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KNOWLEDGE, ATTITUDES, AND PRACTICES IN MICROENTREPRENEURSHIP: AN EVALUATION OF THE EFFECTIVENESS OF THE SERVICES OF THE DEPARTMENT OF TRADE AND INDUSTRY (DTI)-NEGOSYO CENTER IN LOS BAÑOS, LAGUNA

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ABSTRACT

The study examined microentrepreneurs in Los Baños, Laguna, who engaged with DTI Negosyo Centers in 2024 to assess the following: microentrepreneurs' knowledge, attitudes, and practices regarding the Negosyo Center services, the perceived effectiveness of the services, and the relationship between KAP and service effectiveness. A total of 80 purposely sampled microentrepreneurs across 14 barangays were surveyed using a semi-structured questionnaire. The collected data were analyzed employing descriptive statistics, Pearson correlation, and regression analysis through SPSS. The findings elucidate the relationship between KAP levels and the perceived effectiveness of Negosyo Center services. Findings revealed high awareness of core services such as business registration and advisory support, while familiarity with financial assistance and trade fairs remained moderate. Understanding of services was uneven, with a strong comprehension of registration processes but a limited grasp of financial and networking components. Attitudinally, microentrepreneurs express confidence in service reliability and staff competence, though logistical challenges persist, such as accessibility. Utilization patterns were moderate, with registration services most engaged and networking events the least. Statistical analysis reveals significant correlations between KAP variables and service effectiveness, particularly between engagement and behavioral change. The study proposes targeted, evidence-based strategies to enhance Negosyo Center's services, which include intensifying microentrepreneurs' awareness, expanding digital and financial inclusion, customizing capacity-building, and institutionalizing monitoring systems to support resilient, inclusive, and empowered entrepreneurship.

KEYWORDS: *Microentrepreneurs, Negosyo Center, Knowledge-Attitudes-Practices (KAP), Business Support Services, Financial Assistance*

INTRODUCTION

Microenterprises serve as the cornerstone of economic activity in many developing nations, including the Philippines, where they represent the majority of business establishments and contribute significantly to local employment and innovation. In the Second District of Laguna, the proliferation of microenterprises reflects entrepreneurial vigor and the evolving support landscape shaped by government policy interventions. The Department of Trade and Industry (DTI), through the enactment of Republic Act No. 10644 or the Go Negosyo Act, has institutionalized the establishment of Negosyo Centers as key support structures to assist micro, small, and medium enterprises (MSMEs) through services such as business registration, advisory, training, and market linkage (DTI, 2021; First Circle, 2023).

Despite these efforts, existing literature indicates that the utilization of Negosyo Center services remains inconsistent among microentrepreneurs. Studies such as those by Cruz (2020) and Ebron (2022) reveal that while awareness of services is relatively high, actual engagement is hindered by perceived inefficiencies, bureaucratic complexity, and lack of post-intervention support. Bancoro (2023) and Figueroa et al. (2024) further observed that trust and perceived utility strongly influence whether services are accessed. Nicavera (2020) reported positive experiences among beneficiaries in Negros Occidental, yet these are not uniformly mirrored across regions. International comparisons by Lopez and Mendoza (2023) underscore the gap between the Negosyo Centers and more globally competitive SME support programs, particularly in the areas of digital integration and advanced service offerings.

Within this context, the Knowledge, Attitudes, and Practices (KAP) framework offers a relevant lens to assess how microentrepreneurs understand, perceive, and act upon available support services. While studies such as Ortega (2024) and Cruz (2024) have examined KAP in related entrepreneurial settings, a gap remains in comprehensively linking these dimensions to perceived services in the Philippine setting. Muntaseer and Alam (2020) emphasize that initial service benefits often diminish without sustained mentorship and follow-up. The lack of in-depth research on these behavioral and structural intersections constrains the development of targeted, evidence-based interventions.

The main goal of the study, therefore, was to contribute to this limited body of empirical research by assessing the KAP of

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microentrepreneurs in Los Baños, Laguna, and examining their relationship with Negosyo Center service effectiveness. Through this inquiry, the study sought to offer actionable insights to policymakers and program implementers, supporting the broader goal of strengthening microenterprise resilience and inclusive economic growth in the Philippines.

