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Research Article

Perceived Program Satisfaction and Service Quality Among Tertiary Education Subsidy (TES) Grantees in Midsayap, Cotabato Private Schools

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Abstract

While the Tertiary Education Subsidy (TES) program has been beneficial in alleviating financial barriers and promoting equitable access to higher education in the Philippines, there is a lack of localized and comprehensive studies that examine TES program, particularly in a municipality with a significant number of approved grantees like in Midsayap, Cotabato, Philippines. This study aimed to measure the perceived program satisfaction and service quality of TES grantees in four private institutions in the Municipality of Midsayap, focusing on satisfaction with scholarship benefits, personnel, services, and support for scholarship-related problems. A descriptive-correlational quantitative approach was employed, surveying 240 fourth-year TES grantees using adapted survey questionnaires from Banayo et al. (2023) and Galvez & Ignacio (2023). Findings revealed that most respondents (64.2%) belong to the "Poor" category, with family income less than PHP 9,250. While family income did not significantly influence satisfaction levels (χ^2 -value=11.745, p -value=0.761), differences in satisfaction were noted based on institutional enrollment (F -value=2.457, p -value=0.064). Grantees rated scholarship personnel and service environments as "Very High" (grand mean = 4.27 and 4.24, respectively), in satisfaction. Scholarship benefits received "Very Satisfied" ratings (grand mean = 4.21); however, delays in the disbursement of funds (mean=4.05) emerged as a critical challenge. The study underscored the necessity of addressing disbursement inefficiencies through streamlined processes and enhanced coordination among stakeholders, enhancing institutional collaboration, and ensuring equitable access to quality tertiary education to sustain the program's transformative impact on reducing financial barriers and empowering low-income students. This study further recommends to future researchers to explore challenges of indigent non-TES grantees.

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Introduction

Access to quality education is a fundamental right and a cornerstone of national development. However, financial constraint is one of the reasons why many high school graduates are not able to pursue tertiary education, and why a considerable percentage of college students drop out and are not able to finish their respective degrees (Maga-Ao, Cea & Gonzales, 2019). Hence, ensuring equitable access to education for the underprivileged is crucial—this is the very foundation upon which the Tertiary Education Subsidy (TES) in the Philippines was established.

TES was enacted in 2017 to provide all Filipinos with equal opportunity to quality tertiary education- a significant step to empower Filipinos and strengthen national development through enhanced social capital. In a dream to protect and promote the rights of all students to quality education, the Republic Act No. 10931, or the Universal Access to Quality Tertiary Education Act was signed into law by then-President Rodrigo Duterte, this groundbreaking legislation abolished tuition and other fees in state and local universities and colleges (SUCs and LUCs), targeting economically disadvantaged families which was driven to democratize higher education (Madrigal, 2023).

Due to the critical role of finishing tertiary education in economic development and poverty reduction, ensuring fair and accessible access to high-quality higher education continues to be a top priority for many governments around the world (Ortiz et al., 2019). That is why subsidizing students for a Free Tertiary Education is gaining global attention today.

Designed to alleviate the financial burden of tuition, miscellaneous fees, and other educational expenses, the TES has opened opportunities for students from low-income families to pursue higher education and achieve academic success (Commission on Higher

Education [CHED], 2020). However, the success of the program is not solely defined by the number of beneficiaries but also by their perceptions of program satisfaction and the quality of services provided.

In South Africa, Tewe et al. (2024) concluded that ‘free’ tertiary education is likely to remain a burning issue in the educational sector as a result of insufficient funding, questioning the free education’s sustainability. Similarly, TES program in Midsayap, Cotabato, Philippines echoes problems on its implementation, specifically on delay of disbursements, affecting grantees’ perceived level of satisfaction and service quality.

“Free” tertiary learning has generated controversy in the news, economic world, and governmental spheres (Tewe et al., 2024). Despite many students have benefited from RA No. 10931 through the TES, there remains discontent and dissatisfaction with the program. It is in this light that this study is pursued to evaluate the program and assess the satisfaction levels of TES grantees regarding its implementation.

