CHAPTER NUMBER FIVE

FINDINGS OF THE RESEARCH STUDY

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FINDINGS OF THE RESEARCH STUDY

5. I.0: PROLOGUE:

The findings of the research study too has been divided into two parts. The First Part-I has dealt with post office customers' study, and the Second Part-II has dealt with Authorized Postal Agents' (APAs) study for which separately primary data were collected by the researcher, and thereafter collected primary data were separately tabulated, analyzed as well as interpreted, and findings and implications separately for both the studies have been presented in this chapter as follows.

> ## PART –I
>
> ## CUSTOMERS' RESEARCH STUDY

5. I.1: FINDINGS OF THE CUSTOMERS' RESEARCH STUDY:

The researcher had applied Chi-Square Test and Factor analysis to test various hypotheses that were formulated based on the collected primary data that were gathered from the selected customers who had availed various postal services from various post offices located in the city of Vadodara in the State of Gujarat.

5. I. 2 FINDINGS OF APPLICATION OF CHI SQUARE TEST:

In order to apply the Chi- Square test, the responses given by selected customers on five rating scales were combined into two groups as (i) Awareness and (ii) Usage as in case of (Question Number 04) Important – Unimportant (Question Number 06A); Satisfied – Dissatisfied (Question Number 06B,07) and Agree – Disagree (Question Number 08,09,10,11,12,13 and 14) respectively.

The findings of Chi-square Test have been presented as follows:

Hypothesis: 5: I (1):

There is no association between overall awareness of selected customers' on selected postal services that are being offered by selected post offices in the city of Vadodara in the Gujarat State vis-à-vis selected customers' selected background variables viz., Age [A], Gender [G], Marital Status [MS], Occupation[O], Educational Qualifications [EQ] And Income [I].

Table Number: 5: I: 1:
Selected Customers' Overall Awareness on Selected Postal Services Vis-a-Vis
Selected Background Variables of Customers

Sr. No.	Selected Postal Services Provided by the Post Offices in the Vadodara City	'P' Value of X^2					
		Age [A]	Gender [G]	Marital Status [M S]	Occupation [O]	Educational Qualifications [EQ]	Income [I]
01	Sale of Stamps/Covers	S(.000)	NS(.683)	S(.000)	S(.000)	S(.000)	S(.000)
02	Collection of Parcels	S(.000)	S(.000)	NS(.725)	S(.000)	S(.000)	S(.000)
03	Money Order	NS(.436)	S(.000)	NS(.360)	S(.018)	NS(.245)	S(.000)
04	Speed Post	S(.000)	NS(.967)	S(.000)	S(.000)	S(.000)	S(.000)
05	Electricity Bills Payments	S(.000)	NS(.084)	NS(.399)	S(.000)	NS(.654)	S(.011)
06	Telephone Bills payments	NS(.266)	S(.017)	NS(.488)	S(.000)	S(.000)	S(.000)
07	Letter Postage/Mail services	NS(.348)	NS(.387)	NS(.533)	S(.000)	S(.000)	S(.000)
08	Registered Post service	S(.000)	S(.026)	S(.019)	S(.000)	S(.000)	S(.000)
09	Post Office Savings Bank Deposit Account	NS(.623)	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)
10	Post office Recurring Deposit Account	S(.025)	NS(.244)	NS(.204)	S(.000)	S(.000)	S(.000)
11	Post Office Time Deposit Account	S(.000)	NS(.404)	NS(.529)	S(.000)	S(.000)	S(.000)
12	Post office Monthly Income Scheme	S(.000)	NS(.638)	NS(.241)	S(.000)	S(.000)	S(.000)
13	Post Office National Savings Certificates	NS(.366)	S(.000)	S(.036)	S(.000)	NS(.247)	S(.000)
14	Post Office Kisan Vikas Patra (KVP)	S(.000)	NS(.352)	S(.006)	S(.013)	S(.040)	S(.000)
15	Post Office Public Provident Fund	S(.000)	NS(.432)	S(.000)	NS(.168)	S(.000)	S(.000)
16	Postal Life Insurance(PLI)	S(.050)	NS(.162)	S(.026)	S(.023)	NS(.535)	S(.000)

The results of the chi-square test had showed that age was having significant association with overall awareness of selected customers on selected postal services that are being offered by selected post offices located in the city of Vadodara in the Gujarat State. Only there were few services about which opinion was found similar across all age groups viz., Money Order; Telephone Bills payments; Post Office Savings Bank Deposit Account and Post Office National Savings Certificates respectively.

It shows that as per age, requirements differ and simultaneously it affects awareness, and therefore customers of different age groups that were found as having different level of awareness about various postal services.

Therefore, the post office administration should be vigilant enough to sense, serve and satisfy the needs of customers belonging to different age groups, and should also put efforts to make them aware about the new and upcoming postal services.

The gender was found as having no significant association with awareness of selected customers on selected postal services that are being offered by various post offices located in the city of Vadodara in the State of Gujarat. However, significant association was found in case of selected postal services viz., Sale of Stamps/Covers; Collection of Parcels; Speed Post; Letter Postage/Mail services; Post office Recurring deposit Account; Post Office Time Deposit; Account Post office Monthly Income Scheme; Post Office Kisan Vikas Patra (KVP); Post Office Public Provident Fund and Postal Life Insurance(PLI) respectively.

Overall awareness of selected customers on selected postal services were found as having significant relationship with marital status, except in case of few services such as viz., Collection of Parcels; Money Order; Electricity Bills Payments; Telephone Bills payments; Letter Postage/Mail services; Post office Recurring deposit Account; Post Office Time Deposit Account and Post office Monthly Income Scheme respectively.

The occupation of selected customers was found as a difference to their awareness in case of most of the selected postal services except Post Office Public Provident Fund. Income and educational qualifications were also found having significant association with awareness of selected customers on most of the selected postal services except in few cases such as Money Order; Electricity Bills Payments; Post Office National Savings Certificates and Postal Life Insurance (PLI) respectively.

Hypothesis: 5: I (2):
The expectation of selected Customers on "Location of the Post office" vis-a-vis selected customers' background variables viz., Age; Gender; Marital Status; Occupation; Educational Qualifications and Income is independent.

Table Number: 5: I: 2:
Selected Customers' Expectation on "Location of the Post office" vis-a-vis
Selected Background Variables of Selected Customers

Sr. No.	Selected Criteria	'P' Value of X^2					
		A	G	M S	O	EQ	I
01	Post Office/s are located at a convenient place from residence	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)
02	Post Office/s are located at a convenient place from office	S(.000)	S(.000)	**NS(.278)**	S(.003)	S(.003)	S(.000)
03	Post Office/s are located at a convenient place from place of work	S(.000)	**NS(.882)**	S(.003)	S(.000)	S(.000)	S(.000)

The selected customers belonging to different age groups; gender and marital status were found as having uniform expectations in case of location of the post office.

Overall expectation of selected customers towards location of the post office too was found as influenced by their selected background variables viz., income, educational qualifications and occupation except in case of criterion of gender and marital status that is in case of Post office/s are located at a convenient place from office and Post office/s are located at a convenient place from place of work respectively.

Hypothesis: 5: I (3):

The expectation of selected Customers on "Timings of the Post office" vis-a-vis selected customers' background variables viz., Age; Gender; Marital Status; Occupation; Educational Qualifications and Income is independent.

Table Number: 5: I: 3:
Selected Customers' Expectation on "Timings of the Post office" vis-v-vis
Selected Background Variables of Selected Customers

Sr. No.	Selected Criteria	'P' Value of X^2					
		A	G	M S	O	EQ	I
01	The working hours of the Post Office/s are convenient	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)
02	The Post Office/s start functioning as per the notified time	S(.000)	S(.000)	**NS(.140)**	S(.003)	S(.003)	S(.000)
03	The timing of Recess of the Post Office/s is convenient	S(.000)	**NS(.128)**	**NS(.127)**	S(.000)	S(.000)	S(.000)

The selected customers belonging to different age groups; gender and marital status were found as having uniform expectations in case of timings of the post office. Overall expectation of selected customers towards timings of the post office too was found as influenced by their selected background variables viz., income, educational qualifications and occupation except in case of only one criteria of gender that is in case of working hours and recess timings of the post office.

Hypothesis: 5: I (4):

The expectation of selected Customers' on "Ambience of the Post office" vis-a-vis Selected Customers' background variables viz., Age; Gender; Marital Status; Occupation; Educational Qualifications and Income is independent.

Table Number: 5: I: 4:
Selected Customers' Expectation on "Ambience of the Post Office" vis-a-vis
Selected Background Variables of Selected Customers

Sr. No.	Selected Criteria	'P' Value of X^2					
		A	G	M S	O	EQ	I
01	The Post Office/s are spacious	S(.000)	S(.001)	S(.000)	S(.000)	S(.000)	S(.000)
02	The proper ventilation inside the Post Office/s is available	S(.027)	S(.000)	S(.019)	**NS(.126)**	S(.002)	S(.000)
03	The Post Office/s have proper illumination	**NS(.057)**	S(.035)	**NS(.205)**	**NS(.456)**	S(.000)	S(.000)
04	The Post Office/s are kept clean	S(.001)	S(.006)	S(.000)	S(.013)	**NS(.634)**	S(.000)
05	The Post Office/s are having hygienic condition	**NS(.323)**	S(.000)	S(.000)	S(.000)	S(.028)	S(.000)
06	There is provision for drinking water at the Post Office/s	**NS(.126)**	S(.000)	**NS(.304)**	S(.000)	**NS(.134)**	S(.000)

07	There is adequate sitting arrangement for the visitors in the Post Office/s	S(.004)	NS(.175)	S(.002)	S(.000)	S(.036)	S(.000)
08	The facility of wash room is available at the Post Office/s	S(.000)	NS(.422)	S(.000)	S(.000)	S(.000)	S(.000)
09	The writing desk for the visitors is available at the Post Office/s	S(.000)	S(.000)	NS(.536)	S(.000)	S(.000)	S(.000)
10	The parking facility for the visitors is available at the Post Office/s	S(.000)	S(.000)	NS(.654)	S(.000)	S(.000)	NS(.436)
11	Fire Extinguishers are kept in the post office/s for safety	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)
12	Security Guard is deployed at the Post Office/s	NS(.256)	S(.000)	S(.000)	S(.000)	S(.000)	NS(.145)
13	The close circuit cameras are installed at the Post Office/s	NS(.569)	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)
14	Emergency Help-Line Numbers are displayed at the Post Office/s	S(.000)	S(.000)	NS(.354)	S(.000)	S(.000)	S(.000)

One of the demographic variable viz., age was found as significantly associated with selected criteria concerning to ambience of the post office except for the items viz., Post office/s have proper illumination; the Post office/s are having hygienic condition; there is provision for drinking water at the Post office/s; security guard is deployed at the Post office/s and the close circuit cameras are installed at the Post office/s respectively.

Gender as a demographic criteria was found as significantly associated with selected criteria concerning to ambience of the post office except for there is adequate sitting arrangement for the visitors in the Post Office/s and the facility of wash room is available at the Post office/s respectively.

Marital status as a demographic criteria was found as significantly associated with selected criteria concerning to ambience of the post office except for the selected items viz., the Post office/s have proper illumination; there is provision for drinking water at the Post office/s; the writing desk for the visitors is available at the Post Office/s; the parking facility for the visitors is available at the Post Office/s and emergency Help-Line numbers are displayed at the Post office/s respectively.

Occupation as demographic criteria was found as significantly associated with selected criteria concerning to ambience of the post office except for the proper ventilation inside the Post office/s is available and the Post office/s has proper illumination respectively.

Educational qualification as demographic criteria too was found as significantly associated with selected criteria concerning to ambience of the post office except for items that the Post office/s are kept clean and there is provision for drinking water at the Post office/s respectively.

Income as demographic criteria was found as significantly associated with selected criteria concerning to ambience of the post office except for items viz., the parking facility for the visitors is available at the Post Office/s and security guard is deployed at the Post office/s respectively.

Hypothesis: 5: I (5):

The expectation of selected customers on "Counter Services of the Post office" vis-a-vis Selected Customers' background variables viz., Age; Gender; Marital Status; Occupation; Educational Qualifications and Income is independent.

Table Number: 5: I: 5:

Selected Customers' Actual Expectation on "Counter Services of the Post Office" vis-a-vis Selected Background Variables of Selected Customers

Sr. No.	Selected Criteria	'P' Value of X^2					
		A	G	M S	O	EQ	I
01	The Post Office/s are having sufficient number of service counters	S(.000)	S(.000)	NS(.237)	S(.000)	S(.002)	S(.000)
02	Separate counter for Authorized Postal Agents(APAs) is available at the Post office/s	S(.001)	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)
03	The staplers, pins, gum, pen, calculator, etc., are available at the service counters of the post office/s	S(.000)	S(.009)	S(.000)	S(.000)	NS(.246)	S(.000)
04	The transaction related stationery, such as, vouchers, slips, forms, etc., are available at the service counters of the post office/s	S(.001)	S(.043)	NS(.709)	S(.000)	S(.005)	S(.000)
05	The Post Office has equipments like, computer, printer, scanner, photocopying machines, etc.,	S(.000)	NS(.256)	NS(.265)	S(.000)	S(.000)	S(.000)
06	The Post Office makes changes in its working as per requirement	S(.000)	NS(.175)	NS(.154)	S(.000)	S(.000)	S(.000)
07	The Post Office delivers prompt services to me	S(.000)	S(.035)	S(.043)	S(.000)	S(.000)	S(.000)
08	The Post Office gives accurate services to me	S(.000)	S(.000)	NS(.147)	S(.000)	S(.002)	S(.000)
09	The services provided by the Post Office are trustworthy	S(.001)	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)
10	It is simple to make transactions at the post office	S(.000)	S(.009)	S(.000)	S(.000)	NS(.356)	S(.000)
11	We are provided receipts for transactions made at the Post Office	S(.001)	S(.043)	NS(.829)	S(.000)	S(.005)	S(.000)
12	We get Pass Book, Savings Certificates, etc. in due time from the Post Office	S(.000)	NS(.126)	NS(.269)	S(.000)	S(.000)	S(.000)
13	The Post Office/s are having sufficient number of service counters	S(.000)	NS(.465)	NS(.655)	S(.000)	S(.000)	S(.000)

The selected customers' expectation towards counter services of the post office was found as significantly associated with background variables viz., age; occupation; educational qualifications and income respectively. Only gender was not found as significantly associated except with selected items viz., the Post office has equipment like, computer, printer, scanner, photocopying machines, etc.; the Post office makes changes in its working as per requirement; we get Pass Book, Savings Certificates, etc. in due time from the Post office and the Post Office/s are having sufficient number of service counters respectively. Educational qualification too was found as significantly associated except for selected items viz., the staplers, pins, gum, pen, calculator, etc., are available at the service counters of the post office/s and it is simple to make transactions at the post office respectively. The marital status too was also found having significant association with regard to majority selected items.

Hypothesis: 5: I (6):

The expectation of Selected Customers on "Access and Availability of Information at the Post Office" vis-a-vis Selected Customers' background variables viz., Age; Gender; Marital Status; Occupation; Educational Qualifications and Income is independent.

Table Number: 5: I: 6:
Selected Customers' Expectation on "Access and Availability of information at the Post office" vis-a-vis Selected Background Variables of Selected Customers

Sr. No.	Selected Criteria	'P' Value of X^2					
		A	G	M S	O	EQ	I
01	Sign Boards are displayed at the Post Office/s	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)
02	The information on the Sign Boards are regularly updated at the post office/s	S(.000)	S(.000)	**NS(.458)**	S(.003)	S(.003)	S(.000)
03	We get prompt information at the Post Office/s	S(.000)	S(.004)	S(.003)	S(.003)	S(.003)	S(.006)
04	We get information easily at the Post Office/s	S(.000)	**NS(.542)**	S(.003)	S(.000)	S(.000)	S(.000)
05	We get information conveniently at the post office/s	S(.000)	S(.004)	S(.003)	S(.000)	**NS(.356)**	S(.003)
06	We get accurate information from the Post Office/s	S(.006)	S(.003)	S(.003)	S(.003)	S(.000)	**NS(.422)**
07	The staff of Post Office/s replies to our queries	S(.004)	S(.000)	S(.000)	S(.000)	S(.003)	S(.000)

The selected customers belonging to different age group, gender and marital status were found as having uniform expectations in case of location of the post office.

Overall expectation of selected customers towards access and availability of information at the post office too was found as influenced by their selected background variables viz., income, educational qualifications and occupation except in case of criteria of gender, educational qualification and income for selected item that is we get information easily at the Post Office/s; we get information conveniently at the post office/s and we get accurate information from the Post Office/s respectively.

Hypothesis: 5: I (7):

The expectation of Selected Customers on "Behaviour of the Staff of the Post Office" vis-a-vis Selected Customers' background variables viz., Age; Gender; Marital Status; Occupation; Educational Qualifications and Income is independent.

Table Number: 5: I: 7:
Selected Customers' Expectation on "Behaviour of the Staff of the Post Office"
vis-a-vis Selected Background Variables of Selected Customers

Sr. No.	Selected Criteria	'P' Value of X^2					
		A	G	M S	O	EQ	I
01	The staff of Post Office/s replies to our queries	S(.000)	S(.000)	S(.000)	S(.007)	**NS(.156)**	S(.000)
02	The staff of Post Office/s gives prompt replies to our queries	S(.000)	S(.028)	S(.029)	S(.000)	S(.040)	S(.000)
03	The staff of post office/s has sufficient information	**NS(.464)**	**NS(.569)**	S(.000)	S(.030)	S(.001)	S(.002)
04	The staff of post office/s provides correct information to us	S(.003)	S(.024)	**NS(.669)**	S(.004)	S(.000)	S(.006)
05	The staff of post office/s has skill to perform job	S(.049)	**NS(.176)**	S(.000)	S(.000)	S(.000)	S(.000)
06	The staff of post office/s is trained	S(.001)	S(.000)	S(.001)	S(.013)	S(.014)	S(.000)
07	The staff of post office/s is polite	S(.000)	S(.045)	S(.029)	S(.000)	S(.000)	S(.000)
08	The staff of post office/s is helpful	S(.012)	**NS(.958)**	S(.005)	S(.000)	S(.000)	S(.000)
09	The staff of post office/s is well-mannered	S(.005)	S(.000)	S(.002)	**NS(.103)**	S(.000)	S(.000)
10	The staff of post office/s is honest	S(.005)	**NS(.493)**	**NS(.069)**	S(.000)	S(.000)	S(.000)
11	The staff of post office/s provides us guidance for the procedural compliances	S(.034)	**NS(.072)**	S(.000)	S(.000)	S(.000)	S(.000)
12	The staff of post office/s give explanations to our queries	**NS(.129)**	S(.011)	S(.000)	S(.001)	S(.005)	S(.000)
13	The staff of post office/s follows rules and regulations	S(.001)	S(.002)	S(.000)	S(.000)	S(.000)	S(.000)
14	The Post Master of the post office/s guides the staff of the Post Office	S(.000)	S(.021)	S(.000)	S(.000)	S(.000)	S(.000)
15	The Post Master of the post office/s controls the staff of the Post Office	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)

Selected customers actual expectation on behaviour of staff of the post office was found as significantly associated with age in most of the criteria except in case of selected items viz., the staff of post office/s has sufficient information and the staff of post office/s gives explanations to our queries.

Gender was not found as significantly associated with expectations of selected customers towards behaviour of staff of the post office in selected items viz., the staff of post office/s has sufficient information; the staff of post office/s has skill to perform job; the staff of post office/s is helpful; the staff of post office/s is honest and the staff of post office/s provides us guidance for the procedural compliances respectively.

The marital status was found as associated with most of the selected items except two viz., the staff of post office/s provides correct information to us and the staff of post office/s is honest respectively. Educational qualifications was found as not associated with selected items viz., the staff of Post Office/s replies to our queries and for remaining it was found as associated with selected items. Occupation and income too were found as having significant association with expectations of selected customers on behaviour of staff of the post office.

Hypothesis: 5: I (8):

The expectation of Selected Customers on "Complaint handling of the Post Office" vis-a-vis Selected Customers' background variables viz., Age; Gender; Marital Status; Occupation; Educational Qualifications and Income is independent.

Table Number: 5: I: 8:
Selected Customers' Expectation on "Complaint handling of the Post Office"
vis-a-vis Selected Background Variables of Selected Customers

Sr. No.	Selected Criteria	'P' Value of X^2					
		A	G	M S	O	EQ	I
01	The Post Office/s listen to our complains	S(.000)	S(.000)	S(.000)	S(.004)	**NS(.156)**	S(.000)
02	The staff of post office/s is prompt to respond our complaints	S(.000)	S(.018)	S(.009)	S(.000)	S(.030)	S(.000)
03	Complaint book is available at the post office/s	**NS(.584)**	**NS(.569)**	S(.000)	S(.030)	S(.001)	S(.002)
04	The information related with registration of complaints is displayed at the post office/s	S(.003)	S(.024)	**NS(.452)**	S(.003)	S(.000)	S(.006)
05	The procedure for registration of our complaints is simple at the post office/s	S(.049)	**NS(.866)**	S(.000)	S(.000)	S(.000)	S(.000)
06	The Post Office/s solve our complaints	S(.001)	S(.003)	S(.001)	S(.013)	S(.014)	S(.000)
07	Our grievances are solved by the staff of the post office/s	S(.000)	S(.045)	S(.029)	S(.000)	S(.000)	S(.004)

Selected customers expectation on complaint handling of the post office was found as significantly associated with age in most of the selected items except in case of 'Complaint book is available at the post office/s'. Gender was not found as significantly associated actual expectations of selected customers towards complaint handling of the post office in selected items viz. complaint book is available at the post office/s and the procedure for registration of our complaints is simple at the post office/s respectively.

The marital status was found as associated with most of the selected items except "the information related with registration of complaints is displayed at the post office/s". Educational qualifications was found as not associated except for the selected items 'The Post Office/s listen to our complains' and for remaining it was found as associated with selected items.

Occupation and income too were found as having significantly associated with actual expectations of selected customers on complaint handling of the post office.

Hypothesis: 6: I (9):

There is no association between overall usage of Selected Customers' on Selected Postal Services that are being offered by Selected Post Offices in the City of Vadodara in the Gujarat State vis-à-vis selected customers' selected background variables viz., Age [A], Gender [G], Marital Status [MS], Occupation[O], Educational Qualifications [EQ] And Income [I] respectively.

Table Number: 5: I: 9:
Selected Customers' Overall Usage on Selected Postal Services vis-a-vis
Selected Background Variables of Customers

Sr. No.	Selected Postal Services Provided By the Post Offices in the Vadodara City	'P' Value of X^2					
		Age [A]	Gender [G]	Marital Status [M S]	Occupation [O]	Educational Qualifications [EQ]	Income [I]
01	Sale of Stamps/Covers	S(.000)	S(.000)	NS(.253)	NS (.356)	S(.000)	S(.000)
02	Collection of Parcels	NS(.725)	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)
03	Money Order	S(.000)	S(.000)	S(.000)	S(.018)	S(.000)	NS(.436)
04	Speed Post	S(.000)	NS(.967)	S(.000)	S(.000)	S(.000)	S(.000)
05	Electricity Bills Payments	S(.000)	NS(.084)	NS(.358)	S(.000)	NS(.456)	S(.011)
06	Telephone Bills payments	NS(.543)	S(.017)	NS(.325)	S(.000)	S(.000)	S(.000)
07	Letter Postage/Mail services	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)
08	Registered Post service	S(.000)	S(.026)	S(.019)	S(.000)	NS(.156)	S(.000)
09	Post Office Savings Bank Deposit Account	S(.000)	S(.000)	S(.000)	NS(.623)	S(.000)	S(.000)
10	Post office Recurring deposit Account	S(.025)	S(.000)	NS(.204)	S(.000)	S(.000)	S(.000)
11	Post Office Time Deposit Account	S(.000)	NS(.404)	NS(.529)	S(.000)	S(.000)	S(.000)
12	Post office Monthly Income Scheme	S(.000)	NS(.638)	NS(.241)	S(.000)	S(.000)	S(.000)
13	Post Office National Savings Certificates	NS(.366)	S(.000)	S(.036)	S(.000)	NS(.247)	S(.000)
14	Post Office Kisan Vikas Patra (KVP)	S(.000)	NS(.352)	S(.006)	S(.013)	NS(.589)	NS(.581)
15	Post Office Public Provident Fund	S(.000)	NS(.432)	S(.000)	NS(.168)	S(.000)	NS(.452)
16	Postal Life Insurance(PLI)	S(.050)	NS(.162)	S(.026)	S(.023)	NS(.535)	NS(.244)

The results of the chi-square test had showed that age was found as significantly associated with overall usage of selected customers on selected postal services that are being offered by selected post offices located in the city of Vadodara in the Gujarat State.

Only there were few services for which opinion was found similar across all age groups viz., Collection of Parcels; Telephone Bills Payments and Post Office National Savings Certificates (NSC) respectively. It had shown that considering age, requirement also differs and simultaneously it affects usage, and therefore customers of different age groups were found as having different level of usage for various postal services. Therefore, the post office administration should be vigilant enough to sense, serve and satisfy the needs of customers belonging to different age groups, and it should put efforts to increase usage of existing and the new postal services.

