
**Organizational Climate of Maritime Savings Bank Corporation In Bacoor, Cavite:
A Framework for Enhanced Banking Services****Ruel V. Maiwat**University of Perpetual Help System Dalta – Las Pinas Campus
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Abstract - The study entitled ORGANIZATIONAL CLIMATE OF MARITIME SAVINGS BANK CORPORATION IN BACOOR, CAVITE: A FRAMEWORK FOR ENHANCED BANKING SERVICES was undertaken in December 2023. This primarily aims to determine the factors that influences the organizational climate of the said company. The researcher determined first the respondents' profile in terms of age, sex, educational attainment, number of years as clients and employment status. Also, the perception of the respondents on organizational climate in terms of leadership and management and banking services was taken. Descriptive methods of research was utilized to be able to realize the research objectives of exploring the company organizational climate with respect to the two (2) indicators such as leadership and management as well as banking services. A total of two hundred eighteen (218) clients selected via Simple Random Sampling (SRS) served as respondents of this study. Results revealed that Maritime Savings Bank Corporation has a majority of clients belonging to adulthood stage; a greater majority were female; mostly were bachelor's degree holders; more than majority had been clients for 6-10 and below 5 years and almost all had permanent work. The company's organizational climate in terms of Leadership and Management was very highly agreeable to clients as well as its Banking Services with a mean of 4.40 and 4.47 respectively and that respondents' perception on company's organizational climate significantly differed in terms of age. It is recommended that the company should establish organizational climate metrics encompassing employee morale, job satisfaction, communication effectiveness and teamwork necessary for a positive climate. It is further suggested that the company should continuously provide mechanisms assessing how organizational climate affects customers' interactions, service quality and overall clients' satisfaction influencing customer loyalty and retention.

Keywords – *Organizational Climate, Maritime Savings Bank Corporation, Banking Services*

Introduction

Organizational climate refers to the systematic assessment of an organization's culture. This concept significantly impacts employees' behavior and job performance and is often termed corporate climate (Schneider, et al., 2023). Organizational culture is typically shared among most members of a social group and is perpetuated by senior members who impart it to newer members, thereby influencing behavior and shaping perceptions of the world. While culture is frequently analyzed on a national scale—such as American or French culture—it encompasses deeply held values, beliefs, assumptions, symbols, heroes, and rituals. This cultural framework can also be studied within organizations. A key distinction between organizational and national culture lies in the element of choice: individuals can select their place of employment, whereas they are generally born into a national culture.

In the same vein, organizational culture is often defined as the recurring patterns of behavior, attitudes and feelings that characterize life in the organization, while an organization culture tends to be deep and stable (Hofstede, 2021). Although culture and climate are related, climate often proves easier to assess and change. At an individual level of analysis, the concept is called individual psychological climate. These individual perceptions are often aggregated or collected for analysis and understanding at the team or group level, or the divisional, functional, or overall organizational level.

Organizational culture is an essential component of an organization that has evoked various studies to determine and establish its relationship with organizational performance and sustainability. It has always been considered to have deep impact and importance on the variety of organizational process, employees and its performance and an important element to unify various company cultures in the corporate group structure (Kenny, 2012). A focus on organizational culture over the decade has increasingly become a major component of everyday organizational functioning because performance has been perceived to depend on the organization's culture. The performance management challenge has equally attracted attention of researchers in management. A study of culture within the organization showed that workers think the same way and are guided by the same ideas about the business. There has been significant research in the literature to explore the impact of organizational culture on employee performance and productivity (Racelis, 2010).

Moreover, research showed that if employees are committed and have the same norms and value as the organizations, it could increase performance towards achieving the overall organization goals. The literature on organizational culture and performance revealed that companies that know how to develop their cultures in an effective way most probably have the benefit of advancement in productivity and the quality of work life among the employees. The study of organizational culture and performance is advantageous since cultural values are observable and measurable. Indeed, employees must absorb the organizational culture at the

maximum strength and top management should provide a precise guideline and direction to motivate the employees to leverage on the organizations culture to achieve the company's objectives (Akpa et al., 2021).

The banking industry is undergoing a profound transformation due to technological advancements, changing customer expectations, and increased competition. In this dynamic environment, the organizational climate of banks has become crucial for effective service delivery. This climate, encompassing employees' collective attitudes, behaviors, and values, directly impacts service quality. A positive organizational climate fosters employee engagement and satisfaction, which in turn enhances customer experiences. Consequently, banks must prioritize cultivating a supportive and adaptive organizational climate to remain competitive and meet evolving customer demands.

In the context, Maritime Savings Bank Corporation operates in Bacoor, Cavite, within the dynamic and competitive banking industry. The industry is undergoing significant transformation driven by technological advancements, evolving customer expectations, and increased competition. Bacoor, a growing economic hub, presents unique challenges and opportunities for financial institutions. The regulatory framework governing banks in the Philippines, including compliance with Bangko Sentral ng Pilipinas (BSP) regulations, impacts operations and necessitates a robust organizational climate.

