



# **Clients' Perceived Service Quality and Satisfaction at the Pag-Ibig Fund Office-Matina Branch, Davao City: A Descriptive-Correlation Study**

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## **ABSTRACT**

The main objective of this quantitative descriptive-correlation research is to determine the perceived level of service quality and satisfaction among clients of Pag-IBIG Fund Office- Matina branch, Davao City. The respondents of this study were 287 Pag-IBIG clients selected randomly as per recommended by Raosoft application based on the identified total number of customers catered by the Pag-IBIG Fund office-Matina branch from the first quarter of 2023. The data were analyzed using descriptive and inferential statistics. Spearman's rank order correlation coefficient (Spearman rho) was used to ascertain the degree of association between the study's variables. The research instrument of the study was adapted from Sarande et al., (2022). The results showed that there is a very high level of service quality in the Pag-IBIG Fund, and a high level of satisfaction among its clients. The results indicate that Pag-IBIG Fund service quality highly exceeds with the customers' expectations, and the clients have a very good satisfaction with the Pag-IBIG Fund services. The findings also revealed that there is a strong positive significant correlation between customers perceived level of service quality and customer satisfaction. It implies that service quality has a positive correlation with customer satisfaction, indicating that as the degree of perceived service quality increases, the satisfaction of customers also increases.

**Keywords:** *Perceived Level of Service Quality, Clients Satisfaction, Spearman rho, Pag-IBIG Fund office-Matina branch, Davao City, Philippines*

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## **1 INTRODUCTION**

### **Background of the Study**

Public institutions are not excluded from affording quality service and satisfaction to their clients, even if they are not commonly concentrated on competitive advantage or profitability. As noticed, clients and enterprises could fail as a consequence of clients' dissatisfaction and mediocre service quality such as an institution that do not pay attention on the demand quality, disorganized service improvement and dearth of manpower training (Sarande et al., 2022). Clients will not patronize a company or organization if the services provided are specifically defective and unpleasant; these negative results can remain for years given the reiterated recollection and recalling of the untoward experience (Disaster, 2015).

Service quality and client's satisfaction are essential aspects of organizations since its development is significantly reliant on how well it sustains its clients through service and how competently met customers' expectations. Clients' satisfaction is a product of service efficiency which will upscale clients' involvement and interconnection. Client satisfaction is correlated to high service quality enabling institutions or businesses more dynamically competitive in the marketplace (Zygiaris et al., 2022).

In relation to this, institutions intended to serve the public have a responsibility to deliver satisfying services to the people based on their demands and expectations. Public service enterprises are expected to provide quality services in an equitable, reliable, responsive, and transparent way for citizen satisfaction. Even though people's demand for enhanced public service is growing, government sectors are not consistently able to meet these demands efficiently. Unable to provide public expectations turns to dissatisfaction with public services (Lamsal & Gupta, 2021).

Investigating on clients' perceived service quality and satisfaction within public corporations resonate an international context marked with an increasing emphasis on public institutions responsiveness and accountability. This topic conforms with the bigger global trend noted in countries like Australia, where government enterprises, like Australia Post and NBN Corporation are highly concentrated on scaling up clients encounters and service quality to satisfy dynamic necessities and presumptions of people (Moloney & Newman, 2021).

In the Philippines, the Home Development Mutual Fund, also known as Pag-IBIG Fund, functions as an imperative institution serving as a monetary and housing assistance to Filipinos. The perceived service quality and satisfaction are indispensable to the accomplishment and efficiency of the Pag-IBIG Fund in realizing its mission (Marbibi et al., 2022). While some researches have delved service quality and clients' satisfaction in the financial and housing sectors, there is a dearth of current studies focusing on customers' perceived service quality and satisfaction within Pag-IBIG Fund organization, specifically on its local branches.

In light of this, the researchers are compelled to endeavor a study that would determine the clients' perceived level of service quality and satisfaction towards the Pag-IBIG Fund office in Matina branch, Davao City. Since there are no empirical studies that would evaluate the level of service quality and customer satisfaction of the said locale, there is a need to conduct an in-depth assessment of the subject at hand.

