

# Customers' Perception of India Post Towards Financial Inclusion Services with Reference to Ariyalur District



M. Mala, D.Vijayarangan

**Abstract**—Financial Inclusion can be influenced by the customer perception such as availability of all financial inclusion services in all branch, reliable and prompt services, Affordable price, Post office staffs interact With friendly ( Accessible ) Safety and security transaction, affordable financial services, Simplicity procedure, Responsible to query, conveniently service under convenience sampling method were adopted. The primary data were collected with 50 Respondents of post office customers with the help of well structure close ended and 5 point likert scale questionnaire which consists of parameters to measure the perception variables. The collected data were analysed with the help of the mean rank and one way ANOVA analysis for validating the assumptions made by researchers.

The study therefore done found that customers perception variable of post towards financial Inclusion processes were confirmed that the customers perception India variables had some effect on satisfaction of India post towards financial inclusion services. But, aged person, illiterate people, women, low occupation person and low income person have to attention and be conducted awareness camp. This may increase the financial inclusion in post office

**Keywords:** Financial Inclusion, customer's perception, Availability, Reliability, Affordable financial services, Simplicity procedure, Responsible to query, conveniently service and Accessible services.

## I. INTRODUCTION

India Post play a vital role in the service sector in the country. It connects the last mile connectivity of the world and also it include the financial exclusion those where services are not available or affordable. Customers first choice is most important today, as coming to increase the number of business and competitive. In view of this, the researchers conducted descriptive and Explorative study to investigate the service quality of customer perception of India post towards financial inclusion. Thus, Customer perception makes irrationally towards financial inclusion.

Revised Manuscript Received on October 30, 2019.

\* Correspondence Author

**M.Mala\***, Ph.D Research Scholar, Department of Commerce, Annamalai University, Annamalai Nagar – 608002, Tamil Nadu, India. (E-mail:adityasamy2004@gmail.com)

**Dr.D.Vijayarangan** Associate Professor, Department of Commerce, Annamalai University, Annamalai Nagar – 608002, Tamil Nadu, India. (E-mail:adityasamy2004@gmail.com)

© The Authors. Published by Blue Eyes Intelligence Engineering and Sciences Publication (BEIESP). This is an [open access](https://creativecommons.org/licenses/by-nc-nd/4.0/) article under the CC-BY-NC-ND license <http://creativecommons.org/licenses/by-nc-nd/4.0/>

## II. REVIEW OF LITERATURE

Vijay Anand.S and Selvaraj. S (2015) conducted a research to identify the influence variables of service quality on customer's perception in India's post office savings banking sector. The study found that the customer perception still not meet the customer perception and it has moderate deviation existing between deviation existing Customer perception and service quality.

Nagaraju. S (2018) conducted a research to identify the savings under SurakshaSamridhi Account (SSA) a formal financial inclusion. The study found that the Gender Age, Level of Income, family Size, Final Literacy, Uncertain ability of income determines the savings scheme. Demographic variables leads to irrational savings schemes in India post.

## III. OBJECTIVES

To find out the customer perception on financial inclusion services of India post.

## IV. METHODOLOGY

The research work is descriptive and Explorative in nature. Primary data used as the source for the study. convenience sampling method was adopted for the study. Close-ended and lickert scale questionnaire addressed to the 50 postal customers' . of Ariyalur District to measure the customers' perception with the help of SPSS 21 Software..

## V. PROBLEMS SELECTION FOR THE STUDY

Discontent is a person feeling to fail resulting from poor worth of employees, giving of poor service quality in relation to a customer looking forward. The level of anticipation heavily influences to how the customers' behave in financial Inclusion services and in various situations of discontent.( Naumann.E and K. Gle 1895 ) At times customers' discontent arises when a customer needs a particular service of which is not available at the moment.. Customers' perception based on service quality. It is survey to measure post office performance ( Anderson.et.al,1994, Rust and zahorik 1993) service quality is the point to which performance of service providers matches customers' looking forward ( Zikmund& D'Amico, 1993). The results of the survey revealed that discontent relied heavily on customers' perception in the year 1895, 1993 and 1994.



