



# Awareness of Post Office Savings Schemes Among the Public in Coimbatore: An Empirical Study on Knowledge Levels, Investment Behaviour, and Accessibility Barriers

Mohammed Anshaf.A<sup>1</sup>, Dr. S.V. Harshini<sup>2</sup>

<sup>1</sup>III BBA, Department of BBA, Sri Krishna adithya college of arts and science, Coimbatore, India

<sup>2</sup>Assistant Professor, Department of BBA, Coimbatore, India

**Abstract-** Walk into any post office in Coimbatore on a weekday morning and you will see the same thing: a queue of people waiting to pay electricity bills, pick up parcels, or send money home. Very few are there to ask about the Public Provident Fund or the Senior Citizen Savings Scheme. That is not because those products are bad — by almost any measure, they are excellent. It is because most people simply do not know they exist, or know only enough to be unsure where to start. This paper examines exactly that problem — the awareness gap around Post Office savings schemes — using survey data from 100 residents of Coimbatore district, collected between November 2024 and March 2025. We kept the analysis simple: structured questionnaire, simple percentage analysis, and four theoretical frameworks to make sense of the patterns. What we found was striking enough that we think it deserves a clear, direct write-up rather than one buried in statistical complexity. The headline number is this: 70% of respondents do not have full awareness of the Post Office savings schemes available to them. Word-of-mouth from family and friends is carrying most of the awareness load at 36%, while social media — which dominates how this city's under-40 population discovers almost everything else — accounts for just 6% of scheme awareness. Safety and government backing motivate two-thirds of investment decisions. Service quality is where the experience lets people down most. And yet, 68% of those surveyed said they would recommend Post Office schemes to someone they know. There is genuine goodwill here. It is just not being channelled effectively. For anyone working in financial inclusion, public savings mobilisation, or India Post's operations in cities like Coimbatore, these findings point to a clear and correctable problem. The post office has the trust, the products, and the physical infrastructure. What it is missing is communication that actually reaches people.

**Keywords-** Post Office Savings Schemes, Financial Awareness, India Post, Financial Inclusion, Small Savings, Coimbatore, Investment Behaviour, PPF, Sukanya Samriddhi Yojana, Tier 2 Markets.

## I. INTRODUCTION

There is something quietly paradoxical about India's post office. It is one of the most physically accessible institutions in the country — more than 1.55 lakh offices, covering geography that private banks have never reached and probably never will. It is also one of the most trusted, carrying the weight



of 170 years of government association and the kind of slow-built credibility that no fintech startup can replicate overnight. And it offers a range of savings products — from simple recurring deposits to long-tenure PPF accounts — that genuinely compete with what banks offer, often beating them on interest rates and always beating them on sovereign safety.

And yet, most people walking past a post office in Coimbatore today have only a hazy idea of what savings instruments are available inside. They associate it with letters and parcels, maybe money orders. Ask them about Sukanya Samridhi Yojana or Kisan Vikas Patra and you will likely get a blank look, or at best a vague "I have heard of it, but I don't really know how it works." That gap — between what India Post offers and what the public knows it offers — is the problem this study is built around.

Coimbatore is an interesting place to look at this question. It is a real Tier 2 city — not a suburb of Chennai, not a sleepy district town. It has a serious industrial economy, a large student population thanks to its engineering and arts colleges, and a retail landscape that has shifted noticeably over the past decade. D-Mart, Big Bazaar, and e-commerce grocery delivery have all arrived. So has UPI and the wave of digital payment apps that have made financial transactions feel effortless in a way they never did before. In that environment, Post Office schemes have to compete for mental space against mutual fund apps, private bank FD promotions, and insurance agents — and they are not competing particularly effectively, at least not in terms of awareness.

This study tries to document that situation with some precision: who in Coimbatore actually knows what about Post Office savings schemes, how they came to know it, what gets in the way of more people knowing more, and what a realistic path forward looks like.

### **Why This Actually Matters**

It would be easy to treat Post Office scheme awareness as a second-order issue — a nice-to-have for India Post's marketing team, not a serious financial inclusion concern. We think that framing is wrong, and the reason is simple. When a family in Coimbatore with a daughter born last year opens a bank recurring deposit for her instead of a Sukanya Samridhi account — not because they evaluated both and preferred the bank, but because they did not know SSY existed — that is a real loss. They miss out on a higher interest rate, full EEE tax exemption, and a government guarantee. Their daughter's long-term savings position is worse than it needed to be. And that is not a marginal edge case; our data suggests 86% of Coimbatore respondents do not have full awareness of SSY.

The same logic applies across the scheme portfolio. Families that would benefit from the Senior Citizen Savings Scheme do not know it offers the best interest rate of any government-backed instrument for their age group. Working professionals who could be building a tax-free corpus in PPF are parking money in lower-rate bank FDs instead. None of this is because Post Office products are inferior — in most cases, they are objectively better. It is because the information has not reached the people it was designed to serve.

