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CONSUMERS' COGNIZANCE TOWARDS THE INDIAN POSTAL PRODUCTS AND SERVICES: A STUDY REPORT OF NORTH GOA DISTRICT

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ABSTRACT

The postal history of India has started its foot prints prior to independence. It is the outcome of joint venture of the British, one of the colonial rulers and segregated efforts of several princely states. The postal service was opened for public on 1st April 1774. Indian Postal Department is 242 years old organisation, has a network of 1,55,837 Post Offices of which, 1,39,280 are located in Rural Areas. On an average, a Post office serves an area of 21.17 Sq. Km. and 6613 people. Though Indian Postal Department has wide coverage and network all over the country, it is observed that the department has not done required amount of advertisements to sell its products and services. The present study is conducted to find out the degree of knowledge of postal products and services in the minds of customers and the consumers' perceptions towards the Indian Postal services at rural and urban areas in North Goa district of Goa State. The survey revealed that most of the common products and services are not known or less known by the public. Twenty per cent of Government servants do not know about the postal life insurance product and majority of them are not interested to buy due to lack of information, which is one of the cheapest and most beneficial life insurance products as compared to other insurance product available in the market. The study concluded with a remark that the giant institution yet to put up its giant efforts to get giant gain.

KEYWORDS

awareness, Goa, postal, product, service.

INTRODUCTION

HISTORY OF INDIAN POSTAL SYSTEM

The postal history of India has started its foot prints prior to independence. It is the outcome of joint venture of the British, one of the colonial rulers and segregated efforts of several princely states. The postal service was opened for public on 1st April 1774. Since then the Indian Postal Department has completed 242 years. During British era, there were three postal circles servicing in the country which were situated in Bengal, Bombay and Madras. The first usage of stamps started on 1st July 1852 in Scinde, Sindh district with the use of an embossed on paper or wax. The shape of the first stamp was circular. The stamps were issued by the East India Company during those days. All were designed and printed in Calcutta. The stamps were containing the Queen Victoria's face and inscribed "EAST INDIA POSTAGE" which was printed by De La Rue in England and made available to the public in 1855. Money order system was introduced in 1880, saving bank in 1882, railway mail service in 1907 and air mail service in 1911.

ADMINISTRATION OF INDIAN POSTAL SYSTEM TODAY

The postal service comes under the department of posts, which is part of the ministry of communications and information technology under the Government of India. The apex body of the department is the Postal Service Board. The board consists of a chairman and three members who hold the portfolios of operation and marketing, development and personnel. India has been divided into 22 postal circles. The chief postmaster general heads each circle. Each circle is further divided into regions comprising field units, called divisions, headed by a postmaster general. The postal service is noted for its wide coverage. The department also involved in providing minor banking and financial services including small savings.

ACHIEVEMENTS OF INDIAN POSTAL DEPARTMENT

At the time of independence there were 23,344 post offices, today, in our country there are 1,55,837 post offices of which, 1,39,280 are in rural area in about 638,000 villages. On an average, a Post office serves for 6613 people and covers an area of 21.17 Sq. Km. India occupies 2.41 per cent of the world's land area but supports over 18 per cent of the world's population. As per census 72.2 per cent of the population living in villages and the remaining 27.8 per cent settled in more than 5,100 towns and over 380 urban agglomerations. Indian postal service functioning under the brand name 'Indian Post' which is a government operated postal system in India. India has the largest postal network in the world. There are about six lac employees working in Indian postal department. Today, the department is capable to handle approximately 1000 cores pieces of mails per year. The postal office saving bank has customers of 16 cores Account Holders with annual deposits exceeding Rs. 78,000 cores and network of 1,54,000 branches under national saving scheme. The pin code zones introduced in 1972 to recognize the area, the entire country has been divided into 8 zones for this purpose.

FUNCTIONS, PRODUCTS AND SERVICES OF INDIAN POSTAL DEPARTMENT

The primary functions of the Post Offices are collecting, processing, transmission and delivery of mail. All postal articles can be classified as mail which includes Letters, Postcards, Inland Letter Cards, Packets, Registered, Insured, Value Payable articles and Speed Post. Mail is further classified as the first class and the second class mails. The first class mail gets free air transmission within India; whereas the second class mail gets air lift only if prepaid with air surcharge.

