ROLE OF ETHICAL PRODUCTS IN ENHANCING CUSTOMER'S SATISFACTION: AN ASSESSMENTS OF YOBE MICROFINANCE PRODUCTS AND SERVICES IN NIGERIA

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ABSTRACT

This study investigates customer satisfaction based on ethical products and services developed by Yobe Microfinance and customers' accessibility to banking services at ease and affordable access to funds. The research adopted a qualitative approach using a random sample through a survey questionnaire. The data was collected from Yobe Microfinance customers in Northern Nigeria who benefitted from the fund. The study used Structural Equation Modelling, the sample size was determined based on available customers. A total of 360 respondents completed the survey, using a Likert scale ranging from a strongly disagree of 1 to 5 strongly agree, using Structural Equation Modeling and Statistical Package for Social Science software to analyze and test reliability and validity to provide richness and accuracy of information from respondents from various perspectives. The finding indicates the positive relationship between ethical banking products and customer satisfaction. The research provided insights and developed a model that indicates the relationship between ethical products and customer satisfaction through service quality.

Contribution/ Originality: This study's originality contributed to Yobe Microfinance on assessed ethical products based on customer satisfaction. This is the first of its kind with the related variables as indicated based on Quality services in Yobe Microfinance, Yobe State, Nigeria.

1. INTRODUCTION

Most marketers and consumer researchers consider customer satisfaction important based on practical and theoretical issues (Muhammad & Khalil, 2021). In today's competitive business world, customer satisfaction can be seen as the essence of success. Therefore, customer satisfaction and retention should not be underestimated when developing a market-oriented and focused on company strategy (Crick, Karami, & Crick, 2022). As a result, customer satisfaction becomes a business goal as more industries struggle for quality products and services (Alkhurshan & Rjoub, 2020).

Literature found that understanding customer satisfaction ratings and service quality perceptions remains problematic (Li, Lu, Hou, Cui, & Darbandi, 2021; Zhong & Moon, 2020). A series of studies argue that customer satisfaction ratings are causally related to service quality ratings (Soltanpour, Mesbah, & Habibian, 2020). However,

quality of service seems to be a predictor of causality of customer satisfaction (Hammoud, Bizri, & El Baba, 2018; Lee, Sun, Wu, & Xiao, 2018; Theodosiou, Katsikea, Samiee, & Makri, 2019). This conflicting empirical evidence underscores the need for the investigations as indicated above. However, the causality between the service quality and satisfaction lead to the outcome customer behaviour and it's important to management relevance (Tang, Walsh, Lerner, Fitza, & Li, 2018). Previous studies also emphasize the multidimensional nature of service quality, focusing on two overarching aspects (Anderson, Nguyen, & Tofighi, 2021; Ekaabi, Khalid, & Davidson, 2020; Pakurár, Haddad, Nagy, Popp, & Oláh, 2019). The first dimension involves key outcome aspects of the service, such as service reliability. The second involves the process aspects of the employee-customer relationship, for instance, responsiveness, tangible, empathy and assurance (Dandis et al., 2021). However, others indicate that few empirical research shows a relationship between the two aspects of customer satisfaction and service quality.

The research tries to fill this gap in the literature by evaluating products and services recently developed by Yobe Microfinance. The literature reviewed also indicates that service quality expectations are likely based on excellence. In contrast, ratings of satisfaction are more likely to be based on a wide range of quality defects (Chen, Liu, Chang, Gui, & Na, 2020; De Oña, 2021; Jin, Lee, Slocum, & Merkebu, 2018; Naumovska-Saveska, Tomovska-Misoska, Efremov, & Petrovska, 2021). More specifically, there could be potential customer satisfaction, including service quality. This is because dimensions and underlying satisfaction ratings are generalized globally rather than specific (Huang & Crotts, 2019). Customer satisfaction determinants include service quality, refusal, expectations, performance, affect equity and desire (Patterson & Spreng, 1997; Spreng & Mackoy, 1996; Szymanski & Henard, 2001). However, studies indicate that performance expectations during service evaluation can be adjusted by customer expertise (Zhong & Moon, 2020). Previous research found that experienced customers are likely to be more knowledgeable about existing alternatives. They are likely better to encode new information and distinguish between relevant and irrelevant information (Alba & Hutchinson, 1987; Johnson & Russo, 1984).

For complex services (insurance, banking, mortgages, pensions, etc.), subjective evidence points to the general tendency of the market for many customers to make financial decisions independently. However, no study has been conducted to assess the acceptance role of ethical products and services in Yobe Microfinance's incorporation process, leading to overall customer satisfaction. The current study examines the role of Yobe Microfinance's recently developed ethical products in connecting startup processes and leading to overall customer satisfaction. The study also examines the impact of demographics and other relevant variables on customer ratings of satisfaction and quality service.

