Methodology:

The retail banking services offered by India Post will be studied. The research will be carried out in the following manner:-

1. Literature survey will be conducted and discussion with India Post official to understand the different dimensions of postal service quality.

2. The required information will be collected within Kolkata from 2 categories of sources:
   i. Staffs from different post offices of India Post.
   ii. Individual users of retail banking services of India Post.
   iii. Kolkata metropolitan area is served by 4 divisions and 3 independent Head post offices. In total, Kolkata metropolitan area has 7 HPOs and 275 SPOs. The sample for data collection for both sources will be done by the following method:-
      a. From all 7 HPOs and 25 SPOs selected through random sampling from 275 SPOs.
      b. Random sampling will be used to select the 300 staffs and 300 customers of India Post from the HPOs and selected SPOs as above.

3. The SERVAQUAL questionnaire modified to suit the requirement of saving banking service of India Post will be administered.

4. Cronbach’s alpha, Z-test, t-test and factor analysis will be used to test the validity and the reliability of the scale and test the hypothesis.

Work Plan:

1. Introduction
2. Collect different reviews
3. Survey in Kolkata
4. Collect data
5. Data interpretation
6. Results, findings
7. Discussion and conclusion
8. Recommendation