

# Towards a theory of coop-members satisfaction

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## Abstract

The cooperative sector has undergone changes recently by becoming more competitive and characterized by offers of increasingly similar products and services. For cooperatives to stand out, efficiency of services and sustaining member's satisfaction is imperative. This study therefore sought to evaluate the perceived satisfaction of members of a multipurpose cooperative in Cagayan de Oro City, Philippines. A survey with sample of 295 coop-members was applied, using a researcher constructed questionnaire that underwent tests of validity and reliability. Coop-members personal attributes, and their perceived satisfaction on the services offered were analyzed that enabled an evaluation of the gap as to what personal attributes of coop-members have effect on perceived satisfaction of services. The main contribution therefore of this article is the application of a theoretical lens in explaining the predictive power of coop-members personal attributes as factor in predicting perceived satisfaction, which is an area that has been the focus of few academic studies especially in the area of cooperative studies. The finding therefore is significant for market segmentation strategy towards a more efficient and innovative services in the cooperative sector.

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## 1. Introduction

The existence of cooperatives is a function of satisfied members. Like any business enterprise, coop-member's satisfaction is the key factor for the existence and development of cooperatives (Brito & Santos, 2012; Biesok and Wyrod-Wrobel, 2011). For cooperatives to face the competition in order to survive, it must be able to provide valuable and unique terms, and efficient and innovative services to their member's – which also happens to be their customer. Besides such kind of services, cooperatives must be able to satisfy their member's expectations and needs (Szymczak and Urbaniak, 2006). This viewpoint was further accentuated by research findings, which stated that satisfaction is the backbone of marketing regardless of the type of business organization (Kotler, 1969; Fornell and Werneldt, 1987). Hence, this implies that cooperatives are not exempted to this. Studies have shown that satisfaction should not only include the feelings associated with efficiency and innovativeness of services but the perception of satisfaction is indubitably entwined with personal attributes (Foxall et al., 1998; Levesque and McDougall, 1996; Jamal and Naser, 2003; Jamal and Naser, 2002). In the context of cooperative studies researches relative members personal attributes and their satisfaction relative to coops services is an area that needs further study and exploration.

It is on this light that the study attempted to explore satisfaction in the context of cooperatives. It must be emphasized that several research studies examined and analyzed the determinants of satisfaction and have studied several applications of satisfaction to business organizations (Chen, et al., 2000; Noryati, et al., 2009; Miller, et al., 2009; Srivastava, et al., 2010; Chang, et al., 2010; Ellickson, et al., 2001; Lederer, et al., 2006; Schmidt, 2007; Chang, et al., 2010). However, a dearth of studies existed when it comes to evaluating satisfaction of coop-members. This is because in the context of cooperative, the phenomenon is relatively very new. Consequently, there is gap in knowledge as it relates to the extent coop-members feel satisfied in the services being extended to them, and the factors that impinged to their satisfaction. Therefore, studying this gap makes it more interesting in view of the reality that coop-members – being customer and part owner –makes them unique when it comes to studying personal attributes as it relates to satisfaction, and the extent to which satisfaction can be predicted based on coop-members personal attributes; having said that, it can be fairly asserted that the study is significant

particularly in the area of cooperatives studies (Oliver, 1997).

### 1.1 The Problem

To study the relevance of coop-member's perception of satisfaction relative to the services extended by their cooperative vis-à-vis personal attributes and whether such have predictive power to coop-members perception of satisfaction is an area in cooperative that needs further exploration.

To shed insight to this, the study attempted to test a hypothesis on coop-members satisfaction that could provide understanding to the predictive power of members-personal attributes to perception of satisfaction.

With this in mind, the study specifically attempted to answer the following. First, what were the member's levels of satisfaction with respect to the services offered by NMMC-MPC? Second, do the following members personal attributes, namely, *age* and *length of years as coop-member* have significant predictive power to their perception of satisfaction?

### 1.2 Limitation and Scope of the Study

The nature of the study is theory testing therefore can be fairly said as an exploratory study. Further, the number of members-personal attributes that were tested was limited to only two attributes, namely, age, and number of years as coop member. The reason behind this choice is based on the notion that these are commonly held personal attributes.

