

Beneficiaries Behavioural Intention Towards Primary Agricultural Co-Operative Credit Society – A Development of Conceptual Model

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ABSTRACT

Purpose: *The impetus of the paper is to learning the effecting elements that impact the members to take financial assistance from Primary Agricultural co-operative Credit societies. It helps to develop a conceptual framework based on systematic literature review and established customer theories. A thorough framework is created for understanding comprehending active involvement, attitude and salient behaviour of the members.*

Design: *The researcher gathered information from secondary data sources. Taking Google Scholar, Research Gate, SSRN, Base and Semantics, and Infilibnet as search engines, secondary data is gathered from academic articles and journal papers. Using the focus group interaction method, hypotheses and contributing elements to customer attitude and satisfaction are proposed.*

Findings: *The research found various determinants of behaviour of members of Primary Agricultural Credit Co-operative Societies, such as financial knowledge, perceived benefits, financial satisfaction, subjective norms, which are suggested to have an impression on attitude and behavioural intention of the members.*

Originality Value: *This paper explains the numerous influencing variables that affect members' decision-making to go for Primary Agricultural co-operative Credit Societies, for the financial assistance for their agricultural purposes.*

Paper Type: *Literature review for the advancement of conceptual framework.*

Keywords: Primary Agricultural Co-operative Credit Society, Theory of Reasoned Action, Theory of Planned Behaviour, Technology Acceptance Model, Financial Knowledge, Perceived Benefits, Financial Satisfaction, Subjective Norms, Members Attitude, Beneficiaries Behavioural Intention.

1. INTRODUCTION :

In many industrialised and emerging nations, co-operatives are regarded as emblems of economic, cultural, and social development. The motive of this learning is to work out the members' behavioural intentions and levels of satisfaction with the services offered by agricultural cooperative organisations. The Indian financial system currently includes Primary Agricultural Credit Societies (PACs), which are significantly more significant in India than anyplace else in the world. Their given responsibilities, the standards they are expected to meet, their sheer numbers, and the number of offices they run have all contributed to their relevance (Saravanadurai & Manimehalai, 2016) [1]. The main intention of the basic agricultural credit organisations is to encourage rural financing, which is still crucial to this day. Customer happiness is a key component in the service sector. Today's clients will want dedication and attention in addition to courtesy and care. Cooperative banks do not seek to maximise profits (Raveesha, et al. 2015) [2].

Members of PACs have access to a variety of financial and banking services, including bank accounts, marketing, deposits and loans among others. Primary Agricultural Credit Societies (PACs) are the credit

institutions that are owned and operated by its members, who are also the bank's clients (Tripathy, et al. 2021) [3]. The local economy has benefited greatly from the cooperative banks' additions and improvements to the banking system. The degree of customer happiness determines whether a business will succeed. Co-operative societies are independent groups of members who have voluntarily joined forces to solve their common demands and aspirations in the economic, social, and cultural spheres by cooperating for the growth and advancement of each member or client of the societies. Co-operative societies' core tenet is "one for all and all for one." Both urban and rural areas are seeing an increase in the number of cooperative societies. They are also increasing their activities. Co-operative societies are competing with the public and private sector bank (Alexpandi & Rameshkumar, 2014) [4].

India's economy is based mostly on agriculture, and in a tone of reverence, the farmer is referred to as the "Annadata"—the source of food. This is due to the reality that for the maximum people of people in India, agriculture has been both a way of life and a source of nutrition. More over half of the population of the nation is still reliant on agriculture, both directly and indirectly (Onima, et al. 2017) [5]. Small farmers that utilise PACS have access to loans that they can use to buy pesticides, insecticides, fertiliser, commercial seeds, and other farm inputs. Farmers are able to enhance their output and money thanks to this.

PACS contribute to a greater level of financial inclusion in rural areas where access to regulated financial services is constrained. Farmers who might not have access to formal financial services are given basic banking services including savings and loan accounts (Jogiraju, 2018) [6]. Farmers can easily utilise PACS because of its frequent placement in rural areas. This is crucial because many farmers cannot obtain financial services by travelling to banks in metropolitan areas. PACS have the ability to provide credit quickly and with little paperwork (Osoro & Muturi, 2015) [7].

2. OBJECTIVES :

The primary goals of the study are:

- (1) To analyze the attitude of the beneficiaries behavioural intention towards financial knowledge about the credit facilities.
- (2) To measure the perceived benefits of the beneficiaries behavioural intention on availing loan facilities.
- (3) To identify the financial satisfaction of the beneficiaries behavioural intention of the financial accommodation.
- (4) To assess the performance of subjective norms of the beneficiaries behavioural intention on the availability of funds.
- (5) To develop a conceptual model based on proposed postulates.
- (6) To Formulating hypotheses in light of focus group discussions.
- (7) To list the suggested framework's advantages, benefits, restrictions, and downsides for beneficiaries' behavioural intention.
- (8) To make recommendations for additional research that will use the empirical technique to support the conceptual framework and validate the hypotheses.

3. LITERATURE REVIEW FOR THE DEVELOPMENT OF CONCEPTUAL FRAMEWORK:

3.1 Related works

3.1: Table 1 below summarises the contributions made by researchers from throughout the world and highlights key conclusions on the intentions of members of Primary Agricultural Credit Co-operatives (PACs).

Table 1: Contribution by scholarly articles

S. No.	Contribution	Reference Number
1.	In order to determine the degree to which three widely used models of user behaviour three theories are in the context of online banking, predictive of consumer behaviour, the study explained the structural equation modelling process. The study measures behavioural intention and actual behaviour	Yousafzai, et al., (2010). [8]

	separately. The results highlight and demonstrate that TAM is more efficient than the other models.	
2.	The TAM theory can be used by government and cooperative policy makers to better understand the impact that ICT adoption has on the efficiency of farmer's payment cooperatives. This is still important for identifying areas that require improvement and for developing policies that encourage the country to invest in IT infrastructure.	Aoko, et al., (2022). [9]
3.	The study provided evidence that SACCOS, stands for Savings and Co-operative Credit Societies are beneficial for improving members' material welfare in terms of standard of living, guaranteed income, skill development, leadership, governance, and employment, Additionally, SACCOS affected rural areas in terms of particular loan programmes, the size of rural customers, direct rural investment, and programmes for generating rural revenue. SACCOS, agricultural investment, agricultural income and -generating programmes all have a positive, significant relationship with rural customer size. Banks from the public and commercial sectors compete with cooperative organisations.	Kumburu, et al., (2020). [10]
4.	The theory of cooperatives is also covered, as well as the inherent issues with traditional cooperatives. NIE (The new institutional economics theory), which includes transaction cost economics, agency theory and property rights theory, is also covered, as is its applicability to the cooperatives organisational form. Cooperatives go through reorganisation as they adjust to a changing economic environment characterised by industrialization, globalization and technically advancement. This analysis of the future of cooperatives is typically based on an NIE approach.	Ortmann, et al., (2007).[11]
5.	Many theories of joint-liability lending have been put forth by economists, focusing on various facets of its informational and enforcement benefits over other types of lending. This study examines how joint liability lending encourages credit assessment, oversight, state verification, and repayment enforcement. An empirical part illustrates the practical use of shared liability by using case studies.	Ghatak, et al., (1999). [12]
6.	The study established that experience of AMCOS (Agricultural Marketing Co-operative Societies (AMCOS), AMCOS' deposits, AMCOS' savings and AMCOS' shares positively impact willingness of the AMCOS members to accept crop insurance. Sales of produce, price of produce, and the chairperson's and manager's education at AMCOS were additional positive indicators. Yet, the size of the premium had a negative impact on AMCOS members' decisions to obtain crop insurance. It is advised that AMCOS take steps to grow their deposits, savings, and shares because they could have a favourable impact on their capacity to pay for crop insurance.	Haule, et al., (2019). [13]
7.	According to the study, most of the farmers preferred to work in their own agricultural land than in family farms or as labourers. The study's findings also demonstrated that rural youth in Kahe may support themselves socioeconomically by working in agriculture. Food, education, and health care are some of these. The study also discovered that a number of other	Kimaro, et al., (2015). [14]

