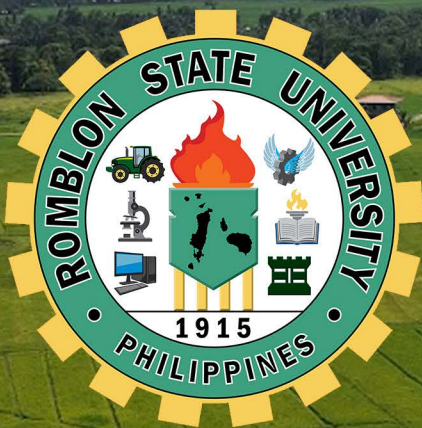




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Popular na Debosyon sa mga Kapatagang Kalinangan sa Kaisipan ni Leonardo N. Mercado: Isang Eksposisyon sa Diwa ng Araling Kapantasan

Mark Joseph Pascua Santos^{1,2}

ABSTRACT

Araling Kapantasan -- ito ang pangalang itinaguri sa isang akademikong proyektong pinasimulan upang bigyang-puwang ang pagpapahalaga sa mga Pilipinong pantas. Naglalayon itong palaguin ang umiiral na mga literatura sa wikang Filipino na nagsasagawa ng ekspositoriyong pananaliksik o pagsusuri sa kaisipan ng mga Pilipinong pantas, na matatagpuan sa korpus ng kanilang mga akda. Ang pagsusulong nito ang dahilan ng pag-atupag ng may-akda sa kaisipan ng ilang historyador gaya nina Zeus Salazar at Atoy Navarro, gayundin ng teologong si Karl Gaspar. Sa pagkakataong ito ay isasagawa ang eksposisyon sa kaisipan ng isa pang Pilipinong pantas, ang teologo-pilosoper na si Leonardo N. Mercado. Sa mga nakaraang taon, marami nang nagsisulputang limbag na eksposisyon ukol kay Mercado. Bagaman mahalaga ang mga naunang pag-aaral, lahat ay nakatuon sa mga ambag ni Mercado sa Pilosopiyang Pilipino. Wala pang naglilimbag ukol sa mga kaisipan niya sa Teolohiyang Pilipino. Bilang pag-aambag sa puwang na ito, pagtutuunan ng pansin ang isang paksa sa loob ng kapantasang teolohikal ni Mercado: popular na debosyon. Matapos ang paglalalagat ng ilang impormasyon ukol sa buhay ni Mercado, na mahalaga sa pag-unawa sa kanyang teolohiya, isasagawa ang sistematisasyon sa kaisipan ni Mercado ukol sa popular na debosyon sa pamamagitan ng tekstuwal na pagbaybay sa 19 aklat niya (mula sa kabuuang 32 aklat). Palilitawin dito ang ilang tema ng kaisipan ni Mercado ukol sa popular na debosyon tulad ng pagpapakahulugan niya rito, pagsasanib ng Kristiyanismo at tradisyunal na relihiyon, pagbabago ng pananaw ng simbahan sa popular na debosyon, depensa sa popular na debosyon laban sa mga kritisismo, popular na debosyon bilang inkulturasyon, pagsasakatutubo, sukatan ng pagiging balido, at lohika ng popular na debosyon. Yamang nakatuon ang kontribusyon ni Mercado sa popular na debosyon sa mga kapatagang kalinangan, hindi rito kasama ang relihiyosidad ng ibang katutubong kalinangang Pilipino tulad ng mga nasa Cordillera, Palawan, at ilang Lumad sa Mindanao.

Keywords: *Araling Kapantasan, eksposisyon, Leonardo Mercado, popular na debosyon, Teolohiyang Pilipino*

INTRODUKSYON

Malaganap sa akademyang Pilipino ang labis-labis na pagdadambana sa mga banyagang intelektuwal. Madali itong mapapansin kapag tinanong mo ang mga estudyanteng nagmamedyor sa iba't ibang larangan kung sino ang pinakakilala o pinakamadalas mabanggit na intelektuwal sa kanilang disiplina. Halimbawa, kapag

tinanong mo ang mga nagmamedyor sa pilosopiya, malamang na banggitin nila sina Aristotle, Immanuel Kant, at Friedrich Nietzsche. Sa mga nagpapakadalubhasa sa teolohiya, bukap-bibig sina Augustine, Thomas Aquinas, at Karl Rahner. Sa mga nasa sosyolohiya, hindi pwedeng 'di mabanggit sina Emile Durkheim, Karl Marx, at Max Weber. Napakadalas na sipiin ang salita ng mga ito, isayt sila sa bibliograpiya, gamitin ang kanilang mga teorya bilang konseptuwal na balangkas sa mga tesis/disertasyon, at gawing paksa sa mga artikulo at aklat sa hanay ng mga Pilipinong akademikong.

Siyempre ay hindi naman masama sa sarili nito ang pagpaksa sa kanila o paggamit sa kanilang kaisipan, lalo

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na kung may saysay ang kanilang ideya sa kontekstong Pilipino. Gayunman, dahil sa labis-labis na pagpaksa sa kanila at paggamit sa kanilang kaisipan, maraming pagkakataon na nawawalan na ng espasyo ang pag-aaral sa sarili nating mga Pilipinong pantas. Dagdag pa rito, ang labis-labis na paggamit sa kanilang ideya ay humahantong kung minsan sa tinatawag ni Syed Farid Alatas (2006) na *irrelevant social science*. Aniya, dapat tandaan na ang mga teorya ng mga Kanluraning intelektuwal ay bunga ng pag-aaral nila sa kontekstong Kanluran. Dahil sa labis na paggamit sa kanilang kaisipan, may mga pagkakataon umano na ang mga pag-aaral na nailuluwal ng mga akademiko sa Timog Silangang Asya ay nawawalan ng saysay sa mismong lipunan nila.

Sa isang artikulo ni Ramon Guillermo (2016), nagsagawa siya ng payak na pagbibilang sa padron ng pagsipi (*citation pattern*) sa Pransya, Alemanya, Indonesia, at Pilipinas. Ipinakita niya kung paanong karamihan ng bibliograpiya ng mga akda ukol kay Marx sa Pransya, Alemanya, at Indonesia ay nakasulat sa kani-kanilang wikang pambansa. Kumpara rito, sa Pilipinas, karamihan ng nasa bibliograpiya ng mga aklat ay nasa wikang Ingles at sinulat ng mga banyaga. Kahit na pareho ang pinapaksa ng dalawang Pilipino (halimbawa, popular na debosyon), at kahit na kakaunti na nga lang silang mga Pilipinong nagsusulat ukol sa paksang ito, hindi nila binabasa ang isa't isa at mas sinasayt pa nila ang mga banyagang nagsulat sa parehong paksa. Giit ni Ramon Guillermo, ito ang dahilan kung bakit hindi tayo makabuo sa Pilipinas ng isang nagsasariling komunidad pangkomunikasyon o intelektuwal na komunidad. Hindi tayo nag-uusap-usap bilang akademikong komunidad, at mas binabasa't sinasayt pa natin ang mga banyaga. Ito rin siguro ang dahilan kung bakit nasambit ni Jose de Mesa (2017) ang mga salitang ito sa konteksto ng disiplina ng teolohiya:

[W]ala pang tradisyong teolohiko ang Pilipinas na masasabi na “sariling atin.” Nagsisimula pa lamang tayo at marami pang gagawin upang maitaguyod ng masinsinan ang pagbubuo ng teolohiyang Pilipino.

Ang ganitong kakulangan ng pagpapahalaga sa mga Pilipinong pantas ang dahilan kung bakit ko sinimulang ikonseptuwalisa ang “Araling Kapantasan.” Unang beses kong detalyadong ipinaliwanag ang konseptong ito sa isang panayam sa Politeknikong Unibersidad ng Pilipinas (Santos 2023). Sa ganitong paraan ko binigyang-kahulugan ang Araling Kapantasan:

Sistematikong eksposisyon sa wikang Filipino ng kaisipan ng mga pantas ng akademya, pangunahin na ng mga Pilipinong pantas.

Bilang isang proyektong akademiko, sumasandig ito sa Bagong Kasaysayan (sa anyo ng Kasaysayang Kapantasan) at Araling Kabanwahan (sa anyo ng Araling Kapantasan). Pangunahin nitong batis ang mga tekstong isinulat ng mga pantas, kanilang mga lektura, at pakikipanayam sa kanila, at pantulong na batis naman ang eksposisyon ng ibang tao sa kanila, biograpiya, festschrift, rebyu sa mga akda, mga artikulong tribyut, at iba pa.

Makatutulong ang Araling Kapantasan sa pagpapalago ng anumang akademikong disiplina. Layunin ng Araling Kapantasan na magluwal ng isa-isang eksposisyon o pag-aaral sa kaisipan ng mga Pilipinong pantas sa isang partikular na larangan. Kapag pinagsama-sama ang mga eksposisyon na ito, unti-unting mabubuo ang kasaysayang kapantasan (intellectual history) ng isang larangan. Halimbawa, kung isusulong ang Araling Kapantasan sa disiplina ng teolohiya, isa-isang gagawan ng artikulo/aklat/tesis ang kaisipan ng mga Pilipinong pigura ng teolohiya tulad nina Jose de Mesa, Dionisio Miranda, Karl Gaspar, Melba Padilla Maggay, at iba pa. Kapag dumami na ito, unti-unting mabubuo ang kasaysayang kapantasan ng disiplina ng teolohiya. Ang pagkabuo ng kasaysayang kapantasan ay makatutulong sa higit pang pagpapalago sa isang disiplina dahil maimamapa nito ang produksyong intelektuwal ng larangan, na batayan para malaman kung ano pa ang mga dapat gawin ng kasalukuyang mga akademiko para sa paglago nito sa hinaharap.

Ang ganitong paniniwala sa halaga ng Araling Kapantasan sa pagpapalago ng mga disiplina ang dahilan kung bakit ekspositoriyong pananaliksik sa kaisipan ng mga Pilipinong pantas ang isa sa pinakamadalas kong paksain sa mga publikasyon at presentasyon. Ilan sa mga Pilipinong pantas na sinubukan kong gawan ng eksposisyon ay sina Zeus Salazar, Atoy Navarro, Prospero Covar, Nilo Ocampo, Michael Charleston “Xiao” Chua, Federico Villanueva, Karl Gaspar, at Dante Guevarra.

Kaya naman, ang kasalukuyang artikulo ukol kay Leonardo Mercado ay pagpapatuloy lamang ng ganitong adbokasiya ng Araling Kapantasan. Ang pagkakaiba lamang sa mga naunang publikasyon at presentasyon, pagtutuunan natin ng pansin ang popular na debosyon (partikular sa konteksto ng mga kapatagang kalinangan) gamit ang mga akda ni Mercado sa Teolohiyang Pilipino.

METODO

Para isagawa ang eksposisyong ito, nagsagawa ako ng tekstuwal na pagsuyod sa mga limbag na aklat at

Talahanayan 1. Mga gagamiting aklat ni Mercado na may pagtalakay sa popular na debosyon

Pamagat	Taon ng Pagkalimbag
Elements of Filipino Theology	1975
Filipino Religious Psychology	1977
Elements of Filipino Ethics	1979
Christ in the Philippines	1982
Inculturation and Filipino Theology	1992
Doing Filipino Theology	1997
Filipino Popular Devotions: The Interior Dialogue Between Traditional Religion & Christianity	2000
From Pagans to Partners: The Change in Catholic Attitudes Towards Traditional Religion	2000
Inter-Religious Explorations: The Challenge and Rewards of Inter-Religious Dialogue	2004

monograp ni Mercado, kung saan siya ang tumayong may-akda o patnugot. Hindi na muna isinama ng pag-aaral ang mga artikulo ni Mercado sa mga dyornal at kabanata sa mga aklat. Bagaman nasa 32 ang lahat ng mga limbag na aklat ni Mercado batay sa paglilista ni de Leon (2018), 19 lamang dito ang binaybay. Ito ay sapagkat ang 19 na ito lamang ang mayroon sa aking sariling aklatan.

Upang malaman kung ano sa mga akdang ito ang naglalaman ng talakayan ukol sa popular na debosyon, tiningnan ko ang talaan ng mga nilalaman ng aklat. Ginamit din ang indise ng bawat aklat upang makita kung saang mga pahina matatagpuan ang mga naturang talakayan. Hinanap dito ang susing salitang “popular na debosyon” gayundin ang mga partikular na halimbawa ng popular na debosyon sa Pilipinas tulad ng “Black Nazarene,” “Santo Nino,” “Virgin Mary,” “panata,” at iba pa. Pagkatapos, ang mga kalat-kalat na maliliit na talakayang ito ay pinag-ugnay-ugnay sa konteksto ng malalaking tema sa kaisipan ni Mercado ukol sa popular na debosyon sa mga kapatagang kalinangan, tulad ng usapin ng inkulturasyon, pagsasakatutubo, pagsasanib ng Kristiyanismo at tradisyunal na relihiyon, lohika ng popular na debosyon, at iba pa.

Sa pagbaybay sa 19 aklat na ito, mapapagtanto na napakaliit na bahagi lamang ng kabuuang kapantasan ni Mercado ang nakatutok sa popular na debosyon. Hindi ito gaanong tuon ng kanyang mga sulatin. Kadalasang ginagamit niya lamang ang popular na debosyon bilang halimbawang materyales sa kanyang mga talagang paksa. Sa katunayan, sa 19 aklat na ito, 9 na aklat lamang

ang naglalaman ng tuwirang pagbanggit, pagtalakay, o pagbibigay-halimbawa sa popular na debosyon. Kaya naman kakaunting pahina lamang sa bawat aklat niya ang may tuon sa popular na debosyon. Narito ang titulo ng siyam na aklat na may tuwirang pagtalakay sa popular na debosyon sa Talahanayan 1.

Kung tutuusin ay preliminaryo pa lamang ang pagsisiyasat na ito. Sa hinaharap ay maaaring isagawa ng ibang mananaliksik ang mas komprehensibong eksplorasyon sa pamamagitan ng inklusyon ng iba pang aklat ni Mercado at mga artikulo niyang nailimbag sa iba’t ibang dyornal at aklat.

Sa susunod na bahagi ay tatangkain nating isistematisa ang kaisipan ni Mercado sa popular na debosyon na mahahalaw sa mga aklat na ito. Pero bago ito ay susulyapan muna natin ang ilang impormasyon ukol sa talambuhay ni Mercado, na makatutulong upang higit nating maunawaan ang pagkahubog ng kanyang teolohiya at pananaw sa popular na debosyon.

RESULTA AT PAGTATALAKAY

Sino si Leonardo Mercado?

Ipinanganak si Leonardo Nieva Mercado sa Cebu noong ika-16 ng Marso 1935. Isang dentista mula sa Cebu ang ama niyang si Manuel Mejia Mercado, habang tubong Marinduque naman ang kanyang nars na ina na si Engracia Jamin Nieva (de Leon at Mejaro 2016). Sa Cebu Normal School siya nag-aral para sa antas elementarya at sekondarya. Nang makagradweyt sa hayskul noong 1952, nagpasya ang kanyang pamilya na lumipat sa Maynila. Sa Mapua Institute of Technology (kasalukuyang Mapua University) siya unang nag-aral sa kolehiyo, kung saan kumuha siya ng Mechanical Engineering. Ngunit pagsapit ng 1954 ay iniwan niya ang pag-aaral ng inhenyeriya upang pumasok sa Christ the King Seminary. Dito ay naging propesor niya si Ambrocio Manaligod, isang paring SVD, na madalas niyang mabanggit sa kanyang mga sulatin bilang unang humubog sa kanyang naiibang uri ng pamimilosopiya. Nagkamit din siya ng Licentiate in Theology mula sa Pontifical Gregorian University sa Roma, Italya. Para sa kanyang doktorado, pumasok siya sa Unibersidad ng San Carlos, ngunit matapos mamatay ng isang propesor niya doon na itinuturing niyang pangunahing mentor, nagpasya siyang lumipat sa Unibersidad ng Santo Tomas (UST) (de Leon 2019). Dito niya natapos ang kanyang PhD Philosophy, kung saan niya isinulat ang disertasyon na kalauna’y nailimbag bilang *Elements of Filipino Philosophy* (Mercado 1974).

Isang inordinahang pari si Mercado ng Societas Verbi Divini (Society of the Divine Word) o SVD. Bilang isang akademiko, nagturo siya sa kanyang alma mater na UST, kung saan niya hinawakan ang St. Thomas Aquinas Professorial Chair in the Humanities. Nagturo rin siya sa De La Salle University at Divine

Word University (nagsilbi siyang pangulo nitong huli sa loob ng anim na taon). Nagsilbi rin si Mercado bilang pangkalahatang kalihim ng Episcopal Commission for Inter-religious Dialogue ng Catholic Bishops' Conference of the Philippines.

Sa kasalukuyan, marami na rin ang mga akdang nagsagawa ng eksposisyon kay Leonardo Mercado. Malinaw na tanda ito ng malawak na impluwensya ng kaisipan ni Mercado, at lalim ng kanyang kontribusyong akademiko. Isa sa unang naglimbag ng artikulo ukol sa kanya ay si Marella Mancenido (2010). Sa naturang artikulo, pinaghambing ni Mancenido ang kaisipan nina Mercado at Florentino Timbreza, yamang pareho silang kultural ang dulog sa pamimilosopiya. Ang kultural o antropolohikal na dulog na ito rin ni Mercado ang pinagtuunan ng pansin ni Emmanuel Batoon (2014a, 2014b) sa kanyang mga artikulo sa dyornal na *Kritike*. Nang pumanaw si Mercado noong 2020, naglimbag naman si Batoon (2020) ng tribyut ukol sa ambag ni Mercado sa nasyonalismo.

