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AN ANALYSIS OF SATISFACTION AND PROBLEMS FACED BY SUKANYA SAMRIDDHI ACCOUNT HOLDERS AT POST OFFICES IN POLLACHI TALUK

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Abstract

The Sukanya Samriddhi Account (SSA) is a Government-sponsored savings scheme aimed at securing the financial future of girl children in India. Despite its growing popularity, especially in rural areas like Pollachi Taluk, many account holders experience challenges in accessing SSA services through post offices, which may affect their overall satisfaction. This study investigates the relationship between customer satisfaction and the problems faced by SSA account holders in Pollachi Taluk. Using data from 290 respondents, a Pearson correlation analysis was conducted, revealing a very weak positive relationship ($r = 0.055$) that was not statistically significant ($p = 0.346$), indicating that the problems encountered may not directly influence satisfaction levels. Furthermore, Exploratory Factor Analysis (EFA) was employed to identify the underlying dimensions of satisfaction and challenges. These findings highlight that SSA service satisfaction is a multi-dimensional construct and suggest that service improvement efforts should go beyond addressing surface-level problems to include systemic and behavioral factors. The study provides valuable insights for postal authorities and policymakers aiming to enhance the effectiveness and user experience of SSA services in rural contexts.

Keywords:
Sukanya Samriddhi Yojana Scheme, Satisfaction and Problems.

Introduction

The Sukanya Samriddhi Account (SSA) is a Government-backed small savings scheme in India aimed at encouraging savings for the future education and marriage expenses of girl children. Implemented through authorized banks and post offices, SSA is particularly popular in semi-urban and rural areas due to its attractive interest rates and tax benefits. In regions like Pollachi Taluk, where a significant portion of the population depends on public sector financial services, the SSA scheme plays a vital role in promoting financial inclusion and social security for female children. However, despite its benefits, account holders often encounter challenges such as lack of awareness, procedural delays, unfriendly staff behavior, and inadequate infrastructure at post offices. These issues can potentially affect user satisfaction and reduce the scheme's overall impact. This study aims to explore the relationship between the problems faced by SSA account holders and their level of satisfaction with the services provided by post offices in Pollachi Taluk. By employing Pearson correlation analysis and Exploratory Factor Analysis (EFA), the research seeks to identify whether there is a significant statistical association between these two variables and to uncover the underlying dimensions shaping the customer experience. The findings aim to offer actionable insights for improving service delivery and enhancing the effectiveness of the SSA scheme at the local level.

Review of Existing Literature

The effectiveness of public savings schemes such as the Sukanya Samriddhi Account (SSA) is closely tied to users' satisfaction with service delivery, as well as their experience with administrative processes. Customer satisfaction in public sector financial services has long been associated with the quality, accessibility, and reliability of services provided. According to Parasuraman, Zeithaml, and Berry (1988), service quality can be captured through five dimensions—tangibles, reliability, responsiveness, assurance, and empathy—collectively influencing customer satisfaction. In rural and semi-urban regions, these dimensions are particularly crucial, as infrastructure and human resource constraints often shape public perceptions (Osman & Sentosa, 2013).

In the context of small savings schemes like SSA, satisfaction is influenced not only by service interactions but also by users' understanding of the scheme's benefits, clarity of procedures, and the

responsiveness of staff in handling grievances (Kumar & Swetha, 2020). Studies conducted on India Post services have revealed gaps in procedural transparency, staff behavior, and infrastructure, all of which impact customer trust and usage patterns (Dwivedi et al., 2017).

Problem-related factors—such as lack of awareness, delayed processing, and poor grievance redressal—have been found to erode the trust of beneficiaries in financial schemes (Jain & Khurana, 2021). While much of the existing literature addresses service quality in broader financial or public sectors, there remains a gap in context-specific studies focusing on the SSA scheme, especially at the local level such as Pollachi Taluk. This study aims to bridge that gap by combining statistical analysis and exploratory techniques to understand both the perceived problems and satisfaction levels of SSA account holders in the region.

Research Methodology

1. Research Design

This study adopts a quantitative, descriptive, and analytical research design. The aim is to analyze the level of customer satisfaction and the nature of problems faced by Sukanya Samriddhi Account (SSA) holders in accessing services at post offices in Pollachi Taluk. A cross-sectional survey method was employed to collect primary data using a structured questionnaire.