Business Capital Partnership Financing: This is a new product recently introduced by the Yobe Microfinance Bank. The Bank offers cash as capital to partner with the entrepreneur in a selected business. At the end of the tenor, the profit generated will be shared between the customer and the Bank. A members can partner with a financial institution to access business capital to partner as an entrepreneur in a selected business. At the end of the tenor, the profit generated and the loss will be shared between the two parties. The allocation of funds should be in a group, while the distribution pattern remains flexible to the needs and capacities of individual members.

H1 Service Quality of Business Capital Partnership impact on customer satisfaction

Group Partnership Financing: A group can partner with a financial institution to access business capital to partner as an MSME in a selected business. At the end of the tenor, the profit generated and the loss will be shared between the two parties. The group members will share the profit and loss among themselves after disbursement.

H2. Service Quality of Group Capital Partnership impact on customer satisfaction.

Table 1 Conductions of the Yobe Microfinance products for financing.

Table 1. Conditions of the products.

S/N	Related Party	Description
1	Entrepreneur	The entrepreneur is considered a business owner whose nature of business must be; a- Small scale business b- Domestic in nature that serve the local community in daily needs c- Able to make daily deposits of 1% of the amount received d- Able to employ 2-5 people
2	Guarantor	• Is a reputable businessman appointed by the entrepreneur and approved by the Bank. • Guarantors are businessmen supplying the required items need for the small scale businesses.
3	Collateral	• Entrepreneurs must provide the bank with a guarantee of 150% of the amount requested
4	Collector	• Is a person appointed for daily/weekly responsible for collecting loans from the entrepreneur by the bank
5	Rationale	Many small and medium-sized businesses in remote areas. The project aims to reach villages targeting specific suitable markets and businesses to improve and strengthen growing businesses in local communities. In banking, this product is easily accessible due to the stringent requirements of commercial banks. Most business owners, especially women, find it difficult to obtain credit from commercial banks. Due to the stringent requirements of commercial banks, the product is participatory and easily accessible. The community rejects commercial banks based on religion and culture, believing that commercial banks are engaged in the usury (interest rate) business prohibited by their religion and culture.
6	Objectives	Improves access to banks statewide through the provision of agency banking and internet banking capabilities, reducing the movement of cash through interbank transfers Drive savings and increase productivity with daily savings. Open up ways to share gains and losses by introducing participatory capital financing that empowers small businesses and promotes financial inclusion.
7	Target Group	This company caters to small business owners targeting women and young entrepreneurs.
8	Tenure	150 days
9	Allocation	The minimum amount to be given to each applicant in between 300,000 to Maximum of 1,000,000
10	Recovery Plan	• Bank developed the application of a collection for collection agencies to use for instant deposits • Collection agencies make daily repayments to banks • Both collectors and entrepreneurs are given books with repayment schedules • The bank manager authorized 5% of total corporate profits to collectors • Dispute that 5% should be paid out of approved incentives if collectors who fail to collect repayments of some customers act as arbitrators. • The arbitrator's decision is binding on all parties, and the arbitrator is obligated to pay the debtor.
11	Dispute Resolution	• Arbitration is the preferred method of dispute resolution • All parties agree that the prosecutor or another person designated by the prosecutor will act as arbitrator in the dispute • The arbitrator's decision is binding on all parties • The surety is responsible for making him available for arbitration. Otherwise, he is obliged to pay on behalf of the debtor. • The debtor may lose collateral in case of absolute default.
12.	Applicant Criteria	• Must have an existing business location (please provide coordinates) • Applicant must be the sole owner of the business • Applicant must open an account with Yobe Microfinance Bank • The business and its feasibility studies must be economically and commercially viable.
13	Conditions	• Application form completed by the applicant • Evaluation of the business to meet the loan criteria
14	Qualifications	• The bank analyzes the applicant's request and determines eligibility according to the terms and criteria. • Bank loan officers evaluate the applicant's business performance, including income, sustainability, and ability to comply with program policies. • If approved, the bank will issue an agreement that must be read and signed by the entrepreneur and the guarantor. • Contract is signed by bank and customer • Capital is to be paid to customer account
15	Target Coverage	• The program targets 300 monthly beneficiaries for a total of 3,600 beneficiaries annually. • At the end of each program phase, group members who have completed all program requirements are enrolled in the next phase.

