

Adaptability on Customer Satisfaction in Remittance and Pawnshop Services in Selected Municipalities of Zambales

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Abstract:

This study investigated the influence of financial adaptability on customer satisfaction in remittance and pawnshop services in selected municipalities of Zambales. Employing a quantitative-correlational research design, data were gathered from one hundred fifty (150) customer-respondents. The majority of respondents were middle-aged, female, single, high school graduates, and belonged to the low-income group. Results showed that respondents generally agreed on their level of financial adaptability in terms of spending habits, saving practices, digital financial literacy, and coping strategies during financial constraints. Likewise, customer satisfaction was rated as agree across service quality, accessibility and convenience, cost of service, and customer support. Further analysis revealed no significant difference in spending habits when grouped according to profile variables. However, saving practices varied significantly by civil status and educational attainment, while digital financial literacy differed based on age, civil status, and education. Coping strategies also showed significant variation in relation to age. In terms of customer satisfaction, accessibility and cost of service showed no significant differences, whereas service quality and customer support differed significantly according to age. Importantly, findings confirmed a significant relationship between financial adaptability and customer satisfaction. Recommendations emphasized budgeting, secure saving practices, digital literacy, financial consultation, improved service efficiency, accessibility, cost transparency, and strengthened customer support.

Keywords: Customer Satisfaction, Remittance Services, Pawnshop Services

I. INTRODUCTION

Globally, the growing complexity of financial systems has emphasized the need for financial adaptability, which refers to the ability of consumers and financial service providers to adjust spending, saving, and service strategies in response to changing economic and technological environments. In the remittance sector, service quality, pricing flexibility, and technology adoption are recognized as important determinants of customer satisfaction. Service quality and price influence customer satisfaction and the

decision to use remittance services among Indonesian migrant workers in Hong Kong [1]. In the same direction, the blockchain-based remittance services are shaped by performance expectancy, effort expectancy, and trust, indicating that technological adaptability strengthens users' behavioral intention toward financial services [2]. Operationally, Lean and Business Process Management also support financial service improvement by enhancing process efficiency, service quality, and cost control [3].

At the national level, the Philippines remains strongly dependent on remittances as a source of household financial stability, investment capacity, and local economic support. Remittance-receiving households in rural Philippine communities make investment and entrepreneurship decisions based on economic, geographic, social, and cultural conditions. This suggests that financial adaptability is important because families must decide whether remittances will be used for consumption, savings, education, business, or investment. Barrera's work on monetary and non-monetary remittances also highlights the broader role of remittances in entrepreneurship development among Filipino migrants [4] [5]. In the pawnshop sector, adaptability is also evident because pawnshops in the Philippines have diversified from traditional pawning into money remittance, money changing, bills payment, e-load, and microinsurance services, making them important community-based financial service providers [5].

Locally, financial adaptability is a relevant concern in Zambales, where remittance centers and pawnshops serve the financial needs of overseas workers' families, wage earners, and micro-entrepreneurs. A related Central Luzon study found that access, usage, and quality of remittance and payment centers are connected to financial inclusion, showing that convenience, reliability, and service availability influence how customers use financial services [7]. However, limited empirical evidence has examined how customers' financial adaptability—particularly in terms of spending habits, saving practices, digital financial literacy, and coping strategies—affects satisfaction with remittance and pawnshop services in local Philippine communities. Hence, this study aimed to examine the influence of financial adaptability on customer satisfaction in selected municipalities of Zambales. The study is significant because it bridges the empirical gap between financial adaptability and customer satisfaction in the dual contexts of remittance and pawnshop services, two vital sectors supporting financial inclusion and economic resilience among Filipino households.

Objectives

The study focused on the influence of financial adaptability on customer satisfaction in remittance and pawnshop services in selected municipalities of Zambales. It included the profile of the respondents, financial adaptability, and customer satisfaction in remittance and pawnshop services. The profile of the respondents focused only on age, sex, civil status, educational attainment, occupation, and monthly income. The level of financial adaptability was limited in terms of spending habits, saving practices, digital financial literacy, and coping strategies during financial constraints. In addition, the level of customer satisfaction focused on service quality, accessibility and convenience, cost of service, and customer support.

