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Enhancing Customer Satisfaction: Analyzing Influential Factors in Mobile Money Services

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ABSTRACT

This study investigated the factors affecting customer satisfaction with mobile money services in Santa Cruz, Marinduque. The goal was to identify elements related to convenience, transaction costs, transaction speed, security trust, and rewards.

Using a descriptive survey method, the researchers surveyed 50 randomly selected mobile money users in Poblacion, Santa Cruz, to assess their demographic profiles, including gender, preferred services, and length of usage. The findings revealed a majority of female respondents using GCash, with most having used mobile money services for over a year but less than five. While they reported satisfaction, it was not at a high level. Therefore, the researchers concluded that mobile money providers like GCash or Maya need to improve their services to enhance customer satisfaction.

Keywords: customer satisfaction, mobile money services, convenience, transaction cost, transaction speed, security & trust, rewards & vouchers.

INTRODUCTION

Mobile technologies are transforming economic life in developing nations by making digital financial services accessible to millions, including both banked and unbanked individuals. Mobile money, or mobile financial services, allows users to deposit, withdraw, and transfer funds, pay bills, and conduct various transactions using their smartphones. This innovation represents a significant alternative to traditional banking by providing a convenient and secure way for users to manage their finances without visiting bank branches.

The global mobile money market is experiencing rapid growth, projected to expand from $11.16 billion in 2023 to $28.67 billion by 2027, highlighting its relevance to the United Nations Sustainable Development Goals (SDGs), particularly Goal 8, which focuses on promoting inclusive and sustainable economic growth. Nigeria exemplifies successful mobile money adoption, with popular services like Paga and Kudi Mobile simplifying financial interactions for citizens. In the Philippines, the rise of digital banks, supported by the Bangko Sentral ng Pilipinas (BSP), has been accelerated by the COVID-19 pandemic, with platforms like GCash and Maya leading the way in user adoption.

Even regions like Marinduque are embracing digital financial services, with access to local banks and mobile payment options like GCash and Maya available to residents. These developments contribute to achieving financial inclusion (SDG 10) and fostering innovation and infrastructure (SDG 9), ensuring that the benefits of digital financial tools reach underserved communities.

Statement of the Problem

In light of the foregoing observation, the researcher sought an answer to the following question:

1) What is the demographic profile of the respondents in terms of

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1.1 Gender

1.2 Age

1.3 Mobile services frequently used

1.4 Length of usage

2) What are the factors contributing to customers' satisfaction with mobile money services in the municipality of Santa Cruz, Marinduque, in terms of

2.1 Convenience

2.2 Tramacoon Cost

23. Transaction speed

2.4 Security and Trust

2.5 Vouchers and Rewards

3) What will be the possible intervention that can be proposed as a result of the study?

Theoretical Framework

Figure 1. Theoretical Framework Design

THEORY	THEORIST	USED
Expectancy Theory (commonly known as expectancy-dis confirmation theory)	Victor Vrooms	Expectation theory suggests that individuals act based on their expectations of the outcome of their chosen behavior.
Contrast Theory	Jonathan Schaffer	Contrast theory is a customer satisfaction theory that explains how customers tend to exaggerate the difference between their expectations and the actual product or service performance when the latter fails to meet their expectations.
Attribution Theory	Fritz Heider	In the context of mobile money services, attribution theory can be applied to explain how customers evaluate the factors that contribute to their satisfaction or dissatisfaction with mobile money service providers.

Figure 1 shows that the theoretical framework of this study integrates expectancy theory, contrast theory, and attribution theory. These theories serve as a foundation for knowing the factors contributing to customer satisfaction with mobile money services in the municipality of Santa Cruz, Marinduque. Expectancy theory (commonly known as expectancy-disconfirmation theory) by Vroom (1960) proposes that an individual will behave or act in a certain way because they are motivated to select a specific behavior over others due to what they expect the result of that selected behavior to be. Sharma and Dhiman (2019) state that expectations-confirmation theory posits that expectations, coupled with perceived performance, lead to post-purchase satisfaction. They also state that this effect is mediated through positive or negative disconfirmation between expectations and performance, which means that if a product outperforms expectations (positive confirmation),

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satisfaction will result. And if a product falls short of expectations (negative confirmation), the consumer is likely to be dissatisfied.

