**Customer Satisfaction with E-Banking in Rural Philippines: Basis for Action Plan**

**ABSTRACT**

|  |
| --- |
| This study assessed customer satisfaction with e-banking services among government employees in Cateel, Davao Oriental, Philippines. A descriptive-comparative design was used, gathering data from 185 respondents through a structured survey. Results showed a high overall level of satisfaction, with users particularly appreciating the efficiency, ease of use, and security of e-banking platforms. However, responsiveness and communication were identified as areas needing improvement. No significant differences in satisfaction were found across demographic groups such as age, sex, occupation, income level, and transaction habits, suggesting that e-banking services deliver a consistent experience across diverse users. An action plan was developed to enhance user support, promote digital literacy, and improve real-time service interactions. The findings highlight the increasing acceptance of digital banking in rural areas and emphasize the need for continuous system enhancements to maintain customer trust, ensure security, and encourage sustained usage in evolving digital financial landscapes. |

*Keywords: customer satisfaction, action plan, e- banking, promote digital literacy,*

**1. INTRODUCTION**

In today’s fast-paced digital era, e-banking has become an essential component of financial management, offering convenience, accessibility, and efficiency. The ability to conduct transactions anytime and anywhere has transformed how customers interact with banks. As banks increasingly shift toward digital platforms, understanding customer satisfaction is vital to ensuring continued engagement and loyalty (Sathiyavany & Shivany, 2018).

Key factors influencing e-banking satisfaction include platform usability, service reliability, and responsive customer support. Alalwan et al. (2016) emphasize that users are more likely to remain loyal if the platform is easy to navigate and support is readily available. Similarly, features such as intuitive mobile apps and responsive websites enhance user experience and satisfaction (Khadka & Maharjan, 2017).

Security remains a top concern for digital banking users. Strong measures such as two-factor authentication and encryption are necessary to protect customer data and build trust. When users feel secure, satisfaction and adoption rates improve significantly (Tahtamouni, 2023). In the Philippines, e-banking has reshaped the financial landscape by making services more accessible, especially in remote regions (Llanto et al., 2018). As digital tools continue to evolve, customer satisfaction has become a key metric for competitiveness in the banking sector. Mendoza and Silva (2021) found that speed, safety, and simplicity are the top drivers of satisfaction. Additionally, Phakathi (2023) underscores the role of satisfaction in fostering customer retention.

However, the digital divide remains a challenge, particularly in underserved communities. Gonzales (2016) noted that limited internet access and low digital literacy hinder satisfaction, while Pazarbasioglu et al. (2020) called for more inclusive services to bridge these gaps. These findings highlight the importance of assessing satisfaction across diverse user groups. Personalized service is another emerging driver of satisfaction. Tailored experiences, such as individualized recommendations and support, strengthen customer relationships and loyalty (Bock, Mangus, & Folse, 2016). Especially in rural areas like Cateel, Davao Oriental, where infrastructure and digital skills may be limited, personalized service can compensate for technological shortcomings. Li and Kostka (2022) argue that unstable connectivity and limited tech familiarity reduce e-banking satisfaction in rural settings.

Therefore, accessible features like simplified navigation, offline capabilities, and real-time assistance are critical. Security features such as multi-factor authentication also build trust (Mostafa et al., 2023), while consistent system performance remains essential (Sarrab et al., 2016). Moreover, responsive customer support and feedback integration improve user experience and service quality (Law, 2024; Gupta, 2024).This study aims to examine the factors affecting customer satisfaction in e-banking within the Philippine context, with particular focus on rural users. It explores how usability, security, and support contribute to satisfaction and identifies demographic variations in user experience.

**2. OBJECTIVES**

 This research aims to achieve the following objectives:

1. To determine the profile of the respondents in terms of:

a. age;

b. sex;

c. occupation;

d. employment status;

f. monthly income;

g. nature of transaction;

h. frequency of transaction.

2. To assess the level of customer satisfaction with e-banking services as perceived by the respondents in terms of:

efficiency and ease of use;

a. reliability;

b. security and privacy;

c. responsiveness and communication;

d. satisfaction with the quality of service.

