

# "CUSTOMERS' SATISFACTION/DISSATISFACTION MEASUREMENT OF POSTAL SERVICES IN VADODARA CITY OF GUJARAT STATE"

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## ABSTRACT

Satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a product's perceived performance or outcome in relation to his or her expectations. Whether the customer is satisfied after purchase/buying or not depends on the product's or service performance in relation to the buyer's expectations. It implies that satisfaction is a function of perceived performance and expectations. If the performance falls short of expectations, the customer is dissatisfied. If the performance matches the expectations, the customer is satisfied. If the performance exceeds the expectations, the customer is highly satisfied or delighted. Those who are highly satisfied are much less ready to switch. High satisfaction or delight creates an emotional bond with the brand or services, not just a rational preference (Philip Kotler, 2000).

Customer satisfaction is the extent to which a firm fulfills a customer's needs, desires and expectations. A customer is likely to be more satisfied when the delivered customer value is higher than its total customer cost. Since, delivery of desired customer satisfaction coupled with superior customer value is an essence of businesses and marketers, marketing's effectiveness need to be critically measured in terms of how well a given offering satisfies identified need and want of a customer in a superior, creative and most important an innovative way on a continuing basis (William D. Perreault, 2002).

The services of carrying letters and parcels, arranging remittance of money, accepting deposits of money, etc. are the various services offered by the post office, which the public can avail of. All these

services are known as postal services ([www.nios.ac.in](http://www.nios.ac.in)). Postal Service sector in India can be broadly classified into two distinct constituents namely the Postal services and the Courier Services. The Postal Services include varying services such as viz., picking up letters, parcels & packages, and its prompt and timely delivery at the destined destination within and outside India (<http://eaindustry.nic.in>).

The changes in the business related environment concerning the public utilities or services including postal services require altogether a new kind of attitude and outlook as well as formulation of business and service strategy from the organizations perspective considering the new challenges being faced by them in order to provide services to everyone without discrimination by remaining within the policy framework as formulated by the Central Government of India especially in case of Postal Services. The variance in service quality of postal services needless to state directly affects customers' satisfaction.

The delivery of desired customer satisfaction and Customers' retention are crucial issues for India post too which calls for developing innovative ways of assessing consumers' satisfaction aimed at to extend help in facilitating improved and innovative postal services to citizens of India. An understanding on the prevalent business practices concerning Indian Postal Services in the post offices in relation to customers' ever increasing expectations, and search for rewarding experiences would be certainly crucial and critical in identifying gap and suitable measures that can be offered for improvement in delivery of Indian Postal Services in and outside India Post to citizens of India.

The researchers have therefore decided to conduct an empirical study to measure selected customers' satisfaction/dissatisfaction in City of Baroda also called as Vadodara city of the Gujarat State. Its key objective was to identify the various facets concerning customers' satisfaction/dissatisfaction on Postal services. The researchers have used secondary and also primary data that were gathered using structured non-disguised questionnaire to from conveniently drawn from amongst the selected customers who are residents of the Vadodara City. The collected primary were further classified, tabulated and analyzed with the help of suitable statistical tools and techniques to offer results and implications based on outcome of the testing of hypotheses to offer results & implications.

**Key Words:** Satisfaction, Customers' Satisfaction, Indian Post, Indian Postal Services.

### **1. PROLOGUE:**

The growth of Commerce is supported by a free flow of ideas and information, through mails, which is ensured by Indian Post Office and helped in building the nation movement towards growth and development. The evolution of delivery of mail grew from foot to horseback, stagecoach, railroad, automobile and airplane and changed with current emphasis on mechanization and automation of posts that have been undertaken to improve productivity and quality and provide access to quality postal services. The Indian postal services are provided through a customer service retail counters all over India.

An understanding on the prevalent business practices concerning Indian Postal Services in the Post Offices in relation to customers' ever increasing expectations, and search for rewarding experiences, would be certainly helpful in identifying gap and suitable measures that can be offered for improvement to India Post in further improving its services to citizens of India.

### **2. REVIEWING INDIA'S SERVICES SECTOR:**

Some of the service sectors of Indian economy has grown faster than that the overall growth rate of the Indian economy viz. Information Technology(IT); IT-enabled services (ITeS); Telecommunications; Financial Services; Insurance; Retailing; Community Services; Hotels, and Restaurants. India's services sector excluding construction and including construction grew by 9.3 and 9.2 per cent respectively in 2010-11 and by 9.4 and 8.8 per cent respectively in 2011-12. This is nearly

2 percentage points higher than the overall growth rate in 2011-12. Broad category-wise, the 'trade, hotels & restaurants, transport, storage and communications' category had the highest growth at 11.2 per cent, followed by 'financing, insurance, real estate, and business services' at 9.1 per cent in 2011-12. 'Trade' and 'Real estate, ownership of dwellings, and business services' are two major sub-sectors with shares of 15.4 per cent and 10.6 per cent of GDP respectively in 2010-11. The shares of the two sectors have been more or less stable over the years. In 2010-11, the growth of the former has been good at 9.1 per cent and the latter moderate at 6.9 per cent. Communications followed by banking and insurance are the fastest growing sub-sectors over the years with 27.2 per cent and 14.5 per cent growth respectively in 2010-11. Among 'other services' which have a share of around 8 per cent in India's GDP, education, medical and health, and personal services are the major items. Interestingly some items have high growth rates with small shares which are rising.

