



## **CUSTOMER SATISFACTION OF FACULTY AND STAFF ON MONEY REMITTANCES IN ROXAS CITY**

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### **ABSTRACT**

Money remittance centers provide essential services by enabling the transfer of funds from one person to another, even across great distances. For families with members working abroad, sending money has become a critical and regular need. Traditional practices, such as sending money home through friends or relatives, have become less common, as most Overseas Filipino Workers now prefer formal remittance channels for safety, convenience, and reliability. Money remittance centers implement service practices that are not only affordable but also convenient, ensuring customer satisfaction while fostering loyalty and repeat patronage. These practices serve as key strategies for attracting and retaining customers. This study aimed to determine the level of customer satisfaction of faculty and staff regarding money remittance centers in Roxas City. The researchers employed a descriptive-inferential research design, using a survey questionnaire as the primary instrument. The questionnaire was administered to 257 faculty and staff members of Capiz State University, Main Campus, Roxas City, through a random sampling technique. Statistical tools such as frequency, mean, and ANOVA were utilized to analyze the data. Results indicated that the majority of respondents were between 20–30 years old and had an estimated monthly income of PHP 20,000 to PHP 30,000. In terms of service quality, respondents expressed a very high level of satisfaction with both the services offered and the overall performance of money remittance centers. Additionally, the study revealed no significant relationship between the demographic profiles of respondents and their level of satisfaction. These findings highlight the effectiveness of remittance centers in delivering quality services that meet customer needs while maintaining consistent satisfaction across various demographic groups.

**Keywords:** *Customer Satisfaction: Money Remittances, Service*

## INTRODUCTION

Customer satisfaction is the measure of how well a company's products, services, and overall experience meet the expectations of its customers, reflecting the company's health and performance (Kotler, 1995). It is achieved when customers develop a positive relationship with the service provider, and it is considered a key differentiator in today's competitive business environment (Leeds, 1992; Tam, 2004). Satisfaction is an emotional response derived from the customer's evaluation of the perceived performance of a product or service relative to its cost or expected outcome (Woodruff et al., 1991). High levels of customer satisfaction are associated with greater customer retention, increased lifetime value, and stronger brand reputation, whereas low satisfaction reveals pain points and opportunities for improvement (Guo, Duff, & Hair, 2008).

Before the advent of Internet technology, payments relied on physical cash in the form of banknotes and coins (Jun et al., 2018). Advances in information technology have facilitated non-cash transactions, enabling mobile users to conduct payments via electronic payment cards, digital wallets, and other platforms (Wulandari et al., 2016; Chaveesuk et al., 2019; Saraswat & Mehta, 2017; Saraswati & Mukhlis, 2018). Cashless payment systems reduce management costs, improve efficiency, and enhance transparency while mitigating risks such as theft and human error (Balaji & Balaji, 2017; Solat, 2017 as cited in Jumba & Wepukhulu, 2019; Din & Rafee, 2019). Studies have shown that bank remittance transactions are preferred for their speed, accessibility, and convenience (Fabris, 2019; Singh et al., 2020; Wulandari et al., 2016; Ramya et al., 2017). These systems allow users to track payments in real time, support financial inclusion, and reduce fraud risks (Study International Staff, 2019; Deloitte, 2017).

Remittance services have become essential globally, particularly for migrants sending money home. Over 215 million international migrants generated remittances of approximately US\$325 billion in 2010, exceeding official aid flows and constituting over 10% of GDP in many developing countries (IMF, 2011). Remittances are motivated by altruism and self-interest, contributing to family welfare, consumption, housing, and banking deposits rather than business establishment (Lucas & Stark, 1985; Pedro, 2004; OIFC, 2009). Technological adoption has significantly reduced the cost of remittances and enhanced customer satisfaction, with surveys showing over 80% of remitters satisfied with their service providers (Orozco, 2002, 2006; Inter-American Development Bank, 2009).

The adoption of cashless payments and bank remittance services in educational institutions is equally significant. Universities using reliable, convenient, and secure payment systems can enhance customer satisfaction, influence student enrollment decisions, and achieve a competitive advantage (Husain et al., 2019; Kar, 2020; Study International, 2021). Understanding customer satisfaction in this context ensures

institutions provide services that meet stakeholders' expectations while optimizing operational efficiency.

