

CANADIAN CENTRE FOR THE STUDY OF CO-OPERATIVES (CCSC)

Do Co-operative Employees Shop at Co-ops?:

A Pilot Survey of Employee Affinity in Three Types of Co-operative Organizations

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ABSTRACT

This report shares the results of a pilot study that examines whether co-operative employees demonstrate loyalty to their employer and other co-operatives through their consumption behaviour. We surveyed 350 employees from three consumer co-operatives located in a medium-sized city in Saskatchewan, Canada. The report finds that the extent to which co-operative employees buy the goods and services made/make available by co-operatives varies greatly from product to product. The report further finds that co-operative employees tend to buy the goods and services they help to produce or make available; however, the support for one's own employer does not appear to create a ripple effect to benefit the larger co-operative network.

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CONTEXT

Co-operatives operate across all business lines, in all sectors, and in many forms. There are worker-owned, consumer, producer, and multi-stakeholder co-operatives. They operate in areas as diverse as business and software consulting, grocery, banking, housing, energy, fisheries, farming, funeral homes, and in many more areas. Some are non-profit, while others generate substantial profits but are not-for-profit in that their purpose extends beyond yearly returns for investors. Some extol their co-operative identity; others keep it in the background. Across this diversity, however, co-operatives share a common reality different from that of investor-owned firms (IOFs) — namely, their owners are also the users of the co-operative's goods and services.

While numerous studies explore the implications of this crucial distinction between co-operatives and IOFs in terms of governance, loyalty, and shopping habits, there is little research that explores the unique nature of the relationship between a co-operative and its employees-as-users or -purchasers of the co-op's goods and services. This gap is significant because in many consumer co-operatives, employee members — which can number in the tens of thousands in large organizations — constitute an important source of buying power. As others have noted (see below), they can exert considerable influence over governance.

This report shares the results of a pilot study that examines whether co-operative employees demonstrate loyalty to their employer and other co-operatives through their consumption behaviour. We surveyed employees at three consumer co-operatives, framing the research around two inter-related questions:

1. Do the people who work at co-operatives buy the goods and services they help produce or make available?
2. Is there any kind of ripple effect, i.e., do co-op employees demonstrate an affinity for consuming the goods and services of other co-operatives, to the benefit of the larger co-operative sector?

THEORIZING CO-OPERATIVE EMPLOYEE SHOPPING BEHAVIOUR

Scholars have long studied how the attitudes of members outside of the employee base affect their shopping habits,

loyalty, and commitment towards their consumer co-operative. And there is good evidence that member attitudes do, indeed, shape their shopping behaviour (Dakurah, Goddard, and Osuteye 2005; Mazzarol, Soutar, and Mamouni Limnios 2019). Mazzarol et al. (2019) for example found that member purchases are positively correlated with emotional attachment, meaning the greater the emotional connection to the co-operative, the greater the resulting sales. Other studies have found that there is some reason to believe that consumer co-operatives may engender greater loyalty and trust with their retail members than competitors do with their customers. Dinko (2021), for example, found that co-operative grocery shoppers identified more strongly with their retail co-op and demonstrated higher levels of loyalty and trust towards their store when compared to non-member consumers who purchase groceries from IOFs.

While these studies represent important contributions to our understanding of how members perceive and act on their status as users and owners of consumer co-operatives, they do not explore the behaviour, perceptions, or loyalty of co-operative employees-as-members. We would expect that this set of members would be most loyal, have the greatest emotional attachment, and as a result be most favourably disposed to buying and using their co-operative's goods and services. We might further expect employees to invoke less affective and more calculating motivations for doing so. They might, for example, conclude that by purchasing their employer's services, they are contributing in a small way to the stability of their employment. We would expect that co-operative employers, for their part, would want to encourage both affective and more pragmatic motivations — the more their employees use or buy their goods and services, the better able they would be to talk about the merits of the co-op and its products.

METHODS

In late 2021 and early 2022, the Canadian Centre for the Study of Co-operatives developed an online pilot survey to explore the shopping, banking, volunteering, and other behaviours of co-operative employees. The survey also asked whether these employee members would recommend the co-operative to friends and family.