3. To identify if there is any significant difference in the level of satisfaction with e-banking services when respondents are grouped according to:

a. age;

b. sex;

c. occupation;

employment status;

d. monthly income;

e. nature of transaction;

f. frequency of transaction.

4. To propose an action plan based on the results of the study that can help improve customer satisfaction with e-banking services.

**3. MATERIALS AND METHODS**

**Research Design**

 This study utilized a descriptive-comparative survey design to assess customer satisfaction with e-banking services among government employees in Poblacion, Cateel, Davao Oriental. It aimed to evaluate satisfaction across five key service quality dimensions: efficiency and ease of use, reliability, security and privacy, communication and timeliness, and overall service quality. Additionally, the study examined whether satisfaction levels differed significantly based on demographic variables.

Data were gathered using a structured questionnaire adapted from Hammoud et al. (2018), which assessed various aspects of service quality through statements rated on a five-point Likert scale. Slovin’s formula was used to determine the appropriate sample size. Descriptive and inferential statistical methods, including mean, t-test, and ANOVA, were applied to analyze the data and identify which service attributes most significantly influenced customer satisfaction with e-banking platforms.

**Research Instrument**

 This study employed a descriptive-comparative quantitative design using a structured questionnaire adapted from Hammoud et al. (2018) to assess customer satisfaction with e-banking services. The instrument consisted of statements rated on a five-point Likert scale, where 1 indicated “strongly disagree” and 5 indicated “strongly agree.” This format enabled respondents to express the intensity of their agreement and allowed for easier quantification and analysis of satisfaction levels.

 The survey targeted government employees in Poblacion, Cateel, Davao Oriental. It was divided into two main parts: the first collected demographic data such as age, gender, government occupation, employment status, monthly income, transaction type, and frequency of e-banking usage; the second evaluated satisfaction using five SERVQUAL dimensions.

**Respondents of the Study**

The respondents of this study were government employees whose workplace was located in Poblacion, Cateel, Davao Oriental, and who regularly used e-banking services, including online banking, mobile applications, and other digital platforms offered by local financial institutions. A diverse group was selected based on demographic variables such as age, gender, occupation, employment status, monthly income, transaction type, and frequency of e-banking use. This demographic segmentation was intended to ensure a comprehensive understanding of how different user groups perceive and experience e-banking services. As noted by Alalwan et al. (2017), factors such as age, gender, and income may significantly influence satisfaction levels in digital banking contexts.

**Table 1**Respondents of the study

|  |  |  |
| --- | --- | --- |
| **Government Employees** | **Population** | **No. of Respondents** |
| Teachers | 213 | 68 |
| Local Government Unit | 207 | 67 |
| Health workers | 100 | 50 |
| **TOTAL SAMPLE SIZE** | 460 | 185 |

**Data Gathering**

 In gathering the data for this study, several systematic steps were followed to ensure ethical and accurate research outcomes. First, ethical clearance was secured from the University’s Research Ethics Board (UREB) to safeguard the rights and confidentiality of all respondents. The participants were carefully identified, focusing on government employees in Poblacion, Cateel, who use e-banking services to ensure a representative sample. Permission was then requested by sending official letters to the relevant banks and institutions, clearly stating the study’s purpose and seeking consent to proceed. Once approval was granted, questionnaires were distributed with consideration for the respondents' time and convenience. After completion, the surveys were retrieved, and participants were thanked for their cooperation. The data collected were then thoroughly organized and analyzed using statistical methods to maintain the accuracy, validity, and reliability of the results.

**4. RESULTS AND DISCUSSION**

**Profile of the Respondents**

 This section outlines the demographic profile of e-banking respondents, focusing on variables that may impact their satisfaction with the services. The key characteristics analyzed include age, sex, type of government occupation, employment status, monthly income, and type of account held. Understanding these factors offers essential context for interpreting differences in satisfaction levels and helps establish a clearer picture of the users' backgrounds and how these may relate to their e-banking experiences.