2. Population and Sampling

The population for the study consisted of SSA account holders who have availed services at post offices in Pollachi Taluk, Tamil Nadu. A purposive sampling technique was used to select respondents who had active SSA accounts and had interacted with the post office services.

Sample Size: 290 respondents

Sampling Area: Selected post offices across Pollachi Taluk

Sampling Method: Purposive (non-probability sampling)

3. Data Collection Method

Primary data was collected using a pre-tested structured questionnaire, which included both closed-ended and Likert-scale items to measure:

Secondary data was sourced from India Post reports, SSA scheme documentation, and previous literature related to public service delivery and financial inclusion.

4. Tools for Data Analysis

The collected data were analyzed using IBM SPSS (Statistical Package for the Social Sciences) software. The following statistical techniques were applied:

Descriptive Statistics: To summarize demographic characteristics and overall satisfaction levels

Reliability Testing (Cronbach's Alpha): To assess internal consistency of the measurement scales

Pearson Correlation Analysis: To examine the relationship between satisfaction levels and problems faced

Exploratory Factor Analysis (EFA): To identify the underlying factor structure of satisfaction and service-related challenges using Principal Component Analysis with Varimax rotation.

To explore the relationship between satisfaction and the problems encountered in accessing SSA services

Descriptive Statistics			
	Mean	Std. Deviation	N
Satismean	4.0183	.46488	290
problemfaced	3.4429	.67873	290

Correlations			
		satismean	problemfaced
satismean	Pearson Correlation	1	.055
	Sig. (2-tailed)		.346
	N	290	290
problemfaced	Pearson Correlation	.055	1
	Sig. (2-tailed)	.346	
	N	290	290

Hypothesis

Null Hypothesis(H_0): There is no significant relationship between satisfaction and problems faced by account holders.

Alternative Hypothesis (H_1): There is significant relationship between satisfaction and problems faced by account holders.

A Pearson correlation analysis was analysed to examine the relationship between the satisfaction level and problems faced by account holders. The descriptive stats reveal that the mean satisfaction score was 4.0183, SD = 0.46488, while the mean score for the problems faced was 3.4429, SD = 0.67873, based on a total of 290 respondents.

The correlation analysis resulted a Pearson correlation coefficient r = 0.055, by indicating a very weak positive relationship between satisfaction and problems faced. However, the p value is 0.346, which is greater than the 0.05 significance level also suggests that this relationship[is not significant statistically. Therefore, we accept the alternative hypothesis stated that There is significant relationship between satisfaction and problems faced by account holders.

Although the direction of the relationship is positive, by implying that the higher problem levels might slightly relate to the higher satisfaction and association is too weak and insignificant to come out with the conclusions. The findings suggests that the satisfaction may not be directly influence by the frequency or severity of problems and other factors may play major role in shaping customer satisfaction in the studied context.

Exploratory Factor Analysis

The statistical technique that are used to reveal the primary structure of dimensions within a set of experimental variables. It helps the researcher to identify latent constructs by the patterns of correlations among multiple terms. This analysis shall be done particularly useful in the initial phases of scale growth or when the theoretic structure of a scale is unidentified or not well-defined.

In the study, this test was employed to analyse the dimensional structure of the satisfaction and problems that are used to assess the account holders experience with the SSA. The scales contained many items intended to measure wider concepts. By applying EFA, the goal was to reduce the data to reduced set of comprehensible factors and to ensure that the grouped items were statistacally and conceptually meaningful.Before proceeding to factor and inferential analysis, the reliability of the measurement scales was assessed using Cronbach alpha, a widely accepted indicator of internal consistency. The study constructs the awareness, satisfaction and problems faced were tested separately for reliability.

The awareness also constructs consisted of 12 items that resulted a Cronbach alpha of 0.893, which is considered excellent. Similarly, the satisfaction scale, comprising of 26 items which demonstrated excellent reliability with the value of 0.900. The Problems faced construct that contain

9 items, also showed a Cronbach alpha value of 0.829, also indicating good internal consistency. All the three constructs had alpha values above the standard limit of 0.70 is validating the reliability and coherence of the items used for further analysis.