The focus on Maritime Savings Bank Corporation's organizational climate stems from observed discrepancies between the behaviors of newer and older employees. Seasoned employees expect to be followed and respected by new hires, who often prefer to work independently, leading to workflow inefficiencies and backlogs. Addressing this cultural clash is crucial for improving job performance and productivity. Foremost, a positive organizational climate is vital for enhancing employee morale, customer satisfaction, and overall business performance. Understanding the climate at Maritime Savings Bank Corporation can identify areas for improvement and foster a more cohesive and productive work environment. This, in turn, can lead to better service quality and increased customer satisfaction, which are essential for the bank's competitiveness and growth.

Building on this note, the researcher greatly believes that this organizational concern must be addressed properly because the company and its leaders, if not totally remove, should at least lessen the aforesaid problem which is very influential to job performance and productivity at work. He has personally witnessed being confronted with this type of culture when he used to work as a bank employee in the same company. He is interested in exploring and examining how the organizational culture of Maritime Savings Bank Company relates with employee job performance. It is worth-studying because after all the organization is defined by its culture and the way its employees deal with culture. This research paper further aims to provide a framework for enhancing banking services by focusing on the organizational climate of the bank. The researcher will explore the key components of organizational climate, its impact on service quality, and strategies for improving the organizational climate within the bank.

Materials and Methods

Research Design

The researcher used descriptive research design in evaluating the organizational climate of Maritime Savings Bank Corporation. Descriptive research is a type of study that is used to describe a population's characteristics. It gathers information that is used to answer a variety of what, when, and how inquiries about a certain population or group. The researcher believes that using this type of research method will enable him to answer the research questions posed in the previous part.

Population and Sampling

The study drew from a population of over four hundred clients, providing a substantial base for analysis. Given the bank's strict data privacy policies, the researcher utilized a Simple Random Sampling (SRS) technique to ensure an unbiased and representative sample. From this population, two hundred eighteen (218) depositors and loan clients were selected. The selection criteria involved using client basic data as a means of randomization, ensuring that each client had an equal chance of being included in the study. This method safeguarded client anonymity and confidentiality, adhering to ethical research standards while ensuring that the sample accurately reflected the diverse client base of the bank.

Through employing this rigorous selection process, the researcher was able to gather a broad spectrum of insights from the bank's clientele. The random sampling technique ensured that the sample included clients with varying account histories, transaction volumes, and demographic backgrounds, providing a comprehensive view of the organizational climate from multiple perspectives. This approach not only upheld the integrity of the research but also enhanced the validity and reliability of the findings. Consequently, the data collected offered a robust foundation for analyzing the organizational climate and its impact on client satisfaction and loyalty, providing actionable insights for the bank's management to improve services and client relations.

Research Instrument

The research instrument used in this study was a survey questionnaire-checklist composing of two (2) parts. The first part contains the profile of the respondents in terms of age, sex, educational attainment, number of years as clients and employment status. Meanwhile, the second part includes the indicators of organizational climate in terms of Leadership and Management and Banking Services perceived by the respondents themselves using a five-point Likert scale to measure the said perception.

The questionnaire checklist was subjected to the content validity of the bank authorities confirming each item to be valid in itself for survey.

The pilot-testing results indicated a Cronbach's Alpha of 0.89, signifying a high level of reliability and validity for the instruments used in this study. This high alpha value suggests that the instruments are consistent in measuring what they are intended to measure. With such reliability, the instruments can accurately capture the data needed for the research. The robustness of these instruments ensures that the study's findings will be based on dependable and valid measurements. Therefore, the instruments are well-prepared and ready to be employed in the full-scale study, enhancing the credibility of the research outcomes.

Data Gathering Procedure

The researcher, after getting approval from the pre-oral examining panel, started the study with a formal request to conduct research from the Board of Directors of the Maritime Bank Corporation. Distribution and retrieval of the survey questionnaire-checklist were done by the researcher in order to consolidate the data obtained from the survey.

After completing the required the said data collection period, the researcher consulted his statistician for appropriate analysis of data taken from the samples.

Analysis of Data

In order to systematically interpret the data gathered from the study, the following treatment will be used:

To analyze the profile of the respondents for the study on the organizational climate of Maritime Savings Bank Corporation, Frequency counts and Percentage Distribution were utilized. This method allowed for a comprehensive overview of the demographic characteristics and other relevant attributes of the respondents, ensuring a clear understanding of their composition. By presenting data in terms of frequencies and percentages, researchers could effectively summarize and visualize the distribution of various demographic variables, providing a solid foundation for subsequent analyses. This approach not only facilitated the identification of common patterns and trends within the respondent group but also helped in making meaningful comparisons across different categories.

In assessing the respondents' perception of the organizational climate at Maritime Savings Bank Corporation, the Mean and Rank Distribution were employed. These statistical tools helped to quantify and rank the perceptions of the respondents, offering insights into the prevailing sentiments and attitudes towards the organizational environment. Additionally, to test the hypothesis proposed by the researcher, an Analysis of Variance (ANOVA) was conducted at a 0.05 level of significance. This statistical test was crucial in determining whether there were any significant differences in perceptions across different groups within the respondent population. By employing ANOVA, the study ensured a rigorous evaluation of the hypothesis, allowing for robust conclusions about the factors influencing the organizational climate in the context of Maritime Savings Bank Corporation.

