

# Cooperatives on Focus: The Case of Client Relation Practices in The Province of Cavite

Xavier Lawrence D. Mendoza<sup>\*</sup>, Shane M. Dumagat, Arjie L. Andales, and Kym Herrin V. Pilarta

Cavite State University - CCAT Campus Brgy. Tejeros Convention, Rosario, Cavite, Philippines

## RESEARCH ARTICLE

### Abstract

Cooperatives are valuable economic stimuli in the Philippines, contributing to fast economic growth since cooperatives can inject funds and resources that can be used in the market. Client relations help handle client conflicts properly and build customer retention and satisfaction, which may result in long-term relationships. The researchers conducted this study to determine the client relation practices of cooperatives in the province of Cavite. A descriptive approach was used to determine the cooperatives' client relation practices and their challenges in employing client relations. The researchers used convenience sampling in the study, and a total of 40 cooperatives were involved. Four types of registered cooperatives complying with the Cooperative Development Authority (CDA) are chosen: credit, consumer, producer, and multipurpose cooperatives. The result of the study revealed that the participants were able to employ client relations practices within the organization, yet cooperatives still encountered some challenges in employing client relations in terms of client conflict management, client retention, and client satisfaction. The researchers conclude that cooperatives were able to determine where to focus on dealing with client conflicts and increase client retention, as well as the satisfaction of their clients. However, the cooperative's client relations practices still need an in-depth re-evaluation for improvement and stabilization. This study recommends that cooperatives should adopt more effective client relation practices to sustain their operation and keep their relationship with their clients much longer.

**Keywords:** client relations, client retention, client satisfaction, conflict management, and cooperation

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<sup>\*</sup>Corresponding author  
[xavierlawrence.mendoza@cvsu.edu.ph](mailto:xavierlawrence.mendoza@cvsu.edu.ph)

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## 1 INTRODUCTION

The cooperative is an important economic actor in the Philippines and contributes to rapid economic growth. Cooperatives can provide funds and resources that may be used as inputs in creating products and services for society's less privileged members, which helps the country to reduce poverty. According to the *Cooperative Development Authority (2022)*, multipurpose cooperatives have the highest average operation, followed by credit, consumer, and producer cooperatives. Region IV-A has 2872 registered cooperatives as of 2021, and 20% are in Cavite. Fundamentally, cooperatives serve as significant drivers of economic development by providing financial support and alleviating poverty (Velmonte, 2020; Gas-ib Carbonel, 2019; Wasiaturrahma et al., 2020). This foundational role is supported by their operational effectiveness, which is explored through the lens of management practices and overall performance (Mina et al., 2022;

Memah and Potolau, 2019, highlighting avenues for organizational improvement. Furthermore, cooperatives contribute to broader societal goals by aligning with sustainable development objectives, often operating as social enterprises where a customer-centric approach is deemed significant (Oliński and Mioduszewski, 2022; Hamid et al., 2019). Underpinning these functions is the critical aspect of client (member) relations, where engagement, responsiveness, and trust are vital for cooperatives' success and community impact (Hatak et al., 2015; Majee and Hoyt, 2009). In essence, cooperatives' effectiveness and societal contribution are significantly determined by their economic impact, operational efficiency, alignment with sustainable development, and the strength of their relationships with their members.