**VI. DEMOGRAPHIC PROFILE OF THE RESPONDENTS**

**Table: 1 (a) Availing Financial Inclusion services in Post Office**

Gender	No. of Respondents	Percentage
Male	36	72.0
Female	14	28.0
Total	50	100.0

Source : Primary Data

The analysis revealed that most of the respondents are male customer and 72 % were a/c opened. Female 28 percent have opened account in post office. Hence from the table , it is clear that Female Customer play an important role in the Financial Inclusion services in Ariyalur District Post Office.

**Table: 1 (b) Availing Financial Inclusion services in Post Office**

Age	Frequency	Percent
Below 19	4	8.0
20 to 40	20	40.0
41 to 50	21	42.0
above 50	5	10.0
Total	50	100.0

Source : Primary Data

Analysis revealed that most of the respondents age group 41 to 50 have opened account 21 percent 20 to 40 years and 48 % of the respondents were a/c opened. Below 19 have opened account 4 percent ,above 50 age have opened 10 percent only. It is clear that Above 50 Age and below 19 Customer play an important role in the Financial Inclusion services in Ariyalur District Post Office.

**Table: 1 (c) Availing Financial Inclusion services in Post Office**

	Frequency	Percent
Below Rs. 15000	2	4.0
15001 to 20000	4	8.0
Valid 20001 to 30000	12	24.0
above 30001	32	64.0
Total	50	100.0

Source : Primary Data

Analysis revealed that most of the respondents, income group above 300001 have opened account 64 percent and 200001 to 300000 years and 24 percent of the respondents were a/c opened. Below 15000 have opened account 4 percent ,150001 to 20000 income group have opened 8 percent only. It is clear that Below 15000 , 150001 to 20000 income group play an important role in the Financial Inclusion services in Ariyalur District Post Office.

**Table: 1 (d) Availing Financial Inclusion services in Post Office**

Education	No.of customer	Percentage
School Education	1	2.0
Degree	48	96.0
Illiterate	1	2.0
Total	50	100.0

Source : Primary Data

The majority customers were graduates and occupation of customers were salaried person. And 96 % were a/c opened. School Education have opened a/c 2 percent and illiterate have opened 2 percent only. It is clear that those who have completed school education and illiterate play an important role in determining financial inclusion.

**Table: 1 (e) Availing Financial Inclusion services in Post Office**

Occupation	No. of customer	Percentage
Agriculture	1	2.0
Valid Self Employed	2	4.0
Salaried	47	94.0
Total	50	100.0

Source : Primary Data

The majority customers were graduates and occupation of customers were salaried person. And 94 % were a/c opened. those who have earn income is above Rs.30,000 per month and 64 % of the respondents were a/c opened in post office. It is clear that Agriculture person,Self Employed person play an important role in determining financial inclusion. Descriptions of the profile of the respondents obtained through primary data.

**Table 2 : Customers perception towards Financial Inclusion Services of India Post :**

Description	Mean Rank	Chi – Square Value
Post office services are reliability	5.07	42.725 ( P 0.001 )
Post office services are in affordable price (Post office staffs interact With friendly) Accessible service	4.59	
Post office employees are responsible to query.	4.52	
Post office procedure is simplicity	4.06	
Post office services are conveniently	3.34	
Availability of all financial services	3.29	
	3.13	

Source : Primary Data

As per the mean score , it is clear that the customers have expressed higher perception towards reliability services ( mean rank is 5.07) and lower perception towards Availability of all financial services ( mean rank 3.13 ). Since the ‘ P ‘ value is less than 1 % significant , it is concluded that there is significant association among customers’ perception in Financial Inclusion Services. It can be assumed the India Post have to establish the financial inclusion Services in all branches in order to obtain customers’ perception. in preferring Financial Inclusion Services in Post office.

