

**“Measurement of Customers’ Satisfaction in Selected Indian
Postal Services”
(An Empirical Study Based on Selected Customers and
Authorized Postal Agents in the Vadodara City of Gujarat)**

**CHAPTER SIX
IMPLICATIONS, CONCLUSION AND SUGGESTIONS
OF THE RESEARCH STUDY**

CHAPTER SIX AT A GLANCE

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CHAPTER NUMBER SIX

IMPLICATIONS, CONCLUSIONS AND SUGGESTIONS OF THE RESEARCH STUDY

6. I.1: MAJOR FINDINGS OF THE RESEARCH STUDY BASED ON END CUSTOMERS' RESPONSES:

- It was found that with regards to Sale of Stamps/Covers, Telephone Bills Payments, Letter Postage/Mail Services, Registered Post Service, customers had high degree of awareness and high rate of usage. With regard to Collection of Parcels, Post Office Savings Bank Deposit Account, Post Office Time Deposit Account, Post Office Kisan Vikas Patra, Post Office Public Provident Fund, customers had high awareness followed by low rate of usage, and with regard to Postal Life Insurance (PLI), selected customers had shown lower awareness and low rate of usage respectively.
- It was revealed that customers were having high expectations in terms of perceived importance with regard to locational convenience of the post office either from the place of their residence, office or place of work. Post office network and location in the Vadodara City could meet the expectations of the customers to a large extent and also delivered desired satisfaction.
- With regard to 'Ambiance of the post office', customers had exhibited high perceived importance with unsatisfactory experience for the post offices located in Vadodara City of the State of Gujarat, with regard to few other items viz., hygienic condition at the post office, provision for drinking water, sitting arrangement for visitors, making provision for close circuit cameras, and fire extinguishers to be kept in the post office/s for Safety and Security Guard to be deployed at the Post office and Emergency Help-Line Numbers to be displayed at the Post Office/s respectively.
- The customers of the post offices in the City of Vadodara were found as highly dissatisfied with regard to their experience for either the absence of provision or inadequate provision for separate counter for the senior citizens, availability of needed material necessary to carry out transactions like the staplers, pins, gum, pen, calculator, etc., provision for the customer Help Desk/'May I Help you' counter at the Postal Office/s, and functioning of all the counters at the post offices.

However customers were also found as satisfied with the matter that sufficient service counters are available, they are adequately manned also and had equipment like, computers, printers, scanners for rendering counter services at the post offices.

- Customers reported negative responses on selected criteria viz., with regard to insufficient provisions made for sign boards at the post offices, their regular updating with latest information, and access and availability of prompt and accurate information with convenience to the customers at the post office.
- Customers were found as satisfied with regard to selected criteria viz., accuracy of post office services, providing receipt to the customers by the post office, simple way to carry out transaction, services rates charged by the system found reasonable and availability of Pass Book, Savings Certificates, etc. in due time from the Post office/s. However, customers were found as having negative opinion with regard to staff approach in relation to handling queries, providing prompt and correct information to visitors.
- It was found that the staff of post offices had insufficient skill to perform job, they are not properly trained, less polite and honest and not adequately helpful, ill-mannered to the customers. It was also revealed that the post master who is an immediate authority of the staff is having less control on them. However, customers were found as satisfied with regard to the matter that the staff of post offices, follows rules and regulations, the Post Master of the post office guides to the staff of the Post office and the staff of post office provides guidance to visitors for the procedural compliances related with the transaction.
- With regard to 'complaint handling' customers were found as extremely dissatisfied on the selected factors viz., the Post offices listen to complains, prompt to respond complaints, availability of complaint book at the post office and information related with registration of complaints to be displayed at the post office/s. Customers were found dissatisfied because of the reason that the procedure for registration of the complaints has been found complex and staff efforts had been found inadequate to resolve grievances of the customers.
- It was revealed from the collected responses of customers, who frequently visit to the post office, that they are having positive opinion to continue to visit and use postal services and also recommending to others to visit post offices for availing postal services.
- It was found that amongst those customers who frequently visit the post offices and avail postal services from (APAs), were found as having satisfaction for investment services provided to them by APAs and having high positive rating for their services.

Customers have shown their increasing preference and to continue to avail financial services from APAs.

- Those customers whose frequency of visit to post offices is high had expressed their disagreement with regard to their opinion that whether India Post is adopting changes as per customer expectations and whether India post is adopting changing scenario.
- The overall experience of customers of different selected criteria viz., age, gender, educational qualification and occupation had shown satisfaction with regard to 'Location and Timing of the Post Office/s'. Their overall experience had shown dissatisfaction with regards to 'Ambience', 'Counter services', 'Access and Availability of the Information', 'Behavior of the staff' and 'Complaint solving' at the post office.

6.1.2: IMPLICATIONS OF THE RESEARCH STUDY OF 'END CUSTOMERS' RESPONSES BASED ON THE CHI-SQUARE TEST:

The researcher tried to derive following implications from the research study of End Customers responses through application of Chi-Square Test:

- Confirmation, together with an evidence, one can have with regard to an average opinion of the selected customers, with regard to various selected services provided at counter of Post offices, was found equal and difference is insignificant except with the selected criteria viz., all the counters at the Post offices are functioning; the Post Offices make the changes in its working as per requirement; the services provided by the Post Offices are trustworthy, and we are provided receipts for transactions made at the Post Offices. This leads to an important implication for the postal services that customers have different experiences with regard to various components of the postal services when they visit to different post offices or visiting same post offices at different time. It also revealed customers 'expectations should be adhered to offer uniform policy and practice while providing counter services at various post offices.
- It is also evident, with regard to behaviour of the staff of the post office, that end customers have different experiences (satisfaction/dissatisfaction) for few selected criteria viz. the staff of post offices has sufficient information; the staff of post offices provides correct information to us; the staff of post offices provides correct information to us; the Post Master of the post Offices guides the staff of the Post Office; and the Post Master of the post Offices controls the staff of the Post office. So, with regard to selected criteria that administration should provide fresh, uniform practice and treatment to all the customers at various post offices to improve image of India Post as a service provider.

- India post, as a service provider, should take note that customers' experience and opinion about 'complaint solving' approach of the system too carries implications.
- It has become evident that customer very significantly in their responses with regards to selected criteria viz., 'complaint solving' comprising of selected items viz., the Post offices listen to the complains; complaint book is available at the post Offices. Successful and satisfactory handling and solving customers' complaints and grievances leads to significant improvement in services quality.
- Statistical inferences and evidence conformed that customers significantly differ in terms of their expectations and experiences (Level of satisfaction) with regard to the relative weight, to different criteria, that they give in evaluation of postal services provided to them by post offices, which ultimately affect their overall satisfaction. These criteria were Location of the Post Office/s; Timing of the Post Office/s; Access of the Information at the post office/s; Availability of the Information at the post office/s; and Behavior of the staff of Post office/s respectively. Administration of postal services can have implication for these criteria for effective policy making to ensure better delivery of customer satisfaction.
- Selected customers of various age groups, educational qualification; gender and occupation differ significantly, in their expectations, opinion and experience, with regard overall evaluation of services provided to them by the post offices. These criteria were viz., Location of the Post Office/s; Timing of the Post Office/s; Services given by the various Counters of the post office/s; Access of the Information at the post office/s; Availability of the Information at the post office/s; and Behaviour of the staff of Post office/s.

This is having significant implication on India post, as a service provider, since an empirical evidence is available that these components affect customer satisfaction and should enjoy sensitive consideration in policy framework.

- It has also become evident that educational qualifications, age and occupation of customers, as selected variable, was having significant bearing on forming expectation about the service components and corresponding experiences about the same. This leads to important implication on the postal system to study profile of the customers in general and their expectations, as they are influenced by the selected variables.

