



ACCOUNTS SECURITY IMPLEMENTATION AND CLIENT'S SATISFACTION IN ABC BANK BATINO BRANCH

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ABSTRACT

The main objective of this study was to determine the account security implementation and client's satisfaction in ABC Bank Batino Branch. As cyber threats continued to evolve, ensuring robust security measures was imperative for safeguarding sensitive information. This research examined various security protocols and improvements including technology utilized, policy compliance, staff training and awareness, client's retention, confidence in security measures, and ease of access. This study used a descriptive correlational design to examine the relationship between account security implementation and client's satisfaction. Additionally, simple random sampling was used to select 150 respondents from clients. A researcher-made questionnaire was used for the survey, which was validated by 5 professionals in the field. The statistical treatment employed by the statistician included means and a four-point Likert Scale to describe the level of account security implementation and the level of client's satisfaction. Moreover, the Pearson correlational coefficient was used to determine the relationship between account security implementation and client's satisfaction in ABC Bank Batino Branch. The findings revealed that the r values .797 to .921 were interpreted as indicating a high positive to very high positive correlation between account security implementation and client's satisfaction. The computed probability values of .000 were less than the level of significance ($P < 0.05$); thus the null hypothesis was rejected, indicating a significant relationship between the independent and dependent variables. Furthermore, areas for improvement were identified in client retention, and staff training and awareness.

Keywords: *Account Security, Client Satisfaction, Security Measures, Customer Loyalty, User Trust, Financial Institution, Data Protection, Satisfaction Level, and User Experience.*

INTRODUCTION

Security implementation in bank accounts was a crucial aspect of banking operations globally, with various strategies and technologies employed to safeguard customer data and financial transactions (Yusof et al., 2021). Internal control mechanisms and technology adoption played significant roles in enhancing banks' protection of customers' data security. In this dynamic environment, banks employed a diverse array of strategies and cutting-edge technologies to uphold the sanctity of their clients' financial assets.

Additionally, security awareness training for employees was essential to ensure a strong security posture within financial institutions (Ernita et al., 2022). Measures such as multi-factor authentication systems, like the Secure Tandem Authentication System, incorporating methods like password and face authentication, were implemented to fortify account security (G et al., 2023). Furthermore, the adoption of innovative security models such as zero-trust-based systems, leveraging blockchain consensus algorithms, aided in detecting and preventing unauthorized transactions in banking sectors (Chaudhry & Hydros, 2023).

In Nigeria, despite challenges like electronic fraud, banks implemented security mechanisms such as SCAM alert messages to customers and governance measures to enhance trust in the cashless ecosystem (Tade & Adeniyi, 2020). The formation of robust security systems within financial institutions involved a comprehensive assessment process, including the development of security indicators, analysis of security metrics, and advising on policy adjustments to mitigate potential threats (Guo et al., 2019). Enhancing customer trust through secure banking practices was crucial, as perceptions of security significantly influenced the intention of customers, especially millennials, to use mobile banking services (Ramadhani et al., 2022).

In Bangladesh, customer trust in e-banking systems was closely tied to security measures, customer awareness, educational qualifications, and the quality of e-services provided by banks (Sadekin et al., 2019). Financial inclusion and stability in commercial banks, as observed in Kenya, were reinforced by strong lending policies and effective debt recovery measures (Kinyua & Omagwa, 2020). Factors such as perceived usefulness, ease of use, trust, privacy, and security were pivotal in influencing electronic banking service quality and customer satisfaction (Rawwash et al., 2020). Additionally, security considerations were integral to e-banking service quality, as customers prioritized the safety of their personal information shared online (Gill et al., 2021).

On a national level, in the Philippines, the security landscape in bank accounts reflected global trends, emphasizing the importance of customer data protection and privacy

(Rahman et al., 2020). It contributed valuable insights into regulatory frameworks, industry practices, cybersecurity threats, and customer perceptions, shaping the discourse on banking security in the Philippines and beyond.

Customers' awareness of security measures was crucial to ensure the confidentiality of their information and to build trust in mobile banking services. Building secure perimeters and networks within the banking sector, as seen in Libya, was vital to protect sensitive financial data and prevent cyber threats (Benqdara et al., 2020). Moreover, the assessment of financial security in banks under macroeconomic instability conditions was essential to develop value-oriented management strategies and ensure the stability of financial institutions (Momot & Rodchenko, 2019).

As a prominent player in the Philippine banking sector, ABC Bank Batino Branch, as one of the branches of ABC Bank in Barangay Batino, Calamba City Laguna, faces the imperative task of safeguarding its clients' assets and personal information against an increasing tide of cyber threats and fraudulent activities. This study delves into the multifaceted realm of account security implementation at ABC Bank to maintain security measures in detecting unauthorized transactions and satisfying clients' defenses in this digital age.

A fundamental strategy that ABC Bank could implement to enhance its accounts' security is the adoption of multi-factor authentication (MFA) methods. MFA involves the use of multiple layers of verification, such as passwords, biometrics, and one-time passwords (OTPs), to ensure that only authorized users can access ABC Bank accounts. Even if an attacker manages to acquire a user's password, the additional layers of authentication provided by MFA act as a formidable barrier, significantly reducing the risk of unauthorized access.

By examining the current threat landscape, assessing the strengths and potential weaknesses of existing security measures, and proposing targeted enhancements, this study aims to provide ABC Bank with a roadmap for bolstering its account security framework and ensuring the satisfaction of its customers regarding the security of their financial assets and sensitive information. When customers feel confident that their accounts are secure, they are more likely to continue using the bank's services. Ensuring the implementation of adequate security measures helps ABC Bank Batino Branch comply with regulations, avoiding legal issues and penalties.