Three Saskatchewan co-operatives participated in the pilot study, including a telecommunications co-op offering a range of telecommunications services (e.g. telephone,

internet, and television), a retail co-op with grocery, gas station, and hardware services, and a financial services co-op providing insurance and wealth management services. The survey was administered between 1 December 2021 and 11 March 2022. It was distributed via email to employees at the telecommunications and financial services and insurance co-ops. At the retail co-op, it was made available through an invitational poster with a QR code link for staff as well as email invitations encouraging participation from supervisors and managers. The telecommunications co-op attained a 99 percent response rate, with 74 of 75 employees participating. The financial services and insurance co-op generated a 42.1 percent response rate, with 219 of 520 employees participating. And the retail co-op saw a response rate of 9 percent, with 57 of the 650 employees participating.

Table 1 provides the key demographic information of respondents.

Table 1: Demographics of study participants

	Telecommunications Co-op	Retail Co-op	Insurance and Financial Services Co-op	Total
Sample size	75	650	520	1,295
Response rate	74 (99%)	57 (9%)	219 (42%)	350 (27%)
Female	51%	55%	75%	64%
Median age	42.9	41.1	46	43
Employee type				
Casual/part-time	25%	25%	2%	11%
Full-time	75%	75%	98%	89%
Years of experience with the organization				
Less than 2 years	28%	5%	9%	12%
More than 2 years but less than 5	9%	26%	12%	14%
More than 5 years	63%	68%	80%	74%

	Telecommunications Co-op	Retail Co-op	Insurance and Financial Services Co-op	Total
Position				
Staff	62%	35%	44%	45%
Specialists and consultants	15%	0%	36%	25%
Supervisors/management	16%	42%	11%	17%
Middle and executive management	2%	9%	1%	5%

BEHAVIOURAL FINDINGS

Shopping, Banking, Volunteering, and Other Behaviours of Employees

Co-operative employees were asked to what extent they shop at a co-operative for the goods and services listed in figure. The list includes groceries; sporting/recreational goods; home, garden, and agricultural products; clothes and apparel; gasoline/diesel; TV and internet services; and insurance and financial services.

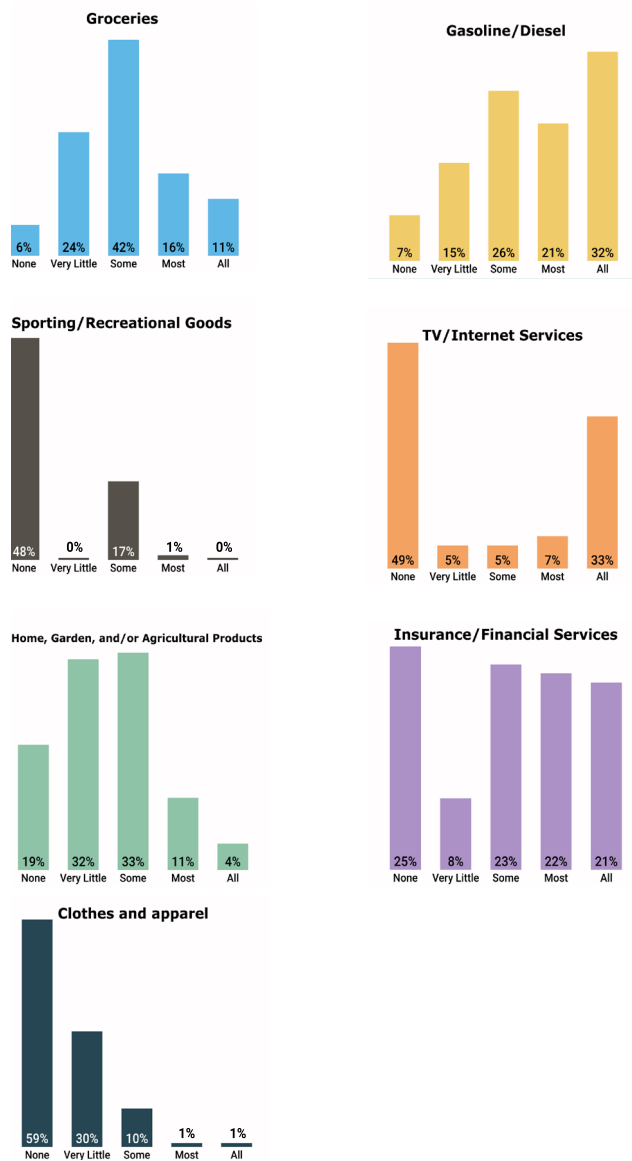


Figure 1: Shopping behaviours of co-operative employees

As figure 1 shows, more than 50 percent of respondents reported purchasing all or most of their gasoline/diesel from a co-operative, while 43 percent indicated that they purchased all or most of their insurance/financial services at a co-op.

