
Job Variety	20.72	3.32	20.47	3.66	19.52	3.38	19.86	3.37	18.05	3.90	17.71	4.33
Job Autonomy	10.92	3.48	12.55	1.59	10.72	2.28	12.22	1.90	11.48	3.27	11.88	2.40
Job Supervision	21.74	5.84	24.57	5.48	22.03	4.92	23.48	4.91	21.41	6.61	20.81	4.59

Fig 3.7: Pie Chart Showing Percentage of Organizational Identification mean in Different Service Sectors Studied



Fig 3.8: Pie Chart Showing Percentage of Experienced Meaningfulness in Different Service Sectors Studied

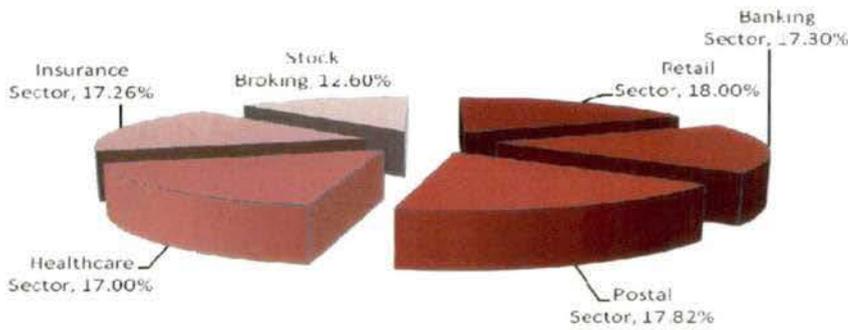


Fig 3.9: Pie Chart Showing Percentage of Pay Satisfaction in Different Service Sectors Studied



Fig 3.10: Pie Chart Showing Percentage of Job Stress in Different Service Sectors Studied

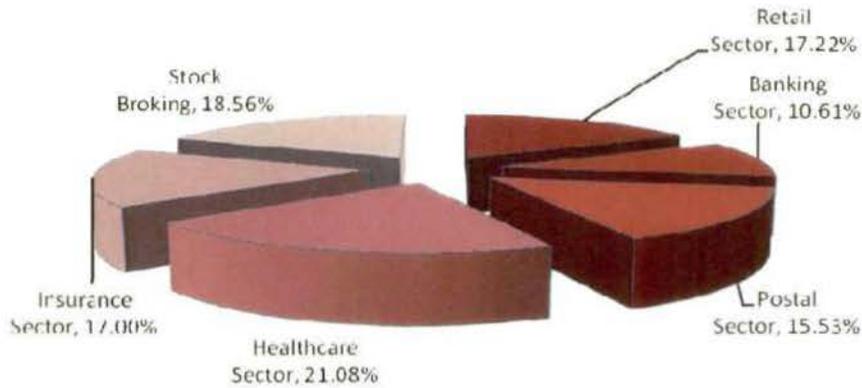


Fig 3.11: Pie Chart Showing Percentage of Customer Orientation in Different Service Sectors Studied



Fig 3.12: Pie Chart Showing Percentage of Job Variety in Different Service Sectors Studied

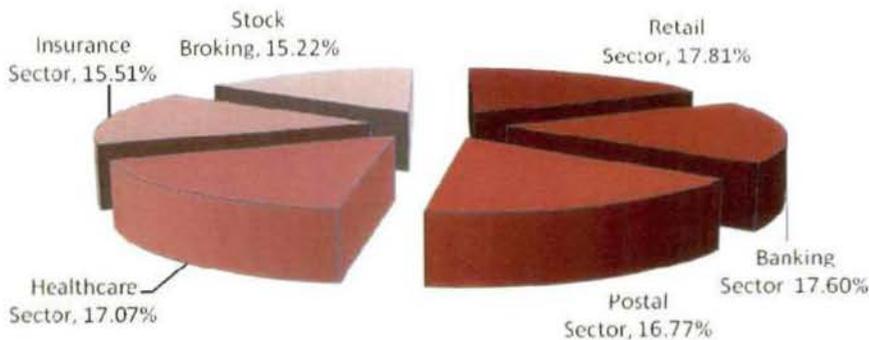


Fig 3.13: Pie Chart Showing Percentage of Job Autonomy in Different Service Sectors Studied



Fig 3.14: Pie Chart Showing Percentage of Job Supervision in Different Service Sectors Studied



Table 3.3: ANOVA test among the different variables considered in the study (A)

