

Empowering Economic Life Skills: Enhancing Clientele Satisfaction

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Abstract—The study aimed to empower clients with economic life skills and enhance their satisfaction after receiving the training program. Specifically, the study sought to: Determine the key qualities of training for economic life skills in terms of entrepreneurship, decision-making, and financial literacy. Assess the clientele satisfaction in terms of expectations, product quality, and interpersonal relations. It also identified the significant relationship between the key qualities of economic life skills training and satisfaction among the clients. The results indicated that the clients perceived the training to be very highly effective in enhancing their entrepreneurship knowledge, decision-making, and financial literacy. Likewise, they reported very high satisfaction with the training programs concerning their expectations, product and service quality, and interpersonal relations. The findings show strong and significant relationship between the key qualities of training for economic life skills and clienteles' satisfaction across all dimensions. It concludes that these training programs not only equip clients with essential economic life skills but also enhance their overall satisfaction through very high-quality training delivery and supportive interpersonal dynamics. This highlights the importance of clear communication, practical application, market relevance, and a supportive learning environment in maximizing client satisfaction and training effectiveness.

Keywords— Economic life skills, Clientele satisfaction, Training program, Financial literacy, Product and service quality.

I. INTRODUCTION

Life skills refer to the abilities that enable individuals to adapt challenges and demands of everyday life. According to the World Health Organization's report, about "Life Skills Education for Children and Adolescents in Schools, that different abilities foster positive behavior and resilience. Economic stability is a fundamental component of overall well-being, and life skills are essential for achieving it. They include wide range of competencies that empower individuals to effectively manage their finances, make informed decisions, and ultimately achieve financial stability [20].

Economic stability isn't solely dependent on income; it's about possessing the skills to manage and optimize financial resources. This encompasses practical knowledge on how to earn income through skills and competencies of the individual. These skills enable them to navigate the economic landscape with confidence and adaptability [26]. Through training for economic life skills, the potentials of the respondents can be developed even outside the academic institution.

Training programs teach participants how to start and manage small businesses, which can create employment opportunities and generate income [1]. Participants may learn

skills in entrepreneurship, product creation, and marketing [21], providing them with skills that are marketable and in demand, increasing their employability. This can lead to better job opportunities and higher wages [31]. By gaining practical skills and knowledge, individuals feel more confident in their ability to take control of their economic future. This empowerment can lead to proactive steps towards improving their economic situation [4]. When multiple individuals within a community receive economic life skills training, the collective impact can lead to broader economic development and reduced poverty levels in the community [16].

Recognizing this, the College of Teacher Education of the Laguna State Polytechnic University- Sta. Cruz Campus, Sta. Cruz, Laguna initiated a skills training program as part of its extension services in several towns within the Province of Laguna, Philippines. It started during the academic year 2018. The Program aimed to transfer technology-based skills given by the faculty of the College to the clienteles. Training in basic baking, bread and pastry production, carpentry, basic computer skills, electrical work and financial management were provided to them. However, due to pandemic, the program was suspended for more than two years, resuming only in the Academic year 2022-2023.

The purpose of this initiative to continue this program is to empower our clients with skills that can lead to employment or entrepreneurship, thereby promoting economic stability that encompasses various competencies including financial literacy, critical thinking, time management, communication, and adaptability. With these skills, our clients are better equipped to make informed economic decisions, and can handle unexpected challenges in life [29].

In this study, the researcher aims to explore the key characteristics of the economic life skills training offered by the program and assess its influence on clients' satisfaction. Understanding how these skills contribute to personal and economic well-being that will offer insights into the effectiveness of life skills training and its role in fostering long term economic stability.

II. METHOD

Correlational design of research aims to explore the relationship of the characteristics of the trainings for economic life skills and clientele satisfaction. This type of research design is particularly suitable for determining the strength and direction of the relationship of the study [8]. Additionally, it may be used to determine the connection between two or more factors without changing them. The goal is to determine

whether an association or relationship exists between variables and to what extent they are related [12].

Pearson's correlation coefficient and other statistical methods were utilized to assess the association between the set variables [13].

Survey method through questionnaire checklist was utilized to gather data about the topic of investigation. It was used to take opinion, thought and feelings of the respondents [25].

