

Research article

# An Evaluation of the Proposed Improved Customer Service Programme at a Savings and Credit Co-operative in Swaziland

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## ABSTRACT

The aim of the study is to propose an improved customer service programme which could be evaluated and explored in Savings and Credit Co-operatives in Swaziland. Currently Savings and Credit Co-operatives, the case of Kusile are facing intensive competition from other financial institutions such as banks and other money lending institutions.

The study comprised of 57 questionnaires which were given to the Savings and Credit Co-operative Board Members, the Officers (Staff Members) and the Co-operators or Members. From the responses it transpired that new products innovativeness, improved communication, human resource training and development coupled with motivation as well as good customer care service care should be strengthened to enhance customer service in Savings & Credit co-operatives in Swaziland.

Key findings of the study revealed that the Savings & Credit Co-operative industry is struggling to meet the members' needs which are then filled by the other financial institutions. In addition, findings also indicated that the cost of retaining existing customers is much cheaper than attaining new customers.

Suitable recommendations have been made to Management on the improved customer service programme so that the Co-operatives could be better managed, directed and controlled.

**Key Words:** Customer Service; Savings. Credit – Cooperative; Organization; Customer; Micro – Savings; Loyalty; Competition

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## Introduction

There are a number of definitions for the term “co-operative”. According to the Swaziland Co-operative Act (2003), a Co-operative is an association of people duly registered, who have voluntarily come together to achieve a common end through the formation of a democratically controlled organization, making equitable contributions to the vision of the Co-operative is as follows;

According to the Kusile Savings and Credit Co-operative's strategic plan for the 2013 to the year 2017 the vision of the co-operative is as follows, “To be a competitive savings and credit co-operative society by providing innovative, sustainable and professional micro financial empowerment to members at affordable rates.” On the other hand, the mission for the co-operative is “To provide flexible savings plans, affordable credit programmes and excellent investment returns to members through training, education and marketing”.

Kusile as a co-operative has been growing steadily from 1991 when it started, as there were a few resignations and most of them were as a result of retirements / deaths. However from year 2008, membership started to decline. The members were informed in their Annual General Meeting held on 06<sup>th</sup> October 2012 that in the financial year ending 30<sup>th</sup> June 2012, 55 members which is equivalent to 17 per-cent resigned from the Co-operative. The percentage has increased by 6% as compared to the previous year where 35 members resigned from the Co-operative (which was equivalent to 11 percent). Research indicated that most members resign as they fail to service their loans and some cite elements of unsatisfactory in as far as customer care and service is concerned, as per the end of year report.

The increasing competition and resignations of members forces the Savings and Credit Co-operative to apply Customer Relationship Management programs such as customer loyalty, understanding what the customer needs and excellent customer service which includes speed to meet the members' needs for the Co-operative to survive. Gianforte (2008:1) revealed that providing excellent customer experience can be the best way for an organization to set itself apart from competitors, it can be a critical and strategic advantage.

## Objectives of the Study

The following are the objectives of this study:

- To evaluate customer satisfaction with services offered by the Savings & Credit Co-operative in a bid to reduce resignations.
- To explore the relationship between motivation of staff and improved customer service as a Customer Service Programme.
- To establish the appropriate customer service programme in order to improve customer satisfaction in terms of Customer Relationship Management. The motivators and de-motivators will be identified in the Savings & Credit Co-operative so that Members will receive more value for their money.
- To ascertain whether there is a relationship between training and development and employee skills in the Savings & Credit Co-operative.
- To advise management on how to improve their potential so as to satisfy its members.

## LITERATURE REVIEW

The first step in reviewing the relevant literature in order to propose an improved customer service program for a business such a Kusile Savings and Credit Co-operative is to define what is meant by a 'customer'.

### Definition of Customer

It is hard to precisely define a customer, as there are many definitions of the term. However, according to Business Online (2013:1), a customer is a party that receives or consumes products (goods and services) and has the ability to choose between different products and suppliers / service providers. It is crucial to state that the customer has the power to choose the best products / service. On the other hand, goods are tangible whereas services are intangible, but the customer still has the power to choose the best services according to his or her perception.

Literature review has highlighted potential neglect of customers commonly known as members in Savings and Credit Co-operatives. There is a need for the co-operatives to find better ways of satisfying their customers and develop improved customer service programmes. Customer satisfaction has been a major topic in a number of boardrooms in organizations, and it has posed as a top strategic issue. It is discussed every day in the business world. However developing a customer service programme is still gloomy. According to Naumann et al. (2001:37), customer satisfaction is positively related to loyalty, which in turn leads to increased profitability, market share and growth. Therefore the importance of developing an effective customer service programme is critical. Other

important terms in the literature review of an excellent customer service program is customer service and customer satisfaction.

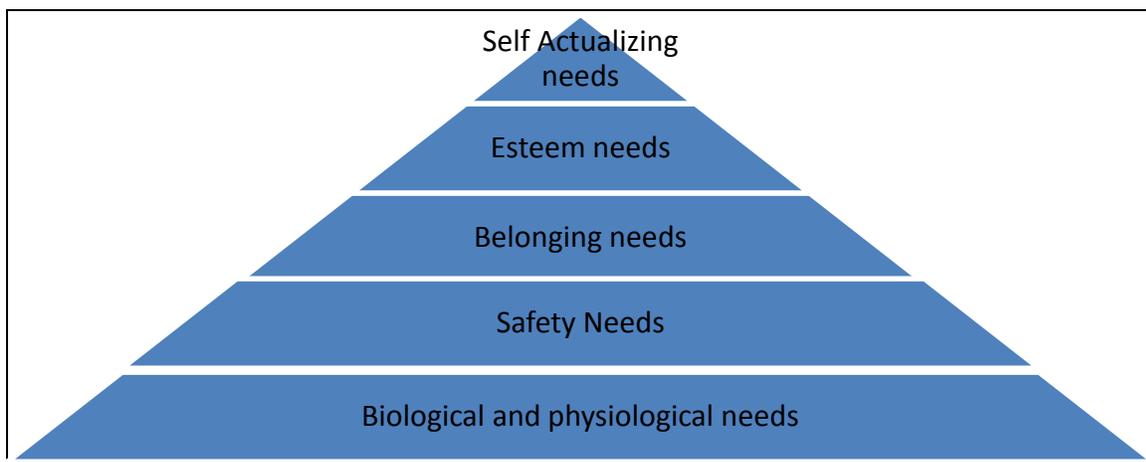
## Customer Service

Customer service is the total sum of what an organization does to meet customer expectations and produce customer satisfaction. It is provided to customers before, during and after purchasing and using goods and services. It tries to ensure that customers are satisfied. Gori (2013:1) attest that good customer service entails that the problem is solved quickly, the person who is helping is nice and the problem is solved in one interaction.

