## LIST OF TABLES

Sr.	Table	This call That	Page
No.	Number	Title of the Table	Number
01	1:01	Financial Performance of India Post	30
02	1:02	Average Cost And Average Revenue of Various Postal Services	32
03	1:03	Profile of Savings Bank Scheme	37
04	2:01	Brief outline of 'General Review of literature on Service Quality'	50
05	2:02	Brief outline of 'Relevant Review of Literature on Customer	77
		Satisfaction'	
06	2:03	Brief outline of 'Specific Review of Literature on Postal Services'	99
07	2:04	Summary of Review of Literature on Service Quality	117
08	2:05	Summary of Review of Literature on Customers' Satisfaction	130
09	2:06	Summary of Specific Review of Literature on Postal Services	140
10	3:I:01	Table showing Sample Size of the Research Study (Part-A)	156
11	3: I: 02	Table Showing Summary of Indicators and Reliability Alpha Score	160
12	3: I: 03	Table Showing Comparison of Mean Scores of Extent of	161
		Respondents' Opinion about Services Provided by Post Offices	
		Located in Vadodara City	
13	3:II:01	Table Showing Sample Size of the Research Study (Part-B)	184
14	3: II: 02	Table Showing Summary of Indicators and Reliability Alpha Score	187
15	3: II: 03	Table Showing Comparison of Mean Scores of Extent of	188
		Respondents 'Opinion about Services Provided by Post Offices	
		Located in Vadodara City	
16	4: I:01	Profile of Selected Respondents Availing/Using Selected Postal	201
		Services	
17	4:I:02	Table Showing Summary Selected Customers' Awareness and Usage	204
		of the Selected Postal Services	
18	4:I:03.1	Table showing Selected Customers' Responses on Location of the	205
		Post Office	
19	4:I:03.2	Table Showing Selected Customers' Responses on Timing of the	206
•	4.7.02.2	Post Offices	• • •
20	4:I:03.3	Table Showing Selected Customers Responses on Ambiance of the	207
0.1	4 7 00 4	Post office	200
21	4:I:03.4	Table Showing Selected Customers Responses on Counter Services	208
22	4 1 02 5	of the Post office	200
22	4:I:03.5	Table Showing Selected Customers' Responses on Availability and	209
22	4.1.02 6	Access of Information at the Post offices	210
23	4:I:03.6	Table Showing Selected Customers' Responses on Behaviour of the Staff of the Post offices	210
24	4:I:03.7		211
24	4:1:05.7	Table Showing Selected Customers' Responses on Complaint	211
25	4: I: 04	Handling at the Post Offices  Table Showing Selected Customers' Erequency of Visit to the Post	212
43	4. 1. 04	Table Showing Selected Customers' Frequency of Visit to the Post Office and Their Views on Registration of Complaint with Post	212
		Offices  Offices	
		Offices	

26	4: I: 05	Table Showing Selected customers' Frequency of visit to the Post Office and Their Recommendation to Others to Continue to Use the Postal Services	213
27	4: I: 06	Table Showing Selected Customers' Frequency of Visit to the Post Office and Their Rating on Investment Services As Provided By APAs	214
28	4: I: 07	Table Showing Selected customers' Frequency of Visit to the Post Office and Their Preference for Availing Financial Services from APAs	216
29	4: I: 08	Table Showing Selected Customers' Frequency of Visit to the Post Office and Their Opinion on the Item That "India Post is Adopting Changes as Par Customer Expectations"	217
30	4: I: 09	Table Showing Selected Customers' Frequency of Visit to the Post Office and Their Opinion on the Item That" India Post is Adopting Changing Scenario"	218
31	4: I: 10	Table Showing Selected Customers' Overall Satisfaction/Dissatisfaction(Experience) on Selected Criteria	219
32	4: I: 11	Table Showing Selected Customers' overall Satisfaction on Selected Postal Services	220
33	4: I: 12	Table showing Criteria Wise Ratios of Mean Scores of Overall Experience/ Expectation for Selected Postal Services	222
34	4: I: 13	Table showing Selected Customers' Frequency of Visit to the Post Office and Their Overall Experience on Selected Criteria with post office	223-224
35	4: II: 01	Table Showing Profile of Selected APAs	226
36	4: II: 02	Table Showing Frequency of Visit to the Post Office in One Month by Selected APAs	229
37	4: II: 03	Table Showing Type of Agency and Frequency of Visit by APAs to Post Office in One Month	230
38	4: II: 04	Table showing Type of Agency Hold by APAs and Length of Working Experience	231
39	4: II: 05	Table showing APAs Length of Working Experience and Frequency of Visit to Post office in one Month	232
40	4: II: 06.1	Table Showing Selected APAs' Responses on Location of the Post office	233
41	4: II: 06.2	Table-Showing Selected APAs' Responses on Timing of the Post Offices	233
42	4: II: 06.3	Table Showing Selected APAs' Responses on Ambiance of the Post offices	234
43	4: II: 06.4	Table Showing Selected APAs' Responses on Counter Services of the Post Office	236
44	4: II: 06.5	Table Showing Selected APAs' Responses on Availability and Access of Information at the Post Office	237
45	4: II: 06.6	Table Showing Selected APAs' Responses on Behaviour of the Staff of the Post Office	238

