



Service Quality and Client Satisfaction in Public Sector: An Empirical Assessment of the Philippine Social Security System Using the SERVQUAL Framework

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ABSTRACT

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Client satisfaction is regarded as major indicator of service excellence in government institutions. This study assessed the quality of services delivered by the Social Security System (SSS) personnel in Southern Mindanao and examined its influence on client satisfaction using the SERVQUAL framework. Particularly, it aimed to determine the level of service quality across five dimensions, namely: tangibility, reliability, responsiveness, assurance, and empathy, evaluate the extent of client satisfaction, test the relationship between the two variables, and examine potential differences across branches. A descriptive-correlational research design was employed, involving 89 SSS personnel and 1,014 walk-in clients selected through proportionate stratified random sampling. Validated instruments like the SERVQUAL-based questionnaire and the official Client



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Satisfaction Survey of SSS, were utilized for data gathering. Descriptive statistics, regression analysis, and Kruskal-Wallis tests guided the data analysis. Results showed a consistently very high level of perceived service quality and client satisfaction in all dimensions. Assurance, tangibility, and empathy surfaced as vital strengths in service delivery. Statistical analysis proved a strong and significant positive relationship between service quality and client satisfaction, with reliability, assurance, and empathy as the most influential predictors. No significant differences were noted across branches or personnel sections, indicative of institutional coherence and consistency in service standards. These findings attest the effectiveness of SSS in providing citizen-focused public service and emphasize the need for continuous innovation, staff development, and responsive governance to sustain and enhance client-centered performance.

INTRODUCTION

In industrialized economies like the United States, Canada, Japan, South Korea, China, and across Europe, service quality has long been acknowledged as a cornerstone of institutional effectiveness and public trust. Comparative studies show that clients in North America and Europe often hold steadfastly high expectations, evaluating professional service performance through factors such as reliability, responsiveness, and assurance (Laroche et al., 2004; Ueltschy et al., 2007). Japan and South Korea, meanwhile, are frequently featured for their cultures of service excellence. Japanese organizations highly regard continuous quality improvement and customer-centricity, while Korean consumers exhibit more evident instabilities in satisfaction depending on service performance (Ueltschy et al., 2009). In China, the rapid advancement and technological integration have restyled public expectations, with institutional legitimacy gradually tied to efficiency and digital modernization (Gong & Yi, 2018). Likewise, European countries have established quality frameworks in public services such as long-term care and public administration reforms that practically entrench regulation, training, and quality assurance systems to sustain service excellence (Wiener et al., 2007). Collectively, these experiences uphold that while cultural and institutional differences exist, the importance of service quality to citizen satisfaction and organizational legitimacy is a universal interest.

Generally, service quality has become a ground work of effective governance, particularly in organizations responsible in delivering vital services to the public. In Asia, studies always show that high service quality not just pushes customer satisfaction but also braces loyalty and trust in both public and private sectors

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(Gong & Yi, 2018). In highly competitive areas such as finance, transport, and healthcare, countries like China, Japan, South Korea, and Singapore reveal how perceptions of tangibility, reliability, responsiveness, assurance, and empathy create wider assessments of institutional efficiency and credibility. These findings indicate that service quality, when effectively provided, becomes a critical element of workable engagement between institutions and their stakeholders.

Within Southeast Asia, the debate on public service quality manifests the region's varying scale in governance capacity and socio-economic development. Vietnam has made significant investments in public internet and administrative services, where responsiveness and technological innovation are flaunted to increase citizen satisfaction (Tien & Huong, 2023; Tuan, et al., 2023). In Singapore, service quality in financial advisory establishments has been demonstrated to promote client trust, setting benchmarks for professionalism in the region (Ben, 2018). Malaysia's practices in civil aviation and governance reform exemplify how innovation and branding are essential for sustaining competitiveness and credibility (Adapa & Roy, 2016; Siddiquee, 2008).

