

Customer Satisfaction and Loyalty Intentions in Selected Universal Banks in North Fairview, Quezon City

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Abstract

This study investigates the determinants of customer satisfaction and loyalty intentions among clients of selected universal banks in North Fairview, Quezon City. Using a quantitative research design, data were collected from 374 respondents through a validated survey instrument measuring satisfaction across four service dimensions: customer service, rewards, innovation, and technology. Results revealed a high overall satisfaction level ($M = 3.57$), with customer service ($M = 3.70$) and technology ($M = 3.59$) rated most favorably. Loyalty intentions were also strong, with respondents highly likely to recommend their banks and avail additional services. ANOVA tests indicated significant differences in satisfaction across age groups and customer tenure, with younger clients (20–25 years old) and newer customers reporting higher satisfaction, particularly in innovation and rewards. Pearson correlation analysis showed that customer service is significantly associated with organizational factors such as rewards ($r = 0.549$), innovation ($r = 0.571$), and technology ($r = 0.683$), suggesting an integrated service experience. The findings underscore the importance of technology-driven, customer-centric strategies and age-sensitive service enhancements. Recommendations include sustained investment in digital infrastructure, personalized rewards, and longitudinal research to validate loyalty behavior.

Keywords: customer satisfaction, loyalty intentions, universal banks, service quality, digital banking, rewards programs, innovation, technology integration



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INTRODUCTION

Customer loyalty is a vital component of the financial sector, as retaining existing customers is often more cost-effective than acquiring new ones. Loyalty in the banking industry is influenced by various factors such as service quality, rewards programs, technological advancements, and innovative offerings. As the financial industry becomes increasingly competitive, understanding what drives customer loyalty is essential for banks striving to maintain a strong customer base.

While several studies have examined the general concept of customer loyalty, fewer have focused on the interplay between specific factors like customer service, rewards, innovation, and technology. This gap is particularly noticeable in the context of universal banks in North Fairview, Quezon City, where there is limited research on how these

factors uniquely affect customer loyalty in this region.

The global banking landscape is rapidly changing, with technology playing an increasingly significant role in shaping customer expectations and behaviors. Customers now demand more personalized services, quicker response times, and seamless digital experiences. Thus, understanding these factors can help banks make informed decisions to retain their customer base and attract new clients in an ever-evolving market. This study therefore explores how demographic profiles and service dimensions – such as customer service, rewards, innovation, and technology – shape client experiences and intentions. It also shed light to other compelling issues with respect to other customer experiences. The following research questions guide the investigation into these critical relational dynamics:

1. What is the profile of the customers in selected universal banks in Fairview, Quezon City in terms of:
 - 1.1 Age;
 - 1.2 Sex;
 - 1.3 Number of years as bank customer; and,
 - 1.4 Bank affiliation?
2. What is the level of satisfaction among customers of selected universal banks in Fairview, Quezon City as measured by the following:
 - 2.1 Customer Service;
 - 2.2 Rewards;
 - 2.3 Innovation; and,
 - 2.4 Technology?
3. What is the level of loyalty intentions among customers of selected universal banks in Fairview, Quezon City?
4. Is there a significant difference in the level of customer satisfaction when respondents are grouped according to their profile?
5. Is there a statistically significant relationship between customer service and the following organizational factors?
 - 5.1 Rewards;
 - 5.2 Innovation; and,
 - 5.3 Technology?

LITERATURES

The concept of customer loyalty in the banking sector has been widely studied, with several factors identified as influencing customer retention. Afsar et al. (2010) identified customer loyalty as a critical component for banks in Pakistan, emphasizing the role of service quality, rewards programs, and technological innovations in fostering long-term loyalty. Similarly, Angur et al. (1999) underscored the importance of service quality in maintaining customer loyalty in developing economies, particularly in the context of banking services.

The role of technological innovation in banking has been highlighted by Al-Areqi et al. (2018), who explored the impact of banking innovations on customer loyalty in Yemen. They found that

advancements in banking technologies contributed significantly to enhancing customer satisfaction, which in turn, improved customer retention rates. This aligns with the work of Ali et al. (2014), who emphasized the importance of mobile and internet banking in the evolving banking landscape in Pakistan.