The study's findings will provide supplementary data that would assess clients' perceived service quality and customer satisfaction towards the Pag-IBIG Fund office in local context. This research will also help other government owned and controlled corporations (GOCC) to appraise their service quality and develop a more systematic and responsive service systems and policy that would benefit and satisfy their clients.

### **Objectives**

The primary objective of this study was to assess the perceived level of service quality and satisfaction among clients of Pag-IBIG Fund-Matina branch, Davao City, Davao del Sur. This undertaking also aimed to determine if there is a significant correlation between clients' perceived service quality and satisfaction. This endeavor served as a systematic assessment on the service quality and satisfaction among customers of Pag-IBIG Fund in local context.

### **Statement of the Problem**

The main objective of this study was to determine the perceived level of service quality and satisfaction among Pag-IBIG Fund clients of Matina branch, Davao City. Specifically, it sought to achieve the following:

1. What is the socioeconomic profile of the respondents in terms of:
  - 1.1 sex;
  - 1.2 age;
  - 1.3 type of employment?
2. What is the perceived level of service quality among clients of Pag-IBIG Fund office-Matina branch, Davao City in terms of:
  - 2.1 tangibility; and
  - 2.2 responsiveness?
3. What is the perceived level of satisfaction among clients of Pag-IBIG Fund office- Matina branch, Davao City in terms of:
  - 3.1 tangibility; and
  - 3.2 responsiveness?
4. Is there a significant relationship between the service quality and clients' satisfaction?

### **Significance of the Study**

This study endeavored to evaluate the perceived level of service quality and satisfaction among Pag-IBIG Fund clients. The following sectors may benefit from the findings of the study:

#### **Pag-IBIG Fund**

The study's findings would elicit pertinent data on evaluating the service quality of the Pag-IBIG Fund and the satisfaction of its clients. This undertaking can help identify actual gaps and inefficiencies that are imperative to enhance the services provided by Pag-IBIG Fund. It also helps to specify what particular areas where the organization may be dropping short of responding customers' needs or expectations.

#### **Government Financial Institutions**

The study's results can help government financial institutions obtain essential insights from the clients feedbacks and evaluation. As government organizations tasked with delivering valuable financial services, analyzing and scaling up customers' satisfaction is indispensable to ensure efficient public service. The data obtained from this undertaking can help government financial institutions determine areas of concerns, streamline operations, and improve the quality of service to address clients' needs and demands.

#### **Pag-IBIG Fund clients**

This endeavor directly evaluates Pag-IBIG Fund clients' perceptions and satisfactions with the services provided for them. By partaking in this research, clients are given the chance to raise their concerns and opinions regarding the quality of services given by the Pag-IBIG Fund. It will help them voice their unpleasant experiences, and suggest essential recommendations that would upgrade the existing customer relations approach and organizational policy of the Pag-IBIG. Likewise, it will empower customers by ensuring that their sentiments and feedbacks are heard and given attention, establishing a more intimate sense of trustworthiness and loyalty towards Pag-IBIG fund; improving holistic client experience.

### **Researchers**

The findings of this study will serve as a substantial reference for future researchers and other inclined scholars exploring into the same study. It would provide them essential data and information that would identify existing gaps that require an in-depth investigation. More so, this undertaking will supply

relevant and comprehensive literature for future researchers assessing the levels of service quality and satisfaction among clients of government owned and controlled corporations (GOCC).

### Theory Base

This descriptive correlation research was grounded on the theories of **Expectancy-Disconfirmation** by Parasuraman et al., (1988), **Social Exchange** by Blau and Homans (1964) and **Goal-Setting** by Locke (1968).