	important factors, about the demographic, social and economic status of the respondents.	
8.	In the discussion of how these constructed subjectivities interact with regional cultural ideologies and social processes, the research also takes into account the potential for both advancement and regression. So, such an analysis might serve as the foundation for creating a more normative agenda for development studies, one that is based on the viewpoints of those in lower socioeconomic echelons. An aggressive "self-help" development strategy makes women borrowers its focus.	Rankin, (2001). [15]
9.	The findings show that attitude is influenced by the two belief constructs. Which in turn affects intention towards behaviour that affects choice among Bangladesh's local poor people in terms of involvement in MFIs? This result will be useful to policymakers as they develop new strategies to eradicate rural poverty from society.	Ashraf, (2014). [16]
10.	The design of credit and risk institutions in low-income countries is one of the most exciting testing grounds for theories of contracting with incorrect information and scarce enforcement. In this overview of current literature, nonmarket entities that manage risk and extend credit are given particular attention. Economic theory insights, especially from information economics, contract theory and mechanism design theory, are attempted to be gathered in this literature. Yet it also has practical applications because of the conditions in the underdeveloped nations that its authors have travelled to and researched.	Besley, (1995). [17]
11.	In order to investigate the converging, discriminating, and other related some variables useful to supplement the TRA (theory of reasoned action) out of taken sample from United Kingdom's population regarding their desire to have a kid, this study used principal components analysis (PCA), multiple regression, confirmatory factor analysis (CFA) and structural equation modelling (SEM).	Langdridge, et al., (2007). [18]
12.	The theory of reasoned action faced criticism during much of that time and definitional problems regarding what constitutes an attitude. Psychologists frequently have a naive falsificationist perspective, incorrectly evaluate theories using this perspective, and obstruct vital empirical research as a result.	Trafimow (2009). [19]
13.	The hypothesis of planned behaviour's widespread use Ajzen reflects on a few of the topics brought up by the many authors in this editorial. There are several topics covered, including the nature of intentions and the limits of predictive validity, rationality, affect and emotions, previous nature, habits, the willingness model, and the significance of some variables like the five personality traits and social comparison tendency.	Ajzen, (2011). [20]
14.	The TPB asserts that human volitional behaviour is influenced by two variables: the motivation behind the behaviour and the sense of behavioural control (PBC). According to theory, intention is influenced by perceptions of behavioural control, subjective norms, and attitudes towards the behaviour. It is hypothesised that the degree of actual control over behaviour will determine how much PBC actually influences that	Sniehotta, et al., (2014). [21]

	behaviour. It is assumed that attitudes, subjective norms, and PBC are based on the potency and assessment of observable behavioural, normative, and controlling beliefs.	
15.	TAM has grown to be a key idea for understanding potential human behaviour towards acceptance or rejection of the technology. The main objectives of the paper are to give an up-to-date, thoroughly researched compilation of prior and contemporary literature references related to TAM and to recommend relevant directions for further TAM research. (Technology adoption model (TAM)).	Holden, et al., (2010). [22]
16.	The main findings demonstrate that TAM and its numerous versions function as a trustworthy paradigm for supporting evaluation of different learning strategies. It has been demonstrated that attitudes about utilising technology for learning are influenced by perceived utility and perceived ease of use, two essential TAM components.	Granić, et al., (2019). [23]
17.	Critical in use or ease of use have no impact on user sentiments regarding the use of Fintech services. Researcher provided full details literature on the adoption of Fintech services by providing a more detailed knowledge of the factors that affect users' attitudes by combining TAM and Fintech services. The results demonstrate that customers' perceptions of adoption are greatly attracted by their level of faith in Fintech services.	Hu, et al., (2019). [24]
18.	The factors influence young customers' desire to recycle e-waste in an emerging economy by including habits into a well-known model that forecasts people's behaviour, the theory of planned behaviour. Because they are innovators in the consuming processes, generation, and management, young consumers greatly contribute to the expansion of the e-waste problem. E-waste recycling initiatives should start by focusing on attitudes and developing precise triggers that set off habits. E-waste recycling laws might help society at large.	Aboelmaged, (2021). [25]

3.2. Focus group interaction and analysis through model review:

The consumer attitude and behavioural idea is explained by a number of theories, and the current study has analysed three models to pinpoint the aspects that need additional investigation. As follows:

3.2.1 Theory of Reasoned Action (TRA):

The Theory of Reasoned Action (TRA) was initially proposed by Martin Fishbein and Icek Ajzen in 1967, this theory was acculturated by Martin Fishbein and Icek Ajzen in 1975. The theory of Reasoned Action has four main parts: behaviour, intention, attitudes, subjective norms, and external circumstances. These elements are crucial in understanding how much an attitude can influence behaviour. Most of the time, we act in specific ways because we want to. Due to the fact that most behaviours are the outcome of supporting thoughts, beliefs, and attitudes, this personal phenomenon can be applied to a larger community.

The Theory of Reasoned Action (TRA) has an assumption of Behavioural Intentions- **BI** are formed based on two integral factors. They are:

1. Attitudes toward the behaviour (**A**)
2. Subjective norms (**SN**)

An individual's capacity or aptitude to intend to carry out behaviour is known as their behavioural intentions. The Intentions have been come upon to foretell behaviour.

That is **BI= A+SN**

A simple formula had invented by Martin Fishbein and Icek Ajzen that is, $BI=(AB) WI+(SN) W2$

In which

Behavioural Intention or BI.

AB stands for attitude towards engaging in the behaviour.

W stands for weights.

SN stands for Subjective Norm in relation to engaging in the behaviour.

W1 = Indicates a person's ability to control their attitude.

W2 = Indicates the influence that attitude has on other people in relation to the circumstance and setting.