The selected demographic variables includes educational qualification, age and occupation in particular so that rational idea and policy for service norms, fair treatment and appeal to the target customers and if requires, strategy for service enrichment can also be designed by the India Post.

- Confirmatory evidence was also obtained by application of statistical analysis on the selected responses concerning 'Frequency of visit' by the customers to a post office having significant impact on his or her overall satisfaction (Expectation vs. Experience) on selected service criteria viz., Ambience of the Post Office/s; Access and availability of the information at the post office/s; Behaviour of the Staff of Post office/s; and complaint solving by the staff of post office/s respectively. It is having business and market implication that India post can carry out extensive study of regular users/visitors opinion with regard to selected criteria throughout the whole network to understand expectations and hidden aspirations of the customers, which may be helpful in deciding appropriate policy for maintaining and promoting business of the post offices.
- It also become evident that 'Ambiance of the post office' in general and selected criteria viz., proper ventilation inside the post office and its hygienic conditions; provision for parking facility for the visitors; in particular, were found as highly significant criteria affecting customers' satisfaction. Therefore, in order to attract customers of variety of profile of different age groups, gender, occupations and educational qualifications, India post needs to ensure appropriate ambience at the post offices in general and with regard to above mentioned selected criteria in particular to a large extent was found as having implications on customers' experience.
- Statistical inference made it evident that customers differ significantly in their opinion on India Post that it is adopting to the changing scenario as per the customers' expectations and as per changing market and competitive dynamics. It implied that post offices do not have adoptive and flexible processes and components in the system to bring about changes in accordance with the changing business and market environment. Postal administration can enrich its functioning by making system more adoptive and flexible.
- With regard to 'Location of the Post Office', customers of various age groups, occupation, gender and educational qualifications, were found as having more perceived importance for criteria that Post Office/s are located at a convenient place from their place of residence or office.

It is expected that India post should consider postal network as the strongest point as it satisfy accessibility for availing postal services by customers and enhances degree of comfort and convenience to the users. It should continue to make use of this in extending services to the society.

- With regard to ‘Timing’ it became evident that experience of customers of different age groups, gender, educational qualifications and occupation meet with the expectations and therefore, it can be concluded that the working hours of the Post Office/s were found as convenient to the customers. India post should continue with the existing working hours of the post offices which can offer desired level of satisfaction.
- There existed significant difference in terms of customers’ satisfaction with regard to each of the selected criteria except few criteria viz. the proper ventilation inside the Post Office/s; provision for drinking water at the Post office/s; availability of writing desk for the visitors; the parking facility and the close circuit cameras are installed at the Post office/s. It has become therefore evident that the satisfaction level of customers with regard to ‘Ambiance of the Post Office’ is not equal. The administration of the system can have implication to take note of all such variables, in accordance with their respective weight, which have significant bearing on customer satisfaction.
- With regard to ‘Counter Services At The Post Office’ customers’ expectations are not satisfied and there exist a significant variation in customers’ satisfaction with regard to all the criteria except the availability of transaction related stationery, such as viz., vouchers, slips, forms, etc., at the service counters of the post office/s; The Post Office/s deliver prompt services; and the Post Office/s give accurate services to the customers.
The system administrators and operators have implication in terms of giving due consideration to such variable to enrich and improve counter services at the post offices.
- It is also evident from the statistical analysis of the responses that with regard to ‘Access And Availability of Information’ that there existed significant difference in customers’ satisfaction with regard to some criteria viz., customers get prompt and accurate information and customers get information conveniently. Imparting prompt, accurate and needed information with convenience related with business services to all visitors and clients is an inevitable requirement for service outlets. India post as a service provider need to ensure availability of needed information at all the post offices and should also make necessary needed provisions.

- It was also confirmed with the statistical evidence that with regard to ‘Behaviour of the Staff of the Post office’ with the visitors and customers there exist significant variation in terms of customer satisfaction with regards to certain criteria viz. the staff of Post office/s replies to queries; the staff of post office/s provides correct information; the staff of post office/s is trained and the staff of post office/s is helpful. India post need to take serious note of the fact that uniform practice, policy implementation and fair treatment to the customers can help to build up image and reputation of the service provider in the market place. This fact uncover need and advocates for careful training and supervision by the higher authority to ensure fair and acceptable behavior of the staff with all the visitors at the concerned post offices.
- The satisfaction level of customers with regard to ‘Complaint Solving at the Post Office’ had also revealed sensitive statistical analysis in terms of significant variation of customers’ experience. Appropriate system and policy to handle customers’ complaints emerged an inevitable requirement to be a successful service provider. It has implications in terms of not only providing customer satisfaction but was found helpful also in building brand loyalty. The administration should ensure availability of complaint book to register complaints by the customers at all the post offices and befitting provision for suitable disposal of the complaints received within reasonable time to continue to remain trustworthy to the customers and visitors respectively.
- It is also confirmed with the statistical inference and analysis that in general there existed a significant association between frequency of visit by the customers to the post offices and their expectations.

It was also found that association between frequency of visit and expectations of customers is strong, particularly with regard to selected variables viz., location of post office at a convenient place from residence; Post office are spacious; Adequate sitting arrangement at the post offices; all counters are functioning at the post offices; post offices have required equipment and staff of the post offices give explanation to customers queries. This fact is having implication that with regards to above stated aspects, customers are extra sensitive and these aspects may have serious impact on their level of satisfaction if these expectations are not satisfied.

6.I.3: MARKET PERFORMANCE ANALYSIS ON SELECTED CRITERIA FOR SELECTED POSTAL SERVICES:

The Table number 6.I.1 provides the details about market performance analysis. Based on users of the postal services expectations and experiences for Vadodara city, the researcher has computed 'Mean Importance Ratings' (Im) and 'Mean Performance Ratings' (Pm) for each of the selected features of the services provided by Post offices to evaluate whether the users of the postal services were delighted; satisfied; dissatisfied. These criteria were defined as: (1) users of the postal services were delighted if $Im/Pm > 0.98$; (2) users of the postal services were satisfied if $0.98 > Im/Pm > 0.92$; (3) users of the postal services were dissatisfied if $Im/Pm < 0.92$ (**Table no. 6.I.1**).

Table No. 6.I.1: Overall Market Performance Analysis and Customers' Satisfaction Score for Selected Postal Services Provided to Users of Postal Services

