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RESEARCH ARTICLE

ROLE OF DIGITAL SERVICES IN ENHANCING CUSTOMER SATISFACTION AMONG MICROFINANCE CLIENTS IN LAGUNA PROVINCE

Ismaela M. Bawica*, Elaine Joy C. Apat, Geraldine M. Tilap, John Wendell Escoses, Desiree L. Wagan

Laguna State Polytechnic University

*Corresponding Author Email: ismaela.bawica@lspu.edu.ph

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ABSTRACT

This research investigated the impact of digital services on customer satisfaction among microfinance clients in Laguna Province, Philippines. Data were collected from 200 respondents utilizing a descriptive-quantitative approach via a structured survey and evaluated by descriptive statistics and one-way ANOVA. The findings indicated that most respondents were middle-aged, married, and had moderate tenure as microfinance users. Clients conveyed substantial consensus that digital services are advantageous, user-friendly, and beneficial for financial management, while actual utilization was somewhat tempered by differing degrees of digital confidence. Customer satisfaction received good ratings in terms of reliability, responsiveness, and assurance, with convenience and security identified as the primary factors influencing satisfaction. The ANOVA outputs revealed that perceptions and satisfaction with digital services were not significantly diverse across different age groups, civil status, or microfinance involvement periods, aside from perceived usefulness which manifested statistically significant difference based on civil status. The study establishes that digital services significantly enhance client experience and overall consumer satisfaction with microfinance despite demographic variations. It recommends further improvement of digital literacy programs, service responsiveness, system dependability and security observation, and tailoring services to family-based financial requirements. The study contributes to the literature proving that technology-based microfinance results in inclusive financial institutions and fortifies client trust.

KEYWORDS

digital services, microfinance, consumer satisfaction, perceived utility, dependability

1. INTRODUCTION


The integration of digital services in microfinance institutions (MFIs) is revolutionizing client experiences and satisfaction, hence requiring the establishment of academic research into significant theoretical frameworks. The Expectancy-Disconfirmation Paradigm is pivotal to this discussion, positing that consumer satisfaction arises from the juxtaposition of initial expectations and actual performance, whereby positive disconfirmation (where experience exceeds expectations) leads to satisfaction, while negative disconfirmation results in dissatisfaction. The SERVQUAL model enhances the evaluation of perceived service quality by examining the characteristics of reliability, assurance, tangibility, empathy, and responsiveness, thereby offering a comprehensive framework for service assessments in digital contexts. Theories including Comparison Level Theory, Value Percept Disparity Theory, Adaptation Level Theory, and Cognitive Dissonance Theory illustrate the impact of individual expectations, value alignment, adaptation mechanisms, and cognitive consistency on consumer satisfaction, highlighting the fluid, culturally influenced, and often evolving nature of satisfaction in digital service contexts. Connecting these frameworks to the global development agenda, the integration of digital services via microfinance directly corresponds with many Sustainable Development Goals (SDGs). Digital financing initiatives advance SDG 1 (No Poverty) by enhancing access to affordable financial solutions for impoverished populations, support SDG 8 (Decent Work and Economic Growth) through entrepreneurial endeavors, and achieve SDG 9 (Industry, Innovation, and Infrastructure) via digitally facilitated innovations in rural financial systems. Localized rollouts, exemplified by the experience in Laguna Province, can enhance financial inclusion and foster community-

driven development to assist MFIs in achieving the SDGs.

Despite considerable advancements, a notable research gap persists: to date, there have been few empirical studies examining how particular attributes of digital services—such as transaction simplicity, online assistance, and real-time account management—affect customer satisfaction among microfinance clients in Laguna Province. Most research studies either highlight broader regional trends or neglect the local ramifications of digital transformation at the micro level, hence overlooking the context-specific benefits and challenges that digitalization presents to rural Filipino communities. This gap is urgent and crucial to address, as microfinance is widely promoted as an effective means of lasting poverty alleviation; its true efficacy, however, largely hinges on customer satisfaction and retention. This research is important in multiple aspects. This project will provide context-specific information that promotes theory and practice by applying established frameworks of customer satisfaction to the digital transformation of microfinance in Laguna. The results of this research can be applied to MFI strategies to achieve more inclusive, efficient, and customer-centric service delivery models in fast digital economies. Ultimately, this understanding will contribute to the formulation of national and local policies that foster financial inclusion and socio-economic resilience, benefiting people striving to achieve Sustainable Development Goals within the Philippine context.