## Research Questions

This study determined the customer satisfaction of faculty and staff of Capiz State University Roxas City Main Campus on money remittances in Roxas City.

Specifically, this sought answers to questions:

1. What is the level of customer satisfaction of faculty and staff on money remittances in Roxas City as a whole and in terms of responsiveness, reliability, assurance, tangibility, and empathy?
2. Is there a significant difference in the level of customers' satisfaction of faculty and staff on money remittances in Roxas City when grouped according to profile?
3. What input to marketing strategy could be drawn from the result of the study?

## METHODOLOGY

This study employed a descriptive-inferential research design, which was deemed appropriate for investigating specific phenomena and providing foundational insights for subsequent quantitative analyses. This approach was selected to evaluate the services of money remittance centers from the perspective of their customers, allowing the researchers to systematically describe patterns of satisfaction and identify potential areas for improvement.

The respondents of the study consisted of 257 faculty and staff members of Capiz State University, Main Campus, Roxas City. Using stratified random sampling based on Cochran's formula, a total of 156 participants were selected to represent the population. The sample profile included diverse demographic characteristics: ages ranged from 20 to 75 years, with 42.41% aged 20–30, 41.67% aged 31–45, 14.74% aged 46–60, and 1.28% aged 61–75. Females constituted 66.03% of the sample, while males accounted for 33.97%. Faculty members represented 75% of respondents, and staff comprised 25%. The participants' estimated monthly income varied, with the majority earning ₱20,000–30,000 (48.72%), followed by ₱10,000–20,000 (33.97%), ₱5,000–10,000 (12.18%), and ₱30,000 and above (5.13%).

A convenience sampling technique was employed to administer the survey questionnaire, which was divided into two sections. Part I collected demographic information, while Part II assessed customer satisfaction with money remittance services. To ensure reliability and validity, a pilot test was conducted with faculty and staff from the university, yielding a Cronbach's alpha of 0.812 across 25 items, indicating high internal consistency.

Data interpretation for customer satisfaction was guided by a five-point Likert scale, ranging from "Strongly Dissatisfied" (1.0–1.80) to "Very Satisfied" (4.21–5.0), with verbal

descriptors aligned to the respondents' level of agreement or opposition with each survey item.

The study was conducted at Capiz State University, Main Campus, Roxas City, during the first semester of the academic year 2022–2023. The data were encoded and analyzed using the Statistical Package for the Social Sciences (SPSS). Frequency counts were used to describe the distribution of demographic variables, means were calculated to assess central tendencies in responses, and Analysis of Variance (ANOVA) was applied to determine significant differences among groups.

Data collection was carried out through the distribution and retrieval of questionnaires. Participants were informed of the study's objectives and were instructed to complete the survey honestly and legibly. Upon collection, the data were systematically encoded, tabulated, and analysed, providing comprehensive insights into customer satisfaction with money remittance services in Roxas City.

## RESULTS

### **Level of Customer Satisfaction of Faculty and Staff on Money Remittances in Roxas City as a whole**

The Level of satisfaction of the respondents on Money Remittances in Roxas City were presented on Table 2. The data showed the mean score of 4.27 with standard deviation value of .527496 for the respondents' satisfaction on money remittances. These results implied that faculty and staff have "very satisfied " level of satisfaction on money remittances in roxas city.

As to the data revealed that empathy got the highest mean (4.45), verbally interpreted as "Very Satisfied". This was followed by assurance with a mean 4.43, verbally interpreted as "Very Satisfied". Tangibility got a mean of 4.41, verbally interpreted as "Very Satisfied". Also, reliability got a "Very Satisfied" response with a mean of 4.35, while responsiveness got a mean of 3.71, verbally interpreted as "Satisfied".

The result implies that the faculty and staff of Capiz State University Roxas City Main Campus are very satisfied with the money remittances in Roxas City.