The gender was found as having no significant association with usage of selected customers on selected postal services that are being offered by various post offices located in the city of Vadodara in the state of Gujarat. However, significant association was found in case of selected postal services viz. Speed Post; Electricity Bills Payments; Post Office Time Deposit Account; Post office Monthly Income Scheme; Post office Kisan Vikas Patra (KVP); Post Office Public Provident Fund and Postal Life Insurance (PLI) respectively. Overall usage of selected customers on selected postal services were found as having significant relationship with marital status, except in case of few postal services viz., Sale of Stamps/Covers; Electricity Bills Payments; Telephone Bills payments; Post office Recurring deposit Account; Post Office Time Deposit Account and Post office Monthly Income Scheme respectively. The occupation of selected customers was found as making difference to their usage in case of most of the selected postal services except viz., Sale of Stamps/Covers; Post Office Savings Bank Deposit Account and Post Office Public Provident Fund respectively. Educational qualifications too were also found having significant association with usage of selected customers in case of most of the selected postal services except in few cases viz., Electricity Bills Payments; Registered Post service; Post Office National Savings Certificates; Post Office Kisan Vikas Patra (KVP) and Postal Life Insurance (PLI) respectively. Income of the selected customers too was found as making a difference to their usage in case of most of the selected postal services except viz., Money Order; Post Office Kisan Vikas Patra (KVP); Post Office Public Provident Fund and Postal Life Insurance (PLI) respectively.

Hypothesis: 5: I (10):

The experience of Selected Customers on "Location of the Post office" vis-a-vis selected customers' Background variables viz., Age; Gender; Marital Status; Occupation; Educational Qualifications and Income is independent.

Table Number: 5: I: 10:
Selected Customers' experience on "Location of the Post Office" vis-a-vis
Selected Background Variables of Selected Customers

Sr. No.	Selected Criteria	'P' Value of X^2					
		A	G	M S	O	EQ	I
01	Post Office/s are located at a convenient place from residence	NS(.278)	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)
02	Post Office/s are located at a convenient place from office	S(.000)	S(.000)	S(.000)	S(.003)	NS(.882)	S(.000)
03	Post Office/s are located at a convenient place from place of work	S(.000)	S(.000)	S(.003)	S(.000)	S(.000)	S(.000)

The selected customers' belonging to different age groups; gender and marital status were found as having uniform experiences in case of location of the post office. Overall experience of selected customers towards location of the post office too was found as influenced by their selected background variables viz., income, educational qualifications and occupation except in case of selected criteria of age and educational qualifications that is 'Post office/s are located at a convenient place from residence' and 'Post office/s are located at a convenient place from office' respectively.

Hypothesis: 5: I (11):

The Experience of Selected Customers on "Timings of the Post Office" vis-à-vis selected customers' Background Variables viz., Age; Gender; Marital Status; Occupation; Educational Qualifications and Income is independent.

Table Number: 5: I: 11:
Selected Customers' experience on "Timings of the Post Office" vis-a-vis
Selected Background Variables of Selected Customers

Sr. No.	Selected Criteria	'P' Value of X^2					
		A	G	M S	O	EQ	I
01	The working hours of the Post Office/s are convenient to me	NS(.140)	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)
02	The Post Office/s start functioning as per the notified time	S(.000)	S(.000)	S(.000)	NS(.128)	S(.003)	S(.000)
03	The timing of Recess of the Post Office/s is convenient to me	S(.000)	S(.000)	S(.000)	S(.000)	NS(.127)	S(.000)

The selected customers belonging to different income groups; gender and marital status were found as having uniform experience in case of timings of the post office. Overall experience of selected customers' towards timings of the post office too was found as influenced by their selected background variables viz., age, educational qualifications and occupation except in case of criterion of age that is in case of working hours. Occupation in case of post office starts functioning as per notified time and educational qualification in case of recess timings of the post office respectively.

Hypothesis: 5: I (12):

The Experience of Selected Customers' on "Ambience of the Post Office" vis-a-vis Selected Customers' Background Variables viz., Age; Gender; Marital Status; Occupation; Educational Qualifications and Income is independent.

Table Number: 5: I: 12:
Selected Customers' Experience on "Ambience of the Post Office" vis-a-vis
Selected Background Variables of selected customers

Sr. No.	Selected Criteria	'P' Value of X^2					
		A	G	M S	O	EQ	I
01	The Post Office/s are spacious	S(.010)	S(.001)	S(.000)	S(.003)	S(.000)	S(.002)
02	The proper ventilation inside the Post Office/s is available	S(.036)	NS(.325)	S(.019)	S(.001)	S(.012)	S(.003)
03	The Post Office/s have proper illumination	S(.001)	S(.035)	S(.001)	S(.001)	NS(.057)	S(.000)
04	The Post Office/s are kept clean	S(.001)	S(.006)	S(.000)	S(.013)	NS(.634)	NS(.205)
05	The Post Office/s are having hygienic condition	S(.001)	S(.000)	S(.000)	NS(.855)	S(.028)	S(.000)
06	There is provision for drinking water at the Post Office/s	S(.001)	S(.000)	NS(.504)	S(.000)	S(.005)	S(.000)
07	There is adequate sitting arrangement for the visitors in the Post Office/s	S(.004)	S(.001)	S(.002)	NS(.146)	S(.036)	NS(.374)
08	The facility of wash room is available at the Post Office/s	S(.000)	NS(.485)	NS(.696)	S(.006)	S(.000)	S(.002)
09	The writing desk for the visitors is available at the Post Office/s	NS(.589)	S(.000)	NS(.536)	S(.000)	S(.006)	S(.000)
10	The parking facility for the visitors is available at the Post Office/s	S(.000)	S(.000)	S(.001)	NS(.256)	S(.050)	NS(.358)
11	Fire Extinguishers are kept in the post office/s for safety	NS(.544)	S(.000)	S(.000)	S(.020)	NS(.246)	S(.000)
12	Security Guard is deployed at the Post Office/s	S(.000)	S(.000)	S(.001)	S(.000)	S(.000)	NS(.145)
13	The close circuit cameras are installed at the Post Office/s	S(.003)	S(.000)	NS(.569)	S(.000)	S(.030)	S(.001)
14	Emergency Help-Line Numbers are displayed at the Post Office/s	S(.001)	S(.002)	S(.000)	S(.000)	S(.000)	S(.002)

One of the demographic variable viz., age was found significantly associated with selected criteria concerning to ambience of the post office except for the items viz., writing desk for the visitors is available at the Post Office/s and Fire Extinguishers are kept in the post office/s for safety respectively. Gender too was found significantly associated with selected criteria concerning to ambience of the post office except for the items viz., proper ventilation inside the Post Office/s is available, and the facility of wash room is available at the Post Office/s respectively.

Marital status as a demographic variable was found as significantly associated with selected criteria concerning to ambience of the post office except for the items viz., there is provision for drinking water at the Post Office/s; the facility of wash room is available at the Post office/s; the writing desk for the visitors is available at the Post office/s; and the close circuit cameras are installed at the Post office/s respectively. Occupation too was found as significantly associated with selected criteria concerning ambience of the post office except for items viz., the Post office/s are having hygienic condition ; there is adequate sitting arrangement for the visitors in the Post office/s; and the parking facility for the visitors is available at the Post Office/s respectively. Educational qualifications was also found as significantly associated with selected criteria concerning to ambience of the post office except for the Post Office/s have proper illumination; the Post Office/s are kept clean; and fire extinguishers are kept in the post office/s for safety respectively. Income too was found as significantly associated with selected criteria concerning to ambience of the post office except for the Post office/s are kept clean; there is adequate sitting arrangement for the visitors in the Post office/s; the parking facility for the visitors is available at the Post office/s; and security guard is deployed at the Post office/s respectively.

Hypothesis: 5: I (13):

The Experience of Selected Customers on "Counter services of the Post Office" vis-a-vis Selected Customers' Background Variables viz., Age; Gender; Marital Status; Occupation; Educational Qualifications and Income is independent.

Table Number: 5: I: 13:
Selected Customers' Experience on "Counter Services of the Post Office" vis-a-vis
Selected Background Variables of Selected Customers

Sr. No.	Selected Criteria	'P' Value of X^2					
		A	G	M S	O	EQ	I
01	The Post Office/s are having sufficient number of service counters	S(.000)	S(.000)	S(.000)	S(.000)	**NS(.657)**	S(.000)
02	Separate counter for Authorized Postal Agents(APAs) is available at the Post office/s	S(.001)	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)
03	The staplers, pins, gum, pen, calculator, etc., are available at the service counters of the post office/s	**NS(.856)**	S(.009)	**NS(.658)**	S(.000)	S(.000)	S(.000)
04	The transaction related stationery, such as, vouchers, slips, forms, etc., are available at the service counters of the post office/s	S(.001)	S(.043)	S(.000)	S(.000)	S(.005)	**NS(.165)**
05	The Post Office has equipments like, computer, printer, scanner, photocopying machines, etc.,	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)
06	The Post Office makes changes in its working as per requirement	**NS(.268)**	S(.000)	S(.000)	S(.000)	**NS(.169)**	S(.000)
07	The Post Office delivers prompt services to me	S(.000)	S(.035)	S(.043)	S(.000)	S(.000)	S(.000)
08	The Post Office gives accurate services to me	S(.000)	S(.000)	S(.000)	**NS(.544)**	S(.002)	S(.000)

09	The services provided by the Post Office are trustworthy	S(.001)	**NS(.567)**	S(.000)	S(.000)	S(.000)	S(.000)
10	It is simple to make transactions at the post office	S(.000)	S(.009)	S(.000)	S(.000)	S(.000)	S(.000)
11	We are provided receipts for transactions made at the Post Office	S(.001)	**NS(.829)**	S(.000)	**NS(.655)**	S(.005)	**NS(.126)**
12	We get Pass Book, Savings Certificates, etc. in due time from the Post Office	**NS(.465)**	S(.000)	**NS(.269)**	S(.000)	S(.000)	S(.000)
13	The Post Office/s are having sufficient number of service counters	S(.000)	S(.000)	S(.000)	S(.000)	**NS(.356)**	S(.000)

The selected customers' experience towards counter services of the post office was found as significantly associated with selected background variables of customers' viz., age; occupation; educational qualifications and income respectively. Age was not found as significantly associated except for the items staplers, pins, gum, pen, calculator, etc., are available at the service counters of the post office/s; the Post office makes changes in its working as per requirement; and we get Pass Book, Savings Certificates, etc. in due time from the Post office respectively. Gender was not found as significantly associated except for the items viz., the services provided by the Post office is trustworthy and we are provided receipts for transactions made at the Post office respectively.

The marital status too was also found as significantly associated with regard to selected items except for viz., the staplers, pins, gum, pen, calculator, etc., are available at the service counters of the post office/s and we get Pass Book, Savings Certificates, etc. in due time from the Post office respectively. Occupation too was found as significantly associated except with the selected items viz. the Post office gives accurate services to me and we are provided receipts for transactions made at the Post office respectively. Educational qualifications and Income were found significantly associated except with the selected items viz. the Post Office/s are having sufficient number of service counters; the transaction related stationery, such as, vouchers, slips, forms, etc., are available at the service counters of the post office/s; the Post office makes changes in its working as per requirement; we are provided receipts for transactions made at the Post Office; and the Post Office/s are having sufficient number of service counters respectively.

Hypothesis: 5: I (14):

The Experience of Selected Customers on "Access and Availability of Information at the Post Office" vis-a-vis Selected Customers' Background Variables viz., Age; Gender; Marital Status; Occupation; Educational Qualifications and Income is independent.

Selected Customers' Experience on "Access and Availability of information at the Post Office"
vis-a-vis Selected Background Variables of Selected Customers

Sr. No.	Selected Criteria	'P' Value of X^2					
		A	G	M S	O	EQ	I
01	Sign Boards are displayed at the Post Office/s	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)
02	The information on the Sign Boards are regularly updated at the post office/s	S(.000)	S(.000)	S(.000)	S(.003)	**NS(.658)**	S(.000)
03	We get prompt information at the Post Office/s	**NS(.852)**	S(.004)	S(.003)	S(.003)	S(.003)	**NS(.258)**
04	We get information easily at the Post Office/s	S(.000)	S(.000)	S(.003)	S(.000)	S(.000)	S(.000)
05	We get information conveniently at the post office/s	S(.000)	S(.004)	S(.003)	S(.000)	S(.000)	S(.003)
06	We get accurate information from the Post Office/s	S(.006)	S(.003)	S(.003)	S(.003)	S(.000)	S(.003)
07	The staff of Post Office/s replies to our queries	S(.004)	**NS(.547)**	S(.000)	S(.000)	S(.003)	S(.000)

The selected customers' belonging to different age groups, gender and marital status were found as having uniform experiences in case of availability and access of information of the post office. Overall experience of selected customers towards access and availability of information at the post office too was found as influenced by their selected background variables viz., income, educational qualifications and occupation except in case of selected criterion viz., gender, educational qualifications and income.

In case of selected item viz., the information on the sign boards are regularly updated at the post office/s; we get prompt information at the Post office/s; and the staff of Post office/s replies to our queries respectively.

Hypothesis: 5: I (15):

The Experience of Selected Customers on "Behaviour of the Staff of the Post Office" vis-a-vis Selected Customers' Background Variables viz., Age; Gender; Marital Status; Occupation; Educational Qualifications and Income is independent.

Table Number: 5: I: 15:
Selected Customers' Experience on "Behaviour of the Staff of the Post Office"
vis-a-vis Selected Background Variables of Selected Customers

Sr. No.	Selected Criteria	'P' Value of X^2					
		A	G	M S	O	EQ	I
01	The staff of Post Office/s replies to our queries	S(.000)	S(.000)	S(.000)	S(.007)	S(.000)	S(.000)
02	The staff of Post Office/s gives prompt replies to our queries	**NS(.656)**	S(.028)	S(.029)	S(.000)	S(.040)	S(.000)
03	The staff of post office/s has sufficient information	S(.000)	S(.000)	S(.000)	S(.030)	**NS(.145)**	S(.002)
04	The staff of post office/s provides correct information to us	S(.003)	S(.024)	S(.000)	S(.004)	S(.000)	S(.006)

05	The staff of post office/s has skill to perform job	S(.049)	S(.000)	S(.000)	**NS(.589)**	S(.000)	S(.000)
06	The staff of post office/s is trained	**NS(.654)**	S(.000)	S(.001)	S(.013)	S(.014)	**NS(.245)**
07	The staff of post office/s is polite	S(.000)	S(.045)	S(.029)	S(.000)	S(.000)	S(.000)
08	The staff of post office/s is helpful	**NS(.254)**	S(.000)	S(.005)	S(.000)	S(.000)	S(.000)
09	The staff of post office/s is well-mannered	S(.005)	S(.000)	S(.006)	**NS(.547)**	S(.000)	S(.000)
10	The staff of post office/s is honest	S(.005)	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)
11	The staff of post office/s provides us guidance for the procedural compliances	S(.034)	**NS(.072)**	S(.000)	**NS(.478)**	S(.000)	S(.000)
12	The staff of post office/s give explanations to our queries	S(.000)	**NS(.213)**	S(.000)	S(.001)	**NS(.781)**	S(.000)
13	The staff of post office/s follows rules and regulations	S(.001)	S(.002)	S(.000)	S(.000)	S(.000)	S(.000)
14	The Post Master of the post office/s guides the staff of the Post Office	S(.000)	S(.021)	**NS(.451)**	S(.000)	S(.000)	S(.000)
15	The Post Master of the post office/s controls the staff of the Post Office	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)

Selected customers experience on behaviour of Staff of the Post Office was found as significantly associated with age in most of the items except viz., the staff of Post office/s gives prompt replies to our queries; the staff of post office/s is trained; and the staff of post office/s is helpful respectively. Gender was not found as significantly associated with actual experiences of selected customers towards behaviour of staff of the post office in selected items viz., the staff of post office/s provides us guidance for the procedural compliances and the staff of post office/s gives explanations to our queries respectively. The marital status was found as associated with most of the selected items except viz., the Post Master of the post office/s guides the staff of the Post Office.

Educational qualifications was found as having no significant association with selected items viz., the staff of post office/s has sufficient information ; the staff of post office/s give explanations to our queries and for remaining items it was found as associated.

Occupation and income were found as having significant association with experiences of selected customers on behaviour of staff of the post office except for items viz., the staff of post office/s have skill to perform job; the staff of post office/s is trained and the staff of post office/s provides us guidance for the procedural compliances respectively.

Hypothesis: 5: I (16):

The Experience of Selected Customers on "Complaint Handling of the Post Office" vis-a-vis Selected Customers' Background Variables viz., Age; Gender; Marital Status; Occupation; Educational Qualifications and Income is independent.

Table Number: 5: I: 16:
Selected Customers' Experience on "Complaint Handling of the Post Office"
vis-a-vis Selected Background Variables of Selected Customers

Sr. No.	Selected Criteria	'P' Value of X^2					
		A	G	M S	O	EQ	I
01	The Post Office/s listen to our complains	S(.000)	S(.000)	S(.000)	S(.004)	S(.000)	S(.000)
02	The staff of post office/s is prompt to respond our complaints	**NS(.569)**	S(.018)	S(.009)	S(.000)	S(.030)	S(.000)
03	Complaint book is available at the post office/s	S(.000)	S(.000)	S(.000)	S(.030)	**NS(.146)**	S(.002)
04	The information related with registration of complaints is displayed at the post office/s	S(.003)	S(.024)	**NS(.524)**	S(.003)	S(.000)	**NS(.248)**
05	The procedure for registration of our complaints is simple at the post office/s	S(.049)	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)
06	The Post Office/s solve our complaints	S(.001)	S(.003)	S(.001)	S(.013)	S(.014)	S(.000)
07	Our grievances are solved by the staff of the post office/s	**NS(.258)**	S(.045)	S(.029)	S(.000)	S(.000)	S(.004)

Selected customers experience on complaint handling of the post office was found as significantly associated with age in most of the selected items except viz., the staff of post office/s is prompt to respond our complaints and our grievances are solved by the staff of the post office/s respectively. Gender was not found as significantly associated with experiences of selected customers towards complaint handling of the post office in each of the selected criteria .The marital status was found as having association with most of the selected items except one viz., the information related with registration of complaints is displayed at the post office/s.

Educational qualifications was found as having no association except for selected item viz., 'the information related with registration of complaints is displayed at the post office/s'. Occupation and income were found as having significant association with actual experiences of selected customers on complaint handling of the post office except for two items viz., complaint book is available at the post office/s and the information related with registration of complaints is displayed at the post office/s.

Hypothesis: 5: I (17):
The Perceived Importance of Selected Customers' on Selected Criteria viz., "Location of the Post office/s ; Timing of the Post Office/s; Ambience of the Post Office/s ;Counter services of the Post Office/s; Access and Availability of Information at the Post Office/s; Behaviour of Staff of the Post Office/s; and Complaint Solving by the Post Office" vis-à-vis Selected Customers' selected Background Variables., Age; Gender; Marital Status ; Occupation; Educational Qualifications and Income is independent.

Table Number: 5: I: 17
Selected Customers' Perceived Importance on Selected Criteria vis-a-vis
Selected Background Variables of Selected Customers

Sr. No.	Selected Criteria	'P' Value of X^2					
		A	G	M S	O	EQ	I
01	Location of the Post office/s	S(.000)	NS(.322)	S(.017)	S(.015)	S(.003)	S(.002)
02	Timing of the Post office/s	S(.001)	NS(.565)	S(.009)	S(.000)	S(.000)	S(.000)
03	Ambience of the Post office/s	S(.000)	S(.045)	NS(.081)	NS(.155)	NS(.541)	S(.000)
04	Services given to me by the various Counters of the post office/s	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)
05	Access of the Information at the post office/s	S(.027)	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)
06	Availability of the Information at the post office/s	S(.000)	S(.029)	NS(.562)	S(.000)	S(.000)	S(.000)
07	Behavior of the staff of Post office/s	S(.006)	S(.001)	NS(.560)	S(.008)	S(.001)	S(.000)
08	Complaint solving by the staff of post office/s	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)

The overall rating concerning perceived importance on the selected criteria that were put to use to evaluate expectation of selected customers in the selected post offices located in the city of Vadodara in the State of Gujarat; it was found as significantly associated with selected demographic variables of selected customers' viz., age, income, gender, educational qualifications, marital status, and occupation respectively. The perceived importance of selected customers' for location of the Post office and timing of the Post office/s was found as insignificant with regard to their gender as well as also in case of ambience of the post office was found as independent of marital status, occupation and educational qualifications of the selected customers. The availability of information and the behaviour of staff of the post office were found as insignificant with regard to their marital status.

In case of remaining criteria the results were found as having significant with regard to selected demographic variables of the selected customers in the City of Vadodara in the State of Gujarat.

Hypothesis: 5: I (18):

There is no association between Selected Customers' 'Overall Satisfaction/Dissatisfaction' on Selected Criteria viz., "Location of the Post Office/s ; Timing of the Post office/s; Ambience of the Post Office/s ;Counter services of the Post Office/s; Access and Availability of Information at the Post Office/s; Behaviour of Staff of the Post Office/s; and Complaint Solving by the Post Office" vis-à-vis Selected Customers' Selected Background Variables., Age; Gender; Marital Status; Occupation; Educational Qualifications and Income is Independent .

Table Number: 5: I: 18
Selected Customers' Overall Satisfaction/Dissatisfaction on Selected Criteria vis-a-vis
Selected Background Variables of Selected Customers'

Sr. No.	Selected Criteria	'P' Value of X^2					
		A	G	M S	O	EQ	I
01	Location of the Post office/s	S(.000)	NS(.141)	S(.000)	S(.003)	NS(.321)	S(.000)
02	Timing of the Post office/s	NS(.269)	S(.007)	S(.002)	S(.000)	S(.001)	S(.004)
03	Ambience of the Post office/s	S(.001)	S(.000)	NS(.110)	S(.000)	NS(.401)	S(.005)
04	Services given to me by the various Counters of the post office/s	S(.000)	S(.000)	NS(.109)	S(.002)	S(.042)	NS(.928)
05	Access of the Information at the post office/s	S(.000)	S(.000)	S(.003)	S(.000)	S(.000)	S(.000)
06	Availability of the Information at the post office/s	S(.000)	NS(.132)	S(.000)	S(.003)	NS(.543)	S(.000)
07	Behavior of the staff of Post office/s	NS(.000)	S(.000)	S(.000)	S(.005)	S(.047)	S(.001)
08	Complaint solving by the staff of post office/s	S(.000)	NS(.187)	NS(.475)	S(.030)	S(.005)	S(.000)

The measurement of overall satisfaction/dissatisfaction of selected customers' compared with their selected background variables had revealed that except in case of items of timing of the Post office/s and behaviour of the staff of Post office/s for remaining items it was found as dependent on age, while in case of gender it was found as having no association with location of the Post office/s; availability of the Information at the post office/s and complaint solving by the staff of post office/s respectively. The marital status was largely found as less significantly associated in selected criteria viz., ambience of the post office; counter services as well as complaint solving by the post office respectively. It was found that in case of no criteria, occupation was found as having significant association. Besides in case of educational qualification was found as having significant association with all other selected items except location of the Post office/s; ambience of the Post office/s; and availability of the information at the post office/s respectively. Income too was found as having strong association with each of the selected criteria except counter services of the post office.

Hypothesis: 5: I (19):

There is no association between Selected customers' opinion on' India Post is Adopting Changes According to the Expectations of its Customers 'vis-à-vis Selected Customers' Selected Background Variables viz., Age; Gender; Marital Status; Occupation; Educational Qualifications, and Income.

Table Number: 5: I: 19
Selected Customers Opinion That India Post is Adopting the Changes According to the Expectations of its Customers vis-a-vis Selected Background Variables of Selected Customers

Sr. No.	Selected Criteria	'P' Value of X^2					
		A	G	M S	O	EQ	I
01	Opinion that India post is adopting the changes according to the expectations of its customers	S(.001)	S(.016)	**NS(.440)**	S(.000)	S(.032)	S(.000)

The analysis and evaluation of opinion that India Post is adopting the changes according to the expectations of its customers of selected customers had revealed that all the demographic variables were having significant association with the revealed opinion except in case of marital status of the selected customers.

Hypothesis: 5: I (20):

There is no association between Selected Customers' opinion on 'India Post is Adopting to the Changing Scenario' vis-à-vis Selected Customers' Selected Background Variables viz., Age; Gender; Marital Status; Occupation; Educational Qualifications, and Income.

Table Number: 5: I: 20
Selected Customers' Opinion that India Post is adopting to the Changing Scenario vis-a-vis Selected Background Variables of Selected Customers

Sr. No.	Selected Criteria	'P' Value of X^2					
		A	G	M S	O	EQ	I
01	Opinion that India post is adopting to the changing scenario	S(.001)	S(.012)	S(.000)	**NS(.440)**	S(.032)	S(.000)

The analysis and evaluation of the opinion that India Post is adapting to the changing scenario of selected customers had revealed that all the demographic variables were having significant association with the revealed opinion except occupation of the selected customers.

Hypothesis: 5: I (21):

There is no association between Selected Customers' Opinion on Preference to Avail 'Financial Services' From Authorised Postal Agents (APAs) vis-à-vis Selected Customers' Selected Background Variables viz., Age; Gender; Marital Status; Occupation; Educational Qualifications, and Income.

