

Service Quality of Negosyo Center and Satisfaction of Clients

Marie Pete B. Carriedo¹, Joyce C. Decendario², Trudy C. Cerbo³

¹DepEd – La Carlota City, Philippines

^{2,3}La Carlota City College, Philippines

DOI: <https://doi.org/10.47772/IJRISS.2026.100800255>

Received: 19 August 2026; Accepted: 24 August 2026; Published: 01 September 2026

ABSTRACT

This study examined the relationship between the service quality of the Negosyo Center and client satisfaction. It described the respondents' profile in terms of age, sex, educational attainment, and type of business ownership, and assessed service quality using the dimensions of reliability, responsiveness, assurance, empathy, and tangibles, alongside client satisfaction. A descriptive-correlational research design was employed involving 100 clients. Data were gathered using a researcher-made questionnaire that underwent validity and reliability testing to ensure accuracy and consistency. Findings showed that the respondents were mostly female, aged 31–40 years old, college-level or college graduates, and engaged in sole proprietorship businesses. Both service quality and client satisfaction were rated very high. Results also revealed no significant differences in perceived service quality when respondents were grouped according to their profile variables. However, client satisfaction significantly differed in terms of age but not according to sex, educational attainment, and type of business ownership. Furthermore, a significant positive relationship was found between service quality and client satisfaction. The study concludes that the Negosyo Center consistently delivers high-quality services that lead to high client satisfaction, highlighting the importance of maintaining and strengthening service quality to further improve client experiences.

Keywords: Client Satisfaction; Negosyo Center; Service Quality; Service Quality Dimensions; Descriptive-Correlational Research

INTRODUCTION

Service quality plays an important role in determining client satisfaction in Negosyo Centers. In government service offices such as the Negosyo Center, providing efficient, reliable, and responsive services is essential because these centers directly assist micro, small, and medium enterprises (MSMEs) and aspiring entrepreneurs. Established through the Go Negosyo Act of 2014, the Negosyo Center aims to make government services more accessible by providing business registration assistance, entrepreneurial training, and business advisory services. As public expectations for efficient and citizen-centered services continue to increase, assessing the quality of services delivered by Negosyo Centers has become essential in ensuring client satisfaction and improving the effectiveness of public service delivery (Maulas & Chavez, 2025).

Service quality is commonly assessed using the SERVQUAL dimensions of reliability, responsiveness, assurance, empathy, and tangibles. Numerous studies have established that these dimensions significantly influence customer satisfaction because clients evaluate organizations not only by the services they receive but also by the manner in which these services are delivered. In the Philippine context, studies conducted across various service sectors have consistently shown that higher service quality leads to greater customer satisfaction, trust, and loyalty, indicating that organizations capable of delivering quality services are more likely to achieve favorable client perceptions and sustained patronage (Brucal et al., 2022).

In recent years, government agencies have been encouraged to strengthen their service delivery systems to meet the increasing expectations of the public. Clients now demand timely transactions, competent personnel, accurate information, and responsive assistance. Since Negosyo Centers serve as frontline government offices supporting

entrepreneurship and MSME development, the quality of their services directly influences clients' experiences and overall satisfaction. A study conducted in a Negosyo Center in Misamis Oriental reported that service quality and employee competence significantly contributed to client satisfaction, highlighting the importance of maintaining high standards of public service (Maulas & Chavez, 2025).

Despite the growing body of literature on service quality and customer satisfaction, studies focusing specifically on Negosyo Centers remain limited. Most existing research has concentrated on private business establishments, while government entrepreneurship support centers have received relatively little scholarly attention (Talavera, 2021). Moreover, few studies have simultaneously examined the relationship between service quality and client satisfaction while considering differences in clients' demographic profiles. Since service delivery and client experiences may vary across local government units, there is a need for a localized assessment of the Negosyo Center. Hence, this study was conducted to examine the relationship between service quality and client satisfaction and to determine whether these variables differ according to clients' demographic characteristics.

Therefore, this study aimed to determine the relationship between the service quality provided by the Negosyo Center and the level of client satisfaction among its clients. Specifically, it assessed the level of service quality, determined the level of client satisfaction, examined differences in these variables based on respondents' demographic profile, and established the relationship between service quality and client satisfaction. The findings are expected to provide empirical evidence that may contribute to improving service delivery and enhancing client satisfaction in Negosyo Centers and other government service institutions.

METHODOLOGY

This study employed a descriptive-correlational research design to describe the respondents' profiles, determine the perceived service quality and client satisfaction at the Negosyo Center, and examine significant differences and relationships among the study variables. The respondents were 100 clients of a Negosyo Center in one city in Negros Occidental who had availed of its services during the data-gathering period. Since the entire qualified population was included, no separate sample-size computation was required. Quota convenience sampling was used to select clients who were available and qualified to participate during the study period.

Data were gathered through a researcher-made questionnaire composed of three parts. Part I obtained the respondents' demographic and business profiles in terms of age, sex, highest educational attainment, and type of business ownership. Part II assessed Negosyo Center service quality using the five SERVQUAL dimensions: reliability, responsiveness, assurance, empathy, and tangibles, with five items for each dimension. Part III measured client satisfaction using 25 researcher-modified items adapted from the Client/Customer Satisfaction Survey of Acuña and Cerado (2026) and contextualized to the services of the Negosyo Center. The service quality and client satisfaction sections employed a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The instrument underwent content validation and reliability testing before actual administration. Five experts from relevant fields evaluated the questionnaire using Lawshe's Content Validity Ratio (CVR). Both the Service Quality Questionnaire and Client Satisfaction Questionnaire obtained a Mean CVR of 1.00, indicating strong content validity. The validated instrument was pilot-tested among 30 clients from a neighboring Negosyo Center who were not included in the actual study. The Service Quality Questionnaire obtained a reliability coefficient of 0.818, while the Client Satisfaction Questionnaire yielded 0.890, both indicating high internal consistency and demonstrating that the instruments were sufficiently reliable for the actual data collection.

A secured formal permission from the Negosyo Center management before the actual data collection. Upon approval, qualified respondents were identified and the questionnaires were personally administered by the researcher. The purpose of the study, voluntary nature of participation, confidentiality of responses, and academic use of the collected information were explained to the respondents. After retrieval, the accomplished questionnaires were checked for completeness, organized, encoded, and prepared for statistical analysis.

The collected data were analyzed using statistical procedures appropriate to the research questions. Frequency and percentage were used to describe the respondents' profiles. Mean and standard deviation were employed to

determine the levels of service quality and client satisfaction and their corresponding variability. To determine significant differences in perceived service quality and client satisfaction when respondents were grouped according to their profiles, the Mann–Whitney U test was used for two-group comparisons, while the Kruskal–Wallis H test was applied to variables with more than two groups. Finally, the Spearman Rank-Order Correlation Coefficient (Spearman’s rho) was used to determine the strength, direction, and significance of the relationship between service quality and client satisfaction. These nonparametric procedures were appropriate for analyzing the ordinal Likert-scale data and comparing respondents across profile-based groups.

RESULTS AND DISCUSSIONS

Demographic Profile of the Respondents

Table 1. Frequency and Percentage Distribution of the Demographic Profile of Respondents.

Profile	Category	f	%
Age	20 years old and below	0	0.00
	21 to 30 years old	18	18.00
	31 to 40 years old	61	61.00
	41 to 50 years old	21	21.00
	51 years old and above	0	0.00
	Total	100	100
Sex	Male	11	11.00
	Female	89	89.00
	Total	100	100.00
Highest Educational Attainment	No Formal Schooling	0	0.00
	Elementary Level/Graduate	0	0.00
	High School Level/Graduate	35	35.00
	Vocational Course	18	18.00
	College Level/Graduate	47	47.00
	Post-Graduate Studies	0	0.00
	Total	100	100.00
Type of Business Ownership	Sole Proprietorship	79	79.00
	Partnership	0	0.00
	Corporation	18	18.00
	Franchise	3	3.00
	Total	100	100.00

The table 1 presents the demographic profile of the 100 respondents in terms of age, sex, highest educational attainment, and type of business ownership. In terms of age, the majority of the respondents are 31 to 40 years old, with 61 respondents ($f = 61$, 61.00%), followed by those aged 41 to 50 years old, with 21 respondents ($f = 21$, 21.00%), and 21 to 30 years old, with 18 respondents ($f = 18$, 18.00%). This implies that most clients are in their working age and are actively involved in business activities, especially those aged 31–40.

