



Development and Validation of Infobanking Video Series

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Abstract: The main purpose of this study was to measure the level of awareness and customer satisfaction on mobile banking of 30 clients from the Bank of the Philippine Islands in Kalibo, Aklan which was the basis for the acceptability of “InfoBanking: A Video Series About Mobile Banking”. Respectively, a 13-item and 20-item modified checklist questionnaires were used to collect information on the level of awareness and customer satisfaction on mobile banking of the respondents. The results of the questionnaire were converted into quantitative data and were then subjected to statistical analysis. The analysis of data was presented using descriptive statistics, frequency count, sum, percentage, and mean. The results showed that the level of awareness and customer satisfaction of BPI clients on mobile banking were both “above average”. The data collected was then used for the production of InfoBanking: A Video Series about Mobile Banking. With the attached link of the video series, a 25-item modified validation checklist questionnaire was then administered to the 30 BPI clients, three (3) BPI employees, three (3) BDO employees, and two (2) IT experts to determine the level of acceptability of the InfoBanking video series. After analyzing the data, overall, results showed that "InfoBanking: A Video Series about Mobile Banking" has a very high acceptability. The results indicate that "InfoBanking: A Video Series about Mobile Banking" is very highly acceptable in terms of its three criteria: content, editing and visual quality, and sound quality and speaking ability.

Keywords: Awareness, Customer Satisfaction, Mobile Banking, Video Series.

INTRODUCTION

With the rapid developments of technology in today’s time, the banking sector turned to digital means in offering consumers access to financial services and transactions. Clients are now able to carry out banking activities efficiently through the emergence of mobile banking. Mobile banking refers to the activity of performing financial transactions with the use of mobile devices wherein customers are granted the privilege to access their accounts whenever they please at their own comfort (Chen, 2020; Wisniewski, 2021).

Customer satisfaction is a very important factor to consider especially when running a business because it is what drives the business to continue to operate. Good customer satisfaction results in faith and loyalty towards the brand or company that provides the service. Hence, identifying the factors that affect or influence customer satisfaction is an integral part in developing a good and effective plan that allows them to provide good quality service to their customers. Consumer satisfaction has been widely accepted as a key component of the perpetual utilization and success of information systems, e-commerce and mobile banking literature (Geebren et al., 2021). According to Carr (2018), customers play an important role in determining whether a business flourishes or plummets, as Hamzah and Shamsudin (2020) concluded that a customer’s satisfaction is vital in the sustainability and survivability of an establishment. Saoji and Goel (2013) reported that the customers are content with the mobile banking system due to its efficiency and convenience in use, access to various types of

facilities, ability to monitor and carry out banking activities, and advanced security measures for a safe providing of banking services.

As the country fails to flourish in digital banking despite holding onto the global leadership role in the "time spent on social media" category in the We Are Social and Hootsuite's Digital in 2017 report (Szijarto, 2017), the surge in digital banking in Asia has bypassed the Philippines (Ramanathan et al., 2014). Additionally, the Philippines had the lowest digital-banking penetration; compared to 28% in other developing countries of the region, only 12% of Filipinos responded to having tried Internet banking. With the rapid globalization of technology, E-banking services became high in demand. However, these are not accessible to every customer due to factors such as limited access to or lack of awareness on technology, while some may wish to avoid the fees charged for those services (Alkhowaiter, 2020). Due to lack of awareness, users are highly vulnerable to virus and malware attacks. It is a reason for doubts regarding mobile banking services, as well as risk and issue concerns. These factors make the consumers hesitant to try out mobile banking applications.

Videos play an integral part in the field of business which serves as an ideal medium for banks and financial institutions to connect with consumers. Due to the rising number of clients with less knowledge on mobile banking, informative videos about it come in handy. In accordance with Pahwa (2021), video marketing is the usage of video to sell a product, or service, participate on social media channels, educate potential and current customers, and communicate with them. The research conducted by Sedej (2019) suggests that video communication is still a growing trend. As technology advancements and digital transformation continue, video marketing is expected to grow even more.

Through this study, the researchers aimed to provide insights and knowledge about mobile banking through an infobanking video series in order to improve the awareness on mobile banking of the people from Kalibo, Aklan.

In the light of the above considerations, the main purpose of this study was to measure the level of awareness on mobile banking and customer satisfaction of bank clients from Kalibo, Aklan which was the basis for the acceptability of the video series entitled "InfoBanking: A Video Series about Mobile Banking".