While existing researches acknowledge the importance of offering free tertiary education and identify challenges, fund utilization and satisfaction level in some countries and in the Philippines in some regions (Banayo et al., 2023; Madrigal, 2023; Ortiz et al., 2019), there remains a dearth of localized comprehensive studies exploring satisfaction levels across scholarship benefits, personnel, services, and support for scholarship-related problems, specifically in Midsayap where the 4 participating schools in this study are among the 98 schools in Region XII with the highest number of approved grantees out of 43, 590 continuing TES grantees (Unified Student Financial Assistance System for Tertiary Education [UniFAST], 2022). The lack of comprehensive, localized studies in Midsayap is critical, as insights from this area could inform

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policies and practices that address unique regional needs and improve the overall effectiveness of the program.

It is in this light that this study was pursued to assess the level of satisfaction of grantees with the implementation of TES and the program's

Materials and Methods

The study employed a Descriptive-Correlational Quantitative Research. Respondents were selected from among the total population of 4th Year TES Grantees in participating schools from which the sample size for each school were as follows: Private School #4 (154 respondents), Private School #3 (49 respondents), Private School #1 (23 respondents), and Private School #2 (14 respondents). The selection criteria included enrollment in the TES program, being a 4th-year student, and willingness to participate in the study. The distribution reflects the actual proportions of TES grantees in each school, ensuring representativeness. However, differences in sample sizes may impact the generalizability of findings, particularly for schools with smaller respondent groups. Survey questionnaires, adapted from Banayo et al. (2023) and Galvez & Ignacio et al. (2023) were utilized as the research instruments, validated by experts, such as the research adviser and panel members, who assessed the instrument's relevance to the study objectives. Reliability testing was conducted with a pilot group of 30 respondents, resulting in a Cronbach's alpha of 0.87, indicating high internal consistency. The assumptions for the statistical tests were considered prior to analysis. For Chi-square, the expected frequency assumption was verified to ensure that no more than 20% of the cells had expected counts less than 5. For ANOVA, the assumptions of normality and homogeneity of variances were tested. Normality was assessed using the Shapiro-Wilk test, which indicated significant deviations from normality across groups ($p < 0.01$). Homogeneity of variances was examined using Levene's test, with results based on the mean, median, and trimmed mean

service quality in private schools in Midsayap, Cotabato, Philippines. The results and recommendations of this study may serve as bases for an improved implementation of TES-offering schools not just in Region XII but in the whole country.

showing no significant violations ($p > 0.05$). Despite deviations in normality, the robustness of ANOVA to non-normal distributions was considered sufficient for analysis.

The questionnaire was divided into 3 sections-demographic profile and measuring perceived program satisfaction and program quality of scholarship benefits, support to scholarship-related problems, personnel and services. A written agreement between the school and the researchers was made. The agreement sought the permission of the president of the school, with endorsement from each school's research and development center, for the conduct of this research among the 4th year students of each school aforementioned.

Mean was used on the level of satisfaction of TES grantees in terms of Scholarship Related Problems, benefits, and personnel. Chi-square computation was used on the significant relationship between the overall satisfaction level of TES grantees and their family income, and ANOVA computation on the significant difference between the overall satisfaction level of TES grantees in terms of school currently enrolled. Chi-square tests were applied to examine the relationship between overall satisfaction levels and family income, as this test is appropriate for categorical variables. One-way Analysis of Variance (ANOVA) was used to determine significant differences in satisfaction levels among schools, as this test is suited for comparing means across multiple groups.

The rights of the respondents were respected whether they would decide to withdraw or refuse their participation at the course of this research

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through the informed consent form and privacy protocol form. It ensures that all gathered

information from the respondents remained confidential together with their identities.

Results and Discussion

This chapter presents the data that has been gathered and are shown in tabular form with their corresponding interpretations and analyses.

Demographic Profile of the Respondents

Family Income

Table 1 shows the frequency and percentage distribution of the demographic profile of the respondents in terms of family income. The table also shows that the majority of respondents fall under the 'Poor' category, with a family income less than PHP 9,250 (154 respondents, 64.2%) This is followed by the 'Low-income

class' (59 respondents, 24.6%), and 'Lower middle-income class' (20 respondents, 8.3%) A minimal number of respondents belong to the 'Middle middle-income class' (6 respondents, 2.5%) and 'Upper-income class' (1 respondent, 0.4%) No respondents belonged to the 'Upper middle-income class.'