Selected Service Features	Label	Pm	Im	C.S.S.= Im/ Pm	Sat. level	Selected Service Features	Label	Pm	Im	C.S.S.= Im/Pm	Sat. level
Location: Post office located at a convenient place form residence	L1	3.64	3.71	1.02	DE	Access of Information: Obtaining Information easily	I5	3.98	2.72	0.69	DS
Location: Post office located at a convenient place form office	L2	3.77	3.72	0.99	DE	Access of Information: Obtaining information conveniently	I6	4.04	2.75	0.68	DS
Location: Post office located at a convenient place form work Place	L3	3.65	3.53	0.97	S	Access of Information: Obtaining accurate information	I7	4.04	2.98	0.74	DS
Time: Working Hours	T1	3.95	3.63	0.92	S	Counter Services: Delivery of Services Promptly	C9	4.11	2.73	0.66	DS
Time: Start functioning as per notified time	T2	3.92	3.46	0.88	DS	Counter Services: Delivery of Accurate Services	C10	4.02	3.01	0.75	DS
Time: Recess Time	T3	3.67	3.27	0.89	DS	Counter Services: Trustworthy	C11	4.14	3.38	0.82	DS
Ambiance: Spacious	A1	3.84	2.89	0.75	DS	Counter Services: Reasonability of Service Rates /Charges	C12	3.79	3.82	1.01	DE
Ambiance: Proper Ventilation	A2	3.80	2.72	0.71	DS	Counter Services: Simple to Make Transactions	C13	3.85	3.32	0.86	DS
Ambiance: Proper Illumination	A3	3.79	2.94	0.78	DS	Counter Services: Delivery of Receipts for Transactions	C14	4.15	3.72	0.90	DS
Ambiance: Maintaining Cleanliness	A4	3.88	2.55	0.66	DS	Counter Services: Delivery of Pass Books, Certificates etc. in due time	C15	4.11	3.78	0.92	S
Ambiance: Maintaining in a Hygienic condition	A5	3.72	2.64	0.71	DS	Behaviour of the Staff of the Post Office: Reply to Queries	B1	4.00	2.80	0.70	DS
Ambiance: Provision for drinking water	A6	3.70	2.40	0.65	DS	Behaviour of the Staff of the Post Office: Prompt Reply to Query	B2	3.82	2.74	0.72	DS
Ambiance: Adequate sitting arrangement for visitors	A7	3.83	2.32	0.61	DS	Behaviour of the Staff of the Post Office: Posing sufficient information	B3	3.78	2.97	0.79	DS
Ambiance: Facility of wash room	A8	3.66	2.33	0.64	DS	Behaviour of the Staff of the Post Office: Providing correct information	B4	3.90	3.02	0.77	DS
Ambiance: Availability of writing desk for visitors at the Post Office	A9	3.86	2.45	0.63	DS	Behaviour of the Staff of the Post Office: Possessing skill to perform job	B5	3.84	2.82	0.73	DS
Ambiance: Parking facility	A10	3.89	2.56	0.66	DS	Behaviour of the Staff of the Post Office: Well Trained	B6	3.95	2.84	0.72	DS
Ambiance: Availability of Fire Extinguisher for safety purpose	A11	3.74	2.52	0.68	DS	Behaviour of the Staff of the Post Office: Polite	B7	3.93	2.62	0.67	DS

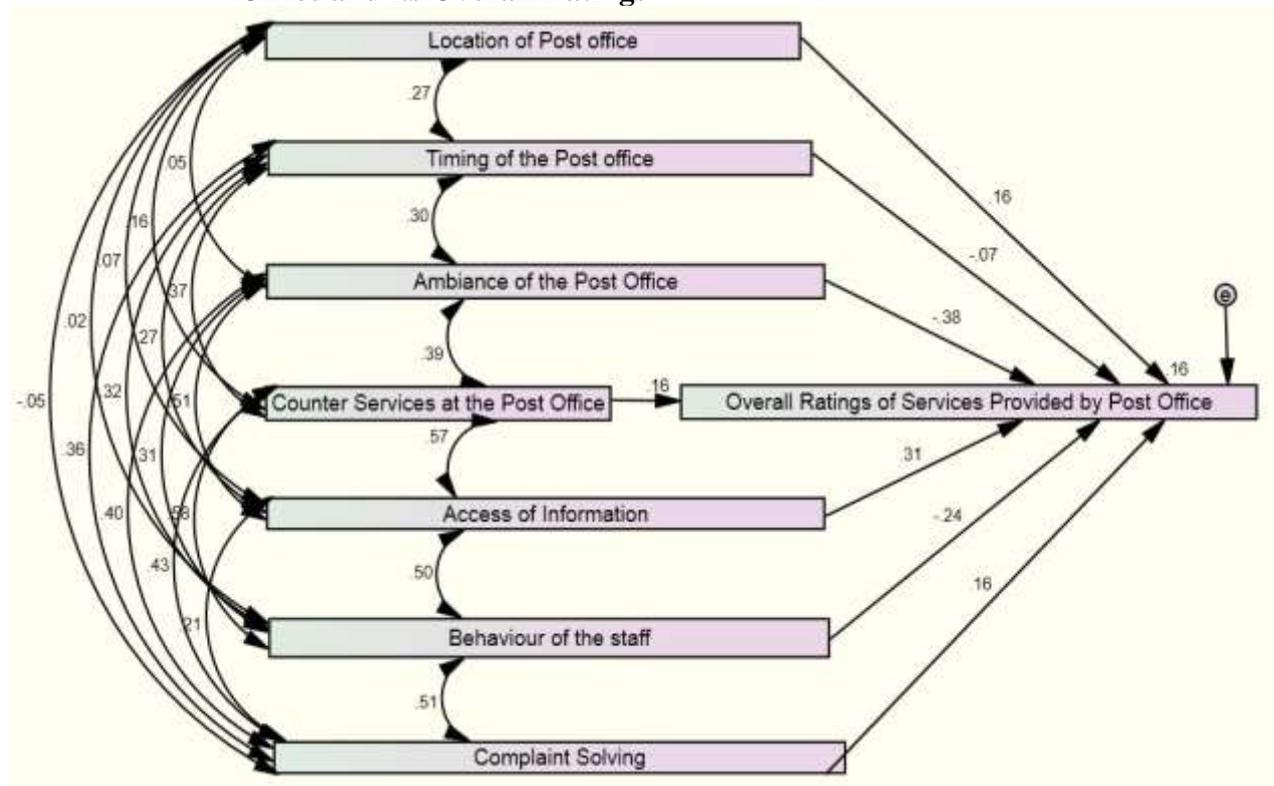
Ambiance: Provision for deploying Security Guard	A12	3.81	1.97	0.52	DS	Behaviour of the Staff of the Post Office: Helpful	B8	3.98	2.69	0.68	DS
Ambiance: Installation of close Circuit camera	A13	3.69	1.82	0.49	DS	Behaviour of the Staff of the Post Office: Well-mannered	B9	3.50	2.75	0.79	DS
Ambiance: Displaying Emergency Help-Line Numbers	A14	3.80	2.42	0.64	DS	Behaviour of the Staff of the Post Office: Honesty	B10	3.94	2.99	0.76	DS
Counter Services: All counters are manned	C1	3.88	2.66	0.69	DS	Behaviour of the Staff of the Post Office: Providing Guidance for procedural compliance	B11	3.95	2.85	0.72	DS
Counter Services: Sufficient Numbers of service counters	C2	3.93	2.62	0.67	DS	Behaviour of the Staff of the Post Office: Giving explanation to the Queries	B12	3.95	2.86	0.72	DS
Counter Services: Facility of separate counter for Senior Citizens	C3	3.99	1.96	0.49	DS	Behaviour of the Staff of the Post Office: Following rules and regulations	B13	3.97	3.05	0.77	DS
Counter Services: Functioning of all the service counters	C4	3.61	2.80	0.78	DS	Behaviour of the Staff of the Post Office: Post-master guides to the staff	B14	3.70	2.87	0.78	DS
Counter Services: Availability of General stationary	C5	3.90	2.56	0.66	DS	Behaviour of the Staff of the Post Office: Post-master controls the staff	B15	3.49	2.85	0.82	DS
Counter Services: Availability of Transaction related stationary	C6	3.93	3.20	0.82	DS	Complaint Solving: Post office listens to complain	S1	3.90	2.78	0.71	DS
Counter Services: Availability of Office equipment like computers, scanner, printer, photocopier etc.	C7	3.66	2.81	0.77	DS	Complaint Solving: Prompt response to complaints	S2	3.94	2.65	0.67	DS
Counter Services: Changes in working as per requirements	C8	3.80	2.85	0.75	DS	Complaint Solving: Availability of 'Complaint Book'	S3	3.99	2.66	0.67	DS
Access of Information: Provision for 'Customer help desk" At Post Offices	I1	3.81	2.33	0.61	DS	Complaint Solving: Display of information for Registration of complaints	S4	3.76	2.46	0.65	DS
Access of Information: Information Sign Boards at Post offices	I2	4.03	2.93	0.73	DS	Complaint Solving: Simple procedure for Registration of complaints	S5	3.87	2.44	0.63	DS
Access of Information: Regular updates of information on the Sign Boards	I3	4.02	2.87	0.71	DS	Complaint Solving: Solving of Complaints	S6	3.68	2.42	0.66	DS
Access of Information: Obtaining Information Promptly	I4	4.08	2.65	0.65	DS	Complaint solving: Resolving Grievances	S7	3.99	2.62	0.66	DS

