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# CUSTOMER RELATIONSHIP MANAGEMENT AND CLIENT SATISFACTION IN GOVERNMENT BANKING INSTITUTIONS IN LAGUNA: BASIS FOR ACTION PLAN

A Master's Thesis
Presented to the
Faculty of the School of Graduate Studies
LAGUNA COLLEGE OF BUSINESS AND ARTS
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In Partial Fulfillment
of the Requirements for the Degree
MASTER IN BUSINESS ADMINISTRATION

By

**RALL GREGORIO A. LLANDELAR**

June 2023

**APPROVAL SHEET**

This thesis hereto entitled:

**CUSTOMER RELATIONSHIP MANAGEMENT AND CLIENT SATISFACTION IN GOVERNMENT BANKING INSTITUTIONS IN LAGUNA: BASIS FOR ACTION PLAN**

prepared and submitted by RALL GREGORIO A. LLANDELAR, in partial fulfillment of the requirements for the degree, Master in Business Administration has been examined and recommended for PUBLICATION.

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| Project Title | **CUSTOMER RELATIONSHIP MANAGEMENT AND CLIENT SATISFACTION IN GOVERNMENT BANKING INSTITUTIONS IN LAGUNA: BASIS FOR ACTION PLAN** |
| Researcher | **Rall Gregorio A. Llandelar** |
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**RGAL**

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## ABSTRACT

**Title** : **CUSTOMER RELATIONSHIP MANAGEMENT AND CLIENT SATISFACTION IN GOVERNMENT BANKING INSTITUTIONS IN LAGUNA: BASIS FOR ACTION PLAN**
**Author** : Rall Gregorio A. Llandelar
**Degree** : Master in Business Administration
**School** : Laguna College of Business and Arts
**School Year** : 2022–2023
**Adviser** : Jennifer M. Abellana**,** PhD
**Keywords** : *customer relationship, management, client satisfaction, government banking institution, action plan*

The study focused on examining the past implementation of customer relationship management (CRM) in terms of customer expectation identification, customer differentiation, customer interaction, and service customization and its impact on client satisfaction to the services and performance of government banking institutions in Laguna.

Using a quantitative design, a descriptive correlational method was employed in the study. The results indicated that CRM implementation in government banking institutions in Laguna, encompassing customer expectation identification, customer differentiation, customer interaction, and service customization, had been fully implemented. Furthermore, clients reported high levels of satisfaction with the services provided, including responsiveness, service quality, access and facilities, communication, integrity, and competence. Notably, significant relationships were observed between the level of CRM implementation and client satisfaction across all categories. The analysis also demonstrated that CRM implementation had a significant impact on client satisfaction in terms of responsiveness, service quality, access and facilities, communication, integrity, and competence.

Based on these findings, an action plan was proposed to address identified CRM and client satisfaction issues. The plan aimed to improve customer segmentation, enhance employee training and development programs, integrate technology for seamless CRM implementation, and foster a customer-centric culture.

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# Chapter 1

## THE PROBLEM AND ITS BACKGROUND

### Introduction

In its core, banking is a commodity (or service). The majority of financial instruments have a lengthy history and are all nothing more (or less) than a collection of cash flows. Instead of being the outcome of client inquiries, the more exotic "structured goods" are frequently developed to address a perceived customer need or advantage. However, maybe there are instances when one needs to tell the customer what they want, kind of like Steve Jobs. Bank goods, nevertheless, are not truly comparable to Apple items. Almost all of the major goods may be purchased from most banks, provided that the particular consumer is acceptable to the relevant bank. Even when a bank closely maintains its "private" information and believes it was the first to offer a particular sort of product, one frequently discovers that another bank a short distance away is also providing the same service but using a different approach. Additionally, with commoditized items, a bank's "unique selling proposition" is often better customer service, the staff's attitude toward customers, and efficient operations rather than anything novel about the product itself (Choudhry, 2018).

According to a report by US consumer research firm JD Power (Banking Exchange staff, 2022), bank clients were becoming less happy with the advice they received from their banks. Overall satisfaction with advice and assistance, according to the business, had been declining, with the average score dropping by 30 points year to 601 on a scale of 1,000. The facts made it quite evident that while many retail bank customers sought advice,

others did not get it. Banks did not always use the tools at their disposal, or when they did, they did not use them well. This dynamic did not help banks or their clients. Banks might face a big attrition risk if they did not start to make more headway in making advisory content resonate.

On the other hand, Kaçaniku and Sina (2020) reported that the excellent administration in modern government was dictated by consumer satisfaction. The phrase "satisfaction," which referred to the evaluation of how well an item and/or service provided by a company met or exceeded customers' expectations, was most frequently used in the context of private or public divisions. It was often defined as "the number of customers or percentage of total clients, whose stated participation with a business, its products, or its administration's assessments exceed established fulfillment criteria." In order to help administrators, achieve their goals of developing more responsive, nationally focused, and successful administrative models, customer relationship management (CRM) was now a priority necessity in government business.

Moreover, customer relationship management (CRM) was a management task that offered a foundation for establishing and preserving positive relationships for a prolonged association. It offered a platform for planning and coordinating customer service and strives to deliver efficient technical support. Therefore, over time, the CRM process became crucial for a business. An efficient CRM platform assisted organizations with vital product feedback and responded to inquiries and complaints (Thakur & Chetty, 2019).

For this reason, the financial institution system became imperative for provider companies to meet or exceed the target customers' pride with high-quality of offerings

anticipated via them. At present, each business corporations were dealing with difficult competition here no exemption for economic offerings or Banking industries. Customer service was a crucial part of any agency, it was far essential to identify the key success elements in terms of customer delight. To expand and to preserve commercial enterprise any of the banks need to have high-quality of customer support which can link up cordial relation with the customer and result into the satisfaction stage of them (Dhulipalla et al., 2020).

Due to time-built experiences, customers wanted interactions with their businesses to be efficient, rapid, and tailored. It should come as no surprise that financial institutions must abide by tight rules. After all, thousands of clients depended on for the security of their cash and private data. With integrated solutions that automated procedures and sent notifications to keep people in compliance with laws, scalable CRM for the financial sector fights the growing cost of compliance. To guarantee a thorough system of checks and balances, they may also regulate the degree of access that team members had, maintain contact histories, and automated procedures by allowing consumers to self-serve through mobile applications and online resources, financial CRM updates the traditional brick and mortar banking practices. The capacity of the bank to serve its clients with cutting-edge technology may be increased by integrating legacy systems with bespoke banking CRM. Consumers were becoming wiser because of contemporary technologies, and banks must adapt (Parker, 2020).

It is fair to suppose that no bank will acknowledge to provide mediocre service since every bank in the world claims to offer "excellent customer service." However,

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service provision is a crucial component of banking, thus the study's sincere advocacy was to look at this problem by studying how government banking institutions in Laguna's customer service and relationship management jibe with customer satisfaction and loyalty. Additionally, it wanted to determine if they were in accordance with the Citizen's Charter Republic Act 11032 and the General Banking Law of 2000, or R.A. 8791.

**Theoretical/Conceptual Framework**

The current study was based on the theory of the IDIC model (identify, differentiate, interact, customize) of Customer Relationship Management (CRM), originally developed by Peppers & Rogers (1995, as cited Nawi, et al., 2018), which helped in assessing customer expectations and their value to the business. In the process of identifying customer expectations, the study emphasized the importance of understanding customer needs, wants, and preferences. Furthermore, differentiation of the customer base based on value and needs was highlighted as crucial for developing strategies that aligned with company goals and customer expectations, particularly focusing on loyal customers who provide valuable feedback for product improvement and revenue generation. Effective customer interactions were also emphasized as a means to gather feedback, opinions, and customer wants, providing insights into customer expectations and their relationship with business products and services. Lastly, customization was deemed essential in meeting customer expectations, where insights gained from identifying, differentiating, and interacting with customers could inform the development of new strategies and customization efforts.

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Moving on to the next concept, the study considered the Customer Feedback and Satisfaction Indicators of the Civil Service Commission (CSC, 2022). The CSC implemented a program called the Customer Feedback and Satisfaction Survey (CFSS) to standardize customer satisfaction surveys and feedback collection across its Central, Regional, and Field Offices. This program was anchored on the Republic Act No. 11032, also known as the Ease of Doing Business and Efficient Government Service Delivery Act of 2018, which amends Republic Act No. 9485. The aim of this program was to enhance the efficiency of government service delivery by streamlining systems and procedures, reducing bureaucracy, and expediting business transactions with the government. The CFSS utilized variables such as responsiveness, quality of services, access and facilities, communication, integrity, and competence to measure client satisfaction with the services and performance of government institutions or agencies.

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Based on the above-cited theory and concepts, the study had conceptualized the research paradigm using the IV-DV (independent variable and dependent variable) method as shown in figure 1.

**Figure 1**

*Research Paradigm*

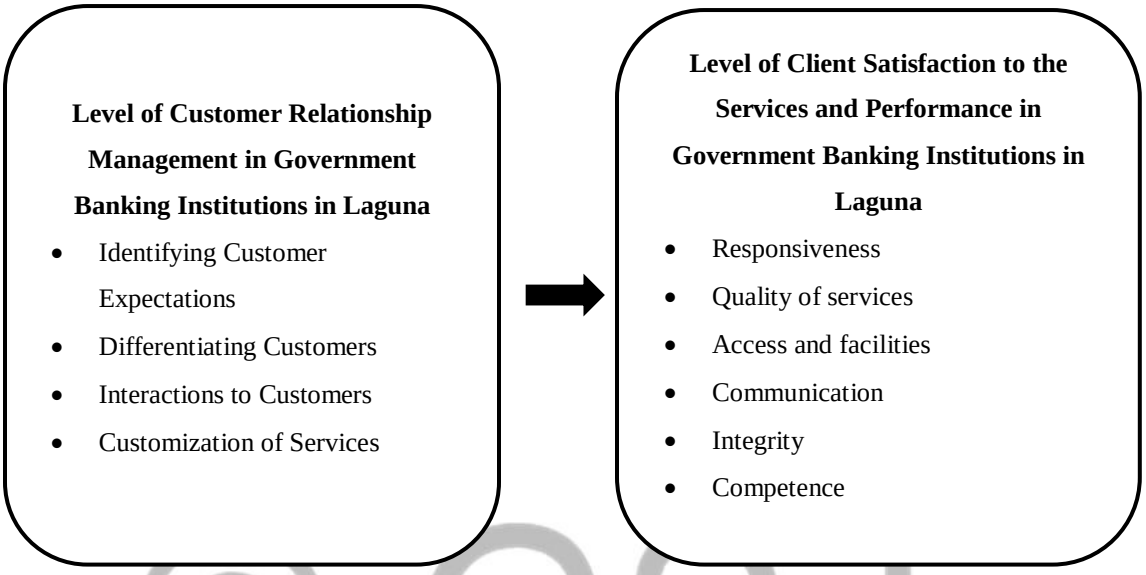


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Figure 1 depicted the interdependencies and interrelationships of the variables investigated in the study. The independent variables were associated with the past level of customer relationship management implementation of Government Banking Institutions in Laguna, specifically focusing on Identifying Customer Expectations, Differentiating Customers, Interaction to Customers, and Customization of Services. Conversely, the dependent variables were interconnected with the level of client satisfaction towards the services provided by Government Banking Institutions in Laguna, encompassing Responsiveness, Quality of Services, Access and Facilities, Communication, Integrity, and Competence.

The outcomes of the study served as the foundation upon which an action plan was developed.

**Statement of the Problem**

The purpose of the study was to examine the past customer relationship management implementation of government banking institutions in Laguna and its contribution to the satisfaction of their clients regarding their services. Specifically, it sought to find answers to the following questions:

1. What is the level of implementation of customer relationship management of government banking institutions in Laguna as assessed by their clients in terms of:

1.1 Identifying Customer Expectations.

1.2 Differentiating Customers,

1.3 Interactions to Customers, and

1.4 Customization of Services?

2. What is the level of satisfaction of clients on the services of government banking institutions in Laguna in terms of:

2.1 Responsiveness,

2.2 Quality of services,

2.3 Access and facilities,

2.4 Communication,

2.5 Integrity, and

2.6 Competence?

3. Is there any significant relationship between the level of implementation of customer relationship management and the level of satisfaction of clients on the services of government banking institutions in Laguna?

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4. Does the level of implementation of customer relationship management systems singly or in combination significantly impact the level of satisfaction of clients on the services of government banking institutions in Laguna?

5. Based on the findings of the study, what action plan may be proposed?

**Hypotheses**

This study tested the following hypotheses:

**Ho1.** There is no significant relationship between the level of implementation of customer relationship management systems and the level of satisfaction of clients to the services of government banking institutions in Laguna.

**Ho2.** The level of implementation of customer relationship management singly or in combination does not impact on the level of satisfaction of clients on the services of government banking institutions in Laguna.

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**Scope and Delimitations**

The scope of the study focused on examining the level of customer relationship management implementation in government banking institutions in Laguna, specifically in terms of Identifying Customer Expectations, Differentiating Customers, Interaction to Customers, and Customization of Requests. Additionally, the study investigated the level of client satisfaction with the services provided by government banking institutions in Laguna, including Responsiveness, Quality of Services, Access and Facilities, Communication, Integrity, and Competence.

The methodology employed in the study was a quantitative research design using a causal approach. The data gathering processes involved collecting primary data from

respondents through surveys and secondary data from relevant literature. However, there were limited studies available on the assessment of CRM implementation in government financial institutions in the Province of Laguna, which also led to insufficient local resources of information. The respondents were limited to clients of selected government banking institutions in Laguna.

**Significance of the Study**

The study entitled "Customer Relationship Management and Client Satisfaction in Government Banking Institutions in Laguna: Basis for Action Plan" holds significance for various stakeholders, including:

**Clients of Government Banking Institutions.** The findings of this study may directly benefit clients of government banking institutions in Laguna. By identifying the factors that influence client satisfaction and examining CRM practices, the study can shed light on areas for improvement within these institutions. Implementing an action plan based on the study's recommendations can lead to enhanced customer experiences, improved services, and streamlined processes. This, in turn, can result in increased client satisfaction, increased trust in the banking institutions, and a more positive overall banking experience for clients. Clients may benefit from improved responsiveness, personalized services, efficient complaint resolution, and a higher level of customer care.

**Government Banking Institutions in Laguna**. Government banking institutions in Laguna may benefit from the findings of this study by gaining insights into effective CRM practices and their impact on client satisfaction. The study can identify specific areas where these institutions can improve their customer relationship management strategies,

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such as staff training, communication channels, complaint handling, and service personalization. Implementing an action plan based on the study's recommendations can help these institutions build stronger relationships with their clients, increase customer loyalty, and enhance their competitiveness in the banking sector. By prioritizing client satisfaction, government banks can improve their reputation and attract more customers.

**Government and Regulatory Bodies**. Government bodies and regulatory authorities responsible for overseeing banking institutions may benefit from the study's findings in several ways. The insights provided by the study can help inform the formulation of policies and guidelines that promote customer-centric practices within government banks. By understanding the factors that contribute to client satisfaction, these bodies can ensure that regulations and standards are in place to protect the interests of clients and foster a positive banking environment. The findings can also contribute to discussions and initiatives aimed at improving overall banking services and customer experiences within the region.

**Community/Society.** This could aid them in locating reputable government financial institutions that offer satisfying services and in identifying lucrative business prospects that they can rely on for reliable banking, investing, and other types of banking operations.

**Future Researchers and Academia.** The findings of this study can provide valuable insights for researchers and academia in the fields of customer relationship management, client satisfaction, and banking practices. The study's results can serve as a reference and contribute to the existing body of knowledge in these areas. Researchers and

academics can use the findings as a basis for further research, exploration, and discussions related to CRM and client satisfaction in government banking institutions. The specific context of government banks in Laguna can provide a unique perspective for comparative studies or for evaluating the effectiveness of CRM strategies in different settings.

**Researcher.** As an employee of a government-owned financial institution, he might learn more from this study about providing exceptional customer service and apply it to his job. He will also come to understand the value of providing excellent customer service and his part in doing it, and this will indoctrinate those values into his heart.

**Definition of Terms**

The following terminologies used in the study were operationalized to make sure their definitions were clear:

**Access and Facilities.** It concerns how customers or clients of particular government financial institutions in Laguna can access and utilize those facilities in the safest, cleanest, and most comfortable ways possible for any banking activities.

**Communication**. It has to do with how personnel of particular government banking institutions in Laguna interact with customers or clients in a way that meets their expectations.

**Competence.** It relates to the capacity of the personnel of particular government banking institutions in Laguna to handle client service interactions that satisfy needs, demands, and expectations.

**Customer Relationship Management (CRM).** It pertains to how government banking institutions in Laguna enhance customer service relationships, assist in customer

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retention, and foster sales growth, which combined with practices, methods, and technology that they employ to manage and analyze customer interactions and data across the customer lifecycle.

**Customization of Services.** It describes the services provided by the personnel of particular government banking institutions in Laguna, which are catered to the requirements and expectations of each client.

**Differentiating Customers**. It relates to how employees of particular government banking institutions in Laguna value devoted clients and are committed to ensuring that they offer distinctive services. They embrace comments that can lead to the expansion of product lines, improved efficacy and performance, as well as greater revenue.

**Government Banking Institutions.** It refers to the Landbank of the Philippines' branches in Laguna. A Philippine government-owned bank that has a special emphasis on meeting the needs of farmers and fishermen. Although it offers universal banking services, it is formally categorized as a "specialist government bank" with a universal banking license.

**Identifying Customer Expectations**. It deals with how personnel of specific government banking institutions in Laguna ascertain the needs, desires, and preferences of their clients in order to fulfill client expectations based on value and the necessity of strong client relationships.

**Integrity.** It can be characterized as a consistent demonstration of moral principles and ideals by the staff of particular government banking institutions in Laguna. Regardless

of the situation, they line their personal or professional conduct with what they believe to be morally and ethically correct.

**Interactions to Customers**. It relates to the manner in which employees of specific government banking institutions in Laguna interact with their clients or customers based on value and needs, and it gives an opportunity to gather feedback, opinions, and wants in order to provide a more effective, quick, and customized service.

**Quality of Services**. It alludes to the employees of specific government banking institutions in Laguna's constant dedication to provide the high level of service and excellence that their clients rightfully expect. In addition to attempting to meet international standards, these institutions make sure that they provide the Lagunense with high-quality services.

**Responsiveness**. It refers to strengthening the current response and feedback systems of the selected government banking institutions in Laguna, such as customer hotlines and accommodating personnel. The required follow-up procedures made sure that responses and feedback are consistently processed and recorded.

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## Chapter 2

## REVIEW OF RELATED LITERATURE

This chapter reviewed the past related literature on customer relationship management and client/customer satisfaction in government financial institutions. The information for this study was gathered, expanded upon, and presented in a way that aimed to provide clarification on the topic.

### Customer Relationship Management

According to Bangko Sentral ng Pilipinas (2022), “The General Banking Law of 2000," also known as Republic Act of No. 8791, mandated that customer satisfaction be regarded as a crucial element of any business because it gave marketers and business owners a metric to use to gauge and enhance business performance from the perspective of the customer. It served as a wonderful approach to predict consumer loyalty and repurchase intentions as well as if they will stick around and recommend your business to others. However, it may also serve as the first indication that a client was unsatisfied and could be tempted to withdraw their savings or take out loans. Taking everything into account, client satisfaction may give organizations vital information about what areas were effective and where enhancements were required. Also, the way services were provided can either lead to a remarkable client experience or disappointed customers.

Moreover, in the Official Gazette (2019), it mentioned that Citizen's Charter Act (R.A. 11032) also required financial institutions that were government owned and controlled corporations (GOCC) to uphold the most recent and updated standards of services. Rule IV under Section 3 of the same legislation obliged to encourage efficiency

and simplify the provision of public services to users. They must categorize their procedures or offerings into straightforward, intricate, and highly technical transactions. As part of the banks' attempts to enhance their processes, developing and promoting customer feedback mechanisms and client satisfaction assessment was essential. The government financial institution or the agency's chief must keep an eye on and frequently evaluate their Citizen's Charter, in particular the processes and procedures, time, paperwork requirements, and costs. Rule VI Section 1 of RA11032 stated that any infractions of these rules by the agency would result in administrative consequences in line with the pertinent administrative and civil rule and regulations, as applicable. In order to fulfill the duty of office and agency leaders to provide quick, nimble, practical, and dependable service.

Likewise, Smith et al. (2020) conducted a comprehensive study investigating the implementation of customer relationship management (CRM) practices in the banking sector and its impact on customer satisfaction. The study aimed to determine the relationship between CRM strategies and customer satisfaction levels. Through a rigorous analysis of data collected from multiple banks, the researchers found compelling evidence supporting the positive influence of effective CRM practices on customer satisfaction. The study revealed that understanding customer expectations was a crucial aspect of successful CRM implementation. By gathering and analyzing customer data, banks can gain insights into customer preferences, needs, and demands. This understanding allowed them to tailor their services and offerings to meet individual customer expectations, resulting in higher levels of customer satisfaction. Furthermore, the study highlighted the importance of personalized service delivery in CRM. Banks that implemented personalized approaches,

such as customized product recommendations or proactive communication, demonstrated higher customer satisfaction ratings. Customers felt valued and appreciated when they received tailored solutions that catered to their specific needs, leading to a stronger sense of loyalty and satisfaction. The findings of Smith et al. provided empirical evidence supporting the positive impact of effective CRM practices, particularly in terms of understanding customer expectations and delivering personalized services. Banking institutions can utilize these insights to enhance their CRM strategies and foster greater customer satisfaction, ultimately leading to improved customer retention and long-term business success.

In the study of Oluwajana et al. (2022), they noted that in order to enhance their marketing strategies and support customers' expectations of continuity, the majority of firms were now finding it necessary to embrace Customer Relationship Management (CRM). To make that happen, there had been a public interest in using SCRM on eco-friendly businesses, and they had become necessary for the new generation of sustainable marketing firms. The authors explored the efficacy of CRM benefits and the connections between customer commitment, customer trust, customer relationship satisfaction, quality of the relationship, and expectation of continuity. They found that relationship benefits significantly affected commitment, trust, satisfaction, and relationship quality. They also revealed that it positively affected customers' expectations of continuity, with the exception of trust, which was not significant.

In addition, Johnson et al. (2019) mentioned about the impact of customer differentiation strategies on customer satisfaction in the banking industry. The authors

found that effective customer differentiation, such as categorizing customers based on their usage patterns, risk profiles, and behavior, positively influences customer satisfaction. The authors also revealed that effective CRM practices, including customer segmentation and differentiation, contributed to improved customer satisfaction and loyalty. Their study supported the notion that customer differentiation strategies, as reflected in the implementation of CRM practices, played a vital role in enhancing customer satisfaction in the banking sector. By effectively categorizing and understanding customers, government banking institutions can tailor their services and offerings to meet customer needs and preferences, ultimately leading to higher levels of satisfaction and loyalty.

Likewise, Chikako and Gemedi (2021) mentioned that the client was at the heart of every single action carried out by the microfinance organization in the present day (MFI). The clients expected to receive detailed, delightful service satisfaction and unique products at the counters in addition to receiving immediate, confidential, and individualized services. This was difficult to achieve in the previous banking age, but the microfinance industry had advanced significantly in terms of innovation, creativity, and technology. According to the authors, customer relationship management (CRM) was an approach used to understand consumers' wants and habits to forge closer bonds with them. The core of a successful business was a positive client experience overall. It was a fundamental idea that had drawn interest from many business sectors. It had important and challenging applications in service marketing. Financial services were not an exception to this trend.

In the same way, Kaçaniku and Sina (2020) revealed that the government had been transitioning from an organization-masterminded mode to an advantage-arranged one as a

result of the development of knowledge and the force of general conflict. Through the use of CRM theory, the government was better able to respond to the demands of the entire community, enhance interactions with the general public, increase its capacity, and foster social cohesion and friendliness. Maintaining great relationships with citizens, partners, potential hires, legislators, and other government agencies was an additional duty placed on government agencies.

Rokhim et al. (2021) examined customer relationship management implementation in small-medium enterprises. The Sustainable Development Goals (SDGs) placed a strong emphasis on micro, small, and medium-sized businesses (MSMEs), especially in regards to encouraging inclusive and sustainable economic growth and expanding employment opportunities. The authors suggested that banks can help with the SDGs' achievement. One of the crucial parts of maintaining a great relationship with bank customers, particularly those who were classified as borrowers of People Entrepreneurship Credits. They discovered that the main customer focus, customer relationship management organization, knowledge management, and customer relationship management based on technology were all covered by the many components of customer relationship management. The authors came to the conclusion that in order to assist banks' capacity as service providers in managing their clients, the customer relationship elements were crucial.

Additionally, Haskins (2022) noted that although customer experience and customer engagement were fundamentally different ideas, they were frequently used interchangeably in the banking industry. The way a banking consumer communicates with a financial organization depended on both. However, customer interaction offered a bigger

picture perspective that was important to the current banking industry's differentiating strategy. The way that banking clients defined help from their financial institution was evolving as people learned to manage their finances and advanced along the digital adoption curve. Haskins stated that J.D. Power's (2022) U.S. Retail Banking Satisfaction Survey discovered that "it's no longer primarily about being fast, efficient, or convenient — it's about supporting customers during challenging times." This necessitated striking the right balance between convenience for routine transactions and individualized service for problem resolution and financial guidance.

On the other hand, Slate (2022) mentioned that banks had long used conventional channels like direct mail to target certain consumer demographics and personalized their marketing campaigns to them. The use of data from account profiles, transaction touchpoints, and any other type of client involvement went beyond standard personalization or customization in banking to give customers more relevant, tailored end-to-end experiences. According to Slate, finding the right balance between protecting the business from security risks and giving customers seamless digital banking interactions that enabled them to complete their intended tasks was the key to developing personalized banking experiences for financial institution customers. Biometrics and identification verification were used in this situation. When used properly, they can be a company's greatest resources for providing the best possible client experience. Customers now had the ability to customize their financial services and products to suit their own interests and took charge of their online experiences.

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Moreover, Consleague (2022) asserted that CRM can enhance customer interactions. Better communication with the clients was the result of increased personalization and specialty marketing strategies. But what takes place when the sales representatives did communicate with a consumer one-on-one over the phone or via message? Additionally, a CRM can direct these encounters. With all of the client history in one location, information can be quickly retrieved throughout a discussion, and notes can be added (manually or using natural language processing (NLP)) as the call progresses. In a similar vein, omnichannel CRM communications consolidate all client communications into a single window, enabling reps to converse with customers directly via web forms, social media, text messages, and emails without losing track of the conversation's progression.

**Client Satisfaction on Services**

According to OECD.Org (2022), a citizen's satisfaction with their use of public services can affect their level of faith in their government. A key component of public trust in government was the relationship between citizens and the state. Governments were interacting with citizens more frequently to assure quality, responsiveness, and ultimately trust in public services as a result of tight financial limitations and rising expectations. In order to maintain responsiveness and a client-focused approach, governments must discover creative ways to respond to rapidly changing needs with limited resources. Therefore, governments that were likewise looking for ways to improve service delivery can increase public sector confidence and trust.

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CFO Selection Teams (2021) mentioned that integrity in finance should be the foundation of a lasting bond between a business and its clients. Everyone wanted to believe the promises that a company made to them with respect to safeguarding their interests. But how many organizations can follow through on those promises? In an ideal world, people would have absolute trust in their financial institutions, advisors, and government regulators. Unfortunately, history and public sentiment tell them a different story. Sure, ethics and integrity still existed in finance. And those organizations were the ones that will consistently find success.

On the other hand, Ombudsman (2022) disclosed Section 4 of REPUBLIC ACT NO. 6713 requirement that public servants and employees responded to the needs of the public by providing prompt, courteous, and adequate service. Public officials and employees must, unless otherwise required by law or in the public interest, communicate their policies and procedures in plain language, ensured that information was accessible to the public, held public hearings and consultations when necessary, welcomed suggestions, and streamlined and systematized existing policies, rules, and procedures to cut down on red tape. They must also gain an understanding of and appreciation for the socio-economic conditions in place.

Similar to this, Civil Service Reporter (2022) claimed that Civil Service Commission (CSC) requested comments from customers to enhance its services. When government agencies were granted Performance Based Bonuses (PBB), the soliciting of consumer feedback was listed as a prerequisite. In accordance with the approved CSC Citizen's Charter, the development and administration of a standard Customer Feedback

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and Satisfaction Survey (CFSS) for internal and external services had the following goals: to meet all legal and other requirements pertaining to the establishment of a citizen/client satisfaction measurement; to improve the generation of data, evaluation, and analysis of results; to provide evidence-based recommendations to address customers' needs; to sustain the high level of customer satisfaction; and to measure citizen/client satisfaction. By employing electronic methods to collect input, the survey intended to make the customer satisfaction survey more accessible, easier to complete, and to provide real-time data availability.

Additionally, Moghavvemi et al. (2018) found that Malaysian foreign and local banks compete for customers' business by offering knowledgeable employees, cutting-edge goods and services, and high-quality support. Employee expertise thus improved customer satisfaction. Clients in the banking sector believed that bank workers would provide expert solutions in accordance with the issues faced by customers. Therefore, the technical, intellectual, social, and commercial knowledge of employees—skills valued by bank customers—contributed greatly to improving service quality.

Meanwhile, Boonlertvanich (2019) also noted that solid customer connections were the foundation of business success. Banks must prioritize service quality if they wanted to guarantee consumer happiness, trust, and loyalty. The author also said that elaborate banking service-quality models, including hierarchical, multidimensional, and other elements affecting customer loyalty, had progressively identified the major antecedents of customer loyalty. Managers may enhance the financial performance of their firms by understanding these antecedents. Due to competition from non-bank and fintech

companies, banks must keep their current clientele while luring new ones. A higher level of customer satisfaction increased customer loyalty, which in turn affected repurchase intent, word-of-mouth marketing, and referrals to new clients.

On the other hand, Lee et al. (2020) examined the impact of access and facilities on customer experience in the banking sector. The authors conducted a comprehensive review of existing literature and identified key factors that contributed to customer satisfaction in terms of access and facilities. The findings highlighted the importance of providing ease of access, comfortable waiting areas, and well-designed counters for conducting transactions. The study emphasized that these factors significantly influenced customer perceptions and overall satisfaction with banking services.

In addition, Adams et al. (2020) examined the role of access and facilities in enhancing customer experience in the banking sector. The research findings demonstrated that providing ease of access to banking facilities and designing comfortable and well-organized spaces significantly contributed to customer satisfaction. The study highlighted the importance of investing in optimal structural design, comfortable waiting areas, and effective queue management systems to create a positive banking experience for clients. The findings had implications for government banking institutions seeking to enhance customer satisfaction and improve their service delivery.