Parametric Relationship Between Demographic Variables and Financial Inclusion Services of India Post:

One way Analysis of Variance ( ANOVA ) is found suitable to find the influence of Independent variables on the dependent variables. This tool adopts the mechanism of comparing the mean value of the variables to exactly determine their significance.

Testing for significant difference between demographic variables with respect to the Financial Inclusion Services of India Post:

**Table : 3(A) ANOVA  
Mean Difference Between Demographic Variables and Financial Inclusion Services**

Description	No.of customer	Mean	SD	F value	Sig.	
Availability of all financial services	Male	36	3.0556	1.58465		
	Female	14	2.7143	1.63747	.459	.501
	Total	50	2.9600	1.59028		
Post office services are reliability	Male	36	4.2778	1.23314	.041	.841
	Female	14	4.3571	1.27745		.
	Total	50	4.3000	1.23305		
Post office services are affordable	Male	36	4.3056	1.00909	3.492	.068
	Female	14	3.6429	1.39268		
	Total	50	4.1200	1.15423		
Post office procedure is simplicity	Male	36	3.5278	.87786	.010	.922
	Female	14	3.5000	.94054		
	Total	50	3.5200	.88617		



**Customers' Perception of India Post Towards Financial Inclusion Services with Reference to Ariyalur District**

Post office services are conveniently	Male	36	3.2500	1.38099	.351	.557
	Female	14	3.5000	1.22474		
	Total	50	3.3200	1.33156		
Post office employees are responsible	Male	36	3.9722	1.10805	1.531	
	Female	14	3.5000	1.45444		.222
	Total	50	3.8400	1.21823		
Post office staffs are interact with friendly	Male	36	4.1111	1.11555	.855	.050
	Female	14	3.7857	1.12171		
	Total	50	4.0200	1.11557		

Source : Primary Data

1. It is clear that in Availability all services in all branch ,Male customer have highest mean value ( 3.05), the female customer have lowest mean value (2.7).This shows that male customer are more satisfied and female customer are not satisfied. P- Value is more than 5 percent. Hence there is not significant. So there is significant difference between Availability of financial Inclusion services and Gender group of customer.

2. It is clear that in Reliability services, Male customer have Lowest mean value ( 4.02), the female customer have highest mean value (4.03).This shows that male customer are not satisfied and female customer are satisfied. P- Value is more than 5 percent. Hence there is not significant. So there is significant difference between Reliability of financial Inclusion services and Gender group of customer,

3. It is clear that in Affordable services, Male customer have highest mean value ( 4.03), the female customer have lowest mean value (3.06).This shows that male customer are more satisfied and female customer are less satisfied. P- Value is less than 5 percent. Hence there is significant. So there is not significant difference between Affordable services of financial Inclusion services and Gender group of customer,

4. It is clear that in simplicity procedure ,Male customer have Lowest mean value ( 3.5), the female customer have highest mean value (3.5).This shows that male and female customer are not satisfied. P- Value is more

than 5 percent. Hence there is not significant. So there is significant difference between simplicity procedure of financial Inclusion services and Gender group of customer,

5. It is clear that in conveniently services, Male customer have Lowest mean value ( 3.2), the female customer have highest mean value (3.5).This shows that male customer are not satisfied and female customer are satisfied. P- Value is more than 5 percent. Hence there is not significant. So there is significant difference between conveniently services of financial Inclusion services and Gender group of customer,

6. It is clear that in Responsible services, Male customer have highest mean value ( 3.9), the female customer have lowest mean value (3.5).This shows that male customer are satisfied and female customer are not satisfied. P- Value is more than 5 percent. Hence there is not significant. So there is significant difference between Affordable services of financial Inclusion services and Gender group of customer

