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Branch-Level Retail Banking Operations and Financial Service Delivery in a District Central Co-operative Bank: An Observation-Based Analytical Study

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ABSTRACT

Branch-level retail banking remains central to financial inclusion in India, particularly within the co-operative credit structure, yet few studies describe how routine services are delivered at the counter. This paper reports a descriptive and analytical study conducted during a six-week on-the-job training (14 July–28 August 2026) at the Main Branch of The Amravati District Central Co-operative Bank Ltd., Maharashtra. Using a qualitative, participant-observation design, data were gathered through direct observation, informal discussions with branch personnel, document review and regulatory secondary sources. Six service areas were examined: account opening, Fixed Deposits (FD), Real Time Gross Settlement (RTGS), electronic Know Your Customer (e-KYC), passbook printing and general customer service. Observations were interpreted through service-quality and technology-acceptance theory. Four findings emerged. First, every service is process-driven and depends on accurate documentation and verification. Second, technology-enabled services such as e-KYC and RTGS improve processing efficiency but do not remove the need for employee assistance. Third, physical services such as passbook printing remain relevant to customers with differing digital familiarity. Fourth, operational efficiency results from the combination of employees, procedures, documentation and technology rather than from technology alone. The study is exploratory, rests on one branch and a short period, reports no transaction data and uses purposive observation, so the findings are indicative rather than generalisable. Recommendations address customer guidance, digital safety awareness and intern orientation.

Keywords: retail banking, co-operative banks, service delivery, e-KYC, RTGS, service quality

1. Introduction

1.1 Research Context

Banks mobilise deposits, extend credit and enable payments, and in doing so connect households to the formal financial system. In India this function is shared among commercial banks, regional rural banks, small finance banks and co-operative banks, with the Reserve Bank of India (RBI) as the principal regulator. Co-operative banks operate on co-operative principles and have traditionally served local communities, agriculture and small businesses. In the short-term co-operative credit structure, District Central Co-operative Banks (DCCBs) operate at the district level, between state co-operative banks and primary agricultural credit societies (National Bank for Agriculture and Rural Development [NABARD], n.d.).

At the branch level, abstract financial functions become concrete tasks: a customer is identified, a form is completed, a deposit is recorded, a payment instruction is verified and a passbook is updated. The quality of these tasks shapes customer trust and regulatory compliance. Although digital channels have expanded rapidly, branches continue to serve customers who need guidance with documentation and procedures.

1.2 Problem Statement

Studies of banking service delivery tend to measure customer perceptions or technology adoption through surveys, and they say little about how a single branch actually carries out its routine operations. Without that description it is hard to judge where errors arise, how technology changes the work of employees, or why customers still need personal assistance. This study addresses that problem by describing and analysing the delivery of six retail services at one DCCB branch. It does not evaluate the financial performance of the bank.

1.3 Research Gap

The service-quality and technology-acceptance literatures are large, but they rely mainly on structured customer surveys and statistically tested models. Comparatively little work gives a practitioner-observer account of how account opening, e-KYC, Fixed Deposit creation, RTGS processing and passbook

printing are carried out in a co-operative bank branch and how these activities interact with customer service. This study addresses that gap through a bounded, observation-based account.

1.4 Research Objectives

The study pursued four objectives, all addressed through qualitative field observation:

- *Retail banking operations*: to understand the retail banking operations carried out at the Main Branch, Irwin Chowk.
- *Service delivery*: to analyse the process of financial service delivery, including account opening, Fixed Deposit, RTGS and other basic customer services.
- *Technology-enabled services*: to examine the role of digital and technology-enabled services such as e-KYC in the efficiency and convenience of banking operations.
- *Efficiency and customer service*: to study operational efficiency and customer service practices in the branch and identify areas for improvement.

