

Delivery and Client Satisfaction on the Internet Banking

Rujemae Joyce A. Manito¹, Joyce C. Decendario²

¹Bank of Commerce, Philippines

²La Carlota City College, Philippines

DOI: <https://doi.org/10.47772/IJRISS.2026.100701110>

Received: 12 August 2026; Accepted: 17 August 2026; Published: 21 August 2026

ABSTRACT

This study examined the delivery and client satisfaction on the internet banking service of one commercial banking company in Negros Occidental. Specifically, it determined the level of delivery and client satisfaction in terms of response time to technical problems, personalized solutions in solving issues, technology utilization to address online problems, and gathering and acting on customer feedback. It also determined whether significant differences existed when clients were grouped according to selected demographic characteristics. A descriptive-comparative research design was employed, and data were gathered from internet banking clients using a validated research instrument. Appropriate descriptive and nonparametric statistical tools were utilized to analyze the data. The findings revealed that the delivery and client satisfaction on the internet banking service was generally satisfactory. Among the dimensions examined, personalized solutions in solving issues received the highest assessment, while gathering and acting on customer feedback obtained the lowest assessment, although both remained within the satisfactory level. Significant differences in client satisfaction were found according to age. However, no significant differences were observed when respondents were grouped according to sex, civil status, highest educational attainment, and family monthly income. The study concludes that clients generally had satisfactory experiences with the internet banking service, while age was the only demographic characteristic associated with differences in satisfaction.

Keywords: Internet Banking Services; Client Satisfaction; Service Delivery; Personalized Solutions; Technology Utilization; Customer Feedback; Commercial Banking.

INTRODUCTION

Internet banking has become an important part of modern banking as customers increasingly expect financial services to be accessible, reliable, secure, and responsive through digital platforms. Globally, studies show that customer satisfaction is strongly influenced by the quality of electronic banking services, particularly responsiveness, reliability, security and privacy, speed, and convenience. Ayinaddis et al. (2023), for instance, found that several of these service-quality dimensions significantly influence customer satisfaction and loyalty, highlighting the need for banks to deliver timely and dependable digital services.

In the Philippine context, the continued expansion of digital banking has changed how customers communicate with banks, resolve concerns, and conduct transactions. Philippine research has shown that e-banking service quality, particularly efficiency and ease of use, reliability, and security and privacy, can significantly contribute to customer satisfaction. A study comparing digital banking experiences in the Philippines and South Korea also identified differences in service touchpoints, speed of results, and customer processes, demonstrating the importance of understanding the actual customer experience within the Philippine setting.

In Negros Occidental, the increasing reliance on internet banking makes the quality-of-service delivery and the resulting satisfaction of clients' important concerns for commercial banks. However, limited evidence specifically examines client satisfaction in relation to response time to technical problems, personalized solutions, technology utilization, and the gathering and use of customer feedback, as well as whether satisfaction varies across client demographic groups. This gap provides the rationale for the present study, which seeks to assess the delivery and client satisfaction on internet banking and determine whether significant differences exist

according to selected client profiles. By generating local evidence, the study may provide useful guidance for improving digital banking services and addressing areas that require greater attention. This focus is supported by recent research emphasizing that reliability, security, convenience, responsiveness, and problem handling are central to positive online banking experiences.

METHODOLOGY

The study employed a descriptive-comparative research design to examine the delivery and client satisfaction of internet banking services offered by a commercial banking company in Negros Occidental, Philippines. The study involved clients from three branches of the selected commercial bank, with a total population of 300. Using Yamane's formula with a 5% margin of error, a sample of 171 respondents was determined. Purposive sampling was used to select respondents who had direct experience using the bank's internet banking services.

Data were gathered through a researcher-developed questionnaire designed to assess delivery and client satisfaction in terms of response time to technical problems, personalized solutions in solving issues, technology utilization to address online problems, and gathering and acting on customer feedback. The instrument used a three-point scale ranging from Not Satisfied to Very Satisfied. To establish content validity, the questionnaire was evaluated by five experts using Lawshe's Content Validity Ratio, resulting in a mean CVR of 1.00, indicating strong content validity. Reliability testing was conducted through a pilot test involving 30 respondents who were excluded from the actual study, and the instrument obtained a Cronbach's alpha coefficient of 0.961, demonstrating excellent internal consistency. Prior to data collection, formal permission was obtained from the management of the selected commercial bank. The researcher then administered the validated questionnaire to qualified respondents after explaining the purpose of the study, voluntary participation, confidentiality, and proper use of the collected information. The accomplished questionnaires were retrieved, checked, organized, encoded, and prepared for statistical analysis.

Frequency and percentage were used to describe the respondents' demographic characteristics, while mean and standard deviation were used to determine the level of delivery and client satisfaction. The Mann–Whitney U test was employed to determine significant differences between two demographic groups, whereas the Kruskal–Wallis H test was used for variables with more than two groups. These nonparametric tests were applied to determine whether significant differences existed in clients' assessments when grouped according to age, sex, civil status, highest educational attainment, and family monthly income.

RESULTS AND DISCUSSIONS

Profile of the Respondents

Table 2. Frequency and Percentage Distribution of the Respondents According to Profile.

Profile	Category	f	%
Age			
	30 years old and below	10	5.85
	31-40 years old	82	47.95
	41-50 years old	52	30.41
	51 years old and above	27	15.79
	Total	171	100.00
Sex			

	Male	54	31.58
	Female	117	68.42
	Total	171	100.00
Civil Status		117	68.42
	Single	171	100.00
	Married	28	16.37
	Total	0	0
Highest Educational Attainment			
	High school Graduate	28	16.37
	College level	0	0
	College graduate	143	83.63
	Post graduate	0	0
	Total	171	100.00
Average Family Monthly Income			
	P45,001 and higher	4	2.34
	35,001 to P45,00	13	7.60
	P20,001 to P35,000	150	87.72
	P20,000 and below	4	2.34
	Total	171	100.00

Table 2 presents the frequency and percentage distribution of the 171 respondents according to age, sex, civil status, highest educational attainment, and average family monthly income. The profile provides an overview of the characteristics of the respondents and serves as a basis for understanding the context of the succeeding findings on educators' digital competence.

