

Exploring Service Quality Dimensions in Savings and Credit Cooperatives Societies of Nepal

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Abstract

Purpose: The study explores the factors affecting service quality (SQ) of Savings and Credit Cooperatives Societies (SACCOS) in Nepal.

Methods: Adopting the Service Quality (SERVQUAL) framework, the study investigates the factors of SQ among three SACCOS in Nepal. In doing so, the research employed a self-constructed questionnaire focusing on SQ, tailored to the specific context. Data was gathered from three SACCOS using a cross-sectional survey approach, involving 1,209 respondents for quantitative data. These districts were chosen to encompass Nepal's diverse geographical regions, including the Hills, and Terai areas. The factor analysis of the collected data determined four dimensions of SQ in the SACCOS context. Based on the empirical analysis, the research findings developed hospitality, integrity, resilience, and autonomy (HIRA) model, identifying key dimensions impacting SQ.

Results: Practical implications suggest that SACCOS should adopt a holistic approach, simultaneously enhancing operational dimensions and member-centric elements. Addressing concerns related to ethical practices, governance, and decision-making processes is essential for a uniform and better satisfaction level.

Conclusion: This comprehensive roadmap encourages SACCOS to navigate key dimensions and leverage positive associations within SQ dimensions. SACCOS can position themselves as indispensable financial partners, ensuring sustained success and welfare for their members in the cooperative sector.

Keywords: HIRA Model, Savings & credit cooperatives, Service quality

1 Introduction

Cooperatives are organizations where individuals, as members, collaborate to achieve common goals fostering self-help (Ryder, 2010). SACCOS, a type of cooperative in the formal banking sector, focus on meeting members' social and economic needs (Sharimakin & Akinlo, 2022), and enhancing well-being through collective efforts (Simkhada, 2013). A diversity among SACCOS exists not only in the size of capital they handle and the number of members they serve, but also in the quality of service they provide to their members. Recent media chaos regarding the sustainable reliability of SACCOS has a greater degree of connection with the quality of service rendered by the SACCOS (Sunaryo et al., 2023). Globally, the SERVQUAL framework has been in use to assess the quality of service in commercial entities. In spite of the widespread application of the SERVQUAL framework in industries such as restaurants and lodging (Uslu & Eren, 2020; Getty & Thompson, 1994), its use in cooperatives remains limited. Research on service quality (SQ) in Nepal's banking sector exists (Khan & Fasih, 2014), but studies within SACCOS are scarce.

Under this context, research was done aiming to identify factors affecting the SQ of SACCOS in Nepal. One of the reasons of such research is that SQ is crucial for the sustainability of SACCOS (Desiyanti et al., 2018). The SERVQUAL model (Parasuraman et al., 1985) assesses SQ based on gaps between expectations and perceptions across five dimensions: reliability, assurance, tangibles, empathy, and responsiveness (RATER), but faces criticism for reliability and expectation measurement complexities (Peter et al., 1993; Teas, 1993).

Service quality, a judgment of overall excellence (Parasuraman et al., 1994), involves interactions between customers, employees, and systems to solve beneficiaries' problems (Ladhari, 2009). The expectancy-disconfirmation model also faces challenges in accurately measuring expectations of the members (Oh & Kim, 2017). Members generally evaluate SQ in SACCOS based on RATER (Ramachandran & Chidambaram, 2012). Assurance builds trust, empathy ensures personalized care, and responsiveness guarantees timely service, all enhancing member loyalty (Razak et al., 2007). Limited research has been conducted on applying SQ metrics within Nepalese SACCOS (Simkhada & Bhattarai, 2022). The RATER model is extensively utilized in private-sector research, but its application in the SACCOS sector remains limited.

The SERVQUAL postulates that SQ is evaluated by measuring the gap between customer perceptions and expectations of service. Parasuraman et al. (1985) initially identified ten essential elements for assessing SQ, which evolved into the SERVQUAL model, encompassing seven dimensions: RATER, credibility, and communication. SERVQUAL has become a standard tool for measuring perceived SQ, with its RATER attributes being particularly vital in evaluating SQ in the private sector (Parasuraman et al., 1991). Thus, this research tried to explore factors that could affect the SQ of three different SACCOS such as Bindabasini SACCOS-Kavrepalanchock, Mahila Milan SACCOS-Makawanpur, and Siddhartha SACCOS-Kapilbastu. The main objective of the study is to explore factors affecting SQ of SACCOS.