Table Number: 5: I: 21
Selected Customers Average Opinion on Preference to Avail 'Financial Services' from Authorised Postal Agents (APAs) vis-a-vis Selected Background Variables of Selected Customers

Sr. No.	Selected Criteria	'P' Value of X^2					
		A	G	M S	O	EQ	I
01	Opinion on preference to avail 'Financial Services' from Authorised Postal Agents(APAs)	**NS(.148)**	S(.002)	S(.000)	S(.000)	S(.012)	S(.000)

The analysis and evaluation of opinion on preference to avail 'Financial Services' from Authorised Postal Agents(APAs) of selected customers had revealed that all the demographic variables were having significant association with the revealed opinion except in case of age of the selected customers.

Hypothesis: 5: I (22):

There is no association between Selected Customers' Opinion on rating on 'Investment Services' as Provided by Authorised Postal Agents(APAs) vis-à-vis Selected Customers' Selected Background Variables viz., Age; Gender; Marital Status; Occupation; Educational Qualifications, and Income.

Table Number: 5: I: 22

Selected Customers Average Opinion on rating on 'Investment Services' Provided by Authorised Postal Agents (APAs) vis-a-vis Selected Background Variables of Selected Customers

Sr. No.	Selected Criteria	'P' Value of X^2					
		A	G	M S	O	EQ	I
01	Opinion on rating on 'Investment Services' provided by Authorised Postal Agents(APAs)	S(.000)	S(.002)	**NS(.108)**	S(.001)	S(.014)	S(.000)

The analysis and evaluation of on rating, on 'Investment Services' as provided by Authorised Postal Agents(APAs), of selected customers had revealed that all the demographic variables having significant association with the revealed opinion except in case of marital status of the selected customers.

Hypothesis: 5: I (23):

There is no association between Selected Customers' opinions on as to whether Selected Customers have ever faced any Problem/Difficulty in availing Postal Services vis-à-vis Selected Customers' Selected Background Variables viz., Age; Gender; Marital Status; Occupation; Educational Qualifications, and Income.

Table Number: 5: I: 23

Selected Customers opinion on as to whether selected customers have ever faced any Problem/Difficulty in Availing Postal Services vis-a-vis Selected Background Variables of Selected Customers

Sr. No.	Selected Criteria	'P' Value of X^2					
		A	G	M S	O	EQ	I
01	Opinion on as to whether selected customers have ever faced any problem/difficulty in receiving postal services	S(.000)	S(.000)	S(.000)	S(.002)	S(.001)	S(.000)

The analysis and evaluation of an opinion on as to whether selected customers have ever faced any problem/difficulty in availing postal services had revealed that all the demographic variables of selected customers' having significant association with the revealed opinion.

Hypothesis: 5: I (24):

There is no association between Selected Customers' opinions on as to whether Selected Customers have anytime Registered Complaint with the Post Office vis-à-vis Selected Customers' Selected Background variables viz., Age; Gender; Marital Status; Occupation; Educational Qualifications and Income.

Table Number: 5: I: 24

Selected Customers Average opinion on as to whether selected customers have anytime Registered Complaint with the Post Office vis-a-vis Selected Background Variables of Selected Customers

Sr. No.	Selected Criteria	'P' Value of X^2					
		A	G	M S	O	EQ	I
01	Opinion on as to whether selected customers have any time registered complaint with the Post office	S(.000)	NS(.214)	NS(.658)	S(.002)	S(.001)	S(.000)

The analysis and evaluation of selected customers' opinion on as to whether selected customers have any time registered complaint with the Post office had revealed that all the demographic variables having significant association with the revealed opinion on all selected variables except in case of gender and marital status of the selected customers.

Hypothesis: 5: I (25):

There is no association between Selected Customers' opinion on Recommendation to Others to Continue to Use Postal Services vis-à-vis Selected Customers' Selected Background Variables viz., Age; Gender; Marital Status; Occupation; Educational Qualifications, and Income.

Table Number: 5: I: 25

Selected Customers opinion on Recommendation to Others to continue to use postal services vis-a-vis Selected Background Variables of Selected Customers

Sr. No.	Selected Criteria	'P' Value of X^2					
		A	G	M S	O	EQ	I
01	Opinion on recommendation to others to continue to use postal services	S(.000)	S(.000)	NS(.126)	S(.000)	S(.000)	S(.000)

The analysis and evaluation of selected customers' opinion on recommendation to others to continue to use postal services had revealed that all the demographic variables having significant association with the revealed opinion except in case of marital status of the selected customers.

Hypothesis: 5: I (26):

The Overall Experience (Satisfaction/Dissatisfaction) of Selected Customers on Selected Criteria vis-à-vis their Frequency of Visit to the Post Offices is independent.

Table Number: 5: I: 26

Selected Customers Overall Satisfaction/Dissatisfaction of vis-a-vis their Frequency of Visit to the Post Offices

Sr. No.	Selected Criteria	'P' Value of X^2	Contingency co-efficient
1	Location of the Post Office/s	NS (0.387)	0.462
2	Timing of the Post Office/s	NS (0.286)	0.317
3	Ambience of the Post Office/s	S (0.000)	0.611
4	Services given to me by the various Counters of the post office/s	NS (0.890)	0.358
5	Access of the Information at the post office/s	S (0.000)	0.422
6	Availability of the Information at the post office/s	NS (0.310)	0.301
7	Behavior of the staff of Post office/s	S (0.000)	0.324
8	Complaint solving by the staff of post office/s	S (0.000)	0.482

The average overall experience (satisfaction/dissatisfaction) of selected customers with regard to selected criteria on the post offices located in the Vadodara City in the State of Gujarat vis-a vis their frequency of visit to the post office is found equal with regard to all selected criteria except viz. Ambience of the Post Office/s; Access 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. There exist significant difference with regard to said criteria degree of relevance is revealed through contingency coefficient as shown in the table against respective criteria.

Hypothesis: 5: I (27):

The Perceived Importance of Selected Customers' on Selected Criteria vis-à-vis their Frequency of Visit to the Various Post Offices located in the City of Vadodara in the State of Gujarat is independent.

Table Number: 5: I: 27
Selected Customers' Perceived Importance on Selected Criteria vis-a-vis their Frequency of Visit to the selected Post Offices located in the City of Vadodara in the State of Gujarat

Sr. No.	Selected Statements/ Items	Satisfaction/Dissatisfaction (Experience)	
		P' Value of X^2	Contingency co-efficient
1	Post Office/s are located at a convenient place from my residence	S (0.001)	0.497
2	Post Office/s are located at a convenient place from my office	S (0.000)	0.422
3	Post Office/s are located at a convenient place from my place of work	NS (0.669)	0.272
4	The working hours of the Post Office/s are convenient to me	S (0.044)	0.363
5	The Post Office/s start functioning as per the notified time	S (0.004)	0.327
6	The timing of Recess of the Post Office/s is convenient to me	S (0.001)	0.359
7	The Post Office/s are spacious	S (0.000)	0.490
8	The proper ventilation inside the Post Office/s is available	NS (0.227)	0.324
9	The Post Office/s have proper illumination	S (0.038)	0.354
10	The Post Office/s are kept clean	NS (0.31)	0.367
11	The Post Office/s are having hygienic condition	S (0.033)	0.378
12	There is provision for drinking water at the Post Office/s	NS (0.610)	0.438
13	There is adequate sitting arrangement for the visitors in the Post Office/s	NS (0.387)	0.505
14	The facility of wash room is available at the Post Office/s	NS (0.391)	0.413
15	The writing desk for the visitors is available at the Post Office/s	NS (0.104)	0.367
16	The parking facility for the visitors is available at the Post Office/s	S (0.014)	0.355
17	Fire Extinguishers are kept in the post office/s for safety	S (0.000)	0.469
18	Security Guard is deployed at the Post Office/s	NS (0.038)	0.328
19	The close circuit cameras are installed at the Post Office/s	NS (0.056)	0.249
20	Emergency Help-Line Numbers are displayed at the Post Office/s	S (0.019)	0.354
21	All counters at Post Office/s are adequately manned	NS (0.900)	0.355
22	The Post Office/s are having sufficient number of service counters	S (0.000)	0.513
23	Separate counter for the Senior Citizens is available at the Post office/s	NS (0.116)	0.367
24	All the counters at the Post Office/s are functioning	S (0.000)	0.399
25	The staplers, pins, gum, pen, calculator, etc., are available at the service counters of the post office/s	S (0.040)	0.430
26	The transaction related stationery, such as, vouchers, slips, forms, etc., are available at the service counters of the post office/s	S (0.000)	0.390

27	The Post Office/s have equipment like, computer, printer, scanner, photocopying machines, etc.,	S (0.000)	0.530
28	The Post Office/s make the changes in its working as per requirement	S (0.000)	0.366
29	The customer Help Desk/'May I Help you' counter is available at the Postal Office/s	NS (0.842)	0.458
30	Sign Boards are displayed at the Post Office/s	NS (0.431)	0.255
31	The information on the Sign Boards are regularly updated at the post office/s	NS (0.565)	0.420
32	We get prompt information at the Post Office/s	S (0.000)	0.257
33	We get information easily at the Post Office/s	NS (0.705)	0.307
34	We get information conveniently at the post office/s	NS (0.498)	0.352
35	We get accurate information from the Post Office/s	NS (0.830)	0.381
36	The Post Office/s deliver prompt services to me	S (0.006)	0.222
37	The Post Office/s give accurate services to me	NS (0.151)	0.321
38	The services provided by the Post Office/s are trustworthy	S (0.001)	0.410
39	Services rates charged by the post office/s are reasonable	S (0.000)	0.440
40	It is simple to make transactions at the post office/s	NS (0.052)	0.356
41	We are provided receipts for transactions made at the Post Office/s	NS (0.330)	0.308
42	We get Pass Book, Savings Certificates, etc. in due time from the Post Office/s	NS (0.266)	0.318
43	The staff of Post Office/s replies to our queries	NS (0.586)	0.290
44	The staff of Post Office/s gives prompt replies to our queries	S (0.000)	0.403
45	The staff of post office/s has sufficient information	S (0.000)	0.408
46	The staff of post office/s provides correct information to us	NS (0.133)	0.340
47	The staff of post office/s has skill to perform job	S (0.000)	0.376
48	The staff of post office/s is trained	NS (0.506)	0.344
49	The staff of post office/s is polite	S (0.000)	0.316
50	The staff of post office/s is helpful	(0.010)	0.338
51	The staff of post office/s is well-mannered	S (0.000)	0.464
52	The staff of post office/s is honest	NS (0.009)	0.312
53	The staff of post office/s provides us guidance for the procedural compliances	S (0.008)	0.362
54	The staff of post office/s give explanations to our queries	NS (0.0582)	0.489
55	The staff of post office/s follows rules and regulations	S (0.026)	0.307
56	The Post Master of the post office/s guides the staff of the Post Office	S (0.000)	0.469
57	The Post Master of the post office/s controls the staff of the Post Office	S (0.000)	0.454
58	The Post Office/s listen to our complains	(0.496)	0.393
59	The staff of post office/s is prompt to respond our complaints	S (0.035)	0.385
60	Complaint book is available at the post office/s	NS (0.123)	0.404
61	The information related with registration of complaints is displayed at the post office/s	NS (0.909)	0.400
62	The procedure for registration of our complaints is simple at the post office/s	S (0.000)	0.394
63	The Post Office/s solve our complaints	NS (0.190)	0.285
64	Our grievances are solved by the staff of the post office/s	S (0.000)	0.397

The overall rating concerning perceived importance on the selected items that were put to use to evaluate expectation of selected customers in the selected post offices located in the City of Vadodara in the State of Gujarat, it was found as significantly associated with frequency of visit of the selected customers.

There a significant association between frequency of visit to the post offices and expectation of customers regarding all the selected criteria/variables mention under the list of all the individual items. Since result of application of Chi-square Test is significant association and contingency co-efficient shows the relevant degree of association between frequency of visit and selected customers' expectations with regard to selected criteria, it was revealed that customers' expectations depends and affected by frequency of visit to the post offices and thereby affect their perceived importance.

It implies that with regard contingency co-efficient of selected items viz., Location of post office at a convenient place from residence (0.497), Post office are specious (0.490), Adequate sitting arrangement at the Post Offices (0.505), All counters are functioning at the Post Offices (0.513), Post Offices have required equipment (0.530), Staff of the Post Offices give explanation to customers queries (0.489), it can be concluded that it reveals strong association since it is either close to 0.5 or above it.

In summary it can be concluded that there is a significant association between frequency of visit and perceived importance of selected customers with regards to selected criteria, the degree of association is strong.

Hypothesis: 5: I (28):
There is no significant association between Selected Customers' Overall Satisfaction/Dissatisfaction on Selected Criteria vis-à-vis their Frequency of Visit to the various Post Offices located in the City of Vadodara in the State of Gujarat.

Table Number: 5: I: 28
Selected Customers' Overall Satisfaction/Dissatisfaction on selected criteria vis-a -vis their Frequency of Visit to the selected post offices located in the city of Vadodara in the state of Gujarat

Sr. No.	Selected Statements/ Items	Perceived Importance(Expectation)	
		P' Value of X^2	Contingency co-efficient
1	Post Office/s are located at a convenient place from my residence	S (0.009)	0.407
2	Post Office/s are located at a convenient place from my office	S (0.005)	0.369
3	Post Office/s are located at a convenient place from my place of work	S (0.002)	0.378
4	The working hours of the Post Office/s are convenient to me	S (0.001)	0.446
5	The Post Office/s start functioning as per the notified time	S (0.000)	0.389
6	The timing of Recess of the Post Office/s is convenient to me	NS (0.502)	0.273
7	The Post Office/s are spacious	S (0.001)	0.405
8	The proper ventilation inside the Post Office/s is available	NS (0.053)	0.323
9	The Post Office/s have proper illumination	S (0.013)	0.422
10	The Post Office/s are kept clean	S (0.000)	0.413
11	The Post Office/s are having hygienic condition	NS (0.980)	0.403
12	There is provision for drinking water at the Post Office/s	S (0.000)	0.379
13	There is adequate sitting arrangement for the visitors in the Post Office/s	S (0.000)	0.354

14	The facility of wash room is available at the Post Office/s	**S (0.000)**	0.368
15	The writing desk for the visitors is available at the Post Office/s	**S (0.000)**	0.358
16	The parking facility for the visitors is available at the Post Office/s	NS (0.071)	0.324
17	Fire Extinguishers are kept in the post office/s for safety	**S (0.000)**	0.381
18	Security Guard is deployed at the Post Office/s	**S (0.000)**	0.250
19	The close circuit cameras are installed at the Post Office/s	**S (0.045)**	0.312
20	Emergency Help-Line Numbers are displayed at the Post Office/s	**S (0.000)**	0.444
21	All counters at Post Office/s are adequately manned	NS (0.481)	0.261
22	The Post Office/s are having sufficient number of service counters	NS (0.164)	0.438
23	Separate counter for the Senior Citizens is available at the Post office/s	NS (0.479)	0.312
24	All the counters at the Post Office/s are functioning	NS (0.556)	0.343
25	The staplers, pins, gum, pen, calculator, etc., are available at the service counters of the post office/s	NS (0.721)	0.395
26	The transaction related stationery, such as, vouchers, slips, forms, etc., are available at the service counters of the post office/s	**S (0.048)**	0.327
27	The Post Office/s have equipments like, computer, printer, scanner, photocopying machines, etc.,	NS (0.684)	0.326
28	The Post Office/s make the changes in its working as per requirement	**S (0.010)**	0.377
29	The customer Help Desk/'May I Help you' counter is available at the Postal Office/s	**S (0.000)**	0.309
30	Sign Boards are displayed at the Post Office/s	**S (0.000)**	0.309
31	The information on the Sign Boards are regularly updated at the post office/s	**S (0.000)**	0.364
32	We get prompt information at the Post Office/s	**S (0.000)**	0.356
33	We get information easily at the Post Office/s	NS (0.062)	0.293
34	We get information conveniently at the post office/s	NS (0.372)	0.339
35	We get accurate information from the Post Office/s	NS (0.825)	0.323
36	The Post Office/s deliver prompt services to me	**S (0.004)**	0.287
37	The Post Office/s give accurate services to me	**S (0.000)**	0.398
38	The services provided by the Post Office/s are trustworthy	NS (0.516)	0.338
39	Services rates charged by the post office/s are reasonable	**S** (0.000)	0.368
40	It is simple to make transactions at the post office/s	NS (0.205)	0.371
41	We are provided receipts for transactions made at the Post Office/s	**S (0.000)**	0.342
42	We get Pass Book, Savings Certificates, etc. in due time from the Post Office/s	NS (0.125)	0.369
43	The staff of Post Office/s replies to our queries	NS (0.501)	0.353
44	The staff of Post Office/s gives prompt replies to our queries	NS (0.467)	0.329
45	The staff of post office/s has sufficient information	NS (0.275)	0.310
46	The staff of post office/s provides correct information to us	NS (0.132)	0.373
47	The staff of post office/s has skill to perform job	NS (0.415)	0.309
48	The staff of post office/s is trained	**S (0.000)**	0.363
49	The staff of post office/s is polite	**S (0.007)**	0.333
50	The staff of post office/s is helpful	NS (0.206)	0.330
51	The staff of post office/s is well-mannered	**S (0.037)**	0.209
52	The staff of post office/s is honest	**S (0.000)**	0.391
53	The staff of post office/s provides us guidance for the procedural compliances	**S (0.001)**	0.326
54	The staff of post office/s give explanations to our queries	NS (0.487)	0.307
55	The staff of post office/s follows rules and regulations	**S (0.000**)	0.442
56	The Post Master of the post office/s guides the staff of the Post Office	NS (0.817)	0.444
57	The Post Master of the post office/s controls the staff of the Post Office	**S (0.006)**	0.291
58	The Post Office/s listen to our complains	**S (0.000)**	0.376
59	The staff of post office/s is prompt to respond our complaints	NS (0.672)	0.375

60	Complaint book is available at the post office/s	NS (0.065)	0.303
61	The information related with registration of complaints is displayed at the post office/s	(0.782)	0.420
62	The procedure for registration of our complaints is simple at the post office/s	**S (0.000)**	0.481
63	The Post Office/s solve our complaints	NS (0.216)	0.320
64	Our grievances are solved by the staff of the post office/s	NS (0.118)	0.309

The overall rating concerning satisfaction/dissatisfaction (Experience) on the selected criteria that were put to use to evaluate experience of selected customers in the selected post offices located in the City of Vadodara in the State of Gujarat, it was found as significantly associated with frequency of visit of the selected customers. There exist a significant association between frequency of visit to the post offices and satisfaction/dissatisfaction (Experience) of customers regarding all the selected criteria/ variables mention under the list of all the individual items. Since Chi-square Test is significant and contingency co-efficient does not reveal strong association between frequency of visit and customers experiences with regard to all above mention items, it can be concluded that customers' experience affected by and depends upon frequency of visit to the post offices and thereby determine level of customer satisfaction.

 However contingency co-efficient reveals reasonable degree of association between frequency of visit and customers' experience with regard to all items, since it neither appears closer to 0.5 nor above it.

5. I.3: FACTOR ANALYSIS OF CUSTOMERS' RESPONSES

To measure the suitability of the data for factor analysis the adequacy of the data is evaluated on the basis of the results of Kaiser-Meyaer-Oklin (KMO) measures of sampling adequacy, and Bartlett's Test of Sphehericity (Homogeneity of Variance). This exercise is done for all the group of data in which factor analysis is applied.

Factor Analysis of Selected Customers' Overall Experience on Location of the Post Offices in the City of Vadodara in the Gujarat State
Table Number: 5: I: 29
Selected Customers' Overall Experience on Location of the Post Offices through KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		**0.548**
Bartlett's Test of Sphericity	**Approx. Chi-Square**	**661.227**
	df	**3**
	Sig.	**0.00**

In case of location of the post office the results showed that the KMO measure of sampling adequacy was 0.548, which indicated that the present data were suitable for Factor Analysis.

Similarly, Bartlett's Test of sphericity (0.00) was significant (p<.05), indicating sufficient correlation exist between the criteria to proceed with the Factor Analysis.

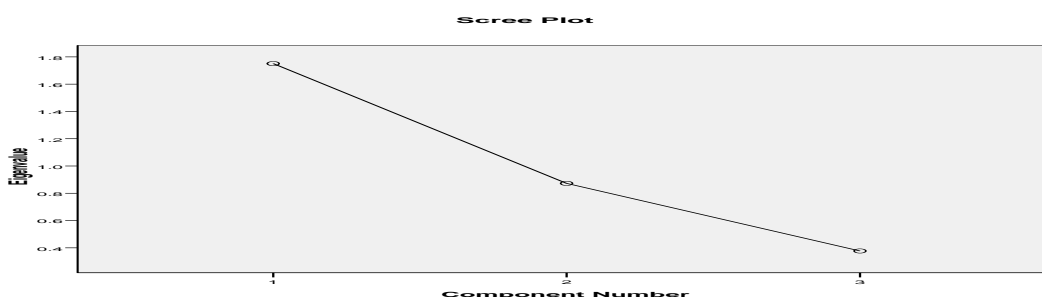**Table Number: 5: I: 30**
Total Variance on Selected Customers' Responses for 'Location of the Post office' in the Vadodara City in the Gujarat State

Component	Initial Eigen values			Extraction Sums of Squared Loadings		
	Total	Percentages of Variance	Cumulative percentage	Total	Percentages of Variance	Cumulative percentage
01	1.751	58.35	58.35	1.751	58.356	58.356
02	0.872	29.08	87.44			
03	0.377	12.562	100.00			

The first components (factors) in the initial solution have an Eigen values over 1 or near to it and it accounted for about 58 per cent of the observed variations in regard to the location of the post office in the Vadodara City. According to Kaiser Criterion, only the first factors should be used because subsequent Eigen values are all less than 1.Only one component was extracted so rotated component matrix is not possible since the solution cannot be rotated.

The following **Graph Number 5: I: 01** is also useful tool to decide about the number factors. If one has drawn parallel line to horizontal (dotted line) at Eigen values to 1 in Scree plot, it will tell us how many factors are going to be extracted. In our analysis Scree plot showed that four factors are going to be extracted.

Graph Number: 5: I: 01
Component-Wise Scree Plot of Eigen values for Selected Customers' Experience on 'Location of the Post office' of the in the Selected post offices in Vadodara City in the Gujarat State

The above scree plot shows the graphical presentation of the three components which can be extracted for further analysis.

Table Number: 5.I.31
Communalities and Rotated Component Matrix of Selected Customers' Experience on 'Location of the Post office' of the in the Selected Post Offices in the Vadodara City in the Gujarat State

Sr. No.	Selected Criteria	Communalities Extraction	Component matrix
01	Post office located at a convenient place from resident	0.266	0.516
02	Post office located at a convenient place from office	0.770	0.877
03	Post office located at a convenient place from place of work	0.714	0.845

All the extracted communalities are acceptable and all criteria are fit for the factor solution as their extraction values are large enough. Factor loadings were used to measure correlation between criteria and the factors. A factor loading close to 1 indicates a strong correlation between a criteria and factor, while a loading closer to zero indicated weak correlation. The factors are rotated with the use of Varimax with Kaiser Normalization rotation method. Principle Component Analysis (PCA) method is used for factor extraction and consider only those factors for interpretation purpose whose values are greater than 0.6.

From the above table it becomes clear that how much different criteria were correlated with one component. The criteria 2 (Post office located at a convenient place from office) criteria 3 (Post office located at a convenient place from place of work) were more correlated with component 1.

Factor Analysis of Selected Customers' Overall Experience on Timings of the Post Offices in the City of Vadodara in the Gujarat State

Table Number: 5: I: 32

Selected Customers' Overall Experience on Timings of the Post Offices through KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.688
Bartlett's Test of Sphericity	**Approx. Chi-Square**	**877.403**
	df	**3**
	Sig.	**0.00**

In case of Timing of the post office the results showed that the KMO measure of sampling adequacy was 0.688, which indicated that the present data were suitable for Factor Analysis. Similarly, Bartlett's Test of sphericity (0.00) was significant ($p<.05$), indicating sufficient correlation exist between the criteria to proceed with the Factor Analysis.

Table Number: 5: I: 33

Total Variance on Selected Customers' Responses for 'Timings of the Post office' in the Vadodara City in the Gujarat State

Component	Initial Eigen values			Extraction Sums of Squared Loadings		
	Total	Percentages of Variance	Cumulative percentages	Total	Percentages of Variance	Cumulative per cent
01	2.018	67.279	67.279	2.018	67.279	67.279
02	0.544	18.134	85.413			
03	0.438	14.587	100.00			

The first component (factor) in the initial solution have an Eigen values over 2 and it accounted for about 67.279 per cent of the observed variations in regard to the Timing of the post office in the Vadodara city. According to Kaiser Criterion, only the first factor should be used because subsequent Eigen values are all less than 1.Only one component was extracted so rotated component matrix is not possible since the solution cannot be rotated. The following **Graph Number 5: I: 02** is also useful tool to decide about the number factors.

If one has drawn parallel line to horizontal (dotted line) at Eigen values to 1 in Scree plot, it will tell us how many factors are going to be extracted. In our analysis Scree plot showed that 3 factors are going to be extracted.