KMO and Barlett Test

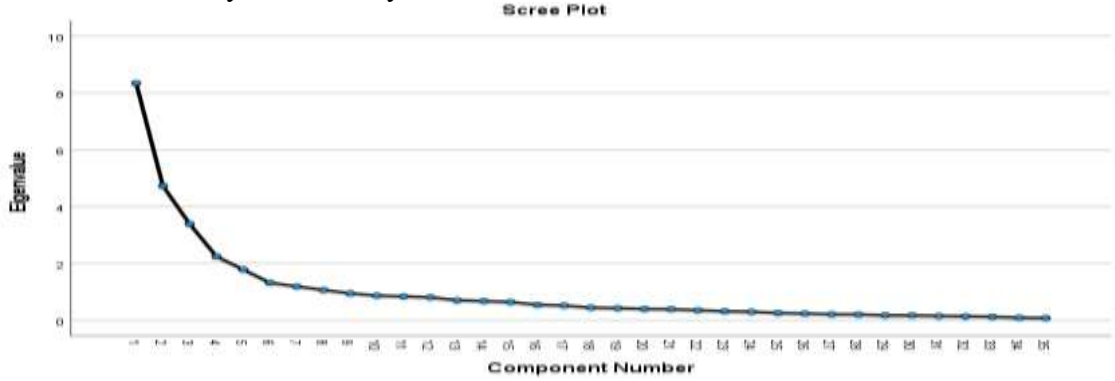
KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.773
Bartlett's Test of Sphericity	Approx chisqaure	6581.945
	df	595
	Sig.	0.000

The above table shows the results of KMO and Barlett's test, that assess the factorability of the available dataset. The KMO (Kaiser-Meyer-Olkin measure was 0.773, that indicates an ordinary to meritorious level of sampling adequacy. Above, the Barlett's test of sphericity was statistically significant level where the chi-square = 6581.945, df=595 and $p<0.0001$ which confirms that the correlation matrix is not an identify matrix. These results justify the application of EFA to the data.

Table showing the Total Variance.

Total Variance Explained									
	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.345	23.842	23.842	8.345	23.842	23.842	5.516	15.761	15.761
2	4.728	13.509	37.351	4.728	13.509	37.351	3.633	10.381	26.142
3	3.390	9.685	47.036	3.390	9.685	47.036	3.619	10.339	36.481
4	2.246	6.416	53.452	2.246	6.416	53.452	2.854	8.154	44.635
5	1.784	5.098	58.550	1.784	5.098	58.550	2.609	7.455	52.091
6	1.318	3.764	62.314	1.318	3.764	62.314	2.524	7.212	59.303
7	1.189	3.398	65.712	1.189	3.398	65.712	2.135	6.101	65.404
8	1.064	3.041	68.753	1.064	3.041	68.753	1.172	3.348	68.753

The above table shows about the total variance with the eight extracted components. The 1st component accounts for 15.76% of the variance, following by the second and third with the 10.38% and 10.34% and subsequent components, cumulatively the eight components explain 68.75% of the total variance. The level explains the variance is considered strong and sufficient statistically for the further social science research and indicated the factors solution captures a substantial portion of the dataset variability. Only components with eigen values greater than 1 and included in the rotated solution are presented, in accordance with the kaiser criterion. The latent structure underlying and uncover the satisfaction and problem dimensions in the SSA Scheme, with EFA was carried out using Principal Component Analysis (PCA) with varimax rotation. The method was chosen to reduce the data dimensionally and classify the interrelated items into distinct constructs.



The above figure illustrates the screen plot generated as part of the exploratory factor analysis (EFA). This plot displays the eigenvalues on the y-axis and the corresponding component numbers on the axis. The above curve shows a precipitous origin for the 1st few components, followed by a clear flattening of the slope that are commonly referred to as the elbow of the graph. The variation point is a visual sign indicating the optimal number of factors to retain.

The first eight components demonstrate a steep drop in eigen value and collectively explain the 68.75% of the total variance that indicated in the Total variance explained table. The relatively sharp decline from component 1 to 8, followed by a gradual shadowing off from the component 9 onwards, also it confirms that these 8 components capture the essential dimensions of the data structure.

