

# Determinants of Usage and Extent of Utilization of India Post Financial Services in Rural Kerala

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## ABSTRACT:

India Post Financial Services provide secure and affordable financial solutions, including savings accounts, deposit schemes, money transfer services, and insurance products. These services promote financial inclusion by making banking and financial facilities accessible to people across urban and rural areas. India Post provides easily accessible financial services to rural households through its extensive postal network. The usage and extent of utilization of these financial services reflect the level of adoption and frequency with which rural residents avail themselves of the various financial products and services offered by India Post. Despite the wide availability of India Post financial services in rural Kerala, the level of usage and extent of utilization vary among rural residents due to several demographic and service-related factors. Hence, this study aimed to examine the determinants of usage and extent of utilization of India Post financial services in rural Kerala. The study adopted a descriptive research design, utilizing both primary and secondary data sources. A simple random sampling technique was employed to select a sample of 223 residents from selected rural areas of Kerala. The primary data were collected using a structured questionnaire designed to obtain information on the rural residents' demographic profile, usage of India Post financial services and the extent of utilization of India Post financial services. The questionnaire consisted of closed-ended questions and five-point Likert scale statements. The collected data were systematically coded and converted into numerical form for statistical analysis, whereas analytical tools such as percentage analysis, mean, standard deviation, Chi-square test and multiple regression analysis were employed to analyse the data. In addition, null hypotheses were formulated to examine the relationship between utilization of India Post financial services and selected independent variables. This study justified that high level of utilization of India Post financial services is perceived by the rural residents who belong to male, 31–40 years age group, family monthly income of above Rs.40,000, using savings and deposit services and using services for 3–6 years.

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**Keywords:** India Post Financial Services, IPPB, Financial Inclusion, Rural Residents, Utilization of Financial Services, Postal Banking, Financial Accessibility.

## 1. INTRODUCTION

Postal services are the services provided by India Post for the collection, processing, transmission, and delivery of mail, parcels, and related communication services across the country. Postal Financial Services refer to the financial products and services provided through the postal network to promote financial inclusion and secure savings. They enable people, especially those in rural and remote areas, to access banking and savings facilities conveniently. India Post offers services such as savings accounts, recurring deposits, fixed deposits, money transfers, and insurance schemes. These services are reliable, affordable, and supported by the extensive network of post offices across the country. The usage and extent of utilization of India Post financial services refer to the frequency and level at which resident access and benefit from the various financial services offered by India Post. These services include savings accounts, deposit schemes, India Post Payments Bank (IPPB), money transfer facilities, insurance products, and government benefit transfers. The extent of utilization depends on residents' awareness, accessibility, affordability and confidence in the services. In rural areas, India Post serves as an important financial institution by providing convenient and inclusive banking services through its extensive postal network. Regular utilization of these services promotes savings habits, supports secure financial transactions, and improves financial inclusion. The adoption of digital services such as IPPB mobile banking and Aadhaar Enabled Payment System (AePS) has further expanded the reach of postal financial services. The utilization of India Post financial services also contributes to the timely receipt of pensions, subsidies, and other government welfare benefits. Higher utilization reflects greater resident trust, satisfaction, and dependence on India Post for financial needs.

## 2. REVIEW OF LITERATURE

According to Joseph et al. (2026) focused the accessibility and usage of financial services provided by post offices among rural people in Idukki district, Kerala. The study indicated that

only about half of the rural population avails financial services through post offices, with small savings and money transfer services being the most frequently used. The study identifies low-cost services as the primary reason for using post office financial services. However, lack of awareness about the available financial services is the major barrier to their utilization. The study of Bhasme and Karthikeyan (2026) aimed to examine the role of India Post Payments Bank (IPPB) in enhancing the financial participation of rural women in Belagavi district, Karnataka. The study displayed that IPPB significantly improves access to financial services, savings behaviour, and digital transaction usage among rural women. Also, education level, smartphone ownership and staff support positively influence financial participation. However, digital illiteracy, income instability, and poor internet connectivity remain major barriers to effective utilization. The researchers Vijayalakshmi and Suganthi (2025) examined that customer satisfaction with the services provided by India Post Payments Bank (IPPB) in Perambalur district. It is mentioned from the analysis that customer awareness has a significant positive relationship with service utilization and customer satisfaction. Further, customers appreciate the convenience of doorstep banking, digital transactions, and easy accessibility of IPPB services. Moreover, technical issues, service delays, and low awareness among rural customers affect the effective utilization of services. Regarding Ali (2025) analysed that the role of the Department of Posts (DoP) financial services in promoting financial inclusion and shaping the future of rural economies in India. It is showed from the analysis that the Department of Posts, through India Post Payments Bank (IPPB) and various savings schemes, significantly improves access to banking services and encourages savings among rural communities. The study measured that digital transactions and biometric authentication have enhanced the accessibility of financial services in remote areas. However, limited financial literacy, inadequate digital infrastructure, and staff constraints continue to affect service effectiveness.