2 Materials and methods

This research had used a post-positivist research paradigm and a deductive approach, emphasizing quantitative methods and scientific tools to explore social reality objectively (Chigbu, 2019). It involved descriptive and cross-sectional studies aiming to explain causes. A structured instrument was used to measure the characteristics outlined in the research questions (Grönroos, 1990). Thus, this research examined variables of interest in a sample of subjects to determine their relationships. Quantitative analysis assessed the correlation between dependent and independent variables (Mishra & Min, 2010).

In this sense, this research covered population that comprised 39,030 members, accounting for diversity in age, gender, ethnicity, caste, income, employment status, and education level. Yamane's formula was used to determine the sample size: $n = \frac{N}{1+Ne^2}$, where n is the sample size, N is the population size, and e is the margin of error (0.05) (Yamane, 1967). This calculation yielded a sample size of 1134 for individual SACCOS. Including an additional 10% to account for potential non-responses, the target sample size was set at 1248 households (HHs). Data from 39 HHs were incomplete and excluded, resulting in a final sample size of 1209 HHs.

Questionnaires are widely used globally in sectors like banking, hotel management, and healthcare, but their application to measure SQ within Nepali SACCOS is limited (Simkhada & Bhattarai, 2022). Unlike government and private sector entities, SACCOS have unique attributes that standard SQ dimensions may not fully capture. To address this, customized questionnaires were developed using the Delphi technique, ensuring relevance to cooperative-specific characteristics (Campos-Climent et al., 2012). This technique, popular for achieving consensus on complex issues, involves consultation with subject experts, policymakers, and practitioners (McDonough et al., 2011; Pawlowski, 2004). The Delphi process involves several key steps: defining the issue and desired outcomes, identifying the research problem(s), and selecting experts who can be internal or external to the organization. It is crucial that the facilitator remains neutral, ethical, and experienced (Kelly & Cordeiro, 2020). This tailored approach enhances the effectiveness of assessing SQ within SACCOS.

Accordingly, a cross-sectional survey design was used to test the research hypotheses using a household questionnaire, as households are the primary service recipients. The KOBO collect™ app was developed for data collection, and 16 enumerators were trained to administer the survey. After initial testing and refinement, enumerators collected data, which was analyzed using IBM SPSS™ to explore factors affecting SQ. Ethical considerations were strictly followed while conducting research (Broesch et al., 2020). The research purpose was clearly stated, emphasizing voluntary participation and confidentiality. Informed consent was respected, ensuring respondents' privacy, with participant preferences honored for anonymity or recognition (Bos, 2020; Tsay, 2015).

3 Results

Findings of this research revealed significant variation on demographic composition and SQ within Bindabasini SACCOS, Mahila Milan SACCOS, and Siddhartha SACCOS. Table 1 highlights patterns in age, sex, marital status, education level, and ethnicity of the respondents across these three SACCOS.

The demographic analysis revealed distinct membership profiles across the SACCOS. Mahila Milan SACCOS had a higher percentage of youth members (59%), indicating successful outreach to younger populations (Table 1). Mahila Milan and Siddhartha SACCOS had a higher proportion of female members (100% and 87%, respectively) than Bindabasini SACCOS (64%), suggesting Bindabasini could improve female engagement strategies (Table 1). Ethnically, Bindabasini SACCOS had a higher representation of Brahmin/Chhetris (59.31%), while Mahila Milan SACCOS was predominantly Janajati (82%) covered.

3.1 Naming of service quality dimensions

Once the dimensions were identified and items classified under each dimension, the next step was giving a name to each dimension which represented the items loaded under the dimensions by factor analysis. Giving appropriate names to the dimensions identified by factor analysis is more of an art and judgmental process. It is mainly done by the researcher based on their expertise on the subject. The naming of the different dimensions identified by

factor analysis to represent most of the items loaded under them was based on experience, expertise within the cooperative sector, and knowledge obtained from the literature.