Isa rin si Mercado sa anim na pilosoper ng UST na itinampok ni Emmanuel de Leon (2019) sa kanyang disertasyon na kalaunan ay nailimbag bilang *Mga Tomasino sa Pilosopiyang Pilipino*. Inilatag ni de Leon ang ambag ng UST sa Pilosopiyang Pilipino sa pamamagitan ng eksposisyon sa kaisipan ng anim na pangunahing Tomasining pilosoper: Mercado, Emerita Quito, Florentino Hornedo, Florentino Timbreza, Romualdo Abulad, at Alfredo Co. Isang taon bago ang paglitaw ng aklat na ito, naglimbag din si de Leon (2018) sa *Malay* ng isang ekspositoryong artikulo ukol kay Mercado. Liban sa dalawang ito, naglathala rin si de Leon at Marvin Mejaro (2016) ng isang pakikipanayam nila kay Mercado ukol sa buhay at pilosopiya nito. Bukod kina Mancenido, Batoon, at de Leon, ang grupo ni Francis Kenneth Raterta (2019) ay nagtampok din ng kaisipan ni Mercado sa pilosopiya at wikang Filipino, kung saan inihanay siya kina Ryan Maboloc, Ruby Suazo, at Jeffry Oca bilang mga intelektuwal sa katimugan ng Pilipinas.

Bagaman mahalaga ang mga akdang ito, lahat ng mga ito ay nakatutok sa ambag ni Mercado sa Pilosopiyang Pilipino, yamang lahat ng mga nasiping akda ay isinulat ng mga pilosoper. Wala sa mga itong nagmumula sa disiplina ng teolohiya. May pagtalakay si Stephen Bevans (2002) sa mga teolohikal na ideya ni Mercado, pero kalat-kalat na banggit lamang ito sa loob lamang ng limang pahina. Isa rin si Mercado sa mga itinampok na Pilipinong teologo sa *The Rise of Filipino Theology* nina Dindo Tesoro at Joselito Jose (2004), gayundin sa ikalawang tomo ng *Asian Christian Theologies: A Research Guide to Authors, Movements, Sources* (England et al 2003), ngunit pareho lamang itong napakaikling paglalarawan sa kapantasang teolohikal ni Mercado (2 pahina sa kaso ng una, at 4

pahina naman sa panig ng pangalawang nabanggit). Wala pa talagang isang buong libro, kabanata sa aklat, o artikulong teolohikal na nailimbag ukol kay Mercado. Kaya naman sa puwang na ito nais mag-ambag ng kasalukuyang pag-aaral, sa pamamagitan ng pagtingin sa kaisipan ni Mercado sa konteksto ng Teolohiyang Pilipino, partikular na sa paksa ng popular na debosyon.

Isang Eksposisyon sa Kaisipan ni Leonardo Mercado ukol sa Popular na Debosyon

Binigyan ng pagpapakahulugan ni Mercado (2000a) ang popular na debosyon gamit ang ideya ng kapwa niya paring SVD na si Bernhard Raas. Ang popular na debosyon, aniya, ay kolektibong pangalan para sa mga panalangin at kagawian na nagmula sa pribadong inisyatibo ng mga mananampalataya, at hindi tinatanggap ng hirarkiya ng Simbahang Katoliko bilang bahagi ng opisyal na liturhiya o pagsamba. Ang popular na debosyon ay manipestasyon ng tinatagurian ng marami na “katutubong Kristiyanismo” (folk Christianity). Itong katutubong Kristiyanismo, paliwanag ni Mercado, ay nabuo bunga ng pagtatagpo ng Kristiyanismong dala ng mga Kanluraning misyonero at ng tinatawag niyang “Tradisyunal na Relihiyon.” Itong Tradisyunal na Relihiyon ay tumutukoy sa samu’t saring espirituwal na kapaniwalaan ng mga katutubong Pilipino. Tinatawag minsan ito sa Pilipinas na “animismo” (pagsamba sa kalikasan), “Bathalismo” (nakasentro kay Bathala bilang pinakamataas na Diyos ng mga Tagalog), o “anitoismo” (nakatuon sa anito o kaluluwa ng mga namayapang ninuno). Sa kaso ni Mercado, ginagamit niya ang terminong “tradisyunal” sa “Tradisyunal na Relihiyon,” hindi bilang pagturing sa mga paniniwalang katutubo bilang atrasado, kundi pagkilala sa mga ito bilang nakagisnang paniniwala ng mga Pilipino bago ang pagdating ng mga banyaga.

Yamang madalas na ibinabangga ang popular na debosyon (‘di opisyal na liturhiya) sa opisyal na liturhiya ng simbahan, ayon kay Mercado (2000b) ay madalas na minamaliit o nilalait ang popular na debosyon. May ilang opisyal umano ng simbahan na sobrang istrikto at napakakritikal sa mga popular na debosyon. Sinipi niya ang misyolohistang si Paul Hiebert, na nagsabing ang popular na debosyon o katutubong Kristiyanismo ay “two-tier religion” o tila ba “religious schizophrenia.” Isa itong sitwasyon kung saan may dalawang relihiyong pinagsama, ngunit hindi naging ganap ang integrasyon. Malapit ito sa pinasikat na konsepto ni Jaime Bulatao na “*split-level Christianity*,” isang kalagayan kung saan naging panlabas na anyo lamang ang Kristiyanismo, ngunit hindi natagos ang kaloob-looban ng Pilipino kaya nanatili pa ring buo ang mga nakagisnang paniniwala. Isang halimbawa umano nito ang pagsisimba tuwing

Linggo, ngunit sa ibang araw ay pumupunta pa rin sa albularyo para magpagamot.

Gayunpaman, sa aklat na *From Pagans to Partners*, isinalaysay ni Mercado (2000b) na kalaunan ay nagbago ng pananaw si Bulatao ukol sa popular na debosyon at Tradisyunal na Relihiyon. Taong 1962 pa unang nailimbag ni Bulatao ang kanyang ideya ukol sa *split-level Christianity*. Kuwento ni Mercado, pagkalipas ng ilang taon mula noong 1962, nakausap niya muli si Bulatao. Sumang-ayon umano ito sa sinabi ni Mercado, na bagaman nananatili pa ring balido ang kanyang mga sikolohikal na obserbasyon ukol sa *split-level Christianity*, ang teolohiya sa likod nito ay napaglipasan na. Iginiit ni Mercado kay Bulatao na dapat nang irebisa ang tingin sa katutubong Kristiyanismo dahil sa naganap na Vatican II noong 1962-1965. Dahil dito ay naging mas simpatetiko kalaunan si Bulatao sa popular na debosyon at katutubong Kristiyanismo.

Ang pagbabago sa pananaw ni Bulatao ay mikrokosmo ng mas malawak na pagbabago ng perspektibo ng simbahang Katoliko ukol sa popular na debosyon. Dati ay may “klasikong pagtingin sa kultura” ang simbahan. Ang tinatanggap lamang ng Roma ay ang Kanluraning bersyon ng Kristiyanismo. Ngunit dahil sa Vatican II, nagsimula silang maging bukas sa mga ‘di Europeong manipestasyon ng mga popular na debosyon. Bukod sa Vatican II, ang pangunahing binibigyang-pagkilala ni Mercado ay si Pope John Paul II, na siyang nag-angat ng Tradisyunal na Relihiyon sa antas ng “pandaigdigang relihiyon.”

Para sa ibang kritiko, ang popular na debosyon ay manipestasyon ng sinkretismo, o paghahalu-halo ng paniniwala. Kritikal ang iba sa sinkretismo, dahil sa takot na masisira nito ang pagkadalisan ng Kristiyanismo. Ngunit giit ni Mercado, hindi naman awtomatikong masama ang sinkretismo. Sa aklat na *Doing Filipino Theology*, nabanggit ni Mercado (1997) na kung tutuusin, ang Kanluraning Kristiyanismo rin naman ay bunga ng napakaraming sinkretismo, lalo na ang paghahalo ng kulturang Hudyo at Griyego. Ang taguring sinkretismo ay nakakasangkapan pa nga ng mga Kanluraning Kristiyano para punahin ang mga ‘di Kanluraning anyo ng Kristiyanismo. Ngunit kung magiging obhektibo nga lang daw tayo, mapapagtanto natin na kung tutuusin ay Kristiyanismo ang isa sa pinakasinkretikong relihiyon sa daigdig.

Kahit hindi naman masama sa sarili nito ang terminong sinkretismo tulad ng naipakita, ngunit dahil sa negatibong konotasyon at kalabuan ng eksaktong kahulugan nito para sa iba, minabuti ni Mercado na ang gamitin na lamang ay “inkulturasyon.” Mas gusto niyang ilarawan ang popular na debosyon bilang inkulturasyon kaysa simpleng sinkretismo. Ang sinkretismo ay simpleng paghahalo lamang ng dalawang kultura. Kaiba rito, ang inkulturasyon ay terminong

opisyal na ginagamit ng simbahan bilang pagtukoy sa proseso ng kontekstuwalisasyon o pagpopook ng Kristiyanismo sa isang kultura. Nakabatay ang inkulturasyon sa doktrina ng inkarnasyon, ang pagkakatawang-tao ni Kristo. Modelo ito para sa Kristiyanismo, na saan mang kultura ito mapadpad, kailangang magbagong-bihis ito.

Paliwanag ni Mercado (1992), may dalawang uri ng inkulturasyon: opisyal na inkulturasyon at ‘di opisyal na inkulturasyon. Tumutukoy ang opisyal na inkulturasyon sa mga liturhiya na opisyal na tinatanggap ng simbahan. Matatawag din itong inkulturasyon yamang ang Kanluraning Kristiyanismo ay bunga rin ng maraming sinkretismo, at pagpopook din ito ng Kristiyanismo sa isang partikular na konteksto (Kanluran). Ang ‘di opisyal na inkulturasyon ay tumutukoy naman sa mga liturhiya na isinasagawa ng mga tao kahit walang pag-apruba mula sa Roma. Sa ilalim nito mailalagay ang mga popular na debosyon. Paliwanag ni Mercado (1992) sa aklat niyang *Inculturation and Filipino Theology*, anyo ng pagbabagong kultural ang ‘di opisyal na inkulturasyon. Sa tuwing may banyagang elemento na papasok sa isang kultura, nagaganap ang pagpapasya kung ito ay itatakwil o tatanggapin. Kapag tinanggap ito, dadaan ito sa modipikasyon bago tuluyang maging bahagi ng kultura. Ganito ang makikita sa mga popular na debosyon.

Ito ang dahilan kung bakit maging ang mga popular na debosyon na mula sa ibang bansa at nakapasok sa Pilipinas ay dumaan pa rin sa modipikasyon. Sa aklat na *Elements of Filipino Theology*, ginamit na halimbawa ni Mercado (1975) ang Flores de Mayo o Santacruzang Dinala ito ng mga misyonero sa Pilipinas mula sa Espanya. Ang pangunahing layunin nito ay parangalan si Birheng Maria sa pamamagitan ng pag-aalay ng bulaklak, isang ritwal na mga pari lamang dapat ang mangasiwa. Ngunit sa Pilipinas, dumaan na sa modipikasyon ang Santacruzang naging bahagi na ng Pilipinong popular na debosyon. Kaiba sa Espanya, mga layko o mamamayan mismo ang nangunguna sa Santacruzang halip na pari, at mga layko rin ang nangangasiwa ng maliliit na kapilya, at nag-aalay ng bulaklak kay Maria. Kaiba rin sa Espanya, ang sentro ng Santacruzang ay prusisyon. Paliwanag ni Mercado, naganap marahil ang modipikasyong ito bunga ng hilig sa prusisyon ng mga lahing Malayo, at pagkagiliw sa mga panlabas na simbolismo tulad ng mga ilaw.

Makikita rin ang ganitong modipikasyon sa kaso ng mga piyesta bilang popular na debosyon. Nang ipakilala ng mga Espanyol ang gawaing ito sa Pilipinas, ang orihinal na layunin nito ay alalahanin o ipagdiwang ang araw ng pagdating ng mga misyonero sa isang bayan, o araw ng dedikasyon ng simbahan o bayan sa isang santo. Ngunit dumaan na rin ito sa pag-aangkin ng mga Pilipino. Halimbawa, sa mata ng Pilipino, hindi

lamang limitado sa usaping pangrelihiyon ang piyesta tulad ng misa at relihiyosong prusisyon. Sa halip, ang piyesta ay panahon din ng muling pagsasama-sama ng mga pamilya, pagpapatibay ng pagkakaibigan, at pagsusulong ng pagkakaisa. Naging sentro rin ang pagkain sa mga piyesta. Para sa Pilipino hindi matatawag na piyesta ang isang okasyon kung walang pagkain. Kaya may kasabihan ang mga Bisaya na “Ang kumbira labaw pang kawatan kay sa tulisan” (ang piyesta ay mas matindi pang magnakaw kaysa sa kawatan) (Mercado 1975).

Maraming pagkakataon na nagkakabanggaan ang opisyal at ‘di opisyal na inkulturasyon. Nagaganap ito lalo na kapag mahigpit ang mga awtoridad ng simbahan at ipinagbabawal ang mga popular na debosyon. Ayon kay Mercado (1992), mababawasan ang tensiyon ito sa pamamagitan ng kompromiso sa pagitan ng dalawa. Isang halimbawa ng ganitong kompromiso ay kapag tinanggap na ng simbahan ang popular na debosyon upang maging bahagi ng opisyal na liturhiya. Nagaganap din ito kapag humahalaw ang simbahan ng mga simbolismo mula sa katutubong pamayanan at ginagamit ito sa liturhiya. Isang halimbawa nito ang Salubong (pagsasaakto ng muling pagkikita ni Hesus at Maria matapos ang muling pagkabuhay sa pamamagitan ng paggamit sa imahe nilang dalawa), na ginawa nang bahagi ng opisyal na liturhiya ng Muling Pagkabuhay.

Bukod sa opisyal na pagtanggap ng hirarkiya, isa pang nagiging daan ng pagbawas ng tensyon sa pagitan ng opisyal at ‘di opisyal na inkulturasyon ay ang pagpupunyagi ng mga teologo tungo sa integrasyon ng ilang katutubong elemento sa liturhiya. Halimbawa, matagal na nagsikap si Fr. Anscar Chupungco na maging bahagi ng liturhiya ng misa ang Panuluyan. Ang Panuluyan ay pagsasaakto ng paghahanap ni Maria at Jose ng matutuluyan para sa panganganak ni Maria kay Hesus. Sa mga teritoryo ng mga katutubo o *indigenous people* (IPs), naging polisiya rin ng simbahan na gamitin ang mga katutubong simbulo at ipasok sa liturhiya.

Para kay Mercado (2000b), taumbayan ang pinakamahusay na tagapagsagawa ng inkulturasyon. Sila ang mismong nakapaloob sa kultura at aktuwal nila itong ipinapamahay, kaya sila rin ang pinakamainam na ahente ng inkulturasyon. Sila ang may pinakakakayahang ipook ang Kristiyanismo upang ito ay tunay na maging Pilipino. Ang mga popular na debosyon ay isang halimbawa ng aktuwal na praksis ng taumbayan sa inkulturasyon. Kaya mainam umano na hindi basta-basta itatwa ng mga teologo at ng mga opisyal ng simbahan ang popular na debosyon. Sa halip, dapat pa nga raw matuto ang mga teologo mula sa taumbayan, dahil naniniwala si Mercado na ang taumbayan ang mismong lumilikha ng Teolohiyang Pilipino.

Upang higit pang ipagtanggol ang pagiging balido ng popular na debosyon, isinalaysay niya ang isang

karanasan na ikinuwento sa kanya ni Bulatao noong 1977. Masakit noon ang ulo ni Bulatao nang magtungo ito sa Simbahan ng Quiapo. Nakipila siya sa Poong Nazareno. Mayroong manang na tumutulong sa mga tao na ipahid ang panyo nila sa paa ng Nazareno. Nang ipahid umano ni Bulatao ang panyong ipinunas sa Nazareno sa kanyang ulo, nawala ang sakit nito. Paliwanag ni Mercado, ang panyo raw ba ang nagpagaling kay Bulatao? Ang sagot ni Mercado, ang nagpagaling kay Bulatao ay ang kanyang pananampalataya. Ikinumpara niya ito sa Mga Gawa 19:11-12, kung saan gumaling ang mga taong nagpahid ng panyo kay Pablo. Tulad ni Bulatao, gumaling sila sa pamamagitan ng pananampalataya, dahil pananampalataya ang nag-uugnay sa pagitan ng mga taong nagsasagawa ng popular na debosyon at sa Diyos. Saad pa ni Mercado (2000a), wala itong pagkakaiba sa pag-abot sa Diyos ng mga teologo at mga edukadong Kristiyanos. Kung paanong inaabot nila ang Diyos sa pamamagitan ng mga konsepto, inaabot naman ng taumbayan ang Diyos sa pamamagitan ng pananampalataya na ipinapakita nila sa kanilang popular na debosyon, yamang ang popular na debosyon ay ekspresyon nila ng pananampalataya. Ang anekdotang ito ay malinaw na nagpapamalas ng pagtanggap at paggalang ni Mercado sa popular na debosyon bilang lehitimong anyo ng espirituwalidad.

Tulad ng nabanggit na, minamaliit ng iba ang mga popular na debosyon dahil tinitingnan ito bilang mahikal sa halip na rasyunal. Pinupuna rin ito dahil tila walang lohikal na kasanhian (*causality*) ang popular na debosyon. Halimbawa, ano ang lohikal at kasanhiang koneksyon sa pagitan ng pagpapahid ng panyo at paggaling ng karamdaman? Paliwanag ni Mercado (1975), mataas ang pagpapahalaga ng mga Pilipino sa simbulo. Ang simbulo ay tumutukoy sa isang gamit o bagay na kumakatawan sa reyalidad. Sa pananaw ng kulturang Pilipino, ang simbulo ay maaaring makaapekto mismo sa reyalidad. Nagpapakita umano ito ng ‘di linyar na tingin ng Pilipino sa kasanhian, kung saan hindi limitado ang mga koneksyon sa mga konkretong bagay sa reyalidad, kundi nakaugnay rin sa reyalidad ang mga simbulo. Ito ang dahilan kung bakit ang pagbasa sa paa ng Santo Niño ay pinaniniwalaang maaaring magdulot ng ulan, at ang pagdala ng anting-anting ay makapoprotekta sa may suot nito. Hindi naman daw ito ganoong ka-kakaiba, yamang ganito rin ang tingin ng simbahan sa mga sakramento. Ang pagkain sa tinapay tuwing Eukaristiya ay pagkain din mismo sa katawan ni Hesus. Kahit ang tinapay ay simbulo lang, may epekto ito sa reyalidad. Ganito rin umano ang pananaw ng Pilipino sa kasanhian na makapagpaliwanag sa penomenon ng mga popular na debosyon.

