
CUSTOMER SATISFACTION TOWARDS SELECT SERVICES OFFERED BY THE DEPARTMENT OF POST IN GOA: EMPIRICAL STUDY

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Abstract

The Department of Post in India plays a crucial role in providing financial, mail, and insurance services, yet customer satisfaction remains a key factor in its continued relevance. This empirical study evaluates customer satisfaction regarding select services offered by the Department of Post in Goa. Using a pilot study of 50 respondents, the research examines demographic influences on service perceptions, assessing expectations versus experiences across four service dimensions—Mail Services, Corporate Services, Financial Services, and Insurance Services. Employing Cronbach's alpha for reliability and Principal Component Analysis for dimension reduction, the study establishes strong internal consistency in measurement scales. Findings indicate a generally positive perception of services, with key satisfaction drivers including security, efficiency, and trustworthiness of postal employees. However, certain areas, such as insurance service expectations, exhibit relatively lower satisfaction levels. The study provides critical insights for policymakers and postal service administrators to enhance service delivery and customer engagement, ensuring the continued relevance of postal services in the digital era.

Keywords: Customer Satisfaction, Postal Services, Service Quality, Empirical Study, Department of Post

Introduction

With over 155,000 post offices, the Indian postal system one of the largest and most extensive postal networks in the world—has a history of over 150 years of operational expertise, providing the last-mile connection in most financial, mail, and insurance services for over 89% of its post offices (India Post, 2023), and within this complex framework, Goa, the smallest state in India, is

home to a dense network of postal services that support a large demographic of urban professionals, rural communities, and a significant number of tourists, with the postal services extended far beyond traditional mail services to include financial services such as savings accounts, money transfer services, and insurance schemes supported by the India Post Payments Bank (IPPB) initiative that makes the Department of Post (DoP) a significant service provider in the state (Ministry of Communications, 2023); however, the continued relevance of these services hinges on customer satisfaction, as service quality directly impacts consumer loyalty, retention, and trust in the department, particularly during the present era of digital transformation when faster technology-based alternative service providers are pitching in front of the DoP including private couriers, fintech companies, and e-commerce logistics service providers; therefore, there is a need for the postal department to assess and rethink its service quality to ensure retention of the consumer base (Parasuraman, Zeithaml, & Berry, 1988) and while some studies have attempted to understand postal service satisfaction on a macro level (Balu & Muthumani, 2016; Jain & Kothari, 2012), there is a grand regional-level study gap in identifying how specific service dimensions including mail reliability, financial transactions, and insurance, among others are perceived in Goa, and the present research hopes to fill this void in the literature by empirically investigating consumer expectations versus experiences in identifying deliverables in the services, a timely study as the existing research on a very few services reveals that customer satisfaction is significantly dependent on parameters like accessibility, affordability, service efficiency, and digital integration (Sharma & Malhotra, 2021), thereby asserting the need for region-specific studies to provide targeted insights for further service refinement, policy formulation, and improved operational efficacy amidst evolving consumer demands in the sphere of digital payment solutions, real-time tracking, and increased preference for online financial transactions, making the current investigation a significant addition to the larger discourse on public service efficiency and customer engagement within India and across the postal landscapes ideally.

Literature Review related to the study

Customer satisfaction in public services has been widely examined based on several theoretical models such as Expectation–Disconfirmation Theory (Oliver, 1980), SERVQUAL model (Parasuraman, Zeithaml, & Berry, 1988), and Kano Model (Kano, Seraku, Takahashi, & Tsuji,

1984) which play a critical role in the need for evaluations to understand what may have made the post office the most valued among public services from user perspectives and provide strategies for service organizations to adapt (Payne & Frow, 2005). For instance, recently post office being termed the most preferred among public services (Kumar, 2022) demands postal service providers to enhance quality to meet changing customer needs & challenges from digital transformation through national (Madiwal, 2016) and international studies (Royal Mail, 2023), that identified major determinants of customer satisfaction in India Post to be service reliability, accessibility of financial services, and competitive cost along with speed of delivery, tracking accuracy, and responsiveness of customer support indicating a trend towards digitality & personalized engagement or service quality evaluations that can model behaviours as in Purohit & Vyas (2019) who applied SERVQUAL framework model in assessing service delivery in India Post and identified that overall, reliability and responsiveness are the most important service dimensions influencing satisfaction; as demonstrated well by Ahmed and Rahman (2021) proving that the reliability of the postal service, as well as real-time tracking and transparency in financial transactions, significantly influence a customer perception, thus it is essential for service managers to bridge the gap between customer expectations and actual performance as in Das and Bandyopadhyay (2020) who found that despite greater expectations from Indian customers towards high digitalisation of postal services, the actual experiences are still below the expectations, as a result of late digitalisation and bureaucratic system; therefore, offering cost-effective, digitalized, transparent and efficient service along with employee behaviour (Singh & Gupta, 2022) becomes critical as efficiency and digitalization have a direct impact on consumer satisfaction; finally, post service providers in Goa need to focus on aligning customer expectations to service improvement via requisite infrastructure, Digital India initiatives, and customer-centric approach keeping up with the growing trends of modern postal services adopting a hybrid model combining aspects of traditional and digital solutions to offer better customer satisfaction and retain competitive positioning in a rapidly evolving service landscape (World Postal Union, 2023) thus making them suitable as principles for the study.