In view of Reshma and Shacheendran (2024) analyzed that the antecedents of customer satisfaction with India Post financial services and their relationship with customer satisfaction. The analysis depicted that customer expectations, financial service quality, and perceived value have a significant positive influence on customer satisfaction. The study also identified that perceived value played a vital role in strengthening customer satisfaction and retention. Additionally, image and customer interaction quality do not have a significant direct influence on customer satisfaction. The researchers Kanthapalani and Thangasamy (2023) explored that the role of India Post in promoting financial inclusion among rural people in Melaiyur village of Mayiladuthurai district, Tamil Nadu. The authors noticed that India Post performed a significant role in providing accessible and affordable financial services to rural customers. Also, the majority of respondents perceive that India Post performs well in terms of availability, accessibility, cost, usage, and reliability of financial services. In addition, they pointed out India Post positively contributes to financial inclusion in rural areas. The study of Nair (2021) discussed that the adoption of India Post Payments Bank (IPPB) among postal banking customers in Kollam, Kerala, after demonetisation. The analysis justified that innovative products, efficient customer service, speedy grievance redressal, and low-risk financial services encourage the adoption of IPPB. The study emphasized the importance of understanding customer behaviour and expectations while designing payment schemes. It also indicated the need for supportive policy measures to promote the growth of IPPB in Kerala. The study confirmed that customer-oriented services and appropriate policy initiatives can enhance the adoption of IPPB. The author Shettar (2021) examined that the financial services and savings schemes offered by India Post and their benefits to investors. It is asserted that post office savings schemes provide secure, risk-free, and attractive investment opportunities for individuals across different income groups. Furthermore, the study depicted

that schemes such as Savings Bank Account, National Savings Certificate, Public Provident Fund, Sukanya Samriddhi Account, and Monthly Income Scheme encourage savings and offer competitive returns. It also found that these schemes are affordable and suitable for small investors seeking low-risk investments.

### **3. STATEMENT OF THE PROBLEM**

India Post has been performing a significant role in promoting financial inclusion by providing accessible and affordable financial services to people, particularly in rural areas. Through its extensive postal network, India Post offers a wide range of financial services, including savings accounts, deposit schemes, insurance, money transfer facilities, government benefit transfers, and India Post Payments Bank services. Despite the availability of these services, their level of usage and extent of utilization vary considerably among rural residents. The various demographic factors may influence residents' utilization of India Post financial services. Moreover, the increasing adoption of digital banking and the presence of commercial banks and fintech platforms have created greater competition, affecting residents' preferences. Therefore, it is essential to identify the determinants that influence the usage and extent of utilization of India Post financial services in rural Kerala.

### **4. OBJECTIVES OF THE STUDY**

- To explore the demographic profile of the selected rural residents who using India Post financial services in Kerala.
- To analyse the utilization of India Post financial services among selected rural residents in the study area.

### **5. HYPOTHESIS OF THE STUDY**

- There is no significant relationship between family monthly income and utilization of India Post financial services.
- There is no significant relationship between type of financial services using and utilization of India Post financial services.

- There is no significant relationship between period of using services and utilization of India Post financial services.
- There is significant relationship with utilization of India Post financial services among selected independent variables.

## 6. RESEARCH METHODS

This study adopted a descriptive research design. Both primary and secondary data were used for the study. The target population comprised rural residents using India Post financial services in Kerala. The primary data were collected through a structured questionnaire designed to obtain information on the rural residents' demographic profile, usage of India Post financial services, and the extent of utilization of India Post financial services. The secondary data were collected from books, journals, published articles, conference proceedings, government reports, annual reports of India Post and India Post Payments Bank, and

online databases. A simple random sampling technique was employed to select 223 residents from the selected rural areas of Kerala. The collected data were coded, entered into MS Excel, and analysed using SPSS Version 26.0. The statistical tools employed for the analysis included percentage analysis, mean, standard deviation, Chi-square test and multiple regression analysis.

