



## THE EFFECT OF CUSTOMER LOYALTY ON ORGANIZATIONAL PERFORMANCE IN THE CASE OF KATIPUNAN BANK

By

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### **Abstract**

*The perception of the respondents in the area of service advocacy, customer trust, customer reputation, customer integrity, employee productivity, and organizational agility differ in their views between the employees and clients of the Katipunan Bank. Although there is a presence and evidence that they try to offer quality and unconditional services to their clientele, confusion appears. The observation generated for the respondents who are involved in the study seems subjective considering that the institution exist for quite a time serving customers' needs. There is evidence exhibited since the expansion of the said business is ongoing and the number of clients is increasing that can support the conflicting views of the respondents. Addressing this misconception among the respondents who are the subject of this study is very vital as it will affect the long-term goal of the company. Over and above, the business nature is service, this requires to be felt by customers or clientele considering that satisfied customers can be a potential advertisement through the word of mouth. The satisfaction that the customer feels can be exhibited by increasing customer loyalty and trust, and hence, the institution should look into and fathom some other elements needed to address in a way met their innermost desire. Another area that the bank should consider is the environmental change and the unpredictable turn of events wherein, the company must be aware. The increasing number of related businesses nature can become a competitor that somehow creates a mandatory requirement for the business to exist and sustain the operation.*

**Keyword:** *The effect of customer loyalty on organizational performance*

### Introduction

Consumers are the key components in business and the main reason why they exist and it is detrimental to an organization's quest in meeting goals and objectives. Companies would not be able to acquire unwavering success if performances are not convincing and are not felt by consumers. According to (Gupta and Buttle, 2006), they are believed to have no revenues, profits, and therefore no market value. The banking industry lies largely upon the number of customer patronage and strength is being measured in terms of the count on numeric equivalence to be viewed as having the strength and dependability. In the past decade, nothing had changed when it comes to this type of business to succeed; banks or any form of business should apply the principle of addition. Saturation of the market on different levels should be maximized to position the business and readily in facing whatever competition comes. Customer loyalty will result in increased retention among firms especially when services provided are seen to have beyond what customers experience. In addition, it is a fact that inviting, and recruiting new customers is essentially an expensive affair over and above retaining the existing customers. However, this can only be done when the bank or any firm exercises and value the significant meaning of customer retention practices. As generally admitted business principles, firms can increase a profit at an estimated favorable rate due to customer retention. A continuous minimal number added to the current and existing count gradually accumulated to some amount of volume and accelerate profits in favor of the business. Customer loyalty can be affected and becomes an institutional drawback if the paradigm instill as the organizational creed fails. Customer loyalty and organizational performance are the major elements when

blended will result to realize or even exceeding the set goals of the organization. The escalation of globalization has brought forth a massive increase in economic facets in terms of its growth and expansion, demands and supplies, and its countenance. According to this adaptation, the companies, corporations, establishments, institutions, commercial businesses, and the like, have also incessantly improved and expanded their business operations in terms of services, technical know-how, knowledge, demands and supplies, performances, and a lot more to mention. Undoubtedly there is a heightened need for businesses to increase their competitiveness. With that being said, it is significant to secure their customers which is fundamentally the pillar of their businesses. It is equally important to contribute to building connections that spark an interest in customers to gradually support the business, which in turn will result in loyalty. (Omenye, 2013). Apart from that, it is beneficial to companies, commercials, establishments, and business-like grounds to maintain and secure the customer's loyalty because it is through said loyalty that keeps the businesses, services, and performances going. To maintain, establish and assure the customer's loyalty to your businesses will withstand long-term success. Also, the sustenance of the customer's loyalty is already a ticket to keep the services and projects going rather than the casual customers which come and go. (Akther et al, 2011). On the other hand, the organizational performance of companies, establishments, commercials, and businesses have also played a salient and notable role in keeping the customer's loyalty firm and intact. In a manner that it provides good services and quality products. The product of a good relationship between the customers and the organization created a positive response to both ends since both the customers and the organization will benefit from its gain. According to Sila (2007), empirical research they have conducted about the efficiency of the employees that results in the organizational performance aligns well with the sustenance of the customer's loyalty. In this research, the researchers are investigating the effects of customer loyalty on the organizational performance of Katipunan Bank. This aims to scrutinize and inspect the effects of customer loyalty in terms of service advocacies, trust, reputation, and integrity, which directly affect the organizational performance of the Katipunan Bank in terms of employee productivity and organizational agility.