There are two things are influenced by persons intention to act: 1) Persons attitude towards acting, 2) subjective norms derived from social influence. The belief of a person has a major impact on these variables. In other words, the attitude is shaped by the belief in the outcome of behaviour and the appraisal of the outcome. (Hosseini, et al. 2015) [26]. Beliefs also have an impact on subjective norms. The desire to meet others' expectations and one's own expectations of oneself shape a person's subjective norms. Also, a person's subjective norms would be more favourable if they thought that people who had the motivation to meet their standards also held optimistic views. Contrarily, the notion that other people's attitudes towards his or her activity are negative is where the negative subjective norms originate [35].

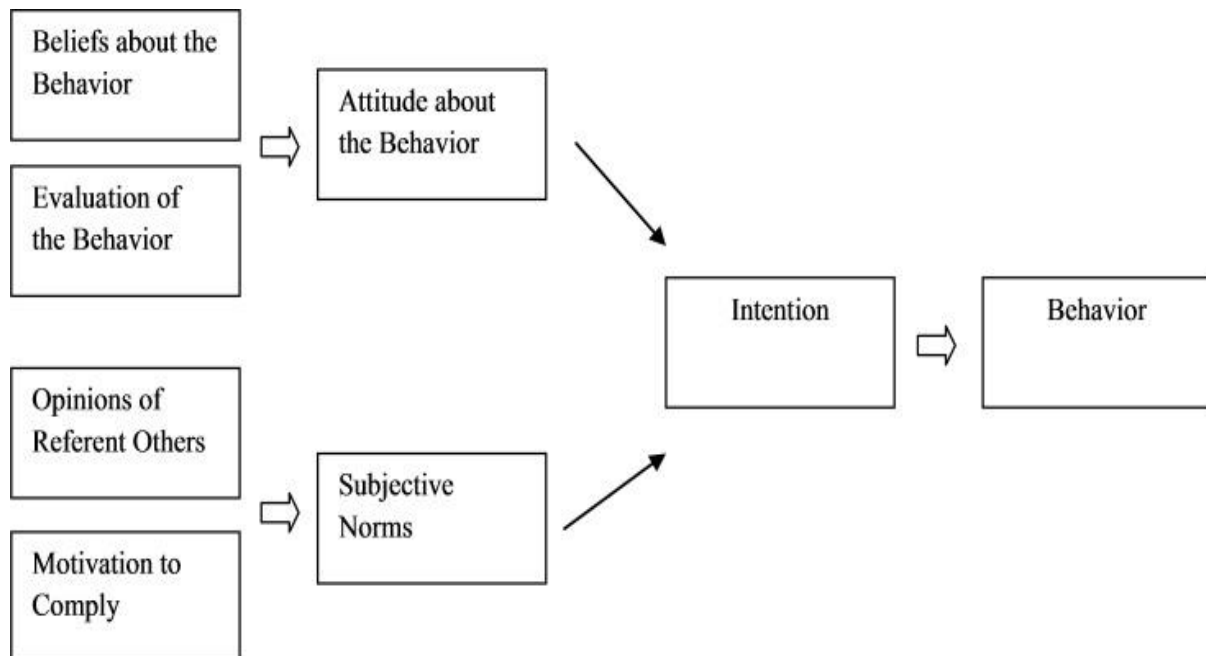


Fig. 1: Theory of Reasoned Action model [26].

Implications of TRA:

This theory can be widely applied to understand human behaviour in areas related to health, voting, consumer behaviour, sexual behaviour among teens and religious involvement.

Limitations of TRA:

This theory provides a thorough explanation of how attitude affects behaviour. Several theorists contend that conscious processes of intents and plans are not always present prior to behaviours. The aspect of intention is absent from the scene. Moreover, this hypothesis does not take the context into account. Hence, only intentional and planned behaviours may be supported by this hypothesis. Additional research demonstrates that although this hypothesis is reasonably accurate at predicting behaviour, it does not go any farther.

3.2.2 Planned Behaviour Theory (TPB):

A complete framework for comprehending leisure participation is provided by the idea of planned behaviour (Ajzen 1985, 1987) [27]. The three main drivers of behaviour, salient behavioural, normative belief, and control beliefs, are theoretically.

According to the TPB, three categories of factors influence human behaviour:

Behavioural Beliefs: Perceptions about the possible outcomes of behaviour.

Normative Beliefs: Beliefs concerning what other people consider being normal.

Control Beliefs: Including convictions about the existence of factors that might facilitate or obstruct the behaviour.

Control beliefs produce a favourable or negative attitude towards the behaviour, normative views produce felt social pressure or a subjective norm, and behavioural beliefs affect perceived behavioural control or self-efficacy. The influence of attitude towards the behaviour and subjective norm on intention is moderated by perception of behavioural control.

Review provides empirical and theoretical support for the inclusion of six new variables in the TPB, including measures of belief salience, previous behaviour and habit, perceived behavioural control (PBC) versus self-efficacy, moral standards, self-identity, and affective beliefs. There seems to be increasing empirical support for each of these variables' inclusion in the TPB, as well as some knowledge of the mechanisms through which they might be connected to other TPB variables, intentions, and behaviour (Conner & Armitage, 1998) [28]. In an ideal world, the TPB has complied with George Miller's desire to "give psychology away" by receiving extensive all received attention.

In general, the more strongly a person intends to engage in the desired behaviour, the more favourable the attitude and subjective norm, as well as the greater the perceived control, are in their respective aggregates. When the opportunity arises, people are expected to follow through on their goals if they have enough actual control over their behaviour. So, it is assumed that intention comes first, followed by behaviour. If perceived behavioural control is accurate, it can serve as a substitute for actual control and aid in the prediction of the behaviour in question [38].

TPB differs from the majority of social psychology theories in terms of practical applicability because it focuses primarily on consumer behaviour and (ii) there aren't many studies that address managerial or employee-related issues. (iii) Previous studies also appear to have been dominated by survey-based methods, which have a number of practical drawbacks (Ulker-Demirel & Ciftci, 2020) [29].

The second trend, which was seen in regard to both injunctive and descriptive subjective norms, may assist to explain the generally poor relationship between SN and INT seen in TPB research. Independent predictors of intention (INT). La Barbera & Ajzen, 2020) [30].