### **1.2 What This Study Set Out To Do**

Four questions drove this research. First, how aware are Coimbatore residents of Post Office savings schemes — fully, partially, or not at all — and does this vary by age, income, or occupation? Second, where are people actually getting their information about these schemes, and which channels are working? Third, among those who have engaged with Post Office schemes, what motivated them and what frustrated them? Fourth, what do all of these patterns together suggest for the people who run these schemes and communicate about them? The survey ran from November 2024 to March 2025, covering 100 respondents from across Coimbatore district.



## II. CONCEPTUAL BACKGROUND

### What India Post Actually Offers

India Post's savings and investment portfolio is considerably wider than most people realise — which is, in a sense, the whole problem this paper is investigating. The nine major products currently available are the Post Office Savings Account, the 5-Year Recurring Deposit, Time Deposits in four different tenures, the Monthly Income Scheme, the National Savings Certificate, Kisan Vikas Patra, the Public Provident Fund, the Senior Citizen Savings Scheme, and Sukanya Samridhi Yojana.

That range spans almost every savings need a household might have. Liquidity? The savings account. Regular monthly saving? RD. Fixed income from a lump sum? MIS. Long-term tax-free wealth building? PPF. Education or marriage savings for a daughter? SSY. Post-retirement security? SCSS. What is striking is that this portfolio is not just comprehensive — it is genuinely competitive. Interest rates on most Post Office schemes are revised quarterly by the Ministry of Finance and are typically 25 to 75 basis points above equivalent bank products. For a government-guaranteed instrument, that is a meaningful advantage. The challenge is that it only matters if people know the option exists.

### What "Awareness" Really Means Here

When we talk about awareness of financial products, we need to be careful about what we mean, because the word covers a pretty wide spectrum. At one end, someone might have heard the name "PPF" in passing without knowing anything about what it does. That is recognition, but barely. A bit further along, someone might know PPF is a long-term savings scheme with tax benefits, but have no idea how to open one or what the current interest rate is. That is familiarity — useful, but not actionable. Full awareness means knowing enough — what the scheme offers, who it is for, how to enrol, roughly what to expect in returns — to actually make a decision about it.

Our survey finds people scattered across this whole spectrum. The largest single group falls into what we are calling "partial awareness" — 40% of respondents. They know Post Office savings exist and are probably good, but they do not have the scheme-level knowledge needed to act on that general sense of goodwill. That is a very specific kind of problem: it is not ignorance, it is incomplete information. And incomplete information is usually much easier to fix than ignorance.

### The Digital Shift and What It Has (Not) Changed

India Post has made real moves toward digitalisation in recent years. The India Post Payments Bank app allows customers to manage accounts from their phones. The Department of Posts portal offers online account access. These are not cosmetic changes — for a large number of existing customers, they represent a genuine improvement in convenience. But what they have not done, at least not yet, is meaningfully extend scheme awareness to people who were not already engaged with Post Office products.

Social media is the obvious channel that should be closing this gap, and it is not. In a city where most people under 40 use Instagram, YouTube, and WhatsApp every day, Post Office savings schemes are generating almost no awareness through those platforms — just 6% of respondents cite social media as their primary information source. Compare that to how quickly information about new mutual fund schemes or insurance products spreads through WhatsApp forwards and YouTube explainers in Tamil, and the contrast is stark. The content is not there, or it is not in a form that reaches people where they are.



### III. LITERATURE REVIEW

Keynes (1936), in his General Theory, outlined three distinct motivations that drive people to save — precautionary, transactional, and speculative. It is a framework that maps onto Post Office products rather neatly. The savings account and MIS serve the precautionary and transactional motives. PPF, NSC, and SSY serve the longer-term, speculative motive. What Keynes also understood, and what is easy to forget, is that savings behaviour is fundamentally driven by security and predictability rather than return maximisation — which helps explain why Post Office schemes, with their sovereign guarantee, hold appeal even when equity markets are booming.

Modigliani and Brumberg (1954) developed the Life-Cycle Hypothesis — the idea that people rationally plan their savings and consumption across their whole lives rather than just living month to month. Whether or not people do this consciously, the hypothesis gives us a useful lens: someone in their late twenties should ideally be thinking about PPF; someone near retirement should be looking at SCSS. The fact that our survey finds SCSS awareness at just 6% among a population where 6% are retired and 13% are in the 41-50 age bracket suggests this lifecycle logic is not being communicated to the people who most need it.

The Reserve Bank of India's household savings data (2010 onwards) has consistently documented that Post Office instruments form a significant share of household financial savings, especially in non-metro India. But the RBI's own analysis shows that this share moves with interest rate cycles — when bank rates rise, Post Office flows slow. That sensitivity suggests investors are not deeply committed to Post Office as a platform; they are making rate comparisons when the information reaches them. The problem is that the information often does not.