The narratives of Cambodia, Laos, and Myanmar also point out the varied directions of service quality in ASEAN. In Cambodia, e-government initiatives illustrate the significance of efficiency, information quality, and user satisfaction in digital revolution (Sang, et al., 2009). In Laos, public administration developments have fortified service consistency and citizen engagement (Kim & Araya, 2012). Moreover, Myanmar's public services that range from customs to healthcare indicate that while bureaucratic inefficiencies remain, improving assurance and empathy in service provision continues critical to cultivating satisfaction and public trust (Kyaw, 2023; Cho, 2024). Taken together, these ASEAN realities show the potential and inconsistency alike of service delivery reform, particularly as governments struggle to balance modernization with local socio-economic experiences.

In the Philippine setting, and mainly within government agencies such as SSS, concerns about service delays, inadequate responsiveness, and limited client engagement have been well-documented (Galang & Villa, 2024; Gonzales et al., 2015). Despite efforts to modernize operations through digital platforms and administrative reforms, challenges persist in making sure that members experience reliable and high-quality service at the point of delivery. Prior studies (e.g., Ocampo et al., 2019; Magno & Polanco, 2023) have cited these issues at the national level but often discounted regional variations that manifest differing socio-economic contexts and operational realities.

Mindanao South II Division of the SSS exemplifies a valuable setting for localized inquiry. This division comprises branches that serve large, diverse,

and usually underserved populations. However, systematic evaluations that specifically explore how clients in these branches perceive service quality and how these perceptions shape their satisfaction remain scarce. Such assessments are critical in providing evidence-based guidance for targeted improvements in service delivery at the regional level.

This study aims to fill this gap by assessing the service quality of SSS personnel in Mindanao South II Division and examining its influence on client satisfaction. By applying the SERVQUAL framework, this investigation will provide empirical insights into the strengths and weaknesses of service delivery in this context. In particular, the objectives of the study are: 1) determine the level of service quality of the SSS personnel, 2) describe the extent of the client satisfaction relative to SSS services, 3) test the relationship of service quality and client satisfaction, and 4) test the differences of service quality and client satisfaction levels across branches. The findings are intended to support policy reforms and service enhancement initiatives that prioritize client-centered approaches, ultimately contributing to the broader discourse on improving public service quality in the Philippines.

FRAMEWORK

This study is anchored on the SERVQUAL model developed by Parasuraman, Zeithaml, and Berry (1988), which provides a well-established framework for evaluating service quality through five dimensions: Tangibles, Reliability, Responsiveness, Assurance, and Empathy. These elements reflect the physical, functional, and relational aspects of service delivery, and have been widely applied in public and private sector research to measure service quality and its impact on customer satisfaction.

In the perspective of public service delivery, the SERVQUAL model has been effectively adapted to suit bureaucratic and institutional realities in the Philippines (Magno & Polanco, 2023; Ocampo et al., 2019). Studies bear out that reliability and responsiveness are the most influential dimensions in determining client satisfaction in government agencies, including social insurance institutions like SSS. These findings emphasize the importance of consistently delivering services on time, addressing member concerns promptly, and maintaining a trustworthy and courteous interaction with clients.

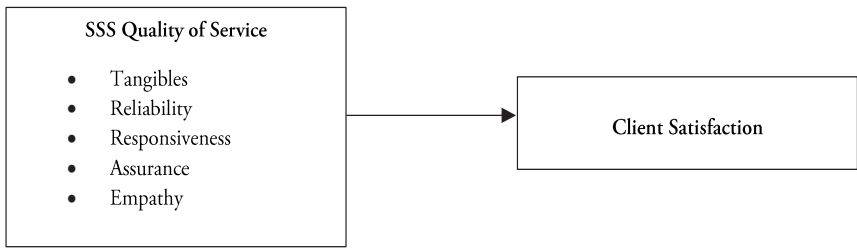
Client satisfaction, the outcome variable in this study, is defined as the degree to which SSS members perceive their service expectations to be met or exceeded. This concept aligns with Expectation-Disconfirmation Theory, which posits that satisfaction results from the comparison between expected and actual service performance (Brucal et al., 2022). In the public sector, satisfaction also

manifests trust in institutional performance and the alleged value of government programs (Mendoza et al., 2020).

