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EXPECTATIONS AND PERFORMANCE IN THE BRAZILIAN NORTHEAST CREDIT UNION

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EXPECTATIVAS E DESEMPENHO EM COOPERATIVA DE CRÉDITO NO NORDESTE BRASILEIRO

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RESUMO

O cooperativismo de crédito se caracteriza por propiciar acesso a serviços financeiros e intermediação de recursos, assumindo riscos e gerando benefícios. Em economias mais amadurecidas funciona como instrumento impulsionador de setores econômicos estratégicos, inclusive ocupando espaços não preenchidos pelas instituições bancárias, como resposta ao fenômeno mundial da concentração no setor. Este estudo objetiva avaliar a qualidade dos serviços prestados por uma cooperativa nordestina de crédito a partir das expectativas dos seus cooperados. A partir de técnicas multivariadas e univariadas de análise estatística de dados, a pesquisa resultou na identificação de gaps negativos entre expectativa e desempenho nas dimensões da qualidade de serviços prestados pela cooperativa a partir do modelo proposto na escala SERVQUAL.

Palavras-chave: Cooperativa. Serviços. Qualidade.

ABSTRACT

Credit cooperativism is characterized by providing access to financial services and intermediation of funds, taking risks and generating benefits. In more mature economies works as a booster of strategic economic sectors, including occupying spaces not filled by banking institutions, in response to the worldwide phenomenon of concentration in the industry. This study aims to evaluate the quality of services provided by a cooperative credit northeast from the expectations of its members. From multivariate techniques and univariate statistical analysis of data, the search resulted in the identification of negative gaps between expectation and performance on the dimensions of the quality of services provided by the cooperative from the proposed model SERVQUAL scale.

Keywords: Cooperative. Services. Quality.

1 INTRODUCTION

Credit cooperativism is characterized by providing access to financial services and intermediation of funds, taking risks and generating benefits. In more mature economies works as a booster of strategic economic sectors, including occupying spaces not filled by banking institutions, in response to the worldwide phenomenon of concentration in the sector (SOARES; MELO SOBRINHO, 2008).

The cooperative phenomenon has grown significantly in recent decades (MEINEM; PORT, 2014). Quantitative analysis of the segment in Brazil shows significant growth in the number of cooperatives in the decades of 1980 and 1990, from 430 in 1980 to 1420 in 2002. Such growth is due to the search for economies of scale and rationalization of the processes occurring in most cooperative systems. It is worth noting that approximately 35% of current financial cooperatives were formed from the years 90, a period that corresponds to the stabilization of the brazilian economy, with inflationary rates and consequent fall in revenue of the banks, causing reduction of own business in comprehensiveness, opening, therefore, room for credit unions (SOARES; MELO SOBRINHO, 2008).

As a service, the credit cooperatives are also an economic activity that creates value and benefits customers in specific times and locations (LOVELOCK; WRIGHT, 2006). To understand the behavior of existing demand and be able to see it is necessary the use of techniques that can evaluate the quality of service that is perceived by consumers. In possession of information about the quality of service perceived by its users, the institution can comply, offering products and services adjusted to this demand, ensuring greater efficiency for your business, since it will have information to enhance your customer service infrastructure (PARASURAMAN; ZEITHAML; BERRY, 1988). There are several methods to evaluate a financial institution, with an emphasis on your own activity, but if this organization has as its primary function, as in the case of a cooperative, its member, it is necessary to get the member's view.

Due to the growing participation of services in the economies of the countries, the concern with quality in the sector has been a constant, a fact pointed out by several authors that confirm this assertion (MIGUEL; SALOMI, 2004; LOVELOCK; WRIGHT, 2006; SANTOS, 2007). A tool that makes it possible to measure the quality of the services provided is the Servqual scale, a questionnaire created by Parasuraman, Zeithaml and Berry (1988), based on the conceptual model proposed by them, which measures the quality of a service, from the expectations and perceptions of customers, related to the interests of this research.