This finding is supported by Syed et al. (2024), who reviewed the global literature on age and entrepreneurship and found that entrepreneurial participation is generally concentrated among individuals in their prime working years because they possess greater industry experience, professional networks, managerial capabilities, and

financial resources than younger individuals. The authors further emphasized that age is an important determinant of entrepreneurial engagement, with middle-aged adults exhibiting higher levels of business participation and sustainability than other age groups. These observations support the present finding that respondents aged 31–40 constitute the largest proportion of business clients.

In terms of sex, the majority of the respondents are female, with 89 respondents ($f = 89, 89.00\%$), while only 11 respondents ($f = 11, 11.00\%$) are male. This implies that most clients of the Negosyo Center are female, showing higher participation of women in business-related services.

The higher number of female respondents supports the observations of the Global Entrepreneurship Monitor (2023), which reported a growing participation of women in entrepreneurial activities worldwide. Women have become increasingly involved in establishing and managing businesses and are more likely to seek government programs, training, and support services that can help improve their enterprises. This may explain why female clients comprise the majority of the Negosyo Center's clientele.

With respect to highest educational attainment, most respondents are college level or graduates, with 47 respondents ($f = 47, 47.00\%$), followed by high school level or graduates, with 35 respondents ($f = 35, 35.00\%$), and vocational course completers, with 18 respondents ($f = 18, 18.00\%$). This implies that most clients have reached college level or higher, suggesting they are relatively educated in handling business activities.

The finding that most respondents have reached college level or completed a college degree is supported by Ferreras-Garcia et al. (2021), who emphasized that education plays an important role in developing entrepreneurial competencies. Individuals with higher levels of education tend to possess better problem-solving abilities, business knowledge, and management skills, which can help them make informed decisions and effectively operate their businesses.

In terms of type of business ownership, the majority of the respondents operate under sole proprietorship, with 79 respondents ($f = 79, 79.00\%$), while 18 respondents ($f = 18, 18.00\%$) manage corporations, and only 3 respondents ($f = 3, 3.00\%$) own franchises. This implies that most clients are sole proprietors, indicating that the Negosyo Center mainly serves small individual business owners.

The predominance of sole proprietorship among the respondents aligns with the report of the Department of Trade and Industry (2023), which identified sole proprietorship as the most common business structure among micro and small enterprises in the Philippines. This type of ownership is often preferred because it is easier to establish, requires fewer legal requirements, and allows business owners to maintain full control over business operations. As a result, many entrepreneurs who seek assistance from the Negosyo Center are sole proprietors.

More recent government monitoring initiatives reinforce this direction. The Philippine Statistics Authority reported in 2026 that the Report Card Survey 2.0 PLUS+ would assess the quality, efficiency, and adequacy of government services, including service delivery, access and facilities, communication, payment and processes, digitalization, and client satisfaction. The inclusion of demographic characteristics and multiple dimensions of service delivery reflects the increasing recognition that satisfaction should be examined not only as an overall outcome but also in relation to the characteristics and experiences of service users.

Level of Service Quality of Negosyo Center

Table 2. Level of Service Quality of Negosyo Center as a Whole and when Grouped in Terms of Reliability, Responsiveness, Assurance, Empathy, and Tangibles.

Statements	Mean	SD	Interpretation
Reliability	4.68	0.55	Very High
1. The Negosyo Center provides the services it promises.	4.73	0.62	Very High
2. The staff gives correct information to customers.	4.70	0.58	Very High

3. Transactions are processed properly.	4.64	0.59	Very High
4. The office finishes services on time.	4.64	0.73	Very High
5. I can rely on the services of the Negosyo Center.	4.70	0.58	Very High
Responsiveness	4.75	0.39	Very High
6. The staff responds quickly to customer concerns.	4.76	0.49	Very High
7. Employees are willing to help customers.	4.85	0.36	Very High
8. The staff answers questions clearly.	4.73	0.45	Very High
9. Customers receive assistance immediately when needed.	4.61	0.82	Very High
10. The staff informs customers about their transactions properly.	4.82	0.39	Very High
Assurance	4.76	0.37	Very High
11. The staff is knowledgeable about their work.	4.82	0.39	Very High
12. Employees explain procedures clearly.	4.76	0.43	Very High
13. The staff treats customers politely.	4.73	0.45	Very High
Table 2. Continuation			
14. I feel confident with the services provided by the office.	4.73	0.45	Very High
15. The employees handle customers professionally.	4.76	0.43	Very High
Empathy	4.72	0.37	Very High
16. The staff listens carefully to customer concerns.	4.76	0.43	Very High
17. Employees show concern for customers' needs.	4.67	0.47	Very High
18. The staff treats all customers fairly.	4.67	0.47	Very High
19. Employees are patient when serving customers.	4.64	0.48	Very High
20. The office provides services that are convenient for customers.	4.85	0.36	Very High
Tangibles	4.72	0.40	Very High
21. The office is clean and orderly.	4.73	0.51	Very High
22. The facilities inside the office are adequate.	4.61	0.49	Very High
23. The waiting area is comfortable.	4.67	0.53	Very High
24. The staff looks neat and presentable.	4.79	0.41	Very High
25. Forms and information materials are easy to read and understand.	4.82	0.39	Very High
SERVICE QUALITY (Overall Mean)	4.73	0.35	Very High

Legend: (4.21-5.00)-Very High; (3.41-4.20)-High; (2.61-3.40)-Moderate; (1.81-2.60)-Low; (1.00-1.80)-Very Low

Table 2 presents the level of service quality of the Negosyo Center as a whole and in terms of reliability, responsiveness, assurance, empathy, and tangibles. In terms of reliability, the overall mean of 4.68 (SD = 0.55) indicates a very high level of service quality. The relatively low standard deviation suggests that respondents had generally consistent perceptions regarding the reliability of the services provided by the Negosyo Center. Among the indicators, the Negosyo Center provides the services it promises ($M = 4.73$, $SD = 0.62$) obtained the highest rating, followed by the staff gives correct information to customers ($M = 4.70$, $SD = 0.58$) and can rely on the services of the Negosyo Center ($M = 4.70$, $SD = 0.58$). These findings suggest that customers consistently view the Negosyo Center as dependable and trustworthy in delivering promised services.

The findings of the study are supported by Ong et al. (2023), who emphasized that reliability is a core dimension of service quality that strongly influences how clients evaluate service institutions. Their study found that when services are consistently delivered as promised and information provided is accurate, clients tend to perceive the

institution as highly dependable, resulting in higher overall service quality ratings. Similarly, Shetty et al. (2022) found that reliability is a fundamental dimension of service quality because it reflects an organization's ability to deliver services accurately, dependably, and as promised. The study emphasized that consistent and error-free service delivery enhances customers' trust and satisfaction, thereby strengthening overall perceptions of service quality. This aligns with the present result where respondents viewed the Negosyo Center as dependable and trustworthy, indicating that reliable service delivery significantly contributes to very high service quality ratings.

For responsiveness, the overall mean of 4.75 (SD = 0.39) reflects a very high level of service quality. The relatively low standard deviation indicates that respondents had consistent perceptions regarding the responsiveness of the services provided by the Negosyo Center. The highest-rated indicators were employees are willing to help customers (M = 4.85, SD = 0.36) and the staff informs customers about their transactions properly (M = 4.82, SD = 0.39). This implies that staff members are proactive and supportive, enhancing customer satisfaction and loyalty.

