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"Critical Appraisal of Customers' Satisfaction In The Postal Services In Vadodara City of Gujarat State"-An Emprical Study

CS Kalpesh Purohit

Abstract

The fundamental purpose of this descriptive research study was to measure customers' satisfaction of users of postal services who were conveniently drawn from the Vadodara city of Gujarat State. The researcher has also evaluated customers awareness and usage of the selected postal services; frequency of visit to the post office; intension to recommend to others to continue to use the postal services along with comparative analysis of their expectations versus experience on postal services. The primary data were collected using structured-non disguised questionnaire from the users of postal services to offer results, findings and implications using descriptive statistics as well as market performance analysis and structural equation model was developed to better modify and formulate marketing strategies.

Prologue:

Service can be described as an act of helpful activity; to help; or an aid to offer someone a service or the serving of a sovereign, State, or Government in some official capacity or the duty or work of a public servant (<http://dictionary.reference.com/browse/service>, retrieved on 10/12/2010). Postal services includes carrying letter correspondence, provision for transfer of money, deposit of money accepted by the post offices, etc., availed by the society and known as postal services. (www.nios.ac.in). The postal service sector of India can be broadly classified into two distinct constituents viz, 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 postal services were traditionally provided at manually operated counters. But, now with use of IT has further extended the scope of the postal services to be provided, making it more responsive and error-free (<http://www.indiapost.gov.in>, retrieved on 26/10/2009). India Post is brand name revealing recognition with The Department of Posts which is operated as postal system by Government of India and described as the post office within in India. (www.indiapost.gov.in, retrieved on 26/10/2010).

India Post IT project is major transformational project which will IT enable, network and connect post offices, rolling out an integrated, scalable technology solution. The project is currently in the implementation phase and the roll out is expected to be completed in 2015. The IT Project also aims to provide customer interaction through multiple channels like call centers and internet, ATM, mobile banking and net banking for Post Office Savings Bank customers (http://www.indiapost.gov.in/Report/Annual_Report_2013-2014.pdf).

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 Government of India especially in case of postal services. More than reasonable variance in service quality of postal services needless to state directly affects customers' satisfaction.

A Brief About Department of Post: An Overview:

The Department of Posts in India has been enjoying significant position as largest postal network in the world and truly regarded as the major support for establishment of network of communication in as well as fundamental reason for socio-economic development of India for the last 150 years. It has enriched the lives of each and every citizen, by providing variety of

services like mail, banking, insurance, and money transfer or retail services. The Department of Posts in India is having a network of 154866 post offices of which 139040 are in the rural areas. It is regarded as the public utility services having main object is to enrich social and public lives by providing valuable services.

The fundamental activity of India's Post department is handling and processing, diffusing and delivering mail received from more than 5.7 lakh letter boxes processed by network of Mail Offices and conveyed by rail, road and airlines throughout India to reach the citizen. The operations of postal organization at their counters includes fundamental postal services that mainly include viz., the sale of stamps, booking of registered articles, insured articles, value payable articles, remittance of money through money orders, booking of parcels, and savings bank transactions. These wide ranges of postal services are now provided promptly and without error through single window concept progressively through computerized technological support which traditionally provided with less technological support (Annual Report, 2011-2012 pp.2, www.indiapost.gov.in, retrieved on 12/03/2013).

One of the world's largest Networks of postal services is India having 1, 54,866 Post Offices as on 31.03.2011 and 89.78 per cent that is 1, 39,040 are located in the rural areas. Only 23,344 Post Offices were primarily providing postal services in urban areas of India at the time of independence.

Thus, since Independence the Postal network has recorded seven times growth, primarily with the focus in rural areas. The average coverage of Post Office includes an area of 21.23 Sq. Km. and 7,814 people from population. Opening of Departmental Post Offices on a small scale leads to expansion of Postal Network in rural areas which function for a period of three hours to five hours in a day and are operated through Gramin Dak Sewaks who are appointed on an ad hoc basis and they are paid allowances for time and services rendered in their respective areas. At the same time full time operation of Departmental Post Offices post for 8 hours run by regularly appointed employees of the Postal departmental. For opening post office branches in rural area the government consider population, distance and income norms fixed for the purpose in order to maintain balance in work load

and desired level of services. The Government aims to fulfill obligation of universal services by providing 85 per cent subsidy in mountainous, tribal, desert and unreachable areas as well as 66.66 per cent in normal rural areas. However, in urban area post offices no subsidy is offered as urban areas Post Offices are assumed to be financially self-supporting and are expected to earn 5 percent profit after the first year of its operation. (Annual Report, 2011-2012 pp.14, www.indiapost.gov.in, retrieved on 12/03/2013).

