



THE INFLUENCE OF SERVICE EFFICIENCY ON CLIENT SATISFACTION IN THE DELIVERY OF ASSISTANCE TO INDIVIDUALS IN CRISIS SITUATION: THE MODERATING ROLE OF SELF-EFFICACY

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ABSTRACT

Efficient public service delivery is essential to ensure that beneficiaries receive timely, accurate, and responsive assistance, particularly in government support programs. This study examined the influence of service efficiency on client satisfaction and the moderating role of self-efficacy among beneficiaries of the Assistance to Individuals in Crisis Situation (AICS) program in the Philippines. A quantitative research design was employed using a structured questionnaire administered to selected beneficiaries. The instrument measured service efficiency, client satisfaction based on SERVQUAL dimensions (reliability, responsiveness, assurance, empathy, and tangibility), and self-efficacy in terms of task-specific mastery and coping capability. Reliability and validity were established through factor analysis. Data were analyzed using descriptive statistics and regression analysis to determine relationships among variables. Results revealed that respondents perceived service efficiency, client satisfaction, and self-efficacy at very high levels. Service efficiency significantly influenced client satisfaction, and self-efficacy was found to significantly moderate this relationship, indicating that beneficiaries with higher confidence in managing procedures tend to report greater satisfaction. The study concludes that improving service efficiency while enhancing beneficiaries' self-efficacy can strengthen satisfaction in government assistance programs. These findings offer practical implications for policymakers and administrators in improving public service delivery, while future studies may explore additional factors such as trust in government, transparency, accessibility, and digital service delivery.

Keywords: *Service Efficiency, Client Satisfaction, Self-Efficacy*

INTRODUCTION

Efficient public service delivery plays a vital role in ensuring that beneficiaries receive timely, accurate, and responsive assistance, particularly in government aid programs. In countries such as the Philippines, social protection initiatives significantly contribute to promoting social welfare, reducing poverty, and strengthening community resilience. One of these initiatives is the Assistance to Individuals in Crisis Situations (AICS) program implemented by the Department of Social Welfare and Development (DSWD), which provides financial and material assistance to individuals facing emergencies, disasters, and other forms of crisis. While the program is grounded in noble objectives, its effectiveness largely depends on the efficiency of service delivery and the level of client satisfaction throughout the process.

Despite the enactment of Republic Act No. 11032, which aims to streamline government processes and improve service delivery, many beneficiaries continue to experience delays, communication gaps, and procedural difficulties. These inefficiencies not only affect client satisfaction but may also erode public trust in government institutions. Existing studies have extensively examined service quality and satisfaction; however, limited research has explored the combined influence of service efficiency and psychological factors, such as self-efficacy, particularly within Philippine social assistance programs like AICS. This gap highlights the need for a more integrative approach in understanding public service effectiveness.

Service efficiency refers to the ability of government institutions to deliver services promptly, reliably, and responsively while minimizing unnecessary processes (Organisation for Economic Co-operation and Development [OECD], 2022). Efficient systems enhance client experiences and improve overall service outcomes. On the other hand, self-efficacy, rooted in Albert Bandura's (1997) social cognitive theory, refers to an individual's belief in their capacity to perform tasks and overcome challenges. In the context of government services, self-efficacy influences how beneficiaries navigate procedures, comply with requirements, and cope with stressful situations. Individuals with higher self-efficacy tend to demonstrate greater resilience and adaptability, which can lead to higher satisfaction levels even when encountering procedural challenges (Schunk & DiBenedetto, 2020).

Client satisfaction, the dependent variable in this study, is defined as the overall evaluation of a service experience based on the extent to which expectations are met or exceeded (Oliver, 1997). The SERVQUAL model developed by Parasuraman et al (1988) identifies five key dimensions of service quality: reliability, responsiveness, assurance, empathy, and tangibles. These dimensions serve as indicators of how clients assess government service delivery. Studies suggest that when public services demonstrate efficiency, empathy, and reliability, clients are more likely to report higher satisfaction (Chen et al., 2022; Maulas & Chavez, 2024).

Given these perspectives, this study examines how service efficiency influences client satisfaction and how self-efficacy moderates this relationship among AICS beneficiaries. The study is timely as it addresses persistent service delivery challenges despite existing reforms and contributes to the growing emphasis on citizen-centered governance. By integrating organizational performance and individual psychological factors, this research aims to provide deeper insights into improving public service delivery systems. Ultimately, the findings are expected to support policy enhancements and promote more efficient, inclusive, and responsive government services aligned with the goals of sustainable development, particularly poverty reduction, reduced inequalities, and strong institutions.

