



**CUSTOMER INTERACTION – QUERY ADDRESSAL**  
**FROM 'TUTORS INDIA'**



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So my understanding is that a) I have to give you my feedback on the draft, and you finish it then. So my feedback is as follows:

1. Overall:

Client Query - 1) The theoretical part of the dissertation plan (chapter two), the research areas shown in chapter three and the credit portfolio management discussion in chapter four are not coupled with the hypotheses. Even the conclusions of the research areas and the credit portfolio management discussion do not have a direct link to the theses. For the improvement of the manuscript, the hypotheses shall be derived more explicitly from the theoretical and research question discussions. To do so, the theoretical parts have to become more a theoretical framework rather than a sequence of theoretical explanation of prior literature.

Reply: Yes, as suggested will develop a theoretical framework and make sure to link with the subsequent chapters.

Client Query - 2) The length of the sub-chapters at the same outline level varies a lot. Many sub-chapters comprise only half page, which results in that occasionally there are two sub-chapters on the same page. The exaggerated dissection breaks the argumentation and the flow of the dissertation plan. By grouping the subchapters, the argumentation, dependence and the flow of the work would become clearer.

Reply: Agreed, as discussed we will send this to write and request them to make it cohesive and ask them to given a weightage for each chapter to ensure appropriate dissertation guidelines.



Client Query - 3) Use for the update the enclosed latest version of 1953. This is mainly done by your colleagues, and I like it now a lot.

Reply: Thank you very much for your appreciation. Perhaps, we will also send this document to the same person for QC.



Client Query - 4) First chapter: You changed already some parts very fine. In order to meet the requirements of a scientific work for the rest of chapter 1, the introduction of the dissertation should be improved. This is done already in the first draft. Please check, whether the explanation of the research objectives, questions, and the author motivations is well written. Furthermore, it is also crucial to introduce the research design and how the planned empirical studies will be preceded. Please check as well on the page five, if the use of the expression of off-balance sheet transactions is now appropriate. And on page 6 the year and the page number of the Wiley C.J.

Reply: As suggested, we will ensure the following activities. 1) Enhancement of Introduction 2) Research objectives, questions, and motivation of the study are well written 3) Addition of research design 4) references check 5) Page five, use of expressions.

Client Query - 5) In the second chapter: a) Please complete the title of the 2<sup>nd</sup> chapter with the concept and understandings of your project or separate from each other. b) check the following: accounting management and management accounting use always management accounting

Reply: As suggested, we will always maintain 'management accounting' rather 'accounting management.' Further, we will also include the title for 2<sup>nd</sup> chapter.

Client Query - 6) Chapter 3. Hypothesis: Bring in that the data sources are from business annual reports, stock exchange financial information systems, questionnaires, interviewees and company studies to his scientific researches. Make as well clear that the banks, insurers, and other financial firms are excluded from the analysis in the 1<sup>st</sup> paragraph of the Methodology because their accounting measures are not always comparable with those of industrial firms. Write as well something to the statistically significant of using 72 companies, 150 questionnaire answers, 50 credit analysts. Is this sufficient enough? But consider that there were not more than 72 firms possible, and I did not receive more answers from my questionnaires.

Reply: Chapter 3 will be enhanced based on the given information. Further, we will also mention exclusion criteria and reasons for the same. Regarding statistical significance for the given data, we will check with our statistician and get back to you, if required. Else will proceed with the given information.

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Client Query - 7) Chapter 5. Outlook and Conclusions; please include here Chapter 6. Measurements

Reply: Please let us know what you would like to include the title 'Measurements.'

8) References: The accuracy of references needs to be improved. The identification of the year of the publications is missing in the 2 majorities of the references. It must be added. The references with more than two authors are also inexact. They shall be reviewed and corrected.

Reply: We will check the referencing thoroughly and check the same.

Dear XXX,

As suggested, we will send you the complete document by addressing all queries by January XX<sup>th</sup> XXX. Please let us know if you have any specific changes in the deadline.



Dear Prof

This time, I ensured that all your comments are well addressed without any deviation and ensured the consistency.

Comments and replies:

Now I have checked for grammar errors throughout the document

Client Query y 1: Why you need to use mediation if you don't understand and keep changing method for mediation.  
This time, I will wait for the comments of Dr.xxx

Reply: Prof, I have conducted mediation analysis for two following objectives using Sobel Test

To what extent the teaching of styles of teachers is considered as mediators affecting the relationship between User Acceptance of Technology and Behavioural Intention (blended learning) at CAS.

To what extent the learning style of the students is considered as mediators affecting the relationship between User Acceptance of Technology and Behavioural Intention (blended learning) at CAS.

Further, I have also used ANCOVA to test the effect of covariant such as demographic variables.

The following is the research objective for which ANCOVA was used. " To what extent does the teaching styles of teachers and learning style of the students have affected the relationship of demographic variables, User Acceptance of Technology and Behavioural Intention (blended learning) at CAS."



**Client Query 2: Using t-test for multiple options like experience and age groups I don't understand at all.**

Reply: prof, I have applied independent sample t-test if there are only two groups if more than two groups ANOVA were applied. To make my explanation clear, I have made this time better explanation in my research report.

**Client Query 3: By the way which tests you have used for Mediation? Hope you have studied this concept before using it for your study. If I go back to your earlier versions, you will find the different method used to explain mediation. Why don't you leave it if you don't understand it fully? In your previous version, you deleted that concept altogether and now used it again with a different method...what are you trying to prove? Sometimes you use AMOS to explain mediation and next time you change it and try something else.**

Reply: Sobel test is used for Hypothesis 27 and 28. Rest of the hypothesis 29, 30a, 30b, 30c we have used ANCOVA and MANCOVA. Since the Mediation test is not possible for the last research question due to the categorical demographic variable as mediation analysis demands only continuous. I have amended my research question to reflect this analysis.

**Client Query 4: Before the last chapter you have results from data analysis, then you have to see what your findings from those results are and then you have to conclude something from your findings.**

Reply: I have structured the chapter after results like this. Summary of the findings of Chapter V, Conclusion, and Discussion as Chapter VI, conclusion followed by recommendation and future implication.

#### **Other changes**

In addition, I have made changes in the interpretation as per your suggestions in the previous draft, reliability analysis to be included on the same page and other grammar checks. I knew, have taken your valuable time, but this time, I have ensured that all changes are done as per the suggestions and understanding without significantly affecting the other areas.



CUSTOMER INTERACTION REPORT