Methodology adopted for the study

The methodology adopted for this study involved an empirical research approach to assess customer satisfaction towards select services offered by the Department of Post in Goa, wherein a

pilot study was conducted with 50 respondents, chosen through a purposive sampling technique from various post office branches in the study area to ensure representation across different demographic segments, with data collection being facilitated through a structured questionnaire comprising expectation and experience statements categorized under Mail Services, Corporate Services, Financial Services, and Insurance Services, each evaluated using a 5-point Likert scale to measure customer perceptions effectively, and to ensure the reliability and validity of the measurement instrument, Cronbach's alpha test was applied, confirming strong internal consistency with alpha values above 0.7 for all dimensions, where Mail Services exhibited values of 0.909 (Expectation) and 0.927 (Experience), Corporate Services showed 0.900 (Expectation) and 0.897 (Experience), Financial Services had 0.939 (Expectation) and 0.942 (Experience), Insurance Services reflected comparatively lower but acceptable reliability at 0.750 (Expectation) and 0.764 (Experience), and overall Customer Satisfaction achieved a robust reliability score of 0.967, indicating strong consistency in measuring customer satisfaction across all service dimensions, while descriptive statistical analysis was used to interpret mean values and standard deviations for expectation versus experience comparisons, revealing key insights such as higher satisfaction with prompt mail delivery (Mean = 4.42), reasonable pricing (Mean = 4.3), and friendly staff behavior (Mean = 4.24), but relatively lower satisfaction with the insurance services segment, further complemented by Principal Component Analysis (PCA) for dimension reduction, wherein factors with loadings below 0.5 or cross-loadings were eliminated, leading to a refined scale for major data collection, while the Kaiser-Meyer-Olkin (KMO) test and Bartlett's Test of Sphericity were conducted to assess sample adequacy and data suitability for factor analysis, yielding satisfactory KMO values of 0.728 for Mail Services, 0.712 for Corporate Services, 0.773 for Financial Services, and 0.700 for Insurance Services, affirming the appropriateness of factor analysis, thereby ensuring that the study adhered to rigorous statistical validation techniques to generate meaningful insights that could aid policymakers and postal service administrators in enhancing service quality and customer satisfaction across postal operations in Goa.

Pilot study Results – Demographic analysis

The study included 50 respondents and aimed to analyse the demographic profile of individuals participating in the study on customer satisfaction towards services provided by the Department of Post in Goa. The gender distribution revealed that 52% of the respondents were male and 38%

were female. In terms of age, participants covered various age groups, with the majority falling within the 21 to 50 years range, collectively representing 76% of the sample. The educational background of respondents varied, with 32% being graduates, 22% holding post-graduate degrees, and 26% having professional qualifications. Regarding income, the distribution indicated that 34% earned between 2.5 to 5 lakhs, while 28% fell in the 5 to 10 lakhs bracket. The demographic analysis offers the foundation for understanding the diverse perspectives that respondents from different gender, age, educational, and income backgrounds bring to their assessment of postal services in Goa. The collected data depicted in Table 1 to Table 4.

Table 1 Gender Classification

Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	31	62.0	62.0	62.0
Valid Female	19	38.0	38.0	100.0
Valid others	0	0	0	
Total	50	100.0	100.0	

Table 1: Showing Gender Classification related to the respondents

Table 2 Age wise Classification

Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 10-20 years	5	10.0	10.0	10.0
Valid 21 to 30 years	15	30.0	30.0	40.0
Valid 31 to 50 years	18	36.0	36.0	76.0
Valid 51 to 70 years	6	12.0	12.0	88.0
Valid Above 70 years	6	12.0	12.0	100.0
Total	50	100.0	100.0	

Table 2: Showing Age wise classification related to the respondents

Table 3 Educational qualification

Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
Below SSC	4	8.0	8.0	8.0
HSSC	6	12.0	12.0	20.0
Graduate	16	32.0	32.0	52.0
Post Graduate	11	22.0	22.0	74.0
Professional	13	26.0	26.0	100.0
Total	50	100.0	100.0	

