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

SCOPE AND LIMITATIONS:
The study will enhance the clarity and enrich the literature on the dimensions of service quality. This will help to identify the ideal/expected and actual level and the perceived gaps therein for the dimensions of service quality from the perspective of the service provider and the service receiver perspective. The findings could be used to improve service quality in any service industry especially in financial services industry. The study will be conducted in Kolkata and will be restricted to the customers of retail banking services of India Post.