

APENDIX VI; PUBLISHABLE MANU SCRIPT

**Service Quality and Members' Satisfaction in Usalama wa Raia Saving and Credit
Co-operative Society**

Mahija mhando and Alfred Said Sife (Phd)

Management Masters student in Business (MBM)

Email : mahijamhando@yahoo.com

**The Vice Chancellor , Moshi Co-operative University, (MoCU), United Republic of
Tanzania.**

Email: sifeas@gmail.com

Intended journal of publication: journal of future Co-operative and community
Development

Table of Contents

Table of Contents	ii
List of Figure.....	iii
List of Table	iv
ABSTRACT.....	v
1.0 Introduction.....	1
2. Statement of the Problem.....	2
3. Research Objectives	3
3.1. General objective	3
3.2. Specific objectives	4
4. Theoretical Literature Review	4
5. Conceptual Framework	6
6. Methodology	7
7. Findings and Discussions.....	8
7.1 Frequency of members to borrow from URA SACCOS	8
7. 2 Quality of the services provided by URA SACCOS	10
7.3 Influence of service quality dimensions on members satisfaction	12
7.4 Factors affecting quality of services and SACCOS members' satisfaction	15
8. Conclusions.....	16
9. Recommendations.....	16
REFERENCES	16

List of Figure

Figure 1: Conceptual framework 7

Figure 2: Members frequency of borrowing 9

Figure 3: Members satisfaction from URA SACCOS service offered 15

List of Table

Table 1: Targeted study population from six district (N=692) 8

Table 2: Short term loan services (n = 187)..... 10

Table 3: Long term loans services (n = 187) 11

Table 4: The quality of URA SACCOS Service..... 11

Table 5: Service quality dimensions and members satisfaction (n = 187)..... 13

**SERVICE QUALITY AND MEMBERS' SATISFACTION IN USALAMA WA RAI
SAVING AND CREDIT CO-OPERATIVE SOCIETY: A CASE OF KILIMANJARO**

Mahija Mhando¹ and Alfred Said Sife²

Email : mahijamhando@yahoo.com

Student of Masters of Business Management (MBM)

Moshi Co-operative University,(MoCU), United Republic of Tanzania.

Alfred Said Sife²

Email: sifeas@gmail.com

Moshi Co-operative University, (MoCU), United Republic of Tanzania.

ABSTRACT

Service Quality (SQ) is a comparison of perceived expectation of a service with its perceived performance. It plays a role in succeeding members' satisfaction in any business including Savings and Credit Cooperative Societies. Most SACCOS are losing members because of factors such as members' loyalty and retaining. Hence this study aimed to assess service quality and members' satisfaction in Usalama wa Raia Saving and Credit Cooperative Society. The study adopted a cross sectional study design and it was conducted in Kilimanjaro region where one of the branches of URA SACCOS is located. The objectives of the study were three, to determine the level of Quality of services provided by URA SACCOS, to examine the dimensional of quality of services and members' satisfaction and to examine factors affecting quality of service and members' satisfaction in URA SACCOS. A study sample of 198 members was drawn from a population of 394 members. Data were collected through questionnaire and interviews and analyzed descriptively to produce frequency and percentages. In analyzing qualitative data obtained from interview, key themes were considered and thematically presented. The findings observed long term loan and short-term loan types of products accessed in URA SACCOS that satisfy members and easily accessible. The members in URA SACCOS are satisfied with quality-of-service products and would rate high experience with employee since the products are easily accessed. Generally, qualified staff, tangibility of equipment and facilities, empathy by giving care and attention to members is important, reliability access to products and services at right time as well as responsiveness to member's complaints and inquires must be considered for better growth of URA SACCOS. The government should expand the scope of services in financial institutions like URA SACCOS by lending them a certain amount to increase credit to members.

Key words: *Service Quality; Members Satisfaction; URA SACCOS.*

1.0 Introduction

Global and local markets today are abundantly provided with products, works and services that members want to get maximum satisfaction (Iruguthu, 2015). In some respect, members are attracted by aspects such as price tags, packaging, availability, ease, utility and use value (Buluma & Mungai, 2017). Increasingly, service quality has become a magnet or a force that retain old member and attract new ones. In its contemporary conceptualization, service quality (SQ) is a comparison of perceived expectation (E) of a service with perceived performance (P), giving rise to the equation $SQ=P - E$ (Kilambo 2015). This means that member satisfaction is based upon the level of service quality provided and at the same time service quality acts as a determinant of member satisfaction (Wilson et al., 2008). Member satisfaction and service quality are relevant components in enhancing the performance of any business organization. In the current business environment, members are attracted more by the quality of service provided (Kazaneneza, 2015).