The Katipunan Bank is said to be one of the rural banks stationed in the Philippines with over two billion pesos for stockpiles and resources for over 43 years and counting. Wherefore, it is the passion, eagerness, desire, drive, and determination that binds everything for forty-three years which also resulted in the top positioning rural banking industry. Over the years, it has shown excellent remarks such as competitiveness, innovativeness to the financial and economic needs of the clients, and exemplary customer service. Katipunan bank. (2022). <http://www.katipunanbank.com>. Inversely, the researchers are trying to converge and link up the customer's loyalty to the organizational performance of the Katipunan Bank to fully grasp and fathom the significant effects of the customer's loyalty in terms of their service advocacy, customer trust, reputation, and integrity.

## **Method**

A qualitative method was used in this study and randomly selected 120 respondents that comprise the customers and employees. Since the time that this study was conducted, government restrictions are still in effect and the Inter-Agency Task Force (IATF) enforced policy, the mode of data gathering is a combination of limited face to face and utilizes a platform as a mechanism that supplements the efforts of the data gathering. The target respondents were given an equal opportunity to answer the same questionnaire where responses are recorded for further analytical review. Those respondents not available during the conduct of this study were interviewed using the social media platforms like calls by setting an appointment. Google meets, and even Skype whenever is convenient to respondents. Information gathered was carefully tallied and tabulated to ensure its veracity, credibility, and validity. The respondent's observation covering twelve (12) months from June 2020 to 2021 was used to benchmark some competent initiatives in sustaining its operation. Reinforced data from other sources like the Department of Trade and Industry (DTI), and the Philippine Chamber of Commerce (PCC) were used as supplementary sources of information making the study more meaningful. Some important information

drawn from selective face-to-face interviews following the mandated safety protocol from the Inter-Agency Task Force (IATF) is carefully observed. Thus their executive reports received descriptively were triangulated to the ethnographic notes of the field researchers on the period specified. Since the study deals with the effect of customer loyalty on organizational performance in the case of the Katipunan Bank, the element of "truth" in the qualitative data, exchange of ideas, and other methods of generating prepondering shreds of evidence were carefully recorded.

## **Findings and Discussions**

The effect of customer loyalty on organizational performance in the case of the Katipunan Bank considers 1) service advocacy, 2) customers trust, 3) reputation, 4) integrity, 5) customer agility, and 6) organizational performance are among the necessary elements that need to be strengthened as it is believed that having all these factors contribute to in achieving goals of the financial institutions that bank is one of it. Thus, the findings below are:

### **On service advocacy**

In all types of business, service is the ultimate foundation that would allow the development of customer reliance. Establishing a business whose service is incomparable to others can be a strength for the organization in terms of increasing patronage without spending much on advertising. Even if the business is focused on service or tangible product, it should not only limit on features enticing one to acquire or avail but the overall intention is to meet or even exceeds customer satisfaction. The statement that defines the two elements; the meeting customer satisfaction, and the need are the perceived elements and these are the factors adjudged the result for customer aims and consideration associated with it. Service quality as advocated by every institution is most of the time interpreted in a different way depending on how a customer feels and viewed it. Practically because, assessing the dimensions of the quality of service are based on its functionality, every organization should be vigilant to know that quality services are not only measured on a limited capacity such as its functionality, and technicality. Other elements focus on other variables such as the service product, the service delivery, and the service environment.