Table 3: Showing Educational qualification related to the respondents

Table 4 Income

Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
Below 2.5 lakhs	13	26.0	26.0	26.0
2.5 lakhs to 5 lakhs	17	34.0	34.0	60.0
5 lakhs to 10 lakhs	14	28.0	28.0	88.0
Above Rs.10 lakhs	6	12.0	12.0	100.0
Total	50	100.0	100.0	

Table 4: Showing Income related to the respondents

RELIABILITY STATISTICS

In order to establish the strength of measurement scale, it is essential to establish the reliability and validity of the obtained reduction. For simplicity and convenient purpose each factor (statements) re-coded with identifiable code (presented in Table 1). Cronbach's alpha test was applied to know the reliability and validity of the statement. Cronbach's alpha values of 0.7 and greater is considered reliable, (Straub et al.2004). The Cronbach's alpha values for each component are greater than 0.7 and composite alpha value for various dimensions of post office services are more than .7, thus indicating good reliability. The reliability statistics presented in Table 2.

Table 1 Identifiable Code

<i>Dimension</i>	<i>Re-code</i>
Mail Services	MS 1 to 23 for Expectation MS 24 to 46 for Experience
Corporate service	CS 1 to CS 16 for Expectation CS 17 to CS 32 for Experience
Financial Service	FS 1 to FS 27 for Expectation FS 28 to FS 54 for Experience
Insurance service	IS 1 to IS 13 for Expectation IS 14 to IS 26 for Experience
Customer Satisfaction	CUS 1 to CUS 54

Table 1 presents a coding scheme for different dimensions in the study, assigning identifiable codes to various factors within each dimension. These codes serve as identifiers for specific items or statements within each dimension, facilitating data organization and analysis purpose by the researcher. For instance, MS 1 to MS 23 represent individual items related to the Expectation dimension of Mail Services. Similarly, the same pattern is followed for other dimensions and sub-dimensions (experience and expectation). The pilot study was conducted with 50 respondents, the sampled respondents are chosen from various post office branches in the study area with adopting purposive sampling technique.

Table 2 Reliability statistics of services offered by post office under various dimension

Dimension	Factor	No. of items	Alpha Value **
Mail Services	Expectation	23	.909
	Experience	23	.927
Corporate service	Expectation	16	.900
	Experience	16	.897
Financial Service	Expectation	27	.939
	Experience	27	.942
Insurance service	Expectation	13	.750
	Experience	13	.764
Customer Satisfaction	Unidimensional	54	.967

**** Threshold value should be more than .7**

Mail Services

The reliability statistics for Mail Services demonstrate high internal consistency, with Cronbach's alpha values of .909 for Expectation and .927 for Experience, exceeding the recommended threshold of 0.7. It indicates strong reliability in measuring customer perceptions of both expected and actual mail services.

Corporate Service

The Cronbach's alpha values for Corporate Service indicate excellent reliability, with scores of .900 for Expectation and .897 for Experience across 16 items in each category. It exhibits strong and consistent measurement of customer expectations and experiences within corporate services.

Financial Service

The reliability statistics for Financial Service reveal good internal consistency, with Cronbach's alpha values of .939 for Expectation and .942 for Experience, based on 27 items in each category. These results suggest a reliable measurement of customer perceptions in the context of financial services.

Insurance Service

While the Expectation dimension for Insurance Service demonstrates acceptable reliability with a Cronbach's alpha of .750, the Experience dimension slightly improves with a value of .764. Although meeting the minimum threshold, the reliability in measuring customer expectations and experiences in insurance services is comparatively lower than other dimensions.

Customer Satisfaction

The overall Customer Satisfaction dimension exhibits outstanding reliability, with a Cronbach's alpha value of .967 across 54 items. The high internal consistency highlights the robustness of the measurement tool in assessing customer satisfaction comprehensively and unidimensionally. Hence, the reliability statistics across all dimensions indicate a strong and consistent measurement of customer perceptions, with most dimensions exceeding the recommended threshold of 0.7, except for the Insurance Service Expectation dimension, which is still acceptable.

DESCRIPTIVE STATISTICS OF MAIL SERVICE DIMENSION

The perceptions of respondents regarding Mail Services, categorized into Expectation (MS1 - MS23) and Experience (MS24 - MS46), each assessed on a 5-point Likert scale.

Expectation (MS1 - MS23)

No Time Constraints: Respondents generally believe there are no significant time constraints in mail services, indicating an expectation of efficient and timely service (Mean = 4.14).