Based on the table presented, the assessment of the respondents shows that the most of the customers are very satisfied with the service of money remittance centers. The result found that customers are highly very satisfied in empathy and the assurance. Based on the research study of Oliver (2008) about the customer satisfaction, he noted that everyone knows that satisfaction is until asked to give a definition. It means that customer with different backgrounds have different wants and needs from other customers. He also said that satisfaction is the customers' fulfillment response. It is a judgment, a product or service feature, or the product or service itself, service provide a pleasurable level of consumption related fulfillment. Every customers have different insights on how are they

going to be satisfied by such services.

**Table 1. Level of customer satisfaction of faculty and staff on money remittances in Roxas City as a whole**

<b>Variables</b>	<b>SD</b>	<b>Mean</b>	<b>Verbal Interpretation</b>
Responsiveness	.47985	3.71	Satisfied
Reliability	.60857	4.35	Very Satisfied
Assurance	.51961	4.43	Very Satisfied
Tangibility	.51089	4.41	Very Satisfied
Empathy	.51089	4.45	Very Satisfied
<b>Grand Total</b>	<b>.527496</b>	<b>4.27</b>	<b>Very Satisfied</b>

### **Level of Customer Satisfaction of Faculty and Staff on Money Remittances in Roxas City**

#### **Responsiveness**

Table 2.1 shows the level of customer satisfaction of faculty and staff in terms of responsiveness. The data revealed the highest mean of 4.52, verbally interpreted as “Very Satisfied” on statement “The processing time in money remittances”. The lowest mean was 2.60, verbally interpreted as “Neutral” on statement “I am struggling in sending money on remittances”.

**Table 2.1. Level of customer satisfaction of faculty and staff on money remittances in Roxas City in terms of responsiveness**

<b>Statements</b>	<b>SD</b>	<b>Mean</b>	<b>Verbal Interpretation</b>
1. The processing time in money remittances.	.60587	4.52	Very Satisfied
2. The money remittances time is appropriate for the customers need.	.63046	4.35	Very Satisfied
3. I am struggling in sending money on remittances.	1.11111	2.60	Neutral
4. It takes long when I am sending or receiving money.	1.13874	2.83	Neutral
5. The money remittances time is appropriate for the customers need.	.79210	4.25	Very Satisfied
<b>Grand Mean</b>	<b>.47985</b>	<b>3.71</b>	<b>Satisfied</b>

## Level of Customer Satisfaction of Faculty and Staff on Money Remittances in Roxas City

### Reliability

Table 2.2 shows the level of customer satisfaction of faculty and staff in terms of reliability. The data revealed that all statements got a verbal interpretation of “Very Satisfied”. The highest mean was 4.42 on statement “They keep their records accurately”. This was followed by statement “Employees make information easily obtainable by customers” with a mean of 4.39. Next having mean of 4.35 were on statements “The rules and regulations of a remittance center is understandable” and “The facilities provide the service at the time they promised to do so”. Statement “The service is performed in the right time” with the mean of 4.26.

**Table 2.2. Level of customer satisfaction of faculty and staff on money remittances in Roxas City in terms of reliability**

Statements	SD	Mean	Verbal Interpretation
1. The rules and regulations of a remittance center is understandable.	.86251	4.35	Very Satisfied
2. The facilities provide the service at the time they promised to do so.	.75052	4.35	Very Satisfied
3. The service is performed in the right time.	.71040	4.26	Very Satisfied
4. They keep their records accurately.	.72834	4.42	Very Satisfied
5. Employees make information easily obtainable by customers.	.74117	4.39	Very Satisfied
<b>Grand Mean</b>	<b>.60857</b>	<b>4.45</b>	Very Satisfied

### Assurance

Table 2.3 shows the level of customer satisfaction of faculty and staff in terms of assurance. The data revealed that all statements got a verbal interpretation of “Very Satisfied”. The highest mean was on statement “Money remittances meet my needs” with a mean of 4.51; followed by statement “The customers feel safe in their transactions with the teller” with a mean of 4.47. Next, having mean of 4.43 was on statement “Knowledge of customer service representative”. Statement “It is easy for me to send and receive money” got a mean of 4.40, and statement “The staff of the remittance center are confident enough to accommodate clients” got a mean of 4.37.

