

SERVICE QUALITY AND MEMBERS' EXPECTATIONS AMONG SAVINGS AND CREDIT CO-OPERATIVE SOCIETIES IN RURAL TANZANIA: THE CASE OF MWANZA AND TABORA REGIONS

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ABSTRACT

The microfinance market share of Savings and Credit Co-operatives Societies (SACCOS) has dropped from 3% to 2% between 2013 to 2017 respectively in Tanzania. This makes the quality of service to be questionable in relation to members' expectations. The study investigated whether service quality offered by SACCOS meets members' expectations. Six SACCOS were purposively selected in four districts of Mwanza and Tabora regions. The study randomly selected a total of 200 members. The study used a questionnaire and a key informant interview guide to collect both quantitative and qualitative data. The quantitative data were analysed by using the descriptive statistics and the paired t-test while the qualitative data were analysed using thematic technique. The study found that SACCOS offered unacceptable service quality. The study concludes that SACCOS' services in the study area do not meet members' expectations. The study recommends that the co-operative trainings should be provided by co-operative officers to SACCOS' leaders to enhance them to be committed to fulfil their responsibilities in the provision of quality service in SACCOS.

Key words: SACCOS, service quality, members' expectations

1. INTRODUCTION

1.1 Background to the Study Problem

Globally, service quality plays important role in any successful business including microfinance sub-sector. Microfinance Institutions (MFIs) with quality services is likely to satisfies its customers and eventually increase customer retention, maximise sales, generate more profits and achieve better market share relative to its competitors (Wolter *et al.*, 2019). According to Elkhani and Bakri (2012), service quality is defined as the differences between customer perception of services received and customer expectation. When expectations are not met, services quality are said to be unacceptable resulting into customers dissatisfaction and vice versa.

The microfinance sub-sector in Tanzania in which Savings and Credits Co-operative Societies (SACCOS) belongs has experienced the vast increase in financial service providers as a result of financial market reforms which took place since 1990s (Kilambo, 2015; Ndiege *et al.*, 2013). For instance, by 2015 there were 22 banks engaged with provision of microfinance services while financial Non-Governmental Organisations (NGOs) grew from nine institutions in 2002 to 292 institutions in 2016. In addition, mobile payment providers have increased from one company in 2008 to five companies with more than 49.3 million registered users in 2015. SACCOS have increased from 803 with 133 134 members in 2000 to 6 137 with 2.4 million members in 2018 while informal financial providers have reached 23 000 institutions with 700 000 members in 2015 (TCDC, 2018; URT, 2017). With this dynamic scenario, stiff competition is inevitable and service quality can differentiate one microfinance provider against its competitors (Ugbaja and Abdulkarim, 2018).

Kilambo (2015) asserts that since SACCOS are member-based co-operative financial organisations, attention must be drawn to analyse whether services offered by SACCOS meet members expectations. According to Finscope (2017) the microfinance market share of SACCOS in Tanzania have dropped from 3% in 2013 to 2% in 2017. This drop pauses a doubt on service quality offered by SACCOS in relation to members' expectations as argued by Wolter *et al.* (2019) that an organisation with poor service quality might face the drop of market share

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relative to its competitors. In line with this argument, a study conducted in Kenya by Auka and Mwangi (2013) revealed that SACCOS were less competitive compared to their counterparts microfinance service providers because their products and services did not meet members' expectations. As a result, some members opted to seek financial services from other microfinance service providers. However, another study conducted in the same country by Iruguthu (2014) found that 81% of SACCOS members were satisfied with services delivered by Balozi SACCOS in Nairobi and that 83.6% of them never thought of resigning the membership from the SACCOS. In Tanzania, a study conducted by Kilambo (2015) in Ruagwa district in Lindi region found that Ruagwa Teachers SACCOS managed to maintain its customers because the general perceived services quality attained by members was good.

The above empirical analysis indicates that there is a room to extend further study on relationship between SACCOS' services quality versus members' expectations. This is because studies in Kenya had a mixed result while that conducted in Tanzania cannot be generalised as it used only one employee-based SACCOS found in urban area. The current study adds to the body of knowledge on the following areas: First, it focused on rural areas where about 66% of Tanzanian population dwells and about 60% of SACCOS are located (Finscope, 2017; Ndiege *et al.*, 2013). Second, this study covered six SACCOS in four districts of Mwanza and Tabora regions which brings a wider finding as far as service quality in SACCOS is concerned. Specifically, the study aimed to determine perception of members on services quality offered by SACCOS relative to their expectations. The study was guided by a null hypothesis that: "SACCOS offered unacceptable service quality which does not meet members' expectations".

