



# INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

## “A STUDY ON CUSTOMER SATISFACTION USING TO INDIAN POST PAYMENT BANK SERVICES WITH SPECIAL REFERENCE TO JAMNAGAR CITY OF GUJARAT ”

Dr. Shailesh Makwana M. <sup>1</sup>

<sup>1</sup> Assistant Professor Of Accountancy/Commerce , M.J. Goriya College, JamKhabhaliya, Gujarat, India

### ► ABSTRACT:

► Service sector is part of the any nation so Postal service very important part of the service marketing. Because it is History of the The 164 years ago, now Indian department of post is oldest government institution in Indian service sector. This Act comes was enacted in 1<sup>st</sup> October in 1854, and firstly Indian post office was established in Mumbai in india, and main Head quarter arrived to New Delhi. and another side in arrived to Head quarter to Ahmedabad-(Gujarat-india) the postal network of biggest over 1,55,000 across branches outlets in the world in India (9046 post office arrived in Gujarat state side). and famous slogan known that for the department of post : “ DAK SEVA, JAN SEVA” Reliability, Responsiveness, Assurance, Tangibility, Empathy, very important role play in dimension of service sector now banking sector it is large development in india but other post payment bank services it is more development to the nation .mostly people visit the post office and satisfied the many services but post payment bank totally new services provided by the department of post . So The Indian postal department is continuing to meet its business needs without losing of social responsibilities.

(KEY WORDS : Department of post, Dimension Of Service Quality, Post Payment Bank services, Responsibility, Customer Satisfaction. Business Activity )

## 1. INTRODUCTION :

► Postal Payment Bank introduced by department of post in 1<sup>st</sup> September 2018., Postal payment bank owner by government of India parents with Indian postal department, 1,55,015 across branches arrived to all over country in India 3 Lakh postal post men and Grameen Dak Sewak's., 65 branches and 3250 post offices improved the post payment bank services., Post payment bank same as well as provided the financial all services. i.e. saving account, money transfer, delivering, banking services. Post payment bank head quarters arrived New Delhi. Post Payment bank key people of : Anant Narayan Nanda (secretary) And Suresh Seth (MD – CEO) Post Payment bank two different products 1<sup>st</sup> saving account and Current Account.. saving account 3 different types like regular saving account, digital saving account, basic saving account. 4% interest given to them DOP. QR code ( Quick Response) : 155299 ( Toll Free NO.) IPPB (Indian Postal Payment Bank) - And POSA- (post office saving account) Linkage with .Aadhar card., Door step Banking, Payments : Bill Payments, Recharge, Fund Transfer, DOP products Payment., Others Services : Group Term Insurance ,Help center contact us for others help., Merchant Banking And Postman Services. Etc very helpful facility provided to them .

## 2 LITERATURE REVIEW:

(TABLE NO. 1 -Review Of Literature)

SR. No.	Authors	Main - Description/Result
(2.1)	Nalini(2013)	► This research paper focus on the opinion about customer satisfaction on post payment bank services, because transform the post office to directly Postbank to satisfied the customer with innovative product or services. And it is very helpful to the society.
(2.2)	Kumar.D.(2014)	► This research paper basically attempt on the financial services of the D.O.P. researcher explained the adoption about the Indian post payment bank area to people make the financial strong, and easily done the transaction and got the good services of the department of post.
(2.3)	Sameeha And Shana (2016)	► This Research paper directly related to adopting banking and post payment banking services, because Indian post department has widened their network

		into operation into bank with technology and experience the new innovative products or services .
(2.4)	<b>Samanta k.(2018)</b>	► This paper focus to financial inclusion and properly implemented the various challenges in the Indian economy. Financial resources and other resource also helpful to the Indian postal department like post payment bank services it is efficient and provide the same as bank services it is very helpful to the customers and post department also.

### 3 RESEARCH METHODOLOGY:

(TABLE NO. 2 – Research Methodology)

<b>(3.1) TITLE OF THE STUDY :</b>	“A STUDY ON CUSTOMER SATISFACTION USING TO INDIAN POST PAYMENT BANK SERVICES WITH SPECIAL REFERENCE TO JAMNAGAR CITY OF GUJARAT ”
<b>(3.2) OBJECTIVES OF THE STUDY :</b>	<ul style="list-style-type: none"> <li>►To understand the concept of Post Payment Bank and its services of Jamnagar.</li> <li>►To understand the concept of service quality dimensions Of Indian Post Payment Bank of Jamnagar.</li> <li>►To understand the aspect of service quality dimensions in Indian Post Payment Bank Of Jamnagar.</li> </ul>
<b>(3.3) NEED/ IMPORTANCE OF THE STUDY :</b>	►The Post Payment Bank is one of the leading and renowned government agencies, understand the opportunity, threat , weakness and strengths etc. of the post payment bank services
<b>(3.4) SCOPE OF THE STUDY:</b>	►Jamnagar City (state- Gujarat)
<b>(3.5) SAMPLE SIZES OF THE STUDY:</b>	►50 - Respondents
<b>(3.6) TYPE OF THE STUDY :</b>	►Help Of Survey Research
<b>(3.7) SOURCES :</b>	►Primary Data i.e. Questionnaire

