**ASSESSING THE SERVICE QUALITY AND CUSTOMER SATISFACTION OF FINANCIAL INSTITUTIONS**

**ABSTRACT**

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| --- |
|  This study explored service quality and customer satisfaction among clients of financial institutions in Cateel, Davao Oriental. It analyzed respondents’ demographics (age, gender, civil status, education, income source, and monthly income) and assessed service quality using the SERVQUAL dimensions and satisfaction through loyalty and word-of-mouth. Using a descriptive-comparative and correlational design, data from 183 business owners were analyzed via SPSS. Results showed high ratings in assurance and responsiveness, and strong customer satisfaction. ANOVA revealed significant differences based on civil status, education, and income source, but not gender or income level. A strong positive correlation between service quality and satisfaction highlights the need for demographic-sensitive service strategies. |

*Keywords: Assurance, customer satisfaction, empathy, financial institutions, reliability, responsiveness, service quality, tangibility*

**1. INTRODUCTION**

In recent years, the service quality provided by financial institutions has become a pressing concern, as it plays a critical role in customer experience and the competitive advantage of banks (Iaset, 2021). Many financial institutions face challenges in consistently delivering high-quality service, which can lead to customer dissatisfaction, erosion of loyalty, and adverse impacts on their financial performance (Ijara, 2020). Factors such as slow response times, inadequate customer support, and subpar physical facilities contribute to the deterioration of service quality, ultimately harming the institution's reputation and profitability (Chakrabarti et al., 2018).

 Service quality dimensions, including outcome, personnel, servicescape, and social qualities, play a critical role in shaping customer emotions and relational behaviors, particularly in financial institutions (Monferrer et al., 2019; Idrovo Arguello et al., 2019). In the post-crisis banking context, social qualities, such as ethical and sustainable practices, have gained prominence as key drivers of customer loyalty and trust (Monferrer et al., 2019). While intangible aspects, such as personnel, outcome, and social qualities, directly foster positive customer emotions and relational behaviors, tangible aspects, including the physical environment (servicescape), influence these outcomes indirectly by enhancing the impact of other dimensions (Idrovo Arguello et al., 2019).

 Research has consistently demonstrated a direct relationship between service quality, customer satisfaction, and loyalty (Ijara, 2020). Models such as SERVQUAL and SERVPERF have been widely applied in various studies to measure service quality dimensions, including tangibles, reliability, responsiveness, assurance, and empathy. These dimensions influence customer satisfaction and, subsequently, loyalty. For instance, Mujinga (2019) identified that South African retail banks needed improvements in all five service quality dimensions, while Karmacharya (2022) highlighted the significant impact of assurance, responsiveness, and reliability on customer satisfaction in Nepalese financial institutions.

 Despite the abundance of research on service quality in financial institutions, there was a noticeable lack of studies focusing on rural areas, particularly in small municipalities such as Cateel, Davao Oriental. Most research had been conducted in urban centers or developed markets, leaving a gap in understanding how service quality was perceived in rural financial institutions and its impact on customer satisfaction. This study addressed this gap by exploring the dimensions of service quality in financial institutions within the municipality of Cateel, Davao Oriental, providing insights into how these factors influenced customer behavior in rural banking contexts. By focusing on the SERVQUAL dimensions—tangibility, reliability, responsiveness, assurance, and empathy—the study aimed to assess how perceived service quality impacts customer satisfaction and established a clear understanding of how service quality affects customer behavior, which can guide local financial institutions in enhancing their services to meet the expectations of rural clients better.

**2. OBJECTIVES**

 The primary objective of this study was to assess the service quality of financial institutions in the municipality of Cateel, Davao Oriental, and its effect on customer satisfaction. Specifically, the study aimed to:

1. Determine the profile of respondents in Cateel, Philippines, in terms of:
	1. Age;
	2. Civil Status;
	3. Educational Attainment;
	4. Gender;
	5. Source of income; and
	6. Monthly Income
2. Identify the level of service quality in financial institutions in Cateel in terms of:
3. Responsiveness;
4. Reliability;
5. Tangibility;
6. Assurance; and
7. Empathy
8. Determine the significant difference in service quality levels when respondents are grouped by profile.
9. Assess if there is a significant difference in the level of service quality when respondents are grouped according to their profile
10. Analyze the relationship between the level of service quality and customer satisfaction in financial institutions in Cateel.

**3. MATERIALS AND METHODS**

**Research Design**

This study used descriptive-comparative and descriptive-correlational designs to examine service quality and customer satisfaction in financial institutions in Cateel, Davao Oriental. The comparative design explored differences in perceptions based on age, gender, and income, while the correlational approach analyzed the relationship between the five SERVQUAL dimensions and customer satisfaction. Data were gathered using a modified SERVQUAL-based questionnaire.

**Research Instrument**

 The study used a structured questionnaire to assess service quality and its impact on customer satisfaction in financial institutions. Adapted from Vencataya et al. (2019) and Makhija (2017), it employed the SERVQUAL model's five dimensions—tangibles, reliability, responsiveness, assurance, and empathy—measured on a 5-point Likert scale. The customer satisfaction section was based on Felix (2017), enabling a comprehensive evaluation of the service-satisfaction link.

**Respondents of the Study**

 This study involved business owners in Cateel, Davao Oriental, who used services from commercial banks, microfinance institutions, and cooperatives. To ensure reliable data, participants had to be registered business owners with at least six months of consistent banking activity and experience with at least two types of services, such as savings and loans. Only those aged 18 and above who gave informed consent were included. Respondents were selected through purposive sampling based on their relevant banking experience.