Customer expectations play an important role in the evaluation of services, suffer influences of factors often considered uncontrollable, that will determine the increase or the decrease in the level of expectation. Parasuraman, Zeithaml and Berry (1993) studies suggest that the past experiences influence the expectations and perceptions of customers' performance for the services. The knowledge of the customers' expectations contributes to the development of the service to be performed, in order to reach the level considered appropriate for the same. Meet the needs of users enables the same to be considered and answered,

as well as overcome, surprising the client, leading to satisfaction, and even promote your loyalty (VILLAS BOAS; REZENDE; SILVA; TURRIONI, 2003). In this way, the objective of this is to evaluate the quality of the services provided by a northeast credit cooperative from the expectations of its members.

To do so, this paper is structured as it follows: a section to discuss theoretical aspects of service and quality of services provided by organizations; a methodology section to describe the research locus, focus, theme and the procedures adopted to conduct this study; the results, discussion and conclusion, which ends up this article by citing the contributions this research brought up.

2 SERVICES AND QUALITY

Grönroos (2003) defines services as a process consisting of series of more or less intangible activities that, typically, but not necessarily always, occur in the interactions between the client and the service staff and/or resources or physical goods and/or service provider systems and which is provided as solutions to customer issues. He cites as your service characteristics the production resulting from a process, the inseparability of production and consumption, to be coproduced by the client, your intangibility and as a consequence, the impossibility of being stocked.

Fitzsimmons and Fitzsimmons (2014) state that service is a perishable, intangible experience, developed for a consumer who plays role of co-author in the making. Their perishability precludes storage. Zeithaml and Bitner (2003) say that services are actions, processes and performances. Would be produced not only by companies of services, but

also by manufacturing, when the service is not to be confused with the physical product, but the accompanying collateral or even as a customer-service center, hence coming up, a secondary service.

Nóbrega (2013) introduces the concept of dissonance affirming that service can be seen as a process or product. During your production is perceived as process, but the end is seen as your product. What is seen is the process, while the direction is the product. Fitzsimmons and Fitzsimmons (2014) contravene this understanding by stating that services are ideas and concepts, while products are objects.

The services feature distinctive characteristics, little differs between authors. Below are listed some stages perceived as basic characteristics related to services:

1. Processes – arising from an activity or series of activities that develop most often on the consumer's presence, whose participation may happen in the process (GRÖNROOS, 2003).

2. Heterogeneity or variability-is your condition to be performed by humans, hence it is not possible to your faithful reproducibility. Are not exactly the same each time are produced (FITZSIMMONS; FITZSIMMONS, 2014). The authors argue that a service is accomplished through process automation technology could generate a standardized service, but even in such situation, can still occur the favouring of customization in some cases. There is a difficulty in monitoring and unifying this variability in the provision of services, especially for not having a staff's consistent behavior at the time of the service interaction.

3. Simultaneity or inseparability-one of the services' features because they were produced,

distributed and consumed in the same space of time. This explains why the services cannot be stored. The simultaneity of the services in any way impairs the intervention in quality control (FITZSIMMONS; FITZSIMMONS, 2014), likewise the intangibility makes it difficult to establish precise specifications for its preparation, allowing standardisation of its quality (PARASURAMAN; ZEITHAML; BERRY, 1988).

4. Perishability-is linked to its length and time of usage, and can be fleeting, as for its achievement and, at the same time, present effects that endure unlimitedly. According to Lovelock and Wright (2006) the managers can maintain the facilities and human resources readiness to create the service, however, it represents the production capacity and not the service itself. Froemming (2008) states that this characteristic is intrinsic to the service, being one of the reasons by which it becomes difficult to control the quality.

5. Intangibility-refers to the idea of what cannot be touched, perceived by touch, incorporeal. Urdan and Urdan (2006) argues that the services present physical and mental inviolability, being harder to seize what really is the service.

Customer's expectations are discussed as something in which they believe regarding the services they are buying and are also used as references at the time who wish to evaluate the quality of service purchased, i.e., they compare their expectations with the perceptions of the service received. In this sense, the knowledge of how the construction of expectations is important to better understand the phenomenon of perceived quality evaluation by customers (PARASURAMAN; ZEITHAML; BERRY, 1993). The authors cite three types of expectations for the services: desired, apropriate and provided.

1- desired service is the level considered ideal, the best possible, that should be offered. Is the pattern of higher expectations, being also considered the most stable to changes. It is a combination of what the client believes the service can be with what should be.