<b>(3.8) SAMPLING TECHNIQUE :</b>	► Convenience sampling
<b>(3.9) UNIVERSE OF THE STUDY:</b>	► All Post Payment Bank Service Users (JAMNAGAR CITY-GUJARAT)
<b>(3.10) TOOLS AND TECHNIQUE:</b>	► Percentage Analysis & Chi-Square Test

#### 4. FIGURES & TABLES& RESULTS :

**TABLE- 3**  
**(PERSONAL DEMOGRAPHIC( PROFILE/FACTOR) OF THE RESPONDENTS)**

<b>Respondents/ (GENDER)</b>	<b>No. of /(Respondents)</b>	<b>Percentage/ (%)</b>
MALE	41	82 %
FEMALE	09	18 %
<b>Total</b>	<b>50</b>	<b>100%</b>
<b>Respondents/ (AGE-Year)</b>	<b>No. of /(Respondents)</b>	<b>Percentage/ (%)</b>
Below-20Year	25	50%
21-40Year	09	18%
41-60Year	07	14%
60-Year Above	09	18%
<b>Total</b>	<b>50</b>	<b>100%</b>
<b>Respondents (Marital status)</b>	<b>No. of (Respondents)</b>	<b>Percentage (%)</b>
Married	28	56%
Unmarried	22	44%
<b>Total</b>	<b>50</b>	<b>100%</b>
<b>Respondents (Occupation)</b>	<b>No. of (Respondents)</b>	<b>Percentage (%)</b>
Professional	17	34%
Business	15	30%
Employee	10	20%

Others	08	16%
<b>Total</b>	<b>50</b>	<b>100%</b>
<b>Respondents (Annual Income)</b>	<b>No. of (Respondents)</b>	<b>Percentage (%)</b>
Below 10,000Rs	13	26%
10,001 Rs -25,000 Rs	19	38%
25,001 Rs -50,000 Rs	10	20%
Above 50,000 Rs	08	16%
<b>Total</b>	<b>50</b>	<b>100%</b>
<b>Respondents (Education Qualification)</b>	<b>No. of (Respondents)</b>	<b>Percentage (%)</b>
Ssc	14	28%
Hsc	10	20%
Graduate	11	22%
Post Graduate	14	28%
Other	01	02%
<b>Total</b>	<b>50</b>	<b>100%</b>
<b>Respondents (Family Type)</b>	<b>No. of (Respondents)</b>	<b>Percentage (%)</b>
Joint	38	76%
Nuclear	12	24%
<b>Total</b>	<b>50</b>	<b>100%</b>

(Source: Primary Data Survey )

### ► Interpretation:

► Above table-1 clearly show as the personally demographic wise profile of respondents, statement so it is Described on the clearly show that 82% were respondents male and 18% were female respectively , next one Age classification clearly show that above table highest majority given to age below-20, and 60- years age group with 50% and 18%(low majority) respectively then next classification about marital status - 56% respondents were married and only 44% respondents were unmarried., next one classification show about that business man and Profession of respondents highest majority given to

34% & 30% respectively it is other other level person given to low 16% score in percentage respectively . next classification clearly show on next one classification is education qualification wise 28% respondents P.G. ITS highest majority and low majority given to other qualification like only 2% other qualification. Next one classified the income of respondents 38% respondents income 10,001 to 25,000 and low majority is 16% above 50,000 income of respondents now, next one described on the type of family 80% respondents were joint family and only 20% respondents is belong to nuclear family.

**TABLE NO.- 4**

**(The Factor Affecting Customer Opinion About of Postal Banking Services Of Respondents)**

No. Of Respondents with Percentage (%)		Level Of Agreement Point -		
Particular	Total No. of – Respondents (%)	Agree (%)	Neutral (%)	Dis-Agree (%)
1) Collection Information About postal banking services is on website	50 (100)	39 (78)	09 (18)	02 (04)
2) Easily chosen an compare other variety of services	50 (100)	27 (54)	11 (22)	12 (24)
3) saving time habit and convenient compared to banking services	50 (100)	24 (48)	08 (16)	18 (36)
4) Provided the easily as a banking service	50 (100)	40 (80)	02 (04)	08 (16)
5) Easily Reduce Cost & Efforts of Bank Vsit	50 (100)	37 (74)	07 (14)	06 (12)
6) Security Facility	50 (100)	45 (90)	02 (04)	03 (06)
7) Trust ship with websites and E-portal	50 (100)	45 (90)	02 (04)	03 (06)
8) Good Rates interest provided by D.O.P. With Compared To Bank provided services	50 (100)	08 (16)	03 (06)	39 (78)
9) All Needs of Customer Are Considered	50 (100)	25 (50)	00 (00)	25 (50)