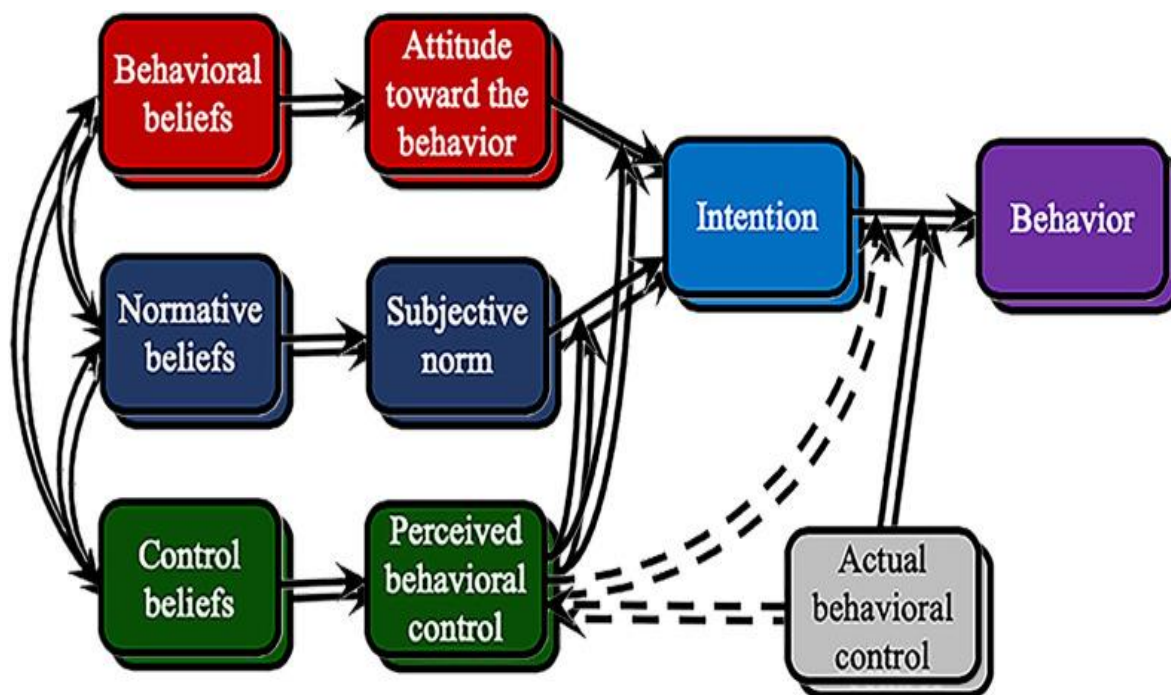


Fig. 2: Theory of Planned Behaviour (TPB) [31].

3.2.3 Technology Acceptance Model (TAM):

Farms cannot be operated by farmers without specialized equipment. Their business, from tractors to irrigation systems to silos, is only as good as the tools they utilise. Although it costs more, durable, high-quality equipment lasts longer and helps simplify your job. Once your business is operating, you'll need to market your products to customers and distributors. The price of PR and marketing may really pile up when it comes to websites, logos, and targeted advertising efforts. If you don't know much about marketing strategies, you might want to consult a consultant to determine which channels will work best for you. Trade publications, for instance, can be an excellent approach to connect with business-to-business clients, whereas web marketing might be a superior strategy for retail clients. Perceived usefulness is defined by Fred Davis as "the degree to which a person believes that using a particular system would enhance his or her job performance" and "perceived ease of use is defined by the degree to which a person believes that using a particular system would be free from effort" (Davis, 1989). Hence, "perceived usefulness and simplicity of use" are the two factors that have the greatest bearing on how readily consumers accept new technology and their future usage patterns. Perceived usefulness is defined by Fred Davis as "the degree to which a person believes that using a particular system would enhance his or her job performance" and "perceived ease of use is defined by the degree to which a person believes that using a particular system would be free from effort" (Davis, 1989). The two factors that are most important are, "perceived utility and simplicity of use." This theory might be applied by many cooperatives while using the digital platform and it could help the groups maximise their revenues. This model is well-known for being used to gauge how well new technologies, will be received by users. Davis (1989) developed a straightforward, practical, and user-friendly theory of reasoned action (TRA)-based model for predicting technology uptake (Davis, et al. 1989) [32]. This concept states that "perceived ease of use and perceived utility" are the two key elements that defines the willingness to utilise any new technological system.

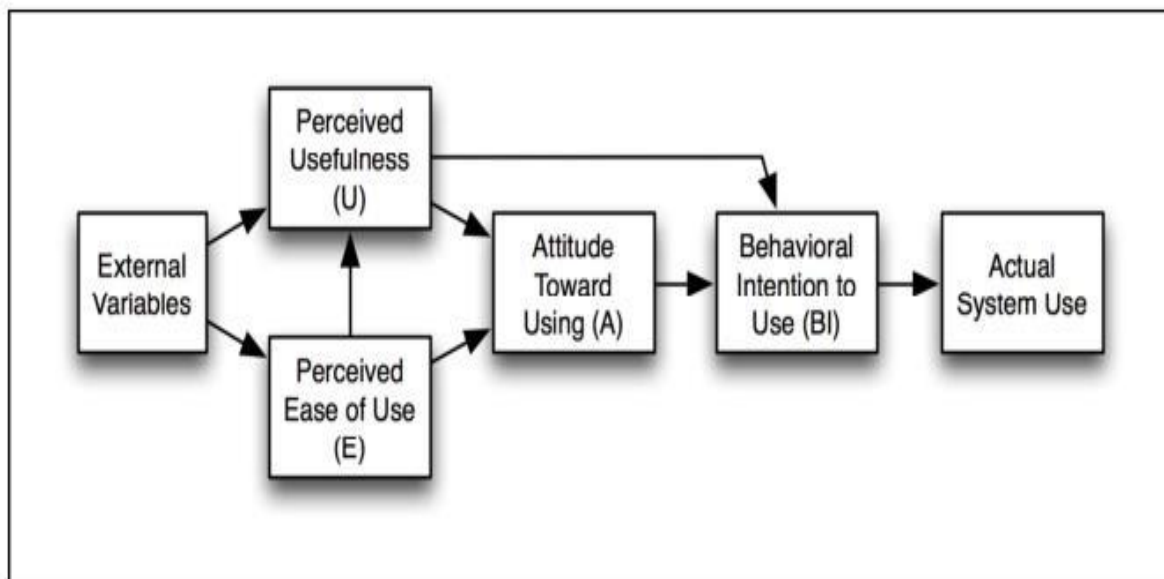


Fig. 3: Technology Acceptance Model [33].

This theory is frequently used and updated as a classic model to examine and forecast customers' acceptance and rejection of any ground-breaking technology in a variety of studies (Legris, et al. 2003) [33]; (Fayad & Paper, 2015) [34]. The technology adoption paradigm took into account intrinsic motivators like perceived usefulness and perceived ease of use, but not internal changers like happiness, Joel, comic, or subjective norms. Internal motivators are also crucial in determining internet usage (Porter & Donthu, 2006) [35]. According to the study's findings, access to account information, mobile banking, services offered by mobile service providers and mobile wallets all help privately held tea

cooperatives make payments. This study suggests using mobile wallets, mobile banking security, high-quality content services from other credit service agencies, and seek our bank account information to improve the efficiency of cooperatives' payments to tea farmers (Aoko & Mose, 2022) [36].