Review of Literature:

An attempt has been made by the researcher to collect various kinds of information about postal services and customer satisfaction and review the same as follows.

A brief outline of literature on customers' satisfaction from postal services has been given as follows.

William S. Broomfield (1992) had viewed the customer Satisfaction Index (CSI) as an effective toll to measure customer satisfaction considering quality of service provided by the Post offices. The findings reported by the researcher highlighted the fact that the survey respondents had generally rated the Postal Service's overall performance higher than the publicly released CSI results on how satisfied household customers were with specific service dimensions (William S. Broomfield, 1992).

USPS Delivery Performance Information (1995) USPS was required to provide efficient postal services promptly and in a reliable manner to all communities and to customers in all areas and postal services to rural areas, communities, and small towns where post offices are not self-sustaining. In determining all policies for postal services, USPS is give the highest consideration to, transportation, and delivery of vital mail letters with continuing to focus on the end-to-end service performance of all mail (USPS Delivery Performance Information, 1995).

Michael R. Carrell, Norbert F. Elbert (1974) had conducted research study with the objective of identifying some of the personal and organizational variables that determined the job satisfaction of postal clerks. Such studies are new to the postal system, which previously had closed its doors to

research by outsiders. The Post officials had stressed that one of the primary objectives of the "new" Postal Corporation is to increase the job satisfaction of its employees without regard to improved performance or reduced turnover. The postal reorganization together with the new wage structure is giving postal officials increased flexibility in the recruitment and placement process. This study delineated the direction a mid-western postal installation should follow in structuring new recruitment and placement procedures. The study had focused on postal clerks' turnover, absenteeism, and dissatisfaction was found as highest with the clerks.

Specifically, it would be difficult to make any generalizations about the significant main effects of location, job category, education, and home environment when it had shown that interaction among these variables does exist (Michael R. Carrell, Norbert F. Elbert, 1974).

Anand. M. B, Dr Srinivas D L And Dr. H H Ramesh (2013) highlighted the fact that that the performance and growth of Indian post over the years is not so remarkable and focus on the need to meet the challenge of reaching target of large volumes of money orders, bank accounts with low-cost to citizen of India to the financially barred population with the help of building partnership strategically with financial institutions, mutual fund and insurance companies and so on (Anand.M.B, Dr Srinivas D L and Dr. H. H. Ramesh, 2013).

A brief outline of literature on customers' satisfaction has been given as follows:

Richard L. Oliver (1980) provided a more substantial and simultaneous test of the relationships among expectation, disconfirmation, satisfaction, and the traditional criteria of attitude and purchase intention that has been performed to date.

It suggested that person makes comparison and relative judgment based on frame work of reference created by his or her expectations and the when outcomes were less than expectations the judgment is said to be negative disconfirmation fall below this reference point and said to be positive disconfirmation when outcomes were above expectations. Attitude change, purchase intention was believed to be outcome of satisfaction which is

sum total of psychological state resulting from emotions surrounding disconfirmation or confirmation of the consumers' expectations (Richard L. Oliver, 1980).

Gilbert A. Churchill, Jr., Carol Surprenant, (1982) investigated whether to consider disconfirmation as an variable affecting satisfaction which is a common argument generally made or as commonly argued, or whether the effect of disconfirmation was reflected on expectation and perceived performance. Because most of the research on consumer satisfaction had used non-durables, this finding had important implications for future research (Gilbert A. Churchill, Jr., Carol Surprenant, 1982).

Claes Fornell (1992) examined how the market share and customer satisfaction are related considering that in industries where homogeneous supply and heterogeneous demand was observed the outcome is lower satisfaction and where demand and supply were matched the outcome is higher satisfaction (Claes Fornell, 1992).