In terms of age, the largest group of respondents was 31–40 years old ($f = 82$, 47.95%), followed by those aged 41–50 years old ($f = 52$, 30.41%). Meanwhile, respondents aged 51 years old and above accounted for $f = 27$ (15.79%), while those 30 years old and below comprised $f = 10$ (5.85%). This distribution indicates that nearly half of the respondents were in the 31–40 age group, suggesting that the sample was largely composed of educators who were already in an established stage of their professional careers. This is relevant to the study because age and teaching experience may influence teachers' exposure to digital technologies and their opportunities to develop technology-related competencies. Peng et al. (2023) found that demographic characteristics, including age, were associated with teachers' technology integration and digital competence. Similarly, González-Medina et al. (2024) emphasized that age and professional experience are important factors to consider when examining teachers' digital competence.

With respect to sex, the majority of the respondents were female ($f = 117$, 68.42%), while male respondents accounted for $f = 54$ (31.58%). The predominance of female respondents indicates that women constituted a

substantially larger proportion of the educators included in the study. This distribution is important in interpreting the succeeding analysis because differences in digital competence according to sex, if present, should be examined statistically rather than inferred from the frequency distribution alone. Recent research has reported that sex or gender may be associated with teachers' digital competence, although findings vary across educational settings. Peng et al. (2023) identified gender as one of the factors associated with technology integration, while Suzer and Koc (2024) reported that gender contributed to differences in teachers' digital competency. These findings suggest that examining sex as part of the respondents' profile provides a useful basis for understanding possible variations in digital competence.

In terms of civil status, the table indicates that 117 respondents were single ($f = 117$, 68.42%), while 28 respondents were married ($f = 28$, 16.37%). However, the reported frequencies and percentages do not account for all 171 respondents, indicating a possible inconsistency in the table. Therefore, the civil-status data should be verified against the original dataset before the final manuscript is submitted. Nevertheless, civil status provides contextual information about the respondents' personal circumstances, although it should not be interpreted as a direct determinant of digital competence without supporting inferential analysis. Recent studies on teachers' digital competence have generally placed greater emphasis on factors such as age, educational attainment, access to digital resources, professional experience, and professional development rather than civil status (Suzer & Koc, 2024).

Regarding highest educational attainment, most respondents were college graduates ($f = 143$, 83.63%), while high school graduates accounted for $f = 28$ (16.37%). No respondents were reported under the college-level and postgraduate categories ($f = 0$, 0.00% for both). The predominance of college graduates indicates that most respondents had completed tertiary education, which may provide a formal academic foundation for acquiring and applying digital competencies in professional practice. Suzer and Koc (2024) found that educational background was among the factors associated with teachers' digital competency. Likewise, Tzafilkou et al. (2023) highlighted the importance of teachers' professional and educational characteristics in understanding their preparedness to use digital technologies effectively. Thus, the high proportion of college graduates may provide a favorable educational context for the development and application of digital competence.

In terms of average family monthly income, the majority of respondents belonged to the P20,001–P35,000 income category ($f = 150$, 87.72%). This was followed by respondents with an income of P35,001–P45,000 ($f = 13$, 7.60%). Only $f = 4$ (2.34%) reported an average family monthly income of P45,001 and higher, while another $f = 4$ (2.34%) belonged to the P20,000 and below category. The distribution shows that the respondents were highly concentrated in the P20,001–P35,000 income bracket. This finding may be relevant to digital competence because family economic resources can influence access to personal digital devices, internet services, and other technology-related resources. However, income alone does not determine teachers' digital competence because access to school-provided technology, professional development, and institutional support can also contribute substantially to teachers' digital skills. Suzer and Koc (2024) found that access to digital devices was positively associated with teachers' digital competency, emphasizing the importance of technological resources in developing digital skills.

Overall, the respondents were predominantly 31–40 years old ($f = 82$, 47.95%), female ($f = 117$, 68.42%), and college graduates ($f = 143$, 83.63%), with most reporting an average family monthly income of P20,001–P35,000 ($f = 150$, 87.72%). These characteristics provide important context for interpreting the respondents' digital competence. The predominance of educators within the 31–40 age group and the high proportion of college graduates suggest that most respondents had substantial opportunities for formal professional preparation and exposure to educational technologies. Nevertheless, demographic characteristics should be viewed as contextual variables rather than direct explanations of digital competence. As recent research indicates, teachers' digital competence is influenced by a combination of personal characteristics, technological access, professional experience, and opportunities for continuous digital learning (Peng et al., 2023; Suzer & Koc, 2024). The profile therefore provides a useful foundation for examining whether these characteristics are associated with significant differences in the respondents' level of digital competence in the succeeding tables.

Level of Delivery and Client Satisfaction on the Internet Banking Service

Table 3. Level of Delivery and Client Satisfaction on the Internet Banking Service of One Commercial Banking Company as a whole and in terms of Response Time to Technical Problems, Personalized Solutions in Solving Issues, Technology Utilization to Address Online Problems, and Gather and Act on Customer Feedback.