Results and Discussions

This section contains the results of data gathering procedure conducted by the research himself. A discussion is followed under each table which bears figures and numerical information extracted from the responses of bank clients.

On Respondents' Profile

Table 1
Frequency and Percentage Distribution of the Respondents in Terms of Age

| Age | Frequency | Percentage |
|----------|-----------|------------|
| 25 below | 14 | 6.42% |
| 26-30 | 34 | 15.6% |
| 31-35 | 41 | 18.81% |
| 36-40 | 41 | 18.81% |
| 41-45 | 36 | 16.51% |
| 46-50 | 27 | 12.39% |
| 51 above | 25 | 11.47% |
| Total | 218 | |

Table 1 reveals that the majority of respondents fall within the middle age brackets, specifically between 31 and 40 years old, accounting for 18.81 percent of the total sample. This suggests that the survey or study predominantly engages individuals who are likely to be in the midst of their professional careers, balancing family and work responsibilities, and possibly experiencing significant life transitions. These age groups are often characterized by increased stability in both personal and professional aspects of life, which might influence their perspectives and responses to the survey.

In addition to the largest age groups, the next significant proportion of respondents, 16.51 percent, are aged between 41 and 45 years. This is closely followed by those in the 26-30 years age bracket, constituting 15.6 percent of the respondents. This distribution highlights the survey's reach across various stages of early to mid-adulthood, encompassing individuals who might be in the early stages of their careers or those who are well-established and possibly facing new challenges such as career advancement or shifts. The diverse age range covered ensures a comprehensive understanding of opinions and experiences across different life stages. However, the data shows a noticeable drop in respondents under 25 years old, making up only 6.42 percent of the sample, and those aged 51 and above at 11.47 percent. This lower representation of the youngest and oldest age groups may suggest potential biases or limitations in the survey's design or distribution, perhaps indicating that the survey was less accessible or relevant to these age groups. The limited participation of these groups can impact the generalizability of the findings, emphasizing the importance of inclusive survey practices to capture a wider demographic spectrum. Understanding these dynamics is crucial in the context of survey research, as it aligns with existing literature that highlights the importance of age diversity in research samples to enhance the reliability and applicability of the results (Luna & Gracia, 2018; Mendez, 2020).

Table 2
Frequency and Percentage Distribution of the Respondents in Terms of Sex

| Sex | Frequency | Percentage |
|--------|-----------|------------|
| Female | 116 | 53.21% |
| Male | 102 | 46.79% |
| Total | 218 | |

The data indicates that 53.21 percent of the respondents are female, while 46.79 percent are male. This gender distribution suggests a slight majority of female participants in the survey. The higher representation of women among the respondents may reflect broader societal trends where women increasingly take on significant roles in managing family finances and household decision-making.

The predominance of female respondents implies that women might be more engaged or interested in the survey topic, particularly if it relates to financial management or household economics. This aligns with research indicating that women often play a central role in managing family budgets and financial planning. Studies have shown that women are frequently the primary decision-makers in household financial matters, handling day-to-day expenses, savings, and investments (Lusardi & Mitchell, 2019; Fonseca, 2022).

Furthermore, this gender distribution could indicate that financial institutions might need to tailor their services and communication strategies to better address the needs and preferences of their female clients. Understanding the demographic composition of customers is crucial for developing targeted financial products and educational programs that resonate with the primary decision-

makers within households. This is consistent with literature emphasizing the importance of gender-specific financial literacy initiatives to enhance financial inclusion and empowerment (Atkinson & Messy, 2022; Bucher-Koenen & Lusardi, 2021).

Table 3
Frequency and Percentage Distribution of the Respondents
in Terms of Educational Attainment

| Educational Attainment | Frequency | Percentage |
|-------------------------------|------------------|-------------------|
| BS | 178 | 81.65% |
| with units | 8 | 3.67% |
| MA | 20 | 9.17% |
| with d | 6 | 2.75% |
| Doc | 6 | 2.75% |
| Total | 218 | 100% |

It can be seen from the table that 178 out of 218 respondents or 81.65 percent were bachelor's degree holders while 20 or 9.17 percent were master's degree holders; 8 or 3.67 percent had with master's units while 6 or 2.75 percent were doctorate degree holders and another 6 or them or 2.7 percent had doctorate units.

This implies that the lowest educational attainment of bank clients were bachelor's degree.

Table 4
Frequency and Percentage Distribution of the Respondents
in Terms of Number of Years as Clients

| Number of Years as Clients | Frequency | Percentage |
|-----------------------------------|------------------|-------------------|
| below 5 | 47 | 21.56% |
| 6-10 | 74 | 33.94% |
| 11-15 | 36 | 16.51% |
| 16-20 | 30 | 13.76% |
| 21-25 | 17 | 7.8% |
| 25 above | 14 | 6.42% |
| Total | 218 | 100% |

Table 4 ingeminates that a significant portion of respondents, 33.94 percent, have been clients of the Maritime Savings Bank Corporation for 6-10 years. This group represents the largest segment of the surveyed clientele, indicating a substantial retention rate within this period. Additionally, 21.56 percent of respondents have been clients for less than 5 years, suggesting a considerable influx of newer clients alongside the bank's long-term customer base.