Variables	Sources	Sum of Squares	df	Mean Square	F	Sig.
Organizational Identification	Between Groups	772.056	5	154.411	6.397	.000
	Within Groups	12551.267	520	24.137		
	Total	13323.323	525			
Experienced Meaningfulness	Between Groups	933.116	5	186.623	23.947	.000
	Within Groups	4052.421	520	7.793		
	Total	4985.536	525			
Pay Satisfaction	Between Groups	2950.450	5	590.090	62.575	.000
	Within Groups	4903.695	520	9.430		
	Total	7854.144	525			
Job Stress	Between Groups	2471.776	5	494.355	22.457	.000
	Within Groups	11446.895	520	22.013		
	Total	13918.671	525			

Customer Orientation	Between Groups	691.707	5	138.341	6.027	.000
	Within Groups	11935.100	520	22.952		
	Total	12626.806	525			
Job Variety	Between Groups	700.355	5	140.071	10.479	.000
	Within Groups	6950.955	520	13.367		
	Total	7651.310	525			
Job Autonomy	Between Groups	215.298	5	43.060	6.139	.000
	Within Groups	3647.151	520	7.014		
	Total	3862.449	525			
Job Supervision	Between Groups	808.518	5	161.704	5.462	.000
	Within Groups	15395.461	520	29.607		
	Total	16203.979	525			

The differences of variable means considered in our study are needed to be tested whether the responses from different service sectors are having same mean. Since, the number of sectors considered in our study is six service industries; we need to employ Annova technique to determine whether the mean values of variables differ significantly. The results of the Annova distinctly establish the fact that the mean values vary significantly because the p values are all significant beyond $p < .000$. The null hypothesis was framed as that mean values are not same. Therefore, the null hypothesis cannot be accepted and it may be concluded that there exists significant differences between the mean values for all the variables considered in our study. The one limitation of Annova is that it does not explicitly reveal the contribution of different variables leading to acceptance or rejection of the null hypothesis. As a sequel to this, following table explicitly portrays the sources of variation for which significant differences between the means have been observed. The following table does not require any further explanation as we have arranged the table in a manner so that one could easily understand the contribution of different combination of variables that contributed to the results we reported in the Annova table.

Table 3.4: ANOVA test among the different variables considered in the study (B)

	Significant Combination (p value)											
OI	(.000)4,0	(.000)4,5	(.001)4,2	1,0 (.001)	(.000)1,5	(.000)1,2						
EM	(.000)1,0	(.000)1,4	(.000)1,3	1,2 (.000)	(.000)1,5	(.026)0,5						
PS	(.016)5,4	(.000)5,2	(.000)5,1	5,0 (.000)	(.000)5,3	(.000)4,0	(.000)4,3	(.000)2,0	(.000)2,3	(.000)1,0	(.000)1,3	(.000)0,3
JST	(.001)3,2	(.000)3,4	(.000)3,5	3,1 (.000)	(.000)3,0	(.007)2,1	(.000)2,0	(.000)4,0	(.000)5,0	(.009)1,0		
CO	(.000)4,0	(.002)4,3	(.002)4,2	5,0 (.000)	(.001)5,3	(.001)5,2						
JV	(.007)1,2	(.007)1,0	(.000)1,3	1,5 (.000)	(.021)4,2	(.001)4,0	(.000)4,3	(.000)4,5	(.024)2,5			
JA	(.004)2,1	(.000)2,0	(.000)2,3	5,1 (.028)	(.001)5,0	(.000)5,3	(.015)4,3	(.049)1,3				
JSU	(.000)1,0	(.000)1,3	(.015)4,0	4,3 (.002)	(.015)5,0	(.001)5,3	(.006)2,3					

OI: Organisational Identification, EM: Experienced Meaningfulness, PS: Pay Satisfaction, JST: Job Stress
CO: Customer Orientation, JV: Job Variety, JA: Job Autonomy, JSU: Job Supervision

Note: The Codifications are as under

0-Insurance, 1-Postal, 2-Healthcare, 3-Bank, 4-Stock Broking, 5-Retail

In statistics, the Mann–Whitney U test (also called the Mann–Whitney–Wilcoxon (MWW) or Wilcoxon rank-sum test) is a non-parametric statistical hypothesis test for assessing whether two independent samples of observations have equally large values. It is one of the most well-known non-parametric significance tests. It was proposed initially by Frank Wilcoxon in 1945, for equal sample sizes, and extended to arbitrary sample sizes and in other ways by Henry Mann and his student Donald Ransom Whitney in 1947.

Under the null hypothesis the distributions of both groups are equal, so that the probability of an observation from one population (X) exceeding an observation from the second population (Y) equals the probability of an observation from Y exceeding an observation from X, that is, there is a symmetry between populations with respect to probability of random drawing of a larger observation. Under the alternative hypothesis the probability of an observation from one population (X) exceeding an observation from the second population (Y) (after correcting for ties) is not equal to 0.5. The alternative may also be stated in terms of a one-sided test, for example: $P(X > Y) + 0.5 P(X = Y) > 0.5$.