2- apropriate service is one level lower than the desired and arises from the perception that it is not always possible to have expectations completely satisfied. It is the minimum level considered acceptable to the service and the most likely to change.

Given the heterogeneity of services, customers will accept such a reality and admit a zone of tolerance, which is the difference between the desired and the appropriate service, can be expanded or reduced according to the flexibility of the admitted level, preferably to the appropriate services and are likely to change. Important to note that there are different zones of tolerance between different customers, as well as the same client may present different tolerances for different attributes and for different types of services (PARASURAM; ZEITHAML; BERRY, 1993).

Zeithaml and Bitner (2003) state that the more important is an attribute to the customer, closer tends to be its tolerance zone for the same and customers will tend to be resistant to lower the level of their expectations. The tolerance zone is more flexible when the attribute is less important to the client.

3- provided service is the level of service that the customer actually believes will receive the supplier, being a desired performance forecast for the service. This estimate will affect the level of service appropriate and accordingly intervene in the area of tolerance.

Parasuraman, Zeithaml and Berry (1993) consider that the provided service, when compared with the perceived service, will determine the level of client's satisfaction with the contracted service.

The evaluation of satisfaction with the services is given unlike the assessment of quality of services. Satisfaction with the service occurs when the client compares the service provided with the perceived service, while the quality of service is measured by the difference between the expectation of the service and the perception of the service received (PARASURAMAN; ZEITHAML; BERRY, 1993). Although closely linked to the process quality, the satisfaction is taken as a separate concept, being a prerequisite for support of marketing activities and the relationship between the quality and the marketing itself.

The quality of service influences the consumer's choice behavior in individual level (ZEITHAML & BITNER, 2003). Therefore, it is a strategic tool that influences the market share of a company on a global level (GARVIN, 1987; KEISER, 1988). From the understanding that such aspects in your evaluation, managers can set to influence them in a desirable direction (PARASURAMAN; ZEITHAML; BERRY, 1988).

The perceived quality is an abstract concept that is simpler and, sometimes, the objective or affective aspects. This definition differs from that of objective quality of a product or service that can be quantified, taking into consideration a number of observable characteristics such as the number of defects, durability or price (GARVIN, 1987). There are five dimensions of service quality that are usually applicable to evaluate service provided by mostly every tipe of companies (THIAKARAJAN;

SINDHUJA; KRISHNARAJ, 2015): the tangibles aspects; the reliability, which can be translated in the ability to perform the service as is was promised to the client; the assurance, "the ability to instill trust and confidence in the customer towards the service provider" (TESHNIZI et al., 2018, p. 2); responsibility; and empathy.

Campos (1992) defines qualityas the satisfaction of the interests of the four people essential to the survival of an organization: customers, employees, shareholders and society in general. Under separate optics, Meyer (1993) considers quality as in accordance with specifications. For him, the quality is an attribute of the products and services that can contribute to customer's satisfaction. Service quality mainly comprises two aspects: the technical quality, depend on the results of the service detected and functional quality, which is concentrated on the internal procedures that comprehend the activity of providing a service (TESHNIZI et al., 2018). The SERVQUAL model, which is described in the following paragraphs and is applied in this study, is structured based on functional quality rather than technical quality (LADHARI, 2008).

From the conceptual model Parasuraman, Zeithaml & Berry (1988) developed the scale of quality of services. The model proposed by the authors measures the expectations and perceptions of customers, in terms of the quality of services. For them, the perceived quality means a judgment that the customer of the service, being a form of attitude related but not equivalent to satisfaction, and that results from a comparison of the expectations with the perceptions of service performance.

The Servqual Scale arises from a series of qualitative and quantitative studies and results in a set of five dimensions. Recognized by its application, as well as by the power of its diagnosis, has been widely disseminated and used. "The five-dimension service quality (SERVQUAL) scale is one of the most common tools for evaluating gaps between clients' perceptions and expectations" (TESHNIZI *et al.*, 2018, p. 1). For each case of your application, the authors guide for which it should be adapted, taking into account the type of service and the most relevant attributes that are searched. The call quality of services will be perceived by consumers as a function of the size and direction of the Gap, who keep relationship with specifications, with the marketing and the provision of services (PARASURAMAN; ZEITHAML; BERRY, 1988).