46	4: II: 06.7	Table Showing Selected APAs' Responses on Complaint Handling at the Post Office	240
47	4: II: 06.8	Table Showing Selected APAs' Responses on Motivation to APAs at the Post Offices	241
48	4: II:07	Table Showing Frequency of visit By APAs to the Post Office and Opinion that India Post is Adopting Changing Scenario	242
49	4: II:08	Table Showing Frequency of Visit of APAs to the Post Office and Opinion that India Post Adopts Changes as per Customers' Expectations	243
50	4: II:09	Table Showing Type of Agency holds by APAs and Opinion that India Post Adopts Changes as per Customer Expectations	244
51	4: II:10	Table Showing Type of Agency holds by APAs and Opinion that India Post Adopting Changing Scenario	245
52	4:II:11	Table showing Selected APAs Overall Satisfaction/Dissatisfaction (Experience) With Regard to selected Criteria	245
53	4:II:12	Table showing Types of Agency Hold by APAs and Selected APAs Overall Experience with Regard Postal Services to Selected Criteria	247
54	4:II:13	Table showing Frequency of Visit by APAs and Their Overall Experience with Postal Services with Regard to Selected Criteria	249
55	4:II:14	Table showing Length of Holding Agency by APAS and Their Overall Experience with Postal Services on Selected Criteria	252
56	4:II:15	Table Showing Length of Holding Agency by APAs and Their Opinion for Major Changes for Delivery of Better Customer Satisfaction on Selected Criteria	255
57	4:II:16	Table Showing Type of Holding Agency by APAs and Opinion for Major Changes for Delivering Better Customer Satisfaction on Selected Criteria	257
58	4:II:17	Table Showing Frequency of Visit to the Post Office in One Month by APAs and Opinion for Major Changes for Delivering Better Customer Satisfaction on Selected Criteria	259
59	5:I:01	Table Showing Selected Customers' Overall Awareness on Selected Postal Services Vis-a-Vis Selected Background Variables of Customers	264
60	5:I:02	Table Showing Selected Customers' Expectation on "Location of the Post office" vis-a-vis Selected Background Variables of Selected Customers	265
61	5:I:03	Table Showing Selected Customers' Expectation on "Timings of the Post office" Vis-a-Vis Selected Background Variables of Selected Customers	266
62	5:I:04	Table Showing Selected Customers' Expectation on "Ambience of the Post Office" vis-a-vis Selected Background Variables of Selected Customers	266-267
63	5:I:05	Table Showing Selected Customers' Actual Expectation on "Counter Services of the Post Office" vis-a-vis Selected Background Variables	268

