

Service Quality and Client Loyalty on Mobile Banks Among Professionals in the BPO Industry: Client Satisfaction as Moderator

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Abstract: *This study aimed to determine the relationship of service quality to client loyalty in the mobile banking industry with client satisfaction as the moderating variable among the Business Process Outsourcing (BPO) professionals in Tarlac City. The study utilized a descriptive-correlational design with 379 BPO professionals as respondents. Consequently, a structured questionnaire was used to gather data. The researchers used statistical tools to analyze the data, such as random sampling, linear regression, and moderation analysis. From the results, it was revealed that reliability was the strongest predictor of client loyalty. While, the responsiveness and customer service, despite positively influencing client loyalty, their effects were viewed as less significant. On the other hand, privacy and security, although rated positively, they also did not significantly affect client loyalty. Moreover, the findings also showed high client loyalty and client satisfaction among respondents. However, client satisfaction revealed a significant negatively moderating effect, indicating that when satisfaction increases, the influence of service quality on client loyalty decreases. Overall, the study emphasizes the significance of maintaining mobile banking services' reliability and responsiveness as key to establish client loyalty. Therefore, these findings provide insightful guidance for various digital banks to improve their services and consistently maintain long-term relationships with their clients.*

Keywords: Mobile Banking, BPO Professionals, Client Loyalty, Client Satisfaction, Service Quality

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1. Introduction

Mobile banking has transformed the way on how financial services are delivered by allowing clients to perform transactions regardless of time and place through their applications. Comparing it to traditional banking, mobile banking offers convenience, accessibility and faster financial transactions, making it increasingly popular among individuals who rely on technology for their daily financial activities. As the digital world continues to expand, clients expect mobile banking applications to provide reliable, secure, and efficient services that meet their financial needs.

Service quality has an important role in influencing the experiences of mobile bank users. Service quality in terms of mobile banking refers to the ability to provide reliable transactions, responsive customer support, secured systems, and efficient services to their clients. Providing high service quality to clients can increase their trust, satisfaction, and loyalty toward using mobile banking services (Kusmanto & Islami, 2024).

Client Loyalty is another important factor in maintaining banking services. Loyal clients are more likely to continue using the same mobile banking services and recommend it to others. Due to the competitiveness in the financial market, loyalty as a factor becomes an advantage for banks because client retention is more beneficial than consistently gaining new ones. According to Raza et al. (2020), positive service experiences in mobile banking can further develop the long-term relationship of their clients and the mobile banking services.

Furthermore, the relationship between service quality and client loyalty does not always occur directly. The satisfaction of clients can be a crucial factor in explaining the influence of service quality to client loyalty, as satisfaction refers to how well the service meets or exceeds the expectations of clients. In the study of Tedjokulsumo and Murhadi (2023), satisfaction became an important factor that strengthens the loyalty of the customers and they tend to repeatedly use the same banking services and maintain their trust on the provider.

In the Philippines, mobile banking usage has increased significantly, especially during and after the COVID-19pandemic, more people become dependent on digital financial services. Many Filipinos have become

more comfortable using mobile banks for their financial activities such as paying their bills and monitoring their bank account balances. With that, mobile banking becomes essential for individuals who demand fast and convenient financial transactions and services. Within the local context, professionals in the Business Process Outsourcing (BPO) industry represents a group of individuals that frequently utilize mobile banking services. The nature of their work often involves irregular schedules, night shifts, and they are in technology-driven environment. Due to these working conditions, they rely to using mobile banking services to manage their financial activities.

In Tarlac City, the presence of BPO companies such as Foundever Tarlac and Sutherland Tarlac, influenced the increasing number of BPO professionals around the city who are relying on using mobile banking services. As frequent users of mobile banks, the quality of mobile banking services may greatly influence their loyalty and satisfaction. Despite the expanding number of mobile bank users among BPO professionals, there are limited studies that have specifically examined how mobile banking service quality affects their loyalty as clients. Most existing studies focus on general banking clients or broader consumer groups without the consideration of unique characteristics of technology-oriented professionals. Since BPO professionals are generally familiar with digital systems, their expectations and perceptions of service quality may differ from other groups of clients. Additionally, another research gap lies in the role of client satisfaction with its relationship between service quality and client loyalty. Existing studies commonly examine satisfaction as a mediating factor between service quality and loyalty. However, fewer studies have explored the possibility that satisfaction may also function as a moderating variable that strengthens the relationship between service quality and loyalty of the client. The stated gaps indicate the need for further investigation in determining whether higher levels of client satisfaction strengthen or weaken the relationship between service quality and client loyalty among mobile bank users.

Overall, this study aims to determine the relationship between service quality and client loyalty on mobile banks among BPO professionals specifically in Tarlac City, with client satisfaction as a moderating variable. This study will focus on service quality dimensions which are reliability, privacy and security, customer service and support, and responsiveness to better understand how these factors influence client loyalty. The findings on this study may help mobile banking providers improve their services and strengthen long-term relationships with technology-driven users.

Statement of the Problem

This study aims to examine the relationship between service quality and client loyalty on Mobile banks among BPO professionals, with the emphasis on the moderating role of client satisfaction. Through the understanding of how different dimensions of service quality affect loyalty and satisfaction of clients, this study seeks to provide insights that can help mobile banking institutions to enhance their services and strengthen retention of their clients. Specifically, this study aims to answer the following:

1. How is the demographic profile of the respondents in terms of:

- Age
- Gender
- Educational attainment
- Length of experience in the BPO industry
- Mobile bank Used

2. How is the service quality of mobile banks described by the respondents?

- Reliability
- Privacy and Security
- Customer Service and Support
- Responsiveness