When it came to groceries and home, garden, and agricultural products, respondents were most likely to purchase those products from a co-operative some of the time.

As for TV/internet services, 33 percent — and most of these work at the telecommunications co-operative — said they purchased their services from a co-op.

Respondents purchased very little to no clothing and apparel or sporting/recreational goods from a co-operative, probably because these products are not readily available in Saskatchewan co-ops.

This study further compared the shopping behaviours of employees among organizations to gauge their similarities and differences. To gauge those differences, we used a statistical technique called analysis of variance (ANOVA). An ANOVA compares two or more means (or average value of a group) to test how much these means are the same or different between groups versus within each group (Kim, 2014). If the means between groups are more different than what is statistically expected, the ANOVA F-test further provides an indication of whether these differences are statistically significant or whether the result is due to chance. Table 2 presents the means of employees’ shopping behaviour for each aforementioned category of goods and services between the three co-operatives.

Table 2. Shopping behaviours of co-operative employees — organizational comparisons

	Telecommunications Co-op	Retail Co-op	Insurance and Financial Services Co-op
	Mean	Mean	Mean
1. Groceries	2.73	3.98***	2.81
2. Home, garden, and agricultural products	2.28	2.82*	2.46
3. Gasoline/diesel	3.40	4.55***	3.30
4. Insurance and financial services	2.37	2.06	3.52***
5. TV and internet service	4.65***	1.49	2.3
6. Clothes and apparel	1.62	1.40	1.55
7. Sporting/recreational goods	1.71	1.86	1.68

* = p < 0.05; ** = p < 0.01; *** = p < 0.001

Table 2 shows the mean (or average value) of each group of co-operative employees with regard to how often they shopped for the goods and services at a co-op from figure 1. The numerical value ranges between 1 and 5 and can be explained as follows:

- 1 means that respondents shopped for *none* of the goods/services at a co-operative
- 2 means *a little*
- 3 means *some*
- 4 means *most*
- 5 means that respondents shopped for *all* of the goods/services at a co-operative

Taking groceries as an example. Comparing the mean values across the 'groceries' row (Row 1 above), we see that on average, retail co-op employees indicated that they bought most of their groceries at a co-operative, while employees of both the insurance and financial services co-op and the telecommunications co-op purchased between a little to some of their groceries at a co-operative. The ANOVA test indicates that this result is statistically significant, meaning we can say with some confidence that these mean values are different.

The general finding from table 2 is that employees tend to patronize their own co-op (i.e., their employer) more than other co-operatives. Retail co-op employees, for example, shopped for groceries¹ and gasoline/diesel² (Row 3 above) at a co-operative more often than employees of the other two co-ops. Similarly, employees of the insurance and financial services co-operative shopped for insurance and financial services³ (Row 4 above) at their co-op more often than did employees at the retail and telecommunications co-operatives. Finally, telecommunications co-op employees shopped for TV and internet services⁴ (Row 5 above) at a co-operative more often than the employees of the two other co-ops.

Table 2 found no statistically significant differences in employees' shopping behaviours when we compared home, garden, and/or agricultural products, sports/recreational goods, or clothes and apparel purchases. Employees across all three organizations had roughly the same (low) propensity to make use of these other services.

Co-operative Banking Services

The survey also probed respondents about where they did their banking. Taking into consideration that individuals often bank with more than one institution, we asked this question in two ways.

1 [F(2,345) = 42.28, p < 0.001]

2 [F(2,302) = 29.71, p < 0.001]

3 [F(2,323) = 35.39, p < 0.001]

4 [F(2,317) = 86.10, p < 0.001]

5 Note: The figures add up to more than 100 percent because some employees banked at more than one financial institution.