64	5:I:06	Table Showing Selected Customers' Expectation on "Access and Availability of information at the Post office" vis-a-vis Selected Background Variables of Selected Customers	269
65	5:I:07	Table Showing Selected Customers' Expectation on "Behaviour of the Staff of the Post Office"vis-a-vis Selected Background Variables of Selected Customers	270
66	5:I:08	Table Showing Selected Customers' Expectation on "Complaint handling of the Post Office"vis-a-vis Selected Background Variables of Selected Customers	271
67	5:I:09	Table Showing Selected Customers' Overall Usage on Selected Postal Services vis-a-vis selected Background Variables of Customers	272
68	5.I.10	Table Showing Selected Customers' experience on "Location of the Post Office" vis-a-visSelected Background Variables of Selected Customers	274
69	5.I.11	Table Showing Selected Customers' experience on "Timings of the Post Office" vis-a-vis Selected Background Variables of Selected Customers	274
70	5.I.12	Table Showing Selected Customers' Experience on "Ambience of the Post Office" vis-a-vis Selected Background Variables of selected customers	275
71	5.I.13	Table Showing Selected Customers' Experience on "Counter Services of the Post Office" vis-a-vis Selected Background Variables of Selected Customers	276
72	5.I.14	Table Showing Selected Customers' Experience on "Access and Availability of information at the Post Office"vis-a-vis Selected Background Variables of Selected Customers	278
73	5.I.15	Table Showing Selected Customers' Experience on "Behaviour of the Staff of the Post Office"vis-a-vis Selected Background Variables of Selected Customers	278-279
74	5.I.16	Table Showing Selected Customers' Experience on "Complaint Handling of the Post Office"vis-a-vis Selected Background Variables of Selected Customers	280
75	5.I.17	Table Showing Selected Customers' Perceived Importance on Selected Criteria vis-a-visSelected Background Variables of Selected Customers	281
76	5.I.18	Table Showing Selected Customers' Overall Satisfaction/Dissatisfaction on Selected Criteria vis-a-visSelected Background Variables of Selected Customers'	282
77	5.I.19	Table Showing 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	283
78	5.I.20	Table Showing Selected Customers' Opinion that India Post is adopting to the Changing Scenario vis-a-vis Selected Background Variables of Selected Customers	283

79	5.I.21	Table Showing Selected Customers Average Opinion on Preference to Avail 'Financial Services' from Authorised Postal Agents (APAs) vis-a-vis Selected Background Variables of Selected Customers	283
80	5.I.22	Table Showing Selected Customers Average Opinion on rating on 'Investment Services' Provided by Authorised Postal Agents (APAs) Vis-À-Vis Selected Background Variables of Selected Customers	284
81	5.I.23	Table Showing 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	284
82	5.I.24	Table Showing 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	285
83	5.I.25	Table Showing Selected Customers opinion on Recommendation to Others to continue to use postal servicesvis-a-vis Selected Background Variables of Selected Customers	285
84	5.I.26	Table Showing Selected Customers overall Satisfaction/Dissatisfaction of vis-a-vis their Frequency of Visit to the Post Offices	285
85	5.I.27	Table Showing 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	286-287
86	5.I.28	Table Showing 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	288-290
87	5.I.29	Table Showing Selected Customers' Overall Experience on Location of the Post Offices through KMO and Bartlett's Test	290
88	5.I.30	Table Showing Total Variance on Selected Customers' Responses for 'Location of the Post office' in the Vadodara City in the Gujarat State	291
89	5.I.31	Table Showing 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	291-292
90	5.I.32	Table Showing Selected Customers' Overall Experience on Timings of the Post Offices through KMO and Bartlett's Test	292
91	5.I.33	Table Showing Total Variance on Selected Customers' Responses for 'Timings of the Post office' in the Vadodara City in the Gujarat State	292
92	5.I.34	Table Showing 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	293

0.0			
93	5.I.35	Table Showing Selected Customers' Overall Experience on Ambiance of the Post Offices through KMO and Bartlett's Test	294
94	5.I.36	Table Showing Total Variance on Selected Customers' Responses for 'Ambiance of the Post office' in the Vadodara City in the Gujarat State	294
95	5.I.37	Table Showing 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	295
96	5.I.38	Table Showing Selected Customers' Overall Experience on Counter Services of the Post Offices through KMO and Bartlett's Test	296
97	5.I.39	Table Showing Total Variance on Selected Customers' Responses for 'Counter Services of the Post office' in The Vadodara City in the Gujarat State	296
98	5.I.40	Table Showing 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	297-298
99	5.I.41	Table Showing Selected Customers' Overall Experience on Access and Availability of Information at the Post offices through KMO and Bartlett's Test	299
100	5.I.42	Table Showing Total Variance on Selected Customers' Responses for 'Access and Availability of Information at the Post office' in The Vadodara City in the Gujarat State	299
101	5.I.43	Table Showing 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	300
102	5.I.44	Table Showing Selected Customers' Overall Experience on Behavior of Staff of the Post Offices through KMO and Bartlett's Test	301
103	5.I.45	Table Showing Total Variance on Selected Customers' Responses for 'Behavior of Staff of the Post office' in The Vadodara City in the Gujarat State	301
104	5.I.46	Table Showing 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	302
105	5.I.47	Table Showing Selected Customers' Overall Experience on Complaint Solving of the Post Offices through KMO and Bartlett's Test	303
106	5.I.48	Table Showing Total Variance on Selected Customers' Responses for 'Complaint Solving of the Post office' in The Vadodara City in the Gujarat State	303
107	5.I.49	Table Showing 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	304
108	5. II.01	Table Showing Selected APAs' Expectation on "Location of the Post office" vis-à-vis Selected Background Variables of Selected APAs	306