Table 1. Frequency and percentage distribution of the demographic profile of the respondents in terms of family income.

Family Income	Frequency	Percent
Poor (Less than PHP 9,250)	154	64.2
Low-income class (but not poor) (Between PHP 9,250 and PHP 19,040)	59	24.6
Lower middle-income class (Between PHP 19,040 and PHP 38,080)	20	8.3
Middle middle-income class (Between PHP 38,080 and PHP 66,640)	6	2.5
Upper middle-income class (Between PHP 66,640 and PHP 114,240)	0	0
Upper-income class (but not rich) (Between PHP 114,240 and PHP 190,400)	1	0.4
Total	240	100

The high percentage of respondents in the 'Poor' category aligns with findings from the World Bank Group (2022), which reported that the top 1% of earners in the Philippines capture 17% of national income, while the bottom 50% share only 14%, highlighting significant income inequality.

Furthermore, a study by Casas (2023) examined the impact of family income classification on

students' academic performance and found that while many students come from low-income families, this does not necessarily hinder their academic achievements.

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School Currently Enrolled

Table 2 shows the frequency and percentage distribution of the demographic profile of the respondents in terms of school currently enrolled. The table also shows that most respondents are enrolled in PRIVATE SCHOOL

#4 (154 respondents, 64.2%), followed by Private School #3 (49 respondents, 20.4%), Private School #1 (23 respondents, 9.6%), and Private School #2 (14 respondents, 5.8%)

Table 2. Frequency and percentage distribution of the demographic profile of the respondents in terms of school currently enrolled.

School	Frequency	Percent
Private School #1	23	9.6
Private School #2	14	5.8
Private School #3	49	20.4
PRIVATE SCHOOL #4	154	64.2
Total	240	100

According to CHED (2019), the enrollment distribution among the respondents aligns with recent trends observed in higher education in the

Philippines such as program availability, tuition affordability, institutional reputation, and geographic accessibility.

Satisfaction Towards Scholarship Services in Terms of Scholarship Benefits

Table 3 shows the mean and interpretation of the satisfaction towards scholarship services in terms of scholarship benefits. The table further shows that the respondents expressed a 'Very Satisfied' level of satisfaction towards

scholarship benefits, with a grand mean of 4.21. Notable items include 'usefulness of every TES benefit' (mean = 4.32) and 'benefits of TEST on pursuing tertiary education' (mean = 4.34)

Table 3. Mean and interpretation of the satisfaction towards scholarship services in terms of scholarship benefits

Items	Mean	Interpretation
1. I felt ___ with the benefits I received from the subsidy of our school.	4.22	Very Satisfied
2. I felt ___ with the amount of financial assistance I received from the subsidy of our school.	4.11	Satisfied
3. I felt ___ with the timeliness of the release of TES financial assistance.	4.05	Satisfied
4. I felt ___ with the usefulness of every TES benefit in my undergraduate studies.	4.32	Very Satisfied
5. I felt ___ with the benefits of TEST on pursuing my tertiary education.	4.34	Very Satisfied
Grand Mean	4.21	Very Satisfied
<i>Legend:</i> 1.00 – 1.80 Very Dissatisfied 3.41 – 4.20 Satisfied 1.81 – 2.60 Dissatisfied 4.21 – 5.00 Very Satisfied 2.61 – 3.40 Neutral		

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The Tertiary Education Subsidy (TES) program in the Philippines aims to alleviate financial barriers to higher education by providing grants to eligible students. These findings align with Capinig et al. (2023), who highlighted that TES grantees find the subsidy instrumental in

addressing tuition fees and other academic needs, enabling them to pursue higher education. Furthermore, the findings support the theoretical perspective that financial aid enhances educational persistence by reducing economic stress (Ortiz et al., 2019)

