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Risk Management and Operational Performance of Selected Rural Banks in Laguna: Basis for Action Plan

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Abstract—This study explores the relationship between risk management practices and operational performance among selected rural banks in Laguna during the 2024–2025 academic year. Employing a descriptive-correlational research design, data were collected through self-constructed questionnaires administered to 72 managers across 18 cities and municipalities in Laguna. Statistical analyses, including weighted means and Spearman's rho correlation, were utilized to interpret the data. Findings indicate that rural banks exhibit a moderate level of risk management, particularly in addressing employee shortages and system downtimes. Operational performance was generally assessed as good, with system downtimes managed slightly more effectively than employee shortages. A strong, positive, and statistically significant correlation was identified between risk management practices and operational performance, suggesting that effective risk management substantially contributes to enhanced operational outcomes in rural banking institutions. In response to these findings, the study proposes an action plan emphasizing cross-training programs, implementation of flexible work schedules, preventive IT maintenance strategies, and the establishment of robust communication protocols to bolster operational resilience and mitigate identified risks. The study recommends that future research extend to other regions and consider additional dimensions of risk management and operational performance within the rural banking sector.

***Index Terms*— Risk management, operational performance, rural banks, employee shortages, system downtimes.**

1. Introduction

Rural banks play a pivotal role in promoting financial inclusion and delivering essential banking services to underserved communities in the Philippines. By supporting small businesses, farmers, and low-income households, these institutions contribute significantly to the economic development of rural areas. However, they face numerous operational challenges that hinder their ability to provide efficient and high-quality services. Key issues include limited access to advanced technology and persistent staff shortages, which compromise their operational performance. These challenges are exacerbated by the digital divide, where inadequate internet connectivity and digital infrastructure limit the adoption of modern banking solutions, such as mobile and internet banking. Consequently, rural banks struggle to meet the evolving needs of a younger, tech-savvy clientele and are more susceptible to operational risks due to outdated systems.

Staff shortages further exacerbate operational inefficiencies in rural banks. Many institutions face difficulties in recruiting and retaining qualified personnel, leading to high turnover rates and increased workloads for existing staff. This situation results in decreased morale and productivity, ultimately affecting the banks' ability to deliver reliable customer services. Additionally, system outages caused by outdated infrastructure and insufficient technical support impair banking operations, potentially leading to customer dissatisfaction and financial losses. These operational difficulties underscore the need for strategic workforce planning and technological advancements to enhance the performance and reliability of rural banking services.

In the Philippine context, rural banks encounter additional challenges in adopting advanced technologies and analytical tools necessary for efficient risk management. The absence of such tools increases their vulnerability to operational disruptions, as they lack the capacity to identify and mitigate emerging risks effectively. Reliance on manual processes and inadequate training further slow response times, leading to prolonged service disruptions. Financial constraints often hinder investments in staff development and technological upgrades, limiting the banks' capacity to improve operational resilience and service quality. Recognizing these challenges, the Bangko Sentral ng Pilipinas (BSP) has initiated programs to strengthen risk management practices and ensure the continued provision of rural banking services to support economic growth

This study aims to examine the impact of risk management practices on the operational performance of rural banks in Laguna. Given the unique challenges these banks face, such as staff shortages and system downtimes, it is crucial to explore how effective risk management can enhance their operational efficiency. By identifying the relationship between risk management and operational performance, the study seeks to develop a comprehensive framework that rural banks can adopt to improve service delivery, increase stakeholder trust, and foster a more stable financial environment that supports both local communities and the broader economy.

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2. Literature Review

Risk management has emerged as a critical determinant of operational performance in the banking sector. Babenko et al. (2019) and Mustapha et al. (2023) emphasize the role of integrated and proactive risk management frameworks in fostering resilience and efficiency. Central Banking Staff (2025) further note that institutions with a strong risk culture are better equipped to navigate disruptions and align decision-making with long-term performance goals. However, rural banks often struggle to implement such frameworks due to resource limitations, as highlighted by De Leon (2025).