In developed countries, members' satisfaction was a factor to increase sales because satisfaction leads to members' loyalty, recommendation and repeat purchase of the product (Wilson *et al.* 2018). The focus of marketing for a long time has been on members to increase more consumption. Without members' satisfaction, a business firm has no revenue, no profits and therefore no market value. Therefore, members play an important role in the organization. Members are always aiming on getting maximum satisfaction from the products or services that they buy from a certain organization (Davis, 2015). Members' satisfaction has gained stable competitive advantage in many countries including Africa. The marketers are supposed to provide the context of improvement and elevation of the members' loyalty more than ever (Wilson *et al.* 2018). Members' satisfaction is dynamic as it varies and changes among individuals because the problem of satisfaction concerns the most unpredictable stakeholder in the business environment.

Service quality as a driving force for the company's resilience and sustainability need to be up fronted for members are what makes organizations grow including financial one's performance. Any financial institution with a high level of service quality is likely

capable of meeting members' needs while remaining economically competitive in their industry (Morgan, 2015). The services offered and delivered not be considered to be quality service where the members compare the service with that they expected and when it does not match the expectation, a gap arises and here is when members refer it as not quality service (Davis, 2015).

In Tanzania Studies show that the institution needs to respond by providing SQ because community expectations have risen and can help MS through gaining access of services (ITA, 2015). The main purpose of SACCOS is to inspire savings among members from which they can borrow at reasonable terms decided by them collectively although the delivering of SQ to members is questionable (Davis, 2015). According to Morgan (2015), the expectation of the members and type of services are provided will increase the satisfaction of members.

In Africa, the idea of SACCOS was discussed in 1955 in a small town called Japan in upper west of Ghana where a Roman Catholic priest Father John McNulty from Ireland formed a SACCOS and trained 60 teachers (Kembo, 2015). In East Africa particularly in Tanzania, SACCOS is one among the emerging micro-finance institution dedicated to serve the financial needs to people who cannot have access to financial services of main stream existing commercial banks and other financial institutions.

Like in many countries, SACCOS significantly contribute to GDP in Tanzania (Qin and Ndiege, 2013; Bwana and Mwakujonga, 2013). The government of Tanzania promotes the establishment of SACCOS even in the remote areas because of their importance in the contribution to the country economy. According to BOT (2020), the number of SACCOS in Tanzania was 3417 at the end of December 2019. Previous studies indicate that improper management, frauds, inadequate capital, business misconduct and non-performing loans are the problems facing SACCOS and other cooperative societies in Tanzania (TFC 2006; Maghimbi 2010; Magali 2014).

2. Statement of the Problem

Members satisfaction and quality of services in URA SACCOS do not fully attract the members so as there are some members who drop their membership by withdrawing the

compulsory savings, savings and sell the shares which reduce the capital fund of the SACCOS. These are among of the determinants the success or failure of any business including SACCOS. While the number of SACCOS has increased significantly in Tanzania , there are concerns such as improper management, business misconduct and non-performing loans in these SACCOS (Maghimbi, 2010; Magali, 2014). There is also evidence that SACCOS in Tanzania tend to lose members because of factors such as members loyalty and retaining (Ulaya, 2017). . According to Amaoko (2015) and Kiagora (2015), many SACCOS have not developed SQ that has impact to satisfy members and there is competition from other MFIs (Matumo, *et al.*, 2015; Buluma, Kung'u, and Mungai, 2017). There are also challenges in performance and weakness to satisfy their members (Mohamud and Mungai, 2019; Ulaya, 2017). Unlike the banking industry, most SACCOS are yet to adapt new technologies such as internet banking, or mobile banking and agency banking; these can improve SQ (Ngure, Kimani, and Kariuki, 2017). This raise alarms on the quality of services and members' satisfaction in many SACCOS in Tanzania.

URA SACCOS has registered a number of achievements since its establishment in 2006. Services provided by URA SACCOS include savings, education and training, loans, and packages for victims of disasters. However, there are challenges such as the low amount of loan given on salary basis, unsatisfactory dividend distribution, and high interest rates (Kiogora, 2015). Such challenges can jeopardise member satisfaction, affect the quality of services and hence increase competition from other financial institutions providing similar services (Kembo 2015). While some studies (e.g. Kariuki, 2019; Sadowski *et al.*, 2015; Goling *et al.*, 2015; Chawinga and Zinn, 2016) have been conducted on the adoption of SQ and level of member satisfaction as key components for organizational performance in Tanzania, the level of dimensions at URA SACCOS is also not known. Therefore, this study examined service quality and member's satisfaction at URA SACCOS.

3. Research Objectives

3.1. General objective

To assess service quality and members' satisfaction in Usalama wa Raia Saving and Credit Cooperative Society by taking Kilimanjaro as a case study.

3.2. Specific objectives

The specific objectives of this study were to:

- i. Determine the quality of the services provided by URA SACCOS to the members.
- ii. Examine the dimensions of quality services on members' satisfaction at URA SACCOS.
- iii. Examine factors affecting quality of services and members' satisfaction in the studied SACCOS.