Table 1: Demographic characteristics of the respondents across selected SACCOS in Kavrepalanchok, Makwanpur and Kapilbastu districts

Variables	Bindhabasini (n, =)	Mahila Milan (n, =)	Siddhartha (n,=)
Age (years)			
Youth (16-40)	212 (51.96)	232 (58.59)	127(31.36)
Adult (41-65)	179 (43.87)	131 (33.08)	193(47.65)
Senior citizens (65+)	17 (4.17)	33 (8.33)	85(20.99)
Sex			
Male	145 (35.54)	0 (0)	50(12.35)
Female	263 (64.46)	396 (100)	355(87.65)
Marital status			
Married	334 (81.86)	337(85.1)	354(87.41)
Unmarried	59 (14.46)	38 (9.6)	11(2.72)
Widow/Widower	14 (3.43)	20 (5.05)	40(9.88)
Divorced	1 (0.25)	1(0.25)	0(0)
Educational level			
Illiterate	80 (19.61)	194 (48.99)	187 (46.17)
Basic primary	89 (21.81)	61(15.4)	77(19.01)
Secondary	162 (39.71)	101(25.51)	120 (29.63)
University	77 (18.87)	40 (10.1)	21(5.19)
Ethnicity			
Dalit	16 (3.92)	11(2.78)	52(12.84)
Janajati	148 (36.27)	326 (82.32)	166(40.99)
Brahmin/Chhetris	242 (59.31)	52 (13.13)	162(40)

Note: Figures in the n means number of respondents and parenthesis indicates percent respondent response (Source: Field Survey, 2021)

3.2 Factors of service quality

This segment presents the findings of a factor analysis on a SACCOS. It uncovers only four key dimensions retained by the factor analysis: hospitality, integrity, resilience, and autonomy. These insights offer a solid foundation for enhancing SACCOS operations (Table 2).

3.2.1 Factor one: hospitality

Factor one, termed 'hospitality', comprised ten items with loadings ranging from 0.694 to 0.505, explaining 28.94% variance. It encompasses effective services, grievances management, timely services, member care, and SACCOS visibility, indicating positive correlations with SQ and member care (Table 2).

3.2.2 Factor two: integrity

Factor two, labeled 'integrity', consisted of six items with loadings ranging from 0.779 to 0.553, explaining 8.69% variance (Table 2). It encompasses equitable returns on investment, assurance, ethical behavior, staff management, and communication skills, reflecting aspects of member confidence and ethical conduct.

3.2.3 Factor three: resilience

Factor three, named 'resilience', comprised of four items with loadings ranging from 0.791 to 0.515, explaining 4.1% variance. It encompasses capacity building, adaptation of members' voices, SACCOS visibility, and staff loyalty, reflecting organizational adaptation and effective staff management (Table 2).

3.2.4 Factor four: autonomy

Factor four, termed 'autonomy', encompassed five items with loadings ranging from 0.721 to 0.549, explaining 7.29% variance. It focused on capacity building, member representation, participation, and decision-making capabilities, indicating a correlation with organizational governance and decision-making (Table 2).

Table 2: Factor loadings of service quality components across the selected SACCOS in Kavrepalanchok, Hetauda and Kapilbastu

Items	Components ¹			
	1	2	3	4
Problem solving	.694	.201	.066	.236
Time management	.681	.130	.140	.032
Effective services	.681	.236	.114	.087
Error free and responsive	.678	.172	.007	.106
Grievances management	.662	.109	.205	.090
Timely services	.622	.051	.262	.123
Members care	.596	-.029	.397	-.078
Responsiveness	.537	.248	.199	.241
Know the members	.515	.287	.185	.086
Helping attitude	.505	.410	.035	.169
Equitable returns of investment	.138	.779	.113	-.064
Assurance and safe feelings	.180	.699	-.116	.329
Challenges and opportunities	.241	.682	.114	.018
Equal rights of members	.266	.619	.334	.010
Ethical and confident	.301	.549	.126	-.021
Knowledge and communication skills	.077	.533	.053	.436
Capacity building of members	.239	.048	.721	-.033
Rights to represent the members	.201	.128	.694	.008
Participation and decision making	.217	.056	.616	.022
Decision making capability of members	.236	.285	.558	.176
Adaptation of members voice	.141	.189	.549	.325
Visibility of SACCOS	.159	-.044	.002	.791
Personal management of staff	.109	.227	.009	.687
Staff loyalty with members	.234	.438	.109	.526
Modern equipment	.178	-.273	.244	.515

Extraction Method: Principal Component Analysis

Rotation Method: Varimax with Kaiser Normalization

a. Rotation converged in 7 iterations

3.3 The HIRA model of service quality in SACCOS

In exploring the HIRA model within SACCOS, hospitality was defined as creating a welcoming atmosphere for members, which was crucial for assessing SQ and fostering trust. Integrity entails ethical conduct and transparency, which are vital for building trust among members through fair financial practices. Resilience is the ability to withstand economic challenges, reinforced by financial stability and adaptability to changing conditions. Autonomy involves decision-making independence and member empowerment, which contribute to SQ efficiency. Factor analysis identified these dimensions, offering a robust assessment framework. This research provides insights into HIRA's practical application in SACCOS, paving the way for future research and cooperative development (Figure 1).

