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THE EFFECT OF DEMOGRAPHIC VARIABLES ON CUSTOMER'S SATISFACTION IN THE SERVICE QUALITY OF MOBILE BANKING

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ABSTRACT

Customers' increased use of mobile technology, their growing lifestyle alternatives, and a range of economic variables have all contributed to the rise in popularity of mobile banking over the years. This study examined the effect of demographic variables on customer satisfaction with mobile banking service quality. It was conducted in Ozamis City during the 2021-2022 academic year. The descriptive-correlational research design was used in this study. The study's respondents were 200 mobile banking customers recruited using the snowball sampling approach. The researchers employed modified and adapted research questionnaires to collect data. *Frequency distribution, Mean and Standard Deviation, Pearson Product- Moment Correlation Coefficient,* and *Regression Analysis* were the statistical tools used. The quantitative study results revealed that the level of service quality was very high. In addition, the level of customer satisfaction with the service quality of mobile banking was very high. The findings also revealed that with all the constructs of demographic variables, only age showed a significant relationship with customer satisfaction. On the other hand, the result depicted that service quality dimensions and customer satisfaction have a highly significant relationship with each other. Furthermore, age is the only factor that has a significant effect on customer satisfaction. Finally, demographic factors and service quality parameters have a significant effect on customer satisfaction. These findings emphasize the significance of bank management and policymakers implementing quality policies and value-centered efforts to promote customer satisfaction. Despite the study's limitations, the findings provide a foundation for future research in this area.

Keywords: *mobile banking, service quality, customer satisfaction.*

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Chapter 1

INTRODUCTION

Rationale of the Study

Due to growing consumer use of mobile technology, expanded lifestyle alternatives, and many economic causes, mobile banking has become more and more prevalent over time (Sharma et al., 2019). It involves leveraging wireless connections from mobile devices to contact banking services, and it is a global phenomenon with important implications for present and future financial operations. Using mobile terminals to access payment services such account balance inquiries, transfers, bill payment, and financial management is known as mobile banking (Malaquias et al., 2019).

Significant elements include respondents' perceptions of tangibility, reliability, responsiveness, empathy, and certainty of replies are impacting overall customer satisfaction by service quality in mobile banking among Bangladeshi customers. According to the study's findings, all aspects of mobile banking service quality show strong positive relationships with client satisfaction (Khan et al., 2021).

The availability and accessibility of mobile banking services were the top two motivators for more than half of Filipinos who had smartphones (Guno, 2017). 85 percent of Filipinos use their banking apps to check their account balances, and 63% use them to make payments for bills. Additionally, 59% of users send money via the app. Governor Benjamin E. Diokno of the Bangko Sentral ng Pilipinas (BSP) emphasized the expanding financial services industry in the contemporary digital economy during the Asian Banker's Finance Philippines 2019 Conference. In the Philippines, banks that provide online and mobile banking have grown. People are encouraged to conduct business

online, including bill payments, retail purchases, savings, investments, and asset insurance (Diokno, 2019).

Mobile banking is a condensed version of traditional banking that may be used for daily business. The success of a business's connection with its consumers is directly proportional to the level of satisfaction of the customers. The degree of customer satisfaction may significantly impact the distribution channel's profitability over the long term (James, 2020).

Customer satisfaction is one of the fundamentals of competitiveness in customer-driven enterprises (Alexandra, 2022). Due to the fact that customer satisfaction is an essential factor in determining market performance and the basis for decisions made by management, every business organization should have a framework for understanding, analyzing, and evaluating customer satisfaction. The product's or service's flaws and shortcomings, which are the root of customer aggravation and complaints, are to blame for customer dissatisfaction (Courtney, 2021).

Numerous academics stress the significance of demographic factors in comprehending clients. Mobile banking usage is significantly influenced by demographic characteristics (Khan et al., 2017). The demographic variables related to internet banking that have received the most investigation include gender and age. Men are more task-oriented than women, for instance, and are more receptive to technological improvements like mobile banking services (Chiu, 2017). With age, the chance of adoption decreases. Older customers are less likely to utilize mobile banking services, are more resistant to change, and have a pessimistic outlook (Laukkanen, 2016).

People with greater education are more likely to accept new technology than those with lower education, according to a significant number of study papers (Kwateng et al., 2018). The chance of early adoption is influenced by various degrees of education and IT system understanding. It is therefore expected that a customer's education level moderates the consequences of their adoption and use of mobile banking (Krueger et al., 1993)

While users' incomes are high, they perceive less dangers when making online purchases, but low income prevents online transactions. It is logical to anticipate that as income rises, perceptions of technology adoption's usability, effectiveness, and convenience will influence user behavior and intention (Chawla & Joshi, 2017). As economic levels increase, technology worry also grows (Lee et al., 2010). Any activity that earns a person a living was deemed to be an occupation. Both students and working professionals are included in the sample in the new study. It was shown that employment status was a major predictor of views toward online banking (Chawla & Joshi, 2017)

According to the literature, service quality is a general assessment of the customer-provided service. Practitioners define service quality using the primary factors that customers consider while evaluating services (Lewis & Booms, 1983). The most popular, accurate, and widely acknowledged approach for evaluating service quality in the service sector is the SERVQUAL model (Khan et al., 2021). Academics and business professionals from all over the world utilized the SERVQUAL scale to assess operational performance, especially in the service industry (Monica & Ramanaiah, 2018). The study identifies five qualities of high-quality mobile banking services: dependability and accountability, assurance and security, convenience, effectiveness, and usability.

Reliability	The likelihood that services will work as planned and generates consistent outcomes.
Responsiveness	The customer's view of receiving assistance when it is required.
Assurance	Customers' perceptions of confidence and trust in mobile banking services.
Security	The extent to which the mobile banking service is secure and protects customer data. Assurance is always the result of security.
Convenience	The ability to utilize the service at any time, from any location, and without interruption.
Efficiency	Defines a service that is easy to use and needs little effort.
Ease of Use	The degree of user friendliness as perceived by the consumer.

Source: (Sagib, et al., 2014)

Banking consumers in Ozamis City consider mobile and online banking to be a user-friendly system, and they have no trouble understanding the workings of the system (Atienza, 2018). Due to the widespread use of technology, where most individuals own a mobile phone and are accustomed to accessing the internet, self-efficacy is high nowadays. Customers are wary of the threat, nevertheless, given that the nation has seen sophisticated cyberattacks, the slowest download internet speed, and typical internet costs per Mbps (Chiu et al., 2016). Prior research underlined the importance of proper security to boost public confidence in the system (Ndubisi, 2004)

There are certain restrictions on how this study was conducted. First, for this study, just one city (Ozamis City) was taken into account. Second, there was a relatively tiny sample size. Lastly, longitudinal studies might be carried out in the future to find out how early adopters and long-term users perceive the same thing. The authors suggest more study in this area to examine the profitability linked to client satisfaction with mobile banking services.

Commercial Banks

Mobile banking reduces transaction costs from the bank's perspective by removing the requirement for customers to physically visit a bank location for non-cash withdrawal and deposit operations. Banks will find it simpler to offer choices for clients to access their accounts wherever they are thanks to mobile banking. This study provides them with information on all feasible ways to raise the caliber of their customer care.

Mobile banking Users

Users may avoid the cumbersome sign-on procedure and use their applications to verify if they have enough money in their checking account for a timely transaction. This allows people to engage with their accounts and money in subtle and unobtrusive ways. Mobile banking users will be able to specify choices for when and where they are shown account balances at a glance. The study assists them in learning about additional elements that will influence their satisfaction or expectations with mobile banking services.

Future Researchers

Future researchers may use this study as a reference if they want to revisit the impact of mobile banking on customer satisfaction. This will also help them foresee the challenges they may encounter. Additionally, they will get guidance on how to write a quality research report.

The impact of demographic factors on customer satisfaction with the caliber of mobile banking service is highlighted in this study. The knowledge gained from this study may be applied in other contexts and by other groups to improve customer satisfaction. The problems that arise from demographic factors in consumer satisfaction with mobile banking service quality are not well understood. This information would

help banks recognize and proactively resolve barriers to utilizing mobile banking services effectively.

The goal of this study was to determine the demographic factors that influence how satisfied customers are with mobile banking. Therefore, the requirement to fill the aforementioned research gaps served as the researcher's primary motivation for doing this study.

Theoretical Framework

This study utilized two theories namely: Theory of Acceptance Model by Fred Davies in 1986 and Innovation Diffusion Theory by E.M. Rogers in 1962.

The Technology Acceptance Model was created by Fred Davies in 1985. According to Fred, a user's attitude, perception of the system's usability and perceived ease of use all have an impact on whether they choose to accept a technological advancement and continue using it (Abayomi et al., 2019). TAM is frequently used to describe the acceptance and use of information systems. Perceived utility and perceived user-friendliness are two important variables that affect TAM. It affects a user's desire to accept technology (Mutahar et al., 2018). According to one definition, perceived ease of use refers to how little work a person perceives it will take to utilize a certain technology.The extent to which a person feels that employing a certain system will increase his or her work performance was the definition of perceived usefulness, in contrast (Mutahar et al., 2018).

