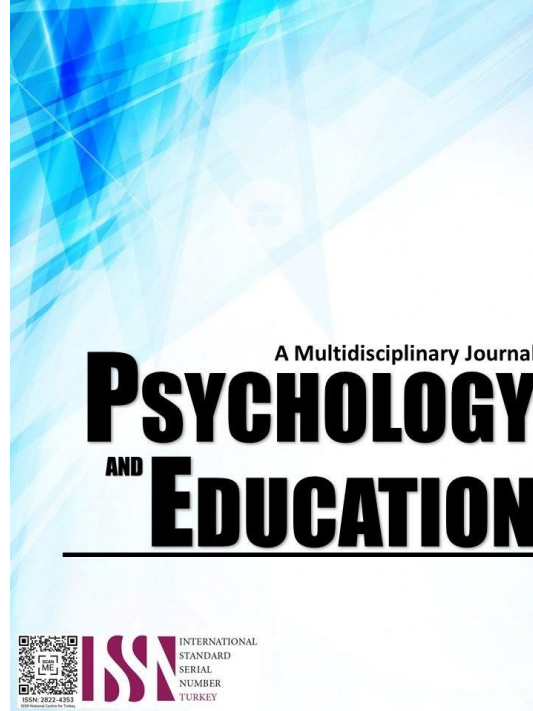


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Student Satisfaction and the Quality Service Delivery of Cashier Section in Higher Education Institution

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Abstract

Students' overall experiences and satisfaction levels are greatly influenced by the cashier section's quality of service delivery in educational institutions. Ensuring the quality of services provided to students benefits not only the institution but also contributes to the overall development and success of individual students. The purpose of this research is to investigate student satisfaction with the quality of service provided by the cashier section in educational institution. And also, to find out the relationship between service quality and student satisfaction, as well as to understand students' perspectives, expectations, and preferences about their encounters with the cashier area by investigating multiple characteristics of service quality, such as inquiries and assistance, their satisfaction with accuracy, how they handle the transaction, and professionalism. The study was quantitative research. And for this investigation, the researcher will employ a descriptive correlation and causal research design. The respondents of the study were the first-year to fourth-year students enrolled during the second semester of the academic year 2023-2024 (with a total of 6,477 students enrolled respectively based on the automated record). From this population of the students a sample size of 363 was determined using Slovin's formula. The questionnaire items were assessed using a 5-point rating scale. The research instrument will be pilot tested on a subset of 30 students who will not be part of the study. As a result, for cashier service level, payment service, inquiry service, and assistance service are considerably higher, which show very strong positive associations, there is a considerable correlation between overall contentment and satisfaction with the support and service quality received. However, for inquiries, payments and assistance the results indicated that respondents generally agree and rate their experiences as good, suggesting that these areas meet customer expectations. The overall ratings are positive, there is always room for improvement. Additionally, in the level of cashier professionalism, proper mannerism and accuracy, result shows that respondents are highly satisfied, all receiving high ratings. Overall, by focusing areas requiring improvement, organizations can better align their services to the factors that have the greatest impact on customer satisfaction.

Keywords: *service delivery, student experience, student satisfaction, transaction accuracy, quality service*

Introduction

Higher education institutions' main objective is to provide their students with an excellent education. According to Siao and Flores (2020), most students were aware of and generally satisfied with the university's student services. The primary objective of their study was to ascertain students' awareness of and satisfaction with these services.

However, statistics revealed that a portion of students were unaware of the services provided by the cashier, which contributed to their dissatisfaction with those services as well. Research also revealed a high relationship between student awareness, services for students, and satisfaction. Among the independent study criteria that had no bearing on students' happiness were assurance, responsiveness, reliability, and empathy. But studies revealed that tangibility and student awareness had a major impact on how satisfied students were with the services they received. Thus, if students weren't aware of the services available to them, it was clear that they weren't satisfied, and if the physical facilities on the campus of the higher education institution weren't updated, it also influenced how satisfied they were with the services available to them.