Distinctive Structure: The majority perceives the structure of mail services as unique, suggesting anticipation of a distinct and specialized system (Mean = 4.26).

Reliability in Tracking: There is a high expectation for more reliability in tracking postal items, emphasizing the importance of accurate tracking information (Mean = 4.1).

Extensive Insurance Coverage: Respondents expect more extensive coverage in insurance provisions, indicating a desire for comprehensive protection (Mean = 4.22).

Quality Improvement in Door Service: Expectations for improvement in the quality of door service for express parcels are notably high (Mean = 4.32).

Experience (MS24 - MS46)

Prompt and Reliable Delivery: Respondents generally experience prompt and reliable delivery of their mail, indicating satisfaction with the efficiency of the postal service (Mean = 4.42).

Precise Tracking Information: Tracking information for mail is perceived as precise and reductive, suggesting a positive experience with the accuracy of tracking updates (Mean = 4.36).

Reasonably Priced Postal Services: The cost of postal services is considered reasonable, reflecting satisfaction with the pricing structure (Mean = 4.3).

Friendly Personnel: The personnel at the post office are perceived as exhibiting friendly and accepting behavior, indicating positive interactions (Mean = 4.24).

Careful Handling of Correspondence: Respondents generally experience careful handling of their correspondence, ensuring it is successfully conveyed in the best state (Mean = 4.2). Overall, the comprehensive interpretation underscores positive expectations and experiences with mail services, encompassing various aspects of efficiency, reliability, and customer interactions.

DESCRIPTIVE STATISTICS OF CORPORATE SERVICE DIMENSION

The Corporate Services dimension, specifically focusing on respondents' expectations and experiences with financial services offered by the post office. Each statement is rated on a 5-point Likert scale (1=Strongly Disagree, 5=Strongly Agree). Based on the descriptive statistics the following findings were drawn by the researcher.

Expectation (CS1 - CS16)

Bulk Postal Service Discount: Respondents express a relatively positive expectation that bulk postal service should offer further discounts (Mean = 4.02).

Customer Collection Premises Cost: The perceived bearability of customer collection premises cost is moderate (Mean = 4.1).

Enhancement in Business Mail Quality: Expectations suggest a desire for better quality in business mail services (Mean = 3.96).

Distinctive Characteristics of Business Post: Respondents feel that the characteristics of business post are not yet distinctive (Mean = 4.12).

Comprehensive Mailing Services: There is an expectation for more comprehensive mailing services in the realm of business (Mean = 4.22).

Waiver of Special Handling Charges: Respondents express an expectation that special handling charges in business post should be waived off (Mean = 4.24).

Affordability of Bill Mail Service: Expectations indicate that bill mail service is perceived to be more affordable (Mean = 4.32).

Direct Mail for Advertising: Respondents consider direct mail a medium for direct advertising and rate it positively (Mean = 4.36).

Direct Mail as the Best Advertising Medium: Direct mail is perceived as the best medium for advertising, with a high mean score (Mean = 4.14).

Sufficiency of Minimum Requirements in Direct Post: There is a perception that the existing minimum requirements (1000 posts) in direct post are sufficient (Mean = 3.94).

Acceptance Process of Direct Post: Respondents are generally okay with the acceptance process of direct post (Mean = 3.96).

Affordability of Speed Post Service: There is an expectation for speed post service to be more affordable (Mean = 4.18).

More Credit Facility for Speed Post: Respondents express a desire for more credit facility for speed post bookings (Mean = 4).

Usefulness of Delivery Information on SMS: The usefulness of delivery information received on SMS is perceived positively (Mean = 4.06).

Compensation for Speed Post Issues: Respondents express positive expectations regarding the compensation offered by speed post in case of issues (Mean = 4.02).

Internet-Based Track and Trace System: The internet-based track and trace system for tracking navigation is perceived as better (Mean = 4).

Experience (CS17 - CS32)

Bulk Postal Service Discount: Respondents generally had a positive experience with the expectation of further discounts in bulk postal service (Mean = 4.28).

Customer Collection Premises Cost: The bearability of customer collection premises cost is perceived as moderate in actual experiences (Mean = 3.94).

Enhancement in Business Mail Quality: Actual experiences suggest a perception of improvement in the quality of business mail services (Mean = 4.08).

Distinctive Characteristics of Business Post: Respondents perceive that the characteristics of business post are not yet distinctive based on their experiences (Mean = 4.04).

Comprehensive Mailing Services: There is an overall positive experience with the comprehensiveness of mailing services in the business domain (Mean = 4.22).

Waiver of Special Handling Charges: Respondents have experienced a positive waiver of special handling charges in business post (Mean = 4.18).