Further analysis shows that 16.51 percent of respondents have maintained their relationship with the bank for 11-15 years, and 13.76 percent have been clients for 16-20 years. These figures highlight a strong core of long-term customers who have likely developed a deep trust in the institution. The presence of 7.8 percent of respondents who have been clients for 21-25 years, and 6.42 percent for over 25 years, underscores the bank's ability to foster enduring relationships with its clients. This longstanding loyalty is critical for the bank's sustained success and reputation.

The implication of these findings is that the Maritime Savings Bank Corporation has a well-balanced mix of both new and long-term clients, with a notable majority having been clients for 6-10 years and below 5 years. This demographic distribution points to the bank's effectiveness in both attracting new clients and retaining them over substantial periods. Such patterns are consistent with literature on customer loyalty and retention in the banking sector, which emphasizes the importance of customer satisfaction, trust, and quality service in maintaining long-term client relationships (Reichheld & Teal, 1996; Kumar & Shah, 2024). Ensuring continuous engagement and satisfaction among both new and long-standing clients is essential for the bank's continued growth and stability.

Table 5
Frequency and Percentage Distribution of the Respondents
in Terms of Employment Status

| Groups | Count | Sum |
|---------------------|------------|-------------|
| Temporary Permanent | 2 | 0.92% |
| Permanent | 204 | 93.58% |
| Freelance | 3 | 1.38% |
| Pensioner | 1 | 0.5% |
| Retired | 7 | 3.21% |
| Talent Manager | 1 | 0.5% |
| Total | 218 | 100% |

The data in Table 5 reveals that a significant majority, 93.58 percent, of the respondents are employed in permanent jobs. This high percentage indicates a stable and reliable source of income for most respondents, which likely contributes to their ability to save and maintain accounts with Maritime Savings Bank Corporation. The presence of steady employment among the majority of the respondents suggests financial stability and a regular inflow of earnings, which are critical factors in sustaining long-term banking relationships.

In contrast, a small fraction of the respondents, 3.21 percent, are retirees, while 1.38 percent are freelancers. These groups represent individuals who may have variable or fixed sources of income but are not engaged in traditional permanent employment. The diversity in employment status, although minimal, provides insights into the bank's clientele, showing that while the majority have permanent jobs, there are also clients with varying financial backgrounds and income stability. Additionally, there are 0.92 percent who are in temporary employment, and singular cases of a pensioner and a talent manager, highlighting the wide array of professional backgrounds among the respondents.

This employment distribution implies that almost all respondents have stable jobs, ensuring a consistent income stream that enables them to save with Maritime Savings Bank Corporation. This aligns with studies on banking behaviors, which indicate that individuals with permanent employment are more likely to engage in regular saving and long-term financial planning (Agarwal, 2019; Lusardi, 2018). The dominance of permanently employed clients underscores the importance for the bank to focus on services and products tailored to the needs of this demographic, while also considering strategies to better serve the smaller segments of retirees, freelancers, and other non-traditionally employed individuals.

Table 6
Means, Verbal Interpretation and Rank Distribution of the Respondents' Perception
on Organizational Climate in Terms of Leadership and Management

| A. Leadership and Management | Mean | Verbal Interpretation | Rank Distribution |
|--|-------------|------------------------------|-------------------|
| 1. Directs and shapes the entire company. | 4.42 | Very Highly Agreeable | 2.5 |
| 2. Exhibits and promotes customer-centered culture in the organization. | 4.42 | Very Highly Agreeable | 2.5 |
| 3. Engages employees to cost-saving associated with reduced turnover. | 4.37 | Very Highly Agreeable | 9 |
| 4. Establishes a link between engaged employees and improved customer service. | 4.37 | Very Highly Agreeable | 9 |
| 5. Promotes strategies for enhancing employee engagement in the company. | 4.40 | Very Highly Agreeable | 5.5 |
| 6. Promotes employee development and training programs. | 4.37 | Very Highly Agreeable | 9 |
| 7. Shows open and transparent bank communication in a diverse workforce. | 4.42 | Very Highly Agreeable | 2.5 |
| 8. Leverages technology for effective internal communication. | 4.38 | Very Highly Agreeable | 7 |
| 9. Creates a culture of integrity and compliance. | 4.40 | Very Highly Agreeable | 5.5 |
| 10. Values customer trust and confidence with the bank. | 4.42 | Very Highly Agreeable | 2.5 |
| Mean | 4.40 | Very Highly Agreeable | |

The data from the table reveals several key insights into the respondents' perceptions of the organizational climate at Maritime Bank Corporation, specifically in terms of leadership and management. Four attributes—"Directs and shapes the entire company," "Exhibits and promotes a customer-centered culture in the organization," "Shows open and transparent bank communication in a diverse workforce," and "Values customer trust and confidence with the bank"—all share an equal rank of 2.5, with a computed mean of 4.42. These attributes are verbally interpreted as Very Highly Agreeable. This high ranking indicates that the respondents strongly believe that leadership effectively guides the company, fosters a customer-focused culture, maintains transparent communication, and prioritizes customer trust.