2. Literature Review

2.1 Service Quality

Parasuraman et al. (1985) proposed a gap model in which perceived service quality depends on the difference between customer expectations and perceptions, and Parasuraman et al. (1988) operationalised it as the 22-item SERVQUAL instrument. Cronin and Taylor (1992) argued that a performance-based measure may be an improved means of measuring service quality and that service quality is an antecedent of customer satisfaction. Ladhari (2009) reviewed two decades of SERVQUAL research, summarising numerous criticisms but concluding that the scale remains useful. For banking, Bahia and Nantel (2000) developed the Bank Service Quality (BSQ) scale from a study of retail banking customers in Canada; it has 31 items across six dimensions: effectiveness and assurance, access, price, tangibles, services portfolio and reliability. These dimensions, especially assurance, access and reliability, are directly relevant to counter-level operations.

2.2 Technology Acceptance

Davis (1989) showed that perceived usefulness and perceived ease of use explain acceptance of information technology, and Venkatesh et al. (2003) integrated several earlier models into the Unified Theory of Acceptance and Use of Technology. Studies of Indian internet banking extend these models with trust and risk. Kesharwani and Bisht (2012) found that perceived risk has a negative effect on the intention to adopt internet banking and that trust reduces perceived risk. Bashir and Madhavaiah (2015), using a survey of 697 internet banking users, found that perceived usefulness, ease of use, trust and perceived enjoyment shape attitude, and that attitude, perceived risk, enjoyment and trust shape behavioural intention. Together these studies indicate that technology-enabled services succeed when customers find them useful, easy and safe.

2.3 Regulatory Context

Three regulatory sources frame the services studied. The RBI's Master Direction on Know Your Customer defines e-KYC authentication as a facility in which biometric information or a one-time password, together with an Aadhaar number submitted with the holder's consent, is matched against the central identity database, which returns a digitally signed response (RBI, 2016). The same direction provides for a Central KYC Records Registry that stores KYC records in digital form. The RBI's RTGS FAQs describe RTGS as continuous settlement of fund transfers individually, without netting, and state that payments are final and irrevocable and that name and account number cannot be matched before the beneficiary is credited (RBI, n.d.). Finally, the Deposit Insurance and Credit Guarantee Corporation (DICGC, n.d.) insures each depositor in a bank up to ₹5,00,000 for principal and interest combined, which supports depositor confidence in deposit products such as Fixed Deposits.

2.4 Conceptual Framework and Propositions

The framework in Figure 1 organises the observations. A customer requirement triggers KYC and documentation, which lead into banking process and transaction processing. Service quality dimensions determine how well the financial service is delivered, which in turn shapes customer experience. Technology supports every stage. The framework is interpretive and is not a statistically tested model. Three exploratory propositions guide the analysis:

- P1: Accuracy of documentation and KYC at the start of the service chain shapes the quality of later services.
- P2: Technology-enabled services improve processing efficiency but do not remove the need for employee assistance.
- P3: Traditional counter services such as passbook printing remain relevant alongside digital services.

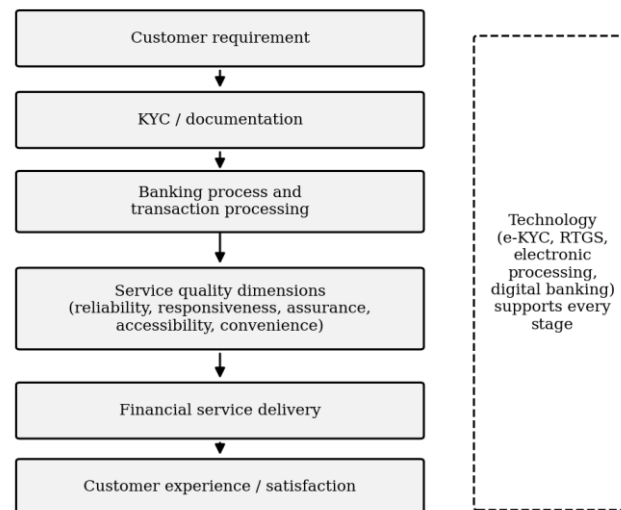


Figure 1. Conceptual framework of the study.

3. Methodology

3.1 Research Design

The study follows a descriptive and analytical design. The descriptive component records the sequence of activities in each service. The analytical component interprets those sequences using the concepts of service quality, regulatory compliance and technology acceptance reviewed above. The approach is qualitative and exploratory, consistent with a short professional placement in which surveying or measuring was neither feasible nor intended.