#### **Table 2.** Demographic profile of the respondents in terms of age

|  |  |  |
| --- | --- | --- |
| **Age**  | **Frequency**  | **Percent**  |
| 25 years old and below  | 12  | 6.49  |
| 26 to 35 years old  | 61  | 32.97  |
| 36 to 45 years old  | 61  | 32.97  |
| 46 to 55 years old  | 26  | 14.05  |
| 56 years old and above  | 25  | 13.51  |
| **Total**  | **185**  | **100.00**  |

 In terms of age, the majority of respondents fell within the 26 to 45 age range—specifically, 32.97% were aged 26–35 and another 32.97% were aged 36–45—making this group the most active users of e-banking platforms. This aligns with the findings of Hammoud et al. (2018), who noted that younger and mid-career individuals are generally more adaptable to digital financial services due to their greater familiarity with technology. Similarly, Chaimaa et al. (2021) emphasized that age significantly influences attitudes toward e-banking, with middle-aged users often valuing speed and accessibility as key service attributes.

#### **Table 3.** Demographic profile of the respondents in terms of sex

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Sex**  | **Frequency**  | **Percent**  |
| Female  |  | 103  | 55.68  |
| Male  |  | 82  | 44.32  |
|  | **Total**  | **185**  | **100.00**  |

 With respect to sex, 55.68% of the respondents were female, while 44.32% were male. This slight female majority indicates that women in government employment are actively engaged with e-banking services. Sathiyavany and Shivany (2018) asserted that gender does not significantly impact the adoption of digital banking when platforms prioritize accessibility and user-friendliness. Similarly, Rane et al. (2024) highlighted that the gender gap in digital finance is steadily narrowing as mobile banking technologies become more inclusive and intuitive for all users.

##### **Table 4.** Demographic Profile of the Respondents in terms of Government Occupation

|  |  |  |
| --- | --- | --- |
| **Government Occupation**  | **Frequency**  | **Percent**  |
| Teacher  | 68  | 36.76  |
| LGU Employee  | 67  | 36.22  |
| Health Worker  | 50  | 27.03  |
| **Total**  | **185**  | **100.00**  |

 For occupation, the sample consisted of teachers (36.76%), LGU employees (36.22%), and health workers (27.03%). This relatively even distribution across occupational groups suggests that e-banking is widely adopted regardless of job type. This supports the findings of Hammoud et al. (2018), who highlighted the increasing relevance of occupation-neutral digital financial tools, emphasizing that e-banking services are designed to cater to a broad spectrum of users within the modern banking ecosystem.

#### **Table 5.** Demographic Profile of the Respondents in terms of Employment Status

|  |  |  |
| --- | --- | --- |
| **Employment Status**  | **Frequency**  | **Percent**  |
| Regular  | 149  | 80.54  |
| Casual  | 15  | 8.11  |
| Job Order  | 21  | 11.35  |
| **Total**  | **185**  | **100.00**  |

 In terms of employment status, 80.54% of the respondents held regular positions, while 11.35% were job order employees and 8.11% were casual workers. The predominance of regular employees suggests that individuals with more stable and consistent financial needs are more actively engaged with e-banking services. This observation is supported by Chaimaa et al. (2021), Singh and Srivastava (2020), and Velasco et al. (2024), who emphasized that job security and income stability are positively associated with higher adoption of digital technologies, as financially stable individuals tend to transact more frequently and demand greater financial flexibility.

#### **Table 6.** Demographic Profile of the Respondents in terms of Level of Income

|  |  |  |
| --- | --- | --- |
| **Income Bracket**  | **Frequency**  | **Percent**  |
| Php 7,000 and below  | 14  | 7.57  |
| Php 7,001 to Php 10,000  | 13  | 7.03  |
| Php 10,001 to Php 15,000  | 21  | 11.35  |
| Php 15,001 to Php 30,000  | 83  | 44.86  |
| Php 30,001 and above  | 54  | 29.19  |
| **Total**  | **185**  | **100.00**  |

 Regarding monthly income, the largest portion of respondents (44.86%) earned between Php 15,001 and Php 30,000, while 29.19% reported earning Php 30,001 and above. This indicates that middle- to upper-income individuals are the primary users of e-banking services. Rane et al. (2024) noted that income significantly influences digital banking behavior, as individuals with greater financial capacity are more inclined to utilize online tools to manage their assets.