The respondents of this study were consisted of one hundred fifty-nine (159) clients composing of out-of-school youths and young mothers from the nearby towns in Laguna. Proper coordination and approval from the local government unit in their respective town was made by the College of Teacher Education (the provider of the training) in identifying the training needs of the respondents.

III. RESULTS AND DISCUSSION

3.1. Key Characteristics of the Training for Economic Life Skills

TABLE 1. Key Characteristics of the Training for Economic Life Skills in terms of Entrepreneurship

Knowledge in entrepreneurship after having the training can.....	Mean	SD	Interpretation
Create small business.	4.70	0.46	Very High
Generate employment.	4.93	0.27	Very High
Bring new products and services in the market.	4.65	0.53	Very High
Contribute economic prosperity.	4.85	0.36	Very High
Grand Mean	4.78		Very High

The findings reveal that the training for economic life skills was very highly effective in equipping respondents with entrepreneurial knowledge. Respondents felt very highly capable of creating small businesses, generating employment, introducing new products and services to the market, and contributing to economic prosperity. The training appears to be successful in fostering essential entrepreneurship skills and confidence among the respondents.

The grand mean of 4.78 indicates that, the respondents perceived the training to be very highly effective in enhancing their entrepreneurship knowledge and skills. The consistently low standard deviations across the categories show a strong agreement among the respondents about the very high effectiveness of the training.

Similar study found that business training programs significantly improved business practices and increased profits among female entrepreneurs in India [11]. Another study in Peru showed that microenterprise training programs led to improved business outcomes and increased confidence among participants [18]). Additionally, a report by the International Labour Organization highlighted that skills training programs have a substantial impact on employability and income generation, particularly in developing countries [17].

The findings show that the training for economic life skills was very highly effective in improving decision-making abilities among respondents. They felt empowered to take

control of their lives, experienced an improved personal development, became adept at overcoming obstacles and finding solutions to problems, and were able to make choices aligned with their aspirations. The training appears to be successful in fostering essential decision-making skills and confidence among the respondents.

TABLE 2. Key Characteristics of the Training for Economic Life Skills in terms of Decision Making

Through Decision making, it can.....	Mean	SD	Interpretation
Empowers individual to take control in their finances.	4.68	0.57	Very High
Lead to personal development.	4.40	0.74	Very High
Overcome obstacles and finding solutions to problems.	4.63	0.54	Very High
Make choices aligned with their needs for prioritization.	4.65	0.53	Very High
Grand Mean	4.59		Very High

The grand mean of 4.59 indicates that, the respondents perceived the training to be very highly effective in enhancing their decision-making skills. The consistently low standard deviations across the categories show a strong agreement among participants about the very high effectiveness of the training.

Similar result has been observed on financial literacy and decision-making training programs in Pakistan found that participants who underwent training demonstrated improved financial decision-making abilities and greater confidence in handling financial matters [14]. Another study on managerial capital training in the Dominican Republic showed that training significantly improved participants' business decision-making skills and overall business performance [9]. Additionally, a report by the World Bank emphasized that life skills training, including decision-making, significantly enhances personal development and the ability to navigate economic challenges [32].

TABLE 3. Key Characteristics of the Training for Economic Life Skills in terms of Financial Literacy

Knowledge in financial literacy can.....	Mean	SD	Interpretation
Set financial goals.	4.65	0.53	Very High
Understand income, expense and savings.	4.85	0.36	Very High
Help individual create and manage budget.	4.70	0.56	Very High
Understand financial risk that may arise.	4.60	0.50	Very High
Grand Mean	4.70		Very High

The findings found that the training for economic life skills was very highly successful in enhancing respondents' financial literacy. Respondents felt very highly confident in their ability to set financial goals, understand income, expenses, and savings, create and manage budgets, and comprehend and manage financial risks. The high mean scores and low standard deviations across all categories indicate that the training was well-received and uniformly effective. These results emphasize the importance of such training programs in

equipping individuals with essential financial skills, which are crucial for personal and economic well-being. The training seems to have provided respondents with a strong foundation in financial literacy, enabling them to make informed financial decisions and manage their finances effectively.

