

## **Comparative Analysis of Service Quality and Customers' Satisfaction of Interest - and Non-Interest - Based Cooperative Societies in Ilorin Emirate**

*MUSTAPHA, Yusuf Ismaila<sup>1✉</sup>, AREMU, Mukaila Ayanda<sup>1</sup>, BRIMAH, Aminu Nassir<sup>2</sup>*

### **ABSTRACT**

Dissatisfaction of customers (members) with the quality of service of cooperative societies in the recent past has put their growth and survival in question. The need for qualitative service has caused customers to join different types of cooperative societies with different modes of operations, especially interest - and non-interest- based cooperative societies. This study specifically examines the difference between service quality and level of satisfaction derived by members of interest - and non-interest- based cooperative societies, as well as the relationship between service quality and members' level of satisfaction. It employed a combination of stratified and convenience sampling techniques to select 180 target respondents from the study area. Independent t-test and regression analysis were employed as analytical techniques. The study found that there is a difference between service quality and satisfaction level of members of interest - and non-interest- based cooperative societies and that there is a significant relationship between service quality and satisfaction level of members of cooperative societies. It was recommended that managers of the two categories of cooperative societies should explore the service quality dimensions as means of competitive advantage in their respective areas of operations.

**Keywords:** Service quality, Non-interest cooperative society, Interest-based cooperative society, Customer satisfaction, Ilorin Emirate.

### **INTRODUCTION**

The important role of financial institutions in providing credit facilities to foster economic activities of individuals and organisations in every economic system is well acknowledged all over the world. The acquisition of credit facilities in Nigeria is however bedeviled with a myriad of challenges ranging from collateral securities, high rate of interest, repayment period and other stringent repayment terms (Kadiri, 2008). A number of programmes instituted by successive administrations in Nigeria to cater for financial needs of organisations in different sectors and individual investors such as SMEDAN, Federal Mortgage Housing Scheme, Small

and Medium Industries Equity Investment Scheme, Mandatory Minimum by banks to Small and Medium Scale Enterprises etc. have failed to yield the desired results. This situation has left micro business owners, civil servants, professionals and artisans with no option than to resort to cooperative and thrift societies to cater for their credit facilities and individual financial requirements. Thus, cooperative and thrift societies have been identified by these groups to be a better and reliable alternative means of sourcing for their financial needs.

Cooperative societies as an informal source of credit facilities is fast becoming popular among civil servants, professionals, artisans, small scale business owners and farmers in Nigeria as a reliable and steady source of meeting their credit facilities needs and this may be due to the relative ease in obtaining credit facilities devoid of administrative bottle-neck, collateral requirements, and

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<sup>1</sup> Department of Marketing, University of Ilorin, Ilorin, Nigeria  
✉ismyoriss@gmail.com

<sup>2</sup>Al-Hikmah University, Ilorin, Nigeria

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flexible repayment methods which are contrary to what is obtainable in the formal sources of securing credit facilities (Izekor & Alufohai, 2010; Pereyrs, 2012). Dogarawa (2010) further buttresses this position when he observed that when many people feel powerless to change their lives, cooperatives represent a strong, vibrant, and viable economic alternative. According to him cooperatives are formed to meet peoples' mutual needs. They are based on the powerful idea that together, a group of people can achieve goals that none of them could achieve alone. Cooperative societies are considered as useful mechanisms to manage risk for members in Agricultural or other similar cooperatives, they help salary/wage earners to save for the future through a soft-felt monthly contribution that is deducted from source, own what might be difficult for individuals to own by their efforts, strengthen the communities in which they operate through job provision and payment of local taxes (Dogarawa, 2010). Generally, cooperatives societies foster economic growth and development of their individual members as well as that of the communities where they operate.

The performance of the above functions by cooperative societies have led to the formation of different types of cooperative and thrift societies to cater for different individual economic needs especially in public and private institutions in Nigeria. For instance in Nigerian academic institutions of learning, there are variants of cooperative societies established to cater for the economic and credit facilities requirements of the different segments of the institution such as senior or junior staff cooperative society, academic staff or non-academic staff cooperative society, interest based and non-interest based cooperative society. The presence of variants of co-operative and thrift societies in most institutions have made the market place competitive as members of these cooperative societies are becoming

more demanding in terms of types of services required.

In the midst of all these, is the issue of interest and non-interest based financial operational activities being rendered by these cooperative societies as strategies for prospecting, retaining and maintaining members. However, the existence of Non-interest cooperative (NIC) and Interest based cooperative (IBC) societies created competition among these societies to meet members' expectations in the areas of service quality delivery. The NIC and IBC are differentiated on the basis of objectives and interest as well as profit/risk sharing practices according to Umar (2011) and Abdurrahman (2014). They further pointed out that, NIC activities are compliance with the Islamic laws and principles given by Almighty Allah (SWT) while IBC activities are based on interest regime; NIC generates income as profits from investment which is variable while IBC earns from the interest rate that is fixed; NIC is trade oriented unit while IBC operates as a pure financial intermediary to deal on the basis of interest. Thus, this study investigate the effect of service quality on members' satisfaction and as well examines comparatively the difference between service quality and satisfaction of members of Non-interest (NIC) and Interest based cooperative (IBC) societies using cooperative societies operating in the Universities located in Ilorin Emirate of Kwara State of Nigeria as case study.