##### **Table 7.** Demographic Profile of the Respondents in terms of Type of Transaction

|  |  |  |
| --- | --- | --- |
| **Type of Transaction**  | **Frequency**  | **Percent**  |
| Cash Transfer  | 98  | 52.97  |
| Payment of Bills  | 87  | 47.03  |
| **Total**  | **185**  | **100.00**  |

As for the type of transaction, 52.97% of the respondents primarily used e-banking for cash transfers, while 47.03% utilized it for bill payments. This suggests a balanced demand for both peer-to-peer and institutional transactions. Salem et al. (2019), Wewege et al. (2020), and Jo and Park (2023) highlighted that such usage patterns indicate a maturing engagement with e-banking services, where users rely on digital platforms not only for personal financial transfers but also for managing routine obligations—valuing the flexibility, security, and multifunctional features these platforms offer.

##### **Table 8.** Demographic Profile of the Respondents in terms of Frequency of Transaction

|  |  |  |
| --- | --- | --- |
| **Frequency of Transaction**  | **Frequency**  | **Percent**  |
| Daily  | 33  | 17.84  |
| Weekly  | 88  | 47.57  |
| Monthly  | 64  | 34.59  |
| **Total**  | **185**  | **100.00**  |

Lastly, the frequency of e-banking usage reveals that 47.57% of respondents transact weekly, 34.59% transact monthly, and 17.84% use e-banking daily. This pattern indicates a habitual reliance on digital banking services. According to Rane et al. (2024), Blut et al. (2016), and Chaudhary et al. (2019), the convenience, user-friendliness, and round-the-clock accessibility of e-banking platforms significantly promote repeated use. Moreover, regular interaction with these services helps build user trust, fosters deeper engagement, and enhances long-term customer loyalty.

##### **Level of Customer Satisfaction on e-banking**

 This section analyzes customer satisfaction with e-banking services using the SERVQUAL model, which includes five essential dimensions: efficiency and ease of use, reliability, assurance (security and privacy), responsiveness and communication, and empathy (quality of service). The data were collected from government employees in Poblacion, Cateel, Davao Oriental, and analyzed using descriptive statistics. Assessing satisfaction across these dimensions offers valuable insights into the performance of current e-banking platforms and highlights areas where improvements can enhance user experience.

**Table 9.** Level of Customer Satisfaction on e-banking in terms of Efficiency & Ease of Use

|  |  |  |  |
| --- | --- | --- | --- |
| **Statements**  | **Mean**  | **Std. Deviation**  | **Interpretation**  |
| The use of E-Banking services is timesaving.  | 4.59  | 0.64  | Very high  |
| The service delivered through the EBanking services is quick.  | 4.45  | 0.74  | Very high  |
| I can complete any transaction quickly through the E-Banking service channels.  | 4.32  | 0.70  | Very high  |
| I found that E-Banking services are easy to use.  | 4.31  | 0.68  | Very high  |
| E-Banking services are provided in various languages.  | 4.18  | 0.67  | High  |
| My Interaction with the E-Banking system is clear and understandable.  | 4.21  | 0.73  | Very high  |
| I find the E-Banking system to be flexible to interact with.  | 4.15  | 0.78  | High  |
| Learning to operate the E-Banking system is easy for me.  | 4.19  | 0.76  | High  |
| **Average**  | **4.30**  | **0.47**  | **Very high**  |

 Table 9 presents the respondents’ evaluation of customer satisfaction in terms of **efficiency and ease of use**, with a **composite mean of 4.30**, interpreted as **very high**. The highest-rated indicator was “The use of e-banking services is time-saving” (mean = 4.59), followed by “The service delivered through the e-banking services is quick” (mean = 4.45), and “I can complete quickly any transaction through the e-banking service channels” (mean = 4.32). These results indicate that most users perceive e-banking platforms as highly efficient, convenient, and easy to navigate. This supports the findings of Raza et al. (2017), Chaimaa et al. (2021), and Sathiyavany and Shivany (2018), who emphasized that efficiency and ease of use are essential drivers of customer satisfaction in digital banking.

