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CUSTOMER EXPERIENCE AND REPUTATION AS DETERMINANTS OF TRUST AMONG THE CUSTOMERS OF REMITTANCE CENTERS IN KIDAPAWAN CITY

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Abstract

Trust serves as a cornerstone in the financial services industry, particularly in remittance centers, where customer confidence ensures continuous patronage and service reliability. Especially when their expectations are fulfilled, they tend to stay and remain loyal. Despite numerous studies on customer trust, limited research has examined how customer experience and reputation jointly influence trust within remittance centers in Kidapawan City. Most existing works emphasize banking institutions and overlook remittance centers that cater to community-based financial transactions. This study aimed to determine the significant influence of customer experience and reputation on the level of trust among customers of remittance centers in Kidapawan City. It sought to assess the levels of customer experience, reputation, and trust; examine their correlations; and identify which variable best predicts customer trust. Using a quantitative descriptive–correlational design, the study gathered data from 200 customers through a validated survey questionnaire, utilizing random sampling techniques. Data were analyzed using mean, standard deviation, Pearson-r correlation, and multiple regression analysis. Results revealed that customers of remittance centers demonstrated a very high level of trust, experience, and reputation. Statistical analysis revealed that both customer experience and reputation significantly influence trust, with customer experience being the stronger determinant. This implies that when customers have favorable experiences and see the company as reputable are more likely to boost their trust. It is recommended that the remittance centers continue to deliver quality services. Furthermore, future research may explore additional factors to deepen the understanding of customer behavior in the remittance sector that boost customers' trust.

Keywords: Business Management, customer experience, reputation, trust, descriptive–correlational design, Kidapawan City, Philippines

INTRODUCTION

Background of the Study

Trust is a key driver for the sustainability of a bank's operation; however, building customer trust toward the financial service provider remains face significant challenge (Winata et al., 2024). Although banks have invested significant resources in the digital transformation process, most of them experience massive outages and the consequent loss of customer trust (Mohammed, 2025). Additionally, according to the article published by the Bangko Sentral ng Pilipinas (2024), highlighted that despite the valuable services offered by remittance service providers, they often face challenges in earning trust from the users due to negative perceptions around fees, convenience fees, and delays of transactions that are usually experienced by the Filipino worker abroad upon sending to their families, which leads them to skepticism and distrust in availing the service provider. Furthermore, Carlos and Quiambao (2024) added that remittance services that conduct related to financial transactions are facing customer attrition, which greatly affects arousing customers' trust in their financial transactions, due to the challenges of strong customer resistance against financial transactions caused by miscommunication with staff.

In the context of remittance centers, trust is crucial, especially since the security of financial transactions depends on this (Greenidge, 2021). Likewise, Anggraini (2024) highlighted that trust plays a crucial role in influencing a positive outflow of remittance services, thereby leading to user loyalty. Emphasizing that when remittance centers meet their consumers' expectations, they are more likely to remain loyal and continue their transactions. Furthermore, Devlin et al. (2015) highlighted that fostering and maintaining high levels of trust in the financial services sector is seen as crucial due to the characteristics of many financial services and to promote consumer engagement in the sector.

Various studies have demonstrated the correlation among factors influencing trust in using remittance centers. As suggested in the study conducted by Susanto (2024), when customer experiences align with their expectations of the remittance service provider, it arouses users' trust leading to recommend the services to others which strengthens the remittance reputation. Additionally, research indicates that the remittance center's customer experience is the primary factor in fostering their trust. When customers have a positive experience, it correlates directly with an increased degree of trust in the organization (Syahputra & Murwatiningsih, 2019). Moreover, when customers are satisfied with the services provided by the remittance center, it strengthens the reputation. It increases the trust rating of the financial service provider, which encourages users to continue patronizing the services (Esenyel & Emeagwali, 2019). Furthermore, regardless of the corporate image of financial service organizations, customers are concerned about the prices and the quality of the services, based on their customer experience, to establish trust in the financial service provider (Saoula et al., 2023).

Despite the extensive literature that was conducted nationally quantifying the factors that influence customers trust, there remains a notable research gap in understanding the customer experience and reputation as determinants of trust within the specific context of remittance centers in Kidapawan City. Existing studies fill the gap as it was highlight that there is a need to explore the relative importance and interplay of cognitive and affective dimensions of

customer experience in the remittance industry, particularly how service quality and customer satisfaction mediate the relationships between experience, reputation, and trust. Hence, this study employed three variables that seek to fill the gap by providing empirical evidence and insights with regard to the factors that influence customers trust in the remittance industry.