Graph Number: 5: I: 02
Component-Wise Scree Plot of Eigen values for Selected Customers' Experience on 'Timings of the Post office' of the in the Selected post offices in Vadodara City in the Gujarat State
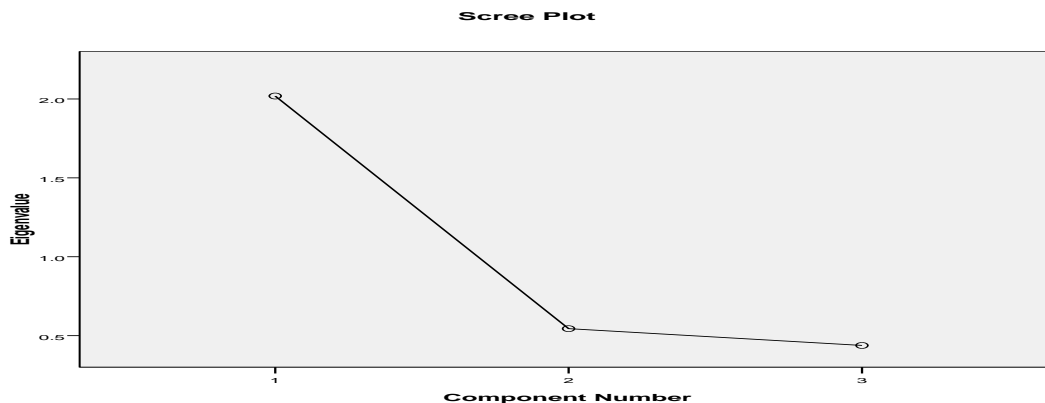
The above scree plot shows the graphical presentation of the three components which can be extracted for further analysis.

Table Number: 5.I.34
Communalities and Rotated Component Matrix of Selected Customers' Experience on 'Timings of the Post office' of the in the Selected post offices in the Vadodara City in the Gujarat State

Sr. No.	Selected Criteria	Communalities Extraction	Component matrix
01	The working hours of the post office are convenient	0.704	0.839
02	The post office start functioning as per notified time	0.689	0.830
03	The timing of recess is of the post office is convenient	0.625	0.791

All the extracted communalities are acceptable and all criteria are fit for the factor solution as their extraction values are large enough. Factor loadings were used to measure correlation between criteria and the factors. A factor loading close to 1 indicates a strong correlation between a criteria and factor, while a loading closer to zero indicated weak correlation. The factors are rotated with the use of Varimax with Kaiser Normalization rotation method. Principle Component Analysis (PCA) method is used for factor extraction and consider only those factors for interpretation purpose whose values are greater than 0.6. From the above table it becomes clear that how much different criteria were correlated with one component. The criteria 1 (The working hours of the post office are convenient), criteria 2 (The post office start functioning as per notified time) criteria 3 (The timing of recess is of the post office is convenient) were more correlated with component 1.

Factor Analysis of Selected Customers' Overall Experience on Ambiance of the Post Offices in the City of Vadodara in the Gujarat state

Table Number: 5: I: 35

Selected Customers' Overall Experience on Ambiance of the Post Offices through KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.775
Bartlett's Test of Sphericity	**Approx. Chi-Square**	**5393.91**
	df	**91**
	Sig.	**0.00**

In case of Ambiance of the post office the results showed that the KMO measure of sampling adequacy was 0.775, which indicated that the present data were suitable for Factor Analysis. Similarly, Bartlett's Test of sphericity (0.00) was significant (p<.05), indicating sufficient correlation exist between the criteria to proceed with the Factor Analysis.

Table Number: 5: I: 36

Total Variance on Selected Customers' Responses for 'Ambiance of the Post office' in the Vadodara City in the Gujarat State

Compo-nent	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	Percentages of Variance	Cumulative Percentages	Total	Percentages of Variance	Cumulative percentages	Total	Percentage of Variance	Cumulative Percentages
1	4.456	31.826	31.826	4.456	31.826	31.826	2.885	20.606	20.606
2	1.984	14.171	45.997	1.984	14.171	45.997	2.295	16.394	37.000
3	1.098	7.841	53.838	1.098	7.841	53.838	1.764	12.600	49.600
4	1.022	7.297	61.134	1.022	7.297	61.134	1.615	11.535	61.134

The first four components (factors) in the initial solution have an Eigen values over 1 and it accounted for about 61 per cent of the observed variations with regards to selected customers experience on ambiance of the post offices in the Vadodara City. According to Kaiser Criterion, only the first four factors should be used because subsequent Eigen values are all less than 1. The following **Graph Number 5: I: 03** is also useful tool to decide about the number factors. If one has drawn parallel line to horizontal (dotted line) at Eigen values to 1 in Scree plot, it will tell us how many factors are going to be extracted. In our analysis Scree plot showed that four factors are going to be extracted.

Component-Wise Scree Plot of Eigen values for Selected Customers' Experience on 'Ambiance of the Post office' of the in the Selected post offices in Vadodara City in the Gujarat State

The above scree plot shows the graphical presentation of the three components which can be extracted for further analysis.

Table Number: 5.I.37
Communalities and Rotated Component Matrix of Selected Customers' Experience on 'Ambiance of the Post office' of the in the Selected post offices in the Vadodara City in the Gujarat State

Sr. No.	Selected Criteria	Communalities Extraction	Rotated Component			
			1	2	3	4
01	Post Office Is Spacious	0.525	.656	.282	-.028	.117
02	Post Office Has Proper Ventilation	0.743	.793	-.026	-.226	.250
03	Post Office Has Proper Illumination	0.651	.806	-.037	.013	.021
04	Post Office Is Maintaining Cleanness	0.567	.697	.172	.228	.014
05	Post Office Is Maintained In A Hygienic Condition	0.538	.604	.367	.161	-.115
06	Post Office Has Provision For Drinking Water	0.383	.167	.542	.053	.241
07	Post Office Has Adequate Sitting Arrangement For Visitors	0.563	.461	.361	.330	.334
08	Post Office Has Facility Of Wash Room	0.567	.146	.676	.179	.237
09	Availability Of Writing Desk For Visitors At The Post Office	0.628	.204	.629	.121	.420
10	Post Office Has Parking Facility	0.678	.041	.778	.219	-.148
11	Availability Of Fire Extinguisher At The Post Office For Safety Purpose	0.750	.060	.165	.798	.289
12	Post Office Has Deployed Security Guard	0.693	.134	.002	.417	.708
13	Installation Of Close Circuit Camera At The Post Office	0.606	.017	.297	-.057	.717
14	Post Office Displaying Emergency Help-Line Numbers	0.668	-.007	.227	.784	-.048

All the extracted communalities are acceptable and all criteria are fit for the factor solution as their extraction values are large enough. Factor loadings were used to measure correlation between criteria and the factors. A factor loading close to 1 indicates a strong correlation between a criteria and factor, while a loading closer to zero indicated weak correlation. The factors are rotated with the use of Varimax with

Kaiser Normalization rotation method. Principle Component Analysis (PCA) method is used for factor extraction and consider only those factors for interpretation purpose whose values are greater than 0.6.

From the above table it becomes clear that how much different criteria were correlated with four components. The criteria 1 (Post Office Is Spacious), criteria 2 (Post Office Has Proper Ventilation) criteria 3 (Post Office Has Proper Illumination) criteria 4(Post Office Is Maintaining Cleanness) and criteria 5(Post Office Is Maintained In A Hygienic Condition) were more correlated with component 1. Criteria 8 (Post Office Has Facility of Wash Room) and criteria 9 (Availability of Writing Desk for Visitors at the Post Office) and criteria 10(Post Office Has Parking Facility) more correlated with component 2. Criteria 11 (Availability of Fire Extinguisher at the Post Office for Safety Purpose) and criteria 14 (Post Office Displaying Emergency Help-Line Numbers) were more correlated with component 3. And criteria 13 (Post Office Has Deployed Security Guard) and criteria 14(Post Office Displaying Emergency Help-Line Numbers) more correlated with component 4.

Factor Analysis of Selected Customers' Overall Experience on Counter Services of the Post Offices in the city of Vadodara in the Gujarat state
Table Number: 5: I: 38
Selected Customers' Overall Experience on Counter Services of the Post Offices through KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.736
Bartlett's Test of Sphericity	**Approx. Chi-Square**	**5616.57**
	df	**105**
	Sig.	**0.00**

In case of Counter services of the post office the results showed that the KMO measure of sampling adequacy was 0.736, which indicated that the present data were suitable for Factor Analysis. Similarly, Bartlett's Test of sphericity (0.00) was significant ($p<.05$), indicating sufficient correlation exist between the criteria to proceed with the Factor Analysis.

Table Number: 5: I: 39
Total Variance on Selected Customers' Responses for 'Counter Services of the Post office' in The Vadodara City in the Gujarat State

Comp-onent	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	percentage of Variance	Cumulative Percentage	Total	percentage of Variance	Cumulative Percentage	Total	Percentage of Variance	Cumulative Percentage
1	4.086	27.242	27.242	4.086	27.242	27.242	2.514	16.763	16.763
2	2.201	14.671	41.913	2.201	14.671	41.913	1.983	13.217	29.979
3	1.320	8.799	50.711	1.320	8.799	50.711	1.858	12.385	42.365
4	1.152	7.678	58.389	1.152	7.678	58.389	1.839	12.262	54.626
5	1.100	7.335	65.724	1.100	7.335	65.724	1.665	11.098	65.724

The first five components (factors) in the initial solution have an Eigen values over 1 and it accounted for about 65 per cent of the observed variations with regards to selected customers experience on Counter services of the post offices in the Vadodara city.

According to Kaiser Criterion, only the first five factors should be used because subsequent Eigen values are all less than 1. The following **Graph Number 5: I: 4** is also useful tool to decide about the number factors. If one has drawn parallel line to horizontal (dotted line) at Eigen values to 1 in Scree plot, it will tell us how many factors are going to be extracted. In our analysis Scree plot showed that five factors are going to be extracted.

Graph Number: 5: I: 04

Component-Wise Scree Plot of Eigen values for Selected Customers' Experience on 'Counter Services of the Post office' of the in the Selected post offices in Vadodara City in the Gujarat State
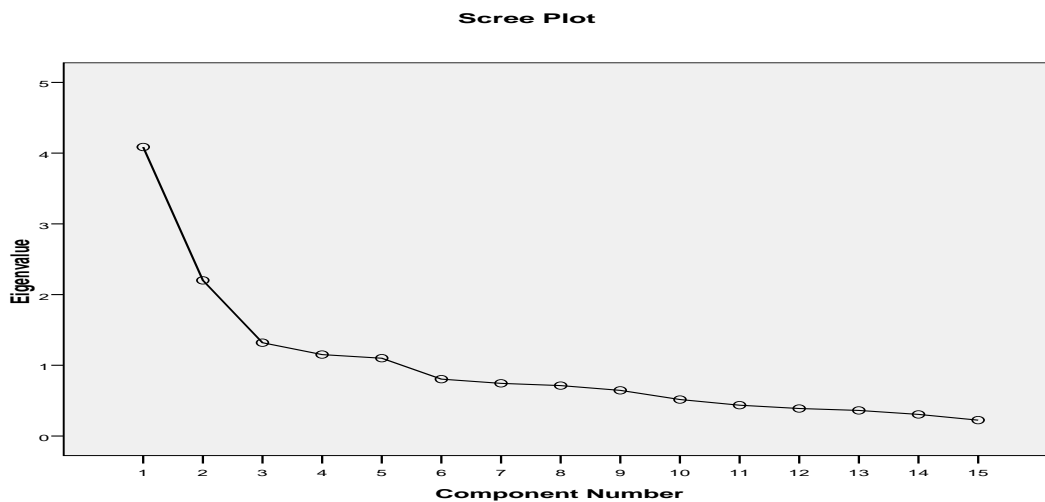
The above scree plot shows the graphical presentation of the three components which can be extracted for further analysis.

Table Number: 5.I.40

Communalities and Rotated Component Matrix of Selected Customers' Experience on 'Counter Services of the Post Office' of the in the Selected Post Offices in the Vadodara City in the Gujarat State

Sr. No.	Selected Criteria	Communalities Extraction	Rotated Component				
			1	2	3	4	5
01	All counters are manned at the post office	0.699	.062	.199	.799	.037	.126
02	Sufficient Numbers of service counters at the post office	0.693	.129	-.043	.484	-.167	.642
03	Facility of separate counter for Senior Citizens at the post office	0.643	-.102	-.010	-.060	.161	.776
04	Functioning of all the service counters at the post office	0.605	.090	.625	.375	.014	.257
05	Availability of General stationary for transaction at the post office	0.715	-.034	.481	.087	.124	.678
06	Availability of Transaction related stationary	0.716	.049	.529	.464	.464	.063
07	Availability of Office equipments like computers, scanner, printer, photocopier, etc at the post office	0.719	.161	.456	.558	.354	-.221

08	Post office makes Changes in working as per requirements	0.631	.088	.786	.018	.070	.000
09	Promptness of services	0.643	.170	-.200	.406	.627	.124
10	Accuracy of Services	0.719	.136	.209	-.052	.804	.091
11	Trustworthiness of services	0.652	.543	.163	-.028	.574	.010
12	Reasonability of Service Rates /Charges	0.577	.718	.147	.104	.099	-.140
13	Simple to Make Transactions at the post office	0.561	.647	.255	-.269	-.010	.070
14	Delivery of Receipts for Transactions by the post office	0.621	.745	-.131	.189	.103	-.049
15	Delivery of Pass Books, Certificates etc. in due time by the post office	0.664	.779	-.008	.141	.183	.064

All the extracted communalities are acceptable and all criteria are fit for the factor solution as their extraction values are large enough. Factor loadings were used to measure correlation between criteria and the factors. A factor loading close to 1 indicates a strong correlation between a criteria and factor, while a loading closer to zero indicated weak correlation. The factors are rotated with the use of Varimax with Kaiser Normalization rotation method. Principle Component Analysis (PCA) method is used for factor extraction and consider only those factors for interpretation purpose whose values are greater than 0.6.

From the above table it becomes clear that how much different criteria were correlated with four components. The criteria 1 (All counters are manned at the post office), criteria 4 (Functioning of all the service counters at the post office) criteria 8 (Post office makes Changes in working as per requirements) criteria 14 (Delivery of Receipts for Transactions by the post office) and criteria 15 (Delivery of Pass Books, Certificates etc. in due time by the post office) were more correlated with component 1. Criteria 4 (Functioning of all the service counters at the post office) and criteria 8 (Post office makes Changes in working as per requirements) more correlated with component 2.

Criteria 1 (All counters are manned at the post office) and criteria 5 (Availability of General stationary for transaction at the post office) were more correlated with component 3. Criteria 8 (Post office makes Changes in working as per requirements) and criteria 9 (Promptness of services) criteria10 (Accuracy of Services) and criteria 12(Reasonability of Service Rates /Charges) more correlated with component 4.

Criteria 2(Sufficient Numbers of service counters at the post office), Criteria3 (Facility of separate counter for Senior Citizens at the post office), Criteria 6 (Availability of Transaction related stationary), Criteria10 (Accuracy of Services), and Criteria 13(Simple to Make Transactions at the post office) were more correlated with component 5.

Factor Analysis of Selected Customers' Overall Experience on Access and Availability of Information at the Post Offices in the city of Vadodara in the Gujarat state
Table Number: 5: I: 41
Selected Customers' Overall Experience on Access and Availability of Information at the Post Offices through KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		**0.771**
Bartlett's Test of Sphericity	**Approx. Chi-Square**	**2882.0**
	df	**21**
	Sig.	**0.00**

In case of Access and Availability of Information at the post office the results showed that the KMO measure of sampling adequacy was 0.771, which indicated that the present data were suitable for Factor Analysis. Similarly, Bartlett's Test of sphericity (0.00) was significant ($p<.05$), indicating sufficient correlation exist between the criteria to proceed with the Factor Analysis.
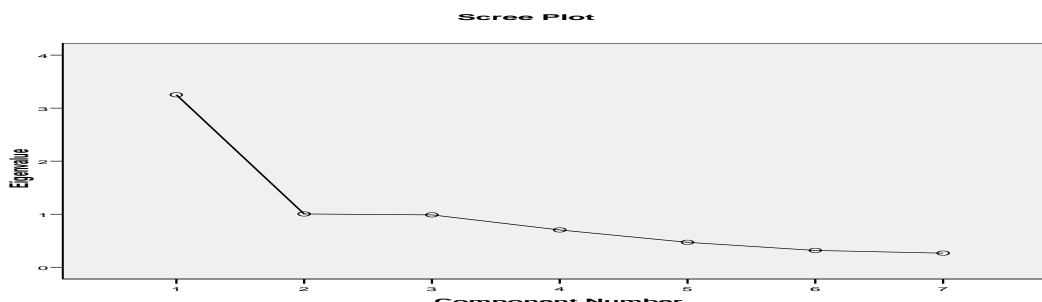
Table Number: 5: I: 42
Total Variance on Selected Customers' Responses for 'Access and Availability of Information at the Post office' in The Vadodara City in the Gujarat State

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	percentage of Variance	Cumulative Percentage	Total	percentage of Variance	Cumulative Percentage	Total	Percentage of Variance	Cumulative Percentage
1	3.252	46.46	46.46	3.252	27.242	46.46	2.756	39.375	39.375
2	1.004	14.350	60.81	1.004	14.671	60.811	1.501	21.436	60.811

The first two components (factors) in the initial solution have an Eigen values over 1 and it accounted for about 60 per cent of the observed variations with regards to selected customers experience on Access and availability of information at the post offices in the Vadodara City. According to Kaiser Criterion, only the first five factors should be used because subsequent Eigen values are all less than 1. The following **Graph Number 5: I: 5** is also useful tool to decide about the number factors. If one has drawn parallel line to horizontal (dotted line) at Eigen values to 1 in Scree plot, it will tell us how many factors are going to be extracted. In our analysis Scree plot showed that two factors are going to be extracted.

Graph Number: 5: I: 05
Component-Wise Scree Plot of Eigen values for Selected Customers' Experience on 'Access and Availability of Information at the Post office' of the in the Selected post offices in Vadodara City in the Gujarat State

The above scree plot shows the graphical presentation of the three components which can be extracted for further analysis.

Table Number: 5.I.43
Communalities and Rotated Component Matrix of Selected Customers' Experience on 'Access and Availability of Information at the Post office' of the in the Selected post offices in the Vadodara City in the Gujarat State

Sr. No.	Selected Criteria	Communalities Extraction	Rotated Component Matrix	
			1	2
1	Provision for 'Customer help desk" At The Post Offices	0.341	-.053	.582
2	Information Sign Boards at Post offices	0.586	.302	.704
3	Regular updates of information on the Sign Boards	0.696	.352	.757
4	Obtaining Information Promptly	0.614	.761	.185
5	Obtaining Information easily	0.778	.870	.146
6	Obtaining information conveniently	.0741	.847	.153
7	Obtaining accurate information	0.500	.696	.125

All the extracted communalities are acceptable and all criteria are fit for the factor solution as their extraction values are large enough. Factor loadings were used to measure correlation between criteria and the factors. A factor loading close to 1 indicates a strong correlation between a criteria and factor, while a loading closer to zero indicated weak correlation. The factors are rotated with the use of Varimax with Kaiser Normalization rotation method. Principle Component Analysis (PCA) method is used for factor extraction and consider only those factors for interpretation purpose whose values are greater than 0.6.

From the above table it becomes clear that how much different criteria were correlated with two component.

The criteria 4 (Obtaining Information Promptly), criteria 5 (Obtaining Information easily) criteria 6 (Obtaining information conveniently) and criteria7 (Obtaining accurate information) were more correlated with component 1.Criteria 2 (Information Sign Boards at Post offices) and criteria 3 (Regular updates of information on the Sign Boards) more correlated with component 2.

Factor Analysis of Selected Customers' Overall Experience on Behavior of Staff of the Post Offices in the City of Vadodara in the Gujarat State
Table Number: 5: I: 44
Selected Customers' Overall Experience on Behavior of Staff of the Post Offices through KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		**0.809**
Bartlett's Test of Sphericity	**Approx. Chi-Square**	**7753.318**
	df	**105**
	Sig.	**0.00**

In case of Behavior of the staff of the post office the results showed that the KMO measure of sampling adequacy was 0.809, which indicated that the present data were suitable for Factor Analysis. Similarly, Bartlett's Test of sphericity (0.00) was significant (p<.05), indicating sufficient correlation exist between the criteria to proceed with the Factor Analysis.

Table Number: 5: I: 45
Total Variance on Selected Customers' Responses for 'Behavior of Staff of the Post office' in The Vadodara City in the Gujarat State

Comp-onent	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	percentage of Variance	Cumulative Percentage	Total	percentage of Variance	Cumulative Percentage	Total	Percentage of Variance	Cumulative Percentage
1	5.823	38.819	38.819	5.823	38.819	38.819	3.230	21.535	21.535
2	1.863	12.42	51.25	1.863	12.422	51.241	2.915	19.436	40.971
3	1.053	7.019	58.260	1.053	7.019	58.26	2.593	17.289	58.260

The first three components (factors) in the initial solution have an Eigen values over 1 and it accounted for about 58 per cent of the observed variations with regards to selected customers experience on Behaviour of the Staff of the post offices in the Vadodara City. According to Kaiser Criterion, only the first three factors should be used because subsequent Eigen values are all less than 1. The following **Graph Number 5: I: 6** is also useful tool to decide about the number factors.

If one has drawn parallel line to horizontal (dotted line) at Eigen values to 1 in Scree plot, it will tell us how many factors are going to be extracted. In our analysis Scree plot showed that three factors are going to be extracted.

Graph Number: 5: I: 06
Component-Wise Scree Plot of Eigen values for Selected Customers' Experience on 'Behaviour of Staff of the Post Office' of the in the Selected Post Offices in Vadodara City in the Gujarat State
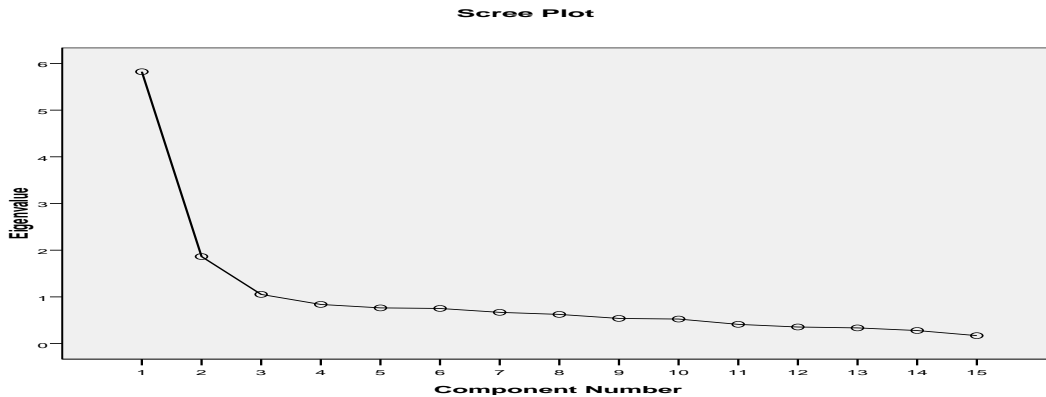
The above scree plot shows the graphical presentation of the three components which can be extracted for further analysis.

Table Number: 5.I.46
Communalities and Rotated Component Matrix of Selected Customers' Behavior of Staff of the Post Office' of the in the Selected Post Offices in the Vadodara City in the Gujarat State

Sr. No.	Selected Criteria	Communalities Extraction	Rotated Component		
			1	2	3
1	Staff Replies to Queries	0.583	.708	.108	.264
2	Staff Promptly Replies to Quarries	0.526	.679	.229	.114
3	Staff Possessing sufficient information	0.584	.747	.160	-.005
4	Staff Provides correct information	0.629	.766	.141	.150
5	Staff is Possessing skill to perform job	0.575	.679	.321	.102
6	Staff Is Well Trained	0.553	.522	.526	-.069
7	Staff Is Polite	0.656	.272	.759	.072
8	Staff Is Helpful	0.694	.324	.749	.168
9	Staff Is Well-mannered	0.594	.181	.669	.337
10	Staff Is Honest	0.530	.244	.544	.417
11	Staff Provides Guidance for procedural compliance	0.535	.066	.549	.479
12	Staff Gives explanation to the Queries	0.418	.308	.294	.486
13	Staff Follows rules and regulations	0.505	.073	.374	.600
14	Post-master guides to the staff	0.657	.070	.127	.797
15	Post-master controls the staff	0.700	.094	.012	.831

All the extracted communalities are acceptable and all criteria are fit for the factor solution as their extraction values are large enough. Factor loadings were used to measure correlation between criteria and the factors.

A factor loading close to 1 indicates a strong correlation between a criteria and factor, while a loading closer to zero indicated weak correlation. The factors are rotated with the use of Varimax with Kaiser Normalization rotation method. Principle Component Analysis (PCA) method is used for factor extraction and consider only those factors for interpretation purpose whose values are greater than 0.6.