Note: DE= Delighted; S= Satisfied and DS= Dissatisfied

The overall Market performance analysis considering all 64 criteria and resultant satisfaction score of it was revealed that users of postal services dissatisfaction on majority of the service features except three criteria viz., Reasonability of Service Rates /Charges Post office located at a convenient place form residence and Post office located at a convenient place form office which revealed that users of postal services were highly satisfied (delighted). Similarly three criteria viz., Post office located at a convenient place form work Place; Working Hours and Delivery of Pass Books, Certificates etc. in due time which revealed that users of postal services were satisfied.

6.I.4: STRUCTURAL EQUATION MODEL OF RELATIONSHIP BETWEEN OVERALL EVALUATIONS OF SELECTED CRITERIA RELATED TO SERVICES PROVIDED BY POST OFFICE:

Figure No.: 6.I.1: Structural Equation Model (SEM) of Relationship between Overall Evaluations of Selected Criteria Related to Services Provided by Post Office and its Overall Ratings



In figure No. 6.I.1 a simple regression model is presented in which one observed variable, the overall ratings of services provided by post office, is predicted as a linear combination of the other seven observed variables, viz., Location of Post office; Timing of the Post office; Ambiance of the Post Office; Counter Services at the Post Office; Access of Information; Behaviour of the staff and Complaint Solving. As with nearly all empirical data, the prediction will not be perfect.

There are some other variables (other than selected seven variables) that also assumed to have an effect on overall ratings of services provided by post office for which the model assumes '1' as standardized regression weights which specifies that other variables must have a weight of 1 in the prediction of overall ratings of services provided by post office. Each single-headed arrow represents a regression weight. The value shown against two sided arrows (0.51, 0.50, 0.57, 0.39, 0.30, 0.27, 0.05, 0.21, 0.43, 0.58, 0.40, 0.31, 0.36, 0.51, 0.32, 0.27, 0.02, 0.37, 0.07, 0.16 and 0.05) is the correlation between seven observed variables. The values shown with single sided arrow (0.38, 0.31, 0.24, 0.16, 0.16, 0.16, and 0.07) are standardized regression weights. The value 0.16 is the squared multiple correlation of overall ratings of services provided by post office and seven variables that affect overall ratings of services provided by post office. It means the overall ratings of services provided by post office considering seven variables is influenced mainly by ambiance of the post office (0.38) followed by access of information (0.31); behaviour of staff (0.24); location, counter services and complaint solving by the post office (0.16) and timings of the post office (0.07).

6. II.1: MAJOR FINDINGS OF THE RESEARCH STUDY BASED ON

AUTHORIZED POSTAL AGENTS (APAs) RESPONSES:

- It was found that APAs, irrespective of the type of agency they hold, have less frequency of visit to the post offices situated in the city of Vadodara. Almost 62 percent had either visited for less than 5 times or 5 To 10 times on an average in a month to the respective post office.
- It was also observed that reasonably large number of APAs, irrespective of the type of the agency they hold, were having experience of 10 to 15 years, were having less frequent visit of the post office.
- APAs expectations were found as highly satisfied with regard to 'location' and 'timing' of the post office as notified for functioning and recess for the staff.
- With regard to ambiance of the post office, APAs were found as satisfied for the selected criteria concerning availability of ventilation and illumination and also with regard to availability of parking facility and wash room facility made available to them.

However, APAs were found as dissatisfied with regard to selected criteria viz., post offices are kept clean, provision for drinking water, Post Offices are spacious, adequate sitting arrangement for (APAs) in the Post Office, availability of writing desk for APAs, Security Guard is deployed at the post Office.

- With regard to ‘counter services’ at the post office, APAs were found as satisfied with regard to selected criteria viz., the Post Office/s are having sufficient number of service counters and are adequately manned; availability of the staplers, pins, gum, pen, calculator, etc., at the service counters of the post office/s, the Post office has equipment like, Computer, Printer, Scanner, Photocopying Machines, etc., the Post Office gives accurate and trustworthy services to APAs.

However, they found dissatisfied with regard to non-availability of separate counter for APAs, non-availability of transaction related stationery, such as, vouchers, slips, forms, etc., Non-availability of prompt services at the post office.

- The APAs were found as satisfied with the criteria that it is simple to make transactions at the post office; obtaining receipts for transactions, and obtaining Pass Book, Savings Certificates, etc. in due time from the Post office respectively.
- The APAs found as less satisfied concerning selected criteria viz., insufficient provisions made for sign boards at the post office, their regular updating with latest information, and access and availability of prompt and accurate information with convenience to them and other visitors at the post office respectively.
- It was inferred from the collected responses from the APAs that the staff of post office/s has insufficient skill to perform job, staff has not been properly trained, less polite and inadequately helpful, ill-mannered with the customers. However APAs were found as satisfied with regard to criteria viz., the staff of post office/s follows rules and regulations; the Post Master of the post office/s guides the staff of the Post Office and exercise control over the staff, and the staff of post office/s provides guidance to them for the procedural compliances related with the transactions.
- With regard to ‘complaint handling’, APAs were found as satisfied since they having experience that staff of the post offices listen to their complaints and it simple to register complaints at the post office; complaint book is made available at the post office; sufficient information is displayed for registration of complaints at the post office, and staff of the post office puts efforts to solve the complaint in a reasonable time limit.
- An average opinion with regard to commission paid to APAs had reveal satisfied experience. With regard to timely payment of commission, irrespective of type of agency holding by APAs, they found as satisfied. However, inference of statistic had revealed different experience with regard to the commission paid to APAs holding different type of agency.

The APAs who were holding SAS agency with regard to the investment in MIS, KVP, TD and NSC were found as dissatisfied for the reason that their commission has been reduced. The APAs who were holding MPKBY agency applicable to Recurring Deposit only were found as satisfied.

- APAs had also share their experience with regard to selected criteria that Post office provides training/counseling and motivate them, against very high degree of expectation for the same.

APAs were found as highly demotivated and dissatisfied since no extra monetary incentives are being paid to them by the post offices for their above average performance, and have expressed high expectation.

- Those who were visiting post offices more frequently, irrespective of the type of the agency they are holding compared to others as APAs who have been found as having dissatisfied experience with regard to criteria that India post is not adopting changing scenario and India Post is not adopting changes as per customer expectations.
- Having taken in to account APAs overall satisfaction/Dissatisfaction (Experience) with regard to selected criteria, it was found that APAs, irrespective of the agency they are holding, were found as satisfied with regard to selected criteria viz., ambiance of the post office and having an average degree of satisfaction with regard to complaint solving by the Post Office. APAs were also found as highly dissatisfied with regard to services rendered by the service counters, availability of the information, behaviour of the staff, and motivation to APAs by the post office respectively.
- APAs, irrespective of the type of agency they hold and their length of service as APAs, had expressed opinion, for major changes to deliver higher customer satisfaction through selected criteria in order to better meet customers' expectations on selected criteria viz., India post should carry out technological advancement and to a limited extent carrying out service updating and service enrichment also through increasing reliability of services. They had also agreed that the post offices can improve customer satisfaction by improved control over internal operations, through increase in the monetary reward of APAs as well as through behavioral changes of the post office staff and through extending increased autonomy to the retail counters.
- APAs have high degree of disagreement for selected criteria viz., 'Extending postal network' and 'Discarding some of the existing services' as necessary step for delivering better customer satisfaction.