Moreover, moderately high ratings for items such as “E-banking services are provided in various languages” (mean = 4.18) and “Learning to operate the e-banking system is easy for me” (mean = 4.19) suggest that the system is generally user-friendly and accessible. However, these results also highlight opportunities for improvement, particularly in enhancing multilingual support and user adaptability. This observation is consistent with the insights of Rane et al. (2024), Suryono et al. (2020), and Mousa and Puhakka (2019), who noted that flexible, intuitive systems and inclusive design contribute significantly to repeated use and overall satisfaction in digital banking platforms.

**Table 10.** Level of Customer Satisfaction on e-banking in terms of Reliability

|  |  |  |  |
| --- | --- | --- | --- |
| **Statements**  | **Mean**  | **Std. Deviation**  | **Interpretation**  |
| I have high confidence in the reliability of E-Banking services.  | 4.05  | 0.72  | High  |
| E-Banking service is reliable and dependable.  | 4.15  | 0.76  | High  |
| E-Banking services perform the service for me on the first try.  | 4.11  | 0.71  | High  |
| I have always found E-Banking service channels in working order.  | 4.28  | 0.78  | Very high  |
| **Average**  | **4.15**  | **0.53**  | **High**  |

 As presented in Table 10, customer satisfaction in terms of **reliability** received a **high overall mean score of 4.15.** The highest-rated item was “I have always found e-banking service channels in working order” (mean = 4.28), reflecting consistent service continuity. Other well-rated indicators included “E-banking service is reliable and dependable” (mean = 4.15) and “E-banking services perform for me the service right on the first time” (mean = 4.11), suggesting that users generally view e-banking platforms as dependable, consistent, and accurate in executing transactions. These findings align with the studies of Gomber et al. (2018), Souiden et al. (2021), and Ladhari et al. (2022), who highlighted the critical role of system reliability, transaction accuracy, and service availability in building customer trust and satisfaction. Moreover, Rane et al. (2024) emphasized that consistent service delivery is a key factor in sustaining long-term user engagement with digital banking services

**Table 11. Level of Customer Satisfaction on e-banking in terms of Assurance (Security and Privacy)**

**Std.**

 **Statements Mean Interpretation**

### **Deviation**

|  |  |  |  |
| --- | --- | --- | --- |
| E-Banking services do not allow others to access my accounts.  | 4.30  | 0.72  | Very high  |
| E-Banking service provides high protection for my banking transactions.  | 4.16  | 0.85  | High  |
| E-Banking service is secure and safe from any fraud or hacking.  | 4.22  | 0.71  | Very high  |
| The security devices of the EBanking services protect the data that I send.  | 4.19  | 0.70  | High  |
| Security in E-Banking services offers secure personal privacy.  | 4.10  | 0.73  | High  |
| I feel secure while making transactions through.  | 4.12  | 0.77  | High  |
| My E-Banking site does not share my personal information with other sites.  | 4.02  | 0.78  | High  |
| **Average**  | **4.16**  | **0.52**  | **High**  |

Table 11 reflects the level of customer satisfaction regarding **assurance**, particularly in terms of **security and privacy**, with an **overall mean score of 4.16**, categorized as **high**. The highest-rated item was “E-banking services do not allow others to access my accounts” with a **very high mean of 4.30**, followed by “E-banking services are secure and safe from any fraud or hacking” (mean = **4.22**). These results indicate a strong degree of user trust in the protective mechanisms implemented by e-banking platforms. This supports the conclusions of Reis et al. (2024), Martínez-Navalón et al. (2023), and Salem et al. (2019), who emphasized that effective security features—such as authentication systems, privacy controls, and data encryption—are essential in boosting user confidence and satisfaction. Additionally, Rane et al. (2024) highlighted that in rural areas, like Cateel, perceived data protection plays an especially crucial role, as users may be more cautious and reluctant to embrace digital services without evident, trustworthy security measures in place