Although student satisfaction and service quality have been widely studied in higher education, most research focuses on academic services, with limited attention to non-academic support like the cashier section. Few studies specifically examine how cashier service quality affects student satisfaction and perception. This study addresses that gap by exploring the impact of cashier service delivery on student satisfaction and identifying areas for improvement.

In the examination of "Customer satisfaction (CSAT) surveys" by Nielsen (2013), it is reported that 84% of surveyed customers regarded word-of-mouth recommendations as the most dependable. Monitoring customer sentiment through a satisfaction survey is paramount because each encounter has the potential to attract or deter future customers who rely on such recommendations. Through the researchers' conducted survey, customers can express their opinions and satisfaction levels with the service, providing valuable feedback to the cashier's office. Customer satisfaction surveys, commonly referred to as CSAT surveys, are questionnaires utilized by businesses to gauge client satisfaction with their branding, products, services, or customer support. Companies seek insights for improvements that benefit both the organization and customers, in addition to other advantages. The overarching aim of customer satisfaction surveys is to gather feedback from customers that can be leveraged to enhance every facet of the customer experience, spanning from the products and services a business offers to the administrative procedures supporting customer satisfaction. Each business provides its services differently and engages with customers in distinct ways.

Methodology

Research Design

The study was quantitative research. For this investigation, the researcher employed a descriptive correlation and causal research design. Correlation research was a type of non-experimental research in which the researcher measured two variables and evaluated the statistical relationship (i.e., the correlation) between them with little to no effort to control extraneous variables. According to Quaranta (2016), descriptive research is a study in which the researcher is primarily interested in describing relationships among variables without seeking to establish a causal connection. In contrast, causal research design is a structured method for investigating and verifying cause-and-effect relationships between variables, enabling researchers to draw conclusions about the impacts of particular factors or interventions.

Participants and Sampling Procedure

The respondents of the study were the first-year to fourth-year students enrolled during the second semester of the academic year 2023-2024 (with a total of 6,477 students enrolled respectively based on the automated official record). From this population of students, a sample size of 363 was determined using Slovin's formula.

Research Instruments

The study employed a four-part self-made descriptive questionnaire utilizing a 5-point Likert scale, which was developed by Likert (1932). Scores on the scale go from "Strongly Agree" to "Strongly Disagree," with a range of 5 to 1. The researcher collected responses through a customized survey distributed via Google Form and in-person, allowing participants who consented to complete the questionnaire.

Scoring Procedure

Results and Discussions Evaluation and Scoring: The researcher used three scales, each employing Rensis Likert's 5-point scale. This ranged from Strongly Disagree, the lowest (1), to Strongly Agree (5) for the preferred method of payment; Strongly Disagree, the lowest (1), to Strongly Agree (5) for quality of service; and Strongly Disagree, the lowest (1), to Strongly Agree (5) for the level of satisfaction. To ensure that participants answered the questionnaire honestly and without fear of discrimination or embarrassment, demographic information about respondents and their private information were not disclosed.

Validity and Reliability of the Instruments

Validity is described as "the extent to which a concept is accurately measured in a quantitative study" while reliability refers to the consistency of a measure, which means a person who completes the test should have approximately the same results each time it is completed (Heale & Twycross, 2015).

The research instrument will be pilot tested on a subset of 30 students who will not be part of the study. Each item's reliability coefficient on the instruments will be assessed separately, and only those that fall within the acceptable range of 0.7 to 0.99 will be retained overall. Items with coefficients less than 0.30 will be eliminated from the item total correlation. The final set of objects—those verified as genuine and trustworthy during this process—will be incorporated into the survey itself.

After the proposal defense, the researcher will proceed to submit the manuscript to the Ethics Review Board Office. This submission serves the purpose of facilitating the thorough examination and assessment of ethical considerations that will guide and shape the trajectory of the research endeavor. The study adhered to strict ethical standards. All participants were fully informed about the purpose of the research and provided their consent to participate. Their anonymity and confidentiality were protected, and they were assured that their participation was voluntary, with the option to withdraw from the study at any time without any consequences.