2. RELATED LITERATURE

Digital services have been a crucial factor in enhancing client satisfaction among micro financial institutions, specifically given the increased consumption of mobile and internet-based mediums to carry out financial

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transactions. Based on research by the International Monetary Fund (2024), a significant relationship exists between access to digital finance globally and escalating consumer protection and service usage improvements, supporting the primacy of reliability and convenience as key determinants of customer satisfaction. The Bangko Sentral ng Pilipinas (2021) pointed out that many Filipinos now access digital financial channels, with satisfaction being closely aligned with speed, accessibility, and trust. Such observations align with those of Consumers International (2024), which indicated that consumer satisfaction with digital services is not only influenced by accessibility but by the speed of service providers to respond to problems and provide immediate assistance.

The REGMIFA-60 Decibels Microfinance Index demonstrates that a comprehensive investigation of the microfinance sector reveals how digital channels play a key role influencing perceptions of product appropriateness and overall customer experience (REGMIFA and 60 Decibels, 2023). Empirical evidence verifies this direction. Khanchel (2025) found that fintech integration contributed to better financial and social outcomes of microfinance entities that consequently increased client satisfaction by having efficient and open processes within digital platforms. As confirmed that satisfaction with mobile banking leads to customer loyalty, with technology readiness playing an intermediary role in effect recommending that digital services should be personalized to align with digital literacy levels of their clients (Ho et al., 2025). Research performed domestically within the Philippines follows this preference.

As analyzed digital banking satisfaction using the DeLone and McLean IS Success Model and found that trust and system quality significantly influence satisfaction levels (Dela Rosa et al., 2024). As enriched our discussion by stating the implementation of integrated microbanking systems and found that perceived usefulness and ease of use important determinants of the Technology Acceptance Model (TAM) were key predictors of satisfaction (Kusmiati, 2024). As emphasized the need for digital literacy and found that women's involvement in rural microfinance programs indicated higher levels of satisfaction through the effective utilization of digital tools (Nene, 2025). As found through their case study conducted within the Philippines that the quality of microfinance services significantly determines the satisfaction of clients (Binaluyo, 2025). The research outcome discloses that the sociodemographic characteristics of

this population, specifically their unmarried and younger profiles, decrease with the efficient and reliable delivery of digital services. Overall, our research findings emphasize that digital services help to provide higher consumer satisfaction through access facilitation, reliability, security, and responsiveness and all of these are particularly relevant to microfinance consumers of Laguna Province.

3. METHODOLOGY

The questionnaire was organized into three main sections. The first section sought demographic information on the respondents such as age, gender, the duration of digital services experience, and classification as microfinance customers. The next section examined digital service effects considering perceived usefulness, perceived ease of use, as well as actual use. The last section measured satisfaction by considering factors such as reliability, responsiveness, and assurance. These items were rated on a four-point Likert scale (4). To establish instrument quality validity, experts as well as a statistician were consulted by the researchers. Instrument reliability was calculated by Cronbach's alpha, a widely held internal consistency measure for Likert items scale (Salkind, 2015). The reliability test findings showed the following coefficients: perceived usefulness (0.816), perceived ease of use (0.922), actual use (0.883), reliability (0.843), responsiveness (0.895), as well as assurance (0.889). These results indicate that all the variables had satisfactory reliability where perceived ease of use had excellent reliability. In terms of data analysis, frequency counts as well as percentage distributions were used to outline the demographic profile of respondents. In order to evaluate the perception on digital services by the clients as well as satisfaction, descriptive statistics such as the weighted mean were used. Additionally, in determining if significant demographic variable differences in customers' satisfaction occurred, Analysis of Variance (ANOVA) was used by the researchers. This kind of analysis was appropriate since it allowed the comparison of mean responses in numerous groups such that any found difference was statistically established as opposed to being assumed due to chance occurrence.