The test involves the calculation of a statistic, usually called U, whose distribution under the null hypothesis is known. In the case of small samples, the distribution is tabulated, but for sample sizes above ~20 there is a good approximation using the normal distribution. Some books tabulate statistics equivalent to U, such as the sum of ranks in one of the samples, rather than U itself.

The U test is included in most modern statistical packages. It is also easily calculated by hand, especially for small samples. For larger samples, a formula can be used:

Add up the ranks for the observations which came from sample 1. The sum of ranks in sample 2 follows by calculation, since the sum of all the ranks equals $N(N + 1)/2$ where N is the total number of observations.

U is then given by:

$$U_1 = R_1 - \frac{n_1(n_1 + 1)}{2}$$

where n_1 is the sample size for sample 1, and R_1 is the sum of the ranks in sample 1.

Note that there is no specification as to which sample is considered sample 1. An equally valid formula for U is

$$U_2 = R_2 - \frac{n_2(n_2 + 1)}{2}$$

$$\text{mean} = \frac{(n_1 n_2)}{2} \text{ and S.D.} = \sqrt{\frac{n_1 n_2 (n_1 + n_2 + 1)}{12}}$$

The test statistics is

$$Z = \frac{U - \frac{n_1 n_2}{2}}{\sqrt{\frac{n_1 n_2 (n_1 + n_2 + 1)}{12}}}$$

The Median Test

This test for k samples is an extension of the median test for two samples. Here the elements of all the samples are pooled together and the combined median is found out. Then the sample elements are tabulated in the form of a $2 \times k$ matrix with respect to the combined median. For example, in case of a 3-sample study, the tabulate result would be as follows:

	Number of elements			Total
	Sample I	Sample II	Sample III	
above the median	a	b	c	a + b + c
below the median	d	e	f	d + e + f

If all the sample elements are from the same population or from populations with same median, equal number of observations lie in the two classifications: above the median and below the median. The associated probability is given by

$$P = \frac{\binom{n_1}{a} \binom{n_2}{b} \binom{n_3}{c}}{\binom{n_1 + n_2 + n_3}{a + b + c}}$$

If this probability is smaller than α , the level of significance, then the null hypothesis is rejected. i.e., the samples do not belong to the same population.

For large samples, χ^2 test with $(k - 1)$ degrees of freedom is used to accept or reject the null hypothesis.

Table 3.5: Organisational Identification: Mann-Whitney U & Wilcoxon W test

Between Service sectors	Mann-Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)
Insurance-Postal	3055.500	6883.500	-4.538	.000
Insurance-Healthcare	2899.500	9227.500	-1.652	.098
Insurance-Banking	3671.000	6086.000	-.568	.570
Insurance-Stock Broking	2710.500	5713.500	-4.363	.000
Insurance-Retail	6434.500	12762.500	-.562	.574
Postal-Healthcare	1520.000	5348.000	-4.436	.000
Postal-Banking	2169.000	5997.000	-2.985	.003
Postal-Stock Broking	3240.500	7068.500	-.362	.718
Postal-Retail	3278.500	7106.500	-4.579	.000
Healthcare-Banking	1783.500	4198.500	-1.505	.132
Healthcare-Stock Broking	1337.000	4340.000	-4.363	.000
Healthcare-Retail	3363.000	10623.000	-.895	.371
Banking-Stock Broking	1978.000	4981.000	-2.678	.007
Banking-Retail	3822.000	6237.000	-.882	.378
Stock Broking-Retail	2848.000	5851.000	-4.557	.000

The results of Mann-Whitney U test as well as Wilcoxon W are presented in table 3.5. The test is conducted for all possible combination of service sectors for the variable organisational identification to identify significant differences between the responses provided by employees engaged in various service sectors. The table is self explanatory and a few comments are required for drawing inferences. Significant differences of responses on the organisational variable are found for the service sectors Insurance-Postal, Insurance-Stock Broking, Postal-Healthcare, Postal-Banking, Postal-Retail, Stock Broking-Retail, Banking-

Stock Broking and Healthcare-Stock Broking. Mann-Whitney U test is a substitute for parametric 'T' test to find out the differences between the means of two corresponding variables. The findings of the parametric and non parametric tests more or less confirm the same results so far as differences between means are concerned.