The Indian Postal Department has been offering premium products through its large network of post offices to the customers. The more popular products are Speed Post, Express Parcel, Media Post, Greeting Post, Logistics Post, Mail Products, Letter, Inland Letter, Post Card, Book Packet, Registered Newspaper, Parcel, Registration, Insurance and Value Payable Post.

The Indian Postal Department has developed several tools for the benefit of customers, such as track your consignment, compare services, calculate postage, find pin code, locate a post office, booking process, addressing tips, size and weight measurement, packaging tips, surface air lifted, information on customs matters. The Indian Postal Department also provides financial services to the customers such as postal banking for customers, postal banking for agents, postal life insurance for customers, postal life insurance for agents, money remittance services, money order and instant money order.

Though Indian Postal Department has wide coverage and network, it is observed that the department has not done required amount of advertisements to promote its products and services. The present study is conducted to find out the degree of awareness of postal products and services in the minds of postal product users and the consumers' perceptions towards the Indian Postal Services at rural and urban areas in North Goa district of Goa State.

REVIEW OF LITERATURE

The research scholars in India have not done a sizable quantum of research in the field of Indian Postal Service. In order to support research problem and find out the research gap, a few research works, done on Indian postal service have been referred. Two of them are given below.

(i) G. Tangapanli (2013), examined the demographic profile of consumers, variety of function performed by the Indian post offices, and perceptions of postal service users.

(ii) Raghunathan (2005), focused on the challenges before the Indian Postal Department that the department likely to face in future.

NEED/IMPORTANCE OF THE STUDY

It is observed that most of the studies done on Indian Postal System based on its working, demography of postal service users. But today, the department must study the customers' satisfaction to attract new customers and maintain them forever and face challenges from competitors.

STATEMENT OF THE PROBLEM

The Indian Postal Network is one the largest communication network in the world. Due to large army of employees and poor management the organisation is poorly managed in various places. The mobile SMS and internet e-mails reduced the burden on Indian postal system and network but at the same time reduced the revenue. To maintain the large army of employees, today, Indian Postal Organisation is in need of feedback to improve its business and services, which is made in this study. With this back ground a survey was conducted in the North Goa district of Goa State.

DESCRIPTION OF THE STUDY AREA

THE STATE OF GOA

Goa is a small and beautiful state on the western coast of India. Goa, the 25th youngest state of the Indian Union was formed in the year 1987. *Panaji* is the capital city of the state. Prior to the formation of the state, Goa was a major district of the former Union Territory of Goa, Daman and Diu. Goa attained the full-fledged statehood on 30th May 1987 under the Goa, Daman and Diu reorganization Act 1987. Tourism is the major revenue earning avenue of goan people and the Government of Goa. Agriculture and production sectors in Goa also contribute substantially towards the Government exchequer.

Goa placed in the map of nature on the Western Coast of Indian peninsula between the parallels of 15° - 47° -59° and 14° -53° -57° of Latitude North and between meridians of 73° -40° -54° and 74° -21° -11° of Longitude East of Greenwich. Its length from North to South measures 105 kms., and width from East to West measures 62 kms. The altitudes of the state range between 20 and 62 meters above the sea level. The total geographical area of the state according to the Surveyor General of India is 3702 sq. kms.

The state of Goa has two districts viz., North Goa and South Goa. The state comprises of eleven *talukas* with 15 towns and 429 revenue villages. The capital city *Panjim* is on bank of *Mandovi* River. There are 183 *panchayats* at a village level. Urban areas governed by *Municipality*. *Pernem* is one of the eleven *talukas* situated at extreme in the North District of Goa. There are 215 post offices in Goa out of which 114 in North Goa and 101 in South Goa district.

OBJECTIVES

- (i) To ascertain the degree of knowledge acquired by the customers about the basic postal products and services in North Goa district.
- (ii) To find out degree of satisfaction gained after using products and services of post offices in study area during the study period 2016.

HYPOTHESES

- (i) The large number of postal consumers has a high degree of knowledge about basic products available in the post offices at their residential areas.
- (ii) The Government servants prefer to purchase Postal Life Insurance products available in post office rather than other Life Insurance products available in the market.

RESEARCH METHODOLOGY

The present study is based on primary data collected through pre-tested questionnaire, issued to the customers during their visit to post offices situated in North Goa district. The feedbacks from post office staff also have taken for consideration. The secondary data is collected from books and web site of Indian Post to give introduction to research study.