6. IL2: IMPLICATIONS OF THE RESEARCH STUDY BASED ON AUTHORIZED POSTAL AGENTS (APAs) RESPONSES USING THE CHI-SQUARE TEST:

- It was revealed from the statistical inferences APAs as an ‘Internal Customer’, and types of the Agency (SAS/MPKBY/Both SAS & MPKBY) being hold by them, and their overall satisfaction level was found as independent. It can therefore be inferred that type of agency and overall experience gained from the Post offices are independent and it has no significant bearing on each other. There exist significant difference in particular with regard to aspects such as viz., services given by the service counters of the post office; behaviour of the staff of Post office; motivation to APAs. It is important to find out due to what reasons these difference exists and through appropriate policy reforms, attempt should be made to have uniform, fair and consistent treatment to all APAs by the Post offices.
- It was also confirmed that there exist strong association between frequencies of visit by APAs to post office and their overall assessment of services of the Post offices (expectations vis-à-vis experience), in particular, with regard to selected criteria viz., Services given by the Service Counters of the Post office, Behaviour of the staff of Post office, Complaint solving by the Post office; Motivation to APAs. It was found that the system operators and policy deciders are required to take note of these criteria together with frequency of visit by the APAs, since they are having extra significance associated with the level of satisfaction of APAs.
- APAs’ overall assessment of the services of the post offices (expectations vis-à-vis experience), with regard to ambiance of the Post office, and Services given by the service counters of the post office, behaviour of the staff of Post office, complaint solving by the Post office and motivation to APAs. It was found that they are significantly related with and differs in relation to different types of agency being hold by APAs and their different level of educational qualifications. The department of Post is required to further analyze these variables to formulate appropriate policy changes to continue to remain appealing to the APAs who are internal customer of the system.
- It has become evident also from the available statistical inferences that according to opinion of APAs with regard to changes to be introduced in the postal system for delivering better customer satisfaction, it is independent to the type of the agency being held by APAs.

In particular, with regard to certain criteria viz., Behavioral change of the Staff of Post offices; increase in the monetary reward of APAs; improving control over internal operations, there existed a significant association between opinion of the APAs and the type of the agency being held by them.

- It carries serious implication on the postal services to have further investigation on the opinion of the APAs to determine strategy to better meet with the expectations to ensure delivery of customer satisfaction.
- Length of holding an agency as an internal customer together with their educational qualifications, as well as opinion, aspirations and expectations of the APAs for the future changes carries strong association and implication for strategy formulation. It is evident that an average opinion of selected APAs on selected criteria for changes for better delivery of customer satisfaction it was found as independent of the length of agency being hold by APAs. However, particularly with regard to some criteria viz. Introducing new services; Modification/changes in existing services [Services updating], Behavioral change of the Staff of Post offices; Enriching reliability of services; Extending postal networks; Discarding some of the existing services, there existed significant association. As a part of strategy formulation, views, opinion, and aspirations of these internal customers that is APAs carries significant implications and would be certainly helpful in giving appropriate shape to the Postal system in future.
- The length of holding agency by APAs and their overall assessment of the Postal services of the post offices (expectations vis-a-vis experience) carries significant weight on obtaining conformation on policies and strategies on operations of the Postal System. It has become evident that the overall experience (satisfaction vis-a-vis dissatisfaction) of APAs, on selected criteria was found as independent of their length of holding agency and there existed significant association among them with regard to some criteria viz. Ambiance of the Post office, Availability of the Information at the post office, Behaviour of the staff of Post office respectively. It is having implication that length of association of APAs with the post offices and their views on the selected criteria carries definite rationality and therefor policy makers are required to give due consideration to their voice while designing strategies and policies with regard to it.
- Having taken in to account type of agency, length of holding agency, frequency of visit, and educational qualifications of APAs, with regard to their opinion that India post is adopting the changes according to the expectations of its customers.

It was found that there exist a significant difference. Therefore one cannot conclude that whether in reality the changes are adopted or not in the system in accordance with the customers' expectations by India Post. The system administrator can form strategy for reforms with limited weight and confine consideration of the APAs, even though they are directly associated with the post offices, functioning within the system itself and are instrumental to render some of the services to the end customers as well as an internal customers.

6.II.3: MARKET PERFORMANCE ANALYSIS ON SELECTED CRITERIA FOR SELECTED POSTAL SERVICES PROVIDED TO APAs:

Based on users of the postal services expectations and experiences for Vadodara city, the researcher has computed 'Mean Importance Ratings' (Im) and 'Mean Performance Ratings' (Pm) for each of the selected features of the services provided by Post offices to evaluate whether the users of the postal services were delighted; satisfied; dissatisfied. These criteria were defined as: (1) users of the postal services were delighted if $Im/Pm > 0.98$; (2) users of the postal services were satisfied if $0.98 > Im/Pm > 0.92$; (3) users of the postal services were dissatisfied if $Im/Pm < 0.92$

The overall Market performance analysis considering all 55 criteria and resultant satisfaction score of it was revealed that APAs dissatisfaction on majority of the service features except nine criteria viz., Location of Post Office at Convenient Place, Post office starts functioning at notified time, Convenience for Recess timings, Facility for wash room, Availability of equipment like computer, printer, scanner, photocopying machine etc.

Delivery of Pass book, certificate etc. in due time, Post Master guides APAs, Post master controls APAs, and Regularity of Payment of commission which revealed that APAs were highly satisfied (delighted). Similarly three criteria viz., Convenience for working hours; Simple to make Transaction and Providing Receipt for Transaction which revealed that APAs were satisfied. These overall ratings are separately provided in Graph No. 5.II.4.01 to 5.II.4.08 for all the selected eight criteria in the Performance-Importance Matrix. The X-axis denotes mean performance ratings (Pm), and Y-axis means Importance Ratings (Im). These figures have been divided into four quadrants. The Quadrant A, shows APAs important service features, which were not being performed at the desired levels, and the postal services providers are expected to concentrate on improving service performance on it. The Quadrant B indicates the APAs important service features that postal services providers performed well and need to maintain the high performance.

The Quadrant C reveals fair performance of postal services providers on minor service features that may need less attention, because of its lesser importance perceived by the users of postal services.

The Quadrant D shows minor service features that were being performed excellent by the postal services providers but these features too are perceived as relatively unimportant by the users of postal services.