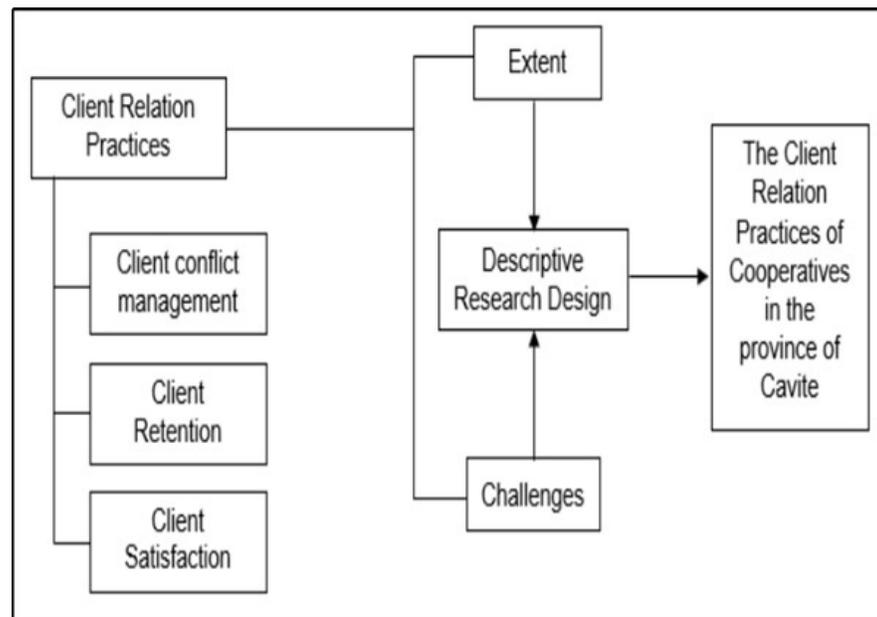
The researchers posit that cultivating strong client relations is fundamental for the growth and sustainability of cooperatives. Thus, providing excellent customer service is the key to increasing client satisfaction, and the quality of care delivered fosters long-term relationships. Indeed, a business's enduring success hinges on building effective working relationships with its clientele, as strong relationships grounded in trust and open communication enhance client security and engagement with brands, potentially improving both client retention and the average tenure of existing clients (Adams, 2023). In relation to that, the importance of client retention is underscored by its cost-effectiveness compared to new client acquisition (Barella et al., 2024; Mathimaran and Kumar, 2017; Haripersad and Sookdeo, 2018), with factors such as service quality and effective Customer Relationship Management (CRM) being crucial drivers. Furthermore, an in-depth conflict management significantly contributes to client satisfaction and retention (Solangi et al., 2019; Saputra, 2019). While client satisfaction generally promotes retention, perceived value and switching barriers also perform a role (Simanjuntak et al., 2020). Ultimately, a combination of quality offerings, robust CRM, skillful conflict handling, and strategies to enhance client satisfaction are essential for fostering client retention, as improving these also generates sustainable growth by enhancing communication (Soltani et al., 2018) and positive client experiences, resulting in satisfaction, increasing retention likelihood (Fontanella, 2021). Moreover, client relations involve evaluating and improving the organization's ability to respond to challenges (Fontanella, 2021), and effective client conflict management, where concerns are prioritized, can positively influence purchasing decisions and strengthen operations (American Society for Quality, 2019). Developing excellent relationships with the current customer base fosters longer-term connections (Sienkiewicz, 2023) (Sienkiewicz, 2019). However, not all organizations effectively engage in client relations practices, sometimes leading to poor satisfaction and retention, and many struggle with handling client complaints.

The distinctive member-centric structure and governance of cooperatives present a context where client (member) relation practices may manifest, and impact organizational outcomes differently compared to traditional businesses. While fundamental principles of client relations are likely applicable, the specific mechanisms through which cooperatives can effectively cultivate member relationships, understand and address their unique needs and expectations, manage internal conflicts within their membership, and ultimately leverage these relationships to foster growth and long-term sustainability require focused investigation. Although there are several examinations of other aspects of cooperatives, such as economic development and management practices, the current body of literature lacks a dedicated exploration of these nuanced client relation dynamics. Hence, to address this gap and provide actionable insights for the cooperative sector, this research aims to examine the client relations practices specifically within cooperatives in the province of Cavite. Understanding these practices is crucial as it can provide a foundation for cooperatives to develop tailored strategies aimed at enhancing member engagement, loyalty, and overall organizational sustainability within their unique operational environment. The general objective of this study was to determine the client-relation practices of cooperatives in the province of Cavite. Specifically, the researchers aimed to: (1) determine the business profile of the respondents in terms of: a. number of employees, b. length of operations; and c. range of average asset size; (2) determine the client relation practices of the respondents in terms of: a. client conflict management; b. client retention; and c. client satisfaction; (3) determine the extent of client relation practices of the respondents in terms of: a. client conflict management; b. client retention; and c. client satisfaction; (4) determine the challenges encountered by the respondents

in employing client relations in terms of: a. client conflict management; b. client retention, client satisfaction, and (5) provide possible solutions to address the challenges encountered by the respondents in employing client relations.