2. LITERATURE REVIEW

Customer satisfaction has been described as one's expectations (Alnaser, Ghani, & Rahi, 2018). Customer satisfaction is the attitude towards a product and service after use. It is considered an important outcome of marketing efforts, reflecting the stages of consumer behaviour. For example, if customers are satisfied with a particular service offering, they are more likely to revisit the product and promote product enhancements (Alnaser et al., 2018). Key influences shape the future purchase intentions of customers (Dash, Kiefer, & Paul, 2021). Satisfied customers are more likely to share positive experiences with others, encouraging positive word of mouth (Ryu & Park, 2020). This positive word is particularly useful in collectivist Middle Eastern cultures, where social life is structured to strengthen relationships socially with others in society (Chen & Lin, 2018). Dissatisfied customers can rebrand and engage in negative word-of-mouth that can harm and degrade a brand (Ahmad & Zhang, 2020). Recent research by Muhammad and Ngah (2021) confirms that poor customer service leads to customer satisfaction and willingness to recommend the service to a friend. This leads to an increase in customer conversion rates and brand promotion. An important background to the formation of overall customer satisfaction is the potential to attract many customers and meet their needs in terms of products and services (Aremu, Aremu, & Ademola, 2018). For example, research on customer satisfaction has relied heavily on the non-confirmation paradigm, which examines product and brand satisfaction in terms of two cognitive variables: prepurchase expectations and non-confirmation (Churchill Jr & Surprenant, 1982; Oliver & Swan, 1989; Yi, 1990). According to Bigné, Moliner, and Sánchez (2003) Prepurchase expectations confirm a product's expected performance. Non-confirmation refers to the difference between prepurchase expectations and post-purchase perceptions. Therefore, customers feel satisfied when their perceived performance exceeds their expectations (positive disconfirmation).

On the other hand, if the apparent performance cascades short of the customer's expectations, this is a negative reason for disappointment, and the customer is dissatisfied. For example, much empirical evidence supports the nonconfirmation paradigm (Yi, 1990). For example, previous research by Churchill Jr and Surprenant (1982) conveyed that non-confirmation positively affected satisfaction. Customers are attracted and satisfied when they find a better product than expected (Vasić, Kilibarda, & Kaurin, 2019). Research shows that the notion of satisfaction is driven by great effort and expectations on the part of the customer (Jin & Chen, 2020). Others, however, argue that customers set standards for product performance based on their general product experience. These drive the approval/rejection process rather than expectations of core brand performance (Barnes & Krallman, 2019; Otto, Szymanski, & Varadarajan, 2020). A study has also shown a direct relationship between actual performance and satisfaction (Churchill Jr & Surprenant, 1982). Recent research has argued that satisfaction judgments rely on emotional and cognitive components. This is because both coexist and contribute independently to satisfaction judgments (Powers, 2020). Also, some researchers have demonstrated a positive relationship between satisfaction and equity. Equity is viewed as correctness, fairness, judgment, or the credit consumers place on what others receive (Barnes & Krallman, 2019).

3. SERVICE QUALITY

Customer satisfaction surveys are often closely related to measuring service quality (Chen et al., 2020; De Oña, 2021; Pakurár et al., 2019; Rita, Oliveira, & Farisa, 2019). Satisfaction is the customer's feelings and attitude towards the service after using the service. Service quality is the overall customer's impression of a financial institution or organization and its relative superiority or inferiority (Ekaabi et al., 2020). Some argue that service quality and satisfaction are based on optimally designed structures and unique attributes that should be treated as equal models for customer decision-making (Pakurár et al., 2019). Therefore, many have tried to establish a relationship between customer satisfaction and service quality. Many attempts have suggested a causal relationship between customer satisfaction and service quality. Satisfaction is believed to occur at a practical or transactional level.

In contrast, quality of service is viewed as a global attitude (Huang & Crotts, 2019). For example, Muhammad and Ngah (2021) investigated service quality and satisfaction by evaluating 350 Jaiz Bank plc, Nigeria customers. The findings suggest that satisfaction ratings are important and related to quality service. However, the current study builds on important research that suggests a causal relationship between Yobe Microfinance service quality and customer satisfaction. As shown in Dash et al. (2021) customers can assess the quality of service at key stages of a transaction, and customer satisfaction can be highly meaningful on a global scale. However, a literature review suggests that service quality is not a component of one dimension. Rather, service quality includes multiple dimensions such as tangibles, reliability, empathy, assurance and responsiveness (Su & Teng, 2018). Although the composition dimensions of quality service are likely to depend on service attitudes (Ekaabi et al., 2020) it can be argued that there are two overarching dimensions of service quality (Rita et al., 2019). The first relates to the core aspects of the service, and the second relates to the relational or process aspects of the service, for example, tangibles, reliability, empathy, assurance and responsiveness (Bandyopadhyay, 2018).