The study employed a descriptive-correlational research design to establish the relationship between financial adaptability and customer satisfaction. The respondents were customers from remittance and pawnshop service establishments in Masinloc, Candelaria, and Sta. Cruz, Zambales, selected through quota sampling with a total of 150 respondents due to the undetermined population size. Data were gathered using a researcher-made questionnaire anchored on related literature and validated for reliability and content accuracy.

The researchers followed research ethics, where the names, personal data, and responses of the respondents were kept confidential.

II. MATERIAL AND METHODS

Research Design

This study employed a descriptive-correlational research design, which aimed to describe the characteristics of a population and examine the relationship between two or more variables without manipulating them. Correlational research determined the degree of association between variables to understand how changes in one might relate to changes in another [8]. Likewise, emphasized that descriptive-correlational designs were useful in identifying patterns and relationships among naturally occurring phenomena [9].

Respondents and Location

The respondents of the study were 150 customers who availed remittance and pawnshop services in the municipalities of Masinloc, Candelaria, and Sta. Cruz in Zambales. Since the total population of customers was undetermined, the study employed quota sampling, a non-probability sampling technique where respondents were selected until a specified quota was met for each municipality.

Research Instrument

The study utilized a modified research instrument as the primary tool for data gathering. The instrument was adapted from various reviewed literature related to financial adaptability and customer satisfaction to ensure its alignment with the study's objectives. It was designed to collect quantitative data and was composed of three main parts. The first part gathered the profile of the respondents in terms of age, sex, civil status, educational attainment, occupation, and monthly income. This section aimed to describe the demographic characteristics of the customers of remittance and pawnshop services in the selected municipalities of Zambales. The second part measured the level of financial adaptability of customers in terms of spending habits, saving practices, digital financial literacy, and coping strategies during financial constraints. Each of these sub-variables consisted of five indicators designed to capture respondents' adaptive financial behaviors and decision-making patterns. The third part assessed the level of customer satisfaction with remittance and pawnshop services, focusing on four dimensions: service quality, accessibility and convenience, cost of service, and customer support. Each sub-variable in this section also

contained five indicators, which collectively evaluated how customers perceived and experienced the quality and effectiveness of services provided.

Data Analysis

The data gathered from the survey questionnaires was analyzed using both descriptive and inferential statistical tools with the aid of Statistical Package for the Social Sciences (SPSS) version 25.0 to ensure accurate and systematic interpretation of results. Descriptive statistics was used to summarize and describe the demographic profile of the respondents and their responses to the variables of the study.

III. RESULTS AND DISCUSSIONS

1. Profile of the respondents. Table 1 shows the Frequency and Percentage Distribution of the Respondents' Profile.

Table 1- Frequency and Percentage Distribution of the Respondents' Profile

Profile Variable		Frequency (f)	Percentage (%)
Age Mean = 39.58 years old	54-65	25	16.70
	42-53	43	28.70
	30-41	40	26.70
	18-29	42	28.00
	Total	150	100.00
Gender	Male	45	30.00
	Female	95	63.30
	LGBTQIA	10	6.70
	Total	150	100.00
Civil Status	Single	67	44.70
	Married	58	38.70
	Widowed	17	11.30
	Separated	8	5.30
	Total	150	100.00
Highest Educational Attainment	Postgraduate	14	9.30
	College	61	40.70
	High School	68	45.30
	Elementary	7	4.70
	Total	150	100.00
Monthly Income Mean= 21,300 php	35,000 php -above	34	22.70
	35,000-30,001 php	18	12.00
	30,000-25,001 php	17	11.30
	25,000-20,001 php	10	6.70
	Total	150	100.00

	20,000-15,001 php	16	10.70
	15,000-10,001 php	21	14.00
	10,000-5,001php	6	4.00
	5,000 php Below	28	18.70
	Total	150	100.00

1.1 Age. Out of One Hundred Fifty (150) respondents, the majority of 43, equivalent to 28.70% were from 42 to 53 years old; 42, equivalent to 28.00% were from 18 to 29 years old; 40, equivalent to 26.70% were from 30 to 41 years old; and 25, equivalent to 16.70% were from 54 to 65 years old. The computed age mean of the respondents was 39.58 years old. This signifies that individuals in middle adulthood are more likely to use remittance and pawnshop services because they usually carry heavier financial responsibilities.