Customer satisfaction is based on the degree to which customer expectations, needs or desires are fulfilled by firm and satisfaction of customers should be adopted a goal by manager who believe that it is the path to make profits for firm. When benefits acquired by customer exceed costs incurred provides higher value to customer he or she is likely to be more satisfied by a larger margin. Since consumer satisfaction is the objective of marketer, marketing's effectiveness must be measured by how well it satisfies consumers (William D. Perreault, 2002).

Customer expectations of service play an important role in the purchase decision. The marketing plan must cover the four main components or areas of customer service are customer education; employee education; costumer complaint administration, and cost levels of providing services (Bernard Katz, 2004).

Kang Duk Su and Maryam M. Khan (2003) investigated that tourists visiting Cheju Island in South West Korea expect courteous behavior and more information providing attitude form services provides a feeling of trust and confidence (Kang Duk Su and Maryam M. Khan, 2003).

Jantawan Noiwan et. al. (2005) evaluated computer attitude and computer self-efficacy of 151 Thailand undergraduate students. They found that students' possess moderately positive attitudes on computer technology and neutral confidence in using computer applications which reflected their consistent satisfaction for computer technology (Jantawan Noiwan et. al., 2005).

Research Methodology:

The major objectives of this descriptive research study were to identify and evaluate crucial dimensions that were considered by users of postal services and to measure selected customers' overall satisfaction /dissatisfaction as experienced and reported by selected customers on the various kinds of selected Indian postal services as offered by the various post-offices located in the Vadodara city in the State of Gujarat. The sample was conveniently chosen based on convenience non-probability sampling methods from Vadodara city of the Gujarat State.

Reliability of the Structured Non-Disguised Questionnaire:

Reliability tests were run to determine how strongly the attitudes were related to each other and to the composite score. All dimensions of the questionnaire related with measuring customers' satisfaction were tested and the Cranach's alpha ranged from 0.629 to 0.884 which really shows Internal reliability of the scale. The reliability of a scale as measured by coefficient alpha reflects the degree of cohesiveness among the scale items (Naresh K. Malhotra, 2007; Jum C. Nunnally, 1981, and Puay Cheng Lim & Nelson K. H. Tang, 2000) [Please Refer Appendix-Table Number-01].

Data Analysis & Interpretation:

The primary data were collected using structured non-disguised have been analyzed by applying SPSS 15.0. It mainly revealed following.

5.1: Profile of Selected Postal Service Users:

As given in the table number 02 it was found that 63 per cent of selected postal service users were male; more than 75 per cent of them were between age group of 25 to 60 years. Considering occupation and educational qualification around 60 per cent were

graduate and more than graduate and around 50 per cent were engaged in services occupation. 55 per cent of the selected postal service users were found to be two earning family members and 78 per cent of them have annual income between 3 to 10 lakhs [Please Refer Appendix-Table Number-02].

Awareness and Usage of Selected Postal Services:

Table number 03 shows that selected respondents' awareness and usage of various selected postal services. Data presented with percentages of awareness and percentages of usage with regards to selected postal services together with usage ratio (Usage /Awareness). It reveals that with regards to Sale of Stamps/Covers (0.91), Telephone Bills payments (0.72), Letter Postage/Mail services (0.80), Registered Post service (0.68), selected respondents have high degree of awareness and high rate of usage.

With regards to Collection of Parcels (0.42), Post Office Savings Bank Deposit Account (0.41), Post Office Time Deposit Account (0.44), Post Office Kisan Vikas Patra (0.45), Post Office Public Provident Fund (0.22), selected respondents have high awareness followed by low rate of usage. And with regards to Postal Life Insurance (PLI) (0.30) selected respondents have low awareness and low rate of usage [Please Refer Appendix-Table Number-03].

Frequency of Visits to Post Office:

From table number 04 it can be revealed that 41.53 percentage of those who have visited the post office Once in a six month, 43.26 percentages of those who visited to the post office Once in a Month, 5 percentage of those who visited to the post office once in a fortnight, and 6.73 percentage of those who visit once in a week followed by 3.46 percentage of those who visited to the post office each alternate day, have agreed that India Post is adopting changing scenario.

Of those who visited once in a six month, 47.35 percentage, of those who visited once in a Month, are 33.08 percentage, 10.14 percentage of those who once in a fortnight, and 2.50 percentage of those who visited once in a week, and 2.50 percentage of those who visited on each alternate day, have reveal their opinion that India Post is not adopting changing scenario [Please Refer Appendix-Table

Number-04].