4. Theoretical Literature Review

This study is based on the disconfirmation theory. The disconfirmation theory to measure member satisfaction was formed by Leon Festinger (1957). The disconfirmation theory states that "Satisfaction is affected by the size or intensity and direction of either positive or negative aspects of the gap between expectation and perceived performance (Noreen 2015; Surumathi and Mohan, 2015). According to Berry (1988), expectation can be viewed as prediction made by consumers about what is likely to happen during impending transaction or exchange. Perceived performance on the other hand is member perception of how product or service performance fulfills their needs, wants and desire (Kilambo, 2015).

Members, and in this particular study are referred as the ones having their expectations and aspirations when they want what their needs to be attended to. To this end, five elements are of vital importance: reliability, responsiveness, tangibility, assurance and sympathy. Reliability shows the ability to provide services accurately, on time, and credibly. This requires consistency in the implementation of services and respects commitment as well as keeps promises to members (Mwambapa, 2010).

Responsiveness is the criterion that measures the ability to solve the problem fast, deal with s complains effectively and willing to help s as well as meet s' requirements. In other words, responsiveness is the feedback from service providers to what s want (Appiah, 2015). Tangibility is the images of facilities, equipments and machines, attitude of staff

members, material, manuals and information system of the service provider. Thus, the tangibles refer to the effectiveness of physical facilities, equipment, personal and communication systems on the members.

Assurance is an element that creates credibility and trust for services which are considered through professional services, excellent technical knowledge, attitude, courtesy and good communication skills so the members can believe in the quality of firm service. Sympathy is the act of caring, consideration and best preparation for services so that they can feel as guests of the firm and are always welcome at any time anywhere (Gichuru, 2015). Human factors are the core of this success and the more caring the service provider gives to the member, as the more understanding increases basing on Disconfirmation Theory.

The Theory of Disconfirmation assumes that, member's satisfaction judgments are made by evaluating actual product or services delivered. Likewise, the theory assumes satisfaction is related to the size and direction of the disconfirmation experiences that occurs as a result of comparing service performance against expectation (Gichuru, 2015).

Another theory that explains members' satisfaction through service quality is the Assimilation Theory. The Assimilation theory was propounded by Olson and Dover (1979) which states that, the consumer makes a sort of cognitive comparison between the expectations regarding the product and the product's perceived performance. If there is a discrepancy between expectations and the product's perceived performance, the dissonance will not fail to appear. This theory presumes the consumers are motivated enough to adjust both their expectations and their product performance perceptions (Hussein, 2015). The weakness of the theory is that it only considers quality of service that is tangible but it does not consider the intangible goods such as the financial service delivered by SACCOS. So, it has to show on how members are satisfied by services provided.

The strength of the theory is that it is based on the cognitive dissonance on service quality and members satisfaction. This considers manipulation and offering good quality of service is more successful in increasing member's satisfaction. It also measures member's satisfaction basing on the quality of services on the member's point of view. The

expectation about disconfirmation theory is categorized in three parts such as positive disconfirmation, confirmation and negative disconfirmation. Confirmation occurs when perceived performance is equal to expectation and negative disconfirmation occurs when perceived performance is less than expectations (Temba, 2015).

5. Conceptual Framework

The conceptual framework describes the scholars view on the relationship of the variables and how they influence each other. The theoretical framework, therefore, shows an inference for every decision made in the study. It shows the variables under investigation by indicating dependent and independent variables. The theoretical framework is the logical basis on which the study is assumed (Festus, 2016). This conceptual framework describes the indicators of both service quality and the components of member's satisfaction in SACCOS.

Members' satisfaction is demonstrated through factors such as members' retention in the SACCOS, complaints to enhance quality service delivery, meeting attendance, member's performance and participation in the service and products delivered by the SACCOS, and also member's welfare within the community such as funerals or medication and donation to members.

As shown in Figure 2, the conceptual model involves the five dimensions of service quality (Assurance by qualified staff, tangibility of equipment's and facilities, empathy by giving care and attention to members, reliability access to products and services in right time and responsiveness to member's complaints and inquires) which are expected to directly predict the dependent variable members satisfaction