In a broader context, Diokno (2021) discusses the role of Philippine banking systems in economic recovery, noting how technological integration within the banking sector has been pivotal in sustaining customer loyalty during periods of economic uncertainty. This is consistent with findings by Atienza (2014), who studied mobile and internet banking adoption in the Philippines and its influence on customer loyalty in both urban and rural areas. Furthermore, Atienza (2018) noted that customer resistance to new technologies could limit the potential impact of innovations, suggesting the need for tailored solutions to different customer segments.

In the Botswana banking context, Agolla et al. (2018) demonstrated that innovations in banking services positively correlated with customer satisfaction and loyalty retention, reinforcing the argument that technological advancements in banking services enhance customer loyalty. Similarly, research by Al-Areqi et al. (2018) in Yemen also showed that banks with advanced digital services had a competitive edge, leading to higher customer retention rates.

METHODOLOGY

Research Design. The study employed quantitative research design, utilizing descriptive and inferential statistical methods to examine customer satisfaction and loyalty across selected universal banks in North Fairview, Quezon City. Data were gathered through structured survey instruments, enabling the analysis of demographic profiles, satisfaction levels, and loyalty intentions. ANOVA and Z-tests were applied to assess differences across age, gender, tenure, and bank affiliation, while Pearson correlation measured inter-variable relationships. This design allowed for systematic comparison and

robust interpretation of service quality dimensions, offering actionable insights for strategic banking improvements.

Locale of the Study. The study was conducted in North Fairview, Quezon City, a bustling urban area with multiple universal banks serving a diverse population. The banks in this area were selected based on their prominence and the availability of customer participation. This locale is significant as it represents an area with varying socio-economic groups, which may provide different insights into customer loyalty drivers.

Population of the Study. The study targeted customers of selected universal banks in North Fairview, Quezon City, with a total sample size of 374 respondents. The population consisted of individuals actively engaged in banking services, representing diverse age groups, genders, and tenures. A purposive sampling technique was employed to ensure relevance and alignment with the study's objectives, focusing on clients who could meaningfully assess satisfaction and loyalty. This approach allowed for the collection of rich, context-specific data while maintaining demographic diversity. The sample distribution – dominated by younger clients and skewed toward Bank C – provided a robust foundation for comparative analysis and strategic insights.

Research Instrument. The study utilized a structured survey questionnaire as its primary research instrument, designed to capture customer perceptions across four key service dimensions: Customer Service, Rewards, Innovation, and Technology. Each item was measured using a Likert scale, allowing respondents to express varying degrees of satisfaction and loyalty intention. It was also validated by experts in banking and customer behavior to ensure relevance and clarity. Reliability testing was conducted using Cronbach's alpha, which yielded a coefficient of 0.87, indicating high internal consistency. The instrument facilitated both descriptive and inferential analysis, enabling the researchers to quantify attitudes and identify statistically significant differences across demographic

groups. Its standardized format ensured consistency in data collection, while its targeted indicators aligned closely with the study's objectives, making it a reliable tool for assessing service quality and customer engagement in the banking sector.

Data Gathering Procedures. Data collection was done through both online and face-to-face methods. The researcher distributed the survey to customers while they were in the banks' lobby, ensuring minimal disruption to their banking activities. For employees, the survey was conducted via email and completed during their work breaks. The researcher also used a QR code for easy online access to the survey for those who preferred digital participation.

Ethical Considerations. Ethical guidelines were strictly followed throughout the research process. Informed consent was obtained from all participants, ensuring that they understood the purpose of the study and their rights, including confidentiality and voluntary participation. The research adhered to the guidelines set by the Institutional Review Board (IRB) to protect participants from any harm. Data was anonymized to maintain confidentiality, and participants were assured that their responses would only be used for academic purposes.

