| RESEARCH ARTICLE

Client Satisfaction and Quality of Rendered Services of Landbank San Pablo Rizal Avenue Branch: A Basis for Strategic Plan

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| ABSTRACT

The study was about client satisfaction and service quality using the SERVQUAL Model at Landbank San Pablo Rizal Avenue Branch, which served as the basis for the strategic plan. The study uses a descriptive correlation design complemented by a quantitative approach and a multi-staged stratified sampling technique to analyze 200 bank clients. Moreover, the research used a modified adapted survey instrument for data gathering. The frequency count and percentage were utilized to ascertain the client's demographic profile. Mean and standard deviation were employed to assess client satisfaction and service quality. ANOVA was used to identify significant differences in satisfaction and the quality of rendered service. Post Hoc Tukey's test was used to determine the significance of group mean pairings. The relationship between client satisfaction and the quality of rendered services was analyzed using the Pearson product-moment correlation coefficient. The study reveals that Landbank's client base is predominantly young and middle-aged, with 0–5 years of experience. The satisfaction level is slightly lower than expected, with tangibility being the top factor. The quality of services is satisfactory, with investment services receiving the highest score. However, satisfaction levels vary based on transaction types, with e-banking clients showing higher satisfaction. A weak negative correlation exists between satisfaction and perceived service quality, suggesting clients still perceive Landbank's service quality as satisfactory. The strategic plan includes tailored services for investment clients, improved e-banking features, consistent employee training, and targeted communication strategies.

1. Introduction

Service quality is a crucial factor in the success and growth of the service industry in a competitive market. A comprehensive client review can help define service quality, as it reflects the caliber of the services provided and clients' satisfaction. As consumer demands and quality expectations expand, businesses must focus on delivering outstanding customer service and forging strong relationships with them (Pakurár et al., 2019).

Banks, especially commercial banks, rely on satisfied clients for long-term success in the competitive economic landscape. To implement profitable policies and expand in the age of globalization, banks must assess client satisfaction, service quality, and consumer expectations (Gazi et al., 2021). Banks are seeking innovative approaches to improve their products and services, focusing on identifying consumer requirements and enhancing quality. Research shows that financial institutions with high client satisfaction levels are more likely to increase earnings (Jadon,2022).

Landbank's primary goals go beyond making a profit, focusing on upholding financial viability and providing the highest level of banking services. It is committed to advancing rural development, actively participating in projects and activities that

promote economic growth and development in rural communities. This helps boost the local economy and contributes to the country's progress (Klimontowicz & Majewska, 2022).

The Landbank San Pablo Rizal Avenue Branch, located in San Pablo City, Laguna, was a product of the merger of Landbank of the Philippines and United Coconut Planters Bank under Executive Order No. 142 series of 2021. The bank acquired special preferred shares of the Philippine Deposit Insurance Corporation (PDIC) in the United Coconut Planters Bank, and operations began on March 1, 2022.

The merger of the United Coconut Planters Bank and Landbank of the Philippines led to a significant increase in account withdrawals, primarily due to concerns about long wait times, slow transaction processing, and uncertainties about the bank's government affiliation. Landbank's centralized feedback system, which uses quick response codes, provides a structured approach to gathering and managing client input but may create a gap in understanding clients' specific concerns, suggestions, or sentiments.

Based on the researcher's observation, clients' reluctance to bank with Landbank of the Philippines is primarily due to misunderstandings and preconceived notions about government-owned banks, particularly Landbank. One common belief is that government-owned banks may not be as secure as private institutions, supported by historical events and a general mistrust of governmental institutions. Clients also worry about potential economic or political risks associated with deposits in government-owned banks.

Another preconceived notion is that Landbank's long queues, waiting times, and slow transaction processing can turn away prospective clients. Bureaucratic procedures, outdated operating systems, and high client volume contribute to these issues. Intermittent system outages can exacerbate concerns about Landbank's dependability, as clients may experience service interruptions due to technical issues or system upgrades.

Client satisfaction assessments can help Landbank improve its services, remain accountable to clients, and stay competitive in the banking industry. However, customers are not actively engaging with the central QR code for feedback and the suggestion box in the lobby, making it difficult to understand their opinions and experiences. Encouraging openness, building trust, and meeting client expectations is essential for the bank to continue meeting and exceeding expectations.

The study aims to assess client satisfaction using the SERVQUAL Model, focusing on critical aspects such as assurance, reliability, empathy, tangibility, and responsiveness. The study also aims to identify areas of service delivery structure that need improvement, such as deposits, Foreign Currency Deposit Unit, Investment, and E-banking services. The objective is to present a thorough analysis of client satisfaction and trust and pinpoint areas where Landbank can improve delivery service to strengthen its capacity to satisfy client requirements and expectations.