Employee shortages present a compounding challenge to rural bank operations. Studies by Farrukh (2024) and Shilpakar et al. (2024) show that understaffed institutions experience decreased service quality, higher employee burnout, and reduced risk responsiveness. Solutions like cross-training and flexible work arrangements are being considered (Soga et al., 2022), but these are not always viable in small-scale banking operations. Retention and professional development are underscored as vital (Eggers, 2020; InStride, 2023), but remain underprioritized in rural contexts.

System downtimes, often caused by outdated technology and human error (Murugaperumal et al., 2020; Lucas, 2023), also contribute to declining operational performance. Frehn (2023) and ConnectWise (2023) detail the reputational and financial losses that stem from frequent outages. Solutions such as regular training, infrastructure upgrades, and business continuity plans are emphasized (Neumetric, 2024; Bauskar, 2024), yet many rural banks lack the IT investment necessary for these strategies.

Operational performance, as defined in studies by Faedfar et al. (2022) and Asif & Shahzad (2023), is closely linked to sound risk management. The ability to sustain customer trust, maintain efficiency, and adapt to internal or external disruptions depends heavily on strategic and agile operations. However, Ahamed et al. (2021) argue that in less-resourced institutions, like rural banks, operational performance is often reactive rather than proactive due to lack of predictive tools and workforce support.

Collectively, these studies affirm the interdependence between risk management, employee capacity, technological reliability, and performance outcomes. However, gaps remain in understanding how these elements operate in the specific context of rural banks in the Philippines, where operational challenges are influenced by local regulatory, cultural, and financial conditions.

This synthesis reveals that while general risk management principles are widely applicable, tailored approaches are necessary to address the unique challenges of rural banks. The focus of this study on rural banks in Laguna seeks to address this contextual gap by exploring the interplay between risk management and operational performance in this specific environment.

3. Methodology

A. Research Design

Specifically, this study utilized a descriptive-correlational research design to determine the significant relationship between risk management and the operational performance of selected rural banks in Laguna. Although this kind of study finds different patterns in the data, it cannot demonstrate that one variable influences another. This correlational research is a non-experimental approach, and, like other observational research techniques, it is sometimes considered a subset of descriptive research rather than a separate technique.

Pritha Bhandari (2023) indicates that correlational research tests the degree of association between variables and is only observed when researchers do not manipulate or intervene. Finding a causal relationship between two variables is not the objective; instead, the researcher wants to determine whether they are associated. Researchers can also formulate hypotheses and make predictions with the help of correlational research, which can shed light on complicated relationships in the real world.

B. Research Locale

The study is conducted in selected cities and municipalities in Laguna—areas such as Biñan, Calamba, San Pedro, Cabuyao, Sta. Rosa, San Pablo, Sta. Cruz, Rizal, Pagsanjan, Magdalena, Paete, Pakil, Bay, Cavinti, Sta. Maria, Lumban, Luisiana, and Calauan are chosen because of their relative ease of access and convenience for the researcher.

C. Respondents of the Study

The study's respondents are composed of 72 managers from different rural banks across eighteen (18) cities and municipalities in Laguna, which will be one of the ways to keep this successful. The population size of rural banks comprises 88 managers with a recommended sample size of 72 respondents using 95% confidence and a 5% margin of error using the Rao soft calculator.

D. Sampling Design

The researcher used a stratified sampling technique for this study. As stated by Hayes (2024), stratified sampling is a technique in which random samples are selected from each stratum after a population is split up into distinct subgroups, or strata, according to particular characteristics. By ensuring that every subset is fairly represented in the sample, this method produces more accurate and trustworthy estimates of the population parameters. Studying rural bank managers is best done with stratified sampling since it guarantees equitable representation from various types (small vs. large) or management levels (branch managers vs. senior executives). This approach lessens bias and obtains more accurate insights into the relationship between risk management and operational performance across rural bank categories.