Statement of the Problem

This study aimed to investigate the significant influence of customer experience and reputation on the customers' trust in remittance centers. Specifically, this study sought to answer the following questions:

1. What is the level of trust among customers in remittance centers in terms of:
 - 1.1 character-competences;
 - 1.2 congruence;
 - 1.3 communication;
 - 1.4 commitment; and
 - 1.5 context?
2. What is the level of customer experience in remittance centers in terms of;
 - 2.1 peace of mind
 - 2.2 outcome focus
 - 2.3 moments of truth
 - 2.4 product/ service experience
3. What is the level of reputation among customers in remittance centers in terms of:
 - 3.1 likeability; and
 - 3.2 competence?
4. Is there a significant relationship between;
 - 4.1 experience and trust
 - 4.2 reputation and trust
5. Which between customer experience and reputation determine of trust among customers of the remittance centers in Kidapawan City?

Conceptual Framework

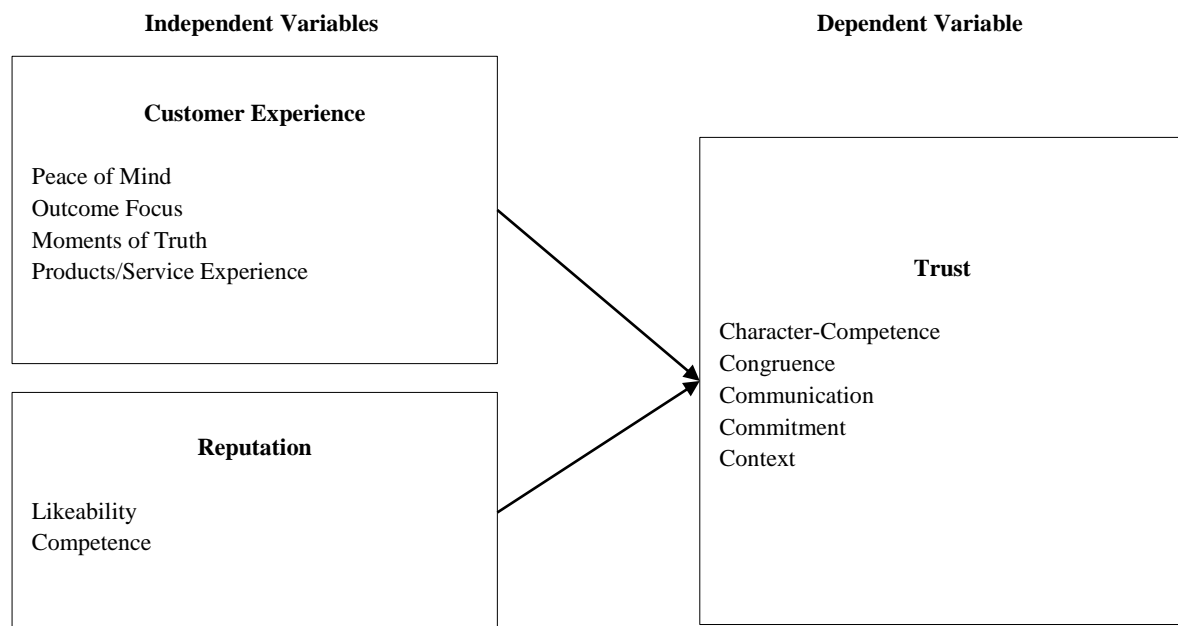
Presented in Figure 1 is the conceptual framework showing the relationship between the independent variable and the dependent variable. The independent variables are customer experience and reputation, while the dependent variable is trust. Customer experience is defined as the customer's cognitive and affective assessment of all direct and indirect encounters with the firm relating to their purchasing behavior (Klaus & Maklan, 2013a). Reputation is defined as the overall estimation of a firm by its stakeholders, which is expressed by the net affective reactions of customers, investors, employees, and the general public (Schwaiger, 2004). Trust is a degree in which a consumer is willing to delegate decision-making on their behalf to a remittance center (Moin et al., 2023)

Trust has five indicators, which include character-competence, congruence, communication, commitment, and context. Character-competence is the extent which provide costumer the necessary confidence to take risk and trust their counterparts in the belief that their trust will not be abused or manipulated. Also, congruence is a trait that an individual possesses the same values as others, which encourages them to trust a remittance center. Additionally, communication is a tool to connect the costumer and remittance center to function the transaction. Moreover, commitment is a trait of a person's willingness to take a risk and depend on others.