Hoffman et al. (2003:307) attests that two thirds of customers who defect to competitors do so because they feel that companies are not genuinely concerned about their well-being. Every organization should commit itself to excellent customer service in order to retain customers. This implies that everybody from board members to office attendants should consider customers' needs and share the same service value of putting customers first. Organizations' systems, policies and resources should be customer focused. This is due to the fact that the customer is the heart or life blood of an organization.

## The importance of motivation

Bessell (2012:1) attest that managers use motivation in the workplace to inspire people to work both individually and in groups to produce the best results for business in the most efficient and effective manner. A person with great ability is useless if she or he is not motivated to overcome the problems one faces. Poor motivation leads to poor performance and in worst cases if individuals are not motivated they can become depressed or disruptive. Even worse is that they can bring down the morale of the rest of the team. It is worth mentioning that even though all people can be motivated they cannot however be motivated by the same thing at the same time, for the same reasons or with the same intensity and therefore there are a number of motivation theories and they apply in different situations. Maslow's hierarchy of needs is depicted hereunder:



### **Application of Maslow's theory to Kusile Savings and Credit Co-operative**

The management at Kusile Savings & Credit Co-operative should know the nature of needs for the staff and their fulfillment of which will motivate them to carry out the requisite work. This can be done by offering incentives to employees accordingly.

Since Maslow attests that needs keep on changing, therefore the most common strategy which could be used by management to motivate people among other things could be by means of money, service benefits and job security. Statistics have indicated that for most people, some of Maslow's needs' can be satisfied by themselves or through the country's social systems. Once satisfied, the need no longer acts as a motivator and the strategy is not an incentive to perform. Social needs are sometimes satisfied to a large extent, in the work situation, but it is difficult to develop a strategy that will translate these needs into an incentive for improved individual performance. Departments and the work environment in most organizations increase interaction among employees. However the disadvantage is that excessive socialization may have a negative effect on employees' work output and management of Kusile Savings & Credit co-operative should be cognizant of that fact.

The maintenance factors are the aspects that people consider essential to any job, such as organizational policy and administration, equipment, supervision, interpersonal relationships with colleagues and supervisors, salary, status, working conditions and work security. Herzberg theory is linked to Maslow's need theory. The hygiene factors are similar to the lower level needs while the motivators are similar to the higher level needs.

### **Application of Herzberg theory to Kusile Savings & Credit Co-operative**

Kusile Savings & Credit Cooperative management should motivate its staff to work harder by instituting incentives that can fulfil their physical, social and psychological needs. The theory also alerts managers on proper job design in providing intrinsic motivation to employees.

### **Training and Development**

Training refers to planned learning experiences that teach workers how to effectively perform their current jobs. On the other hand, development refers to planned learning experiences that prepare workers to effectively perform possible future jobs, Lawrence (2003:191). Both training and development are designed to improve organizational performance by enhancing the knowledge and skill level of its human resource. Human resource planning stipulates that learning and development is an important component of developing a workforce that is well-positioned to meet the needs of its clients and should be linked with current and future organizational skills requirements.

### **Advantages of Training and Development**

The following are advantages of training and development:

- It enhances recruitment. Lawrence (2003:191): Organizations with excellent training programs stand the best chance of landing top candidates as most candidates are becoming increasingly interested in the type of training the company offers. This is exacerbated by technology which is changing so fast and candidates want to know if prospective companies will provide training to help them to keep up with the changes in technology.
- Increasing workers competence: Lawrence (2003:191): Through training and development workers become better employees with permanent changes in their knowledge base, attitudes and skills. Mistakes, accidents and redoing the work are minimized if employees have the required skills.
- Increasing the competence of new workers: Lawrence (2003:192): Research has indicated that all new employees even those with appropriate technical skills need some sort of orientation training to learn about the job, the company and its policies and procedures. Furthermore, new employees may also need literacy training so that they can benefit from more advanced training such as operating technical equipment.
- Increasing the competency of current workers: Lawrence (2003:192): A company may discover that even its seemingly most qualified workers are deficient in some skills and thus may need remedial training. Furthermore, workers may need change related training to keep up with various types of changes dealing with technological advances, new laws or procedures or a change in the company's strategic plan. Companies also need instructional programs for development of appropriate skills needed for higher level positions to which they may eventually be promoted.
- Reducing the likelihood of unwanted turnover: Training can prevent unnecessary terminations probably due to poor job performance, poor management practices as training and development can build employee job skills thereby improving performance. Training can also improve supervisor's capabilities for managing underperforming workers. Lastly training can reduce unwanted turnover by re-educating people whose skills have become obsolete, by allowing the organization to assign them to new job responsibilities, Lawrence (2003:192).
- Training and development strengthen employee loyalty: Employees who are dissatisfied with their growth opportunities are more likely to quit their jobs, Lawrence (2003:193).

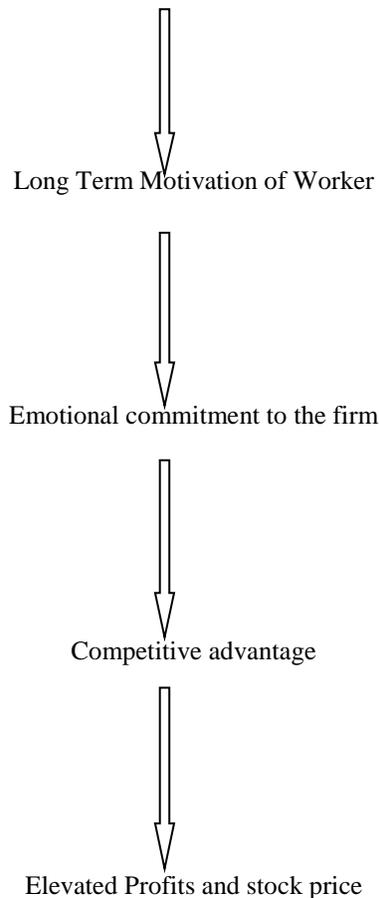
## **Staff Motivation**

Motivation, training and development are parts of Human Resource Management, Sood (2010:1). There is a close link between customer relationship management and Human Resource Management due to the fact that customer relationship management relies on staff's effectiveness and moral. Staff effectiveness and moral can be developed

using motivation and training method in a bid to gain customer satisfaction and customer loyalty. Dubrin (2006:372) developed the following motivation process.

**Figure 2.4. Staff Motivation**

Day by Day Motivation and good treatment of workers



On the other hand, training refers to activities that help employees overcome limitations and improve performance in their current jobs, Hellriegel et al. (2005:367). Well trained staff feels more confident about meeting their targets. Going on a course can be a refreshing change from the everyday routine of work. Employees also feel encouraged that they are improving their prospects by building up their knowledge and skills. According to Greer (2001:8), heavy investment in training is necessary for future strategies and competitive advantage.