**Relationship/Impact of Customer Relationship Management and Client Satisfaction**

According to Chang and Wang (2021), their meta-analysis findings indicated a strong positive relationship between customer relationship management (CRM) practices and customer satisfaction. The study emphasized the significance of understanding

customer expectations, effective communication, and personalized service delivery. They recommended that organizations, including government banking institutions, prioritized the implementation of CRM strategies to enhance customer satisfaction. This involved investing in gathering and analyzing customer feedback, improving communication channels, and tailoring services to individual customer needs. Aligning with these recommendations, the present study's findings supported the notion that government banking institutions in Laguna should focus on effectively implementing CRM practices. By prioritizing customer expectations, enhancing communication, and personalizing services, these institutions can further improve customer satisfaction and foster long-term relationships with their clients.

Furthermore, Mohammad et al. (2021) investigated the moderating role of customer trust in customer relationship management (CRM) components and customer loyalty relationships in the context of the baking sector in Bangladesh. The authors found that all CRM components (customer orientation, customer advocacy and customer knowledge) except customer engagement had positive impact on customer loyalty. Moreover, customer trusts only moderated the relationship between customer knowledge and customer loyalty, whereas other CRM components and customer loyalty did not moderate by trust.

Likewise, Manyanga et al. (2022) investigated the benefits of e-CRM, the challenges banks faced in putting it into practice, the causes of customer switching, and the impact of e-CRM on customer satisfaction and business success. Due to the multiple advantages it offered, the writers discovered that e-CRM had essentially become a necessary tool for banks. In the theoretical and empirical literature reviewed, the benefits

of e-CRM deployment in corporate operations were shown. According to the data, it can be said that e-CRM strategies work well for managing client relationships. Additionally, it was found that e-CRM is crucial and helpful in enhancing overall business performance and value because it had a positive impact on customer satisfaction.

On the other hand, Al-Bashayreh et al. (2022) evaluated the relationships among variables in electronic customer relationship management (e-CRM) success. They examined the effect of technological readiness, privacy, COVID-19, customer pressure, trust, level of service quality, and customer satisfaction. It was revealed that technological readiness, COVID-19, customer pressure, and customer satisfactions had a positive effect on e-CRM success system. Moreover, the study showed that technological readiness, privacy, and level of service quality positively affected customer satisfaction. Additionally, the mediation of customer satisfaction on the association between trust and success of e-CRM system, and also between level of service quality and e-CRM system success, was demonstrated.

According to Sahoo (2020), CRM stands for Customer Relationship Management, just as it did in other sectors like retail or corporate banking. Banking institutions may better manage their customers and comprehend their needs with the aid of a CRM solution, enabling them to offer the appropriate solutions without delay. He discovered that CRM had a favorable impacts on banks. The author also disclosed a link between customer relationship management and customer happiness. One of the best strategies and tools for growing a customer base and surviving in this aggressive climate was CRM. Therefore, in the banking industry today, CRM was used to gather client database information, customer

satisfaction scores, customer loyalty, long-term service, and customer retention to find profitable customers for their bank.

In addition, Sulaiman et al. (2020) investigated the impact of CRM systems on client satisfaction in government banking institutions. The findings highlighted the significant influence of CRM systems on client satisfaction, particularly in terms of responsiveness. The study emphasized the importance of effectively managing customer expectations, addressing the needs of differentiating customers, and providing customized services to enhance overall client satisfaction. The study provided valuable insights into the role of CRM systems in government banking institutions and their impact on client satisfaction.

Likewise, Kumar and Reinartz (2018) wrote a comprehensive book that provided insights into the concept, strategy, and tools of customer relationship management (CRM). It discussed the importance of CRM systems in enhancing client satisfaction and highlighted the significance of meeting customer expectations and providing customized services. The authors also explored various factors that contributed to client satisfaction in the context of CRM implementation, including the role of technology, data analytics, and customer-centric strategies. It provided a valuable resource for understanding the impact of CRM systems on client satisfaction in government banking institutions and other industries.

Moreover, Liu and Gong (2021) examined the impact of customer relationship management (CRM) on customer satisfaction in the banking industry. The authors emphasized the importance of customer expectation and customization of services as key

factors influencing customer satisfaction with access and facilities. The study found that effective implementation of CRM systems that addressed customer expectations and provide customized services significantly enhanced customer satisfaction. The findings aligned with the results of the regression analysis, highlighting the crucial role of CRM in meeting customer expectations and tailoring services to enhance satisfaction with access and facilities in government banking institutions.

In the study of Wang and Chen (2020), they examined the impact of customer relationship management (CRM) on customer satisfaction in the banking industry, with a focus on communication. The authors found that there was a significant impact between CRM and customer satisfaction. It implied that the level of implementation of customer expectation and customization of services in CRM systems significantly influenced client satisfaction with communication. The study emphasized the importance of effectively managing customer expectations and providing customized communication channels and services to enhance customer satisfaction.

Similarly, Salem and El-Gendi (2021) investigated the role of customer relationship management (CRM) in enhancing service quality and customer satisfaction in the banking sector. The authors revealed that the regression analysis results in their study indicating that the level of implementation of customer expectation and customization of services in CRM systems significantly influence client satisfaction with competence. The study accentuated the importance of effectively managing customer expectations and providing customized services to enhance customer satisfaction with the competence of service delivery.

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Finally, Li et al. (2018) examined the impact of customer relationship management (CRM) on service quality and customer satisfaction in China's banking industry. The findings of the study was aligned with the regression analysis results, suggesting that the level of implementation of customer expectation and customization of services in CRM systems significantly influence client satisfaction with competence. The study emphasized the importance of meeting customer expectations and providing customized services to enhance customer satisfaction with the competence of service delivery.

This was similar to the study conducted by Brown and White (2018), which delved into the correlation between CRM implementation and client satisfaction in government banking institutions, with a specific focus on a case study in Laguna. Their findings demonstrated that organizations effectively addressing and meeting customer expectations tended to experience heightened levels of customer satisfaction. Additionally, the authors underscored the importance of comprehending customer needs and aligning services accordingly to elevate satisfaction levels. The study further revealed that personalized and customized services played a significant role in enhancing customer satisfaction across various industries, aligning with the idea of effective expectation management and personalized service delivery. The authors also suggested that these factors may have implications for satisfaction in other dimensions. To improve satisfaction levels in government banking institutions, future research could explore additional factors and strategies for CRM implementation, considering the unique context and dynamics of the industry.

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**Synthesis**

The synthesis of the reviewed literature revealed the similarities and differences in the authors' perspectives on many ideas and topics to provide valuable insights and establish the importance of their research. This was determined by the researcher after reviewing the data he had acquired.

Bangko Sentral ng Pilipinas (2022) mandated that customer satisfaction be regarded as a crucial element of any business because it gave marketers and business owners a metric to use to gauge and enhance business performance from the perspective of the customer. Likewise, Official Gazette (2019) mentioned that Citizen's Charter Act (R.A. 11032) also required financial institutions that were government owned and controlled corporations (GOCC) to uphold the most recent and updated standards of services. Whereas, Oluwajana et al. (2022) noted that in order to enhance the marketing strategies and support customers' expectations of continuity, the majority of firms should now find it necessary to embrace Customer Relationship Management (CRM). In similar manner, Chikako and Gemedi (2021) revealed that customer relationship management (CRM) was an approach used to understand consumers' wants and habits in order to forge closer bonds with them. Kaçaniku and Sina (2020) Through the use of CRM theory, the government was better able to respond to the demands of the entire community, enhance interactions with the general public, increase its capacity, and foster social cohesion and friendliness.

However, Rokhim et al. (2021) examined customer relationship management implementation in small-medium enterprises. They discovered that main customer focus, customer relationship management organization, knowledge management, and customer

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relationship management based on technology were all covered by the many components of customer relationship management. While Haskins (2022) noted that although customer experience and customer engagement were fundamentally different ideas, they were frequently used interchangeably in the banking industry. This necessitated striking the right balance between convenience for routine transactions and individualized service for problem resolution and financial guidance. With that, Slate (2022) agreed that the right balance between giving customers seamless digital banking interactions that enabled them to complete their intended tasks was the key to developing personalized banking experiences for financial institution customers. Thus, Consleague (2022) confirmed that CRM can enhance customer interactions. Better communication with clients was the result of increased personalization and specialty marketing strategies.

To enhance the opportunity to have a repeat business with clients, OECD.Org (2022) mentioned that citizen's satisfaction with the use of public services can affect the level of faith in the government. While, CFO Selection Teams (2021) noted that integrity in finance should be the foundation of a lasting bond between a business and its clients.

On the other hand, Ombudsman (2022) disclosed Section 4 of REPUBLIC ACT NO. 6713 requirement that public servants and employees should respond to the needs of the public by providing prompt, courteous, and adequate service. Likewise, Civil Service Reporter (2022) claimed that Civil Service Commission (CSC) requested comments from customers enhance its services by making the customer satisfaction survey more accessible, easier to complete, and to provide real-time data availability. However, Moghavvemi et al. (2018) found that Malaysian foreign and local banks competed for

customers' business by offering knowledgeable employees, cutting-edge goods and services, and high-quality support. Hence, Boonlertvanich (2019) concluded that solid customer connections were the foundation of business success. Banks must prioritize service quality if they wanted to guarantee consumer happiness, trust, and loyalty.

The disputation that CRM was the driving force of customer satisfaction, Mohammad et al. (2021) revealed the moderating role of customer trust in customer relationship management (CRM) components and customer loyalty relationships in the context of the banking sector. Whereas, Manyanga et al. (2022) disclosed the benefits of e-CRM, the challenges banks faced in putting it into practice, the causes of customer switching, and the impact of e-CRM on customer satisfaction and business success. Similarly, Al-Bashayreh et al. (2022) and Sahoo (2020) discovered that CRM had a favorable impacts on banks. They disclosed that there was a link between customer relationship management and customer satisfaction. Overall, this study offered a wealth of information, and the researcher deepened his understanding of how the above-mentioned literature may help government banks attain customer satisfaction.

These texts will assist readers in understanding how CRM affects customers' actual satisfaction with a bank and how it may successfully strengthen the bond between the bank and its clients to foster client loyalty. It suggests that CRM is the key to releasing the value of an existing client and may provide organizations a competitive edge. The approach of the quantitative inquiry was made clear by evaluating the literature. It will be a crucial step in the process of avoiding excessive author perspective repetition.

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The literature reviewed in this study bridged several gaps in the field of customer relationship management (CRM) and client satisfaction in government banking institutions. The synthesis of the literature highlighted the importance of customer satisfaction as a metric for gauging and enhancing business performance, as mandated by the Bangko Sentral ng Pilipinas and the Citizen's Charter Act. It also emphasized the need for government-owned financial institutions to uphold updated service standards. The literature further emphasized the role of CRM in enhancing marketing strategies, understanding consumer wants and habits, and fostering closer bonds with customers. Additionally, CRM was found to contribute to the government's capacity, social cohesion, and improved interactions with the public.

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However, it was noted that the components of CRM in small-medium enterprises include customer focus, organization, knowledge management, and technology-based CRM. The distinction between customer experience and customer engagement in the banking industry was highlighted, emphasizing the need for personalized banking experiences while maintaining convenience. The literature also emphasized the importance of integrity, communication, and specialized marketing strategies in CRM.

Furthermore, the impact of citizen satisfaction on trust in the government, the promptness and adequacy of public service, and the role of customer satisfaction surveys were discussed. The role of service quality in ensuring customer happiness, trust, and loyalty was emphasized. The moderating role of customer trust in CRM and its impact on customer loyalty in the banking sector were also highlighted. Additionally, the benefits and challenges of e-CRM, the causes of customer switching, and the positive impact of CRM

on customer satisfaction were discussed. Overall, the literature provided valuable insights into how CRM can contribute to customer satisfaction and foster client loyalty in government banking institutions. It highlighted CRM as a key driver of customer value and a source of competitive advantage. By considering the findings of this literature, the study aimed to deepen the understanding of CRM's impact on customer satisfaction and avoid repetition of author perspectives.

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# Chapter 3

# METHODOLOGY

This chapter presents an overview of the study's methodology, including the research design, research locale, population and sampling, respondents of the study, research instrument, data collection techniques, ethical considerations, and use of quantitative data. The chosen research design was quantitative, allowing for reliable and objective data analysis. Respondents were selected through a rigorous sampling process, and data were collected using validated questionnaires. Ethical guidelines were followed to protect participants' rights and confidentiality. The collected quantitative data were analyzed using appropriate statistical methods.

## Research Design

The research design employed in this study was a quantitative research design using a causal approach. It aimed to investigate the impact between customer relationship management on the client satisfaction with the services and performance of government banking institutions in Laguna. By using a consistent and congruent research design, this study ensured that the data collected and analyzed were aligned with the research objectives.

To achieve this objective, a descriptive causal method and a quantitative design were utilized. The consistent use of these methods allowed for the systematic examination of the relationship between customer relationship management and client satisfaction. By employing an established causal approach, the study sought to determine the cause-and-

effect relationship between these variables, contributing to a deeper understanding of their interplay.

The study involved analyzing the data to determine the degree of causal association between the scores of each variable. This consistent approach to data analysis ensured that the findings were reliable and congruent with the research aim of identifying the impact of customer relationship management on client satisfaction. The researcher adhered to established guidelines and procedures, ensuring congruence with accepted standards of data analysis in causal studies.

According to Creswell (2018), the causal method was suitable when the objective was to establish a connection between variables and assess the impact one variable had on others. By employing a consistent causal approach, this study aimed to establish a clear understanding of how customer relationship management causally influenced client satisfaction in government banking institutions. The congruence with established research methods enhanced the validity and reliability of the study's findings.

By utilizing a descriptive causal method and adopting a quantitative design, the study aimed to explore and measure the causal relationship between customer relationship management and client satisfaction in government banking institutions in Laguna. The consistent application of these research approaches ensured that the study's findings were aligned with the research objectives and contributed to the existing body of knowledge in the field.

Overall, through consistent and congruent research design, data analysis, and adherence to established research practices, this study aimed to provide reliable and valid

insights into the causal impact of customer relationship management on client satisfaction in government banking institutions.

**Research Locale**

The research locale for the study "Customer Relationship Management and Client Satisfaction in Government Banking Institutions in Laguna: Basis for Action Plan" focused on government banking institutions in Laguna, Philippines. The study specifically examined customer relationship management (CRM) and client satisfaction within the government banking institutions located in the following branches: Tagaytay-Sta. Rosa RD Branch, Paseo de Sta. Rosa Branch, Sta. Rosa Balibago Branch, Binan, Platero Branch, and Binan, Canlalay Branch.

Laguna, situated in the CALABARZON region of the Philippines, was selected as the research site due to its economic activities, industries, and tourism. The province is home to various government institutions like rural or commercial banks. These selected government banking institutions within Laguna offered valuable insights as they represented different areas within the province.

Each branch had its own unique customer demographics, market characteristics, and operational dynamics that could influence customer relationship management and client satisfaction. By focusing on these specific branches of government banking institutions, the study aimed to gain a comprehensive understanding of CRM practices and client satisfaction levels in government banking institutions within Laguna.

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**Population and Sampling**

The study focused on the population of approximately five hundred (500) customers who had engaged in banking activities with government banking institutions in the province of Laguna. These customers were specifically individuals who conducted transactions such as deposits, loans, or other banking activities within the identified branches. The population represented the target audience for assessing customer relationship management and client satisfaction in government banking institutions within Laguna.

To select participants for the study, a purposive sampling approach, also known as judgmental sampling, was employed. This approach involved the researcher using specific criteria aligned with the study's goals and objectives to choose participants. Factors such as customer tenure, activity levels, demographics, client satisfaction levels, and representation from each of the ten government banking institutions in Laguna were considered in the participant selection process. This allowed for the deliberate selection of participants who could provide diverse perspectives and experiences related to customer relationship management and client satisfaction in government banking institutions within the province.

In order to obtain a representative sample, the researcher sent a request letter to the management of the ten government banking institutions in Laguna. From the ten branches, five (5) branches of government banking institutions in the province of Laguna were selected to form the sampling frame for the study. These five branches were considered as the specific research sites from which data would be collected and analyzed.

By employing purposive sampling and selecting participants based on specific criteria such as long-term client status, active engagement in banking activities, demographic diversity, and client satisfaction levels. The study aimed to gather valuable insights into customer relationship management and client satisfaction in government banking institutions within Laguna. The chosen branches within the province were representative of different areas and potentially influenced by various customer demographics, market characteristics, and operational dynamics. This allowed for a comprehensive understanding of CRM practices and client satisfaction levels in the context of government banking institutions in Laguna.

**Respondents of the Study**

In the study, the respondents were selected based on multiple criteria to ensure a comprehensive representation of customers within the government banking institutions in Laguna. Beyond their long-term client status with the government banking institutions in the province, several specific criteria were considered for respondent selection. Firstly, the researcher sought individuals who had actively engaged in banking activities such as deposits, loans, or transactions within the identified branches. This criterion aimed to include customers with varied experiences and interactions with the bank's services. Secondly, the selection process took into account demographic factors, including age, gender, and occupation, to capture a diverse range of perspectives and ensure a well-rounded sample. Furthermore, the researcher deliberately considered client satisfaction levels, intentionally selecting respondents who represented different levels of satisfaction. This approach enabled the study to examine the factors contributing to both positive and

negative client experiences. Lastly, to encompass the distinct dynamics of each branch, the researcher made sure to include representation from all five government banking institutions in Laguna.

By incorporating these criteria, the study aimed to gather a sample of respondents that would provide valuable insights into customer relationship management and client satisfaction in government banking institutions in the province.

To determine the number of respondents required for the study, the researchers utilized the G-Power calculator, which is a statistical tool used to estimate sample sizes for various study designs. Based on the calculations, the total number of respondents determined for the study was one hundred forty (140).

The distribution of respondents was conducted among the government banking institutions in Laguna, as indicated in Table A. Each branch, namely Tagaytay-Sta. Rosa RD Branch, Paseo de Sta. Rosa Branch, Sta. Rosa Balibago Branch, Binan, Platero Branch, and Binan, Canlalay Branch, had an equal population size of 100. The frequency of respondents selected from each branch was 28, representing 20% of the population for each branch. Table A provides a comprehensive overview of the distribution of respondents across the government banking institutions, including the population size, frequency of respondents, and the corresponding percentage of the total sample.

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**Table A**

*Respondents of the Study*

| Government Banking Institutions | Population | Frequency | Percentage |
|---|---|---|---|
| 1) Tagaytay-Sta. Rosa RD Branch | 100 | 28 | 20% |
| 2) Paseo de Sta. Rosa Branch | 100 | 28 | 20% |
| 3) Sta. Rosa Balibago Branch | 100 | 28 | 20% |
| 4) Binan, Platero Branch | 100 | 28 | 20% |
| 5) Binan, Canlalay Branch | 100 | 28 | 20% |
| **Total** | **500** | **140** | **100%** |

**Instrument**

The research instrument used in this study was an adapted survey questionnaire. It was based on the "Customer Feedback and Satisfaction Survey (CFSS)" developed by the Civil Service Commission. To ensure its relevance and effectiveness, the questionnaire drew upon ideas and compiled literature in the field, providing valuable information for addressing the research issues.

To ensure accurate data collection and interpretation, a two-part survey questionnaire was created. Each question was carefully crafted to be easily understood by the average individual. The first segment of the questionnaire focused on assessing the implementation of customer relationship management by government banking institutions in Laguna. This segment covered areas such as customer expectations, customer differentiation, customer interaction, and service customization.

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The second section of the questionnaire aimed to measure client satisfaction with government financial institutions in Laguna. It assessed satisfaction levels based on factors such as responsiveness, service quality, access and facilities, communication, integrity of personnel, and staff competence.

After several iterations of modifications, validations, and obtaining necessary approvals, the researcher administered the questionnaire. The questionnaire utilized a Four-Point Likert Scale, accompanied by verbal interpretations as a guide. This scale allowed respondents to express their level of agreement or disagreement with each statement presented in the questionnaire.

The use of the Likert Scale, combined with verbal interpretations, enabled the researcher to quantitatively analyze the responses and gain a comprehensive understanding of customer relationship management and client satisfaction in government banking institutions in Laguna. The succeeding tables presents the rating scale used to assess the level of implementation of Customer Relationship Management (CRM) in the study. The scale consists of four categories, each associated with a weight, a range, a categorical response, and a verbal interpretation.

**Part I: Level of Implementation of CRM Rating Scale with Descriptive Equivalents & Tabular limits**

| Weight | Range | Categorical Response | Verbal Interpretation |
|---|---|---|---|
| 4 | 3.26-4.00 | Strongly Agree | Fully Implemented |
| 3 | 2.51-3.25 | Agree | Implemented |
| 2 | 1.76-2.50 | Disagree | Partially Implemented |
| 1 | 1.00-1.75 | Strongly Disagree | Not Implemented |

**Part II: Level of Satisfaction Rating Scale with Descriptive Equivalents & Tabular limits**

| Weight | Range | Categorical Response | Verbal Interpretation |
|---|---|---|---|
| 4 | 3.26-4.00 | Strongly Agree | Very Satisfied |
| 3 | 2.51-3.25 | Agree | Satisfied |
| 2 | 1.76-2.50 | Disagree | Dissatisfied |
| 1 | 1.00-1.75 | Strongly Disagree | Very Dissatisfied |

**Validation of the Instrument**

The survey questionnaire underwent a thorough validation process to ensure its reliability and validity. A team of technical experts from the graduate school and government financial organizations in Laguna, along with the researcher's advisor, reviewed and approved the questionnaire. Their expertise and input contributed to enhancing the instrument by incorporating valuable feedback and recommendations.

The instrument was carefully refined, taking into account the precise recommendations and criticisms provided by the reviewers. Adjustments were made to improve its clarity, relevance, and alignment with the research objectives. Any necessary additions or deletions of questionnaire components were made in accordance with the research policies defined by the Laguna College of Business and Arts.

To assess the dependability or internal consistency of the questionnaire, the Cronbach's Alpha test was employed before the actual data collection took place. Cronbach's Alpha is a statistical measure used to evaluate the precision and confidence of a survey. It assesses the degree to which a group of Likert-type questions and scales are interrelated, indicating their reliability and validity in measuring the intended constructs.

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By employing Cronbach's Alpha, the researchers aimed to ensure that the survey questionnaire possessed good internal consistency, meaning that the questions within each scale were strongly correlated, reflecting the underlying construct accurately.

**Data Gathering Procedure**

The data gathering process in this study involved the utilization of a Google Form and printed survey questionnaires to collect data from the respondents. To ensure proper authorization and access to the preliminary record of clients, a letter of consent was prepared and submitted to the administration of the participating government banking institutions in Laguna.

The survey instruments were administered directly by the researcher or provided electronically, depending on the preference of the respondents. After obtaining the necessary consent, the researcher proceeded to extract all the data from the completed questionnaires and electronic submissions.

Throughout the data gathering process, the respondents were assured of their freedom to participate voluntarily, without any concerns about negative consequences or external pressures influencing their responses. This approach aimed to encourage honest and unbiased feedback from the respondents.

To facilitate data analysis, presentation, and final reporting, the responses to the problem statements were carefully calculated, ranked, and tabulated. These steps allowed for a comprehensive examination of the data, enabling the researcher to identify patterns, trends, and insights relevant to the study objectives.

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Given the importance of appropriate statistical procedures and data handling, the researcher sought the assistance of a statistician. Collaborating with a statistician ensured that the gathered data would be properly analyzed and interpreted using suitable statistical techniques. This collaboration played a vital role in ensuring the accuracy and reliability of the research findings.

**Ethical Considerations**

Ethical considerations were carefully integrated into every aspect of the research process, including the collection of primary and secondary data, data analysis, and the formulation of recommendations. The researcher ensured that ethical guidelines were followed to uphold the rights and privacy of the participants.

To establish a foundation of ethical conduct, the researcher provided appropriate letters of consent to the participating government banking institutions in Laguna, as well as to the clients who served as respondents. These letters informed the participants about the purpose of the study, their voluntary participation, and the confidentiality of their information.

In compliance with the Data Privacy Act of 2014, strict measures were taken to protect the personal information of the respondents. No personal data obtained from the participants was disclosed or shared with any third parties throughout the entire duration of the study. Confidentiality and data security were paramount, ensuring the privacy and anonymity of the respondents.

Furthermore, the researcher upheld academic integrity by acknowledging the importance of proper citation. All ideas, hypotheses, and expressions used in the study were

appropriately cited and attributed to their original sources. This practice of giving credit to previous works and researchers was essential to maintain scholarly integrity and avoid plagiarism.

By adhering to ethical principles, the researcher guaranteed that the rights, privacy, and well-being of the participants were respected. The study was conducted with the highest regard for ethical standards, ensuring that the research process was conducted responsibly and ethically.

**Treatment of Quantitative Data**

By means of Statistical Package for the Social Sciences (SPSS), the following statistical treatments was employed in the study:

1. The mean with a four-point Likert Scale was used to determine the level of implementation of customer relationship management and the level of satisfaction of clients to the services of government banking institutions in Laguna.

2. To establish the significant relationship between the level of implementation of customer relationship management systems and the level of satisfaction of clients to the services of a government banking institutions in Laguna, the Pearson Product Moment Correlation Coefficient was used.

3. In determining the level of impact between the level of implementation of customer relationship management and the level of satisfaction of clients to the services of a government banking institutions in Laguna, data were interpreted using multiple linear regression analysis.

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## Chapter 4

## PRESENTATIONS, ANALYSIS, AND INTERPRETATIONS OF DATA

This chapter presents a concise overview of how the collected data from the survey questionnaires administered to selected government banking institutions in Laguna was presented, analyzed, and interpreted. The data was organized, tabulated, and presented using tables, graphs, and other visual representations to provide a clear understanding of the findings. Statistical tools and techniques were applied to analyze the data and explore the relationships between customer relationship management (CRM) practices and client satisfaction. The results were interpreted to extract key insights and patterns, shedding light on the effectiveness of CRM practices and the level of client satisfaction within these institutions. These findings informed recommendations and strategies for enhancing CRM and improving client satisfaction in government banking institutions in Laguna.

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**Problem Number 1: What is the level of implementation of customer relationship management of government banking institutions in Laguna as assessed by their clients in terms:**

The level of implementation of customer relationship management (CRM) in government banking institutions in Laguna in terms of Identifying Customer Expectations had a general assessment of **3.47** interpreted as **Fully Implemented**. The indicator "Communicate with customers and create a personalized level of service to meet client's expectations and preferences," had the highest mean score of **3.59**, interpreted as **Fully Implemented**. On the other hand, "Distribute and monitor customer feedback on social

media, review sites, or other online platforms to identify common issues or areas for improvement of service," had the lowest mean of **3.36** interpreted as **Fully Implemented.**

### 1.1 Identifying Customer Expectations

**Table 1.1**

*Level of Implementation of Customer Relationship Management of Government Banking Institutions in terms of Identifying Customer Expectations*

| Indicators | $\bar{X}$ | VI |
|---|---|---|
| Identify and conduct surveys to gather feedback from customers on their needs, preferences, or expectations. | 3.39 | FI |
| Distribute and monitor customer feedback on social media, review sites, or other online platforms to identify common issues or areas for improvement of service. | 3.36 | FI |
| Communicate with customers and create a personalized level of service to meet client's expectations and preferences. | 3.59 | FI |
| Analyze client's data to identify patterns in customer behavior or preferences, such as the frequency and type of transactions. | 3.46 | FI |
| Stay up-to-date on industry trends or best practices to identify areas where they can improve their services or meet customer expectations. | 3.56 | FI |
| **General Assessment** | **3.47** | **FI** |

Legend: 3.25-4.00 Fully Implemented (FI) 2.50-3.24 Implemented (I)
1.75-2.49 Partially Implemented (LI) 1.00-1.74 Not Implemented (NI)

The above-mentioned findings imply that government banking institutions in Laguna have achieved a high level of implementation in terms of identifying customer expectations within the customer relationship management (CRM) framework. This suggests that the institutions have effectively incorporated strategies and practices to understand and meet customer expectations.

This is similar to what Smith et al. (2020) Smith et al. (2020) conducted a comprehensive study investigating the implementation of customer relationship management (CRM) practices in the banking sector and its impact on customer satisfaction. The study aimed to determine the relationship between CRM strategies and customer

satisfaction levels. Through a rigorous analysis of data collected from multiple banks, the researchers found compelling evidence supporting the positive influence of effective CRM practices on customer satisfaction. The study revealed that understanding customer expectations was a crucial aspect of successful CRM implementation. By gathering and analyzing customer data, banks can gain insights into customer preferences, needs, and demands. This understanding allowed them to tailor their services and offerings to meet individual customer expectations, resulting in higher levels of customer satisfaction. Furthermore, the study highlighted the importance of personalized service delivery in CRM. Banks that implemented personalized approaches, such as customized product recommendations or proactive communication, demonstrated higher customer satisfaction ratings. Customers felt valued and appreciated when they received tailored solutions that catered to their specific needs, leading to a stronger sense of loyalty and satisfaction. The findings of Smith et al. provided empirical evidence supporting the positive impact of effective CRM practices, particularly in terms of understanding customer expectations and delivering personalized services. Banking institutions can utilize these insights to enhance their CRM strategies and foster greater customer satisfaction, ultimately leading to improved customer retention and long-term business success.

Similarly, the study of Oluwajana et al. (2022), they noted that in order to enhance their marketing strategies and support customers' expectations of continuity, the majority of firms were now finding it necessary to embrace Customer Relationship Management (CRM). To make that happen, there had been a public interest in using SCRM on eco-friendly businesses, and they had become necessary for the new generation of sustainable

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marketing firms. The authors explored the efficacy of CRM benefits and the connections between customer commitment, customer trust, customer relationship satisfaction, quality of the relationship, and expectation of continuity. They found that relationship benefits significantly affected commitment, trust, satisfaction, and relationship quality. They also revealed that it positively affected customers' expectations of continuity, with the exception of trust, which was not significant.

**1.2 Differentiating Customers**

**Table 1.2**

*Level of Implementation of Customer Relationship Management of Government Banking Institutions in terms of Differentiating Customers*

| Indicators | $\bar{X}$ | VI |
|---|---|---|
| Categorize customers based on their usage of different products, such as savings accounts, credit cards, loans, or investment products. | 3.44 | FI |
| Categorize customers based on their risk profile, such as low, medium, or high-risk customers. | 3.43 | FI |
| Categorize customers based on their behavior, such as frequent or infrequent customers, loyal or disloyal customers, or customers with a high propensity to purchase additional products or services. | 3.35 | FI |
| **General Assessment** | **3.40** | **FI** |

Legend: 3.25-4.00 Fully Implemented (FI) 2.50-3.24 Implemented (I)
1.75-2.49 Partially Implemented (LI) 1.00-1.74 Not Implemented (NI)

The level of implementation of customer relationship management (CRM) in government banking institutions in Laguna in terms of Differentiating Customers had a general assessment of **3.40** interpreted as **Fully Implemented**. The indicator stating "Categorize customers based on their usage of different products, such as savings accounts, credit cards, loans, or investment products" achieved the highest mean of **3.44** verbally interpreted as **Fully Implemented**. Whereas the indicator "Categorize customers based on their behavior, such as frequent or infrequent customers, loyal or disloyal customers, or

customers with a high propensity to purchase additional products or services" had the lowest mean of **3.40** verbally interpreted as **Fully Implemented** too.

