

Voices from Within: Members' Perceptions and Experiences in a Nationally Recognized Cooperative

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Abstract

Purpose: This study aims to explore cooperative members' perceptions and experiences in a nationally recognized cooperative.

Design/methodology/approach: A qualitative content analysis was conducted on 51 user-generated Google reviews of a nationally recognized cooperative.

Findings: Three main themes emerged from the qualitative content analysis: (1) mixed service experiences, (2) operational inefficiencies, and (3) organization's reputation and future outlook. On one hand, many reviews praised helpful staff, responsive service, and consistent dividends. On the other hand, others highlighted delays in savings withdrawals, slow loan processing, and lack of responsiveness from management.

Research limitations/implications: The study demonstrates the value of online reviews as real-time feedback for assessing member experience, though limitations include lack of context and representativeness.

Practical implications: These findings highlight a gap between the cooperative's positive external reputation and internal service challenges face by its members. Cooperatives must ensure consistent, transparent, and responsive services to uphold trust and credibility.

Originality/value: This paper introduces the use of user-generated online reviews as a lens to explore cooperative members' perceptions and experiences.

Keywords: Service Quality, Cooperative Members, Member Perceptions, User-Generated Content

Introduction

Founded on August 30, 2012, the cooperative examined in this study operates under the Cooperative Act 1993 as a service-based entity. With more than 450,000 members, mostly B40 women entrepreneurs, it aims to improve members' socio-economic conditions by providing a wide range of business and financial services. Its portfolio includes corporate investments, real estate development, strategic financing programs, and Ar-Rahnu (Islamic pawn broking). In 2023, the cooperative was ranked among the top three in Malaysia, demonstrating its commitment to organizational growth and member welfare.

Despite such national recognition, member feedback demonstrates a gap between the cooperative's accomplishments and the real-world experiences of its members. While some members value the cooperative's financial returns and community-oriented initiatives, others express dissatisfaction with delays in mandatory savings disbursements, ineffective communication, and inconsistent service quality. This study attempts to explore the

experiences and perspectives of cooperative members. By examining their comments, it provides insights into management effectiveness and suggests ways to strengthen service delivery and member satisfaction.

Literature Review

Positive Member Experience

Positive member experiences are central to the sustainability and success of cooperative organizations. Unlike conventional profit-driven firms, cooperatives are characterized by member ownership and democratic governance, while also seeking to balance economic performance with the fulfilment of members' social needs (Birchall, 2003). Accordingly, members' expectations extend beyond service quality to include transparency, trust, fairness, and a sense of belonging with the cooperative.

In the cooperative context, service quality is a crucial element of the overall member experiences, as it directly influences member satisfaction and, in turn, their trust and loyalty toward the organization. The SERVQUAL framework, developed by Parasuraman et al. (1988), identifies five dimensions namely as tangibles, reliability, responsiveness, assurance, and empathy are widely applied to evaluate service performance in cooperatives (Arizal & Agus, 2019; Conales, 2022). Among these, Arizal and Agus (2019) found that responsiveness, assurance, and empathy significantly enhance cooperative member satisfaction and loyalty, while Sapkota et al. (2023) similarly highlight the critical role of these SERVQUAL dimensions in sustaining member trust and commitment.

Shortcomings in service delivery such as delays or limited responsiveness can damage member trust and reduce satisfaction. Studies have shown that service quality and trust are critical determinants of member satisfaction and loyalty, demonstrating the importance of consistent and responsive service in cooperative institutions (Fernando et al., 2025). Trust and transparency also form the foundation of member satisfaction in cooperatives. Bhuyan (2007) reveals how cooperative members' attitudes and behavior are positively impacted by their opinions of transparency and a belief of being involved in governance. On the other side, members frequently become dissatisfied and less committed when they sense that management is unclear or that their opinions are ignored during the process of making decisions.

In addition, emotional and social factors, such as identity and community belonging, further contribute to satisfaction. Zeuli and Radel (2005) highlight how cooperatives promote inclusivity and a sense of community, all of which may boost member loyalty and commitment. Furthermore, when good communication and genuine relationships within the cooperative are brought together with quality service delivery, member perceptions of ownership strengthen (Chukwuemeka et al., 2022).

Positive member experiences in cooperatives are constantly changing influenced by service quality as well institutional trust. Studies in the Ethiopian cooperative context show that perceptions of weak governance, limited responsiveness, and agency problems can diminish member confidence, even when financial benefits or interpersonal relations are positive (Gizaw & Xiongying, 2021; Tadesse & Kassie, 2017). Hence, sustaining member satisfaction requires not only operational efficiency but also transparent leadership, accountability, and effective communication.

Method

This study applies qualitative content analysis of user-generated content (UGC) drawn from Google review to explore cooperative members' experiences and perspectives with the selected Malaysian cooperative. As of June 2025, the cooperatives' official Google review page featured 51 entries, all of which were analyzed to ensure comprehensive coverage of the available feedback. The use of UGC has gained interest in business and management research (Shah et al., 2020; Shankar et al., 2022; Orea-Giner, 2022), as it provides authentic insights written in the reviewers' own words, reflecting real encounters with the organization.

For interpretive clarity, only reviews published in English or Bahasa Malaysia were manually extracted as part of the data collection. Non-informative entries such as blank reviews, emoji-only responses, or generic congratulatory messages were excluded to maintain analytical rigor and relevance (Kozinets, 2020).