By integrating the SERVQUAL model and principles of public sector service delivery, this study investigates the extent to which the service quality of SSS personnel influences member satisfaction. The framework posits that higher levels of service quality are positively associated with increased client satisfaction. This theoretical lens provides a structured approach to assess, interpret, and enhance the performance of frontline personnel in SSS Mindanao South II Division. The research paradigm is presented in Figure 1.

Figure 1

Research Paradigm



METHODOLOGY

Research Design

This study employed a descriptive-correlational research design to determine the relationship between the service quality of Social Security System (SSS) personnel and clients' satisfaction in the Mindanao South II Division. As Bhat (2021) explained, descriptive-correlational research seeks to describe existing conditions and analyze relationships among variables without manipulating them. This design is appropriate for identifying trends and measuring associations between service quality, personnel performance, and client satisfaction.

Descriptive research allowed the study to document observed phenomena as they naturally occurred, while quantitative methods provided measurable and analyzable data. According to Klazema (2014), quantitative research emphasizes numerical data and objective analysis, leading to clear, verifiable conclusions. Additionally, the correlational aspect of the design, as Bhandari (2021) noted, facilitated identifying the strength and direction of relationships among variables.

Research Site

The study was conducted in five SSS branches under the Mindanao South II Division: Cotabato, General Santos, Kidapawan, Koronadal, and Tacurong. Originally comprising 12 branches, the division was reorganized in 2016, resulting in the current delineation. While annual performance metrics are routinely monitored, member satisfaction data remain underreported, prompting the need for this study.

Respondents of the Study

Respondents included SSS personnel and walk-in clients receiving face-to-face services at the five branch offices. From a total of 115 personnel, a proportionate sample of 89 was drawn. Client respondents numbered 1,014, determined from the total walk-in population of 8,004 across the five branches. Stratified sampling ensured fair representation across all sites.

Table 1

Sample Distribution of Respondents

Branch	Personnel	Sample	Clients	Sample
Cotabato	15	12	511	65
General Santos	41	32	3,902	494
Kidapawan	19	15	975	124
Koronadal	23	18	1,384	175
Tacurong	17	13	1,232	156
Total	115	89	8,004	1,014

Sampling Technique

To ensure manageable and statistically valid sample sizes from the total population of 115 Social Security System (SSS) personnel and 8,004 walk-in SSS clients across the five branches in the Mindanao South II Division, the researcher employed a proportionate sampling strategy. Using the Raosoft sample size calculator, with a 3% margin of error and 95% confidence level, the study determined that a sample of 89 SSS personnel and 1,014 client-respondents would yield statistically significant and generalizable findings.

Raosoft is a widely recognized and dependable tool for calculating sample sizes in social science research. It is particularly useful for statistical analyses such as Cronbach's alpha, intraclass correlation, kappa statistics, and Pearson's correlation coefficients (Arifin, 2018). Its validity as a sample size estimator is further supported by its integration in advanced applications, including Kinetic

Monte Carlo (KMC) simulations (Wang, 2013) and automated bioprocess sampling systems (Hofer, 2020), where precision in data collection is critical. Hence, the selection of Raosoft for this study is justified by its established credibility in various empirical disciplines.

The study utilized stratified random sampling to ensure representation across all five SSS branches, that is: Cotabato, General Santos, Kidapawan, Koronadal, and Tacurong. As explained by Frey (2018), this technique involves dividing the population into subgroups (strata) based on a key characteristic like branch location, and then selecting random samples from each stratum in proportion to their population size. This method improves the representativeness of the sample, controls for branch-level variability, and warrants more accurate cross-sectional analysis of service quality and performance within the division.