Service advocacy does not only limit its categorical function because providing quality service as advocacy for every organization is not only considering the so-called customer expectations but more so with facilitating other elements alike, as such, the ability to provide the service, how quickly the organization responds or the desire to help customers, the facilities, equipment, the organizations look, the ability of inspiring customer confidence and the way they exhibit empathy or the extent of providing service. As the environment changes drastically, it cannot be overemphasized the value of providing customer services because the absence of these can be detrimental to the organization's effort of achieving its long-term goals. In an interview of some bank enthusiasts about what they aspire to and become loyal to the bank where they entrusted their financial future is in common with others that it is the customer service; if it is evident and has been said that, it is also a form of building customer reliability. Aside from having the services they need, they also want to play within and grow together with the institution they are in, and hence, service is a very essential component that links between customers and the industry like a bank should instill within them. The success of its operations such as banks lies largely on the realization of that long-term growth and profitability are the instrument to hinge their ability to keep, attract and retain customers. These enumerated elements will become a landmark that makes an institution an iconic considering that the uncontested service is tantamount to generating not only the desired profit but to include retaining customers.

On the other hand, based on the responses generated for the survey platform, the respondents viewed it differently and in conflict with the view of the employees who form part of the survey conducted when it comes to service advocacy instituted by their own company. It was noted that the group of respondents

(the employee) comes with a unified response that the organization they belong to practices good and quality service to their customers. That the services they offered are inconsonant with the company's standard, however, the customers when asked the same question during the interview have a mixture of responses and came out unclear to them in terms of the degree the service is being imposed. In the implementation of service advocacy, the leadership skills and the ability to transform an event into an unwavering positive nuance, are the skill that is inevitably inherent and an instinct of one to do things from the right transformation and perspective. When a survey was conducted at the Katipunan bank using the instrument purposely to generate a finding. It was found out that the extent of the customer on organizational performance in terms of service advocacy between the set respondents reveal that they both "agree" in terms of service advocacy of the bank which means that the quality of services offered to their clients is evident, however, there are conflicting findings of the employee as respondents being surveyed and they strongly agree on defining that Katipunan Bank is communicative, being able to entertain whenever they address their needs and queries, being pleased with the services, served and offered quality and best services, the Katipunan Bank is knowledgeable and helpful in attending client needs, they feel important and satisfied with their services and they show a manifestation that they will subscribe to the services offered by the Bank in the coming years to come. The employees as respondents "agree" that Katipunan Bank provides more options if any of their desired services are not available as of the moment, and the Katipunan Bank meets my expectations and standards.

Further, customer responses to the following questions in the survey find as they are in "agreement" when it comes to defining the bank as communicative and feel satisfied with their services and the rest of their responses finds to be in "disagreement" on being entertained whenever they address their needs and queries, the Bank provides more options if any of my desired services is not available as of the moment, the Katipunan Bank meets my expectations and standards, being pleased with the services, they served and offered quality and best services, the Bank is knowledgeable and helpful in attending the needs, feel valued and important, we feel satisfied with the services, and we will still subscribe to their services for another succeeding year to come.

The finding between the two groups of respondents seems conflicting as they differ in many ways on their perception of service advocacy offered by the bank. This implies that although the bank tries to offer quality services, there is still a presence of confusion as to how the bank delivers services to its clients. The finding is subjective and it is recommended that the bank should review and strengthen the way they provided services to their stakeholder for them to be fully understood by both the clients and employees. A thorough review is needed and the design of a well-defined service structure aimed at keeping customers and satisfying them, especially so that the business nature is service, should be felt by that identified clientele.

### **On customers trust**

Trust has a greater tendency that emanates from good governance and it is a system that regulates and controls the organization's effort in creating a value-added design for all its stakeholders. Good governance is conceptualized and interpreted as a concept of good corporate management and these involve the element of valuing the importance of the right shareholders and obtaining a piece of accurate information, and transparency on all disclosures to all stakeholders. In an Islamic Finance Review on customers trust, it is very closely related to one of the "hadith" a collection of traditions containing sayings of the prophet Muhammad which, with accounts of his daily practice (the Sunna), constitute the major source of guidance for Muslims apart from the Koran. The principles of good corporate governance have been highlighted for over a century and to gain any trust, one should emphasize more on the implementation of good governance.