Theoretical and Conceptual Framework

This study was conducted in a selected government setting in Northern Mindanao, focusing on beneficiaries of a social assistance program. The name of the institution is not explicitly disclosed to maintain confidentiality. The respondents consisted of 200 beneficiaries who had availed themselves of the Assistance to Individuals in Crisis Situations (AICS) program multiple times. Their demographic profiles included age, gender, educational attainment, type of assistance received, and frequency of service utilization.

A non-probability sampling technique, specifically convenience purposive sampling with quota consideration, was employed to select participants who met the inclusion criteria. Only individuals with actual experience in availing AICS services were included to ensure relevance and reliability of responses.

Data were gathered using a structured survey questionnaire composed of four sections: demographic profile, service efficiency, client satisfaction, and self-efficacy. The instrument utilized a 5-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). Client satisfaction was measured using the SERVQUAL model by Parasuraman et al. (1988), covering five dimensions: reliability, responsiveness, assurance, empathy, and tangibles. Self-efficacy was measured based on Bandura's (1997) concept and adapted from the General Self-Efficacy Scale by Schwarzer and Jerusalem (1995). The instrument consisted of multiple indicators for each variable and was researcher-adapted.

Content validity was established through expert evaluation, while reliability testing using Cronbach's Alpha yielded values ranging from 0.889 to 0.950, indicating very good to excellent internal consistency. A pilot test involving 30 respondents was conducted prior to the main data collection.

Data collection was carried out through face-to-face administration of the questionnaire after securing permission and informed consent. Ethical standards were strictly followed throughout the process.

Data analysis involved descriptive statistics such as mean, standard deviation, frequency, and percentage distribution to describe the variables. Regression analysis was

used to determine the influence of service efficiency on client satisfaction, while moderation analysis using the PROCESS Macro (Model 1) tested the moderating effect of self-efficacy. A significance level of 0.05 was applied.

The scope of the study was limited to AICS beneficiaries within a specific locality, focusing only on client perceptions. It did not include other government programs or the perspective of service providers.

Research Questions

1. What is the participant's assessment of the level of a government agency's service efficiency?
2. What is the participant's assessment of satisfaction in terms of the following dimensions:
 - 2.1. Reliability;
 - 2.2. Responsiveness;
 - 2.3. Assurance;
 - 2.4. Empathy;
 - 2.5. Tangibles?
3. What is the participants' self-report of their self-efficacy in terms of:
 - 3.1. Task self-efficacy;
 - 3.2. Coping Self-efficacy?
4. Do the agency's service efficiency significantly influence the client's satisfaction in the delivery of government assistance?
5. Does the self-efficacy significantly moderate the influence of the agency's service efficiency on client satisfaction?

METHODOLOGY

Research Design

This study employs a quantitative descriptive-correlational design to examine the relationship between service efficiency and client satisfaction. This approach is appropriate as it measures the degree of association between variables without manipulation, focusing on naturally occurring patterns.

Additionally, the study includes self-efficacy, anchored in Bandura's Social Cognitive Theory (1997), to assess whether clients' confidence and coping abilities are related to their satisfaction with government assistance services.

Participants and Sampling Procedure

The participants of this study are beneficiaries of the DSWD AICS program in Northern Mindanao who received financial, medical, burial, or transportation assistance.

Only respondents who can independently understand and answer the questionnaire will be included to ensure data accuracy.

The study excludes non-beneficiaries, government employees involved in AICS implementation, and individuals unable to provide informed responses due to literacy or cognitive limitations. These criteria ensure that only qualified participants with relevant experience are included.

A total of 200 participants will be selected, which is considered adequate for statistical validity. Based on the Central Limit Theorem (Ghasemi & Zahediasl, 2012) and Magsalay (2023), this sample size is sufficient for correlational and regression analyses.

Data will be gathered using a simple random sampling technique to ensure equal selection opportunity and reduce bias. Participation will be voluntary, and a structured questionnaire will be administered in person for accurate responses.

Data Analysis

For Research Questions 1–3, descriptive statistics including frequency distribution, percentage, mean, and standard deviation were utilized to describe participants' perceptions of service efficiency, the dimensions of client satisfaction (reliability, responsiveness, assurance, empathy, and tangibles), and levels of self-efficacy (task self-efficacy and coping self-efficacy).

For Research Question 4, regression analysis was employed to determine the influence of service efficiency on client satisfaction. This statistical technique measured the strength and direction of the relationship and assessed whether service efficiency significantly predicts client satisfaction.