Reliability is primarily related to service outcomes, while specificity, safety, responsiveness, and empathy are related to service delivery (Muhammad & Khalil, 2021). In this context, relationship-based service quality is likely to predict customer satisfaction. Due to the invisible nature of services, it is often difficult for customers to understand them (Huang & Crotts, 2019). Customers make assumptions about quality service based on the physical assets of the building, the physical layout around the service environment, etc. (Barnes & Krallman, 2019). This argument is supported by empirical evidence suggesting that the service environment's specific and physical setting can significantly impact customers' emotional responses and behavioural intentions (Su & Teng, 2018). Mukhtar, Anwar, and Sheikh (2018) reported similar findings that tactile aspects of department stores influence customer perceptions of quality service. Furthermore, research on metrics that inform performance expectations had a major impact on research on consumer behaviour (Dandis et al., 2021). Evaluation criteria include price, brand awareness, quality, design and comfort (Muhammad & Ngah, 2021). This result suggests that a favourable location is an important factor influencing performance expectations. Favourable bank locations mean customers can easily transact regularly with banks (Naumovska-Saveska et al., 2021). Accessibility is also relevant, making it easier for customers to interact with their bank (Huang & Crotts, 2019) and more convenient. Current research treats convenience and accessibility as part of specific aspects of service quality. It suggests that specific aspects of service quality are also likely to be important predictors of customer satisfaction.

Several studies have shown a grading criteria performance expectations may moderate consumer differences such as gender, age, occupation, education, and customer expertise (Narteh & Kuada, 2014). In a key article on customer expertise, Su and Teng (2018) identified two key distinctive components: expertise and acquaintance. Expertise is considered the capacity and ability to perform a successful product-related task. In contrast, familiarity is defined as the number of product-related experiences accumulated by consumers (Otto et al., 2020). More specifically, subject knowledge or product class knowledge means understanding the attributes of a product or service class and knowing how different alternatives compare to those alternatives (Bandyopadhyay, 2018). As such, some customers may be more professional and rational when assessing service quality and satisfaction on a cognitive level. For example, a previous study by Powers (2020) argued that when evaluating service quality, customers compare the service they expect and their perception of the service they receive. Therefore, service providers must meet or exceed customer expectations (Ramseook-Munhurrun, Lukea-Bhiwajee, & Naidoo, 2010). However, there may be a gap between service providers' perceptions of quality and customers' perceptions of service quality (Ramya, Kowsalya, & Dharanipriya, 2019). The service provider's strategy focuses on narrowing or eliminating the gap by developing appropriate communication programs to promote customer understanding and perception of service quality. However, research on consumer behaviour shows that new, more complex types of information can be easily learned with the customer's expertise (Huang & Crotts, 2019). For example, some researchers compared the information processing activities of experienced customers with those of less

knowledgeable customers. Results show that experts can learn new information about offers better than inexperienced customers (Aremu et al., 2018). Experienced customers may also distinguish between important and unimportant information and relevant and irrelevant information (Narteh & Kuada, 2014). In general, knowledgeable customers may be more knowledgeable about existing alternatives. They may also be able to encode new information and distinguish between relevant and irrelevant information (Barnes & Krallman, 2019).

Based on their knowledge and skills, experienced customers are more likely to have higher expectations of service providers than less experienced customers. Therefore, according to the non-confirmation paradigm, the difference between pre-purchase expectations and post-purchase perceptions is likely to be highest among experienced customers. Based on the above reviewed, no study has tested the role of customer knowledge in the educational process leading to overall customer satisfaction. Based on the literature review, several research questions can be raised within the retail banking sector to examine the role of ethical products and services in Yobe Microfinance recently developed and connects the incorporation process, leading to overall customer satisfaction.

4. METHODOLOGY

The study employed a survey method using Structural Equation Modeling. A random sampling technique is applied as it provides richness and accuracy of information from respondents from various perspectives. The participants comprised all types of customers in the Yobe Microfinance for the study justification. **Sample:** the data was collected from the customers of Yobe Microfinance bank Yobe State; the sample demographics are reported below in Table. The participants were asked based on two different products with their respective groups based on their quality satisfaction, which included various assessment areas. The 360 participants filled and returned questionnaires. Measures: The product satisfaction was assessed based on a Likert scale from the strongly disagree measured 1 to the strongly agree scale of 5 as overall customer satisfaction. The questionnaire includes demographics (age, gender, education, and marital status). Researchers conducted a pilot test for reliability in the Structural Equation Modeling (SEM) model for strong reliability scores required (Kline, 2015).