## 1.1 Conceptual Framework

This descriptive study of client relation practices in Cavite cooperatives, guided by the conceptual framework in Figure 1, aims to articulate the specific dimensions shaping the client relation practices, such as client conflict management, client retention, and client satisfaction. It seeks to assess the extent of these practices and identify potential challenges in their implementation within the cooperatives. Theoretically, the study is underpinned by Relationship Management Theory, which posits that positive client relationships are cultivated and maintained through effective client relationship practices.



**Figure 1. Conceptual framework of client relations practices of cooperatives**

These practices, encompassing conflict resolution, retention strategies, and a focus on client satisfaction, are central to successful relationship management (Vergara and Soliman, 2023). The identification of implementation challenges is crucial for enabling cooperatives to refine their strategies, thereby fostering enhanced trust, loyalty, and mutual benefit among their clientele, leading to improved client satisfaction and retention, a dynamic that aligns with principles of social exchange.

## 2 METHODOLOGY

### 2.1 Research Design

The researchers employed a quantitative methodology, specifically a descriptive research design. This approach was utilized to profile the respondents and to ascertain the nature, extent, and challenges associated with their client relationship practices. The adoption of a descriptive research design is appropriate for this study as it facilitates the acquisition of a comprehensive understanding of the prevailing client relationship practices within the selected cooperatives in the province of Cavite. Descriptive quantitative research is a study design focused on numerically describing the features of a group or a phenomenon. It involves collecting numerical data and

summarizing it using statistical methods. This approach aims to understand the characteristics of a population by analyzing these numbers, without manipulating any variables, and is useful for identifying patterns and trends (Barella et al., 2024).

## 2.2 Sampling Design

The researchers utilized convenience sampling to select a sample of registered and licensed cooperatives within the province of Cavite. Practical constraints related to the accessibility of current contact information for cooperatives relevant to Cavite, as listed on the Cooperative Development Authority’s website, resulted in a final sample size of 40 cooperatives. During the data collection phase, several listed office addresses did not correspond to active cooperative locations. This sampling method was employed based on the accessibility of the target respondents. Consequently, the researchers successfully obtained data from 40 legally registered and compliant cooperatives under the Cooperative Development Authority in Cavite. The scope of this study encompassed various types of cooperatives, including credit, consumer, producer, and multipurpose cooperatives. Given the focus of the study on the descriptive analysis of client relations within Cavite’s cooperatives, this sample size was considered adequate for the research objectives.

## 2.3 Research Instrument

A researcher-made instrument was utilized for data collection and administered via Google Forms. Prior to its finalization, the instrument underwent content and semantic validation by subject matter experts. The selection criteria for these validators included qualifications in business, research experience, and relevance of their professional practice to cooperatives. Data from the respondents were collected using survey questionnaires, employing predominantly closed-ended questions to address the objectives of the study, and ascertain the client relation practices of cooperatives in Cavite province. The calculated content validity index (CVI) was 0.99, and scale reliability statistics are presented in Table 1. Based on these scale reliability statistics and the high CVI, the validity and reliability of the instrument were established. Cronbach’s alpha is a widely used statistic to assess the internal consistency of a set of items, indicating how well they measure a single underlying idea. However, McDonald’s omega is often seen as a more robust alternative, particularly when the statistical assumption of tau-equivalence is not met (Zinbarg et al., 2006). According to Nunnally and Bernstein (1978), a Cronbach’s alpha of 0.70 or higher indicates acceptable reliability. Higher alpha values (0.80 or 0.90 and above) are preferable for research where the results have important implications.

**Table 1. Scale Reliability statistics**

Category	Cronbach's $\alpha$	McDonald's $\omega$
Client relation practices scale	0.944	0.945

## 2.4 Data Analysis

The data collected from respondents underwent descriptive analysis, employing frequency and percentage calculations to delineate the business profile of the participants and the challenges they encounter in implementing client relations. Furthermore, the study utilized calculated means to analyze the degree to which cooperatives engage in client relations practices. Frequency and percentage tables presented the respondents’ demographic and business characteristics. To assess the extent of client relations practices within the cooperatives, a 5-point Likert scale was employed to compute average values as shown in Table 2. Additionally, an interpretation table facilitated the understanding of the respondents’ level of commitment to client relations practices.