The Rangarajan Committee Report on Financial Inclusion (2008) made an argument that still holds today: India Post's network is uniquely positioned to serve the unbanked and under-banked, but physical access alone is not enough. Information asymmetry — the gap between what institutions know and what potential customers know — is the real barrier. That was 2008. Our data from 2025 suggests the information asymmetry problem has not been solved.

Bhatia and Chatterjee (2011), studying rural household savings in central India, found something that will sound familiar to anyone who has read our results: Post Office trust is high, but scheme-specific knowledge is thin. Most respondents knew the basic savings account; very few knew NSC, KVP, or RD in any detail. General trust in the institution does not automatically generate knowledge about specific products. That is a communication problem, not a product problem.

Samal and Nair (2014) added another dimension worth noting: the biggest barrier to Post Office scheme participation across five Indian states was not physical distance from a post office — it was the feeling that the process was complicated and the staff were not particularly helpful in explaining it. That finding lines up uncomfortably well with our own service quality data, where 18% of Coimbatore respondents expressed dissatisfaction — the highest dissatisfaction rate of any parameter we measured.

Singh and Kumar (2016) found in Bihar and Jharkhand that word-of-mouth through family and friends was the dominant awareness channel for Post Office schemes — exactly what we find in Coimbatore at 36%. The consistency of this finding across such different geographies and a decade of time suggests it is not a quirk of any particular market. It reflects something structural about how financial product knowledge moves through Indian households: not through advertising, but through conversation.



Sharma and Tripathi (2017), comparing Post Office and bank deposit preferences in Rajasthan, found that safety and government backing were the decisive reasons people chose Post Office. That holds in our data too — 66% of investment motivation comes from those two factors combined. They also noted that younger investors were less inclined toward Post Office schemes, preferring higher-return options. We see that pattern in Coimbatore as well, particularly among the student segment.

The Ministry of Finance's NSSF Annual Report (2019) documented something important: the Sukanya Samridhi Yojana achieved the fastest account opening growth of any Post Office scheme after its 2015 launch, driven by a sustained, targeted awareness campaign. This is the clearest piece of evidence we have that scheme-specific promotion works. SSY was not more popular because it was launched alongside a general India Post brand campaign — it was popular because it told a specific story to a specific audience (parents of young daughters) through consistent, well-resourced messaging. The other schemes in the portfolio have not received equivalent treatment, and their awareness numbers reflect that.

Pandey and Srivastava (2020) found that IPPB adoption brought younger and more digitally active customers into the Post Office savings ecosystem. Encouraging — but they also found that IPPB was mostly serving people who were already aware of Post Office products. The digital channel is improving the experience for existing customers, not reaching the 70% who are currently outside the awareness loop.

Rajan and Krishnan (2021) surveyed Coimbatore among other Tamil Nadu cities and found 42% unaware of PPF through Post Office and 58% unaware of SSY. Our 2025 data is not dramatically different — suggesting very little has changed in the intervening years despite the intervening investment in digital infrastructure. That is a sobering finding about the pace of awareness improvement when communication is not deliberately prioritised.

Nair and Gopalakrishnan (2022) showed that women with higher financial literacy scores were more than twice as likely to invest in Post Office schemes. Financial literacy and scheme awareness are not identical things, but they are closely related — and this finding points to gender-sensitive outreach as an underused lever, particularly for schemes like SSY that are specifically designed around women and girls.

#### **IV. THEORETICAL FRAMEWORK**

No single theory explains everything about how people come to know about — or stay ignorant of — financial products. What we have found useful is pulling four frameworks together, not as a formal multi-theory model, but as different lenses that each illuminate a different part of the picture. Separately, they each miss something. Together, they give us a reasonably complete view of how Post Office scheme awareness works (and fails to work) in Coimbatore.

##### **Keynes's Savings Motive Theory**

The most practically useful thing about Keynes's framework for this study is not the theory itself — it is what it implies for targeting. If you know someone is saving for a rainy day (precautionary motive), you pitch them the savings account or the MIS. If they are saving for a known future expense (transactional), the RD or TD is the conversation starter. If they are building wealth long-term (speculative), PPF and NSC are the right products. The problem is that most Post Office communication does not bother to make these distinctions — it either promotes the institution generically or focuses on whichever scheme has just had a rate change. Keynes, applied here, says: know what motive is driving your audience, and then tell them about the product that serves that motive specifically.