3. How is client loyalty described by the respondents?

4. How is client satisfaction described by the respondents?

5. Are the service quality dimensions predictors of client loyalty?

6. Does client satisfaction significantly moderate the relationship between service quality and client loyalty?

Significance of the Study

Mobile banking development has greatly impacted the behaviors of professionals, specifically those under the Business Process Outsourcing (BPO) sector. As a professional in the BPO industry they are busy in their lives and rely more on to their mobile phones, there is an increase in using mobile banking products due to the offered advantages. Nonetheless, service quality is one of the important aspects to consider because client satisfaction is heavily dependent on it and thus will determine the loyalty of the client. This research study seeks to investigate the correlation between service quality and client loyalty in mobile bank, also considering client satisfaction as the moderator. The outcomes of this study are anticipated to offer important information on how mobile banking companies can enhance their services and build a long-term relationship with their customer. The findings of this research are more likely benefit numerous industries and stakeholders, especially:

- **To Mobile banking Institutions:** The outcome of the research might assist the mobile banks to learn about the importance of service quality that can affect the satisfaction and loyalty of the customers specifically among the BPO professionals. The information might be used to improve their system and services, develop an innovative and advanced digital platform, and apply the strategies that can boost customer retention.
- **To BPO Professionals:** The findings of this research might be beneficial for BPO professionals in their choice of banking services. It can help them to understand how important the role of service quality and customer satisfaction is in making decision in regard to choosing banking institution that can cooperate with.
- **To Financial Service Providers:** Traditional banks might find the outcome of this research as valuable since they could gain some information about the expectations and preferences of the digitally engaged professionals. This study might be beneficial for them as they would have an incentive to help them develop their banking services and making them more modern.
- **To the Academic Community:** The research may serve helpful in contributing to the existing literature regarding the mobile banking, quality of service, satisfaction of the client, and the client loyalty. The research can also be used as an academic resource for other researches related to Fintech and behavior of the customer.
- **To Future Researchers:** The results obtained through this study may be considered as guide by any researchers seeking to conduct similar research about mobile banking, service quality, and the client satisfaction.

Scope and Delimitations of the Study

This study aims to determine the effect of the quality of mobile banking services to the loyalty of the professionals working in the BPO industry in Tarlac City. It also examines client satisfaction and how it influences the relationship between service quality and loyalty. The study seeks to determine what are the key features of mobile banking that are most important to BPO professionals and how their experience impacts their willingness to stay loyal to a platform.

This study will be conducted among BPO professionals who are working in Tarlac City and who are regular users of mobile banking services. Both male and female users of mobile banking apps for services such as transfer of funds, bill payments, savings, or other financial services. The survey questionnaire is used to collect the responses of a large sample of participants, which is estimated to be around 377 respondents. The study will generally gather data through the distribution of structured survey forms to respondents. The questionnaire will assess respondents' perception of the quality of mobile banking services, level of client satisfaction, and their degree of loyalty to mobile banking platforms. The relationship among the variables will be determined by using statistical analysis.

The study will be conducted in the Academic Year 2025-2026. The study will be limited to the perceptions of BPO professionals on mobile banking services and not to other professions or sectors outside the BPO industry.

Review of Related Literature and Studies

Service Quality

Service quality plays a crucial role in enhancing clients' experiences and eventually driving them toward loyalty. Raza et al. (2020) emphasized that service quality strengthens customer relationships, while Ayinaddis et al. (2023) found that responsiveness, reliability, security and privacy, speed, and convenience significantly improve customer satisfaction.

According to the study of Amin (2026), it was revealed that better service quality leads to satisfaction, which in turn fosters loyalty. Similarly, Patel et al. (2024) highlighted that satisfaction, driven by reliability, responsiveness, accessibility, ease of use, and security, directly influences loyalty.

In the study of Sleimia et al. (2020), it confirmed that e-banking service quality positively impacts loyalty, with efficiency, accessibility, privacy, and requirement fulfillment as key dimensions. Kaur et al. (2021) further noted that digitalization makes it essential to measure qualities such as reliability, assurance, tangibles, empathy, and responsiveness under the RATER framework.

Reliability and efficiency stand out as dominant factors in service quality. Hadi et al. (2025) found that reliability is the strongest driver of long-term customer relationships in mobile banking, while Indrasari et al. (2021) showed that reliability and app design positively affect satisfaction and loyalty.

Based on the study of Khan et al. (2023), it also confirmed that reliable and effective online banking services significantly strengthen e-loyalty.

Responsiveness and customer support, however, show mixed results. Gibson (2024) argued that customer service and user-friendliness greatly impact satisfaction and loyalty, but Indrasari et al. (2021) observed that during the COVID-19 pandemic, customer service and assistance had no significant effect.

Privacy and security remain critical, as Indrasari et al. (2021) found they strongly influence loyalty, though they do not directly affect satisfaction.

For the synthesis, service quality is an important factor in the building of client satisfaction and loyalty especially for mobile banking services. Reliability, responsiveness, efficiency, accessibility, privacy and security were some of the dimensions that studies found to improve clients' experiences and confidence in banking services (Raza et al., 2020; Ayinaddis et al., 2023; Sleimia et al., 2020; Kaur et al., 2021). Furthermore, an improvement in service quality results in increased client satisfaction, which eventually encourages long-term loyalty (Amin, 2026; Patel et al., 2024). Thus, the most important factors in maintaining client relationships and e-loyalty are reliable and efficient banking services as well as strong privacy and security measures, although the impact of client support and responsiveness may vary depending on certain situations (Hadi et al., 2025; Indrasari et al., 2021; Khan et al., 2023; Gibson, 2024).

Client Satisfaction

Customer satisfaction is widely recognized as a foundation of business success. Shin et al. (2020) explained that a product's ability to provide initial satisfaction determines its success.

Vebiana (2020) described satisfaction as a subjective evaluation based on whether outcomes meet or exceed expectations. While Kotler et al. (2021), Cahaya and Siswanti (2020), and De Leon et al. (2020) defined satisfaction as the pleasure or disappointment derived from comparing perceived performance with expectations.