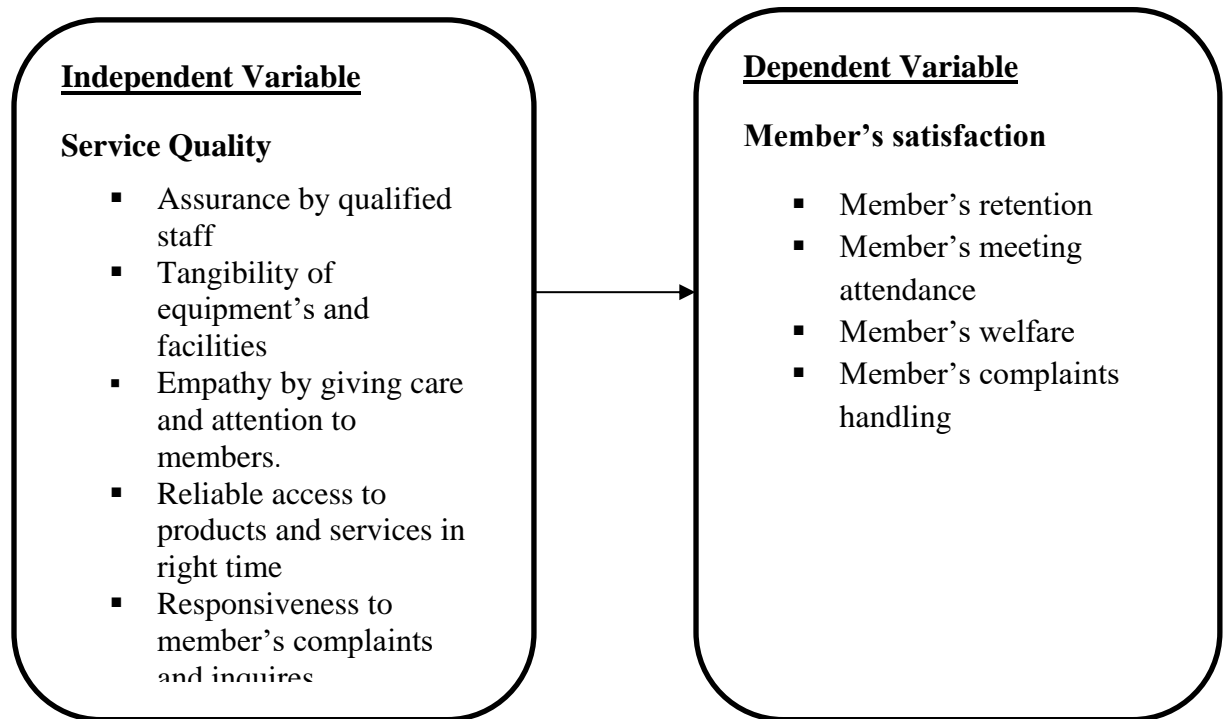


Figure 1: Conceptual framework

Source: Festus (2016).

6. Methodology

This study employed a cross sectional study design to determine SQ delivery from URA SACCOS that leads to member's satisfaction. This research design was chosen because it is less costly as it is done at one point in time, The design can generate several outcomes through random selection of sample from entire population (Oso and Onen, 2015).

The study was conducted in Kilimanjaro region where one of the branches of URA SACCOS is located. Kilimanjaro region is located at the north eastern part of Tanzania and comprises six districts namely Hai, Moshi, Mwanza, Rombo, Same and Siha. Among the six, only three districts namely Hai, Moshi and Rombo were purposively selected for the study. This study was also conducted in Kilimanjaro region due to the fact that it is historically one of the regions where cooperatives started to operate in Tanzania (Maghimbi, 2010).

Table 1: Targeted study population from six district (N=692)

District	Members
Hai	63
Moshi	259
Rombo	72
Mwanga	97
Same	111
Siha	91
Total	692

Source: URA SACCOS (2020)

7. Findings and Discussions

7.1 Frequency of members to borrow from URA SACCOS

The findings show that, most of the URA SACCOS members have had an opportunity to borrow funds from the SACCOS. Only a few have never borrowed.