### The Information Processing Model

Bettman's (1979) Information Processing Model traces the journey from initial exposure to eventual decision-making. You have to encounter information first. Then encode it — understand it well enough to retain it. Then retrieve it when you need it. And finally act on it. For Post Office scheme awareness, the chain breaks most often at the encoding stage. People encounter Post Office schemes — through a billboard, a passing comment from a friend, a form at the counter — but they do not encode enough detail to act on it later. The information is too vague, too technical, or arrives at a moment when they are not in decision-making mode. This is why scheme-specific, simple, story-led communication works better than general brand messaging: it gives people something concrete enough to encode and remember.

### Theory of Planned Behaviour

Ajzen's (1991) framework is useful for understanding why 24% of our respondents plan to invest but have not yet done so. In his model, three things have to align for a behaviour to happen: a positive personal attitude, a social environment that supports the behaviour, and a felt sense that you can actually do it. In Coimbatore, the attitude toward Post Office savings is broadly positive — 68% recommend it. The social norm is at least neutral, with family conversations being the primary awareness channel. But perceived behavioural control is where things break down: 26% cite complex documentation as a barrier, 20% cite poor digitisation. People want to invest but do not feel equipped to navigate the process. That is a very specific and very solvable problem.

### The Financial Inclusion Framework

The financial inclusion lens, as developed through the Rangarajan Committee and subsequent RBI guidance, is helpful because it reminds us that inclusion is not just about proximity. The framework identifies four dimensions: access (can people physically reach the service?), usage (are they actually using it?), quality (is the experience good enough to retain them?), and welfare impact (is it making their lives better?). Coimbatore scores reasonably on access — post offices are not hard to find. Usage and quality are where the gaps appear, as this study documents. And welfare impact is the long-run consequence of getting usage and quality right. The framework pushes back against the tempting assumption that building more post offices or launching more digital portals automatically produces inclusion. It does not, unless the awareness and service quality gaps are also addressed.

Table 1: Theoretical Framework Summary

Framework	Core Idea	How It Applies	What It Predicts
Keynes's Savings Motive Theory	People save for precautionary, transactional, or speculative reasons	Helps identify which scheme suits which saver type — and how to pitch it	Motive-matched scheme communication will drive uptake better than generic promotion
Information Processing Model	Awareness requires exposure, encoding, and retrieval before action	Explains why general Post Office trust does not produce scheme-specific knowledge	Concrete, story-based scheme communication will outperform abstract brand messaging
Theory of Planned Behaviour	Behaviour needs positive attitude, social support, and felt ability to act	Explains why "planning to invest" does not always become actual investment	Simplifying the enrolment process will convert more willing respondents into actual investors



Framework	Core Idea	How It Applies	What It Predicts
Financial Inclusion Framework	Inclusion requires access, usage, quality, and welfare impact — not just presence	Reminds us that more post offices is not the same thing as more inclusion	Improving service quality and communication will increase usage more than further infrastructure expansion

**Source:** Synthesized from Keynes (1936), Bettman (1979), Ajzen (1991), and Rangarajan Committee Report (2008).

## V. RESEARCH METHODOLOGY

### Research Design

We used a descriptive research design. The goal was straightforward: to document what Coimbatore residents know about Post Office savings schemes, how they came to know it, what motivates or discourages them, and how satisfied they are with what they have experienced. That is a descriptive question — not a causal one — and a cross-sectional survey is the right tool for it.

### Sample and Data Collection

100 respondents were surveyed across Coimbatore district between November 2024 and March 2025, using convenience sampling. The questionnaire was administered both face-to-face and through a digital form. We made a conscious effort to include people across different age groups, income levels, and occupations — not to make the sample statistically representative in the formal sense, but to ensure the findings were not just a snapshot of one narrow demographic slice. The questionnaire had 20 questions across four sections: demographic profile, awareness and usage of Post Office schemes, satisfaction ratings, and perceived challenges.

Table 2: Research Methodology at a Glance

Aspect	Details
Research Design	Descriptive, Cross-Sectional Survey
Sampling Method	Convenience Sampling
Sample Size	100 Respondents
Study Area	Coimbatore District, Tamil Nadu
Survey Period	November 2024 – March 2025
Questionnaire	20 items, 4 sections
Measurement	Multiple Choice + Five-Point Likert Scale
Analysis Tool	Simple Percentage Analysis

**Source:** Authors' survey design, 2024–2025.

### Analysis

We used simple percentage analysis throughout — which, given the nature of the questions and the intended audience for this research, seemed like the honest methodological choice. Converting raw counts into percentages makes the patterns clear without obscuring them behind statistical layers that add complexity but not insight for a descriptive study of this kind. The formula is straightforward:



Percentage (%) = (Number of Responses in a Category ÷ Total Respondents) × 100

We entered the study with two working hypotheses: H0 — demographic variables have no meaningful relationship with Post Office savings scheme awareness in Coimbatore; H1 — demographic variables do significantly shape awareness levels and investment behaviour. The data speaks to both.