2. Literature review
2.1 Theoretical Framework

Figure 1: *The SERVQUAL Model (Parasuraman et al. 1988)*
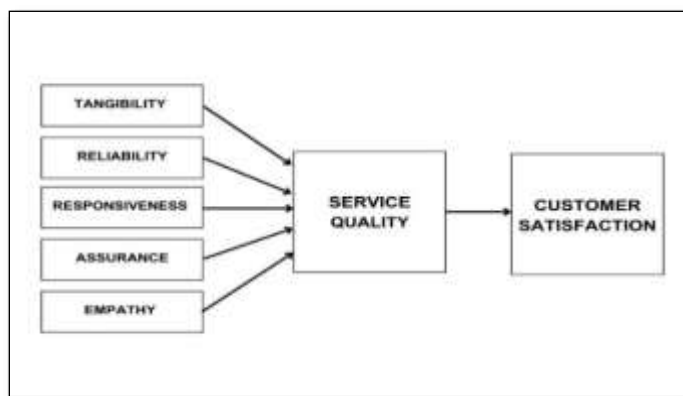
Source: e SERVQUAL Model: Adopted from Parasuraman et al. (1988)

The SERVQUAL model, created by Parasuraman, A., Zeithaml, V.A., & Berry, L.L., served as the study's main theoretical foundation. It is a multi-item measure designed to assess customers' opinions of service quality in service-oriented enterprises (1988 as cited by Reyes, J. C. 2013). It breaks down the idea of service quality into five components: Assurance, Responsiveness, Empathy, Tangibility, and Reliability.

The SERVQUAL Model is a widely accepted method for clients to assess the quality of service provided across various industries, including auto care, hospitality, healthcare, aviation, transportation, education, and logistics (Park et al., 2021; Gregory, 2019; Altuntas, & Kansu, 2020).

Based on the research of A. Pase (2021), evaluating service quality in this context encompasses several vital dimensions. Tangibles include physical aspects like cleanliness, parking availability, and employee appearance. Reliability, on the other hand, focuses on the organization's capacity to deliver services consistently and accurately without delay. It emphasizes the immediate and precise provision of service.

According to Khashman (2021), Responsiveness is a significant aspect of client satisfaction, as it influences the decision to purchase a service. Failing to consider the timing of the answer can negatively impact the consumer, leading them to complain, not use the service again, or look for a different bank. The response level standard gauges how well a company can respond to client complaints and requests while resolving issues swiftly. The staff's readiness to offer quick assistance is another indicator.

As identified by A. Pase (2021), Empathy is the final dimension of SERVQUAL, assessing relationships based on effective communication, personal attention, and understanding clients' needs. This comprehensive assessment, involving questionnaire analyses and expert judgment, offers a holistic view of service quality.

3. Methodology

The research design for this study employs a descriptive correlation design complemented by a quantitative approach. This study examines correlations between variables without attempting to control or influence them (Bhandari, 2021). This approach has been chosen to systematically investigate the relationships between variables while describing Landbank clients' characteristics and perceptions of service quality. By employing this design, we can gather quantitative data that provides a clear overview of how demographic characteristics relate to client satisfaction and the quality of services rendered by the Landbank of the Philippines San Pablo Rizal Avenue Branch.

This study focuses on Landbank San Pablo Rizal Avenue Branch clients, carefully selected to encompass various bank services. Inclusion criteria comprise individuals actively utilizing Landbank's offerings, such as deposit products, investments, foreign currency deposit unit (FCDU), and e-banking services within a specified timeframe. A significant proportion of the respondents, precisely 72.0%, fell within the early adult age range (20-39 years), suggesting a notable representation of young and middle-aged clients. Individuals aged 40-59 accounted for 25.5% of the respondents, whereas only 2.5% fell into the category of individuals aged 60 and above. The length of time that clients have been associated with Landbank varied. Specifically, 42.5% of clients have been clients for 0-5 years, 29.5% for 6-10 years, 15.5% for 11-15 years, and 12.5% for more than 15 years. The research locale for this study is the Landbank San Pablo Rizal Avenue Branch, located at Rizal Avenue corner P. Alcantara Street, Barangay VII-A, San Pablo City. The selection of this specific institution is based on its accessibility for the lead researcher to conduct the study, as the lead researcher is affiliated with the Landbank San Pablo Rizal Avenue Branch.

Multi-stage stratified sampling and systematic sampling techniques were used in the study to focus on clients within 15 banking days of Landbank's daily operations. The method divides a population into units and selects a sample directly by collecting data from everyone in selected units. This method ensures a more manageable and representative sample of clients, allowing for efficient data collection. Next is systematic sampling, a probability sampling technique in which sample units are chosen from a larger population at specified intervals based on a random starting point. This study selected samples for every five transactions, calculated by dividing the population by the intended sample size. The respondents were instructed to answer the research instrument to gather pertinent data required in this research.

4. Findings and Discussion

The discussion follows the order in which the problem statements are presented.