The elbow appears after the 8th component, after which the plot levels off, suggesting that the additional components explain only with marginal increases in the variance and likely to be attributable to casual sound rather than meaningful latent structure. The observation aligns with the kaiser criterion, where only components with eigenvalues greater than 1 are retained.

Hence, the screen plot provides the strong visual support for the eight-factor solution, by validating the grouping of items that observed in the rotated component matrix and ensures that the retained factors are both conceptually and statistically sound.

Table Showing the Rotated Component Matrix

The below table displays the rotated component matrix, which highlights the loadings of each variable on the 8 retained components. The rotation was performed using the Varimax method with Kaiser Normalise, which maximises the variance of loading within each factor and improves the integrity. The Items with loading are $\geq$ 0.5, were further considered for factor interpretation. Each factor shows a clear pattern of high loading on conceptually related items, by confirms the presence of distinctive underlying constructs such as satisfaction, service quality of agent and problems face d by them. The clear separation of loadings supports the construct the validity of instruments.

The rotated component matrix revealed that the factor 1 includes the core satisfaction items that was labelled core service satisfaction. The factor 2 grouped items related to agent behaviour, that was labelled as Agent service quality. Whereas the factor 3 and 4 were represented ad focused on Office Infrastructure & support and Problems faced by account holders. The factor 5 and 6 were associated and represented with the scheme rules and procedures, transparency and trust. The factor 7 apprehended and comprised of the effectiveness of the grievance redressal mechanisms, satisfaction indicators and miscellaneous elements of satisfaction. The factor supports the construct validity of the method and facilitate the analysis that are based on these group dimensions further.

Rotated Component Matrix[a]								
	Component							
	1	2	3	4	5	6	7	8
4.1.10	.795		.191	.135				
4.1.9	.789				.112		.129	
4.1.7	.744		.147	-.130	.207			
4.1.8	.714		.174		.296		.157	
4.1.6	.658			.169	.391			
4.1.11	.636	-.224	.326			.103	.262	.199
4.1.12	.610	-.167	.300				.327	
4.1.3	.539		.112	.105	.363	.156	.476	-.245
4.1.13	.530	-.113	.197	-.279		.143		-.462
4.3.3		.871					.165	
4.3.4		.864	.131					
4.3.5	-.241	.857		-.161				-.136
4.3.2		.677	.144	-.137	.123			.403
4.3.1-Agent service	.295	.458	.333					.391
4.2.2		.113	.783		.222		-.172	
4.2.6	.308	.110	.744	.140	-.107		.136	-.154
4.2.5	.322		.733	.113		-.113	.291	
4.2.4	.352	.259	.695					-.154
4.2.3			.592	-.290	.383		.224	.220
4.2.1-Office Service	.158	.306	.514				.197	.136
5.1.2	-.134			.777	.105	.294		
5.1.1-V. PROBLEMS FACED BY ACCOUNT HOLDERS	.209	-.164	.207	.743			-.210	
5.1.3	.170		-.138	.580	.240	.255	.301	.112
5.1.4		-.170	-.161	.534		.189	.176	.464
5.1.9	-.234		.311	.513		.383	.108	
5.1.5		-.417		.496		.314	.162	
4.1.1-Age Limit	.185		.119		.737			.169
4.1.4	.210		.146	.295	.649	-.125	.293	-.139
4.1.2	.426	.104		.113	.633	-.103		-.217
4.1.5	.544		.126	-.115	.606			
5.1.7				.153	.140	.830		
5.1.6	.110	-.191		.268		.801		
5.1.8		.193		.156	-.146	.774		
4.1.15	.293	.197	.103		.211		.758	.155
4.2.14	.306	.232	.243			.162	.707	

Conclusions

This study examined the relationship between satisfaction and problems faced by Sukanya Samriddhi Account holders accessing services in Pollachi Taluk post offices. Contrary to expectations, the findings indicate that problems encountered by users do not significantly diminish their overall satisfaction, implying that satisfaction is shaped by a broader set of factors beyond immediate service challenges. The robust eight-factor structure uncovered through EFA provides valuable insights into the multiple dimensions that influence customer experience, emphasizing the importance of agent service quality, office infrastructure, procedural transparency, and grievance mechanisms. These results suggest that policymakers and service providers should focus not only on minimizing service problems but also on enhancing interpersonal and procedural aspects to improve customer satisfaction.

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