OBJECTIVES

This study assessed microentrepreneurs' knowledge, attitudes, and practices (KAP) regarding DTI-Negosyo Center services and their perceived effectiveness in meeting business needs. It explored awareness, attitudes, and usage patterns, identified barriers to engagement, and analyzed the link between KAP and service effectiveness. Based on the findings, the study proposed recommendations to improve service delivery and support microenterprise growth in the Philippines.

METHODOLOGY

This study employed a quantitative-descriptive-correlational research design to examine the knowledge, attitudes, and practices (KAP) of microentrepreneurs regarding the services provided by the Negosyo Center in Los Baños, Laguna, and their association with perceived service effectiveness.

The target population comprised registered microentrepreneurs who had accessed Negosyo Center services in 2024. A purposive sampling technique was used to identify 80 respondents across the 14 barangays comprising Los Baños, Laguna. Inclusion criteria were: being registered under the Barangay Micro Business Enterprises (BMBE) program, having prior interaction with Negosyo Center programs, and active business operation during the study period.

A structured survey questionnaire was developed and pre-tested among 15 microentrepreneurs who were not included in the main study to assess clarity, ease of comprehension, and the estimated time required for completion. The instrument included sections measuring (a) Knowledge of Negosyo Center services, (b) Attitude toward service utility and accessibility, (c) Practice or actual service engagement, and (d) Perceived service effectiveness (e.g., skills improvement, business linkages). Responses were rated on a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree), which were further categorized on a scale where 1 indicated Very High and 5 indicated Very Low. Cronbach's alpha coefficients ranged from 0.70 to 0.90, indicating acceptable to excellent internal consistency (George & Mallery, 2003).

Data were collected through a face-to-face interview from January to March 2025. Respondents were briefed about the study's purpose, and informed consent was obtained. Ethical standards on confidentiality and voluntary participation were strictly followed.

Data were encoded and analyzed using Microsoft Excel and SPSS software. Descriptive statistics (mean, standard deviation, frequency) were used to profile KAP levels and perceived effectiveness. Pearson correlation analysis was conducted to examine the relationships between KAP dimensions and service effectiveness, while Multiple Regression (β) was used to assess the predictive influence of KAP on service effectiveness.

RESULTS AND DISCUSSION

Microentrepreneurs' Perception of DTI-Negosyo Center Services

This study examined the perceptions of microentrepreneurs regarding the DTI-Negosyo Center services, focusing on three key dimensions: knowledge, attitude, and practices.

Knowledge of Negosyo Center Services

Table I indicates microentrepreneurs exhibited high awareness of DTI-Negosyo Center services (M = 3.94, SD = 0.64), with business registration (M = 4.63) and advisory services (M = 4.40) most recognized. These findings affirm the Center's success in communicating core services, aligning with Lichtenstein and Lyons (2001), who emphasized registration as a gateway to formal entrepreneurship. However, awareness of financial assistance (M = 3.33) and market linkage activities (M = 3.50) was relatively low, revealing gaps in visibility and understanding (Onyekwelu et al., 2023).

Table 1. Level of Awareness of Microentrepreneurs on the Services of the Negosyo Center

Indicators	Mean (M)	Standard Deviation (SD)	Qualitative Interpretation
1. Negosyo Centers offer business registration assistance.	4.63	0.62	Very High
2. Negosyo Centers provide business advisory services to entrepreneurs.	4.40	0.74	Very High
3. Negosyo Centers offer financial assistance or loan facilitation for microenterprises.	3.33	1.06	Moderate
4. Negosyo Centers offer training programs to improve business skills.	3.86	0.92	High
5. Negosyo Centers organize trade fairs or networking events to support businesses.	3.5	0.94	High
Overall	**3.94**	**0.64**	**High**

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Note: Scale categories Level of Agreement/ Level of awareness: 4.20 – 5.00: Strongly Agree/Very High; 3.40 – 4.19: Agree/High; 2.60 – 3.39: Neutral or Uncertain/Moderate; 1.80 – 2.59: Low Disagree/Low; 1.00 – 1.79: Strongly Disagree/Very Low of (Joshi et al., 2015)

Table 2 shows that understanding of Negosyo Center's services was moderate overall (M = 3.58, SD = 0.82), with the strongest comprehension in registration (M = 4.20) and decision-making support (M =

3.74), reflecting perceived utility in foundational services (First Circle, n.d.). Conversely, financial assistance (M = 3.30) and networking (M = 3.13) were least understood, echoing findings by the Philippine Information Agency (2021) and Chen et al. (2021) on gaps in trust and clarity regarding developmental services. Training programs were moderately recognized (M = 3.51), supporting Camayang et al.'s (2023) emphasis on skill-building under the 7M framework. These findings highlight the need for enhanced engagement mechanisms such as mentorship, localized storytelling, and experiential learning to translate awareness into informed participation.