Samantala, bukod sa mga aklat na naglalaman ng kalat-kalat at maliliit na pagtalakay sa popular na

debosyon, mayroon ding isang aklat si Mercado na nakatuon lamang talaga sa paksa ng popular na debosyon. Ito ay ang aklat na *Filipino Popular Devotions: The Interior Dialogue Between Traditional Religion and Christianity* (Mercado 2000a). Ang aklat ay transkripsyon ng sampaksaang inorganisa at pinangunahan ni Leonardo Mercado, at ginanap sa De La Salle University noong Enero 21-22, 2000.

Sa aklat na ito, pinili ni Mercado na siyasatin ang paksa ng popular na debosyon sa konteksto ng inter-relihiyosong dialogo sa pagitan ng Kristiyanismo at Tradisyunal na Relihiyon. Ito ay sapagkat, gaya ng nabanggit na natin sa simula, para kay Mercado ang popular na debosyon ay manipistasyon ng katutubong Kristiyanismo, na bunga naman ng pagsasanib ng Kristiyanismo at Katutubong Relihiyon. Kaya naman, ang diyologo ng dalawa ay mainam na konteksto para sa pagtalakay sa popular na relihiyon. Upang maisagawa ito, pinili ni Mercado na maging panelista o kabahagi ng diyologo sa sampaksaang mga pantas na hindi lamang mula sa teolohiya, kundi pati sa iba't ibang sangay ng agham panlipunan: Benigno Beltran at George Zizelsberger (teolohiya), Hermel Fama (antropolohiya), Florentino Hornedo (pilosopiya), Ma. Cecilia Medina (Araling Asyano), Teresita Obusan (Araling Pilipino), at Fernando Zialcita (sosyolohiya). Sa konteksto ng inter-relihiyosong dialogo rin piniling talakayin ni Mercado ang popular na debosyon dahil noong binuo niya ang aklat, siya noon ang tumatayong pangkalahatang kalihim ng Commission for Inter-religious Dialogue ng Catholic Bishops Conference of the Philippines.

Hinati ni Mercado ang talakayan ng seminar/aklat sa tatlong tema: 1. Pasintabi, 2. Punas-punas, at 3. Pagpapakasakit.

Ukol sa paksa ng pasintabi, sinasabi nating mga Pilipino ang tabi-tabi po (o bari-bari sa Ilokano) kapag magtatapon ng anuman sa dilim, o kaya ay ihi sa isang puno. Mahusay itong ipinaliwanag ni Hornedo, na isa sa mga panelista ni Mercado. Aniya, ang mga tao ay mayroong “*mental ecosystem*” depende sa kanilang pananaw-pandaigdig. Sa loob ng *mental ecosystem* na ito, may mga lugar tayong itinuturing na sagrado. Kung magkaiba ang paniniwala ng mga tao, magkaiba rin ang kanilang *mental ecosystem*. Kaya naman ang banal na lugar para sa isa ay hindi banal para sa iba. Ito ang dahilan kung bakit nagtatabi-tabi po halimbawa ang isang lalaki kapag ihi sa puno, lalo kung hindi siya sigurado kung may nakatirang banal na nilalang dito. Maihian man ang tahanan ng banal na nilalang, yamang sila ang espirituwal at tayo ay hindi, mas madali silang magpatawad.

Sa usapin ng punas-punas, nabanggit ni Mercado na para sa mga Pilipino, ang kabanalan ay parang puwersa. Bilang puwersa, naniniwala silang maaari

itong maipasa, kapwa sa tao at sa gamit. Ito ang dahilan kung bakit isinasagawa sa mga popular na debosyon ang pagpupunas ng mga bagay tulad ng panyo, gaya sa kaso ng Poong Nazareno. Ito rin ang makapagpapaliwanag sa pagsusuot ng mga banal na bagay na pinaniniwalaang makapagpoprotekta sa tao tulad ng anting-anting. Nang dumating ang Kristiyanismo, nailipat ito sa pagsusuot ng mga bagay na nakaugnay sa simbahan tulad ng rosaryo at krus. Yamang naipapasa sa mga bagay na ito ang kabanalan, maaari itong makaprotekta sa nagsusuot.

Sa usapin naman ng pagpapakasakit, pamilyar tayo sa mga debosyon at panata tulad ng paghahampas ng likod, pagbubuhay ng krus, paglakad sa simbahan nang nakaluhod, at mismong pagpapapakasakit sa krus. Ani Mercado (2000a), isinasagawa ito ng mga deboto hindi dahil sa pagsisisi sa kasalanan. Ito ay sapagkat hindi gaanong naipasok sa kamalayang Pilipino ang konsepto ng kasalanan, lalo na dahil ang Tradisyunal na Relihiyon ng mga katutubo ay walang ganitong konsepto. Ang “sala” na salitang-ugat ng kasalanan ay nangangahulugan ding pagkakamali, na iba sa moral na konotasyon ng pagkakasala. Mga misyonerong Espanyol lamang ang gumamit sa kasalanan bilang salin ng “*sin*.” Sa halip, isinasagawa ang pagpapakasakit para sa kalakasan at kapangyarihan. Naniniwala ang mga Pilipino na tumataas ang potensya ng kapangyarihan ng isang bagay (tulad halimbawa ng anting-anting o krus) kung dumaan sa pagpapakasakit ang taong nagsusuot nito.

KONKLUSYON

Kung taumbayan ang lumilikha ng teolohiya gaya ng Teolohiyang Pilipino (na kinapapalooban ng mga popular na debosyon), ano ang gampanin ng teologo para kay Mercado? Ginamit ni Mercado (1975) ang imahe ng panganganak. Aniya, taumbayan ang ina na nagluluwal sa Teolohiyang Pilipino. Samantala, ang teologo naman ang nagsisilbing komadrona, na tumutulong upang maayos na mailuwal ng taumbayan bilang nanay ang sanggol (Teolohiyang Pilipino). Samakatuwid, hindi gampanin ng teologo, para kay Mercado, ang lumikha ng teolohiya. Ang teolohiya ay nariyan na, nasa wika at kultura ng taumbayan. Ang trabaho ng teologo ay palitawin na lamang at suriin ang nariyan na. Kaya naman, sa usapin ng popular na debosyon, gampanin ng teologo na suriin ito bilang manipistasyon ng Teolohiyang Pilipino at ng inkulturasyon ng taumbayan sa Kristiyanismo.

Konsistent ito sa modelo ng kontekstuwal na teolohiyang kinapapalooban ni Mercado ayon sa pagsusuri ni Bevans (2002). Sa aklat niyang *Models of Contextual Theology*, naglatag siya ng anim na modelo ng kontekstuwal na teolohiya o inkulturasyon:

1. *Translation Model* - Pagsasalin ng Kristiyanismo sa isang kultura. Mas mataas ang prayoridad na ibinigay nito sa Biblia/Tradisyong Kristiyano kaysa sa kultura kung saan ito isinasalin.
2. *Anthropological Model* - Pagpapalitaw ng teolohiya mula mismo sa kultura ng taumbayan. Mas mataas ang prayoridad nito sa kultura kaysa Biblia/Tradisyong Kristiyano
3. *Praxis Model* - Pagbibigay-prayoridad sa teolohiyang nagsusulong ng katarungan. Isang halimbawa nito ang *Liberation Theology* ng Latin Amerika at ang *Theology of Struggle* ng Pilipinas.
4. *Synthetic Model* - Sa modelong ito, pantay ang prayoridad sa pagitan ng Biblia/Tradisyong Kristiyano at kultura, kung saan tinatangang pag-usapin ang dalawa.
5. *Transcendental Model* - Pagbibigay ng prayoridad sa personal na espirituwalidad ng isang partikular na tao.
6. *Countercultural Model* - Pagbangga sa dominanteng kultura na tinitingnan bilang taliwas sa tunay na diwa ng Kristiyanismo.

Sa mga modelong ito, ang partikular na uri ni Mercado ay ang antropolohikal na modelo. Isa mismo si Mercado sa isinayt ni Bevans sa kanyang aklat lalo na sa bahagi kung saan ipinaliliwanag niya ang antropolohikal na modelo. Makikita ito sa mismong aklat ni Mercado (1975) na *Elements of Filipino Theology*. Dito, tiningnan niya ang paniniwala ng kulturang Pilipino sa samu't saring aspekto ng espirituwalidad tulad ng Diyos, kaluluwa, kabilang-buhay, kasalanan, kaparusahan, moralidad, pagsamba, at iba pa. Pagkatapos, pinagsama-sama niya ang mga “elementong” ito upang mabuo ang isang Teolohiyang Pilipino.

Ganito rin naman ang ginawa ni Mercado (1974) sa akda niyang *Elements of Filipino Philosophy*. Hinalukay niya ang mga kasabihan, kagawian, at kultura ng mga Pilipino na makikitaan ng kapaniwalaan nila sa aspekto ng indibiduwalidad, lipunan, panahon, espasyo, kasanhian, batas, at iba pa, pagkatapos ay tinipon niya ang mga ito bilang mga “elemento” ng Pilosopiyang Pilipino. Kaya nga tinawag ni Rolando Gripaldo (2000) ang dulong ni Mercado na “*anthropological/cultural approach to Filipino philosophy*” (kahanay niya rito si Timbreza).

Ang ganitong antropolohikal na modelo ni Mercado (sa teolohiya at pilosopiya) ang dahilan kung bakit mataas ang tingin at pagpapahalaga ni Mercado sa mga popular na debosyon kung ikukumpara sa iba niyang kakontemporaryong teologo. Sa aklat ni Mercado (1997) na *Filipino Religious Psychology*, inilalahad niya na sa mata ng mga elit at mga Pilipinong napasa-Kanluran ang kamalayan, ang mga nagsasagawa ng popular na debosyon ay mayroong *magical mentality* at tinitingnan ang mga ito na mas nakabababa kaysa sa

rational mentality ng mga elit. Kinukuwestiyon pa ng mga ito kung balido o tunay ba talaga ang mga popular na debosyon tulad ng Ati-atihan, Salubong, Moriones, Panuluyan, debosyon sa Poong Nazareno, at iba pa. Sa inorganisang sampaksaang ni Mercado na nagluwal sa aklat na *Filipino Religious Psychology*, nagkaroon ng konsensus ang mga kalahok na ang batayan kung balido o hindi ang isang popular na debosyon ay kung nagdulot ba ito ng pagbabago sa kalooban ng tao. Kung hindi ito nagdulot ng pagbabago sa pamumuhay, ibig sabihin ay nanatiling *split-level* ang Kristiyanismo ng tao. Dagdag pa ni Mercado, hindi lang dapat ang mismong aksyon ng popular na debosyon ang isaalang-alang. Dapat din umanong isaalang-alang ang motibasyon ng mga taong gumagawa nito bilang salik sa pagtasa kung balido ba ito o hindi.

Gayunman, sa kabila ng lahat ng pagtatanggol ni Mercado sa popular na debosyon, inamin niya rin na maaari rin itong maabuso o maging behikulo ng mga maling paniniwala. Ginamit ni Mercado (1992) na halimbawa ang kuwento ng isang matandang lalake sa Pangasinan. Sabi ng matanda, kung nanampalataya lang sana si Kristo sa kapangyarihan ng Santo Niño, hindi siya mapapako sa krus. Ipinapakita ng kuwento na sa labis na paniniwala ng matanda sa kapangyarihan ng Santo Niño, inakala niyang magkaiba ang Santo Niño at si Kristo. Isa pang halimbawa ng negatibong dulot ng ‘di maingat na pagpapahalaga sa popular na debosyon ay kapag inisip ng Katoliko na yamang dumadalo siya sa prusisyon, isinasayaw ang Santo Niño, o nagpupunas sa Poong Nazareno, ibig sabihin ay hindi na niya kailangang dumalo pa sa mga misa tuwing Linggo. Dagdag na paalala pa ni Mercado (1975):

[T]he theologian must also be aware that not everything the people may theologize is necessarily Filipino theology.

Sa papel na ito, natunghayan natin ang mga ideya ni Mercado sa popular na debosyon sa pamamagitan ng pagbaybay sa 19 sa kanyang 32 aklat (kung saan 9 lamang ang tuwirang may pagtalakay sa popular na debosyon). Tiningnan natin dito ang ilang tema ng kaisipan niya ukol sa paksa, tulad ng kahulugan ng popular na debosyon, pagdepensa sa popular na debosyon laban sa akusasyon ng sinkretismo, popular na debosyon bilang ‘di opisyal na inkulturasyon, taumbayan bilang ahente ng inkulturasyon, lohika ng popular na debosyon, at iba pa. Ito ay bilang ambag sa bugkos ng mga eksposisyon ukol kay Mercado. Bagaman marami-rami na ang sumuri sa kanya, mayorya rito ay nakatutok sa Pilosopiyang Pilipino. Wala pang gaanong eksposisyon na pumapansin sa kanyang mga kaisipan sa Teolohiyang Pilipino, at lalo’t higit na wala pa sa paksa ng popular na debosyon.

Isinagawa rin ito upang ipakita kung paano maaaring isagawa ang Araling Kapantasan, na naglalayong pataasin ang pagpapahalaga sa mga Pilipinong pantas, tungo sa pagbuo ng kasaysayang kapantasan ng mga disiplina sa Pilipinas. Kung tutuusin, preliminaryo pa lamang ang eksposisyon na ito kay Mercado; deskriptibo lamang ito at hindi kritikal o preskriptibo. Napakarami pang maaaring galugarin sa ekspositoriyong pananaliksik ukol kay Mercado sa konteksto ng Teolohiyang Pilipino. Sa konteksto ng Araling Kapantasan, maaaring ibuod at isistematisa ang kabuuan ng kapantasan ni Mercado bilang isang teologo. Puwede itong gawin ukol kay Mercado upang mas madali siyang maipakilala sa mga unang beses palang na babasa sa kanya. Maaari ring pumili lamang ng isang partikular na aspekto o paksa sa loob ng malawak na kapantasan ni Mercado, tulad halimbawa ng ginawa natin kung saan tumuon lamang tayo sa paksa ng popular na debosyon sa kanyang kaisipan. Maaari rin ang isang tuligsang uri ng eksposisyon, na nakatuon sa pagpuna sa ilang butas o kahinaan ng kanyang mga ideya. Isang posibilidad din ang aplikasyong uri ng eksposisyon, kung ang kanyang kaisipang teolohikal ay ilalapat sa mga napapanahong isyu ng lipunang Pilipino.

Makatuturan din kung isasagawa ang tinatawag kong “Komparatibong Araling Kapantasan” kung saan ikukumpara ang kaisipan ng isang pantas o teologo sa kaisipan ng iba pang teologo. Halimbawa, interesanteng pagkumparahin ang kaisipan at metodong teolohikal nina Mercado at Jose de Mesa, lalo na dahil pareho silang nagsusulong ng kultural na dulog sa pagteteolohiya. Pareho silang gumagamit ng mga konseptong Pilipino sa teolohikal na repleksyon at parehong nagmumula sa tradisyong Katoliko. Gayunman, marami ring pagkakaiba ang dalawa. Sa mga inilatag na modelo ni Bevans, habang nasa *Anthropological Model* si Mercado, nakapaloob naman sa kampo ng *Synthetic Model* si de Mesa. Kung ang diin ni Mercado ay nasa katutubo at lokal, mas nakatuon naman sa kasaklawang Pilipino o pambansa ang pagteteolohiya ni de Mesa. Sa usaping pangwika, Ingles ang pangunahing midyum ni Mercado habang nagsasalitan na Filipino at Ingles naman ang wika ng produksyong intelektuwal ni de Mesa. Sa aspektong disiplinaryal, karamihan ng atensyon ni de Mesa ay nasa larangan ng teolohiya, habang mas dominante ang pilosopiya kaysa teolohiya sa buhay intelektuwal ni Mercado. Gamit ang iskema ni Guillermo (2016) na pagbibilang sa bibliograpiya batay sa wika at nasyunalidad, maaari rin itong gawin sa akda nina Mercado at de Mesa. Pagkumparahin natin halimbawa ang tig-isang aklat ng dalawa ukol sa Kristolohiya -- *Mga Aral sa Daan: Dulog at Paraang Kultural sa Kristolohiya ni de Mesa* at *Christ in the Philippines ni Mercado* (1982). Sa pagsayt ng mga akda sa wikang Filipino, mas mataas ang kay de Mesa na may 11 bilang,

habang 2 lamang ang kay Mercado. Pero sa usapin ng pagsayt sa mga akda ng mga kapwa Pilipinong manunulat, lumamang si Mercado na mayroong 59 bilang, habang kay de Mesa ay 30 lamang. Lahat ng ito -- disiplina, wika, modelo, padron ng pagsasayt, kultural na dulog -- ay siguradong mayroong implikasyon sa pagkakatulad at pagkakaiba ng pananaw ng dalawa sa ilang usaping teolohikal, tulad ng popular na debosyon.

May iba pang mga teologong maaaring ipares kay Mercado sa diwa ng Komparatibong Araling Kapantasan, tulad ni Dionisio Miranda na nagteteolohiya at namimilosopiya rin gamit ang kultural na dulog gaya ni Mercado. Maaari rin siyang ipangtapat sa mga teologong hindi kultural na dulog ang gamit bagkus ay panlipunang pagsusuri, tulad halimbawa nina Karl Gaspar at Edicio de la Torre. Magiging makabuluhan ang ganitong mga pananaliksik sa hinaharap para sa higit na paghanap sa lokasyon ni Mercado sa agos ng kasaysayang intelektuwal ng Teolohiyang Pilipino.