At this stage of life, many are supporting children, contributing to household expenses, helping extended family members, and managing obligations such as education, food, utilities, and health needs. Because of these multiple demands, they often need financial services that are fast, practical, and accessible. Remittance centers become useful for sending money to relatives, while pawnshops provide an immediate source of funds during urgent situations [7].

1.2 Gender. Out of One Hundred Fifty (150) respondents, the majority of 95, equivalent to 63.30% were from female; 45, equivalent to 30.00% were from male; and 10 or equivalent to 6.70% were from LGBTQIA. This means that a higher proportion of females utilize remittance and pawnshop services primarily because they often assume the role of household financial managers.

In many Filipino families, women are responsible for budgeting, paying bills, allocating daily expenses, and ensuring that financial resources are used efficiently. This role naturally increases their exposure to financial service providers such as remittance centers and pawnshops. Since these services are frequently used for sending money, paying obligations, or securing short-term funds, women become the primary users due to their active involvement in day-to-day financial decision-making.

1.3 Civil Status. Out of One Hundred Fifty (150) respondents, the majority of 67, equivalent to 44.70% were from single; 58, equivalent to 38.70% were from married; 17, equivalent to 11.30% were from widowed; and 8 or equivalent to 5.30% were from separated. This implies that individuals who are single are more likely to utilize remittance and pawnshop services because they independently manage their financial responsibilities. Without a spouse or shared financial support system, single individuals rely solely on their own income to meet daily needs, pay bills, and respond to emergencies. This independence often leads them to seek accessible financial services, such as remittance centers for sending money to family members or pawnshops for immediate cash needs. The absence of a dual-income buffer increases their reliance on these services as practical financial tools [10].

1.4 Highest Educational Attainment. Out of One Hundred Fifty (150) respondents, the majority of 68, equivalent to 45.30% were from high school; 61, equivalent to 40.70% were from college; 14, equivalent to 9.30% were from postgraduate; and 7 or equivalent to 4.70% were from elementary. A greater number of high school graduates may avail themselves of remittance and pawnshop services because these establishments are simple, familiar, and easy to access. Compared with more formal banking institutions, remittance centers and pawnshops usually require fewer documents, offer faster transactions, and are more approachable for individuals with limited financial literacy or less exposure to complex financial systems. For many high school graduates, these services are practical because they provide immediate assistance for sending money, receiving funds, paying bills, or obtaining short-term cash without complicated procedures [11].

1.5 Monthly Income. Out of One Hundred Fifty (150) respondents, the majority of 34, equivalent to 22.70% were from 350,000 php and above; 28, equivalent to 18.70% were from 5,000 php below; 21, equivalent to 14.00% were from 15,000 to 10,001; 18, equivalent to 12.00% were from 35,000 to 30,001 php, 17, equivalent to 11.30% were from 30,000 to 25,001 php; 16, equivalent to 10.70% were from 20,000 to 15,001 php; 10, equivalent to 6.70% were from 25,000 to 20,001 php; and 6 or equivalent to 4.00% were from 10,000 to 5,001 php. The computed monthly income mean of the respondents was 21,300 php. This indicates that individuals with low income are more likely to use remittance and pawnshop services because these are more accessible and practical than formal banking institutions. Low-income earners may not maintain bank accounts or may find traditional financial services difficult to access due to documentation requirements, maintaining balance rules, or transaction fees. In contrast, remittance centers and pawnshops are widely available, easy to approach, and designed for immediate everyday financial needs. This makes them a preferred option for people who need simple and fast financial transactions [12].

2. Level of financial adaptability of customers.

Table 2 shows the Summary of the Level of financial adaptability of customers.

Table 2- Summary of the Level of financial adaptability of customers

	Dimensions	Overall Weighted Mean	Qualitative Interpretation	Rank
1	Spending habits	3.22	Agree	1
2	Saving practices	2.83	Agree	4
3	Digital financial literacy	2.97	Agree	2
4	Coping strategies during financial constraints	2.88	Agree	3
	Grand Mean	2.98	Agree	

The respondents assessed “Agree” on all indicators, “*Spending habits,*” with a weighted mean of 3.22 and ranked 1. In addition, “*Saving practices,*” with a weighted mean of 2.83, ranked 4. The computed grand mean on the Level of financial adaptability of customers was 2.98 with a qualitative interpretation of “*Agree.*” This means that customers generally demonstrate responsible financial behavior in managing their expenditures.