Consequently, the study revealed that the timeliness of the release of TES financial assistance received the lowest mean score of 4.05, categorized as "Satisfied." This underscores a critical area for improvement, as delays in fund disbursement can disrupt tuition payments and procurement of learning materials, adversely affecting students' academic performance and emotional well-being. Struggling to pay for additional course materials due to late disbursements, illustrating how these delays disproportionately affect the most

financially vulnerable students. These delays may cause disruptions in paying tuition fees, acquiring learning materials, or meeting other academic expenses, potentially impacting students' academic performance and overall well-being. Although the TES program effectively addresses financial needs, beneficiaries encounter specific difficulties, including delayed fund disbursement (Asuncion & Tullao, 2018; and Fuentes, 2021; Tomada & Galido, 2024).

These findings suggest the need for program stakeholders to implement policies ensuring more timely disbursement, such as introducing automated payment systems or setting stricter timelines for fund release. Moreover, to enhance satisfaction, institutional policies should focus

on improving fund disbursement timelines and adopting best practices from high-performing schools. Additionally, further studies should explore the lived experiences of grantees to uncover nuanced barriers that quantitative methods may overlook.

Satisfaction Towards Scholarship Services in Terms of Support to Scholarship-Related Problems

Table 4 shows the mean and interpretation of the satisfaction towards scholarship services in terms of scholarship-related problems. The table further shows that the respondents generally reported being 'Satisfied' with the assistance and

solutions provided by school coordinators. The item 'approach of the school coordinator in addressing any concerns' achieved the highest mean score (4.25), indicating a 'Very Satisfied' rating.

Table 4. Mean and interpretation of the satisfaction towards scholarship services in terms of scholarship-related problems

	Items	Mean	Interpretation
1.	I felt ___ with the assistance given to me by the school coordinator whenever I have a problem regarding my requirements.	4.10	Satisfied
2.	I felt ___ with the response I receive from the school coordinator whenever I have a problem regarding my stipend.	4.15	Satisfied
3.	I felt ___ with the solution that the school coordinator suggests whenever I have a problem regarding my scholarship	4.19	Satisfied
4.	I felt ___ with the guidance provided by the school coordinator in resolving my issues effectively.	4.19	Satisfied

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5. I felt ___ with the approach of the school coordinator in addressing any concerns related to my scholarship.	4.25	Very Satisfied
Grand Mean	4.17	Satisfied
<i>Legend:</i> 1.00 – 1.80	Very Dissatisfied	3.41 – 4.20 Satisfied
1.81 – 2.60	Dissatisfied	4.21 – 5.00 Very Satisfied
2.61 – 3.40	Neutral	

This result aligns with findings from similar studies in the Philippines. For instance, Banayo et al. (2023) investigated student satisfaction with scholarship services, including support for scholarship-related problems, and found that students were 'Very Satisfied' with the assistance provided by scholarship staff. Banayo et al. (2023) argued that student satisfaction with scholarship services is significantly influenced by the responsiveness of coordinators. This suggests that effective support from coordinators plays a crucial role in addressing scholarship-related issues, leading to higher satisfaction levels among beneficiaries.

Additionally, Bucad Jr. and Perez (2021) assessed awareness and satisfaction with student affairs services, including scholarship assistance, at Western Philippines University. Their study revealed that students were generally satisfied with the services provided, highlighting the importance of accessible and responsive support systems in educational institutions.

Banayo et al. (2023), Bucad Jr. and Perez (2021) underscored the significance of proactive and empathetic approaches by coordinators in addressing students' concerns, which contributes to overall satisfaction with scholarship programs.

Table 5. Mean and interpretation of the level of satisfaction of Tertiary Education Subsidy (TES) grantees in terms of personnel

Items	Mean	Interpretation
1. The TES personnel are reflective in ways that express generosity, compassion and religiosity in dealing with their individual customer/client.	4.23	Very High
2. The TES personnel are firm and dependable in securing relevant information needed by their individual customer/client.	4.25	Very High
3. The TES personnel are simple and patient in attending to the individual unique needs of their respective clients and customers.	4.29	Very High
4. The TES personnel are friendly, helpful, understanding, and accommodating to everybody.	4.31	Very High
5. The TES personnel show willingness to volunteer one's self if needed.	4.28	Very High
Grand Mean	4.27	Very High
<i>Legend:</i> 1.00 – 1.80	Very Low	3.41 – 4.20 Above Average
1.81 – 2.60	Below Average	4.21 – 5.00 Very High
2.61 – 3.40	Average	