Development on the other hand refers to practices that help employees gain the competencies they will need in the future in order to advance in their careers. Hellriegel et al. (2005:367) went on to state that even if a company hired only the very most qualified people available, the company would still need to invest in training and development

activities. Nonetheless, effective recruitment and selection process is also a key for better employee training and development. Before staff can be trained, they need to be recruited into the organization.

### **Total Quality Management (TQM)**

This term refers to a management philosophy that primarily aims to satisfy the needs and expectations of customers by means of high quality products or service and that endeavours to shift the responsibility for quality from the operations management function to the entire business that is, all other functional management areas and the employees therein, Du Toit et al. (2010:236).

Ho (2002:4) states that the abbreviation TQM can be defined as follows;

**Total** - Everyone associated with the company is involved in continuous improvement (including its customers and suppliers if feasible).

**Quality** - Customers expressed and implied requirements are fully met.

**Management** - Executives are fully committed.

It is crucial to note that everyone in the organization should be fully committed. However research has indicated that 94 percent of problems of quality are caused by management and the systems they create. Therefore commitment by management should come first than that of front line workers, Du Toit et al. (2010:5).

TQM primarily aims at the following:

- Meeting the needs and expectations of customers.
  
- Covering all parts of the business regardless of how small or seemingly insignificant they are.
- Making each and every employee in the organization quality conscious and holding him or her responsible for his / her contribution to the achievement of TQM. Ho (2002:5) states that ideally everyone in the organization should be committed and involved in the process.
  
- Identifying and accounting for all costs of quality (both preventive and failure costs).
  
- Doing things right the first time (being proactive rather than reactive).
  
- Developing and implementing systems and procedures for quality and improvement thereof.
- Establishing a continuous process for improvement. Ho (2002:4) suggests that TQM is a necessity, a journey and it will never end. It is a way to survive and succeed and it has made Japanese industry a miracle.

Considering the above, the major principle of TQM is “the customer first” and everyone else last. Satisfying the customers’ needs and expectations is the main factor in TQM. Furthermore, TQM needs to be supported by top management to provide long term top to bottom organization support. It emphasizes effective involvement of the entire workforce.

## **RESEARCH METHODOLOGY**

Three hundred & twenty) members of Kusile Savings & Credit Co-operative, and it consisted of members, management (Board Members) and the staff. From the ten active Municipalities, at least twenty participants derived from senior management, thirty from middle management, and fifty from junior employees, totalling to 100 respondents. In this study, the participating population had to be members of Kusile Savings & Credit Co-operative and had to be willing to participate in the study.

### **Section A: Demographics**

In this section the questions were on demographics. The respondents were required to place an ‘X’ in the appropriate box to represent their correct answer on gender, age group, position in the Municipality, length of service with Kusile Savings & Credit Co-operative and the products they invested in. The aim of including this section was to identify whether there was a relationship between the demographics data and customer service at Kusile Savings & Credit Co-operative.

### **Section B: Customer Service**

A five point likert scale ranging from strongly disagree (1) to strongly agree (5) was used on tracking customer service was used in this section. Members were asked to indicate if they agree or do not agree with the customer service and also rate the level of Customer satisfaction at Kusile Savings & Credit Co-operative. All the five statements were worded positively.

### **Section C: Customer Service**

This section consisted of statement related to service delivery at Kusile Savings & Credit Co-operative. A ten point verbal scale ranging from totally dissatisfied (1) to totally satisfied (10) was used to measure degrees of satisfaction. Respondents had to indicate their level of satisfaction or dissatisfaction in the provision of services at Kusile Savings and Credit Co-operative.

### **Section D: Benchmarking**

In this section respondents had to benchmark the service offered by Kusile Savings & Credit Co-operative with that offered by Commercial banks. According to Gopalan et al. (2009:131) the aim of competitive benchmarking is to

find the industry's best performance and where appropriate the world's best performance. Since the toughest competitors for Kusile Savings and Credit Co-operatives are the bank, the Researcher posed questions on benchmarking the Co-operative with the three international banks in Swaziland being First National Bank, Standard Bank and Nedbank. Respondents gave marks to Kusile Savings & Credit Co-operative ranging from totally dissatisfied (1) to totally satisfied (10) against the same requirements with any of the banks used by the Municipalities.

### **Section E: General Comments**

In the last two questions respondents were encouraged to express frankly and openly their views on the quality of services offered by Kusile Savings & Credit Co-operative as well as on strategies the Co-operation can use to retain membership in spite of fierce competition from other financial institutions.

#### **Advantages of using a questionnaire**

According to Hill et al. (2006:105) the following are the advantages of using a questionnaire.

- Questionnaires are very low cost since there is no interviewer time involved and they also eliminate all problems associated with untrained interviewers and interviewer-induced bias.
- They offer respondents complete anonymity and thus there is no problem with sensitive or embarrassing questions.
- Distance is immaterial as there is a wide choice of methods of distributing the questionnaires. This aspect was very important in this research where the Researcher had time constraints and had to distribute the questionnaire to almost ninety per cent of the Municipalities in Swaziland.

The questionnaire was designed in such a format that the data could be easily computerized.

#### **Limitations of the Research**

The study had the following weaknesses:

- Time was the main constraint for the study. The data collection process required effort in terms of time to disperse the questionnaires especially for those Municipalities which did not have internet access.
- In some instances the questionnaire did not meet the respondents' academic levels, especially the very junior staff and thus it was interpreted in native language. The researcher had to interpret to about 40% of the sample who did not understand English language.
- Literature did not say much about service delivery in a Cooperative Society. The researcher obtained more information from the other data collection tools such as the questionnaire and through observation.

- Finally there was no absolutely similar kind of research in the market and therefore comparison with other Savings & Credit Co-operatives was limited.

## DATA ANALYSIS AND FINDINGS

The study targeted 100 (One hundred) potential respondents across the ten active Municipalities in Swaziland who are members of the Co-operative as stated in the previous chapters. A total of 320 (Three Hundred & Twenty) employees in the Municipalities are members of Kusile Savings & Credit Co-operative. Only 68 (Sixty Eight) responded to participate in the study within the time frame. It transpired during the analysis that only 57 (Fifty Seven) questionnaires were usable for the research as they met the required inclusion criteria as discussed in the previous chapter. This made up a response rate of 57 percent which was considered sufficient for analysis.