The review of the existing literature on the subject matter revealed that though there are few empirical studies conducted on the influence of service quality on the satisfaction levels of customers of interest and non-interest based banking/cooperative services such as Angur, Nataraajan & Jahera (1999), Awan (2009), Ahmed (2010), and Shiraj, Shameem & Nawaz (2014). These studies were all conducted in Asia continent and their findings may not be wholly applicable in Africa

and by extension Nigeria. The findings are not applicable because they are from the perspective of moderate-risk market environment unlike a high-risk market environment like Nigeria and the fact that socio-cultural and economic factors of member of cooperative societies differ across continents and countries. Thus, the dearth of empirical studies that have actually considered the likely influence of service quality on the levels of customers' satisfaction of interest and non-interest based cooperatives in Nigeria inspired the conduct of this work. In order to fill this obvious gap in the extant literature, this study aims to comparatively examine service quality and satisfaction levels of members of Interest and Non-interest (NIC) based cooperative (IBC) societies using cooperative societies in Universities located in Ilorin Emirate as case study.

### **Objectives**

- i. To determine the difference between levels of service quality and satisfaction levels of members of Interest and Non-interest based Cooperative Societies.
- ii. To examine the relationship between service quality and satisfaction levels of members of Interest and Non-interest based Cooperative Societies.

### **Literature Review and Conceptual Framework**

The word co-operation simply means working together as a group to accomplish a common and individual objective. Cooperative as a concept evolved in the economic system as a medium for reducing economic inequality and hardship in the society. Thus, the concept of cooperative according to Oluyombo (2013) refers to privately organised association of like-minded individuals with shared values who come together to operate a savings and loan program among themselves to meet their needs. Cooperatives are a voluntary association of persons or business enterprises owned by member patrons pursuing common goals and who contribute capital and business and is controlled by

member patrons who run the affairs of the association along democratic lines (Gupta, 2012).

Sharma, Simkhada, and Shrestha (2005) opined that cooperative societies are financial organisations that are owned and controlled by the members and they provide savings and credit services to their members in the community. On their part, Adedayo and Yusuf (2004) see cooperative societies as voluntary association that are members owned, self-managed and democratically controlled within a specific location. To Nathan, Margaret, and Ashie (2004) cooperative society is an informal institution that enables low income people to access financial and non-financial services that are packaged in a manner that enable those who are unable to access formal financial services to access comparatively small loans, saving schemes and other services for working capital and income generation.

### **Benefits of Cooperatives**

According to London school of Economics (2008) co-operatives present an alternative way of organising and carrying out business activities, it helps to enhance social cohesion and work for the benefit of the society. Cooperatives are essential tools for the improvement of standard of living and working conditions of their members. Since the users of the services they provide owned them, cooperatives make decisions that balance the need for profitability with the welfare of their members and the community, which they serve (Dogarawa, 2005). Therefore, cooperative societies are major social and economic actors in national economic development all over the world.

Cooperative societies play significant role in national socio-economic development of Nigeria through the participation of their members in economic activities and social integration. Cooperative societies also facilitate a more equitable distribution of resources among members. It is the performance of this role by

cooperative societies that made Levin (2002) observes that the promotion of cooperatives should be considered as one of the pillars of national and international socio-economic development.

Cooperative societies create employment opportunities in the communities where they operate. This position was confirmed by Somavia (2002) when he observes that cooperative societies are important for the creation of decent job opportunities and for the mobilization of resources for income generation. In addition, Dogarawa (2005) opines that many cooperative societies provide jobs and pay local taxes because they operate within a specific region, while Wikipedia (2006) and Levin (2002) observe that cooperative societies have generated an estimated 100 million jobs for men and women across the world.

Many types of cooperative associations were introduced and accepted in the evolvement processes of cooperative societies in Nigeria but the commonly adopted one by traders, workers and artisans in Nigeria are thrift and credit societies (Orolugbade, 2011; Oseni, Ogunniyi, & Sanni, 2012). Two types of thrift and credit cooperative societies exist and these are; "Ifelodun, Iwajowa, Unity" and "departmental cooperatives or workers" cooperatives. The former operates in our communities at large while the latter are found in corporate organizations like IPWA Plc, Unilever Plc, Vitafoam Plc, Morison Plc, Universities, Polytechnics and other such organizations (Orolugbade, 2011). This society encourages savings and sells commodities to members and the members in turn enjoy low interest loans and reasonable products prices from the society.

The unity Cooperative society is owned democratically and controlled by people who are working in different organisations but voluntarily unite to form a cooperative to meet their economic, social and cultural needs (Orolugbade, 2011; Oseni, Ogunniyi, &

Sanni, 2012). A workers' cooperative is owned democratically and controlled by the workers themselves and there are no outsiders. These departmental /workers' cooperative societies are structured and their savings and loan repayment are paid promptly because deductions are at source by the wages/ accounts departments of these organizations (Orolugbade, 2011; Oseni, Ogunniyi, & Sanni, 2012).

### **Service Quality**

According to Beer (2003) service refers to a set of characteristics and overall properties of the service which aim to satisfy the clients and meet their needs. To Walfried, Chris, Robert (2000) service is a set of characteristics that meet the clients' needs, strengthen the links between the organization and them, and enhance the clients' value as well. Kotler and Armstrong (2012) see service as a form of product that consists of activities, benefits or satisfactions offered for sale that are essentially intangible and do not result in ownership of anything. Kumar and Meenakshi (2013) maintain that service is an exclusive offering from a company that is primarily intangible, or as part of service-product mix that a company offers. Chidambaram and Ramachandran (2012) offered an all-inclusive definition of service quality when they observed that service quality is the overall evaluation of a specific service firm that results from comparing that firm's performance with the customer's general expectations of how firms in that industry should perform.