Affordability of Bill Mail Service: Actual experiences support the perception that bill mail service is more affordable (Mean = 4.26).

Direct Mail for Advertising: Respondents generally have a positive experience with direct mail as a medium for direct advertising (Mean = 4.12).

Direct Mail as the Best Advertising Medium: Direct mail is perceived as the best advertising medium based on actual experiences (Mean = 4).

Sufficiency of Minimum Requirements in Direct Post: Actual experiences suggest a perception that the existing minimum requirements in direct post are sufficient (Mean = 4.2).

Acceptance Process of Direct Post: Respondents generally have a positive experience with the acceptance process of direct post (Mean = 4).

Affordability of Speed Post Service: There is a positive experience with the affordability of speed post service (Mean = 4.04).

More Credit Facility for Speed Post: Respondents generally had a positive experience with the credit facility for speed post bookings (Mean = 4.18).

Usefulness of Delivery Information on SMS: The usefulness of delivery information received on SMS is experienced positively (Mean = 4.16).

Compensation for Speed Post Issues: Respondents had a positive experience with the compensation offered by speed post in case of issues (Mean = 4.06).

Internet-Based Track and Trace System: The internet-based track and trace system for tracking navigation is perceived as better based on actual experiences (Mean = 4.16).

The standard deviations suggest some variability in responses, indicating differing levels of agreement among respondents. Overall, the findings reveal positive expectations and experiences with various aspects of corporate services offered by the post office.

DESCRIPTIVE STATISTICS OF FINANCIAL SERVICE DIMENSION

The respondents' expectations and experiences regarding financial services offered by the post office, with each statement rated on a 5-point Likert scale (1=Strongly Disagree, 5=Strongly Agree).

Interest Rate in Post Office Savings Account (FS1)

Expectation: The respondents express a relatively high expectation regarding the gradual nature of interest rates in the post office savings account (Mean = 4.26).

Experience: The actual experience aligns with the expectation, with a positive mean score (Mean = 4.26).

Ease of Closure for RD and Term Deposit (FS6)

Expectation: Respondents anticipate that the closure of RD and term deposits in the post office is easier than in formal banking (Mean = 3.94).

Experience: The actual experience supports this expectation, with a mean score indicating a positive perception (Mean = 3.94).

Accessibility of Information about Jansuraksha Scheme (FS16)

Expectation: The expectation regarding the post office creating awareness about the Jansuraksha Scheme is high (Mean = 4.16).

Experience: The actual experience aligns with this expectation, with a positive mean score (Mean = 4.16).

ECS Scheme Improving Customer Service (FS22)

Expectation: Respondents expect that the ECS scheme will improve customer service for depositors by eliminating paperwork (Mean = 3.94).

Experience: The actual experience reflects a positive perception, with a mean score indicating alignment with the expectation (Mean = 3.94).

Utility Bill Payment through IPPB Service (FS26)

Expectation: There is an expectation that the utility bill payment through post office IPPB's service is better (Mean = 4.14).

Experience: The actual experience aligns with this expectation, with a positive mean score (Mean = 4.14).

These factors are considered important as they exhibit relatively high mean scores, suggesting strong agreement among respondents regarding their expectations and experiences in these aspects of financial services offered by the post office.

DESCRIPTIVE STATISTICS OF INSURANCE SERVICE DIMENSION

the mean scores provided for each statement regarding expectations and experiences with insurance services offered by the post office, the three most important factors can be identified:

Ease of Enrolment in Pradhan Mantri Jeevan Jyoti Bima Yojana (IS1)

Expectation: Respondents express a moderately positive expectation regarding the ease of enrolment in Pradhan Mantri Jeevan Jyoti Bima Yojana through the post office (Mean = 3.66).

Experience: The actual experience reflects a similar positive perception, with a mean score indicating agreement with the expectation (Mean = 3.66).

Procedures and Convenience of PMJJBY (IS2)

Expectation: There is an expectation for a positive process and convenience in Pradhan Mantri Jeevan Jyoti Bima Yojana through the post office (Mean = 3.9).

Experience: The actual experience aligns with this expectation, with a mean score indicating agreement (Mean = 3.9).

Paperless Work in PMJJBY Scheme (IS3)

Expectation: Respondents express a moderately positive expectation regarding the implementation of paperless work in Pradhan Mantri Jeevan Jyoti Bima Yojana (Mean = 3.84).

Experience: The actual experience reflects a similar positive perception, with a mean score indicating agreement with the expectation (Mean = 3.84).

DESCRIPTIVE STATISTICS OF OVERALL CUSTOMER SATISFACTION

Most important factors based on the mean scores for customer satisfaction towards various services offered by the post office,

Security of Postal Services (CUS3)- Mean- 4.28

This statement indicates a high level of satisfaction with the security of postal services, making it an important factor in customer satisfaction.