Instrumentation

The primary tool employed for data collection in this study was a structured survey questionnaire, which was adapted, modified, and translated to assess the key variables: service quality and client satisfaction. The instrument measuring service quality was adapted from Munhurrun et al. (2010), based on the SERVQUAL framework. It comprises five core dimensions, namely: reliability, responsiveness, assurance, empathy, and tangibility, which collectively capture clients' perceptions of the quality of services rendered by Social Security System (SSS) personnel. Minor modifications and contextual translations were applied to ensure cultural and linguistic relevance for the respondents in the Mindanao South II Division. In ensuring internal consistency, the translated version of the questionnaire was subjected to a reliability test using Cronbach's alpha, a widely accepted measure of the internal coherence of Likert-scale survey instruments (UCLA, 2021). Item-correlation analyses denote that all indicators are highly consistent given that the computed coefficients are completely higher than the acceptable threshold of 0.70 (Taber, 2017). Overall, the alpha coefficient obtained for the service quality scale was 0.75, showing reliability; hence, the appropriateness and readiness of the instrument for use in this study.

To measure the **Client Satisfaction**, this study employed a standardized questionnaire adapted from the official **Client/Customer Satisfaction Survey (CCSS)** of the Social Security System (SSS), used as part of its compliance with the Anti-Red Tape Authority (ARTA) guidelines. This tool comprises eight (8) structured items that assess clients' perceptions of the quality of service they received during in-person transactions at SSS branch offices. Each item in the questionnaire is intended to capture key dimensions of client satisfaction, to include service efficiency, fairness, courtesy, clarity of procedures, accessibility

of information, and fulfillment of service expectations. These dimensions are aligned with standard indicators of service satisfaction in public sector performance evaluation. Clients were asked to indicate their level of agreement with each statement by choosing one of the following options: **Strongly Agree** (5) if they felt very satisfied with the service aspect described, **Agree** (4) if they felt generally satisfied, **Neither Agree nor Disagree** (3) if they were neutral or undecided, **Disagree** if they were dissatisfied, **Strongly Disagree** (2) if they were very dissatisfied, and **Not Applicable** (1) if the item did not pertain to their specific experience. This instrument was subjected to expert validation and reliability testing to ensure its appropriateness for the local context. Its use, being drawn directly from a government-mandated survey tool, supports its content validity and enhances the practical relevance of the data gathered in assessing the level of client satisfaction within frontline public services.

Data Gathering Procedure

Following the validation and reliability testing of the research instruments, the researcher sought formal approval from the Dean of the Graduate School to conduct the study. Upon securing this endorsement, a formal request letter was submitted to the Division Head of the Social Security System (SSS) Mindanao South II Division to obtain permission for the administration of the survey across the designated branches.

Once official clearance was granted, the researcher proceeded to coordinate with each branch for the distribution of the questionnaires. Prior to survey administration, a brief orientation was made with the participants to explain the purpose of the study, ensure informed consent, and clarify any instructions related to the completion of the questionnaire. Respondents were allotted sufficient time to answer the items based on their personal experiences and perceptions.

Upon completion of the survey, the researcher directly retrieved the questionnaires to ensure data integrity and minimize the risk of loss or error. The collected responses were then systematically organized and encoded for statistical analysis. This final phase involved interpreting the data using appropriate quantitative techniques to address the research questions and hypotheses.

Statistical Treatment

The data gathered were organized, tallied, and analyzed using both descriptive and inferential statistics to provide a comprehensive understanding of the service quality and client satisfaction in the Social Security System (SSS) branches within the Mindanao South II Division. Descriptive statistics, particularly the mean and standard deviation, were employed to summarize and interpret the responses

concerning the dimensions of service quality and levels of client satisfaction. This statistical measure allowed the researcher to present a clear and concise overview of the general trends in client experiences, showing key areas of strength and potential improvement in service delivery.

To further investigate the relationships and differences among the variables, inferential statistical methods were applied. Multiple regression analysis was used to examine the relationship between service quality and client satisfaction. This analysis tested the predictive power of the personnel's quality of service towards the satisfaction of the clients.