A study by Ahmed M. Mutahar and Norzaidi Mohd Daud entitled The Effect of Awareness and Perceived Risk on the Technology Acceptance Model (Tam): Mobile Banking in Yemen utilizing the Technology Acceptance Model. Potential Yemeni users

of the mobile banking system believe that when the system is simple to use, their perception of its usefulness also increases. Data showed that the main drivers of bank customers' desire to use mobile banking services in Yemen were perceived risk and utility (Mutahar et al., 2018).

The results of the study provide mobile banking service providers with a number of important factors that influence Yemeni customers' adoption of mobile banking. The results suggest that in order to increase the penetration of mobile banking, suppliers should concentrate more on risk, knowledge, usefulness, and simplicity of use. More particular, advertisers must make sure that mobile banking services are portrayed as more practical and useful than traditional financial ways and are more safe (in terms of financial and privacy) (Mutahar et al., 2018).

The Theory of Acceptance Model demonstrates that a person's willingness to use a technology determines whether they will adopt mobile banking or not. The perceived ease of use (PEOU) and perceived usefulness (PU), which refer to "how much a person thinks utilizing a certain system will be effortless in terms of both physical and mental effort" and "the extent to which a person thinks that utilizing a certain method will improve his or her ability to succeed at work" respectively, will enable the researchers to make use of the fundamental TAM constructs (Hajiyev, 2017). Using the core structures, it will be determined if PEOU and PU significantly impact consumer satisfaction.

The Innovation Diffusion Theory is another well-known theory that may be used to forecast mobile banking adoption. The primary factor of corporate success is innovation and marketing success. According to Rogers, a person can quickly accept

innovation when accompanied by relative advantage, reduced complexity, and compatibility (Rogers, 2003).

Factors Influencing The Adoption of Mobile Banking Service Among China Bank Customers in the Kurdistan Region of Iraq is one study that made use of the Innovation Diffusion Theory. It has been demonstrated that relative advantage has a big impact on people using mobile banking. Due to the alleged advantages of these applications, bank employees and clients are encouraged to adopt mobile banking. This study supports other studies that highlight the crucial role of relative advantage in implementing new technological developments (Salim Abdulrahman, 2019).

The uptake of mobile banking has been found to be negatively impacted by complexity. This is in line with the bulk of other study findings showing that bank customers cited complexity as the main roadblock to adopting mobile banking. They worry that employing ICTs in this application will need substantial mental effort and sophisticated technical expertise (Salim Abdulrahman, 2019). Finally, the results showed that adoption of mobile banking does not depend on compatibility or perceived value. Regarding compatibility, the findings demonstrate that banking customers must acknowledge mobile banking as compatible with their current ethics and apps. Otherwise, they may assume that these technologies and applications won't satisfy their unique needs. If mobile banking receives consistent support and a range of services catered to their specific requirements, customers will see the advantages of the technology and encourage its continued use. As a consequence, the bank should focus on comprehending customer and employee behavior to develop dependable banking systems that satisfy

each user's specific needs and deliver beneficial and high-quality services (Salim Abdulrahman, 2019).

Age, income, and work status are all significantly correlated with the adoption of mobile banking services, according to the Innovation Diffusion Theory, which will assist researchers in assessing the impact of demographic features on this adoption (Abayomi et al., 2019). Having stated that, these theories let the researchers thoroughly understand the impact of demographic factors on consumer satisfaction with the caliber of mobile banking service.

Conceptual Framework

Demographic Variables

Utilizing factors like age, gender, and income is the most fundamental technique of demographic segmentation; nevertheless, there are many non-characteristic variables you may concentrate on, such as educational background and occupation. Since they help identify certain groups interested in using a given product or service, income and occupation are particularly important qualities for the banking industry (Formplus, 2020).

Marketers in the banking industry must be sensitive to demographic considerations. Before acting, they must precisely identify customers who desire to supply their service because demographic factors significantly impact service quality (Mirzagoli & Memarian, 2015).

Chronological age, estimated based on birth year, has traditionally been employed as a market segmentation factor. This method frequently links older individuals with negative stereotypes (e.g., older people are more resistant to new technologies than young people), contaminating market understanding (Chaouali & Souiden, 2019).

Further research into the effect of gender on the uptake of mobile banking services revealed that women are substantially more influenced by simplicity of use than men are. However, male respondents' perceptions of usefulness are significantly influenced by relative advantage (Glavee-Geo et al., 2017).

To utilize mobile banking applications, a basic level of education is necessary. As a result, historically unbanked public sectors will require some literacy to profit from phone-related transfer and storage systems (Asongu et al., 2018). The mobile banking application is used more frequently by individuals who are familiar with mobile banking than by those who need to learn more about it. As a result, using mobile banking and taking advantage of its advantages requires substantial knowledge. In addition to having the right expertise, utilizing mobile banking effectively also requires the right equipment (Khan et al., 2017).

The level of satisfaction with overall bank services differs significantly between genders, but it may also vary between occupational groupings of customers. Males who own businesses were substantially more satisfied with bank services than females. Customers from various occupational categories were also considerably dissatisfied with bank services. People who operate their businesses clearly showed the influence of profession on reaching contentment. In reality, businessmen had the highest degree of satisfaction across all occupational categories, whereas businesswomen had the lowest level of satisfaction with bank services. However, the trend is reversed for salaried people: females are more satisfied with bank services than males (Anjum et al., 2017).

People with higher earnings are more inventive and they accept new goods, services, or technology sooner than those with lower incomes. When compared to people

with lower social standing, consumers with higher social status (high-income earners) digest more information and study product qualities and alternatives (low-income earners). Lower-income clients' loyalty is influenced by their income. Higher-income customers may be more challenging to satisfy than lower-income customers who have less alternatives and are more devoted because they have more options to examine and, as a consequence, higher expectations for products or services (Chiguvi & Guruwo, 2017).

SERVQUAL Dimensions

The ability of a service provider to deliver the promised service consistently and precisely is known as reliability. Reliability generally means that a company honors its commitments, including those on the provision of services, pricing, delivery, and problem-solving (Khan et al., 2021). A key element in determining the overall degree of client satisfaction is reliability. It is assessed based on the bank website, how quickly a user may log out of their account, whether or not costs are reasonable, the accuracy of the data, and how safely credit and debit card data is kept (Al-Hawary et al., 2017).

Efficiency is one of the critical factors that play a role in determining the level of pleasure a company's customers feel they get. It is characterized by the ease with which users may log in, the safety of financial transactions, and the support that is available around the clock (Ahmad & Hassan, 2011).

Another definition of ease of use is the belief that using technology relieves mental strain and requires minimal time and effort on the part of the user. It affects a person's attitude toward using technology and forecasts how valuable they will find it (Raza et al., 2017). According to the available data, one of the most important elements affecting consumer happiness is simplicity of use. The ease of using it, the simplicity of

downloading online pages, and the clarity with which the bank's rules and notices are presented on its website are all discussed (Joseph & Stone, 2003).

Most previous studies have pointed to safety and security as an essential factor that plays a role in determining the level of customer satisfaction experienced by online banking customers. It is characterized by encrypted security systems used for online banking and surfing websites (Narteh, 2013).

The willingness of service providers to help customers and offer prompt assistance is known as responsiveness. This measure places a focus on paying attention to and responding to client inquiries, requests, concerns, and objections. Customers may tell whether a company is responsive by how long they wait for help, take to answer questions, or consider issues. In other words, being responsive may result in higher-quality services (Khan et al., 2021). One of the factors that is thought to contribute to client happiness is responsiveness. It may be identified by the fact that the links provided are error-free and that webpages can be quickly downloaded (Lee & Lin, 2005).

Employee knowledge, friendliness, and the capacity to convey confidence and trust are all examples of assurance. When donors have concerns about a certain restaurant's administrative donations, this number becomes crucial. The idea of assurance is that users of mobile banking services can do so without worrying about being treated impolitely or facing repercussions (Monica & Ramanaiah, 2018).

Demographic Variables – SERVQUAL Dimension

The degree to which people utilize internet banking services depends on a variety of factors, including marital status, educational attainment, and family income. Some

SERVQUAL Dimension – Customer Satisfaction

The usefulness, usability, and other factors that affect customer satisfaction are all things that financial institutions should improve. Consumer satisfaction with mobile banking services is influenced by usefulness, ease of use, comparative advantage, perceived risks, user behavior, and current customer expectations. It exemplifies the elements any banks or financial sector ought to concentrate on to enhance mobile banking services (Gomachab et al., 2018).