Efficiency of Postal Services (CUS1)-Mean- 4.16

Respondents express high satisfaction with the efficiency of postal services, highlighting its significance in customer satisfaction.

Employees at the Post Office are Trustworthy (CUS33)-Mean- 4.14

Trustworthiness of the post office employees is considered crucial, as indicated by the high satisfaction mean.

Accessing Business Mail (CUS8)-Mean-4.10

Satisfaction with accessing business mail is relatively high, making it an important aspect of customer satisfaction.

Reinvestment Policy and Procedure (CUS20)-Mean-4.06

The satisfaction with the reinvestment policy and procedure contributes to its importance in customer satisfaction.

The above factors are considered the most important based on their mean scores, signifying a high level of satisfaction among respondents in this study. Improving and maintaining excellence in these aspects can enhance overall customer satisfaction with the post office services based on the pilot study result, which is done by the researcher for major research.

PRINCIPLE COMPONENT ANALYSIS FOR DIMENSION REDUCTION

After applying descriptive statistics and reliability test the researcher has run PCA method factor analysis to reduce the factor into dimension. Now, I have to find the dimension and it will help for major data collection part without modification. In general, if the factor loading is less than .5 the factor is omitted, if the factor is cross loaded with other factor also removed for final part of scale validation and only a single factor loaded in the dimension may be added with another dimension in rationally otherwise it also eliminates from the construct. Therefore, the researcher applies the factor analysis to form the dimension for questionnaire redefine purpose alone and factor elimination deletion under various dimensions are presented in Table 3.

Table 3 PCA Results for forming dimension in the questionnaire

Factor	Number of Dimension	Item removed (code)
Mail Services	6	MS 13,MS20 and MS8
Corporate service	4	CS13,CS9,CS2 and CS11
Financial Service	6	FS 5 and FS2
Insurance service	4	IS 13
Customer satisfaction	10	CUS 3,5,13,22,31,32,34,41,43,49

Source: Extracted from rotated matrix table of each dimension

Table 4 KMO and bartlett's test results of various dimension

Factor	KMO	Df	Bartlett's Test of Sphericity
Mail Services	.728	253	585.358
Corporate service	.712	120	469.012
Financial Service	.773	351	1001.380
Insurance service	.700	78	141.391
Customer satisfaction	Due to low sample size the KMO test result is not obtained		

Source: Annexure 2

Table 3 presents the Principal Component Analysis (PCA) results for forming dimensions in the questionnaire across different service categories. In Mail Services, six dimensions were identified, and items MS13, MS20, and MS8 were removed due to their lower factor loadings. Corporate

services were refined into four dimensions, involving the removal of items CS13, CS9, CS2, and CS11. Financial Services were characterized by six dimensions, with items FS5 and FS2 eliminated. For Insurance Services, four dimensions emerged, with IS13 removed. In Customer Satisfaction, ten dimensions were identified, but due to a low sample size, KMO test results were not obtained.

Table 4 provides the Kaiser-Meyer-Olkin (KMO) and Bartlett's Test of Sphericity results for each dimension. The KMO values indicate the sampling adequacy, with higher values suggesting better suitability for factor analysis. Bartlett's Test assesses whether the correlation matrix is significantly different from the identity matrix. The pilot study results suggest satisfactory sampling adequacy for all dimensions, and the significant Bartlett's Test values affirm the presence of correlations between variables within each dimension. Based on the results of factor analysis the researcher has redefine the scale for major research data collection.

Major findings related to the study

The study provides empirical insights into customer satisfaction with services provided by the Department of Post in Goa. The key findings are as follows:

1. General Customer Satisfaction

- i. Overall, the study indicates a generally positive perception of the postal services in Goa.
- ii. The security of postal services (Mean = 4.28), efficiency of operations (Mean = 4.16), and trustworthiness of postal employees (Mean = 4.14) are key factors contributing to customer satisfaction.
- iii. The reliability of mail tracking and timeliness in delivery have received high satisfaction ratings.
- iv. Insurance services, while acceptable, showed relatively lower levels of satisfaction compared to other services.

2. Service-Specific Findings

A. Mail Services

- a. **Expectation vs. Experience:** Customers have high expectations for efficient and timely services.
- b. **Positive experiences reported for:**
 - Reliable tracking systems (Mean = 4.36)
 - Prompt and secure delivery of mail (Mean = 4.42)
 - Reasonable pricing of services (Mean = 4.3)

- Friendly and helpful postal staff (Mean = 4.24)
- Safe handling of correspondence (Mean = 4.2)
- c. The study confirms a high reliability score (Cronbach's Alpha = 0.927), indicating strong consistency in customer expectations and experiences.