Sa diwa pa rin ng Komparatibong Araling Kapantasan, magiging produktibo rin maging ang pagtatambal kay Mercado sa mga teologo sa labas ng bansa. Halimbawa, magiging interesante kung sisiyasatin ang pagkakatulad at pagkakaiba ng teolohiya ni Mercado sa ibang banyagang teologong ikinategorya rin ni Bevans (2002) sa ilalim ng *Anthropological Model*. Kapana-panabik ang magiging resulta ng pagtatambal kay Mercado sa mga kagaya ni Robert Hood (1994), na nagteteolohiya mula sa kulturang Aprikano Amerikano, o ni Vincent Donovan (1982), isang Amerikanong misyonero sa Aprika na nagteteolohiya mula sa kalinangang Masai ng Tanzania. Magiging daan ang ganitong kaabalahan para sa pag-aambag ng Teolohiyang Pilipino sa inter-kultural na talastasan tungo sa pandaigdigang teolohiya.

Ngunit hindi lamang ito kay Mercado dapat isagawa. Napakarami pang Pilipinong teologo na hindi pa gaanong nasusulatan ng eksposisyon o naitatambal sa iba pang intelektuwal, lalo na sa wikang Filipino, gaya nina Melba Padilla Maggay, Dionisio Miranda, Evelyn Miranda-Feliciano, Walter Ysaac, Rodrigo Tano, Anscar Chupungco, at iba pa.

AMBAG NG MAY-AKDA

Sarili ng may-akda ang buong proseso ng pananaliksik, mula sa pagtipon ng mga datos at pagsusuri, hanggang sa aktuwal na pagsulat ng manuskrito.

SALUNGAT NA INTERES

Walang anumang salungat na interes ang pag-aaral.

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Using Read - Aloud Digital Flashcard to Improve Word Recognition Skills of Grade Three Pupils

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ABSTRACT

This study investigated the effectiveness of "Read - Aloud" digital flashcards in improving word recognition among grade three pupils. Using a pretest-posttest design, the intervention transformed traditional flashcards into an interactive digital format with audio support to enhance reading performance. Twenty - five grade three pupils participated in pre-reading and post-reading assessments to measure word recognition before and after the intervention. Data were analyzed using descriptive statistics (percentages, frequency, means, standard deviations) and a paired sample t-test to determine significant differences. Pre-reading performance was low ($M = 8.04$, $SD = 4.609$, $SE = 0.904$). Post-reading performance showed a 95% improvement, reaching an excellent level with a substantially higher mean. The paired sample t-test confirmed a statistically significant increase in word recognition scores ($p < 0.05$). These findings indicate that "Read - Aloud" digital flashcards effectively enhance word recognition and overall reading performance in early elementary learners. Educators are recommended to integrate such audio-supported digital tools into literacy instruction to support struggling readers and promote engaging, technology-assisted learning.

Keywords: *digital flashcards, elementary pupils, pretest-posttest design, read-aloud, reading intervention, technology-enhanced learning, word recognition*

INTRODUCTION

Word recognition is a foundational skill in early literacy development. It enables young learners to decode words accurately and efficiently, which is essential for comprehension and overall reading proficiency (Tuncay & Dedeoglu, 2019). Language instruction specialists widely regard effective word recognition as a critical component of successful reading acquisition.

Flashcards have long been recognized as an effective tool for teaching vocabulary and improving word recognition (Rahma, 2021). Research indicates that enhanced word recognition accuracy supports faster reading speed and better comprehension (Karageorgos et al., 2020). The early elementary years, particularly kindergarten through grade three, represent a critical window for developing this skill, as progress in oral reading fluency during this period often predicts

improvements in overall reading ability (Neuman & Wright, 2014).

Technological advancements have evolved traditional flashcards into digital formats, incorporating spaced repetition, adjustable pacing, multimedia (images, audio), and self-testing. These features provide auditory support for pronunciation, making them more interactive and engaging than paper versions (Pham et al., 2016).

Digital flashcards sustain attention longer, encourage repeated practice, and improve word recognition strategies (Kerdmuenwai, 2018). They offer accessibility, convenience, and entertainment, with effectiveness depending on image quality and learner age (Alnajjar & Brick, 2017). Pupils often prefer them over paper flashcards for efficacy and fun (Yuksel et al., 2020).

Post-pandemic disruptions, such as those observed in Philippine schools, have intensified challenges in recognizing unfamiliar English words among grade three pupils. Multisensory interventions—combining visual, auditory, and interactive elements—are vital for rebuilding automaticity and addressing reading difficulties linked to decoding and attention issues (Nicolielo-Carrilho et al., 2018; Fitriani et al., 2021).

The COVID-19 pandemic severely disrupted learning and contributed to declines in literacy skills

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among many students. Diagnostic assessments showed that grade three pupils at Doña Martina F. Ganan Memorial School in Barangay Mabini and Gemeniano Galicia Sr. Memorial School in Barangay Doña Trinidad, both in San Andres, Romblon, struggled significantly with recognizing English words, especially unfamiliar vocabulary.

Traditional flashcards, while valuable, often rely solely on visual prompts and lack auditory reinforcement for pronunciation. This limitation can reduce engagement and effectiveness, particularly for struggling readers recovering from pandemic-related learning losses. Existing methods may not sufficiently address the need for interactive, multisensory tools that provide paced repetition and immediate audio feedback. To bridge this gap, the researchers developed the Read-Aloud digital flashcard intervention. Unlike conventional flashcards, this digital tool incorporates audio support, allowing pupils to hear accurate pronunciations while viewing words on a screen. It transforms traditional materials into an engaging, technology-enhanced resource that promotes better-paced practice and multisensory learning (Pham et al., 2016).

This study aligns with DepEd Order No. 31, s. 2022, which adopts the Rights-Based Education (RBE) Framework in Philippine Basic Education. The policy emphasizes children's rights to quality, child-centered education, including access to effective reading strategies that respect, protect, and promote their holistic development.

Therefore, this study aims to determine the effectiveness of Read Aloud Digital Flashcards in improving the word recognition skills of grade three pupils at Doña Martina F. Ganan Memorial School in Barangay Mabini and Gemeniano Galicia Sr. Memorial School in Barangay Doña Trinidad, both located in San Andres, Romblon.

Synthesized Review of Related Literature and Studies

Word recognition is widely recognized as a foundational skill in learning English, particularly in the primary grades, where reading fluency and comprehension rapidly develop. Young learners often struggle with automatic word recognition when instructional strategies do not align with their developmental needs (Tuncay & Dedeoglu, 2019). Early intervention is therefore essential, as the most rapid development in word recognition occurs from kindergarten to Grade 3 (Neuman & Wright, 2014).

Flashcards have long been identified as an effective tool for strengthening vocabulary and word recognition because they promote repeated exposure and retrieval practice. Studies indicate that flashcard drills improve reading fluency and sight word mastery

(Fasko & Fasko, 2010), while structured flashcard use enhances retention and recall (Cihon et al., 2012). Furthermore, flashcards allow learners to focus simultaneously on word form and meaning, making them efficient tools for vocabulary acquisition (Komachali & Khodareza, 2012; Rahma, 2021).

Empirical studies consistently demonstrate the effectiveness of flashcards in improving vocabulary achievement and word recognition skills. Classroom-based research revealed significant gains in vocabulary mastery after systematic flashcard implementation (Tomas et al., 2021). The cognitive principle underlying flashcard effectiveness is retrieval practice and spaced repetition, both identified as highly efficient learning strategies (Dunlosky et al., 2013; Pham et al., 2016).

With advancements in educational technology, traditional paper flashcards have evolved into digital formats that enhance engagement and accessibility. Digital flashcards allow flexible pacing, spaced repetition, and interactive features that sustain learners' attention longer than print-based tools (Pham et al., 2016; Yuksel et al., 2020). Platforms such as Quizlet have been shown to positively influence vocabulary retention and learner motivation (Sanosi, 2018; Toy & Büyükkarci, 2019).

Research further indicates that students generally perceive digital flashcards as convenient, accessible, and engaging learning tools (Azabdaftari & Mozaheb, 2012; Romrell et al., 2014). Whether in traditional or digital form, flashcards remain an effective instructional strategy for enhancing word recognition and supporting literacy development in early elementary learners.

This study aimed to determine the effectiveness of Read-Aloud digital flashcards in improving word recognition skills among Grade 3 pupils. Specifically, it sought to analyze the diagnostic test results on pupils' academic performance in word recognition and to assess their pre-reading scores prior to the intervention.

METHOD

Research Design

This study employed a quasi-experimental research design, specifically a non-equivalent one-group pretest–posttest design, to determine the effectiveness of the Read-Aloud Digital Flashcard in improving the word recognition skills of Grade Three pupils.

The design followed the structure:

$$O_1 - X - O_2$$

Where:

O_1 = Pretest (Pre-reading assessment)

X = Intervention (Read-Aloud Digital Flashcard)

O_2 = Posttest (Post-reading assessment)

Table 1. Population and participants of the study

School	Male	Female	Total	Percentage
Doña Martina F. Ganan Memorial School	7	11	18	69%
Gemeniano Galicia Sr. Memorial School	3	4	7	27%
Total	10	15	25	100%

This design was selected because random assignment of participants was not feasible due to existing classroom structures and ethical considerations. The use of intact classes allowed the researcher to implement the intervention in a natural classroom setting. The comparison of pretest and posttest scores enabled the researcher to measure changes in pupils' word recognition skills after exposure to the intervention.

Research Locale and Time of the Study

The study was conducted during the School Year 2023–2024 at the following public elementary schools in San Andres, Romblon: Doña Martina F. Ganan Memorial School, Barangay Mabini, and Gemeniano Galicia Sr. Memorial School, Barangay Doña Trinidad.

Approval to conduct the study was secured from the respective school principals in October 2023. The implementation of the intervention and data gathering were conducted from November to December 2023.

Population and Sample of the Study

The population of the study consisted of selected Grade Three pupils enrolled in the two selected schools during the School Year 2023–2024.

A purposive sampling technique was utilized to identify the participants. A diagnostic word recognition test was administered to all Grade Three pupils. Pupils who demonstrated difficulty in word recognition were selected as respondents.

A total of twenty-five (25) pupils qualified based on the diagnostic results. These pupils comprised the final sample of the study.

The sample represented all identified struggling readers in the two schools.

Research Instruments

The study utilized a researcher-made quantitative test instrument designed to measure pupils' word recognition skills. The same 15-item test was administered as both the pretest and posttest. The test consisted of five (5) easy words, five (5) average words, and five (5) difficult words.

The vocabulary words were adapted from Grade Three English textbooks to ensure alignment with the curriculum and pupils' reading level. Pupils were instructed to read each word without phonetic

assistance. Scores were based on the number of correctly recognized words.

Data Analysis

Data were analyzed using the Statistical Package for Social Sciences (SPSS). The following statistical tools were employed:

Frequency and Percentage. To describe the distribution of participants and diagnostic results.

Mean and Standard Deviation. To determine the level of word recognition performance before and after the intervention

Paired-Sample t-Test. To determine whether there was a statistically significant difference between pretest and posttest scores

The paired-sample t-test was appropriate because the same participants were measured twice. The level of significance was set at 0.05.

Before conducting the parametric test, the normality of the difference scores was examined. If the assumption of normality was violated, the Wilcoxon Signed-Rank Test was considered as a non-parametric alternative.

Data Collection Procedure

Prior to data collection, the researchers secured formal approval from the principals of Doña Martina F. Ganan Memorial School and Gemeniano Galicia Sr. Memorial School to ensure ethical compliance and cooperation. A diagnostic word recognition test was then administered to all Grade Three pupils in the selected schools to identify participants who demonstrated difficulty in word recognition. Using purposive sampling, twenty-five (25) pupils who met the inclusion criteria were selected as respondents for the study.

Before the intervention, the pretest was conducted to establish a baseline measure of the pupils' word recognition skills. The intervention consisted of the Read-Aloud Digital Flashcard, which was implemented over a period of three consecutive weeks. Daily reading sessions were conducted from Monday to Thursday, in which the teacher modeled correct pronunciation, engaged pupils in choral reading, and provided

Table 2. Diagnostic test results of the grade 3 pupils of Dona Martina F. Ganan Memorial School and Gemeniano Galicia Sr. Memorial School in word recognition

		Mean	Std. Deviation
Valid	Diagnostic Test Score	6.9	4.2

Table 3. The Reading assessment results of the grade three pupils in word recognition

	Minimum	Maximum	Mean	Std. Deviation
Pre-reading Assessment	0	14	8.04	4.609
Post-reading Assessment	11	15	14.00	1.296

opportunities for independent reading. Immediate corrective feedback and reinforcement were given to ensure accuracy and retention. Weekly assessments were conducted every Friday to monitor progress and maintain systematic documentation of the pupils' performance.

Following the completion of the three-week intervention, the posttest was administered using the same validated instrument as the pretest. All responses were collected, tabulated, and encoded systematically. To maintain consistency and control potential sources of bias, the intervention and assessments were conducted under similar classroom conditions, and the same teacher facilitated all sessions. The collected data were then analyzed using appropriate quantitative statistical methods to determine the effectiveness of the Read-Aloud Digital Flashcard on improving word recognition skills among Grade Three pupils.

RESULTS AND DISCUSSION

The diagnostic test (Table 2) yielded a mean score of 6.90 (SD = 4.20), while the pre-reading assessment showed a mean score of 8.04 (SD = 4.61). These results indicate that many Grade Three pupils had difficulty recognizing words before the intervention.

Similar findings were reported by Dizon and Tang (2017), who found that elementary learners demonstrated low vocabulary and word recognition scores before exposure to digital flashcard interventions. Their study revealed that learners initially struggled with word recall and decoding, highlighting the need for structured instructional support. Likewise, Rojabi et al. (2022) reported that pretest results in vocabulary-based interventions consistently showed limited word mastery among young learners prior to digital reinforcement strategies.

The low baseline performance in the present study confirms trends observed in recent research; despite access to formal schooling, many primary pupils continue to struggle with foundational reading skills.

This emphasizes the necessity of targeted word recognition interventions.

Table 3 shows that the grade 3 pupils have a very low score in word recognition, with a mean of 8.04, and a SD = 4.61. This means that most of the pupils have difficulty with word recognition.

In a related study, Tomas et al. (2021) found that the participants' mean reading scores demonstrated their poor reading status, despite the expectation that their ability to read would be frustrating and slow. The participants' pre-test results provided compelling evidence that many pupils in the nation still have difficulty acquiring new information, despite free and open education.

The posttest results (Table 3) revealed a mean score of 14.00 (SD = 1.30), a substantial increase from the pretest mean of 8.04. The reduced standard deviation also indicates more consistent performance among pupils after the intervention.

This significant improvement mirrors findings in several recent empirical studies. Dizon and Tang (2017) reported a notable increase in posttest vocabulary scores following digital flashcard use, demonstrating measurable gains in word recognition and recall. Likewise, Rojabi et al. (2022) found that learners exposed to digital flashcards significantly outperformed their pretest scores, confirming the effectiveness of multimedia vocabulary tools.

More recent studies concluded that digital flashcards significantly improve elementary learners' word recognition and vocabulary mastery due to increased engagement, interactive repetition, and accessibility. These studies emphasize that digital tools provide immediate reinforcement and repeated exposure, which are critical factors in improving word-level reading skills.

The current study's posttest results support these findings, suggesting that the Read-Aloud Digital Flashcard is an effective instructional tool for enhancing word recognition among Grade Three pupils.

Moreover, the post-reading assessment results of the pupils are higher than the pre-reading assessment

Table 4. The difference between pre-reading and post - reading assessment results before and after using the read-aloud digital flashcards

Variables	Mean Value	Std. Deviation	t-value	Sig.(2-tailed)	Result	Decison
Pre-reading vs Post-reading	5.962	3.955	7.687	.000	Significant	Reject the Hypothesis

results. Therefore, the pupils performed better in the post-reading assessment than in the pre-reading assessment after using the digital flashcards in word recognition.

The paired-sample t-test (Table 4) revealed a statistically significant difference between pretest and posttest scores, $t(25) = 7.687$, $p < .001$, with a mean difference of 5.962.

This result confirms that the improvement observed was not due to chance. Similar statistically significant gains have been documented in recent digital flashcard intervention studies. For instance, experimental research on digital vocabulary tools consistently reports significant pretest–posttest differences, indicating that structured digital reinforcement produces measurable learning gains.

In comparable quasi-experimental studies involving elementary learners, digital flashcard groups showed significantly higher post-intervention scores compared to baseline performance. These findings reinforce the conclusion that digital flashcards are an effective strategy for improving word-level literacy skills.

The significant statistical result in the present study, therefore, aligns with established empirical evidence demonstrating the effectiveness of digital flashcard interventions in elementary reading instruction.

CONCLUSION

Based on the findings of this study, it can be concluded that the use of the Read-Aloud Digital Flashcard significantly enhanced the word recognition skills of Grade Three pupils. The intervention effectively addressed the baseline difficulties in word recognition, leading to substantial improvement in reading performance. This demonstrates that digital flashcards, when integrated with guided practice and auditory support, can serve as an effective pedagogical tool for developing foundational literacy skills. The study further suggests that incorporating digital learning tools into classroom instruction can positively influence academic performance and student

engagement. The success of the Read-Aloud Digital Flashcard highlights the potential of technology-assisted interventions in supporting early reading development, particularly for pupils who struggle with word recognition.

Finally, the findings provide valuable insights for teachers and educational practitioners, emphasizing the importance of combining visual and auditory reinforcement in literacy instruction. Future research could explore the long-term effects of digital flashcards, examine their application across diverse learning contexts, and investigate additional digital strategies to enhance reading fluency and comprehension. The implementation of such interventions has the potential to inform innovative literacy practices and contribute to the development of effective digital learning approaches in primary education.