First, we asked co-operative employees to identify all the financial institutions they bank with. Of the 350 respondents, 76 percent banked with one of the "big six" banks (Royal Bank of Canada, Toronto-Dominion Bank, Bank of Nova Scotia, Bank of Montreal, Canadian Imperial Bank of Commerce, and the National Bank of Canada); 37 percent banked with a credit union; and 8 percent banked with another type of financial institution⁵.

The survey then asked respondents to identify their primary banking entity. As seen in figure 2, 68 percent banked mainly with one of the big six banks, while 26 percent banked most often with a credit union. Additional comparisons among the three organizations did not yield any significant differences.

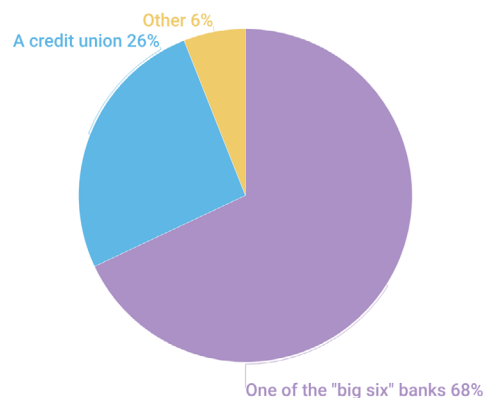


Figure 2: Banking behaviours of co-operative employees

ATTITUDINAL FINDINGS

In addition to gauging their shopping behaviours, the survey also asked respondents about their attitudes towards the co-operative sector and the importance they placed on shopping for goods and services at a co-op.



Figure 3: Importance of shopping for goods and services at a co-operative

Nearly half of respondents (48 percent) said it was “important” or “very important” that they purchase gasoline/diesel as well as insurance/financial services (45 percent) from a co-operative. The latter finding, however, is strongly influenced by the makeup of the survey respondents, 63 percent (219 out of 350) of whom were employees of the insurance and financial services co-op. As we see from table 3 (below), co-operative employees have a strong propensity to make use of their employer’s goods and services, which helps explain why we observe strong support for insurance and financial services in figure 3.

Beyond those two goods and services, responses were mixed. While 39 percent of respondents believed purchasing groceries at a co-operative was important or very important, 42 percent expressed ambivalence, saying it was “neither important nor unimportant.” We found similar responses for TV/internet services and banking, with around 30 percent of respondents saying that purchasing these particular goods and services from a co-operative was important or very important and about 40 percent expressing ambivalence.

Respondents were also split when asked about the importance of shopping at a co-operative for banking services and home, garden, and agricultural products. Here, respondents were most likely to say that shopping for these products and services at a co-op was neither important nor unimportant, while around 20 percent believed this to be important or very important.

Finally, most respondents felt that shopping for clothes and apparel and sporting/recreational goods was neither important nor unimportant. Relative to other goods, survey respondents were more likely to say that shopping at a co-operative for clothes and apparel was unimportant or very unimportant.

Table 3. Importance of shopping for goods and services at a co-operative — organizational comparisons

	Telecommunications Co-op	Retail Co-op	Insurance and Financial Services Co-op
	Mean	Mean	Mean
1. Groceries	3.09	3.69**	3.24
2. Home, garden, and agricultural products	2.91	3.17	2.94
3. Gasoline/diesel	3.31	4.28***	3.40
4. Insurance and financial services	3.08	2.77	3.60**
5. TV and internet service	4.04***	2.43	2.87*
6. Clothes and apparel	2.62	2.31	2.59
7. Sporting/recreational goods	2.71	2.46	2.60
8. Banking services	3.08	3.07	3.13

* = $p < 0.05$; ** = $p < 0.01$; *** = $p < 0.001$

We further compared responses to each category of goods/ services among the three organizations using ANOVAs as calculated for table 2. Table 3 presents the mean from each co-op employee group in relation to the importance they placed on shopping at a co-op for the goods and services listed in figure 2. The numerical values are as follows:

- 1 - *very unimportant*
- 2 - *unimportant*
- 3 - *neither important nor unimportant*
- 4 - *Important*
- 5 - *Very important*

As shown in table 3, the ANOVA analysis reveals that co-op employees felt that shopping for their employer’s good and/ or service was more important to them than goods and services offered by other co-operatives.