Further, context is the ability of a person to determine the

robustness of the remittance center to earn their trust.

Figure 1. The Conceptual Framework of the Study



Moreover, customer experience has four indicators: peace of mind, outcome focus, moments of truth, and products/service experience. Peace of mind describes the customer's assessment of all the interactions with the service provider before, during, and after the purchase of the service. On the other hand, outcome focus is associated with reducing customers' transaction cost, such as seeking out and qualifying new providers, reflecting the importance of goal-oriented experiences in consumer behavior. Also, moments of truth emphasize the importance of service recovery and flexibility in dealing with customers once complications arise. Moreover, product/service experience refers to the importance of customers' perception of having choices and the ability to compare offerings, a critical factor in modelling consumer behavior and an antecedent of loyalty.

Furthermore, reputation has two indicators, such as likeability and competence. Likeability refers to the influence of factors such as customer service quality and the overall appeal of the bank. Competence is judged based on the bank's ability to provide efficient and reliable services.

METHODOLOGY

This chapter discusses the research methodology that was used in the study. This includes the research design, research locale, the research respondents, a validated research instrument, data collection procedure, statistical treatment use, and ethical considerations in conducting the study.

Research Design

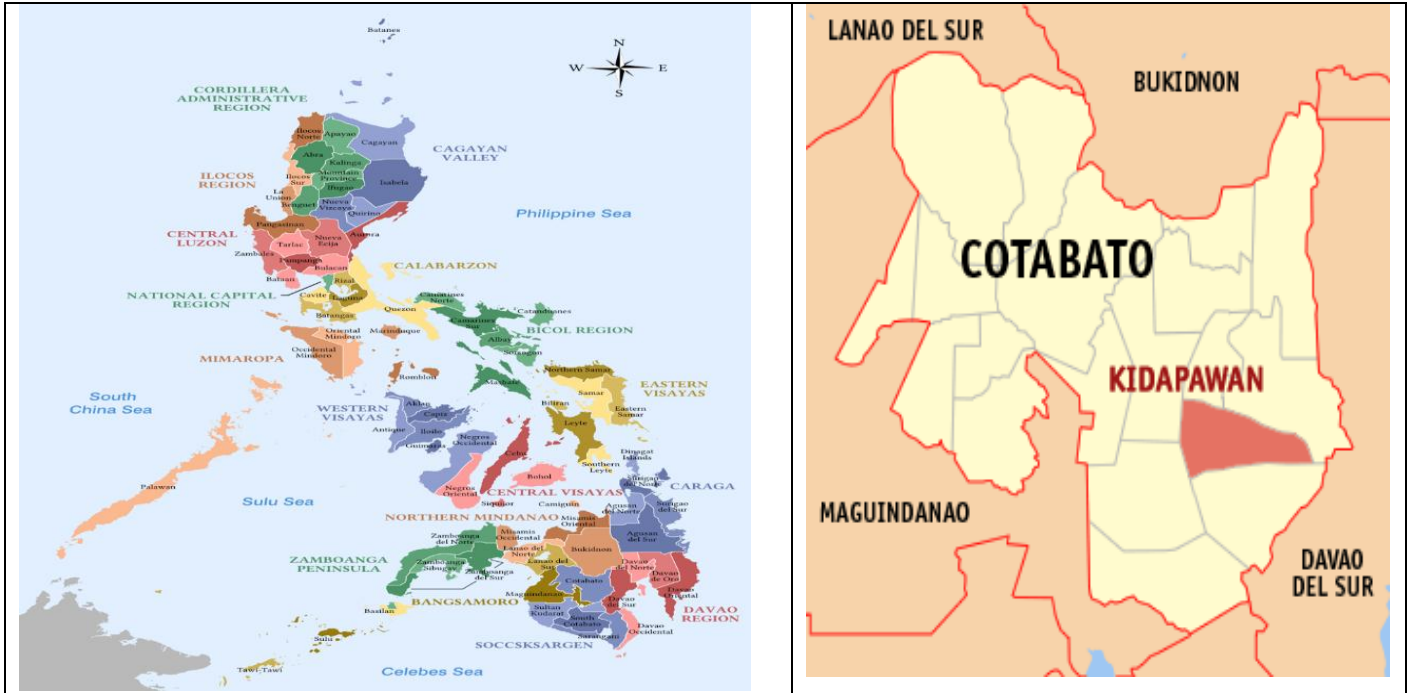
This study employed a descriptive-correlational design. The descriptive study method involves determining the facts and often the issues involved in the study with sufficient and correct interpretation of the findings (Calderon and Gonzales, 2011). In this study, the descriptive design was used to describe the status of customers in terms of customer experience, reputation, and trust