**Table 2.3. Level of customer satisfaction of faculty and staff on money remittances in Roxas City in terms of assurance.**

Statements	SD	Mean	Verbal Interpretation
1. It is easy for me to send and receive money.	.69819	4.40	Very Satisfied
2. Money remittances meet my needs.	.56211	4.51	Very Satisfied
3. The staff of the remittance center are confident enough to accommodate clients.	.61401	4.37	Very Satisfied
4. Knowledge of customer service representative.	.64370	4.43	Very Satisfied
5. The customers feel safe in their transactions with the teller	.63702	4.47	Very Satisfied
<b>Grand Mean</b>	<b>.51961</b>	<b>4.43</b>	

### Tangibility

Table 2.4 shows the level of satisfaction of faculty and staff in terms of tangibility. The data revealed that all statements got a verbal interpretation of “Very Satisfied”. The highest mean was on statement “The good communication skill of the staff” with a mean of 4.46; followed by statement “The service quality of money remittances in Roxas City” with a mean of 4.46. Next having mean of 4.42 was on statement “The guard in the remittance center is very accommodating”, while a mean of 4.39 was on statement “The quality of service of the staff” and statement “The quality of remittance branches in Roxas City” got a mean of 4.35.

Statements	SD	Mean	Verbal Interpretation
1. The quality of service of the staff.	.69629	4.39	Very Satisfied
2. The quality of remittance branches in Roxas City.	.64911	4.35	Very Satisfied
3. The service quality of money remittances in Roxas City.	.59555	4.46	Very Satisfied
4. The guard in the remittance center is very accommodating.	.63203	4.42	Very Satisfied
5. The good communication skill of the staff.	.62615	4.46	Very Satisfied
<b>Grand Mean</b>	<b>.5108</b>	<b>4.41</b>	<b>Very Satisfied</b>

### Empathy

Table 2.5 shows the level of customer satisfaction of faculty and staff in terms of empathy. The data revealed that all statements got a verbal interpretation of “Very Satisfied”. The highest mean was on statement “The willingness of the staff to answer client questions”

with a mean of 4.51, while statement “The interaction with the banker/accountant/staff/counter” got the lowest mean of 4.35.

**Table 2.5. Level of customer satisfaction of faculty and staff on money remittances in Roxas City in terms of empathy**

Statements	SD	Mean	Verbal Interpretation
1. The interaction with the banker/accountant/staff/counter	.66869	4.35	Very Satisfied
2. The willingness of the staff to answer client questions.	.66708	4.51	Very Satisfied
3. Employees should give prompt service.	.59066	4.42	Very Satisfied
4. Employees are always willing to help.	.60638	4.49	Very Satisfied
5. Employees give customers personal service.	.66708	4.51	Very Satisfied

### **Difference between Demographic Profile of the Respondents in terms of Age and their Level of Customer Satisfaction towards Money Remittances in Roxas City**

The test on the significant difference in the respondents' Level of Satisfaction when grouped according to Age, Sex, Estimated Monthly Income and Position is reflected on Table 3. The T- test and ANOVA results revealed that there is no significant difference in the level of satisfaction of the respondents when grouped according to age, sex, estimated monthly income and position. As to sex, the data revealed that there is no significant difference on the level of satisfaction of respondents in terms of sex as evident by its mean difference if 0.08. This difference was not significant since the t-value of .965 has a P-value of .536 which was than 0.05 alpha. It only means that the level of buying preferences of the respondents is not affected by their sex. Thus, the null hypothesis suggesting that there is no significant difference on the level of satisfaction on money remittances in terms of sex is hereby accepted.

As to age, the data revealed that there is no significant difference on level of satisfaction of faculty and staff in terms of age as evident by the f-value of 0.545 ang p-value of 0.536 which was greater than 0.05 alpha. It only means that the level of satisfaction is not affected by their age. Thus, the null hypothesis suggesting that there is no significant difference on the level of satisfaction on money remittances in terms of age is hereby accepted

As to estimated monthly income, the data revealed that there is no significant difference on level of satisfaction of faculty and staff in terms of estimated monthly income as evident by the f-value of 2.760 ang p-value of 0.130 which was than 0.05 alpha. It only means that

the level of satisfaction is not affected by their estimated monthly income.