Table 2. Level of Understanding of Microentrepreneurs on the Services of the Negosyo Center

Indicators	Mean (M)	Standard Deviation (SD)	Qualitative Interpretation
1. Registration of my business through the Negosyo Center boosts its reputation and makes it more trustworthy to customers, suppliers, and partners.	4.20	0.79	Very High
2. The availability of the Negosyo Center services helps me choose the right support, such as financial advice, marketing, or operations, to make better business decisions.	3.74	0.98	High
3. Application for financial assistance at Negosyo Centers can link my business to loans, grants, and other funding options for operations, growth, or equipment needs.	3.3	1.00	Moderate
4. The training programs at Negosyo Centers can help me improve key business skills like marketing, finance, and management so that I can run my business better.	3.51	0.99	High
5. Trade fairs or networking events by Negosyo help my business reach more people, attract customers, investors, and partners, and build my brand.	3.13	1.19	Moderate
Overall	**3.58**	**0.82**	**High**

Note: Scale categories Level of Agreement/ Level of Understanding: 4.20 – 5.00: Strongly Agree/Very High; 3.40 – 4.19: Agree/High; 2.60 – 3.39: Neutral or Uncertain/Moderate; 1.80 – 2.59: Low Disagree/Low; 1.00 – 1.79: Strongly Disagree/Very Low of (Joshi et al., 2015)

Familiarity with the processes for accessing Negosyo Center services varied, as indicated in Table 3. With the highest score (M = 4.41, SD = 0.90), business registration was confirmed to be a commonly utilized and well-understood service, supporting its role as the "gateway service" in MSME development, as stated by Camayang et al. (2023). According to Villegas et al. (2020), advisory services also show a high level of familiarity (M = 3.59, SD = 1.03), while some entrepreneurs might still find the procedural components difficult. On the other hand, there were issues with accessibility and relevance as evidenced by the intermediate familiarity with training programs (M = 3.16) and financial support (M = 3.19). Trade fair familiarity received the lowest score (M = 2.78), suggesting possible availability or awareness barriers.

Overall, the moderate familiarity score (M = 3.43) suggests that while administrative services are better known, developmental processes remain underutilized, indicating a need for more targeted outreach and personalized engagement strategies.

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Table 3. Level of Familiarity with Access Processes

Indicators	Mean (M)	Standard Deviation (SD)	Qualitative Interpretation
1. I have experienced registering my business and submitting documents required for business registration at Negosyo Centers.	4.41	0.90	Very High
2. I am well-acquainted with the advisory services available at Negosyo Centers and with the steps involved in scheduling a business advisory session.	3.59	1.03	Very High
3. I can easily follow the steps involved in applying for financial assistance through Negosyo Centers.	3.19	1.04	Moderate
4. I am well-educated with the training programs provided by Negosyo Centers to enhance my business skills.	3.16	1.05	Moderate
5. I am well-versed in the procedures to participate in trade fairs or marketing events organized by Negosyo Centers.	2.78	1.17	Moderate
Overall	**3.43**	**0.81**	**Moderate**

Note: Scale categories Level of Agreement/ Level of Familiarity: 4.20 – 5.00: Strongly Agree/Very High; 3.40 – 4.19: Agree/High; 2.60 – 3.39: Neutral or Uncertain/Moderate; 1.80 – 2.59: Low Disagree/Low; 1.00 – 1.79: Strongly Disagree/Very Low of (Joshi et al., 2015)

Attitudes of the Negosyo Center's Service

Table 4 shows that microentrepreneurs valued Negosyo Center services (M = 3.68, SD = 0.91), especially financial support (M = 3.83) and training (M = 3.76), while market access programs (M = 3.44) were seen as less essential. This suggests a focus on immediate needs over long-term growth (Gerschewski et al., 2020), highlighting the need to promote the benefits of market engagement.