Specifically, we found that employees of the retail co-operative were significantly more likely than employees of

6 [F(2,333) = 6.43, $p < 0.01$]
 7 [F(2,329) = 19.24, $p < 0.001$]
 8 [F(2,329) = 14.90, $p < 0.001$]
 9 [F(2,320) = 39.15, $p < 0.001$]

the other two co-ops to say it was important for them to shop for groceries⁶ (Row 1 above) and gasoline/diesel⁷ (Row 3 above) at a co-operative. Their employer sells both these products. Similarly, insurance and financial service employees were considerably more likely to say shopping for insurance and financial services⁸ (Row 4 above) at a co-operative was important to them than employees of the other two organizations. Finally, telecommunications co-operative employees were more likely to say that shopping for TV and internet services⁹ (Row 5 above) from a co-operative was important than employees in the other two co-ops.

There was one exception to this broad-based tendency of weighting the purchase of goods and services from co-op employers as “important.” Table 3 also reveals that employees of the insurance and financial services co-op were significantly more likely to say it was important to shop for TV and internet services at a co-operative when compared to employees of the retail co-op. Further investigation suggested that this could have been influenced by the age of respondents. When the differences in employers were controlled for, it was found that older respondents were more likely to place importance on shopping for TV and internet services at a co-op, and that employees of the telecommunications co-operative tended to be older than those at the retail co-op. These findings suggest a greater attachment to co-operatives amongst older individuals.

We found no statistical differences in employee responses among organizations for home, garden, and/or agricultural products (Row 2 above); sporting/recreational goods (Row 7 above); clothes and apparel (Row 6 above); or banking services (Row 8 above).

Recommend to Friends and Family

We also asked employees to what extent they agreed or disagreed with the idea that they would recommend shopping at a co-operative to friends and family from the same list of goods and services commonly provided by Saskatchewan co-ops.

Figure 4 shows that the majority of co-op employees would encourage their friends and family to purchase gasoline/diesel (64 percent), insurance/financial services (58 percent), and groceries (56 percent) at a co-operative.

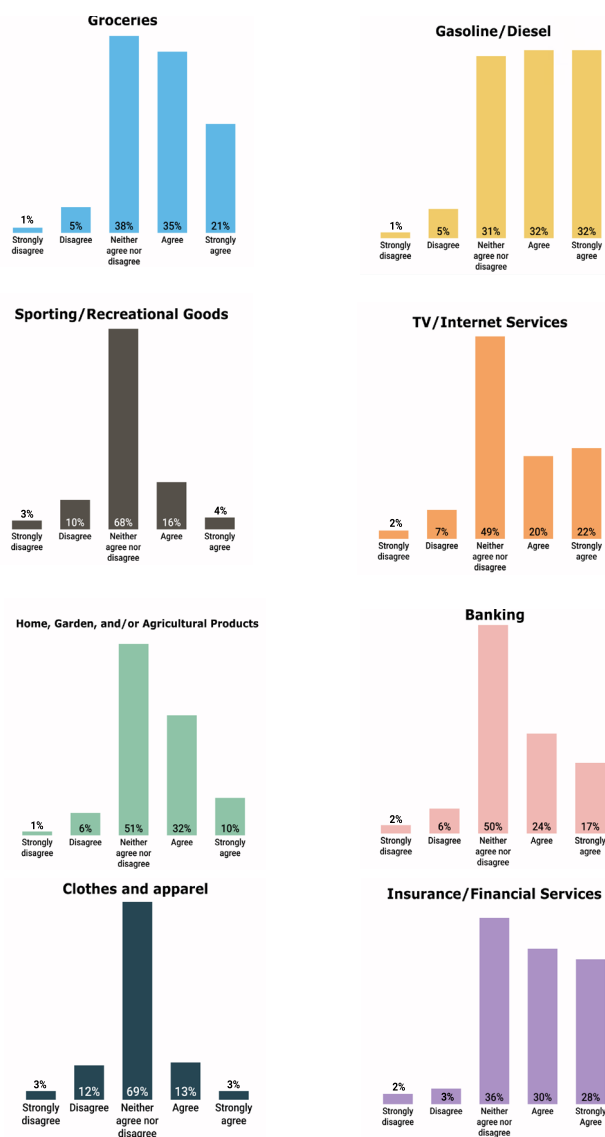


Figure 4: Employees' likelihood to recommend shopping for goods and services at a co-operative

We further found sizeable support for recommendations to purchase TV and internet services (42 percent), home, garden, and/or agriculture products (42 percent), and banking services (41 percent) at a co-op. At the same time, however, around 50 percent of respondents expressed ambivalence about recommending co-operatives in those same categories. The vast majority expressed ambivalence about advocating that friends and family purchase clothes and apparel and sporting/recreational goods at a co-op.