The results of the study are consistent Khan et al. (2021), who explained that responsiveness reflects the extent to which service providers actively address client needs in a timely and appropriate manner. Their research highlighted that high responsiveness enhances perceived service quality by fostering trust, satisfaction, and positive service experiences. This aligns with the present result, suggesting that the proactive and supportive behavior of Negosyo Center staff contributes significantly to its very high overall service quality rating and strengthens customer satisfaction and loyalty.

In terms of assurance, the overall mean of 4.76 (SD = 0.37) also indicates a very high level of service quality. The relatively low standard deviation suggests that respondents had highly consistent perceptions regarding the assurance provided by the Negosyo Center. The top indicators were the staff is knowledgeable about their work (M = 4.82, SD = 0.39) and both employees explain procedures clearly and employees handle customers professionally (M = 4.76, SD = 0.43). These results suggest that customers feel secure and confident in the services provided, reinforcing trust and professionalism.

The findings are consistent with Sangpikul (2023), who explained that assurance is established through employees' competence, professionalism, effective communication, and the organization's ability to inspire customer confidence during service delivery. The study emphasized that knowledgeable personnel and clear service processes are essential in reducing customers' uncertainty and strengthening their trust in the service provider. In particular, the high rating for staff knowledgeability in the present study supports the view that employee competence is a critical component of the assurance dimension of service quality. Moreover, the results are consistent with Acuña and Cerado (2026), who found that employee professionalism and clear communication in public service institutions significantly enhance clients' trust, satisfaction, and perception of service quality.

For empathy, the overall mean of 4.72 (SD = 0.37) indicates a very high level of service quality. The relatively low standard deviation indicates that respondents had consistent perceptions regarding the empathy demonstrated by the Negosyo Center in delivering its services. The highest-rated indicators were the office provides services that are convenient for customers (M = 4.85, SD = 0.36) and the staff listens carefully to customer concerns (M = 4.76, SD = 0.43). This demonstrates that the Negosyo Center values customer relationships and inclusivity, fostering fairness and stronger community engagement.

The result is supported by Maulas and Chavez (2025), who found that MSME clients of Negosyo Centers consistently reported high satisfaction due to staff attentiveness, accessibility, and personalized assistance, indicating that empathetic service behaviors such as listening to client concerns and providing convenient services are strongly evident in Negosyo Center operations. Similarly, Yingfei et al. (2022) explained that empathy, as a dimension of the SERVQUAL model, is reflected in the individualized attention and genuine care that organizations provide to their customers. The authors emphasized that understanding customers' specific needs and treating them with consideration strengthens customer experience, commitment, and perceptions of service quality. This supports the present finding that the Negosyo Center's attentive personnel and convenient service delivery contribute to positive client perceptions and stronger community engagement.

In terms of tangibles, the overall mean of 4.72 (SD = 0.40) indicates a very high level of service quality. The relatively low standard deviation suggests that respondents had consistent perceptions regarding the tangible aspects of the services provided by the Negosyo Center. The top indicators were forms and information materials are easy to read and understand (M = 4.82, SD = 0.39) and the staff looks neat and presentable (M = 4.79, SD = 0.41). These findings show that the physical environment and presentation of services contribute positively to customer perceptions, reinforcing professionalism and accessibility.

The result is consistent with the ICCEPH (2025), which reported that tangibility obtained the highest rating among SERVQUAL dimensions in Negosyo Centers, largely due to well-organized facilities and clearly prepared service materials that improve client understanding and satisfaction. In the same way, Magno and Polancos (2023) emphasized that tangible service attributes in Philippine public agencies include the appearance of personnel, the quality and accessibility of communication materials, and the physical condition of service facilities, all of which influence citizens' perceptions of service quality. The authors argued that these tangible elements are essential in creating a positive service experience and improving public confidence in government frontline services. This supports the present finding that readable information materials and the neat appearance of staff contributed to the respondents' very high evaluation of the Negosyo Center's service quality.

Overall, the service quality obtained a very high rating with an overall mean of 4.73 (SD = 0.35). The relatively low standard deviation indicates that respondents had highly consistent perceptions regarding the quality of services provided by the Negosyo Center across all dimensions. This suggests that the Negosyo Center consistently delivers excellent service in terms of reliability, responsiveness, assurance, empathy, and tangibles, positioning it as a reliable support system for entrepreneurs and small business owners. The findings of the study support the results of Maulas and Chavez (2025), who found that Negosyo Centers generally achieve high levels of service quality due to effective service delivery, competent personnel, and strong client-centered operations. Their study emphasized that MSME clients tend to give favorable evaluations when staff demonstrate responsiveness, professionalism, and sufficient problem-solving skills. This indicates that well-trained personnel and efficient service processes significantly contribute to positive client perceptions and high service quality ratings. In relation to the present study, the very high overall mean of 4.73 (SD = 0.35) suggests that similar conditions exist, where clients consistently experience efficient and satisfactory service delivery in the Negosyo Center.

In addition, the findings are supported by Garibay (2024), who explained that Negosyo Centers function as structured MSME support hubs providing essential services such as business advisory, registration assistance, and capacity-building programs. The study highlights that when these services are effectively implemented through the 7M framework, clients perceive Negosyo Centers as reliable and responsive institutions that significantly assist in business development. This supports the present result, indicating that the consistently high service quality rating reflects the effectiveness of Negosyo Center operations in delivering accessible, organized, and client-focused services for entrepreneurs and small businesses.

Research focused directly on entrepreneurship support has also expanded. Maulas and Chavez (2025) reported very high service quality and client satisfaction among MSME clients of a Negosyo Center in Misamis Oriental, while employee competence and sustainable environmental practices were also positively associated with client satisfaction. Hurtada and Fuentes (2025), meanwhile, evaluated the effectiveness of DTI Negosyo Center services among microentrepreneurs in Los Baños, Laguna, using correlation and regression procedures. These studies indicate that entrepreneurship-support centers should be evaluated not only according to transaction efficiency but also according to their capacity to provide competent, accessible, and useful support to entrepreneurs.

Evidence from government service centers also provides useful comparative context. In 2024, the Bureau of Customs Customer Care Center was examined using the SERVQUAL dimensions of tangibility, reliability, responsiveness, assurance, and empathy, with client satisfaction treated as a central outcome. At the national level, the Philippine Crop Insurance Corporation reported an overall customer-satisfaction rating of 98.42% in its 2024 assessment based on more than 34,000 clients, demonstrating that very high satisfaction is attainable in

large-scale government service systems when systematic client-satisfaction measurement and service-quality monitoring are institutionalized.

Level of Satisfaction of Clients

Table 3. Level of Satisfaction of Clients with the Services Provided by the Negosyo Center.

Statements	Mean	SD	Interpretation
1. I am satisfied with the services provided by the Negosyo Center.	4.82	0.39	Very High
2. The services I received met my expectations.	4.79	0.41	Very High
3. The speed of service in the office is satisfactory.	4.79	0.41	Very High
4. I am pleased with the assistance given by the staff.	4.79	0.41	Very High
5. The staff communicates well with customers.	4.85	0.36	Very High
6. The cleanliness and condition of the office are satisfactory.	4.85	0.36	Very High
7. I am happy with the information provided by the employees.	4.85	0.36	Very High
8. The staff handles customer concerns properly.	4.79	0.41	Very High
9. I am content with the professionalism of the employees.	4.79	0.41	Very High
10. The overall transaction process is satisfactory.	4.85	0.36	Very High
11. The waiting time during my transaction is acceptable.	4.85	0.36	Very High
12. The availability of services in the office meets my needs.	4.85	0.36	Very High
13. I feel the services are fair to all customers.	4.82	0.39	Very High
14. I am pleased with the staff's willingness to help customers.	4.73	0.45	Very High
15. The services offered are convenient for clients.	4.82	0.39	Very High
16. Customers are treated well in the office.	4.85	0.36	Very High
17. The staff responds promptly to concerns.	4.82	0.39	Very High
18. The services provided are reliable.	4.79	0.41	Very High
19. The office facilities are comfortable to use.	4.79	0.41	Very High
Table 3. Continuation			
20. The service delivery is efficient.	4.79	0.41	Very High
21. The support for business-related concerns is helpful.	4.79	0.41	Very High
22. My concerns are addressed properly by the office.	4.79	0.41	Very High
23. I had a positive experience in the Negosyo Center.	4.73	0.45	Very High
24. The quality of customer service is commendable.	4.70	0.46	Very High
25. The services provided are worth the time and effort of customers.	4.79	0.41	Very High
SATISFACTION (Overall Mean)	4.80	0.31	Very High