Rationale

The researchers of this study explored the critical relationship between account security measures and client satisfaction at ABC Bank's Batino branch. In an age of increasing cyber threats, ensuring robust security was essential for safeguarding client information and maintaining trust. By focusing on the Batino branch, the study aimed to assess how effectively implemented security protocols impacted customer perceptions and satisfaction.

Understanding local client needs provided insights into the effectiveness of security measures such as multi-factor authentication and data encryption. The research also sought to identify best practices that not only enhanced security but also improved the overall security framework, thereby fostering greater client loyalty and positioning the bank competitively in the market.

Research Gap

This research explored the specific security measures in place at ABC Bank Batino Branch, assessed client perceptions and satisfaction levels, analyzed demographic variations, and examined the role of communication strategies in enhancing client confidence. Addressing these gaps provided valuable insights for improving client satisfaction and optimizing security strategies. The findings contributed to a deeper understanding of the interplay between account security measures and client satisfaction, helping ABC Bank Batino Branch tailor its security measures to better meet client needs and enhance overall banking experience.

Research Questions

This study aimed to explore the relationship between account's security implementation and client's satisfaction in the ABC Bank Batino Branch. Specifically, seeks to answer the following questions:

Research Question 1. What is the account security implementation level in ABC Bank Batino branch as assessed by Clients in terms of:

- 1.1 technological infrastructure security,
- 1.2 policy framework compliance, and
- 1.3 staff training and awareness?

Research Question 2. What is the client's satisfaction level on the account's security implementation in ABC Bank Batino branch in terms of:

- 2.1 client's retention,
- 2.2 confidence in security measures, and
- 2.3 accessibility and ease of access?

Research Question 3. Is there any significant relationship between the account's security implementation and client's satisfaction levels in the ABC Bank Batino branch?

Research Question 4. Based on the findings of the study, what action plan may be proposed?

METHODOLOGY

Research Design

This study employed the descriptive method of investigation. According to McCombes (2019), descriptive design was meant to characterize a group, circumstance, or phenomenon adequately and systematically. Using descriptive research, one could create a picture of the current state of activities. Conversely, correlational research aimed to identify connections between variables and facilitate the forecasting of future occurrences based on current understanding. Further discussion of correlational and descriptive research was provided by Creswell (2019). In order to test theories or provide answers to inquiries about the participants' current clients' satisfaction levels, descriptive research collected data that described and documented the state of affairs. A concise study design analyzed one or more variables using a wide variety of quantitative approaches. The study was able to effectively observe and monitor the particular bank's actual scenario and problems encountered.

Furthermore, a quantitative approach was also used in the study. Quantitative methods emphasized objective measurements and the statistical, mathematical, or numerical analysis of data collected through polls, questionnaires, and surveys, or by manipulating pre-existing statistical data using computational techniques. This approach was suited for the study because it utilized quantitative strategies for data collection, such as a survey questionnaire, emphasizing the need to meet the objectives of this study.

Research Locale

This study was conducted in ABC Bank Batino Branch located in Barangay Batino, Calamba City, Laguna. Respondents were all account holders with existing payroll accounts in ABC Batino Branch.

Population and Sampling

The population of the study involved the clients of ABC Bank Batino Branch. To obtain respondents, the researchers used the G*power 3.1.9 to have a concise and precise sample size free from error for an unknown population and unknown proportion. They conducted pilot testing on a small number of individuals to test the reliability and validity of the survey questionnaire from Google Sheets. After testing, each of the items in the questionnaires was reviewed and validated by experts for its content, scope, and purpose and revised accordingly using a simple sampling technique. The population of the study was 150 respondents who were clients of ABC Bank Batino Branch with an effect size of .30 and a confidence interval of 95%.

Respondents of the Study

This study sourced selected clients of ABC Bank in Batino Branch as the main respondents. The inclusion criteria for participants encompassed individuals who were

actively engaged in or responsible for the bank's account security implementation and clients' satisfaction. Specifically, clients of ABC Bank Batino Branch who usually encountered unauthorized debit transactions in their accounts and used online banking were included to ensure a comprehensive understanding of the subject matter. Additionally, participants who regularly used and experienced everyday transactions within the bank were considered to ensure a nuanced perspective informed by their familiarity with ABC Bank's operational dynamics. Conversely, the exclusion criteria involved employees from non-relevant departments or those who did not directly contribute to or possess insights into the bank's account security measures. This judicious selection process aimed to gather valuable and relevant data from employees well-positioned to provide informed perspectives on the subject, thereby enhancing the study's credibility and the applicability of its findings to the banking institution. The proposed number of respondents for the study was 150 because the average total number of personnel who complained to the bank, who were also regular and had payroll accounts, equaled 150.

Instrument

The survey questionnaire made in Google Sheets, which served as the primary research instrument for the study, provided a structured and systematic approach to collecting valuable data from the selected respondents within ABC Bank Batino Branch. The method offered a versatile means of gathering quantitative insights, allowing for a comprehensive examination of the clients' perspectives on account security implementation and clients' satisfaction. The questionnaire was designed with precision, incorporating survey questions to elicit detailed and in-depth responses. The use of a survey questionnaire ensured efficiency in data collection, facilitating the exploration of key factors that influenced account security within the banking institution. The methodological choice also allowed for a standardized approach, enabling comparisons and statistical analyses that derived meaningful conclusions from the gathered information. Overall, the survey questionnaire stood as a robust tool that aligned with the study's objectives, offering a systematic and reliable means to capture the nuanced insights of ABC Bank clients regarding account security measures and strategies.