From the above table it becomes clear that how much different criteria were correlated with three components. The criteria 1 (Staff Replies to Queries), criteria 2 (Staff Promptly Replies to Quarries), criteria 3(Staff Possessing sufficient information), criteria 4 (Staff Provides correct information), criteria 5 (Staff is Possessing skill to perform job) criteria 11 (Staff Provides Guidance for procedural compliance), 13(Staff Follows rules and regulations) criteria 14 (Post-master guides to the staff) and criteria 15 (Post-master controls the staff) were more correlated with component 1. Criteria 7 (Staff Is Polite) criteria 8 (Staff Is Helpful), and criteria 9(Staff Is Well-mannered) more correlated with component 2. Criteria 7(Staff Is Polite) and 13 (Staff Follows rules and regulations) criteria 14(Post-master guides to the staff) and criteria 15 (Post-master controls the staff) were more correlated with component 3.

Factor Analysis of Selected Customers' Overall Experience on Complaint Solving of the Post Offices in the City of Vadodara in the Gujarat State
Table Number: 5: I: 47
Selected Customers' Overall Experience on Complaint Solving of the Post Offices through KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		**0.789**
Bartlett's Test of Sphericity	**Approx. Chi-Square**	**2464.551**
	df	**21**
	Sig.	**0.00**

In case of Complaint solving at the post office the results showed that the KMO measure of sampling adequacy was 0.789, which indicated that the present data were suitable for Factor Analysis. Similarly, Bartlett's Test of sphericity (0.00) was significant (p<.05), indicating sufficient correlation exist between the criteria to proceed with the Factor Analysis.
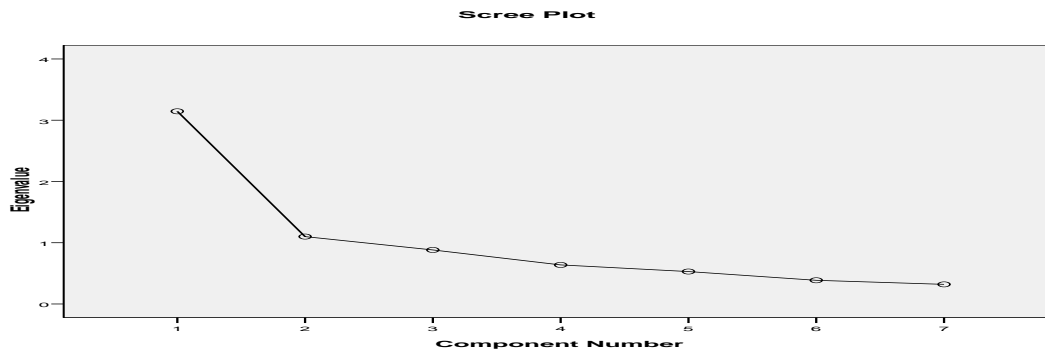
Table Number: 5: I: 48
Total Variance on Selected Customers' Responses for 'Complaint Solving of the Post office' in The Vadodara City in the Gujarat State

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	percentage of Variance	Cumulative Percentage	Total	percentage of Variance	Cumulative Percentage	Total	Percentage of Variance	Cumulative Percentage
1	3.145	44.929	44.929	3.145	44.929	44.929	2.623	37.472	37.472
2	1.100	15.714	60.642	1.100	15.714	60.642	1.622	23.170	60.642

The first two components (factors) in the initial solution have an Eigen values over 1 and it accounted for about 60 per cent of the observed variations with regards to selected customers experience on Complaint Solving at the post offices in the Vadodara city. According to Kaiser Criterion, only the first two factors should be used because subsequent Eigen values are all less than 1. The following **Graph Number 5: I: 7** is also useful tool to decide about the number factors. If one has drawn parallel line to horizontal (dotted line) at Eigen values to 1 in Scree plot, it will tell us how many factors are going to be extracted. In our analysis Scree plot showed that two factors are going to be extracted.

Graph Number: 5: I: 07

Component-Wise Scree Plot of Eigen values for Selected Customers' Experience on 'Complaint Solving of the Post office' of the in the Selected post offices in Vadodara City in the Gujarat State

The above scree plot shows the graphical presentation of the three components which can be extracted for further analysis.

Table Number: 5.I.49

Communalities and Rotated Component Matrix of Selected Customers' Complaint Solving of the Post office' of the in the Selected Post Offices in the Vadodara City in the Gujarat State

Sr. No.	Selected Criteria	Communalities Extraction	Rotated Component Matrix	
			1	2
1	Post office listens to complain	0.599	.314	.708
2	Prompt response to complaints By The Post office	0.703	-.044	.838
3	Availability of 'Complaint Book' At the Post office	0.632	.584	.539
4	Display of information for Registration of complaints	0.566	.686	.310
5	Simple procedure for Registration of complaints	0.757	.870	.003
6	Solving of Complaints By the Post office	0.701	.824	.151
7	Resolving Grievances by the Post office	0.286	.525	.100

All the extracted communalities are acceptable and all criteria are fit for the factor solution as their extraction values are large enough. Factor loadings were used to measure correlation between criteria and the factors. A factor loading close to 1 indicates a strong correlation between a criteria and factor, while a loading closer to zero indicated weak correlation. The factors are rotated with the use of Varimax with Kaiser Normalization rotation method.

Principle Component Analysis (PCA) method is used for factor extraction and consider only those factors for interpretation purpose whose values are greater than 0.6. From the above table it becomes clear that how much different criteria were correlated with two components. The criteria 4(Display of information for Registration of complaints), criteria 5(Simple procedure for Registration of complaints) and criteria 6 (Solving of Complaints by the Post office), were more correlated with component 1. Criteria 1 (Post office listens to complain) and criteria 2 (Prompt response to complaints By the Post office), were more correlated with component 2.

FINDINGS OF THE RESEARCH STUDY

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Part II

AUTHORISED POSTAL AGENTS' (APAs)
RESEARCH STUDY
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5. II.0: PROLOGUE:

The finding of the research study has been divided into two parts. This Second Part-II has dealt with Authorised Postal Agents' (APAs) study for which separately primary data were collected by the researcher. Thereafter, collected primary data were separately tabulated, analyzed and interpreted, and findings as well as implications have been presented separately and exclusively for the Authorised Postal Agents' (APAs) research studies. The researcher has attempted to analyze, interpret, and report its results using SPSS 15.0 for windows. The Authorised Postal Agents'(APAs) rendering investment services in various selected post offices in the Vadodara City of Gujarat State who were conveniently drawn have been referred herewith as selected customers or representative sampling units in name of Authorised Postal Agents'(APAs) respectively. The findings of the research study for Authorised Postal Agents' (APAs) study has been presented in this Part-II of the research study is as follows.

5. II.1: FINDINGS OF THE AUTHORISED POSTAL AGENTs (APAs) RESEARCH STUDY:

The researcher has applied Chi-square Test and Factor Analysis to test various hypotheses. The primary data were collected from the Authorised Postal Agents' (APAs) from the Vadodara City of the Gujarat State.

5. II. 2: FINDINGS OF APPLICATION OF CHI SQUARE TEST:

Hypothesis: 5: II (01):

The Expectation of Selected APAs on "Location of the Post Office" vis-a-vis Selected APAs' Background Variables viz., Age; Gender; Marital Status; Educational Qualifications and Income is independent.

Table Number: 5: II: 01
Selected APAs' Expectation on "Location of the Post office" vis-a-vis
Selected Background Variables of Selected APAs

Sr. No.	Selected Criteria	'P' Value of X^2				
		A	G	M S	EQ	I
01	Post Office/s are located at a convenient place	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)

The selected APAs belonging to different age groups, gender and marital status were found as having uniform expectations in case of location of the post office. Overall expectation of selected APAs towards location of the post office too was found as influenced by their selected background variables viz., age group, gender, marital status income, educational qualifications in case of post offices are located at a convenient place.

Hypothesis: 5: II (02):

The expectation of selected APAs on "Timings of the Post office" vis-a-vis selected APAs' Background Variables viz., Age; Gender; Marital Status; Educational Qualifications and Income is independent.

<div align="center">

Table Number: 5: II: 2:
Selected APAs' Expectation on "Timings of the Post office" Vis-À-Vis
Selected Background Variables of Selected APAs

</div>

Sr. No.	Selected Criteria	'P' Value of X^2				
		A	G	M S	EQ	I
01	The working hours of the Post Office/s are convenient to me	S(.000)	NS(.126)	S(.000)	S(.000)	S(.000)
02	The Post Office/s start functioning as per the notified time	S(.000)	NS(.254)	S(.000)	S(.000)	S(.000)
03	The timing of Recess of the Post Office/s is convenient to me	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)

The selected customers belonging to different age groups; gender and marital status educational qualification and income group were found as having uniform expectations in case of timings of the post office. Overall expectation of selected customers towards timings of the post office too was found as influenced by their selected background variables viz., income, educational qualifications and marital status and except in case of items of gender viz., working hours and the Post Office/s start functioning as per the notified time.

Hypothesis: 5: II (3):

The Expectation of Selected APAs' on "Ambience of the Post Office" vis-a-vis Selected APAs' Background Variables viz., Age; Gender; Marital Status; Educational Qualifications and Income is independent.

Table Number: 5: II: 3:
Selected APAs' Expectation on "Ambience of the Post Office" vis-a-vis
Selected Background Variables of selected APAs

Sr. No.	Selected Criteria	'P' Value of X^2				
		A	**G**	**M S**	**EQ**	**I**
01	The Post Office is spacious	S(.000)	S(.001)	S(.000)	S(.000)	S(.000)
02	The proper ventilation inside the Post Office is available	S(.027)	S(.000)	S(.019)	**NS(.186)**	S(.000)
03	The Post Office has proper illumination	S(.000)	S(.035)	S(.000)	**NS(.456)**	S(.000)
04	The Post Office is kept clean	S(.001)	S(.006)	S(.000)	**NS(.634)**	**NS(.257)**
05	There is provision for drinking water at the Post Office	S(.000)	S(.000)	S(.000)	S(.028)	S(.000)
06	There is adequate sitting arrangement for Authorized Postal Agents (APAs) in the Post Office	**NS(.576)**	S(.000)	**NS(.304)**	**NS(.134)**	S(.000)
07	The facility of wash room is available at the Post Office/s	S(.004)	**NS(.175)**	S(.000)	S(.036)	S(.000)
08	The writing desk for Authorized Postal Agents(APAs) is available at the Post Office/s	**NS(.245)**	**NS(.522)**	S(.000)	S(.000)	S(.000)
09	Security Guard is deployed at the post Office	**NS(.536)**	S(.000)	S(.000)	S(.000)	S(.000)
10	The parking facility for Authorized Postal Agents(APAs) is available at the Post Office/s	S(.000)	S(.000)	**NS(.454)**	S(.000)	**NS(.636)**

From the background demographic variables, age was found as significantly associated with selected items concerning to ambience of the post office except in case of the items viz., adequate sitting arrangement for APAs; writing desk for APAs and security Guard is deployed at the post Office/s respectively. Gender as a demographic variable was found as significantly associated with selected items concerning to ambience of the post office except in case of items viz., facility of wash room at the post office/s and writing desk for APAs is available at the Post office/s respectively.

Marital status too was found as significantly associated with selected items concerning to ambience of the post office except for the items viz., adequate sitting arrangement and parking facility for APAs is available at the Post Office/s respectively. Educational qualification was also found as significantly associated with selected items concerning to ambience of the post office except for the items viz., the Post office/s are kept clean , proper ventilation and proper illumination inside the Post Office/s is available and adequate sitting arrangement for APAs is made at the post office/s respectively. Income too was found as significantly associated with selected items concerning to ambience of the post office except for the items viz., the post office/s are kept clean and the parking facility for the APAs is available at the Post office/s respectively.

Hypothesis: 5: II (4):

The Expectation of selected APAs' on "Counter Services of the Post office" vis-a-vis selected APAs' Background Variables viz., Age; Gender; Marital Status; Educational Qualifications and Income is independent.

Table Number: 5: II: 4
Selected APAs' Expectation on "Counter Services of the Post Office" vis-a-vis
Selected Background Variables of Selected APAs

Sr. No.	Selected Criteria	'P' Value of X^2				
		A	G	M S	EQ	I
01	The Post Office/s are having sufficient number of service counters	S(.000)	S(.001)	S(.000)	S(.000)	S(.000)
02	Separate counter for Authorized Postal Agents(APAs) is available at the Post office/s	S(.027)	S(.000)	S(.012)	S(.019)	**NS(.065)**
03	The staplers, pins, gum, pen, calculator, etc., are available at the service counters of the post office/s	**NS(.166)**	S(.025)	S(.000)	**NS(.456)**	S(.000)
04	The transaction related stationery, such as, vouchers, slips, forms, etc., are available at the service counters of the post office/s	S(.001)	S(.016)	S(.000)	S(.5)	S(.069)
05	The Post Office has equipments like, computer, printer, scanner, photocopying machines, etc.,	S(.000)	**NS(.186)**	S(.000)	S(.048)	S(.000)
06	The Post Office makes changes in its working as per requirement	S(.000)	S(.001)	S(.000)	**NS(.266)**	**NS(.121)**
07	The Post Office delivers prompt services to me	S(.027)	S(.000)	**NS(.146)**	**NS(.136)**	S(.000)
08	The Post Office gives accurate services to me	S(.000)	S(.035)	S(.000)	**NS(.456)**	S(.000)
09	The services provided by the Post Office are trustworthy	S(.001)	**NS(.186)**	S(.000)	S(.000)	**NS(.527)**
10	It is simple to make transactions at the post office	S(.000)	**NS(.254)**	S(.000)	S(.028)	S(.000)
11	We are provided receipts for transactions made at the Post Office	**NS(.126)**	S(.006)	S(.000)	S(.000)	**NS(.258)**
12	We get Pass Book, Savings Certificates, etc. in due time from the Post Office	S(.000)	S(.000)	S(.000)	S(.028)	S(.000)

The selected APAs' experience towards counter services of the post office was found as significantly associated with age; educational qualifications and income respectively. Age as a demographic variable was not found as significantly associated except for the items viz., the staplers, pins, gum, pen, calculator, etc., are available at the service counters of the post office/s and receipts for transactions made available at the Post Office respectively. Gender too was found as significantly associated except in case of the items viz., the Post Office has equipments like, computer, printer, scanner, photocopying machines, etc.; the services provided by the Post Office are trustworthy and it is simple to make transactions at the post office respectively. The marital status too was also found as having significant association with regard to selected criteria except for the items viz., the Post office delivers prompt services to APAs.

Educational qualification too was found as significantly associated except for the selected items viz., the staplers, pins, gum, pen, calculator, etc., are available at the service counters of the post office/s; the Post Office makes changes in its working as per requirement; the Post Office delivers prompt services to APAs and accuracy of service to APAs respectively. Income too was found as significantly associated except for the selected items viz., separate counter for Authorized Postal Agents (APAs) is available at the Post office/s; the Post office makes changes in its working as per requirement; the services provided by the Post office are trustworthy and APAs are provided receipts for transactions made at the Post office respectively.

Hypothesis: 5: II (5):

The Expectation of selected APAs on "Access and Availability of Information at the Post Office" vis-a-vis Selected APAs' Background Variables viz., Age; Gender; Marital Status; Educational Qualifications and Income is independent.

Table Number: 5: II: 5:

Selected APAs' Actual Expectation on "Access and Availability of Information at the Post Office" vis-a-vis Selected Background Variables of Selected APAs

Sr. No.	Selected Criteria	'P' Value of X^2				
		A	G	M S	EQ	I
01	We get prompt information at the Post Office	S(.000)	S(.001)	**NS(.214)**	S(.000)	S(.000)
02	We get information easily at the Post Office	**NS(.015)**	S(.000)	S(.012)	S(.019)	S(.000)
03	Post Office put information on sign boards	S(.000)	S(.025)	S(.000)	S(.000)	S(.000)
04	We get accurate information from the Post Office	S(.001)	S(.016)	S(.000)	S(.005)	S(.069)
05	Post Office update changes on sign boards	S(.000)	**NS(.412)**	S(.000)	S(.048)	**NS(.111)**

Overall expectation of selected APAs towards access and availability of information at the post office too was found as significantly influenced by their selected background variables viz., age, gender, income, educational qualifications and marital status. Age was not found as significantly associated except for the selected item viz., APAs get easy information at the Post office. Gender too was not found as significantly associated for the selected item viz., Post Office update changes on sign boards. Marital status was not found as significantly associated for the selected item viz., APAs get prompt information at the Post Office. Income too was not found as significantly associated for the selected item viz., Post Office update changes on sign boards. With regard to educational qualifications APAs responses found significant association with all predefined selected items.

Hypothesis: 5: II (6)

The Expectation of selected APAs on "Behaviour of the Staff of the Post Office" vis-a-vis selected APAs' background variables viz., Age; Gender; Marital Status; Educational Qualifications and income is independent.

Table Number: 5: II: 6
Selected APAs' Actual Expectation on "Behaviour of the Staff of the Post Office"
vis-a-vis Selected Background Variables of Selected APAs

Sr. No.	Selected Criteria	'P' Value of X^2				
		A	G	M S	EQ	I
1	The staff of Post office replies to our queries	NS(.020)	S(.001)	S(.000)	S(.000)	S(.000)
2	The staff of Post office gives prompt replies to our queries	S(.000)	S(.000)	S(.012)	NS(.015)	S(.000)
3	The staff of post office has skill to perform job	S(.000)	NS(.145)	S(.000)	S(.000)	S(.000)
4	The staff of post office is trained	S(.001)	S(.012)	S(.000)	S(.005)	S(.021)
5	The staff of post office is polite	S(.000)	S(.000)	S(.000)	S(.048)	S(.000)
6	The staff of post office is helpful	S(.000)	S(.001)	NS(.243)	S(.040)	S(.000)
7	The staff of post office is honest	S(.000)	S(.000)	S(.016)	S(.019)	NS(.251)
8	The staff of post office provides us guidance for the procedural compliances	S(.000)	NS(.413)	S(.000)	S(.006)	S(.000)
9	The staff of post office follows rules and regulations	S(.001)	S(.016)	S(.000)	S(.005)	S(.069)
10	The Post Master of the post office guides the Authorized Postal Agents(APAs)	S(.000)	S(.000)	S(.000)	S(.048)	S(.000)
11	The Post Master of the post office controls the Authorized Postal Agents(APAs)	S(.000)	S(.000)	S(.000)	S(.048)	S(.000)

Overall expectation of selected APAs towards Behaviour of the Staff of the Post office was found as significantly influenced by their selected background variables viz., age, gender, income, educational qualifications and marital status. Age as demographic variable was found as significantly associated except for the selected item viz., the staff of Post office replies to queries raised by APAs. Gender was not found as significantly associated for the selected item viz., the staff of post office has skill to perform job and staff of post office provides guidance to APAs for the procedural compliances respectively. Marital status too was found as significantly associated for all the selected items except the staff of post office has skill to perform job. With regard to educational qualifications responses of APAs were found having significant association with all predefined selected items except the staff of Post office give prompt replies to customers' queries. Income too was found as significantly associated for all the selected items except for the item viz., the staff of post office is honest.

Hypothesis: 5: II (7):

The Expectation of Selected APAs on "Complaint Handling at the Post Office" vis-a-vis Selected APAs' Background Variables viz., Age; Gender; Marital Status; Educational Qualifications and Income is independent.

Table Number: 5: II: 7
Selected APAs' Actual Expectation on "Complaint handling at the Post Office"
vis-a-vis Selected Background Variables of Selected APAs

Sr. No.	Selected Criteria	'P' Value of X^2				
		A	**G**	**M S**	**EQ**	**I**
1	Post office tries to understand our problems	S(.000)	S(.001)	S(.010)	S(.000)	S(.000)
2	Post Office listen to our complains	S(.000)	S(.005)	S(.012)	S(.000)	S(.000)
3	The Post Office is prompt to respond our complaints	S(.000)	**NS(.211)**	S(.000)	S(.000)	S(.040)
4	Complaint book is available at the post office	**NS(.255)**	S(.012)	S(.000)	S(.005)	S(.021)
5	The information related with registration of complaints is displayed at the post office	S(.000)	S(.000)	S(.000)	S(.048)	**NS(.063)**
6	The procedure for registration of our complaints is simple at the post office	S(.000)	S(.001)	**NS(.245)**	S(.040)	S(.012)
7	The Post Office solves our complaints	**NS(.253)**	S(.000)	S(.016)	S(.019)	S(.024)

Overall expectation of selected APAs towards Complaint handling at the Post office too was found as significantly influenced by their selected background variables viz., age, gender, income, educational qualifications and marital status. Age was found as significantly associated for all the criteria except for the selected item viz., Complaint book is available at the post office. Gender too was found as significantly associated except for the selected item that the Post Office is prompt to respond complaints of APAs. Marital status also was found as significantly associated except for the selected item viz., the procedure for registration of our complaints is simple at the post office. Educational qualifications was found as significantly associated for all the selected items pertaining to complaint handling at the post office. Income also was found as significantly associated with all the selected items except for the selected item viz., the information related with registration of complaints is displayed at the post office.

Hypothesis: 5: II (8):

The Expectation of Selected APAs on "Motivation to APAs" vis-a-vis Selected APAs' Background Variables viz., Age; Gender; Marital Status; Educational Qualifications and Income is independent.

Table Number: 5: II: 8
Selected APAs' Actual Expectation on "Motivation to APAs of the Post Office"
vis-a-vis Selected Background Variables of Selected APAs

Sr. No.	Selected Criteria	'P' Value of X^2				
		A	G	M S	EQ	I
1	Commission Paid to APAs is fair and adequate at the Post Office	NS(.341)	S(.001)	S(.010)	S(.000)	S(.000)
2	Due Commission is paid to APAs regularly at the Post Office	S(.000)	S(.005)	S(.012)	S(.000)	NS(.063)
3	Post Office provides training/counseling to APAs	S(.000)	S(.000)	S(.000)	S(.000)	S(.040)
4	Post office motivates APAs for promoting business	S(.000)	S(.012)	S(.000)	NS(.114)	S(.021)
5	Post Office communicate about changes to APAs	S(.000)	S(.000)	S(.000)	S(.048)	S(.000)
6	Post Office provides extra monetary incentives for their performance	S(.000)	NS(.415)	S(.000)	S(.000)	S(.000)

Overall expectation of selected APAs towards Motivation to APAs of the Post office was found as having significant association with their selected background variables viz., age, gender, income, educational qualifications and marital status. Age as a demographic variable was found as significantly associated for all the selected items except for the item viz., commission paid to APAs is fair and adequate at the Post Office. Gender also was found as significantly associated except for the selected item viz., Post Office provides extra monetary incentives for their performance. Marital status was found as significantly associated for all the pre-defined selected items pertaining to motivation to APAs at the Post office. Educational qualifications was found as significantly associated for all the pre-defined selected items except for the item viz., Post office motivates APAs for promoting business. Income to was found as significantly associated with all the selected items except for the items viz., due commission is paid to APAs regularly at the Post Office.

Hypothesis: 5: II (09):

The actual experience of selected APAs on "Location of the Post office" vis-a-vis selected APAs' Background Variables viz., Age; Gender; Marital Status; Educational Qualifications and Income is independent.

Table Number: 5: II: 09
Selected APAs' Actual Experience on "Location of the Post Office" vis-a-vis
Selected Background Variables of Selected APAs

Sr. No.	Selected Criteria	'P' Value of X^2				
		A	G	M S	EQ	I
01	Post Office/s are located at a convenient place	S(.000)	S(.000)	NS(.114)	S(.000)	S(.000)

The selected APAs belonging to different age group, gender and marital status were found as having uniform experiences in case of location of the post office. Overall experience of selected APAs towards location of the post office too was found as having significant association with their selected background variables viz., age group, gender, income, and educational qualifications for the item viz., post offices are located at a convenient place. Marital status was found independent with regard to experience of selected APAs on location of the post office.

Hypothesis: 5: II (10)

The Experience of selected APAs on "Timings of the Post Office" vis-a-vis selected APAs' Background Variables viz., Age; Gender; Marital Status; Educational Qualifications and Income is independent.

Table Number: 5: II: 10
Selected APAs' Actual Experience on "Timings of the Post office" vis-a-vis
Selected Background Variables of Selected APAs

Sr. No.	Selected Criteria	'P' Value of X^2				
		A	G	M S	EQ	I
01	The working hours of the Post Office/s are convenient to me	NS(.254)	S(.000)	S(.000)	S(.000)	S(.000)
02	The Post Office/s start functioning as per the notified time	S(.000)	S(.000)	S(.000)	NS(.126)	S(.000)
03	The timing of Recess of the Post Office/s is convenient to me	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)

The selected customers belonging to different age group, gender, marital status, educational qualification and income were found as having uniform experience in case of timings of the post office. Overall experience of selected customers towards timings of the post office was found as having significant association with their selected background variables viz., income, educational qualifications and marital status. Age was found as significantly associated with selected items concerning to timing of the post office except for the item viz., working hours of the Post Office/s are convenient to APAs. Educational qualifications also was found as significantly associated with selected items concerning to timing of the post office except in case of the item viz., the Post Office/s start functioning as per the notified time. The demographic variables viz., gender and marital status and income were found as significantly associated with all selected items concerning to timing of the post office.

Hypothesis: 5: II (11):

The Experience of Selected APAs' on "Ambience of the Post office" vis-a-vis Selected APAs' Background Variables viz., Age; Gender; Marital Status; Educational Qualifications and Income is independent.