**Table 12. Level of Customer Satisfaction on e-banking in terms of Responsiveness**

**(Responsiveness and Communication)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Statements**  | **Mean**  | **Std. Deviation**  | **Interpretation**  |
| 20. E-Banking services are available 24/7.  | 3.79  | 0.83  | High  |
| 21. E-Banking services respond immediately to clients’ requests.  | 3.93  | 0.78  | High  |
| 22. Help is immediately available if there is any problem.  | 4.01  | 0.70  | High  |
| 23. E-Banking services provide prompt answers to your questions.  | 4.03  | 0.72  | High  |
| 24. Bank deals respectfully with customer complaints about electronic service.  | 4.23  | 0.73  | Very high  |
| **Average**  | **4.00**  | **0.55**  | **High**  |

 Table 12 shows that customer satisfaction with e-banking in terms of **responsiveness** received a **high overall mean of 4.00**. The highest-rated item, “The bank deals respectfully with customer complaints” (M = 4.23), reflects the importance users place on professional communication, as noted by Mousa and Puhakka (2019), Repovienė (2017), and Gawor and Hoberg (2019). Other well-rated statements include “E-banking services provide prompt answers” (M = 4.03) and “Help is immediately available” (M = 4.01), showing appreciation for timely support. Rane et al. (2024) and Singh and Srivastava (2020) highlighted that such responsiveness builds trust and improves user experience. However, lower scores for “Immediate response to client requests” (M = 3.93) and “Availability of services 24/7” (M = 3.79) suggest that users still encounter challenges with consistent and round-the-clock service access.

**Table 13. Level of Customer Satisfaction on e-banking in terms of Empathy (Satisfaction with the Quality of Service)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Statements**  | **Mean**  | **Std. Deviation**  | **Interpretation**  |
| 25. I am satisfied with the transaction processing via E-Banking services.  | 4.22  | 0.72  | Very high  |
| 26. I think I made the correct decision to use the E-Banking services.  | 4.12  | 0.78  | High  |
| 27. My satisfaction with the E-Banking services is high.  | 4.18  | 0.73  | High  |
| 28. I am satisfied with the bank’s eservices quality.  | 4.26  | 0.62  | Very high  |
| 29. Overall, E-Banking services are better than my expectations.  | 4.34  | 0.70  | Very high  |
|  30. I prefer using E-Banking services instead of visiting the branch to do my transactions.  | 4.06  | 0.72  | High  |
| **Average**  | **4.20**  | **0.50**  | **High**  |

 Table 13 shows that customer satisfaction with e-banking in terms of **empathy** is high, with an **overall mean of 4.20**. The highest-rated item, “Overall e-banking services are better than my expectations” (M = 4.34), indicates that services often exceed user expectations. High scores were also given to “The quality of the bank’s e-services” (M = 4.26) and “Transaction processing is efficient” (M = 4.22), reflecting system reliability. Slightly lower but still high ratings for “I made the correct decision to use e-banking” (M = 4.12) and “I prefer using e-banking over visiting the branch” (M = 4.06) suggest that some users still value traditional banking. These results are consistent with Gunaratne (2022), Alhelalat et al. (2017), and Izogo (2017), who emphasized that exceeding expectations and ensuring fast, secure services are key to maintaining high satisfaction in digital banking.