¹⁰ [F(2,320) = 14.70, p < 0.001]
¹¹ [F(2,312) = 8.37, p < 0.001]

Table 4. Employees' likelihood to recommend shopping for goods and services at a co-operative — organizational comparisons

	Telecommunications Co-op	Retail Co-op	Insurance and Financial Services Co-op
	Mean	Mean	Mean
1. Groceries	3.46	4.23***	3.63
2. Home, garden, and agricultural products	3.17	3.76***	3.44
3. Gasoline/diesel	3.60	4.59***	3.78
4. Insurance and financial services	3.44	3.14	4.08***
5. TV and internet service	4.43***	3.08	3.34
6. Clothes and apparel	2.97	2.90	3.07
7. Sporting/recreational goods	3.05	3.05	3.10
8. Banking services	3.41	3.42	3.53

* = p < 0.05; ** = p < 0.01; *** = p < 0.001

We further compared responses to each category among the three organizations using one-way ANOVAs. Like tables 2 and 3, table 4 presents the means of each employee group pertaining to the questions asked in figure 4. The value ranges are as follows:

- 1 - *Strongly disagree*
- 2 - *Disagree*
- 3 - *neither agree nor disagree*
- 4 - *Agree*
- 5 - *Strongly Agree*

Similar to our earlier findings, we noted a propensity for employees to support their employers by recommending that family and friends purchase goods and services from their co-op.

Specifically, retail co-op employees were significantly more likely than employees of the other two co-operatives to recommend that friends and family shop for groceries¹⁰ (Row 1 above); home, garden, and/or agriculture products¹¹

(Row 2 above); and gasoline/diesel¹² (Row 3 above) at a co-operative. Insurance and financial services employees were considerably more likely to recommend that friends and family shop for these services¹³ (Row 4 above) at a co-op. And telecommunications employees were more likely to encourage friends and family to shop for TV and internet services¹⁴ (Row 5 above) at a co-operative.

We found no statistical differences in employee responses among organizations for sporting/recreational goods, clothes and apparel, and banking services.

Prior Awareness and Perceived Importance with Working at a Co-operative

We also asked respondents about their familiarity with co-operatives before starting employment in their current position. Figure 5 shows that 60 percent of respondents were slightly familiar to not at all familiar with co-operatives; only 22 percent were familiar or very familiar with co-ops.

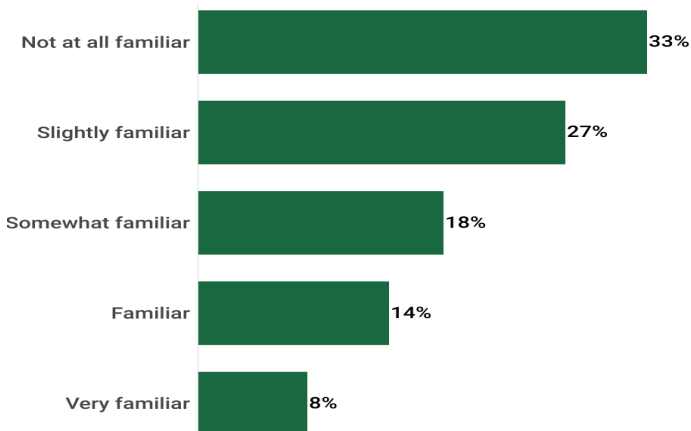


Figure 5: Employees’ familiarity with co-operatives before joining their current place of employment

We also asked respondents how important or unimportant it was that they were working for a co-operative 1) when they first started in their current position, and 2) at the time of completing the survey.