Thus, the null hypothesis suggesting that there is no significant difference on the level of satisfaction on money remittances in terms of estimated monthly income is hereby accepted.

Finally, the test of significance on the level of satisfaction on money remittances in terms of position revealed that there was no significant difference on it. The result was evidenced by the F-value of .610 and p-value of .486 which is definitely greater than the 0.05 alpha. It only implied that regardless of position of the respondents, the level of satisfaction on money remittances remains the same. Thus, the null hypothesis suggesting that there was a significant difference on the level of satisfaction on money remittances in terms of position is hereby accepted.

The table below shows that there is no significant relationship between the demographics profile of the respondents to the level of satisfaction of money remittance centers in terms of service quality. According to Easterlin, R.A. (2008), material aspirations are initially fairly similar among income groups; consequently, more income brings greater happiness. Over the life cycle, however, aspirations grow along with income, and undercut the favorable effect of income growth on happiness, income difference persists. People think they were less happy in the past and will be happier in the future, because they project current aspirations to be the same throughout the life cycle, while income grows. But since aspirations actually grow along with income, experience happiness is systematically different from projected happiness. Consequently, choices turn out to be based on false expectations.

According to a journal article, The Effect of income on General Life Satisfaction and Dissatisfaction (2009) by Stefan Boes and Rainer Winkelmann that using the data from the German Socio-Economic Panel 1984 2004, and a flexible multiple-index ordered probit panel data model with varying thresholds, they find that income has only a minor effect on high satisfaction but significantly reduces dissatisfaction.

**Table 3. Difference between the demographic profile of the respondents in terms of age and their level of customer satisfaction towards money remittances in Roxas City**

AGE	Sum of Squares	df	Mean square	F-value	Sig.	Remarks
Between Groups	1.22	3	0.33	1.51	0.301	ns
Within Groups	42.193	152	0.278			
Total	43.413	155				

SEX	df	F-	Sig.	Remarks value
Equal Variances assumed	154	0.545	0.536	ns
Equal Variances Not assumed	102.817			
<b>Total</b>	<b>256.817</b>			

Estimated monthly income	Sum of Squares	df	Mean square	F-value	Sig.	Remarks
Between Groups	2.309	3	0.770	2.760	0.130	ns
Within Groups	41.107	152	0.270			
<b>Total</b>	<b>43.416</b>	<b>155</b>				

#### T-TEST

POSITION	df	F-value	Sig.	Remarks
Equal Variances assumed	154	0.610	0.486	ns
Equal Variances Not assumed	68.763			
<b>Total</b>	<b>222.763</b>			

### Input on Marketing Strategy

Based on the given responses and data gathered, the following input were drawn: Based on the results and findings of the study, the Faculty and Staff of Capiz State University Main Campus have Very Satisfied level of Satisfaction on money remittances. In this sense, the researchers were able to draw numerous insights. In terms of the level of satisfaction on money remittances, the business owners and establishments particularly those who are in the field of banking may use the results as reference and guide for them to be aware the level of satisfaction of the faculty and staff on money remittances.

This awareness may help the aforementioned beneficiaries to continuously improve their services for greater customer satisfaction and to provide better, quality and consumer-friendly strategies to boast more positive customer-seller relationship. The very satisfied level of satisfaction on money remittances can be seen as an opportunity for the establishment to also level up their standard in creating their services for the convenience and achievement of what a customer is expected to acquire. To generalized, the results expressed the satisfaction of the respondents.

## DISCUSSION

The findings of this study indicate that faculty and staff of Capiz State University, Main Campus, reported a high level of satisfaction with money remittance services in Roxas City, as reflected by a grand mean score of 4.27 (SD = 0.527), interpreted as "Very Satisfied." Among the service dimensions, empathy received the highest mean (4.45), followed by assurance (4.43), tangibility (4.41), and reliability (4.35), while responsiveness obtained a mean of 3.71, corresponding to "Satisfied." These results highlight that personalized attention, staff competence, tangible service aspects, and consistent service delivery are critical determinants of customer satisfaction, while minor concerns regarding processing efficiency remain areas for potential improvement. Closer examination revealed that respondents valued timely processing, accuracy of records, staff knowledge, and safe transactions, aligning with Oliver's (2008) conceptualization of satisfaction as a judgment based on fulfillment of expectations and service performance.