RESULTS

Profile of the Respondents. The demographic profile of customers from selected universal banks in Fairview, Quezon City, as shown in Table 1, reveals a predominantly young clientele. The largest age group is 26–30 years old (39%), followed by 20–25 years old (26%), indicating that nearly two-thirds of respondents are under 30. This suggests that universal banks in the area are attracting a youthful, potentially upwardly mobile customer base. The gender distribution shows a slight female majority (58%), which may reflect broader trends in financial engagement or accessibility among women in urban settings. Additionally, the data on customer tenure indicates a stable relationship with banking institutions: 35% have been customers for five years or more, while

31% fall within the 1–2 year range. This mix of long-term and relatively new clients suggests both retention and active acquisition strategies are in play.

Table 1
Frequency and Percentage Distribution of Respondents According to Profile

Profile	Frequency	Percentage
Age		
20 – 25 years old	98	26
26 – 30 years old	146	39
31 – 35 years old	71	19
36 – 40 years old	28	7
41 – 50 years old	12	3
51 years old and above	19	5
Sex		
Male	158	42
Female	216	58
Number of years as customer		
Less than a year	47	13
1 – 2 years	116	31
3 – 4 years	79	21
5 years and above	132	35
Bank affiliation		
Bank A	61	16
Bank B	74	20
Bank C	239	64

Bank affiliation data shows a strong concentration in Bank C, with 64% of respondents identifying it as their primary institution. This dominance may reflect Bank C's competitive positioning, service offerings, or brand recognition in the Fairview area. Banks A and B trail significantly at 16% and 20%, respectively. Overall, the profile points to a youthful, engaged customer base with a clear preference for one dominant bank, offering insights into market segmentation and potential areas for strategic outreach or service differentiation.

Satisfaction level of customers from selected universal banks in Fairview, Quezon City. The results in Table 2 reveal that customers of selected universal banks in Fairview, Quezon City exhibit a generally high level of satisfaction, with a composite mean of 3.57 interpreted as "very satisfied." Among the four indicators,

Customer Service received the highest mean score (M=3.70), suggesting that interpersonal interactions, responsiveness, and frontline support are key strengths of these institutions. Innovation (M=3.56) and Technology (M=3.59) also scored well, indicating that customers appreciate digital advancements and modern banking solutions. These reflect good reception to service modernization and suggest that banks are effectively integrating tech-driven approaches into their customer experience.

Table 2
Composite Mean Distribution of Satisfaction Among Customers of Selected Universal Banks (n=374)

No.	Main Indicators	Mean	Interpretation
1	Customer Satisfaction	3.70	Very satisfied
2	Rewards	3.45	Satisfied
3	Innovation	3.56	Very satisfied
4	Technology	3.59	Very satisfied
Composite Mean:		3.57	Very satisfied

**Legend: 4.00-3.50 Very Satisfied; 3.49-2.50 Satisfied; 2.49-1.50 Dissatisfied; 1.49-1.00 Very Dissatisfied*

However, the relatively lower score for Rewards (3.45), interpreted as merely "satisfied," highlights a potential area for improvement. While still favorable, this score suggests that loyalty programs, incentives, or benefits may not be as compelling or competitive compared to other service aspects. The banks may need to reassess the structure and appeal of their rewards systems to enhance customer retention and engagement. Overall, the data points to a strong service foundation with room to refine value-added offerings, particularly in incentivization strategies. This insight can guide strategic enhancements in customer experience and marketing efforts.

Level of loyalty intentions among customers of selected universal banks in Fairview, Quezon City. The customer loyalty data from selected universal banks in Fairview, Quezon City, as presented in Table 3, indicates a strong inclination toward continued engagement. All three indicators – recommendation to others (mean = 2.81), future patronage (2.75), and openness to cross-selling (2.74) – fall within the "Highly likely" range, suggesting robust customer satisfaction and trust. This reflects not only positive service experiences but also effective relationship management strategies.