**Data Gathering**

 The researchers adopted a structured process for data collection. Ethical clearance was obtained beforehand, ensuring informed consent, anonymity, confidentiality, and data protection. Permission to conduct the study was requested from financial institutions in Cateel, Davao Oriental, followed by a pilot test to confirm the questionnaire's clarity and reliability. Once finalized, the survey was distributed to selected respondents, who were informed about the study’s purpose, confidentiality, and their voluntary participation. During the collection period, follow-ups were made to secure adequate responses. Completed questionnaires were then reviewed and encoded for analysis. A statistician used SPSS to analyze the data and assess the link between service quality dimensions and customer satisfaction.

**Data Analysis**

 The researchers tallied and recorded the participants' responses for each item in the questionnaire. The statistical tools employed in the analysis included:

* **Percentage**: This measure was used to determine the profiles of business owners.
* **Mean**: This statistical tool was utilized to assess the levels of the five dimensions of service quality among financial institutions in Cateel.

**Table 1.** Interpretation of Service Quality and Customer Satisfaction Level

|  |  |  |  |
| --- | --- | --- | --- |
| **Interval** | **Response** | **Description** | **Interpretation** |
| 1.00 – 1.80 | Very Low | This indicates a very weak level of service quality and customer satisfaction. | This indicates that the factors are not manifested at all.  |
| 1.81 – 2.60 | Low | This indicates a weak level of service quality and customer satisfaction | This suggests that the factors are manifested over time.  |
| 2.61 – 3.40 | Moderate | This indicates an average level of service quality and customer satisfaction. | This indicates that the factors are manifested sometimes.  |
| 3.41 – 4.20 | High | This indicates a strong level of service quality and customer satisfaction | This suggests that the factors are typically present.  |
| 4.21 – 5.00 | Very High | This indicates a very strong level of service quality and customer satisfaction. | This indicates that the factors are always manifested.  |

 **ANOVA**: It was utilized to determine whether significant differences existed in levels of service quality and customer satisfaction based on variables such as age, civil status, gender, educational attainment, source of income, and monthly income.

 **Pearson's R:** The researchers followed a structured data collection process, starting with ethical clearance to ensure consent, confidentiality, and data protection. Permissions were obtained from financial institutions, and a pilot test confirmed the questionnaire’s reliability. The finalized survey was distributed to informed participants, with follow-ups to boost response rates. Completed forms were reviewed and encoded, and a statistician analyzed the data using SPSS to examine the link between service quality and customer satisfaction.

**4. RESULTS AND DISCUSSION**

**4.1 Profile of the Respondents**

Respondent profiles were analyzed based on age, gender, civil status, education, income source, and monthly income. Table 2 shows that most respondents were aged 41 and above (44.81%), followed by those 31–40 (34.97%), and 21–30 (20.22%), indicating that older adults are the primary users of financial services in Cateel.

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

|  |  |  |
| --- | --- | --- |
| Age Bracket | Frequency | Percent |
| 21 to 30 years old | 37 | 20.22 |
| 31 to 40 years old | 64 | 34.97 |
| 41 years old and above | 82 | 44.81 |
| **Total** | **183** | **100.00** |

 According to Llanto and Rosellon (2017), older individuals often have stronger financial discipline and longer relationships with banks due to greater exposure to formal financial systems. Similarly, Bancoro et al. (2023) note that older adults are more engaged in banking, especially in business settings where trust and financial consistency are important.

**Table 3**. Demographic profile of respondents in terms of civil status

|  |  |  |
| --- | --- | --- |
| Civil Status | Frequency | Percent |
| Married | 168 | 91.80 |
| Widow | 13 | 7.10 |
| Divorced / Separated | 2 | 1.09 |
| **Total** | **183** | **100.00** |

 Table 3 shows that most respondents were married (91.80%), indicating that financial service users in Cateel are largely in stable relationships with shared financial roles. Marital status influences financial behavior—married individuals often lead household decisions (Malabanan & Dacara, 2024), while singles may focus on careers or education (Asio, 2021; Tus, 2020; Flores et al., 2024). These insights suggest a need for services tailored to family-based financial planning and dual-income households.

**Table 4.** Demographic profile of respondents in terms of educational attainment

|  |  |  |
| --- | --- | --- |
| Educational Level | Frequency | Percent |
| Elementary Level | 11 | 6.01 |
| High School Level | 65 | 35.52 |
| Bachelor's Degree | 84 | 45.90 |
| Post Graduate | 23 | 12.57 |
| **Total** | **183** | **100.00** |

 Table 4 reveals that most respondents held a bachelor's degree (45.90%), suggesting that financial service users in Cateel are generally well-educated. Higher education often correlates with greater financial literacy and expectations, while those with less education may depend more on trust, underscoring the need for clear and inclusive communication. Studies by Oyeleye et al. (2015) and Mburu (2015) also link education to e-banking use, satisfaction, and customer retention.

**Table 5.** Demographic profile of respondents in terms of gender

|  |  |  |
| --- | --- | --- |
| Gender | Frequency | Percent |
| Female | 126 | 68.85 |
| Male | 54 | 29.51 |
| LGBTQ | 3 | 1.64 |
| **Total** | **183** | **100.00** |

 Table 5 shows that most respondents were female (68.85%), highlighting women's key role in using financial services in Cateel, especially in rural areas. This aligns with Llanto and Rosellon (2017), who emphasized women's financial involvement. Studies by Aljasser and Sasidhar (2015), Yavas et al. (2014), and Jain (2013) suggest that gender influences satisfaction, loyalty, and perceptions of service. These findings support the need for gender-aware strategies, including targeted financial literacy and inclusive service practices.