Table 4. Importance of the Services

Indicators	Mean (M)	Standard Deviation (SD)	Qualitative Interpretation
1. The Negosyo Center provides relevant services that support business growth, sustainability, and financial needs.	3.83	0.91	High
2. The training and capacity-building programs offered by the Negosyo Center enhance essential business skills.	3.76	0.92	High
3. The Negosyo Center connects businesses to markets and customers through events like trade fairs and exhibits.	3.44	1.12	High
Overall	**3.68**	**0.91**	**High**

Note: Scale categories Level of Agreement/ Level of Importance: 4.20 – 5.00: Strongly Agree/Very High; 3.40 – 4.19: Agree/High; 2.60 – 3.39: Neutral or Uncertain/Moderate; 1.80 – 2.59: Low Disagree/Low; 1.00 – 1.79: Strongly Disagree/Very Low of (Joshi et al., 2015)

Table 5 shows that microentrepreneurs expressed strong confidence in Negosyo Center services (M = 3.88, SD = 0.69). Clear and complete information (M = 3.86) and accessible services (M = 3.83) were well rated, though some cited concerns about travel and bureaucracy. Staff competence earned the highest score (M = 3.95), highlighting the value of skilled personnel in fostering trust. These results echo Mamo (2020), who emphasized that effective communication and capable staff build public confidence, even when access remains a hurdle. Addressing these gaps could improve equity and engagement.

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Table 5. Confidence in the Accessibility and Reliability of the Services

Indicators	Mean (M)	Standard Deviation (SD)	Qualitative Interpretation
1. Clear and detailed information about the services of the DTI-Negosyo Center greatly helps in the growth and efficient management of my business.	3.86	0.76	High
2. The services of the DTI-Negosyo Center are easily accessible and effectively support the needs of small businesses like mine.	3.83	0.74	High
3. The competence and expertise of the DTI-Negosyo Center staff significantly contribute to improving my business through proper guidance and support.	3.95	0.81	High
Overall	**3.88**	**0.69**	High

Note: Scale categories Level of Agreement/ Level of Confidence: 4.20 – 5.00: Strongly Agree/Very High; 3.40 – 4.19: Agree/High; 2.60 – 3.39: Neutral or Uncertain/Moderate; 1.80 – 2.59: Low Disagree/Low; 1.00 – 1.79: Strongly Disagree/Very Low of (Joshi et al., 2015)

Table 6 shows strong willingness to engage with Negosyo Center services (M = 3.76), especially in seeking information (M = 3.78), while interest in digital services was moderate (M = 3.48), citing access and literacy concerns. As noted by Akpan et al. (2022), this underscores the need for targeted digital training.

Table 6. Willingness to Engage with the Services

Indicators	Mean (M)	Standard Deviation (SD)	Qualitative Interpretation
1. I am prepared to use the services of the DTI-Negosyo Center to grow my business.	3.76	0.82	High
2. The innovative services of the DTI-Negosyo Center, such as digital marketing and e-commerce support, are beneficial, so I am open to using them.	3.48	1.01	High
3. I actively seek information about the programs and services of the DTI-Negosyo Center to fully maximize their benefits.	3.78	0.87	High
Overall	**3.67**	**0.79**	**High**

Note: Scale categories Level of Agreement/ Level of willingness: 4.20 – 5.00: Strongly Agree/Very High; 3.40 – 4.19: Agree/High; 2.60 – 3.39: Neutral or Uncertain/Moderate; 1.80 – 2.59: Low Disagree/Low; 1.00 – 1.79: Strongly Disagree/Very Low of (Joshi et al., 2015)

Practices

Table 7 reveals a moderate level of utilization of Negosyo Center services among microentrepreneurs, with an overall mean score of 2.99 (SD = 0.85), indicating inconsistent engagement across service categories. The highest utilization was for registration assistance (M = 3.66, SD = 1.03), reflecting its importance in meeting legal and compliance needs. However, services such as training programs (M = 2.58, SD = 1.04), business advisory (M = 3.31, SD = 1.00), financial advisory (M = 2.70, SD = 1.02), and market linkage initiatives (M = 2.50, SD = 1.08) received moderate to low usage ratings.