The SERVQUAL model provides a basic framework through expectations and perceptions format, including sentences for each of the quality of service dimensions that can be adapted to suit the characteristics of the survey, in relation to the institution. It is necessary that the respondents have a prior knowledge of the service to be evaluated, which limits the model current or former clients. In the beginning, it had 97 attributes distributed in ten dimensions. Later, for its range, was reduced to 34 attributes divided into seven dimensions. After a second evaluation, was reduced to twenty-two attributes, divided into five dimensions.

The SERVQUAL model is one of the most used when evaluating the quality of services from the perception of its users, without restriction of organizational typology, including for studies in the area of health services (MOURA *et al.*, 2017; SOUSA *et al.*, 2017; TESHNIZI *et al.*, 2018). The use of the SERVQUAL scale is done through two successive stages. In the first step are measured prior customer expectations about the importance of service attributes with 22 issues and in the second stage are measured customer perceptions about the performance of the services provided also with 22 issues (desconfirmação or confirmation of expectations). (PARASURAMAN; ZEITHAML; BERRY, 1988). By the measure of the difference between these two scores are the perceived quality. If the difference is negative, it means that is below the expected by the customer; if is positive, it overcame such expectation.

Generally speaking, questionnaires that use Likert type scale of 11 levels, which extremes are defined as "totally disagree" and "totally agree". With reference to the five dimensions of the Servqual Zeithaml, Parasuraman, Scale, Zeithaml and Berry (1988) developed a questionnaire containing 22 statements arranged in Likert scale of 1 to 5, aimed at measuring the gap between the expectations and the perception of services. According to the authors, the Servqual scale can provide a general measurement of the quality of services, considering all five dimensions together.

Finally, the quality of service perceived will last represented along a spectrum that ranges from the ideal quality and unacceptable quality and there is a point that represents the appropriate or satisfactory quality. In cases that the expected service is greater than the perceived service, the quality is below satisfactory, tending towards to quality unacceptable, as the gap between the service expected and perceived service increases. When the expected service matches the perceived service quality perceived is regarded as satisfactory. In another situation, when the expected service

is lower than the perceived service, the resulting quality is shifted to a point superior to the satisfactory quality (PARASURAMAN; ZEITHAML; BERRY, 1988).

Due to the diversity of services, the authors argue that customers are willing to accept a zone of toleranc, which is limited by the desired service and the minimum acceptable. They claim that the tolerance zone varies depending on the client and the attribute searched, which also suffers the influence of a number of factors, some determined by the organization itself, as the price of the service offered.

Zeithaml and Bitner (2003), claim that the tolerance zone tends to estreitarse to the perceived by the client as attributes. They add that the more important is the attribute for the client, the desired service levels and appropriate move towards the upper limit of the scale used.

3 METHODOLOGY

The survey was conducted to assess the quality of the services provided by a Credit Union in northeastern Brazil from the expectations and perceptions of your customers, using as a reference the Servqual Scale, scale already validated by several studies, being a suitable measuring instrument to measure the quality of services (PARASURAMAN; ZEITHAML; BERRY, 1988; CRONIN JR.; TAYLOR, 1992). The use of the SERVQUAL Scale, formatted via structured questionnaire with Likert scale of agreement with three descriptors (not major, important and very important) and their gradients, shapes the statistical treatment of the data. It is characterised as quantitative research, by the use

of questionnaire and predetermined answers to be administered to respondents (HAIR JR *et al.*, 2005; MESQUITA; SOUSA; MARTINS; MATOS, 2014; MESQUITA; MATOS, 2014).

The locus of this research is a cooperative founded in May 06, 1993, which started its bulletin board associated with 29 medical professionals. In April 2006, opens its social framework for top-level professionals of the health area of Natal-RN and in 2010, again extended the membership for professionals and legal servers, as well as their ascendants, descendants and companies with share capital controlled by cooperative members individuals. Since its foundation, operates on a centralised basis, affiliated to the North Northeast Central Unicred, along with 27 other cooperatives. Has head office on one of the main arteries of the city, with more than 1,000 m² of constructed area, where are installed the management sectors, controlling and service to members.