3.2 Setting and Period

The setting was the Main Branch, Irwin Chowk, Amravati, of The Amravati District Central Co-operative Bank Ltd. The author served as a Finance Trainee from 14 July 2026 to 28 August 2026 under the supervision of the Branch Manager. DCCBs publish financial statements at the bank level, and branch-specific financial data were not available, so the study concentrates on operations rather than financial performance.

3.3 Data Sources and Sampling

Primary information came from direct observation of branch activities, informal discussions with employees about procedures, and participation in routine tasks as a trainee. The six service areas were recorded in an OJT activity record. Secondary information came from the RBI, NABARD and DICGC sources cited above and from the academic literature. Purposive sampling was used: attention was directed to activities and employees connected with the selected services. No questionnaire was administered, no fixed sample size was set, and the study makes no claim to represent the bank's customers.

3.4 Analytical Procedure

Notes were organised by service. For each service, the sequence of steps (Figure 2), documentation requirements, points of customer interaction, degree of technology involvement and risks to accuracy were recorded and then compared across services. The ratings in Table 3 are the author's qualitative judgements on a four-point scale (low, moderate, high, very high) and are not measured quantities.

3.5 Ethical Considerations

No customer names, account numbers, credentials, transaction amounts or confidential internal information were recorded or are reproduced. Observations are presented in generalised form for academic purposes only.

4. Results and Findings

Because the study is observational, results are descriptive and no counts or financial figures are reported. Objective 1 is addressed in Section 4.1 and Table 1; objective 2 in Sections 4.2 to 4.4 and 4.6, with the process flows in Figure 2; objective 3 in Section 4.5 and Table 2; and objective 4 in Sections 4.6 to 4.8 and Table 3.

4.1 Retail Banking Operations Observed

Table 1 summarises the six operations observed and the main operational requirement of each. All combined documentation, verification, transaction processing and customer interaction in different proportions.

Table 1

Retail Banking Operations Observed at the Branch

Operation	Nature of activity	Principal operational requirement
Account opening	Customer registration and documentation	KYC compliance and accurate data entry
Fixed Deposit (FD)	Term deposit creation and processing	Correct recording of amount, tenure and terms
RTGS	Electronic fund transfer	Verification of beneficiary and transaction details
e-KYC	Digital customer verification	Accurate digital identity validation within regulatory limits
Passbook printing	Updating transaction records	Accurate and timely record maintenance
Customer service	Guidance and assistance	Clear communication and procedural knowledge

Note. Compiled from direct observation during the on-the-job training period.

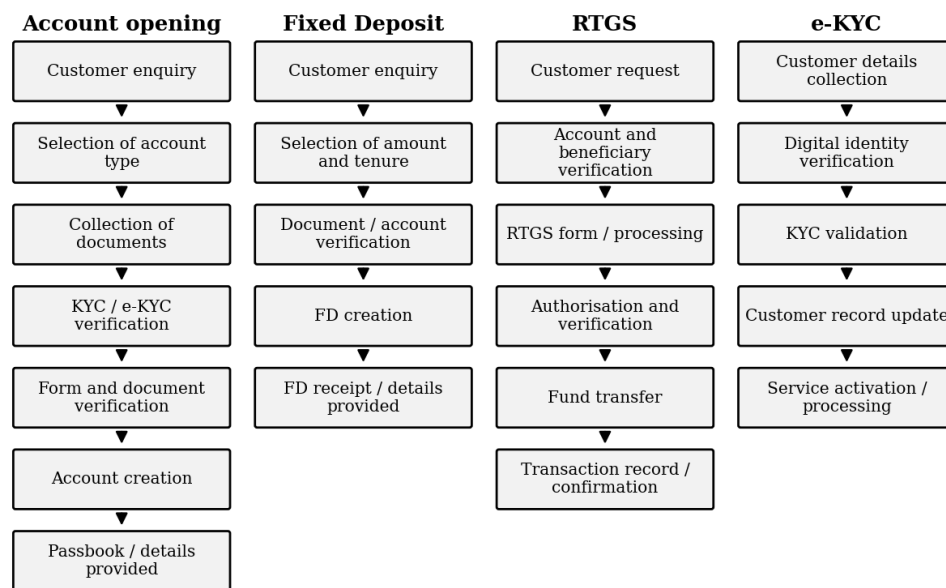


Figure 2. General process flows of the four core services observed.