4. RESULTS AND DISCUSSION

The respondents of the study were two hundred (200) participants ages 18 – 59 years old in the province of Laguna.

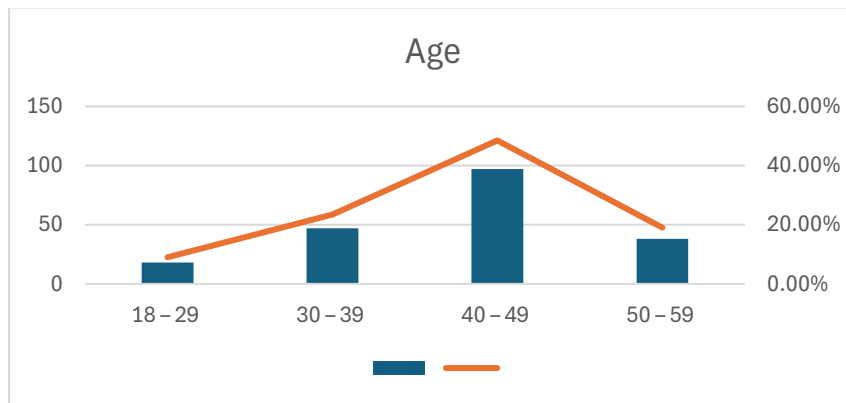


Figure 1: Distribution of Respondents Profile According to Age

Figure 1 reveals that the sample consists primarily of mid-life adults, with 48.5% of the respondents between 40–49 years of age, 23.5% between 30–39 years of age, 19.0% between 50–59 years of age, and only 9.0% between 18–29 years of age (n = 200). Acknowledging that 72.0% of participants were between 30 and 49 years of age, the findings of this study essentially represent the attitudes, and service demands of mid-career microfinance clients instead of younger digital natives or older adults. The population structure has important implications: mid-life clients preferentially consider trust, convenience and household cash-flow

questions with regards to evaluating digital financial services (Bangko Sentral ng Pilipinas, 2021; International Monetary Fund, 2024), whereas younger adults may better adopt a broader set of fintech functionalities (Krupa et al., 2023). Hence, conclusions about digital-service preference and satisfaction should be made with caution by generalizing to significantly younger or older individuals; reporting subgroups on the basis of the category of age and observing the age bias of research's limitations is favorable (Wei, 2025; Al Mamun, 2025).

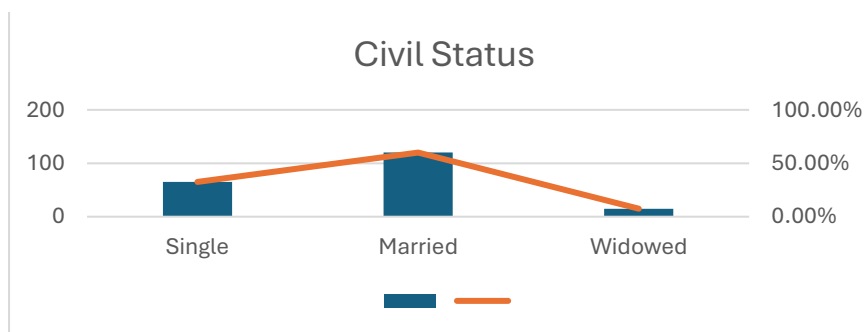


Figure 2: Distribution of Respondents According to Civil Status

Figure 2 reveals that nearly all respondents were married (60.0%), followed by single individuals (32.5%), with a minority being found to be widowed (7.5%). That shows that most microfinance clients included in the sample have financial obligations with regards to their houses and families, which often defines their objectives of borrowing and payment priorities. Married clients prefer stressing stability, payment of bills by the household and educational expenses while employing digital financial services, whereas singles may stress their personal convenience and flexibility. The design of digital services is influenced by their demographic

characteristics: research shows that conjugal and familial circumstances notably influence microfinance borrowing behavior, discipline of payment and digital-offerings satisfaction (Lee, Shen, and Dada, 2025; Alias, 2024). In the context of the Philippines, recent surveys confirm that family-focused customers value trust and reliability of digital channels, while single customers typically emphasize ease of use and accessibility (Binaluyo, 2025). The dominance of married participants suggests that home-focused financial characteristics might be crucial to enhancing consumer satisfaction among microfinance customers in Laguna Province.