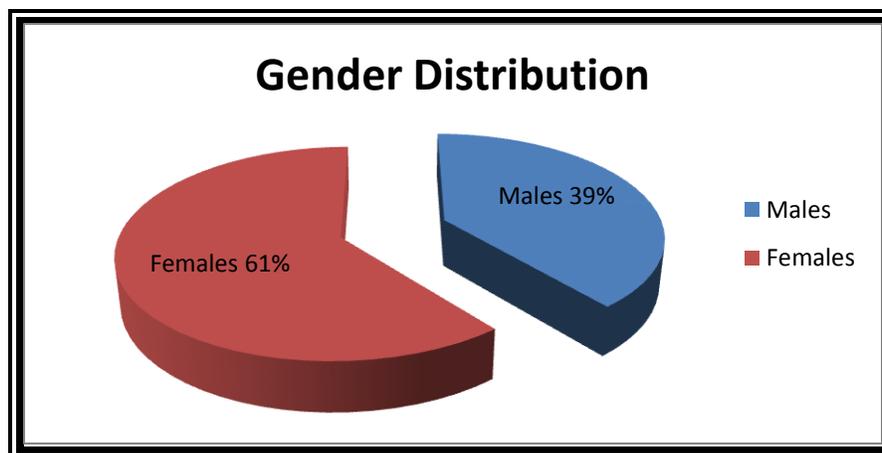
### Section A – Demographic data

Section A collected data on gender, age group, position in the Municipality, the number of years the respondent has been a member of Kusile Savings & Credit Co-operative and the products the respondents invested in. Respondents were asked to place an “X” in the appropriate box to represent their answers. All the 57 respondents (100 percent) responded to the section. This set of data was used to assess any impact on the customer service provided by the Co-operative.

### Gender

The first question seeks to establish the gender of the respondents. From the responses 35 were females which is equivalent to 61 percent and 22 were males equating to 39 percent. The gender distribution of the respondents is depicted in figure 4.1 as follows:

**Figure 4.1** Gender distribution (N = 57)

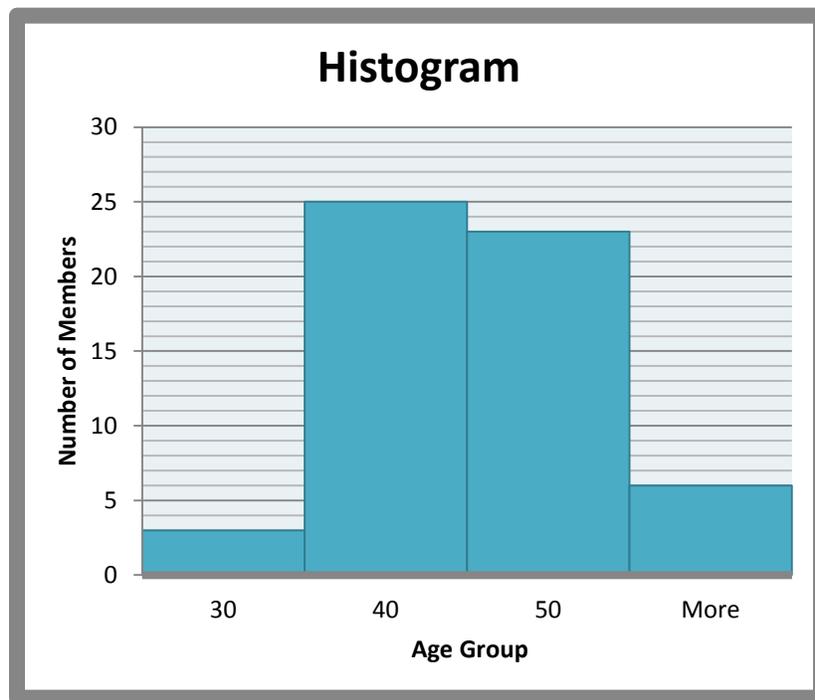


From the above figure it is evident that there are more females than males at Kusile Savings and Credit Co-operative. There could be a number of reasons of which one of them could be that females do not use the other financial institutions which require collateral security when accessing loans as they do not have ownership of immovable properties as stated in the chapter one.

### Age group

The respondents' age group were within the active employees. Only 3 members were between 21 and 30 years, 40 were aged 31 up to 40 years, 23 were aged 41 to 50 years and only 6 were above 50years. (See figure 4.2 showing a histogram of age group).

**Figure 4.2 Histogram depicting the age group**



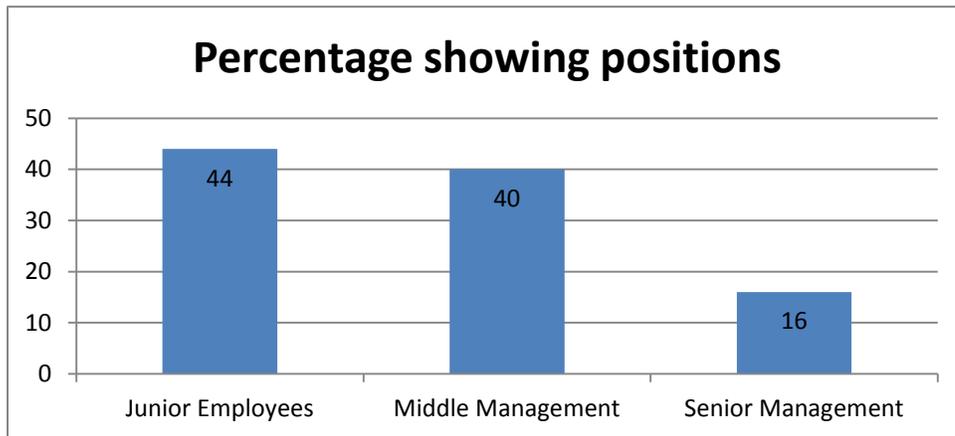
From the above histogram the age of the members is normally distributed tailing off at the younger and older ages, with the majority in the age ranging from 31 to 50 years. It is evident that the highest age group of members at Kusile Savings & Credit Co-operation is those between 31 and 40 years. This consists of those who have just started working after completion of tertiary education.

### Position in the Municipality

A total of 9 respondents out of 57 were on Senior Management and these have vast exposure and understanding of customer service, 23 were on middle management and the 25 were junior employees who by default are the lowest income earners and have no security for the loans from other financiers. A high position in the Municipality is

usually associated with high level of education and a better understanding of issues especially ideas on improving the service at the Co-operative.