Although the attributes being studied were limited only to the aforesaid personal attributes nonetheless it could not be denied that there might still be more relevant personal attributes in which other studies could consider. Despite such limitation the insight could pave the way for future studies to delve deeper other personal attributes, which could be of great help in coming up with a marketing segmentation strategy.

Moreover, the choice of the cooperative being studied is another limitation which might restrict the applicability and generalizability of the findings that were posited here. It must be underscored though that NMMC-MPC was chosen in view of the fact that one of the researchers is connected and working in the said cooperative. Thus, patronage is an overwhelming consideration in the choosing NMMC-MPC.

### 1.3 Theoretical Framework

At this juncture, it is fair to say that coop-members satisfaction is considered crucial in cooperatives competitiveness. Just like any other business enterprise for cooperatives to stay in the competition, they need to meet their member's expectations. These expectations are usually assumed in terms of perceive satisfaction in the efficiency of services extended by the cooperatives, and which have been considered as proxy indicator in measuring actual satisfaction (Peyton, et al., 2003; Parasuraman, et al., 1985; Cadotte, et al., 1983; Oliver, 1980; Oliver, 1977a; Oliver, 1977b; Hovland, et al, 1957). Theoretically, efficiency of services has bearing to coop-members perception of satisfaction. Hence, the perceived satisfaction of coop-members is reflective of the actual satisfaction of the efficiency of the services that were being extended or offered by the cooperatives. Perception of satisfaction, however, is indubitably effected by personal attributes (Oliver, 1997a; Matzler, et al., 2005).

In the context of this study, it sought to find out whether the following personal attributes, namely, *age* and *length of years as coop-member*- have effect to their perception of satisfaction. In doing so, the following hypothesis was then tested:

- (1) *Age has significant effect to satisfaction such that, as age of coop-members increase, satisfaction decreases.*
- (2) *Length of years as coop-member has significant effect to satisfaction such that, as length of years as coop- member increase, satisfaction decreases.*

These propositions are anchored on the notion that when coop-members become older and their membership to the cooperative becomes longer, they would then be exposed to so much inefficiency or efficiency in the services of the cooperative that they would tend to be sensitized to the workings of the cooperative that they would then tend to be less appreciative of actual efficiency, consequently, this results in a decrease in perception of satisfaction to the services the cooperative offered.

## 2. Method

### 2.1 Research Design

The study used survey design. It was conducted at Northern Mindanao Medical Center (NMMC), a 600-bed government-owned tertiary hospital, situated in Cagayan de Oro City, in the Philippines. The cooperative being subjected in this study is the Northern Mindanao Medical Center Multi-Purpose Cooperative (NMMC-MPC), whose office is located within the said hospital. The coop's membership is limited to the current employees of NMMC who were classified as regular member while its associate members are those retirees of the institution and the employees of the cooperative but not employed at NMMC.

The study utilized 295 members as sample respondents based on NMMC-MPC 954 total members. The sample size was determined with the use of Slovin's formula. In the selection of the sample respondents it was done with the use of systematic random sampling.

### 2.2 Survey Instrument

A survey questionnaire was constructed in which data of member's perception of satisfaction was gathered. This was then complemented by Focus Group Discussion (FGD).

The survey questionnaire collected members' perception on satisfaction from the following NMMC-MPC areas of operation. Namely, *administration and management, patronage refund, canteen operations, interest on share capital, savings and loan products, achievement of goals and objectives.*

The questionnaire was subjected to exploratory factor analysis to test its construct validity. From the original 80 items only 21 items passed the test, and, the retained items were subjected to test of reliability with Cronbach alpha of .965.

In the measurement of the respondents' perceived satisfaction, a seven-point Likert type scale was used, that is, *very highly satisfied* given a score of 7, *highly satisfied* 6, *satisfied* 5, *neither satisfied nor dissatisfied* 4, *dissatisfied* 3, *highly dissatisfied* 2, and *very highly dissatisfied* 1.