The following **FOUR- POINT LIKERT SCALE** was used in this study that evaluated the level of account security implementations and level of client satisfaction in ABC Bank Batino Branch.

| Mean Score Interval and Verbal Interpretation of the Level of Account Security Implementation | | | |
|--|---------------|-----------------------------|----------------------------|
| Ranges of Mean Interpretation | Rating | Categorical Response | Verbal |
| 3.25-4.00 | 4 | Strongly Agree (SA) | Fully Implemented (FI) |
| 2.50-3.24 | 3 | Agree (A) | Implemented (I) |
| 1.75-2.49 | 2 | Disagree (D) | Partially Implemented (PI) |
| 1.00-1.74 | 1 | Strongly Disagree (SD) | Not Implemented(NI) |

**Mean Score Interval and Verbal Interpretation on the
Client Satisfaction Level in Account Security Implementation**

| Ranges of Mean Interpretation | Rating | Categorical Response | Verbal |
|--------------------------------------|---------------|-----------------------------|--------------------------|
| 3.25-4.00 | 4 | Strongly Agree (SA) | Fully Satisfied (FS) |
| 2.50-3.24 | 3 | Agree (A) | Satisfied (S) |
| 1.75-2.49 | 2 | Disagree (D) | Partially Satisfied (PS) |
| 1.00-1.74 | 1 | Strongly Disagree (SD) | Not Satisfied (NS) |

Validation of Instrument

The validation of the survey questionnaire was a critical step in ensuring the reliability and effectiveness of the research instrument. To establish content validity, the questionnaire underwent a thorough review by subject matter experts within the fields of banking, research methodology, and the appointed statistician. Their input helped confirm that the questions aligned with the study's objectives and adequately covered the relevant aspects of account security implementation and client satisfaction in ABC Bank Batino Branch. The survey questionnaire was revised based on the comments and suggestions of the validators. Additionally, a pilot test was conducted with a small sample of ABC Bank clients to assess the clarity, comprehensibility, and appropriateness of the questions. The feedback gathered from the pilot test informed necessary adjustments to enhance the questionnaire's reliability and relevance. The validation process aimed to ensure that the survey instrument effectively measured the intended constructs, providing a robust foundation for the study's data collection and subsequent analyses.

Data Gathering Procedures

Firstly, the survey questionnaire was distributed electronically through Google Sheets to the identified participants with existing payroll accounts and regular account holders at the branch, using secure and confidential data handling procedures. The participants received clear instructions outlining the purpose of the study, the significance of their contributions, and assurances of data confidentiality. A well-defined timeline was established for the completion of the survey, allowing respondents adequate time to provide thoughtful and comprehensive responses. Regular follow-ups were conducted to encourage timely participation and address any queries or concerns that arose during the data collection period.

Lastly, data validation procedures were implemented to enhance the accuracy and reliability of the gathered information. This involved cross-referencing survey responses with internal records or conducting interviews to verify and validate the data collected. By employing rigorous data validation measures, the study aimed to uphold the integrity of the findings, providing ABC Bank Batino Branch with trustworthy insights into the current state of account security and safety strategies within the institution.

Scope and Delimitation

The study delved into the relationship between account security implementation and clients' satisfaction at ABC Bank Batino Branch. It specifically investigated five dimensions of account security, including Technological Infrastructure Security, Policy Framework Compliance, Client Feedback and Support, Transaction Security Measures, and Response Time to Security Incidents. Concurrently, clients' satisfaction was assessed through User-Friendly Security Features, Prompt Notification Systems, Accessibility and Convenience, Transparency in Security Policies, and Client Feedback Mechanisms. The Descriptive-Correlational method was employed to provide a detailed understanding of these dimensions, focusing exclusively on customers as respondents. The study's scope was limited to ABC Bank Batino Branch, potentially impacting the generalizability of findings to other branches or financial institutions. The study also adopted a Descriptive-Correlational method, which, while insightful, precluded causal claims. Despite these limitations, the study aimed to provide context-specific insights, offering a foundation for potential action plans to enhance both account security and client satisfaction at ABC Bank Batino Branch.

RESULTS

Treatment of Quantitative Data

The following statistical tools were used to analyze the data collected:

- 1.The mean and Likert scales were used to determine the level of account security implementations and the level of client satisfaction in the ABC Bank Branch in Brgy. Batino in the city of Calamba, Laguna.
- 2.The Pearson product-moment correlation coefficient was used to determine the relationship between the variables and to determine the level of client satisfaction with the account security implementation in the ABC Bank Batino Branch.

The analyzed data and interpreted address the remedies for the study's research issues. The discussion proceeds in the order in which the initial chapter presents the problem statements.