**Figure 4.3 Positions in the Municipality**

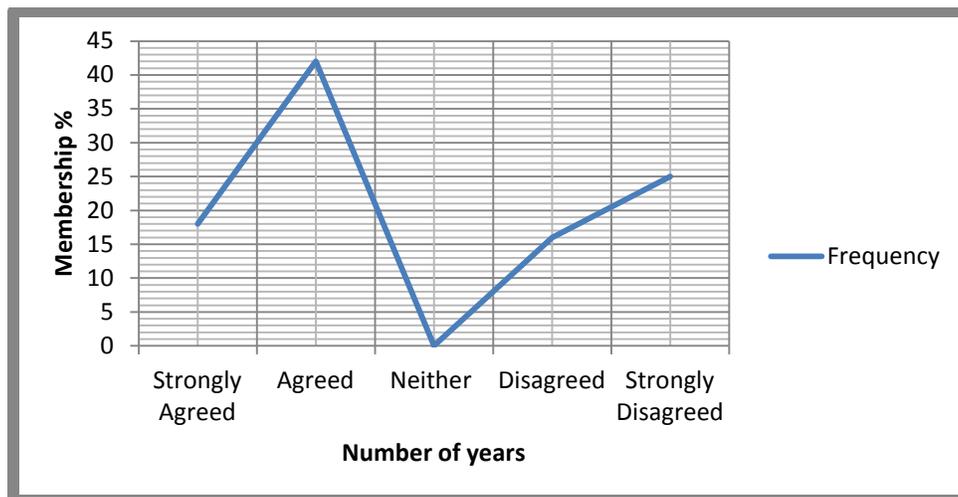


The bar chart indicates that the majority of members at Kusile Savings & Credit Co-operative are the junior employees followed by the middle management and lastly senior management. As stated above there could be a number of reasons contributing to the graph which could include the collateral security which is correlated to the financial muscle as well as the position of the employee.

### **Length of membership at the Co-operative**

Of the 57 respondents, 9 (16%) have been with the Co-operative for 1 to 2 years, 8 (14%) have 3 to 4 years, 14 (25%) have 5 to 6 years, 15 (26%) have 7 to 8 years and only 11(19%) have 9 years and above.

**Figure 4.4 Length of Service in percentages**



The above chart shows that membership gradually increases from the first years up to between seven years and then it starts decreasing. This implies that members resign from the co-operative due to various reasons. There could be a number of reasons which include that the maximum loan to be acquired may not be suitable for members who have major savings as stated by some respondents.

### Products the respondents invested in

Respondents had to choose the products they invested in. Currently Kusile has three main products being Ordinary Savings of which the loan is two times the savings, education savings whereby members save and only withdraw the savings to cater for education purposes and Lilima savings which is mainly used for agricultural purposes as stated in the previous chapters. Of the 57 respondents 45 (79%) are on Ordinary savings only 3 (5%) are on Ordinary and Education savings, 3 (5%) are Education and Lilima and finally 6 (11%) have invested on all products.

**Table 4.1 Products members invested in**

Products	Number	Percentages	Cumulative Percent
Ordinary	45	79	79
Ordinary & Education	3	5	84
Education & Lilima	3	5	89
All Products	6	11	100
<b>Totals</b>	<b>57</b>	<b>100</b>	<b>352</b>

The above table indicates that the majority of members at Kusile Savings and Credit Co-operation are utilizing Ordinary Savings and only 11 percent have savings in all the products. This could mean that the Society should strive to ensure that the benefits of utilizing the other products are more competitive.

### Customer Service Rating

The respondents had to indicate their level of agreement with the customer service provided by Kusile Savings & Credit Co-operative. They had to select one response from a 5 point likert scale ranging from strongly agree, agree, neither agree nor disagree, disagree and strongly disagree in each of the five questions on customer service.

Only 10 (18%) strongly agreed that the service offered by Kusile Savings & Credit is better than that offered by banks, 24 (42%) stated that they just in agreement, 9 (16%) percent disagreed and 14 (24%) neither agreed or disagreed that the service offered is better than that of banks or other financial institutions. It is worth mentioned that 5 (63%) senior managers agreed that the service offered is better than that of bank, only 1 (13%) disagreed and 2 (25%) senior employees neither agreed nor disagreed. The researcher aimed to test the correlation between the two variables as senior employees have more options of accessing loans from various sources due to their financial muscle combined with the exposure based on higher level of information.

**Table 4.2 Depicting customer service in comparison with senior Managers**

<b>Rating</b>	<b>Number</b>	<b>Percentage</b>	<b>Senior Managers</b>
Strongly Agree	10	18	
Agree	24	42	63
Neither	0	0	25
Disagree	9	16	13
Strongly agree	14	25	
<b>Total</b>	<b>57</b>	<b>100</b>	<b>100</b>

From the above table it is evident that only 18 percent strongly agreed that that the service offered by Kusile Savings & Credit is better than that offered by banks, and no senior Manager stated the same. This implies that the Co-operative has to come up with a competitive customer service for sustainability.

On membership growth only 6 (11%) strongly agreed that the membership has been growing in the past three years, 22 (39%) stated that they just in agreement, 12 (21%) neither agreed nor disagreed, 6 (11%) percent disagreed that membership has grown and 6 (11%) strongly disagreed that the membership has been growing in the past three years. The Researcher compared the results of this analysis with the products members invested in at Kusile Savings & Credit Co-operative. The study indicated that from the members who invested only on Ordinary loans 6 strongly agreed, 12 agreed, 12 were neutral or neither agreed or disagreed 9 disagrees and 6 strongly disagreed that membership has been growing in the past 3 years.

The next rating was on improvements in quality service offered by Kusile Savings & Credit Co-operative, 14 strongly agreed that the quality of service offered by Kusile Savings & Credit has improved over the last three years, 18 agreed, 6 were neutral as they neither agreed nor disagreed, 16 disagreed and 3 strongly disagreed.

Respondents were also asked if they could switch over from Kusile Savings & Credit Co-operative to other financial institutions based on the competition which has reached its peak on organizations offering financial services. A total 7 strongly agreed, 18 agreed, 8 neither agreed nor disagreed, 12 disagreed and 12 strongly disagreed.

The last question in this section asked respondents if it is important that all Municipal employees be members of Kusile Savings & Credit Co-operative. In this section 3 respondents did not answer the question. A total of 21 (39%) strongly agreed, 16 (30%) agreed, 6 (11%) neither agreed nor disagreed, 6 (11%) disagreed and 5 (9%) strongly disagreed. When analysing the data it is evident that 69 per cent stated that all Municipal employees should be members of Kusile Savings & Credit Co-operative.

In summarizing the customer service data analysis it is worth mentioning that poor customer service can undermine all the company's efforts to retain and expand its customer base. This is due to the fact that customers know exactly how to respond to poor customer service. They go elsewhere and often tell friends, relatives and colleagues to do the same.