These include coaching centres with above 18 per cent growth in the last five years and share in 'other services' rising from 4.9 per cent in 2005-6 to 8.4 per cent in 2010-11; recreation and entertainment services with a steady 9 per cent growth in the last five years and share in 'other services' increasing from 5.4 per cent in 2005-6 to 6.1 per cent in 2010-11; and custom tailoring with a steady 13 per cent growth in the last five years and share in 'others services' increasing from 3 per cent in 2005-6 to 4.1 per cent in 2010-11 (<http://indiabudget.nic.in/es2011-12/echap-10.pdf>, Retrieved on 26/03/2012).

### **3. REVIEWING INDIA POST:**

An attempt has been made in this section by the researchers to offer an outline on growth and performance of its selected services as follows.

Indian postal service or the India Post is one of the oldest amongst the Government undertaking public utilities and is well known for its network and coverage that is its core competence. The Indian Post Offices have helped in binding Indian nation to support the growth of Commerce, and for ensuring a free flow of ideas and information. The evolution of mail delivery grew from foot to horseback, stagecoach, railroad, automobile and airplane. An efficient and reliable communication network is the lifeline of India. It plays a crucial role in socio-economic development and integration of India. For nearly a Century and half, the Indian Postal System has been the main component of the communication

infrastructure of an Indian Economy. The character, volume and transportation of mail have changed over the years with current emphasis on mechanization and automation of posts that have been undertaken to improve productivity and quality and provide access to quality postal services. Indian Postal services have social and economic functions that clearly go beyond a simple business rationale which is especially true in the developing world (Quami Ekta News Service, 2008).

Indian Postal Network is the largest postal network in the world having more than 1.5 lakh post offices all over the country. The system is managed, operated, and controlled by the Department of Post under the Ministry of Communication, Government of India. The postal network consists of different categories of post offices, viz., General Post Offices (GPO), Head Post Offices, Foreign Post Office, Sub-Post Offices etc. To facilitate sorting and delivery of mails, India is divided into eight postal zones. Each zone is then subdivided into many postal circles. Under each circle, head post offices and sub-post offices are there. To speed up the sorting and delivering process and also for identification, a specific six-digit number is allotted to each post office of our country. This number is called Postal Index Number (PIN). Each digit of postal index number has a meaning and serves a specific purpose (<http://www.nios.ac.in>, Retrieved on 30/12/2011). It is one of the largest Postal Network in the world having more than 1.55 lakhs Post Offices serving 7,176 people covering area of approximately 21.2 sq. kms spread across all over India that helps people to stay in touch with each other irrespective of the length and breadth of India.

It has set-up an elaborate network of 1,54,979, Post Offices as on 31.3.2010 out of which 1,39,182 (89.81 per cent) are Branch Post Offices exclusively catering to the rural areas of India (Annual Report 2010-2011). Till date, it has not been able to move out of its deficit as shown in a review of financial Performance of Indian Posts in table Number 01. [Please Refer Appendix: Table Number 01].

Though, the expenditure on services provided by India Posts showed increasing trend Postal services are important for the public in general and businesses in particular as Postal Services are the cheaper means of communication. The steady average growth rate of revenue receipts and expenditure of India Post from the year 2002-2003 to 2009-2010 has been observed. The high levels of expenditure outweigh the revenue earned from

various sources. There exists a need to achieve financial self-sufficiency through alternative as well as new means of raising revenue and pruning of cost through induction of technology and skill upgradation of the workforce.

Considering such issue during the period from April, 2010 to December, 2010, computer hardware and peripherals have been supplied to 1811 Post Offices and thus, till December, 2010 14415 Post Offices have been computerized under Plan Scheme of Computerization of Post Offices. Computere hardware has also been supplied to 292 Administrative Offices (Divisional Offices) during the period from April, 2010 to December, 2010. Supply orders for upgradation of hardware in 2,228 Post Offices have been placed in December 2010 for supply of computer hardware and peripherals. Government of India has approved the IT modernization project of the Department of Posts for computerization of all non-computerized post offices, mail offices, establishment of required IT infrastructure, development of required software applications to be completed by 2012-2013 (Annual Report, 2010-2011, [www.indiapost.gov.in](http://www.indiapost.gov.in)).