Table 1: *Overall Level of Satisfaction of the Landbank Clients*

SERVQUAL Indicator	Overall Mean	Adjectival Rating
Assurance	4.09	Slightly Satisfied
Reliability	4.10	Slightly Satisfied
Empathy	4.09	Slightly Satisfied
Tangibility	4.14	Slightly Satisfied
Responsiveness	4.04	Slightly Satisfied
Overall Mean	**4.09**	**Slightly Satisfied**

Landbank clients generally have a positive satisfaction score of 4.09, indicating slight satisfaction. Tangibility is the top-ranking factor, with a mean score of 4.14, reflecting clients' positive perceptions of the bank's physical facilities, employees' appearance, and exciting materials. Reliability is the second highest, with a mean score of 4.10, emphasizing the bank's consistent and dependable services. Assurance and Empathy share the third spot, with a mean score of 4.09, indicating clients value the bank's trustworthiness and competence, as well as the human touch and understanding of its employees. Receptiveness is the lowest ranking, with a mean score of 4.04.

The overall satisfaction, categorizing it as slightly satisfied, aligns with the literature emphasizing client satisfaction as a crucial aspect influenced by various factors such as service quality, value, and client expectations (Sugeng, 2016; Supardiasa, 2018; Cook, 2011). The notion that businesses, including commercial banks, seek ways to provide high-quality service to achieve client satisfaction and gain a competitive advantage is supported by Stafford (1998) and the broader understanding that positive word-of-mouth from satisfied clients contributes to loyalty and business success (Gogoi, 2020).

The finding that the dimension of tangibility ranks highest when it comes to client satisfaction is consistent with previous research that highlights the importance of physical features in the quality of banking services (Ray, 2018). This is consistent with research emphasizing how improved client experiences may be achieved using contemporary equipment, well-groomed staff appearances, and conveniently located branch sites. In the banking industry, these material elements—like physical spaces and staff appearance—are closely related to customer satisfaction (Ismagilova et al., 2019).

Furthermore, the focus on reliability highlights how crucial it is that the bank offers constant and trustworthy services. This result aligns with earlier research that emphasizes dependability as an essential element of client satisfaction (Ray, 2018) and the SERVQUAL model, which places a high value on reliability (Park et al., 2018). Landbank can strengthen its competitive position in the banking sector and foster stronger client relationships by strategically enhancing its service offerings by considering the importance of both tangibility and reliability dimensions.

Assurance and Empathy results suggest that clients value both the trustworthiness and competence of the bank (Assurance) and the human touch and understanding exhibited by the employees (Empathy). This aligns with the literature describing the dimensions of the SERVQUAL model, including assurance and Empathy, as crucial components influencing client satisfaction (Setiawan, Sayuti 2017; Parasuraman et al., 1985).

The results in the Responsiveness sub-variable align with the literature, highlighting the importance of Responsiveness in addressing clients' needs and contributing to overall satisfaction (Khashman, 2021). The insights from these studies contribute to guiding Landbank in refining its service strategies and meeting client expectations across various dimensions.

Table 2: *Overall Level of Service Quality of the Landbank*

Service Quality	Mean	Adjectival Rating
Deposit	4.24	Satisfactory
Foreign Currency Deposit Unit	4.08	Satisfactory
Investment	4.25	Satisfactory
E-banking	3.70	Satisfactory
Overall Mean	**4.25**	**Satisfactory**

In evaluating the overall quality of services provided by Landbank across various services offered, the results indicate a commendable performance, yielding a comprehensive evaluation of 4.25, which falls within the *satisfactory* range.

Landbank's investment services have received the highest mean score of 4.25, indicating satisfactory service. The deposit services also received a satisfactory score of 4.24, indicating solid performance in providing deposit products. The Foreign Currency Deposit Unit (FCDU) services received a mean score of 4.08, indicating a generally positive response from clients. However, there is a need for improvement in transaction efficiency, currency conversion rates, and customer support quality. Landbank can strengthen its position as a reliable provider of FCDU services by making proactive improvements and promptly responding to client input.

Landbank's e-banking services have a low mean score of 3.70, indicating potential areas for improvement to enhance user experience and satisfaction. The research emphasizes the importance of continuous improvement in digital solutions to meet

evolving client demands and industry norms. Enhancing customer service, functionality, and usability could better meet user preferences. Landbank can proactively address these inadequacies and create measures to improve the overall quality of its electronic banking services, enhancing client satisfaction and maintaining its competitive edge in the digital financial market.

These resonate with studies emphasizing the importance of effective and efficient quality service in the banking industry (Golani 2017; Amin 2016; Berry, Thomson 1982). Clients' loyalty is often gained through effective and efficient client relations, and Landbank's positive performance in delivering investment-related services suggests meeting client expectations in this domain.

Landbank's consistency in maintaining a satisfactory level of service in deposit services indicates its commitment to meeting diverse banking needs. The Foreign Currency Deposit Unit (FCDU) services indicate a generally well-received performance, which aligns with the literature highlighting the significance of reliability and client satisfaction in online transactions (A. Ayodeji et al., 2022; Narteh, 2015).