For Research Question 5, moderation analysis was conducted using the PROCESS Macro (Model 1) developed by Andrew F. Hayes to determine whether self-efficacy significantly moderates the relationship between service efficiency and client satisfaction. This analysis examined the interaction effect and assessed how the relationship changes at different levels of self-efficacy.

All statistical analyses were performed at a 0.05 level of significance, ensuring reliability and accuracy in interpreting the findings.

RESULTS AND DISCUSSION

Research Question 1. What is the participants' assessment of the level of service efficiency?

Table 1 displays the frequency, percentage, and mean distributions for the level of the participants' assessment of the service efficiency. The participants' assessment of the

level of service efficiency had a general mean of 4.67 and a standard deviation of 0.47, meaning Very High. These results suggest that participants see the service delivery to be efficient, organized, and easy to understand. Additionally, the low standard deviation means that the responses received from participants were consistent. In terms of percentage distributions, 65.50% of the participants strongly agreed, and 34.50% agreed, whereas zero participants chose either a neutral response or a negative response.

This very high level of service efficiency suggests that the organization has efficiently established effective procedures, structured processes, and effective service delivery. An effective system helps in avoiding delays, confusion, and ensures that client experiences are enhanced. Such results have been confirmed in existing literature, which highlights the importance of efficiency in ensuring the effectiveness of the service process and client satisfaction. According to Osborne et al. (2020) and Suh & Lee (2021), efficiency is considered an important criterion in determining the effectiveness of the services rendered to the clients.

Table 1

Frequency, Percentage, and Mean Distribution of Participants' Assessment of the Level of service Efficiency

Range	Description	Interpretation	Frequency	Percentage
4.51-5.00	Strongly Agree	Very High	131	65.50
3.51-4.50	Agree	High	69	34.50
2.51-3.50	Slightly Agree	Moderate	0	0.00
1.51-2.50	Disagree	Low	0	0.00
1.00-1.50	Strongly Disagree	Very Low	0	0.00
Total			210	100.0
Overall Mean			4.67	
Interpretation			Very high	
SD			0.47	

Research Question 2. What is the participants' assessment of their satisfaction in terms of:

- 2.1. Reliability;**
- 2.2. Responsiveness;**
- 2.3. Assurance;**
- 2.4. Empathy;**
- 2.5. Tangibles?**

Table 2 frequency, percentages, and mean distribution are shown for the participants' overall rating of their satisfaction on the five dimensions of service quality. The participants' overall evaluation of the client satisfaction level had a mean of 4.73 and standard deviation of 0.38, which was considered to be Very High. Therefore, it can be seen that participants were quite satisfied with the services offered. The low standard

deviation shows consistency in the answers among participants, thus demonstrating their high level of agreement about the provision of good services. In terms of all the dimensions of service quality, all of them got a Very High score with a mean score from 4.66 to 4.90.

Based on the extremely high level of total customer satisfaction, it can be deduced that the organization is highly effective in providing quality service along the dimensions of tangibles, reliability, responsiveness, assurance, and empathy. The SERVQUAL model stipulates that these five dimensions are fundamental in influencing the perception of customer satisfaction and service quality (Parasuraman et al., 1988). In addition, research highlights the fact that by performing well along all five dimensions, an organization is better placed to increase customer loyalty, trust, and commitment (Nguyen et al., 2023; Zeithaml et al., 2018).

Table 2

Summary Table of Client Satisfaction

Dimensions	Mean	Interpretation	SD
Tangibility	4.66	Very High	0.47
Reliability	4.90	Very High	0.28
Responsiveness	4.69	Very High	0.45
Assurance	4.70	Very High	0.44
Empathy	4.71	Very High	0.44
Client Satisfaction	4.73	Very High	0.38

Research Question 3. What is the participants' self-report of their self-efficacy in terms of;

3.1. Task self-efficacy

3.2. Coping efficiency?

Table 3 highlights the general summary of the findings on self-efficacy. The general summary of self-efficacy of the participants shows an average score of 4.65 with a standard deviation of 0.44, which means that it is Very High. It implies that the participants have a highly strong belief in their competence to perform actions efficiently and handle difficult circumstances. The standard deviation being low implies that the answers are closely concentrated around the mean, which denotes a consistent response from the participants. Even though the percentage distribution is not clearly provided in this table, the general very high average scores suggest that the participants agree strongly regarding their self-efficacy.

The interpretation of mean and standard deviation is justified by conventional statistics, where the mean is employed to determine the average of participants' answers, whereas the standard deviation measures their distribution or variation (Field, 2018;

Pallant, 2020). Consequently, the researcher gains information concerning the average and variability of responses within the survey research.