The Department of Posts has demonstrated through action that this dichotomization is outdated; in fact, self-sufficiency and social service should go hand in hand. As such, India Post is to fulfill the Universal Service Obligation for providing basic postal service throughout the set up irrespective of terrain, at an affordable price. It faces the twin challenges posed by the private courier industry and continuing advances in communication technology, especially Mobile Telephony and the World Wide Web. It has devised a sound strategy to meet emerging challenges. It has planned a comprehensive model of transformation predicated upon the fact that transformation is a multi-dimensional process and, hence, therefore, any attempt at changing the Department must be at multiple levels.

#### **4. INDIAN POSTAL SERVICES & ITS CUSTOMERS: A CRITIQUE**

Indian Postal department is a very old institution and understanding such an institution with the miniscule amount of experience, and time available its understanding is necessarily going to be limited. Thus the reforms suggested in form of making use of certain parameters are indicative and more so for the purpose of highlighting issues rather than being definitive solutions. The significance of services provided by post offices cannot be ignored and therefore, there is need to satisfy customers of postal

services by monitoring satisfaction of users of postal services.

Postal mail services are available at relatively much lower rates than any other means of communication. Newspapers and journals have large circulation and reach the people even in remote villages because of postal services. It also encourage Savings as through postal financial services people of ordinary means are encouraged to make small savings through the various small savings schemes run by the post offices. Besides, savings through the post offices are allowed tax concession. Trade enquiries are made and business deals are finalized through correspondence. It also facilitates distant learning education (<http://www.nios.ac.in>, Retrieved on 30/12/2011).

The key services being offered by the India Post viz., investment services; collection of bills; postage delivery, and money transfer. Investment services are managed and supported by the Government of India, Ministry of Finance. It also faces the direct competition from other investment products offered by banks, financial institutions, stock market government securities and others. The collection of bill is a commission-based service being done by the Post Offices on behalf of the concerned Government departments. Money order is the oldest & an exclusive & conventional service offered by the Post Offices. It faces competition also from the private couriers both Domestic and International with respect to the postage, delivery and money transfer services. As far as the commission based collection of bills is concerned, it faces competition from other such collective houses.

Although, Indian Post is one of the most respected business service offered by Government of India. Forget networking, most rural Post Offices do not have even weighting machines. Regular training to executives facing customers will certainly improve profits.

A list of parameters for the understanding depth of proposed issues related with postal customer services shall mainly include viz., awareness, usage and frequency of using postal services; the trust for the promptness of postal services; the overall ambience of the post offices; focus on delivery of customers' satisfaction; probing of causes for the resultant unsatisfactory postal services ; incidences of suffering from mistakes, miscalculation and negligence in account maintenance by the post offices; detection and rectification of mistakes and negligence, lack of motivation on the part of employees; changes

expected from the postal department as a part of policy framework; employees' feeling that the postal department is not adapting to the changes; inquiry of reasons for not adapting to the changes; complaint handling system; customers' satisfaction from staff behaviour;' belief that an investment in employee upgradation would improve their behaviour with customers; substitution of postal services to another services. It also covers suggestions for discarding and pursuing services; beliefs about the recent approach of the post offices of tying up with consumer product companies, and prediction about the future of postal services in India.

## **5. AN EPIGRAMMATIC REVIEW OF LITERATURE:**

An attempt has been made by the researcher to review the research made by others in the area of services provided by post offices.

Ida Ercsey analyzed the affect of service guarantees on customers' evaluation in pre-purchase and post-purchase situation and examined the effect of service guarantees on the customer' satisfaction, the perceived risk, and word-of-mouth in Hungary. The major findings suggested that in case of postal services with specific guarantees, the clients evaluated better quality, than at postal services with unconditional guarantees. Quality variance of postal services does not influence significantly perceived risk. However, quality level of postal services affects a little size to clients' satisfaction. At postal services, offering specific guarantees the risk perceived significantly differs from another ones. Word-of-mouth plays significant role in getting information of clients (Ida Ercsey, Retrieved on 30/12/2011).

Christina O'Loughlin, Germà Coenders (2002) was of the view that customers' satisfaction and retention are key issues for organizations in today's competitive market place. Their research study focused on both Structural Equation Models (SEM) And Partial Least Squares (PLS) approaches and was compared by evaluating perceptions of the Isle of Man Post Office Products and Customer service using a Customer Satisfaction Indices (CSI) format. The new robust SEM procedures were found to be advantageous over PLS. Product quality was found to be the only driver of customer satisfaction, while image and satisfaction were the only predictors of loyalty, thus arguing for the specificity of postal services (Christina O'Loughlin, Germà Coenders, 2002)

Dr. M. K. Gupta (2012) studied the perception of customers regarding services provided

by Banks and Post-Offices in the four cities of NCR i.e. Delhi, Noida, Gurgaon and Faridabad and concluded that Post-offices should pay attention on certain dimensions such as Post-offices should emphasis on security arrangement & interest paid on deposits; post-offices should pay attention on behaviour of its employees towards customers. Employees should be more cooperative & friendly; to attract more customer Post-Offices should initiate modern banking facilities; Post-offices may start new deposit schemes with competitive interest; Services counter should be increased in post-offices so that people can avoid standing in long queues and Basic amenities like Parking space, sitting arrangement, toilet facility, drinking water, fan etc. should be focus area of post-offices (Dr. M. K. Gupta, Nidhi Gupta, 2012).