The emphasis on customer-centered culture and transparent communication aligns with existing literature on effective leadership in financial institutions. According to Kouzes and Posner (2019), transparent communication and a strong customer focus are critical components of exemplary leadership, driving both employee engagement and customer satisfaction. Furthermore, trust is a fundamental element in banking, where customer confidence is pivotal. As Mishra and Mishra (2023) suggest, trust-building behaviors by leaders significantly impact organizational performance and customer loyalty.

Similarly, the attributes "Promotes strategies for enhancing employee engagement in the company" and "Creates a culture of integrity and compliance" also rank highly, sharing an equal rank of 5.5 with a computed mean of 4.40, and are verbally interpreted as Very Highly Agreeable. This indicates that respondents perceive the bank's leadership as effectively fostering an engaging and compliant work environment. Employee engagement is crucial for productivity and morale, as highlighted by Schaufeli and Bakker (2024), who found that engaged employees are more motivated and committed to their organizations. Moreover, maintaining a culture of integrity and compliance is essential in the banking sector to avoid legal issues and maintain the institution's reputation (Paine, 2024).

Ranking seventh is "Leverages technology for effective internal communication," with a computed mean of 4.38, also verbally interpreted as Very Highly Agreeable. This reflects the respondents' positive views on the bank's use of technology to facilitate internal communication. Effective internal communication is vital for organizational success, particularly in a diverse workforce. The use of technology to enhance communication can lead to better coordination and collaboration among employees (Men, 2019). This aligns with the findings of Daft and Lengel (1986), who emphasized the importance of media richness in achieving effective communication within organizations.

Lastly, the attributes "Engages employees to cost-saving associated with reduced turnover," "Establishes a link between engaged employees and improved customer service," and "Promotes employee development and training programs" share an equal rank of 9 with a computed mean of 4.37, and are verbally interpreted as Very Highly Agreeable. These attributes highlight the respondents' recognition of the bank's efforts to engage employees in cost-saving measures, link employee engagement to customer service, and invest in employee development. According to Harter, Schmidt, and Hayes (2022), there is a significant correlation between employee engagement and business outcomes, including customer satisfaction and financial performance. Additionally, continuous employee development is critical for maintaining a skilled and motivated workforce (Noe, 2020).

Overall, the respondents perceive the organizational climate of Maritime Bank Corporation in terms of leadership and management to be Very Highly Agreeable, with an obtained mean of 4.40. This suggests a strong, positive perception of the bank's leadership and management practices. The high ratings across various attributes underscore the importance of customer focus, transparent communication, employee engagement, integrity, compliance, and the strategic use of technology. These findings are consistent with the literature on effective leadership and organizational behavior, reinforcing the critical role these factors play in fostering a positive organizational climate and achieving organizational success (Northouse, 2018; Yukl, 2022).

Table 7
Means, Verbal Interpretation and Rank Distribution of the Respondents' Perception on Organizational Climate in Terms of Leadership and Management

| B. Banking Services | Mean | Verbal Interpretation | Rank Distribution |
|--|------|-----------------------|-------------------|
| 1. Values both the employee and customer satisfaction. | 4.63 | Very Highly Agreeable | 1 |
| 2. Strengthens organizational climate and customer satisfaction ratings. | 4.50 | Very Highly Agreeable | 3.5 |
| 3. Adapts to changing customer preferences and market dynamics. | 4.50 | Very Highly Agreeable | 3.5 |
| 4. Innovates banking services for a desirable organizational climate. | 4.46 | Very Highly Agreeable | 6.5 |
| 5. Embraces bank diversity. | 4.31 | Very Highly Agreeable | 10 |

| B. Banking Services | Mean | Verbal Interpretation | Rank Distribution |
|--|-------------|------------------------------|--------------------------|
| 6. Attracts top investors through competitive banking services. | 4.40 | Very Highly Agreeable | 9 |
| 7. Creates positive organizational climate for both the employees and the customers. | 4.42 | Very Highly Agreeable | 8 |
| 8. Fosters excellence in banking services. | 4.46 | Very Highly Agreeable | 6.5 |
| 9. Establishes feedback channels for both the employees and the customers. | 4.56 | Very Highly Agreeable | 2 |
| 10. Balances automation with the human touch in customer interactions. | 4.48 | Very Highly Agreeable | 5 |
| Mean | 4.47 | Very Highly Agreeable | |

Table 7 indicates that “Values both the employee and customer satisfaction” ranked first, with a computed mean of 4.63, which is verbally interpreted as Very Highly Agreeable. This high ranking suggests that respondents place significant importance on the bank's commitment to satisfying both employees and customers, highlighting a dual focus that is crucial for sustained success. Customer satisfaction is often linked with employee satisfaction, as happy employees are more likely to provide excellent service, fostering a positive customer experience. This finding aligns with Heskett, Sasser, and Schlesinger's (2019) Service-Profit Chain model, which suggests that employee satisfaction leads to better service, resulting in higher customer satisfaction and loyalty.