Table number 05 presents the cross tabulation for frequency of visit by the customers and their views regarding recommendation to others to continue to use the postal services. It can be revealed that 42.48 percentage of those who have visited the post office Once in a six month, 41.11 percentages of those who visited to the post office Once in a Month, 9.98 percentage of those who visited to the post office once In a Fortnight, and 3.68 percentage of those who visited once in a week 2.73 percentage of those who visited to the post office each alternate day, would like to recommend to others to continue to use the postal services. Of those who visited once in a six month, 53.81 percentages, out of those who visited once in a Month, 35.74 percentages, and 6.82 percentages of those who visited once in a week, followed by 3.61 percentage of those who visited on each alternate day, would not like to recommend to others to continue using the postal services [Please Refer Appendix-Table Number-05].

Overall Satisfaction /Dissatisfaction:

Table number 06 give highlights about selected respondents overall satisfaction/dissatisfaction with regards to selected criteria. It shows that with regards to 'Location of the Post Office/s', 29.3 percentages of respondents are dissatisfied and 70.7 percentages are satisfied. For 'Timing' the retrieved statistic is 40.4 percentages for dissatisfied respondents followed by 59.6 percentages for satisfied. With regards to 'Ambience of the Post Office/s' 76.3 percentages are dissatisfied and 23.7 percentages are satisfied and for 'Counter services at the Post office/s' this data is 71.9 and 28.1 percentages, respectively.

With regards to 'Access of the Information at the post office/s', 76.3 percentages are dissatisfied and 23.8 percentages are satisfied, followed by 82.6 percentages for dissatisfied respondents and 17.4 percentages for satisfied respondents for 'Availability of the Information at the post office/s'. With regards to 'Behavior of the staff' and 'Complaint solving', statistics for dissatisfied respondents are 83.3 percentages and 84.9 percentages, followed by 16.7 percentages and 15.1 percentages for satisfied respondents, respectively [Please Refer Appendix-Table Number-06].

6.0: MARKET PERFORMANCE ANALYSIS ON SELECTED CRITERIA FOR SELECTED POSTAL SERVICES PROVIDED TO USERS OF POSTAL SERVICES:

The Table number 07 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. 07).

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.

Structural Equation Model of Relationship Between Overall Evaluations of Selected Criteria Related To Services Provided By Post Office:

In figure No. 01 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 ambience 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).

8.0: Discussions and Implications of The Research Study:

The findings and review of the demographic profile of the selected users of postal services in the Vadodara city revealed that their decision for using postal services depend under the purview of married educated graduate and more than graduate male employed in service occupation, belonging to the age group of 25 to 60 years having family income up to Rs. 10 lakhs per annum. It became evident that male member in the family is the one who usually decides to use which postal, courier services or financial services provider and educational qualifications of the respondents influence the choice of service provider. However, putting together Graduates and Post graduate degree holders they were found to be strongly influencing the choice of postal service provider.

The SEM Model implies and suggests that good ambience of the post office attract the people to avail the postal services and post office find it difficult to get the visitors with poor ambience of the post office.

The access to information related to postal services

to users of postal services is another reason for strengthening the intension of revisit to post office for acquiring postal services. At the same time behaviour of postal staff, nearer location of post office, services provided at different counters of post office and resolving the complaints of users of postal services are the key determinants of quality of services provided by post office.

The Indian Government must make a serious note that reasonability of service rates or charges of postal services and location of post offices at a convenient place form residence as well as form office are the major determinant of satisfaction of users of postal services which should always be considered while framing operational policies and strategies for postal services in India.

The awareness and usage ratio was above 60 per cent for postal services viz., Sale of Stamps/Covers, Money Order; Speed Post; Electricity Bills Payments; Telephone Bills payments; Letter Postage/Mail services and Registered Post service, which focus on the need for maintaining and continuously improving these services for surviving in the face of completion form private couriers and other service providers.

The services like Collection of Parcels, Post Office Savings Bank Deposit Account and Recurring deposit Account; Post office Monthly Income Scheme, National Savings Certificates and Kisan Vikas Patra, where the awareness percentage were found to be more than 80 per cent but its awareness /usage ration was found to be between 40 to 50 per cent bring attention to the fact that strong promotion programme or campaign are necessary to promote such valuable services.