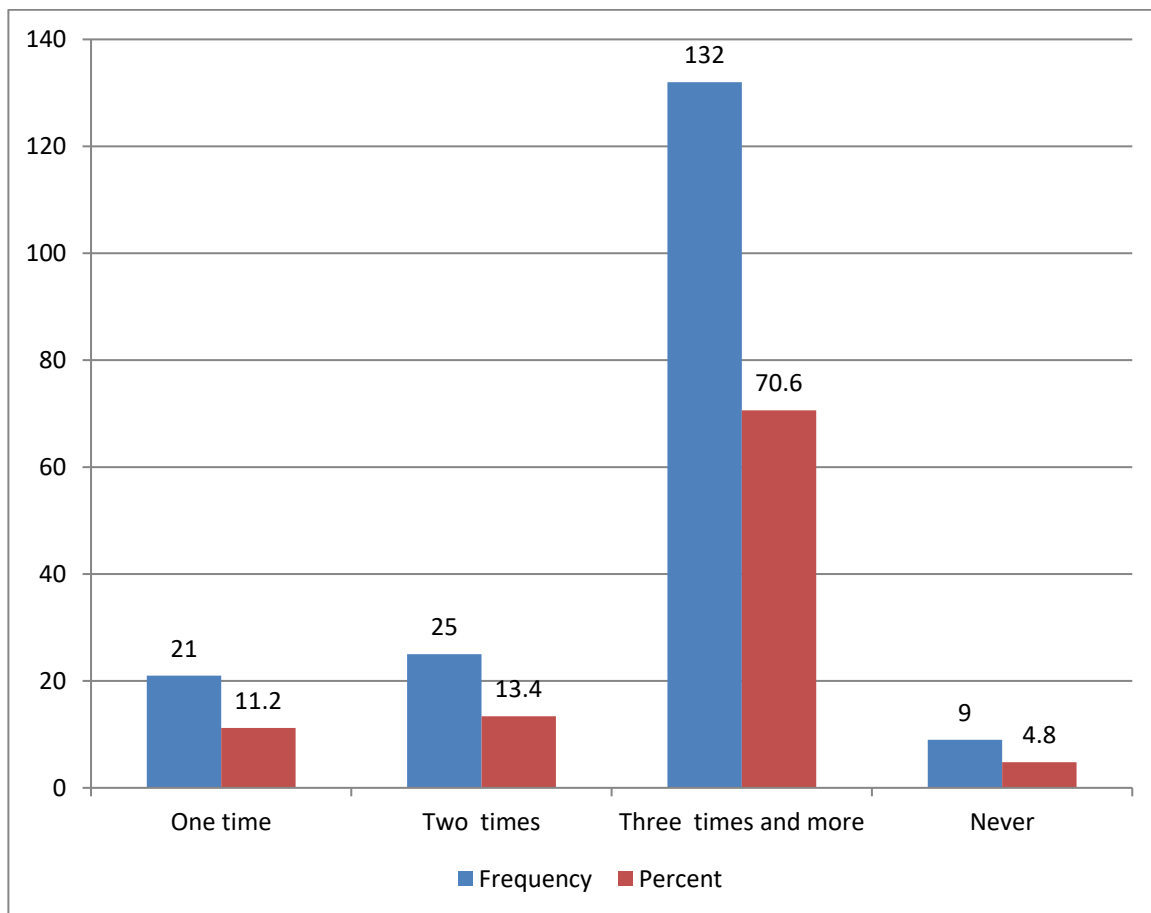


Figure 2: Members frequency of borrowing

Source: Field data, (2021)

In this regard, the respondents were asked whether they had borrowed money from their SACCOS since they became members. This information was required so as to get more details on service quality and members’ satisfaction in SACCOS. The findings indicate that majority (84%) had borrowed two and more times. This implies that members are benefiting from the presence of URA SACCOS because they manage to access different services. One of the managers reported that:

“The increase in frequency of getting service in the SACCOS is among the measures that members are satisfied with the services. Also, at URA SACCOS, we have improved the quality of services. We have friendly way to deal with members care and make services easily accessible to members plus considering timely services to members” (URA SACCOS staff management, 12 October, 2021).

7. 2 Quality of the services provided by URA SACCOS

The first objective of this study determined the quality of services provided by URA SACCOS. This objective was achieved by considering types of products and services offered by URA SACCOS. Services that were considered in this aspect were short-term loans, long term loans, withdrawable deposits and compulsory savings services to satisfy s.

The findings on short term loan indicate that nearly two thirds (64.7%) of the respondents agreed that these products and services were sought by members. These findings show that members prefer short-term loans. The findings are similar to those of Kazaneneza (2015) who reported that credit limited for short-term loans is lower than a line of credit; short-term loans are viable solutions to alleviate sudden temporary financial needs. A short-term loan is obtained to support a temporary personal or business capital need. It provides quick cash when members' cash flow is lacking, has shorter repayment periods than traditional loans and is an extremely attractive option for small businesses that are not yet eligible to apply for a line of credit from a bank. Since we have found URA SACCOS members use short term loans, probably they avoid burden of paying back and this is similar to a study done by Morgan (2015) who reported that the lending requirements are usually more relaxed because the loan amounts are limited for short-term loans and making it easier to get approved.

Table 2: Short term loan services (n = 187)

Short term loan	Frequency	Percent
Strongly Disagree	14	7.5
Disagree	30	16.0
Neutral	22	11.8
Agree	77	41.2
Strongly Agree	44	23.5
Total	187	100.0

Source: Field data, (2021)

Besides, the study findings indicated that members also prefer long-term loans services. About three quarters (74.9%) of the respondents agreed that long term loan services satisfy URA SACCOS members. The findings suggest that members are interested with long term

loans as it is paid over a long period of time. This study is similar to Gichuru, (2015) where his report indicated that long-term loans are desirable for many members. This makes them free without thinking of compensation. These loans also give members time to prepare and strengthen themselves economically and promote various activities. Davis (2015) added that long-term financing provides greater flexibility and resources to fund various capital needs, and reduces dependence on any one capital source. It also enables companies to spread out their debt maturities.

Table 3: Long term loans services (n = 187)

Long term loans	Frequency	Percent
Strongly Disagree	11	5.9
Disagree	27	14.4
Neutral	9	4.8
Agreed	82	43.9
Strongly Agreed	58	31
Total	187	100

Source: Field data, (2021)

The study went further to look on the specific types of loans which include housing loans, business loans, emergency loans and school fees loans.