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Table 7. Utilization of Negosyo Center's Services

Indicators	Mean (M)	Standard Deviation (SD)	Qualitative Interpretation
1. I attend the training programs provided by Negosyo Center.	2.58	1.04	Moderate
2. I seek advice through business advisory services like mentoring, coaching, and business plan development offered by the Negosyo Center.	3.31	1.00	Moderate
3. I avail the financial advisory services, such as loan assistance or funding program information, available at the Negosyo Center.	2.70	1.02	Moderate
4. I participate in market linkage initiatives, such as trade fairs or networking events organized by the Negosyo Center.	2.50	1.08	Moderate
5. I use the registration assistance services provided by the Negosyo Center for my business compliance needs.	3.66	1.03	High
6. I access digital resources or tools like online portals and templates offered by Negosyo Center to help with my business operations.	2.84	1.07	Moderate
7. I visit the Negosyo Center for consultations about specific business challenges or concerns.	3.38	1.06	Moderate
Overall	**2.99**	**0.85**	**Moderate**

Note: Scale categories Level of Agreement/ Level of utilization: 4.20 – 5.00: Strongly Agree/Very High; 3.40 – 4.19: Agree/High; 2.60 – 3.39: Neutral or Uncertain/Moderate; 1.80 – 2.59: Low Disagree/Low; 1.00 – 1.79: Strongly Disagree/Very Low of (Joshi et al., 2015)

The results suggest that although many microentrepreneurs see the value in the services provided, their ability to engage fully appears to be hindered by a mix of practical and perceptual barriers. Some may struggle with time limitations, lack of familiarity with certain programs, or simply feel that specific services don't align with their current business needs. Engagement with digital platforms (M = 2.84, SD = 1.07) and one-on-one consultations (M = 3.38, SD = 1.06) was found to be modest, reflecting a somewhat inconsistent pattern of participation. These trends are in line with the findings of Park et al. (2020), who noted that small businesses often show hesitation toward non-mandatory support services. Moving forward, efforts to improve uptake should focus on raising awareness, streamlining access, and addressing the real-world challenges that discourage use, especially when it comes to financial tools and opportunities to enter new markets.

Engagement

Table 8 illustrates that microentrepreneurs' participation in Negosyo Center services tends to be moderate (M = 3.04, SD = 0.89), indicating a measured and somewhat selective engagement. While many are making use of the services, the level of consistent involvement is still lacking. The lowest engagement was noted in networking activities like trade fairs (M = 2.45, SD = 1.07), possibly due to logistical difficulties or a perception that such events are not immediately beneficial. On the other hand, more encouraging levels of involvement were seen in maintaining contact with Center personnel (M = 3.36, SD = 1.03) and showing interest in exploring additional services (M = 3.30, SD = 0.96). These figures suggest that microentrepreneurs are open to continued support, especially when it is perceived as relevant and easy to access.

Moderate ratings were also observed in follow-up consultations (M = 3.26, SD = 1.06) and efforts to apply what they had learned (M = 3.24, SD = 1.01), indicating that while there is some uptake, integration of the services into everyday business practices remains limited. Lower ratings for the use of digital tools (M = 2.84, SD = 1.07) and training participation (M = 2.56, SD = 1.02) point to possible barriers such as digital literacy gaps or a lack of clarity about the advantages of such offerings. These findings are in line with the observations of Hiremath et al. (2024), who noted similar hesitation among MSMEs when engaging with interactive or technology-driven services. To improve engagement, Negosyo Centers may benefit from making networking events more accessible and meaningful, strengthening digital education efforts, and offering clearer, more sustained follow-up support.