Spending habits as an indicator of financial adaptability show that customers are generally capable of managing their resources with care and discipline. This suggests that they do not spend impulsively, but instead consider their financial capacity before making purchases, which reflects sound judgment in handling everyday expenses. Such behavior points to an awareness of the need to balance available income with necessary expenditures, allowing customers to remain financially stable even when circumstances change [13].

In a similar note, positive spending habits imply that customers practice thoughtful decision-making before committing their money to goods or services. They appear to examine whether an expense is important or necessary, which helps prevent wasteful spending and promotes more efficient use of financial resources. Through this kind of financial behavior, customers demonstrate that they can align their spending choices with their priorities and present financial condition [14].

3. Level of customer satisfaction in remittance and pawnshop services.

Table 3 shows the Summary of the Level of customer satisfaction in remittance and pawnshop services.

Table 3- Summary of the Level of customer satisfaction in remittance and pawnshop services

	Dimensions	Overall Weighted Mean	Qualitative Interpretation	Rank
1	Service quality	3.03	Agree	2
2	Accessibility and convenience	3.06	Agree	1
3	Cost of service	2.78	Agree	3
4	Customer support	2.75	Agree	4
	Grand Mean	2.91	Agree	

The respondents assessed “Agree” on all indicators, “*Accessibility and convenience,*” with a weighted mean of 3.06 and ranked 1. In addition, “*Customer support,*” with a weighted mean of 2.75, ranked 5. The computed grand mean on the Level of customer satisfaction in remittance and pawnshop services was 2.91 with a qualitative interpretation of “*Agree.*” This indicates that convenience influences customers’ decisions to patronize a particular establishment.

Customer satisfaction in remittance and pawnshop services in terms of accessibility and convenience may be explained by the importance customers place on services that are easy to reach and use. Customers are more likely to feel satisfied when service providers are located near their homes, workplaces, or along

common transportation routes, since this reduces travel time and allows them to complete transactions more efficiently [15].

Convenience contributes positively to the overall service experience because it allows customers to carry out financial transactions without unnecessary delay or difficulty. When services are readily available and simple to access, customers experience less hassle, which strengthens their satisfaction and increases the likelihood of repeated use of the service [16].

4. Test of difference in the level of financial adaptability of customers when grouped according to profile variables.

4.1 Spending habits. The computed value 0.841 for age, 0.893 for gender, 0.232 for civil status, 0.212 for highest educational attainment, and 0.365 for monthly income were greater than $>$ the 0.05 Alpha level of significance, therefore, the null hypothesis was accepted, hence, there is no significant difference in the level of financial adaptability of customers in terms of Spending habits when grouped according to profile variables. This implies that there is no significant difference in the level of financial adaptability of customers in terms of spending habits when grouped according to age, gender, civil status, highest educational attainment, and monthly income variables suggests that responsible spending behavior is commonly practiced across different customer groups.

Customers may have developed a shared awareness of the need to manage expenses carefully, which leads to relatively similar patterns of financial decision-making despite differences in demographic background. This implies that spending discipline is not confined to a specific sector of the population, but rather appears to be a practical habit observed among customers in general [17].

4.2 Saving practices. The computed value 0.350 for age, 0.593 for gender, and 0.365 for monthly income were greater than $>$ the 0.05 Alpha level of significance, therefore, the null hypothesis was accepted, hence, there is no significant difference in the level of financial adaptability of customers in terms of Saving practices when grouped according to profile variables. On the other hand, the computed value 0.016 for civil status, and 0.048 for highest educational attainment were less than $<$ the 0.05 Alpha level of significance, therefore, the null hypothesis was rejected, hence, there is a significant difference in the level of financial adaptability of customers in terms of Saving practices when grouped according to profile variables. This indicates that the significant difference in the level of financial adaptability of customers in terms of saving practices when grouped according to civil status and highest educational attainment variables suggests that saving behavior is shaped by both financial responsibilities and the ability to plan for long-term needs.