Additionally, security and confidence, transaction ease and correctness, ease of use, system accessibility, responsiveness, transaction speed, and cost effectiveness are among the most important factors for customer satisfaction. It was shown that the nine independent parameters and customer satisfaction are significantly related. The independent variables all have the capacity to affect consumer happiness. These nine variables positively correlate with the dependent variable (consumer satisfaction) when compared to past research, yet it is not apparent that these are the only elements that influence mobile banking (Ahmed, 2015).

Customer Satisfaction

Customer satisfaction, according to Gomachab & Maseke (2018), is a measure of how well a company's services exceed its consumers' expectations. By exceeding clients' expectations for the mobile banking service, we can increase customer happiness. Assume the service satisfies users' requirements for reliability, security, and usability, customer satisfaction will then be high (resulting in increased use of mobile banking by clients), and low if it doesn't (indicating that more people won't use mobile banking services).

Several variables are often considered by banks in order to achieve client satisfaction. Ignoring these elements frequently results in consumer unhappiness and irritability. In the worst-case scenario, they cease doing business with the individual banks and switch to other banks (Anjum et al., 2017).

As more transactions are made on mobile devices, customer demands are shifting, calling for real-time, tailored, and frictionless payment transactions. The importance of comprehending how customers perceive value in new financial institutions is therefore rising. Furthermore, rather than fully comprehending the associated customer activities, daily routines, and lives (i.e., the value creation of customers), banks have mostly concentrated on moving their current services to new platforms when digitalizing their services. Therefore, it is essential for banks to have a better understanding of their clients, their experiences, and what is going on in their lives because doing so will enable them to innovate and stand out from the competition with their services, ultimately increasing client satisfaction (Komulainen & Saraniemi, 2016). (2019).

The final result of an user experience is what the consumer ultimately receives as a result of the encounter. Finding out what the client receives from the service is the goal. The customer is interested in the service's content, or what can be done with the service, and how that content connects to his or her specific needs, while assessing the outcome. As a consequence, the user evaluates the service's practical utility in their day-to-day lives (Komulainen & Saraniemi (2019).

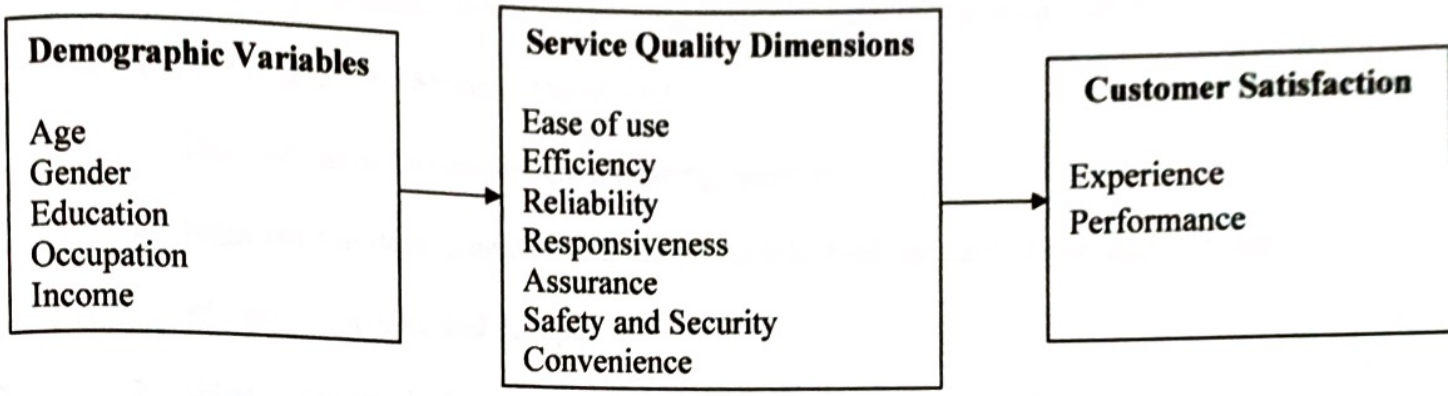


Figure 1 Schematic Diagram of the Study

Statement of the Research Problem

Age, income, and education are a few demographic factors that influence a person's decision to send money electronically. It is crucial to comprehend the behavioral factors that influence a customer's view of the effectiveness, worth, contentment, and dependability of online banking services. This is because doing so enables marketers and banks to create strategies for luring customers to mobile banking and increasing the time they spend using it.

However, more research needs to be done on the demographic factors that affect customer satisfaction with mobile banking services. In light of this, this study aimed to look into the demographic factors influencing customer satisfaction with mobile banking services in Ozamis City, Misamis Occidental.

The study aimed to answer the following questions;

1. What are the demographic variables of mobile banking users as to age, gender, education, income, and occupation?
2. What is the level of service quality dimensions for mobile banking as perceived by users as to ease of use, efficiency, reliability, responsiveness, assurance, safety and security, and convenience?
3. What is the level of customer satisfaction with the service quality of mobile banking as to experience and performance?
4. What is the significant relationship of mobile banking in relation to the demographic variables of the customers and customer satisfaction in service quality of mobile banking?

5. What is the significant effect of mobile banking in relation to the demographic variables of the customers and customer satisfaction in service quality of mobile banking?

Null Hypothesis

HO1: There is no significant effect between customers' demographic variables (age, gender, educational qualification, occupation, and level of income) and customer satisfaction with the service quality of mobile banking.

HO2: There is no significant effect between the service quality dimensions of mobile banking and the level of customer satisfaction.

HO3: Customers' demographic variables have no significant relationship in customer satisfaction with the service quality of mobile banking.

HO4: There is no significant relationship between the service quality dimensions of mobile banking and the level of customer satisfaction.

Chapter 2

RESEARCH METHODOLOGY

A quantitative approach was used in this study. The deductive approach is used in quantitative research to examine established assumptions. It is primarily concerned with numerical data collection and analysis procedures. Qualitative data is based on words and is evaluated through classification and conceptualization, whereas quantitative data is based on numbers and is studied using diagrams and statistics. As a result, qualitative research for this investigation was ruled out. A survey method is commonly used in conjunction with a deductive and quantitative approach. A survey technique is used to answer questions such as who, what, where, how much, and how many, which were also required for this study. Surveys allow for the collection of massive amounts of data. Because the study's focus was on customer satisfaction, a large number of responses were required for this study. Based on the preceding considerations, it was clear that quantitative research was the only viable option for this study. The study employed a descriptive-correlational research design.

Research Design

Data is gathered using a descriptive research design to examine a hypothesis or respond to inquiries about the subject under study at the time (Lanzuela et al., 2019). Descriptive research aims to describe a phenomenon's characteristics; as opposed to "how" or "why," this study is more interested in "what" has occurred. Because of this, techniques like surveys and monitoring are frequently employed to gather data. The impacts of irrelevant factors on the variables being studied are not examined in correlational research (Copeland, 2022). The descriptive-correlational approach was ideal

for the study since it showed how demographic factors affected how satisfied customers were with the quality of the mobile banking services. A descriptive study provides a snapshot of the current condition. A correlational research looks for connections between variables and makes predictions about the future based on data that is already available.

Research Setting

The study was carried out in the city of Ozamiz, Misamis Occidental. In today's world, businesses and citizens in rural regions are the main users of mobile banking. There are 30 banks that are now accessible in Ozamis City, according to PuertoParrot. Given the abundance of banks in the city, a sizable portion of customers use mobile banking. The study concentrated on banks including BPI, BDO, LANDBANK, and Metrobank that employ mobile banking apps. The study was conducted in Ozamiz City because the researchers wanted to understand more about the impact of demographic factors on customer satisfaction with the level of service provided through mobile banking within the city.

Respondents

Ozamis City's 200 mobile banking customers were the respondents in the survey. The researchers used a snowball sampling technique. The researchers used this sampling strategy to produce a pool of respondents for the research study by referring individuals who share a certain trait of research interest with the target population. A common business research approach is snowball sampling. When a target respondent is uncertain and it is difficult to pick respondents to assemble as study samples, the snowball sampling approach is extensively utilized (QuestionPro).The qualifying respondents were picked based on the following set of requirements: 1) they had to have a mobile banking

app from one of the participating banks (BPI, BDO, LANDBANK, or Metrobank), 2) must be a working professional or have a source of income, 3) resides in Ozamis City, and 4) have a full consent to participate in the study.

Instruments

This study used the following research instruments in gathering data:

A.Customer's Demographic Variables. (Appendix A) The questionnaire consists of 5 indicators.

Demographic Variables
Age
Gender
Education Background
Occupation
Income

B.Level of Dimensions of Mobile Banking Service Quality

A questionnaire on the level of dimensions of mobile banking service quality as perceived by users as to ease of use, efficiency, reliability, responsiveness, assurance, safety and security, and convenience was adapted from Sagib et al. (2014), Bankole et al., (2011) and Khan, et al., (2021). This survey determined how the customer felt about the service quality of mobile banking. The questionnaire consists of 36 indicators. A Likert four-point scale was used in this study that encompassed within the range of 'strongly agree' to 'strongly disagree'.