Legend: (4.21-5.00)-Very High; (3.41-4.20)-High; (2.61-3.40)-Moderate; (1.81-2.60)-Low; (1.00-1.80)-Very Low

The results show that respondents have a very high level of satisfaction with the services provided by the Negosyo Center, as reflected in the overall mean of 4.80 (SD = 0.31). All indicators were consistently rated as "Very High," suggesting strong approval of various aspects of service delivery, including staff communication, professionalism, responsiveness, and the quality of assistance provided. Particularly high ratings were observed in items related to staff communication, office cleanliness, information provision, transaction process, waiting time, and availability of services (M = 4.85, SD = 0.36), indicating that clients highly value both the interpersonal and operational aspects of the service. Other indicators, including overall satisfaction with the services, fairness of services, convenience of services, and prompt response to concerns, also received very high ratings (M = 4.82, SD = 0.39), suggesting that respondents consistently perceived the services as equitable, accessible, and responsive to their needs. Although slightly lower but still very high ratings were noted in areas such as staff willingness to help and overall customer experience (M = 4.73, SD = 0.45) and quality of customer service (M = 4.70, SD = 0.46), these still reflect positive perceptions. Overall, the findings suggest that the Negosyo Center is performing effectively in meeting client expectations and delivering efficient, reliable, and client-centered services.

Overall, the satisfaction rating of 4.80 (SD = 0.31) confirms that clients are highly satisfied with the services of the Negosyo Center. The relatively low standard deviation indicates that respondents had highly consistent perceptions regarding their satisfaction with the services provided by the Negosyo Center. This implies that the center is successful in meeting client expectations, maintaining professional standards, and providing a supportive environment for business-related concerns.

The results are in line with the findings of Libunao and Gaddi (2025), who explained that client satisfaction in public service institutions is largely driven by efficient service delivery, responsiveness, and clear communication. Their study indicates that when clients experience smooth transactions and reliable assistance, they tend to report very high satisfaction levels, which reflects the outcome of the present study.

The findings are also echoed by Maulas and Chavez (2025), who reported that MSME clients of Negosyo Centers generally express very high satisfaction due to organized service systems, approachable personnel, and effective delivery of support services. This strengthens the implication that the Negosyo Center is successfully meeting client expectations and providing a positive service experience.

Difference in the Service Quality of Negosyo Center when Grouped According to Age

Table 4a. Difference in the Level of Service Quality when Grouped According to Age.

Age	Test Statistics (H)	p-value	Decision for H_0	Interpretation
20 years old and below	0.895	0.639	Fail to Reject H_0	Not Significant
21 to 30 years old				
31 to 40 years old				
41 to 50 years old				
51 years old and above				

Table 4a presents the difference in the service quality of the Negosyo Center when grouped according to age. A Kruskal-Wallis test was conducted to examine whether age is significantly associated with perceptions of service quality. The analysis yielded ($H = 0.895$, $p = 0.639$), and since the p-value is greater than the 0.05 level of significance, the decision was to fail to reject the null hypothesis (H_0). This indicates that the difference in service quality across age groups is not significant. Thus, age is not a significant factor influencing how respondents evaluate the service quality of the Negosyo Center, as perceptions remain consistently very high across different age categories.

The finding that age does not significantly affect perceptions of service quality is supported by the study of Pham et al. (2023), which showed that evaluations of government service quality tend to be similar across different

age groups. Their findings suggest that clients' perceptions are more influenced by their actual experiences with the service—such as responsiveness, reliability, and accessibility—rather than by demographic factors like age.

In the same way, Zhang et al. (2021) concluded in their meta-analysis that citizens' satisfaction with public services is primarily determined by the extent to which service performance meets or exceeds their expectations. The authors emphasized that perceived service performance is a more influential determinant of satisfaction than individual demographic characteristics, indicating that consistently delivered quality services can generate comparable evaluations among diverse client groups. This reinforces the present finding that respondents from different age groups shared similarly high perceptions of the Negosyo Center's service quality.

Difference in the Service Quality of Negosyo Center when Grouped According to Sex

Table 4b. Difference in the Level of Service Quality when Grouped According to Sex.

Sex	Test Statistics (U)	p-value	Decision for H_0	Interpretation
Male	393.500	0.277	Fail to Reject H_0	Not Significant
Female				

Table 4b presents the difference in the service quality of the Negosyo Center when grouped according to sex. A Mann–Whitney U test was conducted to examine whether sex is significantly associated with perceptions of service quality. The analysis yielded ($U = 393.500$, $p = 0.277$), and since the p-value is greater than the 0.05 level of significance, the decision was to fail to reject the null hypothesis (H_0). This indicates that the difference in service quality between male and female respondents is not significant. Thus, sex is not a significant factor influencing how respondents evaluate the service quality of the Negosyo Center.

The findings are consistent with Shetty et al. (2022), who found that customers' perceptions of service quality are primarily influenced by the reliability, responsiveness, assurance, empathy, and tangibility of the services provided rather than by their personal characteristics. Their study emphasized that when organizations consistently deliver accurate, dependable, and customer-oriented services, customers tend to evaluate service quality positively regardless of demographic differences. This supports the present finding that male and female respondents shared comparable perceptions of the service quality provided by the Negosyo Center.

However, this finding is different from the study of Zuniarti et al. (2026), which reported that sex can significantly influence how customers perceive service quality and satisfaction. Their study explains that female clients usually place more value on empathy and interpersonal interaction, while male clients tend to focus more on efficiency and the actual outcomes of the service received.

Difference in the Service Quality of Negosyo Center when Grouped According to Highest Educational Attainment

Table 4c. Difference in the Level of Service Quality of Negosyo Center when Grouped According to Highest Educational Attainment.

Highest Educational Attainment	Test Statistics (H)	p-value	Decision for H_0	Interpretation
No Formal Schooling	0.750	0.687	Fail to Reject H_0	Not Significant
Elementary Level/Graduate				
High School Level/Graduate				
Vocational Course				
College Level/Graduate				
Post-Graduate Studies				

Table 4c presents the difference in the service quality of the Negosyo Center when grouped according to highest educational attainment. A Kruskal–Wallis test was conducted to examine whether educational attainment is significantly associated with perceptions of service quality. The analysis yielded ($H = 0.750$, $p = 0.687$), and since the p -value is greater than the 0.05 level of significance, the decision was to fail to reject the null hypothesis (H_0). This indicates that the difference in service quality across educational attainment groups is not significant. Thus, educational attainment is not a significant factor influencing how respondents evaluate the service quality of the Negosyo Center.

The finding is consistent with Acuña and Cerado (2026), who found that clients' satisfaction with public services is primarily influenced by the quality-of-service delivery rather than by their demographic characteristics. Their study showed that when government agencies provide reliable, responsive, and client-centered services, clients tend to report similarly high levels of satisfaction regardless of their educational background. This supports the present finding that respondents with different levels of educational attainment shared comparable levels of satisfaction with the services provided by the Negosyo Center.

However, this result differs from the findings of Suryaman and Tukiran (2025), who reported that educational attainment significantly shapes how customers evaluate services. Their studies indicate that individuals with higher education levels tend to be more critical and have higher expectations in terms of efficiency, reliability, and professionalism, while those with lower educational attainment generally place more emphasis on clarity and interpersonal support.

Difference in the Service Quality of Negosyo Center when Grouped According to Type of Business Ownership

Table 4d. Difference in the Level of Service Quality of Negosyo Center when Grouped According to Type of Business Ownership.