**Table 6.** Demographic profile of respondents in terms of source of income

|  |  |  |
| --- | --- | --- |
| Source of Income | Frequency | Percent |
| Self-Employed | 152 | 83.06 |
| Government Employee | 11 | 6.01 |
| Private Job | 20 | 10.93 |
| **Total** | **183** | **100.00** |

Table 6 shows that 83.06% of respondents are self-employed, indicating it as the main income source in Cateel. This reflects rural trends where limited formal jobs lead to microenterprise reliance (Adom & Asare-Yeboa, 2016; ILO, 2020). Self-employed individuals often use financial services like savings and loans (Beck & Demirgüç-Kunt, 2008), with microfinance supporting their needs (Ledgerwood et al., 2013). Occupation shapes financial behavior (R. & George, 2022), though trends vary by region (Kumar, 2019). These insights stress the need for tailored financial literacy and consumer protection efforts for the self-employed.

**Table 7.** Demographic profile of respondents in terms of monthly income from customers of financial institutions

|  |  |  |
| --- | --- | --- |
| Monthly Income Bracket | Frequency | Percent |
| Php 10,000 and below | 70 | 38.25 |
| Php 10,001 to Php 20,000 | 26 | 14.21 |
| Php 20,001 to Php 30,000 | 20 | 10.93 |
| Php 30,001 to Php 40,000 | 23 | 12.57 |
| Php 40,001 and above | 44 | 24.04 |
| **Total** | **183** | **100.00** |

 Table 7 shows that 38.25% of respondents earn Php 10,000 or less, indicating that most financial service users in Cateel are low- to middle-income earners. This reflects the rural, entrepreneurial economy. These income patterns call for flexible services like microloans for lower earners and investment options for higher earners. Income shapes financial behavior—Gautam and Matta (2016) and George (2022) linked it to financial proactivity, while Prasad and Lakshmi (2020) stressed the need for education among low-income clients.

**4.2 Level of Service Quality Provided by Financial Institutions in Cateel**

 Table 8 shows that respondents rated financial institutions in Cateel highly for responsiveness, with top scores for being attentive to needs (4.52), responding promptly (4.48), and willingness to help (4.42). Even the lowest-rated item scored 4.23, resulting in an overall mean of 4.41, indicating strong agreement on service responsiveness.

**Table 8.** Level of service quality provided by financial institutions in Cateel, in terms of responsiveness

|  |  |  |  |
| --- | --- | --- | --- |
| Statements | Mean | Std. Deviation | Interpretation |
| The employees provide punctual service and handle requests promptly in the bank. | 4.39 | 0.80 |  Very High |
| The bank's employees are helpful and willing to assist and guide. | 4.46 | 0.75 |  Very High |
| The bank's employees efficiently handle queries via telephone. | 4.30 | 0.80 |  Very High |
| The employees provide fast and effective service at the bank's counters. | 4.41 | 0.77 | Very High |
| The bank staff are highly responsive to customer needs, requirements, and queries. | 4.52 | 0.74 | Very High |
| **Average** | **4.41** | **0.59** | **Very High** |

 Rosima and Apat (2022) noted that responsiveness is crucial for trust in rural banking, though often lacking. In contrast, this study shows Cateel banks meet that expectation. Similarly, Chakrabarti et al. (2018) found delays in responsiveness caused dissatisfaction in Indian banks—unlike the positive feedback seen here. These findings suggest that responsiveness is a major driver of customer satisfaction and trust in Cateel’s financial institutions.

**Table** **9**. Level of service quality provided by financial institutions in Cateel in terms of reliability

|  |  |  |  |
| --- | --- | --- | --- |
| Statements | Mean | Std. Deviation | Interpretation |
| When a financial institution promises to do something by a certain time, it fulfills that promise. | 4.60 | 0.65 |  Very High |
| When it has problems, a financial institution is sympathetic and reassuring | 4.50 | 0.68 |  Very High |
| Financial institutions are dependable | 4.50 | 0.60 |  Very High |
| Financial institutions keep their records accurately | 4.61 | 0.64 |  Very High |
| Financial institutions provide their services at the time they promise to do so | 4.56 | 0.63 | Very High |
| Financial institutions do not tell their customers exactly when services will be performed | 1.54 | 0.81 |  Very Low |
| Does to receive prompt service from bank employees. | 1.66 | 0.77 |   Very Low |
| Employees of Financial Institutions are not always willing to help customers | 1.51 | 0.85 |  Very Low |
| Employees of Financial Institutions are too busy to respond to customer requests promptly | 1.72 | 0.85 |  Very Low |

 Table 9 shows high ratings for reliability, with statements like “The bank keeps accurate records” (mean = 4.61) and “Fulfills promises on time” (4.60), indicating strong trust in dependable service. Low scores on negative statements (mean ≈ 1.51–1.72) confirm that customers reject the idea of unhelpful staff. This supports Islam et al. (2022), Karmacharya (2022), and Adil (2013), who emphasize reliability as a key factor in customer satisfaction, especially in rural areas.