Data Gathering Procedure

To ensure the study was executed properly, the researcher personally supervised the distribution of research tools. A letter was sent to the Dean of the School of Business, Management, and Accountancy at Liceo de Cagayan University formally requesting permission to utilize these instruments with all college-level students in undergraduate programs. In addition to the study instruments, the participants were provided with an informed consent form and a consent letter, which confirmed their voluntary involvement. After being approved, the research instruments and instructions were distributed and collected a few weeks later.

The researcher quickly and thoroughly examined the data once it was gathered. The data was then thoroughly analysed and interpreted using the appropriate statistical techniques. This process involved examining the data to identify trends and connections, which enabled the derivation of significant insights and the formulation of conclusions based on the information gathered.

Statistical Techniques

The study used the Statistical Package for the Social Sciences (SPSS) to evaluate the data that was collected via an in-person survey and a Google Form. Problem 1 and 2 was used descriptive statistical analysis techniques like Frequency and Percentage. The mean and standard deviation was used to measure research problem 3 and 4. Problem 5 was treated using Pearson product-moment correlation

in order to determine the relationship between the level of customer satisfaction and the cashier's quality of service. Specifically, it measures the linear relationship between two variables that have been measured on interval or ratio scales. It can only be used to measure the relationship between two variables which are normally distributed. And Problem 6 will use multiple linear regression.

Results and Discussion

Following the proper procedure, the research was able to progress. Here are the main findings of the study:

The first statement of the problem examined the demographic profile of the students. The majority of respondents were aged 18-21 years. Regarding gender, 62.26% were female, while the remaining were male. In terms of course enrollment, 55.09% were paramedical students, with the rest being non-paramedical students. Additionally, most participants were in their first year of study. The data indicated that the respondents were statistically distributed based on their demographic characteristics.

Table 1. *Frequency and Percentage Distribution of Respondents in terms of Age, Gender, Course, and Year Level*

	Profile	Frequency	Percent
Age	18-21	242	66.67
	21-23	86	23.69
	24-Above	35	9.64
	Total	363	100.0
Gender	Male	137	37.74
	Female	226	62.26
	Total	363	100.0
Course	Paramedical	200	55.09
	Non-paramedical	163	44.90
	Total	363	100.0
Year Level	1st	157	43.25
	2nd	117	32.23
	3rd	63	17.35
	4th	26	7.16
	Total	363	100.0

The second statement of the problem investigated the preferred payment method of the students. It claimed that all payment methods evaluated—Bank, Credit Card, Cash/Check, and Online Payment—were rated as highly preferred by students, as seen by the fact that their mean scores are higher than 3.50. Nevertheless, there are some clear preferences: Cash/Check was preferred the most, with a mean score of 4.27, indicating a strong and steady belief in the dependability and ease of use of conventional payment methods. With an average score of 3.83, bank payments show that students value safe and effective transactions, however they are somewhat less preferred than cash or check payments. A comparable degree of preference (3.79) was found for credit card payments, suggesting some variation in opinions, perhaps brought on by worries about costs, interest rates, or ease of use. Due to their ease of use and lack of extra transaction fees, which enable students to stick to their budgets without incurring additional expenses, Adams & Burke (2020), discovered that students prefer paying with cash or checks. This study shows that many students value financial control, which makes cash and check payments preferred. It also explores how these variables make cash and checks more appealing for students with low budgets who want to avoid digital fees or security concerns.

Table 2. *Summary of Mean Scores for level of Students' Payment Method Preference*

Sub-variables	Mean	SD	Description	Interpretation
Bank	3.83	0.926	Agree	Highly Preferred
Credit Card	3.79	0.96	Agree	Highly Preferred
Cash/Check	4.27	0.868	Agree	Highly Preferred
Online	3.62	0.870	Agree	Highly Preferred
Over-all Mean	3.88	0.906	Agree	Highly Preferred

However, of all the ways, Online Payments received the lowest score (3.62), indicating problems such restricted options, security concerns, or technological difficulties. Online payment systems seem to need improvements in order to fully satisfy student expectations, notwithstanding their convenience.