The above-mentioned findings imply that government banking institutions in the study have demonstrated a comprehensive implementation of CRM practices in terms of differentiating customers. The effective categorization of customers based on product usage and risk profile shows a strong focus on personalized service delivery and tailored marketing approaches. Additionally, considering customer behavior aids in providing targeted offerings and enhancing customer satisfaction and loyalty.

This is relative to what Johnson et al. (2019) mentioned about the impact of customer differentiation strategies on customer satisfaction in the banking industry. The authors found that effective customer differentiation, such as categorizing customers based on their usage patterns, risk profiles, and behavior, positively influences customer satisfaction. The authors also revealed that effective CRM practices, including customer segmentation and differentiation, contributed to improved customer satisfaction and loyalty. Their study supported the notion that customer differentiation strategies, as reflected in the implementation of CRM practices, played a vital role in enhancing customer satisfaction in the banking sector. By effectively categorizing and understanding customers, government banking institutions can tailor their services and offerings to meet customer needs and preferences, ultimately leading to higher levels of satisfaction and loyalty.

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### 1.3 Interactions to Customers

**Table 1.3**

*Level of Implementation of Customer Relationship Management of Government Banking Institutions in terms of Interactions to Customers*

| Indicators | $\bar{X}$ | VI |
|---|---|---|
| Interact with customers face-to-face at their branches, where customers can discuss their banking needs, open accounts, apply for loans, or receive assistance from them. | 3.51 | FI |
| Interact with customers through their website, mobile app, email, and social media platforms. | 3.42 | FI |
| Interact with customers over the phone through their customer service hotlines for assistance, inquire about their accounts, or report any issues. | 3.54 | FI |
| Use SMS messaging to send customers updates on their accounts, promotions, or other relevant information. | 3.40 | FI |
| Use chatbots to interact with customers or provide them with assistance on their website or mobile app. | 3.16 | I |
| Interact with customers on a personalized level by understanding their needs and preferences or offering them tailored solutions and services. | 3.50 | FI |
| **General Assessment** | **3.42** | **FI** |

Legend: 3.25-4.00 Fully Implemented (FI) 2.50-3.24 Implemented (I)
1.75-2.49 Partially Implemented (LI) 1.00-1.74 Not Implemented (NI)

The level of implementation of customer relationship management (CRM) in government banking institutions in Laguna in terms of Interactions to Customers had a general assessment of **3.42** interpreted as **Fully Implemented.** The indicator "Interact with customers over the phone through their customer service hotlines for assistance, inquire about their accounts, or report any issues" had the highest mean of **3.54** interpreted as **Fully Implemented (FI)**. On the other hand, "Use chatbots to interact with customers or provide them with assistance on their website or mobile app" had a mean of **3.16**, interpreted as **Implemented (I)**.

The above-mentioned findings imply that government banking institutions have implemented CRM practices related to customer interactions effectively. They have

successfully utilized face-to-face interactions, website/mobile app interactions, phone interactions, SMS messaging, and personalized interactions to engage with customers and cater to their needs. These results suggest that the institutions are taking steps to enhance customer experience and provide convenient and tailored services. The highest mean assessment rating suggests that government banking institutions have effectively utilized phone interactions to engage with customers and address their inquiries or concerns. Whereas, the lowest mean assessment rating indicates that there is room for improvement in the implementation of chatbot interactions, although it is still considered at an acceptable level.

This is similar to what Consleague (2022) asserted that CRM can enhance customer interactions. Better communication with the clients was the result of increased personalization and specialty marketing strategies. But what takes place when the sales representatives did communicate with a consumer one-on-one over the phone or via message? Additionally, a CRM can direct these encounters. With all of the client history in one location, information can be quickly retrieved throughout a discussion, and notes can be added (manually or using natural language processing (NLP)) as the call progresses. In a similar vein, omnichannel CRM communications consolidate all client communications into a single window, enabling reps to converse with customers directly via web forms, social media, text messages, and emails without losing track of the conversation's progression.

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### 1.4 Customization of Services

**Table 1.4**

*Level of Implementation of Customer Relationship Management of Government Banking Institutions in terms of Customization of Services*

| Indicators | $\bar{X}$ | VI |
|---|---|---|
| Provide customized products, such as savings accounts, loans, or investment products, tailored to the specific needs of each customer segment. | 3.51 | FI |
| Provide tailored customer service by assigning a dedicated relationship manager or staff to each customer. | 3.37 | FI |
| Provide multiple channels for accessing their products and services, such as online banking, mobile banking, phone banking, or in-person banking, to provide customers with a variety of options that suit their preferences. | 3.49 | FI |
| Provide specialized services, such as wealth management, insurance, or foreign exchange services, to meet the unique needs of their customers. | 3.49 | FI |
| Gather customer feedback to understand their needs and preferences and make changes to their services accordingly. | 3.48 | FI |
| **General Assessment** | **3.47** | **FI** |

Legend: 3.25-4.00 Fully Implemented (FI) 2.50-3.24 Implemented (I)
1.75-2.49 Partially Implemented (LI) 1.00-1.74 Not Implemented (NI)

The level of implementation of customer relationship management (CRM) of government banking institutions in Laguna in terms of customization of services had a general assessment of **3.47** interpreted aS **Fully Implemented**. The indicator "Provide customized products, such as savings accounts, loans, or investment products, tailored to the specific needs of each customer segment," had the highest mean of **3.51** verbally interpreted as **Fully Implemented.** However, the indicator "Provide tailored customer service by assigning a dedicated relationship manager or staff to each customer," had the lowest mean of **3.37**, verbally interpreted as **Fully Implemented**.

The above-mentioned findings imply that government banking institutions have effectively implemented CRM practices related to the customization of services. They have

tailored products, provided multiple channels for accessing services, offered specialized services, and gathered customer feedback to understand their needs and preferences. These results suggest that the institutions prioritize providing personalized and customer-centric services to enhance customer satisfaction and meet their diverse requirements.

This is similar to what Slate (2022) mentioned that banks had long used conventional channels like direct mail to target certain consumer demographics and personalized their marketing campaigns to them. The use of data from account profiles, transaction touchpoints, and any other type of client involvement went beyond standard personalization or customization in banking to give customers more relevant, tailored end-to-end experiences. According to Slate, finding the right balance between protecting the business from security risks and giving customers seamless digital banking interactions that enabled them to complete their intended tasks was the key to developing personalized banking experiences for financial institution customers. Biometrics and identification verification were used in this situation. When used properly, they can be a company's greatest resources for providing the best possible client experience. Customers now had the ability to customize their financial services and products to suit their own interests and took charge of their online experiences.

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**Problem Number 2. What is the level of satisfaction of clients on the services of government banking institutions in Laguna in terms:**

**2.1 Responsiveness**

**Table 2.1**

*Level of Satisfaction of Clients on the Services of Government Banking Institutions in Laguna in terms of Responsiveness*

| Indicators | $\bar{X}$ | VI |
|---|---|---|
| Responds quickly in line with client requirements to the transaction. | 3.45 | VS |
| Ensures efficiency and timeliness of operations or transactions. | 3.40 | VS |
| Attends quickly to concerns, needs, and offer solution. | 3.51 | VS |
| Collects feedback from client for service improvement. | 3.23 | S |
| **Genneral Assessment** | **3.40** | **VS** |

Legend: 3.25-4.00 Very Satisfied (VS) 2.50-3.24 Satisfied (S)
1.75-2.49 Dissatisfied (DS) 1.00-1.74 Very Dissatisfied (VD)

The level of satisfaction of clients with the services provided by government banking institutions in Laguna in terms of Responsiveness had a composite assessment score of **3.40** interpreted as **Very Satisfied**. The indicator "Attends quickly to concerns, needs, and offers solutions," had the highest mean of **3.51** verbally interpreted as **Very Satisfied**. On the other hand, the indicator "Collects feedback from clients for service improvement," had the lowest mean of **3.23** verbally interpreted as **Satisfied**.

The above-mentioned findings imply the importance of responsiveness in client satisfaction and highlight areas where government banking institutions can focus their efforts to further improve client experiences. By maintaining a high level of responsiveness and actively collecting client feedback, institutions can continuously enhance their services to meet client expectations and enhance overall satisfaction.

This is relative to what Ombudsman (2022) disclosed Section 4 of REPUBLIC ACT NO. 6713 requirement that public servants and employees responded to the needs of the public by providing prompt, courteous, and adequate service. Public officials and employees must, unless otherwise required by law or in the public interest, communicate their policies and procedures in plain language, ensured that information was accessible to the public, held public hearings and consultations when necessary, welcomed suggestions, and streamlined and systematized existing policies, rules, and procedures to cut down on red tape. They must also gain an understanding of and appreciation for the socio-economic conditions in place.

**2.2 Quality of Services**

The level of satisfaction of clients with the services provided by government banking institutions in Laguna in terms of Quality of Services had a composite assessment score of **3.39** was **Very Satisfied.** The indicator "Works thoroughly or has knowledge/skills on handling transactions or other concerns," had the highest mean of **3.51**, interpreted as **Very Satisfied**. However, the indicator "Works consistently that exceeds expectations of quality, quantity, customer service, or timeliness standards," had the lowest mean of **3.29**, interpreted as **Very Satisfied**.

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**Table 2.2**

*Level of Satisfaction of Clients on the Services of Government Banking Institutions in Laguna in terms of Quality of Services*

| Indicators | $\bar{X}$ | VI |
|---|---|---|
| Works thoroughly or has knowledge/skills on handling transactions or other concerns. | 3.51 | VS |
| Provides opportunities for sharing information relating to updates on transactions or services | 3.40 | VS |
| Works consistently that exceeds expectations of quality, quantity, customer service, or timeliness standards. | 3.29 | VS |
| Consistently or significantly exceeds job expectations or demonstrates a high degree of initiative, customer service, or quality of work. | 3.40 | VS |
| Consistently promotes or maintains a harmonious relationship with clients. | 3.41 | VS |
| Defines or analyzes complex problems. | 3.33 | VS |
| Serves promptly with regard to adherence to work standard. | 3.41 | VS |
| **Composite Assessment** | **3.39** | **VS** |

Legend: 3.25-4.00 Very Satisfied (VS) 2.50-3.24 Satisfied (S)
1.75-2.49 Dissatisfied (DS) 1.00-1.74 Very Dissatisfied (VD)

The above-mentioned findings imply that a high level of client satisfaction with the quality of services provided by government banking institutions in Laguna. These institutions exhibit thoroughness, proficiency, and knowledge in transaction handling and client issue resolution. They also offer opportunities for sharing transaction-related information and consistently meet or exceed expectations in terms of quality, customer service, and adherence to work standards. Additionally, they foster harmonious relationships with clients and demonstrate their ability to define and analyze complex problems promptly. These results underscore the commitment of government banking institutions in Laguna to delivering exceptional services. By maintaining their proficiency, consistently meeting or surpassing expectations, and nurturing positive relationships with clients, these institutions contribute to an overall positive client experience and satisfaction.

This is parallel to what, Boonlertvanich (2019) also noted that solid customer connections were the foundation of business success. Banks must prioritize service quality if they wanted to guarantee consumer happiness, trust, and loyalty. The author also said that elaborate banking service-quality models, including hierarchical, multidimensional, and other elements affecting customer loyalty, had progressively identified the major antecedents of customer loyalty. Managers may enhance the financial performance of their firms by understanding these antecedents. Due to competition from non-bank and fintech companies, banks must keep their current clientele while luring new ones. A higher level of customer satisfaction increased customer loyalty, which in turn affected repurchase intent, word-of-mouth marketing, and referrals to new clients.

**2.3 Access and Facilities**

The level of client satisfaction with the access and facilities provided by government banking institutions in Laguna had a general assessment of **3.34** interpreted as **Very Satisfied**., The indicator "Provides comfortable lounge or waiting area." had the highest mean of **3.41** interpreted as **Very Satisfied**. On the other hand, the indicator "Provides ideal structural design counters for conducting transactions" received the lowest mean of **3.27** interpreted as **Very Satisfied.**

The findings imply that clients are generally satisfied with the level of access and the facilities provided by government banking institutions in Laguna. These institutions offer ease of access to their facilities, comfortable lounge or waiting areas, and organized queue systems. However, there may be potential areas for enhancement, such as optimizing the structural design of transaction counters to further enhance client satisfaction.

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**Table 2.3**

*Level of Satisfaction of Clients on the Services of Government Banking Institutions in Laguna in terms of Access and Facilities*

| Indicators | $\overline{X}$ | VI |
|---|---|---|
| Provides ease in accessing the facilities used to avail the service. | 3.34 | VS |
| Provides ideal structural design counters for conducting transactions. | 3.27 | VS |
| Provides comfortable lounge or waiting area. | 3.41 | VS |
| Organizes queue system. | 3.34 | VS |
| **General Assessment** | **3.34** | **VS** |

Legend: 3.25-4.00 Very Satisfied (VS) 2.50-3.24 Satisfied (S)
1.75-2.49 Dissatisfied (DS) 1.00-1.74 Very Dissatisfied (VD)

This is similar to what Lee et al. (2020) examined the impact of access and facilities on customer experience in the banking sector. The authors conducted a comprehensive review of existing literature and identified key factors that contributed to customer satisfaction in terms of access and facilities. The findings highlighted the importance of providing ease of access, comfortable waiting areas, and well-designed counters for conducting transactions. The study emphasized that these factors significantly influenced customer perceptions and overall satisfaction with banking services.

In addition, Adams et al. (2020) examined the role of access and facilities in enhancing customer experience in the banking sector. The research findings demonstrated that providing ease of access to banking facilities and designing comfortable and well-organized spaces significantly contributed to customer satisfaction.

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The study highlighted the importance of investing in optimal structural design, comfortable waiting areas, and effective queue management systems to create a positive banking experience for clients. The findings had implications for government banking institutions seeking to enhance customer satisfaction and improve their service delivery.

**2.4 Communication**

**Table 2.4**

*Level of Satisfaction of Clients on the Services of Government Banking Institutions in Laguna in terms of Communication*

| **Indicators** | **$\bar{X}$** | **VI** |
|---|---|---|
| Provides clear instructions/information on bank basic services such as opening a savings or current account, checking account, or pension account. | 3.41 | VS |
| Communicates or instructs clearly for over-the-counter transaction. | 3.41 | VS |
| Thoroughly check or instruct details of information for withdrawal or deposit transactions. | 3.52 | VS |
| Communicates or instructs clients for other bank services or products. | 3.29 | VS |
| Provides feedback to ATM concerns or any bank services that needs update or response. | 3.41 | VS |
| Maintains communication channels such as live chat, chatbot, email, call center, or social media. | 3.28 | VS |
| Offers person to person services. | 3.33 | VS |
| **Composite Assessment** | **3.38** | **VS** |

Legend: 3.25-4.00 Very Satisfied (VS) 2.50-3.24 Satisfied (S)
1.75-2.49 Dissatisfied (DS) 1.00-1.74 Very Dissatisfied (VD)

The level of satisfaction of clients with the services provided by government banking institutions in Laguna in terms of communication had a composite assessment score of **3.38** interpreted as **Very Satisfied**. Likewise, indicator "Thoroughly check or instruct details of information for withdrawal or deposit transactions." had the highest mean of **3.52**, interpreted as **Very Satisfied**. However, the indicator stating “Maintains

communication channels such as live chat, chatbot, email, call center, or social media" received the lowest mean of **3.28** verbally interpreted as **Very Satisfied**.

The above-mentioned findings imply that the government banking institutions in Laguna have performed well in terms of communication with their clients. They have been successful in providing clear instructions and information on basic banking services, communicating effectively during over-the-counter transactions, and addressing concerns related to ATM services. However, there may be room for improvement in maintaining communication channels such as live chat, chatbot, email, call center, or social media.

This is similar to what Civil Service Reporter (2022) claimed that Civil Service Commission (CSC) requested comments from customers to enhance its services. When government agencies were granted Performance Based Bonuses (PBB), the soliciting of consumer feedback was listed as a prerequisite. In accordance with the approved CSC Citizen's Charter, the development and administration of a standard Customer Feedback and Satisfaction Survey (CFSS) for internal and external services had the following goals: to meet all legal and other requirements pertaining to the establishment of a citizen/client satisfaction measurement; to improve the generation of data, evaluation, and analysis of results; to provide evidence-based recommendations to address customers' needs; to sustain the high level of customer satisfaction; and to measure citizen/client satisfaction. By employing electronic methods to collect input, the survey intended to make the customer satisfaction survey more accessible, easier to complete, and to provide real-time data availability.

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**2.5 Integrity**

**Table 2.5**

*Level of Satisfaction of Clients on the Services of Government Banking Institutions in Laguna in terms of Integrity*

| Indicators | $\bar{X}$ | VI |
|---|---|---|
| Maintains good or favourable actions for customers' financial interest. | 3.47 | VS |
| Plays a positive role to maximize the funds with a best suitable investment or lending products. | 3.31 | VS |
| Invites admiration as custodian of people money, or their financial needs. | 3.34 | VS |
| Takes care of the funds in a secure or safe way. | 3.35 | VS |
| Maintains a secured or profitable business relationship. | 3.46 | VS |
| Maintains trust or integrity in inter mediation function between multiple parties. | 3.45 | VS |
| Maintains a utility character that creates trust or dependence to develop sustainable relationship. | 3.46 | VS |
| **General Assessment** | **3.41** | **VS** |

Legend: 3.25-4.00 Very Satisfied (VS) 2.50-3.24 Satisfied (S)
1.75-2.49 Dissatisfied (DS) 1.00-1.74 Very Dissatisfied (VD)

The level of satisfaction of clients to the services of government banking institutions in Laguna in terms of Integrity had a general assessment of **3.41** interpreted as **Very Satisfied.** The indicator "Maintains good or favourable actions for customers' financial interest" had the highest mean of **3.47** interpreted as **Very Satisfied.** Whereas, the indicator "Plays a positive role to maximize the funds with a best suitable investment or lending products." Had the lowest mean of **3.31** interpreted as "**Very Satisfied**".

The above-mentioned findings highlight the positive perception of clients regarding the integrity of government banking institutions. Clients appreciate the institutions' commitment to their financial interests, trustworthiness in handling funds securely, and

maintaining profitable and trustworthy business relationships. These factors contribute to the development of sustainable relationships between the institutions and their clients.

This is parallel to what CFO Selection Teams (2021) mentioned that integrity in finance should be the foundation of a lasting bond between a business and its clients. Everyone wanted to believe the promises that a company made to them with respect to safeguarding their interests. But how many organizations can follow through on those promises? In an ideal world, people would have absolute trust in their financial institutions, advisors, and government regulators. Unfortunately, history and public sentiment tell them a different story. Sure, ethics and integrity still existed in finance. And those organizations were the ones that will consistently find success.

The level of satisfaction of clients with the services of government banking institutions in Laguna in terms of Competence had a general assessment of **3.47** interpreted as **Very Satisfied**. The indicators "Gives its full focus on every transaction," and "Shows professionalism in every transaction." had the highest mean of **3.49** interpreted as **Very Satisfactory**. On the other hand, the indicator "Fosters good communication skill" had the lowest mean of **3.41** interpreted as "**Very Satisfied**".

The findings highlight the positive perception of clients regarding the competence of government banking institutions. Clients appreciate the attention to detail, focus on transactions, problem-solving abilities, and professionalism displayed by the institutions. These factors contribute to the overall satisfaction of clients and their perception of the institutions' competence in delivering quality banking services.

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**2.6 Competence**

**Table 2.6**

*Level of Satisfaction of Clients on the Services of Government Banking Institutions in Laguna in terms of Competence*

| Indicators | $\bar{X}$ | VI |
|---|---|---|
| Gives attention to details needed for every transaction. | 3.48 | VS |
| Gives its full focus on every transaction. | 3.49 | VS |
| Fosters good communication skill. | 3.41 | VS |
| Ensures accountability to every action. | 3.48 | VS |
| Shows problem solving ability. | 3.46 | VS |
| Shows professionalism in every transaction. | 3.49 | VS |
| Shows good customer service. | 3.48 | VS |
| **General Assessment** | **3.47** | **VS** |

Legend: 3.25-4.00 Very Satisfied (VS) 2.50-3.24 Satisfied (S)
1.75-2.49 Dissatisfied (DS) 1.00-1.74 Very Dissatisfied (VD)

The emphasis on competence underscores the importance of knowledge, skills, and professionalism in the banking sector. By continuously improving their competence and maintaining a high standard of service, government banking institutions can meet the expectations of their clients and ensure their satisfaction.

This is similar to what Moghavvemi et al. (2018) found that Malaysian foreign and local banks compete for customers' business by offering knowledgeable employees, cutting-edge goods and services, and high-quality support. Employee expertise thus improved customer satisfaction. Clients in the banking sector believed that bank workers would provide expert solutions in accordance with the issues faced by customers. Therefore, the technical, intellectual, social, and commercial knowledge of employees—skills valued by bank customers—contributed greatly to improving service quality.

**Problem Number 3. Is there any significant relationship between the level of implementation of customer relationship management and the level of satisfaction of clients on the services of government banking institutions in Laguna?**

**Table 3**

*Test of Significant Relationship between the Level of Implementation of Customer Relationship Management and the Level of Satisfaction of Clients on the Services of Government Banking Institutions in Laguna*

| Implementation of Customer Relationship | level of satisfaction of clients to the services | r value | p value | Remarks | Decision |
|---|---|---|---|---|---|
| Identifying Customer Expectations | Responsiveness | .814** | 0.000 | Significant | Reject ho |
| | Quality of Services | .790** | 0.000 | Significant | Reject ho |
| | Access and Facilities | .770** | 0.000 | Significant | Reject ho |
| | Communication | .763** | 0.000 | Significant | Reject ho |
| | Integrity | .801** | 0.000 | Significant | Reject ho |
| | Competence | .774** | 0.000 | Significant | Reject ho |
| Differentiating Customers | Responsiveness | .641** | 0.000 | Significant | Reject ho |
| | Quality of Services | .687** | 0.000 | Significant | Reject ho |
| | Access and Facilities | .643** | 0.000 | Significant | Reject ho |
| | Communication | .670** | 0.000 | Significant | Reject ho |
| | Integrity | .735** | 0.000 | Significant | Reject ho |
| | Competence | .644** | 0.000 | Significant | Reject ho |
| Interactions to Customers | Responsiveness | .641** | 0.000 | Significant | Reject ho |
| | Quality of Services | .677** | 0.000 | Significant | Reject ho |
| | Access and Facilities | .603** | 0.000 | Significant | Reject ho |
| | Communication | .591** | 0.000 | Significant | Reject ho |
| | Integrity | .652** | 0.000 | Significant | Reject ho |
| | Competence | .590** | 0.000 | Significant | Reject ho |
| Customization of Services | Leadership | .807** | 0.000 | Significant | Reject ho |
| | Responsiveness | .852** | 0.000 | Significant | Reject ho |
| | Quality of Services | .774** | 0.000 | Significant | Reject ho |
| | Access and Facilities | .798** | 0.000 | Significant | Reject ho |
| | Communication | .812** | 0.000 | Significant | Reject ho |
| | Integrity | .764** | 0.000 | Significant | Reject ho |

**. Correlation is significant at the 0.01 level (2-tailed).

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There was a highly significant relationship between the level of implementation of customer relationship management (CRM) and the level of client satisfaction with the services provided by government banking institutions in Laguna across all categories. Each category within the implementation of CRM, including Identifying Customer Expectations, Differentiating Customers, Interactions to Customers, and Customization of Services, exhibited a **highly significant correlation** coefficient (r values) at the 0.01 level.

The results revealed that the highest correlation coefficient ($r = .852$, $p < .001$) was observed between the level of implementation of CRM in the Customization of Services category and the level of client satisfaction in the area of Responsiveness. This finding suggests a strong positive relationship, indicating that higher levels of customization of services were associated with increased client satisfaction regarding responsiveness.

On the other hand, the lowest correlation coefficient ($r = .590$, $p < .001$) was found between the level of implementation of CRM in the Interactions to Customers category and the level of client satisfaction in the same area. Although the correlation was still significant, it was comparatively weaker than other categories.

Overall, the results consistently indicated **a significant relationship** between the level of implementation of CRM and the level of client satisfaction in all categories. The rejection of the null hypothesis for each category supports the conclusion that a significant association exists between these variables. These findings emphasize the importance of effective CRM implementation in enhancing client satisfaction with the services provided by government banking institutions in Laguna.

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This is similar to what Chang and Wang (2021), their meta-analysis findings indicated a strong positive relationship between customer relationship management (CRM) practices and customer satisfaction. The study emphasized the significance of understanding customer expectations, effective communication, and personalized service delivery. They recommended that organizations, including government banking institutions, prioritized the implementation of CRM strategies to enhance customer satisfaction. This involved investing in gathering and analyzing customer feedback, improving communication channels, and tailoring services to individual customer needs. Aligning with these recommendations, the present study's findings supported the notion that government banking institutions in Laguna should focus on effectively implementing CRM practices. By prioritizing customer expectations, enhancing communication, and personalizing services, these institutions can further improve customer satisfaction and foster long-term relationships with their clients.

**Problem Number 4. Does the level of implementation of customer relationship management systems singly or in combination significantly impact the level of satisfaction of clients to the services of government banking institutions in Laguna?**

The level of implementation of customer relationship management (CRM) systems in government banking institutions impacted the level of client satisfaction in terms of Responsiveness, differentiating customers, and customization of services. These variables collectively explained 71.8% of the variance in clients' satisfaction.

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### 4.1 Responsiveness

**Table 4.1**

*Regression Analysis on the Impact of the Level of Implementation of Customer Relationship Management Systems to the Level of Satisfaction of Clients on the Services of Government Banking Institutions in Laguna in terms of Responsiveness*

| Model | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. | Decisions | Remarks |
|---|---|---|---|---|---|---|---|
| | B | Std. Error | Beta | | | | |
| (Constant) | -.177 | .209 | | -.850 | .397 | | |
| Customer Expectation | .632 | .117 | .506 | 5.391 | .000 | Reject ho | Significant |
| Differentiating Customers | -.267 | .121 | -.217 | -2.204 | .029 | Reject ho | Significant |
| Interaction to Customer | .001 | .099 | .001 | .011 | .992 | Accept ho | Not Significant |
| Customization of Services | .659 | .133 | .550 | 4.970 | .000 | Reject ho | Significant |

R – Square = .718
Adjusted R Square = .709
F-value = 85.829
Significance = .000

The coefficient for customer expectations was 0.632 (β = 0.506, p < .001), indicating a significant positive relationship between customer expectations and client satisfaction. Similarly, the coefficient for differentiating customers was -0.267 (β = -0.217, p = .029), signifying a significant negative impact on client satisfaction. The coefficient for customization of services was 0.659 (β = 0.550, p < .001), showing a significant positive association with client satisfaction.

The probability values of .000, .029, and .000 for customer expectations, differentiating customers, and customization of services, respectively, were all less than the predetermined significance level of .05. Thus, rejecting the null hypothesis, indicating

that these variables significantly influence the level of clients' satisfaction. The findings emphasize the importance of effectively managing customer expectations, addressing the needs of differentiating customers, and providing customized services to enhance client satisfaction.

This is similar to what Sulaiman et al. (2020) investigated the impact of CRM systems on client satisfaction in government banking institutions. The findings highlighted the significant influence of CRM systems on client satisfaction, particularly in terms of responsiveness. The study emphasized the importance of effectively managing customer expectations, addressing the needs of differentiating customers, and providing customized services to enhance overall client satisfaction. The study provided valuable insights into the role of CRM systems in government banking institutions and their impact on client satisfaction.

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Among the predictor variables, customer expectation had a coefficient of 0.264 (β = 0.234, p = .010), indicating **a significant impact** on client satisfaction. This suggests that meeting customer expectations contributes to higher levels of satisfaction. On the other hand, differentiating customer had a coefficient of -0.153 (β = -0.138, p = .146), indicating **no significant impact** on client satisfaction. Similarly, the coefficient for interaction to customer was 0.003 (β = 0.003, p = .973), suggesting that it does not significantly influence client satisfaction. The coefficient for customization of services was 0.827 (β = 0.763, p < .001), indicating a significant positive impact on client satisfaction. This implies that providing customized services contributes to higher levels of satisfaction.

### 4.2 Quality of Service

**Table 4.2**

*Regression Analysis on the Impact of the Level of Implementation of Customer Relationship Management Systems to the Level of Satisfaction of Clients on the Services of Government Banking Institutions in Laguna in terms of Quality of Service*

| Model | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. | Decisions | Remarks |
|---|---|---|---|---|---|---|---|
| | B | Std. Error | Beta | | | | |
| (Constant) | .123 | .181 | | .679 | .498 | | |
| Customer Expectation | .264 | .102 | .234 | 2.602 | .010 | Reject ho | Significant |
| Differentiating Customer | -.153 | .105 | -.138 | -1.462 | .146 | Accept ho | Not Significant |
| Interaction to Customer | .003 | .086 | .003 | .034 | .973 | Accept ho | Not Significant |
| Customization of Services | .827 | .115 | .763 | 7.207 | .000 | Reject ho | Significant |

R – Square = .861
Adjusted R Square= .734
F-value = 96.901
Significance = .000

There was no significant relationship between the constant term (constant) and client satisfaction in terms of quality of service which had a coefficient of 0.123 (p = .498), indicating.

Collectively, these variables explain 86.1% of the variance in client satisfaction in terms of quality of service. The adjusted R-square value of 0.734 suggests that 73.4% of the variability in client satisfaction is accounted for by the independent variables in the model.

The F-value of 96.901 with a significance level of .000 indicates that the regression model was statistically significant. This implies that the combined effects of the predictor variables on client satisfaction are not due to chance.

The level of implementation of customer relationship management (CRM) systems in government banking institutions in Laguna, specifically customer expectation and customization of service, had a significant impact on client satisfaction in terms of quality of service, explaining 86.1% of the variance. The probability values associated with the mentioned variables were .010 and .000, respectively, which were both lower than the significance level of .05, leading to the rejection of the null hypothesis.

Overall, the level of implementation of CRM systems in government banking institutions significantly impacts client satisfaction in terms of quality of service. Meeting customer expectations and providing customized services are important factors that positively influence client satisfaction. However, the differentiation of customers and interaction with customers do not have significant effects on satisfaction.