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Table 8. Engagement with Negosyo Center's Services

Engagement	Mean (M)	Standard Deviation (SD)	Qualitative Interpretation
1. I actively participate in training sessions provided by Negosyo Centers by asking questions and interacting with trainers.	2.56	1.02	Moderate
2. I follow up with Negosyo Center staff for additional guidance after attending their programs or consultations.	3.26	1.06	Moderate
3. I apply the knowledge and skills gained from Negosyo Center services to improve my business operations	3.24	1.01	Moderate
4. I join networking opportunities, such as trade fairs or networking events, facilitated by Negosyo Centers.	2.45	1.07	Low
5. I seek feedback from Negosyo Center staff to refine my business strategies and ideas.	3.28	1.02	Moderate
6. I use tools like online portals and templates provided by Negosyo Center to address specific business challenges.	2.84	1.07	Moderate
7. I initiate discussions with Negosyo Center staff to explore additional services that may benefit my business.	3.30	0.96	Moderate
8. I maintain consistent communication with Negosyo Center representatives to stay updated on new programs or services.	3.36	1.03	Moderate
Overall	**3.04**	**0.89**	**Moderate**

Note: Scale categories Level of Agreement/ Level of engagement: 4.20 – 5.00: Strongly Agree/Very High; 3.40 – 4.19: Agree/High; 2.60 – 3.39: Neutral or Uncertain/Moderate; 1.80 – 2.59: Low Disagree/Low; 1.00 – 1.79: Strongly Disagree/Very Low of (Joshi et al., 2015)

Perceived Effectiveness of the Negosyo Center Services

Table 9 presents how microentrepreneurs perceived the effectiveness of the Negosyo Center's services, particularly in training, advisory support, and access to resources. On average, these services were rated as moderately effective (M = 3.44, SD = 0.81). Advisory support (M = 3.61, SD = 0.83) and the provision of practical business tools (M = 3.61, SD = 0.89) received the highest ratings, suggesting that these offerings were especially helpful in informing business decisions and applying knowledge in real-world situations. These results indicate that, while the core services are useful, they may not fully address the broader range of challenges faced by all microentrepreneurs.

Notably, training programs earned the lowest rating (M = 3.19, SD = 0.96), highlighting a need to improve the relevance and delivery of training content. This is consistent with the findings of Anderson and McKenzie (2022), who noted that entrepreneurs often value personalized guidance over general training sessions, especially when the latter lacks practical, problem-solving components. Although the services appear to enhance business knowledge and skills, the inconsistent application of these learnings suggests a need for more targeted, actionable support.

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Table 9. Knowledge and Skill Improvement

Statement	Mean (M)	Standard Deviation (SD)	Qualitative Interpretation
1. The training provided by the Negosyo Center has enhanced my business management skills.	3.19	0.96	Moderate
2. The advisory services from the Negosyo Center have improved my knowledge in key areas like finance, marketing, and operations.	3.61	0.83	Moderate
3. The tools and resources offered by the Negosyo Center are useful in helping me apply new knowledge to my business.	3.61	0.89	Moderate
4. I am confident in using the skills learned from the Negosyo Center to solve challenges in my business.	3.36	0.89	Moderate
Overall	**3.44**	**0.81**	**Moderate**

Note: Scale categories Level of Agreement/Level of effectiveness: 4.20 – 5.00: Strongly Agree/Very High; 3.40 – 4.19: Agree/High; 2.60 – 3.39: Neutral or Uncertain/Moderate; 1.80 – 2.59: Low Disagree/Low; 1.00 – 1.79: Strongly Disagree/Very Low (Joshi et al., 2015)

With a mean score of 3.35 (SD = 0.71), Table 10 shows respondents' opinions on the evolution of DTI-Negosyo Center services. This indicates a modest level of efficacy.

Table 10. Service Improvement

Statement	Mean (M)	Standard Deviation (SD)	Qualitative Interpretation
1. Financial services, including loans and program information, are accessible and have helped me secure needed capital.	2.86	1.03	Moderate
2. DTI-Negosyo Center's market linkage support has offered clear opportunities to connect with new buyers and partners.	2.93	1.03	Moderate
3. With DTI-Negosyo Center's help, business registration was fast, clear, and hassle-free.	3.98	0.73	High
4. Tailored advisory services have supported my business's growth and stability.	3.65	0.87	Moderate
Overall	**3.35**	**0.71**	**Moderate**

Note: Scale categories Level of Agreement/Level of Effectiveness: 4.20 – 5.00: Strongly Agree/Very High; 3.40 – 4.19: Agree/High; 2.60 – 3.39: Neutral or Uncertain/Moderate; 1.80 – 2.59: Low Disagree/Low; 1.00 – 1.79: Strongly Disagree/Very Low (Joshi et al., 2015