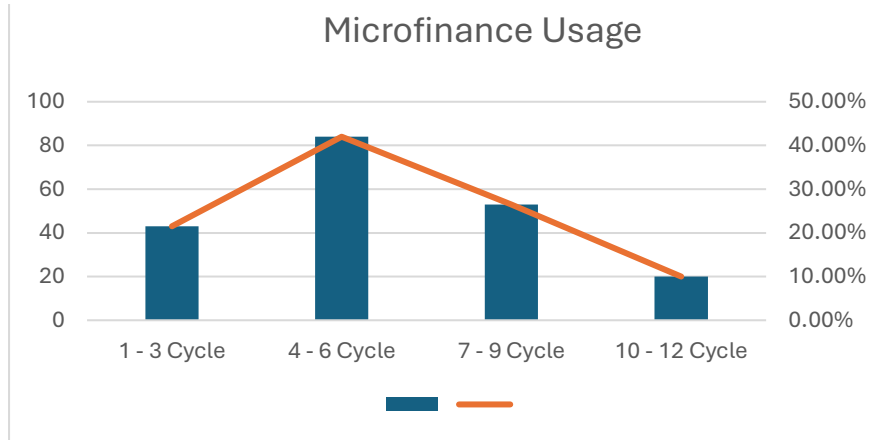


Figure 3: Distribution of Respondents According to their Duration of Microfinance Usage

Figure 3 reveals the breakdown of questionnaire respondents segmented by the duration of their exposure to microfinance services. Out of 200 respondents, the highest category (42%) was exposed to microfinance products for 4–6 cycles, followed by 26.5% taking part for 7–9 cycles, and 21.5% taking part for 1–3 cycles. Only 10% of the respondents indicated a higher exposure of 10–12 cycles. This data shows that a vast percentage of clients converge into the medium-term usage category (4–9 cycles), which indicates that they have achieved some familiarity and trust with microfinance organizations (MFIs). A smaller percentage of clients concentrate into the immediate short-term usage category (1–3 cycles), which might signify an examination period whereby clients analyze the benefit of microfinance services. The low percentage of long-term usage

(10–12 cycles) can possibly indicate that clients drop out of microfinance after achieving financial stability or suffer setbacks that hinder ongoing involvement. Schreiner and Woller (2003) emphasized that the duration of involvement with microfinance closely matches ability to accumulate assets, improve capacity to repay, and improve entrepreneurial capabilities. Churchill and Frankiewicz (2006) noted that frequent interactions with MFIs improve financial discipline and trust-building; however, retaining clients is a challenge due to mobility or fatigue of loans. The report therefore emphasizes building respondent satisfaction and opportunities to exploit financial growth to encourage long-term involvement.

Table 1: Summary of table for Digital Services between Variables

Variable	Indicator	Mean	Verbal Interpretation
Usefulness	I ascertain that the digital services provided by my microfinance institution have enhanced my financial circumstances.	3.56	Strongly Agree
	The digital services provided by the microfinance organization substantially improve my entire experience.	3.37	Strongly Agree
Overall Mean		3.48	Highly Agree
Ease of Use	I find the digital services provided by the microfinance company to be user-friendly.	3.60	Strongly Agree
	The digital services provided by my microfinance company are user-friendly.	3.36	Strongly Agree
Overall Mean		3.48	Highly Agree
Actual Use	I consistently utilize the digital facilities provided by the microfinance institution to monitor my accounts.	3.38	Strongly Agree
Overall Mean	I possess confidence and assurance in utilizing digital technologies to access my financial information.	3.20	Agree
		3.30	Highly Agree
Reliability	I am pleased with the convenience of utilizing the digital services provided by my microfinance institution.	3.52	Strongly Satisfied
	I am pleased with the convenience of utilizing the digital services provided by my microfinance institution.	3.38	Strongly Satisfied