109	5. II.02	Table Showing Selected APAs' Expectation on "Timings of the Post office" vis-à-vis Selected Background Variables of Selected APAs	307
110	5. II. 03	Table Showing Selected APAs' Expectation on "Ambience of the Post Office" vis-a-vis Selected Background Variables of selected APAs	308
111	5. II.04	Table Showing Selected APAs' Expectation on "Counter Services of the Post Office" vis-à-vis Selected Background Variables of Selected APAs	309
112	5. II.05	Table Showing Selected APAs' Actual Expectation on "Access and Availability of Information at the Post office'vis-a-vis Selected Background Variables of Selected APAs	310
113	5. II.06	Table Showing Selected APAs' Actual Expectation on "Behaviour of the Staff of the Post Office" vis-a-vis Selected Background Variables of Selected APAs	311
114	5. II.07	Table Showing Selected APAs' Actual Expectation on "Complaint handling at the Post Office" vis-a-vis Selected Background Variables of Selected APAs	312
115	5. II.08	Table Showing Selected APAs' Actual Expectation on "Motivation to APAs of the Post office" vis-a-vis Selected Background Variables of Selected APAs	313
116	5. II.09	Table Showing Selected APAs' Actual Experience on "Location of the Post Office" vis-a-vis Selected Background Variables of Selected APAs	313
117	5. II.10	Table Showing Selected APAs' Actual Experience on "Timings of the Post office" vis-à-vis Background Variables of Selected APAs	314
118	5. II.11	Table Showing Selected APAs' Experience on "Ambience of the Post Office" vis-à-vis Selected Background Variables of Selected APAs	315
119	5. II.12	Table Showing Selected APAs' Actual Experience on "Counter Services of the Post Office" vis-a-vis Selected Background Variables of Selected APAs	316
120	5. II.13	Table Showing Selected APAs' Actual Experience on "Access and Availability of Information at the Post office"vis-a-vis Selected Background Variables of Selected APAs	317
121	5. II.14	Table Showing Selected APAs' Actual Experience on "Behaviour of the Staff of the Post office"vis-a-vis Selected Background Variables of Selected APAs	318
122	5. II.15	Table Showing Selected APAs' Actual Experience on "Complaint handling at the Post office"vis-a-vis Selected Background Variables of Selected APAs	319
123	5. II.16	Table Showing Selected APAs' Experience on "Motivation to APAs of the Post office"vis-a-vis Selected Background Variables of Selected APAs	320
124	5. II.17	Table Showing Selected Customers' Perceived Importance on selected Criteria vis-a-vis Selected Background Variables of Selected Customers	321