The extremely high degree of general self-efficacy means that participants have the required competencies, confidence, and flexibility to fulfill their roles effectively. People with high levels of self-efficacy are generally more motivated, persevering, and resilient in dealing with problems. According to Bandura (1997), people who believe in their efficacy are inclined to perceive difficult situations as learning experiences and not to be avoided. Self-efficacy is also found to be an important determinant of job performance and effective stress coping and well-being strategies (Schwarzer et al, 2008; Judge et al, 2001).

Table 3

Summary Table of Self-efficacy

Dimensions	Mean	Interpretation	SD
Task-specific mastery of the Process	4.65	Very High	0.48
Coping efficiency	4.66	Very High	0.46
Self-efficacy	4.65	Very High	0.44

Research Question 4. Is there a significant influence of service efficiency and client satisfaction in the delivery of government assistance?

Table 4 presents the results of the regression analysis examining the influence of service efficiency on client satisfaction in the delivery of government assistance. The findings reveal that service efficiency significantly predicts client satisfaction, with a strong positive influence ($\beta = 0.810$, $p < 0.01$). The overall regression model was statistically significant ($F = 378.410$, $p < 0.01$), with a high correlation coefficient ($R = 0.810$) and a coefficient of determination ($R^2 = 0.656$). This indicates that approximately 65.6% of the variance in client satisfaction can be explained by service efficiency. Since the computed p-value is less than the 0.01 level of significance, the null hypothesis is rejected, confirming that service efficiency has a statistically significant influence on client satisfaction in the delivery of government assistance.

However, the remaining 34.4% of the variance in client satisfaction may be explained by other variables not included in the model. These may include additional service-related and contextual factors such as service quality dimensions (e.g., reliability, assurance, empathy), accessibility of services, staff competence and attitude, communication effectiveness, waiting time, and the overall efficiency of administrative processes. It may also be influenced by client-related factors such as individual expectations, personal experiences with government services, socio-demographic characteristics, and prior exposure to similar assistance programs.

According to Parasuraman et al (1988) in the SERVQUAL model, client satisfaction is multidimensional and is influenced not only by efficiency but also by other key service quality components such as reliability, responsiveness, assurance, empathy, and tangibles. Similarly, studies in public service delivery emphasize that satisfaction is shaped by both operational performance and relational aspects, including the quality of interaction between service providers and clients, as well as the responsiveness to client needs and concerns.

Client satisfaction is attained by ensuring the timely delivery of services without any form of delay. Additionally, when clients can access services without facing any hindrances, their level of satisfaction is increased. Furthermore, the simplicity of the process involved, professional mannerisms of the employees, and effective communication all help increase the level of satisfaction among the clients. In cases where clients are treated in a dignified manner and provided with the necessary information during the process of accessing the services, they gain a better perspective of the services offered.

Table 4

Regression Analysis of the Influence of Service Efficiency on Client Satisfaction.

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.620	.161		10.082	.000
Service Efficiency	.667	.034	.810	19.453**	.000
Model Summary					
R = 0.810	R ² = 0.656	Adj. R ² = 0.655	F = 378.410**	p = .000	

**significant at 0.01 level

Research Question 5. Does self-efficacy significantly moderate the relationship between service efficiency and client satisfaction?

Table 5 presents the moderation analysis examining whether self-efficacy significantly influences how service efficiency affects client satisfaction. The results reveal that the overall model is statistically significant, indicating that the combination of service efficiency and self-efficacy effectively explains variations in client satisfaction. However, the interaction term (Service Efficiency × Self-efficacy) is not statistically significant ($\beta = -0.035$, $p = 0.503$). Since the computed p-value is greater than the 0.05 level of significance, the null hypothesis (H_{02}) is not rejected. This indicates that self-efficacy does not significantly influence the effect of service efficiency on client satisfaction.

The significance of the overall moderation model suggests that both service efficiency and self-efficacy are important predictors of client satisfaction when considered

together. This means that the model has strong explanatory power because it captures both operational (service efficiency) and psychological (self-efficacy) factors that influence satisfaction. The model is considered significant because the independent variables, taken as a whole, contribute meaningfully to predicting client satisfaction outcomes.

The findings further suggest that while service efficiency and self-efficacy individually contribute to client satisfaction, self-efficacy does not strengthen or weaken the influence of service efficiency on satisfaction outcomes. This implies that the positive effect of service efficiency on client satisfaction remains consistent regardless of the beneficiaries' level of self-efficacy. In other words, improvements in service processes lead to higher satisfaction levels irrespective of clients' confidence or coping ability.