Contrast the theory difference between their expectations and the actual product or service performance when the latter fails to meet their expectations. According to Rana (2022), this theory predicts that if the experience of the customers who use mobile money is less than what they actually expected, it will magnify the difference between their experience and what they expected. This is a customer satisfaction theory that explains how customers tend to exaggerate the experience.

Attribution theory can be applied to explain how customers evaluate the factors that contribute to their satisfaction or dissatisfaction with the mobile money service provider. According to Twum et al. (2022), if a customer perceives that they are satisfied with mobile money services, they may be more likely to continue using the service. On the other hand, if a customer perceives that their dissatisfaction with mobile money is negative, they may be less likely to continue using the service.

Conceptual Framework

A research paradigm is a philosophical framework that guides the research process and determines how research will be conducted. According to Wikipedia, it is a worldview or philosophical framework, including ideas, beliefs, and biases, that provides the structure of research. The research paradigm in which a study is situated helps to determine the manner in which the research is conducted.

Figure 2.

Input-Process-Output (IPO) Paradigm

INPUT	**PROCESS**	**OUTPUT**
Demographic Profile of Respondents • Gender • Age • Mobile Money Services Frequently Used • Length of Usage **Factors Contributing to Customer Satisfaction** • Convenience • Transaction Cost • Transaction Speed • Security and Trust • Rewards and Vouchers	• Preparation of research instruments (questionnaire) • Validation of research instrument • Securing permission to conduct the study • Selection of respondents through stratified random sampling • Distribution and retrieval of questionnaires • Data tabulation and organization • Statistical treatment using Frequency, Percentage, Weighted Mean, and Ranking • Analysis and interpretation of data	**Proposed Intervention Program to Enhance Customer Satisfaction in Mobile Money Services** Possible interventions: • Improved customer support services • Enhanced security awareness campaigns • Better rewards and loyalty programs • Faster transaction processing mechanisms • Reduced transaction costs and fees • Increased accessibility and convenience features