4.2 Account Opening

Account opening followed the sequence in Figure 2: enquiry, selection of account type, collection of documents, KYC or e-KYC verification, verification of forms and documents, account creation and issue of passbook or account details. Entered customer details become part of the bank's permanent record, so accuracy at this first stage is especially important. Employees explained documentation requirements, and customers who arrived with incomplete documents typically had to return, which delayed service.

4.3 Fixed Deposit Services

Fixed Deposit creation required the customer's decision on amount and tenure, verification of the customer or account, recording of the deposit and issue of deposit details. Employees explained tenure, interest and maturity conditions. The activity illustrates deposit mobilisation, the means by which the

bank obtains funds for its lending and other operations. Correct recording of deposit terms was the main operational sensitivity, and deposit insurance (DICGC, n.d.) forms part of the assurance customers have in such products.

4.4 RTGS Services

RTGS transfers followed the sequence of request, verification of account and beneficiary details, processing, authorisation, transfer and record keeping. Since RTGS payments are final and irrevocable and the beneficiary's name and account number cannot be matched before credit (RBI, n.d.), verification of details before processing was the critical control. Customers unfamiliar with the required details needed assistance, which links the technology-intensive service to a continuing need for human guidance.

4.5 e-KYC

Table 2 contrasts the traditional and digital approaches to customer verification. e-KYC reduced repetitive manual verification and supported faster onboarding, but accuracy of the underlying information, security and regulatory conditions (RBI, 2016) remained essential.

Table 2

Traditional and e-KYC Approaches to Customer Verification

Parameter	Traditional approach	e-KYC / digital approach
Documentation	More dependent on physical documents	Greater use of digital verification
Processing	Relatively manual	Technology-assisted
Customer convenience	Requires more physical interaction	Can reduce certain manual steps
Data handling	Physical and manual records	Digital records and verification
Operational efficiency	More employee intervention	Greater process efficiency

Note. Based on observation and the RBI KYC framework (RBI, 2016). Differences are qualitative.

4.6 Passbook Printing and Customer Service

Passbook printing was a routine but frequent service. Customers used the passbook to review transactions, and accurate records supported their confidence in the bank. Many requests came from customers less familiar with digital banking, who needed efficient and patient assistance. General customer service spanned all other activities: employees guided customers on forms, documentation, procedures and available services, and clear communication reduced confusion.

4.7 Comparative Profile of Services

Table 3 compares the six services on customer interaction, technology involvement and operational importance. Account opening, e-KYC and customer service were rated very high in operational importance because they underpin compliance and later services. RTGS and e-KYC showed the highest technology involvement, whereas customer service and counter services showed the highest customer interaction. No service combined high technology involvement with zero customer interaction.

Table 3

Comparative Profile of Major Services (Qualitative Ratings)

Service	Primary purpose	Customer interaction	Technology involvement	Operational importance
Account opening	Establish banking relationship	High	Moderate to high	Very high
Fixed Deposit	Investment and savings	High	Moderate	High
RTGS	Fund transfer	Moderate	High	High
e-KYC	Customer verification	Moderate	High	Very high

Service	Primary purpose	Customer interaction	Technology involvement	Operational importance
Passbook printing	Transaction record	High	Moderate	Moderate
Customer service	Customer assistance	Very high	Moderate	Very high

Note. Ratings are the author's observation-based qualitative judgements, not measured data.

4.8 Operational Efficiency

Across services, efficiency depended on documentation, technology use, employee assistance, transaction accuracy, record maintenance and customer communication. Documentation supported accuracy and compliance; technology improved processing speed in electronic and verification services; employee assistance improved customer understanding; and accurate records supported transparency. Efficiency was therefore a joint outcome of people, procedures and technology.