Type of Business Ownership	Test Statistics (H)	p-value	Decision for H_0	Interpretation
Sole Proprietorship	2.874	0.238	Fail to Reject H_0	Not Significant
Partnership				
Corporation				
Franchise				

Table 4d presents the difference in the service quality of the Negosyo Center when grouped according to type of business ownership. A Kruskal–Wallis test was conducted to examine whether type of business ownership is significantly associated with perceptions of service quality. The analysis yielded ($H = 2.874$, $p = 0.238$), and since the p -value is greater than the 0.05 level of significance, the decision was to fail to reject the null hypothesis (H_0). This indicates that the difference in service quality across sole proprietorship, partnership, corporation, and franchise ownership is not significant. Thus, type of business ownership is not a significant factor influencing how respondents evaluate the service quality of the Negosyo Center.

The finding that type of business ownership does not significantly affect perceptions of service quality may be explained by the consistent and standardized way services are delivered. When clients receive the same level of assistance, communication, and processing regardless of whether they are sole proprietors, partners, or corporation owners, their evaluations tend to be based more on actual service experience rather than their business structure (Maulas & Chavez, 2025).

On the other hand, this result differs from the views of Brucal et al. (2022) and Tayco and Villanueva (2025), who argued that business ownership can shape how clients assess service quality. They explained that different types of businesses have different needs and expectations—sole proprietors often prefer more personalized

guidance, while larger businesses such as corporations tend to prioritize structured and efficiency-driven services—which may lead to variations in how service quality is perceived.

Difference in the Satisfaction of Client when Grouped According to Age

Table 5a. Difference in the Level of Satisfaction of Client when grouped according to Age.

Age	Test Statistics (H)	p-value	Decision for H_0	Interpretation
20 years old and below	7.086	0.029	Reject H_0	Significant
21 to 30 years old				
31 to 40 years old				
41 to 50 years old				
51 years old and above				

The significant difference in client satisfaction according to age warrants closer interpretation because the pattern was not uniform across all age groups. The Kruskal–Wallis test yielded a significant result ($H = 7.086$, $p = .029$), indicating that client satisfaction differed across age categories. However, the pairwise comparison showed that the statistically significant difference was specifically between clients aged 21–30 and those aged 31–40 ($p = .010$), whereas the reported comparisons involving the 41–50 age group were not significant. This pattern indicates that age should not be interpreted as producing a simple linear increase or decrease in satisfaction. Rather, the result suggests that clients at different stages of adulthood may evaluate the same government service according to somewhat different expectations, priorities, and prior experiences.

The results imply that younger entrepreneurs may have greater exposure to digitally enabled private-sector services, where transactions are commonly characterized by rapid responses, real-time communication, simplified procedures, and self-service options. As a result, clients in the 21–30 age group may evaluate a government service against a broader set of experiences rather than against government-service standards alone. In contrast, clients in the 31–40 age group may have accumulated more experience with business registration, government transactions, suppliers, financial institutions, and other administrative processes. Such experience may enable them to evaluate the Negosyo Center in relation to practical business needs and may lead them to place greater value on reliability, accuracy, accessibility, and problem resolution.

The significant difference in client satisfaction across age groups is supported by Dawes (2025), who found that older consumers generally report higher levels of satisfaction than younger consumers across various service categories. Drawing on expectation-disconfirmation theory and related behavioral perspectives, the study suggests that age is associated with differences in how customers evaluate service experiences. These findings support the present study, where client satisfaction differed significantly across age groups in the Negosyo Center.

In a similar way, Liu et al. (2025) found that satisfaction can vary across age groups even within the same service setting due to differences in expectations, preferences, and priorities. Their findings suggest that older clients are more easily satisfied when basic service needs are met, whereas younger clients tend to evaluate services more strictly, especially in terms of efficiency and accessibility. This further supports the result that age has a significant influence on client satisfaction in the Negosyo Center.

Additionally, this interpretation is consistent with recent research emphasizing that citizens' expectations of public services are shaped by prior experiences, individual characteristics, and technological developments. Qin et al. (2025) noted that the increasing use of digital technologies has raised expectations for efficient, accessible, and responsive public services. Thus, age may indirectly influence satisfaction through differences in expectations and service-use experiences rather than through age itself.

The finding can also be considered alongside evidence from other government service settings. Recent Philippine studies show that very high client satisfaction can coexist with meaningful differences in how particular service attributes are evaluated. For example, the 2026 Philippine Social Security System study found very high satisfaction across branches while identifying specific SERVQUAL dimensions as more influential predictors of satisfaction. Similarly, the Philippine Statistics Authority's 2026 client-satisfaction reporting demonstrates that even when overall satisfaction remains positive, individual dimensions such as communication may emerge as areas requiring further improvement. These findings suggest that high overall satisfaction does not eliminate the possibility of subgroup-specific expectations.

Comparison with private-sector service environments further strengthens this interpretation. Private organizations operate in competitive environments in which clients may readily compare waiting times, communication practices, convenience, digital access, and responsiveness across alternative providers. Recent Philippine research on private service establishments likewise continues to demonstrate the importance of SERVQUAL dimensions in shaping customer satisfaction. Such comparisons are useful because younger clients may be particularly familiar with digitally mediated private-sector services and may consequently develop higher expectations regarding speed, convenience, and accessibility.

Table 5a.1. Pairwise Comparison Between Age.

Age		Test Statistic	p-value	Interpretation
21-30 years old	31-40 years old	-1.207	0.010	Significant
	41-50 years old	-2.592	0.228	Not Significant
41-50 years old	31-40 years old	1.216	0.224	Not Significant

Table 5a.1 presents the pairwise comparison of client satisfaction with the services provided by the Negosyo Center when grouped according to age. The pairwise comparison indicates that a significant difference exists only between respondents aged 21–30 and 31–40 years old ($p = 0.010$), showing that these two groups differ in their assessment of the service. In contrast, no significant differences were found between the 21–30 and 41–50 age groups ($p = 0.228$), as well as between the 31–40 and 41–50 age groups ($p = 0.224$), suggesting that their perceptions are generally comparable. Overall, the results imply that age has minimal influence on satisfaction levels, with variation observed only between the youngest and middle age groups.

The significant difference between the 21–30 and 31–40 age groups may be explained by the growing body of literature on citizens' expectations of public services. Qin et al. (2025) found that citizens' expectations regarding public services are diverse and are shaped by individual characteristics, prior experiences, and technological developments. The review further noted that the increasing adoption of digital technologies has raised citizens' expectations for efficient, accessible, and responsive public services. These variations in expectations may help explain why respondents from the 21–30 and 31–40 age groups exhibited significantly different levels of satisfaction with the services provided by the Negosyo Center.

Similarly, Dimapilis et al. (2025) noted that although age can influence customer perceptions, differences are not always significant across all age groups, especially in settings where service delivery is standardized and consistent. Their findings suggest that when organizations maintain uniform service quality, clients across different age categories often report similar satisfaction levels, which supports the result that most pairwise comparisons in the Negosyo Center were not significant.

Difference in Satisfaction of Client when Grouped According to Sex

Table 5b. Difference in the Level of Satisfaction of Client when Grouped According to Sex.

Sex	Test Statistics (U)	p-value	Decision for H_o	Interpretation
Male	368.500	0.150	Fail to Reject H_o	Not Significant
Female				

Table 5b presents the difference in the level of client satisfaction with the services provided by the Negosyo Center when grouped according to sex. A Mann–Whitney U test was conducted to examine whether sex is significantly associated with client satisfaction. The analysis yielded ($U = 368.500$, $p = 0.150$), and since the p -value is greater than the 0.05 level of significance, the decision was to fail to reject the null hypothesis (H_0). This indicates that the difference in client satisfaction between male and female respondents is not significant. This implies that sex is not a significant factor influencing how respondents evaluate their satisfaction with the services of the Negosyo Center, as both male and female clients consistently reported very high levels of satisfaction.