Table 4: The quality of URA SACCOS Service

Service quality dimensions	HU n(%)	LS n(%)	N n(%)	S n(%)	HS n(%)	M(SD)
House loans	6 (3.2)	39 (20.9)	57 (30.5)	64 (34.2)	21 (11.2)	3.29 (1.02)
Withdrawable deposits	3 (1.6)	14 (7.5)	107 (57.2)	52 (27.8)	11 (5.9)	3.29 (0.76)
Business loans	6 (3.2)	20 (10.7)	36 (19.3)	114 (61.0)	11 (5.9)	3.56 (0.88)
Emergency loans	6 (3.2)	60 (32.1)	37 (19.8)	72 (38.5)	12 (6.4)	3.13 (1.04)
School fees loans	4 (2.1)	9 (4.8)	29 (15.5)	138 (73.8)	7 (3.7)	3.72 (0.71)
Fixed deposit	3 (1.6)	18 (9.6)	108 (57.8)	50 (26.7)	8 (4.3)	3.22 (0.74)
Savings/Compulsory deposits	4 (2.1)	15 (8.0)	107 (57.2)	48 (25.7)	13 (7.0)	3.27 (0.79)

Source: Field data, (2021): n=frequency; %=Percentage; M(SD) = Mean (Standard deviation)

KEY: HU=Highly Unsatisfied; LS=Less Satisfied; N=Neutral; S = Satisfied; HS=Highly Satisfied

7.3 Influence of service quality dimensions on members satisfaction

The second objective of this study aimed at examining the influence of service quality dimensions on members' satisfaction. The study required respondents to rate how do they agree or disagree each of the service quality dimensions.

Table 5: Service quality dimensions and members satisfaction (n = 187)

URA SACCOS Information	SD n(%)	D n(%)	N n(%)	A n(%)	SA n(%)	M(SD)
Ideal SACCOS should have modern equipment.	-	3 (1.6)	15 (8.0)	85 (45.5)	84 (44.9)	4.34 (0.69)
The physical facilities (shelves, member's service counters, computers, lights) should be visually attractive	-	-	12 (6.4)	135 (72.2)	40 (21.4)	4.15 (0.51)
SACCOS staff should be well dressed.	-	-	9 (4.8)	129 (69.0)	49 (26.2)	4.21 (0.52)
SACCOS staff promises should be kept accordingly.	-	7 (3.7)	4 (2.1)	43 (23.0)	133 (71.1)	4.61 (0.71)
Member's complaints are solved accordingly.	6 (3.2)	9 (4.8)	21 (11.2)	103 (55.1)	48 (25.7)	3.95 (0.92)
SACCOS performance should be timely.	4 (2.1)	21 (11.2)	3 (1.6)	65 (34.8)	94 (50.3)	4.20 (1.06)
SACCOS staff to provide service according to promise.	-	28 (15.0)	9 (4.8)	44 (23.5)	106 (56.7)	4.22 (1.08)
Member's record is kept accurately	-	3 (1.6)	15 (8.0)	114 (61.0)	55 (29.4)	4.18 (0.64)
SACCOS information should promptly be delivered to members'	-	8 (4.3)	4 (2.1)	124 (66.3)	51 (27.3)	4.17 (0.66)
Service should be promptly delivered	-	6 (3.2)	9 (4.8)	112 (59.9)	60 (32.1)	4.21 (0.68)
SACCOS staff are always willing to help members.	-	6 (3.2)	12 (6.4)	141 (75.4)	28 (15.0)	4.02 (0.59)
SACCOS staff behaviour should create confidence among members	3 (1.6)	-	9 (4.8)	103 (55.1)	72 (38.5)	4.29 (0.7)
Member should have faith with their SACCOS	3 (1.6)	-	6 (3.2)	59 (31.6)	119 (63.6)	4.56 (0.71)
SACCOS staff should be courteous.	11 (5.9)	4 (2.1)	3 (1.6)	93 (49.7)	76 (40.6)	4.17 (1.01)

SACCOS staff should be competent.	-	6 (3.2)	15 (8.0)	110 (58.8)	56 (29.9)	4.16 (0.70)
Staff must give personal attention to members.	-	4 (2.1)	11 (5.9)	130 (69.5)	42 (22.5)	4.12 (0.60)
The working hours are convenient to SACCOS members.	4 (2.1)	13 (7.0)	24 (12.8)	110 (58.8)	36 (19.3)	3.86 (0.88)
SACCOS staff provide members personal attention and care.	-	9 (4.8)	15 (8.0)	132 (70.6)	31 (16.6)	3.99 (0.66)
SACCOS staff understand the specific of their members.	-	-	24 (12.8)	120 (64.2)	43 (23.0)	4.10 (0.59)

Source: Field data, (2021); **KEY:** SD=Strong Disagree; D= Disagree; N=Neutral; A=Agree; SA=Strong Agree; n=frequency; %=Percentage; M(SD) = Mean (Standard deviation)

Overall, the study findings indicate that majority of the respondents were satisfied with the quality dimensions reported in Table . This is an indication that the services offered by URA SACCOS met the needs of the members to large extent.

7.4 Factors affecting quality of services and SACCOS members’ satisfaction

The third research objective assessed factors which affect the quality of services and members’ satisfaction. The findings are presented in Figure .