Table no. : 6.II.1
Overall Market Performance Analysis and Customers' Satisfaction Score for Selected Postal Services Provided to APAs of Postal Services

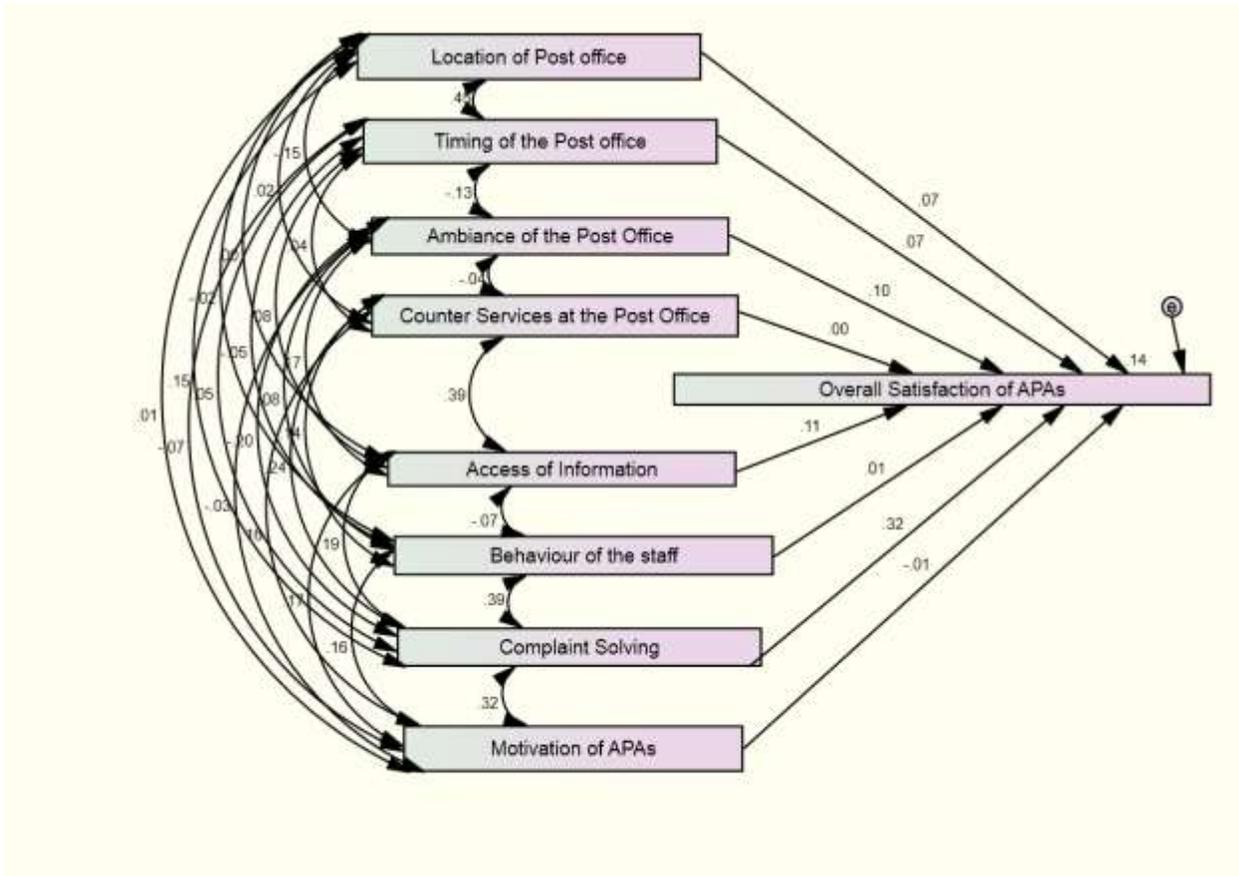
Selected Service Features	Label	Pm	Im	C.S.S.= Im/Pm	Sat. level	Selected Service Features	Label	Pm	Im	C.S.S.= Im/Pm	Sat.l level
Location: Location of Post Office at Convenient Place	AL1	3.87	3.87	1.00	DE	Access and Availability of Information: Post office put information on Sign Boards	AI3	3.46	3.12	0.90	DS
Timing: Convenience for working hours	AT1	4.05	3.92	0.97	S	Access and Availability of Information: Accuracy of Information	AI4	3.77	3.12	0.83	DS
Timing: Post office starts functioning at notified time	AT2	3.68	3.68	1.00	DE	Access and Availability of Information :Post office updates changes on Sign Boards	AI5	3.50	2.23	0.64	DS
Timing: Convenience for Recess timings	AT3	3.55	3.76	1.06	DE	Staff Behaviour: Reply to Quarries	SB1	4.07	3.14	0.77	DS
Ambiance: Post office is spacious	AM1	3.90	2.40	0.61	DS	Staff Behaviour: Promptness in reply to Quarries	SB2	4.01	2.05	0.51	DS
Ambiance: Proper Ventilation	AM2	3.98	3.12	0.78	DS	Staff Behaviour: Staff of the Post office has skill to Perform job	SB3	3.61	2.47	0.68	DS
Ambiance: Proper Illumination	AM3	4.06	2.70	0.67	DS	Staff Behaviour: Staff of the Post office Is Trained	SB4	4.05	2.38	0.59	DS
Ambiance: Cleanness	AM4	3.75	2.52	0.67	DS	Staff Behaviour: Staff of the Post Office is Polite	SB5	3.96	2.27	0.57	DS
Ambiance: Provision for Drinking Water	AM5	3.76	2.48	0.66	DS	Staff Behaviour: Staff of the Post office is Helpful	SB6	3.72	2.68	0.72	DS
Ambiance: Sitting Arrangement for APAs	AM6	3.52	2.34	0.67	DS	Staff Behaviour: Honesty	SB7	4.02	2.38	0.59	DS
Ambiance: Facility for wash room	AM7	3.47	3.44	0.99	DE	Staff Behaviour: Providing guidance for procedural compliances	SB8	3.62	2.75	0.76	DS
Ambiance: Availability for writing desk for APAs	AM8	3.60	2.12	0.59	DS	Staff Behaviour: Compliance of Rules and Regulations	SB9	4.07	3.25	0.80	DS
Ambiance: Provision for security guard at Post office	AM9	3.75	1.84	0.49	DS	Staff Behaviour: Post Master guides APAs	SB10	3.48	3.79	1.09	DE
Ambiance: Parking Facility for APAs	AM10	3.68	2.88	0.78	DS	Staff Behaviour: Post master controls APAs	SB11	3.39	3.53	1.04	DE

Counter Services: Sufficient Numbers of Service Counters	CS1	3.82	2.82	0.74	DS	Staff Behaviour: Post office tries to Understand Problems	SB12	4.04	2.46	0.61	DS
Counter Services: Separate counter for APAs	CS2	3.27	2.06	0.63	DS	Complaint Solving: Post office listen to complaints	AC1	4.07	3.10	0.76	DS
Counter Services: Availability of stapler, pins, gum, pen, calculator etc	CS3	3.33	2.44	0.73	DS	Complaint Solving: Promptness in Respond to Complaints	AC2	4.00	2.68	0.67	DS
Counter Services: Availability of transaction related stationary	CS4	4.32	1.88	0.43	DS	Complaint Solving: Availability of Complaint Book	AC3	3.91	3.13	0.80	DS
Counter Services: Availability of equipment like computer, printer, scanner, photocopying machine etc	CS5	2.85	3.52	1.24	DE	Complaint Solving: Information for Registration of complaint is displayed	AC4	3.53	2.98	0.84	DS
Counter Services: Post office makes changes in functioning as per requirement	CS6	3.74	3.13	0.84	DS	Complaint Solving: Procedure for Registration of complaint is simple	AC5	3.88	3.22	0.83	DS
Counter Services: Promptness of services	CS7	4.09	2.10	0.51	DS	Complaint Solving: Post office solves complaints	AC6	4.11	2.99	0.73	DS
Counter Services: Accuracy of services	CS8	4.17	3.23	0.78	DS	Motivation To APAs: Commission paid is fair and Adequate to APAs	M1	4.10	2.57	0.63	DS
Counter Services: Trustworthiness of services	CS9	4.11	3.55	0.87	DS	Motivation To APAs: Regularity of Payment of commission	M2	4.15	4.18	1.01	DE
Counter Services: Simple to make Transaction	CS10	3.62	3.38	0.93	S	Motivation To APAs: Post office Provides Training / Counselling to APAs	M3	3.89	2.00	0.51	DS
Counter Services: Providing Receipt for Transaction	CS11	4.10	3.91	0.95	S	Motivation To APAs: Motivation to APAs for Promoting Business	M4	4.02	2.07	0.52	DS
Counter Services: Delivery of Pass book, certificate etc in due time	CS12	4.14	4.11	0.99	DE	Motivation To APAs: Post office communicate changes to APAs	M5	3.96	2.49	0.63	DS
Access and Availability of Information: Promptness in availability of information	AI1	3.61	2.34	0.65	DS	Motivation To APAs: Extra Monetary incentives to APAs for performance	M6	4.14	1.79	0.43	DS
Access and Availability of Information: Easy availability of information	AI2	3.72	2.80	0.75	DS						
Note: DE= Delighted; S= Satisfied and DS= Dissatisfied											