3.3 Recognizing the pattern of the variables and factors that affect the research issue:

The basic agricultural credit societies' major objective is to promote rural funding, which is still essential today. In the service industry, customer satisfaction is a crucial factor. The clients of today will expect commitment and concern in addition to care and courtesy. Profit and wealth maximisation are not priorities in cooperative societies. The co-operative societies have contributed significantly to the local economy by complementing and enhancing the banking system. The success of every firm depends on the level of customer satisfaction. Their given responsibilities, the standards they are expected to meet, their sheer numbers, and the number of offices they run have all contributed to their relevance. Members of society working together for the improvement and expansion of the society. The ultimate motto of co-operative is "one for all and all for one". Both urban and rural areas are seeing an increase in the number of cooperative societies. They are also increasing their activities. The public and private sector banks are in competition with cooperative groups. Compared to other public and private sector banks, their services offer additional benefits and every member receives individualised care from the PAC Society. As a result, a positive attitude of the society officers like this encourages members to go for short-term, medium-term, and long-term loans and services for their agricultural activities. It's like mouth-to-mouth advertisements, the positive experiences of friends, relatives and social peers. Members will get financial knowledge about the new schemes, subsidies and offers of the government for agricultural development. Also, they will get financial benefits like no interest up to some amount of loan or very lower rate of interest for short-term crop loans. All variables have an effect on members buying behaviour attitude in a way that leads them to take a financial assistance from societies. To understand the influencing reasons for members to use PAC Society services, the study has sought to refer to a number of customer satisfaction theories. Examining various customer attitude and satisfaction models and focus group interaction techniques helps to identify the variables. The TRA model, TPB model, the TAM theory—theory of adoption of innovation—all describe how financial knowledge, subjective norms and perceived benefits play a significant role in determining how customers feel and how they satisfy and happy using agricultural credit co-operative society services.

4. EVOLUTION OF CONCEPTUAL MODEL :

By examining various customer attitude, satisfaction models, and focus group interaction, the following postulates are created:

- P1: Financial knowledge is dependent on attitude
- P2: Perceived benefits is dependent on attitude
- P3: Financial satisfaction is dependent on attitude
- P4: Subjective norms is dependent on attitude
- P5: Attitude is dependent on beneficiary's behavioral intention
- P6: Financial knowledge is dependent on beneficiaries of behavioral intention
- P7: Perceived benefits is dependent on beneficiaries of behavioral intention
- P8: Financial satisfaction is dependent on beneficiaries' behavioral intention
- P9: Subjective norms is dependent on beneficiaries behavioral intention
- P10: Attitude mediates between financial knowledge and beneficiaries' behavioural intention
- P11: Attitude mediates between perceived benefits and beneficiaries behavioural intention
- P12: Attitude mediates between financial satisfaction and beneficiaries' behavioural intention
- P13: Attitude mediates between subjective norms and beneficiaries behavioural intention

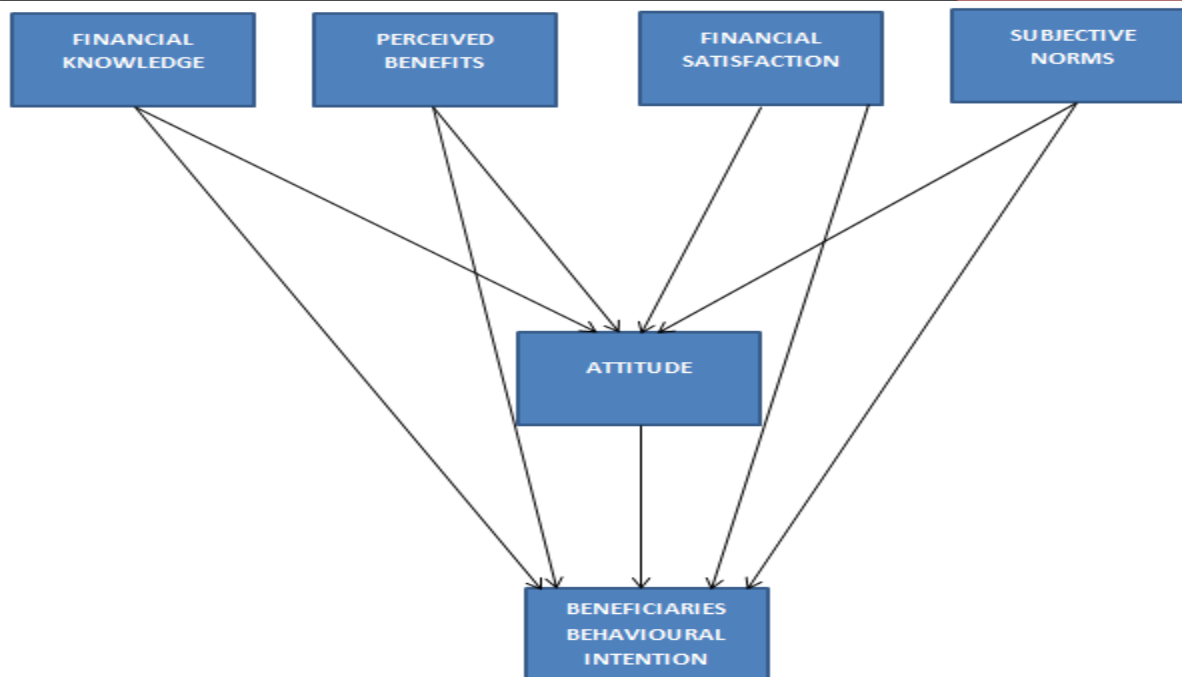


Fig 4: Proposed Conceptual Model

Source: Author

4.1 Financial Knowledge:

First exogenous latent variable is Financial Knowledge. It entails researching, analysing, and evaluating financial matters relating to India's primary industry, agriculture. The financial aspects include money matters relating to PAC societies loans and advances available for the production of agricultural products and their disposal. So, knowledge about financial availability affects the attitude of the beneficiaries' behavioural intention.

Government uses a variety of tactics to increase the appeal of agriculture, including mechanisation, better seed distribution, farmer education, and the granting of lenient loan terms. The Ugandan government has fostered and promoted cooperative organisations as a means of accelerating the accessibility of loans from these cooperative societies in an effort to fund agriculture (Nuwagaba, 2012) [37]. The findings indicated that more than 50% of the total credit advances provided were used for consumer goods. According to a rough estimate, 50% of the cooperative members live in poverty, demonstrating that the cooperative organisations in the region are predominately made up of those who are economically underprivileged (Ndifon et al. 2012) [38]. 44.4% of the cooperatives had a good financial standing. While 57.1% of respondents reported a high level of adherence to the cooperative principles, half of the members know about those concepts. The biggest obstacles to upholding the principles were insufficient funding and trouble recovering loans (=1.4 each). The amount of awareness of the respondents and their commitment to the cooperative principles were significantly correlated. The region's agricultural cooperatives largely upheld the cooperatives' tenets. (Badiru et al. 2016) [39]. Guidance about agriculture and knowledge about product selling showed a statistically significant mean difference in terms of the provision of services and the satisfaction of the beneficiaries (P 0.05). Agriculturists were happier with the credit programme (x=2.69) and access to inputs (x=2.67), though (Gillani et al. 2022) [40]. The ability to access markets, create jobs, increase revenue, and therefore lessen poverty in their communities will be strengthened when agribusiness system hub are used efficiently in co-operative unions in developing nations (Greyson, 2018) [41]. The management of the numerous cooperative societies was viewed with great satisfaction. The cooperative society members were devoted, drawn to the cooperatives, and active in the activities of the organisations. They continued to want to remain a part of their separate cooperative society because their individual and communal goals had been attained (Ofuoku & Urang, 2012) [42].