B. Corporate Services

- i. Bulk mail discounts and the affordability of business mail services are seen as important factors for customers.
- **High satisfaction scores were reported for:**
 - ✓ Affordability of speed post services (Mean = 4.18)
 - ✓ Usefulness of SMS-based tracking systems (Mean = 4.16)
 - ✓ Efficiency of business mail services (Mean = 4.22)
- **Areas for improvement:**
 - ✓ Distinctive characteristics of business mail need more clarity (Mean = 4.12).
 - ✓ Acceptance process for direct post could be further simplified (Mean = 3.96).

C. Financial Services

- **Customer trust in postal banking services is high, particularly in:**
 - ✓ Interest rates on postal savings accounts (Mean = 4.26)
 - ✓ Ease of term deposit closure (Mean = 3.94)
 - ✓ Awareness about government financial schemes (e.g., Jansuraksha Scheme) (Mean = 4.16)
- **Challenges include:**
 - ✓ Need for greater digital integration in financial services.
 - ✓ Enhanced transparency in transactions and easier access to financial service information.

D. Insurance Services

- Lower satisfaction levels compared to other services.
- Customers expect:

- ✓ Easier enrollment in insurance schemes (Mean = 3.66)
- ✓ More seamless digital processing of claims and applications (Mean = 3.84)
- ✓ Improvement in awareness and accessibility of insurance products.

3. Statistical Findings

- **Reliability & Validity:**

- ✓ Cronbach's Alpha values exceeded 0.7 for all dimensions, ensuring high reliability.
- ✓ Principal Component Analysis (PCA) confirmed validity by refining measurement scales and eliminating redundant factors.
- ✓ Kaiser-Meyer-Olkin (KMO) test and Bartlett's Test of Sphericity supported factor analysis, proving sufficient sample adequacy.

4. Demographic Insights

- ✓ Gender distribution: 62% male, 38% female.
- ✓ Age groups: Majority between 21-50 years old (76%).
- ✓ Educational background:
 - a. 32% Graduates,
 - b. 22% Postgraduates,
 - c. 26% Professional Qualifications.
- **Income distribution:**
 - ✓ 34% earn between ₹2.5 - 5 lakhs,
 - ✓ 28% in ₹5 - 10 lakh range.

Major recommendations related to the study

The study highlights key areas of strength and challenges within the Department of Post in Goa. Based on the findings, the following major recommendations are proposed to enhance service delivery, improve customer satisfaction, and ensure the long-term sustainability of postal services.

1. Digitalization and Technological Advancements

A. Enhance Online and Mobile Services

- Implement **real-time tracking for all postal services**, including financial transactions and insurance claims.

- Improve **India Post's mobile app and website** for user-friendly interactions, including online payments, service requests, and claim submissions.
- Introduce **automated customer support chatbots** for quick issue resolution.

B. Expand Digital Payment Integration

- Enhance **India Post Payments Bank (IPPB)** services by integrating it with **UPI, mobile wallets, and QR code-based payments**.
- Enable **seamless online money transfers and bill payments** via postal banking services.

C. Implement AI & Automation for Efficiency

- Use **Artificial Intelligence (AI)** to **predict delays** and automate issue resolution.
- Introduce **self-service kiosks** in post offices for faster transactions.

2. Improvement in Mail & Corporate Services

A. Faster & More Reliable Mail Services

- Improve **speed post efficiency** by reducing **turnaround times** and increasing the number of dispatch centers.
- Introduce **24/7 parcel lockers** where customers can pick up parcels at their convenience.

B. Strengthen Business & Bulk Mailing Solutions

- Offer **discounts and incentives** for corporate clients using bulk mail services.
- Improve the **business mail tracking system** for corporate clients.

3. Strengthening Financial Services

A. Expand Financial Literacy & Awareness

- Conduct **financial literacy campaigns** in rural and urban areas about **savings schemes, insurance plans, and digital banking options**.
- Promote **government-backed schemes** such as Sukanya Samriddhi Yojana, PPF, and senior citizen savings accounts.

B. Simplify Account & Transaction Processes

- Reduce paperwork and **enable paperless banking for new account openings**.
- Improve the ease of **closing fixed deposits and recurring deposits**.

C. Increase ATM & Micro-Branch Availability

- Install **postal ATMs** in high-traffic areas to increase accessibility.
- Set up **mini postal banking branches** in underserved rural areas.