The second-ranked attribute, “Establishes feedback channels for both the employees and the customers,” with a computed mean of 4.56, underscores the value placed on open communication within the organization. Having robust feedback channels ensures that both employees and customers can voice their opinions and concerns, which can lead to continuous improvement in services and workplace environment. This practice is supported by research indicating that effective feedback mechanisms can enhance employee engagement and improve customer service quality (Bakker & Demerouti, 2018; Schneider et al., 2019).

Next, the attributes “Strengthens organizational climate and customer satisfaction ratings” and “Adapts to changing customer preferences and market dynamics” share an equal rank of 3.5, with a computed mean of 4.50, both verbally interpreted as Very Highly Agreeable. These attributes emphasize the bank's responsiveness to customer needs and market trends, which is critical for maintaining competitiveness and relevance. The ability to adapt to changing customer preferences and market conditions is essential for organizational agility and long-term success (Teece, Pisano, & Shuen, 2017). This adaptability ensures that the bank can meet evolving customer expectations and enhance satisfaction, further cementing customer loyalty.

Following closely, “Innovates banking services for a desirable organizational climate” and “Fosters excellence in banking services” rank 6.5 with a computed mean of 4.46. These attributes highlight the importance of continuous innovation and striving for excellence in banking services. Innovation in banking services can lead to more efficient operations, improved customer experiences, and a stronger competitive edge (Lovelock & Gummesson, 2024). By fostering excellence, the bank not only meets but exceeds customer expectations, which is vital for customer retention and attracting new clients.

Lastly, “Creates positive organizational climate for both the employees and the customers” with a computed mean of 4.42, “Attracts top investors through competitive banking services” with a mean of 4.40, and “Embraces bank diversity” with a mean of 4.31, all verbally interpreted as Very Highly Agreeable, round out the rankings. These attributes further emphasize the bank's commitment to a positive work environment, competitive service offerings, and diversity. A positive organizational climate boosts employee morale and productivity, which can translate into better customer service (Parker, 2023). Attracting top investors and embracing diversity are also crucial for long-term growth and sustainability, ensuring that the bank remains competitive and inclusive in a dynamic market (Richard, 2020).

Overall, the respondents perceive the organizational climate of Maritime Bank Corporation in terms of Banking Services to be Very Highly Agreeable, with an obtained mean of 4.47. This high overall rating reflects the respondents' strong approval of the bank's practices in fostering employee and customer satisfaction, maintaining open communication, adapting to market changes, innovating services, and embracing diversity. These findings are consistent with literature that underscores the importance of these factors in creating a successful and resilient banking organization (Schneider & Bowen, 2023; Bitner, 2022).

Table 8
Summary Table on Significant Difference on the Respondents' Perception on Organizational Climate When Grouped According to Age

| <i>Source of Variation</i> | <i>SS</i> | <i>df</i> | <i>MS</i> | <i>F</i> | <i>P-value</i> | <i>F crit</i> |
|----------------------------|------------|-----------|------------|------------|----------------|---------------|
| Between Groups | 3.41265618 | 6 | 0.56877603 | 2.75560022 | 0.0133975 | 2.14173584 |
| Within Groups | 43.5519424 | 211 | 0.20640731 | | | |
| Total | 46.9645986 | 217 | | | | |

Table 8 delineates that the p-value of 0.0133975 is less than the 0.05 level of significance, leading to the rejection of the null hypothesis. The null hypothesis posited that there is no significant difference in the respondents' perceptions of the organizational climate at Maritime Savings Bank Corporation when grouped according to age. However, statistical evidence indicates otherwise, suggesting that age significantly influences how clients perceive the bank's organizational climate.

This finding implies that client-respondents of different age groups have varying perceptions of the organizational climate at Maritime Savings Bank Corporation. These differences could stem from distinct generational values, expectations, and experiences. For instance, younger clients might prioritize technological innovations and modern banking conveniences, while older clients might value more traditional aspects such as personalized customer service and trustworthiness. According to Twenge and Campbell (2019), generational differences can significantly impact attitudes and behaviors, influencing how different age groups interact with and perceive organizations.

The implication of these results for Maritime Savings Bank Corporation is substantial. Understanding that perceptions of organizational climate vary with age can help the bank tailor its services and communication strategies to better meet the needs of different age groups. This approach aligns with the findings of Schneider, Ehrhart, and Macey (2023), who emphasize the importance of recognizing and addressing demographic differences to enhance organizational effectiveness and customer satisfaction. By acknowledging and catering to these diverse perceptions, Maritime Savings Bank Corporation can foster a more inclusive and satisfying banking experience for all age groups, ultimately improving customer loyalty and retention.