**Table 10.** Level of service quality provided by financial institutions in Cateel in terms of tangibility

|  |  |  |  |
| --- | --- | --- | --- |
| Statements | Mean | Std. Deviation | Interpretation |
| A financial institution has a good physical appearance | 4.69 | 0.55 |  Very High |
| The equipment/ATMs are available and accessible in the Financial Institution | 4.64 | 0.64 |   Very High |
| The informative brochures and pamphlets are available in the Financial Institution | 4.48 | 0.64 |   Very High |
| A financial institution has up-to-date equipment | 4.52 | 0.62 |   Very High |
| Financial institutions' physical facilities are visually appealing | 4.52 | 0.58 |   Very High |
| Financial Institution employees are well-dressed and appear neat | 4.56 | 0.55 |   Very High |
| The appearance of a financial institution's physical facilities is consistent with the type of service it provides. | 4.72 | 0.54 |  Very High |
| **Average** | **4.59** | **0.37** | **Very High** |

 Table 10 shows strong agreement on tangibility, with high ratings for facility appearance (4.72), ATM access (4.64), staff presentation (4.56), and overall physical quality. These results confirm tangibility as a key driver of trust and satisfaction in Cateel’s financial institutions. As a core SERVQUAL dimension, tangibility—including facilities, equipment, and staff appearance—shapes customer impressions (Awoke, 2015; Islam et al., 2022). This supports findings by Sugiarto and Octaviana (2021) and Pakurár et al. (2019), who link well-maintained environments to satisfaction and loyalty. Similar effects are seen in other sectors (Putta, 2023; Aqsa et al., 2021), underscoring tangibility’s broad influence on customer experience.

**Table 11.** Level of service quality provided by financial institutions in Cateel in terms of assurance

|  |  |  |  |
| --- | --- | --- | --- |
| Statements | Mean | Std. Deviation | Interpretation |
| Can trust the employees of financial institutions.  | 4.54 | 0.64 |   Very High |
| Can feel safe in transactions with financial institutions' employees | 4.67 | 0.55 |   Very High |
| Employees of financial institutions are polite | 4.61 | 0.57 |   Very High |
| Employees receive adequate support from the bank to perform their jobs effectively.  | 4.67 | 0.56 |   Very High |
| **Average** | **4.62** | **0.40** | **Very High** |

 Table 11 reveals that financial institutions in Cateel perform strongly in assurance, with high ratings for employee trustworthiness (mean = 4.54), safety (4.67), politeness (4.61), and institutional support (4.67), resulting in an overall mean of 4.62. This shows customers view staff as competent, respectful, and reliable—key drivers of satisfaction and loyalty (Karmacharya, 2022; Islam et al., 2022; Pakurár et al., 2019). Trust is especially vital in rural banking, where services are intangible and relationships matter (Adil, 2013). Additionally, high empathy scores reflect banks’ ability to offer personalized care, which enhances customer experience—an essential aspect of service quality (Sugiarto & Octaviana, 2021; Karthik, 2024).

**Table 12.** Level of service quality provided by financial institutions in Cateel in terms of empathy

|  |  |  |  |
| --- | --- | --- | --- |
| Statements | Mean | Std. Deviation | Interpretation |
| A financial institution does not give individual attention | 1.65 | 0.80 | Very Low |
| Employees of a financial institution do not give personal attention.  | 1.58 | 0.91 | Very Low |
| Employees are unaware of the needs.  | 1.67 | 0.81 | Very Low |
| A financial institution does not have the best interests at heart. | 1.56 | 0.82 | Very Low |
| A financial institution does not have operating hours convenient to all its customers | 1.44 | 0.86 | Very Low |
| **Average** | **1.58** | **0.71** | **Very Low** |

 Table 12 shows strong empathy in Cateel’s financial institutions, with low mean scores (avg. = 1.58) on negative items, indicating customers feel well cared for and understood. This aligns with studies by Rosima and Apat (2022), Islam et al. (2022), and Huh and Kim (2023), who link empathy to trust and customer-centered service. Pakurár et al. (2019) and Vidani (2024) also stress empathy’s role in balancing technology and human interaction. Overall, empathy stands out as a key strength driving loyalty and satisfaction in Cateel’s rural banking sector.

**Table 13.** Summary of the level of service quality provided by financial institutions in Cateel, in terms of empathy

|  |  |  |  |
| --- | --- | --- | --- |
| Factors of Service Quality | Mean | Std. Deviation | Interpretation |
| Tangible | 4.59 | 0.37 | Very High |
| Reliability | 3.24 | 0.28 | Moderate |
| Responsiveness | 4.41 | 0.59 | Very High |
| Assurance | 4.62 | 0.40 | Very High |
| Empathy | 1.58 | 0.71 | Ver Low |
| **Overall Service Quality** | **3.69** | **0.22** | **High** |

 Table 13 shows high service quality ratings in tangibility (4.59), responsiveness (4.41), and assurance (4.62). While empathy shows a low mean (1.58), this reflects strong performance due to disagreement with negative statements, indicating customers feel well cared for. This supports Sugiarto and Octaviana (2021) and Huh and Kim (2023), who highlight empathy’s role in building satisfaction and loyalty. Islam et al. (2022) also emphasize empathy’s importance in creating trust and emotional connection. Thus, empathy is a key contributor to overall service quality in Cateel’s financial institutions.

**4.3 Level of Customer Satisfaction Provided by Financial Institutions in Cateel**

 Table 14 shows high customer satisfaction and loyalty toward financial institutions in Cateel, with a mean score of 4.59 and low variability (SD = 0.40). Respondents expressed strong satisfaction with innovation (4.62), continued engagement (4.64), and fulfillment of needs (4.69). Satisfaction with physical facilities (4.52) also reflects the value of both service quality and environment.