The following scale was used to determine the level of dimensions of mobile banking service quality as perceived by users as to ease of use, efficiency, reliability, responsiveness, assurance, safety and security, and convenience:

Responses	Continuum	Interpretation
Strongly Agree (SA)	3.25 - 4.0	Very High (VH)
Agree (A)	2.50 - 3.24	High (H)
Disagree (D)	1.75 - 2.49	Low (L)
Strongly Disagree (SD)	1.0 - 1.74	Very Low (VL)

C. Level of Customer Satisfaction

Questionnaire on the level of customer satisfaction in mobile banking service quality was adapted and modified from Sagib, et al., (2014), Bankole, et al., (2011) and Khan, et al., (2021). This survey determined how the customer felt about the service quality of the mobile banking. The questionnaire consists of 10 indicators. A Likert four-point scale encompassed within the range of 'strongly agree' to 'strongly disagree' was used in this study.

The following scale was used to determine the level of customer satisfaction in mobile banking service quality:

Responses	Continuum	Interpretation
Strongly Agree (SA)	3.25 - 4.0	Very High (VH)
Agree (A)	2.50 - 3.24	High (H)
Disagree (D)	1.75 - 2.49	Low (L)
Strongly Disagree (SD)	1.0 - 1.74	Very Low (VL)

Data Collection

To begin, the researchers requested authorization from the institution to conduct the survey using reference letters written by the researchers and signed by their research adviser. After the approval was sought from the respective individuals, the researchers gave informed consent to their chosen respondents. The questionnaires were delivered to respondents via online platforms in the form of a survey. After the collection of data, all the data were tallied, analyzed, and interpreted.

Ethical Considerations

The information acquired from the respondents was given priority in this research project, and rigorous confidentiality guidelines were used and observed.

First and foremost, respondents were not coerced into taking part. The respondents were informed by the researchers of the study's objective prior to the introduction of the questionnaire, and they had the option to opt out or terminate the study at any time. Before commencing to distribute the questionnaire, full consent was gathered, and the respondents were aware of their rights. The researcher also stressed secrecy or anonymity. Respect was shown and foul language was avoided.

Data Analysis

These are the following statistical tools that were used in this study:

Frequency distribution was utilized in determining the demographic variables of mobile banking users.

Mean and Standard Deviation was used to analyze the level of service quality dimensions for mobile banking as perceived by users as to ease of use, efficiency, reliability, responsiveness, assurance, safety and security, and convenience.

Pearson Product- Moment Correlation Coefficient was utilized in determining the significant relationship of mobile banking in relation to the demographic variables and customer satisfaction in service quality.

Regression Analysis was utilized to determine the significant effect of mobile banking on the demographic variables and customer satisfaction in service quality.

Chapter 3

RESULTS AND DISCUSSION

Demographic Profile of Mobile Banking Users

Table 1 shows the demographic profile of mobile banking users. It shows the statistical results stipulating each variable's frequencies and percentages value. The result shows that there were 63 respondents (31.5%) whose age group belongs to 20-25 years old, followed by the age group of 31-35 years old whose frequency is 54 (27.0%); 26-30 years old with 46 (23.0%); 36-40 years old with 34 (17.0%) while 41 and above constituted 3 respondents (1.5%) from the total respondents surveyed. Meanwhile, there were 109 (54.5%) female respondents and 91 (45.5%) male respondents. With regard to their educational background, 96 (48.0%) were bachelor's degree holders, 84 (42.0%) reached the college level while Senior high school graduates and post-graduate degrees have the same number of respondents of 8 (4.0%). Lastly, 4 respondents (2.0%) were high school diploma holders. The findings of the respondents' educational backgrounds indicate that they have sufficient education to be able to reply to the questionnaire's questions in a useful and objective manner. Subsequently, as to their occupational status, this asserts that there were 56 (28.0%) who were self-employed; 55 (27.5%) who were government employees while 47 (23.5%) who were students, and 42 (21.0%) who were employed in private firms. Finally, the monthly income of the respondents revealed that 58 (29.0%) respondents earned between ₱15,000 - ₱30,000 monthly. Fifty-two (26.0%) respondents earned between ₱30,000 - ₱45,000 monthly while 40 (20.0%) respondents earned below ₱10,000 monthly. The number of respondents who earned between ₱45,000

– above monthly is 28 (14.0%) and, 22 (11.0%) respondents earned ₱10,000 - ₱15,000 monthly.

Many researchers have employed demographic variables to increase the evidential support of consumer satisfaction. The statistics show that the majority of respondents were females who used mobile banking. One reason is that mobile banking allows individuals to complete a range of financial procedures digitally at their leisure and at a lower cost. The varied age groups also significantly impact their attitude toward mobile banking. Most mobile banking users are between the ages of 20 and 25. This means that individuals in that age group are more aware of recent developments and are more technology savvy, which makes them more pleased than those in other age groups.

Furthermore, customers with a greater level of education are more likely to use mobile banking. Higher educational attainment may result in a better understanding of new technologies, hence speeding up the utilization of new technologies. Customers' monthly income determines whether they will use mobile banking apps. Thus, income level determines when and how satisfied people are with mobile banking technologies. Finally, although it is mentioned as a criterion while using a mobile bank application, the customer's occupation status garnered less attention. The sample in the study included both students and working professionals. As a result, researchers defined occupation as the present activity of the mobile banking user, which is either studying or working.

It was shown that women were more anxious toward modern technology, while males were more inclined to be technologically inventive (Lee et al., 2010). Older users are less likely to utilize technology for transactional purposes because they are wary of technology and prefer face-to-face interactions. In the consumer electronics market, age

was found to be a substantial indicator of new product ownership. Age has been recognized as a moderator of technology use and perspectives (Chawla & Joshi, 2018). The decision to employ a new technology is determined by one's level of expertise or information on how to use it correctly. Accordingly, early users of new technologies tend to have greater educational levels, but less-educated users have more technology anxiety, limiting their capacity to master modern technologies (Porter & Donthu, 2006). One study found a correlation between income and mobile banking usage, suggesting that as income rises, so does the use of mobile banking services. Given that clients who have money in the bank are more likely to use mobile banking to move money between accounts or perform other banking operations, this finding is not surprising. As a result, there is a direct correlation between monthly income and adoption of innovation (Abayomi et al., 2019). A person is more likely to use mobile banking services as they move from being a student to being self-employed and working in the public or private sectors, according to research on the impact of occupational status on using the services (Abayomi et al., 2019).

The likelihood that a person will utilize technology for any banking transactions depends on a variety of demographic factors. In order for banks and marketers to design strategies to draw in and keep mobile banking clients, it is essential to understand the behavioral elements that influence consumers' views regarding service quality and satisfaction with mobile banking services. The results of this study suggest that marketers in the banking sector should pay attention to demographic factors. They must accurately identify the clients who want to use their service before taking any action. The results

show that demographic factors have a big impact on how often people utilize mobile banking services.

Table 1. Demographic Profile Frequency

GENDER		
Male	91	45.5
Female	109	54.5
Total	200	100.0
AGE		
20-25 yrs. old	63	31.5
26-30 yrs. old	46	23.0
31-35 yrs. old	54	27.0
36-40 yrs. old	34	17.0
41- above yrs. old	3	1.5
Total	200	100.0
EDUCATIONAL BACKGROUND		
High School Diploma	4	2.0
Senior High School Graduate	8	4.0
College Level	84	42.0
College Graduate	96	48.0
Post Graduate	8	4.0
Total	200	100.0
MONTHLY INCOME		
₱45,000- above	28	14.0
₱30,000- ₱45,000	52	26.0
₱15,000- ₱30,000	58	29.0
₱10,000- ₱15,000	22	11.0
Below ₱10,000	40	20.0
Total	200	100.0
OCCUPATION STATUS		
Students	47	23.5
Self-employed	56	28.0
Government Employee	55	27.5
Private Employee	42	21.0
Total	200	100.0

Level of Service Quality Dimensions

Table 2 shows the summarized results of answers related to ease of use, efficiency, reliability, responsiveness, assurance, safety and security, and convenience of mobile banking services. According to the data analysis, all of the constructs of service

quality dimensions have a very high-level rating. Ease of use has a mean of 3.59 and a standard deviation of 0.40, and efficiency with 3.54 mean and a standard deviation of 0.33. On the other hand, reliability has a mean of 3.45 and a 0.35 standard deviation. The table shows that responsiveness has a mean of 3.41 and a standard deviation of 0.36; assurance has a mean of 3.50 and a standard deviation of 0.43. Safety and security got a mean of 3.49 and a standard deviation of 0.35, and convenience with a mean of 3.52 and a standard deviation of 0.35.