Table 3
Mean Distribution of Customer Loyalty Intentions Among Customers of Selected Universal Banks (n=374)

Indicators	Mean	Interpretation
1. How likely are you to recommend us to your family and friends?	2.81	Highly likely
2. How likely are you to avail our products and services again in the future?	2.75	Highly likely
2. How likely are you to try out our other products/services, like insurance and investments?	2.74	Highly likely

*Legend: 1.00 – 1.49 = Somewhat likely; 1.50 – 2.49 = Likely; 2.50 – 3.00 = Highly likely

The high scores imply that customers perceive value beyond basic transactions, showing readiness to explore additional offerings like insurance and investments. Such loyalty intentions present strategic opportunities for banks to deepen customer relationships and expand product uptake through targeted marketing and personalized service.

Differences in customer satisfaction when respondents are grouped according to their profile. The ANOVA results in Table 4 reveal statistically significant differences in customer satisfaction across age groups for all four service dimensions – Customer Service, Rewards, Innovation, and Technology – at a 0.05 significance level. The F-values for each dimension exceed the critical value of 2.24, leading to the rejection of the null hypothesis in every case. Notably, younger respondents (20–25 years old) consistently report higher satisfaction scores, particularly in Innovation (WM = 3.75) and Customer Service (WM = 3.76), suggesting that these age groups may be more receptive to modern service approaches and technological enhancements. Conversely, middle-aged groups (36–50 years old) tend to show lower satisfaction levels, especially in Rewards and Innovation, indicating potential gaps in engagement or perceived value. Interestingly, respondents aged 51 and above exhibit relatively high satisfaction in Customer Service and Technology, hinting at a nuanced appreciation for personalized support and digital accessibility. These findings underscore

the importance of age-sensitive strategies in tailoring customer experience initiatives.

Table 4
ANOVA Test of Differences on Customer Satisfaction when Grouped according to Age

Variables	Group	n	Mean	P-value	F-value	Remarks	Decision
Customer Service	20-25 y/o	98	3.76	0.00	7.28	Significant	Reject the null hypothesis
	26-30 y/o	146	3.74				
	31-35 y/o	71	3.59				
	36-40 y/o	28	3.43				
	41-50 y/o	12	3.57				
	51 y/o & above	19	3.94				
Rewards	20-25 y/o	98	3.55	0.00	5.07	Significant	Reject the null hypothesis
	26-30 y/o	146	3.47				
	31-35 y/o	71	3.41				
	36-40 y/o	28	3.28				
	41-50 y/o	12	2.95				
	51 y/o & above	19	3.52				
Innovation	20-25 y/o	98	3.75	0.00	12.67	Significant	Reject the null hypothesis
	26-30 y/o	146	3.60				
	31-35 y/o	71	3.37				
	36-40 y/o	28	3.44				
	41-50 y/o	12	3.32				
	51 y/o & above	19	3.25				
Technology	20-25 y/o	98	3.70	0.00	6.58	Significant	Reject the null hypothesis
	26-30 y/o	146	3.57				
	31-35 y/o	71	3.51				
	36-40 y/o	28	3.36				
	41-50 y/o	12	3.35				
	51 y/o & above	19	3.91				
df = 5; 368	α=0.05	F crit = 2.24					

The post-ANOVA results in Table 5, using Tukey's Honestly Significant Difference (HSD) with a critical Q-value of 3.35, reveal several meaningful pairwise differences in customer satisfaction across age groups. For Customer Service, significant gaps emerge between younger (20–25) and older groups (36–40 and 51+), with mean absolute differences exceeding the critical range – suggesting younger respondents perceive service more favorably. Similarly, Rewards satisfaction shows notable disparities, especially between younger groups (20–25, 26–30) and those aged 41–50 and above, indicating that older clients may feel underserved or less incentivized by current reward structures.

In Innovation and Technology, the most pronounced differences are again between the youngest cohort (20–25) and older age brackets, particularly 51+, with mean differences consistently surpassing critical

thresholds. This pattern suggests that younger customers are more responsive to modernized, tech-driven banking experiences, while older clients may face barriers to engagement or perceive less value. These findings underscore the need for age-tailored service strategies, especially in digital innovation and reward personalization.

