

Original Research Article

EFFECT OF CUSTOMER SATISFACTION ON THE PROFITABILITY OF THE SACCO SECTOR IN KENYA. A CASE OF THAMANI SACCO SOCIETY LIMITED THARAKA NITHI COUNTY

Abstract

SACCOs are on the forefront to offer financial services to their members, with the liberalization of financial industry in Kenya, this has brought in more financial institutions providing accessible cheap loans. As a result of this, financial institutions including SACCOs are competing to attract and serve the same customers. The study sought to establish the effect of customer satisfaction on the profitability of Thamani SACCO in Tharaka Nithi County. The accessible population of the study are 45 selected employees of Thamani sacco drawn from all the 5 branches in the County. Descriptive research design was adopted to conduct this study. Data collection was by means of a structured questionnaire utilizing both closed and open-ended questions. Qualitative data was analysed via the coding of themes and concepts from which generalization was conducted. Quantitate data was analysed using descriptive statistics (frequency distribution table) Inferential statistics used included ANOVA techniques and correlation analysis to establish the relationship between research variables. The questionnaire was pre-tested to establish the reliability and viability of the questionnaire instrument. The study findings revealed a strong and substantial correlation between Sacco profitability and Customer satisfaction indicators ($r=0.554$, $p=0.000$) and that customer Satisfaction and Sacco Profitability were positively and significantly related ($\beta =0.137$, $p=0.001$), The study recommended that the Sacco sector in Tharaka Nithi County can use customer satisfaction as a strategic action to enhance Sacco profitability and counter competitive pressure in the industry, the study further recommended for a different study looking at the different Customer satisfaction indicators affecting Sacco profitability in Kenya.

Keywords; customer satisfaction, Profitability, Saccos, census study and Descriptive research design

INTRODUCTION

Background of the study

According to Faris, (2010), customer satisfaction is a measure on the number of customers or percentage of total customers that exceeds specific satisfaction goals in term of reported experience with a firm, its products or its services (rating). Customer satisfaction is also a measure of how products and services supplied by a company meet or surpass customer expectation. Institutional growth is measured through customer satisfaction because it is a key differentiator and key element of business strategy (Akter, 2019). It is also part of balance scorecard and is seen as a key performance indicator within business. Satisfied customers will likely to make a repeat purchases and often refers others. Therefore it serves as an indicator for increase of sales and monitoring should be done continuously, Customers will be satisfied with high quality products and this will increase repeat purchases which will lead to higher profits.

In United States of America, part of entire business's proceeds are made external to the state (e.g., a projected 48% plus ascending aimed on Standard & Poor's (S&P) 500 corporations; (Goldstein 2015). Unluckily, whatever stays acknowledged jointly around the PS and ISSM texts has not retained speed per the enhanced significance of – in addition awareness in – universal trade (Baldauf & Lee 2011). This indulgent stands importance towards defining a productive trail advancing in in cooperation trade as well as enquiries. Concerning this conclusion, Panagopoulos et al. (2011) in case a groundbreaking as well as complete appraisal of Customer satisfaction and ISSM collected works that recognize noticeable study subjects through a 30-year period (1980–2009).

Customer satisfaction is a dominant key to trade and industry enablement of Africa's thriving populace. Customer satisfaction rests as one of the basic industry events in American's market

until to date. One of the unexploited answers to the commercial, wellbeing, and regime contests that Africa's developing populace face at present. Customer satisfaction is extremely modest. It is trading merchandises straight to the customer short of the normal extensive shackles of distributors or venders. Furthermost merchandises traded through direct trading are typically not established in classic vendor workshops, wherewithal, you can simply purchase from a firm's supplier and/or agent as well as be able to be completed via internet promotion, direct marketing, straight mailing, registers, telesales and extra ways.

Conferring to The Ministry of Cooperative Development, Kenya (2010), societies were initially listed in Kenya as frugality licensees in 1964 by aim of funds mobilization of the memberships. Act and the guidelines to enhance the management of the Sacco's in 1966. Since 1973, several Government Agencies as well as Sectors registered Sacco's with an accord to mutual union. In Kenya Saccos have developed greatly in addition to presently having 3.7 million memberships. Kenyan Saccos have gathered savings from their members' equal to Ksh 170 billion. They have given out loans totaling to about Ksh 120 billion. 200 Sacco's with FOSA's expanded in specific bank-like undertakings which include saving services, deposits, debit card taking, as well as funds transferal locally and globally. SARA has obligations of giving licenses to Saccos to engage in deposit services, control as well as oversee deposit acquiring Societies, administer to the deposit assurance trust, as well as counsel the minister.