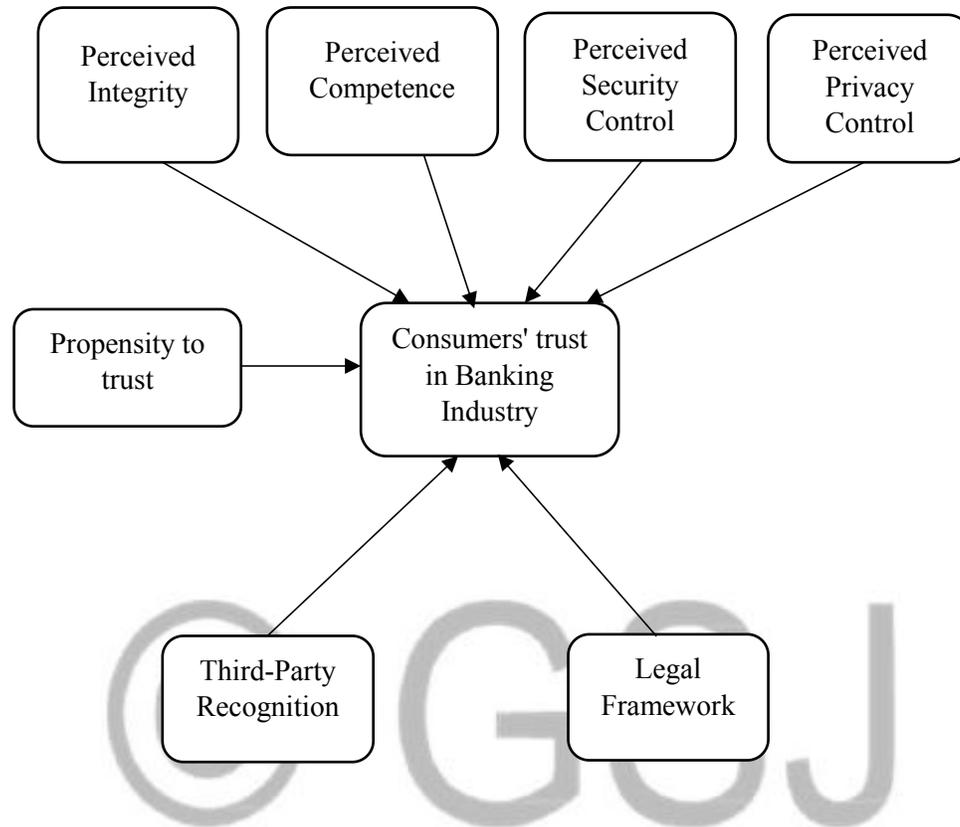
Another way of developing customer trust is making your customer happy, providing them with an easy process and smooth as possible. Dealing with customers in acquiring something, always emphasize the value of the process in a way, they will feel and be comfortable with. The happier the

customer, are inclined in strengthening their trust in the institution/organization they are in, and on the contrary, they should do the opposite way if there is an absence of the desired things to happen.

Customer trust is indeed built up with different parts that somehow create the development of the so-called trustworthiness. As a customer, they need to see and feel the perceived integrity, competence, security, privacy, recognition, and the legal framework. It is the key to driving loyalty and business success and earning it, the company should understand and respect customers and provide relevant and personalized services. Customers of today and as the time changes, culture, behavior, and other interest also change. The growing number of competing for related industry tantamount to creating a multiplier effect and therefore, taking care of customers as they emerged, needs to have more connectivity than that of the older days. Consumers who are well connected are more effective and reactive than before, information and resources grew more so with their expectations. It was revealed further that the age of customers continues today, it garners a result of seventy-four (74) customers expect more on services and how they are treated. Further, there is eighty-three (83) percent of the customer will not do business with an institution that they don't trust. Building trust is always a challenge and remains critical since loyalty as the bottom line for every corner of a square denotes the dependency on how the company's ability to tap humans to form an experience. Customers' trust is indeed played a very important role not only in the banking industry and this will hold to other businesses. The result of the survey conducted was found that in terms of customers trust, the findings of the responses between employees and customers in terms of customer trust of the Katipunan Bank. The finding reveals and manifests that both respondents comprising the customer and employee on customer trust "agree" when it comes to customer loyalty to the bank in defining customers trust. However, the findings among respondents represented by employees differ in some areas such as they "disagree" on how the bank gives them a sense of security, being comfortable to have monetary transactions (or any transaction possible) with this bank, they believe that the representative is reliable, that this bank ensures a high level of competence to be able to meet their needs, believe that this bank is consistent with their services and this bank provides plans for future usage. They agree that the Katipunan Bank values privacy, guaranteed that the Katipunan Bank will cater to their needs smoothly; they are familiar with their technicalities, and they trust the Katipunan Bank.