#### *The Expectancy-Disconfirmation theory*

This theory gives an imperative paradigm for understanding the perceived level of service quality and satisfaction among clients of Pag-IBIG Fund. This theory argues that customers create expectations regarding the services they presume receiving from Pag-IBIG fund grounded on previous experiences, oral and other sources of information. These anticipations set a basis against which they assess the actual service performance they obtained. If the customers' assumptions regarding service performance meet or go beyond their primary expectations, they are most commonly to encounter satisfaction. On the other hand, if the service does not meet their expectations, it may result to dissatisfaction (Oliver, 1980).

In relation to the Pag-IBIG Fund, customers may form expectations in connection with the effectiveness and accuracy of loan procedures, responsiveness of client service, and the efficiency of accessing their privileges. If the actual service experience meets these expectations, customers are more probably to see above average service quality and experience satisfaction. Conversely, any deficiencies between customers' service presumptions and the actual service afforded may result to disconfirmation, influencing their total satisfaction with the organization's services (Parasuraman et al., 1988). By evaluating the connection between customers' service expectations and their onsite experiences with the Pag-IBIG services, the theory can provide systematic explanation on the aspects affecting client service contentment or discontentment

#### *The Social Exchange Theory*

The Social Exchange Theory (SET) by Blau and Homans (1964) argue that the assumption of amicable treatment from one individual produces an idea with giving back in kind to the other. Employees may consider efficient service quality as management's special and deliberate exertions to guide them in attaining both institutional and personal objectives. As a consequence, an employee is obliged to go beyond if the organization he or she works has efficient and operational service performance standards, establishing customer satisfaction (Sarande et al., 2022). The Social Exchange Theory is utilized in this study to construe the correlation between service quality and client's satisfaction.

#### *Goal-Setting Theory*

The theory of Goal-Setting according to Locke (1968) can be a fundamental reference of motivation and hence satisfaction. Particular goals in the form of objectives will come out in an enhanced performance. Locke emphasizes that if complicated and strenuous goals are accepted, they bear enhance performance than plain goals. Moreover, Locke affirms that feedbacks stimulates performance compared with no feedbacks. Consequently, difficult and simple goals must be specified rather than generalized to encourage and satisfy clients (Koontz, 1972).

### Conceptual Framework

Illustrated below is the conceptual framework of this study which presents the correlation between the study's variables.

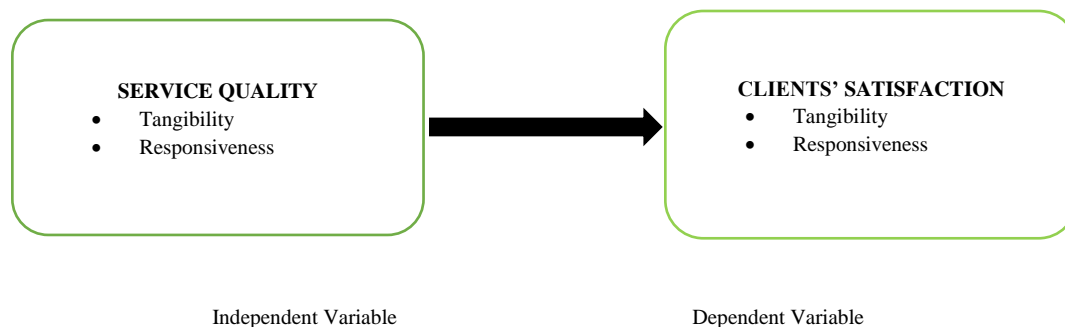


Figure 1. Conceptual Framework of the Study

## II. METHODOLOGY

This chapter expounds the research method, locale of the study, sampling technique, data collection technique, and statistical technique.

### Research Method

This study employed a quantitative descriptive correlation research method in assessing the perceived level of service quality and satisfaction among clients of Pag-IBIG Fund and to determine if there is a significant relationship between the two mentioned variables. This method is applicable for this study since the problem entails describing and determining relations that may exist between variables. Tankersley (2015), discussed descriptive-correlation as a method used to understand the attributes and aspects of the phenomena and to expound the correlation between the phenomena. The

researchers described the current characteristics or behavior of its population while ascertaining the statistical nexus between variables; whether the dependent and independent variables are reciprocally or mutually related (Creswell, 2014).