Statement of the problem

Customer satisfaction has been a ground that has been greatly researched on but not comparing to all disciplines of business especially on the advantages it brings to the profitability of the Sacco sector. Very little studies have been done relating to the two. We cannot ignore the fact

that Customer satisfaction greatly affects the image of the firm and create a decent affiliation amongst customers as well as the firm. This study also affirmed that little has been done in relationship to area of study which is; the Sacco sector especially in Kenya. This study tried to cover the research gap between the Customer satisfaction and the Sacco's profitability, a study of Thamani Sacco society limited. Formal examination in Customer satisfaction, whereas being an energetic subject in prevalent writings, has established moderate consideration from scholars. Most former indigenous inquiries agree that worthy products have been presented however a little has remained attained in their affiliation to Customer satisfaction and their performance. They offer a good awareness about brand performance and their capacities but they do not clarify Customer satisfaction in relative to profitability of the Sacco's industry.

Purpose of the study

This study purpose was to establish the effect of customer satisfaction on the profitability of Thamani SACCO in Tharaka Nithi County.

Significance of the Study

This study can be used by academicians to conduct further studies. It may also help management to understand better the role played by Customer satisfaction to profitability. It can serve as an advisory material for managers, to better understand the needs of the sales force. It can also be used by managers to understand Customer satisfaction challenges and how to overcome them. The study can also be used to understand how satisfaction can affect the firms' profitability especially in those organizations where Customer satisfaction has been utilized amidst other forms of product and service promotions.

Scope of the Study

Investigation was a census study. Thamani Sacco head office and its branches were studied. It has five branches across Tharaka Nithi County, namely chuka head branch, town branch, Chogoria branch, Marima branch and Kibugua branch. Thamani Sacco consists of tea farmers and business people. All the 45 workers of Thamani Sacco were interviewed, this was senior, middle and junior workers of the Sacco. All the Sacco in Kenya was represented by this case study. The study was limited to Customer satisfaction as a means of promoting the Sacco's products. Study was done purposely of Customer satisfaction on profitability of the Sacco sector in Kenya.

Theoretical review

AIDA Model

Customer satisfaction can be viewed through the AIDA ideal. AIDA model is promoting simple program in establishing advertisement that arise from clients' opinion. AIDA denotes to Attention, Interest, Desire and Action. It defines universal angle of events, which is likely to occur when a consumer takes in in direct selling. The power of direct selling is in the statement in which it permits for informative discussion, the procedure subtler nonetheless, in similar time, additionally riskier to traditional techniques such as publicity, that depend on one-way message. AIDA comprises of Awareness (concentrating towards client); Interest (Cultivating consumers' concern through centering in revenue, advantage in addition to not being dedicated to characteristic similar to classical advertisement); Desire (persuading consumers in how the importance in goods and/or amenities may satisfy customers wants); Action (key consumer activities and/or buying goods as well as amenities) (Li dan Yu, 2019). Conferring towards desires of AIDA model, the goal of promoting can be enticing prospective buyers' devotion, to grow the customers' concern and need to do the latter deed (buying). In acquisition practice,

advertising approach via AIDA ideal is growing reliance level of customers' contestant (possibility on customers' contender to be an actual customer). Inconsistence amongst promotion wants and promotion distaste will decline the change level of the subsequent AIDA phase. Conferring to the AIDA concept, Sacco's could deliberate Customer satisfaction procedure by means of AIDA model as a promotion ideal.

Empirical literature

Customer Satisfaction

(Oxford Advance Learner's Dictionary, 2000) defines satisfaction as decent sensation you feel after you have attained a thing or when something you required towards occurrence does materialize; a thing that provides your sense towards acquiring fulfilment from something. Gratification is a passionate reply or fondness to an entity. Happiness is perceived as an appearance of achievement of an estimated result prejudiced by previous anticipation concerning the level of value.