RESULTS & DISCUSSION

- (i) Sex distribution of postal product and service users ratio is 7:3 (Male : Female).
- (ii) Age group distribution of very young respondents represented by 32 percent (15-25 years); young 52 percent (26-35 years); middle age 10 percent (36-50 years) and old age 6 percent who are 50 and above.
- (iii) Occupational distribution of indicates that 23 per cent represented by the student community; 14 per cent by housewives; 13 per cent by self-employed; 26 per cent respondents are employees of private sector and the rest 24 per cent visitors are Govt. employees.
- (iv) So far the educational qualification of respondents is concerned, 31 per cent studied up to Xth or less; 32 per cent up to XIIth, 27 per cent finished their graduation and the rest 10 per cent belongs to post graduation and others.
- (v) So far the degree of awareness of the basic products and basic services available in the post office are concerned; about 96 per cent know about Post Card, Double Card (26%), Meghdoot Card (26%), Inland (65%), Envelop (98%), Stamps (99%), Speed Post (56%), Registered Post (76%), Registered AD (46%), Insurance For Articles (22%), Revenue Stamps (53%), Postal Life Insurance (42%), National Savings Certificate (38%), Value Payable Post (18%), Greeting Cards (55%), Railway Ticket Booking (18%), Postal Banking (19%) and Book Post (26%).

FINDINGS

- (i) The customers prefer to use more number of envelopes as compared to the post cards, double cards, meghdoot cards and inland letters.
- (ii) The service tax levied on Postal Life Insurance, which made the product little more unpopular.
- (iii) The average degree of knowledge about the basic products observed to be less than 50 percent.
- (iv) Though the large number of villagers felt that the post office in their villages providing good services, a few of them complain as 'bad'. The post office authority must take care of negative remarks.
- (v) The Post offices situated at *taluka* centres are overcrowded and the average waiting time for any service is more than 30 minutes.
- (vi) The survey revealed that most of the common products and services are not known by public. Twenty per cent of Government servants do not know Postal Life Insurance Product and majority of them are not interested to buy the postal life insurance product due to lack of information and knowledge, which is one of the cheapest and most beneficial life insurance products as compared to other insurance product available in the market.
- (vii) The giant institution yet to put up its giant efforts to get giant gain.

RECOMMENDATIONS/SUGGESTIONS

- (i) The postal authority must start 'Consumer Awareness Programme' for the people of India particularly people of rural areas to make them aware of the products available and services rendered by the postal department.
- (ii) The post authority should introduce a few lessons on postal product in the primary school syllabus to make the students aware of various products available in post office.
- (iii) The postal authority must take care of middle age and old age people also. It is right time to make aware of the various schemes of savings and retirement benefits for them.

- (iv) Since a larger amount of population resides in rural area the awareness programme about postal products and services should be concentrated in rural areas through village post offices.
- (v) The Postal Life Insurance scheme is not known by many Govt. employees. It is recommended that the Postal Life Insurance development officers should take note of it.
- (vi) A clear-cut instructions to be displayed in every post office, which informs weights and the value of stamp to be fixed.
- (vii) Postal life insurance service should also extend to the people other than government employees. The postal department can accumulate a huge amount of fund, like other life insurance companies.
- (viii) It is advised to the people of Goa find out the deficiency of services, bring them to the notices of the authorities and get good service for which you are entitled.
- (ix) The negative remarks made by the customers may hamper the good will of postal department in due course, hence need to look into their grievances.
- (x) Since few people know about 'Postal Forum' and 'Customer Care Centres'. It is advised that the postal department should make more awareness of these two caretakers of the postal products and services.

CONCLUSIONS

The set hypotheses after doing pilot study and put for test proved negatively.

- (i) The large number of postal product consumers has a high degree of knowledge about basic products available in the post offices at their residential areas observed to have proved negatively.
- (ii) The Government servants prefer to purchase Postal Life Insurance products available in post office rather than other Life Insurance products available in the market also proved negatively.

LIMITATIONS

- (i) Since the study is conducted with limited sample size, the opinions of postal products consumers and service users cannot be generalised.
- (ii) Since the sample size is selected at random and area covered is limited, the conclusions arrived cannot be considered as the opinions of consumers, either the State of Goa or entire community of postal product users of our country.

SCOPE FOR FURTHER RESEARCH

Further research can be taken up at national level which may give concrete conclusions so that Indian Government can make policy decisions on them.

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