Table 3.6: Organisational Identification: t test for equality of Means

Between Service sectors	t-test for Equality of Means		
	t	Sig. (2-tailed)	Mean Difference
Between Insurance and Postal Sectors	3.301	.001	2.22086
Between Insurance and Healthcare	-.847	.399	-.64988
Between Insurance and Banking Sector	1.082	.282	.94099
Between Insurance and Stock Broking Sector	3.524	.001	2.48701
Between Insurance and Retail Sector	-.733	.464	-.43690
Between Postal and Healthcare	-3.542	.001	-2.87074
Between Postal and Banking Sector	-1.409	.161	-1.27986
Between Postal and Stock Broking Sector	.354	.724	.26616
Between Postal and Retail Sector	-4.085	.000	-2.65776
Between Healthcare and Banking Sector	1.623	.107	1.59088
Between Healthcare and Stock Broking Sector	3.743	.000	3.13690
Between Healthcare and Retail Sector	.285	.776	.21298
Between Banking and Stock Broking	1.657	.100	1.54602
Between Banking and Retail Sector	-1.616	.109	-1.37790
Between Stock Broking and Retail Sector	-4.270	.000	-2.92392

Table 3.7: Experienced Meaningfulness: Mann-Whitney U & Wilcoxon W test

Between Service sectors	Mann-Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)
Insurance-Postal	3144.500	6972.500	-4.439	.000
Insurance-Healthcare	2540.500	8868.500	-2.978	.003
Insurance-Banking	3832.000	6247.000	-.097	.923
Insurance-Stock Broking	4268.500	10596.500	-.125	.901
Insurance-Retail	4490.000	10818.000	-4.657	.000
Postal-Healthcare	1314.500	5142.500	-5.388	.000
Postal-Banking	1905.500	5733.500	-3.965	.000
Postal-Stock Broking	2055.500	5883.500	-4.370	.000
Postal-Retail	2314.500	6142.500	-7.107	.000
Healthcare-Banking	1717.500	4132.500	-1.858	.063
Healthcare-Stock Broking	1793.500	4796.500	-2.533	.011
Healthcare-Retail	3297.000	5188.000	-1.195	.232
Banking-Stock Broking	2636.000	5639.000	-.082	.934
Banking-Retail	3173.000	5588.000	-2.771	.006
Stock Broking-Retail	3209.000	6212.000	-3.853	.000

For experienced meaningfulness the results of non parametric test and parametric test conducted more or less give identical results except three occasions where we find contradictory results. In most of the cases the null hypotheses are rejected signifying meaningful differences between the means.

Table 3.8: Experienced Meaningfulness: t test for equality of Means

Between Service sectors	t-test for Equality of Means		
	t	Sig. (2-tailed)	Mean Difference
Between Insurance and Postal Sectors	5.969	.000	3.15671
Between Insurance and Healthcare	-1.576	.117	-.60700
Between Insurance and Banking Sector	-.617	.538	-.22710
Between Insurance and Stock Broking Sector	-.613	.541	-.19886
Between Insurance and Retail Sector	-2.245	.026	-.73036
Between Postal and Healthcare	-6.722	.000	-3.76371
Between Postal and Banking Sector	-6.171	.000	-3.38381
Between Postal and Stock Broking Sector	-6.452	.000	-3.35558
Between Postal and Retail Sector	-7.465	.000	-3.88707
Between Healthcare and Banking Sector	.923	.358	.37990
Between Healthcare and Stock Broking Sector	1.094	.276	.40813
Between Healthcare and Retail Sector	-.330	.742	-.12336
Between Banking and Stock Broking	.079	.937	.02823
Between Banking and Retail Sector	-1.413	.160	-.50326
Between Stock Broking and Retail Sector	-1.709	.089	-.53149

Table 3.9: Pay Satisfaction: Mann-Whitney U & Wilcoxon W test

Between Service sectors	Mann-Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)
Insurance-Postal	2912.000	6740.000	-4.901	.000
Insurance-Healthcare	865.500	2756.500	-8.210	.000
Insurance-Banking	1490.500	7818.500	-7.013	.000
Insurance-Stock Broking	2317.000	5320.000	-5.442	.000
Insurance-Retail	1205.000	8465.000	-10.847	.000
Postal-Healthcare	2467.000	4358.000	-.738	.461
Postal-Banking	874.500	4702.500	-7.632	.000
Postal-Stock Broking	3003.000	6006.000	-1.149	.250
Postal-Retail	3291.000	10551.000	-4.569	.000
Healthcare-Banking	264.000	2155.000	-8.668	.000
Healthcare-Stock Broking	2290.000	5293.000	-.253	.800
Healthcare-Retail	2238.500	9498.500	-4.318	.000
Banking-Stock Broking	462.000	3465.000	-8.652	.000
Banking-Retail	412.500	7672.500	-10.332	.000
Stock Broking-Retail	3643.500	10903.500	-2.512	.012

So far as pay satisfaction is concerned the results of Mann-Whitney U test as well as Wilcoxon W and parametric T test provide identical results. Only for two

items significant differences have not been observed. For other variables significant differences between means are significant beyond $p < .05$.