### 2.3 Data Collection and Analysis

The quantitative data gathered were subjected to descriptive statistical analysis while multiple regression analysis was applied to determine the predictive effect of *age* and *length of years as coop-member* to *perceived satisfaction*. *Age* and *length of years as coop-member* serve as the independent variables – measured at the continuous level while the dependent variable, which is *perception of satisfaction* was measured at the ordinal level – this was transformed to continuous level of measurement by summing up the scores of the twenty-one item-statements of each respondent.

The findings that came out from the statistical analysis served as a cue, as to what questions were asked for the Focus Group Discussion (FGD). There were six participants chosen to participate in the FGD. The criteria of selecting FGD participants were based on gender consideration, age, and number of years as coop-member.

### 3. Findings and discussion

#### 3.1 Findings

##### *On Coop-members Perception of Satisfaction by Age and Length of Years as Coop-member*

Of the 295 randomly sampled respondents, the oldest was 63 years old and the youngest was 22. The average age of respondents was 37 years old with standard deviation of 10.1, and standard error of 0.59. Based on this, the study therefore is 95% confident that the mean-age of the coop-members population is within the range of 36.1 to 38.4 years old.

The longest number of years as being coop-member was 20 years while those with most recent membership was one year. On average, the number of years as coop-member was 6.5 years with standard deviation of 6.3, and standard error of 0.37. Thus, the study is 95% confident that the mean-years in being a coop-member of NMMC-MPC could be found within the range of 5.8 to 7.2 years.

Table 1. Frequency and Percentage Distributions of NMMC-MPC Members by Level of Satisfaction, CY 2019.

Level of Satisfaction	Scores	F	%
Very highly Satisfied	6.16 and Above	0	0.0
Highly satisfied	5.30 – 6.15	28	9.5
Satisfied	4.44 – 5.29	153	51.9
Neither satisfied nor dissatisfied	3.58 – 4.43	102	34.6
Dissatisfied	2.72 – 3.57	5	1.7
Highly dissatisfied	1.86 – 2.71	0	0.0
Very highly dissatisfied	1.85 and Below	7	2.4
<b>TOTAL</b>		<b>295</b>	<b>100</b>

The total NMMC-MPC members with perception of dissatisfaction were 4.1%. This totality consisted of 2.4% *very highly dissatisfied* no one, however, reported *highly dissatisfied* while 1.7% *dissatisfied*.

In contrast, 61.4% of coop-members have perception of satisfaction. This comprised of 51.9% *satisfied*, 9.5% *highly satisfied*, and nobody reported to be *very highly satisfied*.

However, a considerable number of NMMC-MPC members 34.6% were *neither satisfied nor dissatisfied* in the operation of the coop's services.

The level of satisfaction has a mean of 4.6, a standard deviation of 0.9, and a standard error of 0.05, which could be interpreted to imply that the perception of satisfaction is less spread; thus, suggestive that the coop-members perception of satisfaction have less deviation from each other.

Table 2. Frequency and Percentage Distributions of NMMC-MPC Members by Age-Classification, and by Level of Satisfaction, CY 2019.

Level of Satisfaction	Scores	Age-Classification					
		Young adult (18-35)		Adult (36-59)		Senior (60 and up)	
		F	%	F	%	F	%
Very highly Satisfied	6.16 and Above	0	0.0	0	0.0	0	0.0
Highly satisfied	5.30 – 6.15	16	10.7	12	8.6	1	16.7
Satisfied	4.44 – 5.29	72	48.3	80	57.1	0	0.0
Neither satisfied nor dissatisfied	3.58 – 4.43	53	35.6	44	31.4	5	83.3
Dissatisfied	2.72 – 3.57	3	2.0	2	1.4	0	0.0
Highly dissatisfied	1.86 – 2.71	0	0	0	0.0	0	0.0
Very highly dissatisfied	1.85 and Below	5	3.4	2	1.4	0	0.0
<b>TOTAL</b>		149	100	140	100	6	100

As shown in Table 2, 48.3% of *young adult* as well as 57.1% of *adult* reported a *satisfied* level of satisfaction. This is in contrast to the *senior* in which, 83.3% were *neither satisfied nor dissatisfied*. Another noticeable aspect was that 35.6% and 31.4% of *young adult* and *adult* respectively were *neither satisfied nor dissatisfied*.