**Table 14. Summary of Customer Satisfaction**

|  |  |  |  |
| --- | --- | --- | --- |
| **Factors of Customer Satisfaction**  | **Mean**  | **Std. Deviation**  | **Interpretation**  |
| Efficiency of Use  | 4.30  | 0.47  | Very high  |
| Reliability  | 4.15  | 0.53  | High  |
| Security and Privacy  | 4.16  | 0.52  | High  |
| Responsiveness and Communication  | 4.00  | 0.55  | High  |
| Satisfaction with Quality of Service  | 4.20  | 0.50  | High  |
| **Overall Customer Satisfaction**  | **4.16**  | **0.40**  | **High**  |

Table 14 summarizes customer satisfaction across the five SERVQUAL dimensions for e-banking services among government employees in Poblacion, Cateel, Davao Oriental, showing an **overall mean of 4.16**, interpreted as **high**. The highest-rated dimension was **efficiency of use** (M = 4.30), reflecting strong user appreciation for the speed, simplicity, and accessibility of e-banking platforms, consistent with Shankar et al. (2022), Singh and Srivastava (2020), and Coenen (2022). **Reliability** (M = 4.15) and **security and privacy** (M = 4.16) also received high ratings, indicating user trust in the platforms' stability and safety, as supported by Rane et al. (2024), Martínez-Navalón et al. (2023), and Mousa and Puhakka (2019). While **responsiveness and communication** received the lowest score (M = 4.00), it still reflected high satisfaction, with room for improvement in real-time support. **Empathy**, or perceived service quality, rated at 4.20, confirms that users feel their needs are being met. These findings affirm the effectiveness of the SERVQUAL model in evaluating digital banking and highlight the importance of enhancing communication to further improve user satisfaction.

#### **Significant Difference in the Level of Satisfaction with E-Banking**

**Table 15.**ANOVA and t-test Results on Customer Satisfaction by Demographic Variables

|  |  |
| --- | --- |
| **Demographic Variable Statistical Test p-value** | **Interpretation** |
| Age | ANOVA | 0.479 | No significant difference |
| Sex | t-test | 0.854 | No significant difference |
| Government Occupation | ANOVA | 0.295 | No significant difference |
| Employment Status | ANOVA | 0.679 | No significant difference |
| Monthly Income | ANOVA | 0.061 | No significant difference (borderline) |
| Type of Transaction | t-test | 0.563 | No significant difference |
| Frequency of Transaction | ANOVA | 0.193 | No significant difference |

This study found no statistically significant differences in e-banking satisfaction across demographic variables such as age (p = 0.479), sex (p = 0.854), occupation (p = 0.295), employment status (p = 0.679), transaction type (p = 0.563), and usage frequency (p = 0.193), suggesting that users in Poblacion, Cateel, Davao Oriental experience consistent service quality. These findings support the works of Mombeuil and Uhde (2021), Pousttchi and Dehnert (2018), and Barreda et al. (2015), who emphasized inclusive design and system reliability in fostering satisfaction. A near-significant result for income (p = 0.061) hints at slightly higher expectations among higher earners, yet still reflects equitable service delivery, consistent with Dass and Gani (2023) and Kaura et al. (2015). Overall, the results affirm Broby’s (2021) and Rane et al.’s (2023) claim that satisfaction is more influenced by system performance than user demographics.

#### **Action Plan to Improve Customer Satisfaction with E-Banking Services**

 Based on the SERVQUAL analysis and conceptual framework, this action plan outlines targeted strategies to improve e-banking services by addressing key dimensions: efficiency, reliability, security, and responsiveness. The goal is to enhance customer trust, accessibility, and platform consistency while promoting inclusive digital engagement. Informed by service gaps and customer feedback, the plan includes specific activities, assigned responsibilities, and timelines. By combining technological improvements with human-centered approaches, it aims to improve overall satisfaction and align with best practices in digital banking innovation (Rane et al., 2024; Martínez-Navalón et al., 2023; Mousa & Puhakka, 2019).