This is parallel to what Kumar and Reinartz (2018) wrote in a comprehensive book that provided insights into the concept, strategy, and tools of customer relationship management (CRM). It discussed the importance of CRM systems in enhancing client satisfaction and highlighted the significance of meeting customer expectations and providing customized services. The authors also explored various factors that contributed to client satisfaction in the context of CRM implementation, including the role of technology, data analytics, and customer-centric strategies. It provided a valuable resource for understanding the impact of CRM systems on client satisfaction in government banking institutions and other industries.

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### 4.3 Access and facilities

**Table 4.3**

*Regression Analysis on the Impact of the Level of Implementation of Customer Relationship Management Systems to the Level of Satisfaction of Clients on the Services of Government Banking Institutions in Laguna in terms of Access and Facilities*

| Model | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. | Decisions | Remarks |
|---|---|---|---|---|---|---|---|
| | B | Std. Error | Beta | | | | |
| (Constant) | -.002 | .227 | | -.009 | .993 | | |
| Customer Expectation | .515 | .127 | .427 | 4.045 | .000 | Reject ho | Significant |
| Differentiating Customer | -.051 | .132 | -.043 | -.386 | .700 | Accept ho | Not Significant |
| Interaction to Customer | -.107 | .108 | -.100 | -.991 | .324 | Accept ho | Not Significant |
| Customization of Services | .602 | .144 | .520 | 4.184 | .000 | Reject ho | Significant |

| | | |
|---|---|---|
| R – Square | = | .643 |
| Adjusted R Square | = | .633 |
| F-value | = | 60.862 |
| Significance | = | .000 |

The results of the regression analysis examining the impact of the level of implementation of customer relationship management (CRM) systems on the level of client satisfaction with the services of government banking institutions in Laguna, specifically in terms of Access and facilities revealed the coefficient for Customer Expectation with 0.515 ($p = 0.000$), indicating a statistically **significant positive impact**. This suggests that a higher level of implementation of customer expectation in CRM systems is associated with increased client satisfaction with Access and facilities. The standardized coefficient (beta) of 0.427 suggests that a one-unit increase in the level of customer expectation leads to a 0.427-unit increase in client satisfaction with Access and facilities.

The level of implementation of Differentiating Customer in CRM systems **did not significantly impact** client satisfaction with Access and facilities. The coefficient for Differentiating Customer revealed a -0.051 (p = 0.700), indicating a **non-significant impact**. The negative coefficient suggests a small negative impact, but it was not statistically significant.

On the other hand, the level of implementation of Interaction to Customer in CRM systems **did not have a significant impact** on client satisfaction with Access and facilities. The coefficient for Interaction to Customer is -0.107 (p = 0.324), indicating a **non-significant impact**. The negative coefficient suggests a small negative impact, but it was not statistically significant.

However, the coefficient for Customization of Services is 0.602 (p = 0.000), indicating a statistically **significant impact**. This implies that a higher level of implementation of customization of services in CRM systems is associated with increased client satisfaction with Access and facilities. The standardized coefficient (beta) of 0.520 suggests that a one-unit increase in the level of customization of services leads to a 0.520-unit increase in client satisfaction with Access and facilities. The overall model demonstrates a good fit, as indicated by the R-square value of 0.643. This means that 64.3% of the variance in client satisfaction with Access and facilities can be explained by the level of implementation of the independent variables in the CRM systems. The adjusted R-square of 0.633, which considers the number of predictors, provides a slightly more conservative estimate of the model's explanatory power.

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Hence, the results of this regression analysis highlight the significance of customer expectation and customization of services in CRM systems in influencing client satisfaction with access and facilities in government banking institutions in Laguna. These findings emphasize the importance of meeting customer expectations and providing customized services to enhance client satisfaction in terms of Access and facilities. This is relative to what Liu and Gong (2021) examined the impact of customer relationship management (CRM) on customer satisfaction in the banking industry. The authors emphasized the importance of customer expectation and customization of services as key factors influencing customer satisfaction with access and facilities. The study found that effective implementation of CRM systems that addressed customer expectations and provide customized services significantly enhanced customer satisfaction. The findings aligned with the results of the regression analysis, highlighting the crucial role of CRM in meeting customer expectations and tailoring services to enhance satisfaction with access and facilities in government banking institutions.

The results of a regression analysis examining the impact of the level of implementation of customer relationship management (CRM) systems on client satisfaction with the services of government banking institutions in Laguna, specifically in terms of Communication revealed that the coefficient for Customer Expectation was 0.357 ($p = 0.002$), indicating a statistically **significant impact.** This suggests that a higher level of implementation of customer expectation in CRM systems is associated with increased client satisfaction with Communication. The standardized coefficient (beta) of 0.315 suggests that

a one-unit increase in the level of customer expectation leads to a 0.315-unit increase in client satisfaction with Communication.

This was similar to the study conducted by Brown and White (2018), which delved into the correlation between CRM implementation and client satisfaction in government banking institutions, with a specific focus on a case study in Laguna. Their findings demonstrated that organizations effectively addressing and meeting customer expectations tended to experience heightened levels of customer satisfaction. Additionally, the authors underscored the importance of comprehending customer needs and aligning services accordingly to elevate satisfaction levels. The study further revealed that personalized and customized services played a significant role in enhancing customer satisfaction across various industries, aligning with the idea of effective expectation management and personalized service delivery. The authors also suggested that these factors may have implications for satisfaction in other dimensions. To improve satisfaction levels in government banking institutions, future research could explore additional factors and strategies for CRM implementation, considering the unique context and dynamics of the industry.

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**4.4 Communication**

However, the level of implementation of Differentiating Customer in CRM systems did not significantly influence client satisfaction with Communication. The coefficient for Differentiating Customer is 0.077 ($p = 0.516$), indicating a non-significant relationship. The positive coefficient suggests a small positive impact, but it is not statistically significant.

**Table 4.4**

*Regression Analysis on the Impact of the Level of Implementation of Customer Relationship Management Systems to the Level of Satisfaction of Clients to the Services of Government Banking Institutions in Laguna in terms Communication*

| Model | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. | Decisions | Remarks |
|---|---|---|---|---|---|---|---|
| | B | Std. Error | Beta | | | | |
| (Constant) | .198 | .205 | | .965 | .336 | | |
| Customer Expectation | .357 | .115 | .315 | 3.108 | .002 | Reject ho | Significant |
| Differentiating Customer | .077 | .119 | .069 | .651 | .516 | Accept ho | Not Significant |
| Interaction to Customer | -.227 | .097 | -.227 | -2.332 | .021 | Reject ho | Significant |
| Customization of Services | .708 | .130 | .650 | 5.443 | .000 | Reject ho | Significant |

R – Square = .671
Adjusted R Square = .661
F-value = 68.883
Significance = .000

Whereas, the coefficient for Interaction to Customer was -0.227 (p = 0.021), indicating a statistically significant negative relationship. This implies that a higher level of implementation of Interaction to Customer in CRM systems is associated with decreased client satisfaction with Communication. The standardized coefficient (beta) of -0.227 suggests that a one-unit increase in the level of Interaction to Customer leads to a -0.227-unit decrease in client satisfaction with Communication.

On the other hand, the coefficient for Customization of Services is 0.708 (p = 0.000), indicating a statistically significant positive relationship. This means that a higher level of implementation of customization of services in CRM systems is associated with increased client satisfaction with Communication. The standardized coefficient (beta) of 0.650

suggests that a one-unit increase in the level of customization of services leads to a 0.650-unit increase in client satisfaction with Communication.

The overall model demonstrates a good fit, as indicated by the R-square value of 0.671. This means that 67.1% of the variance in client satisfaction with Communication can be explained by the level of implementation of the independent variables in the CRM systems. The adjusted R-square of 0.661 provides a slightly more conservative estimate of the model's explanatory power, considering the number of predictors.

Therefore, the results of this regression analysis indicate that the level of implementation of customer expectation and customization of services in CRM systems **significantly impact** client satisfaction with Communication in government banking institutions in Laguna. However, the level of implementation of Differentiating Customer has no significant impact on client satisfaction with Communication. These findings highlight the importance of customer expectation and customization of services in enhancing client satisfaction in terms of Communication.

This is similar to what Wang and Chen (2020), they examined the impact of customer relationship management (CRM) on customer satisfaction in the banking industry, with a focus on communication. The authors found that there was a significant impact between CRM and customer satisfaction. It implied that the level of implementation of customer expectation and customization of services in CRM systems significantly influenced client satisfaction with communication. The study emphasized the importance of effectively managing customer expectations and providing customized communication channels and services to enhance customer satisfaction.

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The results of the regression analysis examining the impact of the level of implementation of customer relationship management (CRM) systems on the level of client satisfaction with the services of government banking institutions in Laguna, specifically in terms of Integrity revealed that the coefficient for Customer Expectation of **0.426 (p = 0.000),** indicating a statistically **significant impact**.

**4.5 Integrity**

**Table 4.5**

*Regression Analysis on the Impact of the Level of Implementation of Customer Relationship Management Systems to the Level of Satisfaction of Clients on the Services of Government Banking Institutions in Laguna in terms of Integrity*

| Model | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. | Decisions | Remarks |
|---|---|---|---|---|---|---|---|
| | B | Std. Error | Beta | | | | |
| (Constant) | .047 | .192 | | .244 | .807 | | |
| Customer Expectation | .426 | .108 | .378 | 3.953 | .000 | Reject ho | Significant |
| Differentiating Customer | .216 | .111 | .195 | 1.945 | .054 | Reject ho | Significant |
| Interaction to Customer | -.153 | .091 | -.154 | -1.677 | .096 | Accept ho | Not Significant |
| Customization of Services | .481 | .122 | .445 | 3.950 | .000 | Reject ho | Significant |

| | | |
|---|---|---|
| R – Square | = | .707 |
| Adjusted R Square | = | .699 |
| F-value | = | 81.564 |
| Significance | = | .000 |

The standardized coefficient (beta) of **0.378**, suggests that a one-unit increase in the level of customer expectation leads to a 0.378-unit increase in client satisfaction with Integrity.

However, the coefficient for Differentiating Customer is 0.216 (p = 0.054), indicating a marginally significant relationship with client satisfaction. The positive

coefficient suggests a **small impact**, but it falls slightly short of statistical significance ($p > 0.05$). This suggests that Differentiating Customer may have some influence on client satisfaction with Integrity but further research is needed to establish its significance.

On the other hand, the coefficient for Interaction to Customer is -0.153 ($p = 0.096$), indicating a non-significant relationship with client satisfaction. The negative coefficient suggests a small negative impact, but it is not statistically significant, indicating that Interaction to Customer **did not have a significant impact** on client satisfaction with Integrity.

In contrast, the coefficient for Customization of Services is 0.481 ($p = 0.000$), indicating a positive and significant relationship with client satisfaction. The standardized coefficient (beta) of 0.445 suggests that a one-unit increase in the level of implementation of customization of services leads to a 0.445-unit increase in client satisfaction with Integrity.

The overall model has a good fit, as indicated by the R-square value of 0.707, meaning that 70.7% of the variance in client satisfaction with Integrity can be explained by the level of implementation of the independent variables in the CRM systems. The adjusted R-square of 0.699 considers the number of predictors and provides a slightly more conservative estimate of the model's explanatory power.

Henceforth, the findings from this regression analysis indicate that the level of implementation of customer expectation and customization of services in CRM systems **significantly impacted** client satisfaction with Integrity in government banking institutions in Laguna. While Differentiating Customer and Interaction to Customer show

some potential impact, further research is needed to establish their significance. These results highlight the importance of meeting customer expectations and providing customized services to enhance client satisfaction in terms of Integrity.

This is parallel to what Li et al. (2018) examined the impact of customer relationship management (CRM) on service quality and customer satisfaction in China's banking industry. The findings of the study was aligned with the regression analysis results, suggesting that the level of implementation of customer expectation and customization of services in CRM systems significantly influence client satisfaction with competence. The study emphasized the importance of meeting customer expectations and providing customized services to enhance customer satisfaction with the competence of service delivery.

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**4.6 Competence**

**Table 4.6**

*Regression Analysis on the Impact of the Level of Implementation of Customer Relationship Management Systems to the Level of Satisfaction of Clients on the Services of Government Banking Institutions in Laguna in terms of Competence*

| Model | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. | Decisions | Remarks |
|---|---|---|---|---|---|---|---|
| | B | Std. Error | Beta | | | | |
| (Constant) | .531 | .200 | | 2.659 | .009 | | |
| Customer Expectation | .505 | .112 | .477 | 4.500 | .000 | Reject ho | Significant |
| Differentiating Customer | .002 | .116 | .002 | .014 | .989 | Accept ho | Not Significant |
| Interaction to Customer | -.134 | .095 | -.143 | -1.409 | .161 | Accept ho | Not Significant |
| Customization of Services | .472 | .127 | .464 | 3.720 | .000 | Reject ho | Significant |

R – Square = .640
Adjusted R Square= .630

F-value = 81.564
Significance = .000

The results of the regression analysis examining the impact of the level of implementation of customer relationship management (CRM) systems on the level of client satisfaction with the services of government banking institutions in Laguna, specifically focusing on Competence revealed that Customer Expectation and Customization of Services **had significant impacts**. The coefficient for Customer Expectation was **0.505**, indicating that as customer expectations increase, client satisfaction with Competence also increases. Similarly, the coefficient for Customization of Services was **0.472**, suggesting that higher levels of service customization contribute to higher levels of client satisfaction in terms of Competence.

On the other hand, the variables of Differentiating Customer and Interaction to Customer **did not show significant impacts** with client satisfaction in terms of Competence. The coefficients for both variables were negligible, and the significance levels were higher than the accepted threshold. This implies that these factors may not play a substantial role in determining client satisfaction in this specific context.

Overall, the regression model demonstrated a good fit, with an R-square value of 0.640, indicating that **64%** of the variance in client satisfaction with Competence can be explained by the variables included in the analysis. The adjusted R-square value of **0.630** suggests that the model is robust, accounting for potential bias or overfitting.

The statistical significance of the model was confirmed by the F-value of **81.564**, which indicates that the model was highly significant. These results imply that the CRM

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implementation, specifically focusing on Customer Expectation and Customization of Services, **had a significant impact** on enhancing client satisfaction with Competence in government banking institutions in Laguna.

These findings have significant implications for government banking institutions in terms of their CRM strategies. By prioritizing customer expectations and offering customized services, these institutions can enhance client satisfaction with competence, leading to improved customer relationships and loyalty.

Overall, the regression analysis results presented in Table 4.6 highlighted the importance of aligning CRM strategies with customer expectations and providing customized services to enhance client satisfaction with Competence in government banking institutions within the context of Laguna.

This is parallel to what Salem and El-Gendi (2021) investigated the role of customer relationship management (CRM) in enhancing service quality and customer satisfaction in the banking sector. The authors revealed that the regression analysis results in their study indicating that the level of implementation of customer expectation and customization of services in CRM systems significantly influence client satisfaction with competence. The study accentuated the importance of effectively managing customer expectations and providing customized services to enhance customer satisfaction with the competence of service delivery.

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**Problem Number 5. Based on the findings of the study, what action plan may be proposed?**

The study's findings highlighted the need for an action plan to address the identified gaps in client satisfaction and enhance the level of implementation of customer relationship management (CRM) systems in government banking institutions. The research indicates that customer expectation and customization of services significantly influence client satisfaction in various dimensions, including quality of service, access and facilities, communication, and competence. However, the variables of differentiating customer and interaction to customer showed limited or no significant effects on client satisfaction.

Considering these findings, it is crucial to formulate an action plan that focuses on strategies to effectively meet customer expectations and provide customized services in order to enhance client satisfaction. By addressing these areas of concern and implementing appropriate plans and programs, government banking institutions can improve their CRM systems' effectiveness, thereby promoting a positive client experience and overall satisfaction.

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**Table 5**

*The Proposed Action Plan*

| KEY RESULT AREAS/ AREAS OF CONCERN | GOALS/ OBJECTIVES | PLANS AND PROGRAMS | TIME FRAME | PERSONS INVOLVED | SOURCE OF FUND | SUCCESS INDICATORS |
|---|---|---|---|---|---|---|
| CRM Implementa-tion | Enhance CRM Systems implementation in terms of differentiating customers and interactions to customers | 1. Conduct a comprehensive assessment of current CRM systems in government banking institutions to identify strengths, weaknesses, and areas for improvement. | 1 month | CRM Team, IT Department | Internal Budget | Assessment report highlighting areas for improvement and recommendations. |
| | | 2. Develop and implement a CRM enhancement roadmap based on the assessment findings, prioritizing customer differentiation and interactions to customers. | 3 months | CRM Team, Management | Internal Budget | Completed CRM enhancement roadmap. |
| | Enhance CRM Systems implementation in terms of customization of services and identifying customer expectations. | 3. Provide training and workshops to bank staff on effective CRM practices, utilization of CRM software, and customer-centric service delivery. | 6 months | HR Department, CRM Team | Internal Budget | Training attendance, improved CRM utilization, and positive feedback from staff. |
| | Enhance CRM Systems implementation in all dimensions. | 4. Implement CRM software upgrades or enhancements based on identified areas for improvement and industry best practices. | 6 months | CRM Team, IT Department | Internal Budget | Completed software upgrades/enhance ments |
| Client Satisfaction | Improve Client Satisfaction across multiple dimensions (responsiveness, service quality, access and facilities, communication, integrity, and competence.) | 1. Establish feedback mechanisms for clients to provide input on service quality, responsiveness, access and facilities, communication, integrity, and competence. | Ongoing | CRM Team, Client Relations Department | Internal Budget | Increased feedback volume, diversified feedback channels. |
| | | 2. Analyze client feedback and identify key areas for improvement. | 1 month | CRM Team, Management | Internal Budget | Feedback analysis report highlighting improvement areas. |

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| KEY RESULT AREAS/ AREAS OF CONCERN | GOALS/ OBJECTIVES | PLANS AND PROGRAMS | TIME FRAME | PERSONS INVOLVED | SOURCE OF FUND | SUCCESS INDICATORS |
|---|---|---|---|---|---|---|
| Client Satisfaction | Improve Client Satisfaction across multiple dimensions (responsiveness, service quality, access and facilities, communication, integrity, and competence.) | 3. Implement service quality improvement initiatives based on client feedback and identified areas of concern. | 6 months | CRM Team, Management | Internal Budget | Completed improvement initiatives, improved client satisfaction ratings. |
| | | 4. Enhance communication channels with clients, including live chat, chatbot, email, call center, and social media, to improve communication satisfaction. | 3 months | CRM Team, IT Department | Internal Budget | Increased customer satisfaction in communication channels. |
| | | 5. Develop and implement customer loyalty programs and incentives to reward and recognize loyal clients. | 6 months | CRM Team, Marketing Department | Internal Budget | Increased participation in loyalty programs, positive feedback from loyal clients. |
| | | 6. Monitor and evaluate client satisfaction regularly through surveys and analysis of key performance indicators. | Ongoing | CRM Team, Management | Internal Budget | Improved client satisfaction scores, positive trends in satisfaction metrics. |
| | | 7. Foster a client-centric culture by promoting a client-focused mindset and providing continuous training and support to staff. | Ongoing | Management, HR Department | Internal Budget | Staff engagement, positive feedback from staff and clients, improved client-centric approach. |
| | | 8. Allocate resources for implementing improvement initiatives and addressing areas of concern. | As needed | Management, Finance Department | Internal Budget | Funding allocated for improvement initiatives. |

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# Chapter 5

## SUMMARY OF FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

This chapter presents a comprehensive summary of the findings, conclusions, and recommendations derived from the study conducted on customer relationship management (CRM) and client satisfaction in government banking institutions in Laguna. The findings obtained shed light on the current state of CRM implementation and client satisfaction, offering valuable insights for government banking institutions to enhance their CRM practices and ultimately improve client satisfaction. Building upon these findings, conclusive remarks are drawn, and a set of strategic recommendations is put forward to guide the development of an effective action plan for government banking institutions in Laguna, aiming to further elevate their CRM initiatives and ensure optimal client satisfaction.

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### Summary of Findings

The summary provided below presents the study's findings, which have been derived from a meticulous collection of data and a comprehensive evaluation of the investigation:

**1. Level of Implementation of Customer Relationship Management of Government Banking Institutions in Laguna in terms of:**

**1.1 Identifying Customer Expectations**

It had a general assessment of **3.47**, verbally interpreted as **Fully Implemented.**

**1.2 Differentiating Customers**

It had a general assessment of **3.40** verbally interpreted as **Fully Implemented**.

**1.3 Interactions to Customers**

It had a general assessment of 3.42 verbally interpreted as **Fully Implemented**.

**1.4 Customization of Services**

It had a general assessment of **3.47** verbally interpreted as **Fully Implemented**.

**2. Level of Satisfaction of Clients on the Services of Government Banking Institutions in Laguna in terms of:**

**2.1 Responsiveness**

It had a general assessment of **3.40** verbally interpreted as **Very Satisfied**.

**2.2 Quality of Services**

It had a general assessment of **3.39** verbally interpreted as **Very Satisfied**.

**2.3 Access and Facilities**

It had a general assessment of 3.34 verbally interpreted as **Very Satisfied.**

**2.4 Communication**

It had a general assessment of 3.38 verbally interpreted as **Very Satisfied**.

**2.5 Integrity**

It had a general assessment of **3.41**, verbally interpreted as **Very Satisfied**.

**2.6 Competence**

It had a general assessment of 3.47 verbally interpreted as **Very Satisfied**.

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**3. Test of Significant Relationship between the Level of Implementation of Customer Relationship Management and the Level of Satisfaction of Clients on the Services of Government Banking Institutions in Laguna.**

The findings demonstrated that there was a highly significant relationship between the level of implementation of CRM and the level of client satisfaction across all categories. Each category within the implementation of CRM, including Identifying Customer Expectations, Differentiating Customers, Interactions to Customers, and Customization of Services, exhibits highly significant correlation coefficients (r values) at the 0.01 level. The rejection of the null hypothesis for each category supported the conclusion that a significant association exists between these variables.

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**4. Test of Significant Impact between the Levels of Implementation of Customer Relationship Management Systems to the Satisfaction of Clients on the Services of Government Banking Institutions in Laguna in terms of:**

**4.1 Responsiveness**

The analysis revealed **significant impact** of the level of implementation on customer expectations, differentiating customers, and customization of services in terms of responsiveness. These variables collectively explain 71.8% of the variance in clients' satisfaction.

**4.2 Quality of Services**

The analysis revealed **significant impact** on client satisfaction in terms of quality of service. Collectively, the variables explain 86.1% of the variance in client satisfaction in terms of quality of service. The adjusted R-square value of 0.734 suggests that 73.4% of

the variability in client satisfaction is accounted for by the independent variables in the model.

### 4.3 Access and Facilities

The analysis revealed a **significant impact** of customer expectation and customization of services in CRM systems in influencing client satisfaction in terms of access and facilities in government banking institutions in Laguna. The overall model demonstrates a good fit, as indicated by the R-square value of 0.643. This means that 64.3% of the variance in client satisfaction with Access and facilities can be explained by the level of implementation of the independent variables in the CRM systems.

### 4.4 Communication

The analysis revealed **a significant impact** of customer expectation and customization of services in CRM systems on the client satisfaction in terms of communication in government banking institutions in Laguna. The overall model demonstrates a good fit, as indicated by the R-square value of 0.671. This means that 67.1% of the variance in client satisfaction with Communication can be explained by the level of implementation of the independent variables in the CRM systems.

### 4.5 Integrity

The analysis revealed **a significant impact** on the level of implementation of customer expectation and customization of services in CRM systems to the client satisfaction with Integrity in government banking institutions in Laguna. The overall model has a good fit, as indicated by the R-square value of 0.707, meaning that 70.7% of the

variance in client satisfaction with Integrity can be explained by the level of implementation of the independent variables in the CRM systems.

**4.6 Competence**

The analysis revealed a significant impact in focusing on Customer Expectation and Customization of Services to enhancing client satisfaction with Competence in government banking institutions in Laguna. Overall, the regression model demonstrated a good fit, with an R-square value of 0.640, indicating that 64% of the variance in client satisfaction with Competence can be explained by the variables included in the analysis.

**5. Proposed Action Plan**

The purpose of proposing an action plan is to provide a systematic and results-oriented approach to address identified problems or areas of concern in customer relationship management (CRM) and client satisfaction. An action plan serves as a roadmap for improvement, outlining specific goals, objectives, and strategies that will guide the implementation process. By clearly defining the steps to be taken, the plan brings structure and organization to the improvement efforts, ensuring that actions are aligned with the overall objectives. Moreover, the action plan helps in prioritizing resources, allocating them effectively, and assigning responsibilities to the relevant individuals or teams.

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**Conclusions**

Based on the extensive analysis of the study findings, significant conclusions have been drawn, unveiling crucial insights and implications. These conclusions serve as a gateway to a comprehensive understanding of the research topic, revealing valuable findings that can guide future actions and decision-making.

1. That the assessment scores for various dimensions of CRM, including Identifying Customer Expectations, Differentiating Customers, Interactions to Customers, and Customization of Services, indicate that these aspects are fully implemented. This implies that the institutions have successfully incorporated strategies and processes to identify customer expectations, differentiate customer segments, interact effectively with customers, and provide customized services. This demonstrates the commitment of these institutions towards enhancing their CRM practices. By fully implementing CRM, these institutions are well-positioned to better understand and cater to customer needs, leading to improved client satisfaction and overall organizational performance.

2. That the clients of government banking institutions in Laguna express a high level of satisfaction with the services provided. This implies that the government banking institutions in Laguna have been successful in meeting client expectations and delivering services that are responsive, of high quality, accessible, communicative, and demonstrate integrity and competence. The consistently high results across these dimensions highlight the institution's commitment to ensuring client satisfaction. By maintaining a strong focus on these areas, the institutions may continue to foster positive relationships with their clients and further enhance their reputation for providing excellent banking services.

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3. That the analysis conducted to test the relationship between the level of implementation of customer relationship management (CRM) and the level of client satisfaction in government banking institutions in Laguna reveals a highly significant relationship. The findings demonstrate that there is a strong correlation between the implementation of CRM practices and the satisfaction of clients across all categories. It provides compelling evidence to support that there is indeed a significant association between the level of CRM implementation and client satisfaction. These results underscore the crucial role of effective CRM strategies and practices in government banking institutions to enhance client satisfaction and cultivate positive relationships with clients.

4. That the analysis conducted to examine the impact of customer relationship management (CRM) implementation on client satisfaction in government banking institutions in Laguna yielded significant findings. These results underscore the importance of effectively implementing CRM systems to enhance overall client satisfaction. By prioritizing improvements in these areas through robust CRM practices, government banking institutions in Laguna can strengthen customer relationships and provide superior services that align with customer expectations.

5. That the proposed action plan serves multiple purposes in addressing the identified issues in customer relationship management (CRM) and client satisfaction. It provides a structured approach to drive improvements and achieve specific goals and objectives. The plan ensures that efforts are focused, and resources are allocated efficiently by outlining clear steps and assigning responsibilities. It aims to foster stakeholder loyalty and position government banking institutions in Laguna as industry leaders by delivering

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exceptional customer experiences. With a focus on continuous improvement, the action plan serves as a tool for aligning efforts, enhancing CRM practices, and ultimately attaining higher levels of client satisfaction.

**Recommendations**

The following recommendations have been formulated based on the summarized findings and derived conclusions:

1. To leverage the high level of implementation of customer relationship management (CRM) practices in government banking institutions in Laguna, several recommendations can be made. Firstly, continuous monitoring and updating of customer expectations may be prioritized to stay attuned to changing needs and preferences. Secondly, institutions may enhance customer segmentation and personalization efforts by leveraging customer data and analytics. Thirdly, strengthening employee training and development programs may empower staff to consistently deliver exceptional customer service. Fourthly, leveraging technology for seamless CRM integration and utilizing digital channels can improve operational efficiency and customer access. Lastly, fostering a customer-centric culture throughout the organization may ensure sustained focus on enhancing the customer experience.

2. To further strengthen the already high level of client satisfaction with the services provided by government banking institutions in Laguna, several recommendations can be made. Firstly, continuous efforts may be made to improve responsiveness by implementing efficient complaint handling mechanisms and reducing response times. Secondly, maintaining and enhancing service quality through regular customer feedback,

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staff training, and process improvement initiatives is crucial. Thirdly, investing in infrastructure and facilities to ensure easy accessibility for clients is essential. Fourthly, effective communication channels may be established and maintained to provide timely and accurate information to clients. Fifthly, upholding integrity and ethical practices may remain a priority to build trust and confidence among clients. Lastly, ongoing competence development programs for staff can enhance their skills and expertise, leading to improved service delivery.

3. To leverage the significant relationship between the implementation of customer relationship management (CRM) practices and client satisfaction in government banking institutions in Laguna, several recommendations may be made. Firstly, institutions may prioritize the continuous improvement and refinement of CRM strategies and processes to better understand and meet customer expectations. This includes regularly collecting and analyzing customer feedback, implementing mechanisms for personalized customer interactions, and customizing services to cater to individual needs. Secondly, investing in CRM technology and systems can streamline and automate customer interactions, enabling more efficient and effective service delivery. Thirdly, fostering a customer-centric culture within the institutions is essential, emphasizing the importance of client satisfaction and encouraging all employees to actively contribute to the CRM efforts. Fourthly, providing comprehensive training and development programs to staff members, focusing on CRM knowledge and skills, can enhance their ability to deliver exceptional customer experiences. Lastly, establishing performance metrics and monitoring systems to

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assess CRM implementation and client satisfaction on an ongoing basis is crucial for measuring progress and identifying areas for further improvement.

4. To capitalize on the significant findings regarding the impact of customer relationship management (CRM) implementation on client satisfaction in government banking institutions in Laguna, several recommendations may be proposed. Firstly, to enhance responsiveness, institutions should implement efficient customer service processes and establish prompt issue resolution mechanisms. Secondly, to prioritize service quality, continuous training and development programs may be provided to staff members, ensuring the consistent delivery of high-quality services. Thirdly, to improve access and facilities, investments may be made in technology infrastructure and the optimization of branch operations to enhance convenience for clients. Fourthly, to ensure effective communication, institutions may develop and implement clear and timely communication strategies to keep clients informed. Fifthly, to maintain integrity, ethical practices and transparent policies may be upheld, fostering trust and confidence among clients. Lastly, to emphasize competence, ongoing staff training, knowledge sharing, and skill development initiatives may be implemented.

5. To address the identified issues in customer relationship management (CRM) and client satisfaction, the proposed action plan serves multiple purposes and plays a crucial role. It provides a structured and systematic approach, outlining clear steps and assigning responsibilities, to drive improvements and achieve specific goals and objectives. One of its primary purposes is to foster stakeholder loyalty and position government banking institutions in Laguna as industry leaders by delivering exceptional customer

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experiences. With a strong emphasis on continuous improvement, the action plan becomes a valuable tool for aligning efforts, enhancing CRM practices, and ultimately attaining higher levels of client satisfaction.