AUTHORS' CONTRIBUTIONS

The lead author contributed almost 80% of the research work, with the remaining 20% provided by the co-authors.

CONFLICT OF INTEREST

The authors declare no financial, personal, or professional conflicts of interest that could have influenced this paper's research, analysis, or findings.

DECLARATION OF AI USE

While preparing this manuscript, the authors used ChatGPT and Claude to assist in arranging ideas for clarifying sentences and paragraphs. However, the authors fully take responsibility for the work published, as all AI-generated content was further reviewed, edited, and validated by them.

ETHICAL CONSIDERATIONS

All the participants were informed about the details of the study. The researcher conducted a diagnostic test

to gather respondents from grade 3 pupils. A letter was sent to the school head for approval before the intervention started. The parents of the respondents who participated in the research study were informed of their children's performance and that their children needed to attend an intervention class and complete some exams and exercises.

The respondents' parents who were willing to engage in this research study with their children were given consent or signed a waiver. To perform this research study, the researcher additionally sought guidance and recommendations from teachers and school principals at the school where the respondent. Thus, the researchers informed the respondents of their roles during the study. The researchers ensured that the data presented in the study were valid and reliable.

Furthermore, only the researchers have access to the research data. The researcher assured that all information acquired would be handled with the highest confidentiality and utilized only for this study. The researcher acknowledged the owner of the knowledge and data used in this study.

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Client Satisfaction Survey at Romblon State University, Philippines: Basis for Improved Public Service Delivery

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ABSTRACT

The Client Satisfaction Survey (CSS) conducted at Romblon State University was anchored on the objective of the Administrative Order (AO) No. 25 Inter-Agency Task Force (IATF) on the Harmonization of National Government Performance Monitoring, Information and Reporting Systems, which promotes continuous improvement in public service delivery across government institutions. This study examined client experience and satisfaction with the university's public services during Fiscal Year 2022. A total of 2,850 respondents, composed of internal and external stakeholders, participated in the survey. The study employed a quantitative-descriptive design using convenience sampling. Statistical analyses included the computation of sample means and a 95% confidence interval to determine satisfaction levels across frontline and non-frontline services. Data were gathered through a self-structured questionnaire with a Cronbach's Alpha reliability coefficient of 0.989. Results indicated that clients were generally "Very Satisfied" across all service quality dimensions. However, recurring concerns included slow turnaround time, overcrowding during peak transactions, limited ventilation, and insufficient personnel. To address these issues, the study recommends personnel augmentation, improved queue and workflow management systems, and facility enhancements. Continuous monitoring and data-driven service improvement strategies are essential to sustaining quality public service delivery in higher education institutions.

Keywords: *client satisfaction survey, performance-based bonus, public service delivery*

INTRODUCTION

Higher education institutions increasingly operate within a service-oriented framework where students, parents, faculty, government entities, and community partners are key stakeholders. In both public management research and higher education quality assurance literature, service quality and client satisfaction are recognized as essential performance indicators that shape institutional effectiveness, public accountability, and stakeholder trust (Parasuraman et al., 1994). Global frameworks like the International Organization for Standardization (ISO) and Quality Management Systems (QMS) emphasize customer

focus and continuous improvement as foundational principles, which have been empirically linked to service excellence outcomes in educational contexts (ISO, 2018; Sallis, 2022).

Recent studies confirm that service quality in higher education comprises both tangible dimensions (e.g., facilities, ease of access, delivery efficiency) and intangible dimensions (e.g., responsiveness, assurance, communication). In the public sector specifically, client satisfaction is increasingly used as a governance tool to improve transparency, responsiveness, and service legitimacy (OECD, 2020; World Bank Group, 2018).

Romblon State University (RSU), as the sole public higher education institution in the province of Romblon, delivers instruction, research, extension, and production services across multiple campuses. Although monitoring mechanisms such as Administrative Order (AO) No. 25 and the Performance-Based Bonus (PBB) require client satisfaction assessment, there is limited empirical research documenting service quality perceptions in provincial state universities. Most

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literature has focused on urban or internationally ranked institutions, leaving a contextual gap for geographically distributed public universities in developing regions.

This study addresses that gap by systematically examining client satisfaction with frontline services at RSU. Beyond administrative compliance, the findings contribute to the academic discourse on public sector service quality in Philippine higher education and provide evidence to support policy refinement, quality assurance strategies, and continuous organizational improvement.

Theoretical Framework of the Study

This study is anchored on Expectancy Disconfirmation Theory (EDT) originally developed by Oliver (1980), which remains one of the most widely applied models in satisfaction research. EDT posits that satisfaction is determined by the comparison between prior expectations and perceived performance. When perceived performance exceeds expectations, positive disconfirmation occurs, resulting in higher satisfaction; when performance falls short, negative disconfirmation leads to dissatisfaction.

Recent public administration research continues to apply and validate EDT in explaining citizen satisfaction with public services. For example, Van Ryzin (2013) empirically tested expectancy-disconfirmation mechanisms in public service evaluation and confirmed that citizen satisfaction is strongly influenced by expectation-performance comparisons.

In higher education and public service contexts, expectations are often categorized into predictive (what individuals expect will happen), normative (what should happen), and ideal (what they desire to happen), which influence how services are evaluated (Baker & Crompton, 2000). Differences in expectation levels explain why clients receiving similar services may report varying satisfaction outcomes.

Applied to the present study, EDT suggests that high satisfaction ratings in most service quality dimensions indicate positive disconfirmation, where perceived performance met or exceeded expectations. Conversely, relatively lower ratings in responsiveness may reflect expectation gaps related to turnaround time and service accessibility. Thus, EDT provides a robust theoretical lens for interpreting client satisfaction with frontline services at Romblon State University.

The Service Quality Theory is introduced by Oliver (as cited by Anjalika and Priyanath, 2018) argues that when a service provider fails to deliver based on the clients' standards, clients will rate the provider as 'low quality', and if the provider delivers the service as expected or beyond the expectation, clients will rate it as 'high quality'. Parasuraman et al. (1985) explained that customer satisfaction is basically based on what the clients have gone through during the transaction that is

why service quality is a strong element of satisfaction because the quality or state of the service determines the kind of output the provider was able to deliver to the clients.

This study investigated the total client experience and satisfaction in the public services delivered by RSU during the fiscal year 2022. Specifically, it sought to determine the respondents' profile, assess their level of satisfaction across various service quality dimensions and frontline offices, identify problems encountered in the service delivery process, and gather recommendations for improvement.

METHOD

Research Design

This study employed a quantitative-descriptive survey design. The design was appropriate as it aimed to determine the level of client satisfaction with the services delivered by Romblon State University (RSU) during Fiscal Year 2022. Data were collected using a structured questionnaire and analyzed using descriptive statistical techniques to quantify respondents' perceptions of service quality. The open-ended comment sections for feedback were used to supplement quantitative findings.

Respondents

The respondents were categorized as: (a) teaching and non-teaching personnel (permanent, temporary, project-based, casual, job order, and contract of service); (b) students; and (c) external stakeholders who availed of university services during Fiscal Year 2022.

Sampling Procedure

A non-probability sampling technique, specifically convenience sampling, was employed. Due to restrictions and limited physical access during the pandemic period, participation depended on the availability and willingness of clients who accessed university services. While practical under the circumstances, this sampling approach limits the generalizability of the findings and is acknowledged as a methodological limitation of the study.

The survey was conducted across the main campus and satellite campuses offering frontline and non-frontline services within the province of Romblon.

Sample Size Estimation

Sample size estimation was performed to determine the number of respondents needed to estimate the level of client satisfaction at a 95% confidence level ($z = 1.96$). Using a margin of error of 4.1828% and a sample variance derived from the 2021 survey results (s^2

Table 1. Frequency distribution of clients

	Variable	Frequency	Percent	Valid Percent	Cumulative Percent
Gender	Male	916	32.1	33.9	33.9
	Female	1,784	62.6	66.0	99.9
	LGBTQ+	3	.1	.1	100.0
	Missing	147	5.2		
	Total	2,850	100.0	100.0	
Client Type	Student	2,602	91.3%	95.7%	95.7
	Administrative Personnel	19	.7%	.7%	96.4
	External Stakeholders	69	2.4%	2.5%	98.9
	Teaching Personnel	20	.7%	.7%	99.7
	Designated Official	9	.3%	.3%	
	Missing	131	4.6		
	Total	2,850	100.0		

= 1.2980), the computed required sample size was 2,850 respondents.

The sample size was calculated using the formula:

$$n = (z^2 s^2) / e^2$$

Where:

n = sample size

z = z-value at 95% confidence level

s² = sample variance

e = margin of error

The computation yielded a required sample size of 2,850, which was achieved in this study.

RESULTS AND DISCUSSION

A total of 2,850 respondents participated in the survey, the majority of whom were students within the 15–25 age bracket. This demographic concentration explains why student-centered frontline services recorded higher transaction volumes and likely influenced overall satisfaction ratings. Since students constitute the primary client base, service efficiency and responsiveness toward student concerns significantly shape institutional satisfaction outcomes.

Overall satisfaction across the eight service quality dimensions yielded a composite mean of 4.84 (Very Satisfied), indicating consistently high perceived service performance. Among the dimensions, costs (M = 4.89) received the highest rating. This suggests that clients perceive university services as affordable, transparent, and aligned with public institution mandates. In public higher education settings, cost fairness strongly influences trust and legitimacy, particularly in

provincial institutions where economic sensitivity is high.

Access and facilities (M = 4.87), assurance, integrity, and outcome (M = 4.86) also received high ratings, reflecting clients' confidence in staff competence and ethical service delivery. These findings may be attributed to ongoing institutional compliance with ISO-based quality management standards and process standardization initiatives implemented in recent years.

Conversely, responsiveness (M = 4.78) obtained the lowest mean, although still within the “Very Satisfied” range. The relatively lower rating may be associated with operational constraints such as limited personnel, high student transaction volume, and residual pandemic-related adjustments. Responsiveness is typically sensitive to turnaround time and queue management, which were also reflected in the few reported concerns regarding waiting time and staff availability.

Among frontline offices, the Office of Student Affairs and Services (OSAS) obtained the highest mean (M = 4.94), representing a substantial increase from its FY 2021 mean of 3.92. This marked improvement suggests the effectiveness of service enhancement interventions, possibly including streamlined procedures, digital coordination, and strengthened student engagement mechanisms implemented after the previous evaluation cycle. The upward trend indicates institutional responsiveness to prior feedback. Similarly, the Guidance and Counseling Unit (M = 4.90) and Cashiering Office (M = 4.89) demonstrated strong performance, likely reflecting structured service protocols and clearer transaction processes.

Table 2. Level of satisfaction on the frontline services offered based on the eight service quality dimensions

Dimensions	Mean	Std Deviation	Confidence Interval (Lower Limit, Upper Limit)		Level of Agreement	Remarks
1. Access Facilities	4.87	.392	4.85	4.88	SA	VS
2. Responsiveness	4.78	.469	4.76	4.80	SA	VS
3. Reliability	4.79	.475	4.77	4.80	SA	VS
4. Communication	4.83	.444	4.81	4.85	SA	VS
5. Costs ($n=53$)	4.89	0.33	4.79	4.99	SA	VS
6. Assurance	4.86	.406	4.84	4.87	SA	VS
7. Integrity	4.86	.398	4.84	4.88	SA	VS
8. Outcome	4.86	.420	4.84	4.88	SA	VS
Overall	4.84	0.42	4.81	4.87	Strongly Agree	Very Satisfied

Table 3. Level of satisfaction of the citizens/clients to the frontline services

Frontline Services	M	Std	Confidence Interval (Lower Limit, Upper Limit)		Level of Agreement	Remarks
Cashiering Office	4.89	0.33	4.79	4.99	SA	VS
Guidance and Counseling Services Unit	4.90	0.30	4.83	4.98	SA	VS
Office of the Students Affairs Services	4.94	0.24	4.89	4.98	SA	VS
Office of the University Registrar	4.83	0.42	4.81	4.85	SA	VS
Health Services Unit	4.78	0.54	4.69	4.87	SA	VS
Learning Resource Center	4.61	0.71	4.40	4.82	SA	VS
Security Service Office	4.84	0.39	4.74	4.95	SA	VS
Overall	4.82	0.42	4.74	4.92	SA	VS

Legend:

1.00 – 1.80	Strongly Disagree	-----	Very Dissatisfied
1.81 – 2.60	Disagree	-----	Dissatisfied
2.61 – 3.40	Neither agree nor disagree	-----	Neither satisfied nor Dissatisfied
3.41 – 4.20	Agree	-----	Satisfied
4.21 – 5.00	Strongly Agree	-----	Very Satisfied

In contrast, the Learning Resource Center ($M = 4.61$) registered the lowest mean among offices. Although still rated “Very Satisfied,” the relatively lower score may be attributed to space limitations, ventilation concerns, and increased student utilization following the resumption of in-person services. Infrastructure-related factors often influence satisfaction more directly in learning support units than in administrative offices.

Overall, the composite mean for frontline services was 4.82 (Very Satisfied), indicating sustained positive service perception across units. While 98.84% of respondents reported no concerns, the few issues raised provide meaningful diagnostic insights. Recurring concerns involved slow turnaround time, overcrowding, limited ventilation, and insufficient personnel. These

concerns correspond with the relatively lower responsiveness rating, reinforcing the need for queue management strategies, personnel augmentation, and facility enhancement.

Recommendations primarily focused on improving work ethics, courtesy, facility expansion, and process organization. Although representing a small proportion of respondents, these suggestions highlight service dimensions that are highly visible to clients and can disproportionately affect perceptions of quality.

The findings indicate that RSU’s frontline services are perceived as highly satisfactory, with notable improvement in previously lower-performing units such as OSAS due to the streamlining of services and additional support staff. However, operational responsiveness and infrastructure capacity remain areas

Table 4. Problems encountered by the clients in the process service/s request

Statements	Frequency	Percentage
No answer	2,807	98.84%
Positive Comments (Service delivered on time, service is applied well, etc.)	12	0.42%
No problem encountered	7	0.25%
Lack of personnel	3	0.11%
Slow turn-around time	11	0.38%
Office crowding and queue	4	0.14%
Ventilation and accommodation	6	0.21%
Total	2850	100%

Table 5. Recommendations that could further improve the delivery of the frontline services

Statements	Frequency	Percentage
No answer	2,802	98.31%
Positive comments and commendations	20	0.70%
Provide additional office staff and personnel	6	0.21%
Organize the processing of services requested	6	0.21%
Provide more facilities as needed	7	0.25%
Improve the work ethics of the personnel (be punctual, courteous, responsible, respectful)	9	0.32%
Total	2850	100%

for strategic enhancement. Continuous monitoring, personnel support, and facility upgrading are recommended to sustain gains and further strengthen public service delivery performance.

CONCLUSION

The findings of this study indicate that frontline services at Romblon State University are perceived positively by the majority of clients, particularly students who comprise the university's primary service beneficiaries. Overall satisfaction across service quality dimensions reflects strong institutional performance in areas such as cost transparency, integrity, assurance, and access. These results suggest that existing quality management mechanisms, including compliance with national performance monitoring frameworks, are functioning effectively in promoting client-centered service delivery.

However, while overall satisfaction levels are high, specific operational concerns such as personnel shortages, slow turnaround time, overcrowding, and ventilation constraints highlight structural and capacity-related challenges. These issues, though raised by a small proportion of respondents, point to systemic

factors that may affect responsiveness and efficiency during peak transaction periods.

From a policy perspective, the results support continued investment in frontline capacity-building, including strategic personnel augmentation, workflow streamlining, and infrastructure improvement. Strengthening queue management systems, expanding service spaces, and reinforcing professional development programs on customer relations and public service ethics are recommended to sustain service excellence. Institutionalizing periodic client satisfaction monitoring as part of the university's Quality Management System (QMS) will further ensure evidence-based decision-making and continuous improvement.

For future research, longitudinal tracking of Client Satisfaction Survey results is recommended to assess trends over time. Comparative studies across state universities and colleges may also provide benchmarking insights. Additionally, incorporating qualitative methods such as focus group discussions could generate deeper understanding of client expectations and service experience dynamics.

Overall, the study underscores the importance of sustained, data-driven service enhancement strategies in strengthening public trust and institutional performance.

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AUTHORS' CONTRIBUTIONS

Cristina Marie J. Balderama crafted the research proposal, supervised the conduct of the study, and led the writing and revision of the manuscript.

Kim Jemar Falo conducted the statistical analysis and interpretation of quantitative data

Juniel G. Lucidos facilitated the implementation of research activities, data collection, and validation of results.

Emelyn R. Villanueva reviewed the manuscript for content, grammar, clarity, and overall quality.

Merian P. Catajay-Mani facilitated the institutional support, funding, and provided guidance for the successful conduct of the study.

CONFLICT OF INTEREST

The authors declare no conflict of interest.

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Exploring the Impact of Digital Literacy on Critical Thinking Skills in English Language Learning of Grade 12 HUMSS

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ABSTRACT

This study explored the impact of digital literacy on critical thinking skills in English language learning of Grade 12 Humanities and Social Sciences (HUMSS) students. Specifically, it examined the learners' level of digital literacy in terms of media literacy, data literacy, internet efficacy, and cyber security awareness, as well as their critical thinking skills in interpretation, analysis of arguments, creative problem solving, and communication skills. The study employed a quantitative-descriptive correlational research design involving 248 Grade 12 HUMSS students. Data were collected through a self-assessment survey questionnaire using a Likert scale. Results indicated that the learners generally demonstrated a proficient level of digital literacy and critical thinking skills, with a median score of 3 in most assessed areas. However, the participants showed intermediate proficiency in using spreadsheet software, evaluating and analyzing data, formulating counterarguments, and communicating ideas orally and in writing. Statistical analysis showed a significant relationship between digital literacy and critical thinking skills, with a Pearson Chi-Square value of 78.235 and a significance level of .000, indicating a significant association between digital literacy and critical thinking skills. The findings suggest that strengthening digital literacy competencies may contribute to the enhancement of learners' critical thinking abilities in English language learning. The study highlights the importance of integrating digital literacy activities into classroom instruction to support the development of essential 21st-century skills among Senior High School learners.