## VI. RESULTS AND DISCUSSION

### Who We Talked To

The sample skews young, as convenience samples in a city with a large student and young professional population tend to do. The 20–30 age group accounts for 45% of respondents. The 31–40 group adds another 24%. Male respondents slightly outnumber female at 55% versus 42%. Students (38%) and employed individuals (34%) together form 72% of the sample — a reasonable proxy for the population that is actively making savings decisions rather than having them made for them by a spouse or parent. The most common income bracket is Rs.10,001–Rs.25,000 per month at 38%, which puts most respondents solidly in the lower-middle-income range — exactly the group for whom Post Office schemes are most relevant as a safe, accessible savings vehicle.

Table 3: Demographic Profile of Respondents (n = 100)

Variable	Category	Frequency	Percentage (%)
Gender	Male	55	55%
	Female	42	42%
	Prefer not to say	3	3%
Age Group	Below 20 years	12	12%
	20 – 30 years	45	45%
	31 – 40 years	24	24%
	41 – 50 years	13	13%
	Above 50 years	6	6%
Occupation	Student	38	38%
	Employed	34	34%
	Self-Employed	14	14%
	Homemaker	10	10%
	Retired	4	4%
Monthly Income	Below Rs.10,000	28	28%
	Rs.10,001 – Rs.25,000	38	38%
	Rs.25,001 – Rs.50,000	24	24%
	Above Rs.50,000	10	10%
Total	—	100	100%

**Source:** Primary Survey, Coimbatore District, 2024–2025.



### How Much Do People Actually Know?

The honest answer is: not much. Only 30% of respondents describe themselves as fully aware of Post Office savings schemes — meaning they know what is available, broadly how it works, and could in principle make an informed choice. The largest group, 40%, is partially aware: they know something, but not enough to act with confidence. Another 20% have heard of Post Office savings but cannot tell you what they offer. And 10% are completely unaware that Post Office savings products exist at all. So seven out of ten people in this sample — adults in an economically active city with post offices on nearly every major road — are operating with an incomplete picture of the financial products available to them through those post offices. That is not a fringe problem. That is the normal state of affairs. And it is happening not because the products are obscure or complex, but because the information is simply not reaching people in a usable form.

Table 4: Awareness Level of Post Office Savings Schemes (n = 100)

Awareness Level	No. of Respondents	Percentage (%)
Fully Aware	30	30%
Partially Aware	40	40%
Heard but Not Clear	20	20%
Not Aware at All	10	10%
Total	100	100%

**Source:** Primary Survey, Coimbatore District, 2024–2025.

### Where People Are Getting Their Information

Word-of-mouth from family and friends is doing most of the work at 36%. Post Office staff come second at 28% — which is actually a strong number and suggests that counter interactions are a meaningful awareness channel when staff engage proactively. Television and radio account for 16%, newspapers and magazines for 14%, and social media for 6%.

That 6% social media figure is the one that jumps out. In a city where most people under 40 are on Instagram, YouTube, and WhatsApp every day, Post Office savings schemes are generating almost no awareness through those platforms. This is not inevitable — it is a choice, or rather the absence of one. The content does not exist in Tamil, in short-form video, in the formats and on the platforms where this age group actually consumes information. When a mutual fund scheme launches in India, within weeks there are YouTube explainers, Instagram reels, and WhatsApp forwards in regional languages. Post Office scheme launches generate none of this, and it shows.

Table 5: Primary Source of Information about Post Office Schemes (n = 100)

Source of Information	No. of Respondents	Percentage (%)
Friends and Family	36	36%
Post Office Staff	28	28%
Television / Radio	16	16%
Newspaper / Magazine	14	14%
Social Media / Internet	6	6%
Total	100	100%

**Source:** Primary Survey, Coimbatore District, 2024–2025.



### Which Schemes Are People Actually Familiar With

Recognition is heavily concentrated at the simple end of the product range. The basic Post Office Savings Account leads at 32% — which makes sense; it is the product that most closely resembles a bank account and therefore the easiest for people to understand and remember. PPF is known to 22%, NSC to 16%, Sukanya Samridhi Yojana to 14%, Recurring Deposit to 10%, and the Senior Citizen Savings Scheme to just 6%.

The SCSS number is hard to look past. This is a scheme specifically designed for people aged 60 and above, offering the highest interest rate of any Post Office product for its target group. Only 6% of respondents know it exists. Our sample has 6% retired respondents and 13% in the 41-50 age bracket — people who should reasonably be thinking about retirement savings instruments. Almost none of them have encountered SCSS through any channel. That represents a specific, identifiable, and fairly serious failure of targeted outreach to a vulnerable demographic.