#### Locale of the Study



Figure 2. Geographical Map of the City of Davao, Province of Davao del Norte

Figure 2 presents the geographical map of the City of Davao, Province of Davao del Sur. Davao City is a highly-urbanized city situated in the southern portion of the Philippines. The city is recognized as the capital of Davao region. The city has a land territory of 2,445.61 square kilometers. According to Philippine Statistics Authority (2023), as of 2020, Davao City has a population of 1,776,949 which represents the 33.89% of the entire populace of the Davao region. The city has 182 barangays (PhilAtlas, 2023).

The locale of the study is focused in Pag-IBIG Fund Office-Matina branch, Davao City located at G/F Building 3 GMC Building 97 Mac Arthur Highway, Matina, Davao City.

#### Sampling Technique

The study's respondents were the clients of Pag-IBIG fund of Matina branch, Davao City for the first quarter (January-March) of 2023, who were selected through a simple random technique. From the data given by the Pag-IBIG Fund office-Matina branch, Davao City, there were a total of 977 customers catered from the months of January to March 2023. From these 287 clients were chosen randomly to be the study's respondents as per recommended by Raosoft application.

A simple random sampling is a research selection technique used where each individual of a population size has an equal chance to be chosen through an impartial selection approach (Cekim & Kadilar, 2020).

The respondents chosen were the clients of the Pag-IBIG Fund-Matina branch, Davao City who availed different services offered by the Pag-IBIG including loan application, claims, and other transactions and adjustments. The exclusion criteria for this study were those clients with no transactions in Pag-IBIG Fund office-Matina branch, Davao City.

#### Data Collection Technique

In gathering the necessary data, the researchers adapted the study's questionnaires from the research of Sarande et al., (2022) focusing on the customers' perceived level of service quality and satisfaction. A 5-point Likert scale was employed for the respondents to easily respond to the question and provide their degree of agreement in five points.

Table 1: Service Quality Scale

Scale	Range of Measures	Description of Service Quality	Interpretation
5	4.21-5.00	Very High Level	highly exceeds expectation
4	3.41-4.20	High Level	exceeds expectation
3	2.61-3.40	Average Level	Moderately exceeds expectation

2	1.81-2.60	Low Level	Less exceeds expectation
1	1.00-1.80	Very Low Level	Least exceeds expectation

Table 2: Clients Satisfaction Scale

Scale	Range of Measures	Description of Service Quality	Interpretation
5	4.21-5.00	Highly Satisfied	Very good satisfaction
4	3.41-4.20	Satisfied	Good Satisfaction
3	2.61-3.40	Not Satisfied nor Dissatisfied	Average satisfaction
2	1.81-2.60	Dissatisfied	Low satisfaction
1	1.00-1.80	Highly Dissatisfied	Lowest Satisfaction

Table 3: Spearman p Scale

Spearman p	Correlation
$\geq 0.70$	Very Strong Relationship
0.40-0.69	Strong Relationship
0.30-0.39	Moderate Relationship
0.20-0.29	Weak Relationship
0.01-0.19	No or negligible relationship

*\*This descriptor applies to both positive and negative relationship*

Adapted from Dancey & Reidy (2004)

#### Statistical Technique

**Pie Chart.** This descriptive statistic was used to describe and compare the frequency counts of the sociodemographic profile of the respondents.

**Mean.** This descriptive statistic was employed to determine the perceived level of service quality and satisfaction among clients of Pag-IBIG Fund-Matina branch, Davao City.

**Spearman Rank-Order Correlation.** This statistical tool was utilized to determine the correlation between clients' perceived Pag-IBIG service quality and satisfaction.

### III. Results and Discussions

This section presents the findings, analysis, and interpretations of data collected in this study. The analytical procedures are systematically ordered based on the arrangement of the statement of the problems.