IPO Diagram

```
INPUT
│
├── Demographic Profile
│   ├── Gender
│   ├── Age
│   ├── Mobile Money Services Frequently Used
│   └── Length of Usage
│
├── Factors Affecting Customer Satisfaction
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- Convenience
- Transaction Cost
- Transaction Speed
- Security and Trust
- Rewards and Vouchers

PROCESS

- Questionnaire Development
- Validation of Instrument
- Selection of Respondents
- Data Gathering
- Data Tabulation
- Statistical Analysis
  - Frequency
  - Percentage
  - Weighted Mean
  - Ranking
- Interpretation of Findings

OUTPUT

- Proposed Intervention Program for Enhancing Customer Satisfaction in Mobile Money Services

The Table 2. utilized the Input–Process–Output (IPO) Model to illustrate the flow of the research. The input consists of the demographic profile of the respondents, including gender, age, mobile money services frequently used, and length of usage, as well as the factors contributing to customer satisfaction, namely convenience, transaction cost, transaction speed, security and trust, and rewards and vouchers. The process involves the preparation and validation of the research instrument, selection of respondents through stratified random sampling, administration and retrieval of questionnaires, data tabulation, and statistical analysis using frequency, percentage, weighted mean, and ranking. The output of the study is a proposed intervention program aimed at improving customer satisfaction with mobile money services in Santa Cruz, Marinduque, through enhancements in service quality, security measures, rewards programs, transaction efficiency, and customer support initiatives.

The researcher used the input-process-output model to show the structure of this study. According to Wikipedia, the input-process-output (IPO) model is a widely used approach in systems analysis and software engineering for describing the structure of an information processing program or another process. It is a visual diagram that emphasizes the research process and is appropriate for your query. The IPO model consists of three components: Input, process, and output. According to the APA dictionary, the input frame pertains to how the data is collected and analyzed, the process frame pertains to how the data is collected or gathered, and the output frame pertains to the result generated by the analysis of the data

METHODOLOGY

The discussion of the method of research that will be used, the respondents, the research instrument that will be utilized, the data-gathering procedure, and the statistical treatment of data

Research Design

This study used descriptive research, which, according to Sanchez (1997), is sometimes characterized as a survey or normative approach to the study of conditions. It is an essential guide when thinking of facts concerning

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the conditions where we are at present, knowledge of the condition desired or where we wish to be, and knowledge of how to get to where researchers wish to be, gained from the studies that deal with causation. Through observation of the coincidence of certain conditions and certain apparent consequences, studies reveal valuable clues about the cause-and-effect relationship.

This study employed the descriptive-normative survey method of research because researcher will gather and analyze information about what's going on at the present time. The questionnaire serves as a primary source of information and data. The survey and the supplement of documentation and observation are next to assess the factors contributing to customer satisfaction with mobile money services in the municipality of Santa Cruz, Marinduque, which will be used as a basis for the development of mobile money services.

Research Locale

The researcher conducted their study in Santa Cruz, a coastal municipality in Marinduque. Covering 270.77 square kilometers, Santa Cruz represents 28.42% of the province's total area and had a population of 54,692 in the 2020 Census, accounting for 22.86% of Marinduque's population and a density of 202 inhabitants per square kilometer. Santa Cruz is divided into 55 barangays, such as Alobo, Bagong Silang Pob., and Maharlika Pob. Most residents use mobile money services. The researchers specifically selected users from barangays in the Poblacion area, including Maharlika Pob. (1st Zone), Bagong Silang Pob. (2nd Zone), Banahaw Pob. (3rd Zone), Pag-Asa Pob. (4th Zone), and Lapu-Lapu Pob. (5th Zone) for their study.