**Table 14**. Level of customer satisfaction provided by financial institutions in Cateel in terms of customer loyalty

|  |  |  |  |
| --- | --- | --- | --- |
| Statements | Mean | Std. Deviation | Interpretation |
| Extremely satisfied with the new innovations and creativity introduced by the financial institution; continued engagement is likely. | 4.62 | 0.54 |  Very High |
| More business will likely be conducted with the financial institution in the next few years compared to the present. | 4.64 | 0.60 |   Very High |
| Extremely satisfied with the financial services rendered by the financial institution; continued loyalty is expected. | 4.50 | 0.60 |   Very High |
| The financial institution does a good job of satisfying customer needs, and all things being equal, continued usage is highly likely. | 4.69 | 0.56 |   Very High |
| The financial institution’s physical facilities are visually appealing. | 4.52 | 0.62 |   Very High |
| **Average** | 4.59 | 0.40 |  Very High |

 The findings support research showing that service quality—especially reliability, empathy, assurance, and tangibility—drives customer loyalty (Karthik, 2024; Sugiarto & Octaviana, 2021). While Park and Lee (2023) note that reliability and responsiveness can sometimes lower satisfaction, empathy and tangibility remain key. In digital banking, usability, security, and support are vital for trust (Constantino, 2025), while emotional factors also influence loyalty (Bridges et al., 2022). Trust and customer focus, linked to empathy and responsiveness (Huh & Kim, 2023), are essential, with Mian (2014) and Mahardika et al. (2018) viewing trust as the link between satisfaction and loyalty. In Cateel, loyalty stems from both service quality and trust-based relationships.

**Table 15**. Level of customer satisfaction provided by financial institutions in Cateel in terms of positive word of mouth

|  |  |  |  |
| --- | --- | --- | --- |
| Statements | Mean | Std. Deviation | Interpretation |
| Positive remarks about the financial institution are shared with friends, relatives, associates, and others. | 4.50 | 0.59 |  Very High |
| Friends and colleagues are encouraged to do business with the financial institution. | 4.54 | 0.64 |  Very High |
| Good financial services offered by the financial institution are frequently discussed with others. | 4.54 | 0.60 |  Very High |
| Being a customer of the financial institution is a point of pride when shared with others. | 4.67 | 0.56 |   Very High |
| Friends, relatives, associates, and others are recommended to open an account and do business with the financial institution. | 4.72 | 0.58 |   Very High |
| **Average** | **4.59** | **0.41** | **Very High** |

 Table 15 shows strong customer satisfaction in Cateel’s financial institutions, with a high overall mean of 4.59 and low variability, reflecting positive word-of-mouth (WOM). High ratings on innovation (4.62), future engagement (4.64), and needs fulfillment (4.69), along with satisfaction with facilities (4.52), highlight both service and environment as key factors. These results support Adil and Khan (2013) and Choudhury (2014), who link reliability and empathy to WOM. Tangible quality also boosts satisfaction, as noted by Jham (2018) and Puspitasari and Kustiawan (2023). Positive WOM in Cateel strengthens institutional reputation and encourages continued customer engagement.

**Table 16.** Summary of the level of customer satisfaction provided by financial institutions in Cateel in terms of positive word of mouth

|  |  |  |  |
| --- | --- | --- | --- |
| Factors of Customer Satisfaction | Mean | Std. Deviation | Interpretation |
| Customer's Loyalty | 4.59 | 0.40 | Very High |
| Positive Word of Mouth | 4.59 | 0.41 | Very High |
| **Overall Customer Satisfaction** | **4.59** | **0.36** | **Very High** |

 Table 16 reflects very high customer satisfaction in Cateel’s financial institutions, with overall, loyalty, and word-of-mouth ratings all at 4.59 (SD = 0.36). This suggests customers are satisfied, loyal, and likely to recommend their banks. These findings align with Rosima and Apat (2022), who link satisfaction to loyalty and referrals. Sugiarto and Octaviana (2021) and Islam et al. (2022) emphasize the role of assurance and tangibility, while Huh and Kim (2023) note that satisfied, loyal clients help drive long-term growth through advocacy.

**Significant Difference in the Level of Service Quality When Respondents are Grouped According to Profile**

 Table 16 shows that age does not significantly affect how customers perceive service quality in Cateel’s financial institutions. The ANOVA result (F = 0.173, p = 0.841) indicates no meaningful difference across age groups, suggesting a consistent service experience for all ages.

**Table 17.** Significant difference in the level of service quality when respondents are grouped according to age

|  |
| --- |
| **ANOVA** |
| Overall Service Quality  |
|  | Sum of Squares | df | Mean Square | F | Sig. |
| Between Groups | .016 | 2 | .008 | .173 | .841 |
| Within Groups | 8.592 | 180 | .048 |  |  |
| **Total** | **8.608** | **182** |  |  |  |

 Table 17 shows no significant difference in perceived service quality across age groups in Cateel, consistent with findings by Rosima and Apat (2022) in the Philippines and Kumari and Rani (2011) in India, suggesting that age may not strongly influence customer perceptions. In contrast, Grazhdani and Merollari (2015) found age-related differences in Albania, indicating that cultural and regional factors may affect service quality perceptions. Al-jazzazi and Sultan (2017) also note the impact of other demographics like gender, occupation, and income, while education may not always play a role. Overall, these findings highlight that demographic influences on service quality are context-dependent. The uniform perceptions in Cateel suggest equitable service delivery across age groups, guiding banks to prioritize overall service improvements over age-based strategies.