On the other hand, the customer when ask through the questioning process viewed it differently in some areas like this bank gives me a sense of security as they "strongly agree", the Katipunan Bank values their privacy, guaranteed that the Katipunan Bank will cater my needs smoothly, are comfortable to have monetary transactions (or any transaction possible) to this bank, they believe that the representative is reliable, believe that this bank ensures a high level of competence to be able to meet my needs, believe that this bank is consistent with their services; provide a plan for future usage, and they trust the Katipunan Bank. While they only agree on one area such as being familiar with their technicalities. The findings between the customer and employees on customers trust are somewhat conflicting base on the element of their disagreement. The finding implies that there is a need to review the way the bank delivers services to their client as they found it somewhat unclear to them in terms of the degree of services provided to develop customers' trust. A business that embraces the nature of services is very critical as it is the main objective of every organization to establish trust. Trust is a material that should be gained and therefore needs to be emphasized as any business walk through the face of the test of time. With this view of conflicting observations of the respondents, it is suggested that the bank should drive an initiative that touches the emotion of their customers that they are valued and in the process, trust is build-up. Although the bank exist for quite a time, the trust of its clients is already established and gained, however, as time changes, gaining trust from customers does not only limit to showing some tangible elements for them to trust but is also coupled with some evidence of being stronger and better by showing to the customer some sort of promise and assurance that they are in good hands not only on the way they are taken cared of but including the testament of future business engagements.

Figure 1 shows the perceived trustworthiness of providing customer's trust



### On Reputation

As a consensus public opinion of an individual or organization depends on both behavior and subjective thoughts of observers or customers. A reputation is a concern in the strategic design of communication. It is a form of a unique and attractive image of every organization to generate the desired impressions in the mind of the stakeholders and the customers. To create a reputation for an institution is to stand firm to whatever undertakings showing a remarkable and reflective to anyone within and serve as their passion. In the case of the Katipunan bank, reputation is a matter of being resolute in everything they do that will create an image of strong and reliable. (Ind and Bjerke, 2007, Martin and Hetrick, 2006, Sartain, 2005), it is also ideally instilling reputation-supporting behavior in employees by transforming them into corporate ambassadors. It is also viewed by different scholars that reputation is a management in the modern economy and also involve in handling strategic decisions designed for corporate communication. Involving the importance of internal dimension whereby employee's communication requires to be strategically managed. Some scholars scant empirical attention to the people management of reputation management as it relates to employees' communication in their organization. A study shows the importance of reputation and why it is a big deal today. Due to strong competition nowadays, a good company reputation can have an access to the best opportunities. A great reputation will open doors to fantastic opportunities, and unhindered access to the ideal client base. A company's reputation is the single most important aspect of the business. It affects the number of patronage in the overall business revenue if not properly managed. Having a good company reputation will get unnumbered benefits as such, enjoys more business opportunities, better selection of manpower,

results in increasing company value and lowers marketing costs. In the case of the Katipunan bank, a study was conducted to see if the following elements are present. Using the employee and the customers as respondents draw the following results.

Reputation is the primordial element that every business should be concerned with as it is a way of building an empire with a good image. The result shows that the employee when surveyed find customer reputation based on the overall findings that both respondents "agree" that the business needs a good reputation. The employee responses viewed it as they "*strongly agree*" on most areas such as the Katipunan Bank records my transaction accurately, employers are knowledgeable, employers are value-oriented, the Katipunan Bank uphold credibility and accountability, have updated means of connecting to the customer's need, employers are skillful, is dependable, and has been very consistent to their services. However, they (the employee) viewed two areas as the only "*agree*" that the bank is open at a convenient hour for their customers, and created a safe space for criticism, conversation, and complexities for better improvements.