With the highest rating (M = 3.98, SD = 0.73), business registration stood out among the services, indicating great satisfaction with its straightforward requirements and efficient process. This shows that administrative services are matching user expectations and operating efficiently. However, evaluations were much lower for areas like market linkage (M = 2.93) and financial assistance (M = 2.86, SD = 1.03). These ratings highlight persistent issues that many microentrepreneurs still encounter, such as finding capital and reaching larger markets. Although respondents acknowledged the need for more specialized advice that better suits their unique business contexts, advisory services were given a comparatively higher score (M = 3.65). These results are in line with those of Takacs et al. (2022), who noted that although government initiatives to streamline regulatory compliance have advanced, there are still gaps in the availability of affordable finance and tailored market support. The Negosyo Centers' overall influence on the growth of microenterprises might be greatly enhanced by addressing these problems with more flexible, need-based services.

Table 11 highlights moderate behavioral changes among microentrepreneurs, with the greatest improvement seen in problem-solving skills (M = 3.58), while financial management showed the least change (M = 3.46).These imply that instruction material has been partially but unevenly internalized. The findings support earlier research by Weerasekara & Bhanugopan (2023), highlighting the need for the Negosyo Center to improve its programs by improving financial education, making funding more accessible, and tailoring business support to industry-specific requirements to have a longer-lasting effect.

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Table 11. Behavioral change

Statement	Mean (M)	Standard Deviation (SD)	Qualitative Interpretation
1. I have adopted better financial management practices in my business due to the Negosyo Center services.	3.46	0.90	Moderate
2. After utilizing the Negosyo Center's support, I have become more proactive in seeking new market opportunities and partnerships.	3.50	0.86	Moderate
3. I now approach business challenges with improved problem-solving strategies learned through the Negosyo Center.	3.58	0.84	Moderate
4. I consistently apply the knowledge and skills gained from the Negosyo Center to enhance my business operations.	3.51	0.91	Moderate
5. I have experienced a positive shift in my decision-making and planning processes due to the guidance provided by the Negosyo Center	3.48	0.95	Moderate
Overall	3.51	0.81	Moderate

Note: Scale categories Level of Agreement/Level of Effectiveness: 4.20 – 5.00: Strongly Agree/Very High; 3.40 – 4.19: Agree/High; 2.60 – 3.39: Neutral or Uncertain/Moderate; 1.80 – 2.59: Low Disagree/Low; 1.00 – 1.79: Strongly Disagree/Very Low (Joshi et al., 2015)

Relationship Between KAP Levels and the Effectiveness of DTI-Negosyo Center Services

The knowledge, attitude, and practices (KAP) of microentrepreneurs and their perceived efficacy of their business were found to be significantly positively correlated by Pearson correlation analysis (Table 12). Services at Negosyo Center. There was a substantial correlation between service outcomes and all three KAP dimensions—knowledge, attitude, and practice—especially in the areas of behavioral change, service enhancement, and knowledge and skill growth ($p < 0.01$). Understanding ($r = 0.688$) and familiarity ($r = 0.694$) were the knowledge variables most significantly linked to service improvement, demonstrating how frequent and educated exposure enhances service utility (Rae, 2006). Among attitudinal characteristics, perceived importance ($r = 0.678$) and confidence ($r = 0.629$) were noteworthy, confirming earlier research on the significance of value assignment and entrepreneurial belief in program involvement (Wilson et al., 2007). With engagement ($r = 0.758$) and utilization ($r = 0.692$) strongly linked to behavioral change, practice-related indicators showed the strongest correlations, supporting previous claims by Brodie et al. (2011) and Hollebeek (2011) that active involvement propels transformative outcomes in service contexts. The Theory of Planned Behavior (Ajzen, 1991; Su et al., 2021) relates intentions, attitudes, and perceived control to actual behaviors, and their findings support this theory.

Table 12. Pearson Correlation Coefficients (r) Between KAP of the Microentrepreneurs and Effectiveness of the Negosyo Center's Services, n=80

Variables	Knowledge and Skills Improvement	Service Improvement	Behavioral Change
Knowledge			
Awareness	.548**	.621**	.653**
Familiarity	.598**	.694**	.688**
Understanding	.638**	.688**	.627**
Attitude			
Importance	.535**	.678**	.526**
Confidence	.603**	.629**	.532**
Willingness	.588**	.626**	.563**
Practices			
Utilization	.550**	.673**	.692**
Engagement	.540**	.641**	.758**

Note: **. Correlation is significant at the 0.01 level (2-tailed). Scale: Perfect Positive (+1.00); Very Strong Positive (0.80 – 0.99); Strong Positive (0.60 – 0.79); Moderate Positive (0.40 – 0.59); Weak Positive (0.20 – 0.39); Very Weak Positive (0.01 – 0.19) levels of correlation.