Table 5

Post ANOVA Test of Difference on Customer Satisfaction when Grouped according to Age/Honestly Significant Difference (HSD) $Q=3.35$

Variables	Comparison	Mean Abs. Diff.	Crit. Range
Customer Service	20-25 to 31-35 y/o	0.17	0.15
	20-25 to 36-40 y/o	0.33	0.21
	26-30 to 31-35 y/o	0.14	0.14
	26-30 to 36-40 y/o	0.31	0.20
	31-35 to 51 y/o & above	0.34	0.26
	36-40 to 51 y/o & above	0.51	0.29
	41-50 to 51 y/o & above	0.37	0.37
Rewards	20-25 to 36-40 y/o	0.27	0.26
	20-25 to 41-50 y/o	0.60	0.38
	26-30 to 41-50 y/o	0.52	0.37
	31-35 to 41-50 y/o	0.46	0.38
	41-50 to 51 y/o & above	0.57	0.45
Innovation	20-25 to 26-30 y/o	0.15	0.14
	20-25 to 31-35 y/o	0.38	0.16
	20-25 to 36-40 y/o	0.31	0.23
	20-25 to 41-50 y/o	0.43	0.32
	20-25 to 51 y/o & above	0.50	0.26
	26-30 to 31-35 y/o	0.23	0.15
	26-30 to 51 y/o & above	0.35	0.26
Technology	20-25 to 31-35 y/o	0.18	0.18
	20-25 to 36-40 y/o	0.34	0.24
	26-30 to 51 y/o & above	0.33	0.28
	31-35 to 51 y/o & above	0.39	0.29
	36-40 to 51 y/o & above	0.54	0.34
	41-50 to 51 y/o & above	0.56	0.42

The Z-test results in Table 6 indicate no statistically significant differences in customer satisfaction between male and female respondents across all four service dimensions – Customer Service, Rewards, Innovation, and Technology. In each case, the computed Z-statistic falls well within the acceptance region defined by the critical value of ± 1.96 , leading to

the retention of the null hypothesis. This suggests that sex does not influence perceived satisfaction levels in this sample. The near-identical mean scores between groups further reinforce the conclusion that service experiences are consistently rated regardless of gender, implying equitable delivery and reception of services across male and female customers.

Table 6

Z-Test Analysis of Difference on Customer Satisfaction when Grouped according to Sex

Variables	Group	n	Mean	Z-stat	Z-crit	Remarks
Customer Service	Male	158	3.68	-0.61	± 1.96	Not significant
	Female	216	3.71			
Rewards	Male	158	3.47	0.83	± 1.96	Not significant
	Female	216	3.43			
Innovation	Male	158	3.56	-0.05	± 1.96	Not significant
	Female	216	3.56			
Technology	Male	158	3.58	-0.16	± 1.96	Not significant
	Female	216	3.59			

Table 7

ANOVA Test of Difference on Customer Satisfaction when Grouped according to Number of Years as Bank Customer

Variables	Group	n	Mean	P-value	F-value	Remarks
Customer Service	Less than 1 year	47	3.78	0.34	1.13	Not significant
	1-2 years	116	3.66			
	3-4 years	79	3.69			
	Above 5 years	132	3.71			
Rewards	Less than 1 year	47	3.69	0.00	6.42	Significant
	1-2 years	116	3.36			
	3-4 years	79	3.49			
	Above 5 years	132	3.42			
Innovation	Less than 1 year	47	3.88	0.00	12.76	Significant
	1-2 years	116	3.56			
	3-4 years	79	3.49			
	Above 5 years	132	3.48			
Technology	Less than 1 year	47	3.70	0.16	1.75	Not significant
	1-2 years	116	3.54			
	3-4 years	79	3.56			
	Above 5 years	132	3.60			

The ANOVA results in Table 7 reveal nuanced differences in customer satisfaction based on

the number of years respondents have been banking clients. While Customer Service and Technology show no statistically significant variation across tenure groups (F-values of 1.13 and 1.75, respectively, both below the critical value of 2.63), Rewards and Innovation demonstrate significant disparities. Specifically, newer customers (less than 1 year) report notably higher satisfaction in Rewards (WM = 3.69) and Innovation (WM = 3.88), with F-values of 6.42 and 12.76 and p-values of 0.00, indicating strong statistical significance.