The study of El-Adly (2019) added that satisfied clients contribute through word of mouth, loyalty, and sustainable profit.

The real and anticipated performance of mobile platforms is linked to client satisfaction with using mobile financial services. According to research by Asiyambi and Ishola (2018), using e-banking services raises consumer satisfaction levels in the banking industry.

The role of customer satisfaction in strengthening loyalty is well established. Putri and Rachmawati et al. (2024) showed that satisfaction moderates the relationship between e-service quality and loyalty, amplifying the effect of service quality.

In a study about customer satisfaction as a mediator between service quality and customer loyalty by Tedjokusumo and Murhadi (2023), satisfaction became an important factor that strengthens the loyalty of the customers.

On the other hand, according to Sleimeia et al. (2020), customer satisfaction plays a significant mediating and moderating role in this relationship, meaning that loyalty becomes stronger when customers are satisfied as satisfaction amplifies the effect of service quality on loyalty.

Raza et al. (2021) similarly concluded that satisfaction enhances loyalty by amplifying the effects of service quality and trust. Kumalasari et al. (2022) highlighted that system, information, and service quality strongly influence satisfaction, which in turn boosts loyalty. Chikazhe et al. (2021) added that good service quality and company reputation further strengthen this link.

In synthesis, client satisfaction is regarded as a key element for business success and improvement of client loyalty. The studies explained that the satisfaction happens when the clients feel the products or services are in accordance with or even beyond the expectations that will lead to the positive feeling, loyalty, and even word-of-mouth promotion (Shin et al., 2020; Vebiana, 2020; Kotler et al., 2021; Cahaya and Siswanti, 2020; De Leon et al., 2020; El-Adly, 2019). The quality and performance of e-banking services in mobile banking contribute to a major increase in clients' satisfaction, helping to build better client relations and loyalty (Asiyanbi and Ishola, 2018). Moreover, some studies found that client satisfaction was a mediating and moderating factor between service quality and loyalty, enhancing the positive effects of service quality, trust, system quality, and company reputation on client loyalty (Putri and Rachmawati et al., 2024; Tedjokusumo and Murhadi, 2023; Sleimeia et al., 2020; Raza et al., 2021; Kumalasari et al., 2022; Chikazhe et al., 2021).

Client Loyalty

Client loyalty reflects continuous engagement, trust in the service provider, and willingness to spread positive word of mouth. Amin (2016) defined loyalty as the ongoing intention to use mobile banking platforms, while Makudza (2021) emphasizes the importance of customer loyalty, where it is defined as “customers commitment to consistent engagement repeated selection and purchase of a given product”.

Customer loyalty may be considered from three different perspective, as discussed by Kamath et al. (2020), behavior, attitude, and combination of both behavior and attitude.

According to Sharma (2017), loyalty and retention in internet banking services do not merely revolve around customer satisfaction. Sharma stated that loyal customer will be willing to endorse the service to others, hence reducing marketing cost for the bank while increasing the bank brand image.

The study of Pritjahjono et al. (2022), emphasized the Electronic Word of Mouth (EWOM), along with customer experience, as one of the factors that affects customers' loyalty. Therefore, it was concluded that in the millennial generation, customers' loyalty is directly influenced by customers' experiences. In the study conducted by Han and Ngoc (2025), the younger users' mobile experiences and satisfaction notably affect their loyalty, whereas older users may still be affected by these factors but they do not have significant impact.

Arora and Banerji (2025) confirmed that high mobile service quality boosts customer experience, which improves satisfaction and loyalty. Meanwhile, a positive customer experience is the foundation for the trust and reliability, which will lead to the result of customer loyalty. (Chauhan et al., 2022; Mbama & Ezepue, 2018).

In synthesis, client loyalty is driven not only by client satisfaction but also by positive client experiences, trust, and the quality of mobile services (Amin, 2016; Makudza, 2021; Sharma, 2017). Client loyalty can manifest in client behavior, attitude or both, which indicate the desire to sustain a long-term relationship with the service providers (Kamath et al., 2020). Electronic word of mouth (EWON), client experience, and client satisfaction are considered important factors in mobile banking because they help build client loyalty, especially among younger users who are more influenced by their mobile experience (Pritjahjono et al., 2022; Han and Ngoc, 2025). Moreover, studies revealed that when mobile service quality is high and clients

have better experience, it helps develop trust and reliability toward the bank, which eventually leads to stronger client loyalty and a better bank reputation (Arora and Banerji, 2025; Chauhan et al., 2022; Mbama & Ezepue, 2018).

Conceptual Framework

The conceptual framework of this study illustrates the relationship between service quality and client loyalty among the professionals in the BPO industry using mobile banks, with client satisfaction as the moderating variable. Service quality serves as an independent variable and it is measured by its dimensions which are reliability, privacy and security, customer service and support, and responsiveness. These dimensions are important factors that influence how clients evaluate the quality of mobile banking services. The framework proposes that the service quality provided by the mobile banks significantly influences the loyalty of the clients

The arrow from service quality going to client loyalty represents the direct influence of service quality dimensions on the loyalty of mobile bank clients. This indicates that better service quality may lead to stronger client loyalty. On the other hand, the arrow under client satisfaction as a moderating variable represents that its effect to the strength of relationship between service quality and client loyalty. With this, the relationship between service quality as independent variable and client loyalty as dependent variable may become stronger or weaker based on the level of client satisfaction as a moderating variable.