On the other hand, correlational research design measures two or more closely connected variables and evaluates the relationship between or among these variables (Stangor and Walinga, 2019). This study utilized a correlational design to measure the significant relationship between customer experience and reputation, as well as trust among customers of remittance centers in Kidapawan City, and to determine which factors have significantly predicted customers' trust.

Research Locale

This study was conducted in any money remittance centers in the Brgy. Poblacion, City of Kidapawan. It comprises six branches of money remittances in the Brgy. Poblacion, Kidapawan City, namely the Palawan Express-Dayao Branch, Jose Abad Branch, Premium Branch, National Highway Branch, Market Branch and Singao branch. All are classified money remittance center since it offers sending and receiving money transactions. The researcher has chosen those branches since it employs huge number of customers who served as respondents. Likewise, these customers have been observed keep patronizing the products and services offered by these financial service providers established within the city which makes them knowledgeable on the variables under study.

Figure 2. Map of the Philippines and the Kidapawan City



Research Respondents

The respondents of this study will be the 200 customers from the selected remittance centers in barangay Poblacion, Kidapawan City. These individuals will be selected based on specific criteria; they must be of 18 years old and above; they must at least have a transaction every two months; must at least have the experience with money remittance services for more than once, this means that first time customers were excluded. This selection process will ensure that the respondents possess substantial experience and knowledge within the remittance industry, which can offer valuable insight into innovativeness and loyalty. The respondents of this study considered as vulnerable population, to ensure safety and clarity, the researcher will ensure that respondents fully understand the study's purpose, their right, potential risk, and they have the right to withdraw at any time without penalty. Also, the researcher will use of coding to keep the respondent's data anonymous and confidential.

To establish the sample size, the researcher utilized a random sampling method. Through this method, respondents were selected based on criteria set by the researcher. In addition, the decision to involve 200 customers as participants is supported by statistical reasoning. As per Hair et al. (2019) recommendations, when dealing with populations of assumed large size but unknown exact figures, a sample size of 200 is deemed appropriate. This number ensured a reasonable margin of error and confidence level necessary for social science research purposes.

Research Instrument

The researcher will be utilizing an adapted survey questionnaire from various studies. The questionnaire contains fifty statements, which are divided into four parts and it will be validated by the panelist for consistency of the items. This study will be using 5 Point Likert Scale of which 5 - Strongly Agree while 1 is Not agreeable at all.

The first part shows the dependent variable, which is the Trust, with five indicators including character-competence, congruence, communication, commitment, context, with a total of twenty-eight statements. In this part, the researcher also utilized the adapted

survey questionnaire used by Moin et al. (2023) with a total Cronbach alpha of 0.92. The equivalent scale for the trust variable is shown below.

Range of Means	Descriptive Equivalent	Interpretation
4.20-5.00	Very High	The trust of customers is highly demonstrated.
3.40-4.19	High	The trust of customers is often demonstrated.
2.70-3.39	Moderate	The trust of customers is fairly demonstrated.
1.80-2.59	Low	The trust of customers is rarely demonstrated.
1.00-1.79	Very Low	The trust of customers is not demonstrated.

Additionally, the second part pertains to the first independent variable, which is the Customer Experience. In this part the researcher utilized the adapted survey questionnaire used by Maklan and Klaus (2011b). It comprises a total of nineteen items from four indicators: products/service experience, outcome focus, moment of truth, and peace of mind with a total Cronbach alpha of (0.94). The equivalent scale of the costumer experience variable is shown below.