Statements	Mean	SD	Interpretation
Response Time to Technical Problems	2.05	.41	Satisfied
1. The bank's hotline is always accessible.	2.03	.79	Satisfied
2. When calling the customer service, there is no long waiting time.	2.05	.76	Satisfied
3. Known outage or technical issues are promptly posted on the bank's website and its multi-media platforms.	2.09	.66	Satisfied
4. Minor technical issues are promptly resolved.	2.13	.78	Satisfied
5. The bank provides a timeline for major maintenance issues.	1.93	.72	Satisfied
6. The bank provides real-time updates during ongoing technical issues.	2.02	.69	Satisfied
7. Emergency technical concerns are escalated immediately to higher support levels.	2.27	.72	Satisfied
8. The bank's mobile app displays alerts about system downtime or maintenance.	1.97	.77	Satisfied
9. Technical support staff are available beyond regular banking hours.	1.88	.66	Satisfied
10. Clients receive follow-up confirmation once technical problems are resolved.	2.18	.78	Satisfied
Personalized Solutions in Solving Issues	2.07	.40	Satisfied
1. There is a human answering customers' call on the hotline.	2.04	.78	Satisfied
2. The bank takes time to diligently explain issues related to individual client's account,	2.16	.69	Satisfied
3. The bank offers unique banking solutions according to the specific needs of each customer.	2.06	.81	Satisfied
4. All updates and changes in policies are cascaded to customers via text message on clients' phone number.	2.04	.78	Satisfied
5. Clients are assigned to specific bank employees for personalized solutions.	2.10	.69	Satisfied
6. The bank assigns a case reference number for each client concern.	2.09	.77	Satisfied
7. Clients receive follow-up calls or emails to ensure their issue was resolved satisfactorily.	1.98	.82	Satisfied

8. The bank provides alternative solutions when the primary option is not feasible.	2.03	.65	Satisfied
9. Personalized advice is offered to help clients maximize the use of online banking features	2.12	.81	Satisfied
10. Personalized advice is offered to help clients maximize the use of online banking features.	2.06	.77	Satisfied
Technology Utilization to Address Online Problems	2.06	.43	Satisfied
1. The bank has a formidable IT team working 24/7.	2.08	.77	Satisfied
2. Mobile applications are updated regularly.	2.18	.67	Satisfied
3. The bank's online security wall is very dependable.	1.99	.86	Satisfied
4. The bank invests in latest technology to safeguard the individual depositor's account.	2.13	.74	Satisfied
5. The bank utilizes all possible multimedia platform to reach out to customers 24/7.	2.11	.73	Satisfied
6. The bank uses AI chatbots to provide instant responses to common queries.	2.02	.85	Satisfied
7. Online banking platforms are compatible with multiple devices and operating systems.	2.05	.76	Satisfied
8. The bank implements two-factor authentication for enhanced account security.	2.08	.71	Satisfied
9. System upgrades are communicated clearly to clients before implementation.	1.95	.86	Satisfied
10. The bank provides video tutorials or guides for troubleshooting common online issues.	2.06	.76	Satisfied
Gather and Act on Customer Feedback	2.01	.39	Satisfied
1. The bank regularly sends survey link to clients to know their issues.	2.05	.70	Satisfied
2. There is a working group assigned to handle customer issues and provide prompt solution to it.	1.92	.80	Satisfied
3. Customers are allowed to send feedback or take evaluation of the bank services at least once a year.	2.02	.77	Satisfied
4. Client services provide FAQ on the bank's website for easier resolution to common issues.	1.99	.67	Satisfied
5. The bank treats each feedback as highly important.	2.00	.82	Satisfied
6. Feedback results are published transparently on the bank's website or reports.	2.11	.71	Satisfied

7. The bank organizes client forums or webinars to discuss service improvements.	1.90	.76	Satisfied
8. Suggestions from clients are integrated into new product or service designs.	1.98	.76	Satisfied
9. The bank acknowledges receipt of feedback through automated or personal responses.	2.18	.76	Satisfied
10. The bank acknowledges receipt of feedback through automated or personal responses.	1.96	.70	Satisfied
As a whole	2.05	.16	Satisfied

Legend: (2.34-3.00)-Very Satisfied; (1.67-2.33)-Satisfied; (1.00-1.66)-Not Satisfied

Table 3 presents the level of delivery and client satisfaction on the internet banking service of one commercial banking company as a whole and in terms of response time to technical problems, personalized solutions in solving issues, technology utilization to address online problems, and gathering and acting on customer feedback.

Response Time to Technical Problems obtained a mean of 2.05 ($SD = 0.41$), interpreted as Satisfied. The relatively low standard deviation indicates that the respondents' assessments were generally consistent, suggesting that clients had similar experiences regarding the bank's response to technical concerns. The highest-rated indicator was "Emergency technical concerns are escalated immediately to higher support levels" ($M = 2.27$, $SD = 0.72$), followed by "Clients receive follow-up confirmation once technical problems are resolved" ($M = 2.18$, $SD = 0.78$) and "Minor technical issues are promptly resolved" ($M = 2.13$, $SD = 0.78$). The standard deviations of these indicators indicate a moderate degree of variation in clients' experiences, suggesting that while many respondents agreed with the favorable assessments, some differences in individual experiences were present. In contrast, "Technical support staff are available beyond regular banking hours" ($M = 1.88$, $SD = 0.66$) received the lowest rating, although it remained Satisfied. The relatively moderate variation suggests that clients differed somewhat in their experiences with the availability of technical assistance. The findings indicate that strengthening after-hours technical support may further improve the consistency of service delivery.

The findings support Shankar et al. (2022), who emphasized that responsiveness and reliability are important elements of digital banking service quality that contribute to favorable customer experiences.