Table Number: 5: II: 11
Selected APAs' Experience on "Ambience of the Post Office" vis-a-vis
Selected Background Variables of Selected APAs

Sr. No.	Selected Criteria	'P' Value of X^2				
		A	G	M S	EQ	I
01	The Post Office is spacious	NS(.114)	S(.000)	NS(.402)	S(.000)	S(.000)
02	The proper ventilation inside the Post Office is available	S(.000)	S(.000)	S(.000)	NS(.126)	S(.000)
03	The Post Office has proper illumination	S(.000)	S(.000)	S(.000)	S(.000)	NS(.256)
04	The Post Office is kept clean	S(.000)	NS(.066)	S(.010)	S(.000)	S(.000)
05	There is provision for drinking water at the Post Office	S(.000)	S(.001)	S(.000)	S(.040)	S(.000)
06	There is adequate sitting arrangement for Authorized Postal Agents (APAs) in the Post Office	NS(.454)	S(.000)	S(.019)	S(.010)	S(.000)
07	The facility of wash room is available at the Post Office/s	S(.000)	S(.035)	S(.000)	S(.000)	NS(.156)
08	The writing desk for Authorized Postal Agents(APAs) is available at the Post Office/s	S(.001)	S(.006)	S(.000)	NS(.124)	S(.050)
09	Security Guard is deployed at the post Office	NS(.127)	S(.001)	S(.004)	S(.000)	S(.006)
10	The parking facility for Authorized Postal Agents(APAs) is available at the Post Office/s	S(.027)	S(.000)	S(.019)	NS(.006)	S(.000)

Among selected variables, age was found as significantly associated with selected items concerning ambience of the post office except for the selected item viz., the Post Office is spacious; there is adequate sitting arrangement for Authorized Postal Agents (APAs) in the Post Office and security Guard is deployed at the post Office respectively. Gender also was found having significant association with selected items concerning to ambience of the post office except for the selected item viz., the Post Office is kept clean. Marital status too was found having significant association with selected items concerning ambience of the post office except in case of the item viz., the Post Office is spacious. Educational qualifications too was found as having significant association with selected items concerning ambience of the post office except for the selected items viz., the proper ventilation inside the Post Office is available; the writing desk for Authorized Postal Agents (APAs) is made available at the Post Office/s and the parking facility for Authorized Postal Agents (APAs) is made available at the Post Office/s respectively.

Income too was found as significantly associated with selected items concerning ambience of the post office except for the selected item viz., the Post office has proper illumination and the facility of wash room is made available at the Post Office/s respectively.

Hypothesis: 5: II (12):

The Experience of selected APAs' on "Counter Services of the Post Office" vis-a-vis selected APAs' Background Variables viz., Age; Gender; Marital Status; Educational Qualifications and Income is independent.

Selected APAs' Actual Experience on "Counter Services of the Post Office" vis-a-vis Selected Background Variables of Selected APAs

Sr. No.	Selected Criteria	'P' Value of X^2				
		A	**G**	**M S**	**EQ**	**I**
01	The Post Office/s are having sufficient number of service counters	S(.000)	**NS(.065)**	S(.000)	S(.000)	S(.000)
02	Separate counter for Authorized Postal Agents(APAs) is available at the Post office/s	**NS(.065)**	S(.000)	S(.012)	S(.019)	S(.000)
03	The staplers, pins, gum, pen, calculator, etc., are available at the service counters of the post office/s	**NS(.166)**	S(.025)	S(.000)	S(.000)	S(.000)
04	The transaction related stationery, such as, vouchers, slips, forms, etc., are available at the service counters of the post office/s	S(.001)	S(.016)	**NS(.116)**	S(.005)	S(.069)
05	The Post Office has equipment like, computer, printer, scanner, photocopying machines, etc.,	S(.000)	**NS(.186)**	S(.000)	S(.048)	S(.1)
06	The Post Office makes changes in its working as per requirement	S(.000)	S(.001)	S(.140)	S(.000)	S(.000)
07	The Post Office delivers prompt services to me	**NS(.142)**	S(.000)	S(.020)	**NS(.006)**	S(.000)
08	The Post Office gives accurate services to me	S(.000)	S(.035)	**NS(.456)**	**NS(.541)**	S(.140)
09	The services provided by the Post Office are trustworthy	**NS(.401)**	S(.000)	S(.000)	S(.000)	**NS(.147)**
10	It is simple to make transactions at the post office	S(.000)	**NS(.210)**	S(.000)	S(.028)	S(.000)
11	We are provided receipts for transactions made at the Post Office	**NS(.026)**	S(.006)	S(.000)	S(.000)	S(.000)
12	We get Pass Book, Savings Certificates, etc. in due time from the Post Office	S(.000)	**NS(.404)**	S(.000)	S(.028)	S(.010)

The selected APAs' experience towards counter services of the post office was found having significant association with age; educational qualifications and income respectively. Age was found as having significant association for all the selected items except for the items viz., separate counter for Authorized Postal Agents (APAs) is made available at the Post office/s; the staplers, pins, gum, pen, calculator, etc., are made available at the service counters of the post office/s; the Post Office delivers prompt and trustworthy services to APAs; and APAs are provided receipts for transactions made at the Post office respectively. Gender also was found as significantly associated except for the item viz., the Post Office/s are having sufficient number of service counters; the Post Office has equipment like, computer, printer, scanner, photocopying machines, etc., it is simple to make transactions at the post office and APAs get Pass Book, Savings Certificates, etc. in due time from the Post office respectively.

The marital status too was also found as having significant association with regard to selected items except for the items viz., the transaction related stationery, such as, vouchers, slips, forms, etc., are made available at the service counters of the post office/s and the Post Office gives accurate services to APAs respectively. Educational qualification too was found as significantly associated except for the selected items viz. the Post Office delivers prompt and accurate services to APAs respectively.

Income too was also found as significantly associated except for the selected item viz., the services provided by the Post office are trustworthy.

Hypothesis: 5: II (13):

The Experience of Selected APAs on "Access and Availability of Information at the Post Office" vis-a-vis Selected APAs' Background Variables viz., Age; Gender; Marital Status; Educational Qualifications and Income is independent.

Table Number: 5: II: 13

Selected APAs' Actual Experience on "Access and Availability of Information at the Post Office" vis-a-vis Selected Background Variables of Selected APAs

Sr. No.	Selected Criteria	'P' Value of X^2				
		A	G	M S	EQ	I
01	We get prompt information at the Post Office	S(.000)	S(.001)	S(.000)	S(.000)	S(.000)
02	We get information easily at the Post Office	S(.000)	S(.000)	S(.012)	S(.019)	S(.000)
03	Post Office put information on sign boards	S(.000)	**NS(.325)**	S(.000)	S(.000)	S(.000)
04	We get accurate information from the Post Office	S(.001)	S(.016)	S(.000)	S(.005)	**NS(.054)**
05	Post Office update changes on sign boards	**NS(.004)**	S(.000)	S(.000)	S(.048)	S(.000)

Overall experience of selected APAs for access and availability of information at the post office was found as influenced by their selected background variables viz., age, gender, income, educational qualifications and marital status. Age was found as significantly associated for all the items except for the selected item viz., Post Office update changes on sign boards. Gender also was found as significantly associated for all the items except for the item viz., Post Office put information on sign boards. Marital status and educational qualification were found as significantly associated for all the selected items pertaining to access and availability of information. Income too was found as significantly associated for all the selected items except the item viz., APAs get accurate information from the Post Office.

Hypothesis: 5: II (14)

The Experience of Selected APAs on "Behaviour of the Staff of the Post Office" vis-a-vis Selected APAs' Background Variables viz., Age; Gender; Marital Status; Educational Qualifications and Income independent.

Table Number: 5: II: 14
Selected APAs' Actual Experience on "Behaviour of the Staff of the Post office"
vis-a-vis Selected Background Variables of Selected APAs

Sr. No.	Selected Criteria	'P' Value of X²				
		A	**G**	**M S**	**EQ**	**I**
1	The staff of Post office replies to our queries	S(.000)	S(.001)	S(.000)	S(.000)	S(.000)
2	The staff of Post office gives prompt replies to our queries	S(.000)	S(.000)	S(.012)	S(.000)	S(.000)
3	The staff of post office has skill to perform job	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)
4	The staff of post office is trained	S(.001)	S(.012)	S(.000)	**NS(.101)**	S(.021)
5	The staff of post office is polite	S(.000)	**NS(.133)**	S(.000)	S(.048)	S(.000)
6	The staff of post office is helpful	S(.000)	S(.001)	**NS(.205)**	S(.040)	S(.000)
7	The staff of post office is honest	S(.000)	S(.000)	S(.016)	S(.019)	**NS(.058)**
8	The staff of post office provides us guidance for the procedural compliances	S(.000)	S(.000)	S(.000)	S(.006)	S(.000)
9	The staff of post office follows rules and regulations	**NS(.010)**	S(.016)	S(.000)	S(.005)	S(.000)
10	The Post Master of the post office guides the Authorized Postal Agents(APAs)	S(.000)	S(.000)	**NS(.123)**	S(.048)	S(.000)
11	The Post Master of the post office controls the Authorized Postal Agents(APAs)	S(.000)	S(.000)	S(.000)	S(.048)	S(.000)

Overall experience of selected APAs for Behaviour of the Staff of the Post office was found as influenced by their selected background variables viz., age, gender, income, educational qualifications and marital status. Age was found as having significant association for all the selected items except for the item viz., the staff of post office follows rules and regulations. Gender was also found as having significant association for all the selected items except in the case of viz., that the staff of post office is polite. Marital status was found as having significant association for all the selected items except for the item viz., the staff of post office is helpful and the Post Master of the post office guides the Authorized Postal Agents (APAs) respectively. With regard to educational qualifications responses of APAs found as having significant association with all predefined elected items except for the item viz., the staff of post office is trained. Income too was found as having significant association for all the items except for the selected item that the staff of post office is honest.

Hypothesis: 5: II (15):

The Experience of Selected APAs on "Complaint handling at the Post Office" vis-a-vis Selected APAs' Background Variables viz., Age; Gender; Marital Status; Educational Qualifications and Income is independent.

Table Number: 5: II: 15
Selected APAs' Actual Experience on "Complaint handling at the Post Office"
vis-a-vis Selected Background Variables of Selected APAs

Sr. No.	Selected Criteria	'P' Value of X^2				
		A	G	M S	EQ	I
1	Post office tries to understand our problems	NS(.106)	S(.021)	S(.010)	S(.000)	S(.000)
2	Post Office listen to our complains	NS(.203)	S(.005)	S(.012)	S(.000)	S(.000)
3	The Post Office is prompt to respond our complaints	S(.000)	S(.000)	S(.005)	S(.000)	NS(.065)
4	Complaint book is available at the post office	S(.000)	S(.012)	S(.000)	S(.005)	S(.021)
5	The information related with registration of complaints is displayed at the post office	S(.000)	S(.010)	S(.000)	NS(.234)	S(.004)
6	The procedure for registration of our complaints is simple at the post office	S(.000)	NS(.143)	S(.000)	S(.040)	S(.012)
7	The Post Office solves our complaints	S(.000)	S(.000)	S(.016)	S(.019)	S(.024)

Overall experience of selected APAs for Complaint handling at the Post office was found as influenced by their selected background variables viz., age, gender, income, educational qualifications and marital status. Age was found as significantly associated for all the selected items except for the items viz., Post office tries to understand APAs' problems and Post Office listen to APAs' complains respectively. Gender was also found as having significant association for all the selected items except for the item viz., the procedure for registration of complaints is simple at the post office. Marital status too was found as having significant association for all the selected items concerning complaint handling at the post office. Educational qualifications was found as having significant association for all the pre-defined selected items pertaining to complaint handling at the post office except for the item viz., the information related with registration of complaints is displayed at the post office. Income was also found as having significant association with all the selected items except for the item viz., the Post Office is prompt to respond our complaints.

Hypothesis: 5: II (16):

The Experience of Selected APAs on "Motivation to APAs" vis-a-vis Selected APAs' Background Variables viz., Age; Gender; Marital Status; Educational Qualifications and Income independent.

Table Number: 5: II: 16
Selected APAs' Experience on "Motivation to APAs of the Post Office"
vis-a-vis Selected Background Variables of Selected APAs

Sr. No.	Selected Criteria	'P' Value of X^2				
		A	G	M S	EQ	I
1	Commission Paid to APAs is fair and adequate at the Post Office	S(.000)	S(.003)	S(.020)	S(.000)	**NS(.428)**
2	Due Commission is paid to APAs regularly at the Post Office	S(.000)	S(.005)	S(.012)	S(.000)	S(.000)
3	Post Office provides training/counseling to APAs	S(.000)	S(.000)	S(.000)	S(.000)	S(.040)
4	Post office motivates APAs for promoting business	S(.000)	S(.012)	S(.000)	S(.000)	S(.000)
5	Post Office communicate about changes to APAs	**NS(.065)**	S(.000)	S(.000)	S(.048)	**NS(.201)**
6	Post Office provides extra monetary incentives for their performance	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)

Overall experience of selected APAs towards Motivation to APAs of the Post office was found as influenced by their selected background variables viz., age, gender, income, educational qualifications and marital status. Age was found as significantly associated for all the items except for the item viz., Post Office communicate about changes to APAs. Gender, marital status and educational qualifications as demographic variable were found as having significant association for all the items concerning motivation to APAs. Income too was found as having significant association with all the selected items except for the items viz., Commission Paid to APAs is fair and adequate at the Post Office and Post Office communicate about changes to APAs respectively.

Hypothesis: 5: II (17):

The Perceived Importance of APAs on Selected Criteria viz., "Ambience of the Post Office/s; Counter Services of the Post Office/s; Access and availability of Information at the Post office/s; Behaviour of Staff of the Post Office/s; Complaint Solving and Motivation to APAs by the Post Office" vis-à-vis APAs' Background Variables viz., Age; Gender; Marital Status; Educational Qualifications and Income is Independent.

Table Number: 5: II: 17
Selected Customers' Perceived Importance on selected Criteria vis-a-vis
Selected Background Variables of Selected Customers

Sr. No.	Selected Criteria	'P' Value of X^2				
		A	G	M S	EQ	I
01	Ambiance of the Post office	S(.000)	**NS(.058)**	S(.017)	S(.015)	S(.002)
02	Services given by the Service Counters of the post office	S(.001)	S(.000)	S(.009)	S(.000)	S(.000)
03	Availability of the Information at the post office	**NS(.565)**	S(.015)	**NS(.081)**	**NS(.155)**	S(.000)
04	Behavior of the staff of Post office	S(.000)	S(.000)	S(.000)	S(.000)	S(.000)
05	Complaint solving by the Post Office	S(.027)	S(.000)	S(.000)	S(.000)	S(.000)
06	Motivation to APAs	S(.000)	S(.029)	S(.000)	S(.000)	S(.000)

The overall rating concerning perceived importance on the selected items that were put to use to evaluate expectation of APAs in the selected post offices located in the City of Vadodara in the State of Gujarat, it was found as having significant association with selected demographic variables of selected APAs viz., age, income, gender, educational qualifications and marital status respectively. The perceived importance of selected APAs for Availability of the Information at the post office was found as not having significant association with regard to their age, marital status and educational qualifications respectively. Ambiance of the Post office/s was found as independent of gender of the selected APAs. Remaining criteria were found as having significant association with regards to selected demographic variables of the selected APAs in the City of Vadodara in the State of Gujarat.

Hypothesis: 5: I (18):

There is no association between Selected APAs' 'Overall Satisfaction/Dissatisfaction' on Selected Criteria viz., "Ambience of the Post Office /s; Counter services of the Post Office/s; Access and Availability of Information at the Post Office/s; Behaviour of Staff of the Post Office/s; Complaint Solving and Motivation to APAs by the Post Office" vis-à-vis Selected APAs' Selected Background Variables., Age; Gender; Marital Status; Educational Qualifications and Income is Independent.

Table Number: 5: I: 18
Selected APAs' Overall Satisfaction/Dissatisfaction on selected Criteria vis-a-vis
Selected Background Variables of Selected APAs'

Sr. No.	Selected Criteria	'P' Value of X^2				
		A	G	M S	EQ	I
01	Ambiance of the Post office	S(.000)	S(.000)	S(.000)	S(.015)	S(.002)
02	Services given by the Service Counters of the post office	S(.001)	NS(.528)	S(.009)	S(.000)	S(.000)
03	Availability of the Information at the post office	S(.000)	S(.015)	S(.000)	NS(.047)	S(.000)
04	Behavior of the staff of Post office	NS(.147)	S(.000)	S(.000)	S(.000)	S(.000)
05	Complaint solving by the Post Office	S(.027)	S(.000)	S(.000)	S(.000)	S(.000)
06	Motivation to APAs	S(.000)	S(.029)	NS(.084)	S(.000)	S(.000)

The measurement of overall satisfaction/dissatisfaction of selected APAs' compared with their selected background variables had revealed that except behaviour of the staff of the Post office/s, remaining items were found as dependent on age, while gender was found as having no association with counter services of the post office respectively. The marital status was largely found as significantly associated in selected criteria except the criteria viz., motivation to APAs. Educational qualifications was also found as having significant association with all other selected criteria except for the criteria viz., availability of the information at the post office. Income too was found as having significant association with each of the selected criteria concerning overall satisfaction/dissatisfaction of selected APAs in the City of Vadodara in the State of Gujarat.

Hypothesis: 5: II (19):

There is no association between Selected APAs' opinion on 'India Post is adopting the changes According to the Expectations of its Customers' 'vis-à-vis Selected APAs' Selected Background Variables viz., Age; Gender; Marital Status; Educational Qualifications, and Income.

Table Number: 5: II: 19
Selected APAs Average Opinion That India Post is adopting the Changes according To the Expectations of its Customers vis-v-vis Selected Background Variables of Selected APAs

Sr. No.	Selected Criteria	'P' Value of X^2				
		A	G	M S	EQ	I
01	Opinion that India post is adopting the changes according to the expectations of its customers	S(.006)	S(.010)	S(.000)	S(.000)	S(.000)

The analysis and evaluation of opinion that India post is adopting the changes according to the expectations of its customers of selected APAs had revealed that all the demographic variables were having significant association with the revealed opinion of the selected APAs.

Hypothesis: 5: II (20):

There is no association between Selected APAs' Opinion on 'India Post is Adopting to the Changing Scenario' vis-à-vis Selected APAs' Selected Background Variables viz., Age; Gender; Marital Status; Educational Qualifications, and income.

Table Number: 5: II: 20
Selected APAs' Opinion That India post is Adopting to the Changing Scenario vis-a-vis Selected Background Variables of Selected APAs

Sr. No.	Selected Criteria	'P' Value of X^2				
		A	G	M S	EQ	I
01	Opinion that India post is adopting to the changing scenario	S(.005)	S(.004)	S(.000)	S(.000)	S(.000)

The analysis and evaluation of opinion that India post is adapting the changing scenario of selected APAs had revealed that all the demographic variables were having significant association with the revealed opinion of the selected APAs.

Hypothesis: 5: II (21):

There is no association between Selected APAs' Opinion on Selected Criteria that India Post should adopt to Provide Better Customer Satisfaction vis-à-vis Selected APAs' Selected Background Variables viz., Age; Gender; Marital Status; Educational Qualifications, and Income.

Table Number: 5: II: 21
Selected APAs' Average Opinion on selected criteria that India post should adopt to provide better customer satisfaction vis-a-vis Selected Background Variables of Selected APAs

Sr. No.	Selected Criteria	'P' Value of X^2				
		A	G	M S	EQ	I
01	India Post should adopt technological advancement	S(.000)	**NS(.016)**	S(.017)	S(.015)	S(.002)
02	India post should introduce new services	S(.001)	S(.000)	S(.008)	S(.000)	S(.000)
03	India Post should make changes in existing services only [Services updating]	S(.000)	S(.014)	S(.000)	**NS(.289)**	S(.000)
04	India Post should bring behavioral changes in the Staff of Post Offices	S(.000)	S(.010)	S(.000)	S(.000)	S(.010)
05	India Post should enrich reliability of services	S(.027)	S(.000)	S(.000)	S(.000)	S(.000)
06	Monetary reward of APAs should be increased	S(.001)	S(.029)	S(.000)	S(.000)	S(.000)
07	India Post should extend postal network	S(.006)	S(.001)	S(.000)	S(.008)	S(.5)
08	India Post should improve control over internal operations	**NS(.485)**	S(.000)	S(.001)	S(.000)	S(.000)
09	India Post should discard some of the existing services	S(.000)	**NS(.043)**	S(.000)	S(.000)	S(.005)
10	India Post should extend autonomy to retail counters(Decentralization)	S(.000)	S(.000)	S(.000)	**NS(.101)**	S(.000)

The analysis and evaluation of an opinion, on selected criteria that India post should adopt to provide better customer satisfaction, of selected APAs had revealed that all the demographic variables were found as having significant association with the revealed opinion of the selected APAs.

Age was found as significantly associated except for the criteria viz., that India Post should improve control over internal operations. Gender also was found as having significant association except for one of the selected criteria viz., India Post should adopt technological advancement. Educational qualifications too was found as having significant association except for the criteria viz., Services updating and decentralization respectively. Marital status and income were also found as significantly associated for all the criteria concerning with the selected criteria to be adopted by the India post for providing better customer satisfaction.

Hypothesis: 5: II (22):

The Overall Experience (Satisfaction/Dissatisfaction) of Selected APAs on Selected Criteria vis-à-vis their Type of Agency is independent.

Table Number: 5: II: 22
Selected APAs Overall Satisfaction/Dissatisfaction of vis-a-vis their Type of Agency

Sr. No.	Selected Criteria	'P' Value of X^2	Contingency co-efficient
1	Ambiance of the Post office	NS(0.875)	0.157
2	Services given by the Service Counters of the post office	**S(0.263)**	0.142
3	Availability of the Information at the post office	NS (0.362)	0.300
4	Behavior of the staff of Post office	**S (0.015)**	0.243
5	Complaint solving by the Post Office	NS (0.259)	0.290
6	Motivation to APAs	**S (0.000)**	0.310

The average overall experience (satisfaction/dissatisfaction) of selected APAs with regard to selected criteria concerning the post offices located in the Vadodara City in the State of Gujarat, vis-a vis their type of agency is found equal with regard to all selected criteria except in the case of some criteria viz. 'Counter services of the Post Office/s', 'Behaviour of the staff at the post office/s' and 'Motivation to APAs by the post office' respectively. There exists significant difference with regard to the said criteria. The degree of relevance had been revealed through contingency coefficient as shown in the table against respective criteria.

Hypothesis: 5: II (23):

The Overall Experience (Satisfaction/Dissatisfaction) of Selected APAs on Selected Criteria vis-à-vis their Frequency of Visit to the Post Offices is independent.

Table Number: 5: II: 23
Selected APAs Overall Satisfaction/Dissatisfaction of vis-a-vis their Frequency of Visit to the Post Offices

Sr. No.	Selected Criteria	'P' Value of X^2	Contingency co-efficient
1	Ambiance of the Post office	NS (0.568)	0.456
2	Services given by the Service Counters of the post office	**S (0.038)**	0.326
3	Availability of the Information at the post office	NS (0.827)	0.328
4	Behavior of the staff of Post office	**S (0.131)**	0.354
5	Complaint solving by the Post Office	**S (0.000)**	0.451
6	Motivation to APAs	**S (0.044)**	0.359

The overall experience (satisfaction/dissatisfaction) of selected APAs with regard to selected criteria concerning the post offices located in the Vadodara City in the State of Gujarat, vis-a vis their Frequency of visit was found as equal with regard to all selected criteria except in case of some criteria viz. 'Counter services of the Post Office/s', 'Complaint solving by the Post Office' Behaviour of the staff at the post office/s' and 'Motivation to APAs by the post office' respectively. There exists significant difference with regard to the said criteria. The degree of relevance had been revealed through contingency coefficient as shown in the table against respective criteria.

Hypothesis: 5: II (24):

The Perceived Importance of Selected APAs' on Selected Criteria vis-à-vis their Frequency of Visit to the Various Post Offices Located in the City of Vadodara in the State of Gujarat is independent.