To be competitive in today's market place, firms in the views of Mohamed and Shirley (2009) have to care about the quality of their services since this quality is considered the essence or core of strategic competition in most industries especially in the service industry. Service quality as a concept in the field of management has generated a lot of interests and debates among scholars in management literature because of the

controversies surrounding its definition and measurement. Service quality is simply defined as the extent to which a service meets customers' needs or expectations.

### **Customer Satisfaction**

Markovic and Raspor (2010) see customer satisfaction as customers' overall experience to date with a product or service provider. On his part Adebayo (2010) views customer satisfaction as the degree of satisfaction provided by the goods or services of a company as measured by the number of repeat customers or how service meets the customer's expectation. Generally, customers may be satisfied or dissatisfied after the purchase and consumption of a good or service. Thus, satisfaction is a positive feeling in the customers which resulted after purchasing goods from the producers or receiving the service from the providers.

### **Non-interest and Interest Based Cooperative/Business Organisations**

Nidscoop (2012) points out that there is no difference between an Islamic cooperative society and a conventional cooperative society/ bank in terms of objectives because both are profit oriented organisations that usually invest in profitable ventures to ensure return on investment and takes measures to safe guard their investment and timely recovery of loans. However, Nidscoop (2012) observed that the area differences between the two organisations lie in their operational ethics, procedures and approaches. For instance, an Islamic cooperative society must think about the permissibility of the project/business in the light of Islamic laws and principles before making any investment, while a conventional bank /cooperative does not have any obligation in this regard. Furthermore, Umar (2011) differentiates non-interest and interest based cooperative or business organisations financing (investment) and savings (deposits). According to him,

investment activities in non-interest cooperative societies and business organisations are based on profit/loss sharing between the two parties while interest-based cooperative societies and business organisations operate on predetermined fixed or floating rate of interest charged for the use of money. Also, savings are based on profit and loss sharing in non-interest cooperative societies, while savings are based on interest in conventional cooperative societies. It is on the bases of these differences in the operational ethics, procedures and approaches of non-interest based and interest based cooperative societies that one expects members of these cooperatives to perceived differences in terms of service quality and anticipated satisfaction.

### **Empirical Review, Hypotheses Development and Theoretical Model**

The review of extant literature on the differences or relationship between service quality and satisfaction levels of customers of interest free and interest based business organisations revealed that a number of studies discovered there are differences or relationship between service quality and satisfaction levels of customers.

The review of extant literature on the differences between service quality and satisfaction levels of customers of non-interest and interest based business organisations revealed that their results are inconclusive. For instance, Ahmad (2010) carried out a study on comparison between Islamic and Conventional Banks and found that there is strong positive relationship between service quality and customer satisfaction in Islamic banks and conventional banks, while other studies discovered there are differences or relationship between service quality and satisfaction levels of customers (Ahmad, Rehman, Saif & Safwan, 2010; Ali, Ali, & Khwaja , 2013; Shiraj, Shameem, & Nawaz, 2014; Akhtar & Zaheer, 2014).

Shiraj, Shameem, and Nawaz (2014) conducted a

comparative study on customer satisfaction of Islamic and Conventional banks in Sri Lanka and found that the extent of relationship between service quality and customer satisfaction is greater in Islamic banks as compared to conventional banks. Also, Akhtar and Zaheer (2014) examined service quality dimensions of Islamic Banks using a scale development approach and the study discovered tangible elements of Islamic banks have a direct impact on satisfaction and the reliability of their services influenced customers' satisfaction. Ali, Ali, and Khwaja (2013) conducted a study on the comparison of Islamic and Conventional Banking using Riba (interest) services as basis in Peshawar Region of Pakistan and discovered that the services of Islamic Banking is a great deal better than the services of the Conventional Banking in the study area. Ahmad, Rehman, Saif and Safwan (2010) carried out an empirical investigation of Islamic banking and customers' perception of service quality in Pakistan and found that the perception of service quality of Islamic banks among customers is higher than that of conventional banks in Pakistan.

From the perspective of effect of service quality on customer satisfaction the review of literature indicated that a number of studies discovered that service quality has effect on customer satisfaction. For instance, Haque, Al Mamun-Sarwar, Yasmin and Anwar (2012) examined the impact of customer perceived service quality on customer satisfaction of private health centre in Malaysia using a structural equation modeling approach and discovered that there exist a very strong relationship between personnel support (responsiveness, accuracy and empathy dimensions) and customer satisfaction. Furthermore, the work of Bhavani and Vasudevan (2014) investigated service quality perspectives and customer satisfaction in Indian commercial banks and the results of this study indicated that service quality is

an important precursor of customer satisfaction.

However, the reviewed studies were all conducted in a moderate-risk market environment and not in a high-risk market environment like Nigeria. The need to determine if there is difference between service quality and members' of satisfaction and the relationship between service quality and satisfaction levels of members of Non-interest and interest cooperative societies in the study area necessitated this work.

On the basis of aforementioned issue, the study hypothesized that:

**H<sub>01</sub>:** *There is no difference between service quality and satisfaction levels of members of Interest and Non-interest based Cooperative Societies.*

**H<sub>02</sub>:** *There is no significant relationship between service quality and satisfaction levels of members of interest based and non-interest based cooperative societies.*

### **Theoretical Model**

Measurement of service quality is challenging when compared to the measurement of tangible goods' quality as result of features such as intangibility, inseparability, heterogeneity and perishability which are unique to services (Chang, 2002). To ameliorate these challenges, two major measurement models have been developed and have been applied across a wide spectrum of service firms. The two approaches according to Bahia and Nantel, (2000), Aldlaigan and Buttle (2005), Van and Lee (2012), Eloboda (2015) are SERVQUAL developed by Parasuraman et al. (1991a) and the SERVPERF that was postulated by Cronin and Taylor (1992).