Table 3.10: Pay Satisfaction: t test for equality of Means

Between Service sectors	t-test for Equality of Means		
	t	Sig. (2-tailed)	Mean Difference
Between Insurance and Postal Sectors	5.409	.000	2.58210
Between Insurance and Healthcare	10.098	.000	3.11593
Between Insurance and Banking Sector	-6.243	.000	-2.36542
Between Insurance and Stock Broking Sector	6.664	.000	3.52597
Between Insurance and Retail Sector	14.480	.000	4.74762
Between Postal and Healthcare	1.093	.276	.53382
Between Postal and Banking Sector	-9.239	.000	-4.94753
Between Postal and Stock Broking Sector	.761	.448	.41005
Between Postal and Retail Sector	4.751	.000	1.63169
Between Healthcare and Banking Sector	-13.966	.000	-5.48135
Between Healthcare and Stock Broking Sector	.761	.448	.41005
Between Healthcare and Retail Sector	4.751	.000	1.63169
Between Banking and Stock Broking	10.121	.000	5.89140
Between Banking and Retail Sector	17.442	.000	7.11304
Between Stock Broking and Retail Sector	2.220	.028	1.22165

Table 3.11: Job Stress: Mann-Whitney U & Wilcoxon W test

Between Service sectors	Mann-Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)
Insurance-Postal	3492.000	7320.000	-3.447	.001
Insurance-Healthcare	2337.000	4228.000	-3.458	.001
Insurance-Banking	1594.000	4009.000	-6.687	.000
Insurance-Stock Broking	2686.600	5689.500	-4.433	.000
Insurance-Retail	4263.600	11523.500	-4.833	.000
Postal-Healthcare	1939.500	3830.500	-2.810	.005
Postal-Banking	1084.500	3499.500	-6.896	.000
Postal-Stock Broking	2953.500	5956.500	-1.322	.186
Postal-Retail	4828.500	12088.500	-.928	.353
Healthcare-Banking	810.000	3225.000	-6.126	.000
Healthcare-Stock Broking	1878.500	3769.500	-2.046	.041
Healthcare-Retail	2819.000	4710.000	-2.541	.011
Banking-Stock Broking	994.500	3409.500	-6.572	.000
Banking-Retail	1543.500	3958.500	-7.202	.000
Stock Broking-Retail	4394.500	7397.500	-.582	.561

For job stress variable the results of non parametric test and parametric test conducted exhibit identical results except for one combination of service sector viz. Healthcare and stock broking. Only for three items significant differences

have not been observed. For other variables significant differences between means are significant beyond $p < .05$.

Table 3.12: Job Stress: t test for equality of Means

Between Service sectors	t-test for Equality of Means		
	t	Sig. (2-tailed)	Mean Difference
Between Insurance and Postal Sectors	2.697	.008	1.76652
Between Insurance and Healthcare	4.836	.000	3.89447
Between Insurance and Banking Sector	8.659	.000	7.34873
Between Insurance and Stock Broking Sector	4.341	.000	2.87744
Between Insurance and Retail Sector	4.535	.000	2.70417
Between Postal and Healthcare	2.663	.009	2.12794
Between Postal and Banking Sector	6.624	.000	5.58221
Between Postal and Stock Broking Sector	1.695	.092	1.11091
Between Postal and Retail Sector	1.595	.113	.93764
Between Healthcare and Banking Sector	3.582	.000	3.45426
Between Healthcare and Stock Broking Sector	-1.262	.209	-1.01703
Between Healthcare and Retail Sector	3.582	.000	3.45426
Between Banking and Stock Broking	-5.267	.000	-4.47130
Between Banking and Retail Sector	-5.820	.000	-4.64457
Between Stock Broking and Retail Sector	-.290	.772	-.17327

Table 3.13: Customer Orientation: Mann-Whitney U & Wilcoxon W test

Organisations	Mann-Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)
Insurance-Postal	4058.500	7886.500	-2.037	.042
Insurance-Healthcare	3106.000	9434.000	-.993	.321
Insurance-Banking	3555.000	9883.000	-.910	.363
Insurance-Stock Broking	2780.000	5783.000	-4.201	.000
Insurance-Retail	4501.000	11761.000	-4.362	.000
Postal-Healthcare	2043.500	5871.500	-2.385	.017
Postal-Banking	2362.500	6190.500	-2.289	.022
Postal-Stock Broking	3018.500	6021.500	-1.098	.272
Postal-Retail	4612.500	11872.500	-1.433	.152
Healthcare-Banking	2082.000	4497.000	-.106	.916
Healthcare-Stock Broking	1448.000	4451.000	-3.894	.000
Healthcare-Retail	2299.000	9559.000	-4.100	.000
Banking-Stock Broking	1559.500	4562.500	-4.337	.000
Banking-Retail	2590.000	9850.000	-4.298	.000
Stock Broking-Retail	4480.500	11740.500	-.359	.720

For customer orientation the results of non parametric test and parametric test conducted more or less confer identical results except in one occasion where we are finding contradictory results. It is also been found that in five occasions, significant differences have not been observed. In most of the cases the null hypotheses are rejected signifying meaningful differences between the means.