#### 1.0 Socioeconomic Profile of the Respondents

*Figure 3. Sex of the respondents*

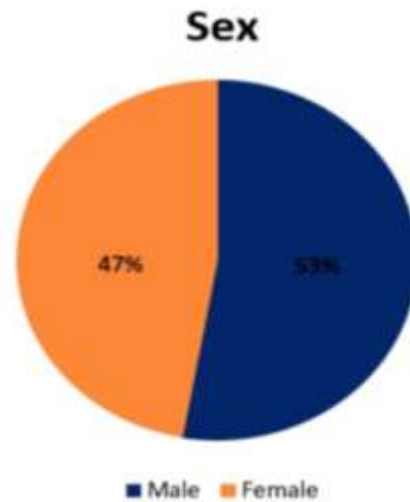


Figure 3 shows that 53% of the respondents were female, while 47% were male. The result reveals that majority of participants in the study conducted were female.

*Figure 4. Age of the Respondents*

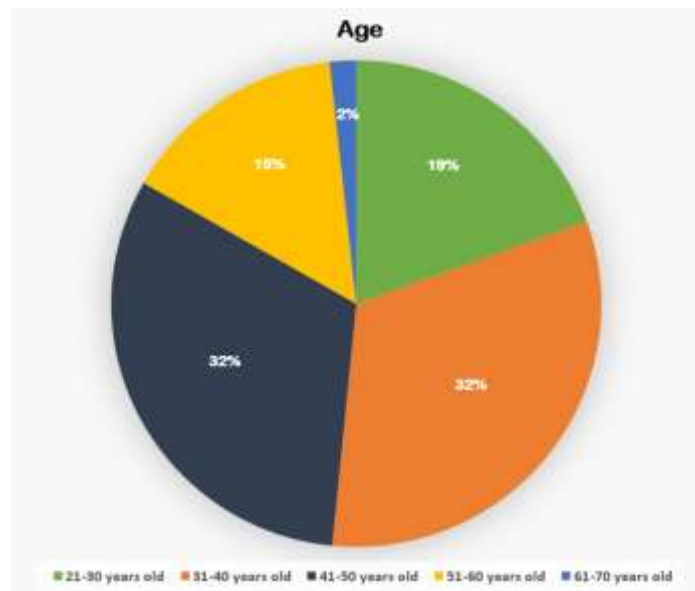


Figure 4 shows that out of 287 respondents, 32% were both aged 31- 40 years old and 41-50 years old, 19% were clients aged 21-30 years old, 15% were 51-60% years old, and with the minority customers of 2% aged 61-70 years old. The age profile of the clients was reflective of the diverse data, with respondents distributed across different age group ranging from 21 to 70 years old.