Data analysis: Data analysis used confirmatory factor analysis based on customer satisfaction and tested the scales. Furthermore, the relationship between factor level performances was measured using regression analysis. The Structural Equation Modeling (SEM) with *Statistical Package for the Social Sciences* (SPSS) version 20 reports the structural relationship among construct variables. The standardized loading of the latent variables is shown below and the diagram. The study tested the fit indices and model fit for the best and most reasonable outcome that comprises the Root Mean Square Error of Approximation (RMSEA), the adjusted goodness-of-fit index (AGFI), Goodness-of-Fit Index (GFI), comparative fit index (CFI), Minimum Discrepancy per Degree of Freedom (CMIN/DF) and Tucker-Lewis index (TLI).

Table 2 the demographic analysis of the respondent based on frequency and percentage.

Table 2. Demographic analysis.

Variables	Categories	Freq.	Per (%)
Gender	Female	144	60
	Male	216	40
Age	18-35	216	60
	36-55	90	25
	56-above	54	15
Marital status	Single	72	20
	Married	198	55
	Window	90	25
Education	Secondary	234	65
	Diploma	90	25
	Degree	25	7
	Postgraduate	11	3

5. RESULT AND DISCUSSION

The demographic of customer respondents indicate the customers' characteristics based on gender, marital status, age, and education to define the type of assessor of the products relating to their demographic description. The category with many participants is 18-35 years old, 60 per cent of the respondents. The male respondents were a large percentage of 60 per cent, while the other 40 per cent were female. The married category is a large rate of 55 per cent. Furthermore, the level of education is considered differently, indicating any individual's capacity to take a basic loan based on their financial and educational level. The large percentage of loan takers are mostly secondary levels with 65 per cent, meaning Business Capital Partnership Financing, Group, and Partnership Financing through quality services towards customer satisfaction.

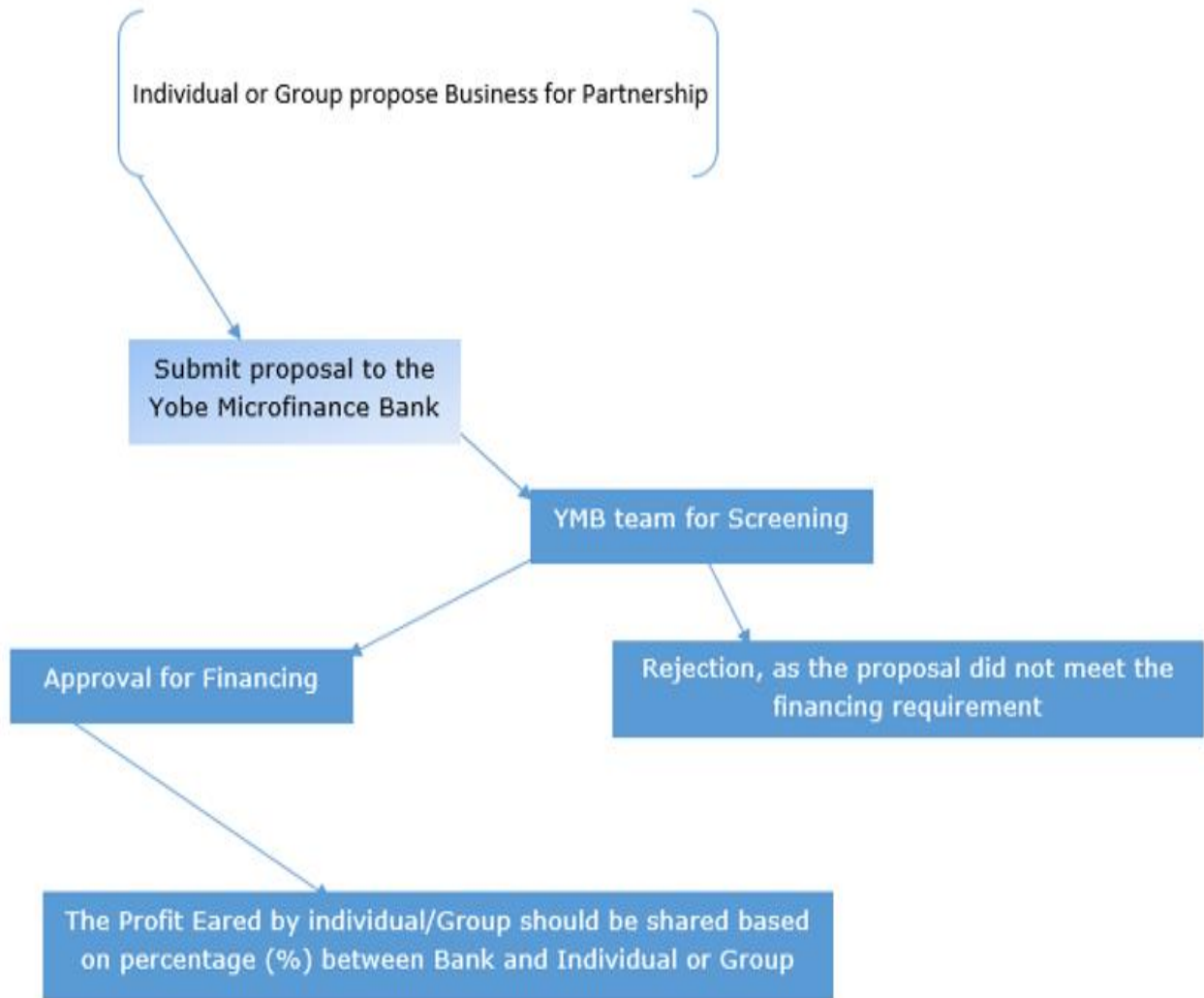Figure 1 the processes and channels of the product before approval or rejection.

