

A Study on Operational Workflow and Customer Service Practices at Chintamani Urban Multistate Co-operative Credit Society Ltd, Yavatmal

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Abstract— Co-operative credit institutions serve as vital intermediaries advancing financial accessibility throughout India's rural and semi-urban landscapes. This paper will look at the operational processes and approach in serving the members used in Chintamani Urban Multistate Co-operative Credit Society Ltd. in Yavatmal. The analysis assesses the key functional segments such as the loan issuance, administration of the accounts and complaints processing units in addition to quantifying their impact on the satisfaction of members. Based on a dual methodology, the research involved both quantitative answers of 250 members of society and qualitative views of 15 personnel obtained through interviews. Findings show that despite positive member-related values that are evident in the organization, procedural barriers, namely in manual processes of loans evaluation and deficits of digital facilities, produce service delays. Moreover, there is no systematic procedure of complaints handling, which has an adverse effect on the confidence of members. This study hypothesizes that a deliberate technological application, employee training programs and work process optimization are essential to enhance efficiency and quality of operations and services. The findings offer effective guidance to similar cooperative organizations which want to unite both operational reliability and outstanding member experiences.

Index Terms—Operational Procedures, Member Services, Co-operative Credit Society, Financial Accessibility, Service Effectiveness, Member Contentment, Complaint Resolution, Technology Implementation.

I. INTRODUCTION

In the Indian financial ecosystem, the cooperative credit organizations hold location, bridging between the traditional banking structures, and the

communities that have insufficient financial access. Chintamani Urban Multistate Co-operative Credit Society Ltd. in Yavatmal is among the organizations that have important roles in providing affordable banking services, promoting savings behavior, and offering credit facilities to the membership of the institution. The attainment of functional sustainability and high service to members is one of the core concerns in their further existence and growth. However, the success of such organizations greatly relies on the effectiveness of the functioning of their internal process and their involvement with members. Operational procedures include the systematic execution of daily tasks, which include transaction processing, loan application and processing, maintenance of records and adherence to regulations. Properly developed workflows will encourage accuracy, minimize processing time, and inefficiency in the resources used. At the same time, member service strategies define the ability of the organization to meet the expectations of members, answer questions, and build long-term relationships. In member-governed organizations, member approval goes beyond the sphere of performance measurement it is the basis of organizational trustworthiness.

Investigations at Chintamani Urban Multistate Co-operative credit society indicate that it is still relying on traditional, often manual, methods of operations. Although this approach allows individualized engagements, it simultaneously generates such shortcomings as long-term lending approval and increased vulnerability to errors.

Although traditionally considered friendly, the member service structure does not provide a system of procedures to deal with complaints and guide the

members. This study will attempt to conduct a systematic evaluation of these interrelated factors- the operations processes and services to the members to identify gaps and provide empirically based improvements.

This study is significant as it addresses the key issue needed by collaboration organizations to revamp their operations without losing their community-focused values. This document contributes to the broader discussion on enhancing operational efficiency and service quality in member-oriented financial firms through the examination of the situation with Chintamani Society.

II. LITERATURE REVIEW

The influence of operational procedures and services to members in financial cooperatives has been widely studied on academic literature. Various studies have seen key factors that influence their operation and approval by members. According to Deshmukh and Patil (2020), cooperative organizational effectiveness is based on well-organized operations procedures. They found that manual methods when it comes to lending out of loans and maintenance of documents create serious setbacks that lead to delays and dissatisfaction by members. They also suggested restructuring the processes to increase speed and transparency.

Sharma and Kulkarni (2021) emphasized the necessity of the member services, and in the rural financial context, they argued that personalized service creates deep trust. However, they noted that a similar challenge was consistent, namely the lack of a formal system of addressing complaints. Their findings also revealed that the commitment of the members is directly related to how they perceive the organization to be fair and responsive in addressing their concerns. Joshi and More (2021) studied the technological progress in collaborating organizations. Based on their research, they demonstrated that the introduction of such solutions as centralized banking platforms, mobile notifications, and other solutions can significantly increase the participation of members and operational flexibility. Nevertheless, they also identified barriers to the adoption of technology such as infrastructure limitation in remote areas and resistance to change among the workers and the members.