Research Question 1. What is the level of account security implementation in ABC Bank Batino branch as assessed by Clients in terms of:

1.1 Technological Infrastructure Security

Table 1.1

Level of Account Security Implementation in ABC Bank Batino Branch as assessed by Clients in terms of Technological Infrastructure Security

| Indicators in terms of Technological Infrastructure Security | \bar{X} | VI | Rank |
|--|-------------|----------|------|
| 1. The tools and equipment of ABC Bank Batino Branch for account security are advanced and effective. | 3.19 | I | 4 |
| 2. ABC Bank Batino Branch utilizes cutting- edge encryption methods to protect the clients' account. | 3.23 | I | 3 |
| 3. The ABC Batino Branch has an effective and reliable security system. | 3.25 | FI | 2 |
| 4. It is easy to track my account balances and account history with my online banking website or mobile application. | 3.26 | FI | 1 |
| 5. It is easy and safe to open an account online. | 3.04 | I | 8 |
| 6. User is confident in using ATM debit/credit card to pay for goods or services whether online or over the counter to shops like supermarkets, gasoline stations, boutiques or online shops | 3.16 | I | 5 |
| 7. User is confident in using biometric like fingerprint or cardless withdrawal in account. | 3.07 | I | 7 |
| 8. User usually receive notification or SMS alert regarding cash withdrawals. | 3.13 | I | 6 |
| GENERAL ASSESSMENT | 3.17 | I | |

Legend: 3.25 – 4.00 Strongly Agree/ Fully Implemented (FI) 1.75 – 2.49 Disagree/ Partially Implemented (PI)
2.50 – 3.24 Agree/ Implemented (I) 1.00 – 1.74 Strongly Disagree/ Not Implemented (NI)

Technological Infrastructure Security was **Agree or Implemented (3.17)** as to the level of account security implementation in ABC bank Batino branch as assessed by clients. Furthermore, the indicator “It is easy to track my account balances and account history with my online banking website or mobile application” had the highest computed mean of **3.26** which was verbally interpreted as **Strongly Agree or Fully Implemented**. Meanwhile, the indicator “It is easy and safe to open an account online” had the lowest computed mean of **3.04** which was verbally interpreted as **Agree or Implemented**.

These results suggest that clients generally find the technological infrastructure security measures at ABC Bank Batino Branch satisfactory, particularly in terms of accessing and monitoring their account information online. However, there may be room for improvement in the online account opening process to enhance both ease and security. It can be concluded that the positive client assessment of the Level of Account Security Implementation at ABC Bank Batino Branch, particularly in tracking account information online, highlights the significance of robust security measures in upholding customer trust and satisfaction in banking services.

To support these findings, a study by Lessa and Gebrehawariat (2023) on the effectiveness of banking card security in the Ethiopian financial sector was referenced. The study discussed how security standards such as PCI-DSS could mitigate risks related to electronic payment systems, including online banking data security. By emphasizing the importance of security standards in preventing data breaches and enhancing account data protection, this study aligned with the focus on security measures and client perceptions in the assessment of account security implementation at ABC Bank Batino Branch.

1.2 Policy Framework Compliance

Table 1.2

Level of Account Security Implementation in ABC Bank Batino Branch as assessed by Clients in terms of Policy Framework Compliance

| Indicators in terms of Policy Framework Compliance | \bar{X} | VI | Rank |
|---|-------------|----------|------|
| 1. ABC Bank Batino has extensive and well-implemented security standards that comply with guidelines while handling accounts. | 3.21 | I | 4 |
| 2. Regularly report any suspicious activities related to account security implementation. | 3.06 | I | 7 |
| 3. Provides clear and transparent information about its security measures to clients. | 3.18 | I | 6 |
| 4. Maintains to safeguard privacy and security of clients account and compliant with the Data Privacy Act. | 3.29 | FI | 2 |
| 5. . Compliant with laws and regulations that issued by the BSP. | 3.32 | FI | 1 |
| 6. Conduct proper verification of client profile identities either OTC or online account opening to ensure proper KYC (know your customer). | 3.20 | I | 5 |
| 7. Offers financial advice regarding proper allocation of funds. | 2.98 | I | 8 |
| 8. Provides modes of payment through cheque, debit, or credit card. | 3.26 | FI | 3 |
| GENERAL ASSESSMENT | 3.19 | I | |

Legend: 3.25 – 4.00 Strongly Agree/ Fully Implemented (FI) 1.75 – 2.49 Disagree/ Partially Implemented (PI)
2.50 – 3.24 Agree/ Implemented (I) 1.00 – 1.74 Strongly Disagree/ Not Implemented (NI)

Policy Framework Compliance was Agree or Implemented (3.19) as to the level of account security implementation in ABC Bank Batino Branch as assessed by clients. Furthermore, the indicator “Compliant with laws and regulations that issued by the BSP” had the highest computed mean of 3.32 verbally interpreted as **Strongly Agree or Fully Implemented**. Meanwhile, the indicator “Offers financial advice regarding proper allocation of funds” had the lowest computed mean of **2.98** verbally interpreted as **Disagree or Partially Implemented**.

The evaluation of account security implementation at ABC Bank Batino Branch reflects a strong commitment to regulatory compliance and client account protection.

Research by Klapper and Lusardi (2019) underscored the significance of protective policies for borrowers and the promotion of saving habits among account holders, aligning with ABC Bank's commitment to regulatory compliance and client account protection. Moreover, the study by Rawwash et al. (2020) emphasized the importance of secure electronic banking services, enabling clients to securely access their accounts and conduct transactions, which resonated with the bank's focus on enhancing account security.