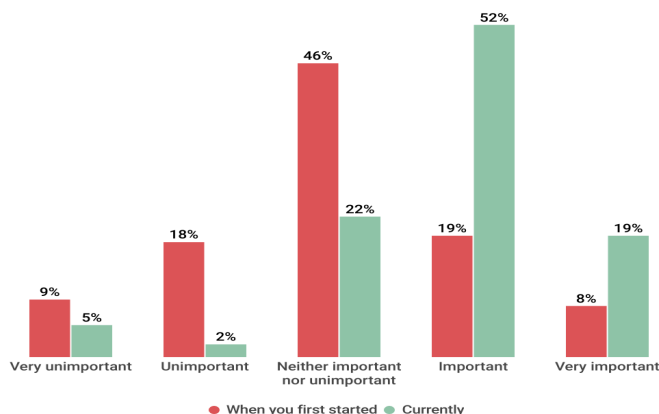


Figure 6: Employees’ attitudes on the importance of working for co-operatives before joining their current place of employment and during the time of the survey

We found that when employees first started working at a co-operative, 46 percent said they were ambivalent (i.e., it was neither important nor unimportant); 27 percent believed it was important or very important; and 27 percent indicated it was unimportant or very unimportant. By the time they completed the survey, however, 71 percent of respondents reported that working at a co-operative was either important or very important to them, while 22 percent remained ambivalent, and only 7 percent believed it to be unimportant or very unimportant.

To assess whether these results were statistically meaningful, we used a paired t-test, which compares the means of the two aforementioned questions for each respondent to determine if, on average, the difference between the two means was significantly different. We found that this change — from before to after employees started working at a co-op — was indeed statistically significant¹⁵.

¹² $F(2,320) = 24.61, p < 0.001$

¹³ $F(2,313) = 30.00, p < 0.001$

¹⁴ $F(2,309) = 47.97, p < 0.001$

¹⁵ The results indicate a significant difference between whether respondents believed it was important or very important to be working at a co-operative when they first started working at a co-operative ($M = 3.00; SD = 1.04$) and at the time of completing the survey ($M = 3.79; SD = 0.93$); $t(229) = -11.74, p < 0.001$.

Discussion

This pilot study sought to answer two questions:

1. Do the people who work at co-operatives buy the goods and services they help produce or make available?
2. Is there any kind of ripple effect, i.e., do co-op employees demonstrate an affinity for consuming the goods and services of other co-operatives, to the benefit of the larger co-operative sector?

Our survey found that co-operative employees do tend to buy the goods and services they help to produce or make available. Telecommunications employees reported that they purchased most or all of their TV and internet services from their employer. Retail co-op employees reported that they bought most of their groceries and most or all of their gasoline/diesel from their employer. And insurance and financial services co-op employees purchased some to most of their insurance and financial services from their employer.

On average, employees across the three participating organizations also said they thought it was important to buy their employer's goods and services and that they would strongly recommend those goods and services to their friends and family.

However, the extent to which co-op employees demonstrated an affinity to the larger co-operative sector through buying the goods and services of other co-ops varied greatly.

Although most respondents said they purchased all or most of their gasoline/diesel from a co-operative, this product category was the exception rather than the rule. Respondents said that, on average, they purchased groceries from a co-op only some of the time and bought little to none of the other goods and services explored in this study.

Similarly, when asked if they would recommend purchasing goods and services from a co-operative, most co-op employees responded positively about gasoline/diesel and groceries but expressed ambivalence about the other surveyed goods and services.

The ANOVA tests support these findings. In other words, respondents were significantly more likely to express support for the goods and services of their own organization and demonstrated far less support for those of other co-operatives in the sector.

Overall, our findings suggest two things:

1. Co-operative employees do tend to buy the goods and services they help to produce or make available.
2. Support for one's own employer does not create a ripple effect to benefit the larger co-operative network.

Interestingly, co-op employees in this study — regardless of their organizational affiliation — did express support for purchasing gasoline/diesel from a co-operative.

While not considered in the original theoretical conceptualization of the study, a popular management theory called Herzberg's 2-factor model offers a potentially useful way of shedding light on this finding. The 2-factor model emphasizes that it is the combination of intrinsic motivation and what are called hygiene factors that drive workplace attachment and satisfaction (Bassett-Jones and Lloyd 2005). The intrinsic motivation factors include alignment between the employee and employer in terms of values and goals, while the hygiene factors refer to more tangible, observable workplace conditions such as financial reward, work conditions, and workplace policies.