For *young adult*, only 10.7% reported as being *highly satisfied* while 2% were *dissatisfied* and 3.4% were *very highly dissatisfied*.

On the other hand, for *adult* 8.6% reported as being *highly satisfied* while 1.4% respectively reported being *dissatisfied* and *very highly dissatisfied*. For *senior* only 16.7% reported as *highly satisfied*.

In view of years in service, categorized in terms of *1-10 years*, *11-20 years*, and *21-30 years*, the findings had shown that when years as member of the cooperative were disaggregated according to aforesaid groupings, their perception congregated around the level of *satisfied*.

Table 3. Frequency and Percentage Distributions of NMMC-MPC Members by Years in Service, and by Level of Satisfaction, CY 2019.

Level of Satisfaction	Years as Coop-member					
	Below-10 years		11-20 years		21years-Above	
	F	%	F	%	F	%
Very highly satisfied	17	7.1	0	0.0	0	0.0
Highly satisfied	47	19.6	13	31.0	1	7.7
Satisfied	151	62.9	26	61.9	10	77.0
Neither satisfied nor dissatisfied	18	7.5	2	4.8	1	7.7
Dissatisfied	2	0.8	0	0.0	0	0.0
Highly dissatisfied	0	0.0	0	0.0	1	7.7
Very highly dissatisfied	5	2.1	1	2.4	0	0.0
<b>Total</b>	<b>240</b>	<b>100</b>	<b>42</b>	<b>100</b>	<b>13</b>	<b>100</b>

As shown in Table 3 above, 62.9% of *below-10 years* as well as 61.9% of *11-20 years* and 77% of *21-30 years* reported a *satisfied* level of satisfaction.

For those *below-10 years*, 19.6% reported *highly satisfied*, 7.5% *neither satisfied nor dissatisfied*, 7.1% *very highly satisfied*, 2.1% were *very highly dissatisfied*, and 0.8% *dissatisfied*.

On the other hand, for the *11-20 years* 31% reported as *highly satisfied*, and 4.8% were *neither satisfied nor dissatisfied*, and 2.4% *very highly dissatisfied*.

Moreover, for *senior* 7.7% respectively reported as *highly satisfied*, *neither satisfied nor dissatisfied*, and *highly dissatisfied*.

It appears that when it comes to *age*, the perception of satisfaction appeared to cluster around levels of *satisfied* for *young adult* and *adult* while for the *senior* that of *neither satisfied nor dissatisfied*. In the same manner, for *years as coop-member*, the perception of satisfaction appeared to gather around the level of *satisfied* regardless in *years as coop-member*. These clustering are suggestive of the association of said variables to perception of satisfaction. However, it still remains to be seen whether such allusive association could be due to random chance or not, which we attempted to show in the discussion that followed.

#### *On the Predictive Power of Age and Years as Coop-member to Perception of Satisfaction*

To determine the predictive power of *age* and *years as coop-member* to perception of satisfaction, a multiple regression analysis was applied.

As shown in the Model Summary Table, the coefficient of correlation (R) is 0.389, which means that the direction of the correlation is positive and the strength of correlation between *perception of satisfaction* to *age* and *years as coop-member* can be interpreted as *moderate*.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.389	.151	.145	15.673

However, the effect size of such a correlation, as reflected in the Adjusted R Square ( $R^2$ ), was 0.145. This means that in our Regression Model 15% of the variability in *perception of satisfaction* can be explained by *age* and *years as coop-member*, which means that 85% of *perception of satisfaction* are explainable by other factors besides that of *age* and *years as coop-member*.

This denotes that there are still plenty of variables that impinged *coop-members* satisfaction that could be explored for future studies.