SERVQUAL instrument consists of 22- question item for evaluating service quality based on customer's perceptions and the items mainly measure the difference between the customers' perceived quality and their expectations. The perceived quality is evaluated based on service quality dimensions such as tangibles,

reliability, responsiveness, assurance and empathy. However, there has been an extensive debate as to whether or not perception-minus-expectations specification of SRVQUAL Model would be appropriate or assessing perception alone would be sufficient. The concern about the observed limitations of SERVQUAL instrument was raised by Cronin and Taylor (1992). They argued that there are serious conceptual and operational drawbacks associated with the SERVQUAL model and it is these obvious drawbacks of SERVQUAL that motivated Cronin and Taylor (1992) to postulate a perceived quality model known as SERVPERF. The perceived quality model postulates that an individual's perception of the quality is only a function of its performance. Considering that the 22 performance items adequately define the domain of service quality, Cronin and Taylor (1992) proposed the SERVPERF instrument, which is a more concise performance-based scale as an alternative to the SERVQUAL instrument.

It is on this basis, that this study adopts the SERVPERF model to investigate the service quality and levels of satisfaction of customers of interest and non-interest based cooperative societies operating in the Universities located in Ilorin Emirate of Kwara State. The choice of SERVPERF model is due to the fact that

the model is found to be superior not only as the efficient scale but it is also more efficient in reducing the number of items to be measured by 50 per cent (Hartline & Ferrell, 1996; Babakus & Boller, 1982; Bolton & Drew, 1991). The SERVPERF model is based on five dimensions of service quality which are tangibility, reliability, responsiveness, assurance and empathy according to Cronin and Taylor 1992. These five dimensions are;

- i. Tangibility- i.e. the appearance of physical facilities, equipment, personnel and communication materials;
- ii. Reliability- i.e. the ability to perform the promised service dependably and accurately;
- iii. Responsiveness- i.e. the willingness to help customers and provide prompt service;
- iv. Assurance- i.e. the knowledge and courtesy of employees and their ability to convey trust and confidence and
- v. Empathy – i.e. the caring, individualized attention the firm provides its customers.

The theoretical model that aided the assessment of the five service quality dimensions is shown in figure 1 below. It explains the relationship between Service quality and customers' satisfaction.

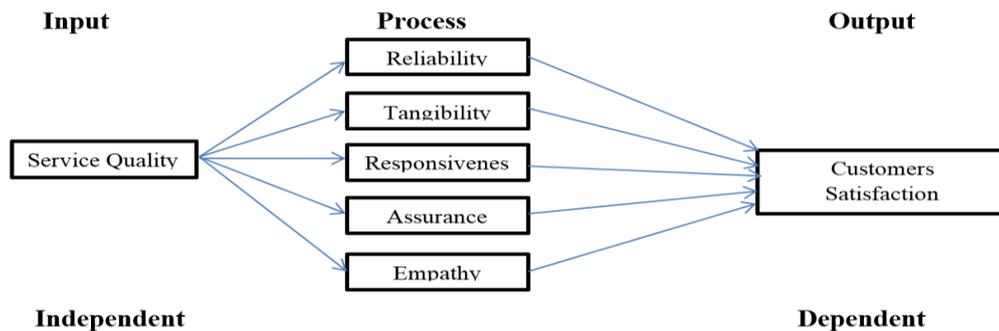


Fig. 1: Theoretical model

Source: Adapted from Parasuraman et al. (1994) and Caruana (2002).

## Methodology

The study adopts survey method as a research design in the conduct of this work. This method was adopted because the operational model of service quality and customer satisfaction in figure 1 is meant to present the testable effects in the research that compromise perceived service quality and customer satisfaction which can be appropriately assessed using scaled, and self-report attitudinal measures. Thus, this study used primary data collected from members of selected cooperative societies in Ilorin Emirate of Kwara State through survey research design.

The population of this study consists of all the members of non-interest and interest based cooperative societies operating in all the universities located in Ilorin Emirate of Kwara State, Nigeria. Ilorin Emirate comprises of five local government areas which are Asa, Ilorin-west, Ilorin-east, Ilorin-south, and Moro local government areas. There are three universities located in Ilorin Emirate and these are; University of Ilorin, Ilorin, (Federal institution), Kwara State University, Malete, (State institution) and Al-Hikmah University (Private institution). The area of study was selected because of the exclusive opportunity it has as a host to the three strata of university owners (operators), that is, federal, state and private, while, cooperative societies were selected due to their fast growing popularity among salary earners, small business entrepreneurs and artisans as an informal organization for fostering economic empowerment, social cohesion and improvement of standard of living of their members. On the other hand, the interest and non-interest based cooperative societies were chosen as a result of obvious differences that exist in their modes of operational ethics, procedures and approaches as well as purposes of establishment which is of interest to this study for comparative reason.

The study used a combination of stratified and convenience sampling techniques. The stratified sampling

technique was used to group the cooperative societies into interest and non-interest based societies and the selected institutions into federal, state, and private owned universities. The convenience sampling technique was employed to select 180 respondents from the total members of the cooperative societies in the area under study.

The SERVPERF instrument as modified by Cronin and Taylor (1992) was used to collect data from the target population. The 22 questionnaire items employed was divided into 5 dimensions, which are; assurance, reliability, tangibility, empathy, and responsiveness. A 5-point Likert scale was used with responses ranging from 5 points strongly. Customer satisfaction was measured using modified version of research instrument applied by Sureshchnader, Chandrasekharan, and Anantharaman (2003) which was also prepared in a five points likert scale questionnaire items ranging from 5 highly satisfied to 1 highly dissatisfied. Ordinary least square (OLS) regression analysis and independent t-test were employed as analytical technique which was ran through Statistical Package for Social Sciences.