Married individuals, single customers, or those with other civil status categories may differ in how they allocate income because their obligations, priorities, and future concerns are not the same. In a similar way, educational attainment may affect how customers understand the importance of saving, manage available resources, and practice financial discipline in everyday life [18].

4.3 Digital financial literacy. The computed value 0.321 for gender, and 0.274 for monthly income were greater than $>$ the 0.05 Alpha level of significance, therefore, the null hypothesis was accepted, hence, there is no significant difference in the level of financial adaptability of customers in terms of Digital financial literacy when grouped according to profile variables. However, the computed value 0.000 for age, and 0.001 for civil status, and 0.000 for highest educational attainment were less than $<$ the 0.05 Alpha level of significance, therefore, the null hypothesis was rejected, hence, there is a significant difference in the level of financial adaptability of customers in terms of Digital financial literacy when grouped according to profile variables. This signifies that there is a significant difference in the level of financial adaptability of customers in terms of digital financial literacy when grouped according to age, civil status, and highest educational attainment suggests that customers do not possess the same level of readiness in using digital financial tools.

Younger individuals and those with greater exposure to technology are often more confident in navigating mobile banking, e-wallets, and online payment systems, while older customers or those with less technological experience may find these platforms more difficult to use. This shows that age-related exposure to technology can shape how effectively customers adapt to digital financial practices [19].

4.4 Coping strategies during financial constraints. The computed value 0.345 for gender, and 0.169 for civil status, 0.702 for highest educational attainment and 0.534 for monthly income were greater than $>$ the 0.05 Alpha level of significance, therefore, the null hypothesis was accepted, hence, there is no significant difference in the level of financial adaptability of customers in terms of Coping strategies during financial constraints when grouped according to profile variables. Meanwhile, the computed value 0.011 for age was less than $<$ the 0.05 Alpha level of significance, therefore, the null hypothesis was rejected, hence, there is a significant difference in the level of financial adaptability of customers in terms of Coping strategies during financial constraints when grouped according to profile variables. This means that there is a significant difference in the level of financial adaptability of customers in terms of coping strategies during financial constraints when grouped according to age variables.

The customers from different age groups may respond to financial pressure in distinct ways because their resources, responsibilities, and financial experiences are not the same. Younger individuals may still be building income stability and emergency funds, while older customers may already have more established financial support systems, allowing them to manage constraints with greater confidence and flexibility. In the same way, the variation suggests that coping strategies are shaped by the financial realities attached to one's stage in life [20].

5. Test of difference in the level of customer satisfaction when grouped according to profile variables.

5.1 Service quality. The computed value 0.907 for gender, and 0.096 for civil status, 0.448 for highest educational attainment and 0.531 for monthly income were greater than $>$ the 0.05 Alpha level of significance, therefore, the null hypothesis was accepted, hence, there is no significant difference in the

level of customer satisfaction in terms of Service quality when grouped according to profile variables. ON the other hand, the computed value 0.018 for age was less than $<$ the 0.05 Alpha level of significance, therefore, the null hypothesis was rejected, hence, there is a significant difference in the level of customer satisfaction in terms of Service quality when grouped according to profile variables. This implies that there is a significant difference in the level of customer satisfaction in terms of service quality when grouped according to age variables. This indicates that customers belonging to different age groups evaluate service encounters through varying expectations and standards.

Younger or more exposed individuals may expect faster, technology-driven, and highly responsive services, while older customers may place more importance on reliability, clarity, and personal interaction. As a result, satisfaction levels differ depending on how well the service aligns with these age-based expectations [21].

5.2 Accessibility and convenience. The computed value of 0.140 for age, 0.890 for gender, and 0.569 for civil status, 0.745 for highest educational attainment and 0.053 for monthly income were greater than $>$ the 0.05 Alpha level of significance, therefore, the null hypothesis was accepted, hence, there is no significant difference in the level of customer satisfaction in terms of Accessibility and convenience when grouped according to profile variables. This means that the finding that there is no significant difference in the level of customer satisfaction in terms of accessibility and convenience when grouped according to age, gender, civil status, and highest educational attainment variables suggests that customers, regardless of their demographic background, generally experience the service in a similar manner. Also, this indicates that the accessibility and convenience features of the service are being delivered in a way that is broad, inclusive, and effective for different types of customers.