While Herzberg's 2-factor theory was developed for employer-employee relationships, it has also been applied to analyze consumer behaviour (Maddox 1981). From this vantage point, we can imagine that members might believe that co-operatives can offer compelling motivation factors for consumers, including supporting local business, helping to sustain the local community, and aligning shopping behaviours with personal values. However, due to issues of scale, co-ops may not always be able to compete around core hygiene factors such as price, convenience of location and the selection of their offerings. The extent to which consumers, including co-op employees, place importance on motivational factors relative to competitive hygiene factors could help explain the reasons why they choose to purchase their goods and services at a co-operative as opposed to an IOF.

Utilizing this application of Herzberg's 2-factor theoretical perspective, our findings suggest that, in the case of gasoline, co-op retailers have a significant market presence and offer a highly standardized product in terms of quality and cost. In addition, we note that co-op gas stations are ubiquitous in Saskatchewan. By our count, there are fourteen service stations in the study area, which services a medium-sized city of approximately 226,404 people (Statistics Canada 2023).

When hygiene factors are equalized in this way, there is some evidence that affective or intrinsic motivators may exert a certain influence — people want to buy from a co-operative, but they need to know they can access them conveniently and that the prices and products will be roughly comparable to what they can get elsewhere. In contrast, for the other goods and services in the survey, IOFs typically have a considerable advantage in hygiene factors when compared to co-operatives.

To begin shifting attitudes, co-operatives could build on their considerable success in helping employees recognize the importance of working at a co-op (from 27 percent before they started at their employers to 71 percent at the time of the survey) and use that solid base to help them recognize the value of extending that loyalty to the broader co-operative sector.

Furthermore, co-operatives could consider the possibility of a loyalty program that provides co-op members with discounts at other co-operatives. While this strategy has become ubiquitous amongst IOFs, it has not yet been widely adopted by co-operatives, even though the underlying idea of loyalty is closely tied to patronage, an idea that goes back to the origins of the co-operative model. For co-op employees, this strategy could help to generate awareness of other co-operatives and potentially cultivate co-op loyalty beyond their employers.

Finally, a word on limitations. First, one factor that could help to explain employees' high level of support for buying goods and services from their employers is employee loyalty programs. After the data collection period, we found that all three participating organizations have their own employee loyalty programs. However, this study did not explore the extent to which those programs influence respondents' consumer behaviours. We believe it is vital to include this factor as a possible explanatory variable in future iterations of this study. Second, as this study is a pilot and intended to be exploratory, the findings leave a lot of questions around explanations for the observed behaviours and attitudes. Future studies should devote more attention to explanatory variables. Finally, this study surveyed only one medium-sized city in Saskatchewan. The findings are thus likely reflective of the geographical location and not generalizable. Future studies could be expanded to include different types of geographical locations for a broader sample.

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ABOUT THE CANADIAN CENTRE FOR THE STUDY OF CO-OPERATIVES

The Canadian Centre for the Study of Co-operatives (CCSC) is an interdisciplinary research and teaching centre located on the University of Saskatchewan campus. Established in 1984, the CCSC is supported financially by major co-operatives and credit unions from across Canada and the University of Saskatchewan. Our goal is to provide practitioners and policymakers with information and conceptual tools to understand co-operatives and to develop them as solutions to the complex challenges facing communities worldwide.

We are formally affiliated with the Johnson Shoyama Graduate School of Public Policy at the University of Saskatchewan and the University of Regina. The connection strengthens the capacity of everyone involved to develop research and new course offerings dedicated to solving social and economic problems. Our most recent collaborative work has resulted in a new Graduate Certificate in the Social Economy, Co-operatives, and Nonprofit Sector.

OUR FUNDERS

The Canadian Centre for the Study of Co-operatives (CCSC) and the University of Saskatchewan acknowledge with gratitude the support and commitment of our funders.

These organizations provide the CCSC with resources and leadership, helping us to develop the knowledge needed to construct co-operative solutions to the increasingly complex challenges facing global communities.

Our co-op and credit union sector partners have contributed nearly \$12 million to co-operative teaching, research, and outreach since the CCSC opened its doors in 1984.

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