Given that our model can only explain 15% of *perception of satisfaction*, does this predictive power of our model attributable to random chance or not?

As depicted in the ANOVA Table below, the probability that the predictive power of the model could not be due to random chance was reflected by  $F=25.991$ ;  $df=2$ ;  $p=0.000$ . This means that 99.99% probability that the predictive power of our model was not mere accidental or due to random chance. In a word, *age* of members and *years as coop-member* can predict perception of satisfaction of members with a 99 percent confidence.

ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	12769.144	2	6384.572	25.991	.000
	Residual	71727.988	292	245.644		
	Total	84497.132	294			



Given the magnitude of the explanatory power of our model using *age* and *years as coop-member* to *perception of satisfaction*, thus, it is crucial to know the predictive ability of these two variables to member's perception of satisfaction. In other words, we would like to ascertain the predictive power of these two independent variables whether attributable to random chance or not.

As shown in the Table of Coefficients, first, we need to underscore that as far as multicollinearity is concerned, our Regression Model passed such a test, wherein our variance inflation factor (VIF) is within 1 to 10; and its Tolerance statistics is greater than .20.

Coefficients										
		Unstandardized Coefficients		Standardized Coefficients			95.0% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	108.14	3.53		30.64	.000	101.19	115.08		
	Age	.112	.092	.07	1.22	.224	-.069	.29	.98	1.02
	Years as coop-member	-1.05	.15	-.39	-7.21	.000	-1.34	-.76	.98	1.02

The coefficients table had shown that the predictive power of *age* to *satisfaction* was positive. That is to say, for every year of increase in *age*, controlling the effect of *years as coop-member*, *perception of satisfaction* increases by 0.112 units,  $p=0.224$ . However, this predictive effect of *age* was not significant, which imply that the effect of *age* to *perception of satisfaction* could be more of a random chance than a real effect.

On the other hand, the predictive power of *years as coop-member* to *satisfaction* was negative. To put it differently, for every year of increase in *years as coop-member*, controlling the effect of *age*, *satisfaction* decreases by 1.05 units,  $p=.000$ . This is indicative that the predictive effect of *years as coop-member* is significant; meaning to say, that the effect of *years as coop-member* to *satisfaction* is a real one rather than attributable to random chance.

In view of this, the empirical findings failed to support the claim of the first hypothesis relative to the negative direction of the predictive effect of *age* to *satisfaction*. Instead, the empirical findings had shown that the direction of the predictive effect is positive, which is contrary to our first hypothesis. Furthermore, such a predictive effect was shown to be more of a random chance, which means again that the claimed of the first hypothesis that there is significant effect of *age* to *satisfaction* must be rejected.

On the other hand, the empirical findings support the claim of the second hypothesis relative to the negative direction of the predictive effect of *length of years as coop-member* to *satisfaction*. Indeed, the empirical findings had shown that the direction of the predictive effect was negative. Moreover, the predictive effect was shown not due to random chance, which means that the claimed of the second hypothesis that there is significant effect of *number of years as coop-member* to *satisfaction* must be accepted.

As mentioned earlier, the aforementioned hypotheses are anchored on the theory that when coop-members become older and their membership to the cooperative becomes longer, they would then be expose to so much inefficiency or efficiency in the services of the cooperative that they would tend to be less appreciative of the coop's services actual efficiency, which could result to decrease in perception of satisfaction to the services the cooperative offered.

To find out if the abovementioned explanation is in line with that of the viewpoints of NMMC-MPC members, key informant interview was used towards this end.

At this point, it would make sense to assert that coop-services are geared towards coop-members satisfaction (cf. Magi and Julander, 1996). Such an assertion could then imply that the efficiency in coop-services leads to member's expectation of efficient services, which is tantamount to coop-members satisfaction. These expectations of efficient services could become consistent and focus as years of being a member lengthens. This viewpoint is in line with the remark made by a sixty-one years old and member of NMMC-MPC for the last twenty years now in which he articulated.

