

International Journal of Research Publication and Reviews

Journal homepage: www.ijrpr.com ISSN 2582-7421

A Study on Consumer Perception Towards Post Office Services and Schemes

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ABSTRACT:

This study investigates consumer perception toward the services and schemes offered by the Indian postal system, with special reference to Coimbatore city. It explores awareness levels, satisfaction, and influencing factors for investment in postal schemes.

Introduction

The Indian postal system, introduced by the British, plays a vital role in financial inclusion, especially in rural areas. With a vast network of over 1.5 lakh post offices, it offers a variety of services including mail, banking, insurance, and retail services.

Objectives of the Study

- To understand the various post office services and schemes.
- To measure the awareness level in Coimbatore.
- To analyze influencing factors for investment.
- To examine perception and satisfaction levels.
- To offer improvement suggestions.

Methodology

A descriptive research design was adopted. Primary data was collected through structured questionnaires from 100 respondents in Coimbatore. Secondary data sources included journals and websites. Convenience sampling was used.

Key Findings

Most respondents use speed post and savings accounts. Awareness is mostly through friends and relatives. Safety and security are key reasons for investing. Usage of e-payment systems is low due to security concerns and lack of awareness.

Conclusion & Suggestions

Post offices remain a trusted institution but suffer from lack of awareness and modernization. Promotion, technological upgrades, and consumer engagement are essential for improving usage and satisfaction.