Table 1 (cont): Summary of table for Digital Services between Variables

Overall Mean		3.44	Highly Satisfied
Responsiveness	I am content with the clear and beneficial insights provided by my microfinance firms via digital platforms.	3.46	Strongly Satisfied
	I am pleased with the microfinance company's responsiveness throughout interactions via digital media.	3.2	Satisfied
Overall Mean		3.35	Highly Satisfied
Assurance	I am content with the security and privacy of my personal information when utilizing the microfinance company's digital services.	3.45	Strongly Satisfied
	I am content with the security of the digital services provided by the microfinance institution.	3.34	Strongly Satisfied
Overall Mean		3.39	Highly Satisfied

Table shows that respondents showed significant agreement with all measures of perceived usefulness, evident by mean values ranging between 3.37 and 3.56. The most rated item was "digital services helped improve my financial situation" (M = 3.56, SD = 0.91), closely followed by "helped me handle my money properly" (M = 3.54, SD = 0.89). This shows that customers recognize the tangibility of digital services to improve their financial management and overall financial well-being. The overall mean of 3.48 (SD = 0.80), classified as "Highly Agree," validates that perceived usefulness (PU) represents a key driver enhancing favorable consumer perception of digital microfinance. This aligns with the Technology Acceptance Model (TAM), whereby perceived usefulness (PU) is always among the strongest predictors of consumer happiness and continuing usage. Hurani (2025) emphasized that perceived usefulness represents a key driver of fintech usage, whereby customers who perceive digital services to improve their financial management demonstrate higher enjoyment and higher loyalty to service providers. This aligns with the study results, whereby customers recognize the effectiveness of digital microfinance tools to enhance their financial conditions.

Table shows that respondents showed significant agreement with all elements of perceived ease of use (PEOU), with mean values ranging between 3.36 and 3.60. The highest rated item was "digital services are user-friendly" (M = 3.60, SD = 0.65), followed by "easily accessible" and "facilitate financial management" (both M = 3.50, SD = 0.68). The lowest positive was "user-friendly" (M = 3.36, SD = 0.79). The overall mean of 3.48 (SD = 0.70), ranked as "Highly Agree," indicates that consumers find the digital services of the microfinance institution to be user-friendly, accessible, and well-organized. The latter aligns with the Technology Acceptance Model, whereby Perceived Ease of Use (PEOU) boosts the happiness of the user and positively influences intentions toward repeated usage. Abdennebi (2023) confirmed that ease of use is significantly influencing behavioral intention to adopt mobile banking services within emerging economies, particularly among individuals with varying degrees of digital literacy. This validates that trust by consumers to make use of digital tools is crucial to preserving happiness with MFI digital services.

Table reveals that most of the respondents are unanimous about their usage of the digital services of their microfinance institution, whereby mean scores of between 3.20 and 3.38 were found. The highest rated item was "I consistently utilize digital facilities to monitor my accounts" (M = 3.38, SD = 0.79), while the item with the lowest rating was "confidence in utilizing digital technologies" (M = 3.20, SD = 0.85). The overall mean of 3.30 (SD = 0.83), ranked as Highly Agree, indicates that while clients actively make use of digital services to monitor and stay informed, gaps exist within their lack of confidence and usage frequency. This suggests that although perceived usefulness and ease of use play a crucial role, actual use is considerably determined by digital literacy and digital confidence to apply technology. Wei (2025) emphasized that while fintech adoption relies heavily on perceived usefulness and ease of use, actual use is often capped by clients' literacy and digital confidence levels. This aligns with contemporary research that while low scores on metrics of confidence reveal that usage is not yet optimal, despite positive impressions.