1.3 Staff Training and Awareness

Table 1.3

Level of Account Security Implementation in ABC Bank Batino Branch as assessed by Clients in terms of Staff Training and Awareness

| Indicators in terms of Staff Training and Awareness | \bar{X} | VI | Rank |
|---|-------------|----------|------|
| 1. ABC Bank Batino Branch staff provides technical support when encountering security issues. | 3.17 | I | 6 |
| 2. Staff appear confident in their ability to recognize and respond to security threats. | 3.21 | I | 3 |
| 3. Staff members encourage to report any security incidents or concerns and protect account from unauthorized access. | 3.11 | I | 8 |
| 4. Staff demonstrates a strong commitment to ensuring the security of clients account. | 3.23 | I | 1 |
| 5. Staff show they know the policies and procedures of the bank. | 3.19 | I | 5 |
| 6. Can scan QR code directly to a site for feedback and it is use as a tool for expressing opinion for commending a quality of service or suggestion for improvement of the branch. | 3.21 | I | 3 |
| 7. The staff can handle clients' complaints well. | 3.16 | I | 7 |
| 8. The bank staff provides guidance when it comes to investment or diversifying of funds. | 2.95 | I | 9 |
| 9. ABC Bank Batino Branch staff has a sense of urgency and integrity. | 3.21 | I | 3 |
| GENERAL ASSESSMENT | 3.16 | I | |

Legend: 3.25 – 4.00 Strongly Agree/ Fully Implemented (FI) 1.75 – 2.49 Disagree/ Partially Implemented (PI)
2.50 – 3.24 Agree/ Implemented (I) 1.00 – 1.74 Strongly Disagree/ Not Implemented (NI)

Staff Training and Awareness was Agree or Implemented (3.16) as to the level of account security implementation in ABC Bank Batino Branch as assessed by clients. Furthermore, the indicator “Staff demonstrates a strong commitment to ensuring the security of clients account” had the highest computed mean of **3.23** which was interpreted as **Agree or Implemented**. Meanwhile, the indicator “The bank staff provides guidance when it comes to investment or diversifying of funds” had the lowest computed mean of **2.95** which was verbally interpreted as **Agree or Implemented**.

The staff's dedication to security is commendable, reflecting the positive influence of training on their performance. However, the lower score indicates a need for improvement in this area, possibly pointing towards a gap in training related to financial guidance. Therefore, it can be inferred that while the staff at ABC Bank Batino Branch excels in security-related aspects due to effective training, there is a requirement for enhancing training programs to include guidance on investment matters. This highlights the significance of continuous training and development initiatives in addressing specific areas for improvement within banking institutions to ensure comprehensive customer service and satisfaction.

These findings are supported by a related study Nkpurukwe et al. (2020) found that staff training and development had a positive and significant relationship with

organizational performance. This supported the notion that training played a crucial role in enhancing various aspects of organizational effectiveness. The findings from the assessment of account security implementation at ABC Bank Batino Branch aligned with the importance highlighted regarding the positive impact of staff training and development on organizational performance.

Research Question 2. What is the clients’ satisfaction level on the account security implementation in the ABC Bank Batino branch in terms of:

2.1 Client Retention

Table 2.1
Clients’ Satisfaction Level on the Account Security Implementation in ABC Bank Batino branch in terms of Clients’ Retention

| Indicators in terms of Clients’ Retention | \bar{X} | VI | Rank |
|--|-------------|----------|------|
| 1. Actively listens to feedback and suggestions. | 3.23 | S | 3 |
| 2. Has confidence in the security measures implemented by ABC Bank Batino branch. | 3.26 | HS | 1 |
| 3. Promptly addresses inquiries, complaints and resolves any security concerns regarding my account. | 3.23 | S | 3 |
| 4. Give a rewards to client and offers promo or special rate. | 2.95 | S | 10 |
| 5. Resolves issues and financial problems immediately. | 3.08 | S | 8 |
| 6. Values the security and privacy of clients. | 3.23 | S | 3 |
| 7. Values and communicate to clients by keeping them informed about the status of their account in the bank. | 3.13 | S | 7 |
| 8. Builds a good relationship with clients understanding clients’ needs and financial goals. | 3.19 | S | 5 |
| 9. Gives higher foreign exchange rates online compared to branch rates. | 3.05 | S | 9 |
| 10. Gives excellent customer banking experience. | 3.18 | S | 6 |
| GENERAL ASSESSMENT | 3.15 | S | |

Legend: 3.25 – 4.00 Strongly Agree (SA)/ Fully Satisfied 1.75 – 2.49 Disagree (D)/ Partially Satisfied
 2.50 – 3.24 Agree (A)/ Satisfied 1.00 – 1.74 Strongly Disagree (SD)/ Not Satisfied

Clients Retention was Agree or Satisfied (3.15) as to the level of client satisfaction for the account security implementation in ABC Bank Batino Branch as assessed by clients. Furthermore, the indicator “Has confidence in the security measures implemented by ABC Bank Batino Branch” had the highest computed mean of **3.26** which was interpreted as **Strongly Agree** or **Fully Satisfied**. Meanwhile, the indicator “Gives higher foreign exchange rates online compared to branch rates” had the lowest computed mean of **3.05** which was verbally interpreted as **Agree** or **Satisfied**.

The high satisfaction levels among clients at ABC Bank Batino Branch regarding security measures reflect a positive perception of the bank’s commitment to ensuring account security. However, the lower satisfaction score in the area of offering rewards and special rates suggests an opportunity for improvement to enhance client retention and satisfaction.

The study by Rahman et al. (2023) supported the findings regarding clients’ satisfaction with account security implementation in the ABC Bank Batino Branch. It

highlighted that customers' perceptions of security, particularly related to biometric authentication innovation, could significantly enhance customer satisfaction in banking transactions and deposits. This aligned with the positive assessment of security measures by clients in the bank, indicating a strong correlation between perceived security effectiveness and overall satisfaction.