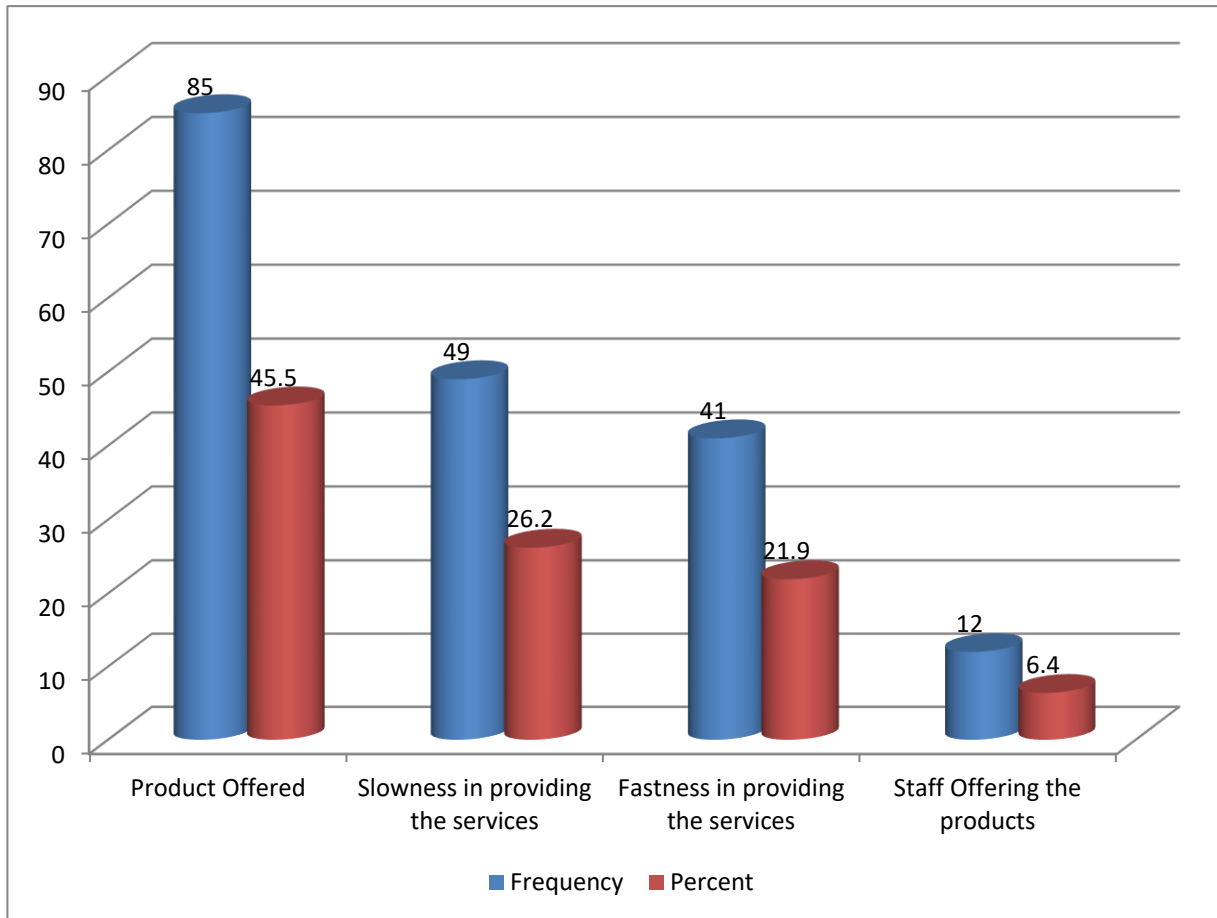


Figure 3: Members satisfaction from URA SACCOS service offered

Source: Field data, (2021)

The study findings indicate that most (45.5%) respondents pointed out that the types of products offered by the URASACCOS had effect on the quality of services and their satisfaction. As pointed out in section 4.4, the types of products offered at URA SACCOS include short- and long-term loans, withdrawable deposits and compulsory savings. Those factors include the

slowness (26.2%) and fastness (21.9%) in providing services. Very few (6.4%) respondents pointed out the URA SACCOS staff as a factor that could affect the quality of services and member satisfaction.

8. Conclusions

Based on the study findings and their discussions, it is concluded that most members' at URA SACCOS were satisfied by the quality of services provided such services include short- and long-term loans, withdrawable deposits and compulsory savings. Specifically, URA SACCOS members were satisfied by business loans, loans for school fees, emergency loans and house loans.

Majority of respondents were satisfied by several quality dimensions including availability of modern equipment and facilities at the URA SACCOS office appearing and competency of URA SACCOS staff, handling of complaints and keeping promises, record keeping, information delivery, convenience time for service and attention provided to s. Factors affecting quality of services and members' satisfaction are mainly the types of products offered as well as the speed of proving the services.