## Model Specification

$$CSAT = \alpha + \beta_1 \tan + \beta_2 \text{ass} + \beta_3 \text{rel} + \beta_4 \text{res} + \beta_5 \text{emp} + \varepsilon_i$$

Where:

$\alpha$  = Intercept (constant)

CSAT = Customer satisfaction

$\tan$  = tangibility

$\text{ass}$  = assurance

$\text{rel}$  = reliability

$\text{res}$  = responsiveness

$\text{emp}$  = empathy

$\beta$  = parameter to be estimated

$\varepsilon$  = error term

$$t = \frac{d}{sd/\sqrt{n}}$$

$$t = \frac{t_2 - t_1}{sd}$$

There is n-1 degree of freedom and  $\bar{d}$  is the mean of differences of the pairs.  $sd$  is the standard deviation of the differences between the paired. n is the number of paired observations.

$$SD = \frac{\sqrt{\sum d^2 - \frac{(\sum d)^2}{n}}}{n - 1}$$

If the computed (calculated) t statistic is greater than the critical (tabulated) t statistic or if the p value is greater than 0.05, we should reject the null hypothesis that There is no significance difference between service quality and satisfaction levels of members of Interest and Non-interest based Cooperative Societies of Universities located in Ilorin Emirate.

**Data Presentation, Analysis and Discussion**

**Table 1: Demographic Information**

| Variables            | Characteristics           | Frequencies | Percent age% |
|----------------------|---------------------------|-------------|--------------|
| Length of Service    | 1 – 10 years.             | 38          | 21           |
|                      | 11 – 20 years             | 41          | 23           |
|                      | 21- 30 year               | 46          | 25           |
|                      | 31years and above         | 55          | 31           |
|                      | <b>Total</b>              | <b>180</b>  | <b>100</b>   |
| Types of Employment  | Academic Staff            | 125         | 69           |
|                      | Non-Academic Staff        | 55          | 31           |
|                      | <b>Total</b>              | <b>180</b>  | <b>180</b>   |
| Types of Cooperative | Interest Based (IBC)      | 97          | 54           |
|                      | Non-Interest Based (NIBC) | 83          | 46           |
|                      | <b>Total</b>              | <b>180</b>  | <b>180</b>   |

Source: Author’s Computation, 2015

The above table presents demographic information of members of cooperative societies in the three universities located in Ilorin Emirate of Kwara state. It shows that (38) 21% of the respondents have been working for the institutions between 1-10 years, (41) 23% between 11- 20 years, (46) 25% between 21- 30 years and (55) 31% between 31 years and above respectively. The table also revealed that (125) 69% of the respondents are academic staff, while the remaining (55) 31% are non-academic staff. Table 2 further exposes that (97) 54 % of the respondents are members of interest based cooperative societies (IBC), while (83) 46% are members of non-interest based cooperative societies (IBC).

**Table 2: Descriptive statistics**

| Service quality dimensions | Mean  | Std. deviation |
|----------------------------|-------|----------------|
| Assurance                  | 3.480 | 1.567          |
| Tangibility                | 3.050 | 1.523          |
| Reliability                | 3.210 | 1.475          |
| Responsiveness             | 3.665 | 1.668          |
| Empathy                    | 4.001 | 1.851          |

Source: Print out from SPSS

Table 2 shows the mean averages and standard deviations of the five dimensions of service quality. Empathy has the highest mean score while tangibility has the lowest mean score. The results in table 2 indicate that empathizing with members’ plight by the management and staff of cooperative societies with a mean score of 4.001 is an important reason why most members patronise the services of cooperative societies. The responsiveness dimension came second as per the rating of the respondents with a mean score of 3.665 and this implies that the members upheld that the management and supporting staff of the cooperative societies are well-informed about the services been

rendered to them. The service quality variable with the lowest mean score of 3.050 is tangibility according to the respondents and this ordinarily implies that physical facilities, equipment, personnel, and other materials of the cooperative societies are not usually tangible to members of the public in their areas of operations.

#### Reliability Statistics

To examine reliability of the scale dimensions, the

Cronbach's Alpha which is considered as one of the most widely accepted reliability measure was calculated. Table 3 provides the Cronbach's Alpha ( $\alpha$ ) for the five dimensions. The Cronbach's Alpha values for all the dimensions are above 0.7 which is threshold. Thus it can be concluded that the measures employed are consistent enough for the study.

**Table 3: Reliability Test Statistics**

| Dimensions     | Item  | Cronbach's Alpha |
|----------------|---|------------------|
| Reliability    | My cooperative society always performs its services right the very first time.  | <b>0.7632</b>    |
|                | The cooperative society rendered its services within the promised time.   |                  |
|                | The management of the cooperative shows genuine interest in resolving my problems   |                  |
|                | The cooperative society provides its service right the first time.  |                  |
|                | The cooperative society insists on error free members' record   |                  |
| Tangibility    | The cooperative society uses modern equipment in its operational activities   | <b>0.823</b>     |
|                | The cooperative society's physical facilities are visually appealing.   |                  |
|                | Materials associated with the service (such as forms, brochures, statements etc.) visually appealing at the cooperative office. |                  |
|                | The cooperative society's staff are always appearing neat   |                  |
| Responsiveness | I do not spend much time waiting to transact any business with cooperative society  | <b>0.772</b>     |
|                | The management and staff of the cooperative society are fast in removing potential errors.                                      |                  |
|                | The employees of the cooperative society are always willing to help.  |                  |
|                | Cooperatives staff speedily respond to my requests  |                  |
| Assurance      | I vouch that the staff of cooperative society are honest.   | <b>0.752</b>     |
|                | The employees of my cooperative society knowledgeable to answer my questions.   |                  |
|                | I feel safe in my transactions with the cooperative society.  |                  |
|                | The employees of my cooperative society are consistently courteous towards me.  |                  |
| Empathy        | The cooperative society operating hours is convenience to my needs.   | <b>0.803</b>     |
|                | The cooperative society provides individual attention to every member needs.  |                  |
|                | The cooperative society management pay personal attention to members' situations  |                  |
|                | Cooperative society employees show understanding of my specific needs.  |                  |