These findings suggest that newer clients may perceive more value in promotional incentives and modern service features, possibly due to onboarding efforts or initial engagement strategies. In contrast, longer-tenured customers (1–5+ years) show lower satisfaction in these areas, hinting at diminishing novelty or unmet evolving expectations. This underscores the need for banks to sustain innovation and reward relevance across the customer lifecycle to maintain satisfaction.

Table 8

Post ANOVA Test of Difference on Customer Satisfaction when Grouped according to Number of Years as Bank Customer/Honestly Significant Difference (HSD) Q=3.65

Variables	Comparison	Mean Abs. Diff.	Crit. Range
Rewards	Less than 1 yr. to 1–2 yrs.	0.33	0.20
	Less than 1 yr. to Above 5 yrs.	0.27	0.20
Innovation	Less than 1 yr. to 1–2 yrs.	0.33	0.18
	Less than 1 yr. to 3–4 yrs.	0.39	0.19
	Less than 1 yr. to Above 5 yrs.	0.40	0.17

The post-ANOVA results in Table 8, using Tukey's Honestly Significant Difference (HSD) with a critical Q-value of 3.65, reveal meaningful pairwise differences in customer satisfaction based on banking tenure. For the Rewards dimension, significant differences are observed between customers with less than 1 year of experience and those with 1–2 years and above 5 years, with mean absolute differences of 0.33

and 0.27 respectively – both exceeding the critical range of 0.20. This suggests that newer clients perceive greater value in reward offerings, possibly due to introductory benefits or promotional incentives.

In the Innovation dimension, the differences are even more pronounced. Customers with less than 1 year of tenure report significantly higher satisfaction compared to those with 1–2 years, 3–4 years, and above 5 years, with mean differences ranging from 0.33 to 0.40—all surpassing their respective critical thresholds. These findings imply that perceptions of innovation may decline over time, highlighting the need for banks to continuously refresh and communicate their innovative services to long-term clients to sustain engagement and satisfaction.

Table 9

ANOVA Test of Difference on Customer Satisfaction when Grouped according to Bank Affiliation

Variables	Group	n	Mean	P-value	F-value	Remarks
Customer Service	Bank A	61	3.70	0.57	0.56	Not significant
	Bank B	74	3.74			
	Bank C	239	3.69			
Rewards	Bank A	61	3.31	0.03	3.67	Significant
	Bank B	74	3.50			
	Bank C	239	3.47			
Innovation	Bank A	61	3.57	0.23	1.48	Not significant
	Bank B	74	3.63			
	Bank C	239	3.53			
Technology	Bank A	61	3.51	0.25	1.39	Not significant
	Bank B	74	3.64			
	Bank C	239	3.59			

The ANOVA results in Table 9 reveal that customer satisfaction significantly differs across banks only in the Rewards dimension ($p = 0.03$, $F = 3.67 > F_{crit} = 3.02$), indicating that clients perceive varying levels of benefit or value depending on their bank affiliation. Specifically, Bank B and Bank C show higher weighted means (3.50 and 3.47) compared to Bank A (3.31), suggesting more favorable reward systems. In contrast, Customer Service, Innovation, and Technology dimensions show no significant differences ($p\text{-values} > 0.05$), implying consistent service quality across branches in these areas. This highlights the

need for Bank A to reassess its reward offerings to remain competitive.

Relationship between customer service and the following organizational factors: rewards; innovation; and technology. Table 10 presents the Pearson correlation coefficients among four organizational variables: Customer Service, Rewards, Innovation, and Technology. All correlations are statistically significant at $df = 350$ with a critical value of 0.105, indicating meaningful relationships.