1.2 Theoretical Review

The study used the Expectancy Disconfirmation Theory (EDT) to measure whether perceived SACCOS' services met members' expectations. EDT is a theory of customer satisfaction developed by Oliver (1977) cited by Elkhani and Bakri (2012). According to Elkhani and Bakri (2012) EDT was developed basically to measure customer's satisfaction as a result of the differences between customer's expectation and experience of the products or services. When actual performance of the product or service cannot meet the customer's expectation, a negative disconfirmation occurs leading to customer's dissatisfaction and vice versa. However, if perceived performance equals expectations, simple confirmation occurs. EDT was preferred because it is widely accepted among researchers as it can show how disconfirmation might result into either satisfaction or dissatisfaction unlike other theories of customer satisfaction such as Dissonance Theory (DT) which cannot (Yüksel and Yüksel, 2008).

Moreover, the study used SERVQUAL model developed by Parasuraman *et al.* (1985) to measure SACCOS' service quality. The model was adopted because it has been tested and extensively used to measure service quality in SACCOS by number of studies including Agung *et al.* (2018) in Indonesia, Duarte *et al.* (2016) in Brazil, Hidayati *et al.* (2016) in Indonesia, Yacob *et al.* (2016) in Malaysia and Kilambo (2015) in Tanzania.

The model is made up with 22 statements in five dimensions of services namely; tangibles, reliability, responsiveness, assurance and empathy. In this study tangibles refers to physical features of SACCOS encountered by a member include office physical facilities, equipment, availability of professional staff, and availability of adequate tangible services. Reliability is the performance of SACCOS on the promised service consistently, precisely and dependably. Responsiveness is the ability of SACCOS to provide fast and efficient service which include willingness to exhibit promptly and efficiently solve members' problems and requests. Assurance occurs when a SACCOS provide confidence to its members including employees or board members ability to inspire trust, confidence and politeness. Empathy occurs when a SACCOS provides a caring and individualised attention to its members. The study used the model to measure the service quality by identifying the discrepancies between members' expectations of services and actual performance of the services. If (Perception – Expectations) < 0, the quality is unacceptable; if the answer is 0, the quality is satisfactory and the answer > 0 the quality is acceptable (Parasuraman *et al.*, 1994, 1991).

2. RESEARCH METHODS

This study was conducted in rural areas of Mwanza and Tabora regions. The two regions were purposely selected due to two main reasons. First, the two regions are number two and six respectively among the top six leading regions in terms of number of SACCOS in Tanzania. The other regions among the top six regions are Dar es Salaam, Arusha, Geita and Kagera (TCDC, 2017). Second, among the top six regions in number of SACCOS, Tabora and Mwanza regions have the highest populations of 80% and 42.4% respectively obtaining agricultural finance from SACCOS (URT, 2012a, 2012b). In this regard, it was expected to obtain rich data on SACCOS' services offered in rural areas as well as members' views on services quality. In Mwanza region, Sengerema and Magu districts were purposely selected because they had the highest per cents of 35.51% and 32.05% respectively of SACCOS in rural areas compared to other districts. Nzega and Igunga districts in Tabora region were selected based on the same criteria as the two districts had the highest per cents (33.53% and 31.23% respectively) of SACCOS in rural areas compared to other districts (URT, 2017a, 2017b).

Purposive sampling technique was used to select regions, districts and SACCOS. In each district, SACCOS with the highest breadth of outreach (number of members) were selected. In Igunga and Nzega districts, Chasigo and UVUMNYA were selected respectively. However, in Magu district both Upendo and Victoria were selected because they had almost equal numbers of members. The criteria used in Magu district were also employed to select Nyaluhwa and Uzinza SACCOS in Sengerema district. For that matter, six SACCOS were selected in four districts. Simple random sampling technique was used to select members in the study area. Members were selected randomly from register books in a respective SACCOS.

For this paper, a total sample size of 200 members from six SACCOS was used. The basis for this sample size emanated from the argument by Comrey and Lee (1992) cited by Lingard *et al.* (2016) that a sample size of 200 respondents is fair to bring justifiable conclusions in a given study. The sample size used by this study is far larger compared to some studies done in a similar area of investigation. For instance, a study by Agung *et al.* (2018) in Indonesia employed 95 members to determine service quality in SACCOS using the SERVQUAL model. In addition, using the same model, Duarte *et al.* (2016) in Brazil used 167 members while Kilambo (2015) employed 120 members in a study done in Lindi region, Tanzania. This shows that the sample size used for this paper was empirically justifiable to bring meaningful conclusions.

The study adopted the mixed methods approach whereby both quantitative and qualitative data collection techniques and analyses were used. This approach was appropriate because it enabled the researcher to collect data which could give rich information in relation to the focus of the study. Secondly, it helped to neutralise biases which might be inherent in a single technique (Creswell, 2009). The quantitative technique dominated the qualitative technique and consequently, the qualitative data were used to complement those gathered from the quantitative technique.