E. Validation and Scoring of Instruments

This study aims to determine the risk management and operational performance of selected rural banks in Laguna. To

Table 1

Rating Scale	Range	Categorical Response	Verbal Interpretation
4	3.25 – 4.00	Strongly Agree	High Risk Management
3	2.50 – 3.24	Agree	Moderate Risk Management
2	1.75 – 2.49	Disagree	Adequate Risk Management
1	1.00 – 1.74	Strongly Disagree	Low Risk Management

Table 2

Rating Scale	Range	Categorical Response	Verbal Interpretation
4	3.25 – 4.00	Strongly Agree	Excellent
3	2.50 – 3.24	Agree	Good
2	1.75 – 2.49	Disagree	Fair
1	1.00 – 1.74	Strongly Disagree	Poor

attain this objective, the researcher used self-constructed questionnaires as the main data-gathering instrument.

The self-made questionnaire is divided into two parts: Part 1 dealt with risk management and Part 2 dealt with operational performance. The researcher's adviser reviewed and validated the updated questionnaire form. The questionnaires are used to determine the basis for an action plan for the operational performance in the resulting action plan of rural banks in Laguna.

The questionnaire's first draft underwent validation, following pre-survey computation and reliability (Cronbach's Alpha), and was checked by at least three professionals for corrections and suggestions. The researcher used a 4-point Likert scale to measure the respondents' responses.

F. Evaluation and Scoring

To determine the level of Risk Management (Table 1)

To determine the level of Operational Performance (Table 2)

G. Data-Gathering Procedure

The researcher started by formally requesting permission from the respondents of selected rural banks in Laguna to survey and use the Bangko Sentral ng Pilipinas (BSP) bank directory to identify the total number of banks in the area. Once permission is granted, primary data will be gathered using a self-made questionnaire, and secondary data will be obtained from various sources such as papers, journals, textbooks, and reliable online platforms.

Upon finalizing the instrument, the researcher distributed the survey questionnaires to rural bank middle management employees, either personally or electronically, with clear instructions on completing the survey. The purpose and objectives of the study were explained to the respondents to facilitate accurate and thorough responses.

After the surveys are completed, the researcher retrieves the responses and edits and codes the data to prepare it for statistical analysis. The data are compiled into a tally sheet, which is forwarded to the statistician for computation, analysis, and interpretation.

H. Treatment of Data

The researcher used the following statistical procedure to interpret the data properly. The data are computed using the weighted mean, Spearman Rho Correlation and Shapiro Wilk test.

1. *Weighted Mean* – is used to determine the level of risk management and the level of operational performance.
2. *Spearman Rho Correlation*– determines the significant relationship between risk management and the operational performance of selected rural banks in Laguna.
3. *Shapiro Wilk test* – is used to determine the normality of data.

I. Ethical Considerations

The researcher conducted the study with strict adherence to ethical standards, ensuring informed consent was obtained from all school administrators and respondents. Respondents are fully briefed on the purpose, scope, and nature of the study, and their voluntary participation is prioritized, allowing them to express agreement or disagreement at any stage. Respondents can complete the questionnaire independently to ensure thoughtful and uninfluenced responses.

The researcher implemented stringent measures to safeguard personal information and uphold data confidentiality and privacy as outlined in the Data Privacy Act of 2012 (DPA). The Code of Ethics for this study clearly states that any identifiable information collected during the research was anonymized or excluded to prevent data association with specific respondents. This ensures that individuals cannot be directly or indirectly identified from the data reported.

Additionally, the research involved collaboration with the school to secure data storage and access. The researcher and the school's administration implemented protective measures such as encrypted data handling and restricted access protocols to prevent unauthorized personnel from accessing sensitive data. All respondents' identities and personal information are protected, and only essential members involved in the research were given access to or viewed the anonymized data. This commitment to confidentiality reinforces the ethical responsibility of the study. It upholds the principles set forth by the Data Privacy Act of 2012, ensuring the rights and privacy of all participants are rigorously maintained.