Table 10
Pearson Correlation Coefficients Among Customer Service, Rewards, Innovation, and Technology

	Customer Service	Rewards	Innovation	Technology
Customer Service	1.00			
Rewards	0.549*	1.00		
Innovation	0.571*	0.632*	1.00	
Technology	0.683*	0.706*	0.601*	1.00

Technology shows the strongest correlations with all other variables, especially with Rewards ($r = 0.706$) and Customer Service ($r = 0.683$). This suggests that increased technology adoption is closely linked to improvements in both service delivery and incentive systems. Rewards and Innovation are also strongly correlated ($r = 0.632$), implying that effective reward systems may foster a more innovative organizational culture. Customer Service is moderately correlated with both Rewards and Innovation, indicating that these factors may contribute to enhanced service quality.

DISCUSSION

This study affirms that customer satisfaction and loyalty intentions in the banking sector are significantly shaped by customer service, rewards programs, innovation, and technology. Respondents expressed high satisfaction levels, particularly with service quality, product offerings, and digital advancements. These findings reinforce the well-established link between satisfaction and loyalty intentions, as emphasized by Ali et al. (2014) and Angur et al. (1999), who found that superior service delivery fosters stronger customer commitment.

However, it is crucial to note that this study measured loyalty intentions rather than actual behavioral outcomes. As Valiña et al. (2018) cautioned, intentions may not always translate into sustained loyalty behaviors, suggesting a need for longitudinal tracking in future research.

A notable insight is the prominence of technology and innovation as satisfaction drivers. Respondents valued mobile banking, automated services, and enhanced security features – preferences that align with evolving customer expectations documented by Diokno (2021) and Al-Areqi et al. (2018). The strong correlations between technology and other service dimensions (e.g., customer service and rewards) suggest that digital infrastructure enhances not only convenience but also perceived value across the banking experience.

Generational differences also emerged, with younger customers (ages 20–25) reporting higher satisfaction across all service categories. This demographic's affinity for digital solutions underscores the strategic importance of continuous innovation and targeted engagement. Banks aiming to sustain loyalty must therefore invest in adaptive technologies and personalized service models that resonate with evolving consumer preferences.

Overall, the findings offer actionable insights for enhancing customer-centric strategies, while also highlighting methodological limitations that future studies should address.

Conclusion. This study concludes that customer satisfaction and loyalty intentions among universal bank clients in North Fairview, Quezon City are primarily driven by customer service, rewards programs, innovation, and technology. Respondents reported high satisfaction levels, especially with service quality and digital banking features, underscoring the importance of both interpersonal and technological dimensions in shaping positive customer experiences. Notably, customer service exhibited strong correlations with organizational factors such as

innovation and rewards, suggesting that service excellence is not an isolated construct but is reinforced by broader institutional strategies. These findings align with existing literature emphasizing the integrative role of organizational support in enhancing customer satisfaction (Ali et al., 2014; Angur et al., 1999).

Recommendations. Based on the findings, banks should prioritize enhancing customer service through continuous staff training and responsive support systems, as this dimension strongly correlates with organizational factors such as innovation and rewards. Investment in digital infrastructure – particularly mobile banking, automation, and cybersecurity – should be sustained and expanded to meet evolving customer expectations, especially among younger demographics. Personalized rewards programs that integrate seamlessly with digital platforms may further reinforce satisfaction and loyalty intentions. Additionally, banks should adopt data-driven strategies to monitor customer feedback and adapt services accordingly. Since this study measured loyalty intentions rather than actual behavior, future research should incorporate behavioral analytics and longitudinal designs to assess the durability of customer loyalty over time. Expanding the sample to include varied geographic and institutional contexts may also enhance generalizability. Ultimately, a holistic, technology-enabled, and customer-centric approach will be essential for banks seeking to cultivate long-term loyalty and competitive advantage.

Contributions of the Author. The study was conceptualized and designed by Mark Jay M. Espiritu. The research instrument was likewise developed, validated, and administered by the author. Data collection, analysis, and interpretation were conducted under the guidance of a faculty adviser. The manuscript was drafted and reviewed by the author, with inputs from academic mentors.

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Conflict of Interests. The author declares no conflict of interest in conducting this study. The research was carried out independently, and no financial or personal relationships influenced the study's findings.

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