The study used a questionnaire to collect quantitative data. A key informant interview (KII) guide was used to collect qualitative data from 6 key informants: one manager from each SACCOS. The original 22 SERVQUAL statements were modified to 14 statements to fit the SACCOS context. Members were required to choose one service quality scale option (0 = poor, 1 = good and 3 = very good) for each statement to indicate their perceptions and expectations on SACCOS' services.

Prior to actual data collection, a pilot survey was undertaken to 10 members to evaluate consistency, reliability and clarity of the instruments. Efforts were also made to test internal consistency of items using statistical measures. The Cronbach's alpha coefficient was used for that case and the result indicated a good internal consistency alpha coefficient of 0.914 which is above the threshold of 0.7 (Cohen *et al.*, 2018). Furthermore, the study guaranteed construct and content validity by conducting extensive theoretical and empirical reviews on the area under investigation to ascertain essential theories, models and empirical works on the service quality in SACCOS.

The quantitative data on service quality were analysed by using five steps: First step involved the computation of the quality gap score (Perception – Expectation) for each of 14 SERVQUAL statements applied in the study.

Paired sample t-test was used to test whether the means differences between perception and expectation for each of 14 statements was statistically significant. Second step involved the calculation of the average quality gap score for each dimension of service quality by summing up quality gap scores of all statements in a dimension and divide by the number of statements made a single dimension. Third step encompassed the computation of average SERVQUAL quality score by summing up the average gap scores for each dimension and divide by five which is the sum of all SERVQUAL dimensions. The third step brought unweighted measure of service quality found in the study area (Machimu, 2016). The fourth step involved calculation of weighted average SERVQUAL scores for each dimension of service quality. In order to make this step feasible, during data collection respondents were asked to allocate 100 points (weights) among five dimensions depending on their relative important weights of each dimension. The summation of all five dimensions was supposed to be 100 points. The average weight score for each dimension was multiplied by unweighted scores of each dimension found in third step to get weighted average SERVQUAL scores for each dimension. The last step involved calculation of overall weighted SERVQUAL score by summing up weighted average SERVQUAL score for each dimension divide by five (number of dimensions).

On the other hand, the qualitative data which complemented the quantitative data were analysed by using thematic analysis technique. In this case, interview data were transcribed, sorted and arranged to obtain general sense of information. Then information obtained was grouped into different themes which were further interpreted into meaningful information as per specific objectives of this study.

FINDINGS AND DISCUSSIONS

3.1 SACCOS’ services and Members’ expectations

The study investigated whether SACCOS’ services meet members’ expectations through measuring services quality offered by SACCOS (whether service quality was unacceptable, satisfactory or acceptable). Table 1 present the members’ views on service quality in SACCOS.

Table 1: Status of Service Quality in SACCOS (n=200)

Dimensions	Statements	Perceptions scores	Expectations scores	Quality gap (P-E)	P-values	Means
Tangible	Physical office facilities are visually appealing. e.g. office, computer, chairs, tables, etc.	201	387	-186	0.000	-198.33
	Availability of staff like manager, loan officer and accountant	168	398	-230	0.000	
Reliability	Adequate SACCOS’ services like loans	220	399	-179	0.000	-163.75
	The SACCOS provide services according to bylaws	253	400	-147	0.000	
	Provide their services at the times promised	217	399	-182	0.000	
Responsiveness	Keep accurate records	257	399	-142	0.000	-170
	Keep members informed	216	400	-184	0.000	
	Readiness of SACCOS’ workers to promptly provide services	227	399	-172	0.000	
	Readiness of workers and SACCOS to respond to members needs	232	400	-168	0.000	
Assurance	Employees or volunteers should be trustworthy	259	399	-140	0.000	-147
	Members should feel safe when transacting with employees or volunteers of SACCOS	223	399	-176	0.000	
	Employees or volunteers should be polite	274	399	-125	0.000	
Empathy	Employees or volunteers give each member individualized attention and customer care	227	399	-172	0.000	-172
	SACCOS employees or volunteers understanding needs of members or groups	228	400	-172	0.000	
Un-weighted average servqual Score						-170.22

The findings in Table 1 show that all dimensions had negative signs, indicating that perceived services were less than members' expectations, and differences between them were highly significant ($p < 0.01$) in all 14 statements using paired samples t-test. This implies that, SACCOS had unacceptable service quality level. Tangibles had the worst (-198.33) quality gap, followed by empathy (-172) and responsiveness (-170) while assurance had the least (-147) unacceptable quality gap.