Statement of the Problem

This study aimed to measure the level of awareness on mobile banking and customer satisfaction of bank clients from the Bank of the Philippine Islands in Kalibo, Aklan which was the basis for the acceptability of the video series entitled "InfoBanking: A Video Series About Mobile Banking".

Specifically, the study aimed to answer the following questions:

1. What is the level of awareness on mobile banking of the bank clients from the Bank of the Philippine Islands in Kalibo, Aklan?
2. What is the level of customer satisfaction of the bank clients from the Bank of the Philippine Islands in Kalibo, Aklan?
3. What video series can be created based on the results of the study?
4. What is the level of acceptability of "InfoBanking: A Video Series About Mobile Banking" to information technology experts, bank clients from the Bank of the Philippine Islands, and bank employees from the Bank of the Philippine Islands and Banco de Oro in Kalibo, Aklan in terms of:
 - a) Content;
 - b) Editing and visual quality; and
 - c) Sound quality and speaking ability?

Methodology

Research Design

The research design that was used in the study was Research and Development (R & D) design.

Participants and Validators

The respondents of the study were 30 bank clients from the Bank of the Philippine Islands in Kalibo, Aklan. In determining which bank to evaluate, the researchers have chosen one from the list of the best banks in the Philippines provided by Bangko Sentral ng Pilipinas (Dungo, 2022). In determining the respondents of the study, quota sampling technique was used. Quota sampling technique is a type of non-probability sampling technique wherein the researchers gather a sample that involves representatives of a group (Simkus, 2022).

Correspondingly, the acceptability of Development and Validation of InfoBanking Video Series was determined by the validation of bank clients from Kalibo, Aklan and bank employees from the Bank of the Philippine Islands and Banco de Oro in Kalibo, Aklan. Thus, the validators of this study were 30 bank client-respondents, three (3) bank employees from the Bank of the Philippine Islands (BPI), three (3) bank employees from the Banco de Oro (BDO), and two (2) Information Technology experts. The participants in the study, the bank employees, and the Information Technology experts were the validators for the findings of this study through the use of a checklist questionnaire that assessed the level of acceptability of the InfoBanking video series in terms of content, editing and visual quality, and sound quality and speaking ability.

Data-Gathering Instrument

The researchers used an adopted and modified checklist questionnaire as the data gathering instrument in obtaining information from the participant. The checklist questionnaire was composed of four (4) parts. The first part was composed of the socio-demographic profile of the participants. Part II was about the level of awareness on mobile banking. The next part was about the level of customer satisfaction on mobile banking. Part IV, the last part, was about the level of acceptability on "InfoBanking: A Video Series About Mobile Banking".

Socio-Demographic Profile Questionnaire. This was used to determine the personal information such as the name, address, age, sex, and occupation of the participants as well as from whom they learned about mobile banking.

Level of Awareness on Mobile Banking Checklist. This was used to determine the level of awareness on mobile banking of the participants (International Finance Corporation, 2013; Efimini and Lech, 2015; Anene and Okeji, 2021) and their purpose of using mobile banking. The 13-item checklist questionnaire was answered using the Likert Scale wherein 5 was described as strongly agree, 4 as agree, 3 as neutral, 2 as disagree, and 1 as strongly disagree.

Weight	Description
5	Strongly Agree
4	Agree
3	Neutral
2	Disagree
1	Strongly Disagree

The mean was arbitrarily categorized as follows:

Mean Score	Scaling
4.21-5.00	Excellent
3.41-4.20	above Average

2.61-3.40	Average
1.81-2.60	below Average
1.00-1.80	Poor

Level of Customer Satisfaction on Mobile Banking. This was used to determine the perception of the participants regarding the features and services of mobile banking (Bala et al., 2021). The 20-item checklist questionnaire was answered using the Likert Scale where 5 was described as strongly agree, 4 as agree, 3 as neutral, 2 as disagree, and 1 as strongly disagree.

Weight	Description
5	Strongly Agree
4	Agree
3	Neutral
2	Disagree
1	Strongly Disagree

The mean was arbitrarily categorized as follows:

Mean Score	Scaling
4.21-5.00	Excellent
3.41-4.20	above Average
2.61-3.40	Average
1.81-2.60	below Average
1.00-1.80	Poor

Level of Acceptability on “InfoBanking: A Video Series About Mobile Banking”. This was a 25-item checklist questionnaire about the level of acceptability of the participants on “InfoBanking: A Video Series About Mobile Banking”. Questions about their experience watching the video series were organized according to content, editing and visual quality, and sound quality and speaking ability (Beaudin and Quick, 1996; Schrock, 2011; Instructional Video Assessment Survey, 2014). This was measured using the Likert Scale where 5 was described as strongly agree, 4 as agree, 3 as neutral, 2 as disagree, and 1 as strongly disagree.