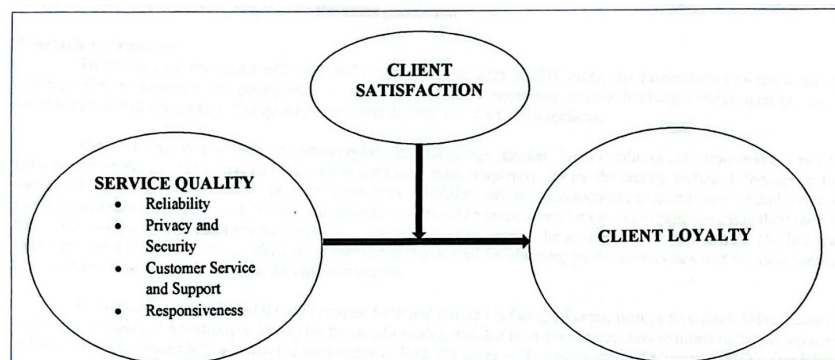


Figure 1: Paradigm of the Study

2. Materials and Methods

Research Method

This chapter provides the methods and procedures that are used in this study. They include the research design, locale of the study, sampling design, participants, research instruments, data gathering, data analysis, and ethical considerations.

Research Design

This research utilized the descriptive-correlational design. This research consists of an effort to study and describe the relationship that exists between various variables in a way that is not a cause-and-effect relationship. This research design proves helpful in assessing the relationship between two variables and, moreover, formulating forecast based on this relationship (Bhandari, 2021).

The descriptive part of the study aims to provide an accurate profile of the perceptions of the BPO respondents about the service quality, customer satisfaction, and customer loyalty. Meanwhile, correlational analysis, is used to determine the relationship between the service quality and client loyalty.

Furthermore, this study utilized moderation analysis to examine whether client satisfaction as moderator significantly strengthens or weakens the relationship between service quality and client loyalty. This helps to understand whether the effect of service quality on client loyalty changes depending on the level of client satisfaction.

Overall, the research design of this study provides a systematic and objective framework for evaluating the relationships among the variables and ensures that the data collected are accurate for addressing the objectives of this study.

Locale of the Study and the Participants

The locale of the study is Foundever located in Tarlac City. This location was chosen because it is one of the established business process outsourcings (BPO) company that operate in the city. The respondents of the study consist of employees that are currently employed and using mobile bank. Their participation provides valuable and reliable data that is necessary to achieve the objectives of the study.

The participants of this research include 379 professionals who are currently employed in business process outsourcing (BPO) in Foundever in Tarlac City. In order to qualify for the study, participants must meet specific inclusion criteria, such as actively using mobile banking services (e.g., Maya Bank, Tonik, and GoTyme) and regularly performing financial transactions through these mobile banking applications.

Furthermore, different ways of working can affect the perception of the participants about service quality and its impact on customers loyalty. It is important to note that participation in this study is voluntary, as stated in the Data privacy Act of 2012. All of the information of the respondents will remain anonymous, with confidentiality being of primary importance if this study.

Sampling Design

For this study, the researchers will use the technique of probability sampling, more specifically random sampling, in choosing respondents. The respondents will consist of Business Process Outsourcing (BPO) professionals working at Found ever in Tarlac City who are mobile banking users.

Through this random sampling, all qualified respondents will be given an equal chance of being selected to be participants in this study. This technique is appropriate to be used in this study because it helps to minimize bias and ensures a more representative sample from the target population.

Research Instruments

To gather data and assist with the evaluation of the content of this study, the researchers adapted a survey questionnaire to measure the perceptions of BPO Professionals regarding mobile banking service quality, client satisfaction, and client loyalty. The questionnaire was divided into four main sections.

The first section consisted of demographics including age, gender, highest educational attainment, years of employment in the BPO industry, and the mobile bank used most frequently. As for the second section, it focuses on the service quality which was measured on four dimensions: reliability, privacy and security, customer service and support, and responsiveness. The third section assessed client loyalty based on respondents' intention to continue using their mobile bank, their willingness to recommend it to others, and their loyalty despite the availability of alternatives. The last and fourth section measured client satisfaction by looking at the overall satisfaction, how well services met financial needs, and satisfaction with mobile banking during the pandemic.

The survey was distributed through printed form and online via Google Forms, using a five-point Likert scale (1= Strongly Disagree to 5 = Strongly Agree) for the questionnaire, which allowed the researchers to measure the perceptions and attitudes. The researchers adapted the questionnaire from the study of Tedjokusumo and Murhadi (2023), The Effect of Service Quality on Customer Loyalty in Mobile banking: The Mediating Role of Customer Satisfaction.

Data Gathering Procedure

The data for the study were obtained through the survey method with the use of structured questionnaires. Before the data gathering, the researchers asked permission from the respondents to ensure that the process of data gathering is authorized. The questionnaires were distributed to BPO professionals in Tarlac City who are frequent users of mobile banking services. Questionnaires were printed out and online surveys were conducted through Google forms in order to collect more respondents. A total of 140 printed questionnaires were distributed and 239 responses were collected through Google Forms which gave a total of 379 participants in this study. The researchers also provided instructions to assist the respondents in responding to the questionnaire and assured them that their responses would be confidential and used only for academic purposes.

Data Analysis

For data analysis, we used the following statistical tools to ensure accurate computation of data and valid interpretation of the data collected for this study.

Cronbach's alpha was used to ensure the consistency and reliability of the collected data in this study. A Cronbach's alpha value of 0.70 or higher was considered as acceptable which indicates that the instrument is reliable.

Descriptive statistics were used to summarize and describe the characteristics of the gathered data from the respondents. Frequency counts and percentages were used to organized raw data for the demographic profile of the participants. Moreover, mean and standard deviation to determine the level of service quality, client loyalty, and client satisfaction. Table 1 presents the scoring system using a five-point Likert scale to assess the level of agreement of the respondents in terms of service quality dimensions (reliability, privacy and security, customer service and support, and responsiveness), client loyalty, and client satisfaction. Higher mean values indicate more favorable perceptions of mobile banking services, while lower mean values reflect less favorable perceptions.