Customer Satisfaction (CSAT/CS) is a word regularly used in promotion, the situation stands for a degree by what means items as well as amenities delivered by a business encounter or exceed consumer belief". Conferring to Solomon (2011) "customer fulfillment/displeasure is the general approach an individual has about a merchandise once it has been bought". In the suggestion of **Jalil, et al (2016)** "it is the amount of confident or undesirable touch a customer senses concerning an item, stock and/or make at the post acquisition period of the purchasing sequence". Gratification/discontent is additionally than in what way sound an item and/or amenity achieves as it similarly comprises the customer's outlook and moods. For example, proactive happiness might not be associated to the real performance of an item/amenity but slightly to buyer's imaginary notions almost in what way the merchandise will be to purpose by **Jalil, et**

al (2016). Customer fulfilment in view of Rai (2013) “proposes resemblance of individual beliefs of users by real fulfilment they attract after using the item and/or amenities.

The achievement of consumer fulfilment is in at least two classes which are; the transaction-specific fulfilment (operation precise) ideas and the fulfilment generally (operation aggregate). Operation precise thoughts view consumer fulfilment as the valuation completed once an exact acquisition. Fulfilment thus is a post-choice valuation decision of a particular buying condition. While, the fulfilment generally is concerned with all happenstance and practice over while. It is founded on the entire acquisition and usage of an item /amenity over period (Rai, 2013). These dual methods of conceptualization underline the sequential scopes of fulfilment.

The SACCO industry deal with the provision of services and customer satisfaction is a challenge as a result of service failures. Service failures mean that service providers have lower service performance, which can't meet customer expectation (Worlu et al, 2016). In the moment of service failure, customers always get dissatisfaction and feel uncomfortable and chances of the once royal customers switching to the competitor are high. Hence, service providers have to implement customer retention processes for Customers during service experience delivery. The main purpose of service recovery is to execute some actions to find Customer dissatisfaction and response to errors and mistakes. According to Oruko, (2019, organizations need to deliver services to their customers in a manner that creates convenience and efficiency. This will help in retaining customer and attracting new ones which lead to increased customer base which is a measure of profitability.

As to the issues describing/defining buyer fulfilment, accounts to the 10 superiority standards and variables established by Brodeur Berry over an era of stretch. Superiority standards are:

Worth, Suitability, and Proficiency, Access, Environs, departmental Cooperation, face Amenity Activities, Guarantee to Consumer as well as Invention.