6. To advance future research in the field of customer relationship management (CRM) and client satisfaction in government banking institutions, several recommendations can be made. To begin, it is important to investigate the effectiveness of CRM strategies and practices in different cultural contexts within the banking sector, considering the potential variations in customer preferences and expectations. Additionally, conducting comparative studies between government banking institutions and private sector banks can provide insights into the unique challenges and opportunities faced by public institutions in implementing CRM. Furthermore, exploring the role of digital transformation and emerging technologies, such as blockchain and chatbots, in enhancing CRM processes and client satisfaction would be beneficial. Finally, longitudinal studies can be conducted to assess the long-term impact of CRM initiatives on client satisfaction and organizational performance, allowing for a deeper understanding of the sustained benefits of effective CRM implementation.

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# APPENDICES

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## Appendix A

## Consent Letters

**LAGUNA COLLEGE OF BUSINESS AND ARTS**
*School of Graduate Studies*

May 8, 2023

**DONNA PILAR**
Branch Manager
Land Bank of the Philippines, Sta. Rosa-Tagaytay rd. Branch
Sta. Rosa City, Laguna

Dear Maam:

Warmest Greetings!

I am a graduate school student of Laguna College of Business and Arts (LCBA) and currently working on my thesis entitled **"Customer Relationship Management and Client Satisfaction in a Government Banking Institutions in Laguna: Basis for Action Plan"** in partial fulfilment for the requirement of the requirements for the degree Master in Business Administration. The objective of the study is to know the level of implementation of customer relationship management of government banking institutions in Laguna and its relationship to client satisfaction.

In line of this, may I sincerely request your permission to allow your branch to participate as locale and be our research beneficiary in this study? Rest assured that the information that will be gathered from survey questionnaire will be treated with utmost confidentiality and will be used exclusively for educational purposes. In return, the findings of the study will be offered to you for consideration in your decision-making.

I ardently hope with gratitude that this request may merit your favourable approval and support in this academic endeavour. Thank you in advance and more power. God Bless!

Very respectfully yours,

**RALL GREGORIO A. LLANDELAR**
Student Researcher

Conforme:

Donna R. Pilar

Noted:

**JENNIFER M. ABELLANA, PhD**
*Thesis Adviser*

**LAGUNA COLLEGE OF BUSINESS AND ARTS**
*School of Graduate Studies*

May 8, 2023

**LEOVINA DALID**
Branch Manager
Land Bank of the Philippines, Paseo Branch
Sta. Rosa City, Laguna

Dear Maam:

Warmest Greetings!

I am a graduate school student of Laguna College of Business and Arts (LCBA) and currently working on my thesis entitled **"Customer Relationship Management and Client Satisfaction in a Government Banking Institutions in Laguna: Basis for Action Plan"** in partial fulfilment for the requirement of the requirements for the degree Master in Business Administration. The objective of the study is to know the level of implementation of customer relationship management of government banking institutions in Laguna and its relationship to client satisfaction.

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I ardently hope with gratitude that this request may merit your favourable approval and support in this academic endeavour. Thank you in advance and more power. God Bless!

Very respectfully yours,

**RALL GREGORIO A. LLANDELAR**
Student Researcher

Conforme:

5/9/23

Noted:

**JENNIFER M. ABELLANA, PhD**
*Thesis Adviser*

**LAGUNA COLLEGE OF BUSINESS AND ARTS**
*School of Graduate Studies*

May 8, 2023

**PEDRO COMIA**
Branch Manager
Land Bank of the Philippines, Balibago Branch
Sta Rosa City, Laguna

Dear Sir:

Warmest Greetings!

I am a graduate school student of Laguna College of Business and Arts (LCBA) and currently working on my thesis entitled **"Customer Relationship Management and Client Satisfaction in a Government Banking Institutions in Laguna: Basis for Action Plan"** in partial fulfilment for the requirement of the requirements for the degree Master in Business Administration. The objective of the study is to know the level of implementation of customer relationship management of government banking institutions in Laguna and its relationship to client satisfaction.

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I ardently hope with gratitude that this request may merit your favourable approval and support in this academic endeavour. Thank you in advance and more power. God Bless!

Very respectfully yours,

**RALL GREGORIO A. LLANDELAR**
Student Researcher

Conforme:

PEDRO R. COMIA

Noted:

**JENNIFER M. ABELLANA, PhD**
*Thesis Adviser*

**LAGUNA COLLEGE OF BUSINESS AND ARTS**
***School of Graduate Studies***

May 8, 2023

**ROBERTA BALBIERAN**
Branch Manager
Land Bank of the Philippines, Canlalay Branch
Biñan City, Laguna

Dear Maam:

Warmest Greetings!

I am a graduate school student of Laguna College of Business and Arts (LCBA) and currently working on my thesis entitled **"Customer Relationship Management and Client Satisfaction in a Government Banking Institutions in Laguna: Basis for Action Plan"** in partial fulfilment for the requirement of the requirements for the degree Master in Business Administration. The objective of the study is to know the level of implementation of customer relationship management of government banking institutions in Laguna and its relationship to client satisfaction.

In line of this, may I sincerely request your permission to allow your branch to participate as locale and be our research beneficiary in this study? Rest assured that the information that will be gathered from survey questionnaire will be treated with utmost confidentiality and will be used exclusively for educational purposes. In return, the findings of the study will be offered to you for consideration in your decision-making.

I ardently hope with gratitude that this request may merit your favourable approval and support in this academic endeavour. Thank you in advance and more power. God Bless!

Very respectfully yours,

**RALL GREGORIO A. LLANDELAR**
Student Researcher

Conforme:

ROBERTA B. BALBIERAN

Noted:

**JENNIFER M. ABELLANA, PhD**
*Thesis Adviser*

## Appendix B

## Validation Letters with Validation Sheets

**LAGUNA COLLEGE OF BUSINESS AND ARTS**
***School of Graduate Studies***

April 10, 2023

**DR. EULALIA M. JAVIER**
Graduate School Professor
Laguna College of Business and Arts

Dear Madam:

I am a graduate school student of Laguna College of Business and Arts taking up Master in Business Administration and is currently working on my study entitled **"CUSTOMER RELATIONSHIP MANAGEMENT AND CLIENT SATISFACTION IN A GOVERNMENT BANKING INSTITUTION IN LAGUNA: BASIS FOR ACTION PLAN."**

With your expertise, I am humbly asking your permission to validate the attached survey instrument for the study using the attached rating tool. The research paradigm/theories and Statement of the Problem are also provided for your reference.

I am looking forward to hearing that my request merits positive response.

Thank you very much.

Respectfully yours,

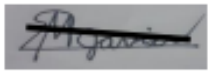
**RALL GREGORIO A. LLANDELAR**
*Researcher*

Noted:

**JENNIFER M. ABELLANA, PhD**
*Thesis Adviser*

**QUESTIONNAIRE VALIDATION SHEET**

Name of Validator: Eulalia M. Javier
Highest Educational Attainment: Doctor of Education
Position Held: Graduate School Professor
Field of Specialization: Statistics and Research
Signature:



**Purpose:**

The purpose of this questionnaire is to to look at this problem by studying the level of implementation of customer relationship management of government banking institutions in Laguna and its relationship to client satisfaction and loyalty (Ang layunin ng questionnare na ito ay upang tignan ang suliranin na ito sa pamamagitan ng pag-aaral ng antas ng pagpapatupad ng pangangalaga sa relasyon ng mga kliyente ng mga bangko ng gobyerno sa Laguna at ang kaugnayan nito sa kasiyahan ng mga kliyente.

**Directions:**
Please read each of the questions. For each item, please indicate whether the item/question is *Essential,* Useful but *Not Essential,* or *Not Necessary*. Indicate your response by circling the appropriate number.

**SURVEY QUESTIONNAIRE**

**I. Demographic Profile of Respondents (Demograpikong Pagkakilanlan ng mga Tagatugon))**

This part will provide necessary information about the respondents, which is significant for proper interpretation of data (Ang bahaging ito ay magbibigay ng kinakailangang impormasyon tungkol sa mga tagatugon, na mahalaga para sa wastong interpretasyon ng mga datos).

| | | | Essential | Useful but not Essential | Not Necessary | Comments and Suggestions |
|---|---|---|---|---|---|---|
| 1 | **Name/ Pangalan (optional)** | | 1 | 2 | 3 | |
| 2 | **Age**/Edad (please specify) | | 1 | 2 | 3 | |
| 3 | **Landbank Branch/** | | 1 | 2 | 3 | |

**II. The level of implementation of customer relationship management of a Government Banking Institutions in Laguna as assessed by their clients in terms of *Identifying Customer Expectations*, *Differentiating Customers*, *Interactions to Customers*, and *Customization of Services*** (Antas ng pagpapatupad ng pamamahala ng relasyon sa customer ng mga banking pag-aari ng gobyerno sa Laguna ayon sa pagtatasa ng kanilang mga kliyente sa mga tuntunin ng Pagtukoy sa mga Inaasahan ng Customer, Pagtugon sa iba-ibang Pangangailangan ng mga Customer, Mga Pakikipag-ugnayan sa mga Customer, at Pag-customize ng Mga Serbisyo).

**Direction:** Please read each statement carefully and kindly put a check (√) mark on the appropriate column that corresponds to your answer using the following rating scale (Pakibasang mabuti ang bawat pahayag at pakisuyong lagyan ng tsek (√) ang angkop na hanay na tumutugma sa iyong sagot gamit ang sumusunod na sukat ng bilang o grado):

4 - Fully Implemented (Ganap na Ipinatupad)
3 - Implemented (Ipinatupad)
2 - Partially Implemented (Bahagyang Naipatupad)
1 - Not Implemented (Hindi Naipatupad)

**1.1 Identifying Customer Expectations** (Pagtukoy sa mga Inaasahan ng Customer)

| **Indicators (Pahiwatig)** The concerned Landbank branch personnel knows how to (Ang kinauukulang mga tauhan ng sangay ng Landbank ay alam kung paano) - | | **Essential** | **Useful but not Essential** | **Not Necessary** | **Comments and Suggestions** |
|---|---|---|---|---|---|
| 1. | Identify what the customers want (Alamin o kilalanin kung ano ang gusto ng mga customer). | 1 | 2 | 3 | |
| 2. | Distribute feedback (ipamahagi ang tugon). | 1 | 2 | 3 | **Feedback from whom?** |
| 3. | Create product/service features based on client feedback (Gumawa ng mga produkto/serbisyo na tampok batay sa tugon ng kliyente). | 1 | 2 | 3 | |
| 4. | Collect further customer feedback on changes he made (Mangolekta ng karagdagang tugon ng customer sa mga pagbabagong ginawa niya). | 1 | 2 | 3 | |
| 5. | Conduct focus groups to identify customer needs (Magsagawa ng mga focus group upang matukoy ang mga pangangailangan ng customer). | 1 | 2 | 3 | |
| 6. | Use social media for listening (Gumamit ng social media para sa Pakikinig). | 1 | 2 | 3 | |

**1.2 Differentiating Customers (Pagbalangkasin base sa iba-ibang pangangailangan ng mga Customer)**

| **Indicators (Pahiwatig)** The concerned Landbank branch personnel knows how to (Ang kinauukulang mga tauhan ng sangay ng Landbank ay alam kung paano) - | | **Essential** | **Useful but not Essential** | **Not Necessary** | **Comments and Suggestions** |
|---|---|---|---|---|---|
| 1. | Allow client to choose an account that is suited to its capability (Payagan ang kliyente na pumili ng isang account na angkop sa kakayahan nito). | 1 | 2 | 3 | |

| | | | | | |
|---|---|---|---|---|---|
| 2. | Assign a virtual assistant or advisor on online/mobile banking (Magtalaga ng virtual assistant o tagapayo ukol sa online/mobile banking). | 1 | 2 | 3 | |
| 3. | Notify customers prior to loan due dates to ensure timely payments and provide a frictionless way to pay back the installments (Ipaalam sa mga customer bago ang mga takdang petsa ng utang upang matiyak ang mga napapanahong pagbabayad at magbigay ng walang alitan na paraan upang mabayaran ang mga installment). | 1 | 2 | 3 | |
| 4. | Notify customers about abnormal transactions or account activity, including possible fraudulent activity, high-risk transactions, different device login or location, and others (Ipaalam sa mga customer ang tungkol sa mga abnormal na transaksyon o aktibidad ng account, kabilang ang posibleng mapanlinlang na aktibidad, mga transaksyong may mataas na peligro, ibang pag-login o lokasyon ng device, at iba pa). | 1 | 2 | 3 | |
| 5. | Bring financial customer service to clients, rather than force them to come to bank (Dalhin ang serbisyo sa customer ukol sa pananalapi sa mga kliyente, sa halip na pilitin silang pumunta sa Bangko). | 1 | 2 | 3 | |
| 6. | Use conversational intelligence to scale financial customer service such as quick resolution to issues (Gumamit ng talino sa pakikipag-usap upang sukatin ang serbisyo sa customer sa pananalapi tulad ng mabilis na paglutas sa mga isyu). | 1 | 2 | 3 | |
| 7. | Provide personnalise expérience (Magbigay ng personal na karanasan). | 1 | | | |
| | **1.3 Interaction to Customers** | | | | |
| | **Indicators (Pahiwatig)**<br>The concerned Landbank branch personnel knows how to (Ang kinauukulang mga tauhan ng sangay ng Landbank ay alam kung paano) - | **Essential** | **Useful but not Essential** | **Not Necessary** | **Comments and Suggestions** |
| 1. | Assists in opening or closing an account, apply for a loan, or seek financial advice (Tumutulong sa pagbubukas o pagsasara ng isang account, mag-aplay para sa isang pautang, o humingi ng payo sa pananalapi). | 1 | 2 | 3 | |
| 2. | Assists when client report a problem or inquire about a fee or service charge (Tumutulong kapag nag-ulat ang kliyente ng problema o nagtanong tungkol sa bayad o singil sa serbisyo). | 1 | 2 | 3 | |
| 3. | Assists in making deposits or withdrawals. (Tumutulong sa paggawa ng mga deposito o pag-withdraw). | 1 | 2 | 3 | |

| | | | | | |
|---|---|---|---|---|---|
| 4. | Explain to clients to learn about new products and services or request a loan payoff amount (Ipaliwanag sa mga kliyente upang malaman ang tungkol sa mga bagong produkto at serbisyo o humiling ng halaga ng kabayaran sa utang). | 1 | 2 | 3 | |
| 5. | Assists when client request specific account information or transfer funds between accounts (Tumulong kapag humiling ang kliyente ng partikular na impormasyon ng account o maglipat ng mga pondo sa pagitan ng mga account). | 1 | 2 | 3 | |
| 6. | Provides preferred channels for statements and pay bills (Nagbibigay ng mga gustong pamamaraan para sa mga statemento at pagbayad ng mga bill). | 1 | 2 | 3 | |
| | **1.4 Customization of Service** | | | | |
| | **Indicators (Pahiwatig)**<br>The concerned Landbank branch personnel knows how to (Ang kinauukulang mga tauhan ng sangay ng Landbank ay alam kung paano) - | **Essential** | **Useful but not Essential** | **Not Necessary** | **Comments and Suggestions** |
| 1. | Anticipates client's wants and needs based on historical data (Inaasahang alamin ang mga gusto at pangangailangan ng kliyente batay sa mga dating ulat o data). | 1 | 2 | 3 | |
| 2. | Makes recommendations to clients of different bank services (Magbigay ng mga rekomendasyon sa mga kliyente ukol sa iba't ibang serbisyo ng Bangko). | 1 | 2 | 3 | |
| 3. | Explains to client on how bank product satisfies to create awareness (Ipinapaliwanag sa kliyente kung paano makakatugon ang produkto ng bangko upang lumikha ng kamalayan). | 1 | 2 | 3 | |
| 4. | Provide time to explain what a service does differently, and provide client testimonials (Magbigay ng oras upang ipaliwanag kung anong mga kakaibang serbisyo, at magbigay ng mga testimonial ng kliyente). | 1 | 2 | 3 | |
| 5. | Offer informative content to help client make the most of their offerings (Mag-alok ng mahalagang impormasyong upang matulungan ang kliyente na masulit ang kanilang mga alok). | 1 | 2 | 3 | |
| 6. | Offer customizable financial offerings (Mag-alok ng mga naaayon sa pangangailang ukol sa pananalapi). | 1 | 2 | 3 | |

**III. Level of satisfaction of clients to the services of government banking institutions in Laguna in terms of: *Responsiveness, Quality of services, Access and facilities, Communication, Integrity, and Competence***
(Antas ng kasiyahan ng mga kliyente sa mga serbisyo ng mga bankong pag-aari ng gobyerno sa Laguna batay sa mga tuntunin ng: Responsiveness, Quality of services, Access and facilities, Communication, Integrity, and Competence).

**Direction:** Please read each statement carefully and kindly put a check (√) mark on the appropriate column that corresponds to your answer using the following rating scale (Pakibasang mabuti ang bawat pahayag at pakisuyong lagyan ng tsek (√) ang angkop na hanay na tumutugma sa iyong sagot gamit ang sumusunod na sukat ng bilang o grado):

4 - Very Satisfactory (Sobrang Nasisiyahan)
3 - Satisfactory (Nasisiyahan)
2 - Fairly Satisfactory (Katamtamang Kasiyahan)
1 - Did Not Meet Expectations (Hindi Umabot sa Inaasahan)

| **2.1 Responsiveness (Bilis ng Pagtugon)** | | | | | |
|---|---|---|---|---|---|
| **Indicators (Pahiwatig)** Client is satisfied on how the bank (Ang kliyente ay nasisiyahan sa kung paano ang banko) - | | **Essential** | **Useful but not Essential** | **Not Necessary** | **Comments and Suggestions** |
| 1. | Responds quickly in line with client requirements to the transaction (Mabilis na tumugon base sa pangangailangan ng kliyente sa bawat transaksyon). | 1 | 2 | 3 | |
| 2. | Ensures efficiency and timeliness of operations or transactions (Tinitiyak ang kahusayan at pagiging maagap sa mga operasyon o transaksyones). | 1 | 2 | 3 | |
| 3. | Explains transactions clearly and understandably (Ipinapaliwanag ang mga transaksyones ng malinaw at madaling miintindihan. | 1 | 2 | 3 | |
| 4. | Respects privacy and confidentiality of information (Iginagalang ang pribado at pagiging kumpidensyal ng impormasyon). | 1 | 2 | 3 | |
| 5. | Attends quickly to concerns, needs, and offer solution (Mabilis na asikasuhin and mga pakay, pangangailangan, at nag-aalok ng solusyon). | 1 | 2 | 3 | |
| 6. | Ensures confidentiality of transactions (Tinitiyak ang pagiging kumpidensyal ng mga transaksyones). | 1 | 2 | 3 | |
| 7. | Collects feedback from client for service improvement (Nangongolekta ng tugon o komento mula sa kliyente para sa pagpapabuti ng serbisyo). | 1 | | | |
| **2.2 Quality of Service (Kalidad ng Serbisyo)** | | | | | |
| **Indicators (Pahiwatig)** Client is satisfied on how the bank (Ang kliyente ay nasisiyahan sa kung paano ang banko) - | | **Essential** | **Useful but not Essential** | **Not Necessary** | **Comments and Suggestions** |
| 1. | Organizes of the steps and requirements to complete the transaction (Isinasaayos ng mga | 1 | 2 | 3 | |

| | | | | | |
|---|---|---|---|---|---|
| | hakbang at kinakailangan upang makumpleto ang transaksyon). | | | | |
| 2. | Works thoroughly and has knowledge/skills on handling transactions and other concerns (Ginagawang mabuti ang trabaho at may kaalaman/kasanayan sa paghawak ng mga transaksyones at iba pang dapat gawin). | 1 | 2 | 3 | |
| 3. | Provides opportunities for sharing information relating to updates on transactions and services (Nagbibigay ng mga pagkakataon upang maibahagi ang impormasyon na may kaugnayan sa kondisyon ng mga transaksyon at serbisyo). | 1 | 2 | 3 | |
| 4. | Works consistently that exceeds expectations of quality, quantity, customer service, and timeliness standards (Patuloy na gumagana na lumalampas sa mga inaasahan ng kalidad, dami, serbisyo sa customer, at mga pamantayan sa pagiging maagap). | 1 | 2 | 3 | |
| 5. | Consistently and significantly exceeds job expectations and demonstrates a high degree of initiative, customer service, and quality of work. (Patuloy at makabuluhang higit na pinagbubuti and trabaho ayon sa mga inaasahan at nagpapakita ng mataas na antas ng inisyatiba, serbisyo sa customer, at kalidad ng trabaho). | 1 | 2 | 3 | |
| 6. | Consistently promotes and maintains a harmonious relationship with clients (Patuloy na nagtataguyod at nagpapanatili ng maayos na relasyon sa mga kliyente). | 1 | 2 | 3 | |
| 7. | Defines and analyzes complex problems (Tinutukoy at sinusuri ang mga kumplikadong problema). | 1 | | | |
| 8. | Serves promptly with regard to adherence to work standard (Mabilis magselbe bilang pagsunod sa pamantayan ng trabaho). | 1 | | | |
| **2.3 Access and Facilities (Pag-access/pagpasok at mga Pasilidad)** | | | | | |
| **Indicators**<br>Client is satisfied on how the bank (Ang kliyente ay nasisiyahan sa kung paano ang banko) - | | **Essential** | **Useful but not Essential** | **Not Necessary** | **Comments and Suggestions** |
| 1. | Provides ease in accessing the facilities used to avail the service (Nagbibigay daan para padalian sa pag-access sa mga pasilidad na ginagamit upang mapakinabangan ang serbisyo). | 1 | 2 | 3 | |
| 2. | Provides ideal structural design counters for conducting transactions (Nagbibigay ng kaaya-ayang disenyong pang istruktura ng counter para sa pagsasagawa ng mga transaksyon). | 1 | 2 | 3 | |

| | | | | | |
|---|---|---|---|---|---|
| 3. | Provides comfortable lounge or waiting area (Nagbibigay ng komportableng salas o lugar hintayan). | 1 | 2 | 3 | |
| 4. | Provides easy access to mobile/online banking (Nagbibigay ng madaling pag-access sa mobile/online banking). | 1 | 2 | 3 | |
| 5. | Provides secured bank facilities with uniformed personnel (Mayroong siniguradong pasilidad ang bangko ng mga unipormadong tauhan). | 1 | 2 | 3 | |
| 6. | Organizes queue system (Organisadong sistema ng pila). | 1 | 2 | 3 | |
| 7. | Equips with emergency lights, CCTV, and fire alarms (Mayroong emergency lights, CCTV, at fire alarm). | 1 | 2 | 3 | |
| **2.4 Communication (Komunikasyon)** | | | | | |
| **Indicators**<br>Client is satisfied on how the bank (Ang kliyente ay nasisiyahan sa kung paano ang banko) - | | **Essential** | **Useful but not Essential** | **Not Necessary** | **Comments and Suggestions** |
| 1. | Provides clear instructions/informations on bank basic services such as opening a savings or current account, checking account, or pension account (Magbigay ng malinaw na pagtuturo/impormasyon sa mga pangunahing serbisyo ng bangko tulad ng pagbubukas ng savings o kasalukuyang account, checking account, o pension account). | 1 | 2 | 3 | |
| 2. | Communicates and instructs clearly for over-the-counter transaction (Makipagkomunika at magbigay ng malinaw na instruksyon sa over the counter na mga deposito). | 1 | 2 | 3 | |
| 3. | Thoroughly check and instruct details of information for withdrawal and deposit transactions (Masusing suriin at magbigay ng instruksyon ng detalye ukol sa withdrawal at deposito na mga transaksyon). | 1 | 2 | 3 | |
| 4. | Communicates and instructs clients for other bank services and products (Makipagkomunika at magbigay ng instruksyon para sa iba pang serbisyo at produkto ng banko). | 1 | 2 | 3 | |
| 5. | Provides feedback to ATM concerns or any bank services that needs update or response (Magbigay ng impormasyon ukol sa ATM o anumang serbisyo ng bangko na nangangailangan ng pagsasapanahon o tugon). | 1 | 2 | 3 | |
| 6. | Maintains communication channels such as live chat, chatbot, email, call center, and social media (Pinapanatili ang mga pamamaraan ng komunikasyon tulad ng live chat, chatbot, | 1 | 2 | 3 | |

| | | | | | |
|---|---|---|---|---|---|
| | email, call center, at social media). | | | | |
| 7. | Offers person to person services (Mag-alok ng mga serbisyo sa bawat tao). | 1 | 2 | 3 | |
| **2.5 Integrity (Integridad)** | | | | | |
| **Indicators** Client is satisfied on how the bank (Ang kliyente ay nasisiyahan sa kung paano ang banko) - | | **Essential** | **Useful but not Essential** | **Not Necessary** | **Comments and Suggestions** |
| 1. | Maintains good and favourable actions for customers' financial interest (Pinanatili ang maganda at paborableng aksyon para sa kapakanan ukol sa pananalapi ng mga customer). | 1 | 2 | 3 | |
| 2. | Plays a positive role to maximize the funds with a best suitable investment and lending products (Ginagampanan ang isang positibong papel upang i-maximize ang mga pondo na may pinakamahusay na angkop na pamumuhunan at mga produkto ng pagpapahiram). | 1 | 2 | 3 | |
| 3. | Invites admiration as custodian of people money, and their financial needs (Nagpapakita ng simbolo ng kahanga-hanga bilang tagapag-alaga ng pera ng mga tao, at ng kanilang mga pangangailangan sa pananalapi). | 1 | 2 | 3 | |
| 4. | Takes care of the funds in a secure and safe way (Nangangalaga ng mga pondo sa isang sigurado at ligtas na pamamaraan). | 1 | 2 | 3 | |
| 5. | Maintains a secure and safe and profitable business relationship (Panatilihin ang isang sigurado at ligtas at kumikitang relasyon sa negosyo). | 1 | 2 | 3 | |
| 6. | Maintains trust and integrity in inter mediation function between multiple parties (Nagpapanatili ng tiwala at integridad bilang tagapamagitan sa pagitan ng maraming partido). | 1 | 2 | 3 | |
| 7. | Maintains a utility character that creates trust and dependence to develop sustainable relationship (Nagpapanatili ng isang karaker na tumutulong upang lumilikha ng tiwala at pag-asa para makabuo ng pangmatagalang relasyon). | 1 | 2 | 3 | |
| **2.6 Competence (Kakayahan)** | | | | | |
| **Indicators** Client is satisfied on how the bank (Ang kliyente ay nasisiyahan sa kung paano ang bangko) - | | **Essential** | **Useful but not Essential** | **Not Necessary** | **Comments and Suggestions** |
| 1. | Gives attention to details needed for every transactions (Nagbibigay pansin sa mga detalye na kailangan sa bawat transaksyones). | 1 | 2 | 3 | |
| 2. | Gives its full focus on every transactions (Nagbibigay ng buong pokus sa bawat transaksyon). | 1 | 2 | 3 | |
| 3. | Fosters good communication skill (Nagpapakita ng mahusay na kasanayan sa komunikasyon). | 1 | 2 | 3 | |

| | | | | | |
|---|---|---|---|---|---|
| 4. | Ensures accountability to every action (Tinitiyak ang pananagutan sa bawat pagkilos). | 1 | 2 | 3 | |
| 5. | Shows problem solving ability (Nagpapakita ng kakayahan sa paglutas ng problema). | 1 | 2 | 3 | |
| 6. | Shows professionalism in every transactions (Nagpapakita ng propesyonalismo sa bawat transaksyon). | 1 | 2 | 3 | |
| 7. | Shows good customer service (Nagpapakita ng mahusay na serbisyo sa customer). | 1 | 2 | 3 | |

**Remarks/Recommendation:**

_____

_____

_____

_____

_____.

E. Javier
Name and Signature of the Validator

**Overall Rating:**

Please check (√) appropriate rating.

_____ Approved to be used as presented

_____ Approved to be used with revisions as indicated.

_____ Disapproved, the researcher must make another questionnaire

**LAGUNA COLLEGE OF BUSINESS AND ARTS**
***School of Graduate Studies***

April 14, 2023

**MA. LORENA M. TAGALA, LPT, EdD**
Graduate School Professor
Laguna College of Business and Arts

Dear Madam:

I am a graduate school student of Laguna College of Business and Arts taking up Master in Business Administration and is currently working on my study entitled **"CUSTOMER RELATIONSHIP MANAGEMENT AND CLIENT SATISFACTION IN A GOVERNMENT BANKING INSTITUTION IN LAGUNA: BASIS FOR ACTION PLAN."**

With your expertise, I am humbly asking your permission to validate the attached survey instrument for the study using the attached rating tool. The research paradigm/theories and Statement of the Problem are also provided for your reference.

I am looking forward to hearing that my request merits positive response.

Thank you very much.

Respectfully yours,

**RALL GREGORIO A. LLANDELAR**
*Researcher*

Noted:

**JENNIFER M. ABELLANA, PhD**
*Thesis Adviser*

## QUESTIONNAIRE VALIDATION SHEET

Name of Validator: MA. LORENA M. TAGALA
Highest Educational Attainment: Doctor of Education
Position Held: _____
Field of Specialization: _____
Signature: _____

**Purpose:**

The purpose of this questionnaire is to to look at this problem by studying the level of implementation of customer relationship management of government banking institutions in Laguna and its relationship to client satisfaction and loyalty (Ang layunin ng questionnare na ito ay upang tignan ang suliranin na ito sa pamamagitan ng pag-aaral ng antas ng pagpapatupad ng pangangalaga sa relasyon ng mga kliyente ng mga bangko ng gobyerno sa Laguna at ang kaugnayan nito sa kasiyahan ng mga kliyente.

**Directions:**
Please read each of the questions. For each item, please indicate whether the item/question is *Essential,* Useful but *Not Essential,* or *Not Necessary*. Indicate your response by circling the appropriate number.

## SURVEY QUESTIONNAIRE

**I. Demographic Profile of Respondents (Demograpikong Pagkakilanlan ng mga Tagatugon))**

This part will provide necessary information about the respondents, which is significant for proper interpretation of data (Ang bahaging ito ay magbibigay ng kinakailangang impormasyon tungkol sa mga tagatugon, na mahalaga para sa wastong interpretasyon ng mga datos).

| | | | Essential | Useful but not Essential | Not Necessary | Comments and Suggestions |
|---|---|---|---|---|---|---|
| 1 | **Name/ Pangalan (optional)** | | 1 | 2 | 3 | **No Need For This** |
| 2 | **Age**/Edad (please specify) | | 1 | 2 | 3 | **No Need For This** |
| 3 | **Landbank Branch/ Sangay ng Landbank** (please specify) | | 1 | 2 | 3 | **No Need For This** |

**II. The level of implementation of customer relationship management of a Government Banking Institutions in Laguna as assessed by their clients in terms of *Identifying Customer Expectations*, *Differentiating Customers*, *Interactions to Customers*, and *Customization of Services*** (Antas ng pagpapatupad ng pamamahala ng relasyon sa customer ng mga banking pag-aari ng gobyerno sa Laguna ayon sa pagtatasa ng kanilang mga kliyente sa mga tuntunin ng Pagtukoy sa mga Inaasahan ng Customer, Pagtugon sa iba-ibang Pangangailangan ng mga Customer, Mga Pakikipag-ugnayan sa mga Customer, at Pag-customize ng Mga Serbisyo).