**Table 2. The extent of client relations practices**

Likert Scale	Mean Range	Descriptive Value	Qualitative Approach
5	4.20-5.00	Absolutely	Client relations practices are highly employed in business organizations.
4	3.40-4.19	Considerably	Client relations practices are employed in the business organization.
3	2.60-3.39	Moderately	Client relations practices are moderately employed in the business organization.
2	1.80-2.59	Slightly	Client relations practices are slightly employed in the business organization.
1	1.00-1.79	Not at all	Client relations practices are not employed in the business organization.

## 2.5 Ethical Consideration

The researchers upheld ethical research practices through several measures. Participants were informed of their involvement in the study and the voluntary nature of their participation, including their right to withdraw at any time, was emphasized. Before the administration of the survey questionnaire, a written informed consent was obtained from all participants via a signed consent form. Moreover, the researchers guaranteed the confidentiality of all respondents and diligently ensured the absence of harm to any individual involved in the study.

## 3 RESULTS AND DISCUSSIONS

Table 3 shows the frequency and percentage of the business profile of the cooperatives. In terms of the number of employees, the table provides that the majority (67.50%) operate as microenterprises, employing between 1 and 9 individuals. This aligns with the broader landscape of cooperatives in the Philippines, as evidenced by the studies of [Chungyas and Trinidad \(2022\)](#) in Ifugao and [Memah and Potolau \(2019\)](#) on local cooperatives. Considerably, the length of operations of these cooperatives reveals that a significant 85% have been active for seven years or more, suggesting a considerable level of experience and stability within the sector. This finding is consistent with [Chungyas and Trinidad \(2022\)](#) observation of long-operating cooperatives and highlights the potential influence of sustained management practices on long-term profitability [Mina et al. \(2022\)](#) and the benefits of accumulated experience for organizational improvement [Jumawan \(2022\)](#).

**Table 3. Number of employees**

	Category	Frequency (f)	Percentage (%)
Number of employees	1 to 9 employees	27	67.50
	10 to 99 employees	10	25.00
	100 to 199 employees	3	7.50
Length of Operations	3 years and below	5	12.50
	4 to 6 years	1	2.50
	7 years and above	34	85.00
Range of average net asset size	Php 3,000,000.00 and below	11	27.50

Php 3,000,001.00 to Php 15,000,000.00	9	22.50
Php 15,000,001.00 to Php 100,000,000.00	20	50.00

Lastly, considering the average net asset size, the data shows that half of the respondents (50%) possess assets ranging from Php 15,000,001 to Php 100,000,000. This places the largest segment of the surveyed cooperatives in the medium enterprise category based on their asset holdings. As noted by [Gas-ib Carbonel \(2019\)](#) and [Wasiaturrahma et al. \(2020\)](#), such asset levels often reflect a growing membership actively utilizing the cooperative's services, which in turn can enhance the cooperative's capacity for outreach and long-term sustainability.

Table 4 shows the frequency and percentage of the respondents' client relations practices regarding client conflict management. The result shows that 35 out of 124 (28.23%) respondents have been communicating with their client to discuss the complaints while implementing delay strategies to resolve client concerns, the least frequency of 5 out of 124 (4.03%) responses. The results indicate that frequent communication is the predominant approach used by respondents to address client complaints. While this emphasis on direct engagement and speed in conflict resolution is a positive indicator, there may be potential strategies to enhance resolution processes by incorporating a wider range of perspectives. This finding aligns with the study of [Lusiah and Noviantoro \(2018\)](#), which emphasized communication as a critical factor in fostering positive interactions and strengthening client relationships. Similarly, clients are more likely to remain engaged with organizations that demonstrate commitment, trustworthiness, and communication sophistication, particularly in resolving complaints effectively ([Solangi et al., 2019](#)). Furthermore, these results suggest that compromising and collaborating are common and effective conflict management styles in business settings, with good communication, coordination, and timely responses being fundamentals to successful conflict resolution within cooperative firms ([Aleksić and Marković, 2019](#)).