When service systems are designed to be user-friendly and accessible, customers from various groups are more likely to perceive convenience at a comparable level, resulting in consistent satisfaction outcomes [22]. The absence of significant difference may imply that accessibility and convenience are shared expectations that cut across demographic categories. Customers commonly value services that are easy to access, simple to understand, and efficient to use, making these aspects central to their overall satisfaction. When these elements are already embedded in service delivery, differences in profile variables become less influential in shaping perceptions. Accessibility and convenience function as universal service expectations, which is why organizations that effectively provide them tend to generate similar satisfaction levels among diverse customer groups [23].

5.3 Cost of service. The computed value of 0.134 for age, 0.482 for gender, and 0.202 for civil status, 0.126 for highest educational attainment and 0.161 for monthly income were greater than $>$ the 0.05 Alpha level of significance, therefore, the null hypothesis was accepted, hence, there is no significant difference in the level of customer satisfaction in terms of Cost of service when grouped according to profile variables. This signifies that the absence of a significant difference in the level of customer satisfaction in terms of the cost of service across age, gender, civil status, and highest educational attainment suggests that pricing is generally perceived as fair and acceptable by a wide range of customers.

The service provider has likely implemented a pricing structure that aligns well with customers' financial expectations, allowing different demographic groups to experience similar levels of satisfaction. Such consistency reflects a balanced approach where cost is neither perceived as excessive nor restrictive, thereby supporting positive customer perceptions [24].

5.4. Customer support. The computed value of 0.852 for gender, and 0.160 for civil status, 0.686 for highest educational attainment and 0.112 for monthly income were greater than $>$ the 0.05 Alpha level of significance, therefore, the null hypothesis was accepted, hence, there is no significant difference in the level of customer satisfaction in terms of Customer support when grouped according to profile variables. The computed value of 0.023 for gender was less than $<$ the 0.05 Alpha level of significance, therefore, the null hypothesis was accepted, hence, there is a significant difference in the level of customer satisfaction in terms of Customer support when grouped according to profile variables. This implies that the significant difference in the level of customer satisfaction in terms of customer support when grouped according to gender variables indicates that male and female customers may not always evaluate support services in the same way.

Satisfaction may vary depending on how they perceive the responsiveness, accessibility, and overall helpfulness of the assistance they receive. Since customers often differ in their communication preferences and expectations, customer support experiences may be rated differently when the service approach does not fully align with the needs of a particular group [25]

6. Test of relationship between financial adaptability and customer satisfaction with the remittance and pawnshop services.

As to Spending Habits, the $r=0.637$, $p=0.000$ for service quality; $r=0.676$, $p=0.000$ for Accessibility and convenience; $r=0.618$, $p=0.000$ for cost of service; and $r=0.637$, $p=0.000$ for customer support denotes moderate positive correlation and significant relationship, therefore, the null hypothesis was rejected, hence there is a significant relationship between financial adaptability and customer satisfaction with the remittance and pawnshop services. The significant relationship between financial adaptability in terms of spending habits and customer satisfaction in remittance and pawnshop services can be justified through the behavioral finance perspective, which explains how individuals manage their financial resources in response to service conditions.

Financial adaptability reflects how customers adjust their spending patterns based on affordability, convenience, and perceived value of services. When customers are able to align their spending habits with accessible and efficient financial services, satisfaction increases because their financial needs are met without excessive strain. Factors such as convenience, ease of use, and fee charges significantly influence both spending behavior and customer satisfaction, indicating that financial adaptability and satisfaction are interconnected outcomes of service experience .

As to Saving practices, the $r=0.620$, $p=0.000$ for service quality; $r=0.689$, $p=0.000$ for Accessibility and convenience; $r=0.625$, $p=0.000$ for cost of service; and $r=0.643$, $p=0.000$ for customer support denotes

moderate positive correlation and significant relationship, therefore, the null hypothesis was rejected, hence there is a significant relationship between financial adaptability and customer satisfaction with the remittance and pawnshop services. The significant relationship between financial adaptability in terms of saving practices and customer satisfaction in remittance and pawnshop services can be explained through financial behavior theory, which emphasizes how individuals allocate, preserve, and utilize resources based on service conditions.

