

**ASSESSMENT OF THE BRANCH BANKING PERFORMANCE OF
SPECIALIZED BANKS IN CAVITE**

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*Assessment of the branch banking
performance of specialized banks in Cavite*
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ABSTRACT

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The study was conducted to analyze the branch banking performance of selected specialized banks in Cavite. Specifically, the study aimed to: (1) determine the branch bank's profile in terms of years of operation, number of employees and clients; (2) determine the performance of specialized banks; (3) determine the effects of the branch banking achievements on offered products of branch banking performance; and, (4) identify the problems encountered by selected specialized branch bank.

The study was conducted in all the branches of the two specialized banks in Cavite. Development Bank of the Philippines (DBP) and Land Bank of the Philippines (LBP), specifically at DBP branches in the city of Dasmarinas and Bacoar, and at the branches of LBP at Dasmarinas City, Trece Martires City, Tagaytay City, Rosario, Imus, General Mariano Alvarez, and Cavite City. Data were collected through personal interview of branch managers with the aid of prepared questionnaires. Data were tabulated, analysed and interpreted using frequency count, percentage, mean, and regression analysis.

Results shows that, most of the participants (33%) of the specialized banks in Cavite were operating from the range of 16 to 20 years, with 11 to 15 employees (44%), have either below 5000 or 11,000 to 15,000 clients. The results further revealed that in terms of banking performance most of the banks got an excellent annual performance for

the year 2017. Also, like other businesses or banks operating in Cavite specialized banks encountered a problem during their operations including complains from clients, stiff competition, lack of manpower due to absences, client behaviour and overlapping responsibilities are the major problems that a branch bank encountered.

Result of regression analysis provided evidence to conclude that number of clients and employee (independent) are the predictor of the current and saving accounts (deposits), salary loans and electronic banking (dependent) while years in operations cannot be considered as predictor of banking performance.

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