10) Wide Variety Of Services available in any time online	50 (100)	29 (58)	11 (22)	10 (20)
11) Quality Of Services is Satisfactory	50 (100)	31 (62)	04 (08)	15 (30)
12) Staff member helpful to providing post payment banking services	50 (100)	22 (44)	13 (26)	15 (30)
13) Technological Improvement is necessary	50 (100)	36 (72)	08 (16)	06 (12)

(Source: Primary Data Survey )

**TABLE NO .-5**

(Chi-Square- Test with Occupation And Tangibility Dimension Of Post Payment Bank)

**Statistical Tool of Chi – Square ( $X^2$ ) Test In Tangibility Dimension :**

(1)

**-: HYPOTHESIS OF STUDY:-**

**H<sub>0</sub>** : There is no significant Association Between Tangibility Dimension of Service Quality Post Payment Bank And Occupation Of Respondents In Jamnagar Of Gujarat Region.

**H<sub>1</sub>**: There is significant Association Between Tangibility Dimension of Service Quality Post Payment Bank And Occupation Of Respondents In Jamnagar Of Gujarat Region.

▶ ( $X^2$ ) cal. Value :	$\sum \frac{(O_i - E_i)^2}{E_i}$ $= 81.7142$ (As per Table Calculation)
▶ Significant Level:	= 5 %
▶ D.F. :	$= (r - 1) (c - 1)$ $= (4 - 1) (3 - 1)$ $= (3) (2)$ $= 06$

► ( $X^2$ ) Tab. Value :	= <b>12.592</b> (As Per - 5% level of significance with D.F. 06 )
► Result:	The above table and calculation clearly show that , Calculated value of chi square ( $X^2$ ) test is 81.7142 and table value chi square ( $X^2$ ) test is 12.592 at 5% level of significance. So result show that calculate value higher than table value , therefore, H0 (Null Hypothesis) is Rejected And H1(Alternative Hypothesis) is Accepted . so it can be concluded that , There is significant Association Between Tangibility Dimension of Service Quality Post Payment Bank And Occupation Of Respondents In Jamnagar Of Gujarat Region.

## 5. SUGGESTIONS:

### (TABLE NO.-6 SUGGESTIONS)

Sr. No.	Particular
5.1	District Level Also more increased, & need to advertisement for more development
5.2	Some others factors also need to improvement development. & other service like foreign service need to improvement, awareness level also need to increased to them
5.3	Need to Legalization factor & other dimension better study helpful to them.

## 6. LIMITATIONS :

### (TABLE NO .-7 LIMITATIONS)

Particular	
6.1.) JAMNAGAR city covered of Gujarat	6.2) Primary Data covered
6.3) Time Consuming	6.4) Costly
6.5) Covered to Limited Sample Size	6.6) limited Demographic factor
6.7) Only Post Payment Bank Services	



**7. FUTURE SCOPE :****(TABLE NO .-8 FUTURE SCOPE)**

Particular	
7.1.) Taken Other District Wise	7.2) National Level Wise
7.3) International Level Wise	7.4) Other Demographic Factor Wise
7.5) Other Tools And Technique Wise	7.6) Other services wise

**► REFERENCES :****► Books/Magazines/Journals :**

- 1) G.S.Nalini (2013), “international Asian journal of research with banking finance .” vol.no.- 4, ISSN NO.-1265-2563,Nov.-2013, pp(20-25).
- 2) Kumar D. (2014) “ Role of Indian postal services financial inclusion” international conference , pp (89-11).
- 3) Samanta K. (2018)” Journal of financial banking institution ” Vol.-1,No.-4/2018,ISSUE-4,ISSN NO.-2423-8623,PP(15-23).
- 4) Sameeha & Shana Shimin (2016)” journal of om institute com.and management post payment bank vehicle growth” Vol.-2,No.-3/2016,ISSUE-4,ISSN NO.-2112-8845,PP(45-61).

**► Web Links :**

- 1) <https://postpaymentbankgov.in>
- 2) <https://indianpostdepartment>
- 3) <https://bankingservicesofpostaldepartment>
- 4) <https://wikipideaofpostdepartment>
- 5) <https://serviceofpost128966%indhvbx.pdf>