Figure 1. Stage of products exhibition.

Figure 2 perception relationship between Yobe Microfinance Products, Quality service and customer satisfaction.
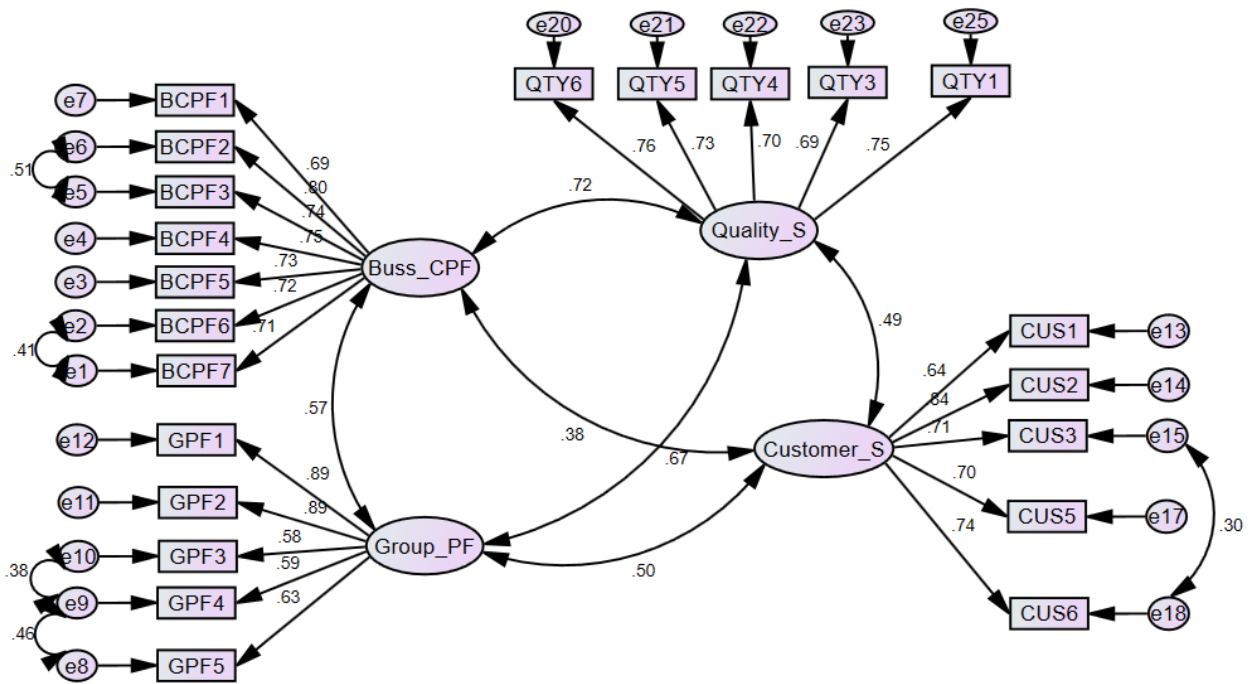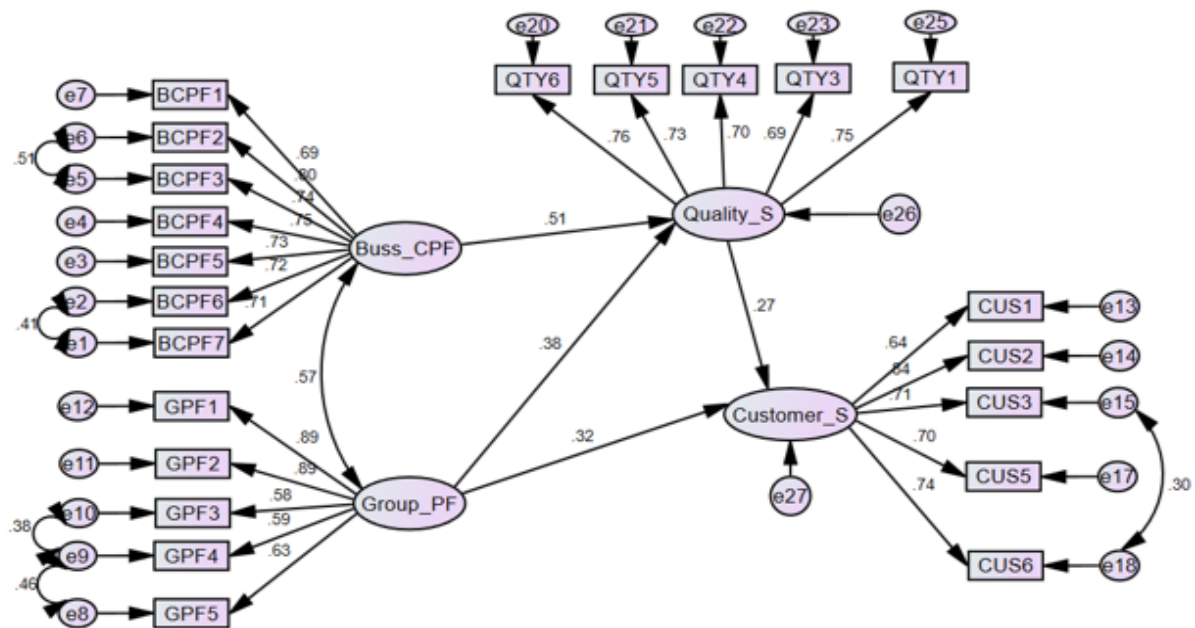
Figure 2. Covariance measurement.