**Table 16. Proposed Action Plan**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Objective**  | **Strategies**  | **Activities**  | **Persons Involved**  | **Timeline**  |
| Improve the responsiveness and communication of e-banking services  | Establish a 24/7 customer support system  | Implement live chat support and an automated chatbot in apps/websites  | Bank IT Team, Customer Service Dept..., External tech provider  | Q3 2025  |
| Increase awareness of security and privacy protocols  | Launch ebanking cybersecurity awareness campaign  | Hold monthly webinars and inbranch info sessions on safe e-banking practices  | Marketing Team, Branch Managers, LGU partners  | Q3–Q4 2025  |
| Enhance system reliability and performance.  | Conduct regular system audits and upgrades  | Schedule monthly maintenance and load testing to avoid downtimes  | IT Department, Software Engineers, Bank Managers  | Monthly (starting Q3 2025)  |
| Make platforms more userfriendly and inclusive.  | Redesign the e-banking interface for accessibility  | Create a simplified mobile/web app interface, including multilanguage support and visual aids  | UX Designers, Web Developers, User Feedback Panel  | Q4 2025  |
| Address satisfaction gaps for less tech-savvy and older users  | Conduct digital literacy workshops  | Offer free training sessions for government employees and senior citizens on how to use ebanking apps.  | Bank staff, LGU offices, DORSU interns, Barangay Officials  | Q3–Q4 2025  |
| Collect continuous feedback from users.  | Implement an in-app feedback and rating feature.  | Add customer satisfaction surveys after every transaction and analyze quarterly.  | R&D Team, Customer Service, Data Analysts  | Starting Q3 2025, ongoing  |
| Promote transparency in e-banking processes.  | Provide detailed transaction receipts and status updates  | Notify customers in real time for every transaction (SMS/app/email)  | IT Team, Banking Operations Unit  | Immediate implementation (Q3 2025)  |

**5. CONCLUSIONS AND RECOMMENDATIONS**

**Conclusion**

 In conclusion, e-banking services in Poblacion, Cateel, Davao Oriental have largely met customer expectations, with **efficiency, security, and service quality** emerging as key drivers of satisfaction. The lack of significant differences across demographic groups indicates that the platforms are generally **inclusive and user-friendly**. However, the lower rating in **responsiveness and communication** highlights a need for improved real-time support. Addressing this gap is essential to maintaining user trust and fostering continued usage. Overall, the findings suggest that rural communities are well-positioned to embrace digital banking, as long as their **specific challenges such as internet access and digital literacy are thoughtfully addressed.**

**Recommendation**

 To strengthen e-banking services, it is recommended that banks improve **responsiveness** through 24/7 live support, chatbots, and real-time communication tools. Supporting **older and low-income users** with digital literacy programs and multilingual guides will promote broader access, aligning with Rane et al. (2024). Regular **system updates and audits** are vital to maintaining performance, while **security education campaigns** will enhance trust, as noted by Martínez-Navalón et al. (2023). Feedback tools such as quarterly surveys and app-based forms, supported by Mousa and Puhakka (2019), can capture evolving user needs. Introducing **reward programs**, collaborating with **local government units**, and improving **mobile accessibility** in low-connectivity areas will promote inclusion and engagement. Monitoring progress through **customer service KPIs** will ensure long-term satisfaction and provide a framework for scaling services to other rural areas.

**Ethical Approval:**

As per international standards or university standards written ethical approval has been collected and preserved by the author(s).

**Consent**

As per international standards or university standards, Participants’ written consent has been collected and preserved by the author(s).

**Disclaimer (Artificial intelligence)**

The authors hereby declare that generative AI technologies, specifically Large Language Models, were used during the writing and editing of this manuscript. Details of the AI usage are as follows:

1. Name of the AI Tool: ChatGPT
2. Version/Model: GPT-4
3. Source/Provider: OpenAI (https://chat.openai.com)

Purpose of Use: Generative AI was primarily employed to enhance the clarity and coherence of the discussion, improve the overall language and grammar, and refine the abstract for better readability and adherence to academic standards.

Sample Prompts Provided to the AI:

1. “Please enhance this abstract to improve clarity, focus, and impact.”
2. “Correct grammar and improve the flow of this discussion section.”
3. “Summarize findings in a more concise academic style.”
4. “Rephrase this paragraph to sound more formal and scholarly.”

All intellectual content, data interpretation, and scientific conclusions remain the responsibility of the authors. The AI tool served only as an editorial assistant and did not generate original scientific ideas or perform data analysis.

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