5. Discussion

5.1 Interpretation of Findings

The results suggest that retail banking at the branch is better described as a chain of compliance and service tasks than as a set of isolated transactions. Account opening and e-KYC sit at the start of that chain (Figures 1 and 2), so errors there propagate to later services, which explains why both were rated very high in operational importance.

5.2 Relation to Existing Literature

The continuing importance of employee assistance is consistent with the multidimensional view of service quality: the assurance, access and reliability dimensions of the BSQ scale (Bahia & Nantel, 2000) were visible in the way employees explained forms, handled verification and kept records accurate. The finding on technology is consistent with acceptance models, in which adoption depends on perceived usefulness and ease of use (Davis, 1989; Venkatesh et al., 2003). The observed need for guidance during RTGS and e-KYC suggests that perceived ease of use is not uniform across customers, and the emphasis on accurate and secure handling of information parallels studies that treat trust and perceived risk as important in technology-based banking (Bashir & Madhavaiah, 2015; Kesharwani & Bisht, 2012). Those studies concern internet banking and used customer surveys, so the present study offers observational illustrations rather than tests of their models.

5.3 Assessment of Study Propositions

Table 4 compares the propositions in Section 2.4 with the evidence. Given the exploratory design, the assessments describe consistency with observations and are not statistical tests.

Table 4

Assessment of Research Propositions

Research proposition	Observational evidence	Assessment
P1: Accuracy of documentation and KYC shapes later service quality.	Account opening and e-KYC were rated very high in importance; entered details form the permanent record.	Consistent with observations
P2: Technology improves efficiency but does not remove the need for assistance.	e-KYC and RTGS reduced manual effort, yet customers needed help with details and procedures.	Consistent with observations
P3: Traditional counter services remain relevant.	Passbook printing was frequent, especially among customers less familiar with digital banking.	Consistent with observations

Note. Assessments are qualitative and based on one branch.

5.4 Practical Implications

Four implications follow. First, customers should receive a clear document checklist before account opening to reduce incomplete applications and repeat visits. Second, staff should explain account opening, Fixed Deposits and RTGS in simple language, since communication quality affects accuracy. Third, customers should be reminded regularly not to share one-time passwords, PINs or passwords, because technology-enabled services raise the stakes of

digital safety. Fourth, branches hosting trainees would benefit from a short structured orientation at the start of the placement. These are suggestions arising from observation and have not been tested.

5.5 Limitations

Several limitations qualify the findings. The placement lasted about six weeks, which limited depth and exposure to other departments such as lending and recovery. Confidentiality restricted access to internal data and customer records, and no branch-level quantitative data were available, so the paper reports no transaction volumes, processing times or error rates. The study rests on observation and informal discussion and is vulnerable to observer subjectivity, and the ratings in Table 3 are judgemental. No questionnaire was used, so customer satisfaction was not measured. Finally, one branch of one DCCB cannot represent co-operative banks generally.

6. Conclusion and Recommendations

6.1 Core Conclusion

This study examined how six retail banking services are delivered at one District Central Co-operative Bank branch. It suggests that effective service delivery depends on the combination of accurate processes, regulatory compliance, technology adoption, employee capability and customer-oriented communication. Technology such as e-KYC and RTGS improves speed and convenience, yet the branch continues to rely on personal assistance, particularly for customers with limited digital familiarity.

6.2 Recommendations

Six recommendations arise from the observations:

- *Improve digital banking awareness:* guide customers on e-KYC and other digital services to reduce unnecessary branch visits.
- *Simplify account opening guidance:* provide a clear document checklist in advance.
- *Strengthen customer communication:* explain account opening, Fixed Deposits and RTGS in simple language.
- *Maintain documentation accuracy:* continue verifying customer details and documents to minimise errors.
- *Promote digital safety:* remind customers not to share OTPs, PINs or passwords.
- *Provide structured OJT orientation:* introduce interns to branch operations and procedures at the start.

6.3 Future Research Directions

Future work could administer a structured SERVQUAL or BSQ questionnaire to a statistically adequate customer sample; compare several branches or DCCBs; measure processing times and error rates to test the efficiency claims made here; and apply technology-acceptance models to customers of co-operative banks to examine adoption of digital services directly.

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