Table shows that the participants have a very high satisfaction level regarding the responsiveness of digital services offered by their microfinance institution, with mean scores ranging between 3.37 and 3.52. The highest rated item was "I am pleased with the convenience of using digital services" (M = 3.52, SD = 0.68), while the lowest rated item was "pleased with the reliability" (M = 3.37, SD = 0.72). The overall mean of 3.44 (SD = 0.75), scored highly against the scale, reveals that clients trust and value the reliability of digital services, particularly with respect to convenience and efficiency. In effect, reliability becomes a key driver of pleasure, with clients expecting that digital platforms will continuously deliver safe and accessible services. As found that reliability and consistency of service significantly influence consumer satisfaction with digital financial service (Agyapong et al., 2023). Their research emphasized that clients' frequent usage and trust bear a close connection with their understanding of the reliability of digital transactions and underscore the relevance of dependability revealed here.

Table reveals that the participants show a very high degree of satisfaction with responsiveness, displayed by an overall mean of 3.35 (SD = 0.76). The highest rated item was "clear and useful insights through digital channels" (M = 3.46, SD = 0.75), while the lowest rated item was "Responsiveness during interactions" (M = 3.20, SD = 0.78), scoring only a Satisfied grade. This indicates that while clients greatly appreciate the attentiveness and clarity of disclosure through digital channels, instances of lack of prompt and consistent responsiveness during interactions remain. The results show that microfinance institutions should critically focus on upgrading customer support systems, particularly by providing timely service through all the digital channels. Okundaye and Wosowei (2022) underscored that responsiveness of digital financial services is a key determinant of satisfaction, particularly where clients rely on immediate responses to access financial information. Their studies showed that slow responses affect trust and satisfaction negatively and therefore emphasized that microfinance institutions should strengthen their systems of real-time response.

Table shows that the levels of satisfaction of the respondents with the assurance-related dimensions of digital services were very high, with mean ratings ranging between 3.34 and 3.45 and overall mean of 3.39 (SD = 0.72). The highest rated item was "satisfaction with the security and privacy of personal information" (M = 3.45, SD = 0.74), while the lowest rated item was "satisfaction with the security of digital services" (M = 3.34, SD = 0.75). The results show that customers mostly trust their microfinance institution's digital channels with respect to their security, privacy, and effectiveness. Trust in safety, privacy, and fast transactions is critical to financial services, and this works to dampen the perception of risk and gain trust among consumers with respect to digital adoption. Barboni (2024) emphasized that assurance factors—namely transaction security, privacy protection, and speed—are significant determinants of satisfaction and trust in digital microfinance. Their results confirm that customers' perceptions of safety and trustworthiness have direct implications on the uptake and continuous usage of digital financial services.

Table 2: Test of Difference			
Digital Service	F-value	p-value	Interpretation
Age			
Perceived Usefulness	1.477	0.234	Not Significant
Perceived Ease of Use	1.412	0.252	Not Significant
Actual Use	1.29	0.291	Not Significant
Civil Status			
Perceived Usefulness	3.37	0.032	Not Significant
Perceived Ease of Use	0.782	0.927	Significant
Actual Use	0.742	0.482	Not Significant
Microfinance Usage			
Perceived Usefulness	0.609	0.615	Significant
Perceived Ease of Use	0.464	0.714	Significant
Actual Use	0.285	0.839	Significant
Customer Satisfaction			
Age			
Reliability	1.526	0.216	Not Significant
Responsiveness	2.391	0.218	Not Significant
Assurance	1.853	0.152	Not Significant
Civil Status			
Reliability	3.019	0.572	Not Significant
Responsiveness	0.335	0.716	Significant
Assurance	0.621	0.507	Significant
Microfinance Usage			
Reliability	1.326	0.274	Not Significant
Responsiveness	1.159	0.332	Not Significant
Assurance	1.766	0.164	Not Significant

Table illustrates the lack of statistically significant difference in perceptions and usage of digital service across different age groups. Perceived Usefulness ($F = 1.477, p = .234$), Perceived Ease of Use ($F = 1.412, p = .252$), and Actual Use ($F = 1.290, p = .291$) have p-values above .05 and thus indicate that age significantly influenced the respondent's evaluation or usage of digital services. Instead, this reveals that client across different age groups—old and young—perceive and make usage of digital microfinance systems equally. This reveals that design and delivery of digital services transcend across different age groups and thus alleviates concern over inter-generational disparity of adoption within this sample. Doerr (2023) noted that while age is very much regarded as a discourager of digital adoption, inequalities of utilization of digital financial services decline with effective service quality, accessibility, and usability. The conclusion aligns with the results of this study, suggesting that age significantly made no difference between digital service perceptions and usage among MFI clients.