7. It is clear that in Accessible services, Male customer have highest mean value ( 4.1), the female customer have lowest mean value (3.7).This shows that male customer are satisfied and female customer are not satisfied. P- Value is less than 5 percent. Hence there is significant. So there is not significant difference between Accessible services of financial Inclusion services and Gender group of customer

**Table : 3(b) ANOVA**

Age		N	Mean	Std. Deviation	F	Sig.
Availability of all financial services	Below 19	4	3.0000	2.30940		
	20 to 40	20	2.8000	1.60918		
	41 to 50	21	3.0476	1.49921		
	above 50	5	3.2000	1.78885	.121	.947
	Total	50	2.9600	1.59028		



Post office services are reliability	Below 19	4	4.2500	1.50000		
	20 to 40	20	4.1500	1.42441	.219	.883
	41 to 50	21	4.3810	1.16087		
	above 50	5	4.6000	.54772		
	Total	50	4.3000	.23305		
Post office services are affordable	Below 19	4	3.7500	1.25831	.231	.874
	20 to 40	20	4.0500	1.53811		
	41 to 50	21	4.2381	.83095		
	above 50	5	4.2000	.44721		
	Total	50	4.1200	1.15423		
Post office procedure is simplicity	Below 19	4	3.7500	50000	1.421	.249
	20 to 40	20	3.5000	.76089		
	41 to 50	21	3.6667	.79582		
	above 50	5	2.8000	1.64317		
	Total	50	3.5200	.88617		
Post office services are conveniently	Below 19	4	3.7500	.50000	.500	.684
	20 to 40	20	3.0500	1.60509		
	41 to 50	21	3.4762	1.24976		
	above 50	5	3.4000	.89443		
	Total	50	3.3200	1.33156		
Post office employees are responsible	Below 19	4	3.0000	1.82574	1.181	.328
	20 to 40	20	3.7500	1.33278		
	41 to 50	21	4.1429	.85356		
	above 50	5	3.6000	1.51658		
	Total	50	3.8400	1.21823		
Post office staffs are interact with friendly (Accessible service)	Below 19	4	4.5000	.57735	1.068	.372
	20 to 40	20	3.7000	1.26074		
	41 to 50	21	4.2381	.99523		
	above 50	5	4.0000	1.22474		
	Total	50	4.0200	1.11557		

Source : Primary Data

1. It is clear that in Availability all services in all branch , the above 50 Age group customer have highest mean value ( 3.2), 20 to 40 Age group customer have lowest mean value (2.8).This shows that are the above 50 Age group more satisfied and 20 to 40 Age group customer low satisfied. P- Value is more than 5 percent. Hence there is not significant. So there is significant difference between Availability of financial Inclusion services and Age group of customer.

2. It is clear that in Reliability services in all branch , the above 50 Age group customer have highest mean value ( 4.6), 20 to 40 Age group customer have lowest mean value (4.1).This shows that are the above 50 Age group are not more satisfied and 20 to 40 Age group customer low satisfied. P- Value is more than 5 percent. Hence there is not significant. So there is significant difference between Availability of financial Inclusion services and Age group of customer.

3. It is clear that in Affordable services, 41 to 50 Age group customer have highest mean value ( 4.23), below 19 Age group customer have lowest mean value (3.7).This shows that 41 to 50 age group customer are more satisfied and above 50 age group customer are less satisfied. P- Value

is more than 5 percent. Hence there is not significant. So there is significant difference between Affordable services of financial Inclusion services and Age group of customer.