William S. Broomfield (1992) viewed the Customer Satisfaction Index (CSI) as a valid survey of residential customer satisfaction with the quality of service provided by the Post offices. The publicly released CSI results on how satisfied household customers are with the Postal Service's overall performance do not necessarily reflect a how satisfied these customers are with each independent service aspect, and the reports prepared by researcher showed that the survey respondents generally rated the Postal Service's overall performance higher than they rated specific service dimensions (William S. Broomfield, 1992).

Based on research study conducted the Report on Consumer Friendly Post Office- Access, Environment and Service Quality in Northern Ireland's Post Office Network (November, 2011), it was found that the quality of the branch environment is a concern for the Post Office network and its consumers.

The post office of the future must be a welcoming, modern enterprise which plays a vital role for community. Its findings suggested that Post Office network in Northern Ireland is in urgent need of modernisation and investment.

In particular, the significant level of obvious disrepair, the lack of consistent signage and the unwelcoming appearance of the interior of half of the branch network, especially in rural areas, is a major concern (Report on Consumer Friendly Post Office, November, 2011).

## **6. RESEARCH METHODOLOGY:**

An empirical research study based on descriptive research design was carried out aimed at collection of primary data from amongst the 100 customers who are residents of Baroda city who

were conveniently drawn using non-probability sampling to obtain responses collected through use of structured-non disguised questionnaire to offer statistical results as well as implications concerning Indian postal services. Its key objective was to study and evaluate selected customers' overall awareness, expectations, and satisfaction or dissatisfaction on selected criteria concerning postal services.

### **6.1. Reliability and Validity:**

The researchers have undertaken reliability (Naresh K. Malhotra, 2007 and Jum C. Nunnally, 1981) and validity (Naresh K. Malhotra, 2007; R.D. Sharma & Hardeep Chahal, 1999; Parasuraman et. al., 1991) of the structured questionnaire. The Cronbach's Alpha score ranges from 0.671 to 0.892 shown internal reliability of the scale and reflected the degree of cohesiveness among the given items in table number 02. [Please Refer Appendix: Table Number 02].

The researcher has also measured convergent validity by comparing mean scores of scale with other measures of the same construct. It becomes clear from above given table, that the means of same construct were measured and less variation was observed in the given question categories and average satisfaction score was found to be as similar. Majority of the respondents were found placed between Highly Dissatisfied to Highly Satisfied category as given in table number 03. [Please Refer Appendix: Table Number 03].

As the present research study is based on primary data from selected respondents from Baroda city, the researcher has used frequency distribution, mean, and median values for analyzing data as well as the z test was put to use to test the significant differences in mean values of the rural and urban customers for selected items (Price, Quality, Style, Functions and Brand name of the Mobile Phone).

## **7. PROFILE OF RESPONDENTS:**

An attempt has been made to offer results received based on data analysis and use of SPSS 15.0. [Please Refer Appendix: Table Number 04].

The table number 4 has presented profile of the respondent selected for collecting primary data reflected through demographic variables like Gender, Age, Educational Qualification, Occupation and Annual Family income. Demographics variables revealed significant information about the target audience, which helps marketer to know or predict market aspirations and accordingly strategy can be formulated.

## 8. DATA ANALYSIS AND INTERPRETATION:

An attempt has been made by the researcher to present the results of the data analysis (as given in the table number 05 to 12). [Please Refer Appendix: Table Number 05 to 12].

As given in table number 05 it was found that customers do prefer to visit the post offices located at various places convenient to them and they do have priority in regard to aspects related to location of the post offices, nexus of the post offices has significant implication for choice of the post office by the customers.

It revealed from the table number 06 that frequency of visit to the Post offices does have significant concern and implication in terms of expectations of the visitors, purposes for visit and rate of usage of services provided the Post offices. Infrequent visit leads to low expectations, lack of psychological and emotional attachment and loyalty, and lower utilization of the services that leads to adverse marketing implications, and vice versa.

As given in the table number 07 the details on respondents' awareness and their actual usage of the selected postal services showed that 'Awareness' and actual 'Usage' of services have significant relation with customer satisfaction. High degree of awareness and usage for a particular service reveals strong conformation for appropriate marketing strategy and core competence of the marketer like 100 percentage of awareness for sale of stamps followed by 92 percentage of usage at the rate of 0.92.