4. Results

A. The Level of Risk Management of Selected Rural Banks in Laguna

The table 3 to 5 presents the level of risk management of selected rural banks in Laguna.

B. Level of Operational Performance of Respondents on Each Question in Terms of Employee Shortages

The table 6 to 8 presents the level of risk management of selected rural banks in Laguna.

C. Proposed Action Plan

The table 10 shows the proposed action plan.

Table 3
Level of risk management of selected rural banks in laguna in terms of employee shortages

Indicators	Mean	Verbal Interpretation	Rank
1. Our bank has a contingency plan to address staffing shortages during peak periods.	3.26	Moderate Risk Management	8
2. Our bank regularly monitors and adjusts staffing levels to prevent operational disruptions.	3.35	Moderate Risk Management	4.5
3. Employee cross-training is implemented to maintain smooth operations during staff shortages.	3.44	Moderate Risk Management	1
4. Our bank actively tracks employee turnover and takes preventive measures to ensure adequate staffing.	3.42	Moderate Risk Management	2
5. Strategies are in place to manage workload fluctuations and unexpected staffing shortages.	3.35	Moderate Risk Management	4.5
6. Our management team takes proactive steps to minimize risks associated with employee shortages.	3.28	Moderate Risk Management	6.5
7. Effective staffing management helps maintain service quality and reduce customer complaints.	3.24	Moderate Risk Management	9
8. Our bank offers flexible working schedules to increase the employee retention rate.	3.22	Moderate Risk Management	10
9. Our management team created reward schemes to promote operational efficiency in our bank.	3.28	Moderate Risk Management	6.5
10. Our bank has a structured succession plan to retain talent for key positions.	3.38	Moderate Risk Management	3
General Assessment	**3.32**	**Moderate Risk Management**	

Legend: 3.50 – 4.00 High Risk/Strongly Agree (SA), 1.50 – 2.49 Adequate Risk/Disagree (D), 2.50 – 3.49 Moderate Risk/Agree (A), 1.00 – 1.49 Low Risk/Strongly Disagree (SA)

Table 4
Level of risk management of selected rural banks in laguna in terms of system downtimes

Indicators	Mean	Verbal Interpretation	Rank
1. Our bank has a risk management plan to address system downtimes and minimize operational disruptions.	3.31	Moderate Risk Management	6
2. A reliable backup system and alternative procedures are in place to ensure business continuity during system failures.	3.39	Moderate Risk Management	1
3. Employees are adequately trained to handle system failures and maintain operations with minimal disruption.	3.35	Moderate Risk Management	4
4. Regular system maintenance and preventive checks are conducted to reduce the risk of extended downtimes.	3.25	Moderate Risk Management	9
5. Our bank has clear communication protocols to inform customers and employees about system downtimes and recovery timelines.	3.22	Moderate Risk Management	10
6. Our bank effectively manages system downtimes to prevent significant disruptions to critical banking transactions.	3.28	Moderate Risk Management	8
7. Measures are in place to minimize the impact of system downtimes on customer satisfaction and trust.	3.36	Moderate Risk Management	2.5
8. Our bank actively monitors and evaluates system performance to reduce the likelihood of unexpected downtimes.	3.36	Moderate Risk Management	2.5
9. Effective downtime management has helped protect our bank's reputation and customer confidence.	3.32	Moderate Risk Management	5
10. Our bank has a responsive and customer-friendly support system to assist clients during system downtimes.	3.29	Moderate Risk Management	7
General Assessment	**3.31**	**Moderate Risk Management**	

Legend: 3.50 – 4.00 High Risk/Strongly Agree (SA), 1.50 – 2.49 Adequate Risk/Disagree (D), 2.50 – 3.49 Moderate Risk/Agree (A), 1.00 – 1.49 Low Risk/Strongly Disagree (SA)

Table 5
Summary on the level of risk management of selected rural banks in laguna

Indicators	Mean	Verbal Interpretation	Rank
Employee Shortages	3.32	Moderate Risk Management	1
System Downtimes	3.31	Moderate Risk Management	2
General Assessment	**3.32**	**Moderate Risk Management**	