The study highlights the importance of reliability and quality in e-banking services, with Landbank's performance aligning with research. Landbank's focus on meeting client expectations, reliability, and efficient service delivery aligns with theoretical frameworks and empirical data (Narteh, 2013; Mwatsika, 2016; Al-Hawary& Al-Smeran, 2017; Tan et al., 2018). Building trust and confidence is crucial for client satisfaction. The results highlight Landbank's capabilities and identify areas for improvement. Landbank can strategically improve operations and customer service standards by addressing these areas, strengthening its reputation as a reliable and respected financial institution.

Table 3.1: *Test of significant difference between the client's level of satisfaction when grouped according to type of transaction*

Level of Satisfaction	F	df1	df2	ρ	Decision	Conclusion
Tangibility	10.35	3	46.5	<.001**	Reject Ho	Significant
Reliability	3.43	3	46.1	.025*	Reject Ho	Significant
Responsiveness	18.70	3	45.5	<.001**	Reject Ho	Significant
Assurance	33.67	3	44.7	<.001**	Reject Ho	Significant
Empathy	11.49	3	52	<.001**	Reject Ho	Significant
Overall Satisfaction	37.71	3	50.1	<.001**	Reject Ho	Significant

The results presented in Table 3.1 demonstrate a significant variation in the satisfaction levels stated by Landbank customers, as indicated by the kinds of transactions they complete. A thorough investigation reveals that these transactions significantly influence customer satisfaction levels, as shown by a substantial variance in total satisfaction (F=37.71, ρ <.001). Examining the individual elements more closely reveals significant differences in how customers evaluate each dimension: tangibility, dependability, Responsiveness, assurance, and Empathy. This suggests that customers see and assess their dealings with Landbank via complex filters, with aspects of satisfaction significantly influencing how they feel about the company. These observations highlight the complex relationship between customer happiness and the banking industry, highlighting the necessity of customized strategies to satisfy disparate expectations and preferences across various transaction types.

.... continuation of Table 3.1 Test significant difference between the client's level of satisfaction when grouped according to type of transaction

Post Hoc Analysis–Overall Satisfaction

Level of Satisfaction	Type of Transaction	Mean Difference	ρ	Decision	Conclusion
Overall Satisfaction	Deposit and E-banking	-0.129	<0.001**	Reject Ho	Significant
	Deposit and FCDU	0.0958	0.026*	Reject Ho	Significant
	Deposit and Investment	0.307	<0.001**	Reject Ho	Significant
	E-banking and FCDU	0.2248	<0.001**	Reject Ho	Significant
	E-banking and Investment	0.436	<0.001**	Reject Ho	Significant
	FCDU and Investment	0.212	0.002**	Reject Ho	Significant

Delving into the overall assessment, clients involved in e-banking consistently exhibit higher satisfaction levels than their counterparts in deposit, FCDU, and investment transactions. Conversely, investment clients consistently show the lowest satisfaction levels among all transaction types.

The higher satisfaction levels among e-banking clients suggest a positive trend and could be attributed to the convenience and efficiency of electronic banking services. On the other hand, the lower satisfaction levels among investment clients raise concerns and may require further investigation into the specific pain points in the investment process.

The overall satisfaction analysis demonstrating a significant difference based on transaction types resonates with the literature, highlighting the importance of effective and efficient quality service in fostering client satisfaction (Golani 2017; Amin 2016; Berry, Thomson 1982). The finding suggests that clients' satisfaction levels are influenced by the nature of their transactions, confirming the need for tailored services to meet diverse expectations.

The significant differences observed in sub-indicators—tangibility, reliability, responsiveness, assurance, and empathy—across all aspects are consistent with the literature emphasizing the multidimensional nature of client satisfaction (Sugeng, 2016; Supardiasa, 2018). Clients perceive and evaluate their experiences differently depending on the specific dimension of satisfaction, highlighting the complexity of client expectations in various service aspects.

The pairwise post-hoc analysis revealing differences in satisfaction levels among clients engaged in different transaction types aligns with the literature discussing the varying impact of service quality dimensions on client satisfaction (Park et al., 2018). For instance, the significant differences in tangibility, reliability, and responsiveness across transaction types indicate that clients have distinct perceptions of the physical facilities, consistency, and responsiveness associated with different transactions.

The higher satisfaction levels among e-banking clients, potentially attributed to the convenience and efficiency associated with electronic banking services, align with the literature emphasizing the importance of reliability and user-friendly features in online platforms (Narteh, 2013; Mwatsika, 2016; Al-Hawary& Al-Smeran, 2017; Tan et al., 2018). This suggests that Landbank's emphasis on these aspects of e-banking services has positively impacted client satisfaction in this transaction category.