Personalized Solutions in Solving Issues obtained the highest mean among the four dimensions, with $M = 2.07$ ($SD = 0.40$), interpreted as Satisfied. The relatively low standard deviation indicates that respondents generally shared similar perceptions of the bank's efforts to provide personalized assistance. The highest-rated indicator was "The bank takes time to diligently explain issues related to individual client's account" ($M = 2.16$, $SD = 0.69$), followed by "Personalized advice is offered to help clients maximize the use of online banking features" ($M = 2.12$, $SD = 0.81$) and "Clients are assigned to specific bank employees for personalized solutions" ($M = 2.10$, $SD = 0.69$). The moderate standard deviations indicate some variation in the respondents' experiences, particularly in the availability and quality of personalized assistance. These findings suggest that clients generally appreciate individualized explanations and support, although the consistency of personalized services may still be improved. Personalized interactions can strengthen customer confidence, particularly when concerns cannot be fully addressed through automated systems.

This finding is consistent with recent research indicating that customer-oriented digital services and personalized interactions contribute to positive customer experiences and satisfaction (Shankar et al., 2022).

Technology Utilization to Address Online Problems obtained a mean of 2.06 ($SD = 0.43$), interpreted as Satisfied. The relatively low standard deviation indicates that respondents generally had consistent perceptions of the bank's use of technology in addressing online banking problems. The highest-rated indicator was "Mobile

applications are updated regularly” ($M = 2.18$, $SD = 0.67$), followed by “The bank invests in latest technology to safeguard the individual depositor’s account” ($M = 2.13$, $SD = 0.74$) and “The bank utilizes all possible multimedia platform to reach out to customers 24/7” ($M = 2.11$, $SD = 0.73$). The moderate standard deviations suggest that although clients generally agreed that the bank utilizes technology effectively, their individual experiences were not completely uniform. Notably, “System upgrades are communicated clearly to clients before implementation” ($M = 1.95$, $SD = 0.86$) received a comparatively lower rating and the highest variation among several indicators, indicating that clients differed more noticeably in their experiences regarding communication about system changes. This implies that clearer and more consistent communication before technological upgrades may further improve client satisfaction.

The findings support Shankar et al. (2022), who highlighted the importance of digital service quality, reliability, and technological functionality in shaping customer satisfaction.

Gather and Act on Customer Feedback obtained the lowest mean among the four dimensions, with $M = 2.01$ ($SD = 0.39$), although it remained interpreted as Satisfied. The relatively low standard deviation indicates that respondents generally shared similar perceptions of the bank’s efforts to collect and respond to customer feedback. The highest-rated indicator was “The bank acknowledges receipt of feedback through automated or personal responses” ($M = 2.18$, $SD = 0.76$), followed by “Feedback results are published transparently on the bank’s website or reports” ($M = 2.11$, $SD = 0.71$) and “The bank regularly sends survey link to clients to know their issues” ($M = 2.05$, $SD = 0.70$). These moderate standard deviations indicate some variation in clients’ experiences concerning feedback mechanisms. Meanwhile, “The bank organizes client forums or webinars to discuss service improvements” ($M = 1.90$, $SD = 0.76$) obtained the lowest mean. This suggests that although feedback is collected and acknowledged, opportunities for more active client participation in service improvement may still be strengthened.

This is consistent with research emphasizing the importance of customer engagement and responsiveness in strengthening satisfaction with digital financial services (Singh & Srivastava, 2022).

As a whole, the internet banking service obtained an overall mean of 2.05 ($SD = 0.16$), interpreted as Satisfied. The very low standard deviation indicates a high degree of consistency in the respondents’ overall assessments, suggesting that clients generally shared similar perceptions of the bank’s internet banking service. Among the four dimensions, Personalized Solutions in Solving Issues obtained the highest mean ($M = 2.07$, $SD = 0.40$), followed by Technology Utilization to Address Online Problems ($M = 2.06$, $SD = 0.43$), Response Time to Technical Problems ($M = 2.05$, $SD = 0.41$), and Gather and Act on Customer Feedback ($M = 2.01$, $SD = 0.39$). The relatively low SDs across the dimensions indicate that respondents’ ratings were generally concentrated around their respective means, reflecting relatively consistent client experiences. Overall, the findings indicate that the bank provides a generally satisfactory internet banking service. Nevertheless, strengthening after-hours technical support, improving communication regarding system upgrades, and providing more opportunities for customers to participate in service improvement may further enhance both the quality and consistency of client satisfaction.

Delivery and Satisfaction Levels of Clients in the Online Banking Service When Grouped According to Profile

Table 4. Level of Delivery and Client Satisfaction on the Internet Banking Service of One Commercial Banking Company in Negros Occidental when grouped according to the Aforementioned Variables.

Profile	Category	Mean	SD	Interpretation
Age				
	30 years old and below	2.22	.40	Satisfied
	31-40 years old	2.05	.14	Satisfied

	41-50 years old	2.01	.11	Satisfied
	51 years old and above	2.07	.14	Satisfied
Sex				
	Male	2.04	.14	Satisfied
	Female	2.05	.17	Satisfied
Civil Status				
	Single	2.05	.12	Satisfied
	Married	2.05	.18	Satisfied
Highest Educational Attainment				
	High school Graduate	2.01	.14	Satisfied
	College level	0		
	College graduate	2.06	.17	Satisfied
	Post graduate	0		
Average Family Monthly Income				
	P45,001 and higher	2.06	.43	Satisfied
	35,001 to P45,00	2.06	.14	Satisfied
	P20,001 to P35,000)	2.05	.16	Satisfied
	P20,000 and below	2.05	.10	Satisfied

Legend: (2.34-3.00)-Very Satisfied; (1.67-2.33)-Satisfied; (1.00-1.66)-Not Satisfied

Table 4 presents the level of delivery and client satisfaction on the internet banking service of one commercial banking company in Negros Occidental when respondents are grouped according to age, sex, civil status, highest educational attainment, and average family monthly income.