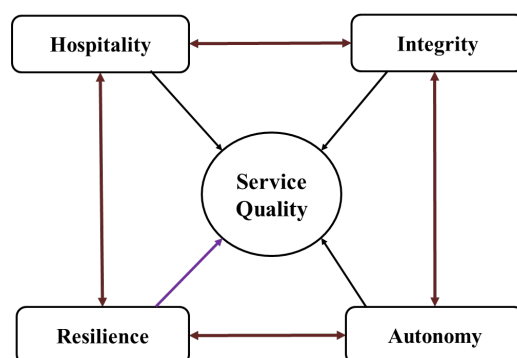


Figure 1: Service quality model of SACCOS developed by the researcher

4 Discussion

The research examined the application of Parasuraman's SQ model, which includes responsiveness, assurance, tangible, empathy, and reliability, within SACCOS. It introduces the HIRA model, integrating these dimensions while adding autonomy and integrity specific to SACCOS. The study synthesizes HIRA with SERVQUAL, resonating with RATER model dimensions. This approach offers a comprehensive assessment framework for SACCOS' SQ, capturing its unique characteristics.

Major findings of the study

The factor analysis of SACCOS data had revealed four key dimensions of SQ that are crucial for enhancing SACCOS operations. There are no scientific rules for naming dimensions, except to give names that best represent the items within the factors (Yong & Sean, 2013). Firstly, "hospitality" emphasized service excellence and member care through problem-solving, effective services, and timely responses, fostering member satisfaction and loyalty (Tanford & Montgomery, 2015). "Integrity," the second factor, underscores ethical management practices, including equitable treatment and transparent financial transactions, enhancing member confidence and trust in the SACCOS (Amegayibor & Korankye, 2021). "Resilience," the third dimension, highlights the organization's adaptability to changing circumstances and staff cohesion, contributing to organizational agility and member satisfaction (Shrestha, 2018). Lastly, "autonomy" emphasizes member participation in governance and decision-making processes, promoting transparency and accountability within the SACCOS (Bell & Menguc, 2002). HIRA model inherits some SERVQUAL dimensions in addition to few unique ones. Such integration has provided a comprehensive framework for assessing and improving the SQ of SACCOS and its operations (Sapkota et al., 2023). However, challenges such as delayed information flow may hinder effective member participation in decision-making, warranting attention for better governance (Hando et al., 2022).