Mean Range	Verbal Description
4.50-5.00	Strongly Agree
3.50-4.49	Agree
2.50-3.49	Neutral
1.50-2.49	Disagree
1.00-1.49	Strongly Disagree

Table 1: Scoring System

Linear Regression Analysis was used to examine the effect of service quality dimensions on client loyalty. This tool determines whether the service quality dimensions significantly predict client loyalty as dependent variable.

Moderation Analysis was implemented to assess whether client satisfaction significantly influences the relationship between service quality and client loyalty. This was done by creating an interaction term between service quality and client satisfaction. A significant interaction indicates that client satisfaction moderates the relationship between the independent and dependent variables.

The different statistical tools above were conducted at a 0.05 level of significance. A p-value below 0.05 indicates a statistically significant result which leads to the rejection of the null hypothesis. Finally, all data analyses above were conducted using the Jamovi software version 2.6.

3. Results and Discussions

This section presents, analyzes, and interprets the collected data in this study titled "Service Quality and Client Loyalty on Mobile banks Among Professionals in the BPO Industry: Client Satisfaction as Moderator". This section will present the results to examines the relationship between service quality and client loyalty and determines the moderating effect of client satisfaction. The results are presented using tables to ensure clarity. Every set of findings is accompanied by concise interpretation that is aligned with the objectives of this study.

Demographic Profile of BPO Professionals

Age Group	Frequency	%
18-28	266	70.2%
29-44	108	28.5%
45-60	5	1.3%
Total	379	100%

Table 2: Age

The table above shows the age group of the BPO professionals. The highest number of respondents are from 18to 28 age group with the frequency of 266. There are 108 respondents in the age group of 29 to 44 and for age group of 45 to 60 years only have 5. This indicate that most of the BPO professional who participated in this study are young adults. Individuals in this age group have more knowledge about technology and it is easier for them to use digital platforms.

Gender	Frequency	%
Female	189	49.9%
Male	170	44.9%
Prefer not to say	20	5.3%
Total	379	100%

Table 3: Gender

The findings show that there were 189 female respondents and 170 male respondents, indicating that female participants slightly outnumbered male participants in the survey. However, 20 respondents did not reveal their gender. This indicates a balanced response of the male and female respondents which suggests that the mobile banking services are being used regardless of the gender. The slight difference in numbers shows that both male and female BPO professionals are actively using mobile banking platform, making the results of the study applicable across both genders. This indicates a balanced response of the male and female respondents which suggests that the mobile banking services are being used regardless of the gender. The slight difference in numbers shows that both male and female BPO professionals are actively using mobile banking platform, making the results of the study applicable across both genders.

Educational Attainment	Frequency	%
High School Graduate	32	8.4%
Senior High School Graduate	49	12.9%
College Undergraduate	68	17.9%
College Graduate	203	53.6%
Vocational	27	7.1%
Total	379	100%

Table 4: Educational Attainment

According to the distribution of respondents by educational attainment, 203 of the 379 respondents are college graduates. This was followed by college undergraduates with 68 responses, senior high school graduates with 49 respondents, high school graduates with 32 respondents, and vocational. These results show that most respondents who took the survey are college graduates with a high degree of education. This implies that individuals with high education are more likely to use online banking services. This could be attributed to their exposure to financial technology systems and online platforms.

Length of Employment	Frequency	%
1 -2 years	158	41.7%
3 -4 years	125	32.9%
5-6 years	64	16.9%
7 - 8 years	28	7.4%
9 years	4	1.1%
Total	379	100%

Table 5: Length of Employment

Table 5 presents the BPO professionals' length of experience in their industry. The results shows that majority of the respondents have been employed for 1 to 2 years, it has the highest frequency with 158 respondents that is equivalent to 41.7% of the total respondents. BPO professionals with 3 to 4 years of experience followed the highest frequency, consisting of 125 respondents (32.9%). Meanwhile, there are 64 respondents (16.9%) have worked for 5 to 6 years, and 28 respondents (7.4%) have 7 to 8 years of experience. Lastly, there are only 4 respondents (1.1%) have been in the BPO industry for 9 years.

The results shown in Table 5 suggest that the industry is composed largely of employees in the early stages of their careers, while fewer respondents remain employed for longer period of time in the BPO industry.

Table 6 presents the mobile banks used by the BPO professionals. Among the 5 mobile banks, Maya Bank has 151 users among the respondents which has the highest number of users. This is followed by Tonik Bank with 93 users and GoTyme with 81 users. Meanwhile, UNO bank only is only used by 10% of the respondents. The bank with the least number of BPO professional as mobile bank clients is Union Mobile bank with only 16 users. With these results, Maya Bank dominates the user preference in terms of frequently used mobile bank.

Mobile bank Used	Frequency	%
GoTyme	81	21.4%
Maya Bank	151	39.8%
UnionMobile bank	16	4.2%
UNObank	38	10.0%
Tonik Bank	93	24.5%
Total	379	100%

Table 6: Mobile bank Used

Level of Service Quality of Mobile banks as Perceived by the Respondents

Reliability

Indicators	Mean	SD	Verbal Description
The mobile banking service I use provides accurate and reliable services as promised.	4.35	0.85	Agree
I am able to obtain accurate transaction details through mobile banking services.	4.38	0.82	Agree
With the support of the mobile banking application, I receive banking services that meet my needs.	4.37	0.84	Agree
Composite Mean	4.37		Agree

Table 7: Reliability

According to the findings of table 7, a grand mean of 4.37 (Agree) was obtained, it shows that customers have high perception regarding the reliability of the mobile banking services. Among the indicators, getting accurate details of transactions (M=4.38), meeting customer needs (M=4.37), and the accuracy of their services (M=4.35) are rated highest in rating. In this regard, users consider accuracy of transaction records is essential since any form of error may compromise their confidence and trust of their clients towards mobile banking.