Table 6: Most Well-Known Post Office Savings Scheme (n = 100)

Scheme	No. of Respondents	Percentage (%)
Post Office Savings Account (POSA)	32	32%
Public Provident Fund (PPF)	22	22%
National Savings Certificate (NSC)	16	16%
Sukanya Samridhi Yojana (SSY)	14	14%
Recurring Deposit (RD)	10	10%
Senior Citizen Savings Scheme (SCSS)	6	6%
Total	100	100%

Source: Primary Survey, Coimbatore District, 2024–2025.

### Investment Behaviour and Latent Demand

34% of respondents are currently investing in at least one Post Office savings scheme. 20% have invested in the past. 24% say they plan to invest in the future. Only 22% have neither invested nor any intention to. So 78% of the sample has a positive relationship — past, present, or intended — with Post Office savings. That is a genuinely strong foundation. The problem is that most of the goodwill in that 78% is sitting unexpressed because the information and process support to act on it is not there.

The 24% who are planning to invest but have not yet done so is the group that deserves the most focused attention. These are not unconvinced sceptics. They have already made a positive decision. What is stopping them is almost certainly one of the process barriers that appears later in this data — not knowing which scheme is right for them, finding the paperwork daunting, or simply not getting around to it because no one has made it easy. These are very fixable problems.

Table 7: Current Investment Status in Post Office Schemes (n = 100)

Investment Status	No. of Respondents	Percentage (%)
Yes, Currently Investing	34	34%
Yes, Invested in the Past	20	20%
Planning to Invest	24	24%
Never Invested	22	22%
Total	100	100%

Source: Primary Survey, Coimbatore District, 2024–2025.



### Why People Choose Post Office Schemes

When we asked what drives the decision to invest in Post Office schemes, the answer was unambiguous. Safety comes first at 38%. Government backing and trust follow at 28%. Interest rate competitiveness accounts for 18%, tax benefits for 10%, and physical convenience for 6%. Safety and government trust together — 66% — are carrying two-thirds of investment motivation.

What this tells us is that Post Office schemes are not competing on yield in the minds of their investors. They are competing on security. People are not choosing the Post Office because it beats a mutual fund on returns; they are choosing it because it is the government, and the government will not run away with their money. That is a specific and powerful value proposition. It is also one that is probably being communicated too rarely and too generically. "Safe savings with India Post" as a brand message is almost too obvious to be effective — but combined with specific scheme details and clear enrolment guidance, it could be considerably more persuasive than it currently is.

Table 8: Primary Reasons for Choosing Post Office Savings Schemes (n = 100)

Primary Reason	No. of Respondents	Percentage (%)	Rank
Safety and Security of Investment	38	38%	1
Government Backing and Trust	28	28%	2
Competitive Interest Rate	18	18%	3
Tax Benefits (Section 80C)	10	10%	4
Easy Accessibility / Convenience	6	6%	5
Total	100	100%	—

Source: Primary Survey, Coimbatore District, 2024–2025.

### How Satisfied Are People With What They Have Experienced

Interest rate satisfaction sits at 60% satisfied or highly satisfied — better than we might have expected, given how rarely Post Office interest rates are prominently communicated. Among people who have actually engaged with the schemes, the rate proposition has generally met expectations. 26% are neutral and 14% are dissatisfied, which likely reflects comparison with equity returns rather than with bank deposits (where Post Office rates are typically competitive or superior).

Service quality is a different story. Only 54% of respondents are satisfied with Post Office service delivery. 18% are actively dissatisfied — the highest dissatisfaction rate of any parameter in the study. Long queues, limited digital access, and slow account processing are the specific friction points people mention. This matters not just because it affects current investors, but because negative service experiences become negative word-of-mouth — and word-of-mouth is the primary channel through which Post Office awareness spreads in Coimbatore. Bad service is not just a retention problem; it is an acquisition problem.

Table 9: Satisfaction with Interest Rates and Service Quality (n = 100)

Parameter	Highly Satisfied	Satisfied	Neutral	Dissatisfied
Interest Rates Offered	22%	38%	26%	14%
Post Office Service Quality	18%	36%	28%	18%
Overall Scheme Satisfaction	24%	40%	22%	14%



### What Gets in the Way, and What People Think About Promotion

The barrier picture is instructive. Lack of awareness is the biggest obstacle at 34% — which is consistent with every other finding in this study. Complex documentation follows at 26%, poor digitisation at 20%, slow processing at 12%, and distance from a post office at just 8%. That last number is worth noting: physical access is not the problem. Coimbatore has plenty of post offices. What is missing is the information to know what to do there, and the process ease to actually do it.

On government promotion: only 20% of respondents think current promotion of Post Office savings schemes is adequate. 32% say it is somewhat adequate, 30% say it needs significant improvement, and 18% say it is simply not adequate. Nearly half the sample — 48% — is essentially calling for more and better communication about these schemes. That is a mandate, not just a suggestion.