The findings indicate that customers have a high degree of ease of use when it pertains to the caliber of the services, which motivates them to continue using the mobile app. Users may log in and view account information on their mobile phones. On their smartphones, users may log in and access account information. This result demonstrated that users have a higher likeliness to utilize mobile banking services when the mobile banking application is easy to use and only requires rudimentary knowledge to operate. Given its high efficiency, it is obvious that banks' use of mobile banking has increased their effectiveness in efficiently providing services to clients electronically, cutting down on the amount of time it takes to serve customers, and allowing new customers to open an account online. The theory of acceptance model supported these findings. When users perceive that utilizing the program needs little to no effort and enhances their work performance, customer satisfaction with the service quality of mobile banking rises.

In addition, consumer satisfaction is significantly impacted by reliability. Reliability is the capacity to consistently deliver services accurately and more effectively compared to the first time while also exceeding customers' needs. Additionally, responsiveness has a positive effect on how satisfied customers are with mobile banking

services. The quickness of the bank, mobile carrier, or agent's response can have a big impact on how happy the customers are. Employee responsiveness is the ability or haste with which they offer mobile banking services. Moreover, when it comes to the use of mobile banking, the degree of service quality in terms of assurance is pretty high since assurance shows staff members' competence, experience, and friendliness as well as their ability to build trusting relationships with customers. The following factors will increase customer satisfaction: polite customer service; order correctness; quick access to account information; convenience inside the bank; accurate record-keeping and estimates; hiring qualified professional employees; and maintaining promises (Kabir, 2013).

Customers are concerned about security when doing virtual transactions. Security is defined as information safety and protection. However, because of fraud and hacking, information and monetary issues are strongly tied to security (Kabir, 2013). Lastly, convenience is doing something at a time that is convenient for someone so that they do not have to make an extra effort.

Moreover , Lee et al. (2008) discovered that simplicity of use considerably impacted customers' willingness to utilize mobile banking. The effectiveness of customer service at branches and low satisfaction due to long queues are two of the most common problems. Mobile devices can now do banking tasks like signing, transferring, and filling out paperwork that were previously only possible at traditional banks, covering more than 90% of traditional businesses and significantly lowering the amount of time the customer must wait to complete transactions (Yu & Nuangjamnong, 2022).This suggests that the quality and structure of the service provider's offerings should never change. In order to be reliable, a company must deliver services on time, address customer concerns and

requests promptly, and maintain service quality. It is further examined as one of the core elements of service excellence that strongly implies customer pleasure (Zhang et al., 2019).

Customers are happier when service providers respond to their needs more quickly. It has been established that the relationship between customer responsiveness and overall satisfaction is mediated by perceived service performance. The amount of time it takes a worker to offer a service that a customer has requested is referred to as responsiveness (Mwendwa et al., 2016). Since it fosters a favorable perception of a firm in the eyes of the client, assurance is one of the crucial aspects of service quality that determines customer happiness. As a result, word-of-mouth spread more widely, especially among financial institutions.

In light of this result, a trustworthy financial service provider instills a high level of trust in its consumers. This dimension is made possible by the people component of service excellence (Johnson & Karley, 2018). To relieve people's concerns about safety, the promotion of mobile banking necessitates implementing security procedures. Technology and banks should monitor and improve security systems. As long as the security of user information is secured during the transmission process, exposure will be avoided (Huili & Zhong, 2011). Convenience has become essential for customers' utilization of particular technologies when similar products and services exist since fundamental technology and services have already been tested and standardized. To improve customer satisfaction, a high degree of convenience in service quality has become increasingly important in driving a brand (Low et al., 2017).

In today's competitive business environment, service quality is seen as a competitive organizational aspect. Furthermore, it is regarded as an important element that helps a banking institution distinguish itself from other organizations. It enables the financial institution to achieve a long-term competitive edge. The study's conclusions are very helpful in crafting an effective plan to get more mobile users to utilize mobile banking. By analyzing and improving the observations made in this research to encourage customers to use the mobile banking services, decision-makers at mobile financial firms may find the findings beneficial in designing better insights into customers' understandings of mobile banking usage and constructing a creative and effective policy to retain customers, leading to greater utilization and increased mobile banking usage.

Table 2. Level of Service Quality Dimensions

Constructs	Mean	Standard Deviation	Interpretation
Ease of Use	3.59	0.40	Very High
Efficiency	3.54	0.33	Very High
Reliability	3.45	0.35	Very High
Responsiveness	3.41	0.36	Very High
Assurance	3.50	0.43	Very High
Safety and Security	3.49	0.35	Very High
Convenience	3.52	0.35	Very High

Legend: 3.25 - 4.0 Very High (VH); 2.50 – 3.24 High (H); 1.75 – 2.49 Low (L); 1.0 –1.74 Very Low (VL)

Level of Customer Satisfaction with the Service Quality of Mobile Banking

Table 3 shows that both performance and experience have a very high-level rating when it comes to customer satisfaction with the service quality of mobile banking.

Performance has a mean of 3.50 and a standard deviation of 0.46. On the other hand, experience has a mean of 3.51 and a standard deviation of 0.47.

Several researchers link effectiveness and productivity to performance. As a result, the researchers equate performance in the context of mobile banking with efficiency and effectiveness in performing mobile banking operations as a value to the user. The advancement of mobile platform technology allows mobile banking customers to conduct financial transactions from any location at any time. In the previous decade, new financial service paradigms have transformed the face of financial institutions, introducing new services as well as new modes of contact with customers. To retain customers, banks may adapt services to their particular demands - even exact location. However, the experience is not based on a single point of contact with the mobile banking service but rather on the entire customer journey, which includes multiple direct and indirect contacts through media and service channels, both online and offline. Every interaction with mobile banking contributes to the overall experience. Positive experiences boost satisfaction and make customers desire to repeat the experiences, leading to long-term loyalty. Consumer satisfaction is an evaluative assessment of the customer experience based on the difference between previous expectations and the actual performance experienced; therefore, successful experiences lead to better service satisfaction (Khan & Rahman, 2017). As a result, it is critical to building experiences beyond the functional difference of the service and can favorably influence customer satisfaction, demonstrating that customer satisfaction is a substantial effect of the experience with mobile banking services.

Mobile banking offers various advantages to customers, including time savings and the simplicity of carrying out banking activities. It enables users to execute financial services in a more effective and efficient manner. Due to task time sensitivity and task relevance in carrying out financial transactions, some financial operations are particularly susceptible to just-in-time delivery. It entails checking an account balance, certifying a salary deposit, and processing urgent payments. These are mobile banking transactions designed to match market and customer expectations for high individual performance levels (Tam & Oliveira, 2017). Thus, engagement with the mobile banking app - associated with cognitive, emotional, and behavioral activities during the customer contact process with the app - can produce sensations, feelings, learnings, and behavioral reactions that are set as actual experiences. These actions are reflected in unique customer experiences, which differentiate the app from the user's perspective, improving satisfaction and loyalty to the mobile banking app (Garzaro et al., 2020). With this, positive experiences with the utilization of the app postulate satisfaction among customers. Conclusively, positive experiences boost customer satisfaction with the mobile banking app and motivate them to repeat the experiences, resulting in long-term loyalty. Satisfaction is the confirmation or rejection of the customer's expectations regarding the performance after their involvement, also known as the paradigm of disconfirmation (Oliver, 1993). Consumer satisfaction is an analytical assessment of the customer experience based on the distinction between previous expectations and the actual performance experienced; therefore, successful experiences lead to better customer satisfaction (Khan & Rahman, 2017). As a result, it is critical to design mobile banking

app experiences that go beyond the functional difference of the product or service and may favorably affect user satisfaction.

The study's findings highlight the need for ongoing service quality improvement because doing so would increase customer satisfaction and promote continued use of mobile banking. The quality of any information that helps mobile banking users may be improved by routine update. The outcomes can have significant managerial implications. By utilizing the traits discovered in this study and their interactions with one another, managers may be able to obtain a deeper insight of the psychology of the client. This enables them to more effectively enhance their mobile banking service options in order to attract a bigger pool of potential clients.

Table 3. Level of Customer Satisfaction

Constructs	Mean	Standard Deviation	Interpretation
Performance	3.50	0.46	Very High
Experience	3.51	0.47	Very High

Legend: 3.25 – 4.0 Very High (VH); 2.50 - 3.25 High (H; 1.75 – 2.49 Low (L); 1.0 – 1.74 Very Low (VL)

Significant Relationship between Demographic and Customer Satisfaction

In table 4A, only age shows a significant relationship towards customer satisfaction (p-value= .7060). The remaining constructs have no significant relationship to customer satisfaction. Gender (p-value= .7060), Education (p-value= 0.7873), Income (p-value= 0.1732), and Occupation (p-value= 0.2791).