Level of Satisfaction of Tertiary Education Subsidy (TES) Grantees in Terms of Personnel

Table 5 shows the mean and interpretation of the level of satisfaction of TES grantees in terms of personnel. The table further shows that the respondents rated their satisfaction with TES personnel as 'Very High,' achieving a grand

mean of 4.27. Attributes such as 'friendliness and helpfulness' (mean = 4.31) and 'dependability' (mean = 4.25) received high ratings.

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Similarly, Capinig et al. (2023) noted that TES grantees found the support from program personnel instrumental in addressing their academic financial needs, contributing to their overall positive experiences. Furthermore, the Philippine Institute for Development Studies (PIDS) conducted a process evaluation of the Universal Access to Quality Tertiary Education Act, which includes the TES program. The evaluation highlighted the importance of effective personnel engagement in the successful implementation of the program, noting that

proactive and responsive staff were crucial in addressing beneficiaries' concerns and enhancing their satisfaction levels (Ortiz et al., 2019)

These findings underscore the significant role that TES personnel play in ensuring the program's success. Attributes such as friendliness, helpfulness, and dependability are pivotal in fostering a supportive environment for grantees, thereby enhancing their overall satisfaction with the scholarship services.

Level of Satisfaction of Tertiary Education Subsidy (TES) Grantees in Terms of Services

Table 5 shows the mean and interpretation of the level of satisfaction of TES grantees in terms of services. The table further shows that Satisfaction with TES services was rated as 'Very High,' with a grand mean of 4.24. High-scoring items included 'service environment conducive to communication' (mean = 4.30) and 'efficient transaction procedures' (mean = 4.25)

The TES is a financial aid program under the Philippines' Universal Access to Quality Tertiary Education Act (Republic Act No. 10931), designed to support underprivileged students in accessing higher education. Evaluations of the

TES program have indicated high levels of satisfaction among grantees regarding the services provided. PIDS further reported that beneficiaries expressed high satisfaction with the service environment and transaction procedures (Ortiz et al., 2019) The study highlighted that a conducive service environment and efficient transaction processes were significant factors contributing to the positive experiences of TES grantees. For instance, efficient transaction procedures (mean = 4.25) were praised by respondents for minimizing delays, a critical factor in ensuring timely access to educational resources.

Table 6. Mean and interpretation of the level of satisfaction of Tertiary Education Subsidy (TES) grantees in terms of personnel

Items		Mean	Interpretation
1.	Proper attention is provided at all times.	4.25	Very High
2.	There is an efficient / working system of transaction procedures.	4.25	Very High
3.	Customers' concerns get appropriate / accurate results.	4.21	Very High
4.	Relevant activities to the students' needs are conducted by the unit staff.	4.18	Above Average
5.	The overall service environment is conducive to effective communication between grantees and staff.	4.30	Very High
Grand Mean		4.24	Very High
<i>Legend:</i> 1.00 – 1.80		Very Low	3.41 – 4.20 Above Average
1.81 – 2.60		Below Average	4.21 – 5.00 Very High
2.61 – 3.40		Average	

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The results underscore the importance of a supportive service environment and efficient administrative processes in enhancing the satisfaction levels of TES beneficiaries. They

also provide valuable insights for policymakers and educational institutions aiming to improve the implementation of financial aid programs.

Significant Relationship Between the Overall Satisfaction Level of TES Grantees and their Demographic Profile

Significant relationship between the overall satisfaction level of TES grantees and their family income.

Table 7 shows the the Chi-square (χ^2) computation of the significant relationship between the overall satisfaction level of TES grantees and their family income. It further shows that the computed χ^2 -value is 11.745 and it is not significant since its p -value is higher

than the 0.05 level of significance. Hence, hypothesis 1 is accepted. This means that there is no significant relationship between the overall satisfaction level of TES grantees and their family income.

