Introduction:

Organizations exist to provide product and services for its customers. All organizations whatever may be the nomenclature offer their products and services in the marketplace. Organizations, in the long run, can continue to offer products and services only when it is economically viable. The economic benefits to the organization are the outcome of successfully serving the customers. The purpose of business is to create a customer (Drucker F. Peter, 1954). The business will continue only if the organization successfully serves its customers and customers are satisfied with its products and services. Customer satisfaction is an important outcome of business process (Yeung & Ennew, 2000).

The customer satisfaction has a positive relationship with financial outcomes of the business (Yeung & Ennew, 2000). Link between customer satisfaction, customer loyalty and profitability at individual customer level also has been established (Helgessen & Hogskolen, 2006). Customer satisfaction leads to higher customer loyalty which in turn leads to higher customer profitability. However, the relationships between these variables are non-linear and valid beyond a certain threshold levels. Customer reactions or metrics can be divided into two categories, i.e. unobservable or perceptual customer metrics, e.g., customer satisfaction and observable or behavioural customer metrics e.g., customer retention and customer lifetime value. The links between these customer metrics and its impact on financial performance of the firms have been established (Gupta & Zeithaml, 2006).

Customer satisfaction has been defined in many ways. But essentially, it is the customer's judgement whether a product or service falls short or meets expectation. Customer satisfaction is portrayed as disconfirmation of expectations (Oliver, 1997). If the product or service performance is equal to or more than the customers pre-consumption standard then the customer will be satisfied else the customer will be dissatisfied. Andersen et al. (1994) consider satisfaction to be an “overall evaluation based on the total purchase and consumption experience with goods or services over time”.

Service quality is the degree and direction of discrepancy between customers’ perception about service received and expectations (Zeithaml & Parasuraman, 2004). Service quality is primarily dependent on expected service and actual service (Moore and Schlegelmilch, 1994).

Perceived service quality impact the level of customer satisfaction and subsequent customer metrics. Quality service will lead to improved customer satisfaction and customer loyalty (Kumar et al. 2009). Customer satisfaction is the outcome of service quality (Parasuraman et al., 1988).
Ascertaining quality of products and services has been a major research area. Assessing quality of service is more complex than quality of products. Service has distinguishing dimensions like intangibility, inseparability, perishability and heterogeneity which makes it more difficult to assess the quality of service. Due to these dimensions of service, the service quality, unlike product quality, is evaluated not only by the service outcome but also by the production and delivery process and by the peripherals related to the service (Zeithaml et al., 1990; Zeithaml and Parasuraman, 2004). Due to the difficulty in measuring the service quality, extensive research have been done to measure service quality. Innumerable researchers have come out with their models for measuring service quality (Gronroos, 1990; Parasuraman et al. 1991; Cronin and Taylor, 1992; Avkiron, 1994; Johnston, 1997; Oppewal and Vriens, 2000). Each of these models cited went through multiple modifications. SERVQUAL model to assess service quality as proposed in 1985 has undergone refinement and the final one as proposed is most extensively used to measure service quality (Parasuraman, et al., 1985, 1988, 1991).

SERVQUAL model has been studied in many service contexts like banking, mobile phone, higher education, hospitality, retail store and IT/ITES industry (Sritharan, 2013; Butt & de Run, 2008; Donlagic & Fazlic, 2015; Sohail, et al., 2007; Niranjan & Metri, 2008). However, all of these studies were done from the service receiver perspective. The quality of the service rendered also depends on both the parties involved in the exchange process as the production and consumption of service is simultaneous involving both the service provider and service receiver. Therefore, to understand the quality of service we have to take cognizance of both the service provider as well as service receiver but majority of the research except few, one on professional service in medical service area (Brown and Swartz, 1989), one on health care from the service providers perspective (Gupta, 2008) has yet been done from both perspectives. India Post being an organization touching so many human lives with its postal and banking services, its service quality has remained under researched. Only one research (Vijayanand, S. and Selvaraj, M., 2015) has assessed the service quality gap for the savings bank account holders of post office.

This research will be done from both the service provider and service receiver perspective for the retail banking services rendered by India Post in Kolkata.

The service sector, with around 52 per cent of the Gross Domestic Product (GDP) in 2014-15, is the largest and the fastest-growing sectors of the economy. The service sector has attracted significant foreign investment, made major contribution to exports as well as provided large-scale employment. The service sector is growing at CAGR of 9 per cent, faster than the overall GDP CAGR of 6.2 per cent in the past four years.
Services offered by India Post are one of the key components of the services sector as well as Indian economy. It affects millions of people helping them to communicate, transfer money and goods and provide financial services etc.

The role of post office is undergoing transformation with the onset of electronic media and other new technologies. Postal service is facing stiff competition in its core operation from various private operators both local and multinational. However, these changes also have brought different types of opportunities to India Post. With its network of 1.5 million post offices spread across the country and its recent foray into payment bank has given a new lease of activities

Under this changed scenario it is imperative that Postal department should relook at the services provided, evaluate and improve the quality of the services being provided.

The entire operational structure of the department is divided into 22 circles, each headed by Chief Post Master General. West Bengal Circle is one such circle. Each Circle is further split into Regions, headed by Post Master General. Kolkata Region is one such Region. Each Region is divided into Divisions, headed by Divisional SPOs or SSPOs. 4 Divisions, Kolkata Central, Kolkata East, Kolkata North and Kolkata South cover the Kolkata metropolitan area. In addition to these 4 Divisions, 3 independent HPOs, Kolkata GPO, Alipore and Burrabazar are directly under the Kolkata Region.

Kolkata Central division has Park Street as HPO and 40 SPOs. Kolkata East division has Beliaghata as HPO and 62 SPOs. Kolkata North division has Cossipore as HPO and 66 SPOs. Kolkata South division has Tollygunge as HPO and 107 SPOs. So, the Kolkata metropolitan area is served by 7 HPOs and 275 SPOs.