Table 3.14: Customer Orientation: t test for equality of Means

Between Service sectors	t-test for Equality of Means		
	t	Sig. (2-tailed)	Mean Difference
Between Insurance and Postal Sectors	1.806	.073	1.17067
Between Insurance and Healthcare	-.443	.659	-.33885
Between Insurance and Banking Sector	-.284	.777	-.21364
Between Insurance and Stock Broking Sector	3.433	.001	2.53490
Between Insurance and Retail Sector	3.947	.000	2.24107
Between Postal and Healthcare	-1.826	.070	-1.50952
Between Postal and Banking Sector	-1.701	.091	-1.38431
Between Postal and Stock Broking Sector	1.701	.091	1.36423
Between Postal and Retail Sector	1.652	.100	1.07040
Between Healthcare and Banking Sector	.138	.891	.12521
Between Healthcare and Stock Broking Sector	3.196	.002	2.87375
Between Healthcare and Retail Sector	3.371	.001	2.57992
Between Banking and Stock Broking	3.098	.002	2.74854
Between Banking and Retail Sector	3.269	.001	2.45471
Between Stock Broking and Retail Sector	-.398	.691	-.29383

Table 3.15: Job Variety: Mann-Whitney U & Wilcoxon W test

Between Service sectors	Mann-Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)
Insurance-Postal	3541.500	7369.500	-3.321	.001
Insurance-Healthcare	3043.000	4934.000	-1.198	.231
Insurance-Banking	3142.500	9470.500	-2.141	.032
Insurance-Stock Broking	2761.500	5764.500	-4.249	.000
Insurance-Retail	5774.000	12102.000	-1.865	.062
Postal-Healthcare	1994.000	5822.000	-2.585	.010
Postal-Banking	1979.500	5807.500	-3.682	.000
Postal-Stock Broking	3002.000	6830.000	-1.153	.249
Postal-Retail	3120.000	6948.000	-4.959	.000
Healthcare-Banking	1403.500	3294.500	-3.319	.001
Healthcare-Stock Broking	1750.000	4753.000	-2.618	.009
Healthcare-Retail	2878.500	4769.500	-2.363	.018
Banking-Stock Broking	1264.500	4267.500	-5.533	.000
Banking-Retail	4082.000	11342.000	-.162	.872
Stock Broking-Retail	2696.500	5699.500	-4.954	.000

So far as job variety is concerned the results of Mann-Whitney U test as well as Wilcoxon W and parametric T test provide identical results except in two occasions, where we have found conflicting results. From the test it is also observed that for three items the significant differences have not been observed. For other variables significant differences between means are significant beyond $p < .05$.

Table 3.16: Job Variety: t test for equality of Means

Between Service sectors	t-test for Equality of Means		
	t	Sig. (2-tailed)	Mean Difference
Between Insurance and Postal Sectors	3.822	.000	2.15343
Between Insurance and Healthcare	.634	.527	.34148
Between Insurance and Banking Sector	-1.126	.262	-.61219
Between Insurance and Stock Broking Sector	3.312	.001	1.81412
Between Insurance and Retail Sector	-1.954	.052	-.85893
Between Postal and Healthcare	-2.850	.005	-1.81195
Between Postal and Banking Sector	-4.318	.000	-2.76562
Between Postal and Stock Broking Sector	-.527	.599	-.33930
Between Postal and Retail Sector	-5.429	.000	-3.01236
Between Healthcare and Banking Sector	-1.542	.126	-.95367
Between Healthcare and Stock Broking Sector	2.368	.019	1.47264
Between Healthcare and Retail Sector	-2.268	.025	-1.20041
Between Banking and Stock Broking	3.872	.000	2.42631
Between Banking and Retail Sector	-.461	.645	-.24674
Between Stock Broking and Retail Sector	-4.960	.000	-2.67305