## 7. RESULT AND DISCUSSION

### 7.1 Demographic Profile and Utilization of India Post Financial Services

The demographic characteristics of the selected rural residents and their utilization of India Post financial services are presented in the following table. The table depicts the distribution of rural residents across various demographic variables along with their mean scores and standard deviations for the utilization of India Post financial services.

**Table 1: Demographic Profile and Utilization of India Post Financial Services**

| No. | Variables Name                          | Number of Respondents | %            | Mean | SD   |
|-----|-----------------------------------------|-----------------------|--------------|------|------|
| 1   | <b>Gender</b>                           |                       |              |      |      |
|     | • Male                                  | 150                   | 67.3         | 3.81 | 0.63 |
|     | • Female                                | 73                    | 32.7         | 3.79 | 0.72 |
|     | <b>Total</b>                            | <b>223</b>            | <b>100.0</b> |      |      |
| 2   | <b>Age</b>                              |                       |              |      |      |
|     | • Upto 20 Years                         | 34                    | 15.2         | 3.79 | 0.68 |
|     | • 21 - 30 Years                         | 76                    | 34.1         | 3.83 | 0.73 |
|     | • 31 – 40 Years                         | 65                    | 29.2         | 3.86 | 0.64 |
|     | • Above 40 Years                        | 48                    | 21.5         | 3.78 | 0.61 |
|     | <b>Total</b>                            | <b>223</b>            | <b>100.0</b> |      |      |
| 3   | <b>Family Monthly Income</b>            |                       |              |      |      |
|     | • Upto Rs.20,000                        | 56                    | 25.1         | 3.64 | 0.73 |
|     | • Rs.20,001 – Rs.40,000                 | 93                    | 41.7         | 3.82 | 0.59 |
|     | • Above Rs.40,000                       | 74                    | 33.2         | 3.89 | 0.67 |
|     | <b>Total</b>                            | <b>223</b>            | <b>100.0</b> |      |      |
| 4   | <b>Type of financial services using</b> |                       |              |      |      |
|     | • Savings and Deposit                   | 80                    | 35.9         | 3.89 | 0.63 |
|     | • Payment and Banking                   | 53                    | 23.8         | 3.62 | 0.79 |
|     | • Insurance                             | 23                    | 10.3         | 3.86 | 0.67 |
|     | • Government Benefit and Pension        | 67                    | 30.0         | 3.83 | 0.57 |

| No.      | Variables Name                  | Number of Respondents | %            | Mean | SD   |
|----------|---------------------------------|-----------------------|--------------|------|------|
|          | <b>Total</b>                    | <b>223</b>            | <b>100.0</b> |      |      |
| <b>5</b> | <b>Period of Using Services</b> |                       |              |      |      |
|          | • Below 3 Years                 | 29                    | 13.0         | 3.81 | 0.65 |
|          | • 3-6 Years                     | 110                   | 49.3         | 3.84 | 0.58 |
|          | • Above 6 Years                 | 84                    | 37.7         | 3.80 | 0.71 |
|          | <b>Total</b>                    | <b>223</b>            | <b>100.0</b> |      |      |

- From the above table, it is observed that 67.3% of the rural residents are male, while 32.7% are female.
- It is mentioned that 15.2% of the rural residents belong to the up to 20 years age group, 34.1% belong to the 21–30 years age group, 29.2% belong to the 31–40 years age group, and 21.5% belong to the above 40 years age group.
- From the analysis, it is evident that 25.1% of the rural residents have a family monthly income of upto Rs.20,000, 41.7% have Rs.20,001–Rs.40,000, and 33.2% have above Rs.40,000.
- It is displayed that 35.9% of the rural residents use savings and deposit services, 23.8% use payment and banking services, 10.3% use insurance services and 30.0% use government benefit and pension services.
- From the analysis, it is confirmed that 13.0% of the rural residents have been using India

Post financial services for below 3 years, 49.3% have been using the services for 3–6 years, and 37.7% have been using the services for above 6 years.