2.2 Confidence in Security Measures

Table 2.2

Clients' Satisfaction Level on the Account Security Implementation in ABC Bank Batino branch in terms of Confidence in Security Measures

| Indicators in terms of Confidence in Security Measures | \bar{X} | VI | Rank |
|---|-------------|----------|------|
| 1. The security features provided by ABC Bank Batino Branch. | 3.22 | S | 1.5 |
| 2. The Security measures implemented by ABC Bank Batino Branch give me peace of mind when conducting transactions. | 3.21 | S | 3 |
| 3. I am satisfied with the level of transparency regarding account security measures provided by ABC Bank. | 3.22 | S | 1.5 |
| 4. There is a need for improvement or enhancement of account security measures in ABC Bank Batino Branch. | 3.09 | S | 5.5 |
| 5. The One-Time Password or OTP and email authentication is received immediately. | 3.05 | S | 7 |
| 6. Automatically asking for new password every 3 months in online banking account is effectively. | 3.01 | S | 9 |
| 7. The ATM Card is blocked after repeatedly inputting wrong pin three times. | 3.19 | S | 4 |
| 8. If the ATM card is detected by the system as fraud, the card will automatically cancel and requires to go to the nearest branch for replacement. | 3.09 | S | 5.5 |
| 9. I can't easily transfer funds without two-way authentication for verifying account holder. | 3.03 | S | 8 |
| GENERAL ASSESSMENT | 3.12 | S | |

Legend: 3.25 – 4.00 Strongly Agree (SA)/ Fully Satisfied 1.75 – 2.49 Disagree (D)/ Partially Satisfied
 2.50 – 3.24 Agree (A)/ Satisfied 1.00 – 1.74 Strongly Disagree (SD)/ Not Satisfied

Confidence in Security Measures was Agree or Satisfied (3.12) as to the level of client satisfaction for the account security implementation in ABC Bank Batino Branch as assessed by clients. Furthermore, the indicator “The security features provided by ABC Bank Batino Branch” and “I am satisfied with the level of transparency regarding account security measures provided by ABC Bank batino branch” both had the highest computed mean of **3.22** which was interpreted as **Agree** or **Satisfied**. Meanwhile, the indicator “Automatically asking for new password every 3 months in online banking account is effectively had the lowest computed mean of **3.01** which was verbally interpreted as **Agree** or **Satisfied**.

In conclusion, the evaluation results at ABC Bank Batino Branch show a positive perception of security measures with identified areas for enhancement, consistent with existing research on customer satisfaction, security perceptions, and their impact on loyalty and behavior.

The evaluation of clients' satisfaction with the account security implementation at ABC Bank Batino Branch aligned with previous research. Rita et al. (2019) emphasized that customer satisfaction was influenced by customer experiences during the buying process, impacting future behaviors like loyalty. The high satisfaction levels at ABC Bank Batino Branch, particularly in aspects like ease of access, transparency, and transaction assurance, indicated positive customer experiences likely leading to increased satisfaction and loyalty among clients.

2.3 Accessibility and Ease of Access

Table 2.3

Clients' Satisfaction Level on the Account Security Implementation in ABC Bank Batino branch in terms of Accessibility and Ease of Access

| Indicators in terms of Accessibility and Ease of Access | \bar{X} | VI | Rank |
|--|-------------|----------|------|
| 1. The process of logging in online banking is intuitive. | 3.14 | S | 7 |
| 2. The biometrics of QR code without ATM debit card is convenient. | 3.08 | S | 8.5 |
| 3. The security measures implemented by ABC bank batino branch meet my expectations for safeguarding my account. | 3.23 | S | 3 |
| 4. I am satisfied with the level of security provided by ABC Batino Branch for my account. | 3.22 | S | 4 |
| 5. ABC Bank Batino Branch provides round the clock assistance for every problem encountered. | 3.08 | S | 8.5 |
| 6. Online Banking provides payment options for all bills payment. | 3.19 | S | 5.5 |
| 7. All the tools and technology used of ABC Bank Batino Branch are user-friendly. | 3.19 | S | 5.5 |
| 8. I trust ABC Bank Batino branch to promptly address any security breaches of incidents. | 3.24 | S | 2 |
| 9. Satisfied with the level of security provided by ABC Bank Batino Branch for clients account. | 3.29 | HS | 1 |
| GENERAL ASSESSMENT | 3.18 | S | |

Legend: 3.25 – 4.00 Strongly Agree (SA)/ Fully Satisfied 1.75 – 2.49 Disagree (D)/ Partially Satisfied
2.50 – 3.24 Agree (A)/ Satisfied 1.00 – 1.74 Strongly Disagree (SD)/ Not Satisfied

Accessibility and Ease of Access was Agree or Satisfied (3.18) as to the level of client satisfaction for the account security implementation in ABC Bank Batino Branch as assessed by clients. Furthermore, the indicator “Satisfied with the level of security provided by ABC Bank Batino Branch for clients account” had the highest computed mean of **3.29** which was interpreted as **Strongly Agree** or **Fully Satisfied**. Meanwhile, the indicator “The biometrics of QR code without ATM debit card is convenient” and “ABC Bank Batino Branch provides round the clock assistance for every problem encountered” both had the lowest computed mean of **3.08** which was verbally interpreted as **Agree** or **Satisfied**.

The high level of security provided by ABC Bank Batino Branch, as perceived by clients, contributes significantly to their satisfaction and trust in the bank. The slightly

lower scores in areas like round-the-clock assistance and biometrics without an ATM debit card indicate specific areas for improvement to further enhance customer experience. Overall, the positive feedback on security measures reflects a strong foundation of trust and satisfaction among clients, suggesting that focusing on enhancing these areas can lead to even higher levels of customer loyalty and satisfaction.