Keywords: *digital literacy, critical thinking skills, English language learning, Senior High School*

INTRODUCTION

The integration of technology in education has significantly transformed teaching and learning processes, particularly in language instruction where digital tools are increasingly used for accessing information, collaboration, and communication. Within this context, digital literacy is widely recognized as an essential competency that enables learners to effectively navigate, evaluate, and use information in digital environments. Rather than being limited to technical proficiency, digital literacy involves critical engagement with digital content, especially in online spaces where

information quality and credibility vary considerably (Pangrazio et al., 2020; UNESCO, 2023).

In language learning contexts, digital literacy plays an important role in supporting learners' access to information and participation in academic tasks. Alakrash and Abdul Razak (2021) emphasize that the integration of digital technologies in language education enhances communication processes and learning engagement, highlighting the importance of digital literacy in modern instructional settings. In the Philippine context, Cahulugan et al. (2024) found that digital literacy is associated with improved academic performance and the development of 21st-century skills such as communication, collaboration, and critical thinking among senior high school learners. These findings suggest that digital literacy contributes not only to academic success but also to the development of broader cognitive and interpersonal competencies.

However, despite the increasing integration of digital tools in education, learners do not demonstrate uniform levels of digital literacy. Delima et al. (2022)

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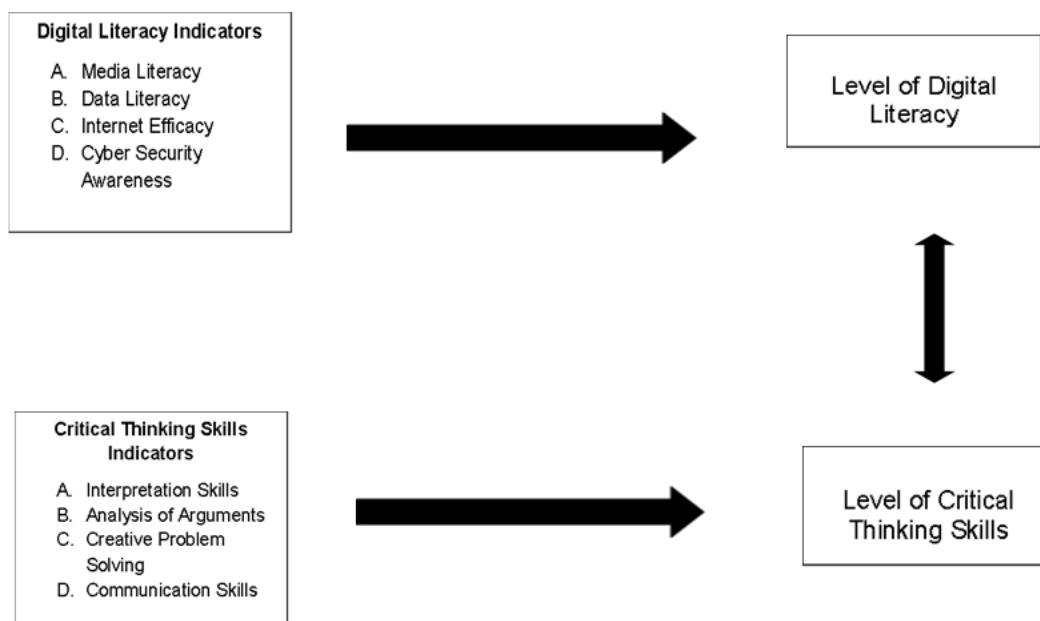


Figure 1. Conceptual framework showing the relationship between digital literacy and critical thinking skills.

reported that senior high school students show awareness of digital literacy skills; however, gaps remain in their full understanding and application of these competencies. This suggests that while learners recognize essential digital skills such as communication, critical thinking, and online safety, further development is still needed to strengthen their digital literacy practice in academic contexts.

International literature further reinforces the importance of digital literacy in education. Pangrazio et al. (2020) emphasize that digital literacy involves the critical evaluation and interpretation of digital information, while UNESCO (2023) highlights its growing importance in addressing challenges such as misinformation and unequal access to digital learning resources. Together, these studies suggest that digital literacy is both a technical and cognitive skill that is essential for navigating and processing information in modern learning environments.

A synthesis of related studies indicates that digital literacy is consistently associated with academic engagement and learning outcomes. However, Philippine-based studies such as Cahulugan et al. (2024) and Delima et al. (2022) generally focus on overall academic performance and skill awareness rather than specifically examining how digital literacy relates to critical thinking skills in English language learning. This suggests that while the connection between digital literacy and academic development has been established, there is still limited evidence on how these variables interact within specific subject areas such as English.

Moreover, strand-specific studies focusing on Humanities and Social Sciences (HUMSS) learners remain limited. This is significant because HUMSS learners are expected to engage extensively in reading, interpretation, analysis, and communication tasks in English language learning. However, existing literature does not clearly explain how digital literacy contributes to the development of critical thinking skills within this strand and subject context.

In response to this gap, the present study investigates the relationship between digital literacy and critical thinking skills in English language learning among Grade 12 HUMSS students in the Santa Fe–San Jose District. By focusing on a specific strand and localized context, this study aims to provide more targeted evidence on how digital competencies relate to higher-order thinking skills in English education.

The findings of this study may contribute to improving instructional practices by providing insights into how digital literacy can be effectively integrated into English language teaching to support the development of critical thinking skills. For learners, it emphasizes the importance of strengthening both technical and analytical competencies in digital environments. For teachers, it provides a basis for designing learning activities that integrate digital literacy and critical thinking. For school administrators and policymakers, it offers evidence that may inform curriculum enhancement, teacher training, and digital education initiatives aimed at strengthening 21st-century skills among Senior High School learners.

Conceptual Framework of the Study

This study outlined the core elements under investigation focusing on digital literacy and critical thinking skills in English language learning. Digital literacy is delineated into four components such as media literacy, data literacy, internet efficacy, and cyber security awareness while critical thinking skills were categorized specifically into interpretation skills, analysis of arguments, creative problem solving, and communication skills. A self-assessment survey questionnaire was administered to selected Grade 12 HUMSS learners to evaluate their level of digital literacy and critical thinking and to determine how students perceived their competencies and the relationship between these skills in the context of English language learning.

Synthesis of Review of Related Literature

Digital Literacy

In today's digital era, digital literacy is widely recognized as an essential competency that enables learners to access, evaluate, and use information effectively in digital environments. It encompasses a combination of technical and cognitive skills that allow individuals to locate, interpret, and communicate information through digital technologies. Contemporary literature emphasizes that digital literacy involves not only operational skills but also critical engagement with information in online spaces where content quality and credibility vary widely (Pangrazio et al., 2020; UNESCO, 2023).

Moreover, digital literacy is increasingly understood as a multidimensional skill set that supports learners in engaging with academic tasks such as information searching, collaboration, and content creation. Studies highlight that digital competence contributes to learners' ability to participate meaningfully in technology-supported learning environments and enhances engagement in educational processes (Alakrash & Abdul Razak, 2021; Tinmaz et al., 2022). In addition, the rapid development of digital technologies requires learners to continuously adapt and develop new competencies, reinforcing the importance of lifelong learning in digital contexts (Selwyn, 2020). Overall, digital literacy is considered a foundational skill that supports effective participation in modern education.

Critical Thinking Skills

Described as the capacity to analyze, evaluate, and synthesize information to make reasoned judgments or decisions, critical thinking is crucial for language learners to understand, interpret, and generate language with precision and fluency (Ennis, 2018). Studies have shown that the development of critical thinking skills in

English language learning is associated with improved reading comprehension and learners' ability to process and analyze texts more effectively (Moghadam et al., 2023). Instructional practices that encourage learners to engage with information in a reflective and analytical manner further support the development of critical thinking skills (Goodsett, 2020). Such approaches strengthen learners' ability to engage with content meaningfully, which is essential for academic success.

Furthermore, critical thinking in English language learning is connected with broader communicative competencies, including intercultural awareness and understanding of global communication contexts (Deardorff, 2020; UNESCO, 2023). In multilingual and multicultural environments, learners are expected to consider diverse perspectives and respond appropriately to cultural differences in communication. Developing intercultural competence enables learners to interact more effectively with people from different cultural backgrounds and to communicate with greater awareness of diversity and context (Deardorff, 2020). Moreover, integrating global and culturally responsive perspectives in language learning supports learners in understanding English as a tool for international communication in an increasingly interconnected world (UNESCO, 2023; Alakrash & Abdul Razak, 2021).

METHODOLOGY

Research Design

This study utilized a quantitative descriptive-correlational research design to investigate the relationship between digital literacy and critical thinking skills in English language learning. A self-assessment survey was used to gather necessary data from respondents, evaluating their perceived levels of digital literacy and critical thinking competencies.

Sampling Procedure

This study employed quota sampling and purposive sampling techniques. Quota sampling was used by getting 70% of the enrolled Grade 12 HUMSS students from each school, resulting in 158 respondents out of 225 students from Sta. Fe National High School and 90 out of 128 enrolled learners from San Jose Agricultural High School for the School Year 2023-2024 ensuring proportional representation. While all Senior High School strands offer Digital Literacy-related subjects like Media and Information Literacy and Empowerment and Technologies, only learners from Grade 12 HUMSS strand were purposely selected as it is the strand with the most English subjects relevant to the study.

Research Instrument

The research instrument used in this study was a researcher-made survey questionnaire consisting of two parts: level of digital literacy and level of critical thinking skills in English language learning. All items were rated using a 4-point Likert scale: 1 (Novice), 2 (Intermediate), 3 (Proficient), and 4 (Advanced).

A Likert scale was appropriate for this study because it is widely used in educational and social science research to measure self-reported competencies and perceptions in a structured and quantifiable manner, allowing responses to be analyzed statistically (Jebb et al., 2021). Likert-type scales are particularly useful in studies involving learner competencies because they efficiently capture subjective assessments across large groups of respondents in a standardized format (Bertram, 2006).

However, as a self-report instrument, Likert-scale data may be affected by response bias, including social desirability bias and the tendency of respondents to overestimate or underestimate their actual abilities, which may influence the accuracy of the findings (Kreitchmann et al., 2019).

Validation and Reliability of the Instrument

The researcher consulted three experts in the field of Education, particularly in Research, English, ICT, and Statistics, to establish the content validity of the research instrument. The validators examined the questionnaire in terms of clarity, relevance, organization, grammatical accuracy, and alignment with the objectives of the study to ensure that the items appropriately measured the intended variables. Comments, suggestions, and recommendations provided by the experts were carefully reviewed and incorporated for the improvement and refinement of the instrument before its final administration.

To determine the reliability of the instrument, pilot testing was conducted among 30 learners who were not included in the actual respondents of the study. The responses gathered from the pilot test were analyzed using Cronbach's alpha to measure the internal consistency of the questionnaire items. The digital literacy questionnaire obtained a Cronbach's alpha coefficient of 0.74, while the critical thinking skills in English language questionnaire obtained a coefficient of 0.71, indicating acceptable reliability of the instrument for the conduct of the study.

Data Gathering Procedure

The researcher sought approval from the Schools Division Superintendent and School Head and SHS Coordinator of two participating schools to allow the researcher to conduct the study. Consent from each participant was also obtained. The survey questionnaire

was administered both via Google Forms, allowing absent participants to respond at their convenience, and in person for those present during the administration. Respondents were oriented on the purpose of the study and were given clear instructions before the questionnaire was distributed.

Methods of Data Analysis and Ethical Considerations

After ensuring that the survey questionnaire was completely answered, responses were encoded in SPSS version 25 for advanced statistical analysis, hypothesis testing, and interpretation of data. Although SPSS is capable of performing all necessary statistical analysis, MS Excel was also used to cross-check the results, specifically for calculating the median to verify the accuracy of the findings obtained from SPSS. Descriptive statistics such as median was used to identify the level of digital literacy and critical thinking skills while Pearson Chi-square was used to determine their relationship. According to Laerd Statistics (n.d.) and Penn State University (n.d.), the median is the most appropriate measure of central tendency for ranked data, also known as ordinal data, as it is less affected by skewed distributions and outliers compared to the mean. To protect the rights and well-being of the respondents, the collected data were handled with the utmost confidentiality.

RESULTS AND DISCUSSION

Table 1 revealed that Grade 12 HUMSS students generally demonstrated a proficient level of digital literacy, with an overall median score of 3 across the dimensions of media literacy, data literacy, internet efficacy, and cybersecurity awareness. This suggests that learners possess functional digital competencies necessary for navigating academic and online environments. The findings support the view of Tinmaz et al. (2022), who emphasized that digital literacy has become an essential competency in 21st-century learning due to the increasing dependence on digital technologies for communication, information access, and learning.

The results further revealed variations in students' strengths across the different indicators. Learners obtained proficient ratings in identifying fake news, recognizing media bias, evaluating online resources, and understanding ethical online behavior. These findings may be attributed to students' frequent exposure to digital media and social networking platforms, where evaluating the credibility of information has become increasingly necessary. As HUMSS students are regularly exposed to articles, opinion texts, and multimedia materials in their English subjects, they may

Table 1. Level of digital literacy of students in Santa Fe-San Jose District

Digital Literacy Indicators	Median	Descriptive Interpretation
Media Literacy		
1. I can distinguish between reliable news sources and fake news sources online.	3	Proficient
2. I am confident in my ability to analyze media messages for bias or manipulation.	3	Proficient
3. I understand the persuasive techniques used in advertising and media content.	3	Proficient
4. I can identify the intended audience of different types of media.	3	Proficient
5. I am aware of the ethical considerations involved in sharing media content online.	3	Proficient
Data Literacy		
1. I can interpret graphs and charts to extract meaningful information.	3	Proficient
2. I understand how to collect and organize data effectively for analysis.	3	Proficient
3. I am familiar with basic statistical concepts such as mean, median, and mode.	3	Proficient
4. I can critically evaluate data sets for accuracy and reliability.	3	Proficient
5. I feel comfortable using spreadsheet software to manipulate and analyze data	2	Intermediate
Internet Efficacy		
1. I am proficient in using search engines to find relevant information online.	3	Proficient
2. I know how to evaluate the credibility of websites and online resources.	3	Proficient
3. I can navigate privacy settings and manage my digital footprint effectively.	3	Proficient
4. I feel confident in my ability to troubleshoot common internet connectivity issues.	3	Proficient
5. I understand the importance of digital etiquette and respectful online considerations	3	Proficient
Cyber Security Awareness		
1. I am aware of common online threats such as phishing, scams and malware.	3	Proficient
2. I know how to create strong, unique passwords and protect my accounts from unauthorized access.	4	Proficient
3. I understand the risks associated with sharing personal information online.	3	Proficient
4. I can identify signs of potential cyberattacks or security breaches.	3	Proficient
5. I take proactive measures to secure my devices and data from cyber threats	3	Proficient
General Median	3	Proficient

Legend: 1 – Novice; 2 – Intermediate; 3 – Proficient; 4 – Advanced

Table 2. Level of critical thinking skills of students in Santa Fe-San Jose District

Critical Thinking Skills Indicators	Median	Descriptive Interpretation
Interpretation Skills		
1 I can understand the main ideas and key points of complex English texts.	3	Proficient
2. I am able to infer the meaning of unfamiliar words or phrases from context.	3	Proficient
3. I can identify implicit messages and underlying themes in English literature.	2	Intermediate
4. I feel confident in my ability to summarize and paraphrase English text accurately.	2	Intermediate
5. I can recognize different literary devices and techniques used by the authors in English writing	3	Proficient
Analysis of Arguments		
1. I am skilled at identifying the main claims and supporting evidence in English arguments.	3	Proficient
2. I can evaluate the credibility and validity of sources cited in English texts.	3	Proficient
3. I feel confident in my ability to detect logical fallacies and weaknesses in English arguments.	3	Proficient
4. I can analyze the underlying assumptions and biases in English persuasive writing.	2	Intermediate
5. I am able to construct well-reasoned counterarguments in response to English texts	2	Intermediate
Creative Problem Solving		
1. I can generate multiple solutions to English language learning challenges.	3	Proficient
2. I am comfortable thinking outside the box and exploring unconventional approaches to English language tasks.	2	Intermediate
3. I can adapt and modify English language learning strategies to suit different contexts and situations.	3	Proficient
4. I am skilled at brainstorming creative ideas for English language projects or assignments.	3	Proficient
5. I am confident in my ability to overcome obstacles and find innovative solutions to English language problems in response to English texts	2	Intermediate
Communication Skills		
1. I am able to express myself clearly and fluently in spoken English.	2	Intermediate
2. I can effectively convey my ideas and opinions in written English.	3	Proficient
3 I am skilled at tailoring my language to suit different audiences and purposes in English communication.	3	Proficient
4. I can engage in meaningful dialogue and discussion in English with peers and instructors.	2	Intermediate
5. I am proficient in using nonverbal cues and gestures to enhance my English communication	3	Proficient
General Median	3	Proficient

Table 3. Relationship between digital literacy and critical thinking skills in English language learning of students

Correlated Variables	Pearson Chi -square	Asymp. Sig (2-sided)	Result	Decision
Digital Literacy and Critical Thinking Skills	78.235	.000**	Very Significant	Rejected Null

Legend: .000 -.010** - Very Significant; 011 -.05* - Significant; Above.05 – Not Significant

have developed stronger awareness of information credibility and persuasive communication. This finding aligns with Polizzi (2020), who argued that regular engagement with digital information environments strengthens learners' evaluative and analytical abilities. Similarly, students demonstrated proficiency in internet efficacy and cybersecurity awareness, particularly in creating strong passwords and recognizing online threats. The advanced rating in password protection suggests that learners are increasingly aware of cybersecurity risks and the importance of protecting personal information online. This may be influenced by school discussions, media exposure, and the widespread dissemination of cyber safety reminders on digital platforms. Tomczyk (2020) emphasized that digital safety awareness has become a core component of digital literacy in modern education.