## 7.2 Utilization of India Post Financial Services

The utilization of India Post financial services is reflected in the regular use of savings and deposit facilities, payment and remittance services, government benefit transfers, recurring savings schemes, digital banking services, and the overall dependence on India Post for meeting financial needs. India Post has emerged as an important financial service provider in rural areas by offering accessible, reliable, and affordable banking and payment services to the public. In this section, the study has developed eight statements to measure the level of utilization of India Post financial services among the selected rural residents in Kerala.

**Table 2: Utilization of India Post Financial Services**

| S. No | Factors                                                                                          | Mean Score | SD   |
|-------|--------------------------------------------------------------------------------------------------|------------|------|
| 1     | I regularly use India Post financial services for my banking needs                               | 4.36       | 0.92 |
| 2     | I use India Post Savings Bank services frequently                                                | 4.39       | 0.93 |
| 3     | I prefer India Post for money transfer and remittance services                                   | 3.46       | 1.16 |
| 4     | I use India Post financial services for depositing and withdrawing money                         | 3.78       | 0.93 |
| 5     | I use India Post financial services for receiving government benefits, pensions or subsidies     | 4.37       | 0.90 |
| 6     | I frequently use recurring deposit, time deposit, or other savings schemes offered by India Post | 4.61       | 1.14 |
| 7     | I depend on India Post financial services more than other banking institutions                   | 3.48       | 1.16 |

| S. No | Factors                                                                         | Mean Score | SD   |
|-------|---------------------------------------------------------------------------------|------------|------|
| 8     | I use digital financial services provided by India Post, such as mobile banking | 3.45       | 1.32 |

It is examined from the analysis that the Cronbach's Alpha value for the statements relating to the utilization of India Post financial services is 0.923, indicating that the scale has good reliability and is suitable for further analysis. It is observed that most of the rural residents agreed with the statement 'I frequently use recurring deposit, time deposit, or other savings schemes offered by India Post', which recorded the highest mean score of 4.61 with a standard deviation of 1.14, followed by 'I use India Post Savings Bank services frequently' with a mean score of 4.39 and a standard deviation of 0.93. On the other hand, the statement 'I use digital financial services provided by India Post, such as mobile banking' recorded the lowest mean score of 3.45 with a standard deviation of 1.32, indicating comparatively lower utilization of digital financial services among the rural residents.

### Testing of Hypothesis (Chi-Square Test)

#### 7.3 Relationship between Demographic Profile and Utilization of India Post Financial Services

With a view to find the degree of association between demographic profile of the selected rural residents and utilization of India Post financial services, a cross-tabulation has been framed. In order to find the relationship between selected independent variables and utilization of India Post financial services, hypotheses are developed and analyzed by applying Chi-square test.

#### Family Monthly Income and Utilization of India Post Financial Services

H<sub>0</sub>: There is no significant relationship between family monthly income and utilization of India Post financial services.

**Table 3: Family Monthly Income and Utilization of India Post Financial Services**

| S. No | Family Monthly Income | Level of Utilization |               |               | Total          | Chi-Square Value           |
|-------|-----------------------|----------------------|---------------|---------------|----------------|----------------------------|
|       |                       | Low                  | Medium        | High          |                |                            |
| 1     | Upto Rs.20,000        | 23<br>(41.1%)        | 10<br>(17.9%) | 23<br>(41.1%) | 56<br>(100.0%) | <b>30.288<br/>(0.000*)</b> |
| 2     | Rs.20,001 – Rs.40,000 | 13<br>(14.0%)        | 47<br>(50.5%) | 33<br>(35.5%) | 93<br>(100.0%) |                            |
| 3     | Above Rs.40,000       | 13<br>(17.6%)        | 19<br>(25.7%) | 42<br>(56.8%) | 74<br>(100.0%) |                            |
|       | <b>Total</b>          | <b>49</b>            | <b>76</b>     | <b>98</b>     | <b>223</b>     |                            |

**Note:** Parenthesis indicates 'p' value; \* – Significant at 1% level

It is illustrated from the above table that the 'p' value is lesser than 0.05 and the null hypothesis is rejected. Hence, there is a close significant relationship between family monthly income of the rural residents and utilization of India Post financial services.