Sampling technique

The sampling technique that is used in this study is a stratified random sampling technique with the formula sample size = total sample size/population size x stratum size.

Respondents of the Study

The respondents of this study are as follows:

Figure 4.

Respondents of the study

Barangay	**Population**	**Sample**
Bagong Silang	883	6
Banahaw	1703	10
Maharlika	563	3
Lapu-Lapu	3363	20
Pag-Asa	1762	11
Total	**ΣN = 8274**	**ΣN = 50**

Figure 4 shows that the total number of respondents of this study is 50, chosen randomly respondents in the municipality of Santa Cruz, Marinduque

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Data Gathering Procedure

To complete this study, the researcher relied on a variety of information sources, including the internet, academic journals, magazines, and related studies. Key insights will be extracted from original scholarly articles and incorporated into the paper. Input from experts and stakeholders discussing the research problem will also be included to provide a well-rounded perspective. The researcher will compile a list of selected respondents from the municipality and seek their cooperation in the data-gathering process. Their varied responses will play a crucial role in data interpretation and will support the findings from the questionnaires.

The data-gathering process will follow these steps:

1. Securing Permits: Obtain the necessary permissions from the college to administer the questionnaire.

2. Selecting Respondents: Identify and select representative respondents from the target population.

3. Administering the Questionnaire: Refine the questionnaire for clarity and reliability before distribution to the selected respondents.

4. Collecting Responses: Set a specific date and time for the collection of completed questionnaires.

Research Instruments

1. Questionnaire: A structured questionnaire will be developed and distributed to residents of the Poblacion area of Santa Cruz, Marinduque, to gather relevant insights.

2. Observation: The researcher will conduct observations to verify the existence of necessary documents and facilities related to the study.

3. Documentation: Supporting documents will be gathered to validate the information obtained from interviews and questionnaires.

This concise data-gathering strategy aims to provide a thorough understanding of the research problem while ensuring reliability and validity in the findings.

Ethical Consideration of the Study

In this survey, personal information like name is optional. In order to preserve the anonymity of the private information of the respondents, the researchers employ the following measures. First, the researchers will ask for consent prior to answering the survey.

Second, confidentiality of the personal information shall be strictly ensured by the researcher. All information gathered by the respondents will be dealt with in almost complete integrity and not published in any part of the study. The researchers informed the respondents that this research was for academic purposes only.

Analysis of Data

Where the range of the weighted means and adjectival interpretation is shown.

Statistical Formula

The percentile distribution and weighted mean were used in the statistical treatment of this study.

A. Frequency and Percentage

A percentage is a number or ratio that can be expressed as a fraction of 100. If we have to calculate the percent of a number, divide the number by the whole and multiply by 100. Hence, the percentage means a part per hundred. The word "percent" means 100. It is represented by the symbol "%." According to Mosteller and Zahn,

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we give a mathematical treatment of this phenomenon when the table is drawn from a multinomial distribution or a mixture of multinomial distributions.

Formula: Percentage (%) = Fin ×100

Wherein:

% = Percentage

F = Frequency

n = Total number of respondents

B. Weighted mean

A weighted mean is an average computed by giving different weights to some of the individual values. If all the weights are equal, then the weighted mean is the same as the arithmetic mean. It represents the average of the given data.

