Review of Literature

G. Thangapandi (2013) according to the study, post offices provides numerous services to the economy. The objective is to assess the opinion of the customers towards postal services and how frequently they use the services and to offer suggestions for improvement in them. The focus is on demographic profile of the customer namely literacy, occupation, location where there is a significant change in their relationship. Whereas no significant change has been observed in relation to demographic profile such as age, gender and income of the respondent.

Mehul Chandrakant Chhatbar (2013) tried to explain in his study the satisfaction of consumers which they derive from using services of the post offices and in comparison the satisfaction arrived from private courier services in Mumbai. The study reveals that there is no significant difference in the satisfaction levels of the customers. A post office provides excellent and better services at low cost whereas private firms provide prompt services at little high cost. Hence, customers are equally satisfied by using the private courier firms or Indian postal services.

Dipankar Malankar (2013) reveals through the paper the role played by post office in the financial inclusion and the challenges faced by the Department of Post. Indian post office provides reliable and low cost services. The post office is providing a plethora of financial services throughout the country through different branches. Various hurdles and challenges come in way during the course of working of services. But it has removed this all challenges by becoming the most reliable and safest way of investment agency.

Anand M, et.al (2013), in his paper focuses on the performance aspects of India Postal Services and its future growth strategy. The strength of India Post is its long traditional of handling financial services, and its reach to masses. To improve its service quality and operational efficiency, India post has introduce a centralised core banking solutions with alternate delivery channels facilitating any time anywhere banking environment. The growth of Post and its performance is not impressive but its strategy moving to remove all hurdles and challenges.
Ritika Agarwal (2012) concludes in her study the various factors which focus on influencing the investors to invest among the different savings schemes of the post offices. It explains that the educational qualification and occupations of the investors has a significant impact on the saving pattern as well as to choose among the various investment schemes and services available with post offices. The study states that the investment in senior citizen schemes are very low preferred by the customer and communication network of the post offices should be increased. Post offices provide a unique bundle of savings products. Revolution in IT is the most preferred challenges for the postal offices.

Vishal Mehta and Anil Mirchandani focus on the investment avenues for investing in the post office savings schemes. It’s convenient for the customer of rural and urban customers to choice the investment in different schemes available. Good public image and confidence is develop among the general public as it offers the safety mode of return. The best part of postal department is the coverage of the huge masses, providing the best investment options with tax saving schemes and tax deductions on various investment avenues. safest way.

K. Gayathri (2014) the paper studies in general the attitude of the investors towards the different schemes with the postal offices in cumbum town. It analyze the study of the various problems faced by the customers in investing money in post offices. It highlights suggestion for improvement in the way postal department perform their services. Latest technology up gradation which will make services faster and reliable. Advertisement strategy should be adopted as lack of awareness is there as campaigning of services is not done. Post offices reach to the millions of people serving them the best products and schemes. Its role in rural areas in vital one.

Thabiso John Mokoena and Charles Mbohwa (2013) discuss in the paper about the performance management of Postal Organisation. The performance of the Post is at decreasing level in last decades in terms of revenue, customer satisfaction and has a tough competition from private mail companies. It focuses on transformation role which will lead to a positive performance of the Postal Organisation.
**Seyed Ali Hosseini, et.al(2013)**, the paper studies the strength, weakness, opportunities and threats of Postal Services in Rasht (Iran). It focuses on the number of problems faced by the public relating to the services offered by the Postal Offices. The post office distribution and city environment are not properly organised and it offers various suggestions to improve consistent services to customers.

**Suma Mathew(2015)** include in her study the role of postal administration in providing the excellence services and enjoying the trust and loyalty in customers by diversifying themselves through innovative products and services and the changing role of post offices by entering into new areas such as telephony and financial services. India Post is the largest and most credible outreach infrastructure in the country. Several innovative products are implemented for letters and delivery of parcels. It's a critically window for the rural people to avail sophisticated products and affordable financial products. Its core competencies are its credibility, brand strength and outreach to millions of people.

**Moez and Jamel-Eddine Gharbi(2012)** in their paper studies the customer satisfaction in delivering services by the Postal department in Tunisian city relating to mail services and secondly loyalty of the customers towards the services of the post. It concludes that the satisfaction of customers for undertaking services from post has a positive impact on the loyalty of the customers.

**N.Senthil Kumar and M. Prakash(2014)**, their paper attempts to study the importance of precious metal i.e. Gold and expectations of customers in buying gold through Post Offices. Gold is highly liked by customers due to its increase of value in market and secondly as it is used extensively for making of jewellery. India post has started to provide gold coins through selected branches. 99.99% purity of gold is offered by them. This facility is available with 630 post offices. Various discounts are offered by them. But a tough competition has to be faced from other companies. India post is moving towards technology innovation and modernisation for services and tries to satisfy customers with best products and services.

**Senthil Kumar and Desti Kannaiah(2014)** shows in their study the importance of investment avenues and attitude of the investors towards Post Office savings schemes. Investment is a tool
for economic growth and increase in national income. The broad objective of the study is to identify the customers opinion, their attitude towards post office schemes. 630 respondent are selected for study. Rural population is selected from dharmapuri district. As security it is the best investment tool for rapid economic development.