Conceptual framework

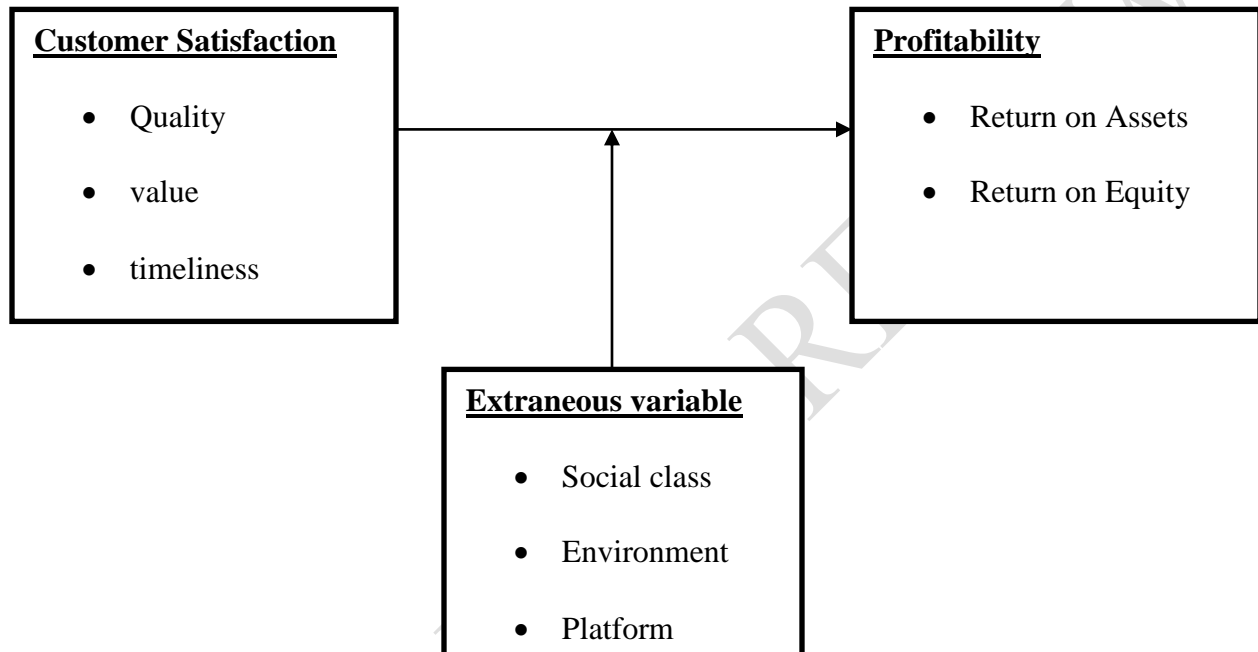


Figure 1: Conceptual Framework

METHODOLOGY

Research Design

The research embraced a descriptive research design in a case study of Thamani Sacco society limited as at October 2019. A descriptive approach was beneficial in finding and acquiring information for the research and defined concerns as they were. Descriptive study defines and refer to the way effects are and frequently comprises measuring outlooks and thoughts concerning personalities, enterprises and processes. Consequently, opinion and analysis gears are frequently used to collect information (Gall & Borg, 2007).

Location of the study

This research was a case study of Thamani Sacco Society limited. It included all its branches situated in Tharaka Nithi County. These branches are Chuka headquarter, Town office, Chogoria branch, Marima branch and Kibugua branch. These branches are distributed in the three sub counties that is: Chuka, Chogoria and Tharaka.

Target population

The proposed respondent were all workers of the Sacco namely, management, credit department, accounting department, auditing department and marketing department. These all permanently employed workers and those in more than 5 years of employment mandated to carry out Customer satisfaction on behalf of Thamani Sacco society limited totaling to a census sample of 45 workers. These were employees who have the knowledge about the Sacco and its operations in Customer satisfaction. They can be further classified to branch managers, departmental managers, general clerks and junior clerks. The research was a census study targeting all the 45 workers of Thamani Sacco. These were officers of the Sacco who are assumed to have honestly respectable knowledge of Thamani Sacco society limited operations and Customer satisfaction. Consequently, would provide for a rational feedback on the definite activities in their particular Sacco's.

Data collection instruments

The scholar gathered information through usage of surveys which comprised open-ended and closed ended queries. The open-ended queries allowed the interviewer to provide some additional data in their area which might be valuable to the investigation and had stood unavailable in the survey whilst the close-ended queries guaranteed that the interviewer delivered

precise info essential in attending to definite goals of the research. These gave the suggested interviewer who anticipated to offer data on Customer satisfaction accomplishments and policies of Customer satisfaction in the Sacco, the influence of such approaches on the Sacco's general productivity provided that to some extent additional essential facts for the research were to be acquired. The usage of surveys is favored for this research as it is the representative technique via which descriptive information is collected. The investigator adopted the drop-and-pick technique of running the surveys.

Data analysis techniques and procedures

In receipt of the surveys, the information gathered was systematically tested to guarantee accurateness, consistency, comprehensiveness and uniformity, to attain the purposes of this research, the information experienced gratified examination by means of descriptive statistics and inferential statistical approaches. The descriptive statistics used the frequencies and percentages helped to deliver the rudimentary features of the information. Inferential statistics uses correlation and multiple regression models to define the state of the association among the factors. The numerous regression models were expected to grip in the equation;

$$Y = a + b_1X_1 + e$$

Where;

Y= Profitability

a = Constant

X₁ = customer Satisfaction

b₁ are the coefficients of the factors controlled by the model

e = the projected fault of the regression model.

RESEARCH FINDINGS

Response Rate

Only 37 out of 45 surveys were returned. This was an 82.2 percent response rate. As stated by Mugenda & Mugenda (2012), a response rate of 70 percent or above is required for data analysis.

Table 1 shows the response rate

Table 1: Response Rate

Response	Frequency	Percent
Returned	37	82.2
Unreturned	8	17.8
Total	45	100%

Source: **Researcher (2021)**

Descriptive Analysis

Descriptive Analysis of customer satisfaction profitability of the Sacco sector in Kenya.