In contrast, the customer responses on the same instrument of customer trust find it the other way and they both "*disagree*" on the bank records my transaction accurately, the employees are knowledgeable, are value-oriented, uphold credibility and accountability, the employers are skillful, The Katipunan Bank has updated means of connecting to the customer's needs, is reliable and dependable, has been very consistent to their services, is open in a convenient hour for their customers, and the created a safe-space for criticism, conversation, and complexities for better improvements. It can be gleaned from the responses that the disagreement of the customer in terms of bank reputation although the findings of the customers as respondents are in disagreement on the criteria does not physically define the nonexistence of reputation as it is manifested for the number of years in the business. However, it can be judged by the customer perceptions of reputation that as the environment changes and becomes complicated, customers are longing for some type of services beyond their expectations and somehow amaze them by providing another form of services that gives them the convenience that they want. It is suggested that the bank should consider an expansion and provide another access mode to cater to their customers. Provision of additional machines that provide them easy access for any form of transaction that can save time and not spend an amount of unreasonable time in making transactions.

## **On Integrity**

Is a fundamental stand for someone who runs and operates a business organization that is being described as a man or a woman of integrity if and when he/she possesses honesty, having strong in terms of moral principles, and uprightness. Integrity is not only observed in the one who leads the organization but this is also reflective of the environment itself. It also applies to workers who do the interrelated works which abide by the rules and morals through values and standard norms. The banking industry presupposes to have uncontested integrity as they face different challenges in their day-to-day activities in dealing with the stakeholders. Loyalty and faithfulness are the basic requirements that denote abeyance and religious compliance is not just a requirement but rather a principle. The sense of being obligated to offer the best assistance and conduct towards the association of his/her work. It is concluded that employees who possess integrity and show loyalty to their work could develop further development execution and accomplish hierarchical objectives.

In the case of the Katipunan bank, this study is designed to assess and somehow find some recommendations to make further improvements to businesses such as banks and other financial institutions. The absence of the said element makes one business in a dilemma as it is embraced by different levels of obstacles as the company continues to strive for more success. Studying customer loyalty in every organization is always time for the fact that the development does not end in some future time, however, it is a continuous challenge. The said customer loyalty can be gauged only by knowing the

current standing of the business in unknown situations. And organizational performance is the key element that can make or break the stated goals and long-term objectives.

The finding in this area about the integrity of Katipunan bank using the employees and the customers are revealed. The extent of customer loyalty to the organizational performance of Katipunan Bank in terms of Customers Integrity has manifested that they (employees and customers) are in "agreement" when it comes to customer loyalty. However, when asked about customer integrity by employees, they "strongly agree" on all areas such as the bank upholds accountability and credibility for their actions, the keeps its promises, the bank steers a clear of any false and misleading information that is susceptible, does not engage with any activities that have a conflict of interest especially on customers ends, the bank carefully examines the services that will cater customer needs, the bank together with its employers are truthful with their responsibilities in the bank, provides clients with rightful services they need and thus never uses their power to deceive them, the bank respects customers, has earned our trust, and they are loyal to this bank.

On the other hand, customer has different views in the area of customer integrity and strongly agrees that the bank upholds accountability and credibility for their actions, while the rest of the responses were found to be unified and they "disagree" that the bank under study upholds accountability and credibility for their actions, keeps their promises, steer and clear of any false and misleading information that they are susceptible of, do not engages with any activities that have a conflict of interest, especially on our ends, the bank carefully examines the services that will cater our needs, together with its employers are truthful with their responsibilities in the bank, provides us with rightful services we need and thus never uses their power to deceive me, respects clients, has earned our trust, and they am loyal to this bank. Respondents differ in the way they perceived customer integrity and do not define it literally as it is. They might have misinterpreted the term since it can be manifested in their existence and the longer they stay in business is material proof that they have the so-called integrity in their business operations. The finding simply implies that the customers are perceiving different needs to be acquainted with the bank's policy, regulations, and implementations. This further suggests that the bank should initiate an activity that will further strengthen the relationships between customers and the bank so that customer integrity can be built.

## **On Customer Agility**

This is an iterative process in adopting a method or methodology that is enforced continuously to gain strength and be away from the vulnerability of disruptions. For a bank to be adjudged as agile, should apply a collaborative effort to capture a holistic view of a process, equipped with a necessary element that will heighten efficiency aimed at customer-centered delivery. Platform-based customer agility is the ability to leverage the voice of the customer on a platform to achieve market intelligence and explore competitive action opportunities. Institutions like banks should understand the critical role of customer agility and thus, use this instrument for survival and in enabling business prosperity.