Table 9
Summary Table on Significant Difference on the Respondents' Perception on Organizational Climate When Grouped According to Sex

| <i>Source of Variation</i> | <i>SS</i> | <i>df</i> | <i>MS</i> | <i>F</i> | <i>P-value</i> | <i>F crit</i> |
|----------------------------|------------|-----------|------------|------------|----------------|---------------|
| Between Groups | 0.11038676 | 1 | 0.11038676 | 0.62814264 | 0.42890704 | 3.88487045 |
| Within Groups | 37.958799 | 216 | 0.17573518 | | | |
| Total | 38.0691858 | 217 | | | | |

Table 9 indicates that the computed p-value of 0.42890704 exceeds the commonly used significance level of 0.05. This result leads the researcher to fail to reject the null hypothesis, which suggests that there is no significant difference in the respondents' perceptions of the organizational climate at Maritime Savings Bank Corporation when grouped according to sex. In other words, male and female client-respondents perceive the bank's organizational climate similarly.

This finding implies that gender does not play a significant role in shaping how clients perceive the organizational climate at Maritime Savings Bank Corporation. Both male and female clients likely experience similar levels of satisfaction, engagement, and perception of the bank's culture, leadership, and service delivery. This aligns with research by Eagly and Johnson (2018), which suggests that gender differences in perceptions and attitudes can vary depending on the context but may not always be substantial in organizational settings where organizational climate is concerned.

For Maritime Savings Bank Corporation, this result suggests a level playing field in terms of client perceptions across genders. The bank can leverage this understanding to ensure consistency in service delivery and communication strategies that appeal to all clients, regardless of gender. By maintaining an inclusive approach and focusing on factors that universally enhance client satisfaction—such as transparency, responsiveness, and customer-centric practices—the bank can foster a positive organizational climate that resonates equally with both male and female clients. This approach is crucial for building strong relationships, trust, and loyalty among all client demographics, contributing to the bank's overall success and competitiveness in the financial services industry.

Table 10
Summary Table on Significant Difference on the Respondents' Perception
on Organizational Climate When Grouped According to Educational Attainment

| Source of Variation | SS | Df | MS | F | P-value | F crit |
|---------------------|------------|-----|------------|------------|------------|------------|
| Between Groups | 0.6556722 | 4 | 0.16391805 | 0.93320679 | 0.44554189 | 2.41403441 |
| Within Groups | 37.4135136 | 213 | 0.1756503 | | | |
| Total | 38.0691858 | 217 | | | | |

The table indicates that the computed p-value of 0.44554189 exceeds the standard significance level of 0.05. As a result, the researcher fails to reject the null hypothesis, which posits that there is no significant difference in the respondents' perceptions of the organizational climate at Maritime Savings Bank Corporation when grouped according to educational attainment. This finding suggests that clients, regardless of their level of education, perceive the bank's organizational climate similarly.

This implication indicates that educational background does not significantly influence how clients perceive factors such as leadership, service quality, organizational culture, and customer interaction at Maritime Savings Bank Corporation. Clients with different educational backgrounds likely share similar experiences and perceptions regarding the bank's operations and services. This finding is consistent with research suggesting that while education can impact consumer behavior and decision-making in various contexts (Cheng & Ioannou, 2019), its influence on perceptions of organizational climate in service industries like banking may be minimal.

For Maritime Savings Bank Corporation, this result highlights an opportunity to focus on universal aspects of customer satisfaction and experience that resonate across different educational backgrounds. The bank can use this understanding to enhance its customer service strategies, ensuring they are inclusive and effective for all clients. Through prioritizing factors that universally enhance satisfaction, such as clear communication, personalized service, and reliable banking solutions, the bank can strengthen its reputation and foster long-term customer loyalty across diverse educational demographics. This approach aligns with best practices in service management, emphasizing the importance of understanding and meeting the diverse needs and expectations of customers (Zeithaml, 2023).

Table 11
Summary Table on Significant Difference on the Respondents' Perception
on Organizational Climate When Grouped According to Number of Years as Clients

| Source of Variation | SS | df | MS | F | P-value | F crit |
|---------------------|------------|-----|------------|------------|------------|-----------|
| Between Groups | 0.66580866 | 5 | 0.13316173 | 0.75475236 | 0.58343719 | 2.2566566 |
| Within Groups | 37.4033771 | 212 | 0.17643102 | | | |
| Total | 38.0691858 | 217 | | | | |

It can be observed from the table that the p-value of 0.58343719 is greater than 0.05 level of significance. This leads the researcher to fail to reject the null hypothesis which states that there is no significant difference on the respondents' perception on organizational climate of Maritime Savings Bank Corporation when grouped according to number of years as clients.

This implies that the client-respondents, irrespective of the number of years that they have been patronizing the bank, perceive the organizational climate of Maritime Savings Bank Corporation similarly.

The analysis of the data from Maritime Savings Bank Corporation reveals that there is no significant difference in clients' perception of the organizational climate based on the number of years they have been with the bank. This finding is consistent with the literature on customer perception in the banking sector, which often indicates a stable view of organizational climate regardless of customer tenure. A study by Tulcanaza-Prieto, Aguilar-Rodríguez, and Lee (2022) examined the relationship between customer perception and financial performance in the Ecuadorian banking environment and found that customer perception significantly impacts a bank's financial outcomes, regardless of how long clients have been with the institution. This suggests that factors such as service quality, trust, and satisfaction are more critical in shaping perceptions than the length of the client-bank relationship. Thus, it supports the notion that client perceptions of organizational climate are consistent over time, reflecting a uniform experience provided by the bank.