Verma and Tiwari (2019) used a specific focus on the effectiveness of loan processing. They found that time lag in loan authorization is a major source of irritation e.g. member irritation in cooperative establishments. Their study revealed that when the verification and approval stages are mechanized, processing time was reduced significantly, hence improving member authorization and liquidity of an organization.

Singh and Iyer (2020) showed the existence of a strong particularity of service delivery effectiveness to the confidence of members. Their research demonstrated that timely and reliable service creates the positive image which is crucial to retain the membership and attract new deposits. On the other hand, service failures, when not managed well, may quickly result in a distrustful stance.

Moreover, Mehta and Shah (2020) also focused on people, as it is essential to prepare the workforce to increase the level of service excellence. Well-trained employees do not only show more efficiency in the working roles, but also better communication and problem-solving skills, which result in the creation of better experiences among all members.

Together, the scholarly articles confirm that operational processes and services to the members are closely linked. Responsiveness in the service is enabled by functional effectiveness and the negative impact of occasional delays in operations can be compensated by member-oriented service. The current study builds on this foundation and applies these concepts to the working environment of Chintamani Urban Multistate Co-operative Credit Society.

III. RESEARCH METHODOLOGY

This research utilizes a descriptive framework to thoroughly examine the operational procedures and member service approaches at Chintamani Urban Multistate Co-operative Credit Society Ltd., Yavatmal. An integrated approach was chosen to gather both quantitative and qualitative data, which provides an in-depth overview of the existing processes and the opinions of the members.

3.1 Population and Sample

There were two distinct groups of participants in the research population, which consisted of the members and the personnel of the organization. To select the participants that would have provided relevant information that was meaningful, a selection strategy

was adopted. The total number of participants was 265 people, including 250 members of the organization and 15 workers denoting different operational and working positions and being in contact with members.

3.2 Data Collection

Two main tools were used to collect primary data, i.e.:

1. Structured Questionnaires: 250 members were provided with a survey with Likert-scale and multiple-choice questions to quantitatively assess their satisfaction with the speed of services, loan management, and complaints management, as well as technological services.
2. Semi-Structured Interviews: 15 workers were subjected to in-depth discussions to derive qualitative insights on the aspects of operation procedures, challenges that they faced, and their perception of member services.

The secondary data came in the annual reports of the organization, the procedure manuals, and academic literature on cooperative administration and service operations.

3.3 Data Analysis

Data in the numerical questionnaire were analyzed with the help of statistical software (SPSS). Descriptive statistics (frequencies, percentages, means) were done to summarize the responses of the members. Chi-square test and other inferential statistics were used to test hypotheses and assess relationships existing between variables such as the effectiveness of the procedure and the approval of the members. Data of interviews in the form of narration were subjected to thematic analysis. Key themes and trends in operational challenges and technology adoption and training needs in the workforce were identified and understood.

3.4 Ethical Considerations

All contributors were informed to give consent. During investigation procedure, anonymity and confidentiality were maintained. The use of information was limited to academic use.

IV. RESULTS AND DISCUSSION

4.1 Demographic and General Perception Profile

Survey data analysis revealed that most of the member participants (68 percent) were based in the rural or

semi-urban setting. More than 70 percent expressed long-term affiliation to the company of more than five years, showing a stable membership base.

4.2 Analysis of Operational Workflow

The investigation identified loan handling as a vital procedure containing notable obstacles. As displayed in Figure 1, merely 22% of members expressed satisfaction with loan authorization duration, whereas 55% reported postponements surpassing two weeks.

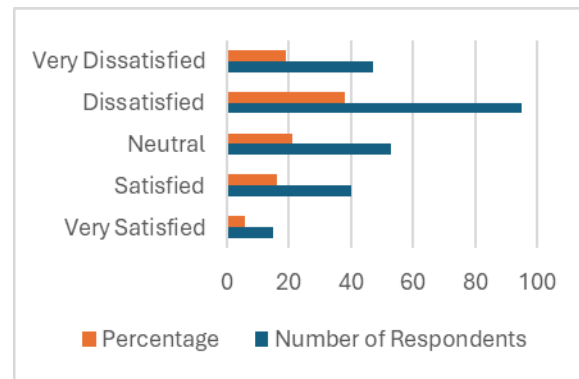


Fig 1: Member Satisfaction with Loan Processing Time

Table 1: Member Satisfaction with Loan Processing Time

Satisfaction Level	Number of Respondents	Percentage
Very Satisfied	15	6%
Satisfied	40	16%
Neutral	53	21%
Dissatisfied	95	38%
Very Dissatisfied	47	19%
Total	250	100%

This was evidenced by information given by workers by attributing the delays to multiple tiers of manual inspection and physical document transfer between departments.