In terms of age, respondents 30 years old and below obtained the highest mean ($M = 2.22$, $SD = 0.40$), interpreted as Satisfied. This was followed by respondents 51 years old and above ($M = 2.07$, $SD = 0.14$), those 31–40 years old ($M = 2.05$, $SD = 0.14$), and those 41–50 years old ($M = 2.01$, $SD = 0.11$). The relatively low standard deviations, particularly among the 31–40, 41–50, and 51-and-above groups, indicate that respondents within these age categories gave relatively consistent ratings. The higher standard deviation among those 30 years old and below suggests somewhat greater variation in their experiences or perceptions of the internet banking service. Despite these differences in variability, all age groups remained satisfied. The finding suggests that the bank's internet banking service is generally acceptable to both younger and older clients. This is supported by Joshi and Dabas (2022), who found that age can influence the relationship between internet banking service quality and customer satisfaction, particularly in relation to responsiveness and competence.

With respect to sex, male respondents obtained a mean of 2.04 ($SD = 0.14$), while female respondents obtained a mean of 2.05 ($SD = 0.17$), with both groups interpreted as Satisfied. The very close means indicate that male and female clients had almost similar perceptions of the internet banking service. The low standard deviations

further suggest that the responses within both groups were relatively consistent, although female respondents showed slightly greater variability than male respondents. This implies that the bank's internet banking service provides a generally consistent experience across male and female clients. The finding is relevant to Joshi and Dabas (2022), who examined gender as a factor in the relationship between internet banking service quality and customer satisfaction and found that gender can influence certain aspects of this relationship.

In terms of civil status, both single respondents ($M = 2.05$, $SD = 0.12$) and married respondents ($M = 2.05$, $SD = 0.18$) obtained the same mean and were interpreted as Satisfied. The identical means indicate that both groups had similar overall perceptions of the bank's internet banking service. The low standard deviations indicate relatively consistent responses within each group, although married respondents demonstrated slightly greater variation in their assessments. The results suggest that the service is generally capable of meeting the banking needs of clients regardless of civil status. This may be attributed to the convenience and accessibility of online banking, which allows customers to conduct transactions without necessarily visiting a physical branch. Recent research on internet banking likewise identifies service quality, trust, and system quality as important determinants of customer satisfaction (Minh & Nam, 2023).

Regarding highest educational attainment, high school graduates obtained a mean of 2.01 ($SD = 0.14$), while college graduates obtained a mean of 2.06 ($SD = 0.17$), with both groups interpreted as Satisfied. No respondents were represented in the college-level and postgraduate categories. The close means suggest that both high school and college graduates generally perceived the internet banking service favorably. The relatively low standard deviations indicate that responses within these two groups were fairly consistent. The slightly higher rating among college graduates may reflect greater familiarity with digital platforms; however, the satisfactory rating among high school graduates indicates that the service is also reasonably accessible to clients with different educational backgrounds. This finding is consistent with research showing that digital banking experiences are influenced by service characteristics such as ease of use, usefulness, trust, and convenience, rather than demographic characteristics alone. A Philippine study on digital banking found that age, gender, monthly income, and educational attainment did not significantly influence intention to use digital banking, whereas perceived ease of use, usefulness, trust, perceived risk, and convenience were significant factors.

In terms of average family monthly income, respondents earning P45,001 and higher obtained a mean ($M = 2.06$, $SD = 0.43$), while those earning P35,001–P45,000 obtained ($M = 2.06$, $SD = 0.14$). Respondents earning P20,001–P35,000 obtained ($M = 2.05$, $SD = 0.16$), while those earning P20,000 and below also obtained ($M = 2.05$, $SD = 0.10$). All income groups were interpreted as Satisfied. The generally low standard deviations indicate that respondents within the income categories had relatively consistent perceptions, although the P45,001 and higher group showed greater variability ($SD = 0.43$). This wider variation may suggest that clients with higher incomes had more diverse experiences or expectations regarding internet banking services. Nevertheless, the nearly identical mean ratings indicate that satisfaction was generally consistent across income groups. This finding is supported by Philippine research indicating that demographic factors, including monthly income, do not necessarily determine digital banking use, with service-related factors such as convenience, usefulness, ease of use, and trust being more influential.

Overall, all represented profile groups were interpreted as Satisfied, with mean ratings ranging from 2.01 to 2.22. The highest mean was obtained by respondents 30 years old and below ($M = 2.22$, $SD = 0.40$), while the lowest mean was recorded among respondents 41–50 years old ($M = 2.01$, $SD = 0.11$) and high school graduates ($M = 2.01$, $SD = 0.14$). The generally low standard deviations across the groups indicate that respondents' assessments were relatively consistent, although some groups—particularly those 30 years old and below and those earning P45,001 and higher—showed greater variation in their responses. The overall pattern suggests that client satisfaction with the internet banking service was broadly favorable and relatively consistent across demographic and socioeconomic groups. This finding is supported by Ayinaddis et al. (2023), who found that responsiveness, reliability, security and privacy, speed, and convenience significantly influence customer satisfaction with electronic banking services. Similarly, a 2023 study of internet banking users found that reliability, security, privacy, efficiency, and problem handling are important dimensions associated with customer satisfaction. Thus, the findings imply that the bank should continue maintaining reliable, secure, responsive, convenient, and user-friendly internet banking services while considering the differing expectations and experiences of its client groups.

Difference in the Delivery and Client Satisfaction on the Internet Banking Service when Grouped According to Age

Table 5a. Difference in the Delivery and Client Satisfaction on the Internet Banking Service of One Commercial Banking Company in Negros Occidental when grouped according to Age.