125	5. II.18	Table Showing Selected APAs' Overall Satisfaction/Dissatisfaction on selected Criteria vis-a-visSelected Background Variables of	322
		Selected APAs'	
126	5. II.19	Table Showing Selected APAs Average Opinion That India Post is	322
		adopting the Changes according To the Expectations of its Customers	
		vis-v-vis Selected Background Variables of Selected APAs	
127	5. II.20	Table Showing Selected APAs' Opinion That India post is Adopting	323
		to the Changing Scenario vis-a-vis Selected Background Variables of	
		Selected APAs	
128	5. II.21	Table Showing Selected APAs' Average Opinion on selected criteria	323
		that India post should adopt to provide better customer satisfaction	
		vis-a-vis Selected Background Variables of Selected APAs	
129	5. II.22	Table Showing Selected APAs Overall Satisfaction/Dissatisfaction of	324
		vis-a-vis their Type of Agency	
130	5. II.23	Table Showing Selected APAs Overall Satisfaction/Dissatisfaction of	325
100	0.11.20	vis-a-vis their Frequency of Visit to the Post Offices	0_0
131	5. II.24	Table Showing Selected APAs' Perceived Importance on Selected	325-326
101	0.11.2	Criteria vis-a-vis Their Frequency of Visit to the Selected Post	328 320
		Offices Located in the City of Vadodara in the State of Gujarat	
132	5. II.25	Table Showing Selected APAs Overall Satisfaction/Dissatisfaction	327-329
132	3. 11.23	on selected criteria vis-a-vis their Frequency of Visit to the Selected	321 32)
		Post Offices Located in the City of Vadodara in the State of Gujarat	
133	5. II.26	Table Showing Selected APAs' Average Opinion on Selected	329
133	3. 11.20	Criteria that India Post should adopt to provide better Customer	327
		Satisfaction vis-a-vis Selected APAs Type of Agency	
134	5. II.27	Selected APAs' Average Opinion on Selected Criteria that India Post	330
154	3. 11.27	should Adopt to Provide better Customer Satisfaction vis-a-vis	330
		Selected APAs' Length of Holding Agency	
135	5. II.28	Selected APAs' Average Opinion That India Post is Adapting to the	330
133	3. 11.20	Changing Scenario and India Post is Adopting the Changes	330
		According to the Expectations of its Customers vis-a-vis Selected	
		APAs' Length of Holding Agency	
136	5. II.29	Selected APAs' Average Opinion That India Post is Adapting to the	331
130	3. 11.27	Changing Scenario and India Post is Adapting to the	331
		According to the Expectations of its Customers vis-a-vis Selected	
		APAs' frequency of visit to the post office	
137	5. II.30	Table Showing Selected Customers' Overall Experience on	331
137	3. 11.30	Ambiance of the Post Offices through KMO and Bartlett's Test	331
138	5. II.31	Table Showing Total Variance on Selected APAs' Responses for	332
136	3. 11.31	'Ambiance of the Post office' in the Vadodara City in the Gujarat	332
		State	
139	5. II.32	Table Showing Communalities and Rotated Component Matrix of	333
139	3. 11.32		333
		Selected APAs' Experience on 'Ambiance of the Post office' of the	
140	5. II.33	in the Selected post offices in the Vadodara City in the Gujarat State  Table Showing Selected Customers' Overall Experience on Counter	333
140	3. 11.33		333
<u> </u>		Services of the Post Offices through KMO and Bartlett's Test	

	1		
141	5. II.34	Table Showing Total Variance on Selected APAs' Responses for 'Counter Services of the Post Office' in the Vadodara City in the	334
		Gujarat State	
142	5. II.35	Table Showing 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	335
143	5. II.36	Table Showing Selected Customers' Overall Experience on Availability of Information at the Post Offices through KMO and Bartlett's Test	336
144	5. II.37	Table Showing Total Variance on Selected APAs' Responses for 'Availability of information at the Post Office' in the Vadodara City in the Gujarat State	337
145	5. II.38	Table Showing 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	338
146	5. II.39	Table Showing Selected Customers' Overall Experience on Behavior of the Staff of the Post Offices through KMO and Bartlett's Test	338
147	5. II.40	Table Showing Total Variance on Selected APAs' Responses for 'Behavior of the Staff of the Post Office' in the Vadodara City in the Gujarat State	339
148	5. II.41	Table Showing 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	340
149	5. II.42	Table Showing Selected Customers' Overall Experience on Complaint Solving of the Post Offices through KMO and Bartlett's Test	341
150	5. II.43	Table Showing Total Variance on Selected APAs' Responses for 'Complaint Solving of the Post Office' in the Vadodara City in the Gujarat State	341
151	5. II.44	Table Showing 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	342
152	5. II.45	Table Showing Selected Customers' Overall Experience on Motivation to APAs of the Post Offices through KMO and Bartlett's Test	343
153	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	343
154	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	344
	1		

155	6.I.1	Overall Market Performance Analysis and Customers' Satisfaction Score for Selected Postal Services Provided to Users of Postal Services	355-356
156	6.II.1	Overall Market Performance Analysis and Customers' Satisfaction Score for Selected Postal Services Provided to APAs of Postal Services	365-366
157	6.3.3.1	Summary of Criteria Needs Improvement for various post offices located in the city of Vadodara, state of Gujarat	374-375