Conversely, the lower satisfaction levels among investment clients raise concerns and align with the literature stressing the need for effective and efficient quality service in the banking industry (Golani 2017; Amin 2016). As mentioned in the results, further investigation into specific pain points in the investment process aligns with the literature, suggesting the importance of understanding client needs and preferences to enhance overall satisfaction.

Table 3.2: *Test significant differences between the client's level of satisfaction when grouped according to age*

Level of Satisfaction	F	df1	df2	ρ	Decision	Conclusion
Tangibility	4.969	2	12.3	0.026*	Reject Ho	Significant
Reliability	0.640	2	10.6	0.546	Failed to Reject Ho	Not Significant
Responsiveness	1.666	2	10.3	0.236	Failed to Reject Ho	Not Significant
Assurance	0.927	2	10.6	0.426	Failed to Reject Ho	Not Significant
Empathy	0.719	2	13.5	0.505	Failed to Reject Ho	Not Significant
Overall Satisfaction	1.217	2	10.6	0.334	Failed to Reject Ho	Not Significant

Post Hoc Analysis – Tangibility

Level of Satisfaction	Age	Mean Difference	ρ	Decision	Conclusion
Tangibility	Early Adults (20-39) and Middle Adults (40-59)	0.0331	0.878	Failed to Reject Ho	Not Significant
	Early Adults (20-39) and Old Age (60+)	-0.304	0.247	Failed to Reject Ho	Not Significant
	Middle Adults (40-59) and Old Age (60+)	-0.337	0.198	Failed to Reject Ho	Not Significant

The results of Table 3.2 suggest that overall satisfaction levels are similar across different age groups (F=1.217, ρ =0.334). This implies consistency in the comprehensive evaluation of Landbank services irrespective of age. While the overall satisfaction levels remain consistent, the analysis reveals a potential differentiation in satisfaction regarding tangibility among clients of different age groups. However, it's noteworthy that the subsequent pairwise post-hoc analysis did not identify any significant differences.

The finding that overall satisfaction levels are similar across different age groups resonates with the literature emphasizing the universal importance of client satisfaction in the banking industry (Golani 2017; Amin 2016; Berry, Thomson 1982). It suggests that, on a broad scale, Landbank's services are consistently perceived and assessed positively by clients of all age groups. The potential differentiation in satisfaction regarding tangibility among clients of different age groups is consistent with studies highlighting the impact of various service quality dimensions on client satisfaction (Sugeng, 2016; Supardiasa, 2018).

The study found no significant differences in tangibility perceptions across all age groups, indicating that these differences might not be due to consistent patterns across all age groups. This highlights the complexity of understanding client perceptions, especially regarding tangible aspects of service quality. Although preliminary evaluations suggested disparities, post-hoc analysis suggests these distinctions may not exist. This aligns with Vijayalakshmi and Rajasekhar's (2018) finding that demographic factors, including age, may not always be the sole determinant of client satisfaction.

Table 3.3: *Test the significant difference between the client's level of satisfaction when grouped according to years of being a Landbank Client*

Level of Satisfaction	F	df1	df2	ρ	Decision	Conclusion
Tangibility	0.430	3	74.8	0.732	Failed to Reject Ho	Not Significant
Reliability	2.614	3	74	0.057	Failed to Reject Ho	Not Significant
Responsiveness	3.115	3	71.2	0.031*	Reject Ho	Significant

Assurance	0.307	3	71.4	0.820	Failed to Reject Ho	Not Significant
Empathy	0.709	3	79.3	0.550	Failed to Reject Ho	Not Significant
Overall Satisfaction	0.777	3	74.1	0.511	Failed to Reject Ho	Not Significant

Post Hoc Analysis – Responsiveness

Level of Satisfaction	Years of being a Landbank Client	Mean Difference	ρ	Decision	Conclusion
Responsiveness	0-5 years and 6-10 years	0.126	0.212	Failed to Reject Ho	Not Significant
	0-5 years and 11-15 years	0.2144	0.040*	Reject Ho	Significant
	0-5 years and more than 15 years	0.1376	0.391	Failed to Reject Ho	Not Significant
	6-10 years and 11-15 years	0.0883	0.725	Failed to Reject Ho	Not Significant
	6-10 years and more than 15 years	0.0115	0.999	Failed to Reject Ho	Not Significant
	11-15 years and more than 15 years	-0.0768	0.878	Failed to Reject Ho	Not Significant

Table 3.3 shows the Landbank clients' satisfaction categorized by the number of years as a client. The initial examination indicates that clients across varying durations of Landbank patronage express relatively similar satisfaction levels (F=0.777, ρ =0.334). This suggests a consistent baseline of contentment among clients, regardless of their tenure with the bank. This overall homogeneity in satisfaction levels may signify a consistency in the quality of services offered by Landbank, irrespective of the duration of the client's association. However, delving into the sub-indicators reveals an exception in the form of Responsiveness. The analysis indicates a significant difference in client satisfaction concerning Responsiveness. Based on their years with Landbank, this suggests that clients diverge in their assessments of the bank's ability to promptly and effectively address their needs. The subsequent pairwise post-hoc analysis unveils a specific contrast between 0-5-year and 11-15-year clients. Specifically, clients with 0-5 years of association express higher satisfaction levels in Responsiveness than those with 11-15 years of clients.