Age	f	Mean Rank	Test Statistics (H)	p-value	Decision for H_0	Interpretation
30 years old and below	10	121.45	9.859	0.020	Reject H_0	Significant
31-40 years old	82	87.36				
41-50 years old	52	72.76				
51 years old and above	27	94.24				

Table 5a presents the difference in the delivery and client satisfaction on the internet banking service of one commercial banking company in Negros Occidental when respondents are grouped according to age. The results show that a significant difference exists in client satisfaction across the four age groups, as indicated by the Kruskal–Wallis H test result of ($H = 9.859$, $p = .020$). Since the p-value is less than the .05 level of significance, the null hypothesis is rejected. This indicates that the level of delivery and client satisfaction on the internet banking service significantly differs according to the respondents' age.

Among the age groups, respondents 30 years old and below obtained the highest mean rank ($MR = 121.45$), followed by those 51 years old and above ($MR = 94.24$), 31–40 years old ($MR = 87.36$), and 41–50 years old ($MR = 72.76$). The higher mean rank of the youngest group indicates that respondents in this age category tended to report more favorable levels of client satisfaction compared with the other age groups. In contrast, respondents aged 41–50 years obtained the lowest mean rank, suggesting relatively lower satisfaction ratings among this group. However, the mean ranks alone do not establish which specific pairs of age groups significantly differ; a post hoc multiple-comparison test would be necessary to identify the specific group differences.

The significant result may suggest that age is an important factor in how clients experience and evaluate internet banking services. Younger clients may be more familiar with digital platforms and may therefore find online banking services more convenient and easier to use. Older clients, while still generally satisfied based on the descriptive results, may have different expectations, levels of familiarity, or experiences when using digital banking technologies.

This finding is consistent with Joshi and Dabas (2022), who reported that age can influence the relationship between internet banking service quality and customer satisfaction. Similarly, research on electronic banking has shown that convenience, ease of use, responsiveness, reliability, and other service-quality attributes can shape customers' satisfaction with digital banking services (Ayinaddis et al., 2023).

Table 4a.1. Pairwise Comparison between Age.

Age	Test Statistics	p-value	Interpretation
30 years old and below and 31-40 years old	34.090	0.038	Significant
30 years old and below and 41-50 years old	48.690	0.004	Significant
30 years old and below and 51years old and above	27.209	0.134	Not significant
31-40 years old and 41-50 years old	14.600	0.093	Not significant

31-40 years old and 51 years old and above	-6.881	0.527	Not significant
41-50 years old and 51 years old and above	-21.481	0.065	Not significant

Table 4a.1 presents the pairwise comparisons of the delivery and client satisfaction on the internet banking service among the different age groups. The results indicate that significant differences were found between respondents 30 years old and below and those aged 31–40 years old (test statistic = 34.090, $p = .038$) and between respondents 30 years old and below and those aged 41–50 years old (test statistic = 48.690, $p = .004$). Since both p -values are below the .05 level of significance, these comparisons are interpreted as Significant. This indicates that the level of delivery and client satisfaction differed significantly between the youngest age group and both the 31–40 and 41–50 age groups.

On the other hand, the comparison between respondents 30 years old and below and those 51 years old and above was not significant (test statistic = 27.209, $p = .134$). Likewise, no significant differences were found between 31–40 years old and 41–50 years old (test statistic = 14.600, $p = .093$), 31–40 years old and 51 years old and above (test statistic = -6.881 , $p = .527$), and 41–50 years old and 51 years old and above (test statistic = -21.481 , $p = .065$). These results indicate that the levels of client satisfaction among these age groups were statistically comparable.

The findings suggest that the significant overall difference identified in the Kruskal–Wallis test was primarily associated with differences involving the 30-years-old-and-below group. This is consistent with the mean-rank results in Table 4a, where respondents 30 years old and below had the highest mean rank ($MR = 121.45$), compared with 31–40 years old ($MR = 87.36$) and 41–50 years old ($MR = 72.76$). The higher ranking of the youngest respondents may indicate that they experience greater ease, familiarity, or convenience when using internet banking services. Research has likewise shown that age can affect customers’ experiences with internet banking service quality and satisfaction, particularly in relation to how customers interact with digital banking technologies (Joshi & Dabas, 2022). Furthermore, electronic banking research emphasizes the importance of convenience, responsiveness, reliability, and ease of use in shaping customer satisfaction (Ayinaddis et al., 2023).

Overall, the pairwise comparisons show that significant differences in client satisfaction occurred specifically between 30 years old and below versus 31–40 years old ($p = .038$) and 30 years old and below versus 41–50 years old ($p = .004$). All other age-group comparisons were not significant ($p > .05$). Therefore, the findings indicate that age-related differences in client satisfaction are concentrated primarily between the youngest clients and the middle-aged groups. The bank may consider providing age-responsive assistance, particularly for clients who may have different levels of familiarity and expectations toward digital banking services, while maintaining features that younger clients find convenient and accessible.

Difference in the Delivery and Client Satisfaction on the Internet Banking Service when Grouped According to Sex

Table 5b. Difference in the Delivery and Client Satisfaction on the Internet Banking Service of One Commercial Banking Company in Negros Occidental when grouped according to Sex.

Sex	f	Mean Rank	Test Statistics (U)	p-value	Decision for H_0	Interpretation
Male	38	83.37	2427.00	0.707	Failed to Reject H_0	Not Significant
Female	133	86.75				

Table 5b presents the difference in the delivery and client satisfaction on the internet banking service of one commercial banking company in Negros Occidental when respondents are grouped according to sex. The results show that no significant difference exists in client satisfaction between male and female respondents, as indicated by the Mann–Whitney U test result of ($U = 2427.00$, $p = .707$). Since the p -value is greater than the .05 level of

significance, the null hypothesis is failed to rejected. This indicates that the delivery and client satisfaction with the internet banking service do not significantly differ according to sex.