**Table 4. Client relations practices of the respondents in terms of client conflict management**

Indicators	Frequency (f)	Percentage (%)
Communicate with clients to discuss the complaints	35	28.23
Listen to the other person's opinions to resolve the client's concerns effectively.	20	16.13
Provide quick resolution to client complaints	31	25.00
Implement delay strategies to resolve the client's concern	5	4.03
Acknowledge the client's desire to resolve complaints	32	25.81
Others	1	0.81
<b>Total</b>	<b>124</b>	<b>100.00</b>

Table 5 shows the respondents' frequency and percentage of client relations practices in terms of client retention. It reveals that out of 167 total responses, 32 (19.16%) responses pay attention to the client's benefits towards the product and service quality. On the other hand, only 23 (13.77%) responses provide multiple service channels to communicate with their clients more conveniently. Thus, most of the respondents valued the benefits that their clients would receive from the products and services as a factor in increasing the retention of clients. The results also suggest that cooperatives in Cavite prioritize client retention through a client-centric approach focused on delivering value, building trust via reputation and reliability, and considering affordability. While providing multiple communication channels appear less emphasized, it represents a potential area for growth in enhancing client convenience. Generally, this demonstrates a multi-faceted client retention strategy centered on value, trust, consistency, and affordability. This aligns with

the study of (Simanjuntak et al., 2020), which demonstrated the influence of service quality on client retention. Furthermore, Kugbonu (2020) identified the total quality management of offered products and services as a key factor in enhancing client retention.

**Table 5. Client relations practices of the respondents in terms of client retention**

Indicators	Frequency	Percentage
Maintain the good corporate image	29	17.37
Pay attention to clients' benefits towards the product and service quality	32	19.16
Provide multiple service channels to communicate with them more conveniently	23	13.77
Offer affordable prices	26	15.57
Pay attention to clients' perceived value	26	15.57
Being consistent with the quality of products and services	29	17.37
Others	2	1.20
<b>Total</b>	<b>167</b>	<b>100.00</b>

Table 6 shows the respondents' frequency and percentage of client relations practices in terms of client satisfaction. It states that 33 (19.88%) out of 166 total responses ensure the reliability of the business organization. While 19 (11.45%) responses, the exceptional customer complaints handling process was employed. Hence, most of the respondents kept the image of reliability and trustworthiness towards their clients as a factor in increasing their satisfaction. This suggests that maintaining reliability and trustworthiness is perceived as a key factor in enhancing client satisfaction among the respondents. This finding aligns with Khadka and Maharjan (2017), which highlights the significant impact of business reliability on client satisfaction and recommends improved feedback systems and initiative-taking communication. Furthermore, Neacsu (2020) posits that customer service fosters a customer-oriented approach, building relationships that lead to satisfaction. The Social Enterprise Theory also connects satisfaction by emphasizing the quality of products and services in meeting client needs, thereby attracting and retaining them (Oliński and Mioduszewski, 2022). Additionally, Hamid et al. (2019) noted that trustworthiness is crucial for the sustainability of social enterprises. Hence, the emphasis on reliability observed in this study resonates with existing literature on client satisfaction and social enterprise sustainability. Adopting competitive strategies is also important to remain competitive and prevent client attrition.

**Table 6. Client relations practices of the respondents in terms of client satisfaction**

Indicators	Frequency	Percentage
Keeping clients updated on the products and services offered	31	18.67
Exceptional customer complaint handling process	19	11.45
Adapting to technological trends	26	15.66
Ensure the reliability of the business organization	33	19.88
Implementing customer feedback	28	16.87
Provide high-quality products and services to meet client expectations	28	16.87
Others	1	0.60
<b>TOTAL</b>	<b>166</b>	<b>100.00</b>