This finding aligns with Zhang et al. (2021), who explained that when services are delivered in a consistent and standardized manner, both male and female clients tend to assess them in a similar way. While gender may influence expectations, satisfaction levels often become comparable when key service dimensions such as responsiveness, communication, and efficiency are experienced equally by all clients, regardless of sex (Zhang et al., 2021).

However, this result differs from the studies of Chan et al. (2021) and Makgopa and Hlaka (2026), which found that sex significantly affects client satisfaction. Their findings indicate that female clients typically place greater value on empathy, communication quality, and personalized service, whereas male clients tend to prioritize efficiency and service outcomes. These differing evaluation preferences were expected to lead to variations in satisfaction levels, which were not reflected in the present study.

Difference in Satisfaction of Client when Grouped According to Highest Educational Attainment

Table 5c. Difference in the Level of Satisfaction of Client when Grouped According to Highest Educational Attainment.

Highest Educational Attainment	Test Statistics (H)	p-value	Decision for H_0	Interpretation
No Formal Schooling	5.736	0.057	Fail to Reject H_0	Not Significant
Elementary Level/Graduate				
High School Level/Graduate				
Vocational Course				
College Level/Graduate				
Post-Graduate Studies				

Table 5c presents the difference in the level of client satisfaction with the services provided by the Negosyo Center when grouped according to highest educational attainment. The result of the Kruskal–Wallis H test showed no significant difference among the groups ($H = 5.736$, $p = 0.057$), which is greater than the 0.05 level of significance. Therefore, the null hypothesis was not rejected. This implies that client satisfaction is not significantly influenced by respondents' educational attainment. Regardless of their level of education, clients generally had similar perceptions and levels of satisfaction regarding the services provided by the Negosyo Center.

This finding is consistent with Lascaña and Junsay (2023), who found that customer satisfaction in a Philippine government agency was primarily influenced by the quality of services delivered—particularly reliability, responsiveness, assurance, empathy, and tangibility—rather than by clients' demographic characteristics. Their study emphasized that when government agencies provide efficient, accessible, and client-oriented services,

customers tend to report similarly high levels of satisfaction regardless of their educational background. This supports the present finding that respondents with different levels of educational attainment shared comparable levels of satisfaction with the services provided by the Negosyo Center.

However, this result contrasts with the findings of Chan et al. (2021) and Fathya et al. (2023), which indicate that educational attainment significantly influences client satisfaction. Their studies suggest that highly educated clients tend to be more critical and have higher expectations in terms of efficiency, transparency, and overall service quality, while less educated clients are generally more easily satisfied due to simpler expectations.

Difference in Satisfaction of Client when Grouped According to Type of Business Ownership

Table 5d. Difference in the Level of Satisfaction of Client when Grouped According to Type of Business Ownership.

Type of Business Ownership	Test Statistics (H)	p-value	Decision for H_0	Interpretation
Sole Proprietorship	1.705	0.426	Fail to Reject H_0	Not Significant
Partnership				
Corporation				
Franchise				

Table 5d presents the difference in the level of client satisfaction with the services provided by the Negosyo Center when grouped according to type of business ownership. The result of the Kruskal–Wallis H test revealed no significant difference among the groups ($H = 1.705$, $p = 0.426$), which is greater than the 0.05 level of significance. Therefore, the null hypothesis was not rejected. This implies that client satisfaction does not significantly differ when respondents are grouped according to type of business ownership. Regardless of whether they are sole proprietors, partnerships, corporations, or franchises, clients generally shared similar levels of satisfaction with the services provided by the Negosyo Center.

This result is in line with the findings of Gepte et al. (2024), who explained that although business models and ownership structures differ in terms of operations and customer engagement strategies, these differences do not always lead to significant variations in overall customer satisfaction. Their study suggests that when service processes are standardized and consistently implemented, clients—whether sole proprietors, partnerships, corporations, or other business forms—tend to report similar levels of satisfaction because they experience comparable service quality.

However, this finding contrasts with the studies of Hurtada and Fuentes (2025) and Al Mamun et al. (2022), which suggest that business ownership type can significantly influence client satisfaction. Their research highlights that different ownership structures come with varying needs and expectations, such as the need for more personalized assistance among sole proprietors and more structured, efficiency-oriented services among corporations, which may result in differing levels of satisfaction across business types.

Relationship Between Service Quality and Satisfaction of Clients

Table 6. Relationship between the Level of Service Quality of Negosyo Center and the Level of Satisfaction of Clients.

Variable	Test Statistics (r_s)	p-value	Decision for H_0	Interpretation
Service Quality vs. Satisfaction	0.681	<0.001	Reject H_0	Significant

Table 6 presents the relationship between service quality and client satisfaction in the Negosyo Center. The result of the Spearman's rho correlation analysis showed a significant positive relationship between the two variables ($r_s = 0.681$, $p < 0.001$). Therefore, the null hypothesis was rejected. This implies that as the level of service quality increases, the level of client satisfaction also increases. It indicates that better service delivery in terms of reliability, responsiveness, assurance, empathy, and tangibles leads to higher client satisfaction among respondents.

This result is supported by Leninkumar (2021), who found a strong and positive relationship between service quality and client satisfaction in service organizations. His study explains that when key service dimensions such as reliability, responsiveness, and assurance improve, client satisfaction also increases because clients feel that their expectations are being met or even exceeded through better service delivery.

Similarly, Kuppelwieser & Klaus (2021) emphasized that overall customer experience, which is largely shaped by service quality, directly contributes to higher satisfaction levels. Their findings show that positive interactions, efficient processes, and a supportive service environment enhance how clients perceive services, which in turn encourages satisfaction and continued engagement with service providers.

However, Nguyen et al. (2023) pointed out that while service quality is an important factor in client satisfaction, its impact may be affected by other influences such as trust, institutional reputation, and prior experiences. Their study suggests that even with high service quality, satisfaction may not always increase at the same rate if clients have concerns about transparency or credibility, indicating that other factors can also shape satisfaction outcomes.

Empirical studies published between 2024 and 2026 similarly demonstrate the continuing relevance of SERVQUAL in public institutions. Acuña and Cerado (2026) found a significant positive relationship between SERVQUAL-based service quality and client satisfaction in the Philippine Social Security System. Their use of regression analysis further demonstrated that specific dimensions may contribute differently to satisfaction, providing methodological support for examining the predictive contribution of reliability, responsiveness, assurance, empathy, and tangibles rather than treating service quality only as a single aggregate variable.

Likewise, Libunao and Gaddi (2025) reported significant positive associations between all five SERVQUAL dimensions and client satisfaction in a Philippine national regulatory agency. Their regression findings indicated that empathy, responsiveness, and tangibility were particularly important predictors. The results suggest that clients of government agencies may value not only technical accuracy and physical facilities but also interpersonal attention and timely assistance.

Several limitations should be considered when interpreting the findings. First, the study was conducted in only one Negosyo Center located in one city in Negros Occidental. Although the findings provide useful, localized evidence, the institutional, socioeconomic, administrative, and operational conditions of the study site may differ from those of Negosyo Centers in other provinces and regions. Accordingly, the results should not be generalized automatically to all Negosyo Centers in the Philippines.

Second, the study involved 100 clients and used quota convenience sampling. Although the respondents were qualified clients who had availed themselves of Negosyo Center services during the data-collection period, convenience-based recruitment may introduce selection bias because clients who were available and willing to participate may differ systematically from clients who were unavailable or declined participation.

Third, the data were obtained through self-reported questionnaires. Self-report measures are appropriate for examining perceptions of service quality and satisfaction, but responses may be influenced by recall, social desirability, recent service experiences, or respondents' temporary emotional states. The very high means observed for both service quality and satisfaction may therefore partly reflect positive-response tendencies.

Fourth, the study employed a cross-sectional design. Data were collected at one point in time; therefore, the findings establish an association between service quality and satisfaction but do not establish temporal or causal

relationships. Although the significant positive correlation ($r = .681$, $p < .001$) indicates that higher perceived service quality is associated with higher satisfaction, it cannot by itself demonstrate that improvements in service quality will necessarily cause equivalent increases in satisfaction.