It is observed that mobile banks are quite successful in offering reliable services. Reliability is a very important aspect when it comes to creating positive perceptions among customers, as it guarantees the user with accuracy and proper delivery of services. Whenever customers are offered accurate and reliable services, the level of their confidence will raise and they will become more likely to use such banking services again in the future. The current findings are consistent with those of Hadi et al. (2025), who concluded that reliability is one of the more influential dimensions for customer satisfaction and loyalty.

Privacy and Security

Indicators	Mean	SD	Verbal Description
My personal information is protected by the banking institution I use.	4.17	0.85	Agree
My financial information is safeguarded by the banking institution I use.	4.14	0.84	Agree
The banking institution I use has the necessary capabilities to ensure the security of my data.	4.26	0.77	Agree
Composite Mean	4.19		Agree

Table 8: Privacy and Security

The calculated grand mean of 4.19 (Agree) signifies that consumers have faith and trust in mobile banks in safeguarding their personal and financial information. As regards to the indicators, the capacity of the bank to safeguard the data has been received the highest mean score (M=4.26). Hence, it can be calculated that users really have high value in terms of effective security practices since they recognize possible threats in mobile banking platforms, thus expecting banks to ensure the safety and protect their sensitive information.

These results suggest that the users of mobile bank are confident and satisfied with the security of the mobile banking service. On the other hand, despite being critical, security received slightly lower ratings compared to reliability, which means that it is a necessary element that is assumed to be provided by banks. In other words, the users considered it to be a natural attribute of a good mobile bank. This assumption corresponds to the findings of Indrasari et al. (2021), who argue that security is a crucial prerequisite of all digital services yet is considered an obvious element that does not contribute significantly to satisfaction and loyalty of the customer.

Customer Service and Support

Indicators	Mean	SD	Verbal Description
The customer service and support of the banking institution provide information that I can understand.	4.04	0.87	Agree
The customer service and support of the banking institution are always willing to assist me with any issues related to using banking services.	4.02	0.83	Agree
The customer service and support personnel have sufficient knowledge to help me resolve the problems I encounter.	4.04	0.80	Agree
Composite Mean	4.03		Agree

Table 9: Customer Service and Support

With a grand mean of 4.03 (Agree), it can be stated that respondents perceive mobile banks customer services to be satisfactory. There was uniformity among all indicators, which included clarity in information provided, willingness to help, and knowledge about the services they offered. Findings suggests that mobile banks are capable of maintaining the standard level of service across different aspect of the customers interaction.

On the other hand, results suggest that although customer support at mobile banks is satisfactory, there is still potential for improvement. When compared to the dimension like reliability and security, the low mean suggests that customer services are not currently contributing significantly towards creating competitive edge for improving the experience of the customer. Improvement can be made if the bank will be more responsive, having a clear conversation and communication, and giving their clients a personalized support to the clients. This observation is to confirm and support the viewpoint presented by Gibson (2024). According to the author, support of the customer is essential for improving the satisfaction and loyalty of the users.

Responsiveness

Indicators	Mean	SD	Verbal Description
The banking institution promptly responds to my issues and resolves them according to my expectations.	3.92	0.89	Agree
The banking institution follows up when issues cannot be immediately resolved.	3.83	0.89	Agree
The banking institution assists me in making decisions when selecting the banking services I need.	3.88	0.89	Agree
Composite Mean	3.88		Agree

Table 10: Responsiveness

The table above presents the responsiveness of the respondents, revealing the composite mean of 3.88, which corresponds to "Agree." The statement "The banking institution promptly responds to my issues and resolves them according to my expectations" garnered a mean score of 3.92, corresponding to verbal description of "Agree." Meanwhile, the statement "The banking institution follows up when issues cannot be immediately resolved" obtained the lowest mean of 3.83 or "Agree." This emphasized that the respondents positively perceived banking services' responsiveness.

It can be gleaned from the results that the BPO employees perceived banks as responsive, yet delays and gaps in addressing clients' concerns are still present. This suggests that although banks respond well with service-related issues such as following up with problems when not immediately resolved, respondents only agree, signifying that banking institutions' responsiveness is moderately positive. On the other hand, the data revealed that banking institutions' responsiveness and approach to resolving issues met customers' expectations, indicating that this aspect was favorably viewed by the respondents.

The findings aligned with the study conducted by Ayinaddis et al. (2023), who highlighted responsiveness as a significant factor in clients' satisfaction, highlighting that banks should focus more on factors related to responsiveness, reliability, system availability, and speed to maximize clients' satisfaction and loyalty. Moreover, the Bangko Sentral ng Pilipinas (2022), emphasized the importance of Philippines' banking institutions' immediate assistance and efficient addressing of clients' concerns as a key aspect of improving and maintaining clients' satisfaction.

Client Loyalty as Perceived by the Respondents

Indicators	Mean	SD	Verbal Description
I would recommend the banking services I use to others.	4.15	0.84	Agree
I intend to continue using the banking services I use.	4.20	0.81	Agree
I continue to use the banking services I use, even though I am aware that other companies offer better services.	4.20	0.84	Agree
Composite Mean	4.18		Agree

Table 11: Client Loyalty

As seen on Table 11, the data revealed that the clients' loyalty as perceived by the respondents obtained a composite mean of 4.18, which corresponds to verbal description "Agree." Additionally, the statement "I would recommend the banking services I use to others" received the lowest mean of 4.15 or "Agree," while the statements "I intend to continue using the banking services I use" and "I continue to use the banking services I use, even though I am aware that other companies offer better services" garnered the highest mean of 4.20 or "Agree." This highlights that the respondents favorably perceived banking services, making them loyal to their services.

Based on the collected data, it can be inferred that the respondents would recommend the banking services they use to other people, indicating a positive perception of the services provided. Also, clients' loyalty is evident as the respondents have the intention to continuously use the banking services they currently use despite awareness that other institutions may offer better and more improved services. Overall, the result highlights the strong clients' loyalty on the banking institutions they originally use.