According to **Qian (2010)**, it is a type of average used to correct for non-

response bias in surveys. Rather than contributing equally to the final mean, some data points provide more "weight" than others.

This results in a more accurate estimate of the population mean than if all respondents were given the same weight.

Formula: WM = TWE/N

Wherein:

WM = Weighted Moan

F = Frequency

n = Total number of respondents, 100% of the number, which serves as the multiplier of the quotient derived from f'N transformed into percent form.

C. 5-Point Likert Scale

It is a global scale that is used to assess attitudes and views. It has 5 answer options, which have two extreme poles and a neutral option linked with intermediate answer options.

For example, highly satisfied, satisfied, neutral, less satisfied, and not satisfied.

The scale that will be used to know the factors contributing to the customer's satisfaction on m

MEAN RANGE	WEIGHT SCALE	VERBAL INTERPRETATION
4.5 - 5.0	**1**	**Highly Satisfied**
3.5 - 4.4	**2**	**Satisfied**
2.5 - 3.4	**3**	**Neutral**

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1.5 - 2.4	**4**	**Less Satisfied**
0.5 - 1.4	**5**	**Not Satisfied**

Mobile money services in the municipality of Santa Cruz, Marinduque include the following aspects: The researchers employed this scale in their Statement of the Problem (2), which is, "What are the factors contributing to customer satisfaction with mobile money services in the Municipality of Santa Cruz, Marinduque, in terms of convenience, transaction cost, transaction speed, security and trust, as well as rewards and vouchers?"

D. Ranking

In research and data analysis, ranking refers to the process of ordering data points based on their values, either from smallest to largest or vice versa, and assigning each point an ordinal number. This method is crucial for effectively comparing different variables.

In this study, the author applied ranking in the Statement of the Problem, which asks, "What are the factors contributing to customer satisfaction with mobile money services in the Municipality of Santa Cruz, Marinduque?" Key factors considered include convenience, transaction cost, transaction speed, security and trust, as well as rewards and vouchers. By ranking these factors, the author seeks to determine which elements most significantly impact customer satisfaction in the area.

Presentation, Analysis, and Interpretation of Data

The presentation, analysis, and interpretation of data gathered. It presents the answer to the question. The data gathered was also analyzed and treated with a table representation and corresponding interpretation

Part 1. The Demographic Profile of the Respondents

Figure 1.1

Gender of the Respondents

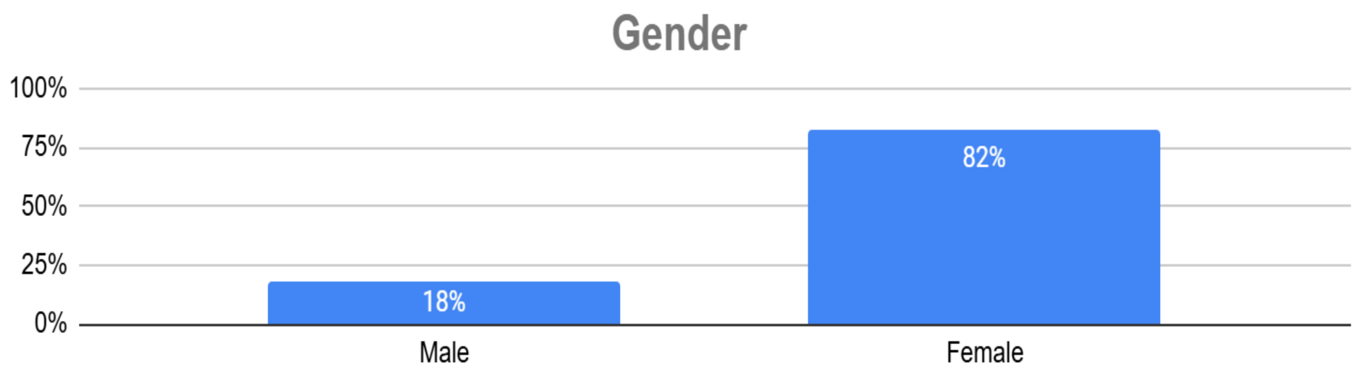

Figure 1.1 shows that 18% of the respondents are male and 82% of the respondents are female.

According to the Global Findex Database (2021), the gender gap in mobile money accounts. Ownership has slightly narrowed since 2014. Indeed, across low- and middle-income countries (LMICs), women were 33% less likely than men to own a mobile money account in 2017, compared to 36% in 2014.

This means there is a suggestion for bridging the gender gap in access to mobile money services. On the other hand, according to Diaz (2022), men are 36.0% less likely to own mobile money services than women, with 64.0%

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Figure 1.2

Age of the Respondents

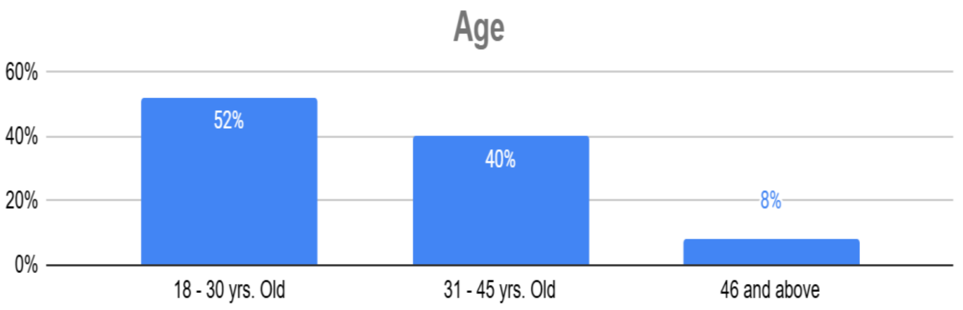

Figure 1.2 shows that in terms of Age of the respondents, 52% of the respondents are between 18 and 30 years old, 40% is 31-45 years old, and 8% of the respondents are 46 and above

According to a report by the Statistics Research Department, the age distribution of digital payment users in the Philippines in 2021 is that the group of 25-34 years has the largest share with 37.18 percent, while the group of 45-54 years is ranked last with 9.44 percent.

Figure 1.3

Mobile Money Services Frequently Used by the Respondents

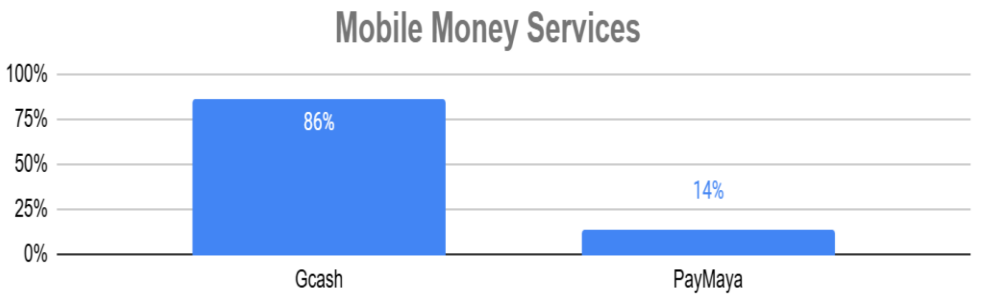

Figure 13 shows that in terms of mobile money services frequently used by the respondents, 86% of the respondents are using Gcash and 14% of the respondents are using PayMaya.