Its organizational structure is composed of a Board of Directors with nine members, a supervisory board with six components, elected from among its members in the General Assembly and a staff of 58 employees with employment. Its area comprises the counties of Natal, Parnamirim, Macaiba, São Gonçalo do Amarante, Ceara-Mirim and São Jose de Mipibu.

On the assumption that the sector of credit cooperativism in Brazil is a little studied and not to a previous knowledge on the subject and as the authors themselves of the Servqual Scale suggest, it was necessary to adapt the scale items, for the environment studied (CRONIN JR.; TAYLOR, 1992; FINN; LAMB JR., 1992).

Initially, the standard questionnaire was adapted to the language and reality of credit

cooperatives, as need for adequacy to the subject researched (PARASURAMAN; ZEITHAML; BERRY, 1988; CRONIN JR.; TAYLOR, 1992). Based on the original questionnaire, the new instrument has been structured into five dimensions of service quality. Its new form was presented to teachers and to the cooperative business professionals, and also having been conducted pre-test with cooperative members. The pre-test had as purpose to reveal problems and indicate points to be changed or modified in the data collection instrument (HAIR JR. *et al.,* 2005). Therefore, previously to the effective application of the questionnaires, they were delivered to be answered by ten members of the institution.

In this step, the questionnaires had redaction and visual presentation refined. The adjustments carried out were related to visual presentation of the instrument, being made font size settings, the tab spaces and descriptors of the claims. Such reformulations sought to adjust the language of questionnaires to the services of a credit union. After examined, the modified Servqual scale variables for the new environment to which is proposed. The new items of the scale coved the topic to be properly analysed.

The population of the research is the totality of the members of the institution, 3813 in January 2015. The criterion of simple random sampling was probabilistic, since each element of the population will have known probability and identical to another element to be selected for the sample (MATTAR, 2008). The sample was scaled for an error of 5% and a confidence interval of 95%.

In this study, the sample size was defined by the following formula, as mentioned by Gil (2011), for the calculation of finite population:

$$n = \frac{\sigma^2 p . q . N}{e^2 (N - 1) + \sigma^2 p . q}$$

Finite population sample calculation (GIL, 2011), in which:

n = sample size

σ^2 = confidence level, expressed in standard-deviation

p = percentage with which the phenomenon occurs

q = complementary percentage

N = population size

e^2 = maximum allowed error.

Using the formula for the calculation of the finite population, the sample size was 300 respondents, i.e. was applied an equal number of questionnaires for data collection. This instrument is composed of three modules. In the first module, the questions about the respondent's data, such as gender, age, income range, occupation and reason for the choice of the cooperative as a financial agent. In the second module, the questions seek the member's expectations about the degree of importance of each of the attributes. A Likert scale of 11 points was used, with values from zero (not important) to 10 (very important). The third module questions inquire of the respondents an assessment of services received from the financial institution. This performance was also benchmarked on a Likert scale of 11 points, ranging from 0 (bad) to 10 (excellent). It was sought a match that preserves the meaning of the attributes, the questions about expectation assigned and perceived quality.

For the treatment and exhibition of results, were used multivariate statistical analysis techniques, such as exploratory factor analysis to assess whether the scale used can be seen as accurate as possible and what really sets out to measure (MALHOTRA, 2006; JAVALGI; MARTIN; YOUNG, 2006), also analysing the individual assessment of the dimensions of the constructs, checking its dimensionality, reliability and validity (JOHNSON; WICHERN, 1992; MALHOTRA, 2006). The Cronbach's alpha test was used to verify the internal consistency of the scale used, and exploratory factorial analysis procedures were performed to identify the dimensions underlying the correlation between the variables adopted for the study. This is a way to verify the correspondence of the variables with the conceptual dimension (HAIR JR. *et al.*, 2005). In addition to the factorial structure, related to the validity of the scale, the expectations and performance of services of the cooperative are later evaluated from the gaps through the subtraction of the mean performance expectations assigned. The results are presented in the following section.