The grand mean of 4.70 indicates that the training was perceived as highly effective overall in improving financial literacy among participants. The consistently high mean scores across all categories and low standard deviations suggest strong agreement and confidence among participants regarding the skills they acquired.

Similar result has been observed that financial education programs significantly improved participants' financial literacy, leading to better financial decision-making and management of personal finances [19]. Another study showed that financial literacy interventions had a positive impact on financial behaviors, such as budgeting and saving, among participants [10]. Additionally, a report by the OECD highlighted that financial education programs play a critical role in enhancing financial literacy and capability, particularly in improving individuals' understanding of financial concepts and their ability to manage financial risks [25].

3.2. Level of Clienteles' Satisfaction

TABLE 4. *Level of Clienteles' Satisfaction in terms of Expectations*

Expectations of the training clients can be satisfied if.....	Mean	SD	Interpretation
The goals of the training program are achieved.	4.65	0.53	Very High
The training content is aligned with the job roles and responsibilities.	3.85	0.36	Very High
They acknowledge and recognize the effort of the clients.	3.70	0.56	Very High
They foster supportive learning environment.	4.60	0.50	Very High
Grand Mean	4.20		Very High

The findings reveal that training programs were very successful in meeting clients' expectations, particularly in areas such as clear communication of training goals and fostering a supportive learning environment. Although the alignment of training content with job roles and the acknowledgment of client effort received slightly lower scores, they still rated it very high, indicating that these areas are also well-regarded but might benefit from some additional focus. The very high level of satisfaction fosters the effectiveness of the training programs in addressing key expectations of participants, which is crucial for their overall success and effectiveness. Ensuring that training goals are clearly communicated, content is relevant, efforts are recognized, and a supportive environment is maintained can significantly enhance client satisfaction and the impact of the training.

The grand mean of 4.20 indicates that, on the whole, participants were very highly satisfied with the training programs in terms of their expectations. The high mean scores across all categories and low standard deviations suggest that

the training programs largely met or exceeded participants' expectation

This present study is supported by similar result that clear communication of training objectives and a supportive learning environment significantly enhanced trainee satisfaction and perceived training effectiveness [27]. Another emphasized the importance of aligning training content with job roles and recognizing participant efforts to maximize satisfaction and training outcomes [6]. Additionally, a report by the American Society for Training and Development highlighted that high participant satisfaction is closely linked to the clarity of training goals, relevance of content, and the support provided during training sessions [2].

TABLE 5. *Level of Clienteles' Satisfaction in terms of Product and Service Quality*

The quality of the product made in the training can satisfy clients if....	Mean	SD	Interpretation
It provides clear information on its features and characteristics.	4.65	0.58	Very High
They experience hands-on or practical application of the product knowledge and services.	4.83	0.45	Very High
The product and service quality aligns with the needs of the market.	4.63	0.54	Very High
They see the practical implication of the product quality.	4.80	0.52	Very High
Grand Mean	4.73		Very High

The findings glean that the quality of products made during training programs was very highly satisfactory to clients. Key factors contributing to this high satisfaction include clear information on product features, hands-on practical application, alignment with market needs, and understanding the practical implications of product quality. These elements are crucial for meeting client expectations and ensuring the effectiveness of training programs. The very high level of satisfaction highlights the success of the training programs in producing high-quality products that meet client needs and market standards. Emphasizing practical application and clear communication about product features can further enhance client satisfaction and the overall impact of the training.

The grand mean of 4.73 indicates a very high level of overall client satisfaction with the product quality resulting from the training. The high mean scores across all categories, coupled with relatively low standard deviations, suggest strong agreement and satisfaction among clients.

Similar result has been observed that practical training and clear communication about product features significantly enhanced client satisfaction and perceived product quality [22]. Another study on business training for small enterprises demonstrated that practical application and market alignment were key factors in improving product quality and client satisfaction [7]. Additionally, similar research highlighted the importance of hands-on experience and understanding market

needs in achieving high client satisfaction with training outcomes [24].