4. It is clear that in simplicity procedure , Below 19 age group customer have highest mean value ( 3.7), the the above 50 age group customer have lowest mean value (2.8).This shows that Below 19 age group customer are not more satisfied. 50 age group customer are less satisfied P- Value is more than 5 percent. Hence there is not significant. So there is significant difference between simplicity procedure of financial Inclusion services and Age group of customer,

5. It is clear that in conveniently services, below 19 age group customer have highest mean value ( 3.75), 20 to 40 age group customer have lowest mean value (3.5).This shows that 19 age group customer are not more satisfied and 20 to 40 age group customer are less satisfied. P- Value is more than 5 percent. Hence there is not significant. So there is significant difference between conveniently services of financial Inclusion services and age group of customer,



## Customers' Perception of India Post Towards Financial Inclusion Services with Reference to Ariyalur District

6. It is clear that in Responsible services, 41 to 50 age group customer have highest mean value ( 4.1), the below 19 age group customer have lowest mean value (3.5).This shows that 41 to 50 customer are more satisfied and 19 age group customer are less satisfied. P- Value is more than 5 percent. Hence there is not significant. So there is significant difference between Affordable services of financial Inclusion services and Age group of customer

7. It is clear that in Accessible services, below 19 age group customer r have highest mean value ( 4.5), the 20 to 40 age group customer have lowest mean value (3.7).This shows that 19 age group customer are more not satisfied and 20 to 40 age group customer are less satisfied. P- Value is more than 5 percent. Hence there is not significant. So there is significant difference between Accessible services of financial Inclusion services and Age group of customer

**Table :3 (C) ANOVA**

Education		N	Mean	Std. Deviation	F	Sig
Availability of all financial services	School Education	1	5.0000	.	.835	.440
	Degree	48	2.9167	1.59565		
	Illiterate	1	3.0000	.		
	Total	50	2.9600	1.59028		
Reliability services	School education	1	5.0000	1.25035	.326	.179
	Degree	48				
	Illiterate	1	3.7000	.		
	Total	50	4.3000	1.25035		
Post office services are affordable	School Education	1	4.0000			
	Degree	48	4.1667	1.13613	1.787	.745
	Illiterate	1	2.0000	.		
	Total	50	4.1200	1.15423		
Post office procedure is simplicity	School Education	1	4.0000	.	.297	.391
	Degree	48	3.5000	.89917		
	Illiterate	1	4.0000	.		
	Total	50	3.5200	.88617		
Post office services are conveniently	School Education	1	5.0000	.	.957	.391
	Total	50	3.3200	1.33156		
Post office employees are responsible	School Education	1	5.0000			
	Degree	48	3.8750	1.16006	977	.038
	Illiterate	1	1.0000	.		
	Total	50	3.8400	1.21823		
Post office staffs are interact with friendly	School Education	1	5.0000			
	Degree	48	4.0208	1.12021	797	457
	Illiterate	1	3.0000	.		
	Total	50	4.0200	1.11557		

Source : Primary Data

1. It is clear that in Availability all services in all branch ,School Education customer have highest mean value ( 5.00), the female customer have lowest mean value (2.9).This shows that school education customer are not more satisfied and Degree customer are less satisfied. P- Value is more than 5 percent. Hence there is not significant.

So there is significant difference between Availability of financial Inclusion services and Education group of customer.

2. It is clear that in Reliability services, school education customer have highest mean value ( 5.00), illiterate customer have lowest mean value (3.70).



This shows that school education customer are not more satisfied and illiterate customer are not less satisfied. P- Value is more than 5 percent. Hence there is not significant. So there is significant difference between Reliability of financial Inclusion services and Gender group of customer,

3. It is clear that in Affordable services, degree customer have highest mean value ( 4.01), illiterate customer have lowest mean value (3.06).This shows that degree customer are more satisfied and illiterate customer are not satisfied. P- Value is less than 5 percent. Hence there is significant. So there is not significant difference between Affordable services of financial Inclusion services and Education group of customer,

4. It is clear that in simplicity procedure ,school education,illitreate customer have highest mean value ( 4.00), the degree customer have lowest mean value (3.5).This shows school education and illiterate customer are not satisfied. Degree holders customer are less satisfied. P- Value is more than 5 percent. Hence there is not significant. So there is significant difference between simplicity procedure of financial Inclusion services and Education group of customer,