Table 7. Chi-square computation on the significant relationship between the overall satisfaction level of TES grantees and their family income.

<i>Variable</i>	χ^2	<i>P</i> (2-tailed)	<i>Decision</i>
Family Income	11.745	0.761	Accept H_{01}

Significant level = 0.05

Similarly, it was revealed that while the majority of respondents had a family income below a certain threshold, this did not significantly affect their academic performance, implying that the TES program effectively supports students regardless of their family income levels (Banayo, 2019).

These findings suggest that the TES program plays a crucial role in leveling the educational playing field, providing equitable support that diminishes the influence of family income on student satisfaction and persistence. Additionally, the findings highlighted equity in education, which advocates for removing financial barriers to improve educational outcomes. However, unexpected findings, such as the lack of a significant relationship between income and satisfaction, highlight the program's success in addressing financial inequities.

Significant difference between the overall satisfaction level of TES grantees when grouped in terms of school currently enrolled

Tables 8 shows the One-way Analysis of Variance (ANOVA) computation of the significant difference between the overall satisfaction level of TES grantees when grouped in terms of school currently enrolled. It further shows that the computed F -value is 2.457 and it is significant since its p -value is lower than the 0.10 level of significance. Hence, hypothesis 2 is rejected. This means that there is a significant

difference between the overall satisfaction level of TES grantees when grouped in terms of school currently enrolled.

This result aligns with studies emphasizing the impact of institutional characteristics on student satisfaction. Java (2020) noted that institutional resources, such as quality of education, student services, and administrative efficiency,

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significantly influence student satisfaction. Similarly, Jala et al. (2016) highlighted that variations in student satisfaction often stem from differences in institutional processes, communication, and support systems. Additionally, Ortiz et al. (2019) suggested that satisfaction levels among grantees are shaped by how effectively financial aid programs, such as the TES, are implemented in different institutions, underscoring the role of institutional environment in shaping beneficiaries' experiences.

The findings in this study suggest that disparities in satisfaction levels could be attributed to factors such as the efficiency of TES fund disbursement, quality of administrative support, and the overall academic environment provided by each institution. These results supported the conclusions of Capinig et al. (2023), who found that proactive and responsive institutional support plays a pivotal role in determining the overall satisfaction of scholarship beneficiaries.

Table 8. One-way Analysis of Variance (ANOVA) computation on the significant difference between the overall satisfaction level of TES grantees in terms of school currently enrolled

Variables		Mean	F	P (2-tailed)	Decision
School	PRIVATE SCHOOL #1	4.48 ^a			
Currently	PRIVATE SCHOOL #2	4.01 ^b	2.457*	0.064	Reject H ₀
Enrolled	PRIVATE SCHOOL #3	4.09 ^{ab}			
	PRIVATE SCHOOL #4	4.25 ^{ab}			

* Significant at the 0.10 level

^{a,b} The mean difference is significant at the 0.05 level

The result indicates that the overall satisfaction levels TES grantees differ significantly depending on the school in which they are enrolled. In other words, the institution where the TES grantees are studying plays a significant role in influencing their satisfaction with the program.

Furthermore, when post hoc test was done, the mean difference of TES grantees enrolled in PRIVATE SCHOOL #1 is significant with TES grantees enrolled in PRIVATE SCHOOL #4. The result pinpoints which specific groups differ significantly, and in this case, it revealed a notable mean difference between the satisfaction levels of TES grantees in these two institutions. It highlights a significant difference in the overall satisfaction levels of Tertiary Education Subsidy (TES) grantees enrolled in two institutions: PRIVATE SCHOOL #1 and PRIVATE SCHOOL #4.

This finding suggests that the factors influencing TES grantees' satisfaction levels vary between PRIVATE SCHOOL #1 and PRIVATE

SCHOOL #4. These differences may stem from disparities in how TES funds are managed or utilized within each institution. For example, one institution may have more efficient processes for distributing financial aid, clearer communication, or better support services for students. Additionally, institutional environments, such as the quality of education, facilities, or student services, may play a significant role in shaping grantees' satisfaction levels.