Likewise, according to GSMA (2023) stated that Gcash have more active users with 81 million users than Maya with 50 million users

Figure 1.4

Length of Usage

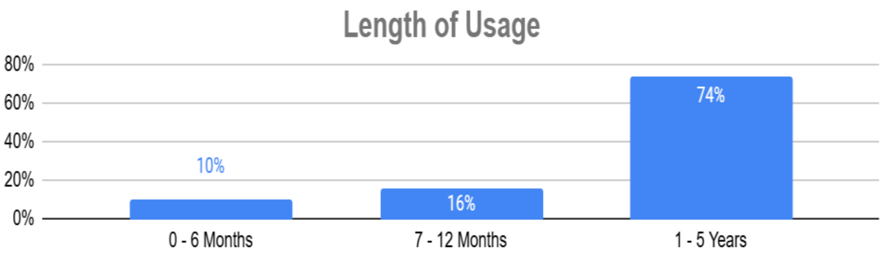

Figure 1.4 shows that in terms of length of usage, 10% of the respondents are using mobile money services for 0-6 months, 16% of the respondents used mobile money services for 7-12 months, and 74% of the respondents used mobile money services for 1-5 years

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According to the Viss Study (2017), nearly three in four Filipinos have a financial app on their mobile phones, and more than half of them use mobile banking services at least once a week. There is no specific data on the length of usage of mobile money services in the Philippines

Part IL. Factors Contributing to Customer Satisfaction

Table 2.1 Convenience

Characteristics	Convenience		
	Weighted Mean	**Rank**	**Interpretation**
Easy to register and verify	4	2	Satisfied
24/7 availability	3.94	3	Satisfied
There is no need to visit a bank	4.38	1	Satisfied
Cashless Transaction	3.34	4	Neutral

Table 2.1 shows the factors contributing to customer satisfaction with mobile money services in terms of convenience. According to the respondents, they are satisfied with using mobile money services because it is easy to register and verify, transactions can be made 24/7 virtually anywhere with an internet connection, and they don't need to visit a bank to transact. However, they are either satisfied or dissatisfied with the ability to send and receive money, pay bills, and shop virtually without handling physical cash using mobile money.

Similarly, recent research by Doe (2023) indicated that the primary source of satisfaction with mobile money services is convenience, as it allows customers to make transactions anytime and anywhere, effectively streamlining their financial interactions. Moreover, Smith and Johnson (2022) emphasized the growing importance of these services in enhancing users' overall banking experience by minimizing the need for physical cash or in-person visits.

Table 2.2 Transaction Cost

Characteristics	Transaction Cost		
	Weighted Mean	**Rank**	**Interpretation**
Cash-in has minimal fees	4.16	1	Satisfied
Cash out has minimal fees	4.02	3	Satisfied
Sending and receiving money on the same mobile money app is usually free.	4.06	2	Satisfied
Bill payments have minimal	4.06	2	Satisfied
Online purchases have no additional fees.	3.82	4	Satisfied

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Table 2.2 shows that in terms of transaction costs, the respondents answered they are satisfied with using mobile money services because the cash-in and cash-out methods may have minimal fees, sending and receiving money is usually free, paying bills through mobile money has nominal fees, and lastly, there are no additional fees for online shopping using mobile money services.

According to Njele and Phirl (2021), customers are satisfied with these services primarily because they enable various financial transactions, storing, sending, and receiving money, all through their mobile phones, often at lower costs compared to traditional banking methods.

Table 2.3 Transaction Speed

Characteristics	**Transaction Speed**		
	Weighted Mean	**Rank**	**Interpretation**
Cash in and Cash out are processed immediately	4.16	1	Satisfied
Buying loads are processed instantly once confirmed	4.02	3	Satisfied
Paying via mobile money for online shopping is done instantly	4.06	2	Satisfied
Purchasing a ticket for a concert and paying for entertainment applications like Netflix are done instantly	4.06	2	Satisfied

Table 2.3 shows the factors contributing to customers' satisfaction with mobile money services in terms of speed. According to the respondents, they are satisfied with using mobile money services because the cash-in and cash-out are processed immediately, and buying loads is processed instantly once confirmed. They are also satisfied because paying for online shopping is done instantly via mobile services, and it helps to purchase tickets for concerts and pay for entertainment applications instantly. According to **Cedispay (2023)**, another reason why customers are satisfied with mobile money is speed. Transactions are processed quickly, with funds being transferred instantly, which is important for customers who need access to funds quickly, such as in the case of an emergency or unexpected expense