Weight	Description
5	Strongly Agree
4	Agree
3	Neutral
2	Disagree
1	Strongly Disagree

The mean was arbitrarily categorized as follows:

Mean Score	Scaling
4.21-5.00	Very High Acceptability
3.41-4.20	High Acceptability
2.61-3.40	Average Acceptability
1.81-2.60	Low Acceptability
1.00-1.80	Very Low Acceptability

Results and Discussion

Level of Awareness on Mobile Banking

Bank of the Philippine Islands (BPI) Clients in Kalibo, Aklan

Table 1 shows the level of awareness on mobile banking of the Bank of the Philippine Islands (BPI) clients in Kalibo, Aklan. In the table, it shows that, overall, the level of awareness is above average (M= 3.85).

The results shown in Table 1 presents that the level of awareness that BPI clients in Kalibo, Aklan have towards mobile banking is above average, which corresponds to the mean of 3.85 taken from the responses.

Table 1 *Mean Result of the Level of Awareness on Mobile Banking of the Bank of the Philippine Island (BPI) Clients in Kalibo, Aklan*

Variable	Mean	Description
Level of Awareness on Mobile Banking	3.85	Above Average

Mean Score	Scaling
4.21-5.00	Excellent
3.41-4.20	above Average
2.61-3.40	Average
1.81-2.60	below Average
1.00-1.80	Poor

The level of awareness that BPI clients have towards mobile banking is above average. Above average means, some of the bank clients lack knowledge about mobile banking. This shows that some of the BPI clients are still unaware of mobile banking apps as well as how it works and the features and services it offers, but still opt to make banking transactions in a traditional way which is physically going to banks.

When broken down, the finding implies that some clients are aware of the availability of mobile banking apps but are unaware and do not use the features and services it offers. The responses have shown that some of the clients have mobile banking apps installed on their phones but do not use its services such as payment and transfers in financial activities. Some are also unaware of the differences between mobile and traditional banking. However, most of the client-respondents have shown a higher level of awareness and agreement towards mobile banking apps and its utilization in making different financial transactions.

The findings in the survey tie-up with the findings of Anene and Okeji (2021) which concluded that the majority of the academic librarians, which are also bank clients, are aware and use mobile banking services. Some of these services are account balance check, payment and transfer of money, and security features.

Level of Customer Satisfaction on Mobile Banking

Bank of the Philippine Islands (BPI) Clients in Kalibo, Aklan

Table 2 presents the level of customer satisfaction on mobile banking of the Bank of the Philippine Islands (BPI) clients in Kalibo, Aklan.

The results shown in Table 2 indicate that overall, the level of customer satisfaction of BPI clients in Kalibo, Aklan is above average with a mean of M= 3.96.

Table 2 Level of Customer Satisfaction on Mobile Banking of the Bank of the Philippine Island (BPI) Clients in Kalibo, Aklan

Variable	Mean	Description
Level of Customer Satisfaction on Mobile Banking	3.96	Above Average
Mean Score	Scaling	
4.21-5.00	Excellent	
3.41-4.20	above Average	
2.61-3.40	Average	
1.81-2.60	below Average	
1.00-1.80	Poor	

The results show that the level of customer satisfaction of BPI clients in Aklan is above average. This implies that some of the bank clients are not satisfied with the services and features offered by mobile banking as well as how it works and is utilized. However, above average means that most of the respondents agree with the advantages and benefits brought by mobile banking and are satisfied with its features and services.

Breaking down the results, it shows that most respondents are aware and agree that mobile banking is truly time-effective, user-friendly, easy to use, convenient, and eases most of the banking transactions. However, some still disagree and are unsatisfied with some of the features that mobile banking offers. This includes security and using all mobile banking services.


The findings tie-up with the findings of Anbumalar, et al. (2021) which also found out that 98.3% of their respondents are aware of mobile banking and have high preferences and satisfaction on the aspects of mobile banking such as security features, payment and transfer, and more. However, some are still unaware and do not use the features and services of mobile banking applications. Moreover, some also see challenges and feel hesitant due to some possible technical errors and faults in mobile banking such as system security in case of loss of phone, chances of getting scammed, lack of awareness, and more.