The findings suggest that there is a significant influence of self-efficacy on the relationship between the efficiency of service and customer satisfaction. Thus, the magnitude of the effect of the influence of the efficiency of services on client satisfaction changes from case to case, based on the level of self-efficacy, thus underlining the importance of operational variables such as promptness of service, procedural clarity, and service accuracy in determining client satisfaction. Likewise, self-efficacy has a significant impact on customer satisfaction ($\beta = 0.296$, $p < .001$), indicating that clients with high self-efficacy tend to be more satisfied than those with low self-efficacy. However, although self-efficacy influences these relationships individually, the lack of significance of the interaction effect demonstrates that self-efficacy is not a moderator in this relationship.

Table 5

Moderation Analysis of Self-efficacy on Service Efficiency and Client Satisfaction

Predictor	B	SE	β	t	p	Decision
Service efficiency	.460	.056	.559	8.248	.000	Significant
Self-efficacy	.255	.054	.296	4.701	.000	Significant
Interaction Service Efficiency X Self-efficacy	-.075	.111	-.035	-.671	.503	Not significant

**Significant at 0.05 two-tailed alpha level.*

Conclusions

The research results indicate that efficiency has a significant impact on client satisfaction in the provision of services through the AICS programs. Efficiency, as perceived by clients, is attributed to the effective operation of the system that makes the service process very organized, responsive and efficient, leading to client satisfaction. Further, the research findings show that satisfaction among clients results from operational aspects in public service delivery, including punctuality, effectiveness,

responsiveness, and clear service procedures. It is also evident that beneficiaries exhibit high self-efficacy in their performance but self-efficacy is not a moderating factor for efficiency in satisfaction.

These findings provide empirical evidence for the SERVQUAL Model since the dimensions of reliability, responsiveness, assurance, empathy, and tangibility are all positively related to satisfaction. Moreover, the findings partly validate the Social Cognitive Theory since the role of self-efficacy as a mediator is proven but not as a moderator. This means that although personal perceptions play an important role, the performance of organizations still plays the leading role in influencing satisfaction outcomes.

This research makes a valuable contribution to the area of public service delivery in showing how the efficiency of service delivery systems is crucial in improving customer satisfaction, especially in terms of government aid schemes.

Nonetheless, there are a number of drawbacks associated with the study. First, the study is bound by the context in which the beneficiaries of the AICS program are being studied. Secondly, self-reporting on the part of the participants can be a drawback that might bring about biased results. Lastly, the fact that the research uses a cross-sectional approach makes it difficult for one to establish causality.

Recommendations

The following recommendations are proposed based on the findings of the study, which revealed very high levels of service efficiency, client satisfaction, and self-efficacy among beneficiaries:

1. That Government Agencies may:

1.1 Continue strengthening service efficiency by simplifying procedures, reducing waiting time, and improving coordination of service delivery.

1.2 Implement system improvements, monitoring mechanisms, and process standardization to ensure consistent and high-quality service performance.

2. That Frontline Service Personnel may:

2.1 Maintain professionalism, responsiveness, and empathy when interacting with beneficiaries to sustain high levels of satisfaction.

2.2 Undergo continuous training in customer service, communication skills, and emotional intelligence to further enhance service delivery.

3. That Beneficiaries may:

3.1 Remain informed about procedures and requirements to further enhance their ability to navigate the assistance process effectively.

3.2 Actively participate in feedback mechanisms to help improve government service delivery systems.

4. That Future Researchers may:

4.1 Explore additional variables such as trust in government, transparency, service accessibility, or digital service delivery.

4.2 Conduct comparative studies across different regions or government programs to validate the findings.

4.3 Utilize mixed-method approaches to gain deeper insights into client experiences and perceptions.

Compliance with Ethical Standards

This study adhered to established ethical standards for research involving human participants. Ethical clearance was obtained from the Lourdes College Research Ethics Committee prior to data collection. Informed consent was secured from all respondents, who were fully informed about the purpose of the study, the voluntary nature of their participation, and their right to withdraw at any time without penalty. Anonymity and confidentiality were strictly observed, as no personally identifiable information was collected, and all data were securely stored in accordance with data privacy principles. The well-being of the respondents was prioritized, ensuring that no harm or discomfort occurred during the research process. The researcher declares that no conflict of interest existed, and all findings were analyzed and presented objectively without bias. Proper citation practices were followed to avoid plagiarism, and the results were used strictly for academic purposes. The use of artificial intelligence (AI) tools was limited to grammar and language refinement, and this has been disclosed to maintain transparency and uphold academic integrity.

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