Legend: 3.50 – 4.00 High Risk/Strongly Agree (SA), 1.50 – 2.49 Adequate Risk/Disagree (D), 2.50 – 3.49 Moderate Risk/Agree (A), 1.00 – 1.49 Low Risk/Strongly Disagree (SA)

Table 6
Level of operational performance of selected rural banks in laguna in terms of employee shortages

Indicators	Mean	Verbal Interpretation	Rank
1. have minimal impact on the quality and timeliness of services provided at our bank.	3.24	Good	10
2. have the availability of cross-trained employees ensuring continuous service delivery.	3.29	Good	7.5
3. effectively address staffing challenges to sustain operational efficiency.	3.29	Good	7.5
4. established well-structured staffing strategies that support smooth banking operations.	3.43	Good	1
5. maintain its operational efficiency and service quality effectively.	3.32	Good	5
6. actively monitor and proactively adjust staffing levels to prevent potential shortages in critical areas.	3.39	Good	2
7. avoid compromising service delivery, preventing increased wait times or slower service.	3.28	Good	9
8. implement a clear operational plan that manages employee shortages without major disruptions.	3.38	Good	3
9. continue meeting business objectives and targets without significant hindrances.	3.36	Good	4
10. establish an effective communication channel to keep employees and customers informed.	3.31	Good	6
General Assessment	**3.33**		

Legend: 3.50 – 4.00 Excellent/Strongly Agree (SA), 1.50 – 2.49 Fair/Disagree (D), 2.50 – 3.49 Good/Agree (A), 1.00 – 1.49 Poor/Strongly Disagree (SA)

Table 7
Level of Operational Performance of Selected Rural Banks in Laguna in terms of System Downtimes

Indicators ***The operational performance in system downtime in our bank has led us to…***	**Mean**	**Verbal Interpretation**	**Rank**
1. implement contingency measures to effectively minimize disruptions caused by system downtimes.	3.32	Good	9
2. ensuring swift recovery and maintaining service continuity.	3.36	Good	5
3. implement effective backup systems reduce delays and prevent major operational disruptions during system failures.	3.42	Good	2.5
4. have well-trained employees who are prepared to handle system downtimes, ensuring continued service delivery through manual processes.	3.42	Good	2.5
5. improve operational resilience through regular system maintenance and updates to reduce downtime frequency and duration.	3.39	Good	4
6. promptly communicate system downtimes to customers and offer alternative solutions to minimize inconvenience.	3.35	Good	7
7. maintain operational performance and service quality, as system downtimes have minimal impact.	3.35	Good	7
8. effectively utilize available resources to sustain operations and service quality.	3.50	Excellent	1
9. experience a decrease in customer satisfaction due to system downtimes.	3.35	Good	7
10. face challenges in maintaining competitiveness in the market due to service disruptions.	3.28	Good	10
General Assessment	**3.37**	**Good**	

Legend: 3.50 – 4.00 Excellent/Strongly Agree (SA), 1.50 – 2.49 Fair/Disagree (D), 2.50 – 3.49 Good/Agree (A), 1.00 – 1.49 Poor/Strongly Disagree (SA)

Table 8
Summary on the level of operational performance of selected rural banks in laguna

Indicators	**Mean**	**Verbal Interpretation**	**Rank**
Employee Shortages	3.33	Good	2
System Downtimes	3.37	Good	1
General Assessment	**3.35**	**Good**	

Legend: 3.50 – 4.00 Excellent/Strongly Agree (SA), 1.50 – 2.49 Fair/Disagree (D), 2.50 – 3.49 Good/Agree (A), 1.00 – 1.49 Poor/Strongly Disagree (SA)

Table 9
Relationship between the risk management and operational performance of selected rural banks in laguna