The finding shows no significant relationship between gender and customer satisfaction. For mobile banking users in Ozamis City, their gender does not influence

them when it comes to satisfaction. Both genders may accept the technology, but this cannot be used as an indicator of their satisfaction with using the service. On the other hand, customers' expectations and impressions of various aspects of service quality offered by mobile service providers are significantly influenced by their ages. Additionally, it suggests a strong connection with consumer satisfaction. This means that older people use mobile devices primarily for communication, and they are less technologically savvy, and are less aware of recent advances. In comparison, younger individuals are more open to technological advancement. Education and customer satisfaction shows no significant relationship and asserts that mobile banking service is accessible to all customers without limiting their educational background. This demographic construct allows them to utilize the technology. Moreover, the finding revealed that income and customer satisfaction has no significant relationship. The findings rely on the idea that monthly income would allow them to access mobile banking services. However, the rate usage could not measure their satisfaction because of the variety of reasons why they conduct mobile banking transactions. Lastly, the study shows no substantial correlation between profession and consumer satisfaction. As long as a person has money in their bank account—from savings or a paycheck—they can utilize mobile banking services whether or not they are employed.

Studies have been conducted to assess the variations in satisfaction between men and women, and it negates the findings drawn. Many studies have indicated that women report higher levels of overall satisfaction. Male clients were seen to be more forceful when requesting a service from the bank. When the service focuses significantly on human connections, women are more sensitive to relational features of a service

encounter, whilst males are more sensitive to core aspects and good relationship talents (Bhat & Darzi, 2014). Age has been found to modify the relationship between technology usage and views. It was discovered that customer satisfaction levels varied depending on age group, with older consumers reporting greater levels of technological phobia. Age improves attitudes toward satisfaction with mobile banking by elevating assessments of cost, value, and system quality (Nagar, 2022).According to Table 4A's findings, there is no substantial correlation between the independent variable and one's educational background. This shows that regardless of the respondents' educational backgrounds, the independent variable's impact on mobile banking is the same. The outcomes in terms of educational level or certification are consistent with the study of Wang et al (2016) findings that educational level was not a significant predictor of the major link between customer happiness and satisfaction with service. The results refute previous research on the connection between monthly income and customer satisfaction. There is a connection between time efficiency and monthly revenue as a result. Customers with higher incomes consider that time savings are a major element impacting their satisfaction with mobile banking (Bhatt & Bhatt, 2016).In comparison to other important demographic factors, occupation gained less to no attention in earlier study. However, in a study involving Nigerian retail banking customers, employment level was identified as a significant factor influencing attitudes toward mobile banking satisfaction (Chawla & Joshi, 2018).

Due to intense competition among banks, new client tools have been introduced, with mobile applications being the most recent. The managerial and business implication that can be derivedin these data is that banks should use mobile banking more frequently, especially by creating mobile banking apps for various demographic groups.As a result,

banks should make an effort to improve and promote mobile banking simplicity of use among genders. Similarly, in terms of age, banks should devise measures to increase customer confidence in mobile banking channels. Banks must emphasize that the financial services offered must be compatible with the working and living conditions of their target customers. It can include taking more time to explain the advantages of mobile banking or streamlining the user interface for older users. The creation of suitable services to meet the unique needs of particular demographic groupings may have an additional influence.

Table 4A. *Significant Relationship Between Demographic Variables and Customer Satisfaction*

Constructs	p-value	Interpretation
Gender and Customer Satisfaction	.7060	Not Significant
Age and Customer Satisfaction	0.0014	Significant
Education and Customer Satisfaction	0.7873	Not Significant
Income and Customer Satisfaction	0.1732	Not Significant
Occupation and Customer Satisfaction	0.2791	Not Significant

Legend p-value is ≤.000 Highly Significant

Significant Relationship between Service Quality Dimensions and Customer Satisfaction

Table 4B shows the findings among construct variables relationship. The findings show that the relationship between ease of use and customer satisfaction ($p= 0.000$), efficiency and customer satisfaction ($p=0.000$), reliability and customer satisfaction ($p= 0.000$), responsiveness and customer satisfaction ($p= 0.000$), assurance and customer satisfaction ($p= 0.000$), safety and security and customer satisfaction ($p= 0.000$), convenience and customer satisfaction ($p= 0.000$), were found to be highly significant.

According to this research, with a substantial p-value of.000, customer satisfaction and ease of use in mobile banking services are highly significant. It proves that mobile banking's usability is obvious and can significantly affect consumer satisfaction. Because of this, it is crucial to fully comprehend customers' everyday needs and personal interests in order to make the design and usage of mobile banking more in-demand with consumers. Efficiency and customer satisfaction are significantly associated. Most users of mobile banking said it was quite competent. Customers expect mobile banking providers to offer quick and easy services including cash transfers, simple money transfers from bank to mobile, and other services. Customers used to go to the bank to check the accuracy of their transactions, but today they may utilize mobile banking services to check their deposits and checking accounts. Performance dependability and consistency are implied by reliability. The results show that dependability and customer satisfaction have a very important link. In order to be reliable, a company must deliver services on time, address customer concerns and requests promptly, and maintain service quality. Customer satisfaction and responsiveness have a highly significant relationship. The employees' readiness or promptness to offer a service or commodity is one reason for this. Response time is the amount of time an employee can supply a service that a client has requested. There are several different mobile banking services, and each of these claims to provide customers a number of advantages. Customer pleasure and assurance go hand in hand extremely well.Customers may be reassured when staff uses their newly acquired knowledge to carry out their preferences while providing service. Because of this, clients may have faith that the service provider will carry out their responsibilities in an honest and competent manner.

Given the significance of financial transactions, security issues have constantly been brought up by the digitization of banking services. The latter was especially well-liked by both existing and future users of mobile banking. Numerous studies have focused on security as one of the most key criteria of mobile banking, and each has shown how secure online banking has a positive impact on customer satisfaction.These results lead to the hypothesis that customer satisfaction and safety and security are extremely significantly related. The chart also demonstrates a substantial correlation between convenience and consumer satisfaction. By requiring less time and effort from customers, convenience may add value to the business. Convenience affects client satisfaction and a service provider's ability to get repeat business. This result implies that there is a strong correlation between customer satisfaction and the various convenience-related service features.

For businesses to keep customers, develop customer loyalty, and boost revenue, customer satisfaction is crucial. Today's competitive world views great customer service as a key success tactic. Issues like usability, effectiveness, dependability, responsiveness, assurance, safety and security, and convenience are implicit components of service quality and customer satisfaction that are generally felt rather than objectively quantified (Tam & Oliveira, 2017).The justification for using service quality as a gauge of customer satisfaction is that customers don't always want the highest caliber of work. The results of the study show a strong correlation between customer satisfaction and service quality. Therefore, banks should focus more on service quality before, during, and after transactions in order to boost consumer satisfaction. The overall quality of the system has a considerable impact on user satisfaction, according to similar findings in previous

studies. The results highlight the significance of enhancing system, information, and service quality as well as the influence of these on customer satisfaction, and may thus be viewed as boosting success elements (Tam & Oliveira, 2017).

These results will be useful in formulating business strategies for related businesses as well as implementing and enhancing mobile banking services, notably information technology departments, marketing departments, and governmental organizations. To help boost the image of mobile banking, the service provider should also concentrate on CSR and environmental management initiatives. In addition to these mobile banking options, bank administrators may assist users feel safer and more comfortable with the system by employing efficient risk-reduction strategies like money-back guarantees.

Subsequently, while creating marketing strategies to be successful in the cutthroat mobile banking market, all areas of service quality should be given priority. Future marketing campaigns, however, should place a higher priority on ease of use, reliability, responsiveness, efficiency, convenience, assurance, safety, and security in order to draw in new customers for mobile banking services. Banks should work to enhance their service quality in order to be prepared for the opportunities in the future, in addition to the marketing department keeping these factors in mind. In order to target a previously untapped market area, banks must be able to persuade the public bodies that their mobile services are prompt, trustworthy, and responsive.

Table 4B. *Significant Relationship Between Service Quality Dimensions and Customer Satisfaction*

Constructs	p-value	Interpretation
Ease of Use and Customer Satisfaction	0.000	Highly Significant
Efficiency and Customer Satisfaction	0.000	Highly Significant
Reliability and Customer Satisfaction	0.000	Highly Significant
Responsiveness and Customer Satisfaction	0.000	Highly Significant
Assurance and Customer Satisfaction	0.000	Highly Significant
Safety and Security and Customer Satisfaction	0.000	Highly Significant
Convenience and Customer Satisfaction	0.000	Highly Significant

Legend p-value is ≤.000 Highly Significant

Significant Effect of Demographic Variables towards Customer Satisfaction

In table 5A, the result indicates that only age has an effect on customer satisfaction (e= -.0506). The other demographic variables show no effect on customer satisfaction in mobile banking, gender and customer satisfaction (e= -.0135), education and customer satisfaction (e= .0067), income and customer satisfaction (e= .0190), occupation and customer satisfaction (e= -.0181).