Table 3.17: Job Autonomy: Mann-Whitney U & Wilcoxon W test

Organisations	Mann-Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)
Insurance-Postal	4670.000	8498.000	-.509	.611
Insurance-Healthcare	1901.500	3792.500	-4.887	.000
Insurance-Banking	3469.500	9797.500	-1.201	.230
Insurance-Stock Broking	4248.500	7261.500	-.176	.860
Insurance-Retail	5672.500	12932.500	-2.079	.038
Postal-Healthcare	2103.000	3994.000	-2.176	.030
Postal-Banking	2713.000	6541.000	-1.061	.289
Postal-Stock Broking	3247.000	6250.000	-.344	.731
Postal-Retail	4575.500	11836.500	-1.630	.106
Healthcare-Banking	1036.500	2927.500	-5.120	.000
Healthcare-Stock Broking	1506.500	3397.500	-3.684	.000
Healthcare-Retail	3021.000	4912.000	-1.938	.053
Banking-Stock Broking	2281.500	5284.500	-1.536	.125
Banking-Retail	3150.500	10410.500	-2.789	.005
Stock Broking-Retail	4144.500	11404.500	-1.235	.217

For job autonomy, out of fifteen combinations of mean score, in five occasions the results of parametric test do not corroborate the findings of non parametric tests. The data that we have collected using a Likert scale, which is regarded as an interval scale, in many instances the distribution violates the assumptions of normality. The variations between the acceptance and rejections of hypothesis may be attributed to this factor.

Table 3.18: Job Autonomy: t test for equality of Means

Between Service sectors	t-test for Equality of Means		
	t	Sig. (2-tailed)	Mean Difference
Between Insurance and Postal Sectors	1.075	.284	.33816
Between Insurance and Healthcare	4.380	.000	1.50190
Between Insurance and Banking Sector	-1.245	.215	-.32751
Between Insurance and Stock Broking Sector	1.791	.076	.74269
Between Insurance and Retail Sector	3.554	.000	1.29821
Between Postal and Healthcare	2.985	.003	1.16375
Between Postal and Banking Sector	-2.069	.040	-.66567
Between Postal and Stock Broking Sector	.891	.375	.40454
Between Postal and Retail Sector	2.344	.020	.96006
Between Healthcare and Banking Sector	-5.233	.000	-1.82941
Between Healthcare and Stock Broking Sector	-1.601	.112	-.75921
Between Healthcare and Retail Sector	-.472	.638	-.20369
Between Banking and Stock Broking	4.376	.000	1.62572
Between Banking and Retail Sector	2.547	.012	1.07021
Between Stock Broking and Retail Sector	1.132	.259	.55552

Table 3.19: Job Supervision: Mann-Whitney U & Wilcoxon W test

Between Service sectors	Mann-Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)
Insurance-Postal	2639.000	6667.000	-5.071	.000
Insurance-Healthcare	2906.000	4797.000	-1.640	.101
Insurance-Banking	2601.500	8929.500	-3.723	.000
Insurance-Stock Broking	3502.500	6505.500	-2.208	.027
Insurance-Retail	5575.000	12835.000	-2.256	.024
Postal-Healthcare	2246.500	6074.500	-1.596	.111
Postal-Banking	1499.500	5327.500	-5.390	.000
Postal-Stock Broking	2557.000	6385.000	-2.629	.009
Postal-Retail	4308.000	8136.000	-2.153	.031
Healthcare-Banking	1207.000	3098.000	-4.235	.000
Healthcare-Stock Broking	2287.000	4178.000	-.266	.790
Healthcare-Retail	3653.500	5544.500	-.020	.984
Banking-Stock Broking	1513.000	4516.000	-4.544	.000
Banking-Retail	2403.000	9663.000	-4.829	.000
Stock Broking-Retail	4585.500	11845.500	-.089	.929

Similar arguments may be put forward for the job supervision variable where we also come across some inconsistencies which is similar to the explanation given above.

Table 3.20: Job Supervision: t test for equality of Means

Between Service sectors	t-test for Equality of Means		
	t	Sig. (2-tailed)	Mean Difference
Between Insurance and Postal Sectors	3.936	.000	2.66605
Between Insurance and Healthcare	1.849	.067	1.44936
Between Insurance and Banking Sector	-1.359	.177	-1.09757
Between Insurance and Stock Broking Sector	2.335	.021	2.06656
Between Insurance and Retail Sector	2.460	.015	1.74048
Between Postal and Healthcare	-1.519	.131	-1.21669
Between Postal and Banking Sector	-4.566	.000	-3.76362
Between Postal and Stock Broking Sector	-.666	.507	-.59949
Between Postal and Retail Sector	-1.274	.204	-.92557
Between Healthcare and Banking Sector	-2.787	.006	-2.54692
Between Healthcare and Stock Broking Sector	.628	.531	.61720
Between Healthcare and Retail Sector	.352	.725	.29112
Between Banking and Stock Broking	3.158	.002	3.16413
Between Banking and Retail Sector	3.342	.001	2.83804
Between Stock Broking and Retail Sector	-.353	.724	-.32608

Median test is applied to test whether the samples have been drawn from the same population and it is non parametric test which is very frequently applied in the field of marketing for understanding whether the samples belong to the same population. The tables above show that the median values significantly differ for different service sectors which are evident from the above tables. Therefore, the null hypothesis is rejected which imply that the samples do not come from the same population.