Mu.Subrahmanian(2010) highlights in his paper the importance of training of employees in department of post. Training is inevitable as it develops skills and knowledge of employees. It prepares them for facing new challenges and opportunities in their way. The focus is on training is to improve quality movement, continuous improvement. India Post has adopted.AIM model –appraisal, intervention and measure model to enhance the quality and effectiveness of the training programme. India Post has adopted sound training strategy.

Payal Dutta(2014) has stated in her paper the role of India Post in providing Postal life insurance schemes for central and state government employees and rural postal life insurance(RPLI) schemes for general rural people. It studies the problem face by them in undertaking those services.PLI introduce on 1stFeb, 1884 and RPLI on 24thmarch, 1995.India post role is vital one for modern India.

Mahesh Potadar, et.al(2015)highlights the challenges faced by the Indian Post Office from the private courier, banks and financial institutions companies in delivering services relating to letters, mails and parcels. To study the initiatives taken by postal department in providing services, to the customers in enhancing their IT based technology. E-post has removed these barriers for working of post offices. Collection of feedback from employees and customers is the best way to review their performances.

B.Saranya and G.B.Karthikeyan(2015) concluded in his paper the importance of savings among the investors in post Offices schemes. To analyse the satisfaction they derive using the services of post Offices and to identify the strength, weakness, opportunities and threats. Thus the prime reasons for investors to invest are emergency needs, family needs and future of children.

Dhiraj. Jain and Ruchika Kothari(2012)have revealed in the paper the Post Office is the backbone of the country. The paper is to study the awareness, preferences and attitudes of the
public towards the various schemes available with them. They provide the best investment avenues in the market. Post Office plays a vital role and connects the whole of the country in absence of banking facilities.

**Rajeshwari and K.J.sunmista(2011)** states in their paper the comparisons of the customers perceptions of service quality of Post Office in virudhunagar district and Madurai district. SERVPERF dimensions are used to measure the service quality of Post Office. Customers have a positive attitude more than the negative attitude towards services of Post Office. The respondents are satisfied with their services and schemes.

**Divyesh Kumar(2015)** in his paper has made a comparative study of the role played by Post Office in rural areas in developed countries, underdeveloped countries and emerging economy. The role played by Postal department is vital one in fostering financial inclusion. Women empowerment can be increased by giving them facilities from Post Offices.

**M.K. Gupta and Nidhi Gupta(2012)** the customers satisfaction is a key to success for a company. The paper studies the satisfaction of the customers which they derive from the services offered by banks and post offices. Post offices are providing more competitive and better services as compare to banks. They should improve their infrastructure and use the latest technology updating and should offer timely discount schemes to customers. Lastly they should have fastest grievances handling system.

**Erwin Normany.et.al(2009)** it is very difficult for the post offices for manual sorting of letters thus this problem can be solved by a Letter Sorting Machine. Its attempt is to design a machine which will make the work of post office more efficient and will increase effectiveness.

**Y. Shafeeandand J. Prabakaran(2014)** in their paper has discuss the role of Postal Department in implementing the ATM services. **Automated teller machines (ATMs)** were the first well-known machines to provide electronic access to customers. To analyze the present ATM facilities provided by India post, customer satisfaction by appraising the problems faced by the customers using ATM andto study the growth and development of ATMs in the banking sector and their functions. Indian Postal ATM Service needs
technological, social, cultural & economic change. With a little bit of change, it can create a monopoly in the market.

**Panagiotis Lykogiannis(2014)** in his paper *A study of customer satisfaction in Greek Postal Services* attempts to study the behaviour, perception and attitude of the customers relating to Greek Postal Services. To investigate the investors’ awareness for schemes available in post offices. Big percentage of customers use Greek Postal offices and they are highly satisfied by the services and schemes. They should take more efforts to concentrate on raising satisfaction levels of customers.

**Ahmed Khator(2013)** in his paper highlights the working way of traditional Post Office services in growth with modern corporate entities in Kenya. 96 offices of private courier and mail services are in registered in Kenya. To find out tough competition faced by postal office from these private companies and to analyse the strategies adopted by them to reduce risk and uncertainties.

**K. Parimala Kanthi and M. Ashok Kumar(2013)** the paper focus on the vital role of Post office Savings Banks. It analyse the investors preferences, awareness, satisfactions, their objective and purpose of investment in their schemes. Majority of investors are highly satisfied by postal savings bank.

**Tanyaporn Kaniganat, and Sirion Chaipoopirutana(2014)** has highlighted the Relationship between operational performance, relational performance, cost performance, organization, and customer satisfaction towards Thai Postal Service (TPS) in Bangkok, Thailand. The study shows a high positive relation between organisation image and customers satisfaction.

**Vinayagamoorthy and k. Senthilkumar(2014)**, in their title “An analysis of Postal Investment and Small Savings”, have shown that for poor and lower income people usage of strategies are very less to meet their requirement. Various investment avenues are available with post to channelize savings of poor and allocate them for development of the country.

**R Ganpathi and S. AnbuMalar(2010)**, studies the attitude and perceptions of the investors towards the various deposits schemes available with Post Office. The schemes are meant to
increase thrift and inculcate increase in saving habits of the investors. The compete successfully in the market due to their tax saving schemes, safety and high rate of interest.

**O Mohammad Rafee**(2015), the researcher highlights the changing face and role of post offices in Indian services sector. India has the largest postal network in the world. Its plays a very crucial role in socio-economic development. It also focused on the various suggestion for India post to provide better services to citizen. Thus, a transformation role is needed to the India Post.