4.2 Perceived Benefits:

Second exogenous latent variable is Perceived Benefits. It's an individual's motives of performing behaviour and adopting the things in a proper way. As PAC societies are concerned what benefits as a member of PAC will get if he goes for a short-term crop loans. PAC societies will provide 0% interest up to three lakhs to 12 to 15 months. Short-term, long-term, and medium-term rural credits are the three main categories. As the name implies, short-term loans, medium, and long-term loans extend the money for a much longer time. Moreover, longer loan terms translate into larger loan amounts. Repayment terms for short-term rural credit are only one year. The duration of medium-term financing is between two and ten years. Last but not least, the long-term Rural Credit repayment period might be anywhere from five to twenty years. Farmers benefit from rural credit in numerous ways. It supports them in purchasing seeds, fertiliser, tools, and other agricultural supplies. Also, it takes a very long time between planting crops and reaping the financial benefits. So, the farmers require money during this time to maintain their dwellings. They require money to pay for expenses such as their children's education, marriages, funerals, and other events. Only rural credit can make this happen.

Rate of Interest: Beneficiaries are satisfied and happy with the lower rate of interest charged by the society. Strictly speaking there is no interest up to three lakhs of loan amount. The scheme of advancing agricultural short-term loans to the farmers at zero interest.

- Interest rates of 3% through co-operative credit institutions have been implemented from April 1, 2008.
- 2011-12 ROI –for 1 lakh 0% and up to 3 lakhs 1%
- During the 2013–14 fiscal year, the interest rate on loans given up to Rs. 2.00 lakh was lowered to 0%, and the interest rate on all loans disbursed above Rs. 2.00 lakh and up to Rs. 3.00 lakh was set at 1%
- Further during the year 2014-15, 15-16, 16-17,17-18,18-19 same interest slabs.
- 2019-20 ROI was 0% up to 3 lakh loans.

The government has set a predetermined rate of interest for cooperative societies in this regard. To revive their roles in enhancing credit distribution to the general public, organisations like the RBI (Reserve Bank of India) and the NABARD (National Bank for Agriculture and Rural Development) should review this material (Rajakumar et al. 2019) [43].

Results demonstrated that most farmers who joined co-operatives to obtain government assistance, considering co-operatives as government agencies rather than independent commercial enterprises (Agbo, 2009) [44]. The various attitudes and perspectives of dairy farmers, as well as interactions with various farm structures, need to be taken into account when designing concepts to promote grazing. Farmers that utilised exercise pastures valued the benefits of increased fertility and improved animal health (Becker, et al. 2018) [45]. PACS's contribution empowering women in decision-making. The first aspect consists of social interactions with other rural institutions. The majority of the participants agreed that the PACS have a good function, women's empowerment in decision-making, raising public knowledge of on-going government social development initiatives, mobilising marginalised groups, teaching co-operative principles, and social enterprise with other rural organisations. Moreover, PACs aid in raising educational standards and fostering better borrowing practises for agricultural loans when needed, especially during the busiest period of the year for agricultural production (Mitra, et al. 2021) [46]. By training and extension services, the cooperative organisation ensures a good market for agriculturists produce at a reasonable price and offers all kinds of support, which results in increased productivity and higher revenue for the farmers. Long-term, driven farmers exhibited virtuous behaviour towards society (Sultana, et al. 2020) [47]. The idea of cooperative sustainability combines the two elements to examine how well agriculture cooperatives are able to uphold the aspects of the co-operative triangle while also promoting environmental sustainability in their operations (Ajates, 2020) [48]. The Researcher has created AIT, (Adoption of Agricultural Information Technology). This model will direct technology providers' promotional campaigns and aid governments in better optimising their AIT-promoting regulations. (AIT) by agricultural cooperatives considering four elements: cooperatives' characteristics, environmental factors, technological considerations, and leaders' attitudes towards AIT (Wang, et al. 2019) [49].

4.3 Financial Satisfaction:

Third exogenous latent variable is Financial Satisfaction. The success and failure of any business depend on the satisfaction level of the customers. The first and most important factor is linked to

financial satisfaction is the credit term and the cost of the transaction. The cost of transaction highlights on the human aspects of the level of services and facilities provided by the societies. So, a reduction in transaction cost facilitates the farmers to access the loan capital on favourable terms. In order to alter beneficiaries' attitudes and behavioural intentions, financial satisfaction is crucial, so financial satisfaction plays an important role in changing the attitude of the members of society. The level of satisfaction of banking customers is greatly influenced by numerous other criteria, including trustworthiness, customer service, and ease to use. The majority of customers who use the services of cooperative banks fall into the low-income category. They will check the following things before going for its services.

- Rate of interest
- Location
- Varieties of service
- Conduct of employees
- Terms of the loan
- Overall satisfaction

The clients of today will expect commitment and concern in addition to care and courtesy. Banks that operate cooperatively do not aim to maximise profits. Service is the primary goal of cooperative societies. The fundamental tenet of cooperatives is mutual aid and self-help. Examining the key agricultural co-operative societies' member or customer satisfaction is the study's goal. Randomly chosen from the Primary Agricultural Credit Societies' members are samples of 140 responses. According to the data, the loan period has the biggest impact on Kerala's PACS customers' satisfaction (Sujith, 2019) [50].

The majority of farmers purchase of farming machinery and equipment which is highest constituted 39.7. The majority of farmers do investment in irrigation which is highest constituted 41.3. The government tries to assist and encourage farmers for expansion through its numerous agricultural finance programmes. This effort is a key driver of farmers' motivation to expand agriculture, and the government's efforts to support farmers are on-going and consistent (Patel & Patel, 2022) [51]. According to the research, 11.7% of respondents are only slightly happy with the society services offered by the PACs. There is only one customer who is dissatisfied, and the study finds a significant correlation between the year that SHGs were formed and banking service satisfaction (Karuppanan, 2012) [52]. The average score of the beneficiaries was 4.28 out of 5, indicating high levels of satisfaction as a result of effective queue management with a traffic density of 1.12, a reasonable annual interest rate of 9%, active loan monitoring, the absence of tangible collateral, quick loan disbursement, and a flexible payback schedule. (Oghenerobor, et al. 2013) [53]. Younger farmers with advanced degrees who earn a high monthly salary make up the majority of this cluster. The farmers in all three clusters expressly voice their discontent with the unique features of the agricultural credit offered. The current economic problem is linked to the agricultural credit system, to sum up (Aggelopoulos, et al. 2011) [54].