Whereas high degree of awareness followed by moderate rate of usage reveals services are less attractive in terms of their contents and performance of the marketer as it is revealed through data related with Money order, Speed Post, payment of Electricity bills and Telephone bills and Registered Post. While moderate awareness and lower usage reveals incompetence and lack of effective efforts by the marketer for performance and promotion of services as revealed by data in case of Post Office Public Provident fund Account and Postal Life Insurance, which is indeed alarming for the service marketer.

Table number 8 presented criteria wise ratios of Mean Scores of Experiences against Expectations for selected Postal services for the selected respondents. It revealed complete picture of respondents 'Expectations' and their 'Experiences' and extend to which their expectations are satisfied

while availing Postal services from the selected Post offices. Calculated ratios with regard to 'Location' and 'Timing' as variables represent fulfillment of respondents' expectations since they reflect value of 0.98 and 0.90. While for rest of the Variables there is a significant difference and gap between the Mean value of experiences and expectations, that shows non fulfillment of respondents expectations while availing services from the selected Post offices, these variables are Ambiance, Counter Services, Access/ Availability of information, Behavior of the Staff, and Complain Handling at the Post offices. These variables lead to dissatisfaction among the respondents and therefore require realignment of strategies or policies on the part of the service marketer.

The researchers have also presented analysis of collected data against each selected variables with regards to the overall satisfaction of the selected respondents for selected services provided by the Post offices with their Individual Mean Value and Standard deviation. It reflects that with regards to overall satisfaction respondents are satisfied with regard to location and timing of the post offices since their mean scores are 3.67 and 3.51 respectively with marginal standard deviation of 0.99 and 1.01. Respondents are overall dissatisfied with regards to remaining selected criteria since mean scores are well below the mean score of expectations (Reference from Table No: 05). Calculated standard deviations reveal presented mean scores are with marginal deviation and within the acceptable ranges.

### **Hypothesis:1:**

There is no significant difference in selected customers' of different education, versus their experiences on the various kinds of postal services as offered by the various post-offices at the counter of the post offices located in the Vadodara city in the state of Gujarat.

### **Hypothesis: 2:**

There is no significant difference in selected customers' of different education, versus their experiences about behaviour of the service provider of postal services as offered by the various post-offices located in the Vadodara city in the state of Gujarat.

### **Hypothesis:3:**

There is no significant difference in selected customers' of different education, versus their experiences about resolution of their complaints by the service provider at the various post-offices located in the Vadodara city in the state of Gujarat.

The researchers have also applied Chi-square test to offer its results of the testing hypothesis as follows.

Based on the result of chi-square, it can be inferred that respondents differed in their opinion [Refer Table No.10] for the services provided by the post offices in terms of proper functioning of service counter, flexibility on the part of service provider to meet the requirement of customer, the amount of trust the service user have on services provided and giving the receipts to service users for transaction made by them.

Here too, it was found that means that the respondents average opinion was different in terms of amount and accuracy of information available with post office staff to serve customers, the helpfulness of the post office staff, the willingness and ability of post office staff to provide guidance to customers and amount of control exercised by authority in post office to serve the customers as experienced by them in availing postal Services [Refer Table No. 11]. It means that respondents differ in their opinion about the practice adopted by post offices in resolving complaints of their customers by giving little attention to complaints of customers and availability of complaint books for allowing customers to give actual feedback about services provided to them [Refer Table No. 12].

#### **CONCLUDING REMARKS:**

Marketing of services is different from marketing of products because of its unique. It appears that a new legislative framework for regulating the Indian Postal Service is highly essential part for its modernization to ensure its orderly growth and disciplined functioning in near future. A multi-pronged strategy has been devised to augur transformation and further improve upon Indian Postal services.

The Department of Post is required to meet its expenses from the revenues it earns as it operates on commercial lines. It faces a daunting task ahead as Post Offices have been opened in rural and remote areas on partial recovery of costs. Further, Indian Postal Service is also facing stiff competition in some of its businesses. To take this challenge, the Indian Post is in the process of transforming itself. It has reduced the percentage of deficit. It has begun to offer Innovative products and services through its network to urban and particularly rural customers. Uses of technology and business orientation are the keys for improvement of quality of services. Repositioning the Department has to be first and

foremost at the level of Human Resource.

As such, an outlay of Rs.1249.2 Million has been earmarked in the Eleventh Five Year Plan for providing quality training to all categories of its staff([www.indiapost.gov.in](http://www.indiapost.gov.in)).