In line with these results, the study conducted by Amin (2016), described loyalty as consistent utilization of services and positive word-of-mouth of clients, where they can easily recommend what they currently use to other people. Moreover, Makudza (2021) further elaborated clients' loyalty as "customers commitment to consistent engagement repeated selection and purchase of a given product." Wherein loyalty is defined as a voluntary commitment by customer to a given brand even when various alternatives are also available. This means that clients' loyalty is a conscious decision and not a forced action.

Client Satisfaction as Perceived by the Respondents

Indicators	Mean	SD	Verbal Description
Overall, I am satisfied with the banking services I use.	4.24	0.86	Agree
I am happy to receive banking services that align with my financial needs.	4.26	0.85	Agree
I am satisfied with the use of mobile banking during the pandemic.	4.25	0.88	Agree
Composite Mean	4.25		Agree

Table 12: Client Satisfaction

The Table 12 shown above revealed that the clients' satisfaction as perceived by the respondents obtained a composite mean of 4.25, which corresponds to verbal description "Agree." Additionally, the statement "Overall, I am satisfied with the banking services I use" received the lowest mean of 4.24 or "Agree." On the other hand, the statement "I am happy to receive banking services that align with my financial needs" garnered the highest mean of 4.26, likewise interpreted as "Agree." This showcased the respondents' satisfaction with the banking services they use.

It is evident from the results that the respondents are happy with the services they acquire from their banking institutions as they are congruent with their financial needs, signifying their satisfaction with the services they receive. However, although their satisfaction is not particularly strong as it obtained the lowest mean, banking services are still able to meet their clients' expectations and needs. This suggests that while clients are generally satisfied, banking institutions still have rooms for improvement.

The results of the client satisfaction as perceived by the respondents are parallel with the findings of Raza et al. (2021) wherein it was revealed that customer satisfaction plays a central role in strengthening loyalty. Additionally, service quality and trust significantly enhance satisfaction, which in turn leads to stronger customer retention and commitment. Moreover, Alwi et al. (2019) found that meeting expectations of the clients will lead to satisfaction, while failing to meet their expectations will lead to dissatisfaction. Thus, a satisfied client will provide a benefit such word of mouth, loyalty, and sustainable profit.

Service Quality Dimensions as Predictors of Client Loyalty

Model	R	R ²
1	0.758	0.574

Table 13: Model Fit Measures

Note: Models estimated using sample size of N=379

Table 13 presents the model fit measures of the regression model which are used to examine how well the dimensions of service quality predict client loyalty. The regression model yielded a R value of 0.758 and R² value of 0.574 that indicate approximately 57.40% of the variance in client loyalty is explained by the service quality dimensions included in the model which are reliability, privacy and security, customer service, and responsiveness. The result on the table suggests that the said dimensions have moderately strong explanatory power which imply that service quality dimensions are significant predictors of client loyalty in mobile banking among professionals in the BPO industry.

The result in this model suggests that service quality is a major determinant of client loyalty which supports several studies. In the study of Raza et al. (2020) emphasized that service quality significantly influences the customer experience and their continuous usage of digital platforms. Similarly, the study of Alanezi et al. (2019) highlighted that as the banking becomes more digitalized, the delivery of service quality becomes an important factor in influencing the customer behavior of the mobile bank users.

Predictor	Estimate	SE	t	P
Intercept	0.5349	0.1664	3.21	0.001
Reliability	0.4247	0.0485	8.76	<.001
Privacy and Security	0.0972	0.0507	1.92	0.056
Customer Service	0.1148	0.0546	2.10	0.036
Responsiveness	0.2377	0.0454	5.23	<.001

Table 14: Multiple Linear Regression Analysis of Service Quality Dimensions Predicting Client Loyalty

Table 14 presents the results of the multiple linear regression analysis executed to determine the effect of the following dimensions of service quality on client loyalty in mobile banking. The results reveal that reliability, customer service, and responsiveness have significant positive effects on client loyalty. Meanwhile, privacy and security as a dimension of service quality showed a marginal effect since its p-value exceeded the 0.05 significant level. Among all of the dimensions of service quality, reliability is the strongest predictor of client loyalty, followed by responsiveness and the least is customer service.

The significant effect of reliability ($\beta=0.4247$, $p<.001$) on client loyalty indicates that clients highly value mobile banking services when these services are consistent, accurate, and dependable. This supports the findings in the study of Hadi et al. (2025) and Amin (2016) where reliability is the strongest predictor of long-term customer relationships in mobile banking. Additionally, Ganapule (2017) emphasized that reliability is important in developing the trust and loyalty of the customers. The findings on these studies positively support the result that reliability is the strongest predictor of client loyalty. This suggests that when clients experience reliable services from mobile banking platforms, their trust can be developed which leads them to be loyal clients on using the services.

Responsiveness ($\beta=0.2377$, $p<.001$) is also a significant predictor of client loyalty which suggests that efficient service, quick resolutions to concerns, and timely responses contribute to the experiences of clients in mobile banking that influence them to be loyal on using these mobile banking services. This result is consistent with the study of Ayinaddis et al. (2023) where responsiveness significantly improves the customer satisfaction which in turns affects their loyalty. Another, the RATER dimension in the study of Kaur et al. (2021) also supports this result since responsiveness is a core RATER dimension in evaluating the service quality that when customers have high level of perceived service quality across these dimensions lead them be satisfied and enhance their loyalty. Also, in the study of Gibson (2024) aligns with this result as they found that fast support increases the loyalty and satisfaction of the customers in mobile banking. With these, this result suggests that when mobile banking clients experienced efficient, timely, and quick response to their concerns, it can influence their loyalty as clients in using the mobile banking services.