6.II.4: STRUCTURAL EQUATION MODEL OF RELATIONSHIP BETWEEN OVERALL EVALUATIONS OF SELECTED CRITERIA RELATED TO SERVICES PROVIDED BY POST OFFICE:

Figure No.: 6.II.1

SEM Model of Relationship between Overall Evaluations of Selected Criteria Related to Services Provided by Post Office and its Overall Satisfaction to Agents (APAs)



In figure No. 6.II.3.09 a simple regression model is presented in which one observed variable, the overall satisfaction of APAs, is predicted as a linear combination of the other eight observed variables, viz., Location of Post office; Timing of the Post office; Ambiance of the Post Office; Counter Services at the Post Office; Access of Information; Behaviour of the staff, Complaint Solving and Motivation of APAs. As with nearly all empirical data, the prediction will not be perfect. There are some other variables (other than selected seven variables) that also assumed to have an effect on overall ratings of services provided by post office for which the model assumes '1' as standardized regression weights which specifies that other variables must have a weight of 1 in the prediction of overall ratings of services provided by post office.

Each two sided arrow represents a regression weight and the value shown against two sided arrows (0.44, 0.13, 0.4, 0.39, 0.07, 0.32, 0.16, 0.17, 0.19, 0.16, 0.03, 0.24, 0.14, 0.20, 0.07, 0.08, 0.06, 0.01, 0.15, 0.17, 0.05, 0.08, 0.04, 0.02, and 0.15 is the correlation between seven observed variables.

The values shown with single sided arrow (0.38, 0.31, 0.24, 0.16, 0.16, 0.16, and 0.07) are standardized regression weights. The value 0.14 is the squared multiple correlation of overall satisfaction of APAs and eight variables that affect overall satisfaction of APAs. It means the overall satisfaction of APAs considering eight variables is influenced mainly by complain solving (0.32) followed by access of information (0.11); ambiance of post office (0.10); location and timings of the post office (0.07).

The SEM Model implies and suggests that complaint solving by the post office makes APAs satisfied because the ultimate customers get right kind of response for their complaints through APAs. Post office finds it difficult to attract the APAs with poor access of information and poor ambiance of the post office. The access to information related to postal services to APAs help in strengthening the intension of revisit to post office and providing better services for acquiring postal services to their customers. The nearer location of post office and timings are also important determinants of quality of services provided by post office.

6.2: CONCLUSIONS OF THE RESEARCH STUDY:

In earlier days, post office had a limited and conventional role to play to transmit communication from one place to another. Since then, it has been enjoying respect and trust of people in general and users in particular. India post has the largest postal network in the world. India post has been privileged through protection available in terms of treating it as a reserved sector through the Union list of the Constitution. It faces minimal competition in the market place and because of unavailability of other alternative modes of communication, it used to be the unchallenged sector in terms of operational and strategic efficiency. With the passage of time, due to technological changes, changes in the requirements and expectations of the society and compelled policy regime and reforms, the postal department and system now have to face market and industry challenges. One of the biggest challenge is to ensure competitiveness in the department and to update and enrich competence and resources that have become redundant and at the verge of its obsolescence. Perhaps under the present day dynamics no system can survive remaining dormant and inactive.

It has to invariably pay attention to meet the customers' expectations to the best of its ability. It is expected to deliver customer delight through its service enrichment. 'Customer satisfaction' is a dynamic and ever changing concept and in the modern day marketing it has become an inevitable condition for survival and growth. Especially, in service marketing, marketer has to focus on delivery of customer satisfaction resultant in to praiseworthy destination of to achieve customer delight. To learn about the customers' expectations and designing processes to ensure delivering desired level of customer satisfaction who avail services shall be the primary concern for India Post.

India post has been delivering diverse Postal services to a large number of customers with wide geographical spread, across the country. It is an inevitable requirement of the Indian Postal system not only to learn about their aspirations, but periodically also to measure their level of satisfaction in order to find out gap that remain unsatisfied and to the extent possible through changes in policy and practices. Offering customer satisfaction leads to building brand image in terms of its reliability and would definitely results in to brand loyalty among the customers and users. Services with high brand loyalty would lead the whole market and offer lucrative opportunity for market expansion and diversification. India post, as brand ,will have to pay due attention to these aspects and shall have to show concern and sincere approach to bring about paradigm shift of the postal services through enriching internal processes, modification in rules and regulations governing the operations of the postal system with extra vigilant approach.

6.3: SUGGESTIONS OF THE RESEARCH STUDY:

6.3.1: SUGGESTIONS OF CUSTOMERS:

- It is suggested that with regard to the service of Postal Life Insurance (PLI) where it is observed to have low awareness followed by low usage rate, India post should carry out aggressive promotional complain to spread awareness among the customers and thereby it can increase usage rate of such services and expand business volume.
- High awareness followed by low usage rate in case of Collection of Parcels, Post Office Savings Bank Deposit Account ,Post Office Time Deposit Account, Post Office Kisan Vikas Patra, and Post Office Public Provident Fund scheme can be attributed to inefficient operations and lake of satisfactory performance in meeting with customers' expectations, and therefore it is suggested that performance can be improved by modification in internal processes, appealing ambience ,and efficient counter services, in accordance with customers' expectations respectively.

- Customers have witnessed satisfactory experience with regard to the network of the post offices and locations of the post offices situated in the City of Vadodara. It is suggested to continue to have such enlarged network since it bring in increased business volume and customers too give due weightage to locational convenience in evaluating the performance of postal services.
- In order to improve 'Ambiance at the post office', it is suggested that the post office administration should ensure provision for hygienic condition at the post office, provision for drinking water, sitting arrangement for visitors, making provision for close circuit cameras and fire extinguishers to be kept in the post office/s for safety and Security Guard to be deployed at the Post office, and Emergency Help-Line Numbers to be displayed at the Post Office/s. These variables have high perceived importance in terms of customers' expectations.
- In order to enrich 'Counter services' in accordance with customers' expectations, it should ensure to separate counter for the Senior Citizens. India Post needs to make provision for better availability of needed material necessary to carry out transactions like the staplers, pins, gum, pen, calculator, etc., ensure provision for the customer Help Desk/'May I Help you' counter at the Postal Office/s, and all the counters at the post offices should function simultaneously.
- In order to improve 'Access and availability of information' at the post office, adequate provision for sign boards or other alternative provision serving purpose to be made, and there has to be periodic updating of information to be shared with the post office visitors.
- The staff of post office should be imparted training with an objective to enrich their job performance skill, for improving understanding with postal manuals that lead to appropriate awareness about expectations of job performance. It is also suggested that behavioral training periodic counselling should also be imparted to the staff of the post office so that learning on what is expected at the post office counter services can be acquired and better Customer Relationship Management (CRM) can be practice at the post offices.
- The post master, being an immediate authority, should exercise control over staff behaviour with the customers and should ensure proper guidance for observing rules and regulations for smooth functioning of the post office. Through the system of internal check and periodic random audit function, post master should ensure performance with honesty at the post office.
- The post office administration for the post offices located in the city of Vadodara need to have focus on launching and functioning of appropriate system for 'Complaint solving'.