4.4 Subjective Norms:

Fourth exogenous latent variable is Subjective Norms. SB (Subjective Norms) means the belief that a person will approve the particular behaviour. It's a social pressure from others to an individual to behave in the certain manner. Close friends, family members, loved ones; peers are influencing the head of the family to take a financial assistance from PAC society. Theory of planned behaviour (TPB) applicability with a focus on testing the direct and moderating impacts of subjective norms on attitude, perceived behavioural control, and purchase intention in the desire of buying organic food. According to the study's findings, attitudes, buying intention as well as perceived behaviour control are both highly influenced by subjective standards. Also, subjective norms have a big impact on how you feel about buying (Al-Swidi, et al. 2014) [55]. While analysing data, structural equation modelling (SEM) is used. According to the findings, subjective norm and perceived behavioural control (PBC) did not appear to have any statistically significant effects on the participation of rural poor people in MFIs, although both intention and attitudes did (Ashraf & Ibrahim, 2013) [56]. The findings demonstrate a strong relationship between member motivations and the manager's entrepreneurial mentality in terms of boosting cooperative members' engagement. The manager's entrepreneurial mindset and member motivation also had a big impact on raising member involvement. In summary, the independent variable

considerably boosted the members' participation. Including an entrepreneurial mindset and incentive into the delivery of cooperative education is crucial (Ernita, et al. 2020) [57].

Being a member of a credit society, women have the ability to make decisions at the home, group, and community levels. However, despite being a member of a cooperative, intra-household labour divides in the domestic and agricultural sectors remained unfavourable for women. The article's conclusion is that agricultural cooperatives can significantly contribute to the empowerment of women (Lecoutere, 2017) [58]. The results of the study add to members understanding of how cooperative members' attitudes and subsequent behaviour may be influenced by their ideas and knowledge. A strong knowledge of members attitude and behaviours is crucial since a cooperative's success can depend on it given the progressive fall in both cooperative memberships and the number of cooperatives in the United States and other nations (Bhuyan, 2007) [59]. The division of behavioural beliefs was discovered. These affective and instrumental beliefs, as well as normative beliefs regarding the expectations of significant others and control beliefs regarding necessary resources and other factors that either impede or facilitate leisure participation, all had an impact on the participation in leisure activities (Ajzen & Driver, 1991) [60]. The elements of cooperation benefit awareness, environment, behavioural control, risk awareness and governmental policies. This shows that farmers' intentions are statistically significantly impacted by their awareness of the related risk and the health advantages of producers (Tinh, et al. 2019) [61]. It examines the relative benefits and drawbacks of co-operatives with three categories benefit, control and ownership, using a "member-owned business" method. It expands on this by taking into account benefits to society as a whole and theorises the comparative merits of alternative business models. What would it take for the co-operative potential to be realised is what the article asks in its conclusion (Birchall, 2013) [62].

4.5 Attitude:

Mediator is attitude. It's a particular feeling or opinion about something or someone. It's a way of behaving of a person. It's a position of the body. It's an imitation, upsurge, stratum and mindset. Between a belief, a position, a feeling, and a pose, an attitude falls. It might be challenging to adjust your attitude if you believe you are correct about something. A posture can convey a person's attitude, which is a way of thinking. In psychology, an attitude is a collection of thoughts, feelings, and actions towards a particular person, thing, or event. Attitudes are frequently influenced by experiences. These can significantly affect how people behave and behave in different situations. Although views are enduring, they can change. On how attitudes affect the behaviour of PAC members and the causes of attitude change, the Primary Agricultural Credit Co-operative Society. The level of disposition or affiliation towards a new idea, object, programme, enterprise, etc. is referred to as attitude.

Attitude Formation:

Attitudes can be formed in many ways:

(1) Experience:

The way views change is directly impacted by experience. These might become apparent as a result of personal observation or first-hand experience.

(2) Social Factors:

People's opinions can be significantly impacted by societal norms and roles. Social involvement explains how people are behaving in a particular circumstance. Social norms are the standards of conduct that society has created.

Many methods are there for teaching attitudes. Consider how marketers might change our perception of a certain product. On TV, sports drink commercial shows young, attractive individuals having fun on a tropical beach. Because of the stunning and seductive imagery, you start to strongly connect this particular beverage. Conditioning Moreover, attitudes can be influenced by operant conditioning. Consider a student started smoking, Every time he smokes in front of them, they object, correct, and convince him to leave those bad habits. This will change his mind about smoking and decide to give it up.

(3) Observation:

In addition, by observing those around them, people pick up attitudes. When someone you truly admire holds the same beliefs, we will do the same. Children, often utilise much time studying their parents' outlooks before beginning to display comparable outlooks themselves.

(4) Recap:

Attitudes have a significant impact on human behaviour; people how to live their lives and the things they do on a daily basis to stay healthy. By selecting optimistic outlook on their life or altering their opinion into new matters, you can find strategies to enhance these attitudes if you are aware of where they originate from and how they can occasionally change.

The result showed that farmers' benefits from agricultural extension activities were low to medium level. Such as the lack of farmer's knowledge about the general principles of co-operatives, many suggestions are made in light of the study's findings were suggested for improving Cooperative by the role of extension activities on the members' knowledge values and principles through identifying extension programs and educating members to develop an awareness of the group action (Ali & Marghani, 2021) [63].

By training and extension services, the cooperative organisation ensures a secure market for farmers produce at a reasonable price and offers technical support, which results in increased productivity and higher revenue for the farmers. Long-term, driven farmers demonstrated virtuous behaviour towards society. These circumstances might support the cooperative society in another area of Bangladeshi agriculture. Hence, action needs to be taken to support and grow cooperatives for sustainable agriculture across the board in Bangladesh (Sultana, et al. 2020) [64]. The study found that in NMCS, adoption of better animal husbandry techniques was strongly connected with all communication factors, whereas in MCS, adoption was significantly correlated with all sources. Age and education of the people were substantially connected with the practices of better animal husbandry practises among socioeconomic factors (Ghosh, et al. 2004) [65]. Managers and board members are seen differently in terms of their knowledge of and application of the cooperative principles. In addition to cooperative size, other factors that affect respondents' responses include the cooperative's nature, the length of their relationship with the cooperative, and whether they are the manager or a board member (Novkovic, 2006) [66].

4.6 Beneficiaries Behavioural Intention:

The psychological factors that influence a particular behaviour are referred to as behavioural intentions, and the more strongly an individual intends to engage in behaviour, the more likely it is that they will do so. Subjective norms – This relates to the perception of whether the majority of people find the behaviour to be acceptable or unacceptable. Good behavioural purpose is far more likely to produce favourable agriculture information and, as a result, household economic growth. Additionally, we discover that smallholders' behaviour regarding the usage of mobile phones in agriculture might alter dramatically depending on their ownership of mobile phone, size of family, marital status and affluence. Their research amplifies that farmers are using the mobile phone to collect and share the available agricultural information. It also illustrates the pertinent of farmers' behavioural interest towards using mobile phone (Mwalupaso, et al. 2019) [67]. The vast majority of people support protection, but they are more open to greater flexibility in the means by which state support may be provided. Generally, farmers in the EU's newest member states are the ones that are most opposed to policy liberalisation (Gorton, et al. 2008) [68]. The scales for measuring farmers' attitudes, objectives, and behaviours include these topics. The report analyses the relationships between farmers' attitudes, intentions, and behaviours and measures of personality types in addition to offering taxonomies of significant areas of their professional behaviour (Willock, et al. 1999) [69]. Employing a log graphic model and cross-sectional data from 175 farmers in the province of Khorasan-Razavi in 2008, researchers examined the factors impacting the repayment behaviour of farmers who got loans from agricultural banks. The findings indicated that the loan interest rate is the primary variable influencing the paying their term loans, and the cost of total application (Ogunsumi, 2011) [70]; (Kohansal & Mansoori, 2009) [71].