Range of Means	Descriptive Equivalent	Interpretation
4.20-5.00	Very High	The customer experience of customers is very evident.
3.40-4.19	High	The customer experience of customers is evident.
2.70-3.39	Moderate	The customer experience of customers is fairly evident.
1.80-2.59	Low	The customer experience of

		customers is less evident.
1.00-1.79	Very Low	The customer experience of customers is not evident at all.

The third part contains the second independent variable, the Reputation, with two indicators, including likeability and competence, with five statements. In this part, the researcher utilized the adapted survey questionnaire used by Schwaiger (2004), with a total Cronbach alpha of (0.93). The equivalent scale of the reputation variable is shown below.

Range of Means	Descriptive Equivalent	Interpretation
4.20-5.00	Very High	The reputation of customers is always manifested.
3.40-4.19	High	The reputation of customers is often manifested.
2.70-3.39	Moderate	The reputation of customers is fairly manifested.
1.80-2.59	Low	The reputation of customers is rarely manifested.
1.00-1.79	Very Low	The reputation of customers is not manifested.

Data Collection

Before commencing data collection, the researcher sought ethical clearance from the UIC-Review Ethics Committee and sent a letter to the Graduate School Dean to obtain permission for conducting this study. Simultaneously, a letter will be sent to the Remittance Center to request permission to include their consumers as respondents in the study.

Upon receiving approval from both the Dean and the Remittance Center, data gathering will proceed through face-to-face interactions to facilitate clear and direct communication. At the start of each interaction, an Informed Consent Form (ICF) will be distributed to all prospective participants. Under research respondents, the questionnaire was provided with translations into the local dialect where necessary or in Filipino, to ensure clarity and understanding. This form will clearly outline the purpose of the study, the voluntary nature of participation, the procedures to be followed, the potential risks and benefits, and the participants' rights, including the right to refuse or withdraw from the study at any time without any negative consequences.

In the recruitment process, the researcher sought assistance from the Remittance Center's guard for more efficient management in the distribution and retrieval of survey questionnaires, ensuring that the decision to participate remains entirely voluntary and free from employer influence. The researcher will ensure independence from employer influence.

Respondents were given the option to complete the survey questionnaire in a private or neutral spot to ensure comfort and confidentiality. The survey questionnaire, estimated to require approximately 15–25 minutes to complete, will be administered with consideration for the respondents' comfort and convenience. If respondents will experience discomfort while answering the survey questionnaires or may be unavailable to complete the questionnaire immediately, they will be given the option to respond the survey through online using Google Form link/ QR code or may take

home the survey tool, ensuring for more efficient and effective response process.

Furthermore, the researcher, with the assistance of remittance center guard, will remind respondents of their right to skip any questions they find uncomfortable and to withdraw from the study participation at any time without any negative consequences. The data collection period will last for approximately three weeks. Further, all collected data were coded to prevent the identification of individual respondents. The study strictly adhered to the Data Privacy Act of 2012 (RA 10173). Confidentiality was ensured by anonymizing data, securely storing it for three years, and responsibly destroying it afterward. Finally, the gathered data will be tallied, analyzed, and interpreted using appropriate statistical tools.

RESULTS AND DISCUSSIONS

This chapter deals with the presentation, analysis, and interpretation of data. The first part describes the level of customer experience, reputation, and trust among remittance customers. The second part presents the relationship between the level of customer experience, reputation, to customers' trust.

Level of Trust

The level of trust as measured by five indicators, namely: character competence, congruence, communication, commitment, and context. Based on the result, the level of trust is very high, with an overall mean of 4.54, indicating that the level of trust is very evident. This implies that customers regain their trust when they see the remittance center is associated with a reliable and productive individual and think that the overall process of the transaction is easy and fast. This result conforms to the findings of Issock (2020), which highlighted that when individuals' trust was very evident, this shows that their trust was increased when the financial service provider possesses a high service quality and a positive attitude that leads the customer satisfaction and loyalty. It is further supported by the finding of Susanto (2024) highlights that when customers' expectations are fulfilled, their trust can be developed, leading to the recommendation of the services to others. Further, it can be noted that the standard deviation of trust ranged from 0.52 to 0.59, which means that the responses of respondents were consistent.