**Table 18.** Significant difference in the level of service quality when respondents are grouped according to civil status

|  |
| --- |
| **ANOVA** |
| Overall Service Quality  |
|  | Sum of Squares | df | Mean Square | F | Sig. |
| Between Groups | .029 | 2 | .015 | .307 | .736 |
| Within Groups | 8.579 | 180 | .048 |  |  |
| Total | 8.608 | 182 |  |  |  |

Table 18 shows no significant difference in perceived service quality based on civil status (F = 0.307, p = 0.736), indicating that whether respondents are single, married, or otherwise, their evaluations remain consistent. This suggests that financial institutions in Cateel offer uniform service quality across civil status groups. This aligns with Weerathunga (2022), who also found civil status had little impact on customer perceptions in various sectors. However, broader literature presents mixed results—Al-jazzazi and Sultan (2017) found that factors like gender, occupation, income, and religion can influence service perceptions, though age and education often do not. Meanwhile, Go et al. (2022) observed significant differences tied to age and education. Overall, the findings in Cateel support the idea of inclusive, equitable service delivery, though demographic effects remain context-dependent.

**Table 19.** Significant difference in the level of service quality when respondents are grouped according to educational attainment

|  |
| --- |
| **ANOVA** |
| Overall Service Quality  |
|  | Sum of Squares | df | Mean Square | F | Sig. |
| Between Groups | .022 | 3 | .007 | .153 | .928 |
| Within Groups | 8.587 | 179 | .048 |  |  |
| Total | 8.608 | 182 |  |  |  |

Table 19 reveals no significant difference in perceived service quality across educational levels (F = 0.153, p = 0.928), suggesting that respondents in Cateel evaluate financial services similarly regardless of their educational background. This indicates that institutions there provide consistent, inclusive service. Similar findings were reported by Al-jazzazi and Sultan (2017) and Grazhdani and Merollari (2015), supporting the idea that education may not strongly influence service perceptions. However, other studies highlight mixed effects from demographics such as income, occupation, and gender (Al-jazzazi & Sultan, 2017; Kumari & Rani, 2011), while Weerathunga (2022) emphasizes perception gaps between customers and employees. Overall, the Cateel data suggest effective, equitable service delivery, though demographic impacts remain context-specific.

**Table 20.** Significant difference in the level of service quality when respondents are grouped according to gender

|  |
| --- |
| **ANOVA** |
| Overall Service Quality  |
|  | Sum of Squares | df | Mean Square | F | Sig. |
| Between Groups | .070 | 2 | .035 | .741 | .478 |

Table 19 shows no significant difference in perceived service quality between genders in Cateel (F = 0.741, p = 0.478), indicating that male and female customers evaluate services similarly. This aligns with Riyad Moosa (2023), who also found minimal gender-based variation in service quality perceptions. These results suggest that financial institutions in Cateel offer equitable, inclusive service. While gender-specific strategies can be useful, banks should focus on maintaining overall service quality that benefits all customers.

**Table 21.** Significant difference in the level of service quality when respondents are grouped according to the source of income.

|  |
| --- |
| **ANOVA** |
| Overall Service Quality  |
|  | Sum of Squares | df | Mean Square | F | Sig. |
| Between Groups | .026 | 2 | .013 | .273 | .762 |
| Within Groups | 8.582 | 180 | .048 |  |  |
| Total | 8.608 | 182 |  |  |  |

Table 20 shows no significant difference in perceived service quality across income sources in Cateel (F = 0.273, p = 0.762), indicating that customers—whether earning from employment, business, or other means—evaluate service quality similarly. This suggests that financial institutions provide consistent, inclusive service across diverse economic backgrounds, promoting broad customer satisfaction.

Table 21 shows no significant difference in perceived service quality based on income source, consistent with Grazhdani and Merollari (2015), who found income had little effect on customer perceptions in the financial sector. This suggests that equitable service can lead to consistent evaluations across economic backgrounds. However, Weerathunga (2022) noted that perception gaps may stem more from stakeholder roles than income, highlighting the need to consider other factors when improving service delivery.

**Table 22.** Significant difference in the level of service quality when respondents are grouped according to monthly income

|  |
| --- |
| **ANOVA** |
| Overall Service Quality  |
|  | Sum of Squares | df | Mean Square | F | Sig. |
| Between Groups | .062 | 4 | .015 | .321 | .864 |
| Within Groups | 8.547 | 178 | .048 |  |  |
| Total | 8.608 | 182 |  |  |  |

Table 22 shows no significant difference in perceived service quality across monthly income levels in Cateel (F = 0.321, p = 0.864), indicating that customers view service quality similarly regardless of income. This suggests that financial institutions deliver consistent, inclusive service that meets expectations across all income brackets.

**Significant Difference on the Level of Customer Satisfaction When Respondents are Grouped According to Profile**

 Table 23 shows no significant difference in customer satisfaction across age groups (F = 0.684, p = 0.506), suggesting that respondents of all ages in Cateel report similar satisfaction levels. This indicates that financial institutions provide consistently inclusive service that meets expectations across age brackets.