This also shows diverse results with respect to inequalities of views of digital service among different civil status classes. The results of the perceived usefulness show $F = 3.370, p = .032$, with statistical significance on the 0.05 scale. Civil status influences perceptions of clients about digital service usefulness. The table mistakenly labels this as "Not Significant" and should be corrected. Conversely, Perceived Ease of Use registers $F = 0.782$ with $p = 0.927$ and Actual Use registers $F = 0.742$ with $p = 0.482$ and both are not significant ($p > .05$), although Perceived Ease of Use is mistakenly labeled as "Significant." This indicates that although marital or familial status can influence perceptions of usefulness of digital service, it fails to significantly influence clients' ease of use perceptions or actual usage frequency. Married clients can have higher perceptions of higher digital service usefulness due to higher financial responsibilities within households; however, this fails to translate into usability or actual

involvement variations. Lee, Shen, and Dada (2025) established that attitudes to financial service varied by being married or not, with being married being frequently associated with higher perception of usefulness due to financial management responsibilities of families. However, their studies equally affirmed that usability and adoption patterns were not significantly influenced by being married, supportive of findings here.

It lays out variations of attitudes and utilization of digital service by groups of clients segmented by their exposure to microfinance (in terms of amount of loan exposure or "cycles") over three exposure intervals. The results affirm lack of significant difference statistically: Perceived Usefulness ($F = 0.609, p = 0.615$), Perceived Ease of Use ($F = 0.464, p = 0.714$), and Actual Use ($F = 0.285, p = 0.839$) all report p-values above .05. The interpretation line mistakenly labels all results with "Significant," whereas this should read "Not Significant." This indicates that whether customers were within their initial (1-3) or terminal (10+) exposure cycles of micro financial services, their perceptions of usefulness, usability, and actual usage of digital service remain roughly equivalent. In practical terms, following the introduction of digital microfinance to clients, the length of their membership appears not to significantly impact their perceptions or behaviors, suggesting that the design and implementation of services are more crucial than membership duration. Lahiri (2025) identified that while prolonged involvement in microfinance could enhance financial literacy and resilience, differences in the utilization and perceptions of digital services tend to be minimal when digital instruments are uniformly standardized and available to all client demographics. This finding supports the current observation that the duration of use does not meaningfully influence perceived or actual digital engagement.

This illustrates that customer satisfaction does not significantly differ

across age categories. The analysis showed that for Reliability ($F = 1.526$, $p = 0.216$), Responsiveness ($F = 2.391$, $p = 0.218$), and Assurance ($F = 1.853$, $p = 0.152$), all p -values exceed .05, indicating no statistically significant differences in satisfaction among age groups. This suggests that microfinance clients, regardless of their age classification young (18–29), middle-aged (30–49), or senior (50+) demonstrate similar levels of satisfaction concerning the reliability, responsiveness, and assurance of digital services. Practically, this implies that age does not have a substantial impact on satisfaction evaluations when digital financial services are delivered in a consistent and effective manner. Similarly noted that while younger individuals may adopt fintech at a faster pace, satisfaction levels across different age groups converge after users engage with the system, particularly when service quality and accessibility are maintained (Krupa et al., 2023). This aligns with the recent findings suggesting that satisfaction levels remain stable across age demographics.