Table 7 presents the extent of the respondents' client relations practices. The extent of client conflict management (mean = 4.50, SD = 0.816), client retention (mean = 4.55, SD = 0.815),

and client satisfaction (mean = 4.45, SD = 0.815) are all reported as "Absolutely" employed by the business organization. These findings suggest that the surveyed cooperatives acknowledge the importance of strong client relationships and actively implement strategies for managing conflict, retaining clients, and improving satisfaction, which likely supports their long-term viability. The similar and relatively low standard deviations across these categories indicate a consistent perception among respondents regarding the degree to which these client relation practices are utilized. A study by [Mathimaran and Kumar \(2017\)](#) supports this, noting that client relations aim to establish lasting client relationships and boost sales, with service improvement being key. [Al Dalayeen \(2017\)](#) identifies client conflict management as crucial to building strong client bonds. Furthermore, [Hawkins and Hoon \(2019\)](#) and [Salem \(2021\)](#) suggest that engaging clients to gather information increases client retention. [Cavaliere et al. \(2023\)](#) found that implementing client relations positively impacts client satisfaction through better performance and updated offerings. Even during the pandemic, customer relationship management strategies have been beneficial in the service sector ([Mendoza et al., 2022](#)), exemplified by Cavite resort owners using social media, incentives, and multiple channels to enhance customer value.

**Table 7. Extent of client relations practices**

Category	Mean	SD	Interpretation
Client conflict management	4.50	0.816	Absolutely
Client retention	4.55	0.815	Absolutely
Client satisfaction	4.45	0.815	Absolutely

Table 8 shows the frequency and percentage of the challenges encountered by the respondents in employing client relations in terms of client conflict management. This shows that 28.57% of the respondents encountered misunderstandings between clients and staff. Moreover, 5.19% of the respondents have poor communication skills in dealing with their clients and have incompetent customer service staff, with a percentage of 5.19. The challenges identified, such as misunderstandings between staff and clients and handling client aggression, highlighted the need for improved communication training and de-escalation techniques within the cooperatives. Deficiencies in complaint handling and unclear goals also necessitate training in conflict resolution and clearer communication of expectations. These findings align with [Juanamasta et al. \(2019\)](#) assertion that good customer service significantly impacts client-business relationships and [Okodogbe et al. \(2019\)](#) emphasis on improving organizational practices involving employee behavior to strengthen client relations. Furthermore, [Hokororo \(2018\)](#) suggests that actively listening to customer perceptions can enhance complaint handling and client satisfaction, while [Saputra \(2019\)](#) conclude that prioritizing communication improvement and conflict management is crucial for business organizations. Therefore, addressing the identified challenges through targeted communication, conflict resolution, and active listening training is essential for enhancing client relations in these cooperatives.

**Table 8. Challenges in employing client relations in terms of client conflict management**

Indicators	Frequency (f)	Percentage (%)
Lack of expertise in handling clients' complaints	11	14.29
Poor communication skills in dealing with clients	4	5.19
Having unclear goals between clients and the business organization	11	14.29
Handling clients' aggressiveness	19	24.68
Incompetent customer service staff	4	5.19
Misunderstanding between client and staff	22	28.57
Others	6	7.79

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**TOTAL****77****100.00**

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Table 9 presents the frequency and percentage of the challenges encountered by the respondents in employing client relations in terms of client retention. This indicates that 24 (29.63%) of the respondents encountered constantly increasing competitors. On the other hand, 5 (6.17%) of the respondents have encountered other challenges in employing client relations in terms of client retention. Client retention in these cooperatives is challenged by intense competition, limited promotional activities and customer engagement, a potential lack of customer-centricity, and insufficient consideration of client feedback. Enhancing these areas through competitive differentiation, strategic promotions, improved engagement, a stronger customer focus, and valuing client input could significantly improve client retention, which is crucial for boosting organizational competitiveness. Research indicates that poor service and products drive clients to competitors (Haripersad and Sookdeo, 2018), highlighting the importance of quality. However, simply satisfying clients is insufficient; Simanjuntak et al. (2020) suggests that neglecting client perceived value and corporate image weakens switching barriers. Moreover, Hawkins and Hoon (2019) found that a lack of positive client relationships hinders trust and reduces repurchase rates due to a lack of brand loyalty. Consequently, to compete effectively, these cooperatives must improve client retention by ensuring quality service and products, cultivating strong client relationships, and building a positive image to enhance perceived value and loyalty.

