

# A STUDY ON CUSTOMER EXPECTATIONS AND PERCEPTIONS OF SERVICE QUALITY OF POSTAL SERVICES IN THANJAVUR DISTRICT

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## ABSTRACT

Using the service quality model a gap analysis was conducted to determine the difference between the perceived satisfaction of customers and their expectations, if any, on the service quality of postal service providers. A total number of postal service users were participated in the study. The analysis was carried out based on the five dimensions of the service quality model, viz, reliability, responsiveness, assurance, empathy and tangible aspects. The outcome of the study reveals that reliability, responsiveness, assurance, and empathy had a positive influence on the customer attitude in terms of satisfaction and reliability.

**Key words:** Service quality, Gap analysis, customer expectations, Reliability

## 1. INTRODUCTION

Services are increasingly attracting attention from academicians as well as practitioners. The proliferation of services not only provides business opportunities, but also poses high level competitive threats to service marketers. In fact, many researchers and marketers have focused their attention on customer evaluations of services to find ways to improve service quality. However, despite the considerable amount of research under the rubric of service quality that has accumulated over the years, only few studies have examined customer perceptions of service quality in postal services in an international setting and still less in the Indian context. This issue is of paramount concern to service marketers because the perceived service quality often reflects customers' levels of satisfaction and intention to the services. If service quality perceptions are standardized, service departments may choose to control costs by standardizing operations and marketing strategies.

**Service Quality (SQ) = Customer's Perception (P) – Customer's Expectations (E)**

## 2. LITERATURE REVIEW

**Bhat, (2005)** Post Office savings banking sector have to adopt simplify procedure of the small savings schemes that suit the needs of illiterate and socially downtrodden people. Increase in the rate of interest small saving schemes to meet the challenges of commercial banks.

**Debasish (2009)** Foreign Banks provide better service quality then Private and Public Sector Banks and Public Sector Banks have failed to adequately satisfy the customers Poor service quality among Indian banks is mostly because of deficiency in tangibility and responsiveness.

**Jenkins (2007)** Banks were in the process of introducing internet banking as an assurance to their customers that they would be able to maintain a competitive quality of service in future.

**Herington and Weaven (2000)** pointed out that online service quality have no impact on customer delight and it fails to establish the direct linkage between E-S-Q and relationship strength. Customer and employee relationship should be strengthened only through good interpersonal relationship, thereby developing trust and delivering a reliable and quality service which enhance customer's trust and loyalty.

**Malhotra and Singh (2010)** Private and foreign Internet banks have performed well in offering a wider range and more advanced services of Internet banking in comparison with public sector banks and the determinants affecting the extent of Internet banking services are found to be significant.

**Mengi and Maddern et al (2007)** Out of all the dimensions of service quality Tangibility and reliability provides maximum satisfaction to customers of private as well as public sector banks informed that staff satisfaction and service quality are the main drivers of Customer Satisfaction. **Montes et al. (2003)** Employees' experiences and attitudes in the organization affect Customers perceptions, attitudes and intentions.

**Precision Marketing Bulletin (2006)** Consumers perception are much more important than knowledge of objective reality for marketers (Schiffman and Kanuk, 2008) Customer service and redress mechanism have to be highly responsive, responsible and prompt.

**Premraj and Sankaralingam(2012)** Tangibility and reliability provides maximum satisfaction to customers of Private as well as Public sector banks and bank need to focus other dimensions such as responsiveness, assurance and empathy.

**Subramanian (2011)** Banks need to be more innovative and endeavor to provide more value added services to boost the satisfaction level of customers. In Banks, reliability and competitiveness have maximum impact on customer satisfaction.

**Ramyadevi (1983)** In addition, it can also implement core banking, ATM Facilities, Internet banking. etc Post Office is embarking on one of its biggest marketing campaigns to date to promote its new savings product and boost its number of account holders.

### 3. STATEMENT OF THE PROBLEM

Attempts to improve the understanding and prediction of customer with reference to service quality have become common in both marketing research and practice, but the expression of the customers towards satisfaction resulted in many ways. The relationship between customers and the fiscal sector in terms of service quality, satisfaction and loyalty was examined by the researcher through many studies conducted earlier. Although there is a considerable amount of academic literature on service quality in banking sector are available with various results, relatively a little research on the role of service quality perception in Post Office savings bank sector existed at present that too analyzed the performance of Post office savings schemes and not particularly focused on service quality. This is the actual research gap identified and the basic proposition of this study is to identify the service quality gap if any among the dimensions of service quality in terms of customer perception in Post Office Savings bank sector through measuring service quality.