4 RESULTS

The sample is composed of 61.67% of males and 38.33% female. As for the age group of respondents, 31 to 40 years with the highest percentage (26.33%), followed by over 60 years (24.00%), between 41 to 50 years (21.67%), 51 to 60 years (20.00%) and finally, of the 21 to 30 years (8.00%). The item status had the following results: married (68.34%), single (18.33%), divorced (10.00%) and widower (3.33%). Regarding the main occupation, 32.00% are private employees, 26.67% are public agent, while as retirees/pensioners, businessmen and students presented the following percentages: 22.00%, 14.33%, 3.67% and 1.33%, respectively.

The percentage of occupation of its members is limited by the cooperative's statute, once can only participate in it the top-level professionals of the health area and of the judiciary, as well as their descendants, ascedentes and spouses, which contrasts to the data of the society as a whole and their various occupations.

On monthly salary income, 41.00% presented income above 15 minimum wages, followed by: between 11 and 15 minimum wages (26.67%), between 16 and 20 minimum wages (26.333%) and up to 5 minimum wages (6.00%). Cooperation long, 59.00% are cooperative members for more than 6 years; 21.00% less than 3 years of cooperation and between 3 and 6 years of cooperation, with a percentage of 20.00%.

The Servqual scale is characterized in the form of multivariate measurement, where several factors are brought together in a composite measure, in order to represent a concept or dimension. In this sense, it was evaluated the reliability of their dimensions, seeking to verify if they portray the true value. For this, we used technique of internal consistency of the data, the Cronbach's alpha test, with acceptable values above 0.70 (HAIR JR. *et al.*, 2005). The test results for the five dimensions of the scale ranged from 0.759 and 0.945, as table 1.

Table 1 – Cronbach's alpha test results

Factors	Expectation	Performance
Tangible aspects	0,945	0,804
Reliability	0,925	0,759
Promptness	0,923	0,763
Safety	0,921	0,906
Empathy	0,931	0,782

Source: Research data.

After verified the reliability of the scale by its dimensions, it was necessary to check for levels of acceptable correlation between the variables for increased reliability in the result of the analysis. The adequacy of the factorial analysis was confirmed through tests of KMO and Bartlett's sphericity, making it possible to verify the adequacy of the data to the application of the factor analysis.

Table 2 – Bartlett and KMO sphericity test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0,935
Bartlett's Test of Sphericity	Approx. Chi-Square	7104,173
	DF	435
	Sig.	0,000

Source: Research data.

After verified the adequacy, the search continued with the exploratory factor analysis, considering the criterion of practical significance, suggesting that are considered the factorials above 0.50 loads (MINGOTI, 2005).

Table 3 – Exploratory Factorial Analysis

	Scale items	F1	F2	F3	F4	F5
Q8	Technical visits by consultants	,48				
Q11	Adequacy of the institution's contracts	,45				
Q12	Organization of the institution's general meetings	,46				
Q14	Quality of the financial advice provided to the members	,70				
Q15	Waiting time for effective service to the cooperative	,47				
Q16	Technical knowledge of consultants	,69				
Q27	Meeting the needs of the members	,80				
Q28	Employee availability to co-workers	,86				
Q29	Relationship and access to managers and employees	,67				
Q7	Training of managers and employees		,57			

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		F1	F2	F3	F4	F5
Q9	Quality and transparency of management	,75				
Q10	Services provided by executive boxes	,78				
Q13	Punctuality of managers and employees	,61				
Q19	Compliance with deadlines for analysis and formalization of contracts	,46				
Q20	Internal Surveillance Service	,50				
Q22	Education of managers and employees	,67				
Q25	Quality of employee attendance	,64				
Q1	Environmental comfort of the institution		,76			
Q2	Cleaning and organization of the institution		,68			
Q3	Availability of parking spaces and surroundings		,66			
Q4	Location of institution		,68			
Q5	Quantity and cleanliness of the bathrooms		,61			
Q6	Physical facilities of the institution		,54			
Q17	Quality of the services of the telephone exchange			,47		
Q18	Access to the bank's ATMs			,81		
Q23	Quality of the services of the institution's website			,60		
Q24	External monitoring service			,41		
Q26	Cooperative service hours				,48	
Q30	Staff Posture and Attire				,81	
	Cumulative explained variance (%)	50,85	56,41	61,23	65,34	68,68

Source: Research data.