India Post need to address varying issues such as viz., customers' services; service expectations; service efficiency, quickness and reliability; retail outlets infrastructure in terms of organized v/s unorganized and rural v/s urban; grievance handling system; staff behaviour and approach towards work; departmental governance/control over retail outlets; retail outlets autonomy, control and procedural compliances; role of technology related with computerization and core banking system and other services. It also includes employees' recruitment and training mainly related with service input; shift from protection to autonomy, reactive approach to proactive approach, and exploiting its core competence that is strongest network. It has also become possible to offer postal services to the rural sector through the vast Postal Network In order to ensure that vision comes true, it has formulated its vision and strives very hard to achieve it.

It is concerned with providing high quality mail, parcel and related services in India and throughout the world to be recognized as an efficient and excellent organization exceeding the expectations of the customers, employees and the society (<http://www.indiapost.gov.in>). Rapid introduction of information technology has not only changed the way post offices do business the world over. In this era of fast developing information and communications technology, large scale induction and assimilation of modern means of communication has become vital for the sustenance and growth of India Post (Ibid).

India Post needs to ensure proper functioning of service counter at post offices, flexibility on the part of service provider to meet the requirement of customer, and shall be able to establish their trustworthiness amount of trust the service user have on services provided and giving the receipts of transactions made by users of service at the post offices. Post offices also need to give attention to provide amount and accuracy of information to customers; extending help by post office staff, improve the willingness and ability of post office staff to provide guidance to customers. It has been meeting the personal, business communication needs as well as door to door delivery, and other services such as banking, insurance, transfer of money and

goods. It is a socially committed, technology driven, professionally managed and forward looking organization.

In a nutshell, Business process re-engineering is underway for (a) Savings Bank Account & Insurance Services (ii) Mail Operations (iii) E-enabled services and Business Development (BD) activities including logistics post (iv) Human Resource and Establishment, as well as (v) Accounting, Finance & Auditing, and Rural Business Division has been set up to explore the market potential in the rural areas for Postal Products/ Services in order to serve customers' needs. It has undertaken restructuring through technology, Operationalization of Postal Life Insurance Fund and Rural Postal Life Insurance Fund (<http://www.indiapost.gov.in>).

The most important value of Indian Post that is ad infinitum honesty should also be imbibed in new recruitments. Inertia at senior level is killing the organization. Customer is the purpose is not acceptable to few senior officials. One would certainly wish that India Post shall become truly and increasingly responsible and customer driven service organization which will make the competition irrelevant.

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**APPENDIX**

**Table Number: 01: Financial Performance of Indian Posts**

Selected Criteria	Years						2008-2009	2009-2010
	2003-2003	2003-2004	2004-2005	2005-2006	2006-2007	2007-2008		
	(Rs. In Crores)							
Total Revenue Receipts	4,009.70	4,256.93	4,431.85	5,023.49	5,322.44	5,494.90	5,862.33	6,266.70
Total Expenditure	5,374.05	5,632.15	5,813.69	6,233.37	6,571.96	6,957.47	9,455.41	12908.00
Deficit (-)/ Surplus (+)	-1,364.35	-1,375.22	-1,381.84	-1,209.88	-1,249.52	-1,462.57	-3593.08	-6,641.30
Deficit as a Percentage of Expenditure	25.39	24.42	23.77	19.41	19.01	21.02	38.00	51.45

Source: Annual Report 2010-2011, Department of Posts

**Table Number: 02: Table Showing Summary of Indicators and Reliability Alpha Score**

Sr. No.	Selected Criteria	Cronbach's Alpha Coefficient
01	Location of the Post Office/s	0.671
02	Timing of the Post Office/s	0.780
03	Ambience of the Post Office/s	0.789
04	Services given to me by the various Counters of the post office/s	0.789
05	Access / Availability of the Information at the post office/s	0.775
06	Behavior of the staff of Post office/s	0.892
07	Complaint solving by the staff of post office/s	0.757
	<b>Overall Reliability Score of 64 Items Covered by 7 Criteria</b>	<b>0.927</b>

**Table Number: 03: Table Showing Comparison of Mean Scores of Extent of Respondents' Opinion about Services Provided by Post Offices Located in Vadodara City**

Respondents' Opinion with respect to Criteria		Respondents' Opinion with respect to Criteria		Difference in Mean Count (Column 2 - Column 4)
Rating Scale 1 (Highly Dissatisfied) to 5 (Highly Satisfied)				
(Q-6 - 1 to Q-6-64)	Mean Score (Rank)	(Q-7 - 1 to Q-7-7)	Mean Score (Rank)	
1	2	3	4	5
Location of the Post Offices	3.58	Location of the Post Offices	3.67	-0.09
Timing of the Post Offices	3.42	Timing of the Post Offices	3.52	-0.1
Ambience of the Post Offices	2.42	Ambience of the Post Office/s	2.89	-0.47
Services given by the various Counters of the post offices	2.98	Services given by the various Counters of the post offices	2.99	-0.01
Access / Availability of the Information at the post offices	2.69	Access / Availability of the Information at the post offices	2.87	-0.18
Behavior of the staff of Post offices	2.84	Behavior of the staff of Post office/s	2.70	0.14
Complaint solving by the staff of post offices	2.57	Complaint solving by the staff of post offices	2.69	-0.12
<b>Overall Average</b>	<b>2.93</b>		<b>3.05</b>	<b>-0.11</b>