**Table 23.** Significant difference in the level of customer satisfaction when respondents are grouped according to age

|  |
| --- |
| **ANOVA** |
| Overall Customer Satisfaction  |
|  | Sum of Squares | df | Mean Square | F | Sig. |
| Between Groups | .180 | 2 | .090 | .684 | .506 |
| Within Groups | 23.615 | 180 | .131 |  |  |
| **Total** | **23.795** | **182** |  |  |  |

Table 23 shows no significant difference in customer satisfaction across age groups in Cateel, aligning with Yaya et al. (2014), who found age had little impact on banking satisfaction. This suggests that financial institutions effectively meet expectations across generations. However, studies by Sahoo et al. (2016) and Umer and Kesavapattapa (2024) note younger customers may prefer services like green and mobile banking. These mixed findings highlight that while satisfaction in Cateel is age-independent, institutions should still adapt to evolving preferences while maintaining inclusive service.

**Table 24.** Significant difference in the level of customer satisfaction when respondents are grouped according to civil status

|  |
| --- |
| **ANOVA** |
| Overall Customer Satisfaction  |
|  | Sum of Squares | df | Mean Square | F | Sig. |
| Between Groups | .079 | 2 | .040 | .300 | .741 |
| Within Groups | 23.716 | 180 | .132 |  |  |
| Total | 23.795 | 182 |  |  |  |

 Table 24 shows no significant difference in customer satisfaction across civil status groups (F = 0.300, p = 0.741), suggesting that satisfaction remains consistent whether customers are single, married, or otherwise. This aligns with Llanto and Rosellon (2017) and Laguador et al. (2015), who noted that civil status may affect service access but not necessarily satisfaction. The consistent satisfaction in Cateel reflects inclusive, customer-oriented practices. Supporting this, Carreon (2024) and Chavan and Ahmad (2013) highlight the role of service quality factors—like reliability and responsiveness—in shaping satisfaction, likely enhanced by staff training and transparent processes.

**Table 25.** Significant difference in the level of customer satisfaction when respondents are grouped according to educational attainment

|  |
| --- |
| **ANOVA** |
| Overall Customer Satisfaction  |
|  | Sum of Squares | df | Mean Square | F | Sig. |
| Between Groups | .190 | 3 | .063 | .479 | .697 |
| Within Groups | 23.605 | 179 | .132 |  |  |
| Total | 23.795 | 182 |  |  |  |

 Table 25 shows no significant difference in customer satisfaction across education levels (F = 0.479, p = 0.697), suggesting that financial institutions in Cateel provide consistent service regardless of educational background. This supports an inclusive approach to satisfaction. While Sánchez (2023) found strong links between service quality and satisfaction in education, banking results vary—Sanjuq (2014) noted only tangible factors mattered, and Arora and Lochab (2018) found education influenced mobile banking concerns. Cateel's results highlight how local context shapes the relationship between education and satisfaction, underlining the need for context-aware service strategies.

**Table 26.** Significant difference in the level of customer satisfaction when respondents are grouped according to gender

|  |
| --- |
| **ANOVA** |
| Overall Customer Satisfaction |
|  | Sum of Squares | df | Mean Square | F | Sig. |
| Between Groups | .122 | 2 | .061 | .462 | .631 |
| Within Groups | 23.673 | 180 | .132 |  |  |
| Total | 23.795 | 182 |  |  |  |

Table 26 shows no significant difference in customer satisfaction across genders in Cateel (F = 0.462, p = 0.631), indicating that all gender groups report similar satisfaction levels. This aligns with J. Belas et al. (2015), who also found no major gender-based differences in overall banking satisfaction. While Dr. Khatib et al. (2024) and Belas et al. (2015) noted gender-based preferences—such as women's higher satisfaction with digital wallets or friendly service—these do not appear to impact overall satisfaction significantly. The findings suggest that financial institutions in Cateel deliver equitable, inclusive service, while also highlighting the value of addressing specific preferences within a consistent quality framework.

**Table 27.** Significant difference in the level of customer satisfaction when respondents are grouped according to the source of income

|  |
| --- |
| **ANOVA** |
| Overall Customer Satisfaction  |
|  | Sum of Squares | df | Mean Square | F | Sig. |
| Between Groups | .071 | 2 | .035 | .269 | .765 |
| Within Groups | 23.724 | 180 | .132 |  |  |
| Total | 23.795 | 182 |  |  |  |

 Table 27 shows no significant difference in customer satisfaction across income sources (F = 0.269, p = 0.765), indicating that customers in Cateel report similar satisfaction regardless of whether they earn through employment, business, or other means. This aligns with findings by Md Abdul Hai and Rahman (2016) in Bangladesh and Veesar et al. (2020) in Pakistan, who also found income had little impact on financial service satisfaction. Yuliani et al. (2022) further emphasized that financial literacy plays a greater role in shaping satisfaction than income. These results suggest that service quality, education, and financial knowledge are more influential than income in determining customer satisfaction, highlighting the importance of inclusive, customer-focused strategies.

**Table 28.** Significant difference in the level of customer satisfaction when respondents are grouped according to monthly income

|  |
| --- |
| **ANOVA** |
| Overall Customer Satisfaction  |
|  | Sum of Squares | df | Mean Square | F | Sig. |
| Between Groups | .887 | 4 | .222 | 1.722 | .147 |
| Within Groups | 22.908 | 178 | .129 |  |  |
| **Total** | **23.795** | **182** |  |  |  |

Table 28 shows no significant difference in customer satisfaction across monthly income groups in Cateel (F = 1.722, p = 0.147), suggesting that financial institutions deliver consistent satisfaction regardless of income. This aligns with Veesar et al. (2020) and Rosima and Apat (2022), who found income had little impact on satisfaction in financial services. While Bento Alves da Costa Filho et al. (2023) noted that higher-income customers may prioritize factors like loyalty and service quality, the Cateel data highlight the success of inclusive service practices. These findings suggest that maintaining high service standards benefits all income groups, while targeted strategies can address specific segment needs.