Additionally, Kruskal-Wallis test was utilized to assess whether there were statistically significant differences in service quality and satisfaction levels across the five SSS branches. Supposedly the ANOVA test was utilized, however, assumptions of normality or homogeneity of variances were not met. Hence, the Kruskal-Wallis H test which is a non-parametric equivalent of the former was applied. The integration of these statistical tools ensured the soundness of the data analysis and enhanced the reliability of the conclusions drawn regarding the quality of services rendered by SSS and their impact on client satisfaction.

Research Ethics Protocol

This study adhered to customary ethical principles in carrying out research involving human participants, guided by the standards of the American Psychological Association (APA, 2017) and the Philippine National Ethical Guidelines for Health and Social Research (Philippine Health Research Ethics Board [PHREB], 2017). Informed consent was secured from all respondents before their participation. The purpose, scope, and voluntary nature of the study were clearly clarified to participants, to make sure they fully understood their right to decline or withdraw at any phase without repercussions. Participation was based on free choice, with no practice of coercion. The questionnaires were intended to reduce personal or sensitive inquiries, focusing strictly on perceptions of service quality and satisfaction, thus moderating the risk of psychological or social harm.

Confidentiality and anonymity were strictly maintained throughout the research process. No personally detectable information was collected, and responses were encoded and analyzed in collective form to safeguard participants' privacy. Data were securely stored in password-protected files accessible only to the researcher, and physical copies of the questionnaires were kept in locked storage. Upon completion of the study, all raw data were safely disposed of in accordance with ethical data management protocols. The study also sought formal permission from the Social Security System (SSS) Mindanao South II Division

to ensure institutional compliance. By upholding these ethical safeguards, the research guaranteed respect for participants' rights, maintained data integrity, and strengthened the credibility and trustworthiness of its findings.

RESULTS AND DISCUSSION

Quality of Service of the Social Security System Personnel

The quality of service delivery in government agencies, particularly in social protection agencies such as the Social Security System (SSS), plays an essential role in creating public trust, institutional acceptability, and client fulfillment. Table 2 presents the assessment of the quality of service being provided by SSS personnel to clients across five core dimensions, namely: tangibility, reliability, responsiveness, assurance, and empathy. These dimensions collectively propound a comprehensive evaluation framework for appreciating how clients perceive the competence, efficiency, and relational attributes of service providers.

Table 2

Quality of Service Provided by the Social Security System Personnel to Clients

Dimensions	Mean	SD	Qualitative Description
Tangibility	4.62	0.40	Very High
Reliability	4.54	0.45	Very High
Responsiveness	4.48	0.53	Very High
Assurance	4.64	0.42	Very High
Empathy	4.59	0.45	Very High
Overall Mean	4.57	0.40	Very High

As shown, the level of service quality of the personnel is very high ($M=4.57$, $SD = 0.40$). This result indicates that across all SERVQUAL dimensions, the clients recognize the SSS as consistently providing service that goes beyond expectations in terms of **competence, efficiency, and customer-oriented**.

In particular, the high mean in the assurance dimension ($M=4.64$) points to clients' strong confidence in the competence, courtesy, and credibility of SSS personnel. This confirms the findings of Chikwawawa (2019), who stressed that public trust in social institutions increases when clients feel secure in the professional abilities of frontline staff. Likewise, the very high score in tangibility ($M=4.62$) affirms that the physical facilities, equipment, and appearance of

personnel are well-maintained and professional, aligning with the SERVQUAL findings of Gonzales et al. (2015) that point out the role of tangible cues in influencing service impressions in social security offices.

Empathy reveals the agency's enormous commitment to understanding and attending the individual needs of clients ($M=4.59$). This validates Li and Mao's (2021) observation that the personalization of service and human sensitivity in interactions improve clients' perception of fairness and inclusiveness. It also reflects Mzee's (2013) claim that service quality improves considerably when staff exhibit authentic concern and relational responsiveness to clients' concerns.

Reliability is also rated very high ($M=4.54$), that shows the consistency and dependability of SSS processes. Abdullahi et al. (2023) mentioned that this dimension is a strategic indicator of public sector performance, especially in environments where clients assume timely and accurate handling of critical benefits. When clients recognize the institution as reliable, they are more likely to develop a sense of institutional loyalty and trust.