| Dimensions   | Item  | Cronbach's Alpha |
|--------------|---|------------------|
|              | The cooperative society always considers my wishes.                                   |                  |
| Satisfaction | I feel very pleased with services offered by my cooperative society                   | 0.717            |
|              | I am satisfy with the loan facilities of my cooperative society.                      |                  |
|              | I feel absolutely satisfied with the loan repayment period of my cooperative society. |                  |
|              | I am delighted with my cooperative society's commodities credit services.             |                  |
|              | I am completely satisfied with the services delivery of my cooperative society.       |                  |

Source: Print out from SPSS

**Test of hypotheses**

and satisfaction levels of members of Interest and Non-interest based Cooperative Societies.

**Hypothesis one**

*H<sub>01</sub>: There is no difference between service quality*

**Table 4**  
**Group Statistics**

|                                       | My_cooperative_type | N  | Mean | Std. Dev. | Std. Error Mean |
|---------------------------------------|---------------------|----|------|-----------|-----------------|
| Service_offered_cooperative           | Interest based      | 97 | 2.28 | .851      | .086            |
|                                       | Non-Interest based  | 83 | 1.99 | .956      | .105            |
| Delighted_commodities_credit services | Interest based      | 97 | 1.55 | .613      | .062            |
|                                       | Non-Interest based  | 83 | 1.83 | .794      | .087            |
| Loan facilities                       | Interest based      | 97 | 2.46 | 1.128     | .115            |
|                                       | Non-Interest based  | 83 | 2.07 | .921      | .101            |
| Loan Repayment_period                 | Interest based      | 97 | 1.87 | .799      | .081            |
|                                       | Non-Interest based  | 83 | 1.75 | .730      | .080            |
| Completely satisfied_running          | Interest based      | 97 | 1.67 | .572      | .058            |
|                                       | Non-Interest based  | 83 | 2.10 | 1.144     | .126            |

Source: Printout from SPSS

From the table 4 above, it was revealed that the mean average and standard deviation for the two groups

(interest and non-interest based cooperative societies) are not less than 2 and 0.5 respectively.

**Table 5: Independent Samples Test**

|  | Levene's Test<br>for Equality of<br>Variances |      | t-test for Equality of Means |       |                    |               |                        |  |      |
|--|---|------|------------------------------|-------|--------------------|---------------|------------------------|--|------|
|  | F   | Sig. | T                            | Df    | Sig.( 2<br>tailed) | Mean<br>Diff. | Std.<br>Error<br>Diff. | 95%<br>Confidence<br>Interval of the<br>Difference |      |
| Equal variances<br>assumed                     | 5.640   | .019 | 3.55                         | 178   | .000               | .303          | .085                   | .134   | .471 |
| Satisfaction<br>Equal variances<br>not assumed |   |      | 3.47                         | 147.7 | .001               | .303          | .087                   | .130   | .476 |

Source: Printout from SPSS

**Table 6:Ratio Statistics- Case Processing Summary**

|                     |                    | Count | Percent |
|---------------------|--------------------|-------|---------|
| My cooperative type | Interest based     | 97    | 53.9%   |
|                     | Non-Interest based | 83    | 46.1%   |
|                     | Overall            | 180   | 100%    |
|                     | Excluded           | 0     |         |
|                     | Total              | 180   |         |

Source: Printout from SPSS

Table 5 shows that the level of satisfaction derived by cooperators from interest and non-interest based cooperative societies are statistically different at 5% level of significance. The independent sample t-test also show a P-value of 0.000 and 0.001 for assumed and not assumed equal variance respectively. These values are less than 0.05 (i.e.  $p < 0.05$ ), the null hypothesis which states that there is no difference between service quality and satisfaction levels of members of interest and non-

interest based cooperative societies should be rejected while alternative hypothesis which states that there is difference between service quality and satisfaction levels of members of interest and non-interest based cooperative societies is accepted. Going by this analysis, the satisfaction derived by co-operators of interest based and non-interest based cooperative society differs in service quality variables (i.e empathy, tangibility, assurance, reliability and responsiveness).

**Table 7: Ratio Statistics for Exactly- service performed/satisfaction**

| Group              | Price Related Differential | Coefficient of Dispersion | Coefficient of Variation |
|--------------------|----------------------------|---------------------------|--------------------------|
|                    |                            |                           | Median Centered          |
| Interest based     | 1.071                      | .428                      | 55.9%                    |
| Non-Interest based | 1.078                      | .385                      | 49.7%                    |
| Overall            | 1.083                      | .446                      | 58.9%                    |

Source: Printout from SPSS

From table 7 shows that the level of satisfaction derived by non-interest based cooperative members is relatively higher than the satisfaction derived by interest based cooperative members. This is supported by the coefficient of variation and dispersion of .385 and 49.7% (i.e. the lower the better) respectively. This may be due to the fact that most co-operators preferred and appreciate a non-interest cooperative services compare to interest based cooperative

services offered by the interest based cooperative societies spread across the institutions under study.