#### Type of Financial Services Using and Utilization of India Post Financial Services

H<sub>0</sub>: There is no significant relationship between type of financial services using and utilization of India Post financial services.

**Table 4: Type of Financial Services Using and Utilization of India Post Financial Services**

| S. No | Type of Financial Services Using | Level of Utilization |               |               | Total          | Chi-Square Value           |
|-------|----------------------------------|----------------------|---------------|---------------|----------------|----------------------------|
|       |                                  | Low                  | Medium        | High          |                |                            |
| 1     | Savings and Deposit              | 10<br>(12.5%)        | 35<br>(43.8%) | 35<br>(43.8%) | 80<br>(100.0%) | <b>39.047<br/>(0.000*)</b> |
| 2     | Payment and Banking              | 26<br>(49.1%)        | 5<br>(9.4%)   | 22<br>(41.5%) | 53<br>(100.0%) |                            |
| 3     | Insurance                        | 4<br>(17.4%)         | 12<br>(52.2%) | 7<br>(30.4%)  | 23<br>(100.0%) |                            |
| 4     | Government Benefit and Pension   | 9<br>(13.4%)         | 24<br>(35.8%) | 34<br>(50.7%) | 67<br>(100.0%) |                            |
|       | <b>Total</b>                     | <b>49</b>            | <b>76</b>     | <b>98</b>     | <b>223</b>     |                            |

**Note:** Parenthesis indicates 'p' value; \* – Significant at 1% level

It is depicted from the above table that the 'p' value is lesser than 0.05 and the null hypothesis is rejected. Therefore, there is a close significant relationship between type of financial services using of the rural residents and utilization of India Post financial services.

#### **Period of Using Services and Utilization of India Post Financial Services**

H<sub>0</sub>: There is no significant relationship between period of using services and utilization of India Post financial services.

**Table 5: Period of Using Services and Utilization of India Post Financial Services**

| S. No | Period of Using Services | Level of Utilization |               |               | Total           | Chi-Square Value           |
|-------|--------------------------|----------------------|---------------|---------------|-----------------|----------------------------|
|       |                          | Low                  | Medium        | High          |                 |                            |
| 1     | Below 3 Years            | 6<br>(20.7%)         | 19<br>(65.5%) | 4<br>(13.8%)  | 29<br>(100.0%)  | <b>16.857<br/>(0.002*)</b> |
| 2     | 3-6 Years                | 24<br>(21.8%)        | 34<br>(30.9%) | 52<br>(47.3%) | 110<br>(100.0%) |                            |
| 3     | Above 6 Years            | 19<br>(22.6%)        | 23<br>(27.4%) | 42<br>(50.0%) | 84<br>(100.0%)  |                            |
|       | <b>Total</b>             | <b>49</b>            | <b>76</b>     | <b>98</b>     | <b>223</b>      |                            |

**Note:** Parenthesis indicates 'p' value; \* – Significant at 1% level

It is inferred from the above table that the 'p' value is lesser than 0.05 and the null hypothesis is rejected. So, there is a close significant relationship between period of using services of the rural residents and utilization of India Post financial services.

#### **Relationship of Utilization of India Post Financial Services (Multiple Regression Analysis)**

This section examines the influence of the selected independent variables on the utilization

of India Post financial services among the rural residents by employing multiple regression analysis. The analysis is carried out to determine the extent to which the selected independent variables explain variations in the dependent variable.

H<sub>0</sub>: There is significant relationship with utilization of India Post financial services among selected independent variables.

**Table 6: Relationship of Utilization of India Post Financial Services (Multiple Regression Analysis)**

| No. | Variables                  | Coefficient    | SE    | 't' value | 'p' value |
|-----|----------------------------|----------------|-------|-----------|-----------|
|     | (Constant)                 | 3.306          |       |           |           |
| 1   | Age                        | 0.053          | 0.014 | 3.786     | 0.000*    |
| 2   | Family Monthly Income      | 0.134          | 0.028 | 4.786     | 0.000*    |
| 3   | Period of Using Services   | 0.069          | 0.016 | 4.313     | 0.000*    |
|     | <b>R Value</b>             | <b>0.916</b>   |       |           |           |
|     | <b>R<sup>2</sup> Value</b> | <b>0.839</b>   |       |           |           |
|     | <b>F Value</b>             | <b>80.995*</b> |       |           |           |

**Note:** \* - Significant at 1% level

From the above table, it is evinced that the regression model is statistically significant, as evidenced by the F-value of 80.995 ( $p < 0.01$ ). The R<sup>2</sup> value of 0.839 shows that 83.9% of the variation in the utilization of India Post financial services is explained by the selected independent variables. Among the variables, age (0.053), family monthly income (0.134) and period of using services (0.069) of the rural residents have positive and significant influence on the utilization of India Post financial services.