**Direction:** Please read each statement carefully and kindly put a check (√) mark on the appropriate column that corresponds to your answer using the following rating scale (Pakibasang mabuti ang bawat pahayag at pakisuyong lagyan ng tsek (√) ang angkop na hanay na tumutugma sa iyong sagot gamit ang sumusunod na sukat ng bilang o grado):

4 - Fully Implemented (Ganap na Ipinatupad)
3 - Implemented (Ipinatupad)
2 - Partially Implemented (Bahagyang Naipatupad)
1 - Not Implemented (Hindi Naipatupad)

**1.1 Identifying Customer Expectations** (Pagtukoy sa mga Inaasahan ng Customer)

| | **Indicators (Pahiwatig)** The concerned Landbank branch personnel can (Ang kinauukulang mga tauhan ng sangay ng Landbank ay maykakayanan kung paano) - | **Essential** | **Useful but not Essential** | **Not Necessary** | **Comments and Suggestions** |
|---|---|---|---|---|---|
| 1. | Identify and conduct surveys to gather feedback from customers on their needs, preferences, or expectations. (Kilalanin at magsagawa ng mga survey upang mangalap ng puna mula sa mga customer sa kanilang mga pangangailangan, kagustuhan, o inaasahan.) | 1 | 2 | 3 | |
| 2. | Distribute and monitor customer feedback on social media, review sites, or other online platforms to identify common issues or areas for improvement of service. (Ipamahagi at subaybayan ang feedback ng customer sa social media, mga site ng pagsusuri, o iba pang mga online platform upang makilala ang mga karaniwang isyu o lugar para sa pagpapabuti ng serbisyo.) | 1 | 2 | 3 | |
| 3. | Communicate with customers and create a personalized level of service to meet clients expectations and preferences. (Makipag-usap sa mga customer at lumikha ng isang isinapersonal na antas ng serbisyo upang matugunan ang mga inaasahan at kagustuhan ng mga kliyente.) | 1 | 2 | 3 | |
| 4. | Analyze customer data to identify patterns in customer behavior or preferences, such as the frequency and type of transactions. (Suriin ang data ng customer upang makilala ang mga pattern sa pag-uugali o kagustuhan ng customer, tulad ng dalas at uri ng mga transaksyon.) | 1 | 2 | 3 | |
| 5. | Stay up-to-date on industry trends or best practices to identify areas where they can improve their services or meet customer expectations. (Manatiling napapanahon sa mga uso sa industriya o pinakamahusay na | 1 | 2 | 3 | |

| | | | | | |
|---|---|---|---|---|---|
| | kasanayan upang makilala ang mga lugar kung saan maaari nilang mapabuti ang kanilang mga serbisyo o matugunan ang mga inaasahan ng customer.) | | | | |
| **1.2 Differentiating Customers (Pagbalangkasin base sa iba-ibang pangangailangan ng mga Customer)** | | | | | |
| **Indicators (Pahiwatig)** The concerned Landbank branch personnel can (Ang kinauukulang mga tauhan ng sangay ng Landbank ay maykakayanan kung paano) - | | **Essential** | **Useful but not Essential** | **Not Necessary** | **Comments and Suggestions** |
| 1. | Segment customers by age, gender, income, education, occupation, or other demographic characteristics. (Segment ang customer ayon sa edad, kasarian, kita, edukasyon, trabaho, o iba pang mga katangian ng demograpiko.) | 1 | 2 | 3 | **Change Segment to other term** |
| 2. | Segment customers based on their transaction history, such as frequency of transactions, the amount of money deposited or withdrawn, or types of transactions. (Segment ang customer batay sa kanilang kasaysayan ng transaksyon, tulad ng dalas ng mga transaksyon, ang halaga ng pera na idineposito o binawi, o mga uri ng mga transaksyon.) | 1 | 2 | 3 | |
| 3. | Segment customers based on their usage of different products, such as savings accounts, credit cards, loans, or investment products. (Segment ang customer batay sa kanilang paggamit ng iba't ibang mga produkto, tulad ng mga account sa pag-save, credit card, pautang, o mga produktong pamumuhunan.) | 1 | 2 | 3 | |
| 4. | Segment customers based on their geographic location, such as city, state, or country. (Segment ang customer batay sa kanilang lokasyon sa heograpiya, tulad ng lungsod, estado, o bansa.) | 1 | 2 | 3 | |
| 5. | Segment customers based on their risk profile, such as low, medium, or high-risk customers. (Segment ang customer batay sa kanilang profile ng peligro, tulad ng mababang, daluyan, o mga customer na may mataas na peligro.) | 1 | 2 | 3 | |
| 6. | Segment customers based on their behavior, such as frequent or infrequent customers, loyal or disloyal customers, or customers with a high propensity to purchase additional products or services. (Segment and customer batay sa kanilang pag-uugali, tulad ng madalas o madalas na mga customer, matapat o hindi tapat na mga customer, o mga customer na may mataas na propensidad upang bumili ng mga karagdagang produkto o serbisyo.) | 1 | 2 | 3 | |
| **1.3 Interaction to Customers** | | | | | |
| **Indicators (Pahiwatig)** The concerned Landbank branch personnel can (Ang | | **Essential** | **Useful but not** | **Not Necessary** | **Comments and** |

| | | | | | |
|---|---|---|---|---|---|
| kinauukulang mga tauhan ng sangay ng Landbank ay may kakayanan kung paano) - | | | **Essential** | | **Suggestions** |
| 1. | Interact with customers face-to-face at their branches, where customers can discuss their banking needs, open accounts, apply for loans, or receive assistance from them. (Makipag-ugnay sa mga customer nang harapan sa kanilang mga sangay, kung saan maaaring talakayin ng mga customer ang kanilang mga pangangailangan sa pagbabangko, bukas na mga account, mag-aplay para sa mga pautang, o makatanggap ng tulong mula sa kanila.) | 1 | 2 | 3 | |
| 2. | Interact with customers through their website, mobile app, email, and social media platforms. (Makipag-ugnay sa mga customer sa pamamagitan ng kanilang website, mobile app, email, at mga platform ng social media.) | 1 | 2 | 3 | |
| 3. | Interact with customers over the phone through their customer service hotlines for assistance, inquire about their accounts, or report any issues. (Makipag-ugnay sa mga customer sa telepono sa pamamagitan ng kanilang mga hotline ng serbisyo sa customer para sa tulong, magtanong tungkol sa kanilang mga account, o mag-ulat ng anumang mga isyu.) | 1 | 2 | 3 | |
| 4. | Use SMS messaging to send customers updates on their accounts, promotions, or other relevant information. (Gumamit ng pagmemensahe ng SMS upang maipadala ang mga customer ng mga update sa kanilang mga account, promosyon, o iba pang nauugnay na impormasyon.) | 1 | 2 | 3 | |
| 5. | Use chatbots to interact with customers or provide them with assistance on their website or mobile app. (Gumamit ng mga chatbots upang makipag-ugnay sa mga customer o magbigay sa kanila ng tulong sa kanilang website o mobile app.) | 1 | 2 | 3 | |
| 6. | Interact with customers on a personalized level by understanding their needs and preferences or offering them tailored solutions and services. (Makipag-ugnay sa mga customer sa isang isinapersonal na antas sa pamamagitan ng pag-unawa sa kanilang mga pangangailangan at kagustuhan o nag-aalok sa kanila ng mga angkop na solusyon at serbisyo.) | 1 | 2 | 3 | |
| **1.4 Customization of Service** | | | | | |
| **Indicators (Pahiwatig)**<br>The concerned Landbank branch personnel can (Ang kinauukulang mga tauhan ng sangay ng Landbank ay may kakayanan kung paano) - | | **Essential** | **Useful but not Essential** | **Not Necessary** | **Comments and Suggestions** |
| 1. | Offer personalized advice to customers on financial planning, investments, or other | 1 | 2 | 3 | |

| | | | | | |
|---|---|---|---|---|---|
| | relevant topics based on their specific needs or preferences. (Mag-alok ng isinapersonal na payo sa mga customer tungkol sa pagpaplano sa pananalapi, pamumuhunan, o iba pang mga nauugnay na paksa batay sa kanilang mga tiyak na pangangailangan o kagustuhan.) | | | | |
| 2. | Offer customized products, such as savings accounts, loans, or investment products, tailored to the specific needs of each customer segment. (Nag-aalok ng mga pasadyang produkto, tulad ng mga account sa pag-iimpok, pautang, o mga produkto ng pamumuhunan, na naayon sa mga tiyak na pangangailangan ng bawat segment ng customer.) | 1 | 2 | 3 | **Provide?** |
| 3. | Offer customers a choice of communication channels to interact with the bank, such as email, chatbots, social media, or phone. (Nag-aalok ng mga customer ng isang pagpipilian ng mga channel ng komunikasyon upang makipag-ugnay sa bangko, tulad ng email, chatbots, social media, o telepono.) | 1 | 2 | 3 | |
| 4. | Provide tailored customer service by assigning a dedicated relationship manager or staff to each customer. (Magbigay ng pinasadyang serbisyo sa customer sa pamamagitan ng pagtatalaga ng isang dedikadong manager ng relasyon o kawani sa bawat customer.) | 1 | 2 | 3 | |
| 5. | Offer multiple channels for accessing their products and services, such as online banking, mobile banking, phone banking, or in-person banking, to provide customers with a variety of options that suit their preferences. (Mag-alok ng maraming mga channel para sa pag-access sa kanilang mga produkto at serbisyo, tulad ng online banking, mobile banking, banking banking, o in-person banking, upang mabigyan ang mga customer ng iba't ibang mga pagpipilian na naaangkop sa kanilang mga kagustuhan.) | 1 | 2 | 3 | **Other word aside from offer** |
| 6. | Offer specialized services, such as wealth management, insurance, or foreign exchange services, to meet the unique needs of their customers. (Mag-alok ng mga dalubhasang serbisyo, tulad ng pamamahala ng kayamanan, seguro, o mga serbisyo sa palitan ng dayuhan, upang matugunan ang mga natatanging pangangailangan ng kanilang mga customer.) | 1 | 2 | 3 | **Offer?** |
| 7. | Offer flexible terms and conditions on their products and services to accommodate the individual needs of their customers. (Mag-alok ng mga kakayahang umangkop na mga termino at kundisyon sa kanilang mga produkto at serbisyo upang mapaunlakan ang mga | 1 | 2 | 3 | **Offer?** |

| | | | | | |
|---|---|---|---|---|---|
| | indibidwal na pangangailangan ng kanilang mga customer.) | | | | |
| 8. | Gather customer feedback to understand their needs and preferences and make changes to their services accordingly. (Ipunin ang feedback ng customer upang maunawaan ang kanilang mga pangangailangan at kagustuhan at gumawa ng mga pagbabago sa kanilang mga serbisyo nang naaayon.) | 1 | 2 | 3 | |

**III. Level of satisfaction of clients to the services of government banking institutions in Laguna in terms of: *Responsiveness, Quality of services, Access and facilities, Communication, Integrity, and Competence***
(Antas ng kasiyahan ng mga kliyente sa mga serbisyo ng mga bankong pag-aari ng gobyerno sa Laguna batay sa mga tuntunin ng: Responsiveness, Quality of services, Access and facilities, Communication, Integrity, and Competence).

**Direction:** Please read each statement carefully and kindly put a check (√) mark on the appropriate column that corresponds to your answer using the following rating scale (Pakibasang mabuti ang bawat pahayag at pakisuyong lagyan ng tsek (√) ang angkop na hanay na tumutugma sa iyong sagot gamit ang sumusunod na sukat ng bilang o grado):

4 - Very Satisfactory (Sobrang Nasisiyahan)
3 - Satisfactory (Nasisiyahan)
2 - Fairly Satisfactory (Katamtamang Kasiyahan)
1 - Did Not Meet Expectations (Hindi Umabot sa Inaasahan)

| **2.1 Responsiveness (Bilis ng Pagtugon)** | | | | | |
|---|---|---|---|---|---|
| **Indicators (Pahiwatig)** Client is satisfied on how the bank (Ang kliyente ay nasisiyahan sa kung paano ang banko) - | | **Essential** | **Useful but not Essential** | **Not Necessary** | **Comments and Suggestions** |
| 1. | Responds quickly in line with client requirements to the transaction (Mabilis na tumugon base sa pangangailangan ng kliyente sa bawat transaksyon). | 1 | 2 | 3 | |
| 2. | Ensures efficiency and timeliness of operations or transactions (Tinitiyak ang kahusayan at pagiging maagap sa mga operasyon o transaksyones). | 1 | 2 | 3 | |
| 3. | Explains transactions clearly and understandably (Ipinapaliwanag ang mga transaksyones ng malinaw at madaling miintindihan. | 1 | 2 | 3 | |
| 4. | Respects privacy and confidentiality of information (Iginagalang ang pribado at pagiging kumpidensyal ng impormasyon). | 1 | 2 | 3 | |
| 5. | Attends quickly to concerns, needs, and offer solution (Mabilis na asikasuhin and mga pakay, pangangailangan, at nag-aalok ng solusyon). | 1 | 2 | 3 | |
| 6. | Ensures confidentiality of transactions (Tinitiyak ang pagiging kumpidensyal ng mga transaksyones). | 1 | 2 | 3 | |
| 7. | Collects feedback from client for service improvement (Nangongolekta ng tugon o | 1 | 2 | 3 | |

| | | | | | |
|---|---|---|---|---|---|
| | komento mula sa kliyente para sa pagpapabuti ng serbisyo). | | | | |
| **2.2 Quality of Service (Kalidad ng Serbisyo)** | | | | | |
| **Indicators (Pahiwatig)** Client is satisfied on how the bank (Ang kliyente ay nasisiyahan sa kung paano ang banko) - | | **Essential** | **Useful but not Essential** | **Not Necessary** | **Comments and Suggestions** |
| 1. | Organizes the steps or requirements to complete the transaction (Isinasaayos ng mga hakbang at kinakailangan upang makumpleto ang transaksyon). | 1 | 2 | 3 | |
| 2. | Works thoroughly or has knowledge/skills on handling transactions or other concerns (Ginagawang mabuti ang trabaho at may kaalaman/kasanayan sa paghawak ng mga transaksyones at iba pang dapat gawin). | 1 | 2 | 3 | |
| 3. | Provides opportunities for sharing information relating to updates on transactions or services (Nagbibigay ng mga pagkakataon upang maibahagi ang impormasyon na may kaugnayan sa kondisyon ng mga transaksyon at serbisyo). | 1 | 2 | 3 | |
| 4. | Works consistently that exceeds expectations of quality, quantity, customer service, or timeliness standards (Patuloy na gumagana na lumalampas sa mga inaasahan ng kalidad, dami, serbisyo sa customer, at mga pamantayan sa pagiging maagap). | 1 | 2 | 3 | |
| 5. | Consistently or significantly exceeds job expectations or demonstrates a high degree of initiative, customer service, or quality of work. (Patuloy at makabuluhang higit na pinagbubuti and trabaho ayon sa mga inaasahan at nagpapakita ng mataas na antas ng inisyatība, serbisyo sa customer, at kalidad ng trabaho). | 1 | 2 | 3 | |
| 6. | Consistently promotes or maintains a harmonious relationship with clients (Patuloy na nagtataguyod at nagpapanatili ng maayos na relasyon sa mga kliyente). | 1 | 2 | 3 | |
| 7. | Defines or analyzes complex problems. (Tinutukoy at sinusuri ang mga kumplikadong problema). | 1 | 2 | 3 | |
| 8. | Serves promptly with regard to adherence to work standard (Mabilis magselbe bilang pagsunod sa pamantayan ng trabaho). | 1 | 2 | 3 | |
| **2.3 Access and Facilities (Pag-access/pagpasok at mga Pasilidad)** | | | | | |
| **Indicators** Client is satisfied on how the bank (Ang kliyente ay nasisiyahan sa kung paano ang banko) - | | **Essential** | **Useful but not Essential** | **Not Necessary** | **Comments and Suggestions** |

| | | | | | |
|---|---|---|---|---|---|
| 1. | Provides ease in accessing the facilities used to avail the service (Nagbibigay daan para padalian sa pag-access sa mga pasilidad na ginagamit upang mapakinabangan ang serbisyo). | 1 | 2 | 3 | |
| 2. | Provides ideal structural design counters for conducting transactions (Nagbibigay ng kaaya-ayang disenyong pang istruktura ng counter para sa pagsasagawa ng mga transaksyon). | 1 | 2 | 3 | |
| 3. | Provides comfortable lounge or waiting area (Nagbibigay ng komportableng salas o lugar hintayan). | 1 | 2 | 3 | |
| 4. | Provides easy access to mobile/online banking (Nagbibigay ng madaling pag-access sa mobile/online banking). | 1 | 2 | 3 | |
| 5. | Provides secured bank facilities with uniformed personnel (Mayroong siniguradong pasilidad ang bangko ng mga unipormadong tauhan). | 1 | 2 | 3 | |
| 6. | Organizes queue system (Organisadong sistema ng pila). | 1 | 2 | 3 | |
| 7. | Equips with emergency lights, CCTV, or fire alarms (Mayroong emergency lights, CCTV, at fire alarm). | 1 | 2 | 3 | |
| **2.4 Communication (Komunikasyon)** | | | | | |
| **Indicators**<br>Client is satisfied on how the bank (Ang kliyente ay nasisiyahan sa kung paano ang banko) - | | **Essential** | **Useful but not Essential** | **Not Necessary** | **Comments and Suggestions** |
| 1. | Provides clear instructions/informations on bank basic services such as opening a savings or current account, checking account, or pension account (Magbigay ng malinaw na pagtuturo/impormasyon sa mga pangunahing serbisyo ng bangko tulad ng pagbubukas ng savings o kasalukuyang account, checking account, o pension account). | 1 | 2 | 3 | |
| 2. | Communicates or instructs clearly for over-the-counter transaction (Makipagkomunika at magbigay ng malinaw na instruksyon sa over the counter na mga deposito). | 1 | 2 | 3 | |
| 3. | Thoroughly check or instruct details of information for withdrawal or deposit transactions (Masusing suriin at magbigay ng instruksyon ng detalye ukol sa withdrawal at deposito na mga transaksyon). | 1 | 2 | 3 | |
| 4. | Communicates or instructs clients for other bank services or products (Makipagkomunika at magbigay ng instruksyon para sa iba pang | 1 | 2 | 3 | |

| | | | | | |
|---|---|---|---|---|---|
| | serbisyo at produkto ng banko). | | | | |
| 5. | Provides feedback to ATM concerns or any bank services that needs update or response (Magbigay ng impormasyon ukol sa ATM o anumang serbisyo ng bangko na nangangailangan ng pagsasapanahon o tugon). | 1 | 2 | 3 | |
| 6. | Maintains communication channels such as live chat, chatbot, email, call center, or social media (Pinapanatili ang mga pamamaraan ng komunikasyon tulad ng live chat, chatbot, email, call center, at social media). | 1 | 2 | 3 | |
| 7. | Offers person to person services (Mag-alok ng mga serbisyo sa bawat tao). | 1 | 2 | 3 | |
| **2.5 Integrity (Integridad)** | | | | | |
| **Indicators** Client is satisfied on how the bank (Ang kliyente ay nasisiyahan sa kung paano ang banko) - | | **Essential** | **Useful but not Essential** | **Not Necessary** | **Comments and Suggestions** |
| 1. | Maintains good or favourable actions for customers' financial interest (Pinanatili ang maganda at paborableng aksyon para sa kapakanan ukol sa pananalapi ng mga customer). | 1 | 2 | 3 | |
| 2. | Plays a positive role to maximize the funds with a best suitable investment or lending products (Ginagampanan ang isang positibong papel upang i-maximize ang mga pondo na may pinakamahusay na angkop na pamumuhunan at mga produkto ng pagpapahiram). | 1 | 2 | 3 | |
| 3. | Invites admiration as custodian of people money, or their financial needs (Nagpapakita ng simbolo ng kahanga-hanga bilang tagapag-alaga ng pera ng mga tao, at ng kanilang mga pangangailangan sa pananalapi). | 1 | 2 | 3 | |
| 4. | Takes care of the funds in a secure or safe way (Nangangalaga ng mga pondo sa isang sigurado at ligtas na pamamaraan). | 1 | 2 | 3 | |
| 5. | Maintains a secured or profitable business relationship (Panatilihin ang isang sigurado at ligtas at kumikitang relasyon sa negosyo). | 1 | 2 | 3 | |
| 6. | Maintains trust or integrity in inter mediation function between multiple parties (Nagpapanatili ng tiwala at integridad bilang tagapamagitan sa pagitan ng maraming partido). | 1 | 2 | 3 | |
| 7. | Maintains a utility character that creates trust or dependence to develop sustainable relationship (Nagpapanatili ng isang karaker na tumutulong upang lumilikha ng tiwala at pag-asa para makabuo ng pangmatagalang relasyon). | 1 | 2 | 3 | |
| **2.6 Competence (Kakayahan)** | | | | | |

| Indicators<br>Client is satisfied on how the bank (Ang kliyente ay nasisiyahan sa kung paano ang bangko) - | | Essential | Useful but not Essential | Not Necessary | Comments and Suggestions |
|---|---|---|---|---|---|
| 1. | Gives attention to details needed for every transactions (Nagbibigay pansin sa mga detalye na kailangan sa bawat transaksyones). | 1 | 2 | 3 | |
| 2. | Gives its full focus on every transactions (Nagbibigay ng buong pokus sa bawat transaksyon). | 1 | 2 | 3 | |
| 3. | Fosters good communication skill (Nagpapakita ng mahusay na kasanayan sa komunikasyon). | 1 | 2 | 3 | |
| 4. | Ensures accountability to every action (Tinitiyak ang pananagutan sa bawat pagkilos). | 1 | 2 | 3 | |
| 5. | Shows problem solving ability (Nagpapakita ng kakayahan sa paglutas ng problema). | 1 | 2 | 3 | |
| 6. | Shows professionalism in every transactions (Nagpapakita ng propesyonalismo sa bawat transaksyon). | 1 | 2 | 3 | |
| 7. | Shows good customer service (Nagpapakita ng mahusay na serbisyo sa customer). | 1 | 2 | 3 | |

**Remarks/Recommendation:**

If you can still shorten indicators (too wordy) much better.

**MA. LORENA M. TAGALA, LPT, EdD**
Name and Signature of the Validator

**Overall Rating:**

Please check (√) appropriate rating.

_____ Approved to be used as presented

_____ Approved to be used with revisions as indicated.

_____ Disapproved, the researcher must make another questionnaire

**LAGUNA COLLEGE OF BUSINESS AND ARTS**
***School of Graduate Studies***

April 13, 2023

**MARIA VICTORIA C. MACALE, MBA**
College/Graduate School Professor
Laguna College of Business and Arts
Calamba City, Laguna

Dear Madam:

I am a graduate school student of Laguna College of Business and Arts taking up Master in Business Administration and is currently working on my study entitled **"CUSTOMER RELATIONSHIP MANAGEMENT AND CLIENT SATISFACTION IN A GOVERNMENT BANKING INSTITUTION IN LAGUNA: BASIS FOR ACTION PLAN."**

With your expertise, I am humbly asking your permission to validate the attached survey instrument for the study using the attached rating tool. The research paradigm/theories and Statement of the Problem are also provided for your reference.

I am looking forward to hearing that my request merits positive response.

Thank you very much.

Respectfully yours,

**RALL GREGORIO A. LLANDELAR**
*Researcher*

Noted:

Signed

**JENNIFER M. ABELLANA, PhD**
*Thesis Adviser*

**II. The level of implementation of customer relationship management of a Government Banking Institutions in Laguna as assessed by their clients in terms of *Identifying Customer Expectations*, *Differentiating Customers*, *Interactions to Customers*, and *Customization of Services*** (Antas ng pagpapatupad ng pamamahala ng relasyon sa customer ng mga banking pag-aari ng gobyerno sa Laguna ayon sa pagtatasa ng kanilang mga kliyente sa mga tuntunin ng Pagtukoy sa mga Inaasahan ng Customer, Pagtugon sa iba-ibang Pangangailangan ng mga Customer, Mga Pakikipag-ugnayan sa mga Customer, at Pag-customize ng Mga Serbisyo).

**Direction:** Please read each statement carefully and kindly put a check (√) mark on the appropriate column that corresponds to your answer using the following rating scale (Pakibasang mabuti ang bawat pahayag at pakisuyong lagyan ng tsek (√) ang angkop na hanay na tumutugma sa iyong sagot gamit ang sumusunod na sukat ng bilang o grado):

4 - Fully Implemented (Ganap na Ipinatupad)
3 - Implemented (Ipinatupad)
2 - Partially Implemented (Bahagyang Naipatupad)
1 - Not Implemented (Hindi Naipatupad)

**1.1 Identifying Customer Expectations** (Pagtukoy sa mga Inaasahan ng Customer)

| | **Indicators (Pahiwatig)** The concerned Landbank branch personnel can (Ang kinauukulang mga tauhan ng sangay ng Landbank ay maykakayanan kung paano) - | **Essential** | **Useful but not Essential** | **Not Necessary** | **Comments and Suggestions** |
|---|---|---|---|---|---|
| 1. | Identify and conduct surveys to gather feedback from customers on their needs, preferences, or expectations. (Kilalanin at magsagawa ng mga survey upang mangalap ng puna mula sa mga customer sa kanilang mga pangangailangan, kagustuhan, o inaasahan.) | 1 | | 3 | |
| 2. | Distribute and monitor customer feedback on social media, review sites, or other online platforms to identify common issues or areas for improvement of service. (Ipamahagi at subaybayan ang feedback ng customer sa social media, mga site ng pagsusuri, o iba pang mga online platform upang makilala ang mga karaniwang isyu o lugar para sa pagpapabuti ng serbisyo.) | 1 | | 3 | |
| 3. | Communicate with customers and create a personalized level of service to meet clients expectations and preferences. (Makipag-usap sa mga customer at lumikha ng isang isinapersonal na antas ng serbisyo upang matugunan ang mga inaasahan at kagustuhan ng mga kliyente.) | 1 | | 3 | |
| 4. | Analyze customer data to identify patterns in customer behavior or preferences, such as the frequency and type of transactions. (Suriin ang data ng customer upang makilala ang mga pattern sa pag-uugali o kagustuhan ng customer, tulad ng dalas at uri ng mga transaksyon.) | 1 | | 3 | |
| 5. | Stay up-to-date on industry trends or best practices to identify areas where they can improve their services or meet customer expectations. (Manatiling napapanahon sa mga uso sa industriya o pinakamahusay na | 1 | | 3 | |

| | | | | | |
|---|---|---|---|---|---|
| | kasanayan upang makilala ang mga lugar kung saan maaari nilang mapabuti ang kanilang mga serbisyo o matugunan ang mga inaasahan ng customer.) | | | | |
| **1.2 Differentiating Customers (Pagbalangkasin base sa iba-ibang pangangailangan ng mga Customer)** | | | | | |
| **Indicators (Pahiwatig)** The concerned Landbank branch personnel can (Ang kinauukulang mga tauhan ng sangay ng Landbank ay maykakayanan kung paano) - | | **Essential** | **Useful but not Essential** | **Not Necessary** | **Comments and Suggestions** |
| 1. | Segment customers by age, gender, income, education, occupation, or other demographic characteristics. (Segment ang customer ayon sa edad, kasarian, kita, edukasyon, trabaho, o iba pang mga katangian ng demograpiko.) | 1 | | 3 | |
| 2. | Segment customers based on their transaction history, such as frequency of transactions, the amount of money deposited or withdrawn, or types of transactions. (Segment ang customer batay sa kanilang kasaysayan ng transaksyon, tulad ng dalas ng mga transaksyon, ang halaga ng pera na idineposito o binawi, o mga uri ng mga transaksyon.) | 1 | | 3 | |
| 3. | Segment customers based on their usage of different products, such as savings accounts, credit cards, loans, or investment products. (Segment ang customer batay sa kanilang paggamit ng iba't ibang mga produkto, tulad ng mga account sa pag-save, credit card, pautang, o mga produktong pamumuhunan.) | 1 | | 3 | |
| 4. | Segment customers based on their geographic location, such as city, state, or country. (Segment ang customer batay sa kanilang lokasyon sa heograpiya, tulad ng lungsod, estado, o bansa.) | 1 | | 3 | |
| 5. | Segment customers based on their risk profile, such as low, medium, or high-risk customers. (Segment ang customer batay sa kanilang profile ng peligro, tulad ng mababang, daluyan, o mga customer na may mataas na peligro.) | 1 | | 3 | |
| 6. | Segment customers based on their behavior, such as frequent or infrequent customers, loyal or disloyal customers, or customers with a high propensity to purchase additional products or services. (Segment and customer batay sa kanilang pag-uugali, tulad ng madalas o madalas na mga customer, matapat o hindi tapat na mga customer, o mga customer na may mataas na propensidad upang bumili ng mga karagdagang produkto o serbisyo.) | 1 | | 3 | |
| **1.3 Interaction to Customers** | | | | | |
| **Indicators (Pahiwatig)** The concerned Landbank branch personnel can (Ang | | **Essential** | **Useful but not** | **Not Necessary** | **Comments and** |

| kinauukulang mga tauhan ng sangay ng Landbank ay my kakayanan kung paano) - | | | Essential | | Suggestions |
|---|---|---|---|---|---|
| 1. | Interact with customers face-to-face at their branches, where customers can discuss their banking needs, open accounts, apply for loans, or receive assistance from them. (Makipag-ugnay sa mga customer nang harapan sa kanilang mga sangay, kung saan maaaring talakayin ng mga customer ang kanilang mga pangangailangan sa pagbabangko, bukas na mga account, mag-aplay para sa mga pautang, o makatanggap ng tulong mula sa kanila.) | 1 | ▮ | 3 | |
| 2. | Interact with customers through their website, mobile app, email, and social media platforms. (Makipag-ugnay sa mga customer sa pamamagitan ng kanilang website, mobile app, email, at mga platform ng social media.) | 1 | ▮ | 3 | |
| 3. | Interact with customers over the phone through their customer service hotlines for assistance, inquire about their accounts, or report any issues. (Makipag-ugnay sa mga customer sa telepono sa pamamagitan ng kanilang mga hotline ng serbisyo sa customer para sa tulong, magtanong tungkol sa kanilang mga account, o mag-ulat ng anumang mga isyu.) | 1 | ▮ | 3 | |
| 4. | Use SMS messaging to send customers updates on their accounts, promotions, or other relevant information. (Gumamit ng pagmemensahe ng SMS upang maipadala ang mga customer ng mga update sa kanilang mga account, promosyon, o iba pang nauugnay na impormasyon.) | 1 | ▮ | 3 | |
| 5. | Use chatbots to interact with customers or provide them with assistance on their website or mobile app. (Gumamit ng mga chatbots upang makipag-ugnay sa mga customer o magbigay sa kanila ng tulong sa kanilang website o mobile app.) | 1 | ▮ | 3 | |
| 6. | Interact with customers on a personalized level by understanding their needs and preferences or offering them tailored solutions and services. (Makipag-ugnay sa mga customer sa isang isinapersonal na antas sa pamamagitan ng pag-unawa sa kanilang mga pangangailangan at kagustuhan o nag-aalok sa kanila ng mga angkop na solusyon at serbisyo.) | 1 | ▮ | 3 | |
| **1.4 Customization of Service** | | | | | |
| **Indicators (Pahiwatig)** The concerned Landbank branch personnel can (Ang kinauukulang mga tauhan ng sangay ng Landbank ay may kakayanan kung paano) - | | **Essential** | **Useful but not Essential** | **Not Necessary** | **Comments and Suggestions** |
| 1. | Offer personalized advice to customers on financial planning, investments, or other | 1 | ▮ | 3 | |

| | | | | | |
|---|---|---|---|---|---|
| | relevant topics based on their specific needs or preferences. (Mag-alok ng isinapersonal na payo sa mga customer tungkol sa pagpaplano sa pananalapi, pamumuhunan, o iba pang mga nauugnay na paksa batay sa kanilang mga tiyak na pangangailangan o kagustuhan.) | | | | |
| 2. | Offer customized products, such as savings accounts, loans, or investment products, tailored to the specific needs of each customer segment. (Nag-aalok ng mga pasadyang produkto, tulad ng mga account sa pag-iimpok, pautang, o mga produkto ng pamumuhunan, na naayon sa mga tiyak na pangangailangan ng bawat segment ng customer.) | 1 | [redacted] | 3 | |
| 3. | Offer customers a choice of communication channels to interact with the bank, such as email, chatbots, social media, or phone. (Nag-aalok ng mga customer ng isang pagpipilian ng mga channel ng komunikasyon upang makipag-ugnay sa bangko, tulad ng email, chatbots, social media, o telepono.) | 1 | [redacted] | 3 | |
| 4. | Provide tailored customer service by assigning a dedicated relationship manager or staff to each customer. (Magbigay ng pinasadyang serbisyo sa customer sa pamamagitan ng pagtatalaga ng isang dedikadong manager ng relasyon o kawani sa bawat customer.) | 1 | [redacted] | 3 | |
| 5. | Offer multiple channels for accessing their products and services, such as online banking, mobile banking, phone banking, or in-person banking, to provide customers with a variety of options that suit their preferences. (Mag-alok ng maraming mga channel para sa pag-access sa kanilang mga produkto at serbisyo, tulad ng online banking, mobile banking, banking banking, o in-person banking, upang mabigyan ang mga customer ng iba't ibang mga pagpipilian na naaangkop sa kanilang mga kagustuhan.) | 1 | [redacted] | 3 | |
| 6. | Offer specialized services, such as wealth management, insurance, or foreign exchange services, to meet the unique needs of their customers. (Mag-alok ng mga dalubhasang serbisyo, tulad ng pamamahala ng kayamanan, seguro, o mga serbisyo sa palitan ng dayuhan, upang matugunan ang mga natatanging pangangailangan ng kanilang mga customer.) | 1 | [redacted] | 3 | |
| 7. | Offer flexible terms and conditions on their products and services to accommodate the individual needs of their customers. (Mag-alok ng mga kakayahang umangkop na mga termino at kundisyon sa kanilang mga produkto at serbisyo upang mapaunlakan ang mga | [redacted] | 2 | 3 | |

| | | | | | |
|---|---|---|---|---|---|
| | indibidwal na pangangailangan ng kanilang mga customer.) | | | | |
| 8. | Gather customer feedback to understand their needs and preferences and make changes to their services accordingly. (Ipunin ang feedback ng customer upang maunawaan ang kanilang mga pangangailangan at kagustuhan at gumawa ng mga pagbabago sa kanilang mga serbisyo nang naaayon.) | | 2 | 3 | |