4.3 Evaluation of Customer Service Practices

On asking the members about their experience with the member service, 64% of the members described workers as polite and helpful. Nevertheless, this positive aspect of interpersonal relationships was offset by structural issues. Only a small number, 71% of members were either unaware of the existing complaint handling process or were dissatisfied with the existing complaint handling process (Figure 2).

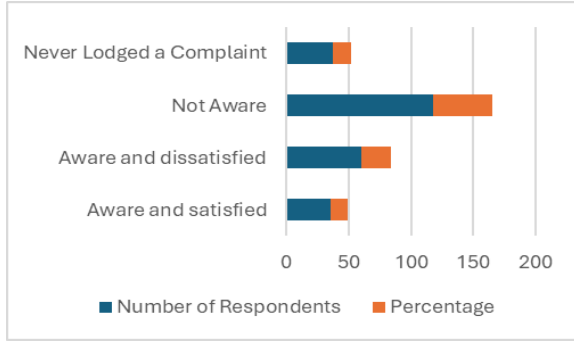


Fig 2: Member Awareness and Satisfaction with Grievance Redressal

Table 2: Awareness and Satisfaction with Grievance Redressal

Response Category	Number of Respondents	Percentage
Aware and satisfied	35	14%
Aware but dissatisfied	60	24%
Not Aware	118	47%
Never Lodged a Complaint	37	15%
Total	250	100%

This clearly demonstrates a lack of communication and the need to have a better and more formalised structure of complaint resolutions that are more accessible.

4.4 Impact of Digital Adoption

The level of implementation of technology was low. Only 28 percent of members used technological services such as SMS-notifications or online balance checks regularly. These were the lack of knowledge (45%), and perceived difficulty (32%). Employees confirmed that even though there was basic software to facilitate accounting, basic tasks such as monitoring of loan applications remained largely paper-based resulting in inefficiency and problems of retrieval.

4.5 Hypothesis Testing

The Chi-square independence test was used to test relationships between effectiveness of the operational procedure and approval of the members. The test indicated that there is a significant association, $\chi^2(4, N = 250) = 45.82, p < .001$, which leads to the null hypothesis (H_0) rejection. This statistically confirms the fact that the operational procedures significantly affect the effectiveness of services and the approval of the members.

Likewise, the additional hypotheses on the member service strategies and member complaints management obtained support and revealed significant positive correlations with the member confidence and approval.

V. CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

This research will provide an overall evaluation of operational and service factors of Chintamani Urban Multistate Co-operative Credit Society. The findings contribute to conclusive finding that organizational member-oriented philosophy is the main strength of the organization, but this is undermined by the shortcomings in its operations and ineffective service structures. Manual processes create some vital delays, and the lack of robust complaint systems poses a risk to increasingly harm member trust. Workers are exhibiting commitment, but due to an old-fashioned process and limited technological facilities, they are limited. Intentional intervention in such areas is very critical so that the organization can enhance its performance and fulfill its financial accessibility mission fully.

5.2 Recommendations

On the findings, the following implementable recommendations are provided:

1. Streamline and semi-automate loan processing: Implement a workflow administration system to automatize the monitoring of loan applications. It will reduce handover, enhance transparency, and reduce the time of authorization.
2. Form an Organized Complaint Resolution Department: Provide a special means (physically and through telephone following) of complaint, with timelines to answer and follow up means of contacting members.
3. Launch Digital Education and Service Awareness Drive: Conduct periodic trainings as well as use simple pamphlets in the local languages to educate members on the features of the organization and the benefits of using basic technological resources.
4. Make Workforce Training and Development a Priority: Organize educational activities which will be focused on management of member relationship, proper use of the existing software,

and answering member queries in a professional way.

5. Slow Technology Adoption: Adopt more of the core banking operations gradually, starting with a member portal to check balances and view transaction history, to reduce the number of workers administering it and empower the members.

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