Table Number: 5: II: 24
Selected APAs' Perceived Importance on Selected Criteria vis-a-vis Their Frequency of Visit to the Selected Post Offices Located in the City of Vadodara in the State of Gujarat

Sr. No.	Selected Statements/ Items	Expectation	
		P' Value of X^2	Contingency co-efficient
01	Post Office is located at a convenient place	**S (0.109)**	0.416
02	The working hours of the Post Office is convenient to me	NS (0.368)	0.378
03	The Post Office starts functioning as per the notified time	**S (0.003)**	0.355
04	The timing of Recess of the Post Office is convenient to me	**S (0.000)**	0.460
05	The Post Office is spacious	NS (0.662)	0.340
06	The proper ventilation inside the Post Office is available	NS (0.964)	0.364
07	The Post Office has proper illumination	NS (0.653)	0.369
08	The Post Office is kept clean	NS (0.378)	0.408
09	There is provision for drinking water at the Post Office	**S (0.019)**	0.422
10	There is adequate sitting arrangement for Authorized Postal Agents(APAs) in the Post Office	**S (0.001)**	0.363
11	The facility of wash room is available at the Post Office/s	**S (0.043)**	0.261
12	The writing desk for Authorized Postal Agents(APAs) is available at the Post Office/s	NS (0.727)	0.400
13	Security Guard is deployed at the post Office	**S (0.029)**	0.506

14	The parking facility for Authorized Postal Agents(APAs) is available at the Post Office/s	S (0.004)	0.376
15	The Post Office/s are having sufficient number of service counters	NS (0.137)	0.472
16	Separate counter for Authorized Postal Agents(APAs) is available at the Post office/s	NS (0.706)	0.419
17	The staplers, pins, gum, pen, calculator, etc., are available at the service counters of the post office/s	NS (0.153)	0.357
18	The transaction related stationery, such as, vouchers, slips, forms, etc., are available at the service counters of the post office/s	NS (0.119)	0.311
19	The Post Office has equipments like, computer, printer, scanner, photocopying machines, etc.,	S (0.002)	0.453
20	The Post Office makes changes in its working as per requirement	NS (0.989)	0.455
21	The Post Office delivers prompt services to me	NS (0.366)	0.282
22	The Post Office gives accurate services to me	NS (0.173)	0.323
23	The services provided by the Post Office are trustworthy	S (0.001)	0.402
24	It is simple to make transactions at the post office	NS (0.593)	0.330
25	We are provided receipts for transactions made at the Post Office	NS (0.213)	0.367
26	We get Pass Book, Savings Certificates, etc. in due time from the Post Office	S (0.000)	0.373
27	We get prompt information at the Post Office	NS (0.778)	0.385
28	We get information easily at the Post Office	S (0.000)	0.416
29	Post Office put information on sign boards	NS (0.183)	0.437
30	We get accurate information from the Post Office	S (0.000)	0.406
31	Post Office update changes on sign boards	NS (0.397)	0.383
32	The staff of Post Office replies to our queries	S (0.024)	0.304
33	The staff of Post Office gives prompt replies to our queries	S (0.001)	0.418
34	The staff of post office has skill to perform job	S (0.006)	0.347
35	The staff of post office is trained	S (0.000)	0.379
36	The staff of post office is polite	S (0.214)	0.403
37	The staff of post office is helpful	S(0.002)	0.414
38	The staff of post office is honest	S (0.000)	0.411
39	The staff of post office provides us guidance for the procedural compliances	NS (0.503)	0.315
40	The staff of post office follows rules and regulations	S (0.015)	0.358
41	The Post Master of the post office guides the Authorized Postal Agents(APAs)	S (0.021)	0.376
42	The Post Master of the post office controls the Authorized Postal Agents(APAs)	S (0.020)	0.326
43	Post office tries to understand our problems	S (0.000)	0.402
44	Post Office listen to our complains	S (0.000)	0.361
45	The Post Office is prompt to respond our complaints	S (0.021)	0.331
46	Complaint book is available at the post office	S (0.03)	0.446
47	The information related with registration of complaints is displayed at the post office	S (0.005)	0.315
48	The procedure for registration of our complaints is simple at the post office	S (0.160)	0.371
49	The Post Office solves our complaints	S (0.041)	0.241
50	Commission Paid to APAs is fair and adequate at the Post Office	NS (0.260)	0.349
51	Due Commission is paid to APAs regularly at the Post Office	S (0.085)	0.244
52	Post Office provides training/counseling to APAs	S (0.000)	0.513
53	Post office motivates APAs for promoting business	S (0.000)	0.436
54	Post Office communicate about changes to APAs	S (0.000)	0.425
55	Post Office provides extra monetary incentives for their performance	S (0.104)	0.407

The overall rating concerning perceived importance on the selected items that were put to use to evaluate expectation of selected APAs in the selected post offices located in the City of Vadodara in the State of Gujarat, it was found as significantly associated with the frequency of visit to the post offices of the selected APAs. There exist a significant association between frequency of visit to the post offices and expectations of APAs regarding all the selected criteria/variables mention under the list of all the individual items.

Since result of application of Chi-square Test is significant and as contingency co-efficient shows the degree of association between frequency of visit and APAs' expectations with regard to selected items under different criteria, it was revealed that customers' expectations depends and affected by frequency of visit to the post offices and thereby affect perceived importance of various selected criteria.

It had revealed strong association through calculated contingency co-efficient for some selected items where contingency coefficient is either close to 0.5 or above it. These items were viz., Timing of Recess (0.460); Security Guard is deployed at the post Office (0.506); The Post Office has equipments like, computer, printer, scanner, photocopying machines, etc., (0.453); Complaint book is available at the post office (0.446); and Post Office provides training/counseling to APAs(0.513). So it can be concluded that there exist a significant association between frequency of visit and perceived importance of selected APAs with regard to selected items and the degree of association is strong.

Hypothesis: 5: II (25):

There is no significant association between Selected APAs Overall Satisfaction/Dissatisfaction on Selected Criteria vis-à-vis their Frequency of Visit to the various Post Offices Located in the City of Vadodara in the State of Gujarat.

Table Number: 5: II: 25
Selected APAs Overall Satisfaction/Dissatisfaction on selected criteria vis-a-vis their Frequency of Visit to the Selected Post Offices Located in the City of Vadodara in the State of Gujarat

Sr. No.	Selected Statements/ Items	Experience	
		P' Value of X^2	Contingency co-efficient
01	Post Office is located at a convenient place	NS (0.0587)	0.451
02	The working hours of the Post Office is convenient to me	NS (0.761)	0.404
03	The Post Office starts functioning as per the notified time	NS (0.668)	0.260
04	The timing of Recess of the Post Office is convenient to me	NS (0.118)	0.433
05	The Post Office is spacious	S (0.083)	0.247
06	The proper ventilation inside the Post Office is available	NS (0.447)	0.403
07	The Post Office has proper illumination	S (0.003)	0.337
08	The Post Office is kept clean	NS (0.160)	0.295
09	There is provision for drinking water at the Post Office	S (0.012)	0.310
10	There is adequate sitting arrangement for Authorized Postal Agents(APAs) in the Post Office	NS (0.142)	0.302
11	The facility of wash room is available at the Post Office/s	NS (0.926)	0.357

12	The writing desk for Authorized Postal Agents(APAs) is available at the Post Office/s	NS (0.572)	0.375
13	Security Guard is deployed at the post Office	NS (0.093)	0.335
14	The parking facility for Authorized Postal Agents(APAs) is available at the Post Office/s	NS (0.572)	0.439
15	The Post Office/s are having sufficient number of service counters	S (0.023)	0.351
16	Separate counter for Authorized Postal Agents(APAs) is available at the Post office/s	S (0.070)	0.338
17	The staplers, pins, gum, pen, calculator, etc., are available at the service counters of the post office/s	NS (0.314)	0.307
18	The transaction related stationery, such as, vouchers, slips, forms, etc., are available at the service counters of the post office/s	S (0.013)	0.365
19	The Post Office has equipment like, computer, printer, scanner, photocopying machines, etc.,	S (0.188)	0.287
20	The Post Office makes changes in its working as per requirement	S (0.013)	0.422
21	The Post Office delivers prompt services to me	NS (0.566)	0.322
22	The Post Office gives accurate services to me	NS (0.198)	0.387
23	The services provided by the Post Office are trustworthy	S (0.045)	0.386
24	It is simple to make transactions at the post office	S (0.004)	0.431
25	We are provided receipts for transactions made at the Post Office	S (0.010)	0.331
26	We get Pass Book, Savings Certificates, etc. in due time from the Post Office	NS (0.542)	0.391
27	We get prompt information at the Post Office	NS (0.740)	0.434
28	We get information easily at the Post Office	NS (0.117)	0.419
29	Post Office put information on sign boards	NS (0.963)	0.406
30	We get accurate information from the Post Office	NS (0.194)	0.357
31	Post Office update changes on sign boards	NS (0.282)	0.451
32	The staff of Post Office replies to our queries	S (0.021)	0.362
33	The staff of Post Office gives prompt replies to our queries	(0.223)	0.348
34	The staff of post office has skill to perform job	NS (0.328)	0.469
35	The staff of post office is trained	S (0.002)	0.484
36	The staff of post office is polite	NS (0.297)	0.445
37	The staff of post office is helpful	S (0.038)	0.406
38	The staff of post office is honest	NS (0.321)	0.429
39	The staff of post office provides us guidance for the procedural compliances	NS (0.147)	0.362
40	The staff of post office follows rules and regulations	(0.490)	0.412
41	The Post Master of the post office guides the Authorized Postal Agents(APAs)	S (0.084)	0.400
42	The Post Master of the post office controls the Authorized Postal Agents(APAs)	S (0.001)	0.397
43	Post office tries to understand our problems	S (0.100)	0.311
44	Post Office listen to our complains	NS (0.272)	0.375
45	The Post Office is prompt to respond our complaints	NS (0.585)	0.471
46	Complaint book is available at the post office	NS (0.192)	0.457
47	The information related with registration of complaints is displayed at the post office	NS (0.33)	0.440
48	The procedure for registration of our complaints is simple at the post office	(0.366)	0.432
49	The Post Office solves our complaints	S (0.000)	0.479
50	Commission Paid to APAs is fair and adequate at the Post Office	S (0.005)	0.520
51	Due Commission is paid to APAs regularly at the Post Office	NS (0.385)	0.305
52	Post Office provides training/counseling to APAs	S (0.000)	0.287

53	Post office motivates APAs for promoting business	NS (0.12)	0.323
54	Post Office communicate about changes to APAs	**S (0.020)**	0.279
55	Post Office provides extra monetary incentives for their performance	**S (0.000)**	0.296

The overall rating concerning satisfaction/dissatisfaction (Experience) on the selected criteria that were put to use to evaluate experience of selected APAs in the selected post offices located in the City of Vadodara in the State of Gujarat, it was found as having significant association with frequency of visit of the selected APAs.

There exist a significant association between frequency of visit to the post offices and satisfaction/dissatisfaction (Experience) of APAs regarding all the selected criteria/ variables mention under the list of all the individual items. Since Chi-square Test is significant and contingency co-efficient does not show the strong degree of association between frequency of visit and customers experiences with regard to all above mention items, it shows that customers experience had been affected by and depends upon the frequency of visit to the post offices and there by determining the level of customer satisfaction. However, calculated contingency co-efficient had revealed reasonable degree of association between frequency of visit and APAs experience with regard to all the selected items, since it neither appears close to 0.5 nor above it.

Hypothesis: 5: II (26):

There is no association between Selected APAs' average opinions on Selected Criteria that India Post should adopt to provide better customer satisfaction vis-à-vis selected APAs' Type of Agency.

Table Number: 5: II: 26

Selected APAs' Average Opinion on Selected Criteria that India Post should adopt to provide better Customer Satisfaction vis-a-vis Selected APAs Type of Agency

Sr. No	Selected items	'P' Value of X^2
1	Adopting technological advancement	NS (0.081)
2	Introducing new services	NS (0.116)
3	Modification/changes in existing services only[Services updating]	NS (0.703)
4	Behavioral change of the Staff of Post Offices	**S(0.000)**
5	Enriching reliability of services	NS (0.579)
6	Increase in the monetary reward of APAs	**S (0.000)**
7	Extending postal networks	NS (0.826)
8	Improving control over internal operations	**S (0.000)**
9	Discarding some of the existing services	NS (0.097)
10	Extending more autonomy to retail counters	NS (0.348)

The average opinion of selected APAs with regard to selected criteria that India post should adopt changes to provide better customer satisfaction was not found equal and independent and there exist a significant association with regard to the type of the agency they hold except with regard to some criteria viz., 'Behavioral change of the staff of post offices', 'Increase in the monetary reward of APAs', and 'Improving control over internal operations' respectively.

Hypothesis: 5: II (27):

There is no association between Selected APAs' average Opinions on Selected Criteria that India Post should adopt to provide better Customer Satisfaction vis-à-vis Selected APAs' Length of Holding Agency.

Table Number: 5: II: 27
Selected APAs' Average Opinion on Selected Criteria that India Post should adopt to provide better Customer Satisfaction vis-a-vis Selected APAs' Length of Holding Agency

Sr. No	Selected items	'P' Value of X^2
1	Adopting technological advancement	NS (0.858)
2	Introducing new services	S (0.002)
3	Modification/changes in existing services only[Services updating]	S (0.008)
4	Behavioral change of the Staff of Post Offices	S (0.009)
5	Enriching reliability of services	S (0.002)
6	Increase in the monetary reward of APAs	NS (0.126)
7	Extending postal networks	S (0.007)
8	Improving control over internal operations	NS (0.215)
9	Discarding some of the existing services	S (0.000)
10	Extending more autonomy to retail counters	NS (0.093)

The average opinion of selected APAs with regard to selected criteria that India post should adopt to provide better customer satisfaction was not found equal and independent and there exist a significant association with regard to the length of holding the agency by selected APAs except with regard to some criteria viz., 'Introducing new services', 'Services updating', 'Behavioral change of the Staff of Post Offices', 'Enriching reliability of services', 'Extending postal networks', and 'Discarding some of the existing services' respectively.

Hypothesis: 5: II (28):

Selected APAs' average Opinion that India Post is Adapting to the Changing Scenario and India post is Adopting the Changes According to the Expectations of its Customers vis-à-vis Selected APAs' Type of Agency is independent.

Table Number: 5: II: 28
Selected APAs' Average Opinion That India Post is Adapting to the Changing Scenario and India Post is Adopting the Changes According to the Expectations of its Customers vis-a-vis Selected APAs' Length of Holding Agency

Sr. No.	Selected Criteria	'P' Value of X^2
1	Opinion that India Post is adopting to the changing scenario	NS (0.888)
2	India post is adopting the changes according to the expectations of its customers	S (0.004)

The average opinion that India post is adapting to the changing scenario of selected APAs vis-a vis their type of agency is not equal and there exit a significant difference with this regard. However with regard to the opinion that India post is adopting the changes according to the expectations of its customers the average opinion of the selected APAs is found equal and independent.

Hypothesis: 5: II (29):

Selected APAs' Average Opinion that India Post is Adapting to the Changing Scenario and India Post is Adopting the Changes According to the Expectations of its Customers vis-à-vis Selected APAs' Frequency of Visit to the Post Office is independent.

Table Number: 5: II: 29

Selected APAs' Average Opinion That India Post is Adapting to the Changing Scenario and India Post is Adopting the Changes According to the Expectations of its Customers vis-a-vis Selected APAs' frequency of visit to the post office

Sr. No.	Selected Criteria	'P' Value of X^2
1	Opinion that India Post is adopting to the changing scenario	NS(0.231)
2	India post is adopting the changes according to the expectations of its customers	**S (0.046)**

The average opinion that India post is adapting to the changing scenario of selected APAs vis-a vis their frequency of visit to the post office is not equal and there exit a significant difference with this regard. However with regard to the opinion that India post is adopting the changes according to the expectations of its customers the average opinion is found equal.

5. II.3: FACTOR ANALYSIS OFAUTHORISED POSTAL AGENTS' (APAs) RESPONSES

To measure the suitability of the data for factor analysis the adequacy of the data is evaluated on the basis of the results of Kaiser-Meyaer-Oklin (KMO) measures of sampling adequacy, and Bartlett's Test of Sphericity (Homogeneity of Variance). This exercise is done for all the group of data in which factor analysis is applied.

Factor Analysis of Selected APAs' Overall Experience on Ambiance of the Post Offices in the city of Vadodara in the Gujarat state

Table Number: 5: II: 30

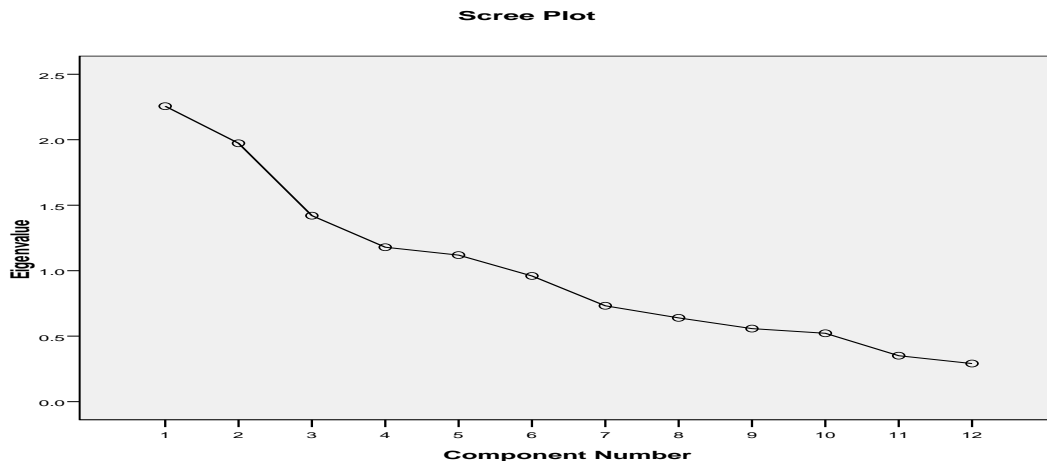| Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.468
Bartlett's Test of Sphericity	**Approx. Chi-Square**	**314.694**
	df	**45**
	Sig.	**0.00**

In case of location of the post office the results showed that the KMO measure of sampling adequacy was 0.468, which indicated that the present data were suitable for Factor Analysis. Similarly, Bartlett's Test of sphericity (0.00) was significant ($p < .05$), indicating sufficient correlation exist between the criteria to proceed with the Factor Analysis.

Total Variance on Selected APAs' Responses for 'Ambiance of the Post office' in the Vadodara City in the Gujarat State

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	percentage of Variance	Cumulative Percentage	Total	percentage of Variance	Cumulative Percentage	Total	Percentage of Variance	Cumulative Percentage
1	1.830	18.30	18.30	1.830	18.295	18.30	1.647	16.47	16.47
2	1.555	15.55	33.85	1.555	15.55	33.85	1.529	15.28	31.76
3	1.245	12.45	46.291	1.245	12.45	46.291	1.255	12.55	44.31
4	1.117	11.77	50.10	1.177	11.77	50.10	1.201	12.01	56.326
5	1.001	10.01	68.063	1.001	10.01	68.063	1.174	11.73	68.063

The first components (factors) in the initial solution have an Eigen values over 1 or near to it and it accounted for about 68 per cent of the observed variations in regard to the ambiance of the post office in the Vadodara city. According to Kaiser Criterion, only the first factors should be used because subsequent Eigen values are all less than 1. Only one component was extracted so rotated component matrix is not possible since the solution cannot be rotated.

The following **Graph Number 5: II: 01** is also useful tool to decide about the number factors. If one has drawn parallel line to horizontal (dotted line) at Eigen values to 1 in Scree plot, it will tell us how many factors are going to be extracted. In our analysis Scree plot showed that four factors are going to be extracted.

Graph Number: 5: II: 01
Component-Wise Scree Plot of Eigen values for Selected APAs' Experience on 'Ambiance of the Post office' of the in the Selected post offices in Vadodara City in the Gujarat State

The above scree plot shows the graphical presentation of the three components which can be extracted for further analysis.

Communalities and Rotated Component Matrix of Selected APAs' Experience on 'Ambiance of the Post office' of the in the Selected post offices in the Vadodara City in the Gujarat State

Sr. No.	Selected Criteria	Communalities Extraction	Rotated Component Matrix				
			1	2	3	4	5
1	Post office is spacious	0.702	.069	.830	-.021	.037	-.083
2	Proper Ventilation	0.447	-.093	.640	.094	.007	.141
3	Proper Illumination	0.737	.724	.365	-.137	-.137	.205
4	Cleanness	0.816	-.022	.233	-.276	.794	-.232
5	Provision for Drinking Water	0.735	-.014	.197	-.255	-.695	-.386
6	Sitting Arrangement for APAs	0.746	.707	.018	.442	.224	.009
7	Facility for wash room	0.774	-.052	.056	.871	-.082	-.063
8	Availability for writing desk for APAs	0.334	.060	.280	.309	.084	.387
9	Provision for security guard at Post office	0.736	-.767	.350	.143	.049	-.040
10	Parking Facility for APAs	0.779	.115	.008	-.133	-.029	.864

All the extracted communalities are acceptable and all criteria are fit for the factor solution as their extraction values are large enough. Factor loadings were used to measure correlation between criteria and the factors. A factor loading close to 1 indicates a strong correlation between a criteria and factor, while a loading closer to zero indicated weak correlation. The factors are rotated with the use of Varimax with Kaiser Normalization rotation method. Principle Component Analysis (PCA) method is used for factor extraction and consider only those factors for interpretation purpose whose values are greater than 0.6.

From the above table it becomes clear that how much different criteria were correlated with five components. The criteria 1(Post office is spacious), criteria3 (Proper Illumination), criteria6 (Sitting Arrangement for APAs) and criteria 8 (Availability for writing desk for APAs) criteria were more correlated with component 1. Criteria 1 (Post office is spacious) and criteria 2 (Proper Ventilation) more correlated with component 2. Criteria 2 (Proper Ventilation) and criteria7 (Facility for wash room) were more correlated with component3.Criteria 4 (Cleanness) and criteria 8 (Availability for writing desk for APAs) more correlated with component 4.Criteria10 (Parking Facility for APAs) was more correlated with component 5.

Factor Analysis of Selected APAs' Overall Experience on Counter Services of the Post Offices in the City of Vadodara in the Gujarat State
Table Number: 5: II: 33
Selected Customers' Overall Experience on Counter Services of the Post Offices through KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.524
Bartlett's Test of Sphericity	Approx. Chi-Square	645.730
	df	66
	Sig.	0.00

In case of Counter Services of the post office the results showed that the KMO measure of sampling adequacy was 0.524, which indicated that the present data were suitable for Factor Analysis. Similarly, Bartlett's Test of sphericity (0.00) was significant ($p<.05$), indicating sufficient correlation exist between the criteria to proceed with the Factor Analysis.

Table Number: 5: II: 34
Total Variance on Selected APAs' Responses for 'Counter Services of the Post Office' in the Vadodara City in the Gujarat State

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	percentage of Variance	Cumulative Percentage	Total	percentage of Variance	Cumulative Percentage	Total	Percentage of Variance	Cumulative Percentage
1	2.256	18.80	18.80	2.256	18.80	18.80	2.067	17.22	17.22
2	1.973	16.44	35.24	1.973	16.44	35.24	1.841	15.34	32.56
3	1.420	11.83	47.077	1.420	11.83	47.077	1.431	11.924	44.49
4	1.179	9.82	56.90	1.179	9.82	56.90	1.308	10.898	55.38
5	1.119	9.32	66.22	1.119	9.32	66.22	1.301	10.841	66.23

The first components (factors) in the initial solution have an Eigen values over 1 or near to it and it accounted for about 66 percent of the observed variations in regard to the Counter Services of the post office in the Vadodara city. According to Kaiser Criterion, only the first factors should be used because subsequent Eigen values are all less than 1. Only one component was extracted so rotated component matrix is not possible since the solution cannot be rotated.

The following **Graph Number 5: II: 02** is also useful tool to decide about the number factors. If one has drawn parallel line to horizontal (dotted line) at Eigen values to 1 in Scree plot, it will tell us how many factors are going to be extracted. In our analysis Scree plot showed that four factors are going to be extracted.

Graph Number: 5: II: 02

Component-Wise Scree Plot of Eigen values for Selected APAs' Experience on 'Counter Services of the Post office' of the in the Selected post offices in Vadodara City in the Gujarat State
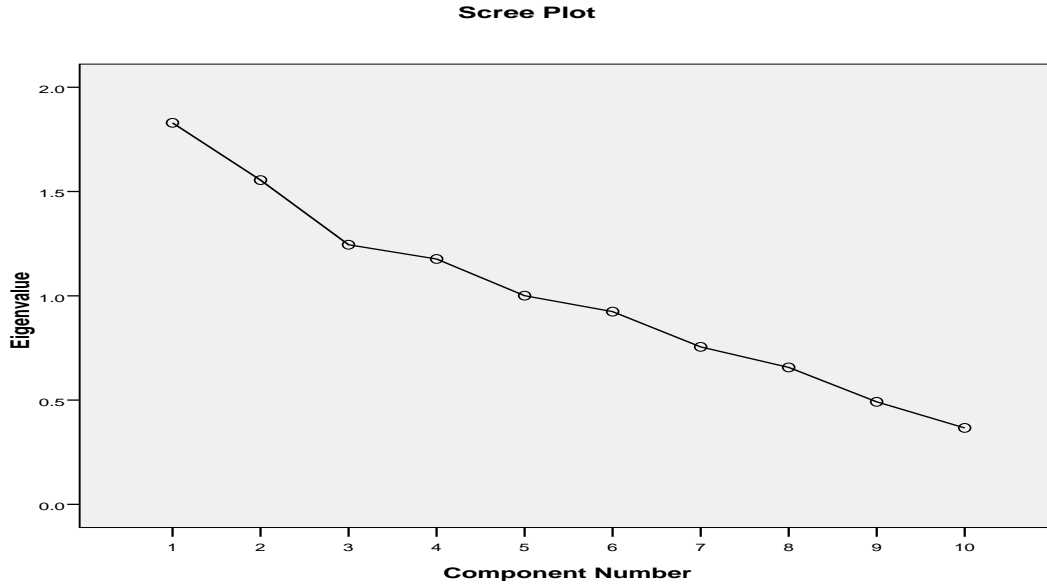
Scree Plot

The above scree plot shows the graphical presentation of the three components which can be extracted for further analysis.