However, not all areas reflected the same level of competence. Learners only achieved an intermediate level in using spreadsheet software for data manipulation and analysis. This finding indicates that while students are comfortable accessing and evaluating information online, they are less confident in applying technical digital skills involving data processing. One possible explanation is that learners may have limited exposure to spreadsheet-based tasks and statistical applications in classroom activities. Unlike browsing or evaluating online content, spreadsheet manipulation requires procedural knowledge and technical familiarity that may not be consistently practiced in English-related tasks. Selwyn (2020) explained that access to technology alone does not automatically develop advanced digital competencies unless learners are provided with meaningful opportunities for application. The findings support the conceptual framework of the study, which presents digital literacy as a multidimensional competency involving both technical and analytical skills. Students performed strongly in areas related to information access and evaluation but showed weaker performance in technical data-processing tasks. This suggests that digital literacy develops unevenly depending on learners' exposure and experiences. The findings therefore imply that schools should strengthen opportunities for learners to engage in applied digital activities that involve analysis, organization, and interpretation of data.

Overall, the results suggest that learners possess adequate foundational digital literacy skills necessary for English language learning; however, they still require further enhancement in technical and analytical applications of digital tools, particularly in data analysis and spreadsheet utilization.

The findings showed that students generally demonstrated a proficient level of critical thinking skills, with a general median score of 3. This indicates that learners possess the ability to interpret, analyze, and communicate ideas in English at a functional level. The findings support Ennis (2018), who emphasized that critical thinking is essential in language learning because learners must analyze information, evaluate ideas, and communicate reasoned judgments effectively. A closer analysis of the findings revealed variations across the dimensions of critical thinking. Students demonstrated stronger performance in identifying main ideas, recognizing supporting evidence, evaluating source credibility, and adapting language for different audiences. These findings suggest that learners are more capable in comprehension-based and analytical tasks that involve direct interpretation of texts. Their proficiency may be attributed to regular exposure to reading comprehension activities, argumentative texts, and classroom discussions commonly integrated into English instruction. Goodsett (2020) emphasized that information evaluation tasks strengthen analytical reading and reasoning skills among learners.

However, learners only demonstrated intermediate proficiency in identifying implicit messages, summarizing and paraphrasing texts, analyzing assumptions and biases, constructing counterarguments, and expressing themselves fluently in spoken English. These findings suggest that students experience greater difficulty in higher-order thinking tasks requiring deeper interpretation, synthesis, and reflective reasoning. Unlike identifying explicit information, recognizing hidden meanings and constructing counterarguments require more advanced inferential thinking and cognitive processing.

One possible explanation is that classroom activities may still focus more heavily on comprehension and recall rather than on interpretive and argumentative discourse. Learners may also have fewer opportunities to participate in debates, reflective

discussions, and oral communication tasks that develop analytical reasoning. Karapetian (2020) highlighted that students need sustained exposure to analytical and inferential activities in order to strengthen deeper literary interpretation and critical engagement with texts.

The intermediate rating in oral communication skills is also significant. While learners demonstrated proficiency in written communication, they appeared less confident in spoken interaction and meaningful dialogue. This difference may reflect students' greater familiarity with text-based digital communication than with spontaneous academic discussions. The increasing use of online communication platforms may enhance written expression while limiting opportunities for face-to-face verbal interaction. Alt and Raichel (2020) similarly observed that digital learning environments do not always equally support oral communicative competence.

Likewise, learners demonstrated intermediate performance in creative problem-solving tasks involving unconventional thinking and overcoming obstacles through innovative solutions. This suggests that students may be more comfortable following structured academic tasks than engaging in intellectual risk-taking or exploratory thinking. Beghetto et al. (2020) explained that creative confidence develops when learners are encouraged to experiment, take risks, and engage in open-ended learning experiences. The findings therefore indicate the need for instructional activities that encourage exploration, creativity, and reflective reasoning rather than purely structured responses.

The results further support the study's conceptual framework, which proposes that critical thinking in English language learning involves interconnected skills in interpretation, analysis, creativity, and communication. Students' stronger performance in comprehension-based tasks and weaker performance in inferential and communicative tasks suggest that critical thinking develops progressively and requires continuous opportunities for application and reflection.

Collectively, the findings imply that learners possess adequate foundational critical thinking skills but still require further enhancement in advanced analytical reasoning, inferential interpretation, creative problem-solving, and oral communication.

The findings revealed a statistically significant relationship between digital literacy and critical thinking skills in English language learning, with a Pearson Chi-Square value of 78.235 and a significance level of .000, leading to the rejection of the null hypothesis. This indicates a statistically significant association between digital literacy and critical thinking skills among Grade 12 HUMSS students.

The significant relationship between the variables supports the conceptual framework of the study, which assumes that competencies in accessing, evaluating, and utilizing digital information contribute to the development of interpretation, reasoning, and communication skills in English language learning. The findings suggest that digital literacy and the capacity for analytical and reflective thinking are significantly associated among the respondents.

One possible explanation for this relationship is that digital literacy requires learners to evaluate online information, distinguish credible from unreliable sources, analyze media messages, and communicate ideas effectively through digital platforms. These processes involve the same cognitive skills associated with critical thinking, particularly analysis, evaluation, and interpretation. Al-Zou'bi (2021) explained that digital literacy promotes higher-order thinking because learners must actively engage with information rather than passively consume content.

The findings also align with previous studies suggesting that digital literacy and critical thinking are closely connected in learning environments. Al-Zou'bi (2021) emphasized that media and information literacy supports the development of critical thinking skills by encouraging learners to critically evaluate and engage with information. Similarly, Moghadam et al. (2023) found that critical thinking interventions improved English language learners' reading comprehension and analytical processing of texts. In the present study, students who demonstrated proficiency in evaluating online sources and understanding digital content also tended to perform better in argument analysis and interpretation tasks, suggesting that these competencies reinforce one another. Despite the statistically significant relationship, the findings should not be interpreted to mean that digital literacy alone automatically develops critical thinking skills. Although learners demonstrated overall proficiency in digital literacy, they still showed weaker performance in creative problem-solving, oral communication, and technical data analysis. This indicates that exposure to digital tools may only contribute to critical thinking when learners are actively engaged in reflective, analytical, and meaningful learning experiences. Selwyn (2020) emphasized that technology becomes educationally valuable only when supported by purposeful pedagogical practices.

Furthermore, while the study established statistical significance through the Pearson Chi-Square test, future researchers may further strengthen the analysis by including measures such as effect sizes or confidence intervals to determine the magnitude and practical significance of the relationship between the variables. Including these measures may provide a clearer

understanding of how strongly digital literacy influences critical thinking skills in English language learning.

Overall, the findings suggest that digital literacy and critical thinking are interconnected competencies that reinforce one another in English language learning. Strengthening learners' digital literacy through analytical and reflective classroom activities may therefore contribute to the enhancement of higher-order thinking skills essential for academic success and responsible participation in the digital world.

CONCLUSION

The study concluded that Grade 12 HUMSS students in the Santa Fe–San Jose District generally demonstrated a proficient level of digital literacy and critical thinking skills in English language learning. Learners showed strengths in evaluating online information, recognizing media bias, identifying credible sources, and adapting written communication for different audiences. However, the findings also revealed specific areas requiring improvement, particularly in spreadsheet and data analysis skills, inferential interpretation, construction of counterarguments, creative problem-solving, and oral communication.

Furthermore, the study established a statistically significant relationship between digital literacy and critical thinking skills, indicating a statistically significant association between digital literacy and critical thinking abilities in English language learning. This finding supports the study's conceptual framework, which emphasizes the interconnected nature of digital literacy and higher-order thinking skills. The results also contribute to existing literature by providing localized and strand-specific evidence within the Philippine Senior High School context, particularly among HUMSS learners, where limited studies have explored the relationship between these variables in English language learning.

The findings imply that strengthening digital literacy instruction may also support the development of learners' analytical reasoning, communication, and evaluative thinking skills. For pedagogy, the study highlights the importance of integrating authentic digital learning activities such as multimedia analysis, online source evaluation, collaborative digital projects, virtual discussions, and spreadsheet-based research tasks into English instruction. For educational policy and school practice, the findings suggest the need for continuous teacher training and curriculum enhancement programs that integrate digital literacy and critical thinking competencies across learning areas.

Despite the significant findings of the study, several limitations should be acknowledged. The study relied on self-assessment survey questionnaires, which

may be affected by response bias, including overestimation or underestimation of learners' actual competencies. Additionally, the digital literacy ($\alpha = .74$) and critical thinking ($\alpha = .71$) questionnaires demonstrated acceptable but modest internal consistency, suggesting some measurement variability that may have influenced the precision of the findings. In addition, the study focused only on Grade 12 HUMSS students in selected schools within the Santa Fe–San Jose District, limiting the generalizability of the findings to other strands, grade levels, or educational settings. The use of a descriptive-correlational design also limits the ability to establish direct causal relationships between digital literacy and critical thinking skills.

Based on the findings and conclusions of the study, it is recommended that teachers integrate more hands-on and analytical digital activities into classroom instruction, particularly in English, Practical Research, and Statistics and Probability subjects. Activities involving spreadsheet applications, data interpretation, multimedia analysis, digital storytelling, online debates, podcasting, and collaborative research projects may help strengthen learners' technical digital skills, critical thinking, creativity, and communication abilities. Schools and educational leaders may also provide professional development programs that equip teachers with strategies for integrating digital literacy and higher-order thinking skills into instruction. Curriculum planners and policymakers may consider strengthening the integration of digital literacy competencies across subjects to better prepare learners for academic and real-world digital environments.

Parents and the wider community may likewise play an important role in strengthening learners' digital literacy. Schools may organize community-based digital literacy programs, seminars, or workshops that guide parents and learners on responsible digital engagement, cybersecurity awareness, information evaluation, and ethical online behavior. Strengthening collaboration among schools, families, and communities may help create a more supportive digital learning environment for learners.

Lastly, future researchers are encouraged to use standardized assessment tools and include effect size measures or confidence intervals to provide more objective and comprehensive analysis of the relationship between digital literacy and critical thinking skills. Future studies may also include learners from other strands, schools, or regions and explore additional variables that may influence the development of digital literacy and critical thinking in English language learning.

AUTHORS' CONTRIBUTIONS

C. M. Fortu developed the methodology, prepared the research instrument, and coordinated with experts for validation, incorporating their feedback for improvement. She conducted data collection, organized the dataset, and consulted a statistician for the statistical analysis and interpretation of results. She drafted the manuscript and revised it based on feedback and recommendations.

S. A. Castrence provided continuous critical feedback and suggestions throughout the research process. She advised on the revision of the thesis title and guided the narrowing of the research scope to ensure specificity and focus. She handled proofreading and copyediting, focusing on grammar, clarity, coherence, and academic quality. She assisted in refining the structure and presentation of ideas, and reviewed and approved the final manuscript for submission.

Both authors conceptualized the study and contributed to the design and development of the research framework.

CONFLICT OF INTEREST

The authors declare no conflict of interest.

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Performance Appraisal of Selected Money Remittance Centers in the Philippines: Inputs in Improving Customer Loyalty and Satisfaction

John Roeder F. Lachica

ABSTRACT

The study evaluated the performance appraisal remittance centers in the Philippines as inputs to improve customer satisfaction and loyalty. The descriptive method with the quantitative design was used with 360 respondents purposively chosen. The survey questionnaire is the main instrument, validated by four clients of the remittance center and financial institution. A 5-point Likert's Scale was used as a scoring instrument. Frequency and percentage were used to determine the demographics of respondents while weighted mean was used to determine the average responses of the respondents. Findings showed that male customers often send money transfers compared to female customers. There was no significant difference in terms of performance appraisal among three remittance centers. Respondents rated the performance of three remittance centers in terms of the delivery of their services as Above Average Performing. Results showed that there was no significant difference in the performance offered by the three selected Remittance Centers; thus, they have the same level of performance and service. A digital solution, strategic marketing, training, and other research are recommended to improve performance of remittance centers in the Philippines.

Keywords: *business management, descriptive-quantitative, money remittance, performance appraisal, Philippines*

INTRODUCTION

Remittance is a global service that allows people to send money from one location to another for whatever purpose it may serve. As digital money transfer continues to grow and that inventive solutions nowadays are faster than banks, the remittance business is expected to grow at a faster rate. Many households, especially in developing countries, rely heavily on remittances since these are a steady source of income that is unaffected by domestic economic downturns. Remittances have been shown in studies to assist poor people in their home countries (Belayneh & Lalisho, 2015).

Due to the globalization process, where the entire world is viewed as a single market, labor mobility has increased. As a result, the flow of money becomes active in the market, and remittance became increasingly significant. Remittances are frequently given to relatives

and friends for living expenses, education, health, and even investment in the origin nation. In industrialized countries, remittances were the second greatest source of income for most developing countries next to foreign direct investment (Razali et al., 2016).

Remittance inflows are the major driver of the Philippine economy, with international remittances accounting for 10.5% of the total Gross domestic product GDP. It accounts for a significant portion of the country's GDP, driving economic growth and improving people's lives across the country. The market is fully based on the world's migratory population and their remittances. Overseas Filipino workers (OFWs) play an important role in the Philippine economy.

While performance appraisal has traditionally been the most popular method of evaluating performance, that is changing. These reviews are out of the current and fail to help improve performance on multiple levels. Instead, performance management is becoming more flexible, including data analytics and continual feedback to improve efficiency. Even if all aspects of service

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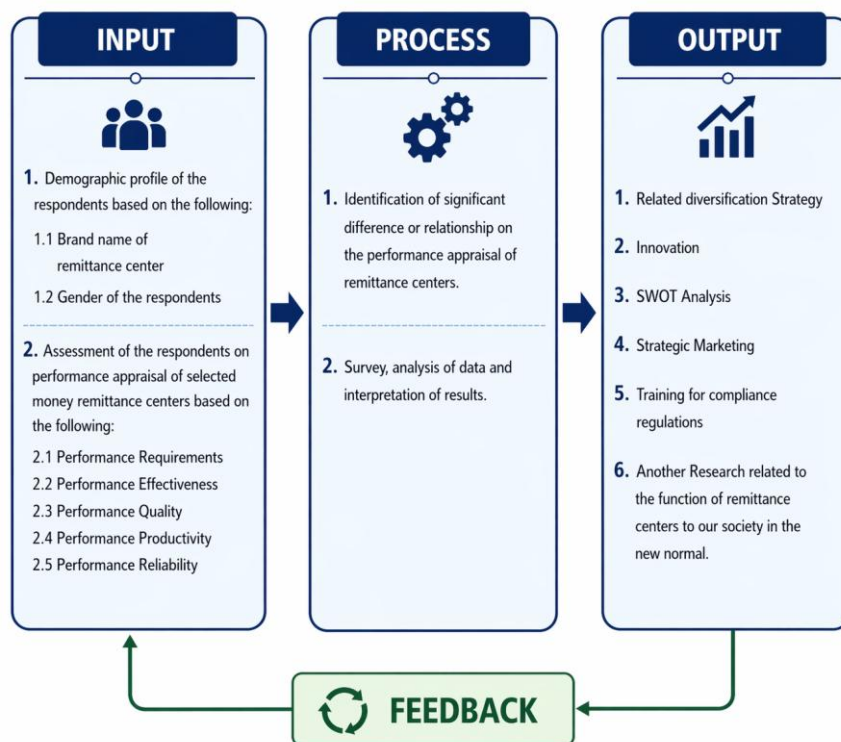


Figure 1. Conceptual Framework

quality have an impact on customer happiness, this does not imply that customers are equally satisfied with all aspects (Belayneh & Lalisho, 2015). This multidimensional approach to service quality, originally developed by Parasuraman, Zeithaml, and Berry, has been applied across diverse service industries to identify specific gaps between customer expectations and actual service delivery (Pena et al., 2013). Thus, the study evaluated the performance appraisal of a money remittance center as a basis for customer satisfaction and loyalty.

METHODOLOGY

Method

This study used the descriptive method of research since it focuses on the present occurrences of the times and the purpose of which is the search for the truth which may come in different forms that may result in a greater quantity of knowledge and generalization. Additionally, the method may be used largely in the development of an instrument that is employed in all types of quantitative research as data-gathering instruments, for instance, test questionnaires, interviews, observation schedules, checklists, scorecards, and rating scales.

Design

A quantitative method was used in which an interrelated set of variables under certain assumptions and aims to specify the relationship among the variables in terms of magnitudes. Its advantages are Accuracy, Rationality, Numerical Values, Forecasting Ability and Control.

The quantitative approach was used to ensure objectivity and statistical reliability, enabling the computation of numerical values such as weighted means and significance testing. This combination of descriptive and quantitative methods is suitable for studies that aim to measure perceptions, compare groups, and identify patterns or relationships.

The descriptive method with the quantitative design was used to determine the performance appraisal of money remittance centers to its consumers. This method applies to this study in acquiring data needed especially with the current condition of Money Remittance Centers according to the evaluation of the customers.

Input-Process-Output (IPO) model was used as the conceptual framework of this study. The main sources of the data were 360 customers purposively chosen (Table 1). Initially, the researcher asked the 3 managers of the three remittance centers in Cubao Quezon City, Philippines. All the managers responded that their

maximum number of transactions per day was hundred twenty (120).

The target population consisted of customers of selected money remittance centers operating in Cubao, Quezon City. Based on preliminary coordination with branch managers, each remittance center accommodates an average of approximately 120 transactions per day.