Saving-oriented customers are typically more cautious, value-driven, and risk-aware, which influences how they evaluate financial services. When services support their saving goals—through reliability, affordability, and accessibility—customers experience higher satisfaction. Access to financial services, including savings mechanisms, is strongly influenced by individual behavior and socio-economic factors, suggesting that saving practices shape how customers engage with financial institutions [26].

As to Digital financial literacy, the $r=0.638$, $p=0.000$ for service quality; $r=0.631$, $p=0.000$ for Accessibility and convenience; $r=0.665$, $p=0.000$ for cost of service; and $r=0.614$, $p=0.000$ for customer support denotes moderate positive correlation and significant relationship, therefore, the null hypothesis was rejected, hence there is a significant relationship between financial adaptability and customer satisfaction with the remittance and pawnshop services. This means that the significant relationship between digital financial literacy (DFL) and customer satisfaction in remittance and pawnshop services can be grounded in the increasing digitalization of financial transactions.

Digital financial literacy refers to the ability to effectively use digital platforms, understand financial tools, and protect oneself from risks such as fraud. Customers with higher DFL are more capable of navigating remittance systems, mobile payments, and pawnshop digital services, which directly influences their satisfaction levels. Empirical evidence shows that increased access to digital finance, supported by literacy, improves user satisfaction, trust, and engagement with financial services .

As to Coping strategies during financial constraints, the $r=0.621$, $p=0.000$ for service quality; $r=0.685$, $p=0.000$ for Accessibility and convenience; $r=0.672$, $p=0.000$ for cost of service; and $r=0.672$, $p=0.000$ for customer support denotes moderate positive correlation and significant relationship, therefore, the null hypothesis was rejected, hence there is a significant relationship between financial adaptability and customer satisfaction with the remittance and pawnshop services. This implies that the significant relationship between financial adaptability in terms of coping strategies during financial constraints and customer satisfaction in remittance and pawnshop services can be explained through financial resilience theory.

Coping strategies such as borrowing, pawning assets, prioritizing essential expenses, or using remittance services enable individuals to manage short-term financial shocks. These behaviors directly shape how customers evaluate financial service providers. Households experiencing financial stress rely heavily on

accessible and responsive financial services, and their satisfaction is largely influenced by how effectively these services meet urgent financial needs [20].

7. A Proposed Action Plan to Enhance Financial Adaptability On Customer Satisfaction in Remittance and Pawnshop Services in Selected Municipalities of Zambales

Enhancing Financial Adaptability and Customer Satisfaction in Remittance and Pawnshop Services in Selected Municipalities of Zambales

Key Areas	Strategic Actions	Responsible Person	Budgetary Requirements	Expected Output
A. Financial Adaptability of Customers				
Spending Habits (<i>Avoid Impulse Buying</i>)	Conduct financial awareness seminars on budgeting and responsible spending; distribute simple budgeting templates	Branch Managers, LGU Financial Literacy Officers	₱15,000 (materials, snacks, printing)	Customers demonstrate improved spending discipline and reduced impulsive financial behavior
Saving Practices (<i>Secure Deposits</i>)	Partner with banks/cooperatives to promote savings accounts; provide incentives for opening accounts	Financial Institutions, Pawnshop Managers	₱20,000 (promotional materials, incentives)	Increased number of customers with formal savings accounts
Digital Financial Literacy (<i>Safe Money Transfers</i>)	Organize hands-on training on mobile apps (GCash, PayMaya, bank apps); install help desks for digital assistance	IT Staff, Service Providers, Trainers	₱25,000 (training kits, internet access, facilitators)	Customers confidently perform secure digital transactions
Coping Strategies (<i>Seeking Financial Advice</i>)	Establish financial counseling desks; provide access to basic financial advisory services	Customer Service Representatives, Financial Advisors	₱18,000 (training, consultation materials)	Customers actively seek advice and manage financial stress effectively
B. Customer Satisfaction				