The objective of the study was to assess the effects of customer satisfaction on the profitability of the Sacco sector in Kenya, the respondents responses were summarized in table 2.

Table 2: Descriptive analysis of customer satisfaction on the profitability of the Sacco sector in Kenya

Descriptive Statistics			
	N	Mean	Std. Deviation
The Sacco exercise service quality	37	3.73	1.071
The Sacco exercise service importance	37	4.73	1.146
The Sacco exercise ease of access	37	3.70	1.151
The Sacco exercise timeliness	37	3.68	1.156
The Sacco exercise teamwork	37	4.62	1.210
The Sacco allows interdepartmental sharing of information	37	4.76	1.116
The Sacco provides a conducive work place environment	37	3.43	1.117
The Sacco exercise front line behaviors	37	4.59	1.166
Average	37	4.16	1.142
Valid N (LISTWISE)	37		

Source: Researcher (2022)

The study findings in table 2 revealed that majority of the respondents strongly agreed that the Sacco allows interdepartmental sharing of information with a Mean of 4.76 and a standard deviation of 1.116. This suggested a greater part of the respondents concurred with the statement; also, the statement on whether the Sacco exercise service importance the respondents strongly agreed with a mean of 4.73 and a standard deviation of 1.146. A significant number of respondents concurred with the information that the Sacco exercise teamwork as an attribute of satisfaction with a mean of 4.62 and a standard deviation of 1.210, on whether the Sacco exercise service quality the respondents agreed with a mean of 3.73 and a standard deviation of 1.071, the respondents also agreed that the Sacco exercise ease of access ($M = 3.70$, $SD = 1.151$) and that the Sacco exercise timeliness ($M = 3.68$, $SD = 1.156$) respectively. However the respondents were neutral on the statement whether the Sacco provide conducive working environment with a

mean of 3.43, and a standard deviation of 1.117. While the inferred dominating portion of the respondents agreed with the bulk of the descriptors of pleasure with regard to the profitability, the standard deviation suggested that answers were widely dispersed around the mean. In line with the findings of Rai (2013), which revealed that if organizations want to improve job satisfaction and organizational commitment while simultaneously reducing the likelihood of turnover, they must devote more attention to developing programs and policies, as well as leadership styles that encourage satisfaction.

Correlation Analysis

The word "correlation" is used to describe the relationship between two or more variables (Porth, White, Jaquish & Ritland, 2018). Coefficient +1 indicates a perfect positive link, whereas coefficient-1 indicates an ideal negative one. An r-squared value of zero indicates no connection (Gogtay & Thatte, 2017). The correlation results are presented in Table 3.

Table 3: Multiple Correlation Analysis Results

		Profitability	customer Satisfaction
Correlations			
Sacco	Pearson		
profitability	Correlation	1.000	
	Sig. (2-tailed)		
customer Satisfaction	Pearson		
	Correlation	.554**	1.000
	Sig. (2-tailed)	0.000	

Source: Researcher(2020)

Table 3 findings revealed a strong and substantial correlation between Sacco profitability and customer satisfaction indicators ($r=0.554$, $p=0.000$). This implied that the Customer satisfaction was the most variable that affected Sacco sector profitability in Kenya.

Regression Analysis

The results presented in table 4 indicate the fitness of model.

Table 4: Model Fitness

Model R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.705a	0.697	0.28367

Source: Researcher (2022)

a Predictors: (Constant), satisfaction.

With an adjusted R square of 0.685, the model fitness findings shown in Table 4 suggest that Sacco profitability may be explained by aspects including satisfaction. 68.5 percent of the variance in Sacco profitability was explained by independent factors. According to these

findings, 31.5 percent of the Sacco's profits are due to outside factors. The findings were consistent with the findings of Arori, and Rugami, (2020). the study found that all of the components of administration quality had an impact on customer trust in retail banking.

Table 5: ANOVA

<u>Model</u>		<u>Sum of Squares</u>	<u>df</u>	<u>Mean Square</u>	<u>F</u>	<u>Sig.</u>
1	Regression	12.881	4	3.22	64.40	.000 ^b
	Residual	13.036	246	0.05		
	Total	13.888	250			

Source: Researcher(2022)

- a Dependent Variable: Sacco profitability
- b Predictors: (Constant), customer satisfaction,

Independent factors were shown to be excellent predictors of Sacco's profitability, according to the findings. In support of this, a F value of 64.40 and a detailed p value (0.000) with a significance level below 0.05 were found. Consequently, the model was shown to be statistically significant.