*Figure 5: Type of Employment*

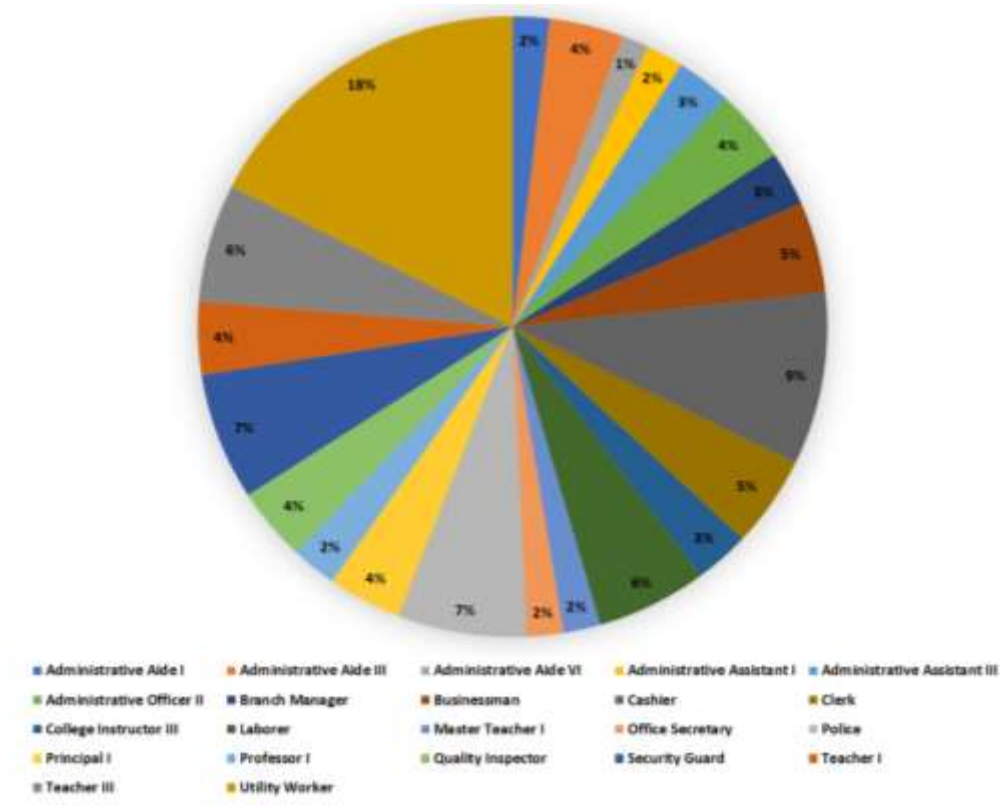


Figure 5 presents a diverse type of employment of the 287 respondents. These employments, include government positions: the teaching and non-teaching staff, such as administrative officers, assistants, aides, police, clerks, college instructors, professors, and teachers. Meanwhile the private occupations, include office secretary, security guards, cashier, laborer, managers, utility workers, and even businessmen. The data resonate the wide representation of different employment from different sectors, emphasizing the diversity of customers work profile within the surveyed population.

## 2.0 Perceived Level of Service Quality in Pag-IBIG Fund office

Table 4: Clients' Perceived Level of Service Quality in Pag-IBIG Fund Office

		Perceived_Level_of_Service_Quality_Tangibility	Perceived_Level_of_Service_Quality_Responsiveness
N	Valid	287	287
	Missing	0	0
Mean		<b>4.9408</b>	<b>4.9791</b>
Median		5.0000	5.0000
Mode		5.00	5.00
Variance		.056	.028
Minimum		4.00	3.00
Maximum		5.00	5.00
Sum		1418.00	1429.00
Percentiles	25	5.0000	5.0000
	50	5.0000	5.0000

Presented in Table 4 is the result of the perceived level of service quality among clients of Pag-IBIG Office, Matina branch, Davao City. The results show that the clients have an overall very high level of perceived service quality to the Pag-IBIG Fund office-Matina branch, Davao City with a total mean score of 4.9599. It implies that the level of service quality of Pag-IBIG Fund is highly important with customer service specifically in terms of tangibility and responsiveness.

As presented above, the tangibility indicator obtained a very high level of service quality with a mean score of 4.9408. It implies that the Pag-IBIG Fund office in Matina branch has an updated information technology. The physical facilities, equipment, and materials used by their office are highly appealing and responsive with the kinds of services they provided to their clients. Marbibi et al., (2022) cited that the Pag-IBIG Fund has already an up-to-date

technology, of which 71.2% of its clients are knowledgeable of the online services provided by Pag-IBIG Fund, while 72.58% of its users found this system as helpful and time-convenient. The result only confirms that the tangibles in Pag-IBIG Fund office were recognized positively by its clients. As emphasized by Johnson & Karlay (2018) tangibility for service quality are essential to service institutions as they are imperative indicators to creating optimistic, strong, and inspiring customer linkage and experience.

On the other hand, the responsiveness indicator also got a very high level of service quality with a mean value of 4.9791. The result indicates that Pag-IBIG Fund office in Matina branch was highly responsive to the needs and concerns of its customers. They were quick in providing assistance to their clients, and on resolving their queries. This positive perception was felt mostly by their clients since Pag-IBIG Fund system is already utilizing online services which is more convenient and time-saving (Marbibi et al., 2022).