### 4. OBJECTIVES OF THE STUDY

1. To examine the customer perceptions of services provided by post offices of districts in Thanjavur.
2. To assess the effectiveness of existing measures of service quality in predicting customer satisfaction and intention to the services.

### 5. RESEARCH METHODOLOGY

#### Methods of Data Collection

The study focuses its attention on service quality perceptions of customers of post offices. An empirical study is conducted on the data collected through a survey based on customers of Thanjavur district. It is an exploratory research in which respondents were asked to assess their perception of various items of different constructs, including factors identified as the five dimension of service quality. Primary data were collected from customers of different place postal service providers across Thanjavur district. They are tangibility, reliability, responsiveness, assurance and empathy. The perceived service quality of the respondents is measured with the help of 5 point Likert scale. Cronbach's co-efficient Alpha tool is used to measure the reliability of the dimensions. The alpha values of all the dimensions are either close to or greater than 0.7.

#### Research Design

The research design refers to the overall strategy used by the researcher to pursue the research study to integrate the different components of the study in a coherent and logical way, thereby, ensuring effective exposure of the research problem; it constitutes the blueprint for the collection, measurement, and analysis of data. This study uses Descriptive research design. The descriptive research attempts to describe, explain and interpret conditions of the present i.e. "what is". The purpose of a descriptive research is to examine a phenomenon that is occurring at a specific place(s) and time. A descriptive research is concerned with conditions, practices, structures, differences or relationships that exist, opinions held processes that are going on or trends that are evident. The purpose of this research design is to give an accurate picture of some aspect of the organization, employee and work environment, in other words, descriptive designs describe phenomena establishing the association between factors. Though it is frequently used for conclusive, preliminary and exploratory studies, the hypothesis framed will be tentative and speculative.

#### Method of Data Collection

Primary and Secondary data collection methods have been used in research study. Primary data is collected by researchers, especially to answer research question-for instance, when you observe certain production and managerial operations and measure their cost, or when mind writer surveys its complete care towards its employees to see what changes would improve customer satisfaction. The primary data collection method consists of a structural closed ended and open ended questionnaire.

#### Area of the study

The research study is performed in Thanjavur district of the Tamil Nadu state. The sample is restricted to employees of postal services.

### 6. ANALYSIS AND INTERPRETATION

#### I-FRIEDMAN TEST FOR SERVICE QUALITY IN POSTAL SERVICES IN THANJAVUR DISTRICT

**Null Hypothesis  $H_0$ :** There is no significant difference in the service quality in postal services.  
**Alternative Hypothesis  $H_1$ :** There is significant difference in the service quality in postal services.

**Table -1**  
**Friedman test for the service quality in postal services**

Ranks	Mean Rank	Chi-square	Significance
The postal service has up-to-date equipment	16.86	407.369	0.000**
The physical facilities are visually appealing	8.98		
Employees are well dressed and neat	8.29		
The postal service's keep promises	8.57		
The postal service is reassuring	8.35		
The postal service is reassuring	8.87		
The postal service is dependable	8.24		
The records are accurately maintained	8.25		
Prompt service is provided	8.98		
Employees are always willing to help customers	8.29		
Employees respond to customers' requests promptly	8.57		
Employees are trustworthy	8.58		
There is safety in each postal transaction	8.30		
Customers get adequate support	8.79		
Customers get individual attention	8.20		
Customers' needs are satisfied	8.28		
The operating hours are convenient	8.60		

Source: data collected from the post office customers

Since the p value 0.002 is less than 0.05 ( $p < 0.01$ ), there is a significant difference in the ranking service quality in postal services. It is concluded that the customers of postal services have level the features of a newly launched services in a significantly different manner. Out of the seventeen features considered for analysis, Customers get individual attention has the lowest mean rank. Hence, it could be concluded that the Customers get individual attention of the postal has been the most attractive feature of the postal services.