However, the service quality gaps presented by Table 1 are un-weighted, which means that the perceived weights as placed by members in each dimension were not included. To get weighted service quality gap for each dimension, relative important weights placed by members in each dimension were first identified. Table 2 present weights allocated by members.

Table 2: Weights allocated for each dimension in percentage (n=200)

Dimension	Average percentage points (Weights)
Tangibles	20
Reliability	19
Responsiveness	21
Assurance	21
Empathy	19
Total	100

The findings in Table 2 indicate that both responsiveness and assurance was deemed very important by members: they had highest weight (21%), followed by tangibles (20%) and both reliability and empathy had least weight (19%). To get weighted average SERVQUAL score, the weights of each dimension (Table 2) were multiplied by average quality gap of dimension as presented by Table 1 in last column. Table 3 present weighted average SERVQUAL scores.

Table 3: Weighted average SERVQUAL scores

Dimensions	Average quality gap	Weights	Weighted scores
Tangible	-198.33	0.20	-39.67
Reliability	-163.75	0.19	-31.11
Responsiveness	-170	0.21	-35.70
Assurance	-147	0.21	-30.87
Empathy	-172	0.19	-32.68
Weighted servqual score for all dimensions			-34.01

Table 3 indicate that tangible (-39.67) again emerged as most deficient dimension followed by responsiveness (-35.70) then empathy (-32.68), reliability (-31.11) and the least dimension was assurance (-30.87). The values for weighted SERVQUAL scores explain to what extent each dimension had contributed to degree of unacceptable services. Based on SERVQUAL model and Expectancy disconfirmation theory presented in this study, unacceptable services lead to members dissatisfaction with services offered by SACCOS. This implies that members viewed that SACCOS had poor office facilities and equipment, inadequate professional staff and inadequate loan services. In addition, they perceived that SACCOS failed to provide promised services consistently and that employees and board members were not capable to inspire trust and confidence to members. Furthermore, services like loans and trainings were not offered promptly relative to their expectations.

Since the service quality from SACCOS was generally viewed highly unacceptable (-34.01) by members, then the study went further to investigate the main reasons which drove members to feel that SACCOS offered poor services. The qualitative information from members informed two reasons: inadequate services and poor leadership particularly in loan management. To start with the former reason, members showed concern on inadequate loan supply. The following caption was noted during interview from one male respondent who said that:

“Sometimes you may want a loan from SACCOS and get reply that the society is not liquid enough to fulfil the request...” (Interview-Nzega)

The above caption indicates that SACCOS had financial illiquidity contrary to members' expectations. The inadequate loans supply as noted from qualitative information confirm the quantitative finding particularly on deficient SERVQUAL score obtained from tangible dimension. Members also raised concern that SACCOS had poor board management who sometimes obtained loans out of normal procedures. One respondent in Baratogwa village in Sengerema district elaborated that:

"Some board members corrupt credit committee to be able to take more than one loan at the same time, and usually the amounts granted to such board members are beyond the ceiling amount..." (Interview- Sengerema).

This implies that board members and credit committees of SACCOS were not honest because they were ready to violate proper loan procedures for their benefits. This qualitative finding supported quantitative finding emerged on SERVQUAL scores presented by Table 1 that members' expectations were not met by SACCOS' services.

3.2 Theoretical Implications

According to Expectancy Disconfirmation Theory (EDT) when actual performance of products or services cannot meet customer's expectations, negative disconfirmation occurs. The findings of this study concur with theoretical assumptions because the study found that there was members' negative disconfirmation as services offered by SACCOS did not meet members' expectations.

3. CONCLUSIONS AND RECOMMENDATIONS

The study concludes that services quality offered by SACCOS was unacceptable because members' expectations on SACCOS' service quality were not met with perceived service quality and that the tangibles dimension was the most deficient dimension in the study area. The study further concludes that poor service in SACCOS was contributed by poor leadership which involved violation of loan procedures for their own benefits. Moreover, leaders also failed to manage loan portfolio properly and consequently, SACCOS faced shortage of money supply caused by loan delinquency. Therefore, the study does not reject the null hypothesis (SACCOS offered unacceptable service quality which do not meet members expectations) guided the study.

In tackling the issue of poor service quality (unacceptable service quality), it is recommended that the co-operative trainings should be provided by co-operative offers to SACCOS' leaders to enhance them to be committed to fulfil their responsibilities on provision of quality service. Co-operative trainings to the leaders (board members, credit committee and management) should concentrate on loan management. In addition, leaders who engaged in improper loan procedures should be identified and subjected to the rule of law. Furthermore, since tangible emerged as most deficient dimension, SACCOS should pay attention to tangible items first before other dimensions by plan and set some fund at the end of each financial year to improve tangible items.

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