Although TES grantees' overall satisfaction levels vary significantly based on their enrolled institution is not directly addressed in existing studies, research on student satisfaction with institutional services provides some context. For example, Java (2020) indicated varying levels of satisfaction among students, suggesting that institutional factors influence student experiences. Similarly, institutional resources and services impact student satisfaction (Jala et al., 2016)

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These studies imply that institutional differences can affect student satisfaction levels. However, without specific research on TES grantees'

satisfaction across different institutions, it's challenging to confirm a significant difference based solely on the school of enrollment.

Conclusion

The results suggest that while low family income may limit access to quality education, the Tertiary Education Subsidy (TES) program is crucial in ensuring that all low-income students have equal access to quality education. The demographic analysis, which revealed the status of the 'Poor' as the program's major beneficiaries, indicates the prevalent financial limitations among TES beneficiaries. The findings also suggest that family income does not appear to significantly influence overall satisfaction with the TES program, as evidenced by the test results. This finding reinforces the idea that the TES program effectively alleviates the financial barriers that students face, providing equitable support for higher education regardless of family income.

In addition, the respondent's expression of positive feedback and high satisfaction across various dimensions, including the TES personnel, their services, scholarship benefits, and support to scholarship-related problems emphasizes the importance of effective communication and insightful support systems in enhancing student experiences.

However, the timeliness of the release of TES funds emerged as a critical issue. Delays in fund disbursement were identified as a source of significant stress for students, particularly those from economically disadvantaged groups who depend on timely financial assistance to meet tuition payments, acquire learning materials, and address other academic needs. Addressing this issue is essential to ensuring the full effectiveness of the TES program in supporting students' educational pursuits.

Moreover, the significant differences that were found in the overall satisfaction levels of TES grantees based on each institution are indicating that institutional factors such as financial aid management, support services, and the educational environment or institutional resources influence student and not family income in expressing program satisfaction, hence a salient role in shaping students' contentment with the program.

Recommendations

To address the critical issue of delayed disbursement of TES funds, it is recommended that the CHED and the Unified Student Financial Assistance System for Tertiary Education (UniFAST) enhance the efficiency of the fund release process. Streamlining procedures, enforcing compliance with billing requirements among participating institutions, and adopting automated systems for financial

aid distribution can significantly minimize delays. These improvements will ensure that economically disadvantaged students receive timely support, enabling them to meet their tuition obligations and other academic expenses without disruption. Also, encourage TES-participating schools to adopt best practices, such as providing accessible grievance mechanisms and regular training for scholarship

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coordinators to improve responsiveness and empathy. Schools should conduct annual satisfaction surveys to identify gaps in service delivery and implement corrective actions.

Given the high levels of satisfaction expressed with TES personnel and support systems, it is vital to maintain and expand these positive aspects. Regular feedback mechanisms should be implemented to identify and resolve any recurring issues with fund disbursement processes. The TES program should also conduct periodic evaluations to assess the impact of timeliness on student satisfaction and academic outcomes, ensuring continuous improvement in service delivery and support systems. By prioritizing these measures, the TES program can sustain its critical role in alleviating financial barriers and enhancing access to quality education for low-income students. Maga-Ao et al. (2019) stressed the importance of monitoring and optimizing TES utilization to ensure alignment with its intended purpose. The

findings of this study underscored the critical need for program reforms to address delays, enhancing both accessibility and the academic outcomes of grantees.

Moreover, the four private institutions may develop and enforce uniform guidelines for managing TES funds and services to minimize disparities between schools. The CHED and UniFAST should conduct regular audits and provide technical support to institutions requiring process enhancements.

Finally, the researchers recommend to future researchers to explore the challenges of indigent non-TES grantees in accessing quality tertiary education to provide a deeper understanding of their struggles, identify gaps in existing support systems, and propose targeted interventions that can help bridge these challenges, thereby promoting equitable access to education and improving overall student outcomes.

Patents

Author Contributions: Writing- original draft, Supervision and Formal Analysis, Mark Anthony General; Data Curation, Jennilyn Galilea; Investigation, Lea Rose Valdez; Validation, Apritch Honey Cinco; Methodology, Norman Esmundo; and Writing- review and editing, Baisoraya S. Parcon

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