The factorial structure exposed presents dimensions in order and the variables organized into factors. The next step of the study was the evaluation of gaps between expectations and performance from the cooperative assessment presented in the table 4.

Table 4 – Expectations versus Performance

Atribute	Expectation	Performance	Gap
Quality of employee attendance	9,76	9,56	-0,20
Employee availability to co-workers	9,76	9,28	-0,48
Services provided by executive boxes	9,75	9,46	-0,29
Relationship and access to managers and employees	9,74	9,19	-0,55
Education of managers and employees	9,73	9,49	-0,24
Quality and transparency of management	9,72	8,88	-0,84
Training of managers and employees	9,71	9,21	-0,50

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Meeting the members' needs	9,68	9,15	-0,53
Waiting time for effective service to the cooperative	9,66	8,93	-0,73
Technical knowledge of consultants	9,65	9,02	-0,63
Cleaning and organization of the institution	9,64	9,51	-0,13
Internal Surveillance Service	9,62	9,26	-0,36
Cooperative service hours	9,62	9,20	-0,42
Staff Posture and Attire	9,60	9,50	-0,10
Punctuality of managers and employees	9,59	9,28	-0,31
External monitoring service	9,59	9,11	-0,48
Environmental comfort of the institution	9,58	9,37	-0,21
Quality of the financial advice provided to the members	9,58	8,90	-0,68
Compliance with deadlines for analysis and formalization of contracts	9,48	8,65	-0,83
Organization of the institution's general meetings	9,45	8,77	-0,68
Access to the bank's ATMs	9,44	8,36	-1,08
Physical facilities of the institution	9,43	9,25	-0,18
Adequacy of the institution's contracts	9,40	8,87	-0,53
Quality of the services of the institution's website	9,40	8,63	-0,77
Availability of parking spaces and surroundings	9,33	7,91	-1,42
Quality of the services of the telephone exchange	9,33	8,74	-0,59
Technical visits by consultants	9,21	8,47	-0,74
Location of institution	9,20	8,96	-0,24
Quantity and cleanliness of the bathrooms	9,08	8,85	-0,23

Source: Research data.

Respondents pointed out the perception of attributes presented in the questionnaire, assigning a grade of zero (not important) to 10 (very important). The analysis allows assessing what the respondents considered the attributes presented as very important, with the lowest average 9.08 and the largest of 9.76. The positions in the rankings were determined from the average nominal values.

Confrontation of the scores imputed to the importance and performance, the gaps arose, which made it possible to assess the degree of satisfaction with the quality of the services offered by the cooperative.

5 DISCUSSION

By enabling managers and directors to know how the service is evaluated by cooperative members, taking into consideration their needs and based on their expectations and perceptions, makes it possible to highlight and seek ways to influence a future evaluation for a desired direction, making it possible to assist the organization in the pursuit of its goals.

In the credit cooperativism, the improvement of quality is a challenge of such

magnitude that incorporates all actors involved in the process: cooperative members, professionals and, in particular, the managers. The members find it difficult to fully understand the issues involved in the design of services (MEINEN; PORT, 2014). Thus, the quality of service means a new and necessary managerial approach to the area of the credit cooperatives. Through the studies of services quality, it is possible to find some attributes, aspects or characteristics that mean a competitive differential, as claim Parasuraman, Zeithaml and Berry (1988).

Measure and assess the perceptions of quality and customer satisfaction is intended to identify the trends of consumption in the long term, serving as a reference in the decision-making process, in order to react to the behavior of the market immediately (AAKER; KUMAR; DAY, 2004). Parasuraman, Zeithaml and Berry (1988) and Cronin and Taylor (1992), affirm the importance of the quality of products and services and how it has become essential and strategic decision-making of marketing models, assisting managers to develop approaches and to conduct its activities, based on logical and reliable market information. This demonstrates the importance of credit unions, to measure and assess the quality of their products and services, as a strategy to achieve a higher competitiveness on the market.