Fifth, the study examined service quality as an overall construct and used Spearman's rho to assess its relationship with satisfaction. Consequently, the present findings do not establish the relative predictive contribution of reliability, responsiveness, assurance, empathy, and tangibles. Multiple regression or structural equation modeling in future studies would provide a more detailed assessment of the individual and combined effects of these dimensions.

Sixth, the study did not incorporate qualitative data. Consequently, the statistical findings cannot fully explain why clients evaluated the services positively or why satisfaction differed significantly between the 21–30 and 31–40 age groups. Interviews or focus-group discussions could provide contextual explanations concerning clients' expectations, previous government-service experiences, digital-service preferences, and business-support needs.

Finally, the demographic composition of the sample limits transferability. The respondents were predominantly female (89%), aged 31–40 (61%), college-level or college graduates (47%), and sole proprietors (79%). In addition, no respondents were below 21 or above 50 years old. Therefore, the findings are most transferable to Negosyo Centers serving client populations with broadly comparable characteristics and service environments.

Transferability may be strengthened when subsequent studies replicate the research across multiple Negosyo Centers representing different geographic regions, urban and rural settings, client profiles, transaction types, and levels of digital-service implementation. Multisite replication using probability-based sampling would provide stronger evidence regarding the consistency of the observed relationships. Qualitative evidence would further strengthen transferability by identifying contextual conditions under which clients perceive particular service-quality dimensions as important. The present study should therefore be regarded as a localized empirical baseline rather than a definitive representation of all Negosyo Center clients nationwide.

CONCLUSIONS

Based on the findings of the study, the following conclusions were formulated:

The respondents were predominantly female, mostly aged 31–40 years, generally college-level or graduates, and largely engaged in sole proprietorship businesses, reflecting the typical client profile of the Negosyo Center.

The Negosyo Center consistently demonstrated a very high level of service quality across all dimensions—reliability, responsiveness, assurance, empathy, and tangibles—indicating that clients experience efficient, dependable, and professional service delivery.

The Negosyo Center is effective in meeting client needs and maintaining a positive overall service experience. Moreover, the center delivers services in a uniform and equitable manner across all client groups. These indicate that respondents generally perceived the center as reliable, responsive, competent, empathetic, accessible, and capable of meeting their business-related service needs.

A significant difference exists in client satisfaction when respondents are grouped according to age, while no significant differences are observed when grouped according to sex, highest educational attainment, and type of business ownership, suggesting that satisfaction levels vary only across age groups.

The improvements in service quality are directly associated with higher levels of client satisfaction in the Negosyo Center.

RECOMMENDATIONS

Based on the findings and limitations of the study, the following recommendations are proposed. To facilitate practical implementation, the recommendations are classified into short-term and long-term actions.

Short-Term Recommendations

Institutionalize routine client-feedback monitoring. The Negosyo Center management should establish a simple monthly client-feedback mechanism covering waiting time, clarity of information, staff responsiveness, transaction efficiency, and overall satisfaction. A short paper-based or digital feedback form may be administered immediately after transactions. The results should be summarized monthly and discussed during staff meetings. This would allow management to identify recurring service concerns before they develop into persistent problems.

Strengthen communication and information materials. Although tangibles received a very high rating, the center should continuously review forms, procedural guides, signage, and information materials to ensure that requirements and procedures are written in clear, accessible language. This recommendation is particularly relevant because current government service-quality initiatives emphasize communication, accessibility, and citizen understanding as components of effective service delivery.

Develop an age-responsive service strategy. Because satisfaction differed significantly according to age, the center should examine whether younger and middle-aged clients have different information and service-access preferences. Short-term actions may include providing both printed and digital instructions, using concise step-by-step guides, and offering clear explanations of procedures for first-time entrepreneurs.

Conduct periodic staff service-quality reviews. Staff should conduct brief quarterly self-assessments based on the five SERVQUAL dimensions. Particular attention should be given to responsiveness, empathy, reliability, and assurance because these dimensions directly involve staff-client interaction and were highly rated in the present study.

Long-Term Recommendations

Establish a multisite Negosyo Center benchmarking system. DTI offices may consider developing a standardized service-quality monitoring framework that allows Negosyo Centers across Luzon, Visayas, and Mindanao to compare client satisfaction, transaction efficiency, responsiveness, and other relevant service indicators. Such a system would make it possible to identify high-performing practices and areas requiring intervention.

Develop a digital service-quality improvement program. Long-term improvement should include digital appointment systems, online information resources, electronic feedback mechanisms, and where feasible, digital tracking of transactions. These initiatives should complement rather than replace face-to-face assistance, particularly for clients who require personalized business guidance.

Use predictive analytics for service improvement. Future assessments should use multiple regression to identify which SERVQUAL dimensions most strongly predict client satisfaction. The resulting coefficients and effect sizes could be used to prioritize resources. For example, if responsiveness emerges as the strongest predictor, management could prioritize queue management, response-time standards, and staff availability.

Implement age-sensitive service planning based on evidence. Rather than assuming that all age groups require different services, management should first collect qualitative information to identify the specific needs of younger and middle-aged entrepreneurs. Interviews or focus groups may determine whether differences relate to digital expectations, transaction experience, business maturity, or preferred communication channels.

Develop a continuous quality-improvement cycle. The center should adopt a Plan–Do–Check–Act cycle. First, service gaps should be identified using client-feedback data; second, improvement measures should be implemented; third, outcomes should be evaluated through follow-up satisfaction measurements; and fourth,

successful practices should be institutionalized. This approach is consistent with the broader Philippine government emphasis on evidence-based service-quality standards and continual improvement.

Conduct a multisite mixed-method follow-up study. A future investigation should include Negosyo Centers from different Philippine regions and use a sequential explanatory mixed-method design. Quantitative data would first identify patterns and significant relationships, followed by interviews or focus groups to explain the observed findings. This approach would directly address the limitations of the present single-site quantitative study and provide stronger evidence for policy and program development.

ACKNOWLEDGMENT

The researcher expresses her deepest gratitude to the Almighty God for His constant guidance, wisdom, and strength throughout the completion of this academic endeavor. It is through His divine grace that she was able to overcome the challenges encountered and successfully accomplish this study. She sincerely acknowledges her adviser, her language critic, for their invaluable guidance, patience, and steadfast support, and her statistician, for her generous assistance and technical expertise, which ensured the accuracy, reliability, and rigor of the data analysis. Heartfelt appreciation is likewise extended to panel members, for their insightful comments, constructive criticisms, and scholarly recommendations, all of which significantly enhanced the quality and academic value of this study. She also extends her gratitude to the clients of the Negosyo Center in one of the cities in Negros Island Region who served as respondents of this study. Their cooperation, openness, and willingness to share their experiences provided the essential data that made this research possible. Finally, she lovingly acknowledges her family for their unwavering support, sacrifices, and encouragement. Their constant belief in her capabilities, along with their prayers and emotional strength, served as her foundation and inspiration in completing this academic milestone.