"For me, I always equate efficient operation of our coop [NMMC-MPC] with that of satisfaction. If I am satisfied with the way the coop handled and facilitated my transactions, then, deep within me, I can say, the coop is efficient. This perception of satisfaction is more of a 'gut-feeling' after a particular transaction has been completed. I have difficulty describing it in words but for those who have such an experience, I think, they understand what I meant of a satisfaction based on 'gut-feeling'."

He further added,

"Since the beginning of this coop, my length of years as coop-member already made me a first-hand observer of the changing efficiency of our coop's [NMMC-MPC] operation. During this time, my satisfaction also varies along with the changing efficiency of the services. This is the reason I can personally attest, of course, based on my years as coop-member that, I cannot separate satisfaction from efficiency, with satisfaction being the result of efficient service. And, I am one-hundred percent confident that those members with more or less same length of time as me as member of our coop [NMMC-MPC], will have the same observation regarding satisfaction and efficiency".

Moreover, he noted that

"[t]he longer you become a member of our cooperative [NMMC-MPC] the more observations you have regarding efficiency and inefficiency. Most of the time, in my years as coop-member, my perception of efficiency and inefficiency is benchmark on the experience of efficiency and inefficiency which has the most profound impact or perception to my person. And, if this recent experience is not at par with that experience [referring to the one with the most profound impact], then, there is decrease efficiency in the operation, which for me translate to decrease in satisfaction."

For purposes of this study, this observation is called *experiential satisfaction benchmarking*, which can be a plausible explanation for the two Hypotheses.

It must be emphasized that similar observations were expressed by other four informants who were coop-member for the last ten years to fifteen years. There is also a need to underscore that as member's age increases so is the number of years as coop-member increases; of course, in the assumption that they will not quit being a member of the coop. The seemingly inseparable connection of increasing age with that of increasing years as coop-member is deduced as possible explanation why age have no significant predictive effect while the latter have significant effect. This point of view is based on the standardized coefficients of predictive effect when seen in terms of absolute number wherein age is .07 standard deviations (at the positive side) while that of years as coop-member is .39 standard deviations (at the negative side).

This notion of *experiential satisfaction benchmarking* seems to undergird the hypothesis mentioned above, that is, as coop-members become older and their membership to the cooperative becomes longer, they would then be exposed to so much inefficiency or efficiency in the services of the cooperative that they would tend to be less appreciative of actual efficiency, which could result to decrease satisfaction of the services the cooperative offered.



Given this, we would call the aforementioned observation as *Theory of Benchmarking Experiential Satisfaction*. This theory is based on the notion that the predictive effect of increasing age and increasing years as coop-member to satisfaction can be attributed to collective substantial exposure to efficient or inefficient services of the cooperative. This is because as age and number of years as coop-members increases, they would then become substantially expose to increases in efficiency or inefficiency of services in which the latter [inefficiency] have greater predictive effect to satisfaction than the former [efficiency]. However, this collective substantial exposure will leave a benchmark experiential satisfaction [that is, a real satisfaction as opposed to perceived satisfaction] to the individual coop-member from which judgment of later services whether efficient or inefficient will be based. Unless the current or existing services triggers a kind of collective satisfaction [that is, collective perception of satisfaction] that could transcend the benchmark experiential satisfaction at the individual level consequently an increasing collective perception of satisfaction will then be reflected among members. However, if the current or existing services trigger a kind of satisfaction that failed to transcend that benchmark experiential satisfaction, which is at the individual level, decreasing collective satisfaction will be reflected.

#### 4. Conclusion

The *Theory of Benchmarking Experiential Satisfaction* can provide plausible explanation relative to the first hypothesis, which means that the generated level of collective satisfaction of the different age groups are *above* the benchmark experiential satisfaction [real satisfaction] of individual members. A plausible explanation relative to the second hypothesis would be that the effect of years as coop-member to the decreasing satisfaction of NMMC-MPC members might be because the existing services at NMMC-MPC have generated a level of collective satisfaction [perception of satisfaction] to its members, which means that the generated level of collective satisfaction of each of these groupings are *below* the benchmark experiential satisfaction [real satisfaction] of individual members.

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