The test results for significant differences in client satisfaction, when grouped according to the number of years as a Landbank client, provide insights that can be attributed to the existing literature on client satisfaction, service quality, and the dynamics of long-term client relationships. The overall homogeneity in satisfaction levels across varying durations of Landbank patronage aligns with Golani's (2017) and Amin's (2016) studies emphasizing the importance of consistent service quality and client satisfaction in the banking industry. It suggests that Landbank has successfully maintained a consistent baseline of contentment among clients, regardless of their tenure with the bank.

On the other hand, the exception in responsiveness, indicating a significant difference in client satisfaction concerning the prompt and effective addressing of their needs, resonates with the studies of Sugeng (2016) and Supardiasa (2018) on service quality dimensions and their impact on client satisfaction. The subsequent pairwise post-hoc analysis revealed higher satisfaction levels in responsiveness among clients with 0-5 years of association compared to those with 11-15 years, which indicates a nuanced trend in client perceptions.

Table 4.1: *Test of significant difference between the clients' perceived level of quality of rendered services of Landbank when grouped according to type of transaction*

Level of Quality	F	df1	df2	ρ	Decision	Conclusion
Overall Quality	21.9	3	48.9	<.001**	Reject Ho	Significant

Post Hoc Analysis

Level of Quality	Type of Transaction	Mean Difference	ρ	Decision	Conclusion
Overall Quality	Deposit and E-banking	0.539	<0.001**	Reject Ho	Significant
	Deposit and FCDU	0.159	0.140	Failed to Reject Ho	Not Significant
	Deposit and Investment	-0.0116	1.000	Failed to Reject Ho	Not Significant
	E-banking and FCDU	-0.380	<0.001**	Reject Ho	Significant
	E-banking and Investment	-0.5508	<0.001**	Reject Ho	Significant
	FCDU and Investment	-0.1711	0.526	Failed to Reject Ho	Not Significant

Table 4.1 shows the analysis of Landbank clients' perceptions of the quality of rendered services, categorized by transaction type. The overarching finding indicates that clients hold varying assessments of the quality of Landbank services based on the nature of their transactions (F=21.9, ρ =<.001). Clients engaging in deposit transactions differ significantly in their assessments compared to those involved in e-banking transactions. Deposit clients express higher assessments (mean difference 0.539, ρ =<.001) than their e-banking counterparts.

Also, clients involved in e-banking transactions and those engaging in foreign currency deposit unit (FCDU) transactions exhibit different assessments. E-banking clients express higher assessments (mean difference=-0.380, p-value=<0.001), suggesting that the digital realm of e-banking is associated with a higher perceived quality of service compared to FCDU transactions.

A significant difference in assessments was also observed between clients engaged in e-banking and investment transactions. Investment clients express higher assessments (mean difference=-0.5508, p-value=<0.001), indicating a distinct perception of quality in favor of investment-related services. This may be attributed to the personalized nature of investment services or specific attributes that resonate more with this client segment.

The test results for significant differences in clients' perceived quality of rendered services when grouped according to the type of transaction provide valuable insights that can be attributed to the existing literature on service quality and client satisfaction.

The overarching finding, indicating varying assessments of the quality of Landbank services based on the nature of transactions, aligns with the established literature emphasizing the multidimensional nature of service quality (Al-Hawary& Al-Smeran, 2017; Tan et al., 2018). It supports the idea that different types of transactions elicit distinct perceptions of service quality, and clients' assessments are influenced by the specific characteristics and features associated with each type.

The significant difference in assessments between clients engaged in deposit transactions and those involved in e-banking transactions, with deposit clients expressing higher assessments, echoes the literature that emphasizes the importance of reliability and tangibility in shaping clients' perceptions of service quality (Tan et al., 2018; Muhammad et al., 2014; Narteh, 2013). Deposit transactions, often involving physical interactions and tangible elements, may contribute to the higher perceived quality of service in this context.

The observed difference in assessments between e-banking clients and those engaged in FCDU transactions aligns with the literature on the impact of technology on service quality (Azeez B.A. et al., 2023). E-banking clients expressing higher assessments suggest that the digital realm is associated with a higher perceived service quality than traditional FCDU transactions.

The significant difference in assessments between e-banking and investment transactions, with investment clients expressing higher assessments, resonates with literature emphasizing the personalized nature of investment services (Bamfo et al., 2018). This indicates that specific attributes of investment-related services may contribute to a distinct and favorable perception of service quality among this client segment.

Overall, the findings underline the importance of recognizing the diverse dimensions of service quality in different types of transactions and tailoring services to meet each category's unique expectations and preferences. This understanding can guide Landbank in enhancing the quality of services across various transaction types to ensure a positive and consistent client experience.