Table 10: Major Challenges and Views on Government Promotion (n = 100)

Category / Response	No. of Respondents	Percentage (%)
<b>CHALLENGES IN ACCESSING SCHEMES</b>		
Lack of Awareness about Schemes	34	34%
Complex Documentation / Procedures	26	26%
Poor Digitisation / Online Services	20	20%
Long Processing Time	12	12%
Distance from Nearest Post Office	8	8%
<b>VIEWS ON GOVERNMENT PROMOTION</b>		
Yes, Adequately Promoted	20	20%
Somewhat Adequately Promoted	32	32%
Needs Significant Improvement	30	30%
Not Adequately Promoted	18	18%

**Source:** Primary Survey, Coimbatore District, 2024–2025.

## VII. DISCUSSION

Three things stand out when you look at all the findings together — not as separate data points, but as a connected picture of how Post Office scheme awareness does and does not work in Coimbatore.

### The Problem Is Information, Not Products or Access

This study does not find evidence that Post Office savings schemes are unpopular, overpriced, or inaccessible in Coimbatore. What it finds is that most people do not know enough about them to form an informed opinion. The 70% partial-or-no-awareness rate is not a signal that schemes need to be redesigned. It is a signal that communication needs to be rethought from the ground up — not as a general "India Post is reliable" brand exercise, but as scheme-specific, audience-specific, channel-specific outreach that tells people what SSY does for their daughter, or what SCSS does for their retirement, in plain language on the platforms they actually use.

The SSY experience at the national level makes the point clearly. A scheme that most people did not know existed in 2014 had reached meaningful scale within two years of its launch — because it had a clear target audience (parents of daughters), a clear value proposition (highest rate, full tax exemption, government guarantee), and a sustained communication push. The other schemes in the Post Office portfolio have not had equivalent treatment. Their awareness numbers are the natural result.



### The Goodwill Exists — It Just Needs Direction

68% of respondents would recommend Post Office schemes to family or friends. That is a large and enthusiastic advocacy base for an institution that currently invests almost nothing in structured word-of-mouth programmes. Since family and friends are already the primary awareness channel at 36%, the potential to formalise and amplify that dynamic is significant. A referral programme — something as simple as a small incentive for existing account holders who bring in a new customer — could meaningfully increase scheme enrolment while simultaneously improving the quality of information new investors receive (because the person recommending it has first-hand experience).

### Service Quality Is Undermining Everything Else

18% service quality dissatisfaction is not just a satisfaction statistic — it is a word-of-mouth problem. When someone who is curious about Post Office savings asks a friend or family member (which, as we have established, is by far the most common way people learn about these schemes), and the friend's honest account involves complaints about queue management and paperwork delays, that is a conversion that does not happen. Every bad service experience at a post office counter is not just a lost customer interaction; it is a negative review in the word-of-mouth network that is doing most of the awareness work. Fixing service quality would have a compounding effect that goes well beyond the direct satisfaction improvement.

Table 11: Action Guide by Challenge Type

Challenge	Scale	Recommended Action
Awareness Deficit	70%	Launch scheme-specific campaigns (not generic brand advertising) in Tamil through TV, YouTube, and WhatsApp. Prioritise SSY, SCSS, and PPF — the schemes with the lowest recognition and the clearest target audiences.
Complex Procedures	26%	Simplify enrolment forms, introduce Aadhaar-linked digital KYC, and train staff to walk customers through the process rather than just handing over a form.
Poor Digitisation	20%	Promote the IPPB app at every counter with QR codes and simple onboarding guides. Run brief digital literacy sessions within post office premises.
Service Quality Gap	18%	Implement frontline staff customer service training, introduce queue management systems, and set visible service time targets for account opening.
Untapped Advocacy	Latent 68%	Build a structured referral programme. Reward existing investors for introducing new account holders. This leverages the dominant awareness channel rather than trying to build a new one from scratch.

Source: Synthesized from survey data and theoretical analysis.

## VIII. IMPLICATIONS FOR PRACTITIONERS AND POLICYMAKERS

Research that does not connect to action is just expensive data collection. Here is what this study suggests for the three groups most directly placed to do something about the awareness gap in Coimbatore.



### **For India Post Branch Managers and Frontline Staff**

The single highest-leverage change available to Coimbatore post office branches is repositioning staff interactions from transactional to advisory. Right now, someone comes in to pay a utility bill or collect a parcel, completes the transaction, and leaves. If the staff member handling that transaction mentioned — briefly, relevantly — "by the way, we also have a savings scheme that might suit your situation," the awareness reach of that branch would increase with every working day, at zero additional cost.

Staff are already the second most important awareness channel at 28%. With deliberate training and simple conversation guides (not scripts — conversations), that number could be substantially higher. This is probably the fastest and cheapest awareness intervention available, and it requires no advertising budget.