**III. Level of satisfaction of clients to the services of government banking institutions in Laguna in terms of: *Responsiveness, Quality of services, Access and facilities, Communication, Integrity, and Competence***
(Antas ng kasiyahan ng mga kliyente sa mga serbisyo ng mga bankong pag-aari ng gobyerno sa Laguna batay sa mga tuntunin ng: Responsiveness, Quality of services, Access and facilities, Communication, Integrity, and Competence).

**Direction:** Please read each statement carefully and kindly put a check (√) mark on the appropriate column that corresponds to your answer using the following rating scale (Pakibasang mabuti ang bawat pahayag at pakisuyong lagyan ng tsek (√) ang angkop na hanay na tumutugma sa iyong sagot gamit ang sumusunod na sukat ng bilang o grado):

4 - Very Satisfactory (Sobrang Nasisiyahan)
3 - Satisfactory (Nasisiyahan)
2 - Fairly Satisfactory (Katamtamang Kasiyahan)
1 - Did Not Meet Expectations (Hindi Umabot sa Inaasahan)

| **2.1 Responsiveness (Bilis ng Pagtugon)** | | | | | |
|---|---|---|---|---|---|
| **Indicators (Pahiwatig)**<br>Client is satisfied on how the bank (Ang kliyente ay nasisiyahan sa kung paano ang banko) - | | **Essential** | **Useful but not Essential** | **Not Necessary** | **Comments and Suggestions** |
| 1. | Responds quickly in line with client requirements to the transaction (Mabilis na tumugon base sa pangangailangan ng kliyente sa bawat transaksyon). | 1 | 2 | 3 | |
| 2. | Ensures efficiency and timeliness of operations or transactions (Tinitiyak ang kahusayan at pagiging maagap sa mga operasyon o transaksyones). | 1 | 2 | 3 | |
| 3. | Explains transactions clearly and understandably (Ipinapaliwanag ang mga transaksyones ng malinaw at madaling miintindihan. | 1 | 2 | 3 | |
| 4. | Respects privacy and confidentiality of information (Iginagalang ang pribado at pagiging kumpidensyal ng impormasyon). | 1 | 2 | 3 | |
| 5. | Attends quickly to concerns, needs, and offer solution (Mabilis na asikasuhin and mga pakay, pangangailangan, at nag-aalok ng solusyon). | 1 | 2 | 3 | |
| 6. | Ensures confidentiality of transactions (Tinitiyak ang pagiging kumpidensyal ng mga transaksyones). | 1 | 2 | 3 | |
| 7. | Collects feedback from client for service improvement (Nangongolekta ng tugon o | | | | |

| | | | | | |
|---|---|---|---|---|---|
| | komento mula sa kliyente para sa pagpapabuti ng serbisyo). | | | | |
| **2.2 Quality of Service (Kalidad ng Serbisyo)** | | | | | |
| **Indicators (Pahiwatig)** Client is satisfied on how the bank (Ang kliyente ay nasisiyahan sa kung paano ang banko) - | | **Essential** | **Useful but not Essential** | **Not Necessary** | **Comments and Suggestions** |
| 1. | Organizes the steps or requirements to complete the transaction (Isinasaayos ng mga hakbang at kinakailangan upang makumpleto ang transaksyon). | ▮ | 2 | 3 | |
| 2. | Works thoroughly or has knowledge/skills on handling transactions or other concerns (Ginagawang mabuti ang trabaho at may kaalaman/kasanayan sa paghawak ng mga transaksyones at iba pang dapat gawin). | ▮ | 2 | 3 | |
| 3. | Provides opportunities for sharing information relating to updates on transactions or services (Nagbibigay ng mga pagkakataon upang maibahagi ang impormasyon na may kaugnayan sa kondisyon ng mga transaksyon at serbisyo). | ▮ | 2 | 3 | |
| 4. | Works consistently that exceeds expectations of quality, quantity, customer service, or timeliness standards (Patuloy na gumagana na lumalampas sa mga inaasahan ng kalidad, dami, serbisyo sa customer, at mga pamantayan sa pagiging maagap). | ▮ | 2 | 3 | |
| 5. | Consistently or significantly exceeds job expectations or demonstrates a high degree of initiative, customer service, or quality of work. (Patuloy at makabuluhang higit na pinagbubuti and trabaho ayon sa mga inaasahan at nagpapakita ng mataas na antas ng inisyatiba, serbisyo sa customer, at kalidad ng trabaho). | ▮ | 2 | 3 | |
| 6. | Consistently promotes or maintains a harmonious relationship with clients (Patuloy na nagtataguyod at nagpapanatili ng maayos na relasyon sa mga kliyente). | ▮ | 2 | 3 | |
| 7. | Defines or analyzes complex problems. (Tinutukoy at sinusuri ang mga kumplikadong problema). | ▮ | 2 | 3 | |
| 8. | Serves promptly with regard to adherence to work standard (Mabilis magselbe bilang pagsunod sa pamantayan ng trabaho). | ▮ | 2 | 3 | |
| **2.3 Access and Facilities (Pag-access/pagpasok at mga Pasilidad)** | | | | | |
| **Indicators** Client is satisfied on how the bank (Ang kliyente ay nasisiyahan sa kung paano ang banko) - | | **Essential** | **Useful but not Essential** | **Not Necessary** | **Comments and Suggestions** |

| | | | | | |
|---|---|---|---|---|---|
| 1. | Provides ease in accessing the facilities used to avail the service (Nagbibigay daan para padalian sa pag-access sa mga pasilidad na ginagamit upang mapakinabangan ang serbisyo). | ▌ | 2 | 3 | |
| 2. | Provides ideal structural design counters for conducting transactions (Nagbibigay ng kaaya-ayang disenyong pang istruktura ng counter para sa pagsasagawa ng mga transaksyon). | ▌ | 2 | 3 | |
| 3. | Provides comfortable lounge or waiting area (Nagbibigay ng komportableng salas o lugar hintayan). | ▌ | 2 | 3 | |
| 4. | Provides easy access to mobile/online banking (Nagbibigay ng madaling pag-access sa mobile/online banking). | ▌ | 2 | 3 | |
| 5. | Provides secured bank facilities with uniformed personnel (Mayroong siniguradong pasilidad ang bangko ng mga unipormadong tauhan). | ▌ | 2 | 3 | |
| 6. | Organizes queue system (Organisadong sistema ng pila). | ▌ | 2 | 3 | |
| 7. | Equips with emergency lights, CCTV, or fire alarms (Mayroong emergency lights, CCTV, at fire alarm). | ▌ | 2 | 3 | |
| **2.4 Communication (Komunikasyon)** | | | | | |
| **Indicators**<br>Client is satisfied on how the bank (Ang kliyente ay nasisiyahan sa kung paano ang banko) - | | **Essential** | **Useful but not Essential** | **Not Necessary** | **Comments and Suggestions** |
| 1. | Provides clear instructions/informations on bank basic services such as opening a savings or current account, checking account, or pension account (Magbigay ng malinaw na pagtuturo/impormasyon sa mga pangunahing serbisyo ng bangko tulad ng pagbubukas ng savings o kasalukuyang account, checking account, o pension account). | ▌ | 2 | 3 | |
| 2. | Communicates or instructs clearly for over-the-counter transaction (Makipagkomunika at magbigay ng malinaw na instruksyon sa over the counter na mga deposito). | ▌ | 2 | 3 | |
| 3. | Thoroughly check or instruct details of information for withdrawal or deposit transactions (Masusing suriin at magbigay ng instruksyon ng detalye ukol sa withdrawal at deposito na mga transaksyon). | ▌ | 2 | 3 | |
| 4. | Communicates or instructs clients for other bank services or products (Makipagkomunika at magbigay ng instruksyon para sa iba pang | ▌ | 2 | 3 | |

| | | | | | |
|---|---|---|---|---|---|
| | serbisyo at produkto ng banko). | | | | |
| 5. | Provides feedback to ATM concerns or any bank services that needs update or response (Magbigay ng impormasyon ukol sa ATM o anumang serbisyo ng bangko na nangangailangan ng pagsasapanahon o tugon). | | 2 | 3 | |
| 6. | Maintains communication channels such as live chat, chatbot, email, call center, or social media (Pinapanatili ang mga pamamaraan ng komunikasyon tulad ng live chat, chatbot, email, call center, at social media). | | 2 | 3 | |
| 7. | Offers person to person services (Mag-alok ng mga serbisyo sa bawat tao). | | 2 | 3 | |
| **2.5 Integrity (Integridad)** | | | | | |
| **Indicators** Client is satisfied on how the bank (Ang kliyente ay nasisiyahan sa kung paano ang banko) - | | **Essential** | **Useful but not Essential** | **Not Necessary** | **Comments and Suggestions** |
| 1. | Maintains good or favourable actions for customers' financial interest (Pinanatili ang maganda at paborableng aksyon para sa kapakanan ukol sa pananalapi ng mga customer). | | 2 | 3 | |
| 2. | Plays a positive role to maximize the funds with a best suitable investment or lending products (Ginagampanan ang isang positibong papel upang i-maximize ang mga pondo na may pinakamahusay na angkop na pamumuhunan at mga produkto ng pagpapahiram). | | 2 | 3 | |
| 3. | Invites admiration as custodian of people money, or their financial needs (Nagpapakita ng simbolo ng kahanga-hanga bilang tagapag-alaga ng pera ng mga tao, at ng kanilang mga pangangailangan sa pananalapi). | | 2 | 3 | |
| 4. | Takes care of the funds in a secure or safe way (Nangangalaga ng mga pondo sa isang sigurado at ligtas na pamamaraan). | | 2 | 3 | |
| 5. | Maintains a secured or profitable business relationship (Panatilihin ang isang sigurado at ligtas at kumikitang relasyon sa negosyo). | | 2 | 3 | |
| 6. | Maintains trust or integrity in inter mediation function between multiple parties (Nagpapanatili ng tiwala at integridad bilang tagapamagitan sa pagitan ng maraming partido). | | 2 | 3 | |
| 7. | Maintains a utility character that creates trust or dependence to develop sustainable relationship (Nagpapanatili ng isang karaker na tumutulong upang lumilikha ng tiwala at pag-asa para makabuo ng pangmatagalang relasyon). | | 2 | 3 | |
| **2.6 Competence (Kakayahan)** | | | | | |

| Indicators<br>Client is satisfied on how the bank (Ang kliyente ay nasisiyahan sa kung paano ang bangko) - | | Essential | Useful but not Essential | Not Necessary | Comments and Suggestions |
|---|---|---|---|---|---|
| 1. | Gives attention to details needed for every transactions (Nagbibigay pansin sa mga detalye na kailangan sa bawat transaksyones). | | 2 | 3 | |
| 2. | Gives its full focus on every transactions (Nagbibigay ng buong pokus sa bawat transaksyon). | | 2 | 3 | |
| 3. | Fosters good communication skill (Nagpapakita ng mahusay na kasanayan sa komunikasyon). | | 2 | 3 | |
| 4. | Ensures accountability to every action (Tinitiyak ang pananagutan sa bawat pagkilos). | | 2 | 3 | |
| 5. | Shows problem solving ability (Nagpapakita ng kakayahan sa paglutas ng problema). | | 2 | 3 | |
| 6. | Shows professionalism in every transactions (Nagpapakita ng propesyonalismo sa bawat transaksyon). | | 2 | 3 | |
| 7. | Shows good customer service (Nagpapakita ng mahusay na serbisyo sa customer). | | 2 | 3 | |

**Remarks/Recommendation:**

Please adhere to the recommendations provided in green text while removing any text highlighted in red. Additionally, any double-barreled questions have been highlighted in green and should be revised by replacing them with "or" where appropriate.

**MARIA VICTORIA C. MACALE, MBA**
Name and Signature of the Validator

**Overall Rating:**

Please check (√) appropriate rating.

_____ Approved to be used as presented

__√__ Approved to be used with revisions as indicated.

_____ Disapproved, the researcher must make another questionnaire

# Appendix C

## Survey Questionnaire

LAGUNA COLLEGE OF BUSINESS AND ARTS
*School of Graduate Studies*

**Dear Respondents:**

The undersigned is an MBA student undertaking a research entitled **"Customer Relationship Management and Client Satisfaction in a Government Banking Institution in Laguna: Basis for Action Plan".** May I humbly request for your support to answer this survey questionnaire? The goal of this survey is to determine the level of implementation of a Government Banking Institution and customer relationship management and how it contributes to the satisfaction of its clients in the province of Laguna. The findings of this study are aimed at developing an action plan to strengthen the implementation of customer relationship management program. This survey will be anonymous and confidential, and no responses will be linked to you personally. The gathered information will be used basically for research only, with no indication of your identity. I am hoping that you will complete this survey.

Thank you for spending your valuable time and cooperation in this academic endeavour.

Very respectfully yours,

**RALL GREGORIO A. LLANDELAR**
*Researcher*

**SURVEY QUESTIONNAIRE**

**I. The level of implementation of customer relationship management of a Government Banking Institutions in Laguna as assessed by their clients in terms of *Identifying Customer Expectations*, *Differentiating Customers*, *Interactions to Customers*, and *Customization of Services*** *(Antas ng pagpapatupad ng pamamahala ng relasyon sa customer ng mga banking pag-aari ng gobyerno sa Laguna ayon sa pagtatasa ng kanilang mga kliyente sa mga tuntunin ng Pagtukoy sa mga Inaasahan ng Customer, Pagtugon sa iba-ibang Pangangailangan ng mga Customer, Mga Pakikipag-ugnayan sa mga Customer, at Pag-customize ng Mga Serbisyo).*

**Direction:** Please read each statement carefully and kindly put a check (√) mark on the appropriate column that corresponds to your answer using the following rating scale *(Pakibasang mabuti ang bawat pahayag at pakisuyong lagyan ng tsek (√) ang angkop na hanay na tumutugma sa iyong sagot gamit ang sumusunod na sukat ng bilang o grado)*:

4 - Fully Implemented *(Ganap na Ipinatupad)*
3 - Implemented *(Ipinatupad)*
2 - Partially Implemented *(Bahagyang Naipatupad)*
1 - Not Implemented *(Hindi Naipatupad)*

| **1.1 Identifying Customer Expectations** | | | | | |
|---|---|---|---|---|---|
| **Indicators**<br>**The concerned Landbank branch personnel can-**<br>*(Ang kinauukulang mga tauhan ng sangay ng Landbank ay maykakayanan kung paano) -* | | **4** | **3** | **2** | **1** |
| 1. | Identify and conduct surveys to gather feedback from customers on their needs, preferences, or expectations.<br>*(Kilalanin at magsagawa ng mga survey upang mangalap ng puna mula sa mga customer sa kanilang mga pangangailangan, kagustuhan, o inaasahan.)* | | | | |
| 2. | Distribute and monitor customer feedback on social media, review sites, or other online platforms to identify common issues or areas for improvement of service. | | | | |

| | | | | | |
|---|---|---|---|---|---|
| | *(Ipamahagi at subaybayan ang feedback ng customer sa social media, mga site ng pagsusuri, o iba pang mga online platform upang makilala ang mga karaniwang isyu o lugar para sa pagpapabuti ng serbisyo.)* | | | | |
| 3. | Communicate with customers and create a personalized level of service to meet client's expectations and preferences.<br>*(Makipag-usap sa mga kliyente at lumikha ng isang isinapersonal na antas ng serbisyo upang matugunan ang mga inaasahan at kagustuhan ng kliyente.)* | | | | |
| 4. | Analyze client's data to identify patterns in customer behavior or preferences, such as the frequency and type of transactions.<br>*(Suriin ang data ng customer upang makilala ang mga pattern sa pag-uugali o kagustuhan ng customer, tulad ng dalas at uri ng mga transaksyon.)* | | | | |
| 5. | Stay up-to-date on industry trends or best practices to identify areas where they can improve their services or meet customer expectations.<br>*(Manatiling napapanahon sa mga uso sa industriya o pinakamahusay na kasanayan upang makilala ang mga lugar kung saan maaari nilang mapabuti ang kanilang mga serbisyo o matugunan ang mga inaasahan ng customer.)* | | | | |
| | **1.2 Differentiating Customers** | | | | |
| **Indicators**<br>**The concerned Landbank branch personnel can -**<br>*(Ang kinauukulang mga tauhan ng sangay ng Landbank ay maykakayanan kung paano) -* | | 4 | 3 | 2 | 1 |
| 1. | Categorize customers based on their usage of different products, such as savings accounts, credit cards, loans, or investment products.<br>*(Pag-uuri ng customer batay sa kanilang paggamit ng iba't ibang mga produkto, tulad ng mga account sa pag-save, credit card, pautang, o mga produktong pamumuhunan.)* | | | | |
| 2. | Categorize customers based on their risk profile, such as low, medium, or high-risk customers.<br>*(Pag-uuri ng customer batay sa kanilang profile ng peligro, tulad ng mababang, daluyan, o mga customer na may mataas na peligro.)* | | | | |
| 3. | Categorize customers based on their behavior, such as frequent or infrequent customers, loyal or disloyal customers, or customers with a high propensity to purchase additional products or services.<br>*(Pag-uuri ng customer batay sa kanilang pag-uugali, tulad ng madalas o madalas na mga customer, matapat o hindi tapat na mga customer, o mga customer na may mataas na propensidad upang bumili ng mga karagdagang produkto o serbisyo.)* | | | | |
| | **1.3 Interactions to Customers** | | | | |
| **Indicators**<br>**The concerned Landbank branch personnel can-**<br>*(Ang kinauukulang mga tauhan ng sangay ng Landbank ay may kakayanan kung paano)* | | 4 | 3 | 2 | 1 |
| 1. | Interact with customers face-to-face at their branches, where customers can discuss their banking needs, open accounts, apply for loans, or receive assistance from them.<br>*(Makipag-ugnay sa mga customer nang harapan sa kanilang mga sangay, kung saan maaaring talakayin ng mga customer ang kanilang mga pangangailangan sa pagbabangko, bukas na mga account, mag-aplay para sa mga pautang, o makatanggap ng tulong mula sa kanila.)* | | | | |
| 2. | Interact with customers through their website, mobile app, email, and social media platforms.<br>*(Makipag-ugnay sa mga customer sa pamamagitan ng kanilang website, mobile app, email, at mga platform ng social media.)* | | | | |
| 3. | Interact with customers over the phone through their customer service hotlines for assistance, inquire about their accounts, or report any issues.<br>*(Makipag-ugnay sa mga customer sa telepono sa pamamagitan ng kanilang mga hotline ng serbisyo sa customer para sa tulong, magtanong tungkol sa kanilang mga account, o mag-ulat ng anumang mga isyu.)* | | | | |
| 4. | Use SMS messaging to send customers updates on their accounts, promotions, or other relevant information. | | | | |

| | | | | | |
|---|---|---|---|---|---|
| | *(Gumamit ng pagmemensahe ng SMS upang maipaalala ang mga customer ng mga update sa kanilang mga account, promosyon, o iba pang nauugnay na impormasyon.)* | | | | |
| 5. | Use chatbots to interact with customers or provide them with assistance on their website or mobile app.<br>*(Gumamit ng mga chatbots upang makipag-ugnay sa mga customer o magbigay sa kanila ng tulong sa kanilang website o mobile app.)* | | | | |
| 6. | Interact with customers on a personalized level by understanding their needs and preferences or offering them tailored solutions and services.<br>*(Makipag-ugnay sa mga customer sa isang is inapersonal na antas sa pamamagitan ng pag-unawa sa kanilang mga pangangailangan at kagustuhan o nag-aalok sa kanila ng mga angkop na solusyon at serbisyo.)* | | | | |
| | **1.4 Customization of Services** | | | | |
| **Indicators**<br>**The concerned Landbank branch personnel can-**<br>*(Ang kinauukulang mga tauhan ng sangay ng Landbank ay may kakayanan kung paano)* | | 4 | 3 | 2 | 1 |
| 1. | Provide customized products, such as savings accounts, loans, or investment products, tailored to the specific needs of each customer segment.<br>*(Magbigay ng mga pasadyang produkto, tulad ng mga account sa pag-iimpok, pautang, o mga produkto ng pamumuhunan, na naayon sa mga tiyak na pangangailangan ng bawat segment ng customer.)* | | | | |
| 2. | Provide tailored customer service by assigning a dedicated relationship manager or staff to each customer.<br>*(Magbigay ng pinasadyang serbisyo sa customer sa pamamagitan ng pagtatalaga ng isang dedikadong manager ng relasyon o kawani sa bawat customer.)* | | | | |
| 3. | Provide multiple channels for accessing their products and services, such as online banking, mobile banking, phone banking, or in-person banking, to provide customers with a variety of options that suit their preferences.<br>*(Magbigay ng maraming mga channel para sa pag-access sa kanilang mga produkto at serbisyo, tulad ng online banking, mobile banking, banking banking, o in-person banking, upang mabigyan ang mga customer ng iba't ibang mga pagpipilian na naaangkop sa kanilang mga kagustuhan.* | | | | |
| 4. | Provide specialized services, such as wealth management, insurance, or foreign exchange services, to meet the unique needs of their customers.<br>*(Magbigay ng mga dalubhasang serbisyo, tulad ng pamamahala ng kayamanan, seguro, o mga serbisyo sa palitan ng dayuhan, upang matugunan ang mga natatanging pangangailangan ng kanilang mga customer.)* | | | | |
| 5. | Gather customer feedback to understand their needs and preferences and make changes to their services accordingly.<br>*(Ipunin ang feedback ng customer upang maunawaan ang kanilang mga pangangailangan at kagustuhan at gumawa ng mga pagbabago sa kanilang mga serbisyo nang naaayon.)* | | | | |

**II. Level of satisfaction of clients to the services of government banking institutions in Laguna in terms of: *Responsiveness, Quality of services, Access and facilities, Communication, Integrity, and Competence*** *(Antas ng kasiyahan ng mga kliyente sa mga serbisyo ng mga bankong pag-aari ng gobyerno sa Laguna batay sa mga tuntunin ng: Responsiveness, Quality of services, Access and facilities, Communication, Integrity, and Competence).*

**Direction:** Please read each statement carefully and kindly put a check (√) mark on the appropriate column that corresponds to your answer using the following rating scale *(Pakibasang mabuti ang bawat pahayag at pakisuyong lagyan ng tsek (√) ang angkop na hanay na tumutugma sa iyong sagot gamit ang sumusunod na sukat ng bilang o grado)*:

4 - Very Satisfied *(Sobrang Nasiyahan)*
3 - Satisfied *(Nasiyahan)*
2 - Dissatisfied *(Hindi Nasiyahan)*
1 - Very Dissatisfied *(Sobrang Hindi Nasiyahan)*

| | | | | | |
|---|---|---|---|---|---|
| **2.1 Responsiveness** | | | | | |
| **Indicators**<br>**Client is satisfied on how the bank -**<br>(Ang kliyente ay nasisiyahan sa kung paano ang banko) - | | 4 | 3 | 2 | 1 |
| 1. | Responds quickly in line with client requirements to the transaction<br>*(Mabilis na tumugon base sa pangangailangan ng kliyente sa bawat transaksyon).* | | | | |
| 2. | Ensures efficiency and timeliness of operations or transactions<br>*(Tinitiyak ang kahusayan at pagiging maagap sa mga operasyon o transaksyones).* | | | | |
| 3. | Attends quickly to concerns, needs, and offer solution<br>*(Mabilis na asikasuhin and mga pakay, pangangailangan, at nag-aalok ng solusyon).* | | | | |
| 4. | Collects feedback from client for service improvement<br>*(Nangongolekta ng tugon o komento mula sa kliyente para sa pagpapabuti ng serbisyo).* | | | | |
| **2.2 Quality of services** | | | | | |
| **Client is satisfied on how the bank-**<br>*(Ang kliyente ay nasisiyahan sa kung paano ang banko) -* | | 4 | 3 | 2 | 1 |
| 1. | Works thoroughly or has knowledge/skills on handling transactions or other concerns<br>*(Ginagawang mabuti ang trabaho at may kaalaman/kasanayan sa paghawak ng mga transaksyones at iba pang dapat gawin).* | | | | |
| 2. | Provides opportunities for sharing information relating to updates on transactions or services<br>*(Nagbibigay ng mga pagkakataon upang maibahagi ang impormasyon na may kaugnayan sa kondisyon ng mga transaksyon at serbisyo).* | | | | |
| 3. | Works consistently that exceeds expectations of quality, quantity, customer service, or timeliness standards<br>*(Patuloy na gumagana na lumalampas sa mga inaasahan ng kalidad, dami, serbisyo sa customer, at mga pamantayan sa pagiging maagap).* | | | | |
| 4. | Consistently or significantly exceeds job expectations or demonstrates a high degree of initiative, customer service, or quality of work.<br>*(Patuloy at makabuluhang higit na pinagbubuti and trabaho ayon sa mga inaasahan at nagpapakita ng mataas na antas ng inisyatiba, serbisyo sa customer, at kalidad ng trabaho).* | | | | |
| 5. | Consistently promotes or maintains a harmonious relationship with clients<br>*(Patuloy na nagtataguyod at nagpapanatili ng maayos na relasyon sa mga kliyente).* | | | | |
| 6. | Defines or analyzes complex problems.<br>*(Tinutukoy at sinusuri ang mga kumplikadong problema).* | | | | |
| 7. | Serves promptly with regard to adherence to work standard<br>*(Mabilis magselbe bilang pagsunod sa pamantayan ng trabaho).* | | | | |
| **2.3 Access and facilities** | | | | | |
| **Indicators**<br>**Client is satisfied on how the bank -**<br>*(Ang kliyente ay nasisiyahan sa kung paano ang banko) -* | | 4 | 3 | 2 | 1 |
| 1. | Provides ease in accessing the facilities used to avail the service<br>*(Nagbibigay daan para padalian sa pag-access sa mga pasilidad na ginagamit upang mapakinabangan ang serbisyo).* | | | | |
| 2. | Provides ideal structural design counters for conducting transactions<br>*(Nagbibigay ng kaaya-ayang disenyong pang istruktura ng counter para sa pagsasagawa ng mga transaksyon).* | | | | |
| 3. | Provides comfortable lounge or waiting area<br>*(Nagbibigay ng komportableng salas o lugar hintayan).* | | | | |
| 4. | Organizes queue system<br>*(Organisadong sistema ng pila).* | | | | |
| **2.4 Communication** | | | | | |
| **Indicators**<br>**Client is satisfied on how the bank -**<br>*(Ang kliyente ay nasisiyahan sa kung paano ang banko) -* | | 4 | 3 | 2 | 1 |

| | | | | | |
|---|---|---|---|---|---|
| 1. | Provides clear instructions/informations on bank basic services such as opening a savings or current account, checking account, or pension account<br>*(Magbigay ng malinaw na pagtuturo/impormasyon sa mga pangunahing serbisyo ng bangko tulad ng pagbubukas ng savings o kasalukuyang account, checking account, o pension account).* | | | | |
| 2. | Communicates or instructs clearly for over-the-counter transaction<br>*(Makipagkomunika at magbigay ng malinaw na instruksyon sa over the counter na mga deposito).* | | | | |
| 3. | Thoroughly check or instruct details of information for withdrawal or deposit transactions<br>*(Masusing suriin at magbigay ng instruksyon ng detalye ukol sa withdrawal at deposito na mga transaksyon).* | | | | |
| 4. | Communicates or instructs clients for other bank services or products<br>*(Makipagkomunika at magbigay ng instruksyon para sa iba pang serbisyo at produkto ng banko).* | | | | |
| 5. | Provides feedback to ATM concerns or any bank services that needs update or response<br>*(Magbigay ng impormasyon ukol sa ATMo anumang serbisyo ng bangko na nangangailangan ng pagsasapanahon o tugon).* | | | | |
| 6. | Maintains communication channels such as live chat, chatbot, email, call center, or social media<br>*(Pinapanatili ang mga pamamaraan ng komunikasyon tulad ng live chat, chatbot, email, call center, at social media).* | | | | |
| 7. | Offers person to person services<br>*(Mag-alok ng mga serbisyo sa bawat tao).* | | | | |
| | **2.5 Integrity** | | | | |
| | **Indicators**<br>**Client is satisfied on how the bank**<br>*(Ang kliyente ay nasisiyahan sa kung paano ang banko) -* | 4 | 3 | 2 | 1 |
| 1. | Maintains good or favourable actions for customers' financial interest<br>*(Pinanatili ang maganda at paborableng aksyon para sa kapakanan ukol sa pananalapi ng mga customer).* | | | | |
| 2. | Plays a positive role to maximize the funds with a best suitable investment or lending products<br>*(Ginagampanan ang isang positibong papel upang i-maximize ang mga pondo na may pinakamahusay na angkop na pamumuhunan at mga produkto ng pagpapahiram).* | | | | |
| 3. | Invites admiration as custodian of people money, or their financial needs<br>*(Nagpapakita ng simbolo ng kahanga-hanga bilang tagapag-alaga ng pera ng mga tao, at ng kanilang mga pangangailangan sa pananalapi).* | | | | |
| 4. | Takes care of the funds in a secure or safe way<br>*(Nangangalaga ng mga pondo sa isang sigurado at ligtas na pamamaraan).* | | | | |
| 5. | Maintains a secured or profitable business relationship<br>*(Panatilihin ang isang sigurado at ligtas at kumikitang relasyon sa negosyo).* | | | | |
| 6. | Maintains trust or integrity in inter mediation function between multiple parties<br>*(Nagpapanatili ng tiwala at integridad bilang tagapamagitan sa pagitan ng maraming partido).* | | | | |
| 7. | Maintains a utility character that creates trust or dependence to develop sustainable relationship<br>*(Nagpapanatili ng isang karakter na tumutulong upang lumikha ng tiwala at pag-asa para makabuo ng pangmatagalang relasyon).* | | | | |
| | **2.6 Competence** | | | | |
| | **Indicators**<br>**Client is satisfied on how the bank**<br>*(Ang kliyente ay nasisiyahan sa kung paano ang bangko) -* | 4 | 3 | 2 | 1 |
| 1. | Gives attention to details needed for every transaction<br>*(Nagbibigay pansin sa mga detalye na kailangan sa bawat transaksyones).* | | | | |

| | | | | | |
|---|---|---|---|---|---|
| 2. | Gives its full focus on every transaction<br>*(Nagbibigay ng buong pokus sa bawat transaksyon).* | | | | |
| 3. | Fosters good communication skill<br>*(Nagpapakita ng mahusay na kasanayan sa komunikasyon).* | | | | |
| 4. | Ensures accountability to every action<br>*(Tinitiyak ang pananagutan sa bawat pagkilos).* | | | | |
| 5. | Shows problem solving ability<br>*(Nagpapakita ng kakayahan sa paglutas ng problema).* | | | | |
| 6. | Shows professionalism in every transaction<br>*(Nagpapakita ng propesyonalismo sa bawat transaksyon).* | | | | |
| 7. | Shows good customer service<br>*(Nagpapakita ng mahusay na serbisyo sa customer).* | | | | |

**THANK YOU VERY MUCH**

## Appendix D

## Cronbach Alpha Validity Test

**Reliability test**

| Questionnaire | Cronbach's Alpha | No of Items |
|---|---|---|
| Customer Expectations | .812 | 5 |
| Differentiating Customers | .776 | 3 |
| Interactions to Customers | .830 | 6 |
| Customization of Services | .727 | 5 |
| Responsiveness | .721 | 4 |
| Quality of services | .794 | 7 |
| Access and facilities | .739 | 4 |
| Communication | .734 | 7 |
| Integrity | .730 | 7 |
| Competence | .702 | 7 |

| Cronbach's alpha | Internal consistency |
|---|---|
| $0.9 \leq \alpha$ | Excellent |
| $0.8 \leq \alpha < 0.9$ | Good |
| $0.7 \leq \alpha < 0.8$ | Acceptable |
| $0.6 \leq \alpha < 0.7$ | Questionable |

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .812 | 5 |

**Item-Total Statistics**

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|---|---|---|---|---|
| E1 | 14.8500 | 1.818 | .725 | .737 |
| E2 | 14.8500 | 1.924 | .619 | .770 |
| E3 | 14.7500 | 2.513 | .204 | .868 |
| E4 | 15.0500 | 1.629 | .763 | .719 |
| E5 | 14.9000 | 1.779 | .705 | .742 |

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .778 | 3 |

**Item-Total Statistics**

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|---|---|---|---|---|
| DC3 | 7.7000 | .432 | .547 | .780 |
| DC5 | 7.6000 | .463 | .804 | .545 |
| DC6 | 7.7000 | .432 | .547 | .780 |

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .830 | 6 |

**Item-Total Statistics**

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|---|---|---|---|---|
| IC1 | 16.3000 | 8.958 | .000 | .864 |
| IC2 | 17.0000 | 5.684 | .783 | .760 |
| IC3 | 16.6500 | 6.871 | .465 | .829 |
| IC4 | 17.3500 | 5.924 | .585 | .811 |
| IC5 | 17.4000 | 4.568 | .913 | .721 |
| IC6 | 16.8000 | 6.589 | .799 | .776 |

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .727 | 5 |

**Item-Total Statistics**

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|---|---|---|---|---|
| CS2 | 15.5500 | 1.103 | .244 | .827 |
| CS4 | 15.1500 | 1.187 | .518 | .674 |
| CS5 | 15.1500 | 1.187 | .518 | .674 |
| CS6 | 15.2000 | 1.011 | .657 | .611 |
| CS8 | 15.1500 | 1.082 | .707 | .610 |

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .721 | 4 |

**Item-Total Statistics**

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|---|---|---|---|---|
| R1 | 11.2000 | .905 | .782 | .497 |
| R2 | 11.2000 | 1.221 | .325 | .756 |
| R5 | 11.3500 | .976 | .484 | .679 |
| R7 | 11.2500 | 1.039 | .494 | .668 |

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .794 | 7 |

**Item-Total Statistics**

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|---|---|---|---|---|
| Q1 | 21.9500 | 3.734 | .000 | .817 |
| Q2 | 21.9500 | 3.734 | .000 | .817 |
| Q3 | 22.5000 | 2.158 | .877 | .682 |
| Q4 | 22.5000 | 2.158 | .877 | .682 |
| Q5 | 22.3500 | 2.345 | .739 | .719 |
| Q6 | 22.2000 | 3.221 | .198 | .829 |
| Q7 | 22.2500 | 2.513 | .671 | .736 |

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .739 | 4 |

**Item-Total Statistics**

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|---|---|---|---|---|
| A1 | 11.5500 | .892 | .000 | .832 |
| A2 | 11.6500 | .555 | .528 | .682 |
| A3 | 11.7500 | .303 | .933 | .365 |
| A6 | 11.7000 | .432 | .678 | .585 |

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .734 | 7 |

**Item-Total Statistics**

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|---|---|---|---|---|
| C1 | 23.0500 | 1.418 | .603 | .681 |
| C2 | 23.0000 | 1.789 | .000 | .755 |
| C3 | 23.0500 | 1.418 | .603 | .681 |
| C4 | 23.4000 | .884 | .690 | .643 |
| C5 | 23.4500 | .892 | .660 | .658 |
| C6 | 23.0500 | 1.418 | .603 | .681 |
| C7 | 23.0000 | 1.789 | .000 | .755 |

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .730 | 7 |

**Item-Total Statistics**

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|---|---|---|---|---|
| I1 | 23.6000 | .779 | .693 | .641 |
| I2 | 23.7500 | .513 | .716 | .628 |
| I3 | 23.6500 | .661 | .694 | .622 |
| I4 | 23.5500 | 1.103 | .000 | .750 |
| I5 | 23.6000 | .779 | .693 | .641 |
| I6 | 23.6000 | .989 | .142 | .760 |
| I7 | 23.5500 | 1.103 | .000 | .750 |

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .702 | 7 |

**Item-Total Statistics**

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|---|---|---|---|---|
| COM1 | 23.5000 | .895 | .622 | .621 |
| COM2 | 23.7000 | .537 | .728 | .565 |
| COM3 | 23.6000 | .674 | .665 | .581 |
| COM4 | 23.4500 | 1.208 | .000 | .722 |
| COM5 | 23.5000 | .895 | .622 | .621 |
| COM6 | 23.5000 | 1.105 | .112 | .731 |
| COM7 | 23.4500 | 1.208 | .000 | .722 |

# Appendix E

## Content Validity Ratio/Index

### CONTENT VALIDITY RATIO/INDEX

**The Scoring Method**

| Relevance | Clarity |
|---|---|
| 1[ Essential]<br>2[Useful but not essential]<br>3[Not necessary] | 1[Very clear]<br>2[Clear but need minor revision]<br>3[Not clear] |

| DOMAIN: Customer Relationship Management | | RELEVANCE | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | ITEM | Expert 1 | Expert 2 | Expert 3 | Expert 4 | Expert 5 | EXPERT IN AGREEMENT | CVR | UNIVERSAL AGREEMENT/CV1 |
| **1.1 Identifying Customer Expectations** | | | | | | | | | |
| 1 | Identify and conduct surveys to gather feedback from customers on their needs, preferences, or expectations. | 1 | 1 | 2 | 1 | 1 | 4 | 0.80 | 0.80 |
| 2 | Distribute and monitor customer feedback on social media, review sites, or other online platforms to identify common issues or areas for improvement of service. | 1 | 1 | 2 | 1 | 1 | 4 | 0.80 | 0.80 |
| 3 | Communicate with customers and create a personalized level of service to meet client's expectations and preferences. | 1 | 1 | 1 | 1 | 1 | 5 | 0.3 | 0.3 |
| 4 | Analyze client's data to identify patterns in customer behavior or preferences, such as the frequency and type of transactions. | 1 | 1 | 1 | 1 | 1 | 5 | 0.3 | 0.3 |
| 5 | Stay up-to-date on industry trends or best practices to identify areas where they can improve their services or meet customer expectations. | 2 | 1 | 1 | 1 | 1 | 4 | 0.4 | 0.4 |
| SCORE CONTENT VALIDITY INDEX | | | | | | | | **0.7** | |
| PROPORTION RELEVANCE | | | | | | | | **0.7** | |
| S-CVI-UA AVE. | | | | | | | | | **0.7** |
| These results indicate a moderate level of agreement among the experts regarding the relevance of the items in the Customer Relationship Management domain. | | | | | | | | | |

| DOMAIN: Customer Relationship Management | | RELEVANCE | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | ITEM | Expert 1 | Expert 2 | Expert 3 | Expert 4 | Expert 5 | EXPERT IN AGREEMENT | I-CVI | UNIVERSAL AGREEMENT |
| **1.2 Differentiating Customers** | | | | | | | | | |
| 1 | Categorize customers based on their usage of different products, such as savings accounts, credit cards, loans, or investment products. | 1 | 1 | 2 | 1 | 1 | 4 | .80 | .80 |
| 2 | Categorize customers based on their risk profile, such as low, medium, or high-risk customers. | 1 | 1 | 2 | 1 | 1 | 4 | .80 | .80 |
| 3 | Categorize customers based on their behavior, such as frequent or infrequent customers, loyal or disloyal customers, or customers with a high propensity to purchase additional products or services. | 3 | 1 | 2 | 1 | 1 | 3 | .60 | .60 |
| SCORE CONTENT VALIDITY INDEX | | | | | | | | **0.8** | |
| PROPORTION RELEVANCE | | | | | | | | **0.733** | |
| S-CVI-UA AVE. | | | | | | | | | **0.733** |

Overall, the results indicate a high level of agreement among the experts regarding the relevance of the items in the Customer Relationship Management domain. This suggests that the items adequately capture the essential aspects of differentiating customers in terms of their product usage, risk profile, and behavior. The computed scores demonstrate the validity and consensus among the experts, providing confidence in the relevance of the items for further research or application in the domain of Customer Relationship Management.

| DOMAIN: Customer Relationship Management | | RELEVANCE | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | ITEM | Expert 1 | Expert 2 | Expert 3 | Expert 4 | Expert 5 | EXPERT IN AGREEMENT | I-CVI | UNIVERSAL AGREEMENT |
| **1.3 Interactions to Customers** | | | | | | | | | |
| 1 | Interact with customers face-to-face at their branches, where customers can discuss their banking needs, open accounts, apply for loans, or receive assistance from them. | 1 | 1 | 2 | 1 | 1 | 4 | .80 | .80 |
| 2 | Interact with customers through their website, mobile app, email, and social media platforms. | 1 | 1 | 2 | 1 | 1 | 4 | .80 | .80 |
| 3 | Interact with customers over the phone through their customer service hotlines for assistance, | 1 | 1 | 2 | 1 | 1 | 4 | .80 | .80 |

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | inquire about their accounts, or report any issues. | | | | | | | | |
| 4 | Use SMS messaging to send customers updates on their accounts, promotions, or other relevant information. | 1 | 1 | 2 | 1 | 1 | 4 | .80 | .80 |
| 5 | Use chatbots to interact with customers or provide them with assistance on their website or mobile app. | 1 | 1 | 2 | 1 | 1 | 4 | .80 | .80 |
| 6 | Interact with customers on a personalized level by understanding their needs and preferences or offering them tailored solutions and services. | 1 | 1 | 2 | 1 | 1 | 4 | .80 | .80 |
| SCORE CONTENT VALIDITY INDEX | | | | | | | | **0.80** | |
| PROPORTION RELEVANCE | | | | | | | | **0.800** | |
| S-CVI-UA AVE. | | | | | | | | | **0.800** |

Overall, the results indicate a high level of agreement among the experts regarding the relevance of the items in the Customer Relationship Management domain. This suggests that the items adequately capture the essential aspects of interactions with customers in various channels and personalized levels. The computed scores demonstrate the validity and consensus among the experts, providing confidence in the relevance of the items for further research or application in the domain of Customer Relationship Management.

| **DOMAIN: Customer Relationship Management** | | **RELEVANCE** | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | ITEM | Expert 1 | Expert 2 | Expert 3 | Expert 4 | Expert 5 | EXPERT IN AGREEMENT | I-CVI | UNIVERSAL AGREEMENT |
| **1.4 Customization of Services** | | | | | | | | | |
| 1 | Provide customized products, such as savings accounts, loans, or investment products, tailored to the specific needs of each customer segment. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 2 | Provide tailored customer service by assigning a dedicated relationship manager or staff to each customer. | 1 | 1 | 2 | 1 | 1 | 4 | .80 | .80 |
| 3 | Provide multiple channels for accessing their products and services, such as online banking, mobile banking, phone banking, or in-person banking, to provide customers with a variety of options that suit their preferences. | 1 | 1 | 2 | 1 | 1 | 4 | .80 | .80 |
| 4 | Provide specialized services, such as wealth management, insurance, or foreign exchange services, to | 1 | 1 | 2 | 1 | 1 | 4 | .80 | .80 |

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | meet the unique needs of their customers. | | | | | | | | |
| 5 | Gather customer feedback to understand their needs and preferences and make changes to their services accordingly. | 1 | 1 | 1 | 1 | 1 | 4 | .80 | .80 |
| SCORE CONTENT VALIDITY INDEX | | | | | | | | **0.84** | |
| PROPORTION RELEVANCE | | | | | | | | **0.880** | |
| S-CVI-UA AVE. | | | | | | | | | **0.880** |

Overall, the results indicate a high level of agreement among the experts regarding the relevance of the items in the Customer Relationship Management domain, specifically related to customization of services. The items adequately capture the essential aspects of providing customized products, tailored customer service, multiple service channels, specialized services, and gathering customer feedback. The computed scores demonstrate the validity and consensus among the experts, providing confidence in the relevance of the items for further research or application in the domain of Customer Relationship Management.

| **DOMAIN: Client Satisfaction** | | **RELEVANCE** | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | ITEM | Expert 1 | Expert 2 | Expert 3 | Expert 4 | Expert 5 | EXPERT IN AGREEMENT | I-CVI | UNIVERSAL AGREEMENT |
| **2.1 Responsiveness** | | | | | | | | | |
| 1 | Responds quickly in line with client requirements to the transaction. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 2 | Ensures efficiency and timeliness of operations or transactions. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 3 | Attends quickly to concerns, needs, and offer solution. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 4 | Collects feedback from client for service improvement. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| SCORE CONTENT VALIDITY INDEX | | | | | | | | **1.00** | |
| PROPORTION RELEVANCE | | | | | | | | **1.00** | |
| S-CVI-UA AVE. | | | | | | | | | **1.00** |

Overall, the results indicate that all items in the Client Satisfaction domain have a high level of relevance and agreement among the experts. The items effectively capture the aspects of responsiveness, efficiency, timeliness, attending to client concerns, and feedback collection for service improvement. The perfect scores for I-CVI, Universal Agreement, and SCORE CONTENT VALIDITY INDEX highlight the strong validity and consensus among the experts, providing confidence in the relevance of the items for assessing client satisfaction.

| DOMAIN: Client Satisfaction | RELEVANCE | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| ITEM | Expert 1 | Expert 2 | Expert 3 | Expert 4 | Expert 5 | EXPERT IN AGREEMENT | I-CVI | UNIVERSAL AGREEMENT |
| **2.2 Quality of services** | | | | | | | | |
| 1 Works thoroughly or has knowledge/skills on handling transactions or other concerns. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 2 Provides opportunities for sharing information relating to updates on transactions or services | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 3 Works consistently that exceeds expectations of quality, quantity, customer service, or timeliness standards. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 4 Consistently or significantly exceeds job expectations or demonstrates a high degree of initiative, customer service, or quality of work. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 5 Consistently promotes or maintains a harmonious relationship with clients. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 6 Defines or analyzes complex problems. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 7 Serves promptly with regard to adherence to work standard. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| SCORE CONTENT VALIDITY INDEX | | | | | | | **1.00** | |
| PROPORTION RELEVANCE | | | | | | | **1.00** | |
| S-CVI-UA AVE. | | | | | | | | **1.00** |

Overall, the results indicate that all items in the Client Satisfaction domain have a high level of relevance and agreement among the experts. The items effectively capture the aspects of working knowledge, information sharing, exceeding quality and service expectations, initiative, maintaining client relationships, problem-solving, and adherence to work standards. The perfect scores for I-CVI, Universal Agreement, and SCORE CONTENT VALIDITY INDEX highlight the strong validity and consensus among the experts, providing confidence in the relevance of the items for assessing client satisfaction.

| DOMAIN: Client Satisfaction | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| ITEM | | | | | | | | |
| **2.3 Access and facilities** | | | | | | | | |
| 1 Provides ease in accessing the facilities used to avail the service. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 2 Provides ideal structural design counters for conducting transactions. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 3 Provides comfortable lounge or waiting area. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| 4 | Organizes queue system. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| SCORE CONTENT VALIDITY INDEX | | | | | | | | **1.00** | |
| PROPORTION RELEVANCE | | | | | | | | **1.00** | |
| S-CVI-UA AVE. | | | | | | | | | **1.00** |

Overall, the results indicate that all items in the Client Satisfaction domain related to access and facilities have a high level of relevance and agreement among the experts. The items effectively capture aspects such as ease of access, ideal structural design, comfortable waiting areas, and organized queue systems. The perfect scores for I-CVI, Universal Agreement, SCORE CONTENT VALIDITY INDEX, and PROPORTION RELEVANCE highlight the strong validity and consensus among the experts, providing confidence in the relevance of the items for assessing client satisfaction in terms of access and facilities.

| **DOMAIN: Client Satisfaction** | | **RELEVANCE** | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | ITEM | Expert 1 | Expert 2 | Expert 3 | Expert 4 | Expert 5 | EXPERT IN AGREEMENT | I-CVI | UNIVERSAL AGREEMENT |
| **2.4 Communication** | | | | | | | | | |
| 1 | Provides clear instructions/information on bank basic services such as opening a savings or current account, checking account, or pension account. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 2 | Communicates or instructs clearly for over-the-counter transaction. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 3 | Thoroughly check or instruct details of information for withdrawal or deposit transactions. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 4 | Communicates or instructs clients for other bank services or products. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 5 | Provides feedback to ATM concerns or any bank services that needs update or response. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 6 | Maintains communication channels such as live chat, chatbot, email, call center, or social media. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 7 | Offers person to person services. | | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| SCORE CONTENT VALIDITY INDEX | | | | | | | | **1.00** | |
| PROPORTION RELEVANCE | | | | | | | | **1.00** | |
| S-CVI-UA AVE. | | | | | | | | | **1.00** |

Overall, the results indicate that all items in the Client Satisfaction domain related to communication have a high level of relevance and agreement among the experts. The items effectively capture aspects such as providing clear instructions and information, communicating effectively during over-the-counter transactions, thorough checking of details for withdrawal or deposit transactions, offering communication for other bank services or products, providing feedback for ATM concerns, maintaining various communication channels, and offering person-to-person services. The perfect scores for I-CVI, Universal Agreement, SCORE CONTENT VALIDITY INDEX, and PROPORTION RELEVANCE highlight the strong validity and consensus among the experts, providing confidence in the relevance of the items for assessing client satisfaction in terms of communication.

| DOMAIN: Client Satisfaction | RELEVANCE | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| ITEM | Expert 1 | Expert 2 | Expert 3 | Expert 4 | Expert 5 | EXPERT IN AGREEMENT | I-CVI | UNIVERSAL AGREEMENT |
| **2.5 Integrity** | | | | | | | | |
| 1 Maintains good or favourable actions for customers' financial interest. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 2 Plays a positive role to maximize the funds with a best suitable investment or lending products. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 3 Invites admiration as custodian of people money, or their financial needs. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 4 Takes care of the funds in a secure or safe way. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 5 Maintains a secured or profitable business relationship. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 6 Maintains trust or integrity in inter mediation function between multiple parties. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 7 Maintains a utility character that creates trust or dependence to develop sustainable relationship. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| SCORE CONTENT VALIDITY INDEX | | | | | | | **1.00** | |
| PROPORTION RELEVANCE | | | | | | | **1.00** | |
| S-CVI-UA AVE. | | | | | | | | **1.00** |

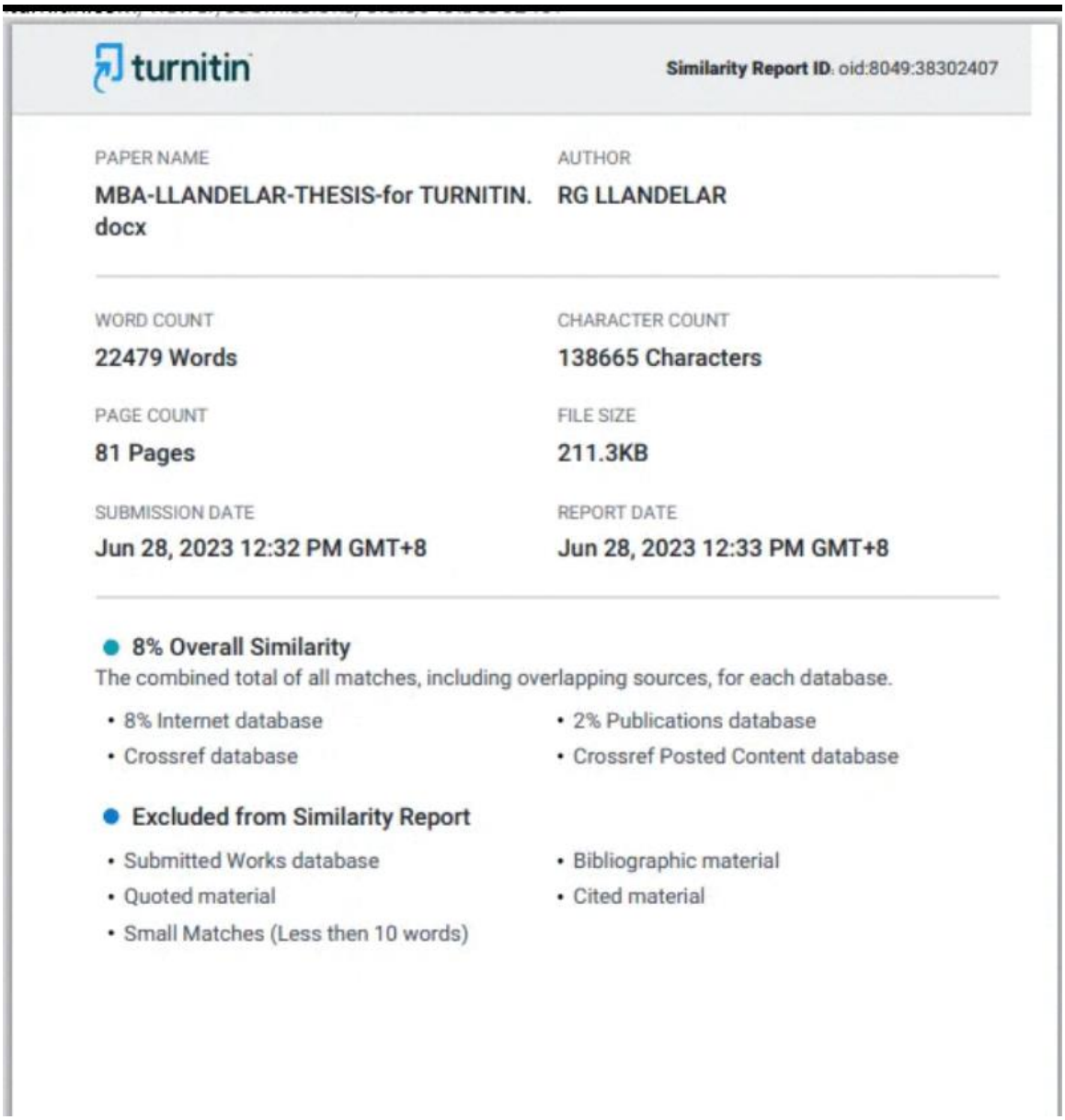
Overall, the interpretation of these results is that all items related to integrity in the Client Satisfaction domain have been rated as highly relevant and have unanimous agreement among the experts. These items effectively capture aspects such as maintaining good actions for customers' financial interest, playing a positive role in maximizing funds, being a trusted custodian of people's money, ensuring secure handling of funds, maintaining profitable business relationships, upholding trust and integrity in mediating between multiple parties, and creating trust and dependence for sustainable relationships. The perfect scores for I-CVI, Universal Agreement, Score Content Validity Index, Proportion Relevance, and S-CVI-UA AVE. indicate a strong consensus among the experts, providing confidence in the relevance of these items for assessing client satisfaction in terms of integrity.

| DOMAIN: Client Satisfaction | | RELEVANCE | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | ITEM | Expert 1 | Expert 2 | Expert 3 | Expert 4 | Expert 5 | EXPERT IN AGREEMENT | I-CVI | UNIVERSAL AGREEMENT |
| **2.6 Competence** | | | | | | | | | |
| 1 | Gives attention to details needed for every transaction. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 2 | Gives its full focus on every transaction. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 3 | Fosters good communication skill. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 4 | Ensures accountability to every action. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 5 | Shows problem solving ability. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 6 | Shows professionalism in every transaction. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| 7 | Shows good customer service. | 1 | 1 | 1 | 1 | 1 | 5 | 1.00 | 1.00 |
| SCORE CONTENT VALIDITY INDEX | | | | | | | | **1.00** | |
| PROPORTION RELEVANCE | | | | | | | | **1.00** | |
| S-CVI-UA AVE. | | | | | | | | | **1.00** |

Overall, the interpretation of these results is that all items related to competence in the Client Satisfaction domain have been rated as highly relevant and have unanimous agreement among the experts. These items effectively capture aspects such as attention to detail, focus, communication skills, accountability, problem-solving ability, professionalism, and good customer service. The perfect scores for I-CVI, Universal Agreement, Score Content Validity Index, Proportion Relevance, and S-CVI-UA AVE. indicate a strong consensus among the experts, providing confidence in the relevance of these items for assessing client satisfaction in terms of competence.

## Appendix F

## Turnitin Similarity Index



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## SUMMARY

The researcher is a Senior Customer Associate in cash operations equipped with analytical and interpersonal skills to maintain customer satisfaction. Pursuing a chance to leverage his banking skills to maximize the operations and quality of service.

## EXPERIENCE

| Position | Inclusive years | Company |
|---|---|---|
| Senior Customer Associate-Roving Teller | 2022- Present | Land Bank of the Philippines - Sub-COU Biñan |
| Senior Customer Associate-ATM Teller | 2019-2022 | Land Bank of the Philippines - Sub-COU Calamba |
| Customer Associate-Bank Teller | 2017-2018 | Land Bank of the Philippines - Calamba Branch |
| Customer Associate-CASA Bookkeeper | 2016-2017 | Land Bank of the Philippines - Calamba Branch |
| Customer Associate-ATM Bookkeeper | 2014-2015 | Land Bank of the Philippines - Sub-COU Calamba |
| Customer Associate-COU Bookkeeper | 2013-2014 | Land Bank of the Philippines - COU-Legazpi |

## EDUCATIONAL BACKGROUND

- Master in Business Administration
  Laguna College of Business and Arts
  Calamba City, Laguna, Philippines (2018-present)
- Hotel and Restaurant Services
  San Francisco Institute of Science and Technology,
  Malilipot, Albay, Philippines (2010-2012)
- Bachelor of Science in Management and Accountancy
  Divine Word College of Legazpi
  Legazpi, Albay, Philippines (2006-2010)