Considering the weightage given by users of postal services it can be suggested to postal department of Government of India that in a today's competitive market various other private courier services and development in the information and communication technology they need to improve not only physical ambience of their post offices but make the use of information technology; make the information related to postal services transparent and easy availability to masses; need to provide continuous training to postal services staff for improvement in their dealings with users of postal services and device a strategy to quickly resolve the doubts,

quarries and solve the complaints of users of postal services.

9.0: Limitations of the Research Study:

Since this study involves collection of primary data through informal discussion and use of Structured –Non-Disguised Questionnaire based on an empirical field study, all efforts shall be made to check, reduce and minimize ambiguous responses as provided by the selected respondents that may lead to distorted and incorrect data information, analysis and findings.

As an empirical field study would mainly be undertaken based on collection of primary data and information mainly from urban population, it would be inappropriate to generalize it as fit and good for the whole population especially rural customers. Due to constraints of time, the study could not be broad based and was confined to only Vadodara city. The limitation of threat of the secondary data sources employed to the research project does prevail. The respondents' responses are subject to their own personal biases, as customers' have a complex set of important beliefs that cannot be captured through questionnaire or research instrument used. Though, results of the study obtained from selected samples are fairly meaningful, due care should be exercised in extending its conclusions to other service providers in the post offices. The generalizability of the study findings are limited by the limited sample size. Errors due to question misinterpretation or misunderstanding or customers' inattention might or might not have affected results systematically.

Epilogue:

The Department of Posts serving the needs of Indian population for last 150 years has touched the lives of every individual through providing regular mails, financial services via banking, fulfilled desire of money transfer services and insurance services. Ever since its existence it has enjoyed the trust and support of its customers and stakeholders. The delivery of desired customer satisfaction and customers' retention are crucial issues for India post 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 by the post offices in relation to customers' ever increasing expectations, and search for rewarding experiences is truly crucial and critical in identifying gap and suitable measures that can be taken up for improving in delivery of Indian Postal Services within and outside India to citizens of India.

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APPENDIX

Figure No.: 01: Structural Equation Model (SEM) of Relationship between Overall Evaluations of Selected Criteria Related to Services Provided by Post Office and its Overall Ratings