Service Quality (Prompt Service Delivery)	Implement queue management systems and staff efficiency training	Operations Manager, Branch Supervisors	₱30,000 (queue system, staff training)	Reduced waiting time and faster transaction processing
Accessibility & Convenience (Peak Hours Service)	Extend service hours during peak periods; deploy additional staff or mobile service units	Branch Managers, HR Personnel	₱35,000 (overtime pay, temporary staff)	Improved service accessibility and reduced congestion
Cost of Service (Transparency in Charges)	Display clear pricing boards; provide receipts with detailed breakdown of charges	Compliance Officer, Cashiers	₱10,000 (printing, signage)	Increased customer trust due to transparent pricing
Customer Support (Ease of Contact & Assistance)	Establish hotline, chat support, and clear complaint resolution procedures	Customer Support Team, IT Personnel	₱22,000 (system setup, communication tools)	Faster issue resolution and improved customer satisfaction

IV. CONCLUSIONS

Based on the summary of the investigations conducted, the researcher concluded that the majority of the respondents were in their middle adulthood, female, single, high school graduates, and belonged to the low-income group. This profile suggests that many of the customers of remittance and pawnshop services in selected municipalities of Zambales are individuals who may rely on these financial service providers for daily transactions, emergency financial needs, and household support.

The study also concluded that the respondents agreed on the level of financial adaptability of customers in terms of spending habits, saving practices, digital financial literacy, and coping strategies during financial constraints. This indicates that customers demonstrate a favorable level of adaptability in managing their finances, particularly in adjusting their spending, practicing savings, using digital financial tools, and responding to financial challenges. Likewise, the respondents agreed on the level of customer satisfaction with remittance and pawnshop services in terms of service quality, accessibility and convenience, cost of service, and customer support. This shows that customers generally perceive these services as satisfactory and useful in addressing their financial transaction needs.

In terms of differences, the study found no significant difference in the level of financial adaptability of customers in terms of spending habits when grouped according to profile variables. However, significant differences were found in saving practices when grouped according to civil status and highest educational attainment; in digital financial literacy when grouped according to age, civil status, and highest educational

attainment; and in coping strategies during financial constraints when grouped according to age. For customer satisfaction, there was no significant difference in accessibility and convenience and cost of service when grouped according to profile variables. However, significant differences were found in service quality and customer support when grouped according to age. Lastly, the study concluded that there is a significant relationship between financial adaptability and customer satisfaction with remittance and pawnshop services. Hence, a proposed action plan was developed to enhance financial adaptability and customer satisfaction in remittance and pawnshop services in selected municipalities of Zambales.

V. RECOMMENDATIONS

Based on the findings and conclusions of the study, it is recommended that customers adopt a structured budgeting approach by allocating extra income into specific categories such as savings, necessities, and discretionary spending. This may help minimize impulsive purchases and promote disciplined financial behavior. Customers are also encouraged to utilize formal financial institutions such as banks or accredited cooperatives to safeguard their savings, ensure financial security, gain possible interest, and strengthen financial accountability.

It is further recommended that customers be provided with continuous financial education and digital literacy training programs. These programs may focus on secure transaction practices such as verifying recipients, using strong authentication, protecting personal information, and recognizing online fraud. Customers may also proactively consult financial advisors, community financial counselors, or trusted institutions to receive proper guidance, especially during periods of financial difficulty. Through these interventions, customers may improve their decision-making and become more confident in managing financial challenges.

For service providers, it is recommended that operational processes be streamlined through queue management systems, digital transaction options, and other service innovations that promote faster, more efficient, and reliable service delivery. Establishments may also extend service hours, assign additional staff during peak periods, and integrate online or mobile service options to improve accessibility and reduce customer congestion. These improvements may help increase customer convenience and strengthen satisfaction with remittance and pawnshop services.

Service providers are also encouraged to maintain transparency by clearly displaying all applicable fees and charges before transactions are completed. This practice may help build customer trust and prevent dissatisfaction caused by unexpected costs. In addition, organizations may strengthen their customer support systems by offering multiple communication channels such as hotlines, chat support, and in-branch assistance. Instructions for issue resolution should also be simple, clear, and readily available so that customers can easily address concerns related to their transactions.

Lastly, future researchers may conduct similar studies using a wider scope, larger sample size, and broader research setting to provide a more comprehensive analysis of financial adaptability and customer satisfaction. Future studies may also include other financial service providers, such as banks, cooperatives, digital wallet platforms, and lending institutions, to further examine how financial adaptability influences satisfaction across different financial service contexts.

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