As explained by Korach (2023) responsive service quality is vital for sustaining customer satisfaction and patronage. Customers highly appreciate on-time responses to their questions and feedbacks. Organizations must secure that there are available mechanisms to supervise clients' queries, answer to them efficiently, and take necessary actions on any concerns that may arise to achieve greater satisfaction from the clients (Uyoga, 2018).

### 3.0 Level of Clients' Satisfaction in Pag-IBIG Fund Office- Matina branch, Davao City

Table 5: Clients Satisfaction in Pag-IBIG Fund Office

		Level_of_Client_Satisfaction_Tangibility	Level_of_Client_Satisfaction_Responsiveness
N	Valid	287	287
	Missing	0	0
Mean		<b>4.8676</b>	<b>4.8815</b>
Median		5.0000	5.0000
Mode		5.00	5.00
Variance		.136	.175
Minimum		3.00	2.00
Maximum		5.00	5.00
Sum		1397.00	1401.00
Percentiles	25	5.0000	5.0000
	50	5.0000	5.0000
	75	5.0000	5.0000

Shown in Table 5 was the result of the level of satisfaction among clients of Pag-IBIG Fund office-Matina branch, Davao City. The result indicates that clients were highly satisfied with the services of Pag-IBIG Fund Office-Matina branch, Davao City with an overall mean value of **4.87**.

As depicted above, the tangibility indicator received a very good satisfaction with a mean value of **4.8676**. It signifies that the employees of Pag-IBIG Fund office were dressed neatly and appropriately based on the observations of their customers. They provide services cordially with an enticing appearance to their clients. Tangibility as one of the indicators for customer satisfaction refers to the things that are tangible; perceivable by touch or of visible presence (Johnson & Karlay, 2018). In the study of Nyabundi et al., (2021), tangibility was found to be highly significant and useful in financial institutions. It was found that tangibility is highly correlated with customer satisfaction, a growth in tangibility affects client's satisfaction. This result is apparent since clients are visual individual, what they feel, see, touch, and smell has an influence on their satisfaction with a service or product.

Meanwhile, in terms of responsiveness, it obtained a very good satisfaction with a mean score of 4.8815. It indicates that the clients were satisfied with the readiness of Pag-IBIG Fund employees to help customers and heed to their requests promptly. Responsiveness is defined as the capability of the human resources to give services quickly and efficiently. This indicator pertains to the willingness of a firm to provide services at a specific time to clients (Susilowati & Yasri, 2019). The above finding is supported by Sarande et al., (2022) which argued that a highly pleased clients received the willingness of the staff to give efficient and sustainable services. It also incorporates an understanding of the clients' needs and aims for easier working transactions.

### 4.0 Significant Relationship between the Service Quality and Clients' Satisfaction

Table 6: Significant Correlation between Service Quality and Clients' Satisfaction



## Correlations

			Customers_P erceived_Lev el_of_Service _Quality	Customers_S atisfaction
Spearman's rho	Customers_Perceived_L evel_of_Service_Quality	Correlation Coefficient	1.000	.432**
		Sig. (2-tailed)	.	.000
		N	287	287
	Customers_Satisfaction	Correlation Coefficient	.432**	1.000
		Sig. (2-tailed)	.000	.
		N	287	287

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

Reflected in Table 6 was the result of the significant correlation between customers perceived level of service quality and customers satisfaction using Spearman's rho. The Spearman's rank order correlation coefficient also known as Spearman's  $\rho$  (rho) was employed in this study to determine the significant relationship of the mentioned variables since the data gathered are ordinal. Spearman's  $\rho$  (rho) is the most appropriate statistical tool to be used in determining significant relationship for ordinal data (Frost, 2023).