- The complaint solving efforts must ensure simple procedure with adequate information exposure for registration of complaints by customers, availability of complaint book at the post office. It is also suggested that authority and the staff of the post office should cultivate sincere concern and approach for solving customers' grievances.
- Since customers are found highly satisfied with regard to investment services rendered by the APAs, Post office administration may use APAs as "Internal customer" for expansion of the service spread across the market and rendering satisfactory performance of the post office functioning. APAs can be used to spread awareness and usage of the post office by the clients.
- Since customers are of the opinion that India post is not adopting changing scenario not adopting changes in accordance with the customers' expectations, it should continuously try to study customers' expectations and changes in relation to that to be incorporated in the organizational decision making processes, operations and strategic policy frame work.
- It may include changes and revision in the product and service profile, more autonomous functioning of the service outlets, learning from competitors strategy in relation to after sales services (Reminder call for maturity of investments, SMS Alerts for transactions, Mobile banking services, core banking solution(CBS) periodic communication about available services at the service outlets, introducing high automation and paper less transaction, customization of services and differential service treatment to high value and loyal clients, showing concern for introducing value added services etc.)
- As customers were found satisfied with the service charges levied by the postal services. So even if there is an upward revision for services charges corresponding to service enrichment and introduction of value added services like CBS and internet banking etc., It would lead to higher customers' satisfaction without having extra burden of cost on the system.
- In order to improve 'complaint solving' by the post offices, more frequently incidents and events like 'Dak Adalat' needs to be organized and aggressive efforts to be put to solve complaints, grievances, dispute by adopting quickest possible redressal system. India post should invite suggestions and recommendations from end customers and APAs at such events on a regular basis and should put efforts to have successful introduction of such changes for betterment of the system.
- In order to improve involvement and motivational aspects of APAs, India post should recognized APAs as internal customers of the postal services.

- They should be imparted counselling and guidance and if required formally designed training to ensure better performance of their role. It is also suggested that some incentives for better performance of APAs to be introduced to provide motivation to them.

6.3.2: SUGGESTIONS OF AUTHORISED POSTAL AGENTS (APAs):

- It is suggested that India post should put efforts to increase frequency of visit of APAs by making their association more appealing and rewarding them through revision of investment and savings instruments viz., introduction of new schemes, extra- monetary incentives for above average business turnover, introducing commission or monetary reward for certain allied saving instrument like Savings Bank Account respectively.
- It is suggested that in order to improve functioning of APAs in relation to post office operations, some changes to be carried out viz., to improve overall ambiance of the post office like ensuring for parking facility, security guard and at the post office, cleanness and hygienic conditions at the post office, separate arrangement for sitting and availability of writing desk for working of APAs and adequate provision for drinking water and wash room at the post office.
- It is suggested that invariably post offices shall have separate service counter for APAs and are to ensure availability of transaction related stationery, such as, vouchers, slips, forms, etc.
- It is suggested that Post office should put efforts to render prompt services to APAs at the service counter. It can become possible through introduction of high automation at the service counter and by providing more autonomy to the service performer.
- It is suggested that proper provision need to be made to have adequate access and availability of information to the APAs at the post offices. If possible separate system to be designed to send all communications related with postal services and periodic changes there to also to be sent to APAs at the earliest. Post offices can make use of electronic instrument like e-mail or should maintain separate file at the office to cater the need of adequate access and availability of information to APAs. Post masters at the post office should also assume responsibility to make available all information and relevant communication to APAs on a regular basis.
- The staff of the post office should be imparted with regular training and counselling to properly deal with APAs and end customers. It is suggested that post office administration should assume obligation to maintain dignity and respect of all visitors and any kind of misbehavior, ill treatment and indiscipline not to be beard with under any circumstances.

Post master, being an immediate authority, should exercise stringent control and guide the staff members, to ensure acceptable level of behaviour of the staff of the post office. Any ill-mannered treatment to any visitor at the post office premises to be condemned with stringent disciplinary action against the culprit.

- It is suggested that in order to ensure increased involvement of APAs with postal services, India post should make representation before an appropriate authority to have periodic revision of the commission to be paid to APA for their valuable services related with fetching small savings business at the post offices. Post office should also take initiative to motivate APAs through various efforts viz., increasing monetary reward, and periodic award and honors for above average performance as APAs, periodic training and counselling to APAs for enriching their understanding on various service operations and related changes thereto and investment schemes and related changes there, to enhance their confidence in market operations and their individual performance as APA respectively.
- In accordance with APAs responses, it is suggested that in order to improve customer satisfaction, India post should carry out technological advancement and service updating and service enrichment through increasing reliability of services. It is also suggested that post offices can improve customer satisfaction by improving control over internal operations, through increase in the monetary reward of APAs, through behavioral changes of the staff and through extending more autonomy to the retail counters.
- In accordance with APAs opinion, it is suggested that India post should not discard existing services, since postal services have concern with enriching public utility with reasonable cost.
- In accordance with APAs opinion, it is suggested that India post should continue to render services with existing postal network and should not expand it may impose extra cost on the system and it is already operating with the largest postal network in the world, with continuous exorbitant losses.

6.3.3: SPECIFIC CRITERIA FOR IMPROVEMENT TO ENRICH CUSTOMER SATISFACTION:

The research study has also identified the come important criteria which need improvement for enrich customer satisfaction in different post offices located in the city of Vadodara, state of Gujarat. An attempt is made to make summary presentation through following table:

Table Number 6.3.3.1

Summary of Criteria Needs Improvement for various post offices located in the city of Vadodara, state of Gujarat

Sr. No.	Selected Factors	Important Criteria that Needs Improvement
01	Location and Timing of the post office	Post office to be located at a convenient place from residence/ office/ place of work
		The Post office to start functioning as per the notified time
		Post office to have accurate and definite time for recess
02	Ambience of the Post Office	Post offices should be spacious
		Post office to be kept clean and in a hygienic condition
		Post office should have facility for drinking water and wash rooms
		Post office should have security guard and should have installed close circuit cameras and provision for Fire Extinguishers
		Post office should have parking facility
		Post office should have separate writing desk for visitors and APAs
03	Counter services at the Post office	All counters at Post Office to be adequately manned
		Separate counter for the Senior Citizens to be made available at the Post office
		The staplers, pins, gum, pen, calculator, etc., to be made available at the service counters of the post office
		Post office staff should deliver prompt service
		The customer Help Desk/ 'May I Help you' counter to be made available at the Post Office
04	Access and Availability of the Information at the post office	Sign Boards to be displayed and to be updated at the Post Office
		Correct and accurate information to made available easily, promptly and with convenience to the visitors
		Post office staff should impart information to visitors and APAs

05	Behavior of the staff	The staff of Post Office should replies to queries
		The staff of post office should have skill to perform job
		The staff of post office should be polite and helpful
		The staff of post office should be well-mannered and honest
		The staff of post office should provide guidance for the procedural compliances
		The staff of post office should follow rules and regulations
06	Complaint solving	The staff of post office should be prompt to respond complaints
		Complaint book should be available at the post office
		The procedure for registration of complaints should be simple at the post office
		The Post Office should solve complaints and redress grievances
07	Motivation to APAs	Commission to be paid to APAs should be fair and adequate at the Post Office
		Post Office should provide training/counseling to APAs
		Post office should motivate APAs for promoting business
		Post Office should provide extra monetary incentives to APAs for higher performance