5. It is clear that in conveniently services, Male customer have Lowest mean value ( 3.2), the female

customer have highest mean value (3.5).This shows that male customer are not satisfied and female customer are satisfied. P- Value is more than 5 percent. Hence there is not significant. So there is significant difference between conveniently services of financial Inclusion services and Gender group of customer,

6. It is clear that in Responsible services, Male customer have highest mean value ( 3.9), the female customer have lowest mean value (3.5).This shows that male customer are satisfied and female customer are not satisfied. P- Value is more than 5 percent. Hence there is not significant. So there is significant difference between Affordable services of financial Inclusion services and Gender group of customer

7. It is clear that in Accessible services, c school Education customer have highest mean value ( 5.0), Illiterate customer have lowest mean value (3.00).This shows that school education customer are not more availed financial inclusion services. and illiterate customer are less availed financial inclusion services. P- Value is more than 5 percent. Hence there is not significant. So there is significant difference between Accessible services of financial Inclusion services and Education group of customer

**Table :3 ( D) ANOVA**

Income		N	Mean	Std. Deviation	F value	Sig.
Availability of all financial services	Below Rs. 15000	2	4.5000	.70711	2.606	.063
	15001 to 20000	4	1.7500	.95743		
	20001 to 30000	12	3.6667	1.72328		
	above 30001	32	2.7500	1.50269		
	Total	50	2.9600	1.59028		
Post office services are reliability	Below Rs. 15000	2	4.0000	1.41421	1.598	.203
	15001 to 20000	4	3.2500	2.06155		
	20001 to 30000	12	4.7500	.86603		
	above 30001	32	4.2813	1.19770		
Total	50	4.3000	1.23305			
Post office services are affordable	Below Rs. 15000	2	3.5000	.70711	.833	.483
	15001 to 20000	4	4.7500	.50000		
	20001 to 30000	12	4.3333	.65134		
	above 30001	32	4.0000	1.34404		
	Total	50	4.1200	1.15423		
Post office procedure is simplicity	Below Rs. 15000	2	4.0000	.00000	1.748	.170
	15001 to 20000	4	4.0000	.00000		
	20001 to 30000	12	3.8333	.57735		

## Customers' Perception of India Post Towards Financial Inclusion Services with Reference to Ariyalur District

	above 30001	32	3.3125	.99798		
	Total	50	3.5200	88617		
Post office services are conveniently	Below Rs. 15000	2	3.0000	1.41421	.179	.910
	15001 to 20000	4	3.0000	1.41421		
	20001 to 30000	12	3.5000	1.44600		
	above 30001	32	3.3125	1.33047		
	Total	50	3.3200	1.33156		
Post office employees are responsible	Below 15000	2	4.0000	1.41421	.038	.990
	15001 to 20000	4	4.0000	.81650		
	20001 to 30000	12	3.8333	1.19342		
	above 30001	32	3.8125	1.30600		
	Total	50	3.8400	1.21823		
Post office staffs are interact with friendly	Below Rs. 15000	2	4.0000	.00000	.087	.967
	15001 to 20000	4	3.7500	.50000		
	20001 to 30000	12	4.0833	1.24011		
	above 30001	32	4.0313	1.17732		
	Total	50	4.0200	1.11557		

Source : Primary Data

1. It is clear that in Availability all services in all branch ,Below 15000 income customer have highest mean value ( 4.05), 15001 to 20000 income customer have lowest mean value (1.75).This shows that 15000 income customer are not more availed and 15001 to 20000 customer are not less availed financial inclusion services . P- Value is more than 5 percent. Hence there is not significant. So there is significant difference between Availability of financial Inclusion services and Income group of customer.