The third statement of the problem look into the level of cashier quality service in terms of payments, inquiries and assistance. Students evaluated the aspects of payment, inquiries, and assistance as "Good," according to the results, with mean scores more than 4.00. Students generally concurred that the Payment, Inquiries, and Assistance services are operating effectively, and respondents' satisfaction ratings were constant. The importance of prompt and efficient communication in improving the entire service experience was highlighted by the fact that inquiries marginally exceeded the other characteristics. These results show areas of strength while

emphasizing the necessity of preserving dependability and resolving issues to guarantee long-term contentment. This is supported by the study of Zeithaml et al. (2018), explains the value of prompt and efficient responses to client questions, which can improve their sense of the quality of the service by making them feel informed and appreciated. These findings would lend credence to the idea that the high inquiry score indicates that respondents are satisfied with how cashiers address their queries and worries.

Table 3. *Summary of Mean Scores for the level of Cashier Quality Service*

Sub-variables	Mean	SD	Description	Interpretation
Payment	4.00	0.96	Agree	Good
Inquiries	4.03	0.874	Agree	Good
Assistance	4.00	0.871	Agree	Good
Over-all Mean	4.01	0.902	Agree	Good

The fourth statement of the problem investigated the level of satisfaction among the respondents in terms of cashier professionalism, proper mannerism in handling transaction and accuracy. The results demonstrate that students expressed a high level of satisfaction with various aspects of cashier services, with all achieving mean scores above 4.00. Students expressed strong agreement regarding their high satisfaction with the professionalism demonstrated by cashiers. This indicates positive perceptions of their courteous demeanor, adherence to ethical standards, and effective communication skills. Additionally, students were highly satisfied with the cashiers' proper mannerisms, including politeness and respect, during transactions. Accuracy stood out as the most valued aspect, underscoring its importance in fostering trust and satisfaction. While the ratings reflect excellence across all areas, sustaining consistent professionalism and further refining transactional mannerisms could enhance the overall service experience. This finding is supported by the claimed of Zhou & Fan's (2021), according to research, correct transactions increase consumer and service provider trust by lowering the possibility of disagreements or follow-up activities and facilitating a dependable and seamless procedure.

Table 4. *Summary of Mean Scores for the Level of Satisfaction Among the respondents*

Sub-variables	Mean	SD	Description	Interpretation
Cashier Professionalism	4.12	0.879	Agree	Highly Satisfied
Proper mannerism in handling transactions	4.03	0.885	Agree	Highly Satisfied
Accuracy	4.16	0.839	Agree	Highly Satisfied
Over-all Mean	4.10	0.868	Agree	Highly Satisfied

The fifth statement of the problem investigated the possible correlation between satisfaction and the quality service delivery of cashier section. It reveals that these variables have a significant impact on satisfaction and service quality. While all factors play a vital role, assistance services and the quality of cashier interactions are particularly influential. To enhance customer satisfaction, organizations should focus on strengthening these areas while also providing efficient and flexible payment options. The study by Ahmed & Zahid (2021) provides insights into how cashier service quality and payment method preferences contribute to overall customer satisfaction. Their results highlight the importance that customers place on having payment alternatives that work for them in addition to receiving accurate and timely service. Convenient payment methods and excellent service have a positive effect on customer satisfaction.