In business relations, the consumer is responsible for assessing the quality of services received, which can be defined as the difference between the expectation in relation to the expected performance and the perception experienced after the contact happened (GRÖNROOS, 2003). According to Oliver (1996), from the theory of the

service quality, it is possible to say that customers will consider quality as low if performance does not meet your expectations and that the quality increases to the extent that performance is in line or exceeds your expectations. Thus, the expectation of the client works as evaluative basis for quality of services.

In a direct relationship, as the company increase the perceived quality, increase satisfaction and loyalty can occur, hence suggest that the quality of services, such as history of customer satisfaction, has influence over the future purchase intent, which concludes that the managers can manage the company's strategy, based on the customer's satisfaction programs (JOHNSTON; CLARK, 2002). The quality in the services and satisfaction are significant factors that turn to the loyalty (WICKS; ROETHLEIN, 2009), being the loyalty a critical point for the financial success of any organization (RUST; ZAHORIK, 1993). On the other hand, satisfied customers are less costly to be met and retained and less sensitive to price changes, producing lasting relationships and enabling companies to higher profits (MILAN, 2006).

In this sense, companies must develop strategies targeted to satisfy its customers, seeking their loyalty. Maybe the consumer does not purchase the service of greater price, quality and availability, but you can increase your satisfaction through the quality of the services (GRÖNROOS, 2003). The analysis of the quality in the services provides assistance in finding solutions, either of the shortcomings inherent to it or related approach to their qualities. Therefore, the evaluation of services provided in credit unions, as well as an issue so far little studied in a systematic way, was the focus

of this research. The information derived from this research enabled the generation of scientific knowledge in the area of services in credit unions. The use of the model of the gaps is accepted in the literature as a reality applied in the service area in general, with the necessary adaptations to the attributes searched.

The information generated by this research can enable the cooperative to promote better harmony between the services provided and the expectations of its members, seeking to adapt to the needs of its users and provide them with a better quality service.

6 CONCLUSION

Since its appearance, at the end of the 19th century, the cooperativism is characterized for being a union of people in search of solutions to the problems faced by the cooperative members, based on principles such as democracy, free membership, participation, independence, responsibility and social interest. Without direct confrontation to political systems that base their actions preferably on work or on capital, the cooperative movement elects the satisfaction of its members as its activity center, from joint and shared actions, for the achievement of its objectives, without forgetting the community where it operates.

The services, in turn, can be seen as processes that are able to generate solutions to customers at certain places and times. They are essentially intangible, but they create value and bring benefits, representing in developed societies. The central goal of this study was to evaluate the quality of the services provided by the researched

credit cooperative, from the expectations and perceptions of its members, based on the attributes and their relations with the importance and performance ranking, and their respective gaps.

From the validated attributes, we sought to identify and evaluate the dimensions of service quality through the statistical technique of data analysis, factorial analysis. It was possible to quantify the dimensions of quality of services, using the modified Servqual scale, under the vision of the researched cooperative's clients, in descending order of the variance percentage in the following quality dimensions: tangible aspects, reliability, timeliness, security and empathy. These results demonstrate how to handle the services of the credit union in order to improve them or to evaluate how the organization is positioned within its market. This is the main pratical contribution. Also, by analyzing the gaps, it is possible to see it detailed through the lens of the user, enabling a better way of managing to dimish the gaps.

The quality of services, since it precedes the customers' satisfaction, has important role related to its ability to increase the competitiveness of companies in the market, mainly estimating customer retention, with consequent viability and profit of the companies in a long-term perspective. Identifying the importance level that members attach to each of the searched attributes allowed establishing the attributes ranking, which, when confronted with the performance degree, showed possible gaps, which ultimately allowed establishing the performance of the cooperative.

The practical implications of this research come from the importance to report the findings to the studied sector, because studying the services

quality is a way to increase the marketing of products and services, since they determine the performance and viability of companies in the long term, in addition to other factors.

It is relevant to conduct new studies seeking to identify and analyze the attributes related to the services quality dimensions provided by a credit cooperative in the Brazilian northeast, which can expand the study to other organizations. If considering the attributes searched in this work, perhaps, in different environments, different behaviors occur involving the customers' satisfaction, which will allow comparing different studies, since the present research sought to identify and understand the key aspects in dimensions that determine the services quality provided by a credit cooperative in the Brazilian northeast.

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