## 8. FINDINGS

- It indicated that the majority (67.3%) of the rural residents are male. Also, male respondents exhibited higher level of utilization of India Post financial services, as reflected by the highest mean score (Mean = 3.81).
- It is indicated that majority (34.1%) of the rural residents belong to the 21–30 years age group. Further, respondents in the 31–40 years age group exhibit a high level of utilization of India Post financial services, as reflected by the highest mean score (Mean = 3.86).

- It is identified that majority (41.7%) of the rural residents belong to the Rs.20,001–Rs.40,000 income category. In addition, respondents with a family monthly income of above Rs.40,000 show a high level of utilization of India Post financial services, as reflected by the highest mean score (Mean = 3.89).
- It is measured that majority (35.9%) of the rural residents use savings and deposit services. Moreover, respondents using savings and deposit services exhibit a high level of utilization of India Post financial services, as reflected by the highest mean score (Mean = 3.89).
- It is noted that majority (49.3%) of the rural residents have been using the services for 3–6 years. Additionally, respondents who have been using India Post financial services for 3–6 years exhibit a high level of utilization of India Post financial services, as reflected by the highest mean score (Mean = 3.84).
- It is displayed from the mean score test that most of the rural residents agreed with the statements 'I frequently use recurring

deposit, time deposit, or other savings schemes offered by India Post' followed by 'I use India Post Savings Bank services frequently' with a mean score of 4.61 and 4.39 respectively.

- The Chi-square test proved that there is a close significant relationship between family monthly income of the rural residents and utilization of India Post financial services.
- It could be observed from the Chi-square test that there is a close significant relationship between type of financial services using of the rural residents and utilization of India Post financial services.
- From the Chi-square test, it is noticed that there is a close significant relationship between period of using services of the rural residents and utilization of India Post financial services.
- The multiple regression analysis justified that age, family monthly income, and period of using services are the significant predictors of the utilization of India Post financial services among the rural residents. The regression equation indicated that the utilization of India Post financial services is predicted by a 5.3% increase in age, 13.4% increase in family monthly income, and 6.9% increase in the period of using services.

## 9. SUGGESTIONS

- This study mentioned that male rural residents show a higher level of utilization of India Post financial services. Hence, it is suggested that awareness and outreach programmes may be strengthened to encourage greater utilization among female respondents.
- The findings indicated that rural residents in the 31–40 years age group exhibit the highest level of utilization of India Post financial services. Therefore, it is stated that targeted financial literacy programmes may be organized for respondents of all age

groups to improve their utilization of India Post financial services.

- It is displayed that rural residents with a family monthly income of above Rs.40,000 have a higher level of utilization of India Post financial services. So, this study pointed out that attractive financial products and awareness campaigns may be introduced for lower-income households to enhance service utilization.
- From the study, it is noticed that rural residents using Savings and Deposit Services exhibit the highest level of utilization of India Post financial services. Thus, it is suggested that greater awareness may be created about payment, insurance, and government benefit services to increase their utilization.
- It is illustrated that rural residents who have been using India Post financial services for 3–6 years have the highest level of utilization. Consequently, this study suggested that orientation and support programmes may be provided to new users to encourage regular and continued utilization of India Post financial services.

## 10. CONCLUSION

This study examined that determinants of usage and extent of utilization of India Post financial services in rural Kerala. The demographic characteristics of the rural residents significantly determine the usage and extent of utilization of India Post financial services. It is noticed that there is a close significant relationship between utilization of India Post financial services and the selected variables namely family monthly income, type of financial services using and period of using services of the rural residents. This study revealed that India Post should design targeted financial awareness programmes and customer-centric service initiatives for different income groups, promote the adoption of diverse financial services and encourage long-term service usage to enhance the overall utilization of India Post financial services in rural Kerala.

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