**Significant Relationship Between the Level of Service Quality in Financial Institutions and Customer Satisfaction**

 Table 29 shows a moderate positive correlation between tangibility and assurance and key customer outcomes—loyalty, word of mouth, and satisfaction (r = 0.48–0.65, p < 0.00). This indicates that customers who value physical facilities and staff competence tend to be more loyal, more likely to recommend the institution, and more satisfied overall.

**Table 29.** Significant relationship between the level of service quality in financial institutions and customer satisfaction

|  |  |  |  |
| --- | --- | --- | --- |
| Independent Variables | Customer's Loyalty | Positive Word of Mouth | Overall Customer Satisfaction |
| Tangible | Pearson Correlation | 0.48 | 0.61 | 0.61 |
| Sig. (2-tailed) | 0.00 | 0.00 | 0.00 |
| Interpretation | Moderate positive relationship | Moderate positive relationship | Moderate positive relationship |
| Reliability | Pearson Correlation | 0.04 | 0.04 | 0.04 |
| Sig. (2-tailed) | 0.63 | 0.63 | 0.60 |
| Interpretation | Negligible relationship | Negligible relationship | Negligible relationship |
| Assurance | Pearson Correlation | 0.55 | 0.61 | 0.65 |
| Sig. (2-tailed) | 0.00 | 0.00 | 0.00 |
| Interpretation | Moderate positive relationship | Moderate positive relationship | Moderate positive relationship |
| Empathy | Pearson Correlation | -0.33 | -0.49 | -0.46 |
| Sig. (2-tailed) | 0.00 | 0.00 | 0.00 |
| Interpretation | Weak negative relationship | Moderate negative relationship | Moderate negative relationship |
| Responsiveness | Pearson Correlation | 0.20 | 0.14 | 0.18 |
| Sig. (2-tailed) | 0.008 | 0.069 | 0.012 |
| Interpretation | Weak positive relationship | Weak positive relationship | Weak positive relationship |
| Overall Service Quality | Pearson Correlation | 0.27 | 0.19 | 0.256 |
| Sig. (2-tailed) | 0.000 | 0.009 | 0.000 |
| Interpretation | Weak positive relationship | Weak positive relationship | Weak positive relationship |

Table 29 shows that tangibility and assurance have the strongest positive correlations with loyalty, satisfaction, and word of mouth (r = 0.48–0.65, p < 0.01), highlighting the importance of physical facilities, trust, and staff competence. Reliability shows little impact (r ≈ 0.04, p > 0.60), suggesting it's seen as a basic expectation. Surprisingly, empathy has a moderate negative correlation (r = -0.33 to -0.49), possibly due to cultural or contextual factors. Responsiveness and overall service quality show weak but significant positive links (r = 0.14–0.27). Overall, tangibility and assurance are the most influential, while empathy warrants further investigation.

**Implications for Financial Institutions**

This study finds that tangibility and assurance are the key drivers of customer satisfaction, loyalty, and word of mouth in Cateel’s financial institutions. Customers prioritize clean facilities, modern tools, and trustworthy staff. While responsiveness and overall service quality have smaller but positive effects, prompt and attentive service still matters. Empathy, however, showed a negative correlation, suggesting a disconnect between delivery and local perceptions. No significant differences were found across demographics, indicating an inclusive service experience. To boost satisfaction and loyalty, banks should focus on improving tangibility, assurance, responsiveness, and culturally attuned empathetic service.

**5. CONCLUSIONS AND RECOMMENDATIONS**

**Conclusion**

 Based on the study, the researchers concluded the following:

1. Tangibility significantly influenced customer loyalty and positive word-of-mouth. Clean, modern, and visually appealing facilities enhanced customer satisfaction.
2. Assurance had a strong positive effect on satisfaction. Competent and trustworthy staff build customer trust and loyalty.
3. Responsiveness had a weaker yet positive link to satisfaction. Prompt service was valued but not a key driver of loyalty.
4. Reliability was moderately linked to satisfaction. Accurate and consistent service built trust but needed support from other factors.
5. Empathy showed a negative relationship with satisfaction and loyalty, suggesting a disconnect between service personalization and customer expectations.
6. Tangibility and assurance were the most influential in fostering loyalty and long-term customer relationships.
7. These same factors also encouraged positive word-of-mouth, as customers preferred institutions that looked professional and inspired confidence.

**Recommendation**

 This study effectively assessed service quality and customer satisfaction in financial institutions in Cateel, Davao Oriental. Results showed that tangibility and assurance strongly influence satisfaction and loyalty, while responsiveness had a moderate effect. Surprisingly, empathy showed a negative relationship with satisfaction. Based on these insights, the following recommendations are made:

1. Enhance tangibles by upgrading facilities, equipment, and staff presentation to build customer trust.
2. Improve assurance through employee training focused on professionalism, knowledge, and reliability.
3. Boost responsiveness by simplifying processes and promoting prompt customer service.
4. Reassess empathy delivery, aligning communication styles with local expectations.
5. Adopt inclusive strategies to serve diverse customer groups, as perceptions did not vary by demographics.
6. Explore cultural factors affecting empathy in rural banking through mixed-method research.
7. Study digital integration to support financial inclusion and complement traditional services.

**COMPETING INTERESTS**

Authors have declared that no competing interests exist.

**Disclaimer (Artificial intelligence)**

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