**Hypothesis Two**

*H<sub>02</sub>: There is no significant relationship between service quality and satisfaction levels of members of interest based and non-interest based cooperative societies.*

**Table 8: Model Summary**

| Model | R     | R Square | Adjusted R square | Std. error of the estimate |
|-------|-------|----------|-------------------|----------------------------|
| 1     | .854a | .729     | .587              | .496                       |

a. Predictor: (Constant) Empathy, Tangibility, Assurance, Reliability, Responsiveness

Source: Printout from SPSS

From the results in the table 8 above, the co-efficient of the correlation (r) is given as 0.854. This figure indicates that there is a high positive relationship between the service quality variables and satisfaction of cooperative members. It also indicates that any movement or increment in the identified variables also bring about movement in the same direction in

members' levels of satisfaction. The r-square which measures the coefficient of determination gave a result of 0.729. This indicates that identified Service quality variables (i.e. empathy, tangibility, assurance, reliability and responsiveness) explain about 72.9% of the variance while the remaining 28.1% is explained by some other extraneous variables.

**Table 9 : Coefficients<sup>a</sup>**

| Model          | Unstandardized Coefficients |            | Standardized Coefficients | T      | Sig. |
|----------------|-----------------------------|------------|---------------------------|--------|------|
|                | B                           | Std. Error | Beta                      |        |      |
| (Constant)     | .612                        | .216       |                           | 2.841  | .005 |
| Tangibility    | .013                        | .069       | -.013                     | .582   | .003 |
| Reliability    | -.122                       | .092       | -.105                     | -1.324 | .187 |
| Responsiveness | .235                        | .097       | .193                      | 2.411  | .017 |
| Assurance      | .626                        | .104       | .426                      | 6.040  | .000 |
| Empathy        | .165                        | .094       | .132                      | 1.748  | .012 |

a. Dependent variable: members' satisfaction

Source: Printout from SPSS

SERVPERF relations and members' satisfaction was measured by multiple regression analysis with reference to the study's theoretical model presented in figure 1. The results in table 9 indicated that four of the SERVPERF dimensions (tangibility, responsiveness, assurance, and empathy) are significant with customer satisfaction at the level  $p < .05$  and one (reliability) is not. In addition, multiple regressions analysis identified relative contribution of each variable and determined the best predictor variables among the independent variables. The results show that assurance has the highest contribution to members' satisfaction among the independent variables ( $B = .626$ ). Three variables (responsiveness, empathy and tangibility) were also found to be significantly and positively contribute to members' satisfaction, arranged in descending order, while reliability ( $-.122$ ) was found to be insignificantly and negatively contribute to members' satisfaction. The t-statistics which shows the group significance of the variables revealed that all the explanatory variables are jointly statistically significant in explaining the change in the members' levels of satisfaction given the calculated t- statistics of 2.841 with a P-value of 0.005

which is less than the critical P-value of 0.05. Since the P-value is less than 0.05, the null hypothesis which says there is no significant relationship between service quality and satisfaction levels of members of interest based and non-interest based cooperative societies is rejected while alternative hypothesis which says there is significant relationship between service quality and satisfaction levels of members of interest based and non-interest based cooperative societies is accepted. From the findings, the policy implication of these results shows that management of cooperative societies should place serious attention on reliability because this variable is capable of posing a danger sign to the satisfaction of co-operators.

### Discussion of Findings

The findings of this study with regards to hypothesis one revealed that the level of satisfaction derived by members of interest and non-interest based cooperative societies are statistically difference at 5% level of significance. The independent sample t test indicates a P value of 0.000 and 0.001 for assumed and not assumed equal variances respectively and these values are less than 0.05. The implication of these results is that the

levels of satisfaction derived by co-operators of interest and non interest based cooperative societies vary in terms of service quality dimensions (i.e empathy, tangibility, assurance, reliability and responsiveness). This result is in line with the findings of the study of Shiraj, Shameem, and Nawaz (2014) which discovered that the extent of relationship between service quality and customer satisfaction is greater in non-interest based (Islamic) banks than interest based (conventional) banks and that of the work of Abdul, Mustapha and Mustafa (2015) which show that customers are satisfied with the service quality delivery of non-interest based banking services. The results also agreed with the findings of the work of Ahmad, Rehman, Saif and Safwan (2010) that found that service quality perception of customer of non-interest based (Islamic) banks is higher than those of interest based (conventional) banks. It is also consistent with the findings of work of Haque, Osman and Ismail (2009) that discovered a positive relationship among quality of service, availability of service, religious perspective and customers' confidence in bank with non-interest (Islamic) orientation.

The analysis of the second hypothesis revealed that there is a high positive relationship between service quality dimensions and levels of satisfaction of cooperative society members. The results further show that any movement or increment in the identified variables (service quality dimensions) also brings about movement in the same direction in cooperative society members' level of satisfaction. The r-square which measures the coefficient of determination gave a result of 0.729 and this implies that Service quality dimensions (empathy, tangibility, assurance, reliability and responsiveness) explains 73% of the variation in model, while the remaining 27 % is explained by some other extraneous variables that were not captured in the model. The above result is consistent with the findings of

Mustapha, Abdul, and Aun (2015) which revealed that all the service quality dimensions have significant effect on customers' levels of satisfaction and that of Van and Lee (2012) which found that the five service quality dimensions were significantly interrelated and service quality was also found to be positively correlated with customer satisfaction in the retail banking sector of Vietnam. It also agreed with the findings of Kumar and Ravindran (2010) which discovered that reliability and empathy dimensions of service quality have influence on customers' satisfaction.