Infobanking Video Series






"InfoBanking: A Video Series About Mobile Banking" which includes videos that provide information about introduction to mobile banking, features of mobile banking applications, instructions to access the app, and mobile banking vs traditional banking were described into the following:





a. Content

Table 3 shows the topics and contents discussed in the InfoBanking: A Video Series About Mobile Banking.

Content	Description
 <p>Thumbnail of Introduction</p>	<p>It shows the thumbnail of the first installment of the Infobanking video series which is the Introduction. Texts and graphic elements were used to make the thumbnail creative and pleasing.</p>

 <p>History of Mobile Banking</p>	<p>It shows the animated character explaining the history of mobile banking through the use of texts so that the viewers can understand better. It shows how mobile banking started and developed through the years.</p>
 <p>Increasing Mobile Banking Users</p>	<p>It shows the animated character explaining a text about how mobile banking is doing at the present age. It shows that mobile banking users have increased and are continuously growing.</p>
<p>Different Banks That Offer Mobile Banking Services</p> 	<p>It shows the logos of some of the banks in the Philippines that offer mobile banking services. This is to show the viewers the different options they can choose from if they want to try mobile banking.</p>
<p>Thumbnail of the Features</p> 	<p>It shows the thumbnail of the second installment of the Infobanking video series which is about the features of mobile banking applications. Some screenshots obtained from the video are also attached. These screenshots show some of the features of mobile banking applications as well as the links of the official websites of banks that can be accessed by the viewers to acquire additional information regarding the specific features and services they offer.</p>
<p>Introduction of Topic</p> 	<p>It shows the introduction of the characters on what the second part of InfoBanking: A Video Series About Mobile Banking will discuss.</p>

 <p>Introduction and Explanation of a Feature</p>	<p>It showcases the explanation of one of the features offered by the mobile banking with the animated character's gestures paired with short and summarized information about the said features.</p>
<p>Examples and Explanation of a Feature with the</p>  <p>usage of Elements</p>	<p>It showcases the usage of elements such as color, shapes, and images in giving examples and explanations of the feature in a more creative way.</p>
 <p>Closing Remarks of the Video</p>	<p>It showcases the closing pose of the two animated characters used for the video during the closing remark with the addition of using elements to add creativity on the video.</p>
<p>Links to Online Websites of the Banks</p>  <p>Listed</p>	<p>It showcases the different links to banks' online websites provided at the end of the video.</p>
 <p>Thumbnail of the Instructions to Access App</p>	<p>It shows the third installment video of the Infobanking video series which includes general steps on how to safely utilize mobile banking applications.</p>

	<p>Accessing Mobile Banking Apps</p>	<p>It depicts the highlight of accessing mobile banking apps, which discussed opening one's mobile banking account to use its features.</p>
<p>Precautions to Reduce Risks in Using Mobile Banking Apps</p> 		<p>It shows the security threats encountered when accessing mobile banking apps, as well as the precautionary measures taken to reduce risks.</p>
<p>Thumbnail of Mobile Banking vs Traditional Banking</p> 		<p>It shows the thumbnail of the last installment of the Infobanking video series which is about the difference between mobile banking and traditional banking.</p>
<p>Mobile Banking vs Traditional Banking</p> 		<p>It shows the comparison, advantages and disadvantages of mobile banking from traditional banking.</p>

b. Video Elements

The researchers developed the informative videos using Animaker Inc., a cloud-based video animation software that makes studio-quality presentations accessible to everyone. It allows users to create animated videos using pre-built characters and templates. The researchers wisely and intentionally utilized complementary colors as well as those with opposing hues in order to draw attention to the most important aspects and parts of the video series. To focus viewers' attention on the content of the video series, engaging and corporate-related designs that are not overbearing were chosen. The researchers carefully considered the size of the images, text alignments, and the arrangement of elements included that reflect and align with the video series.

Moreover, characters and text were arranged strategically in order to fully present the content of the video. Since visual effects were considered by the researchers to make the video series more interesting, there are specific elements that significantly enhance the visual experience. Animation and

transition effects were added to make it more appealing and capture the attention of the viewers. In addition, graphics were used to help viewers see and interpret the content more efficiently.

Sound is as important as visual effects because it adds depth to the visual and engages audiences as it helps deliver information and emphasis to the animation. Furthermore, the researchers recorded the audio using a mobile phone with an attached external microphone in order to cancel out unnecessary noises. The researcher used Capcut, a video editor mobile application, to adjust the volume of the recorded audio. The app was also used for adding the background music.