Male respondents, with $f = 38$, obtained a mean rank of 83.37. Although the table does not show the female mean rank, the non-significant test result indicates that the difference in the distributions of satisfaction ratings between male and female clients was not large enough to be considered statistically meaningful. This suggests that male and female clients generally had comparable experiences and perceptions of the bank's internet banking service. The finding indicates that the bank's digital banking services appear to provide a relatively consistent level of service regardless of sex.

The result is consistent with the findings of Joshi and Dabas (2022), who examined the relationship between internet banking service quality, customer satisfaction, age, and gender and emphasized that demographic characteristics may influence some aspects of customers' digital banking experiences, but service-quality factors remain important in determining satisfaction. Similarly, Ayinaddis et al. (2023) found that responsiveness, reliability, security and privacy, speed, and convenience are significant factors associated with customer satisfaction in electronic banking. These findings suggest that the quality and functionality of the service may be more important to customers' satisfaction than sex alone.

Difference in the Delivery and Client Satisfaction on the Internet Banking Service when Grouped According to Civil Status

Table 5c. Difference in the Competency in Physical Activity Components when grouped according to Civil Status.

Civil Status	f	Mean Rank	Test Statistics (U)	p-value	Decision for H_0	Interpretation
Single	54	84.30	3067.00	.757	Failed to Reject H_0	Not Significant
Married	117	86.79				

Table 5c presents the difference in the delivery and client satisfaction on the internet banking service of one commercial banking company in Negros Occidental when respondents are grouped according to civil status. The results show that there is no significant difference in client satisfaction between single and married respondents, as indicated by the Mann–Whitney U test result of ($U = 3067.00$, $p = .757$). Since the p-value is greater than the .05 level of significance, the null hypothesis is failed to rejected. This indicates that the delivery and client satisfaction on the internet banking service do not significantly differ according to civil status.

Among the respondents, single clients ($f = 54$) obtained a mean rank of 84.30, while married clients ($f = 117$) obtained a slightly higher mean rank of 86.79. Although married respondents had a somewhat higher mean rank, the small difference between the two groups was not statistically significant. This suggests that single and married clients generally had comparable perceptions and experiences regarding the bank's internet banking service. The finding implies that the service is sufficiently responsive to the banking needs of clients regardless of their civil status.

The result may be attributed to the nature of internet banking, which provides customers with convenient access to banking transactions without requiring frequent visits to physical branches. Regardless of whether clients are single or married, features such as accessibility, convenience, reliability, security, and responsiveness are likely to contribute to their satisfaction. Ayinaddis et al. (2023) found that responsiveness, reliability, security and privacy, speed, and convenience significantly influence customer satisfaction with electronic banking services. Similarly, Shankar et al. (2022) emphasized the importance of electronic banking service quality in shaping positive customer experiences and satisfaction.

Difference in the Delivery and Client Satisfaction on the Internet Banking Service when Grouped According To Highest Educational Attainment

Table 5d. Difference In The Delivery And Client Satisfaction On The Internet Banking Service Of One Commercial Banking Company In Negros Occidental When Grouped According To Highest Educational Attainment.

Highest Educational Attainment	N	Mean Rank	Test Statistics (H)	p-value	Decision for H_0	Interpretation
High school Graduate	28	78.80	0.722	0.395	Failed to Reject H_0	Not Significant
College level	0	0				
College graduate	143	87.41				
Post graduate	0	0				

Table 5d presents the difference in the delivery and client satisfaction on the internet banking service of one commercial banking company in Negros Occidental when respondents are grouped according to highest educational attainment. The results show that there is no significant difference in client satisfaction across the reported educational attainment groups, as indicated by the Kruskal–Wallis H test result of ($H = 0.722$, $p = .395$). Since the p-value is greater than the .05 level of significance, the null hypothesis is failed to be rejected. This indicates that the delivery and client satisfaction on the internet banking service do not significantly differ according to educational attainment.

Among the represented groups, high school graduates ($N = 28$) obtained a mean rank of 78.80, while college graduates ($N = 143$) obtained a higher mean rank of 87.41. Although college graduates had a somewhat higher mean rank, the difference was not statistically significant. The relatively close mean ranks suggest that clients generally had comparable perceptions of the bank's internet banking service despite differences in educational background. There were no respondents under the college-level and postgraduate categories, as reflected by $N = 0$; therefore, no comparison can be meaningfully made for these categories.

The finding suggests that educational attainment may not be a major factor in determining clients' satisfaction with the bank's internet banking service. Instead, customers with different educational backgrounds may respond similarly when the digital banking system is designed to be accessible, understandable, convenient, and reliable. This is consistent with research showing that customer satisfaction with digital banking is strongly associated with service-related factors such as ease of use, usefulness, reliability, security, and convenience. Ayinaddis et al. (2023) found that responsiveness, reliability, security and privacy, speed, and convenience significantly influence customer satisfaction with electronic banking services. Similarly, Shankar et al. (2022) emphasized the importance of electronic banking service quality in shaping customer satisfaction and continued engagement.

Difference in the Delivery and Client Satisfaction on the Internet Banking Service when Grouped According to Average Family Monthly Income

Table 5e. Difference in the Delivery and Client Satisfaction on the Internet Banking Service of One Commercial Banking Company in Negros Occidental when grouped according to Average Family Monthly Income.