Figure 3 positive Measurement model of Yobe Microfinance through Quality Service towards Customer Satisfaction.

| P-value: 0.000 | CMIN/DF: 2.160 | GFI: 0.903 | AGFI: 0.877 |
| IFI: 0.948 | TLI: 0.939 | CFI: 0.948 | RMSEA: 0.057 |

Figure 3. Measurement model.

Table 3 justification of Modit test and its threshold based on recommended theories for the model fit.

Table 3. Modit fit.

Model fit	Estimated	Recommended	Supported theory
CMIN/DF	2.160	<5.0	Kline (2015)
AGFI	0.877	>0.8	Byrne (2011)
IFI	0.948	>0.9	Byrne (2011)
GFI	0.903	>0.9	Mustafa, Nordin, and Razzaq (2020)
CFI	0.948	>0.9	Mustafa et al. (2020)
TLI	0.939	>0.9	Byrne (2011)
RMSEA	0.057	<0.1	Byrne (2011)

Note: Threshold of model fit IFI, AGFI, GFI, CFI, TLI (>0.9) RMSEA: (<0.1).

The Minimum Discrepancy per Degree of Freedom (CMIN/DF) shows the model fit at 2.160 below 5< as indicated by Kline (2015). GFI indicates a recommended level above 0.9 (Mustafa et al., 2020). AGFI is above 0.8, as recommended by Byrne (2011). CFI also met a level of acceptance above 0.9, while RMSEA is below the level of 0.85 (Byrne, 2011). The study model fit indicates and confirmed that the goodness model fit overall good and met the minimum requirement for acceptability.

Table 4 testing hypothesis based on products towards Service Quality and Customer Satisfaction as Direct effect.

Table 4. Direct effect regression.

Var_Hyp	Beta	Stand. Error	CR	p-value	Hypothesis (R)
Buss_CPF->Service Quality	506	0.073	7.548	0.000	Supported (H1)
Group_PF->Service Quality	385	0.072	6.041	0.000	Supported (H2)
Buss_CPF->Customer_S	147	0.087	2.077	0.03	Supported (H3)
Group_PF->Customer_S	0.428	0.101	5.369	0.000	Supported (H4)

Note: Significance value <0.05.

The critical value and p-value of all Yobe Microfinance Bank the Business Capital Partnership Financing (BCPF) and Group Partnership Financing (GPF) towards Service Quality (SQ) were supported (H1) and (H2). In predicting the quality of services rendered, their CRs were above 5.000. The BCPF has 7.548 with a p-value of 0.000, which supported the prediction of impacting quality services of the Yobe Microfinance Bank. While the BCPF for customers' satisfaction indicates a little low in terms of the loading, its p-value is 0.03 and GPF for customer satisfaction indicates high loading of CR, which is 5.369 and its p-value of 0.000. As indicated above, all critical ratios indicating good loading and p-values were supported and positive (H1, H2, H3, and H4).

Table 5 Significant Mediation effect of the products through Quality service and customers satisfaction.