REFERENCES

1. Acuña, V., & Cerado, E. (2026). Service quality and client satisfaction in public sector: An empirical assessment of the Philippine Social Security System using the SERVQUAL framework. *JPAIR Multidisciplinary Research*, 63(1), 18–43. <https://doi.org/10.7719/jpair.v63i1.974>
2. Brucal, S., Corpuz, C., Abeysekera, I., & David, R. (2022). Role of service quality, price, and firm image on customer satisfaction in Philippine accounting firms. *Journal of Risk and Financial Management*, 15(2), 75. <https://doi.org/10.3390/jrfm15020075>
3. Cuevas, A. A. P., & Tamayo, M. R. B. (2024). Service quality and customer satisfaction in the Customer Care Center of one revenue collecting agency in the Philippines. *Asia Pacific Journal of Management and Sustainable Development*, 12(2), 155–163.
4. Dawes, J. (2025). Demographics and customer satisfaction: A multi-category study. *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior*, 38(1), 99–122. <https://jcsdcb.com/index.php/JCSDCB/article/view/1084>
5. Dimapilis, J. B., Garcia, L. R. M., Reyes, M. R. L., & Tabuyo, J. U. (2025). Customer satisfaction of diners in selected restaurants in Silang Cavite. *Journal of Indonesian Tourism, Hospitality and Recreation*, 8(2), 129–156. <https://doi.org/10.17509/jithor.v8i2.82896>
6. Fathya, V. N., Viverita, V., Hati, S. R. H., & Astuti, R. D. (2023). Customer satisfaction with electronic public services: An 18 years of systematic literature review. *International Review on Public and Nonprofit Marketing*, 20(4), 759–812. <https://doi.org/10.1007/s12208-022-00350-6>
7. Ferreras-Garcia, R., Sales-Zaguirre, J., & Serradell-López, E. (2021). Developing entrepreneurial competencies in higher education: A structural model approach. *Education + Training*, 63(5), 720–743. <https://doi.org/10.1108/ET-09-2020-0257>
8. Garibay, R. (2024). Programs and services of DTI Negosyo Centers and operationalization of the 7M strategies. ResearchGate.
9. Gepte, J. S. M., Sinio, S. R. M., & Villa, J. J. M. (2024). Client's satisfaction on the business model of motorcycle dealers [Undergraduate thesis, University of Mindanao]. University of Mindanao Institutional Repository.

10. Global Entrepreneurship Monitor. (2023). Women's entrepreneurship report 2023/24: Reshaping economies and communities. GEM. <https://www.gemconsortium.org>
11. Hurtada, V. V. A., & Fuentes, M. D. (2025). Knowledge, attitudes, and practices in microentrepreneurship: An evaluation of the effectiveness of the services of the DTI-Negosyo Center in Los Baños, Laguna. *EPRA International Journal of Multidisciplinary Research*. <https://epratrustpublishing.com>
12. Khan, M. A., Siddiqui, A. Z., & Rais, N. (2021). Assessing the relationship among service quality dimensions in higher education institutions and student satisfaction by applying the SERVQUAL model. *Pakistan Journal of Educational Research*, 4(4), 292–309.
13. Kuppelwieser, V. G., & Klaus, P. (2021). Revisiting the age construct: Implications for service research. *Journal of Service Research*, 24(3), 372–389. <https://doi.org/10.1177/1094670520975138>
14. Lascaña, L. D., & Junsay, M. D. (2023). Service quality dimensions as predictors of customer satisfaction in the Civil Registry. *International Journal of Research and Innovation in Social Science*, 7(5), 1459–1470. <https://doi.org/10.47772/IJRISS.2023.7521>
15. Libunao, M. A. D., & Gaddi, F. J. R. (2025). Quantitative assessment of service quality and client satisfaction in the Philippine public sector. *Journal of Interdisciplinary Perspectives*.
16. Magno, D. J. A., & Polancos, R. V. (2023). Modification of SERVQUAL model sub-dimensions for the assessment of public service quality in the Philippines. *Journal of Industrial Engineering and Applications*, 3(5), 641–648. <https://doi.org/10.3233/ATDE230091>
17. Maulas, R. M., & Chavez, C. C. (2025). Client satisfaction unveiled: Evaluating service quality, employee competence and sustainable environmental practices in a Negosyo Center in Misamis Oriental. *Zenodo*. <https://doi.org/10.5281/zenodo.15442980>
18. Nguyen, T. H., Pham, T. T., & Nguyen, H. T. (2023). Entrepreneurial support programs and satisfaction in public service delivery. *Public Administration Review*, 83(4), 789–804. <https://doi.org/10.1111/puar.13567>
19. Ong, A. K. S., Prasetyo, Y. T., Chuenyindee, T., Young, M. N., Diaz, J. F. T., Persada, S. F., Miraja, B. A., & Redi, A. A. N. P. (2023). Service quality and customer satisfaction analysis among motorcycle taxi transportation in the Philippines through SERVQUAL dimensions and social exchange theory. *Case Studies on Transport Policy*, 13, 101139. <https://doi.org/10.1016/j.cstp.2023.101139>
20. Pham, L., Limbu, Y. B., Le, M. T. T., & Nguyen, N. L. (2023). E-government service quality, perceived value, satisfaction, and loyalty: Evidence from a newly emerging country. *Journal of Public Policy*, 43(4), 812–833. <https://doi.org/10.1017/S0143814X23000296>
21. Philippine Statistics Authority. (2024). PSA greenlights the conduct of the 2024 Citizen Satisfaction Survey towards the institutionalization of service quality standards of frontline government agencies.
22. Philippine Statistics Authority. (2026). PSA clears “Report Card Survey 2.0 PLUS+,” encourages participation for data-driven governance reforms and improved public service delivery.
23. Philippine Statistics Authority. (2026). Client satisfaction measurement results for the second quarter 2026.
24. Qin, Z., Liu, B., Cao, Y., Xu, C., & Zhang, J. (2025). Citizens' expectations about public services: A systematic literature review. *Humanities and Social Sciences Communications*, 12(1). <https://doi.org/10.1057/s41599-025-05357-y>
25. Rumi, M. H., Makhdom, N., Rashid, M. H., & Mueyed, A. (2021). Gender differences in service quality of Upazila Health Complex in Bangladesh. *Journal of Patient Experience*, 8, 23743735211008304. <https://doi.org/10.1177/23743735211008304>
26. Sangpikul, A. (2022). Acquiring an in-depth understanding of assurance as a dimension of the SERVQUAL model in regard to the hotel industry in Thailand. *Current Issues in Tourism*, 26(3), 347–352. <https://doi.org/10.1080/13683500.2022.2047163>
27. Shetty, D. K., Perule, N., Potti, S. R., Jain, M., Malarout, N., Devesh, S., Vaz, S. F., Singla, B., & Naik, N. (2022). A study of service quality in Indian public sector banks using modified SERVQUAL model. *Cogent Business & Management*, 9(1). <https://doi.org/10.1080/23311975.2022.2152539>
28. Suryaman, M., & Tukiran, M. (2025). The impact of SERVQUAL dimensions on customer satisfaction in education and training: An economic perspective. *International Journal of Economics Development Research (IJEDR)*, 6(2), 788–805. <https://doi.org/10.37385/ijedr.v6i2.7322>

29. Syed, R. T., Singh, D., Ahmad, N., & Butt, I. (2024). Age and entrepreneurship: Mapping the scientific coverage and future research directions. *International Entrepreneurship and Management Journal*, 20(2), 1451–1486. <https://doi.org/10.1007/s11365-024-00964-8>
30. Talavera, M. G. (2020). Measuring service quality in Philippine banks: An exploratory study using SERVQUAL and Q-methodology. *Philippine Management Review*, 27, 37–56.
31. Villanueva, A. B., Tayco, R. O., & Estrope, C. P. (2025). Service quality and customer satisfaction among coffee shops in Dumaguete City, Philippines. *Journal of Interdisciplinary Perspectives*, 3(4), 193–200. <https://doi.org/10.69569/jip.2025.064>
32. Yingfei, Y., Mengze, Z., & Ki-Hyung, B. (2022). The nexus of service quality, customer experience, and customer commitment: The neglected mediating role of corporate image. *Frontiers in Psychology*, 13, 917284. <https://doi.org/10.3389/fpsyg.2022.917284>
33. Zhang, J., Chen, W., Petrovsky, N., & Walker, R. M. (2021). The expectancy-disconfirmation model and citizen satisfaction with public services: A meta-analysis and an agenda for best practice. *Public Administration Review*, 82(1), 147–159. <https://doi.org/10.1111/puar.13368>
34. Zuniarti, I., Mazia, L., & Andriansyah, N. Y. (2026). Service quality, price perception, and attraction image as determinants of customer satisfaction: The moderating role of gender. *IJOSMAS*. <https://doi.org/10.5555/ijosmas.v7i3.614>