The reviews were then analyzed to identify recurring patterns in cooperative members' perceptions and experiences. Each review was carefully examined for expressions of satisfaction and dissatisfaction, with particular attention to remarks given on service delivery, operational processes, and perception towards cooperative in general. Common themes emerged throughout the dataset as a result of grouping similar ideas and emotions together. These themes transformed individual comments into more comprehensive understandings of the organization's strengths and limitations. The feedback reflected a wide spectrum of perspectives, ranging from highly positive experiences to substantial concerns.

Findings

Three key themes namely mixed eservice experiences, operational inefficiencies, and the organization's reputation and future outlook emerge from the analyzed reviews and reflect members' perceptions and experiences with the cooperative,. The themes highlight the dual reality faced by the organization: while it benefits from a generally strong reputation and positive recognition, underlying service inefficiencies risk compromising long term credibility and member trust.

Mixed Service Experiences

A variety of experiences are reflected in the reviews, with cooperative members expressing both praise and concern about the quality of service. Numerous reviewers praise staff politeness, helpfulness, and professionalism, particularly at service counters and Ar-Rahnu outlets, reinforcing perceptions of member-oriented service. In contrast, a notable number of reviews highlighted unresponsive customer service, difficulties getting through to headquarters, and occasional unprofessional conduct. These inconsistencies suggest underlying service delivery and operational challenges.

The presence of positive and negative feedback implies a gap between frontline service performance and overall institutional reliability. From the reviews, while interactions between staff and cooperative members generate goodwill, they are inadequate without systematic responsiveness, open communication, and reliable performance. Parasuraman et al. (1988) emphasize that reliable service, which ensures consistent and dependable delivery of promised outcomes, is required for fostering customer satisfaction. The cooperative needs to enhance staff accountability, develop effective grievance procedures, and strengthen internal communication in order to maintain member trust. These improvements will boost credibility and ensure that recurring failures are not damaging excellent service experiences.

Operational Inefficiencies

Member reviews reveal recurring concerns about operational inefficiencies, particularly delays in savings withdrawals, loan processing, and fund disbursement. Several members reported they had to wait weeks or months to get loan approvals or access to their needed savings. Members also complain about delayed updates and inaccurate system calculations, which lead to confusion and misunderstandings. Frustrations were further heightened by difficulties in communicating with management or obtaining clear financial information.

Reviews reveal recurring problems over operational inefficiencies, in particular delays in loan processing, fund disbursement, and savings withdrawals. Cooperative members complained they had to wait for weeks or months to receive their savings or loan approvals. Also, reports about unprofessional behavior and poor work cultures are other complaints raised by members that could affect service performance. These operational flaws have harmed member confidence while the cooperative has earned praise for its dividend performance and customer service.

Overall, the cooperative's operational issues reflect a broader systemic shortcoming that has affected member confidence. Even though the cooperative continues to receive praise for its dividend performance and frontline services, these issues suggest that positive outcomes in some areas cannot fully compensate for flaws in managerial and operations processes. To address these challenges, the cooperative could enhance administrative efficiency, ensure strategic investments in reliable infrastructure, and promote an open, member-centred organizational culture that emphasizes responsibility and reliable service delivery.

Reputation, Recognition, and Future Outlook

Despite operational criticisms, the cooperative continues to have substantial amounts of positive recognition from both its members and the general public. Many evaluations are positive about the cooperative's future while expressing satisfaction with its national position as the third-best in Malaysia. Members value the regular dividend payments, business opportunities, and efforts to foster community engagement. For some, the cooperative is seen not merely as a financial organization but as a platform for professional and personal development.

The cooperative's positive reputation greatly improves its brand image, in particular regards to its solid financial condition and friendly service at Ar-Rahnu outlets. Nevertheless, member confidence is affected by concerns regarding internal inefficiencies, suggesting that reputation is not enough to ensure long-term loyalty. For the purpose to build confidence and maintain member loyalty, the main challenge lies in finding a balance between this excellent reputation, constant service quality, and transparent governance.

Discussion and Conclusion

This study explored cooperative members' perceptions and experiences within a nationally recognized Malaysian cooperative by analyzing UGC Google reviews. The study revealed three main themes namely as mixed service experiences, operational inefficiencies, and the organization's reputation and future outlook. Many members expressed their contentment with the cooperative's friendly staff, easily available services, and consistent dividend distribution, reflecting positive perception and member satisfaction. Nevertheless, at the same time, other reviews expressed delays in transactions, communication gaps, and concerns about

management practices. These contrasting views raise attention to a dilemma in service delivery where internal challenges may sometimes outweigh frontline competency.

The cooperative shows strong potential, driven by member loyalty and external recognition. However, sustaining and enhancing this reputation requires addressing internal shortcomings, particularly in administrative transparency, responsiveness in communication, and operational reliability. Maintaining a consistent strategic focus on service quality across all levels will be important for strengthening member trust and securing long-term growth.

The cooperative demonstrates tremendous potential, supported by the admiration and commitment of its members. Addressing internal shortcomings, particularly those related to operational reliability, communication responsiveness, and administrative transparency, is required to sustain and further enhance this reputation. For organizations to maintain long-term performance as well as establish member trust, there must be an ongoing, strategic focus on service quality at all organizational levels.

This study's limitation include the use of only Google reviews, which can represent biased viewpoints, and the absence of demographic or service-specific information. Future studies should use quantitative techniques like surveys or structured interviews and expand data sources to include other platforms (e.g., Facebook and Instagram) in order to evaluate cooperative members' perception and experience. Deepening understanding would also involve investigating how member retention, trust, and service quality interact across demographic groupings or service kinds. By comparing to other cooperatives, the cooperative and associated organizations could learn best practices.

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