### **For Government Promotion and Communication Teams**

The 48% who believe current promotion is inadequate are giving direct feedback that the current approach is not working. The design principle that seems most clearly supported by this study's data is: promote schemes, not the institution. A 30-second Tamil television spot explaining what Sukanya Samridhi Yojana offers and how to open one will do more for account enrolment than a 30-second institutional brand spot about India Post's reliability. The brand trust is already there — 66% of investors cite safety and government backing as their primary motivation. What is missing is scheme-specific knowledge. That is what the communication investment should build.

Social media is the obvious underinvested channel. Tamil-language short-form video on YouTube and Instagram, WhatsApp broadcast messages through women's self-help group networks, and scheme explainer posts in formats that people actually share — these are not expensive to produce. They are just absent. That is a gap with a relatively straightforward fix.

### **For Researchers and Educators**

This study adds to a growing body of evidence that awareness, not access, is the binding constraint on Post Office scheme participation in urban and semi-urban India. The most valuable extensions of this work would be longitudinal — tracking whether awareness changes in response to specific interventions — and comparative, examining whether the patterns here hold across other Tamil Nadu Tier 2 cities or whether Coimbatore is meaningfully different from Madurai, Tiruchirappalli, or Salem. Qualitative work focused specifically on the 24% who plan to invest but have not yet done so would also be valuable: understanding what the decisive moment looks like for that group could inform highly targeted nudge-based interventions.

## **IX. DIRECTIONS FOR FUTURE RESEARCH**

### **Track Awareness Over Time**

This study captures one moment. The more useful — and more difficult — question is whether awareness is moving, and in response to what. A study that revisits the same type of population in Coimbatore every twelve months over three to five years, aligned with specific promotional or service interventions, would give researchers and policymakers something they currently do not have: actual evidence about whether the things India Post is doing to improve awareness are working. Without that feedback loop, promotional investment is essentially flying blind.

### **Compare Coimbatore with Other Tier 2 Tamil Nadu Cities**

Coimbatore has a specific economic character — industrial, engineering-oriented, with a particular demographic mix. Madurai is different. Salem is different. Tiruchirappalli is different. Whether the 70% partial-or-no-awareness finding we document here is specific to Coimbatore or reflects a broader regional pattern is an open question that a comparative study across these cities could answer. For India



Post, that kind of comparative data would be genuinely useful in deciding where to concentrate promotional investment and what locally adapted messaging might look like.

### **Measure What Specific Interventions Actually Do**

Our study tells us that social media accounts for 6% of scheme awareness. It does not tell us whether a well-designed Tamil-language social media campaign could change that, or by how much. An intervention study — measure awareness before, run the campaign, measure after — would provide far more actionable guidance than descriptive surveys alone. Building this kind of measurement into promotional campaigns from the outset, rather than treating awareness tracking as a separate academic exercise, seems like the logical next step.

### **Understand the "Planning But Not Yet Investing" Segment**

24% of our respondents say they plan to invest in Post Office schemes but have not done so. Understanding precisely what is holding this group back — whether it is a specific documentation requirement, uncertainty about which scheme to choose, or just inertia in the absence of a clear nudge — would allow India Post to design highly targeted interventions for the segment most likely to convert quickly. This is probably the highest-ROI research question in the immediate follow-up agenda.

## **X. CONCLUSION**

We came into this study with a hunch — that Post Office savings schemes were better known in the abstract than in the specific, and that the gap between general goodwill toward India Post and actual scheme awareness was larger than anyone was properly documenting. The data confirmed both parts of that hunch and added some texture we had not anticipated.

The foundation is stronger than the awareness numbers suggest. Post Office schemes are trusted — two-thirds of investors cite safety and government backing as their reason for choosing them. They are valued — 68% would tell a friend or family member to consider them. And they are relevant — the product range covers virtually every savings need that a middle-income Coimbatore household might have, at rates that consistently meet or beat bank alternatives.

But 70% of the people in this sample cannot describe what is available to them through their nearest post office. They know it is safe. They do not know what "it" is. That is the gap this study documents — and it is, fundamentally, an information problem rather than a product or access problem. Information problems are solvable. They require investment in communication, training, and process simplification rather than in new schemes or new infrastructure.

The path forward in Coimbatore is not complicated to describe, even if it requires sustained effort to execute. Scheme-specific campaigns in Tamil, through the channels people actually use. Staff who are trained to counsel as well as transact. Simplified processes that do not make willing investors feel like they are attempting paperwork in a foreign language. And a referral programme that harnesses the 68% advocacy base that is currently recommending Post Office schemes in casual conversation without any institutional support or direction.

None of this requires a fundamental reinvention of India Post. It requires communicating better about something that is already genuinely worth recommending — which, of all the challenges an institution might face, is a relatively good one to have.



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