Table 4.2: *Test significant differences between the clients' perceived level of quality of rendered services of Landbank when grouped according to age*

Level of Quality	F	df1	df2	ρ	Decision	Conclusion
Overall Quality	8.38	2	11.7	0.005**	Reject Ho	Significant

Post Hoc Analysis

Level of Quality	Age	Mean Difference	ρ	Decision	Conclusion
Overall Quality	Early Adults (20-39) and Middle Adults (40-59)	-0.230	0.004**	Reject Ho	Significant
	Early Adults (20-39) and Old Age (60+)	-0.2795	0.338	Failed to Reject Ho	Not Significant
	Middle Adults (40-59) and Old Age (60+)	-0.0490	0.1969	Failed to Reject Ho	Not Significant

Table 4.2 shows the analysis of Landbank clients' perceptions of the quality of rendered service stratified by age groups. The key finding suggests that clients hold varying assessments of the quality of Landbank services based on their age (F=8.38, p=<.005). The significant difference in perceived service quality across age groups implies that different generations have distinct expectations and evaluations of the services provided by Landbank. This underscores the importance of understanding and adapting services to cater to the preferences and needs of clients at different stages of life. A significant difference is observed in the assessments of early adults and middle adults. Middle adults express higher assessments (mean difference = -0.230, ρ =<.004) compared to their early adult counterparts. This suggests that, in the eyes of Landbank clients, middle-aged adults perceive a higher quality of service.

The study reveals a significant difference in perceived service quality across different age groups, indicating that other generations have different expectations and evaluations of financial institutions' services. Younger clients are more active and consider various brands, while older consumers are more loyal to well-known brands due to a decline in understanding purchase information. Middle adults, represented by older consumers, exhibit greater brand loyalty than younger ones, suggesting that middle adults perceive a higher quality of service in the eyes of Landbank clients, possibly due to factors such as familiarity, trust, and a more established relationship with the bank (Chikazhe et al., 2021).

Table 4.3: *Test significant differences between the clients' perceived level of quality of rendered services of Landbank when grouped years of being a Landbank client*

Level of Quality	F	df1	df2	ρ	Decision	Conclusion
Overall Quality	4.93	3	80.5	0.003**	Reject Ho	Significant

Post Hoc Analysis

Level of Satisfaction	Years of being a Landbank Client	Mean Difference	ρ	Decision	Conclusion
Responsive-ness	0-5 years and 6-10 years	-0.164	0.121	Failed to Reject Ho	Not Significant
	0-5 years and 11-15 years	-0.1762	0.220	Failed to Reject Ho	Not Significant
	0-5 years and more than 15 years	-0.319	0.008**	Reject Ho	Significant
	6-10 years and 11-15 years	-0.0120	0.999	Failed to Reject Ho	Not Significant
	6-10 years and more than 15 years	-0.155	0.444	Failed to Reject Ho	Not Significant
	11-15 years and more than 15 years	-0.143	0.613		

Table 4.3 shows the Landbank clients' perceptions of the quality of rendered services categorized by the number of years as clients. The key finding suggests that clients hold varying assessments of the quality of Landbank services based on the duration of their engagement with the bank (F=4.39, ρ =<.003). The significant difference in perceived service quality across different durations of client engagement implies that the length of the client's relationship with Landbank influences their evaluations of the services. This underscores the importance of acknowledging and adapting to clients' changing expectations and perceptions.

A significant difference is observed in the assessments of clients with 0-5 years of engagement and those with more than 15 years. Clients with more than 15 years of association express higher assessments (mean difference = -0.319, ρ =<.008) than their counterparts with 0-5 years of engagement. This indicates that, in the long term, clients perceive a higher quality of service, suggesting a positive trend in sustained quality.

The study's findings support the idea that client satisfaction is a crucial factor influencing loyalty to a bank, resulting in sustained client relationships over the long term (Klimontowicz & Majewska, 2022). The study finds that clients with Landbank for more than 15 years express higher assessments, indicating a tendency toward consistent quality and possibly increased loyalty. This result aligns with other studies emphasizing how crucial it is for banks to maintain long-term relationships with and retain clients. Clients who have remained long-term partners of Landbank most likely believe that the services have consistently been of high quality and value, which has led to their elevated opinions. Furthermore, the idea that consistent quality results in higher client satisfaction and loyalty is further supported by their continuing loyalty, which implies a strong link and trust formed with the institution. Landbank can sustain its competitive edge and establish itself as a preferred banking partner for its customers by acknowledging and fostering these long-term relationships. This will help the bank succeed in growing market competition (Golani, 2017; Tan et al., 2016).

The results also highlight the multifaceted nature of factors influencing client satisfaction, including tangible qualities, dependability, Empathy, accessibility, and certainty (Md. Ismail Haidar and Mohammad Saiful Islam, 2023). The study's findings, particularly the significant difference in Responsiveness between clients with 0-5 years and 11-15 years of engagement, underscore

the importance of continuously adapting strategies to meet evolving client expectations over time. Landbank can leverage these insights to put specific plans into action that are meant to increase client satisfaction, client retention, and long-term quality.