The study by Raza et al. (2020) on internet banking service quality, e-customer satisfaction, and loyalty aligned with the findings at ABC Bank Batino Branch. They found that service quality dimensions positively influenced customer satisfaction, which in turn impacted customer loyalty. This supported the positive client satisfaction levels observed at the bank, particularly in terms of account security and prompt handling of security breaches.

Research Question 3. Is there any significant relationship between the account security implementation and clients’ satisfaction levels in ABC Bank Batino branch?

Table 3

Test of Significant Relationship between the Account Security Implementation and Clients’ Satisfaction levels in ABC Bank Batino Branch

| Account Security Implementation | Clients’ Satisfaction | r value | P value | Remarks | Decision |
|---------------------------------|----------------------------------|---------|---------|-------------|-----------------------|
| Technological | Clients’ Retention | .900** | .000 | Significant | Reject H ₀ |
| Infrastructure | Confidence in Security Measures | .836** | .000 | Significant | Reject H ₀ |
| Security | Accessibility and Ease of Access | .806** | .000 | Significant | Reject H ₀ |
| Policy Framework | Clients’ Retention | .909** | .000 | Significant | Reject H ₀ |
| Compliance | Confidence in Security Measures | .828** | .000 | Significant | Reject H ₀ |
| | Accessibility and Ease of Access | .797** | .000 | Significant | Reject H ₀ |
| Staff Training and Awareness | Clients’ Retention | .921** | .000 | Significant | Reject H ₀ |
| | Confidence in Security Measures | .831** | .000 | Significant | Reject H ₀ |
| | Accessibility and Ease of Access | .809** | .000 | Significant | Reject H ₀ |

**Correlational at the level 0.01

*Correlational at the level 0.05(Two-tailed)

There was a significant relationship between the independent and dependent variables. The r values **.797** to **.921** were interpreted as with a high positive to very high positive to correlate Account Security Implementation and the Clients’ Satisfaction. The computed probability values of **.000** were lesser than the level of significant (P<0.05); thus, the null hypothesis was rejected.

The Account Security Implementation has a significant relationship with Clients’ Satisfaction in ABC Bank Batino Branch. The higher the Account Security Implementation, the higher the Clients’ Satisfaction.

The study conducted at ABC Bank Batino Branch found a significant relationship between Account Security Implementation and Clients’ Satisfaction (Vijayanand & Logesh, 2021). This aligned with the research by Vijayanand and Logesh, who analyzed the impact of service quality on satisfaction in E-Banking Services. Vijayanand and

Logesh utilized various tools such as Confirmatory Factor Analysis, Percentage Analysis, Karl Pearson's Correlation, Multiple Regression Analysis, and Comparing mean test in their study. Their results indicated a positive association between factors in E-Banking Services and customer satisfaction, emphasizing the importance of service quality in influencing customer satisfaction.

Research Question 4. Based on the findings, what action plan may be proposed?

As the result of the study, the observation in the findings resulted in a positive correlation between Account Security Implementation and Clients' Satisfaction. The following enhanced client engagement through rewards and financial advisory excellence are proposed to enhance the clients' satisfaction of clients in ABC Bank Batino Branch.

Table 4

The Proposed Action Plan

General Objective: To enhance the Account Security Implementation and improve Clients' Satisfaction in ABC Bank Batino Branch

| Key Areas | Objectives | Strategies/ Activities | Success Indicators |
|-------------------------------------|----------------------------------|---|--|
| Client Rewards and Promotions | To Increase clients' retention | Launch loyalty programs offering rewards and incentives for maintaining active accounts. Provide special rates or promotional offers for clients who consistently demonstrate secure banking practices. | 80 - 100% Increase in client retention rates. Positive feedback from clients. |
| Financial Advice on Fund Allocation | Enhance client service offerings | Offer personalized financial advice sessions to clients to optimize fund allocation based on their goals. | 80-100% Increase in satisfaction scores. Participation rates in workshops. |

| | | | | | |
|---------------------|----------|----------------------------|-----------|---|--|
| | | | | Conduct financial literacy workshops to educate clients on effective fund diversification strategies. | |
| Staff on Investment | Guidance | Improve training awareness | staff and | Implement regular training sessions for staff members on investment products and strategies. Provide resources and materials for staff to stay updated on the latest investment trends and options. | 80-100% Improvement in staff knowledge. Completion rates of training sessions. |

Enhanced Client Engagement through Rewards, and Financial Advisory Excellence was a strategic approach aimed at strengthening relationships with clients by offering tailored rewards programs and high-quality financial advice. Derived from the areas such as lowest scoring indicators; client rewards and promotions, financial advice on fund allocation, and staff guidance on investment that are necessary to provide improvements to enhance the Account Security Implementation to enhance further the satisfaction of clients. This strategy focused on maximizing client satisfaction and loyalty through personalized incentives and expert financial guidance, ultimately aiming to foster long-term client relationships and drive sustainable growth for the organization.

DISCUSSION

Based on the findings after carefully analyzing the data the following are the findings:

1. Level of Account Security Implementation in ABC Bank Batino Branch as assessed by Clients

1.1 Technological Infrastructure Security

It had a general assessment of **3.17** verbally interpreted as **Implemented**.

1.2 Policy Framework Compliance

It had a general assessment of **3.19** verbally interpreted as **Implemented**.