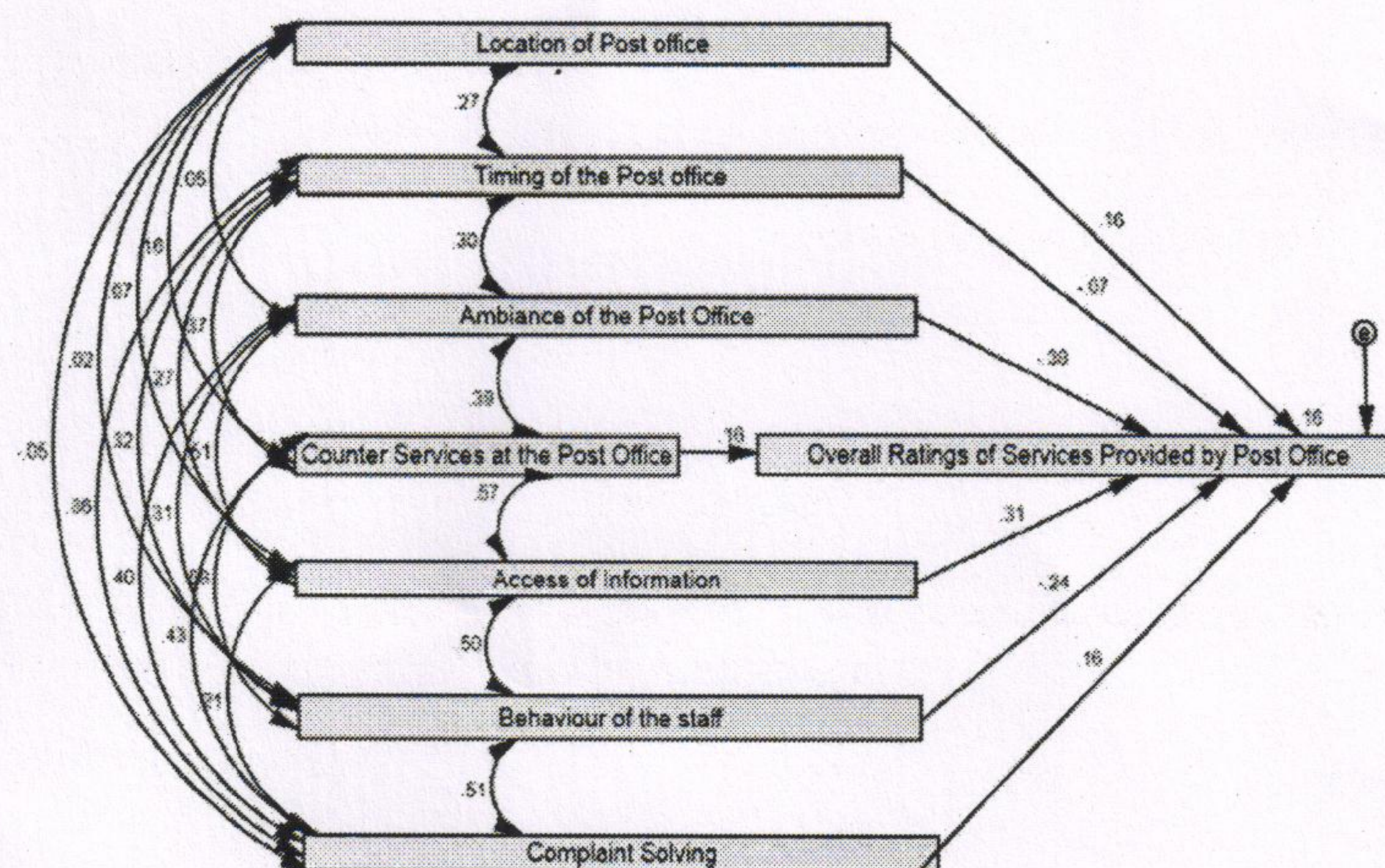


Table Number: 01: Table Showing Summary of Indicators and Reliability Alpha Score

Sr. No.	Selected Criteria	Cronbach's Alpha Coefficient
01	Location of the Post Office/s	0.629
02	Timing of the Post Office/s	0.756
03	Ambience of the Post Office/s	0.824
04	Services given to me by the various Counters of the post office/s	0.800
05	Access / Availability of the Information at the post office/s	0.788
06	Behavior of the staff of Post office/s	0.884
07	Complaint solving by the staff of post office/s	0.799
	Overall Reliability Score of 64 Items Covered by 7 Criteria	0.930

Table Number: 02: Profile of Selected Respondents availing selected Postal Services

Sr. No.	Selected Demographic Variables of Selected Respondents	Number and Percentages of Selected Respondents
01	Gender	Males
		756 (63.0)
		Females
		444 (37.0)
02	Age Group	Below 25
		258 (21.5)
		25 to 45 years
		605 (50.40)
		46 to 60 years
		311 (25.90)
		Above 60 years
		26 (2.2)
03	Educational Qualification	Less than Graduate
		277 (23.1)
		Graduate
		439 (36.6)
		Post-Graduate
		285 (23.8)
		Professional Qualification/Diploma
		199 (16.6)
04	Occupation	Student
		93 (7.8)
		House wife
		115 (9.6)
		Businessman/women
		199 (16.6)
		Self employed
		95 (7.9)
		Service
		585(48.8)
		Professional
		113 (9.4)
05	Annual Family Income	Up to Rs. 100000
		78 (6.5)
		Rs. 300000 to 600000
		577 (48.1)
		Rs. 600000 to 1000000
		366 (30.5)
		More than 1000000
		179 (14.9)
06	Number of Earning Members	Single
		306 (25.5)
		Two
		655 (54.6)
		Three
		163(13.6)
		More than Three
		76(6.3)
07	Number of Dependents	Up to 3
		467(38.9)
		4 to 5
		488(40.70)
		6to7
		227(18.9)
		More than 7
		18(1.5)
08	Marital Status	Unmarried
		349(29.1)
		Married
		851(70.9)

Table No.03: Table Showing Summary of Selected Respondents 'Responses With Regards To Awareness and Usage of the Selected Postal Services