**Table Number: 04: Profile of Selected Respondents availing/using selected Postal Services**

Sr. No.	Selected Demographic Variables of Selected Respondents		Number and Percentages of Selected Respondents
01	Gender	Males	63 (63.0)
		Females	37 (37.0)
02	Age Group	Below 25	24 (24.00)
		25 to 45 years	47 (47.0)
		46 to 60 years	27 (27.0)
		Above 60 years	02 (0.02)
03	Educational Qualification	Less than Graduate	23 (23.0)
		Graduate	39 (39.0)
		Post-Graduate	22 (22.0)
		Professional Qualification/Diploma	16 (16.0)
04	Occupation	Student	05 (0.05)
		House wife	11 (0.11)
		Businessman/women	16 (0.16)
		Self employed	07 (0.07)
		Service	52 (0.52)
		Professional	09 (0.09)
05	Annual Family Income	Up to Rs. 100000	06 (0.06)
		Rs. 300000 to 600000	52 (0.52)
		Rs. 600000 to 1000000	30 (0.30)
		More than 1000000	12 (0.12)

**Table No. : 05: Branch/es of the Post Offices Visited by Respondents for Getting the Postal Services**

Sr. No.	Selected Items	Number and Percentges
01	Post Offices Located Nearby Office	38 (38.o)
02	Post Offices Located Nearby Residence	50 (50.o)
03	Post Offices Located Nearby Workplace/ Place of Business/Shop/etc.	19 (19.o)
04	Post Office Suggested by Agent	38 (38.o)

1=Highly Dissatisfied; 2=Dissatisfied; 3=Somewhat Satisfied / Can't Say / Undecided; 4=Satisfied; 5= Highly Satisfied

**Table No.: 06: Table Showing Summary of Frequency of Visit to the Post Office**

Sr. No.	Frequency of Visit	Number and Percentges
01	Once in a six month	45 (45.0)
02	Once in a Month	41 (41.0)
03	Once In a Fortnight	7 (7.0)
04	Once in a week	4 (4.0)
05	Each alternate day	3 (3.0)
<b>Total</b>		<b>100 (100.0)</b>

**Table No.: 07: Table Showing Summary of Awareness and Usage of the Selected Postal Services**

Sr. No.	Selected Postal Services Provided by the Post Offices in the Vadodara City	Number and Percentges		Ratio (Usage/Awareness)
		Awareness for Selected Postal Services	Usage of Postal Selected Services	
1	Sale of Stamps/Covers	100 (100.0)	92 (92.0)	0.92
2	Collection of Parcels	89 (89.0)	37 (37.0)	0.41
3	To make Money Order	98 (98.0)	60 (60.0)	0.61
4	To do Speed Post	95 (95.0)	58 (58.0)	0.61
5	To Pay Electricity Bills	94 (94.0)	67 (67.0)	0.71
6	To Pay Telephone Bills	98 (98.0)	72 (72.0)	0.73
7	To Post letter	98 (98.0)	78 (78.0)	0.80
8	To sent Registered Post	93 (93.0)	63 (63.0)	0.68
9	To operate Post Office Savings Bank Deposit Account	76 (76.0)	32 (32.0)	0.42
10	To operate Post Office Recurring Deposit Account	89 (89.0)	47 (47.0)	0.53
11	To operate Post Office Time Deposit Account	77 (77.0)	32 (32.0)	0.42
12	To operate Post Office Monthly Income Scheme	95 (95.0)	48 (48.0)	0.51
13	Post Office National Savings Certificates	94 (94.0)	49 (48.0)	0.52
14	Post Office Kisan Vikas Patra	90 (90.0)	40 (40.0)	0.44
15	Post Office Public Provident Fund Account	76 (76.0)	15 (15.0)	0.20
16	To get various services of PLI	52 (52.0)	15 (15.0)	0.29

**Table No: 08: Criteria Wise Ratios of Mean Scores of Experience/ Expectation for Selected Postal Services**

Sr. No.	Selected Criteria	Mean Value Expectation	Mean Value of Experience	Ratio (Experience/Expectation)
01	Location of the Post Offices	3.62	3.58	0.98
02	Timings of the Post Offices	3.81	3.42	0.90
03	Ambience of the Post Offices	3.74	2.42	0.64
04	Counters Services at the post offices	3.91	2.98	0.76
05	A ccess/ Availability of Information at Post Offices	3.96	2.69	0.68
06	Behaviour of The Staff of The Post Office	3.82	2.84	0.74
07	Complain Handling at the Post Offices	3.83	2.57	0.67