1.3 Staff Training and Awareness

It had a general assessment of **3.16** verbally interpreted as **Implemented**.

2. Level of Clients' Satisfaction on the Account Security Implementation in ABC Bank Batino Branch in terms of:

2.1 Clients' Retention

It had a general assessment of **3.15** verbally interpreted as **Satisfied**.

2.2 Confidence in Security Measures

It had a general assessment of **3.12** verbally interpreted as **Satisfied**.

2.3 Accessibility and Ease of Access

It had a general assessment of **3.18** verbally interpreted as **Satisfied**.

3. Test of Significant Relationship between Account Security Implementation and Clients' Satisfaction.

There was a significant relationship between account security implementation and client satisfaction in the ABC Bank Batino Branch. The probability values of .000 were lesser than the level of significant ($P < 0.05$); thus, the null hypothesis was rejected.

4. The Proposed Action Plan

The proposed action was to improve the retention of clients based on the insights from the variables of client retention and staff training and awareness. Meanwhile, based on the results conveyed, clients would receive rewards and promotions, financial advice on fund allocation or diversifying of funds, and, lastly, the re-training of staff for proper handling of clients' investment guidance.

Conclusions

Based on the findings, the following research conclusion were derived:

1. That ABC Bank Batino Branch has successfully implemented account security measures that are well-received by clients, contributing to their satisfaction and trust in the bank. The positive perception of security measure highlights the bank's commitment to ensuring the security of client's accounts.
2. That clients in ABC Bank Batino Branch are generally satisfied with the security measures in place, there are areas for improvement identified, such as enhancing promotional offerings and improving accessibility for clients.
3. ABC Bank Batino Branch underscores the importance of account security implementation in fostering client trust and satisfaction in banking services. By maintaining robust security measures, addressing areas for improvement, and continuously monitoring client satisfaction levels, the bank can further strengthen its

position as a trusted financial institution that prioritizes the security and satisfaction of its clients.

4. That the proposed action plan is training for staff, it is necessary for the staff to build customer engagement and improve client retention.

Recommendations

Based on the conclusions to the research questions, the following recommendations are proposed:

1. To maintain its proactive approach to account security procedures in light of the research findings at ABC Bank Batino Branch. To keep ahead of developing risks and uphold the trust of its clients, the IT department of the bank should frequently assess and update its security implementation and policies, building on the success and favorable response of present security measures. They should also improve customer education by keeping reminders so that customers are fully informed of the security features available and take an active role in safeguarding their accounts. By consistently prioritizing account security and fostering transparent communication with clients, ABC Bank Batino Branch can continue to strengthen its reputation as a reliable and secure financial institution.

2. In terms of client satisfaction, ABC Bank Batino Branch staff should take proactive steps to enhance its services. ABC Bank Batino Branch should consider expanding its promotional offerings to not only highlight its robust security measures but also showcase additional benefits and incentives for clients. This could include exclusive discounts, rewards programs, or tailored financial advice to further engage and retain clients. Secondly, improving accessibility for clients should be a priority. This could involve streamlining digital banking platforms, enhancing customer support channels, and providing comprehensive guidance on utilizing security features effectively. By prioritizing ease of access and user experience, ABC Bank Batino Branch can better cater to the diverse needs of its clients and further enhance overall satisfaction levels. It can also strengthen its position as a trusted financial institution while simultaneously increasing client satisfaction and loyalty.

3. ABC Bank Batino Branch staff emphasize the critical role of implementing account security measures to nurture client trust and satisfaction in banking services. By consistently upholding strict security protocols, addressing any identified areas for enhancement, and continually gauging client satisfaction, the bank can solidify its standing as a reliable financial institution committed to safeguarding and fulfilling the needs of its clients.

4. To the HR Department, the proposed training for staff should implement comprehensive programs focused on enhancing customer service skills, effective communication techniques, and proper knowledge for providing banking products and

services. This can further empower staff to deliver exceptional service and strengthen client relationships.

5. For future researchers working on similar topics on account security implementation and clients' satisfaction, they may do a cross-comparative study to compare account security practices and client satisfaction levels between ABC Bank Batino Branch and other branches of the bank to identify best practices, strategies, and areas for improvement of the branch. Lastly, an analysis for tracking changes in clients' satisfaction levels over time following the implementation of new security measures for long-term trends.

Compliance with Ethical Standards

To observe proper conduct during the whole duration of this study, the following ethical protocols were considered. First, all the reviewed literature, studies, theories, models, and concepts were properly cited to avoid copyright infringement issues, and the actual bank name was not disclosed for privacy concerns. Second, the respondents were never forced to attend the data collection procedures, especially when they believed that participating in this study would bring them harm of any kind or type. They were also given the total freedom to withdraw at any time if conflicts, especially with their schedule, arose. Third, all personal information, experiences, encounters, conditions, and situations that the respondents disclosed to the researchers were kept with utmost confidentiality, assurance, anonymity, and security. The respondents were reminded that copies of this study would be freely available once they requested them, allowing them to see how their responses were treated, interpreted, or discussed. Fourth, the study was used only for academic and research purposes and was not used as an instrument to spread hasty generalizations, misinterpretations, confusion, or insecurities related to the situation of the respondents involved. Fifth, this study did not receive any funds from third parties that could be used to distort, manipulate, or misrepresent the responses of the respondents. Lastly, the researchers did not publish or sell to any journal without the permission of their Research Adviser or the University as a whole where they are presently committed or enrolled.

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