Nepalese context-empirical evidence, laws, policies and directives

Hospitality is integral to customer service in financial institutions, particularly within SACCOS in Nepal, contributing to trust, satisfaction, and financial inclusion (Caruana et al., 2020; Kumar & Anjum, 2018). SACCOS, leveraging cooperative principles, is vital in providing services to underserved communities, promoting empowerment and engagement (Pokharel & Shrestha, 2019). In spite of challenges such as limited access to members and regulatory constraints, SACCOS cultivates financial literacy, savings mobilization, and entrepreneurship, contributing to poverty reduction and social empowerment (Dhakal et al., 2018; Gurung & Rai, 2020). Bridging the gap between formal finance and marginalized populations, SACCOS enhances financial inclusion, stability, and resilience at individual and community levels (Koirala & Pokharel, 2019). Addressing challenges and enhancing hospitality, strategic partnerships, capacity-building, and adoption of fintech are key avenues (Sapkota & Bista, 2020). By investing in staff training and leveraging digital solutions, SACCOS has also improved its service quality customer satisfaction and promoted financial inclusion in Nepal (Paudyal & Timilsina, 2021). Thus, hospitality practices within SACCOS are pivotal for fostering financial inclusion and socio-economic development in Nepal, necessitating resilience, innovation, and customer-centric strategies (Regmi & Gautam, 2019). Integrity is foundational to trust and transparency within financial institutions like SACCOS in Nepal, which is essential for fostering members' confidence and sustainable economic growth (Transparency International, 2020). While SACCOS is crucial in providing financial services to underserved communities, challenges such as inadequate governance structures and weak regulatory oversight can undermine their integrity (Adhikari et al., 2017; Gurung & Rai, 2020). In contrast, commercial banks prioritize integrity through robust compliance frameworks, but concerns regarding conflicts of interest persist (Shakya & Tuladhar, 2021; Pokharel & Shrestha, 2019). Upholding integrity promotes financial stability and attracts investment, while its absence can lead to systemic risks and erode public trust, hindering socio-economic progress (Gyawali & Khanal, 2019). Resilience is equally critical for SACCOS in Nepal, enabling them to adapt to market dynamics and effectively serve members. Despite challenges in maintaining visibility and resource limitations, SACCOS can enhance its resilience through community engagement and strategic partnerships (Manandhar et al., 2020). Personal management of staff, including training and empowerment, fosters a skilled workforce and enhances service quality (Regmi & Gautam, 2019). Staff loyalty towards members, cultivated through member-centric practices, contributes to trust and long-term relationships (Khadka & Basnet, 2021). Moreover, leveraging modern equipment and digital platforms improves operational efficiency and member experiences, facilitating SACCOS' adaptation to evolving member needs (Sharma & Aryal, 2021). By addressing these aspects, SACCOS can bolster its resilience and competitive advantage in Nepal's financial landscape. All three SACCOS primarily served married members, highlighting their role in supporting family-oriented financial needs (Aduda & Obondy, 2021). Educational diversity is evident, with varying levels of illiteracy and higher education, underscoring the need for tailored communication and education strategies (Simkhada & Bhattarai, 2023). These differences reflect the cooperatives' outreach strategies and community dynamics, emphasizing the importance of respecting ethnic diversity for equitable service delivery (Kang & James, 2004). The Cooperative Act 2017 in Nepal provides a legal framework emphasizing member autonomy, demo-

cratic control, and social responsibility within cooperatives (GoN, 2017). Mandated capacity building programs aim to empower members with the necessary knowledge and skills, yet challenges like limited resources hinder their effectiveness (Dhakal et al., 2018). Democratic election processes for management committees promote transparency and accountability, aligning with principles of autonomy and democratic governance (Adhikari et al., 2017; Gurung & Rai, 2020). Regular general assemblies and consultations with members foster inclusivity and responsiveness, enhancing organizational resilience (Koirala & Pokharel, 2019; Regmi & Gautam, 2019). Mechanisms for receiving and addressing members' complaints and grievances ensure their voices are heard and integrated into decision-making processes, promoting trust and loyalty (Shakya & Tuladhar, 2021). However, communication barriers and resistance to change may hinder this process, necessitating ongoing dialogue and collaboration (Pokharel & Shrestha, 2019).

5 Conclusion

The demographic analysis of the respondents yielded critical findings. These demographic factors likely influence perceptions of SQ and MS. We had developed deeply into SQ factors, starting with an examination of demographic characteristics to contextualize the membership base. Subsequent analysis using Parasuraman's RATER model and rigorous factor analysis validated dimensions and items, ensuring robust results. Prioritizing dimensions such as hospitality, integrity, autonomy, and resilience can improve service outcomes and strengthen the role of SAC-COS' as key financial institutions in the cooperative sector. Focusing on strategies that address these dimensions comprehensively can create a member-centric environment and enhance organizational resilience. RATER model is more practical in private sectors such as banking, hospitality however HIRA model is developed in SACCOS. The findings also offers practical implications for improving member experiences and organizational performance within SACCOS by providing valuable guidance for future research and decision-making in cooperative finance, ultimately promoting SQ advancement and sector development.

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Authors' contribution

Conceptualization, K.P.S, P.C.B., B.R.P. and D.D.; Methodology, K.P.S., P.C.B., B.R.P. and D.D.; Software, K.P.S.; Validation, K.P.S. and P.C.B.; Formal analysis, K.P.S, P.C.B. and D.D.; Investigation, K.P.S.; Resources, K.P.S, P.C.B., and D.D.; Data collection, K.P.S.; Writing—original draft preparation, K.P.S.; Writing—review and editing, K.P.S, P.C.B.,B.R.P and D.D.; Visualization, K.P.S.; Supervision, P.C.B.,B.R.P and D.D.; Project administration, K.P.S.; Funding acquisition, K.P.S.; and all authors have read and agreed to the published version of the manuscript.

Conflict of interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper. No external entity had a role in the study design, data collection and analysis, decision to publish, or preparation of the manuscript. All authors affirm that there are no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

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