The implication of the above findings is that SERVPERF model is an appropriate tool for measuring quality of service and satisfaction of members of cooperative societies as the results of this study had shown that there is differences between service quality and satisfaction levels of members of interest and non-interest based cooperative societies and that significant relationships exist between service quality and members' satisfaction in the study area. Thus, management of cooperative societies and other similar organisations should see it as a tool for positioning their societies.

### **Conclusion**

The following conclusions were drawn based on the findings of this study:

- i. that there is difference between service quality and levels of satisfaction derived by members of interest and non interest based cooperative societies. Specifically, the level of satisfaction derived by non-interest based cooperative members is relatively higher than the satisfaction derived by members of interest based cooperative. The levels of satisfaction enjoyed by the two categories of cooperative societies' members differ in terms of service quality variables such as empathy, tangibility, assurance, reliability and responsiveness.
- ii. that there is a high positive relationship

between service quality dimensions and the level of satisfaction enjoyed by members of the two categories (interest and non-interest based) of cooperative societies investigated. This simply implies that movement or increment in any of the service quality dimensions (empathy, tangibility, assurance, reliability and responsiveness) will bring about movement in the same direction of members' level of satisfaction.

### **Recommendations**

On the basis of the above conclusion, the following recommendations are made to guide policy makers and management of cooperative societies, especially in the area of study:

i. Managers of the two categories of cooperative societies should explore service quality dimension as means of competing for members in their area of operations. This could be done by building strategic advantages in the service quality dimension variables such as empathy, tangibility, assurance, reliability and responsiveness.

ii. Managers of non-interest based cooperative society should try to leverage on higher levels of satisfaction derived by their members to snatch members from interest based cooperative societies.

iii. Management of cooperative societies should maneuver the relationship that exists between service quality and members' levels of satisfaction to get desired level of patronage from the present and potential members in their area of operation.

### **Limitation and suggested Areas for Future Studies**

This study is limited in terms of scope because it only investigated members of non-interest and interest based cooperative societies within the Universities located in Ilorin Emirate and not the entire members of

cooperative societies in all tertiary institutions in Kwara State whose socio-economic life have been fostered through the activities of different cooperative services. On the bases of this, it is suggested that the study should be replicated in other tertiary institutions in the state (Polytechnics, Colleges of Education e.t.c) and other parts of the country to examine whether or not there will difference between service quality and members' satisfaction. In addition, the study's data was mainly collected through questionnaire. Future study could adopt different methods of collecting data such as interview could also be used.

### **Biographical Sketches**

**MUSTAPHA, Yusuf Ismaila** bagged his Ph.D. from Usmanu Dan Fodiyo University, Sokoto, Nigeria. His is a Senior Lecturer at Department of Marketing, University of Ilorin, Ilorin, Nigeria and Deputy Director, Technical and Entrepreneurship Centre (TEC) of the same University. His current research areas are Marketing Management and Strategic Marketing.

**AREMU, Mukaila Ayanda** earned his Ph.D. from University of Ilorin, Ilorin, Nigeria. He is a Reader and Acting Head, Department of Marketing, University of Ilorin, Ilorin, Nigeria. His current research interests are Strategic Marketing, General Management and Financial Management.

**BRIMAH, Aminu Nassir** bagged his Ph.D. from University of Ilorin, Ilorin, Nigeria. He is a Lecturer I at Department of Business Administration, Al-Hikmah University, Ilorin, Nigeria and Coordinator, Entrepreneurship Centre of the same University. His current research interests are Strategic Management and Corporate Governance.

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## تحليل مقارن لجودة الخدمة ورضا العملاء عن الجمعيات التعاونية ذات الفائدة وغير القائمة على الفائدة في اماره الورين

مصطفى يوسف اسماعيل<sup>1</sup>، اريمو ايندا<sup>\*</sup>، بريماه ناصر<sup>\*</sup>

### ملخص

ان استياء الزبائن (الأعضاء) من نوعية الخدمات المقدمة من قبل الجمعيات التعاونية في الآونة الأخيرة، وضع نموها ويقائها موضع السؤال، وان الحاجة الى الخدمات النوعية أدى الى انضمام الزبائن الى العديد من الجمعيات التعاونية ومنها الذي يتعامل بالفوائد ومنها الذي لا يتعامل بالفوائد. تختبر هذه الدراسة الاختلاف بين نوعية الخدمات المقدمة من قبل الجمعيات التي تتعامل ولا تتعامل بالفائدة، والعلاقة ما بين نوعية الخدمات ودرجة رضا الزبائن. ومن خلال الاعتماد على عينة من 180 عضوا من أعضاء الجمعيات التعاونية، والتحليل الاحصائية المناسبة (معامل الانحدار)، خلصت الدراسة الى أنه هناك اختلاف في نوعية الخدمات، ودرجة رضا الزبائن الذين يتعاملون مع الجمعيات التعاونية التي تتعامل مع الفوائد والتي لا تتعامل. كذلك، أشارت النتائج الى وجود علاقة معنوية بين نوعية الخدمات ودرجة رضا الزبائن. وبناء على النتائج، تقترح الدراسة على ادارة الجمعيات التعاونية أن تولي اهتمام خاص بنوعية الخدمات لما لها أثر مهم في تحسين مزاياها التنافسية في مختلف نشاطاتهم.

**الكلمات الدالة:** نوعية الخدمات، جمعية تعاونية غير ربوية، رضا الزبائن.

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\* قسم التسويق، جامعة ايلورين، نيجريا.

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