### **Rating of Customer satisfaction at Kusile Savings & Credit Co-operative Society**

In section C a rating of satisfaction with special attributes on customer services was key. Respondents were asked to rate the level of customer satisfaction offered by the Co-operative between 1 and 10 where 10 out of 10 represented totally satisfied, and 1 out of ten represented totally dissatisfied.

Respondents were asked to rate the speed of service delivery at Kusile Savings & Credit Co-operative and the following table has been derived.

**Table 4.3 depicting speed of service delivery**

Speed of service delivery	Rating	Number of Respondents	Totals
	1	0	0
	2	3	6
	3	2	6
	4	7	28
	5	3	15
	6	2	12
	7	9	63
	8	15	120
	9	1	9
	10	15	150
		57	409

From the above table the average speed of service delivery is rated 7 which depicts that members are quite satisfied with the speed of service delivery. Nonetheless there is still more room for improvement.

On the issue of reliability of service all the 57 respondents answered the question. Analysis of the data was as follows:

**Table 4.4 indicating the reliability of service delivery**

Reliability of Service delivery	Rating	Number of Respondents	Totals
	1	0	0
	2	0	0
	3	3	9
	4	4	16
	5	2	10
	6	4	24
	7	18	126
	8	8	64
	9	5	45
	10	13	130
		57	424
<b>Mean</b>			<b>7</b>

Analysis of the data on reliability of service delivery indicates that on average the reliability of service is quite satisfactory at Kusile Savings & Credit Co-operative as it is rated at 7.

The next rating was on new products innovation which is represented by the following table.

**Table 4.5 indicating the reliability of service delivery rating**

Innovation of new Products	Rating	Number of Respondents	Totals
	1	11	11
	2	3	6
	3	1	3
	4	5	20
	5	12	60
	6	6	36
	7	11	77
	8	3	24
	9	2	18
	10	3	30
		57	285
<b>Mean</b>			<b>5</b>

From the above table it is evident that most respondents rated the innovation of new products to be just on average. This implies that Kusile Savings & Credit Co-operative has more work to do in introducing new products.

Complaints' handling as another factor on customer satisfaction was also used to rate respondents in the study. It is worth mentioning that 1 respondent did not answer the question. Following is the representation of the data analysis.

**Table 4.6 indicating complaints handling rating**

Complaints Handling	Rating	Number of Respondents	Totals
	1	4	4
	2	2	4
	3	4	12
	4	2	8
	5	4	20
	6	3	18
	7	12	84
	8	12	96
	9	9	81
	10	3	30
		55	357
<b>Mean</b>			<b>6</b>

From the above table it is indicated that most respondents are just satisfied with the handling of their complaints at the Co-operative. The average lies at 6% which is good but there is still more room for improvement. Complaints

handling is critical and good as it gives the company an opportunity to correct its problems. If complaints are left unresolved the members could switch to other financiers.

Lastly respondents had to rate the helpfulness of staff at Kusile Savings & Credit Co-operative. The data was analyzed as follows:

**Table 4.7 indicating the helpfulness of staff**

<b>Helpfulness of Staff</b>	<b>Rating</b>	<b>Number of Respondents</b>	<b>Totals</b>
	1	0	0
	2	0	0
	3	3	9
	4	4	16
	5	2	10
	6	3	18
	7	11	77
	8	4	32
	9	3	27
	10	26	260
		56	449
<b>Mean</b>			<b>8</b>

The above analysis indicates that members are quite satisfied with the helpfulness of staff. However there is still little room for improvement. If staff is helpful members tend to be loyal and the staff also tends to be motivated as they feel that they are making a positive contribution to the organization

### **Total Quality Management and benchmarking**

Section D contained questions on how Kusile Savings & Credit Co-operative perform against the same requirement in comparison with other financial service providers. An evaluation of well-known banks using a ten point scale to score was used. Respondents had to answer by giving a mark out of 10 where 10 represents excellent performance and 1 represent extremely poor performance. It is worth mentioning that 80 per cent of the respondents did not benchmark the service with the banks as other financial service providers. The respondents only rated Kusile Savings and Credit Co-operative on each of the attributes using the same rating which was used in customer satisfaction. The analysis of the data was done using the median in order to find the average performance.

Willingness to assist was the first question and the results are stated as follows:

**Table 4.8 indicating the staff willingness to assist**

Willingness to assist	Rating	Number of Respondents	Totals
	1	0	0
	2	2	4
	3	5	15
	4	11	44
	5	0	0
	6	2	12
	7	9	63
	8	9	72
	9	7	63
	10	12	120
<b>Totals</b>		<b>57</b>	<b>393</b>
<b>Median</b>			<b>4</b>

This implies that on average the Kusile Savings & Credit Co-operative staff needs to improve on the willing to assist members. The employees should be trained to take pride in delivering outstanding quality service.

Speed of service delivery was the next attribute to be rated and the median results was at 7 as depicted in the following table.

**Table 4.9 indicating the speed of service delivery**

Speed of service delivery	Rating	Number of Respondents	Totals
	1	0	0
	2	0	0
	3	2	6
	4	7	28
	5	5	25
	6	3	18
	7	3	21
	8	23	184
	9	4	36
	10	10	100
<b>Totals</b>		<b>57</b>	<b>418</b>
<b>Median</b>			<b>7</b>

When analysing the above table it is evident that the speed of service delivery offered is satisfactory but improvements can be made. Speed of service delivery is essential for survival and to fight competitors. There are a number of ways Kusile Savings & Credit Co-operative could do as some respondents stated that the application of loans could be on-line.

Empowerment of staff respondents was the next rating on benchmarking. Two respondents did not answer the question. The analysis of the data is depicted in the following table using the median.

**Table 4.10 rating staff empowerment**

Empowerment of staff	Rating	Number of Respondents	Totals
	1	0	0
	2	2	4
	3	4	12
	4	12	48
	5	3	15
	6	6	36
	7	5	35
	8	7	56
	9	6	54
	10	10	100
<b>Totals</b>		<b>55</b>	<b>360</b>
<b>Median</b>			<b>4</b>

From the table the implication is that Kusile has to work hard in empowering it staff. This could be in the form of training as highlighted in the previous chapters. Empowering staff means giving them the power to make decisions. It is crucial as staff feel they are contributing through their own initiatives to improve performance and achieve better results. This also motivates the staff and they tend to enjoy their work.

The respondents had to benchmark the competitiveness on customer service and the following table indicates the results.

**Table 4.11 rating competitiveness on customer service**

Competitiveness on Customer Service	Rating	Number of Respondents	Totals
	1	0	0
	2	0	0
	3	10	30
	4	7	28
	5	3	15
	6	8	48
	7	6	42
	8	10	80
	9	6	54
	10	7	70
<b>Totals</b>		<b>57</b>	<b>367</b>
<b>Median</b>			<b>3</b>

From the table it is evident that the products offered by Kusile Savings & Credit Co-operative are not competitive when benchmarked with other financiers. This implies that on average the Kusile Savings & Credit Co-operative has more room for improvement in order to be more competitive.