Indicator		**Rho-value**	**Interpretation**	**p-value**	**Significance**
Risk Management	Operational Performance				
Employee Shortages	Employee Shortages	.728**	Strong Relationship	.000	Reject Ho: Significant
	System Downtimes	.635**	Strong Relationship	.000	Reject Ho: Significant
System Down time	Employee Shortages	.676**	Strong Relationship	.000	Reject Ho: Significant
	System Downtimes	.575**	Strong Relationship	.000	Reject Ho: Significant

**. *Correlation is significant at the 0.01 level (2-tailed).*

Table 10
Proposed action plan

Key Result Area	**Objectives**	**Activities**	**Person In-Charge**	**Time**	**Budget**	**Success Indicator**
Employee Shortages	To reduce the operational risk caused by inadequate staffing	Implement employee cross-training programs across departments	HR Manager, Department Heads	3 months	₱20,000	At least 80% of staff are cross-trained in at least 2 roles
	To improve employee retention and work-life balance	Introduce flexible work schedules (e.g., compressed work weeks, rotating shifts)	Branch Manager, HR	2 months pilot test	₱10,000 (admin/logistics)	Decrease in absenteeism and voluntary turnover by 10% in 6 months
	To strengthen long-term staffing sustainability	Develop and implement a structured succession and promotion plan	HR Officer, Bank Management	6 months	₱15,000	Presence of a documented plan with at least 2 identified successors per critical role
System Downtimes	To minimize operational disruption from IT-related failures	Conduct regular preventive maintenance and IT system audits	IT Department Head	Quarterly	₱5,000 per quarter	Reduction in unplanned system downtime by 20% within a year
	To improve service continuity during downtimes	Train frontline staff on manual processing procedures	Training Officer	Every 6 months	₱8,000	100% of staff trained with certification of completion
	To enhance communication during IT disruptions	Establish and implement a clear downtime communication protocol	Operations Manager	1 month	₱3,000	Communication flowchart and SMS/email alerts system in place and tested

5. Discussion

The study revealed that the general assessment of moderate risk management level in terms of employee shortages is 3.32, while the general assessment of moderate risk management level in terms of system downtimes is 3.31.

The operational performance level in terms of employee shortages has a general assessment of good, with a mean of 3.33. Meanwhile, the general assessment of a good operational performance level regarding system downtimes is 3.37.

A strong and significant positive relationship was found between risk management and operational performance in employee shortages and system downtimes, with Spearman Rho values ranging from .575 to .728 and p-values indicating

significance at the 0.01 level.

A proposed action plan was developed to address the moderate risk management levels and enhance good operational performance of selected rural banks in Laguna, focusing on employee shortages and system downtimes. Each activity is guided by specific objectives, designated personnel, timeframes, budgets, and success indicators to ensure feasibility, accountability, and measurable outcomes.

6. Conclusion

Both employee cross-training and flexible work arrangements contribute to managing staffing risks in rural banks; employee cross-training plays a more prominent role in ensuring operational continuity. At the same time, although reliable backup systems are in place to address system downtimes, technical preparedness plays a more significant role than communication efforts, which remain underutilized. These findings emphasize the importance of strengthening employee retention mechanisms and communication protocols to enhance risk management practices.

Various staffing strategies influence operational performance; structured staffing plans contribute more prominently to maintaining service quality and efficiency during employee shortages. Likewise, although rural banks effectively manage resources during system downtimes, resource optimization plays a more significant role than efforts to maintain competitiveness. This suggests that strategic workforce planning and innovative resilience initiatives are critical to long-term operational success.

Employee- and system-related risk management show strong positive relationships with operational performance; risk management concerning employee shortages demonstrates a slightly more substantial influence. This highlights the essential role of human capital strategies in maintaining performance, especially in environments where operational disruptions are often linked to staffing limitations and service delivery challenges.

While all elements in the proposed action plan address key operational risks, cross-training and preventive IT maintenance stand out as the most impactful strategies for supporting operational stability and risk reduction. Meanwhile, communication improvements and employee welfare initiatives play a more long-term role in promoting sustainability, organizational resilience, and customer satisfaction.

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