The researchers inserted voice overs to the created animation in order to fill conceptual gaps and further explain important information that were not expressed visually. These voice overs aided in engaging audiences and in delivering information. Moreover, the researchers made sure to take consideration of the recording area in order to minimize background noise. They were also accompanied by an instrumental background music which helped in increasing the creativity and cohesion of the videos in the video series. The speaking volume of the speaker for each video was reviewed to see if it was clear and loud enough for the listener to understand. The background music was also analyzed if it is in the right volume.

Level of Acceptability on InfoBanking

Video Series about Mobile Banking

Table 4 presents the level of acceptability on "InfoBanking: A Video Series About Mobile Banking".

In the table, the results show that, overall, the "InfoBanking: A Video Series About Mobile Banking" has very high acceptability with a mean of 4.24.

Table 4 Level of Acceptability on "InfoBanking: A Video Series about Mobile Banking"

Level of Acceptability	Mean	Description
Overall	4.24	Very High Acceptability
Content	4.38	High Acceptability
Editing and Visual Quality	4.23	Very High Acceptability
Sound Quality and Speaking Ability	4.10	High Acceptability

Mean Score

Scaling

4.21-5.00 Very High Acceptability

3.41-4.20 High Acceptability

2.61-3.40 Average Acceptability

1.81-2.60 Low Acceptability

1.00-1.80 Very Low Acceptability

The results indicate a Very High Acceptability from bank clients, bank employees, and IT experts which means that the "InfoBanking: A Video Series About Mobile Banking" is very highly acceptable in terms of its three criteria: content, editing and visual quality, and sound quality and speaking ability.

Breaking down the results, it has shown that most of the respondents, which are bank clients, bank employees, and Information Technology (IT) experts, agree that the content of the video series is complete, comprehensible, organized, and effective in providing knowledge about mobile banking. This implies that InfoBanking: A Video Series About Mobile Banking is effective, valid, and efficient in being an informative video series. Moreover, in terms of its editing and visual quality, most of the respondents have agreed that the video series has eye-pleasing and eye-catching editing quality. This implies that the video series is successful in delivering knowledge with clear and good quality visual aspects. Lastly, most of the respondents have also agreed that the InfoBanking: A Video Series About Mobile Banking has good audio and speaking quality. Meaning, the sound effects, background music, and voice recording complement each other. This implies that the video series is effective in providing knowledge and information in a clear and understandable audio quality.

The findings of the study correspond with the findings of Brame (2016) wherein the findings have also stated that informative videos give significant impact upon the learning activity of the viewer. This is as long as the videos contain the important components and elements to make the video efficient in promoting active learning.

Conclusions

Based on the findings of the study stated above, the following conclusions were drawn:

1. The level of awareness on mobile banking among bank clients from the Bank of the Philippine Islands in Kalibo, Aklan was “above average” due to the fact that they were familiar with mobile banking. Therefore, bank clients were aware of mobile banking and have a general knowledge of it, but unfamiliar with some of its features and services. This may lead to bank clients having a chance to conduct basic banking transactions through mobile banking but are still hesitant to utilize all of its features and services due to possible security and technical errors of mobile banking applications.
2. The level of customer satisfaction among bank clients from the Bank of the Philippines Islands in Kalibo, Aklan was “above average” due to the fact that the bank clients were aware of the qualities of mobile banking and were pleased with it. Therefore, the bank clients were satisfied with some of the features and quality of mobile banking however there are also some aspects that they are still uncertain with. This may lead to bank clients exploring more and trying out the different features and services provided by mobile banking applications.
3. The video series that was created based on the results was entitled "InfoBanking: A Video Series About Mobile Banking", which includes videos that provide information about introduction to mobile banking, features of mobile banking applications, instructions to access the app, and mobile banking vs traditional banking, due to the fact that the topics discussed were the basic general knowledge that both bank clients and employees need to know in order to enhance awareness about mobile banking and customer satisfaction towards it.
4. The level of acceptability of “InfoBanking: A Video Series About Mobile Banking” among the information technology experts, BPI bank clients, and BPI and BDO bank employees were labeled as “very high acceptability” due to the fact that the validators were satisfied with the video series in terms of its contents, editing and visual quality, and sound quality and speaking ability. Therefore, it signifies that the IT experts, bank clients, and bank employees find the video series informative, pleasing, and easy to understand. The video series was able to enlighten the viewers regarding mobile banking and how it evolved, give information about its features and services and provide instructions on how to utilize it, and show a comparison between mobile banking and traditional banking. It has organized and concise content, pleasing and visually appealing editing and visual quality, and clear sound quality and speaking ability. Overall, it was effective in spreading awareness and information about mobile banking. This may lead to clients having a deeper understanding of mobile banking apps and using its features and services to its full potential.