TABLE 6. *Level of Clienteles' Satisfaction in terms of Interpersonal Relations*

The interpersonal relations between the clients and trainers can be satisfied if.....	Mean	SD	Interpretation
They help the clients become familiar with each other.	4.58	0.59	Very High
They foster a sense of connection.	4.90	0.30	Very High
They allow everyone to express their thoughts and concerns.	4.70	0.56	Very High
They have collaborative and group activities that requires team work and cooperation.	4.58	0.50	Very High
Grand Mean	4.69		Very High

The findings reveal that the interpersonal relations between clients and trainers were highly satisfactory. Key factors contributing to this high satisfaction include helping clients become familiar with each other, fostering a sense of connection, allowing for open expression of thoughts and concerns, and engaging in collaborative activities that require teamwork and cooperation. These elements are crucial for creating a positive and productive training environment.

The high level of satisfaction highlights the success of the training programs in fostering strong interpersonal relations, which is essential for effective learning and collaboration. Emphasizing these interpersonal elements can further enhance client satisfaction and the overall effectiveness of the training programs.

The grand mean of 4.69 indicates a very high level of overall client satisfaction with the interpersonal relations fostered during the training programs. The high mean scores across all categories, along with relatively low standard deviations, suggest strong agreement and satisfaction among clients.

TABLE 7. *Significant Relationship between the Key Characteristics of the Training for Economic Life Skills and Clienteles' Satisfaction*

Key Characteristics	Clienteles' Satisfaction	t-value	p-value	Analysis
Entrepreneurship	Expectations	8.43	0.000	Significant
	Product Quality	5.30	0.000	Significant
	Interpersonal Relations	9.85	0.000	Significant
Decision Making	Expectations	7.25	0.000	Significant
	Product Quality	7.21	0.000	Significant
	Interpersonal Relations	9.85	0.000	Significant
Financial Literacy	Expectations	8.01	0.000	Significant
	Product Quality	7.06	0.000	Significant
	Interpersonal Relations	12.76	0.000	Significant

Similar result has been observed in other study that the quality of trainer-trainee interactions significantly influenced trainee satisfaction and perceived training effectiveness [30]. Another study by highlighted the importance of a supportive training environment and positive interpersonal relations in

enhancing learning outcomes and trainee satisfaction [5]. Additionally, a report by the Association for Talent Development emphasized that fostering a sense of connection and collaboration among participants is critical for the success of training programs [3].

The findings demonstrate a strong and significant relationship between key qualities of training for economic life skills (entrepreneurship, decision-making, and financial literacy) and client satisfaction across all evaluated dimensions (expectations, product quality, and interpersonal relations). The consistently high t-values and p-values of 0.000 across all categories indicate that these relationships are statistically significant, highlighting the effectiveness of the training programs in meeting and exceeding client expectations, producing high-quality outcomes, and fostering positive interpersonal relations.

The research highlights the critical importance of aligning training programs with client expectations, ensuring high-quality outputs, and fostering strong interpersonal relations. These elements are key to achieving high client satisfaction. The significant relationships across all areas suggest that training programs that effectively integrate these qualities are likely to be highly successful and well-received by clients. This highlights the need for training providers to focus on clear communication, practical application, market relevance, and supportive learning environments to maximize client satisfaction.

Similar result has been found that training programs focusing on entrepreneurship, decision-making, and financial literacy significantly enhanced participants' satisfaction and perceived program effectiveness [15]. Another study highlighted the importance of aligning training content with participants' needs and expectations, which led to higher satisfaction and better training outcomes [19]. Additionally, similar research emphasized that fostering a supportive learning environment and focusing on practical application are critical for enhancing trainee satisfaction and program effectiveness [28]

IV. CONCLUSION

The significant and positive relationships across all the variables of this study indicates that these training programs not only equip clients with essential economic life skills but also enhance their overall satisfaction through very high-quality training delivery and supportive interpersonal dynamics.

The research concludes that well-designed training programs for economic life skills, encompassing entrepreneurship, decision-making, and financial literacy, significantly enhance client satisfaction. The key qualities of these programs—clear goal communication, practical application, market alignment, and strong interpersonal relations—are essential in meeting and exceeding client expectations, delivering high-quality outcomes, and fostering a positive training environment. These findings highlight the critical elements that training providers should focus on to achieve optimal client satisfaction and training effectiveness.

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