Table 5. Mediation effect.

Variables	Direct effect X->Y	Indirect effect X->M->Y	Result
BCPF->SQ->Cus	0.073 (0.000)	0.087 (0.003)	Partial Mediation
GPF ->SQ->Cus	0.101(0.001)	0.090 (0.002)	Partial Mediation

Note: significance value <0.05.

The standardized direct effect of BCPF on service quality is significant and meets expectations of direct effect or impact. When BCPF standard deviation increases or goes up by 1, BCPF results in a 0.073 standard deviation increase in quality of service. This is in addition to the indirect impact BCPF may have on satisfaction. The standardized direct impact of GPF on Service Quality (SQ) is significant and corresponds to direct impact or impact

prediction. This is a bootstrap approximation obtained by constructing a two-sided bias-corrected confidence interval. At the same time, the indirect effect of GPF on satisfaction is 101. Due to the indirect effect of GPF on satisfaction, a 1 standard deviation increase in GPF results in a 0.090 standard deviation increase in customer satisfaction. These are in addition to the direct impact BCPF and GPF have on customer satisfaction. The two indirect effects of BCPF on customer satisfaction have a p-value of 0.003 and a GPF of 0.002. This bootstrap approximation is obtained by constructing a two sided bias confidence interval and an indirect partial mediation.

Table 6. Discriminant validity.

Var.	CPF	GPF	SQ	CUS
Business Capt. Partnership Financing	0.850			
Group Partnership Financing	0.573	0.840		
Service Quality	0.724	0.669	0.850	
Customer Satisfaction	0.379	0.504	0.488	0.850

Note: Threshold of 0.850.

The Table 6 illustrates the discriminant validity results and shows the difference in correlation between latent values based on the AVE square root mean of the diagonal and off-diagonal elements. This indicates that the square root of AVE is greater than the row and column off-diagonal lines, and the result identifies all elements that exhibit good charging of different structures compared to cross charging. Thus, although reaching the threshold of 0.850 recommended by Byrne (2011) discriminant validity is confirmed at a strong structural level distinct from other potentials.

Table 7 suitability of the Yobe Microfinance Products based reliability of the data.

Table 7. Reliability of the data.

Variables	(AVE)	(CR)	Cronbach's Alpha
Business Capt. Partnership Financing	0.732	0.891	0.897
Group Partnership Financing	0.717	0.847	0.863
Service Quality	0.725	0.847	0.845
Customer Satisfaction	0.726	0.849	0.845

Note: Recommended level AVE (>0.5) CR (>0.7) C Alpha (0.7).

As shown in Janggu, Darus, Zain, and Sawani (2014) data consistency and results are paramount. Such a procedure helps assess the internal consistency of the model fit. The table consists of the Average Variance Extracted (AVE), (>0.50), Cronbach's alpha are above (0.7), and Composite Reliability (CR), as recommended by Hair, Gabriel, and Patel (2014). The highest Composite Reliability (CR) shows reliable data and variable business capital partnership financing (0.732), followed by customer satisfaction (0.726), quality of service (0.725), and group partnership funding (0.717), and followed by the lowest. Similarly, the constructs are the Potential Business Equity Partnership Financing (0.897) and the Experienced Group Partnership Funding (0.863). Service quality and customer satisfaction were the lowest at 0.845.

6. CONCLUSION

Yobe Microfinance Bank products have become a new ethical financial product produced by the microfinance institution to impact and address a level of unemployed customers and vulnerable that needs capital for business start-up and satisfaction with their lifestyle. These products of Yobe Microfinance Bank has enjoyed and tapped by different individuals who appreciated and analyzed the products based on their thought as indicated by (Yobe Microfinance Bank) and also discussed the position of the ethical products amongst the populace and masses in the society and become obvious that desperately in needs of such products based on a basic factor, and product

performance as discussed. This system protects people from conventional loans and interest-based systems, as they have adhered to their ethical obligations. Thus, the system motivates them to perform and comply with religious duties related to Islamic financial products. As expected, the study results indicate satisfaction between the exogenous variables and customer satisfaction through service quality. The findings have some significant implications for both practice and theory. The research shows that customer satisfaction with products and services. However, the second findings indicate a partial relationship between the variable through service quality and customer satisfaction. To point to the managerial side, the findings should help make a better decision on the Yobe Microfinance Bank products and services to enhance bank decisions.

Finally, the reason for your satisfaction depends on your product choice. And the loyalty satisfaction probability indicates the customer satisfaction outcome leads to a positive decision of intentional participation at points related to customer satisfaction. In addition, Yobe Microfinance should consider the basic needs of customers and approach the needs of better choices and customer satisfaction, as well as improve customer lifestyles and social peace.

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