**Table No.:09: Overall Satisfactions of Selected Respondents for Selected Services provided by the Post Offices**

Sr. No.	Selected Criteria	Score (Number and Percentges)					Mean Score	Standard Deviation
		1	2	3	4	5		
01	Location of the Post Offices	02 (02.0)	13 (13.0)	19 (19.0)	48 (0.48)	18 (0.18)	3.67	0.99
02	Timing of the Post Offices	04 (04.0)	10 (10.0)	32 (32.0)	38 (38.0)	16 (16.0)	3.52	1.01
03	Ambience of the Post Offices	03 (03.0)	25 (25.0)	52 (52.0)	20 (20.0)	0 (0.0)	2.89	0.75
04	Services provided by the various Service Counters of the post offices	02 (02.0)	26 (26.0)	46 (46.0)	23 (23.0)	03 (03.0)	2.99	0.83
05	Access of the Information at the post offices	02 (02.0)	35 (35.0)	41 (41.0)	17 (17.0)	05 (05.0)	2.88	0.89
06	Availability of the Information at the post offices	01 (01.0)	36 (36.0)	45 (45.0)	12 (12.0)	06 (06.0)	2.86	0.86
07	Behavior of the staff of Post offices	03 (03.0)	47 (47.0)	33 (33.0)	11 (11.0)	06 (06.0)	2.70	0.93
08	Complaint solving by the staff of post offices	07 (07.0)	34 (34.0)	45 (45.0)	11 (11.0)	03 (03.0)	2.69	0.87

**Table Number 10: Chi square Value of Selected Respondents of Different Education v/s their Opinion on Variour Services Provided at Counter of Post Offices**

Sr. No.	Selected Criteria	'P' Value of $\chi^2$
01	All counters at Post Offices are adequately manned	NS (0.243)
02	The Post Offices are having sufficient number of service counters	NS (0.903)
03	Separate counter for the Senior Citizens is available at the Post offices	NS (0.743)
04	All the counters at the Post Offices are functioning	S (0.009)
05	The staplers, pins, gum, pen, calculator, etc., are available at the service counters of the post office/s	NS (0.276)
06	The transaction related stationery, such as, vouchers, slips, forms, etc., are available at the service counters of the post offices	NS (0.637)
07	The Post Offices have equipments like, computer, printer, scanner, photocopying machines, etc.,	NS (0.226)
08	The Post Offices make the changes in its working as per requirement	S (0.014)
09	The Post Offices deliver prompt services to me	NS (0.105)
10	The Post Offices give accurate services to me	NS (0.196)
11	The services provided by the Post Offices are trustworthy	S (0.003)
12	Services rates charged by the post offices are reasonable	NS (0.150)
13	It is simple to make transactions at the post offices	NS (0.310)
14	We are provided receipts for transactions made at the Post Offices	S (0.029)
15	We get Pass Book, Savings Certificates, etc. in due time from the Post Offices	NS (0.093)

**Table Number 11: Chisquare Value of Selected Respondents of Different Education v/s their Opinion on Behaviour of Services Provider at Post Offices**

Sr. No.	Selected Criteria	'P' Value of $\chi^2$
01	The staff of Post Offices replies to our queries	NS (0.368)
02	The staff of Post Offices gives prompt replies to our queries	NS (0.395)
03	The staff of post Offices has sufficient information	S (0.042)
04	The staff of post Offices provides correct information to us	S (0.035)
05	The staff of post Offices has skill to perform job	NS (0.073)
06	The staff of post Offices is trained	NS (0.479)
07	The staff of post Offices is polite	NS (0.072)
08	The staff of post Offices is helpful	S (0.042)
09	The staff of post Offices is well-mannered	NS (0.157)
10	The staff of post Offices is honest	NS (0.879)
11	The staff of post Offices provides us guidance for the procedural compliances	NS (0.242)
12	The staff of post Offices give explanations to our queries	NS (0.242)
13	The staff of post Offices follows rules and regulations	NS (0.401)
14	The Post Master of the post Offices guides the staff of the Post Office	S (0.000)
15	The Post Master of the post Offices controls the staff of the Post Office	S (0.006)

**Table Number 12: Chisquare Value of Selected Respondents of Different Education v/s their Opinion about resolving their complaints by Services Provider at Post Offices**

Sr. No.	Selected Criteria	'P' Value of $\chi^2$
01	The Post Offices listen to our complains	S (0.038)
02	The staff of post Offices is prompt to respond our complaints	NS (0.069)
03	Complaint book is available at the post Offices	S (0.007)
04	The information related with registration of complaints is displayed at the post Offices	NS (0.286)
05	The procedure for registration of our complaints is simple at the post Offices	NS (0.175)
06	The Post Offices solve our complaints	NS (0.264)
07	Our grievances are solved by the staff of the post Offices	NS (0.814)