Table 2.4 Security and Trust

Characteristics	**Security and Trust**		
	Weighted Mean	**Rank**	**Interpretation**
Transaction are recorded	4.48	1	Satisfied
It has PIN codes	4.24	2	Satisfied
It has a biometric authentication	4.24	2	Satisfied
Regulated by the Bangko Sentral ng Pilipinas	3.92	3	Satisfied

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Table 2.4, it shows the factors contributing to customers' satisfaction with mobile money services in terms of security and trust. According to the respondents' answers, they are satisfied in using mobile money services because the transactions are recorded, it has PIN codes that prevents unauthorized access, it also have a biometric authentication that gives an extra layer of protection to the users of mobile money services and last is, they are satisfied because it is regulated by the Bangko Sentral ng Pilipinas that ensured the security of every user.

Similarly, according to Plumpos (2023), he stated that customers in America are satisfied with mobile money services because their data is digitally stored, which ensures the security of their accounts. It also has security measures like fingerprint scans, password protection, and facial recognition of customers. Moreover, according to Hasnain (2020), mobile money services are regulated by Bangko Sentral ng Pilipinas, which leads to the satisfaction of customers with mobile money because their money is secured and free from frauds.

Table 2.5 Rewards and Vouchers

Characteristics	**Rewards and Vouchers**		
	Weighted Mean	**Rank**	**Interpretation**
Receive cashback on mobile top-up/recharge	3.8	1	Satisfied
Receive a discount for entertainment subscriptions.	3.72	2	Satisfied
Receive a discount at the Partner shop	3.64	3	Satisfied
Access for Exclusive Deals	3.56	4	Satisfied
Discount and promo for concert tickets	3.34	5	Neutral

Table 2.5 shows the factors contributing to customers' satisfaction with mobile money services in terms of rewards and vouchers. According to the respondents, they are satisfied with using mobile money because they can receive cashback and discounts for entertainment subscriptions, receive discounts at partner stores (wherein they can enjoy shopping deals and promos from various brands), and have access to deals or early access to promotions. However, they are either satisfied or not satisfied with the discounts and promotions for concert tickets with mobile money services.

In accordance with Xendit (2023), rewards and vouchers play a significant role in the satisfaction of customers with mobile money services, wherein they offer reward points that can be accumulated and used for various purposes. Additionally, MR Palma (2021) discusses the impact of loyalty programs on customer retention and how they enhance engagement within the financial services industry.

Summary of Findings

The findings regarding rewards and vouchers indicate that users generally express satisfaction with the benefits provided. The top three rewards based on weighted mean rankings are:

1. Cashback on mobile top-up/recharge (Weighted Mean: 3.8). This reward is the most favored and indicates a high level of satisfaction among users.

2. 2. Discount for entertainment subscriptions (weighted mean: 3.72). This benefit is also well-received, ranking second in satisfaction.

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3. Discount at the partner shop (weighted mean: 3.64). This option is appreciated as well, coming in third place. Additionally, users expressed satisfaction with access to exclusive deals (Weighted Mean: 3.56), while interest in discounts and promos for concert tickets (Weighted Mean: 3.34) is neutral, suggesting room for improvement in this area. Overall, the findings show a positive reception towards rewards, with specific opportunities for enhancing concert ticket promotions.

CONCLUSION

The analysis of findings reveals critical insights into the performance dynamics and operational effectiveness within the organization. It is clear that while there are notable strengths in our current practices, significant opportunities exist for enhancing efficiency and effectiveness. Addressing these challenges through structured interventions can lead to substantial improvements in overall outcomes, aligning our operations more closely with our strategic objectives as stipulated in the Standard Operating Procedures (SOP).