The multiple regression of coefficient is presented in Table 6.

Table 6: Multiple Regression Results

<u>Model</u>	<u>Beta</u>	<u>Unstandardized</u>	<u>Standardized</u>		
	<u>Coefficients</u>		<u>Coefficients</u>		
	<u>B</u>	<u>Std. Error</u>		<u>t</u>	<u>Sig.</u>
(Constant)	2.175	0.121		18.039	0.000
customer Satisfaction	0.137	0.04	0.24	3.469	0.001

1

Source: Researcher (2022)

Satisfaction and Sacco Profitability were positively and significantly related ($\beta = 0.137$, $p=0.001$), as shown in table 6. This implied that an improvement in satisfaction, led to an increase in Sacco profitability in the selected Thamana Sacco society branches in Tharaka Nithi County.

The regression model was, therefore;

$$Y=2.175 + 0.137X_1$$

Results and Discussion of the Findings

Customer Satisfaction and Sacco profitability

The mean and standard deviation of the assertions, as determined by the descriptive data, were both 4.16. While the majority of respondents were satisfied with Sacco's financial performance, there was a wide range of opinions. Sacco profitability was positively and significantly linked to customer happiness ($r=0.554$, $p=0.000$). There was a statistically significant relationship between customer satisfaction and Sacco profitability ($\beta=0.137$, $p=0.001$). According to Rai (2013), firms must pay greater attention to implementing programs and policies as well as leadership styles that support employee happiness if they want to boost job satisfaction, organizational commitment, and decrease turnover intention.

Summary of the Findings

The study's primary goal was to assess the impact of customer satisfaction on Sacco sector profitability in Kenya. The mean and standard deviation of the assertions, as determined by the descriptive data, were both 4.16. While the majority of respondents were satisfied with Sacco's financial performance, there was a wide range of opinions. Sacco profitability was positively and significantly linked to customer happiness ($r=0.554$, $p=0.000$). There was a statistically significant relationship between customer satisfaction and Sacco profitability ($r=0.137$, $p=0.001$).

Conclusions

Based on the results of the research, it can be stated that customer happiness has a significant impact on the profitability of SACCOs. The findings revealed that customer satisfaction had a favorable and statistically significant relationship with the profitability of the Sacco. Furthermore, the findings revealed that customer satisfaction had a favorable and statistically significant association with the profitability of the Sacco. Furthermore, the research found that when the Sacco provides for interdepartmental exchange of information and encourages teamwork, employees report higher levels of happiness.

Recommendations

It is advised, based on the results of the research, that the Sacco sector in Tharaka Nithi County should employ customer satisfaction as a strategic move to increase Sacco profitability and fight competitive pressure in the market. Companies can also embrace and apply customer satisfaction in order to get a competitive edge over their competitors in the industry, since it has a good association with profitability.

The study also recommended that, in light of the level of competition in the market, the Sacco sector in Kenya should implement a variety of Customer satisfaction practices in order to facilitate the sector's growth and diversify their portfolio in order to minimize losses and cut costs, thereby increasing their profitability. Furthermore, the report advised that measures be put in place to strengthen customer trust in order to improve retention and customer royalties in order to increase profitability.

Areas for Further Studies

According to the findings of this study, more research should be undertaken in other areas such as the industrial sector and the banking business in order to draw parallels between the usage of

Customer satisfaction and the enhancement of profitability. Studies on the impact of Customer satisfaction methods in various countries should be carried out in order to make comparisons between them. Further research should look at the many Customer satisfaction variables that influence Sacco profitability in Kenya, among other things.

COMPETING INTERESTS DISCLAIMER:

Authors have declared that no competing interests exist. The products used for this research are commonly and predominantly use products in our area of research and country. There is absolutely no conflict of interest between the authors and producers of the products because we do not intend to use these products as an avenue for any litigation but for the advancement of knowledge. Also, the research was not funded by the producing company rather it was funded by personal efforts of the authors.

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