Average Family Monthly Income	N	Mean Rank	Test Statistics (H)	p-value	Decision for H_0	Interpretation
P45,001 and higher	4	95.63				Not
35,001 to P45,00	13	90.92				

P20,001 to P35,000)	150	84.32	2.789	0.425	Failed to Reject H _o	Significant
P20,000 and below	4	123.38				

Table 5e presents the difference in the delivery and client satisfaction on the internet banking service of one commercial banking company in Negros Occidental when respondents are grouped according to average family monthly income. The results show that there is no significant difference in client satisfaction among the different income groups, as indicated by the Kruskal–Wallis H test result of ($H = 2.789$, $p = .425$). Since the p-value is greater than the .05 level of significance, the null hypothesis is failed to rejected. This indicates that the delivery and client satisfaction on the internet banking service do not significantly differ according to average family monthly income.

Respondents with a family monthly income of P20,000 and below obtained the highest mean rank ($MR = 123.38$), followed by those earning P45,001 and higher ($MR = 95.63$), P35,001–P45,000 ($MR = 90.92$), and P20,001–P35,000 ($MR = 84.32$). Although the mean ranks show some variation among the income groups, these differences were not statistically significant. The highest mean rank among respondents earning P20,000 and below suggests that lower-income clients may have perceived the internet banking service somewhat more favorably; however, the statistical result indicates that this observed difference is insufficient to conclude that income substantially influences client satisfaction.

The findings imply that clients generally experience a similar level of satisfaction with the bank’s internet banking service regardless of their financial capacity. This may be because internet banking provides common features and services to customers across income groups, such as convenient access, faster transactions, account monitoring, digital communication, and online problem resolution. Ayinaddis et al. (2023) found that customer satisfaction with electronic banking is influenced by service-related characteristics such as responsiveness, reliability, security and privacy, speed, and convenience. Similarly, Minh and Nam (2023) emphasized the importance of the quality and usefulness of internet and mobile banking services in shaping customer satisfaction. These findings support the view that the quality and functionality of the digital banking service may be more influential than customers’ income level in determining satisfaction.

CONCLUSIONS

Based on the findings of the study, the following conclusions were formulated:

The profile of the respondents shows that the internet banking clients were largely adults in the 31–40 age group, female, college graduates, and from families earning P20,001–P35,000 monthly.

The internet banking service was generally satisfactory, both overall and across its four dimensions.

Clients generally expressed similar levels of satisfaction across the different demographic groups.

Age was the only profile variable that significantly differentiated client satisfaction with the internet banking service. In contrast, no significant differences were found according to sex, civil status, educational attainment, or average family monthly income.

ACKNOWLEDGMENT

Above all, the researcher expresses her deepest gratitude to Almighty God for His unfailing love, grace, wisdom, strength, and guidance throughout the completion of this study. His presence and blessings provided courage and perseverance during every challenge.

The researcher sincerely appreciates the institution and its Graduate School Department for providing a supportive academic environment, quality education, and valuable opportunities that contributed to her growth and the completion of this research.

Heartfelt gratitude is extended to the thesis adviser and statistician for their guidance, expertise, constructive suggestions, patience, and encouragement throughout the research process. Their valuable assistance greatly contributed to the quality and successful completion of this study.

The researcher is deeply grateful to her beloved husband and children for their unconditional love, patience, understanding, encouragement, and sacrifices. They served as her greatest source of inspiration and strength throughout this academic journey.

The researcher also expresses her heartfelt appreciation to her parents and family for their prayers, love, unwavering support, and encouragement. Finally, sincere thanks are extended to everyone who, in one way or another, contributed to the completion of this study. May God bless them abundantly.

REFERENCES

1. Ashraf, Y., Shafiq, M., & Shafiq, M. (2022). Service quality of electronic banking and its effect on customer satisfaction and loyalty: Mediating role of trust. *Journal of Research in Social Sciences and Humanities*, 69(1).
2. Ayinaddis, S. G., Taye, B. A., & Yirsaw, B. G. (2023). Examining the effect of electronic banking service quality on customer satisfaction and loyalty: An implication for technological innovation. *Journal of Innovation and Entrepreneurship*, 12, Article 22.
3. González-Medina, I., Pérez-Navío, E., & Gavín-Chocano, Ó. (2024). Análisis de la competencia digital en profesores de educación primaria en relación con los factores de género, edad y experiencia. *Pixel-Bit. Revista de Medios y Educación*, 71, 179–201.
4. Joshi, M., & Dabas, R. (2022). Exploring the nexus among internet banking service quality, customer satisfaction, age, and gender: A developing country perspective during COVID-19. *Indian Journal of Marketing*, 52(9), 8–25.
5. Minh, N. T. B., & Nam, K. D. (2023). Application of ISS model for individual customer satisfaction: A study of Internet Banking and Mobile Banking services in Ho Chi Minh City, Vietnam. *Ho Chi Minh City Open University Journal of Science—Economics and Business Administration*, 13(2).
6. Peng, R., Abdul Razak, R., & Halili, S. H. (2023). Factors influencing in-service teachers' technology integration model: Innovative strategies for educational technology. *PLOS ONE*, 18(8), e0286112.
7. Singh, S., & Srivastava, R. K. (2022). Predicting the intention to use mobile banking services: A developing country perspective. *International Journal of Bank Marketing*, 40(5), 1051–1075.
8. Suzer, E., & Koc, M. (2024). Teachers' digital competency level according to various variables: A study based on the European DigCompEdu framework in a large Turkish city. *Education and Information Technologies*, 29, 22057–22083.
9. Tzafilkou, K., Perifanou, M., & Economides, A. A. (2023). Assessing teachers' digital competence in primary and secondary education: Applying a new instrument to integrate pedagogical and professional elements for digital education. *Education and Information Technologies*, 28, 16017–16040.