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Table 13. Multiple Linear Regression (β) Analysis of the Relationship Between Knowledge, Attitudes, and Practices (KAP) and Effectiveness of the Negosyo Center (n = 80)			
Variables	**Knowledge and Skills Improvement**	**Service Improvement**	**Behavioral Change**
Knowledge			
Awareness	-0.177	-0.044	0.186
Familiarity	0.142	0.140	0.128
Understanding	0.251	0.071	-0.094
Attitude			
Importance	-0.093	0.188*	0.186
Confidence	0.414**	0.125	0.128
Willingness	-0.036	-0.015	-0.094
Practices			
Utilization	0.561**	0.188	0.186
Engagement	-0.246	0.125	0.128***
Note: Interpretation Scale for Coefficient (β) Range: 0.00 – 0.10: Very weak effect; 0.11 – 0.29: Weak effect; 0.30 – 0.49: Moderate effect; 0.50 – 0.69: Strong effect; 0.70 – 1.00: Very strong effect. Interpretation of p-values:p ≤ 0.01 = Highly significant (***); p ≤ 0.05 = Significant (**); p ≤ 0.10 = Marginally significant (*); p > 0.10 = Not significant at 95% level of confidence.			

However, only a small number of KAP indicators were found to independently predict certain outcomes by multiple regression analysis (Table 13). While other knowledge and attitude variables showed weak or nonsignificant effects ($p > 0.05$), confidence ($\beta = 0.414$, $p = 0.027$) and utilization ($\beta = 0.561$, $p = 0.012$) were significant predictors of knowledge and skills improvement. This suggests that practice and belief, rather than awareness or willingness alone, drive skill acquisition (Luthans, 2002). While perceived importance had a modest impact on service improvement, none of the KAP factors achieved statistical significance ($\beta = 0.188$, $p = 0.060$). This suggests that the cumulative benefits of KAP dimensions, rather than their individual effects, lead to service improvement. According to Brodie et al. (2011), engagement is crucial for promoting entrepreneurial transformation through immersive participation, as it was the only significant predictor of behavioral change ($\beta = 0.483$, $p = 0.002$). Factors like usage and confidence lost significance in regression despite strong bivariate correlations, most likely as a result of multicollinearity or overlapping impacts. According to Bakker and Schaufeli (2008). These results emphasize the value of experiential engagement above passive knowledge or intent and support initiatives that encourage peer cooperation, active involvement, and tailored feedback loops. Therefore, confidence, utilization, and engagement are the strongest predictors of favorable results, even if all KAP dimensions significantly impact service effectiveness. Therefore, to maximize the long-term impact of Negosyo Center services on microenterprise development, interventions should give priority to techniques that reinforce these elements.

CONCLUSIONS AND RECOMMENDATIONS

This research explored how microentrepreneurs in Los Baños, Laguna, perceived the services provided by DTI Negosyo Centers, particularly in terms of knowledge, attitudes, and practices (KAP). A noticeable pattern emerged: most were well-informed about core services like business registration and advisory support. However, awareness and participation in more growth-oriented offerings, such as financing, training, and trade promotions, tended to be moderate. While many viewed the staff as capable and the services dependable, actual use of developmental programs was not widespread. The effectiveness of the services was generally perceived as average.

Results show that engagement, particularly in terms of confidence, and consistent service use are important factors that influence the performance of enterprise support systems and businesses as a whole. The study's practical consequences indicate the need for resilience-building techniques, customized and modular training approaches, digital inclusion promotion, and increased awareness strategies that are tailored to local contexts. The study's limited sample size and the geographical location in which it was carried out are its weaknesses, as they may restrict how broadly these results may be applied. Up to the level of in-depth qualitative insights into experience and comparison analysis across various locales, urbanities, or enterprise kinds, future research should concentrate on the design of longitudinal studies.

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