Table 3.21: Median Test variables and different service sectors studied

Variables		Service Sectors					
		.00	1.00	2.00	3.00	4.00	5.00
Organisational Identification	> Median	48	14	33	25	17	57
	<= Median	64	73	28	44	60	63
Experienced Meaningfulness	> Median	37	20	35	22	28	76
	<= Median	75	67	26	47	49	44
Pay Satisfaction	> Median	68	27	0	61	33	8
	<= Median	44	60	61	8	44	112
Job Stress	> Median	86	54	20	12	36	55
	<= Median	26	33	41	57	41	65
Customer Orientation	> Median	71	37	38	44	32	41
	<= Median	41	50	23	25	45	79
Job Variety	> Median	58	32	21	52	11	67
	<= Median	54	55	40	17	66	53
Job Autonomy	> Median	59	40	10	54	38	49
	<= Median	53	47	51	15	39	71
Job Supervision	> Median	41	13	13	47	32	38
	<= Median	71	74	48	22	45	82

Legends: 0=Insurance Sector, 1=Postal Sector, 2=Healthcare sector, 3=Banking Sector, 4=Stock Broking Sector, 5=Retail Sector

Test Statistics(n)

	OI	EM	PS	JST	CO	JV	JA	JSU
N	.526	526	526	526	526	526	526	526
Median	28.0000	13.0000	14.0000	12.5000	28.5000	20.0000	12.0000	25.0000
Asymp. Sig.	.000	.000	.000	.000	.000	.000	.000	.000

Legends: OI=Organisational Identification, EM=Experienced Meaningfulness, PS=Pay Satisfaction, CO=Customer Orientation, JV=Job Variety, JA=Job Autonomy, JSU= Job Supervision.

3.5: CONCLUSION

In this chapter we have started our discussion with a brief note regarding the importance of service sector in India mainly after the post liberalization era. We have observed that the service sectors that we have considered in our study are growing at an exponential rate. The growth of service sector is considered to be an indicator of economic development and government should promote these sectors by providing various incentives since, the service sectors are labour intensive. In a country having a large pool of educated unemployed, it is highly demanding to expand the service sectors including the ITes, tourism & hospitality, telecommunication which we have not included in our study. We have in-depth discussed the developments in the field of retail, postal, banking, healthcare, stock broking and insurance services.

Table 3.22: Statistics of Variables

	OI	EM	PS	JST	CO	JV	JA	JSU
N Valid	526	526	526	526	526	526	526	526
Mean	26.3916	12.0684	13.1369	12.0665	27.3574	19.4810	11.6312	22.3175
Median	28.0000	13.0000	14.0000	12.5000	28.5000	20.0000	12.0000	25.0000
Mode	28.00	14.00	14.00	7.00	31.00	20.00	13.00	25.00
Std. Deviation	5.03763	3.08160	3.86785	5.14896	4.90419	3.81758	2.71239	5.55660

Legends: OI=Organisational Identification, EM=Experienced Meaningfulness, PS=Pay Satisfaction, JST=Job Stress, CO=Customer Orientation, JV=Job Variety, JA=Job Autonomy, JSU=Job Supervision

The discussions followed by presenting the descriptive statistics for the variables considered in our study. So far as the results are concerned, it is observed that the employees in the service sector are concerned with the needs of the customer which is revealed by the average score on this variable. For pay satisfaction variable the average score is not that high, indicating the

dissatisfaction of service personnel. In fact, in healthcare services as well in retail and stock broking services the employees are ill paid compared to the effort needed to stay in the business.

The Annova results reflect that the variables considered in our research show significant differences between the variables across the service sectors included in our survey. It is not surprising to observe significant differences ($p < .000$) between the variables since the organisational culture, pay structure, job variety, nature of supervision and job stress are different.

Significant differences have been observed for most of the variables using both parametric and non parametric statistical measures. The marketing data which are not ratio in nature are mainly analysed by employing non parametric statistical test since in many instances the assumption of normality is violated. In view of this fact, in few occasions we have seen that the results of hypothesis tests exhibit contradictory results. However, in most of the cases the non-parametric Mann-Whitney test and parametric T test have produced same results.

The distribution of job autonomy and job supervision are not normally distributed as revealed by the magnitude of mean, mode & median and for this reason contradictory results have mostly been observed for these two variables. Considering the nature of distribution it is safe to draw a conclusion on the basis of the non parametric statistical test employed in our study.

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