Level of Customer Experience

The level of customer experience as measured in four indicators: peace of mind, outcome focus, moments of truth, and product experience. Data showed that the level of customer experience is very high, with an overall mean of 4.55, indicating that it is very evident. This further indicates that customers consistently experience excellent services from the remittance centers, showing that the centers can deliver a smooth and trustworthy transaction process that keeps them patronizing. The findings imply that remittance centers provide meaningful experiences that meet or exceed customer expectations, thereby fostering satisfaction and loyalty. This is aligned with Maklan and Klaus (2011b) and Syahputra and Murwatiningsih (2019), which emphasizes that a highly positive customer experience leads to stronger engagement, trust, and long-term patronage. The standard deviation values ranging from 0.46 to 0.56, which are all below 1.0, indicate that respondents' perceptions are consistent.

Level of Reputation

The level of reputation as measured by two indicators, namely, likeability and competence. Based on the findings, the level

of reputation is very high, with an overall mean of 4.54, indicating that it is always manifested. This further indicates that customers consistently recognize the remittance centers as reputable and trustworthy institutions. This means that customers view the centers as reliable providers offering high-quality services and a strong public perception. This finding is parallel to the findings of Khan et al. (2022), which explained that a strong corporate reputation enhances customer perceptions of the organization and minimizes the cost and effort needed to maintain long-term relationships. Similarly, Cowan and Guzman (2020) emphasized that while a favorable reputation offers strategic advantages, it must be supported by consistent quality performance to ensure sustainable success.

CONCLUSION AND RECOMMENDATIONS

This chapter presents the conclusions based on the findings of the study. Also, it contains recommendations that may help address the issues identified through this study.

Conclusions

Based on the findings of the study, the following conclusions were drawn in accordance with the statement of the problem:

The level of trust among customers of remittance centers in Kidapawan City was very high, indicating that customers consistently demonstrated confidence in the integrity, commitment, and competence of the remittance centers. Among the five indicators, commitment was the highest, showing that customers strongly intended to continue patronizing and recommending the centers. This suggests that customers feel secure and satisfied with the services rendered, perceiving the centers as dependable institutions in handling their financial transactions.

Additionally, the level of customer experience was found to be very high, indicating that customers consistently encountered high-quality and satisfactory remittance services. Among the four indicators, moments of truth obtained the highest mean, implying that customers value not only the outcome of transactions but also the way the services are delivered and how they are treated throughout the process. This demonstrates that when service interactions are handled professionally and transparently, customers feel more satisfied and their expectations are fulfilled, leading to stronger trust and continued patronage.

Furthermore, the reputation level of remittance centers was found to be very high, which implies that remittance centers are credible and competent service providers. Moreover, competence ranked slightly higher than likeability, signifying that customers believe the remittance centers deliver efficient and reliable services, thereby enhancing their confidence and trust.

Moreover, the findings revealed a significant moderate positive correlation between customer experience and trust, as well as between reputation and trust.

Furthermore, customer experience was found to be the only significant determinant of trust, while reputation was not a significant predictor when both were analyzed together. This indicates that direct interactions and service experiences have an influence on building trust. Customers base their trust more on how well they are treated and how smoothly their transactions are processed, rather than on the public image of the remittance centers.

Recommendations

Based on the findings and conclusions of this study, the following recommendations are proposed:

The remittance center may further improve its service delivery to clients throughout the transaction process, enabling it to maintain customer patronage and loyalty. Additionally, the remittance center may offer mortgage financial services that encourage customers to subscribe, which will increase their trust. Furthermore, the management may also introduce experience-driven innovations, such as digital queue systems, real-time transaction tracking, and personalized customer support to ensure that every experience of consumers creates a lasting positive impression.

Moreover, the remittance center may continue fostering integrity and fairness in its transactions. A well-organized procedure and transparency of operation contribute to the sustainability of customers' trust, leading them to keep patronizing and loyal to the industry. Additionally, they may continue providing a quality service that follows the standard operating procedure of the remittance center, strengthening customer service to promptly address customers' concerns, and conducting monthly evaluations to ensure that the service delivery is aligned with customers' expectations.

Ultimately, future researchers are encouraged to enhance this study in different locations or find other factors to provide a broader understanding of what drives trust in financial services. Qualitative or mixed-method approaches may also be used to capture deeper insights into customer perceptions and behavioral intentions.

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