Table 5. *Results of Pearson R Correlation Analysis for the Significant Relationship between Level of Respondents' Satisfaction, Payment Method Preference, and Cashier Quality Service*

Variables	N	R	P	Interpretation
Bank	363	.550	.000	Significant
Credit Card	363	.529	.000	Significant
Cash/Check	363	.530	.000	Significant
Online	363	.520	.000	Significant
Payment Method Preference	363	.586	.000	Significant
Payment	363	.803	.000	Significant
Inquiries	363	.808	.000	Significant
Assistance	363	.906	.000	Significant
Level of Cashier Service	363	.900	.000	Significant

The last statement of the problem investigated on which of the variables, singly or in combination influence satisfaction. The analysis indicates that not all variables have the same level of influence on satisfaction. Assistance services exert the strongest positive impact, followed by the handling of inquiries. Conversely, online payment methods exhibit a slight negative effect, highlighting areas for improvement. Meanwhile, cashier service quality, bank payments, and cash/check payments appear to have minimal relevance to satisfaction in this model. Zhang and Meyer (2020) investigates the contradictory relationship between satisfaction and online payment preferences. In keeping with the negative effect size in your regression study, they found that although online payment convenience

increases early happiness, relying too much on this technique can lead to discontent because of problems like transaction fees and privacy concerns.

Table 6. *Results of Multiple Regression Analysis for the Variables that Singly or in Combination best Significantly Influence Respondents' Satisfaction*

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Interpretation
	B	Std. Error	Beta			
(Constant)	.349	.093		3.764	.000	Significant
Bank	-.001	.034	-.001	-.021	.983	Not Significant
Cash/Check	-.031	.029	-.037	-1.053	.293	Not Significant
Online	-.056	.025	-.073	-2.199	.029	Significant
Inquiry	.208	.062	.208	3.348	.001	Significant
Assistance	.689	.073	.701	9.493	.000	Significant
	.120	.112	.117	1.076	.283	
r=.922 r ² =.850 F=336.50 p=.000						

Conclusions

This study underscores the importance of continuously improving the service quality in the cashier section to meet the evolving needs of students. While students generally express satisfaction with the professionalism, accuracy, and assistance provided by the cashier staff, notable concerns persist regarding online payment methods, which require enhancement to deliver a more seamless user experience. Optimizing payment processes, particularly for online transactions, is crucial to better align with student preferences and ultimately boost overall satisfaction. Additionally, maintaining high standards of professionalism and providing regular staff training are essential to sustaining consistent service quality. The findings also emphasize that the quality of assistance and cashier services significantly impacts student satisfaction, underscoring the need for ongoing improvements in these areas. By addressing these concerns and incorporating continuous feedback, higher education institutions can cultivate an environment characterized by superior customer service, which in turn fosters long-term student satisfaction.

In light of the observations and conclusions drawn, several recommendations are proposed for various stakeholders. The Human Resource Department should implement comprehensive training programs to equip staff with the skills necessary to handle customer concerns promptly and effectively. Regular performance evaluations and incentive schemes are also suggested to promote excellence and sustain motivation among employees. These measures can help build a competent and driven workforce aligned with customer service goals. Employees, on their part, should aim to deliver personalized, empathetic, and accurate support to students, ensuring that each interaction reflects professionalism and respect. Such practices are likely to enhance service quality and positively influence the perception of the organization.

MBA students are encouraged to explore the influence of different payment methods and support services on customer satisfaction, particularly in the context of digital payment systems. This knowledge can guide them in devising strategies that address usability, security, and support challenges, thereby contributing meaningfully to customer satisfaction initiatives in their future careers. School administrators are advised to improve the responsiveness and transparency of customer support, especially in addressing inquiries. The use of regular feedback mechanisms, such as surveys, can help assess and refine services to meet student expectations more effectively. Policymakers should ensure a broad range of payment options is available to promote inclusivity and convenience for students and families. Educational planners, meanwhile, are encouraged to establish clear and consistent protocols for managing inquiries and delivering assistance services. These steps can significantly improve the service experience and enhance stakeholder satisfaction. Finally, future researchers are recommended to further investigate the factors influencing satisfaction with payment and support services, with a particular focus on digital innovations. Examining the relationship between service quality, responsiveness, and student outcomes may yield valuable insights for improving educational administration and policymaking.

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