9. Recommendations

There is a need for the URA SACCOS management to strengthen the technology system in the provision of services to members. Generally, URA SACCOS having the qualified staff, tangibility of equipment's and facilities, empathy by giving care and attention to members is important towards improving service quality and members satisfaction. URA SACCOS management on its own capacity, as a co-operative society should innovate new skills to have more and new products and services that will meet the need of members in the changing environment.

REFERENCES

Mahmoud, A and Mungai,J (2013) *Financial Innovation on th performance of comercial banks*

- in Garisa Courty, Kenya. The strategic journal of Business & change Management*
volume 6, issue 1 pages 491 – 504.
- Appiah, K (2015). *Assessing the Credit Appraisal System of Co-operative Credit Banks. A Case Study of Saint Peter's Co-operative Credit Union*
- Berry, L. (1988) SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality. *Journal of Retailing*, 64, 12-40.
- Buluma, F.C.O., Kung'u, J. and Mungai, F.N. (2017). *Effect of SASRA Regulations on Financial Performance of Nyandarua County's Deposit Taking SACCOS in Kenya*. *International Journal of Economics, Commerce and Management United Kingdom* 5(7); 614-636.
- Amaoko, A. (2015). *The impact of information communication technology (ICT) on banking operations in Ghana*. *International Journal of Business and Management Tomorrow* Vol. 2 No. 3
- Bwana, M. and Mwakujonga, J (2013), *Issues in SACCOS Development in Kenya and Tanzania: The Historical and Development Perspectives* *Economics Developing Country Studies*.
- Chawinga, W. and Zinn, S (2016), 'Use of Web 2.0 by students in the Faculty of Information Science and Communications at Mzuzu University, Malawi' *South African Journal of Information Management* 18(1). Dar es salaam.
- Davis, W. (2015). *Adoption and Integration of Information and Communication Technology, and Performance of Deposit Taking SACCO's In Nairobi City County*.
- Festus, N. (2016). *Information and Communication Technology and Service*. *The strategic journal of Business Management* volume 6 .
- Gichuru J. (2012). *Reaserch on Factors Affecting Satisfaction in Savings and Credit Co-operatives in Kenya: Balozi savings and Credit Cooperative Society L.t.d.*

- Goling *et al.* (2015). *An analysis of Factors affecting the adoption of ICT by SMES in rural and urban Jamaica International journal of globalization and small Business*, vol 19, No. 8, pp.36-47. International journal of research. Interscience Enterprises Ltd.
- ITA. (2015). *Services delivery assisted by the use of ICT: The IT Association of SA.*
- Ngure, K (2020). *Journal of Education and social science (specil edition)*, 141 – 157.
- Kariuki, L. (2019). *Effects of Adoption of Technology on Performance of Deposit Taking Sacco's: A Case of K-Unity SACCO, Kiambu County.*
- Kembo, N (2015). *Determinant of Serving and Credit Cooperative Society in Addis Ababa.* Unpublished MBA thesis, Addis Ababa University, Ethiopia.
- Kilambo, R. (2015). *An Assessment of Members Satisfaction with The Credit Services Offered by Employee Based SACCOS In Tanzania: A Case of Ruangwa Teachers SACCOS.*
- Kimani, G (2015), *Influence Of Leverage On Financial Performance of Deposit-Taking Saccos In Kenya*
- Kiogora, K. (2015). *Successful Implementation of Information Systems in the Financial Sector: A Case Study of Savings and Credit Cooperative Societies Signed:Date: (November).*
- Leon, F (1957) *Expectancy Disconfirmation Theory (EDT) on the base of Cognitive Dissonance theory (CDT).*
- Magali, T 2014 *Service Quality Variables for Assessing Students Satisfaction in Higher Learning Institutions: Evidence from Empirical Literature Review, Open University of Tanzania*
- Maghimbi, S. (2010); *Co-operatives in Tanzania mainland 'Revival and Growth' ILO;*
- Morgan N. (2015). *The Impact of service quality on satisfaction in banking industry: A case study of CRDB Bank in Njombe and Iringa regions. The Open University of Tanzania*
- Noreen, S (2015) ,*Role of Micro-finance in Empowerment of Female Population of ahawalpur District: International Conference on Economics and Finance Research IPEDR vol.4 (2015) IACSIT Press, Singapore;*

Ndiege, B. (2013) *Role of Financial Development in Economic Growth: Evidence from Savings and Credits Cooperative Societies in Tanzania*, International Journal of Financial

Research 4(2).

Sarumathi, S and Mohan, K (2015); ‘‘Role of Micro Finance in Women’ Empowerment’’; (An Empirical Study in Pondicherry Region Rural);

Sadowski & Agevi E., (2015), Leading Change in Cooperatives and Member Based Organizations in East Africa; Findings of a study on leadership and leadership development’’, Swedish Cooperative Centre, September

Ulaya, A. (2017);*The effects of Service Quality to Satisfaction in Tanzania Banking Industry ; The Case of Akiba Commercial Bank*; The Open University of Tanzania