Level of communication with staff respondents was the last question and it brought the following results.

**Table 4.12 indicating level of communication with staff**

Level of communication with staff	Rating	Number of Respondents	Totals
	1	0	0
	2	0	0
	3	3	9
	4	6	24
	5	3	15
	6	3	18
	7	5	35
	8	8	64
	9	15	135
	10	11	110
<b>Totals</b>		<b>54</b>	<b>410</b>
<b>Median</b>			<b>4</b>

This above data analysis implies that on average the Kusile Savings has to improve on the level of communication with staff members. Communication with staff helps to meet the members' needs and leads to long term success of the organization.

### Open Ended Questions

Out of the 57 respondents only 21 (Twenty One) respondents replied to the two open ended questionnaire in which they were asked to freely express on the quality of services offered by Kusile Savings & Credit Co-operative and also how membership could be retained despite the fierce competition from other financial institutions. About 60 per cent of the respondents stated that Kusile is proving quality service but there is still more room for improvement as there is fierce competition posed by the other financial services providers. They cited that the interest rate should be reduced from 2 per cent per month on Ordinary loans to 1 per cent as the other financiers charge 17 percent interest per annum.

Another concern was on the revolving of credit. Members were concerned that revolving the credit after paying 75 per cent was inconvenient as the other financiers revolve credit as early as after 6 months payment of the loan.

Other concerns were on the loan amount which some respondents especially those in senior position stated that the two times of members' savings loan was quite low as it cannot meet their needs. They stated that at least 20 per cent of the loan should be given irrespective of the savings.

The Researcher analysed that Kusile Savings and Credit Co-operative should thus continuously scan the environment to find out what its members want as well as what the competitors are really doing. The Co-operative should also identify areas of interest which are not served by the other financial institutions and the costing of products should be reasonable in order to retain membership. Feedback sessions on improved customer service programme in order to understand what could be improved are essential.

## **CONCLUSIONS AND RECOMMENDATIONS**

### **Findings from the Study**

The primary aim of the study was to investigate the level of satisfaction of members in Savings and Credit Co-operations in Swaziland and propose an improved customer service programme to be evaluated and explored. Kusile Savings and Credit Co-operative is chosen as a case study and data has been collected from the members, board members and staff of the co-operative.

The study shows that maintaining good customer relationships, putting into action the determinants of service quality and delivering effective service is crucial for organizations to fight competition. As Savings & Credit Co-operative Societies face fierce competition from banks and other financiers, they should provide better service to its members than its competitors.

From the study it is obvious that customer service depends mostly on the staff and the Executive Board of the Co-operative. Therefore proper selection and training of the human resource can improve the customer service so as to gain a competitive advantage in the financial service industry.

The study has also revealed that Kusile Savings & Credit Co-operative should also stick to its vision of providing services at affordable rates. Prize has been cited as the main factor in retaining customers. If the cost of the service is too high, no matter how customers are treated they would run away to where the service could be offered at affordable rates.

### **Findings from literature**

The literature review revealed that customer satisfaction is a top strategic issue in all organizations and thus there is a need to develop an improved customer service programme in all organizations including co-operatives. This is due to the fact that customer satisfaction is correlated to customer loyalty which in turn leads to increased profit and growth of the organization. For effective customer satisfaction there is a dire need for staff motivation since the more satisfied and motivated the staff is, the better the customer service will be offered.

Literature also indicated that customers are the lifeblood of the organization and thus customer retention is also critical in crafting an improved customer service programme. One tactic is that all individuals in the organization from top management to very junior employees should put the customer first in all dealings. The organization's policies, systems and resources should be tailored such that they are customer focused. Literature has over-emphasized that it is cheaper to retain customers than to acquire new ones.

Customer retention leads to customer loyalty. To achieve customer loyalty the service provided should outsmart that of competitors. Increased responsiveness to customers' needs combined with speed of service delivery and excellent complaints handling is critical in ensuring customers' retention.

Effective communication is also vital in enhancing customer service. Communication barriers should be removed so that there is easy upward and downward communication in the organization and everyone effectively communicate with one another. Communication fosters constant dialogues among employees and they tend to accommodate one another in a positive way which in turn leads to the success of the organization.

Literature review also dictated that teamwork is another important drive in improving customer service in an organization. This emanates from the fact that the decision making, goal setting and all managerial activities are coordinated to produce functional unity. This also encourages all the members in the organization to contribute innovative ideas for the betterment of the organization. When there is teamwork the whole organization work smoothly together to achieve the common organizational goal.

Finally from the theories of motivation highlighted in literature review which includes that of Maslow, Herzberg two factor theory, Aldefer ERG and McClelland theory of needs, the Researcher agrees with Maslow's theory of needs that needs keep on changing but the most common strategies used to motivate employees could be by means of money, service benefits and job security. Several researchers have indicated that money is indeed a greatest motivator and thus it is critical that employers could motivate employees financially. This is due to the fact that with money can be exchanged to the other motivators easily and the opposite may not be true.

### **Findings from primary research**

One of the findings from primary research is that the length of service for the members at Kusile Savings & Credit Co-operative increases from one year up to seven years then it starts to decrease. This could be due to the fact that that some members resigned from the Co-operative if they have too much savings which they cannot use to offset the loan as cited by one of the respondents in primary research. The management of Kusile Savings and Credit Co-operative should investigate the reasons for the decrease in membership after seven years and come up with a solution to curb the anomaly.

It has also transpired from primary research that 79 percent of the members are only utilizing the ordinary savings product and do not invest in the other products such as educational plan and agricultural plan. This may imply that

the benefits of investing in the other products are not of significant value to the members. Another reason could be that some members may not be aware that the Co-operative has other products which members can invest in. The management of Kusile Savings & Credit Co-operative should sensitize its members on the other products available in the co-operative as well as on the benefits of utilizing these other products.

Primary research also revealed that Kusile Savings & Credit Co-operative should work hard in achieving customer retention. Only 42 percent of the members indicated that they cannot switch over from the Co-operative to other financial institutions considering the competition which has reached its peak in organizations offering financial services. This is rather a lower percentage as it is below the average of 50 percent.

Another factor to be considered by Kusile Savings & Credit Co-operative is the innovativeness of new products. Primary research indicated that new products innovation is just on average and this implies that Kusile Savings and Credit Co-operative should strive to come up with new products and educate the members on the new products which have been introduced.