In the case of the Katipunan bank, the agility study is composed of the review of feedback from respondents to ensure the genuineness of performance measurement. The effect of customer loyalty on the organizational performance of Katipunan bank in terms of organizational agility for the bank under study was found to be that customers are loyal to the organizational performance of Katipunan bank in terms of organizational agility. It shows an agreement between two groups of respondents. However, employee responses on organizational agility show that all groups of respondents "strongly agree" on all components surveyed such as the Katipunan bank has created a safe space that embraces cultural differences. Hence, embracing people from diverse races, the Katipunan bank saves up for future usage such as innovation, resulting in the development of new services and products that can benefit the people, the Katipunan Bank is value-oriented and upholds its mission, visions, and goals. Thus, providing an honest and genuine service to people, the bank encourages the need for leadership skills, listening skills,

and teamwork for a better quality of service, and shares financial marketing and strategies with all of its employees to create a unifying campaign that results to a better quality of services, that the bank ensures a well-developed change capability, regularly reviews strategies and new learning opportunity for the change-adaptive environment, values development and encourages innovations, is fast and efficient in attending the needs and queries of everyone, and the bank is a service-oriented and customer-centered bank. The findings are unified by both respondent groups and imply that when it comes to organizational agility, both of them feel it. Further, rated as "good" in applying fair management on the part of the bank. However, it is further recommended to have this image consistent with what the customers and employees want, sustain is the key element for a good working atmosphere.

### **On organizational performance**

In the current banking situation, establishing a favorable environment drastically changes simply because every organization aims at achieving growth and development. A positive employee outlook when backed by a good relationship, the climate creates a social atmosphere. When employees feel comfortable, the company is reciprocated in the form of performance beyond expectations. This is crucial and therefore, the company should know and understand the impact of a good relationship with employees as they are reflective of the company's image. Good organization in terms of performance can easily be seen through an exhibit of quality output when measured against its intended results.

Organizational performance is most of the time used in measuring operational effectiveness, aspects like revenue generation, and product preference by prospective customers are evident, feel, and often observed by them. Every organization needs to perform even beyond what is stated in the business creed for a variety of reasons. A good company or organizational performance denotes to have a strength considering that the competitors lie within are just waiting for whatever opportunity that they can take advantage of it. The increasing number of the banking industry today, without a doubt experiencing tough competing exercises, and thereby it all boils down to how the organization performs.

The sole intention of the study of the Katipunan bank is to assess the standing of its organizational performance. The guiding principle is to know deeper through a study whether there is a presence of a relationship between customer loyalty on organizational performance. Using some research tools, it came out and depicted that there is a relationship between customer loyalty and organizational performance. This simply means that an increase in customer loyalty can lead to better organizational performance in the organization. Hence, to sustain in business more so with a business type that faces a lot of challenges, and to make loyalty, organizational performance must be a flagship in every operation.

### **Conclusion and recommendation**

The perception of the respondents in the area of service advocacy, customer trust, customer reputation, customer integrity, employee productivity, and organizational agility differ in their views between the employees and clients of the Katipunan bank. Although there is a presence and evidence that they try to offer quality and unconditional services to their clientele, confusion appears. The observation generated for the respondents who are involved in the study seems subjective considering that the institution exist for quite a time serving customers' needs. There is a shred of evidence exhibited since the expansion of the said business is ongoing and the number of clients is increasing that can support the conflicting views of the respondents. Addressing this misconception among the respondents who are the subject of this study is very vital as it will affect the long-term goal of the company. Over and above, the business nature is service, this requires to be felt by customers or clientele considering that satisfied customers can be a potential advertisement through the word of mouth. The satisfaction that the customer feels can be exhibited by increasing customer loyalty and trust, and hence, the institution should look

into and fathom some other elements needed to address in a way met their innermost desire. Another area that the bank should consider is the environmental change and the unpredictable turn of events wherein the company must be aware of. The increasing number of related businesses nature can become a competitor that somehow creates a mandatory requirement for the business to exist and sustain the operation.

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