Sr. No	Selected Postal Services Provided by the Post Offices in the Vadodara City	Number and Percentages		Ratio (Usage/ Awareness)
		Awareness for Selected Postal Services	Usage of Postal Selected Services	
1	Sale of Stamps/Covers	1200 (100.0)	1096 (91.30)	0.91
2	Collection of Parcels	1046 (87.20)	436 (36.30)	0.42
3	Money Order	1167 (97.30)	699 (58.30)	0.60
4	Speed Post	1140 (95.0)	696 (58.0)	0.61
5	Electricity Bills Payments	1123 (93.60)	760 (63.30)	0.68
6	Telephone Bills payments	1182 (98.50)	852 (71.00)	0.72
7	Letter Postage/Mail services	1166 (97.20)	938(78.20)	0.80
8	Registered Post service	1121 (93.40)	764 (63.70)	0.68
9	Post Office Savings Bank Deposit Account	961 (80.10)	398 (33.20)	0.41
10	Post office Recurring deposit Account	1078(89.80)	557(46.40)	0.52
11	Post Office Time Deposit Account	930(77.50)	406(33.80)	0.44
12	Post office Monthly Income Scheme	1131(94.30)	605(50.40)	0.53
13	Post Office National Savings Certificates	1123(93.60)	607(50.60)	0.54
14	Post Office Kisan Vikas Patra	1095(91.30)	495(41.30)	0.45
15	Post Office Public Provident Fund	928(77.30)	205(17.10)	0.22
16	Postal Life Insurance(PLI)	618(51.50)	183(15.30)	0.30

Table No.: 04: Table Showing Selected Respondents' Frequency of Visit To The Post Office And Their Opinion on The Statement That” India Post Is Adopting Changing Scenario”

Sr. No.	Frequency of Visit	Opinion That India Post is Adopting Changing scenario				
		Agree	Disagree	Mean	S.D	Total
01.	Once in a six month	216(41.53)	322(47.35)	1.60	0.491	538(44.83)
02	Once in a Month	225(43.26)	225(33.08)	1.53	0.500	480 (40.0)
03.	Once In a Fortnight	26(05.0)	69(10.14)	1.73	0.448	95(07.92)
04.	Once in a week	35(06.73)	17(02.50)	1.33	0.474	52(4.33)
05.	Each alternate day	18(03.46)	17(02.50)	1.49	0.507	35(2.92)
	Total	520(100.0)	680(100.0)	1.57	0.496	1200(100.0)

Table No.: 05: Table Showing Selected Respondents' Frequency of visit to the Post Office And Their Recommendation to others to continue to Use the Postal Services

Sr. No.	Frequency of Visit	Recommendation to Others to continue to Use the Postal Services				
		Yes	NO	Mean	S.D	Total
01.	Once in a six month	404(42.48)	134(53.81)	1.25	0.433	538(44.83)
02.	Once in a Month	391(41.11)	89(35.74)	1.19	0.389	480(40.0)
03.	Once In a Fortnight	95(09.98)	0(0.0)	1.00	0.000	95(07.92)
04.	Once in a week	35(03.68)	17(6.82)	1.33	0.474	52(4.33)
05.	Each alternate day	26(02.73)	9(3.61)	1.26	0.443	35(2.92)
	Total	951(100.0)	249(100.0)	1.21	0.406	1200(100.0)

Table No.: 06: Table Showing Selected Respondents Overall Satisfaction/Dissatisfaction (Experience) With Regards To selected Criteria.

Sr. No.	Selected Statements/ Items	Experience	
		Dissatisfied	satisfied
1	Location of the Post Office/s	352(29.3)	848(70.7)
2	Timing of the Post Office/s	485(40.4)	715(59.6)
3	Ambience of the Post Office/s	916(76.3)	284(23.7)
4	Counter services at the Post office/s	863(71.9)	337(28.1)
5	Access of the Information at the post office/s	915(76.3)	285(23.8)
6	Availability of the Information at the post office/s	991(82.6)	209(17.4)
7	Behavior of the staff	1000(83.3)	200(16.7)
8	Complaint solving	1019(84.9)	181(15.1)

Table No.:07: 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: Posine 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 stationery	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 stationery	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

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