Table 5: *Significant relationship between the client's level of satisfaction and the perceived level of quality of rendered services of Landbank*

Level of Satisfaction	Level of Quality	r-value	Degree of Correlation	ρ	Decision	Conclusion
Tangibility	Overall Quality	-0.146	Very Weak	0.039*	Reject Ho	Significant
Reliability		0.048	Very Weak	0.497	Failed to Reject Ho	Not Significant
Responsiveness		-0.295	Weak	<0.001**	Reject Ho	Significant
Assurance		0.131	Very Weak	0.064	Failed to Reject Ho	Not Significant
Empathy		-0.174	Very Weak	0.014*	Reject Ho	Significant
Overall Satisfaction		-0.159	Very Weak	0.025*	Reject Ho	Significant

In analyzing the relationship between Landbank clients' satisfaction levels and their perceived quality of services, the findings reveal a very weak relationship. The correlation coefficient of -0.159 suggests a negative association, indicating that as the level of satisfaction decreases, the perceived level of quality tends to increase. Despite its weakness, this relationship holds statistical significance (ρ =0.025). The inverse correlation means that while clients might not express high satisfaction, they perceive a relatively high level of service quality from Landbank. Furthermore, this relationship underscores the complexity of client perceptions, suggesting that factors beyond satisfaction contribute to their overall perception of service quality.

Looking singly at the sub-areas of satisfaction, tangibility exhibits a weak but significant negative correlation (r=-0.146, ρ =0.039) with the perceived level of quality. This implies that, although clients may express lower satisfaction in tangibility (e.g., physical facilities, appearance of personnel), they concurrently perceive a higher overall quality of service. These results may be attributed to other aspects, such as the efficiency of operations or digital services, influencing their perception of quality.

Another sub-area, Responsiveness, reveals a more pronounced negative correlation (r=-0.295, ρ =0.001) with the perceived level of quality. This signifies that, despite lower satisfaction levels concerning Responsiveness, clients still perceive Landbank's overall service quality as relatively high. This suggests clients may prioritize other aspects, such as reliability or expertise, when forming their perception of service quality. Also, the sub-area Empathy similarly displays a weak but significant negative correlation (r=-0.174, ρ =0.014) with the perceived level of quality. Clients expressing lower satisfaction in terms of Empathy still perceive a higher overall quality of service.

The results confirm that service quality is a multidimensional construct influenced by various factors beyond client satisfaction (Bhatt and Bhanawat, 2016; Cho et al., 2016; Yadollahi et al., 2018; Rathee, 2022). The findings suggest that even when clients express lower satisfaction in specific dimensions (e.g., tangibility or Responsiveness), their overall perception of service quality remains relatively higher. This resonates with the literature, emphasizing that service quality is a comprehensive evaluation process involving multiple dimensions (Tjiptono, 2017; Farid Firmansyah, 2019).

5. Conclusion

Landbank's demographic profile primarily consists of young and middle-aged individuals, indicating a need for tailored services. Traditional banking activities are prevalent, emphasizing deposit optimization. Clients generally show satisfactory satisfaction, emphasizing tangibility, reliability, assurance, and Empathy. The highest satisfaction rating is for investment services, but a lower assessment for e-banking services suggests areas for improvement.

The analysis reveals significant differences in satisfaction levels among Landbank clients based on transaction types, with e-banking clients consistently expressing higher satisfaction. The difference in responsiveness satisfaction between newer and longer-term clients suggests tailoring strategies for diverse client segments.

Variating perceptions of service quality among different transaction types, age groups, and years underscores the need for targeted approaches. Recognizing the distinct expectations of deposit and investment clients allows Landbank to refine services to better meet specific needs and preferences.

A weak but significant negative correlation between satisfaction and perceived service quality adds value to the client experience. Addressing multifaceted elements within banking services may be necessary to enhance satisfaction and perceived quality.

The results of the study are limited only to Landbank San Pablo Rizal Avenue Branch as this specific research locale was chosen as one of the products of the merger of Landbank of the Philippines and United Coconut Planters Bank under Executive Order No. 142 series of 2021 and had its intricacies, context, and clienteles. Another limitation of the study is that it only measured the four major common Landbank services observed by the researchers during the environmental scanning period of the research locale, which includes deposit, foreign currency deposit unit, investment, and e-banking while excluding other services related to loans, remittances, and credit cards.

Future researchers may be encouraged to conduct qualitative analyses, such as in-depth interviews or focused-group discussions, to explore the factors contributing to high assurance scores. Understanding specific behaviors and attributes of bank employees that enhance client's trust and confidence can provide actionable insights for service improvement.

Statements and Declarations

Conflicts of Interest: The authors declare no conflict of interest.
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