From this population, a total of 360 respondents were included in the study, with 120 respondents representing each of the three selected remittance centers (Palawan Remittance Center, Western Union Remittance Center, MLhuillier Remittance Center). Male respondents numbered 188 or 52% of the total respondents, while female respondents numbered 172 which represents 48% of the total respondents. This distribution ensured equal representation across service providers and allowed for meaningful comparison of performance evaluations.

The study utilized purposive sampling, a non-probability sampling technique. Respondents were selected based on specific criteria:

- Must be a customer of the selected remittance center
- Must have recently completed a transaction
- Must be willing to participate voluntarily

This method was chosen to ensure that all participants had direct and relevant experience with the services being evaluated, thereby improving the validity and reliability of the responses.

This study used the survey questionnaire, which served as the main instrument that aimed at generating information about the respondents. The instruments were prepared and created by the researcher. It was validated for further improvement. The validation was conducted on four experts in the industry of Money Transfers and Financial Institutions. Reliability was tested using Cronbach Alpha, with a value of 0.920. The type of question asked ultimately determined the type of approach necessary to complete an accurate assessment of the topic at hand.

The researcher first secured permission from the managers of the selected remittance centers. Upon approval, questionnaires were distributed to customers who had completed transactions at the branches. Respondents were informed about the purpose of the study and assured of the confidentiality of their responses. Participation was voluntary, and completed questionnaires were collected immediately after completion to ensure data accuracy.

Frequency and Percentage were used to determine the number of respondents needed in the study. While Weighted Mean was used to determine the average responses of respondents' appraisals regarding the performance of the remittance center using the Likert Scale.

RESULTS AND DISCUSSION

It can be gleaned in Table 1 that in terms of performance requirements, ML Kwarto Padala got the highest mean of 4.6, and Western Union got the lowest mean of 4.00. The respondents evaluate the performance of the selected remittance centers as "Above Average Performing". This may be because the selected remittance centers are the three well-known remittance centers in the country and have established track records for consumers. These remittance centers have already set a position in the mindset of consumers. These well-known remittance centers in the Philippines, Palawan Pawnshop, Cebuana Lhuillier, MLhuillier, Inc, Western Union, LBC Express Inc, BDO Unibank, Inc, and Others, make it easier for the consumer to get their money, they are so familiar with the process as well as the channels of transfer. In this case, it is easy for the customers to remember which remittance center they will use.

As to performance effectiveness, Western Union got the highest mean of 3.91 while on the other hand, ML Kwarto Padala and Cebuana Lhuillier got the lowest mean with an equal value of 3.74 (Table 1). The respondents also evaluated this performance as "Above Average Performing". Aside from being on the top list of remittance industries in the Philippines, consumers find the service of remittance centers effective in sending and receiving money. This is supported by the study of the Bangko Sentral ng Pilipinas (2019), due to the low banking penetration rate in the Philippines, banking services such as funds transfer are less common to the Filipinos. Instead, local remittance services are the trend in getting money across the country. As much as overseas remittance impacts the economy greatly, local remittance has also played a major role in microeconomics due to its ease of access and availability for all. It is no surprise that local remittance can be seen on every street corner in the Philippines and most of them have become household names because, for many Filipinos, it's become a way of life.

It can be seen in Table 1 that the respondents evaluate Performance Quality as "Above Average Performing" with the highest mean of 3.83 for the Cebuana Lhuillier, and the lowest mean of 3.69 for the Western Union. This may be due to the number of customers' experience in avail of the service of the remittance centers. The quality of service of the remittance centers has already been marked in the minds of the customers, and since it is already positioned in the mind of the consumers, it is easy for them to remember the brand of the remittance center. Some of the largely used remittance services in the Philippines constitute cash prepaid or-to-door delivery, branch pick-up, direct-to-account transfer, and cash prepaid cards. Filipinos inside the

Table 1. Mean of the assessment of the Respondents on the Performance of Remittance Center

Performance Indicators	Western Union		ML Kwart Padala		Cebuana Lhuillier	
	$\bar{x}$	DI	$\bar{x}$	DI	$\bar{x}$	DI
Requirements						
The remittance center is competitive.	3.87	AAP	4.23	HP	4.19	AAP
The agents in the store are properly trained and well skilled.	3.87	AAP	3.96	HP	3.88	AAP
Products/services are safe and secured	4.09	AAP	4.08	AAP	4.05	AAP
The remittance center can cope up with innovation and globalization.	4.17	AAP	4.02	AAP	4.02	AAP
Company Compliance (the remittance center is following the laws and regulations of the Republic of the Philippines)	4.01	AAP	4.02	AAP	4.02	AAP
Overall	4.00	AAP	4.06	AAP	4.03	AAP
Effectiveness						
Customer loyalty is remarkable to the mindset of the consumers.	4.00	AAP	3.82	AAP	3.79	AAP
Customer delight is well delivered to consumers.	3.83	AAP	3.94	AAP	3.98	AAP
Customer satisfaction is achieved by the consumers.	4.08	AAP	3.91	AAP	3.92	AAP
Service is accessible (Mobile App, Online Money Transfer, etc.)	3.49	AAP	3.23	AAP	3.23	AAP
Company Brand Name is recognized in the market industry.	4.14	AAP	3.78	AAP	3.79	AAP
Overall	3.91	AAP	3.74	AAP	3.74	AAP
Quality						
Service is convenient.	3.47	AAP	3.98	AAP	3.97	AAP
Agents show professionalism towards the customer.	4.08	AAP	3.98	AAP	4.02	AAP
Agents are good at product knowledge.	3.78	AAP	3.93	AAP	3.96	APP
Tangibles in the agent store location. (Ex. Air-condition, Chairs, Forms, Comfort Rooms, etc.,)	3.35	MP	3.43	AAP	3.43	AAP
Communication is always open between customer and customer service regarding the transaction's information.	3.79	AAP	3.78	AAP	3.75	AAP
Overall	3.69	AAP	3.82	AAP	3.83	AAP
Productivity						
Marketing promotions and company publications are available in media, billboards, magazines, etc.	3.22	MP	3.64	AAP	3.63	AAP
"Extra mile service" is provided to the customers.	3.47	AAP	3.27	MP	3.28	MP
The remittance center provides promos/discounts for the customers.	3.68	AAP	3.66	AAP	3.62	AAP
Agent locations are reaching out to remote areas to provide the needed service for the community.	3.48	AAP	3.53	AAP	3.53	AAP
Other forms of services related to money transfer are available (Related Diversification). Example: Money order. Bill Pays in 7/11 stores, etc.	3.44	AAP	2.91	MP	2.88	MP
Overall	3.46	AAP	3.4	AAP	3.39	MP
Reliability						
The company has integrity.	4.42	HP	4.41	HP	3.71	AAP
Rates and fees are accurate.	4.17	AAP	4.24	HP	4.29	HP
The company keeps the confidentiality and transparency of consumers' documents such as receipts, tracking numbers, etc.	4.14	AAP	4.13	AAP	4.10	AAP
The company brand name is trusted and proven in the market industry.	4.09	AAP	4.11	AAP	4.04	AAP
Money transfer arrives on time.	4.11	AAP	4.10	AAP	4.10	AAP
Overall	4.19	AAP	4.20	HP	4.05	AAP

Legend: 4.20 – 5.00 - High Performing (HP); 3.40 – 4.19 - Above Average Performing (AAP); 2.60 – 3.39 - Moderately Performing (MP); 1.80 – 2.59 - Below Average Performing (BAP); 1.00 – 1.79 Low Performing (LP)

$\bar{x}$ = mean; DI = descriptive interpretation

Table 2. Contingency Table on the Performance of Remittance Centers as Assessed by the Respondents.

Performance Indicators	Western Union		ML Kwart Padala		Cebuana Lhuillier	
	$\bar{x}$	DI	$\bar{x}$	DI	$\bar{x}$	DI
Requirements	4.00	AAP	4.06	AAP	4.03	AAP
Effectiveness	3.91	AAP	3.74	AAP	3.74	AAP
Quality	3.69	AAP	3.82	AAP	3.83	AAP
Productivity	3.46	AAP	3.40	AAP	3.39	MP
Reliability	4.19	AAP	4.20	HP	4.05	AAP
Overall	3.84	AAP	3.84	AAP	3.81	AAP

Table 3. t-test on the Performance of Remittance Centers as Assessed by the Respondents.

Sources	t – value	p-value	DI	Decision
Performance Requirements				
Western Union / ML Kwart Padala	-0.711	0.516	Not Significant	Retain Ho
Western Union / Cebu Lhuillier	-0.711	0.516	Not Significant	Retain Ho
ML Kwart Padala / Cebu Lhuillier	2.023	0.113	Not Significant	Retain Ho
Performance Effectiveness				
Western Union / ML Kwart Padala	2.196	0.093	Not Significant	Retain Ho
Western Union / Cebu Lhuillier	1.953	0.123	Not Significant	Retain Ho
ML Kwart Padala / Cebu Lhuillier	-0.535	0.621	Not Significant	Retain Ho
Performance Quality				
Western Union / ML Kwart Padala	-1.202	0.296	Not Significant	Retain Ho
Western Union / Cebu Lhuillier	-1.298	0.264	Not Significant	Retain Ho
ML Kwart Padala / Cebu Lhuillier	-0.466	0.666	Not Significant	Retain Ho
Performance Productivity				
Western Union / ML Kwart Padala	0.360	0.737	Not Significant	Retain Ho
Western Union / Cebu Lhuillier	0.443	0.681	Not Significant	Retain Ho
ML Kwart Padala / Cebu Lhuillier	1.510	0.206	Not Significant	Retain Ho
Performance Reliability				
Western Union / ML Kwart Padala	-0.768	0.485	Not Significant	Retain Ho
Western Union / Cebu Lhuillier	0.944	0.399	Not Significant	Retain Ho
ML Kwart Padala / Cebu Lhuillier	1.080	0.341	Not Significant	Retain Ho

country preferred pawnshops and other money transfer companies to send remittances. Key Players in the Philippines Domestic Remittance Market Palawan Pawnshop, Cebuana Lhuillier, MLhuillier, Inc, Western Union, LBC Express Inc, BDO Unibank, Inc, and Others.

Regarding the result of Performance Productivity in Table 1, respondents evaluated this performance as “Above Average Performing” for both Western union and ML Kwart Padala with the highest mean of 3.46 for Western Union and 3.40 for ML Kwart Padala. This is because the Western Union Company and ML Kwart Padala recently extended their longstanding partnership maximizing its productivity in all aspects and becoming the leading non-bank financial institution in the Philippines according to the article (Zacks Equity Research, 2022). On the other hand, Cebuana Lhuillier got the lowest mean of 3.39 with an interpretation of “Moderately Performing”. This contradicts the article by Philstar.com (2021), where they stated that Cebuana

Lhuillier remained consistent in being productive in all its services and other aspects.

As per Table 1 about Performance Reliability, the respondents evaluate this performance as “Above Average Performing” with a mean of 4.19 for Western union and 4.05 for Cebuana Lhuillier, and “High Performing” for ML Kwart Padala with a mean of 4.20 for. This is due to the legacy of these remittance centers. Their position in the market adds a trusted effect to consumers. The company's record in the industry and the operating years of its business affect the security factor of the consumers.

It can be gleaned in Table 3 that there exists no significant difference in the performance of the selected remittance centers in terms of performance requirements as indicated by the t value of -0.711 and p-value of 0.516 at a 0.05 level of significance between Western Union and the other two remittance centers, and t value of 2.023 and p-value of 0.113. This means that consumers of remittance centers in the Philippines are not quite

particular about the performance requirements of money transfer services. What only matters for Filipino consumers is to avail of the service and transfer money due to their needs. Instead, local remittance services are the trend in getting money across the country. As much as overseas remittance impacts the economy greatly, local remittance has also played a major role in microeconomics due to its ease of access and availability for all. It is no surprise that local remittances can be seen on every street corner in the Philippines and most of them have become household names because, for many Filipinos, it's become a way of life. Despite the availability of banks in the Philippines, the low banking penetration rate in the country positioned money remittance services front and center.

In terms of performance effectiveness as indicated by the *t* value of 2.196 and *p*-value of 0.093 at 0.05 level of significance between Western Union and the other two remittance centers, and *t* value of -0.535 and *p*-value of 0.621. This means that the effectiveness of the performance of money transfers in the Philippines has become common. It is very effective for consumers and the remittance industry that they can't even distinguish how effective it is, due to being overpopulated and available everywhere. In the statement of Zoleta, (2023), almost 20,000 money remittance centers operate all over the Philippines, including far-flung barangays where banks and ATMs are scarce. Aside from their accessibility, these money service businesses attract many unbanked Filipinos because of their other financial services such as pawning, bills payment, foreign exchange, and e-loading. Most of the top remittance centers in the Philippines can transmit cash in real-time or within minutes, so your loved ones won't have to worry and wait too long, especially if they need the money for an emergency.

As performance quality as indicated by the *t* value of -1.202 and *p*-value of 0.296 at 0.05 level of significance between Western Union and the other two remittance centers, and *t* value of -0.466 and *p*-value of 0.666. This means that the quality-of-service performance of remittance centers in the Philippines is not quite a priority of the consumers due to the large volume of remittance centers in the community. Maybe the services from the three remittance centers all look the same or almost the same in the perception of the consumers. In the statement of (Zoleta, 2020), almost 20,000 money remittance centers operate all over the Philippines, including far-flung barangays where banks and ATMs are scarce. According to the 2018 World Bank report, the Philippines raked in \$32.6 billion (₱1.72 trillion) of remittance in 2017, making it the third-largest remittance receiving nation in the world that year, with the majority of those remittances coming from OFWs. Consumers no longer think about the quality, what matters is to transact the money transfer

successfully due to their needs. Remittance is commonly sent for family and friends as living expenditure, education, health, and sometimes investment to the origin country. The values of remittances exceed foreign aid in developed countries. Remittance was the second largest contributor for most developing countries after foreign direct investment (FDI), (Razali et al., 2016)

On the other hand, performance productivity is indicated by the *t* value of -0.360 and *p*-value of 0.737 at a 0.05 level of significance between Western Union and the other two remittance centers, and the *t* value of 1.150 and *p*-value of 0.206. This means that the productivity of remittance centers in the Philippines in terms of service strategy, has an equal level due to consumers' needs, specifically Filipinos. Their service might become common or almost the same. The needs of Filipino consumers are the trigger for the productivity of the remittance centers. And most of the consumers are OFWs. This was being stated by Zoleta, 2023. A remittance center in the Philippines usually serves OFWs who send money back home, as well as their families who receive such remittances. It also enables online and home-based businesses to receive payments from their customers who have no credit card or savings account.

Meanwhile, performance reliability is indicated by the *t* value of -0.768 and *p*-value of 0.485 at a 0.05 level of significance between Western Union and the other two remittance centers, and a *t* value of 1.080 and *p*-value of 0.341. This means that due to the large volume of remittance centers in the industry of the Philippines, and being the common mode of money transfer in the community, consumers have already trusted these well-known remittance centers. Consumers did embrace the fact that remittance centers are much easy to avail. In fact, there are various types of money transfer services, and most of them nowadays are delivered electronically via the internet. Despite the availability of banks in the Philippines, the low banking penetration rate in the country positioned money remittance services front and center.

CONCLUSION

Based on the results of the analysis in this study, the researcher proved that male consumers often transact money transfers compared to female consumers regardless of age and occupation. Cebuana Lhuillier has the highest rate of customers followed by ML Kwarto Padala and lastly is the Western Union.

In regards to the assessment of the respondents on the performance of remittance centers, as to performance requirements, the researcher concluded that consumers have the same level of experience with the three remittance centers in this appraisal. The

researcher has proved that there is a similarity with these remittance centers in terms of performance requirements.

As to performance effectiveness, the researcher figured out that there is also the same level of experience from the customers and that there is no difference in the effectiveness of the remittance centers toward the consumers. At this point, there is no customer loyalty in the business because all other remittance centers can provide the same level of performance effectiveness. This is something that the remittance center needs to work on to improve the effectiveness of its business.

The researcher found out that there is an equal level of customer experience in terms of performance quality. This affects the customer's loyalty as well because it creates a uniform effect of the business strategy in the industry. How can you set your business in the mind of your customer if the level of service that you offer is the same as your competitors?

With the performance productivity, the researcher concluded that Western Union and ML Kwart Padala have greater customer experience compared to Cebuana Lhuillier. This makes a little difference in the assessment, but the two remittance centers are still the same and there's a small percentage of difference or almost close to the other remittance center that has lesser customer satisfaction.

The researcher also proved that ML Kwart Padala provides a greater customer experience in terms of performance reliability compared to Western Union and Cebuana Lhuillier. This makes ML Kwart Padala more reliable compared to the two other remittance centers.

The researcher concluded that the more the remittance centers population is rapidly increasing, the more that it becomes common to the consumers and in the market. Being common in the market affects the consumers' loyalty to the remittance brand because the customers think that all remittance centers are the same or have no difference in terms of providing service. Concerning the results of this study, the researcher highly recommends for companies to apply related diversification linked to innovation and technology upgrades that will support the needs of the global community despite any unexpected circumstance like pandemic, tragedy, etc. that may occur in the future time. Conduct strategic planning and competitive marketing to boost business performance among other competitors to maximize the business contribution to society's economic improvement.

AUTHOR'S CONTRIBUTIONS

The author confirms sole authorship of the article.

CONFLICT OF INTEREST

The author declares no financial, personal, or professional conflicts of interest that could have influenced this paper's research, analysis, or findings.

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ABOUT THE COVER

A SHARED HORIZON. The cover reflects Romblon's blue green economy, where land and sea sustain one another: the front shows the province's land area, rich in agriculture and marble, while the back opens into the surrounding ocean, home to its fisheries and marine life, together representing a future where economic growth on land and in the sea move forward hand in hand. This vision mirrors the mission of the journal itself, to advance research that bridges terrestrial and marine concerns and offers evidence-based insight for communities working toward a more balanced and sustainable path to progress.

 Kenneth Dave Castillon/REDI Media Officer



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