2. It is clear that in Reliability services, 20001 to 30000 income customer have highest t mean value ( 4.75), satisfied. P- Value is less than 5 percent. Hence there is significant. So there is not significant difference between Affordable services of financial Inclusion services and incomer group of customer,

4. It is clear that in simplicity procedure ,beloeRs. 15000 and 15001 to 20000 income customer have highest mean value ( 4.00),Rs. Above 300001 income customer have lowestt mean value (3.31).This shows that 15001 to 20000 are not more availed financial inclusion services .above 300001customer are not less satisfied. P- Value is more than 5 percent. Hence there is not significant. So there is significant difference between simplicity procedure of financial Inclusion services and incomer group of customer,

5. It is clear that in conveniently services, Male customer have Lowest mean value ( 3.2), the female customer have highest mean value (3.5).This shows that male customer are not satisfied and female customer are satisfied. P- Value is more than 5 percent. Hence there is not significant. So there is significant difference between

15001 to 20000 income customer have lowestt mean value (3.25).This shows that20001 to 30000 customer are more satisfied and 15001 to 20000 customer are less satisfied. P- Value is more than 5 percent. Hence there is not significant. So there is significant difference between Reliability of financial Inclusion services and Incomer group of customer,

3. It is clear that in Affordable services, 15001 to 20000 incomen customer have highest mean value ( 4.75), below 15000 occupation customer have lowest mean value (3.5).This shows that15001 to 20000 income customer are not more satisfied and 15001 to 20000 customer are not less conveniently services of financial Inclusion services and income group of customer,

6. It is clear that in Responsible services, below 15000 and 150001 to 20000 income customer have highest mean value ( 4.00), customer have lowest mean value (3.5).This shows that male customer are satisfied and female customer are not satisfied. P- Value is more than 5 percent. Hence there is not significant. So there is significant difference between Affordable services of financial Inclusion services and income group of customer

7. It is clear that in Accessible services,20001 to 30000 income customer have highest mean value ( 4.08), 15000 to 20000 occupation customer have lowest mean value (3.7).This shows that 20000 to 300001 customer are moderately satisfied and15000 to 20000 customer are less satisfied. P- Value more than 5 percent. Hence there is not significant. So there is significant difference between Accessible services of financial Inclusion services and income group of customer



Table :3 ( E) ANOVA

Occupation		N	Mean	Std. Deviation	F	Sig
Availability of all financial services	Agriculture	1	1.0000	.	.768	.470
	Self Employed	2	3.0000	2.82843		
	Salaried	47	3.0000	1.56038		
	Total	50	2.9600	1.59028		
Post office services are reliability	Agriculture	1		-	.504	.607
	Self Employed	2	5.0000	.00000		
	Salaried	47	4.2553	1.25919		
	Total	50	4.3000	-		
Post office services are affordable	Agriculture	1	5.0000	1.23305.	.410	.666
	Self Employed	2	4.5000	.70711		
	Salaried	47	4.0851	1.17639		
	Total	50	4.1200	1.15423		
Post office procedure is simplicity	Agriculture	1	4.0000	.-	.145	.866
	Self Employed	2	3.5000	.70711		
	Salaried	47	3.5106	.90583		
	Total	50	3.5200	.88617		
Post office services are conveniently	Agriculture	1	3.0000	-	.421	.659
	Self Employed	2	2.5000	2.12132		
	Salaried	47	3.3617	1.32576		
	Total	50	3.3200	1.33156		
Post office employees are responsible	Agriculture	1	4.0000	-	.309	.736
	Self Employed	2	4.5000	.70711		
	Salaried	47	3.8085	1.24479		
	Total	50	3.8400	1.21823.		
Post office staffs are interact with friendly	Agriculture	1	4.0000	-	.186	.831
	Self Employed	2	4.5000	.70711		
	Salaried	47	4.0000	1.14208		
	Total	50	4.0200	1.11557		

Source : Primary Data

1. It is clear that in Availability all services in all branch , Salaried person have highest mean value ( 3.00), the Agriculture customer have lowest mean value (1.00).This shows that Salaried customer are more satisfied and Agriculture customer are not satisfied. P- Value is more than 5 percent. Hence there is not significant. So there is significant difference between Availability of financial Inclusion services and Occupation of customer.