The table delineates variations in satisfaction metrics based on marital status (single, married, widowed). The p -values of Reliability ($F = 3.019$, $p = 0.572$), Responsiveness ($F = 0.335$, $p = 0.716$), and Assurance ($F = 0.621$, $p = 0.507$) are all higher than .05, and therefore, signify the absence of statistically significant difference. However, the interpretation column mistakenly labels Responsiveness and Assurance as "Significant." They should be corrected to "Not Significant." This means that the civil status of clients does not significantly influence their perceptions of satisfaction regarding the reliability, responsiveness, or certainty of digital microfinance services. The clients, whether single, married, or widowed, have similar levels of satisfaction while the quality-of-service delivery is uniformly maintained. Binaluyo (2025) maintained that demographic variables, including civil status, have no effect on satisfaction with microfinance services while service quality and accessibility remain assured. The present results bear this out by having the satisfaction rating being uniformly distributed across various civil status groups.

Table also reveals that there exist no statistically significant differences in customer satisfaction across the period of microfinance utilization. The p -value of Reliability ($F = 1.326$, $p = 0.274$), Responsiveness ($F = 1.159$, $p = 0.332$), and Assurance ($F = 1.766$, $p = 0.164$) all surpass .05. This reveals that the satisfaction of clients remains uniformly distributed irrespective of whether a borrower is a relative newcomer (1–3 cycles) or a confirmed consumer (10+ cycles). The satisfaction with digital microfinance services primarily relies on the quality and consistency of service delivery rather than the length of the contact with the service. This bears that after being absorbed into the system, the tenure of clients holds no significant influence over their perceptions of reliability, responsiveness, or certainty. Khanchel (2025) similarly found that while microfinance tenure might increase financial stability, happiness with digital services will remain stable during client cycles, especially with service quality being consistent and digital channels consistently available.

5. CONCLUSION

The results of this study show that digital services substantially improve the experiences of microfinance clients of Laguna Province. The respondents were mostly middle-aged, married, and mid-tenure borrowers, reflecting a client set with consolidated financial obligations and experience with microfinance. Digital services were regarded by the clients as very useful, easy to use, and beneficial to their financial management; however, actual usage was relatively lower due to varying levels of digital confidence. Customer satisfaction results showed consistently higher scores on reliability, responsiveness, and assurance, suggesting that simplicity, consistency, and security were paramount associations clients made with digital platforms. ANOVA tests showed that perceptions or satisfaction have not significantly varied with respect to period of life (age), life stage (marital status), or tenure of using microfinance, except that perception of usefulness significantly varied with marital status. This leads to the inference that digital microfinance programs were common and accessible across many demographics and that service quality rather than any of the demographics was the best explanatory variable of satisfaction. The study concludes that digital service contributes to financial inclusion and customer satisfaction and thus justifies the role of technology to improve microfinance delivery.

RECOMMENDATION

Based on the findings, the following recommendations are made: 1. Strengthen Digital Literacy Program since actual usage was somewhat lower than felt utility and accessibility, microfinance institutions (MFIs) should set up digital literacy and building of confidence programs, and these should primarily target novice and less tech-savvy clients. 2. Strengthen Customer Support and Responsiveness—Although overall satisfaction with responsiveness was mostly excellent, periodic shortcomings were observed. Microfinance institutions should allocate resources to real-time customer support channels (e.g., live chat, chatbots, or hotline assistance) to enhance response efficiency and uniformity. Three. Emphasize Reliability and Security—Reliability and assurance have

proven to be essential determinants of satisfaction. Microfinance institutions must persist in enhancing system stability, safeguarding data integrity, and upholding transparent communication regarding security measures to foster enduring trust. 4. Focus on Family-Centric Services—Given that civil status affects perceived utility, microfinance institutions should provide digital services specifically for households (e.g., platforms for school fee payments, household budget management) to correspond with family financial objectives. 5. Standardize Service Delivery Across Tenure – Given that satisfaction and perceptions do not significantly differ by loan cycle, MFIs should uphold uniform service quality for both new and long-term clients, guaranteeing equitable access to digital resources. 6. Implement Continuous Monitoring—Establish regular feedback mechanisms to assess changing customer perceptions of utility, simplicity, and satisfaction, enabling institutions to promptly adjust to client requirements.

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