The result revealed that there is a strong positive significant relationship between customers perceived level of service quality and customer satisfaction ( $r=.432$ ,  $p<0.05$ ). It implies that service quality has a positive linkage with customer satisfaction. Hence, the null hypothesis is rejected. The finding signifies that as the degree of perceived service quality increases; the satisfaction of customers also increases. This result is supported by Bengtsson et al., (2020), and Safi and Alagha (2020) which confirmed that service quality has a statistically significant association and implication on customer satisfaction. They found that best service quality highly affects clients' satisfaction, including their degree of loyalty.

## Conclusion

After conducting thorough research on the clients perceived level of service quality and satisfaction, the following conclusions were drawn:

The clients perceived a very high level of Pag-IBIG Fund service quality. The customers were able to observe and encounter the updated information technology of the office. The physical facilities, equipment, and materials of the Pag-IBIG Fund office in Matina branch were highly appealing and useful to the clients. Meanwhile, the office was also prompt and attentive in providing services and assistance to their clients, especially in dealing with online services. Online transaction utilized by the Pag-IBIG were highly available and responsive to customers' needs.

Likewise, the clients have a high level of satisfaction towards Pag-IBIG Fund office in Matina branch, Davao City. The customers were highly satisfied with the employees' services and cordiality. They were properly groomed and dressed, and cordial in dealing with their clients. The Pag-IBIG Fund staff were also responsive to the different concerns and queries of their clients. They are willing to serve their customers with promptness and efficiency.

From this study, the result revealed that there is a significant relationship between clients' perceived level of service quality and customer satisfaction. The finding implies the clients were satisfied with the service quality provided by the Pag-IBIG Fund office-Matina branch, Davao City. It only brings to the conclusion that the Pag-IBIG Fund's service quality has a positive association with client's satisfaction leading to the rejection of the null hypothesis of this research.

The findings of this study conform with the theory of Expectancy-Disinformation which argues that customers establish expectations on services based on their past experiences and other sources of information. When customers' assumptions towards service quality meet or exceed with their initial expectations, they usually experience satisfaction. Whereas, if the services do not meet the customers' expectations, it may end to dissatisfaction.

## Recommendations

Amidst the positive results of clients perceived level of service quality and satisfaction towards the Pag-IBIG Fund Office of Matina branch, Davao City, the following are still recommended to continuously improve and enhance the Pag-IBIG Fund service quality:

**Enhance Feedback Systems and Resolution Mechanisms.** For the Pag-IBIG Fund to continuously achieve high customer satisfaction, they need to establish an enhance feedback systems to completely monitor and evaluate the service quality of their employees. Aside from the conventional suggestion boxes and client surveys, Pag-IBIG Fund office should implement an accessible and less-hassle online feedback forms for their clients. They must assign a proactive team to analyze feedbacks and ensure on-time response and resolutions to clients' issues, concerns, and suggestions.

**Up-to-date and Responsive Communication Services.** The Pag-IBIG Fund should impose dynamic communication services updates, policy modifications, and pertinent information dissemination through different mediums, such as the organization's official website, emails, social media

accounts, and mobile or telephone numbers. These communication platforms must be accessible and responsive to their clients from different branches to the central office. The line of communication must be convenient and efficient to their clients.

**Incentivize Human Resources Performance and Accomplishments.** For the employees to effectively demonstrate quality and satisfactory services to their clients, the researchers suggest that the Pag-IBIG Fund office must create a program or policy that would incentivize employees for their exceptional and highly satisfactory services. Pag-IBIG Fund should come up attainable and realistic criteria that would assess the employees' work performance. This policy can boost the morale of their staff to exert extra efforts in serving clients.

**Extensive Future Researches.** To engage into a more extensive and comprehensive investigation of clients' perceived level of service quality and satisfaction towards the Pag-IBIG Fund office, the researchers recommend expanding the study's variable measurements. Since this endeavor only included two indicators for each variable, future researchers should include the other remaining indicators for service quality and customer satisfaction using the SERVEQUAL framework. This framework will help future scholars to extract more data from other aspects of assessments. Likewise, the researchers also recommend to augment the number of study's respondents and scope to elicit a more reliable, realistic, and in-depth evaluation and analysis of the subject at hand.

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