Customer satisfaction has long been recognized as a key indicator of a company's health and performance, reflecting the extent to which services meet customer expectations (Kotler, 1995). It is achieved through positive interactions with service providers and serves as a differentiator in competitive environments (Leeds, 1992; Tam, 2004). High satisfaction levels are associated with greater customer retention, enhanced lifetime value, and stronger brand reputation, while low satisfaction highlights service gaps and improvement opportunities (Woodruff et al., 1991; Guo, Duff, & Hair, 2008). In the context of money remittance services, technological advancements and cashless payment systems have improved operational efficiency, reduced costs, and enhanced transparency, making transactions safer, faster, and more convenient (Balaji & Balaji, 2017; Wulandari et al., 2016; Jun et al., 2018; Chaveesuk et al., 2019). Bank remittance services, in particular, have been preferred for their accessibility, real-time tracking, and reduced fraud risks, contributing to higher customer satisfaction (Fabris, 2019; Singh et al., 2020; Study International Staff, 2019).

Remittances remain globally essential, especially for migrant households, supporting consumption, housing, and banking, while technological adoption has further lowered costs and increased user satisfaction (IMF, 2011; Orozco, 2002, 2006; Lucas & Stark, 1985; Pedro, 2004). Within educational institutions, reliable and secure remittance or cashless payment systems not only improve stakeholder satisfaction but also influence institutional competitiveness and operational efficiency (Husain et al., 2019; Kar, 2020; Study International, 2021).

Statistical analyses in this study further revealed that satisfaction was consistent across demographic variables, including age, sex, income, and position ( $p > 0.05$ ), suggesting that money remittance services in Roxas City effectively meet a wide range of customer expectations.

Practically, these findings underscore opportunities for service providers to maintain high standards in empathy, assurance, reliability, and tangibility, while addressing minor gaps in responsiveness. Doing so can reinforce customer loyalty, improve transactional efficiency, and foster positive customer-provider relationships. Overall, the study confirms that understanding customer satisfaction in money remittance services is critical for sustaining service quality, guiding operational improvements, and supporting strategic decision-making in both financial and institutional contexts.

## **Conclusions**

The study concludes that faculty and staff of Capiz State University, Main Campus, are highly satisfied with money remittance services in Roxas City, with a grand mean of 4.27, interpreted as “Very Satisfied.” Among service dimensions, empathy and assurance received the highest ratings, followed by tangibility, reliability, and responsiveness. Statistical analysis revealed no significant differences in satisfaction across demographic profiles, including age, sex, income, or position, indicating that the services consistently meet the expectations of diverse customer groups. These findings highlight the effectiveness of current remittance services in delivering reliable, safe, and customer-oriented transactions while emphasizing the importance of personalized attention and service quality.

## **Recommendations**

Based on the findings, money remittance providers in Roxas City are encouraged to maintain and further enhance service quality, particularly in responsiveness, to ensure faster transaction processing. Emphasizing continuous staff training, strengthening customer engagement, and improving operational efficiency can reinforce satisfaction and loyalty. Financial institutions and service providers may also leverage these insights to develop targeted marketing strategies that highlight reliability, safety, and customer-centered service, thereby enhancing competitive advantage and fostering long-term customer relationships.

## **Compliance with Ethical Standards**

Ethical considerations were rigorously observed throughout the study. Participants were fully briefed on the purpose and significance of the research and were assured that their participation was entirely voluntary, with the freedom to withdraw at any stage without consequence. No monetary incentives were provided. All data collected were treated with strict confidentiality and were used exclusively for research purposes, including academic publications or secondary data analysis, without affecting participants' affiliations or relationships with any institution. Additionally, the researchers submitted a

formal request letter for both the reliability and final survey, explicitly ensuring that all collected data would be securely stored and carefully protected.

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