Models of technology usage and satisfaction frequently include demographic considerations. There has been a lot of discussion on how demographics affect how satisfied users are with various technology devices. The results demonstrate that gender has no bearing on client satisfaction. The findings showing a negligible impact on customer satisfaction may be explained by gender equality and equal access to technology for users. One of the aspects that will support the conclusion is the lack of gender-mediated variance. Meanwhile, age and customer satisfaction were revealed to affect each other significantly. Younger clients are more appreciative than older ones of the ease and potential time savings of online and mobile banking, according to research.

However, education also doesn't appear to have a major impact on consumer satisfaction. This was demonstrated by education's insignificance as a predictor of satisfaction in the presence of compensating variables such as experience and knowledge. These compensating characteristics enable them to manage mobile banking usage. Similarly, income and customer satisfaction also unveil insignificant effects on each other. The basis that we came out with lies within the lack of disparity of service offered when accessing mobile banking with regards to their income; low and high-income individuals were both given the same treatment. Lastly, when it comes to occupation, there is no significant effect between the two variables. Mobile banking application is accessible to all people, whether they are working individuals or they are still students.

The relationship between gender and customer satisfaction has been shown to be somewhat counterintuitive to the researchers' findings. The superior impact of gender shows that women are more worried about the usability of technology than men. Women's perceptions of mobile banking capabilities, more than men's, strongly influence their satisfaction with this platform (Merhi et al., 2020). According to one research, younger customers are easier to satisfy, while older customers are easier to fulfill. Older consumers typically make judgments based on their knowledge and wisdom and place a high value on producer assessment. They are more resistant to change and less driven by technological development. Younger customers digest more information and consider more product qualities and possibilities than their older peers (Chiguvi & Guruwo, 2017). In terms of education and customer satisfaction, a recent study nullifies the findings. When it comes to technological advancement, educated clients frequently come first. In general, educated clients seek as much data as possible. They are more aware of

replacement products or services and have superior evaluative capacities, making them more challenging to satisfy (Rahi et al., 2020). Contrary to the researchers' findings when it comes to income and customer satisfaction, some studies have found that individuals with higher earnings are more inventive and accept new goods, services, or technology sooner than those with lower incomes. Consumers with higher incomes analyze more information and investigate product characteristics and alternatives than those with lower incomes. Higher-income consumers may be more challenging to satisfy than lower-income customers since they have more alternatives to choose and thus have higher expectations for products or services (Chiguvi & Guruwo, 2017). The stipulated finding between occupation and customer satisfaction is parallel to other studies. Customers from various occupational categories reported dramatically varying degrees of satisfaction. Business owners were substantially more satisfied than paid workers. Customers from various occupational categories reported considerably varied degrees of satisfaction (Anjum et al., 2017).

The study's conclusions will be helpful in formulating a plan to get more bank clients to use mobile banking. Therefore, strategist for mobile banking applications or other mobile applications can find the results helpful in understanding consumers' perceptions of using mobile banking and creating a smart and effective client retention policy. The researchers came to the conclusion that businesses should be required to favorably impact consumer satisfaction in order to increase client loyalty. Also shown to have an impact on the effect of customer satisfaction were demographic factors such as gender, customer age, income, educational background, and employment. A decent percentage of consumers who may have been drawn to mobile financial services are to be

retained, thus banks are urged to engage in programs that increase customer satisfaction, such as regulatory requirements and enabling the accessibility of channels and services like mobile banking. Additionally, it is suggested that banks look at how demographic factors affect client satisfaction.

Table 5A. *Significant Effect of Demographic Variables towards Customer Satisfaction*

Constructs	Effect	Interpretation
Gender and Customer Satisfaction	-.0135	Negative effect – Insignificant
Age and Customer Satisfaction	-.0506	Negative effect - Significant
Education and Customer Satisfaction	.0067	Positive effect – Insignificant
Income and Customer Satisfaction	.0190	Positive effect – Insignificant
Occupation and Customer Satisfaction	-.0181	Negative effect - Insignificant

Mediating Significant Effect of Demographic Variables and Service Quality towards Customer Satisfaction

The results in Table 5B indicate that dependent variables and independent variables have a significant effect. Gender and Service Quality Dimensions towards Customer Satisfaction (e= -.0645), Age and Service Quality Dimensions towards Customer Satisfaction (e= -.0506), Education and Service Quality Dimensions towards Customer Satisfaction (e= 0.0704), Income and Service Quality Dimensions towards Customer Satisfaction (e= -.0684), Occupation and Service Quality Dimensions towards Customer Satisfaction (e= -.0194).

Customers' demographics are one of the most important elements influencing their use of mobile banking services. Highly educated individuals such as employees, businesspeople, and members of the upper-income and younger groups use this service.

These variables influenced not only mobile banking utilization but also clients' general happiness with online banking. As a result, there is a need to simplify online banking services and encourage less literate persons and other people to utilize mobile banking utilize this service. The overall level of satisfaction among employees, businesspeople, and professionals with internet banking services is higher; although, this also indicates that other users are not as satisfied, so the bank should be aware of any obstacles and work to remove them in order to increase the satisfaction of the remaining customers.

According to demographic data, clients with various demographic traits have various opinions about the quality of the services they receive. It was shown that service quality expectations for professional services were substantially correlated with age, gender, and income. One of the most common and widely acknowledged bases for dividing markets and gauging consumer satisfaction is demographics (Grazhdani, 2021). Understanding the impact of major demographics like age, income, and gender on consumer perceptions of quality is crucial, given that demographic profile is a primary and often required factor for segmentation and targeting. Similarly, it was shown that elderly customers considered personal attention and financial counseling to be key aspects of bank services.

A study indicated that a lack of human care in e-banking is a key obstacle to older clients' satisfaction with online banking (Puriwat & Tripopsakul, 2017). Customers with different economic levels have diverse judgments of service quality, according to research. Individuals with greater income levels are often assumed to have better education levels. According to one study, a rise in educated individuals results in an

increase in demand for high-quality items. Consumers with higher income levels may evaluate satisfaction differently from customers having lower income levels (Geebren et al., 2021).

According to the findings, companies have to raise customer satisfaction to increase their chances of getting new customers. Additionally, it was demonstrated that demographic variables including gender, customer age, income, educational attainment, and occupation had an impact on consumer satisfaction. Based on the aforementioned findings, banks are advised to put in place programs that improve customer satisfaction, such as regulatory standards, and make channels and services like mobile banking more accessible in order to retain a respectable number of customers who may have been attracted by things like mobile financial services. Additionally, it is suggested that banks look at how demographic factors affect client satisfaction. Creating marketing strategies to be successful in the cutthroat mobile banking sector requires prioritizing all service quality elements. The simplicity of use, reliability, responsiveness, efficiency, convenience, assurance, safety, and security must be emphasized in future marketing campaigns to draw new clients to mobile banking services. In addition to keeping the marketing department informed of these issues, banks should seek to improve the quality of their services in order to be ready for future chances. Banks that can persuade government agencies that their mobile services are quick, reliable, and responsive will have a significant advantage since they will be able to target a hitherto untapped market.

Table 5B. Mediating Significant Effect of Demographic Variables and Service Quality towards Customer Satisfaction

Constructs	Effect	Interpretation
Gender and Service Quality Dimensions towards Customer Satisfaction	-.0645	Negative effect – Significant
Age and Service Quality Dimensions towards Customer Satisfaction	-.0506	Negative effect- Significant
Education and Service Quality Dimensions towards Customer Satisfaction	0.0704	Positive effect – Significant
Income and Service Quality Dimensions towards Customer Satisfaction	-.0684	Negative effect – Significant
Occupation and Service Quality Dimensions towards Customer Satisfaction	-.0194	Negative effect– Significant

Chapter 4

SUMMARY, FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

Summary

Since anybody may own a mobile phone, cell communications have permeated society's base level and are no longer seen as a luxury. Mobile phones have created a platform for developing commercial transactions in a very easy way, as well as a wide variety of company opportunities, thanks to the growth of wireless communication. The areas that any bank or financial institution should concentrate on to enhance mobile banking services are highlighted by the study's discovery of a positive relationship and impact for the hypothesis under investigation. Banks should design mobile products to meet the demands of their consumers while considering risk level, relative advantage, and service quality factors.

As was already said, the purpose of this study was to categorize the main factors that affect how satisfied customers are with the Ozamis City mobile banking application. Additionally, this involves figuring out how using such mobile banking financial systems may help banks improve consumer satisfaction. As a result, this study acknowledges the need of creating a strong and comprehensive model that includes the crucial points of view related to satisfaction with mobile banking.

Findings

1. The age of customers is one demographic component that has a substantial association with customer happiness. A major issue for banks would be identifying the age range and stressing client wants. Finding and comprehending the demographic traits and service attributes that have a significant impact and

relationship with customer satisfaction with mobile banking will give a competitive edge in the fiercely competitive banking sector.