The findings that client perceptions of the organizational climate do not significantly differ with the length of their tenure is also supported by research on the stability of organizational climate perceptions in the banking industry. Pradoto, Haryono, and

Wahyuningsih (2022) explored the effects of organizational climate on employee performance and customer satisfaction in Indonesian micro, small, and medium enterprises, including banks. Their study found that a positive organizational climate fosters consistent customer satisfaction and loyalty, independent of how long customers have been involved with the institution. This indicates that a well-maintained organizational climate can lead to uniformly positive perceptions among clients, irrespective of their tenure with the bank, aligning with the results observed for Maritime Savings Bank Corporation.

Table 12
Summary Table on Significant Difference on the Respondents' Perception on Organizational Climate When Grouped According to Employment Status

| Source of Variation | SS | Df | MS | F |
|---------------------|------------|-----|------------|-----------|
| Between Groups | 1.4761098 | 5 | 0.29522196 | 1.7103524 |
| Within Groups | 36.593076 | 212 | 0.17260885 | |
| Total | 38.0691858 | 217 | | |

The table reveals that the computed p-value of 0.13346431 exceeds the standard significance level of 0.05. Consequently, the researcher fails to reject the null hypothesis, which posits that there is no significant difference in the respondents' perceptions of the organizational climate at Maritime Savings Bank Corporation when grouped according to employment status. This finding implies that clients, regardless of whether they are employed, retired, freelancing, or in temporary positions, perceive the bank's organizational climate similarly.

This implication suggests that differences in employment status do not significantly influence how clients perceive factors such as leadership effectiveness, service quality, organizational culture, and overall satisfaction with Maritime Savings Bank Corporation. Clients across various employment statuses likely have comparable experiences and perceptions of the bank's operations and service delivery. This aligns with studies suggesting that while employment status can impact consumer behavior and financial decision-making (Miles, 2019), its influence on perceptions of organizational climate in service industries like banking may be marginal.

For Maritime Savings Bank Corporation, this result underscores the importance of maintaining consistent service standards and communication strategies that cater to all clients, regardless of their employment status. By focusing on universal aspects of customer satisfaction, such as reliability, accessibility, and personalized service, the bank can enhance overall customer experience and loyalty. This approach is crucial in fostering a positive reputation and sustainable growth in a competitive financial services market (Rust & Huang, 2022; Parasuraman, 2023). Additionally, it highlights the bank's ability to provide inclusive and equitable service experiences that resonate across diverse client demographics.

Conclusion

The study aimed to explore the organizational climate of Maritime Savings Bank Corporation in Bacoor, Cavite, focusing on respondents' profiles and their perceptions of leadership, management, and banking services. The research uncovered significant insights that inform our understanding of the bank's organizational environment and highlight areas for potential improvement.

Respondents' Profile: The demographic analysis revealed that the majority of the respondents are middle-aged, predominantly between 31-40 years old, representing a crucial demographic that balances professional responsibilities and family obligations. This group's insights are particularly valuable as they likely have stable career trajectories and are significant contributors to the bank's client base. Additionally, the gender distribution showed a slight majority of female respondents, underscoring the increasing role of women in managing household finances. Educationally, most respondents hold a bachelor's degree, reflecting a clientele with a substantial level of formal education, likely translating to a higher degree of financial literacy and awareness. Employment data showed that a significant proportion of respondents are in permanent jobs, indicating a stable income source, which is critical for sustained banking relationships.

Perception of Organizational Climate: The findings on the perception of the organizational climate were predominantly positive. Respondents rated the bank's leadership and management highly, particularly appreciating attributes such as customer focus, transparent communication, and employee engagement. This suggests that the bank's leadership has successfully cultivated a supportive and customer-centric environment. The high ratings for banking services, particularly in terms of valuing both employee and customer satisfaction, indicate a strong commitment to quality service and continuous improvement. The bank's ability to adapt to changing customer needs and market dynamics was also noted positively, highlighting its responsiveness and flexibility.

Significant Differences in Perception: The analysis identified age as a significant factor influencing perceptions of the organizational climate. This suggests that different age groups may have distinct expectations and experiences, underscoring the need for age-specific strategies in customer service and communication. No significant differences were found in perceptions based on sex, educational attainment, number of years as clients, or employment status, indicating a generally uniform perception across these demographics. This uniformity suggests that the bank has effectively maintained a consistent organizational climate and service quality across diverse client groups.

Implications for Enhanced Banking Services: The results suggest several areas for enhancing banking services. The positive perception of leadership and management highlights the importance of maintaining a customer-centric approach and transparent communication. The findings also underscore the need for continuous innovation in banking services and a commitment to diversity and inclusion. These elements are crucial for fostering a positive organizational climate and ensuring the bank's long-term success.

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