2. It is clear that in Reliability services , self employed have highest mean value ( 5.00), salaried customer have lowest mean value (4.2).This shows that male customer are not satisfied and female customer are satisfied. P- Value is more than 5 percent. Hence there is not significant. So there is significant difference between Reliability of financial Inclusion services and Occupation of customer,

3. It is clear that in Affordable services , self employed have highest mean value ( 5.00), salaried customer have lowest mean value (4.08).This shows that self employed customer are not more availed and agriculture customer are less satisfied. P- Value is more than 5 percent. Hence there is not significant. So there is significant difference between Reliability of financial Inclusion services and Occupation of customer,

4. It is clear that in simplicity procedure , Agriculture customer have highest mean value ( 4.00), self employed customer have lowest mean value (3.5).This shows that agriculture customer are not more availed financial inclusion services and self employed customer are less satisfied. P- Value is more than 5 percent.

Hence there is not significant. So there is significant difference between simplicity procedure of financial Inclusion services and occupation group of customer,

5. It is clear that in conveniently services, salaried customer have highest mean value ( 3.36), self employed customer have lowest mean value 2.5).This shows that salaried customer are more satisfied and self employed customer are less satisfied. P- Value is more than 5 percent. Hence there is not significant. So there is significant difference between conveniently services of financial Inclusion services and occupation group of customer,

6. It is clear that in Responsible services, self employed customer have highest mean value ( 4.5), the salaried customer have lowest mean value (3.8).This shows that self employed customer are not more satisfied and salaried customer are less satisfied. P- Value is more than 5 percent. Hence there is not significant. So there is significant difference between Affordable services of financial Inclusion services and occupation group of customer

7. It is clear that in Accessible services, self employed customer have highest mean value ( 4.5), agriculture customer have lowest mean value (4.00).This shows that self employed customer are not more satisfied and agriculture customer are less satisfied. P- Value is more than 5 percent. Hence there is not significant. So there is significant difference between Accessible services of financial Inclusion services and occupation group of customer

3. Leoraklapper and Dorothe singer, " Financial Inclusion at the role of the post office" World Bank Blogs, (2013) nmovember 12
4. MehulChandrakantChhathar, " A comparative study of satisfaction of consumers while using services of India post and private courier services in Mumbai" Tactful mgt. Research Journal (2009) 2319-7943.
5. Rajeswari.K and Sunmissta.K.J " Perceptions of customers on service quality of post offices – A comparative Study". IJEMR. Vol.1, issue-1 (2011)Dec. 1-6.

### VII. FINDINGS AND RESULTS OF THE STUDY

The results of the study reveals that the Female gender group, old person, Illiterate person , those who have agriculture occupation person and low income people were has opened a/c in very few no's .and not more satisfied have no awareness in post office financial inclusion services. Male gender group , literacy people, Salaried person, above 30000 earn people and 21 to 40 years age group person are more a/c opened in post office and they have satisfied.

### VIII. CONCLUSION

The customer's perception variables were analyzed from post office customers on services quality of India post towards financial inclusion. Services. The study have proved that customers perception variables on financial inclusion had effect on satisfaction in service quality of India post. But, aged person, illiterate people, women , low occupation persons and low income persons have to attention and be conducted awareness camp. This may increase the financial inclusion in post office.

### REFERENCES

1. Vijay Anand.S and Selvaraj. S. " impact of service quality on customer perception: An empirical study in India's post office saving banking sector using SERVQUAL " International Journal mgt. Busness Research,5(3), (2015)186 – 206.
2. Nagaraju.S. " Customer's satisfaction towards Sukanyasamridhiyojana (SSY) with special reference to suryaput district). International Journal of innovative research explorer, volume 5, issue 2, (2018) 181 – 192.