5. ABCD LISTING OF THE CONCEPTUAL MODEL :

Finding the methods that will best match a company's resources and talents with the needs of the environment in which it works is the major objective of an ABCD listing analysis. In other words, it acts as a springboard for evaluating potential and restrictions on the inside and likely opportunities and risks from the outside world. It takes into account all factors, both good and bad, both inside and outside the firm. ABCD listing is a review tool used to examine internal and external factors of an organizations or companies based on the available data. These methods offer a quick and organised way to recognise different systemic problems and present a chance for further improvement. They offer a wide assessment of individual institutions and systems, but when applied to a business setting, they suffer

from constraints. Any business model's success hinges on how a firm generates revenue by identifying where it sits in the value chain (Aithal, (2017) [72-73]; (Frederick & Bhat, 2022) [74]; (Aithal, et al. 2016) [75-78].

5.1 ADVANTAGES:

- (1) It can address every issue with tiny and unprofitable holdings. The society can buy agricultural inputs in bulk quantities, which lowers the cost, such as seeds and fertilisers.
- (2) It promotes economic interest of members in accordance with the co-operative principle.
- (3) It promotes savings habits among members.
- (4) More employment opportunities, PACs provide loans for agricultural purpose at a very low rate of interest.
- (5) Farms cannot be operated by farmers without sophisticated machinery. Their business, from tractors to irrigation systems to silos, is only as good as the tools they utilise. Your project will be easier and last longer with high-quality, specialized equipment.
- (6) Members who still owe money on agricultural loans wish to refinance. In order to do this, you would take out a new loan with a lower interest rate and use the funds to settle the older, pricier debt. The reduced interest rates allow consumers to save money even though they still owe money on a loan.
- (7) For farms to function well, on-going maintenance is required. An agricultural loan may be used to pay for costly infrastructure or land improvements or repairs. This form of capital upgrade can increase the value of the farm, increase the productivity of the company, and enhance products of the company.
- (8) Provide solutions to the different issues affecting agricultural growth and improve the socioeconomic status of the underprivileged, poor and weaker groups in society.

5.2 BENEFITS:

- (1) Because it allows farmer's access to capital that they might not otherwise have, credit is essential to the agricultural sector. It aids them in obtaining the seeds, tools, and property they require to run a productive farm.
- (2) Buying supplies, fertiliser, harvesting equipment, and money to cover these and all other start up expenditures for a cash crop.
- (3) Members can utilise agricultural loans to buy or rent land, and the amount of land they want will depend on the kind of farming you intend to conduct. To determine how much to borrow, you must determine the type of land you need, how much of it you need, and how much it will cost.
- (4) Societies are required to give Kisan Credit Cards to farmers depending on their holdings under the 1998-introduced KCC (Kisan Credit Card) scheme. Farmers can then use these cards to easily buy agricultural inputs like seeds, fertiliser, pesticides, and other things, as well as to withdraw cash for their production needs.
- (5) The time it takes from planting a crop to selling the finished product is a crucial gestation period in agriculture. As a result, Rural Credit assists farmers with their daily needs until their products are ready for market.
- (6) The credit might assist farmers in acquiring seeds, equipment, fertiliser, and other necessities for their line of work.

5.3 CONSTRAINTS:

- (1) Rather of purchasing inputs to boost agricultural productivity, the borrower utilises the loan to pay living expenditures during the months before the next harvest.
- (2) The belief that most poor farmers are unable to repay loans led to the second misconception, which suggested that there must be a credible but ineffective demand.
- (3) The issue of past-due accounts in agricultural lending remains a source of worry.
- (4) Competitions from private sector banks, public sector banks and other financial institutions
- (5) The repayment of agricultural advances to various institutions also falls well short of expectations.

5.4 DISADVANTAGES:

- (1) The growing demand for credit as a result of rising input costs for agriculture is not being met, credit is insufficient.

- (2) The quantity of credit granted to farmers by society is also woefully insufficient to cover all of the various aspects of their agricultural business.
- (3) Amount of loan sanctioned by the society is insignificant; members using these loans for useless reasons, defeating the fundamental nature of such loans.
- (4) The demands of medium and small farmers have not been met by society credit institutions or their programmes. So the financing requirements of the struggling farmers have received less attention.
- (5) India's institutional credit system is still not sufficient to meet the country's expanding needs. The growth of co-operative credit institutions, unable to provide credit to entire rural farmers of the nation.

6. ARGUMENTS IN FAVOUR OF THE PROPOSED CONCEPTUAL MODEL USING AN EMPIRICAL APPROACH FOR FURTHER RESEARCH :

The motive of the study is to evaluate the behavioural intention and satisfaction of the members of primary agricultural co-operative credit societies. Total members of PACs in Dakshina Kannada District is 4, 83,310, (Source: District at Glance) (2021 census) $S = \{Z^2 \times [p(1-p)]\} / E^2$ (Krejcie et al 1970 formula) Samples of 384 respondents will be randomly selected from the members of primary agricultural co-operative credit societies in Dakshina Kannada District. The data will be collected through a structured questionnaire designed for five-point Likert scale. The collected data will be run through SPSS 26 software and descriptive analysis and casual analysis will be run through Independent sample t-test, ANOVA, SEM, and regression analysis.

7. CONCLUSION :

Cooperative credit societies, which promote lending to small- and medium-scale farmers, are one of the most cost-effective sources of capital for farmers. Primary Agricultural Credit Societies, or PACs, are the lenders of these short-term. The study highlighted the factors influencing the member's behavioural intention towards Primary Agricultural Credit society's services by analysing the member's attitude models and thorough learning and schooling of literature. It has been noted that members use the credit society's services as it provides several advantages in the form of interest, subsidies, marketing, credit, Wave off and so on. However, there are even few constraints for usage due to insufficient, inadequate and insignificant amounts of sanctioned loans. In order to analyse member satisfaction and attitude, the study has provided a conceptual model, which will help by defining the most important service norms. These problems can be further enhanced and optimised for the adoption of creative tactics to retain existing members and attract new members to the co-operative world, hence promoting farmers' engagement in cooperative societies. Global trends necessitate a new perspective, the promotion of enhanced best practices, and the revitalization and improvement of agricultural extension programmes to better serve the various requirements of farmers. The challenge in this study is how to help the members of cooperatives to identify the agricultural extension programs and approaches to be able to operate more effectively and efficiently because the farmer's participation is very important to identify their needs and demands.

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