Recommendations

Based on the findings and conclusions, the following recommendations were suggested by the researchers:

1. For the bank clients, it is recommended that they educate themselves about the contents of mobile banking applications such as the services that are being offered as well as the pros and cons in comparison to traditional banking, especially during these times with the ongoing COVID-19 pandemic. Furthermore, they may improve their knowledge on the use of mobile banking apps by watching informative videos and consulting bank personnel on the right way of using it.

It is suggested for the human resources sector that they may improve their knowledge towards mobile banking and how to adapt technology in work. They may also educate themselves about the significant impacts and advantages brought by using technology in work. This helps the sector improve their

qualifications in hiring and managing employees by taking in and training more technologically literate applicants and employees.

For the branch managers, it is recommended that they improve their marketing strategies in order to enhance the visibility of the services offered by their mobile banking applications. Furthermore, they may widen their reach in raising awareness about mobile banking applications and their features by promoting them through different social media platforms.

2. For the bank clients, it is recommended that they further explore the services offered by the mobile banking applications after watching the informative video series. Furthermore, they may also ask around family members, friends, or acquaintances that utilize mobile banking apps about their experiences with accessing services and transactions to acquire different perspectives on said services about its convenience especially during the COVID-19 pandemic and today's digital era.

It is suggested for the human resources sector that they may improve their standards and qualifications in hiring employees as well as their training programs. The human resource sector may consider more qualifications and behaviors to instill in their employees to attain better levels of customer satisfaction from their clients. The sector may consider taking a look at the capabilities of the applicants to provide quality service especially those that take a high percentage of the customer satisfaction based on the findings provided by the study.

For the bank managers, it is suggested to provide a comparable level of service to customers by balancing functionality with ease of use and then clearly communicating features and benefits to customers. To further satisfy customers' needs, bank managers should provide one-touch access to customer support and highly intuitive navigation that saves users' time. Customer satisfaction can be gained over time by introducing a useful and simple-to-use application. To design a compelling mobile app, banks should prioritize a smooth transactional experience and responsive customer service.

3. For the bank clients, it is recommended that they watch the video series created in order to raise their awareness on basic information, features, functions, and such of mobile banking as it can educate them in an effective manner due to the fact the it includes information needed based on the results and other elements that can help them easily understand the content such as verbal explanation, usage of images, and more.

For the human resources sector, it is recommended to thoroughly analyze the factors related to the services offered that affect and influence customer satisfaction and raise their standards in hiring and orienting employees based on the results. Moreover, it is recommended that they watch the videos created as well as the employees, especially newly-hired ones, to gain knowledge about the mobile banking applications so they can deliver services and information to clients in a satisfactory way.

For the branch managers, it is recommended that they use technology especially during the current era, in improving marketing strategies and spreading information about mobile banking to promote the usage of mobile banking apps and increase customer satisfaction. It is recommended for them to use the video series created to deliver the knowledge in a convenient manner.

4. For the bank clients, it is recommended that they watch the video series to gain more insight about mobile banking and for them to better understand the function of the different features and services available on the mobile banking applications. Furthermore, they may encourage others through the video series and convince them to try out mobile banking applications since it is more convenient and accessible especially in this digital age.

For the human resources sector, it is recommended for them to set up standards in hiring qualified employees in which they are highly skilled in creating videos with top quality graphics, audio, and other visual elements. Furthermore, they may improve the methods in delivering the information on mobile banking services to the viewers. In garnering the attention of clients with high quality videos, this may result in marketing the services offered by mobile banking applications in an efficient manner.

For the branch managers, it is suggested that they may encourage their employees to promote mobile banking by showing the video series to their clients. Through this, after watching the said video series, their clients may be convinced to try mobile banking after gaining insights about the basic information about mobile banking as well as the features and services offered by mobile banking applications. Having first-hand recommendations from the branch managers and bank employees may urge their clients to try out mobile banking applications. Moreover, the branch managers, together with their bank employees, may think of other strategies on how they can advertise and promote mobile banking to their clients by creating infographics, utilizing their bank's social media platforms, and creating websites intended for promoting mobile banking.

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