4. Enhancing Insurance Services

A. Improve Awareness & Accessibility

- Launch **campaigns to educate the public about postal life insurance (PLI) and rural postal life insurance (RPLI)**.
- Provide **doorstep insurance enrollment services** for rural customers.

B. Make Insurance Enrollment Easier

- Implement **fully online enrollment and claim settlement** processes.
- Reduce the **time required for insurance approvals** by streamlining verification processes.

5. Customer Service & Employee Training

A. Strengthen Customer Support

- Introduce **24/7 customer support lines** for critical postal services.
- Set up **dedicated helplines for insurance and financial queries**.

B. Improve Employee Training & Engagement

- Conduct **regular training for postal employees** on customer service, digital tools, and new services.
- Implement **staff performance incentives** to improve service quality.

6. Infrastructure & Accessibility Enhancements

A. Modernize Postal Offices

- Renovate post office premises to make them **more user-friendly and efficient**.
- Introduce **queue management systems and digital signboards** for a better customer experience.

B. Expand Rural Connectivity

- Increase **mobile postal services in rural and remote areas**.
- Strengthen **postal delivery networks in underserved regions**.

7. Policy & Structural Reforms

A. Competitive Pricing & Service Innovation

- Review pricing structures to remain **competitive with private couriers**.
- Introduce **subscription-based postal plans for frequent users**.

B. Strengthen Partnerships

- Collaborate with **private e-commerce platforms and logistics providers** for better parcel handling.
- Expand **banking partnerships** to increase financial service reach.

Managerial implications related to the study

On the one hand, on the managerial implications, the findings of the study suggest the need for strategic initiatives by postal service administrators and policymakers to improve service integration, operational efficiencies, customer engagement, and service quality across the board—as they need now to make sure that while consumer perceptions towards mail reliability, security, and trustworthiness of postal employees were positive, they have been able to focus on converting these into long-term managerial strategies to keep up the strength of these positive responses whilst pursuing to create an optimal service exit that tightens the evident gaps, most notably in insurance services which need simplification of the enrollment process through a more awareness focused and expedient claim settlement for customers while the digital transformation of financial services pursues the transition from banking to online transactions needs to be timely revitalized with enhanced financial literacy programs and a more customer-centric financial service delivery which arrays corporate services such as bulk mailing and speed post with greater experiential feedback for customized service packages based on evolving business demands on pricing optimization with advanced solutions like tracking thereby with the perceived level of customer experience versus expectations stressing more on the quality of workforce training programs for equipping postal employees with customer service skills to aptly align with technological ecosystems for achieving efficiency driven work ethics to balance perception across the service interface as well their respective infrastructure modernization needs to fuel the expansion of digital kiosks, automation in postal operations, and mobile postal services in rural areas to expand service access as the Department of Post in Goa will now need to compete against private logistics and digital

financial service providers specifically as it can enhance customer retention while keeping its edge through a customer-centric postal structure echoing innovation and service reliability in the long run, whilst establishing itself against the contemporary consumer expectations on keeping it an agile service system through strategic policy interventions and focus on growth in the post service industry.

Conclusion

The conclusion of the research study underscores that while the Department of Post in Goa continues to hold a strong and trustworthy position among customers due to its secure, efficient, and reliable services, the pilot study findings reveal critical areas requiring managerial interventions, particularly in the domains of insurance services, financial services, and corporate bulk mailing, wherein customer satisfaction is significantly influenced by factors such as service affordability, transparency in processes, efficiency in mail and parcel delivery, and ease of accessing financial and insurance services, thereby necessitating strategic reforms that prioritize digitalization, improved customer support mechanisms, and infrastructural modernization to enhance overall service quality and retain competitiveness against emerging private courier and fintech service providers, further, policy-level initiatives should focus on the integration of real-time tracking systems, expanded postal banking capabilities through digital payment gateways, customer awareness campaigns for financial and insurance products, and the introduction of AI-powered automation for complaint redressal and service queries, ensuring that the postal department adapts to evolving consumer expectations in an increasingly digitalized service economy, additionally, enhancing employee training, implementing flexible pricing models, and expanding rural connectivity through mobile postal units will contribute towards higher customer engagement and improved service perception, while future research should extend this study with a larger and more diverse sample size to obtain deeper statistical validation and explore regional variations in customer satisfaction across different post office branches, as well as conduct a comparative analysis with private postal and logistics service providers to assess the competitive standing of the Department of Post, identify best practices, and formulate data-driven strategies that ensure its continued relevance in the digital era, ultimately reinforcing that a customer-centric, technology-integrated, and policy-backed approach will be crucial in sustaining and improving the

efficiency, accessibility, and trustworthiness of the postal services in Goa amidst the rapidly transforming service industry landscape.

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