**II - PEARSON CORRELATION COEFFICIENT BETWEEN FACTORS OF ADOPTION OF SERVICE QUALITY IN POSTAL SERVICES**

**Null Hypothesis  $H_0$ :** There is no significance customer expectations and perceptions of service quality of postal services in Thanjavur district.

**Alternative Hypothesis  $H_1$ :** There is significance customer expectations and perceptions of service quality of postal services in Thanjavur district.

**Table - 2**  
**Pearson Correlation Coefficient between factors of Adoption of service quality in postal services**

		RELIABILITY	RESPONSIVENESS	ASSURANCE	EMPATHY	TANGIBLES
RELIABILITY	Pearson Correlation	1	.316**	.810**	.322**	.322**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	133	133	133	133	133
RESPONSIVENESS	Pearson Correlation	.316**	1	-.047	.940**	.940**
	Sig. (2-tailed)	.000		.592	.000	.000
	N	133	133	133	133	133
ASSURANCE	Pearson Correlation	.810**	-.047	1	-.056	-.056
	Sig. (2-tailed)	.000	.592		.524	.524
	N	133	133	133	133	133
EMPATHY	Pearson Correlation	.322**	.940**	-.056	1	1.000**
	Sig. (2-tailed)	.000	.000	.524		.000
	N	133	133	133	133	133
TANGIBLES	Pearson Correlation	.322**	.940**	-.056	1.000**	1
	Sig. (2-tailed)	.000	.000	.524	.000	
	N	133	133	133	133	133

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Source: data collected from the post office customers

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\*. Correlation is significant at the 0.05 level (2-tailed).

Since the p value is less than 0.05 ( $p < 0.05$ ), the services obtained by the services in Reliability have significant relationship with the services obtained in Assurance. The services provided by the post office in Responsiveness have significant relationship with the marks obtained in Empathy, Tangibles. It is found that the services provided in Empathy have significant relationship with the post office in Responsiveness. The services provided by the Tangibles have significant relationship with the Responsiveness. The highest degree of correlation was found between the services provided by the post office in empathy and tangibles. The services have scored the highest significance in empathy and tangibles the lowest average score was obtained by the assurance.

## 7. FINDINGS, SUGGESTION AND CONCLUSION

### FINDINGS

1. P value 0.002 is less than 0.05 ( $p < 0.01$ ), there is a significant difference in the ranking service quality in postal services.
2. The customers of postal services have level the features of newly launched services in a significantly different manner. Out of the seventeen features considered for analysis, Customers get individual attention has the lowest mean rank. Hence, it could be concluded that the Customers get individual attention of the postal has been the most attractive feature of the postal services.
3. P value is less than 0.05 ( $p < 0.05$ ), the services obtained by the services in Reliability have significant relationship with the services obtained in Assurance. The services provided by the post office in Responsiveness have significant relationship with the marks obtained in Empathy, Tangibles. It is found that the services provided in Empathy have significant relationship with the post office in Responsiveness. The services provided by the Tangibles have significant relationship with the Responsiveness.
4. The highest degree of correlation was found between the services provided by the post office in empathy and tangibles.
5. The services have scored the highest significance in empathy and tangibles the lowest average score was obtained by the assurance

### SUGGESTIONS

Generally, the customers' expectations are high for visually appealing materials associated with the postal services and the employees' interest shown towards the customers. Post office should provide attractive and informative materials along with the services. The post office employees must show genuine interest towards the customers. The expectations of the customers pertaining to various services which are highly sensitive must be fulfilled by the post office in the way it is much expected by the customers' viz. counter services and reply to queries. Enquiries must be clearly answered and complaints should be handled and settled immediately.

### CONCLUSION

The status of any organization depends upon its personality, perceptions of the customers and the quality of the services offered. As regards the service quality perceptions on post offices, the positive attitude is greater than the negative attitude. The results of the study indicate that the respondents of Thanjavur district are generally more satisfied with their postal service than the respondents of Madurai district on most of the service performance dimensions. However, the service sector based measures produce many interesting contrasts between the two groups of customers. Specifically respondents of Thanjavur district are satisfied with the safety from crime while handling with cash, response to complaints, awareness about the services available and availability of information at the post office. Though the functions of post offices are procedural and its services are based on government norms, the perceptions of the customers differ. So the post offices should make an effort to recognize the perceptions of their service to customize services for the needs of customers of different strata.

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