2. There was a highly significant relationship between service quality and customer satisfaction, emphasizing the necessity for more dependable and responsive related operations.

Conclusion

1. The data research indicates several truths that the bank should examine seriously for its mobile banking industry. Banks may improve this service by increasing client satisfaction and loyalty.

- In the area of ease of use, an additional feature should be added to the system to make mobile banking more user-friendly. Banking institutions should immediately upgrade their systems with the latest technology in order to provide clients with speedier transactions. The banks should subsidize research and development.
- Banks should frequently examine the usefulness and effectiveness of mobile banking services for its consumers. Banks should explore the operational features and accessibility of mobile banking apps in order to increase the speed with which online services respond to clients.
- To achieve the highest level of reliability, banks should update their data to ensure that accounts and files are accurate and that mistakes do not arise. They must give service on time.
- Banking institutions should take advantage of technology to improve customer service. Zendesk, Freshdesk, and Zoho Desk are among the prominent tools that

can manage activities like prioritizing customer calls, addressing customer inquiries via chatbots, and enabling client self-service.

- Banking systems should use quality assurance to guarantee that smooth banking applications are available for their customers in order to provide an excellent customer experience. As a result, banking systems necessitate rigorous end-to-end digital testing of their systems by a next-generation testing services provider in order to obtain high-quality banking apps that give a smooth user experience.
- Banks should make every effort to protect data from cyber-attacks. However, as technology advances, hackers are increasingly employing all available techniques to steal client data. As a result, vulnerability testing of banking systems is critical to ensure that there are no security flaws in the system that cyber attackers may exploit.

2. The impact of identifying factors (independent) on customer satisfaction will assist businesses in better equipping themselves with knowledge and efforts to arrange their marketing operations. This information will assist banks in emphasizing the proper influencing elements while minimizing those that have no effect on the dependent variables.
3. According to the survey, satisfaction was created by all service quality parameters in the study. Banks should do more to be responsive and dependable.

All banks—private, public, and foreign—that provide mobile banking services may benefit from this research model, and it is an important and substantial input for their future plans. Financial organizations and decision-makers should thus consider how the

research model's service quality and demographic factors might increase customer satisfaction with mobile banking.

Recommendations

According to the research findings, certain areas are identified as the most critical while using a mobile banking app. To increase their customer base, these identified areas must be thoroughly considered by the banks, especially in Ozamis City financial environment.

- The minimal risk associated with daily transactions made through a mobile device allows clients to develop trust in the financial services provided.
- The bank's ongoing service growth drives customers to use the technology since it provides diversity in its offerings.
- Banks should establish a sophisticated technical mechanism in order to provide customers with dependable and timely services.

The research's primary limitation is that it only examined how satisfied Ozamis City customers are with mobile banking. To be able to strengthen the fundamental model, the researcher also suggests identifying other factors for prospective future investigation. The conclusion of this study is that geographic and psychological traits should also be considered as category modifiers. Additionally, it is important to mention in a future study any drawbacks that negatively affect customer satisfaction so that planners may avoid them.

The other drawback of this research is that it focused only in examining the factors that have a significant effect on customer satisfaction; however, future studies on

negative constructs or elements that can influence customer satisfaction should also be feasible to support an expansion of mobile banking in the financial industries. Additionally, research should also aim to create new models that will help banking institutions and other financial industries with technology and make it simpler to the customers to execute financial transactions.

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Appendix A

CUSTOMER'S DEMOGRAPHIC VARIABLES

Survey Questionnaire

Direction: Check the box that correspond your answers based on the legend below.

Gender	
Male	
Female	
Others	
Age	
18 -24 years	
25-30 Years	
31-35 Years	
36-44 Years	
45-54 Years	
55 years and above	
Education Background	
Elementary Graduate	
High School Graduate	
Senior High School Graduate	
College Level	
College Graduate	
Postgraduate degree (PGD, Masters, PhD	

Monthly Income	
Below ₱10,000	
₱10,000 - ₱15,000	
₱15,000 - ₱30,000	
₱30,000 - ₱45,000	
₱45,000 – above	
Occupation Status	
Student	
Self Employed	
Civil/public servant	
Private sector employee	
Source of Income	
Business	
Salary	
Savings	
Internet Connection	
Mobile Data	
Wi-Fi	

Appendix B

LEVEL OF DIMENSIONS OF MOBILE BANKING SERVICE QUALITY QUESTIONNAIRE

Adapted from Sagib, et al., (2014), Bankole, et al., (2011) and Khan, et al., (2021)

Directions: Check the box that correspond your answers based on the legend below.

Legend: 4 – **Strongly Agree** 3 – **Agree** 2 – **Disagree** 1 – **Strongly Disagree**

Statements / SERVICE DIMENSIONS	Responses			
	4 (SA)	3 (A)	2 (SD)	1 (D)
Ease of Use				
1. Mobile banking transactions/services are very simple and easy to use.				
2. Using mobile banking it is easy to do what I want to do, for example transferring funds from my account to any other account, bill payments etc.				
3. The interaction with the mobile banking systems is clear and easy to understand.				
4. It is easy to look for banking information.				
5. It is easy to navigate i.e. get anywhere on the mobile banking site.				
6. Using mobile banking does not require a lot of effort.				
7. The mobile banking registration process is simple.				
8. The interaction with the mobile banking systems is clear and understandable.				
Efficiency				
1. Mobile banking enables me to complete a banking transaction quickly.				
2. Using mobile banking saves time compared to going to branch, ATM or using a computer.				
3. The bank provides all communication media like SMS, email, toll free no. to communicate problems related to mobile banking				
4. All my mobile banking relevant transaction confirmation details are sent by SMS or e-mail within 24 hours.				
5. Mobile banking is available all the time.				

6. The mobile banking screen incorporates a good color scheme, easy on the eye, visually attractive and has an effective layout.				
Reliability				
1. Agents show a sincere interest in solving problems.				
2. Agents assure you an error-free transaction.				
3. I believe my mobile service provider is competent and trustworthy.				
4. My mobile banking transaction is processed accurately.				
Responsiveness				
1. M-banking agents provide prompt and accurate service				
2. M-banking agents always willing to help you.				
3. M-banking agents take more time (more than your expectation) to respond to your request				
4. My mobile banking provides prompt responses if my transaction is not processed.				
5. If there is a mistake, my mobile makes it right quickly and effectively.				
6. The bank quickly resolves mobile banking related problems.				
7. I can speak to a customer service representative if there is a problem related to my mobile banking transactions.				
Safety and Security				
1. I feel safe in my transactions while doing mobile banking.				
2. I feel secure in providing sensitive information while doing mobile banking transactions.				
3. Personal information that I provide on mobile is well protected				
4. The online transactions carried out on mobile are secure.				
5. The confidentiality and privacy of my personal information is assured when I do mobile banking.				
Convenience				
1. Mobile banking service is not complex than other electronic banking services.				
2. The mobile banking menu options are enough for me.				
3. Mobile banking is convenient and the easiest to use.				
Assurance				
1. The behavior of the m-banking agent/s gives me confidence.				
2. Mobile banking agents have that much knowledge to answer my questions.				
3. I can speak to a customer service representative if there is a problem related to my mobile banking transactions.				

Appendix C

LEVEL OF CUSTOMER SATISFACTION IN MOBILE BANKING SERVICE QUALITY QUESTIONNAIRE

Adapted and Modified from Sagib, et al., (2014), Bankole, et al., (2011) and Khan, et al., (2021)

Directions: Check the box that correspond your answers based on the legend below.

Legend: 4 – **Strongly Agree** 3 – **Agree** 2 – **Disagree** 1 – **Strongly Disagree**

Statements	Responses			
CUSTOMER SATISFACTION	4 (SA)	3 (A)	2 (SD)	1 (D)
EXPERIENCE				
1. I am satisfied using mobile banking for it does not require a lot of effort.				
2. I am satisfied with the clear and understandable interaction with the mobile banking systems.				
3. I am satisfied with my mobile banking for it is available all the time.				
4. I am satisfied with my mobile service provider because it is competent and trustworthy.				
5. I am satisfied on how the bank quickly resolves mobile banking related problems.				
PERFORMANCE				
6. I am satisfied with the confidentiality and privacy of my personal information when I do mobile banking.				
7. I am satisfied and feel secure in providing sensitive information while doing mobile banking transactions.				
8. I am satisfied with the menu options of my mobile banking.				
9. 4G communication quality is very good, and mobile banking also provides good service.				
10. I am satisfied with the knowledge of the mobile banking agents to answer my questions.				

DIONSON'S GROUP

by hi

General metrics

80,980	11,728	607	46 min 54 sec	1 hr 30 min
characters	words	sentences	reading time	speaking time

Writing Issues

✓ No issues found

Plagiarism

3 %

40 sources

3% of your text matches 40 sources on the web or in archives of academic publications