**Table 9. Challenges in employing client relations in terms of client retention**

Indicators	Frequency	Percentage
Competitors are constantly increasing	24	29.63
Lack of customer engagement	13	16.05
The negative experience of clients with business services	7	8.64
Lack of paying attention to clients' feedback and suggestions	8	9.88
Low level of customer orientation	10	12.35
Lack of promotional offers	14	17.28
Others	5	6.17
<b>TOTAL</b>	<b>81</b>	<b>100.00</b>

Table 10 shows the frequency and percentage of the challenges encountered by the respondents in terms of client satisfaction in employing client relations. This shows that 20.63% of the respondents do not meet or exceed customer expectations; additionally, a lack of consistency in products and service quality is also encountered by 20.63% of the respondents. Moreover, only 4.76% of the respondents encountered low empathy in client services. This suggests that businesses aiming to enhance client relations and satisfaction should focus on maintaining consistent quality, effectively managing client expectations, providing thorough information, and ensuring accessibility. They should also consider the influence of client commitment and empathy, and explore less common issues to build stronger client relationships and increase satisfaction. These findings align with previous research.

**Table 10. Challenges in employing client relations in terms of client satisfaction**

Indicators	Frequency	Percentage
Not meeting customer expectations or exceeding them	13	20.63
Lack of consistency in product and service quality	13	20.63
Businesses are not accessible everywhere.	10	15.87

Low commitments with clients	5	7.94
Lack of information about products and services	12	19.05
Low level of empathy in client services	3	4.76
Others	7	11.11
TOTAL	63	100.00

Kumari and Priyanath (2021) states that service and product quality directly impact client satisfaction, and that both positive and negative aspects of the service process influence how satisfied or dissatisfied clients are. This underscores the importance of examining service quality parameters, as Amegayibor and Korankye (2021) also note that quality service directly affects customer satisfaction. To better meet and exceed client expectations, Smiely and Kannapiran (2021) suggests that businesses need to evaluate their services, which can lead to improved performance and greater client satisfaction. Furthermore, Ramakrishnan and Kumar (2019) explains that customer satisfaction is also tied to product design, which must meet client expectations regarding quality, reliability, and how it is perceived. Hence, the difficulties reported by respondents highlight the critical role of service and product quality, the service process, and product design in achieving client satisfaction, as supported by the cited literature. To improve client relations and overall satisfaction levels, it is essential to address these areas.

#### 4 CONCLUSION AND RECOMMENDATIONS

The analysis of client relation practices in selected cooperatives within Cavite Province led to several key findings. The respondents' profiles predominantly indicated micro-enterprises based on employee numbers, characterized by a long operational history exceeding seven years, yet they were classified as medium enterprises in terms of net asset size. Regarding their client relation practices, the cooperatives primarily addressed conflict through frequent client communication, emphasized client benefits for retention, and prioritized organizational reliability for satisfaction. Furthermore, the study found a high degree of extensiveness in the implementation of client conflict management, retention, and satisfaction practices across these cooperatives. However, challenges were also identified, including difficulties in client-staff communication during conflict resolution, struggles with retention due to increasing competitive pressures, and challenges in consistently meeting or surpassing client expectations for satisfaction.

Based on the findings of the study, several recommendations are made. Cooperatives should prioritize enhancing client relations through targeted interventions. This includes investing in training programs focused on communication, active listening, and de-escalation to improve conflict management, alongside clearer articulation of client expectations. To strengthen client retention, cooperatives should develop proactive strategies such as loyalty programs, personalized offers, and systematic feedback mechanisms, and explore additional promotional offers. Improving overall client satisfaction requires a focus on consistent product and service quality, exceeding client expectations, ensuring accessibility, and providing comprehensive information. Furthermore, cooperatives should invest in ongoing customer service training to cultivate excellence, empathy, and professionalism among staff. While not a primary challenge identified, exploring the integration of technology for communication, feedback collection, and service delivery is recommended to enhance client convenience. Other businesses are encouraged to adopt relevant client relation practices, particularly communication training, and to address competitive threats.

The Cooperative Development Authority should monitor cooperatives' engagement in client relations, conduct orientations for new cooperatives, and promote these practices to enhance competitiveness and corporate image. The Provincial Cooperative, Livelihood & Entrepreneurial Development Office (PCLEDO) should conduct programs and seminars on the importance of client relations and effective strategies and attend relevant seminars. Future research should also employ qualitative methods to explore client experiences in greater depth, compare practices

between cooperative types and regions, examine the impact of client relations on key cooperative success metrics, evaluate the effectiveness of interventions, and investigate the role of technology in client relations.

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