Table Number: 5.I.35

Communalities and Rotated Component Matrix of Selected APAs' Experience on 'Ambiance of the Post Office' of the in the Selected Post Offices in the Vadodara City in the Gujarat State

Sr. No.	Selected Criteria	Communalities Extraction	Rotated Component Matrix				
			1	2	3	4	5
1	Sufficient Numbers of Service Counters	0.737	.777	.151	-.190	.260	.083
2	Separate counter for APAs	0.760	-.019	-.188	.053	.848	.042
3	Availability of stapler, pins, gum, pen, calculator etc	0.578	-.014	.036	.700	-.035	.292
4	Availability of transaction related stationary	0.676	.131	.007	.776	.058	-.230
5	Availability of equipment like computer, printer, scanner, photocopying machine etc	0.616	.683	-.078	.090	-.344	-.131
6	Post office makes changes in functioning as per requirement	0.656	.700	.125	.363	-.120	.068
7	Promptness of services	0.618	-.453	.146	-.147	.448	-.412
8	Accuracy of services	0.670	.153	.733	-.248	-.214	-.037
9	Trustworthiness of services	0.696	-.429	.612	.151	-.228	.249
10	Simple to make Transaction	0.786	.115	.853	.185	.101	-.028
11	Providing Receipt for Transaction	0.600	-.228	.304	.129	.264	.608
12	Delivery of Pass book, certificate etc in due time	0.554	.109	-.075	-.051	-.070	.727

335

All the extracted communalities are acceptable and all criteria are fit for the factor solution as their extraction values are large enough. Factor loadings were used to measure correlation between criteria and the factors. A factor loading close to 1 indicates a strong correlation between a criteria and factor, while a loading closer to zero indicated weak correlation. The factors are rotated with the use of Varimax with Kaiser Normalization rotation method. Principle Component Analysis (PCA) method is used for factor extraction and consider only those factors for interpretation purpose whose values are greater than 0.6. From the above table it becomes clear that how much different criteria were correlated with five components. The criteria 1 (Sufficient Numbers of Service Counters), criteria 5 (Availability of equipment like computer, printer, scanner, photocopying machine etc.) and criteria6 (Post office makes changes in functioning as per requirement) were more correlated with component 1.Criteria 8 (Accuracy of services) and criteria 9 (Trustworthiness of services) and criteria10 (Simple to make Transaction) more correlated with component 2. Criteria 3 (Availability of stapler, pins, gum, pen, calculator etc.) and criteria 4 (Availability of transaction related stationary) and criteria5 (Availability of equipment like computer, printer, scanner, photocopying machine etc.) were more correlated with component 3. Criteria 2 (Separate counter for APAs) was more correlated with component 4. Criteria1 (Sufficient Numbers of Service Counters), criteria 6 (Post office makes changes in functioning as per requirement), criteria11 (Providing Receipt for Transaction), and criteria12 (Delivery of Pass book, certificate etc. in due time) were more correlated with component 5.

Factor Analysis of Selected APAs' Overall Experience on Availability of Information at the Post Offices in the City of Vadodara in the Gujarat State
Table Number: 5: II: 36
Selected Customers' Overall Experience on Availability of Information at the Post Offices through KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.488
Bartlett's Test of Sphericity	**Approx. Chi-Square**	**56.556**
	df	**10**
	Sig.	**0.00**

In case of Availability of Information at the post office the results showed that the KMO measure of sampling adequacy was 0.488, which indicated that the present data were suitable for Factor Analysis. Similarly, Bartlett's Test of sphericity (0.00) was significant ($p<.05$), indicating sufficient correlation exist between the criteria to proceed with the Factor Analysis.

Table Number: 5: II: 37
Total Variance on Selected APAs' Responses for 'Availability of information at the Post Office' in the Vadodara City in the Gujarat State
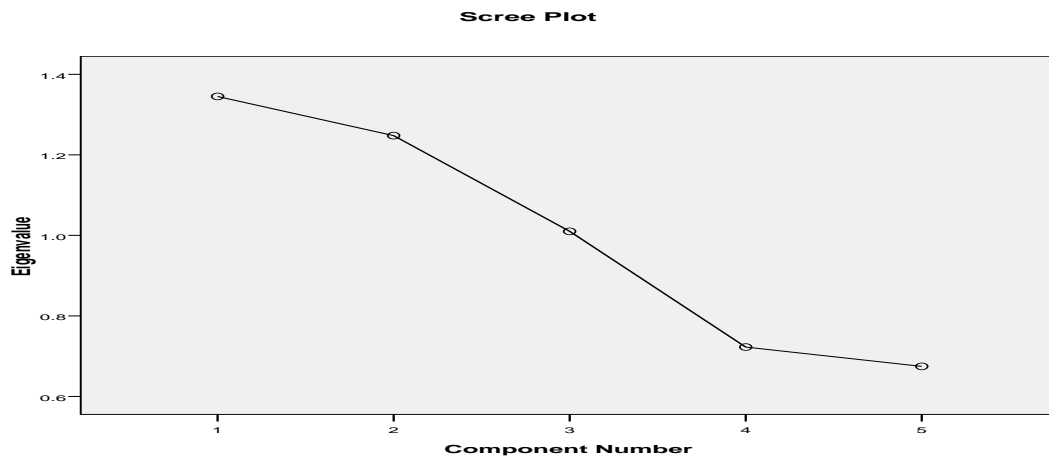
Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	percentage of Variance	Cumulative Percentage	Total	percentage of Variance	Cumulative Percentage	Total	Percentage of Variance	Cumulative Percentage
1	1.345	26.90	26.90	1.345	26.90	26.90	1.310	26.20	26.20
2	1.248	24.95	51.85	1.248	24.95	51.85	1.218	24.36	50.57
3	1.010	20.19	72.05	1.010	20.19	72.05	1.074	21.48	72.05

The first components (factors) in the initial solution have an Eigen values over 1 or near to it and it accounted for about 72.5 percent of the observed variations in regard to the Availability of Information at the post office in the Vadodara City. According to Kaiser Criterion, only the first factors should be used because subsequent Eigen values are all less than 1. Only one component was extracted so rotated component matrix is not possible since the solution cannot be rotated.

The following **Graph Number 5: II: 03** is also useful tool to decide about the number factors. If one has drawn parallel line to horizontal (dotted line) at Eigen values to 1 in Scree plot, it will tell us how many factors are going to be extracted. In our analysis Scree plot showed that four factors are going to be extracted.

Graph Number: 5: II: 03
Component-Wise Scree Plot of Eigen values for Selected APAs' Experience on 'Availability of information at the Post Office' of the in the Selected Post Offices in Vadodara City in the Gujarat State

The above scree plot shows the graphical presentation of the three components which can be extracted for further analysis.

Communalities and Rotated Component Matrix of Selected APAs' Experience on 'Availability of information at the Post Office' of the in the Selected Post Offices in the Vadodara City in the Gujarat State

Sr. No.	Selected Criteria	Communalities Extraction	Rotated Component		
			1	2	3
1	Promptness in availability of information	0.689	.333	.758	-.062
2	Easy availability of information	0.666	.736	.056	.348
3	Post office put information on Sign Boards	0.855	-.008	.035	.924
4	Accuracy of Information	0.721	-.262	.799	.117
5	Post office updates changes on Sign Boards	0.671	.768	-.028	-.285

All the extracted communalities are acceptable and all criteria are fit for the factor solution as their extraction values are large enough. Factor loadings were used to measure correlation between criteria and the factors. A factor loading close to 1 indicates a strong correlation between a criteria and factor, while a loading closer to zero indicated weak correlation. The factors are rotated with the use of Varimax with Kaiser Normalization rotation method. Principle Component Analysis (PCA) method is used for factor extraction and consider only those factors for interpretation purpose whose values are greater than 0.6. From the above table it becomes clear that how much different criteria were correlated with three components. The criteria 2 (Easy availability of information), and criteria 5 (Post office updates changes on Sign Boards), were more correlated with component 1. Criteria 1 (Promptness in availability of information) and criteria 4 (Accuracy of Information) were more correlated with component 2. Criteria 3 (Post office put information on Sign Boards) was more correlated with component 3.

Factor Analysis of Selected APAs' Overall Experience on Behavior of the Staff of the Post Offices in the City of Vadodara in the Gujarat State

Table Number: 5: II: 39
Selected Customers' Overall Experience on Behavior of the Staff of the Post Offices through KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.549
Bartlett's Test of Sphericity	Approx. Chi-Square	979.502
	df	66
	Sig.	0.00

In case of Behavior of the Staff of the post office the results showed that the KMO measure of sampling adequacy was 0.0.549, which indicated that the present data were suitable for Factor Analysis. Similarly, Bartlett's Test of sphericity (0.00) was significant (p<.05), indicating sufficient correlation exist between the criteria to proceed with the Factor Analysis.

Table Number: 5: II: 40
Total Variance on Selected APAs' Responses for 'Behavior of the Staff of the Post Office' in the Vadodara City in the Gujarat State

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	percentage of Variance	Cumulative Percentage	Total	percentage of Variance	Cumulative Percentage	Total	Percentage of Variance	Cumulative Percentage
1	2.657	22.140	22.140	2.657	22.140	22.140	2.431	20.259	20.259
2	2.074	17.287	39.428	2.074	17.287	39.428	2.062	17.182	37.440
3	1.672	13.934	53.631	1.672	13.934	53.631	1.691	14.091	51.531
4	1.207	10.058	63.419	1.207	10.058	63.419	1.427	11.888	63.419

The first components (factors) in the initial solution have an Eigen values over 1 or near to it and it accounted for about 63 percent of the observed variations in regard to the Behavior of the Staff of the post office in the Vadodara City. According to Kaiser Criterion, only the first factors should be used because subsequent Eigen values are all less than 1. Only one component was extracted so rotated component matrix is not possible since the solution cannot be rotated.

The following **Graph Number 5: II: 04** is also useful tool to decide about the number factors. If one has drawn parallel line to horizontal (dotted line) at Eigen values to 1 in Scree plot, it will tell us how many factors are going to be extracted. In our analysis Scree plot showed that four factors are going to be extracted.

Graph Number: 5: II: 04
Component-Wise Scree Plot of Eigen values for Selected APAs' Experience on 'Behavior of the Staff of the Post Office' of the in the Selected Post Offices in Vadodara City in the Gujarat State
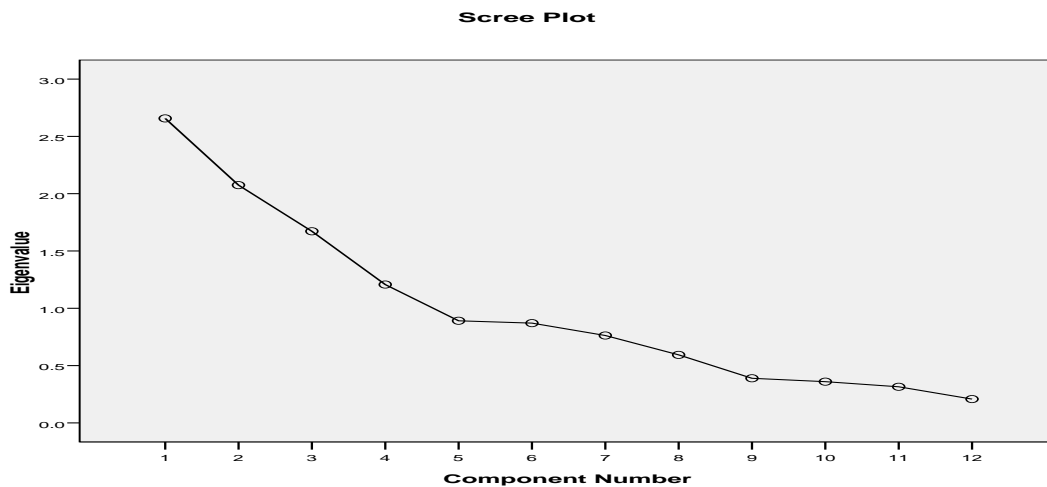
The above scree plot shows the graphical presentation of the three components which can be extracted for further analysis.

Table Number: 5.II.41

Communalities and Rotated Component Matrix of Selected APAs' Experience on 'Behavior of the Staff of the Post Office' of the in the Selected Post Offices in the Vadodara City in the Gujarat State

Sr. No.	Selected Criteria	Communalities Extraction	Rotated Component Matrix			
			1	**2**	**3**	**4**
1	Staff Of the Post Office Reply to Quarries	0.527	.063	-.393	-.433	-.424
2	Staff of the Post Office Promptness in reply to Quarries	0.475	.135	-.129	-.006	.664
3	Staff Of the Post office has skill to Perform job	0.693	.813	.118	-.052	.128
4	Staff of the Post office Is Trained	0.713	.809	.109	.215	.036
5	Staff of the Post Office is Polite	0.605	.246	.696	-.076	-.233
6	Staff of the Post office is Helpful	0.734	-.016	.802	.140	-.267
7	Staff of the Post Office Is Honest	0.632	.696	-.084	-.098	-.361
8	Staff Provides guidance for procedural compliances	0.684	.054	.808	-.163	.034
9	Staff Comply Rules and Regulations	0.427	.010	-.208	-.056	.617
10	Post Master guides APAs/Staff	0.662	.053	-.157	.797	-.018
11	Post master controls APAs/Staff	0.757	.047	.028	.867	-.048
12	Post office Staff tries to Understand Problems	0.701	.736	.095	.054	.384

All the extracted communalities are acceptable and all criteria are fit for the factor solution as their extraction values are large enough. Factor loadings were used to measure correlation between criteria and the factors. A factor loading close to 1 indicates a strong correlation between a criteria and factor, while a loading closer to zero indicated weak correlation. The factors are rotated with the use of Varimax with Kaiser Normalization rotation method. Principle Component Analysis (PCA) method is used for factor extraction and consider only those factors for interpretation purpose whose values are greater than 0.6.

From the above table it becomes clear that how much different criteria were correlated with four components. The criteria 1 (Staff of the Post Office Reply to Quarries), criteria 3(Staff of the Post office has skill to Perform job), criteria 4(Staff of the Post office is Trained), criteria 7(Staff of the Post Office Is Honest) and criteria 12 (Post office Staff tries to Understand Problems), were more correlated with component 1. Criteria 5 (Staff of the Post Office is Polite) and criteria 6 (Staff of the Post office is Helpful), criteria 8(Staff Provides guidance for procedural compliances) and criteria12 (Post office Staff tries to Understand Problems) were more correlated with component 2. Criteria 10 (Post Master guides APAs/Staff), and Criteria 11 (Post master controls APAs/Staff) were more correlated with component 3. Criteria 2 (Staff of the Post Office Promptness in reply to Quarries), and Criteria 9(Staff Comply Rules and Regulations) were more correlated with component 4.

Factor Analysis of Selected APAs' Overall Experience on Complaint Solving of the Post Offices in the City of Vadodara in the Gujarat State

Table Number: 5: II: 42

Selected Customers' Overall Experience on Complaint Solving of the Post Offices through KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.590
Bartlett's Test of Sphericity	**Approx. Chi-Square**	**259.062**
	df	**15**
	Sig.	**0.00**

In case of Complaint solving of the post office the results showed that the KMO measure of sampling adequacy was 0.590, which indicated that the present data were suitable for Factor Analysis. Similarly, Bartlett's Test of sphericity (0.00) was significant ($p<.05$), indicating sufficient correlation exist between the criteria to proceed with the Factor Analysis.

Table Number: 5: II: 43

Total Variance on Selected APAs' Responses for 'Complaint Solving of the Post Office' in the Vadodara City in the Gujarat State
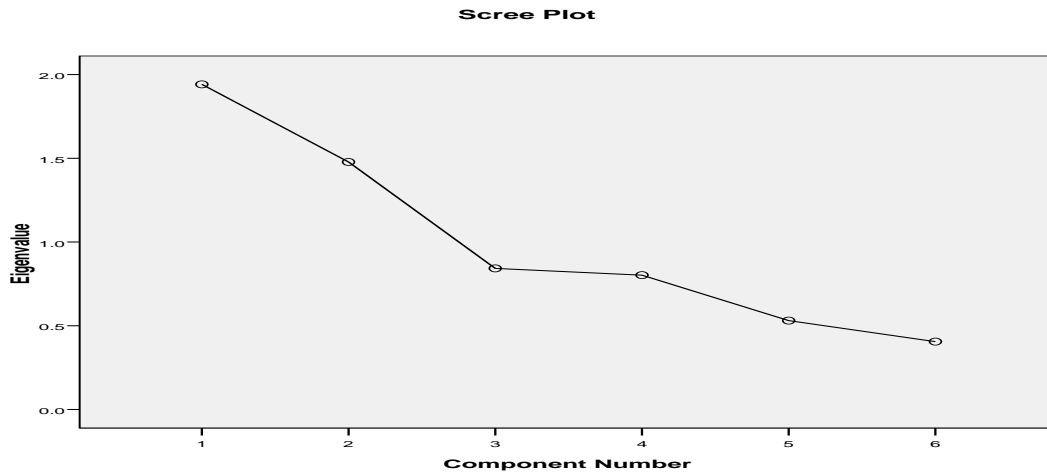
Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	percentage of Variance	Cumulative Percentage	Total	percentage of Variance	Cumulative Percentage	Total	Percentage of Variance	Cumulative Percentage
1	1.942	32.359	32.359	1.942	32.359	32.359	1.752	29.200	29.200
2	1.478	24.632	56.991	1.478	24.632	56.991	1.667	27.791	56.991

The first components (factors) in the initial solution have an Eigen values over 1 or near to it and it accounted for about 56 percent of the observed variations in regard to the Complaint solving of the post office in the Vadodara City. According to Kaiser Criterion, only the first factors should be used because subsequent Eigen values are all less than 1. Only one component was extracted so rotated component matrix is not possible since the solution cannot be rotated.

The following **Graph Number 5: II: 05** is also useful tool to decide about the number factors. If one has drawn parallel line to horizontal (dotted line) at Eigen values to 1 in Scree plot, it will tell us how many factors are going to be extracted. In our analysis Scree plot showed that four factors are going to be extracted.

Component-Wise Scree Plot of Eigen values for Selected APAs' Experience on 'Complaint Solving of the Post Office' of the in the Selected Post Offices in Vadodara City in the Gujarat State

The above scree plot shows the graphical presentation of the three components which can be extracted for further analysis.

Table Number: 5.II.44

Communalities and Rotated Component Matrix of Selected APAs' Experience on 'Complaint Solving of the Post Office' of the in the Selected Post Offices in the Vadodara City in the Gujarat State

Sr. No.	Selected Criteria	Communalities Extraction	Rotated Component Matrix	
			1	2
1	Post office listen to complaints	0.617	.046	.784
2	Promptness in Respond to Complaints	0.687	.782	.275
3	Availability of Complaint Book	0.758	.859	-.144
4	Information for Registration of complaint is displayed	0.616	-.543	.567
5	Procedure for Registration of complaint is simple	0.439	.139	.648
6	Post office solves complaints	0.303	-.296	.464

All the extracted communalities are acceptable and all criteria are fit for the factor solution as their extraction values are large enough. Factor loadings were used to measure correlation between criteria and the factors. A factor loading close to 1 indicates a strong correlation between a criteria and factor, while a loading closer to zero indicated weak correlation. The factors are rotated with the use of Varimax with Kaiser Normalization rotation method. Principle Component Analysis (PCA) method is used for factor extraction and consider only those factors for interpretation purpose whose values are greater than 0.6.

From the above table it becomes clear that how much different criteria were correlated with two components. The criteria 2 (Promptness in Respond to Complaints), and criteria 3(Availability of Complaint Book), criteria, were more correlated with component 1. Criteria 1(Post office listen to complaints) and criteria 5 (Procedure for Registration of complaint is simple), were more correlated with component 2.

Factor Analysis of Selected APAs' Overall Experience on Motivation to APAs of the Post Offices in the City of Vadodara in the Gujarat State

Table Number: 5: II: 45
Selected Customers' Overall Experience on Motivation to APAs of the Post Offices through KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.606
Bartlett's Test of Sphericity	**Approx. Chi-Square**	**342.001**
	df	**15**
	Sig.	**0.00**

In case of Motivation to APAs of the post office the results showed that the KMO measure of sampling adequacy was 0.606, which indicated that the present data were suitable for Factor Analysis. Similarly, Bartlett's Test of sphericity (0.00) was significant ($p<.05$), indicating sufficient correlation exist between the criteria to proceed with the Factor Analysis.

Table Number: 5: II: 46
Total Variance on Selected APAs' Responses for 'Motivation to APAs of the Post office' in the Vadodara City in the Gujarat State
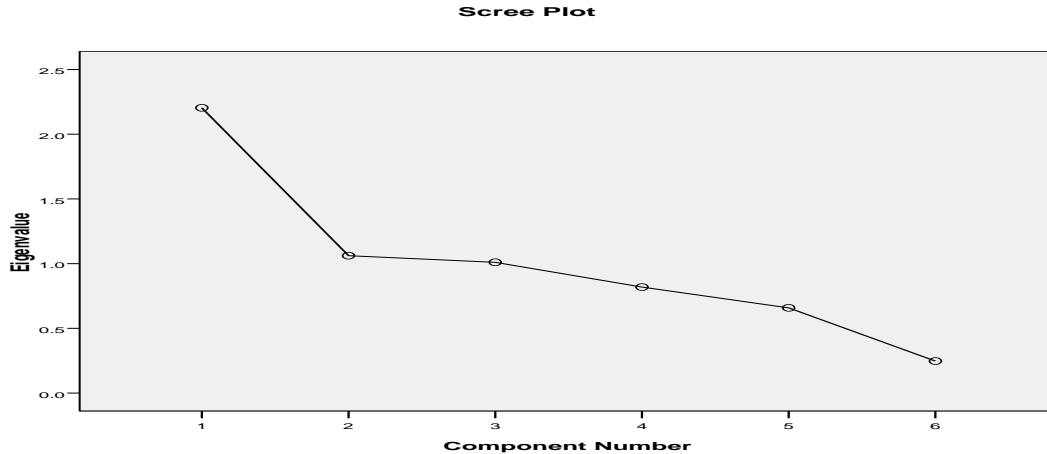
Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	percentage of Variance	Cumulative Percentage	Total	percentage of Variance	Cumulative Percentage	Total	Percentage of Variance	Cumulative Percentage
1	2.204	36.729	36.729	2.204	36.729	36.729	2.172	36.201	36.201
2	1.062	17.692	54.421	1.062	17.692	54.421	1.054	17.563	53.764
3	1.010	16.83	71.259	1.010	16.83	71.259	1.050	17.495	71.259

The first components (factors) in the initial solution have an Eigen values over 1 or near to it and it accounted for about 71 percent of the observed variations in regard to the Motivation to APAs of the post office in the Vadodara city. According to Kaiser Criterion, only the first factors should be used because subsequent Eigen values are all less than 1. Only one component was extracted so rotated component matrix is not possible since the solution cannot be rotated.

The following **Graph Number 5: II: 06** is also useful tool to decide about the number factors. If one has drawn parallel line to horizontal (dotted line) at Eigen values to 1 in Scree plot, it will tell us how many factors are going to be extracted. In our analysis Scree plot showed that four factors are going to be extracted.

Component-Wise Scree Plot of Eigen values for Selected APAs' Experience on 'Motivation to APAs of the Post office' of the in the Selected post offices in Vadodara City in the Gujarat State

Scree Plot

The above scree plot shows the graphical presentation of the three components which can be extracted for further analysis.

Table Number: 5.II.47

Communalities and Rotated Component Matrix of Selected APAs' Experience on 'Motivation to APAs of the Post office' of the in the Selected Post Offices in the Vadodara City in the Gujarat State

Sr. No.	Selected Criteria	Communalities Extraction	Rotated Component Matrix		
			1	**2**	**3**
1	Commission paid is fair and Adequate to APAs	0.897	-.054	.945	.034
2	Regularity of Payment of commission	0.841	-.103	.072	.909
3	Post office Provides Training /Counseling to APAs	0.766	.852	-.157	-.121
4	Motivation to APAs for Promoting Business	0.744	.865	-.094	.128
5	Post office communicate changes to APAs	0.454	.493	-.207	.410
6	Extra Monetary incentives to APAs for performance	0.543	.664	.281	-.155

All the extracted communalities are acceptable and all criteria are fit for the factor solution as their extraction values are large enough. Factor loadings were used to measure correlation between criteria and the factors. A factor loading close to 1 indicates a strong correlation between a criteria and factor, while a loading closer to zero indicated weak correlation. The factors are rotated with the use of Varimax with Kaiser Normalization rotation method. Principle Component Analysis (PCA) method is used for factor extraction and consider only those factors for interpretation purpose whose values are greater than 0.6.

From the above table it becomes clear that how much different criteria were correlated with three components. The criteria 3 (Post office Provides Training /Counseling to APAs), and criteria 4(Motivation to APAs for Promoting Business), and criteria 6(Extra Monetary incentives to APAs for performance), were more correlated with component 1. Criteria 1(Commission paid is fair and Adequate to APAs) was more correlated with component 2.Criteria 2(Regularity of Payment of commission) was more correlated with component 3.