Primary research also indicated that Kusile Savings & Credit Co-operation has effectively employed the correct people who have good customer service skills. The rating was 80 percent or 8 points out of 10 which depicted that most respondents found the staff to be helpful and are grateful of the way they handle their complaints.

The level of communication has been discovered to be below average during the primary research. The rating from a total of 10 is at 4 which imply that there is more room for improvement as far as communication is concerned. Communication is very vital in any sphere of life more especially in organization as it helps to explicitly spell out the vision, standards and procedures of operation. Communication also removes mistrust and tension to all stakeholders of the organization.

When benchmarking Kusile Savings & Credit Co-operative with the other financiers the aim is that Kusile could adopt the best practice available in the market. In this case, Kusile Savings & Credit Co-operative performance is compared against the standards with the other financiers which are international banks in the country. The comparisons could help in identifying opportunities, threats, weakness and strengths of the co-operative. Primary research has indicated that benchmarking one organization to another is a key part of a measurement programme and it leads to continuous improvements. This could also foster continuous improvements in the co-operative.

The two open ended questions at the end of the questionnaire provided useful information on the strategies the Co-operative could use to retain its members despite the fierce competition from other financial institutions. One concrete response to the open ended questions was that Kusile Savings & Credit Co-operative should use electronic mail in loan applications as it is always faster and one can choose to apply for the loan anytime and anywhere before the deadlines for the loan application. The suggestion provided should be openly evaluated by management of Kusile Savings & Credit Co-operative in a bid to improve customer service.

The questionnaire designed will be used for future collection of quantitative data for measuring customer service at the Co-operative. In addition, the results should be evaluated in a statistical software package to come up with a clear analysis of the data.

Although the questionnaire could be used to propose an improved customer service programme as it is now, minor changes could be made on some parts of the question like on the section on benchmarking the services with all the banks in the country. Most respondents stated difficulty in answering that part of the questionnaire and some took about five minutes making the whole questionnaire to be too long thus posing the likelihood that some respondents could lose concentration towards the end of the questionnaire.

### **Recommendations**

Based on the findings of the study the researcher recommends that an improved customer service programme could be considered at Savings and Credit Co-operatives in Swaziland; especially Kusile Savings & Credit Co-operative. A number of customer service programmes could be implemented which could include the following:

#### **Motivating staff**

It is evident that the first step in proposing an improved customer service program is to improve the employees' commitment and this could be done through motivating them. Research has indicated that people are the lifeblood of any organization. An improved customer service programme can only be implemented by the human resource as it is dependent on the efforts of the staff. Therefore it is crucial for Kusile to come up with motivators for the staff such as an incentives program to boost the employees' morale and strive to improved individual performance. Other ways to improve customer service programme are briefly discussed below;

#### **Creating customer loyalty**

The study has revealed that customers tend to move away if they are dissatisfied with the service. On the other hand, customers who are satisfied with the service stay loyal and are likely to recommend the organization to their friends and relatives. There are a number of efforts Kusile Co-operative could do to ensure customers' loyalty in spite of the competition from the other financiers and this could include showing appreciation to loyal members by rewarding those who have been with the society for a number of years and also those who refer others to join the Co-operative could be incentivized. Recruited members should also be enticed to motivate even those who have not taken the decision to be members of the co-operative for example raffle draws could be conducted on new members accounts every after three months in a year.

#### **Ensuring service reliability**

It has become evident that members are concerned about the reliability of the service such that things are done right the very first time and always. This brings confidence to the members and it could be a marketing strategy for the co-operative through words of mouth from the current members. This can be achieved through staff training so that

the employees are able to handle any situation at any given time. It has been emphasized that the human element is the greatest asset for any organization including co-operatives.

#### **Excellent handling of customers' complaints**

Research has indicated that all customers want their complaints to be addressed as part of an excellent customer service programme. In addition to that, the complaints need to be solved quickly. This can be done by integrating all the communication channels so that real time customer information is made available regardless from where it originates. One way of integrating customers' complaints in this era of high technology will be to make it easier for a member to lodge a complaint using any of the mediums of communication such as post, fax or delivered in person. A complaint form can also be uploaded in the Co-operative's website so that members can forward the complaint anytime and anywhere electronically.

#### **Exceeding customers' expectation**

It has been indicated that for customers to be satisfied, their expectations should be exceeded. Customers' demands in a competitive environment are very changing and should be treated with care. The Co-operative' staff should be empowered to constantly exceed customers' expectations by being friendly, helpful, courteous and being genuine to every member being serviced.

#### **Keeping delivery commitments**

Keeping delivery commitments is crucial in retaining members. Failure to adhere to delivery commitments tend to disappoint customers and might drive them to the competitors that offer shorter delivery periods. This could be done by making members aware of the turn-around time for service delivery.

#### **Develop a training programme for the human resource**

Finally Kusile Savings & Credit Co-operative should develop a training programme for its Board Members as well as its staff. The research has revealed that training is continuous in the competitive world. New information should be acquired to update the human resource's knowledge to fight competition. When an organization train its human resource it is empowering them to take appropriate measures necessary to improve their work. On the other hand, when an organization minimize training the employees become unable to respond to customers' requests and consequently the customers become dissatisfied and do not come back for the service.

#### **Areas for further research**

Before any further research on this topic can be carried out, the first and important task is to communicate the results of this study to the staff and management of Kusile Savings & Credit Co-operative and consider whether the results can cause some changes in the Co-operative. The questionnaire designed is useful as it is for continuous measurement of service quality levels but could be developed further as suggested in the earlier sub- chapter.

One suggestion for further study that would improve the customer service programme would be a research on the components of internal service quality. These components include policies and procedure, teamwork, management

support, effective training, communication and rewards and recognition. These components affect the job satisfaction and capability of personnel to perform at work. By studying these components, managers may be able to determine which actions are required in order to improve customer service.

In addition, the Researcher suggests that employee satisfaction measurement should be carried out. This is necessitated by the fact as indicated earlier on that employee satisfaction leads to employee motivation which translated to customer satisfaction. Therefore if staff satisfaction can be improved the service quality in customer service improves at the same time.

Lastly, for further research it is suggested that the researchers could do interviews to find out more details on customer service. This is due the fact that during the interview it is possible to explain the questions in detail and also ask follow up questions. This will also assist in analyzing more details such as differences between positions in the workplace.

## **Conclusion**

In conclusion, the research has investigated the ways in which customer service can be improved in Co-operatives. Since no similar research has been identified on the topic, the basis has thus been laid for customer services in Co-operatives as they face fierce competition from other financial service providers. Nonetheless more research should be carried out to improve customer satisfaction resulting in synergic benefits such as customer loyalty, profitability and competitive advantage in spite of the fierce competition posed by other financial institutions such as banks and money lenders.

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