Customer service and support ($\beta=0.1148$, $p=0.036$) indicates the smallest significant effect on client loyalty among the other predictors. This result highlights the importance of having a support system in mobile banking due to the fact that clients still rely on human or system-assisted support in resolving issues which

can help to build trust that can lead to influence the loyalty of the client in using the mobile banking platform. This finding is consistent with Gibson (2024) which also found that customer support enhances both satisfaction and loyalty. In contrary to this, the study of Indrasari et al. (2021) found that customer service and assistance have no significant effect on the satisfaction and loyalty of the customers during the pandemic since users of mobile banks rely more on system quality than human support when using the platform because they prioritizes fast systems and easy navigations rather than needing support from staff since the human support was limited during the Covid-19 pandemic which reduced the influence of customer service on loyalty of the users. Through these, these indicate that customer service has is a significant but a weak predictor of client loyalty. As clients become more familiar with self-service digital platforms, their reliance on customer service decreases that makes other service quality more influential in shaping client loyalty compared to this dimension.

On the other hand, only privacy and security ($\beta=0.0972$, $p=0.056$) is not a statistically significant predictor of client loyalty which indicates that even clients consider privacy and security as an important in mobile banking, it may not directly influence their loyalty decisions as clients of mobile banks unless there are issues arise in this dimension. This finding aligns with study of Indrasari et al. (2021), they reported that this privacy and security may not always significantly influence the loyalty and satisfaction since this is often viewed as a fundamental requirement rather than value-adding features. Moreover, this dimension is an expected standard feature from the clients that must be present in mobile banking than a strong dimension that can predict client loyalty.

4. Discussion

Moderating Effect of Client Satisfaction on Relationship Between Service Quality and Client Loyalty

	Estimate	SE	Z	P
Service Quality	0.3227	0.0439	7.36	<.001
Client Satisfaction	0.5154	0.0271	19.02	<.001
Service Quality * Client Satisfaction	-0.0510	0.0219	-2.32	0.020

Table 15: Moderation Analysis

Table 15 presents the results of the moderation analysis to examine the moderating role of client satisfaction in the relationship between service quality and client loyalty. The results in this table indicate that both service quality ($\beta=0.3227$, $p<.001$) and client satisfaction ($\beta=0.5154$, $p<.001$) independently have significant positive effects on client loyalty which affirms that both variables play a role in enhancing client loyalty. The strong direct effect of the moderating variable, client satisfaction, suggests its central role in influencing the client loyalty. This finding aligns with the studies of Raza et al. (2021) and Kumalasari et al. (2022), their studies emphasized that when customers are satisfied, they are more likely to remain their loyalty and tend to continue using the mobile banking services. Similarly, the positive effect of service quality supports the findings in the study of Sleimia et al. (2020), Khan et al. (2023), and Patel et al. (2024) where they concluded that improved service quality enhances client loyalty of mobile bank users.

However, the interaction between service quality and client satisfaction ($\beta=-0.0510$, $p=0.020$) is negative and statistically significant which suggests that client satisfaction significantly moderates the relationship between service quality and client loyalty in a weakening direction in this study and this also indicates a diminishing marginal return, where gradual benefit of improving service quality tends to decrease once customers reach a high level of satisfaction. In simple terms, when client satisfaction is high, it weakens the effect of service quality on client loyalty. In contrast, when client satisfaction is low to moderate, then the effect of service quality on client loyalty increases which indicates that enhancing service quality have a stronger impact in increasing the loyalty among clients that are less satisfied. This finding contradicts with the studies of Putri and Rachmawati (2024) and Sleimia et al. (2020) as they found that client satisfaction has a strengthening or positive moderating effect between the relationship of service quality and client loyalty.

Furthermore, Han and Ngoc (2025) highlighted those individual differences, such as age and characteristics of the mobile bank users, can affect how satisfaction and service quality influence loyalty of the clients. For instance, younger users who have more knowledge about technologies may place a greater importance on usability and innovation of mobile banks, while older users may prioritize reliability and trust. Their study suggests that the impact of service quality and client satisfaction on client loyalty is not uniform across all clients or users, which may explain why the moderating role of client satisfaction in this study varies in

direction. Additionally, the findings also align with the Chikazhe et al. (2021), who proposed that service quality does not operate in isolation but rather interacts with other variables, such as satisfaction, corporate image, and customer perceptions, in shaping the loyalty of the customers. However, the direction and strength of the interaction may vary depending on the level and context of the moderating variable. In this paper, the negative interaction indicates a higher level of satisfaction, the role of service quality diminishes which reinforce the idea that client loyalty becomes increasingly influenced by other factors beyond service quality alone.

Altogether, client satisfaction negatively and significantly moderates the relationship between service quality and client loyalty. This finding suggests that client satisfaction weakens the effect of service quality on loyalty which indicates that as clients become more satisfied, the effect of service quality have less influence on increasing their loyalty. And when client satisfaction is low to moderate, the positive effect of service quality on client loyalty becomes stronger. This highlights that improving service quality alone may not consistently strengthen client loyalty since client satisfaction as moderator reshapes how service quality influence the loyalty of clients instead of strengthening their relationship.

5. Conclusion

The BPO professionals surveyed exhibit diverse characteristics in terms of age, gender, educational attainment, length of experience in the BPO industry, and the mobile bank usage. The service quality of mobile banks is positively perceived by the BPO professionals, with the contribution of its dimensions which are reliability, privacy and security, customer service and support, and responsiveness. Client loyalty among the BPO professionals is generally high that indicates continued usage, trust, and willingness to recommend mobile banking services. Client satisfaction is highly described by the BPO professionals suggesting that mobile banking services meet or exceed their expectations. Service quality dimensions, specifically reliability, responsiveness, and customer service, significantly predict client loyalty, while privacy and security do not show a significant effect. Client satisfaction significantly moderates the relationship between service quality and client loyalty but negatively, indicating that the effect of service quality on client loyalty diminishes as satisfaction increases.

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APPENDIX (Questionnaires)

Questionnaires/the data collection/research analysis have been verified and the same is available at **Jomari Miranda**, (mirandajommm@gmail.com), Corresponding Author.