The study has several limitations that should be considered in interpreting the findings. First, the sample size of only 50 respondents is relatively small and may not adequately represent the broader population of mobile money users in Santa Cruz, Marinduque, or other regions. Second, the study was limited only to one locality, which reduces the generalizability of the results to other municipalities or provinces with different demographic and economic conditions. Lastly, the use of a descriptive survey research design provided useful information regarding customer satisfaction levels; however, it did not establish causal relationships between service factors such as convenience, security, transaction costs, and customer satisfaction.

Recommendations

1. Enhance Communication: Develop and implement a comprehensive communication strategy that aligns with the SOP guidelines. This should include scheduled cross-departmental meetings, digital platforms for real-time updates, and a structured feedback loop. Regularly disseminating progress reports will ensure all stakeholders remain informed, engaged, and accountable. This approach not only fosters transparency but also minimizes the potential for misunderstandings and aligns efforts across teams.

2. Targeted Training Programs: Conduct a detailed competency analysis to identify specific skills gaps as outlined in the SOP. Design and implement tailored training programs such as workshops, e-learning modules, and mentorship arrangements that directly address these gaps. Tracking the effectiveness of these programs through pre- and post-training assessments can help measure impact and facilitate ongoing improvements, ensuring that team members are well-equipped to meet organizational standards.

3. Regular Performance Reviews: Establish a robust performance management system that adheres to the SOP criteria for periodic evaluations. This should include defined performance metrics, feedback mechanisms, and clear action plans for underperforming areas. By instituting a culture of continuous feedback and improvement, we can ensure that all team members are aligned with organizational goals and that performance is not only evaluated but actively enhanced.

4. Resource Allocation: Initiate a comprehensive resource audit to evaluate current allocation inefficiencies against the objectives outlined in the SOP. Based on the findings, develop a dynamic resource allocation model that prioritizes high-impact initiatives. Implementing a centralized resource management system can ensure strategic alignment and optimal utilization of resources across departments.

5. Engage Stakeholders: Create structured engagement forums such as stakeholder advisory committees or regular focus groups to gather insights and feedback from all relevant parties. This collaborative approach, rooted in the SOP's stakeholder engagement guidelines, can foster a sense of ownership and inclusivity, driving morale and commitment to collective goals. Moreover, utilizing stakeholder input in strategic decisions can enhance responsiveness to evolving needs. By implementing these in-depth recommendations and corresponding interventions, we can leverage our findings to drive transformative changes that directly align with our SOP. This approach not only enhances operational efficiencies but also positions the organization to achieve its strategic objectives with greater impact and sustainability in the long term.

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6. Future researchers are encouraged to involve a larger and more diverse sample of respondents from different municipalities or provinces to improve the representativeness and generalizability of the findings. In addition, future studies may utilize inferential statistical techniques such as regression analysis or structural equation modeling (SEM) to determine the extent to which convenience, security, transaction costs, transaction speed, and rewards significantly predict customer satisfaction with mobile money services.

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