The responsiveness dimension, while slightly lower than the rest ($M=4.48$), still got a very high rating. This implies that SSS personnel are generally viewed as prompt and helpful, although there may be slight variations in how quickly services are rendered or inquiries are addressed. Toots (2006) disputed that responsiveness in public institutions is usually constrained by bureaucratic limitations and system overload, however the current data prove that SSS manages to perform laudably in this area despite such restrictions.

Largely, the findings in this table are in accordance with the broader literature on public service delivery, which indicates that high-quality service in social security systems is complex such that it requires a balance of operational efficiency, staff competence, system transparency, and client-centered interaction (Nazari et al., 2013; Reyes et al., 2023). The evenly high scores across all dimensions signify that the SSS has institutionalized a service culture that is not merely functional but relationally encouraging, thus enhancing the overall satisfaction and trust of its clients.

Such findings uphold the relevance of sustained investment in staff development, process standardization, and digital service delivery platforms, as emphasized by the International Social Security Association [SSA] (2024), to continue and further uplift service quality standards in institutions authorized to espouse public welfare and social protection.

Level of Satisfaction of the Clients with the Services of SSS Personnel

Table 3 presents the level of client satisfaction with the services provided by the Social Security System (SSS) personnel. It summarizes clients' perceptions

in various service indicators, reflecting the effectiveness, efficiency, and overall service quality of the SSS offices.

Table 3
Level of Satisfaction of the Clients with the Services of Social Security System Personnel

Indicators	Means	SD
1. I am satisfied with the service that I availed.	4.63	0.59
2. I spent a reasonable amount of time on my transaction.	4.76	0.50
3. The office followed the transaction's requirements and steps based on the information provided.	4.64	0.57
4. The steps – including payment – I need to do for my transaction were easy and simple.	4.57	0.58
5. I easily found information about my transaction from the office or its website.	4.58	0.62
6. I feel the office was fair to everyone, or ' <i>walang palakasan</i> ', during my transaction.	4.67	0.57
7. I was treated courteously by the staff, and – if asked for help – the staff was helpful.	4.59	0.58
8. I got what I needed from the government office, or – if denied – denial of request was sufficiently explained to me.	4.61	0.60
Overall Mean	4.63	0.40

Legend: 4.20-5.00 (Very high), 3.40-4.19 (High), 2.60-3.19 (Moderate), 1.80-2.59 (Low), 1.00-1.79 (Very Low)

As indicated, the clients expressed very high satisfaction ($M=4.63$, $SD = 0.40$) as regards the services of the SSS personnel. This means that they perceive the agency as both an efficient and responsive institution, and one that advocates fairness, transparency, and courteous treatment throughout the service delivery process. The data denote that, from accessing information to completing transactions, clients experienced a simplified, inclusive, and equitable system that aligns with the expectations of a modern, citizen-centered bureaucracy.

This general perception of excellence is emphasized across multiple aspects of the client experience. They found transactions timely and straightforward, and reported that requirements were followed properly and that steps were made clear and manageable. Such feedback demonstrates that procedural transparency and accessibility are well-integrated into the agency's daily operations. Equally critical

is the perception of fairness as reflected in the belief that “*walang palakasan*” (no preferential treatment) occurred. This is together with the helpfulness and courtesy of staff, both of which play a significant role in establishing legitimacy and institutional trust.

Besides, the high satisfaction score implies that the agency has likely operationalized client-centered reforms like simplified processes, improved frontline communication, and digital service enhancements. These findings affirm Capistrano’s (2020) evaluation of public trust and institutional performance in Philippine government financial service agencies, which acknowledged client satisfaction as a significant outcome of integrated information systems and professionalized service culture. In a similar vein, Ilan and Almario (2023) found that consistent and responsive client interactions at the SSS are strongly correlated with higher perceptions of service fairness and procedural clarity.

Moreover, assessments by the World Bank (2016) and Orbeta (2018) point to the challenges faced by Philippine social insurance institutions, particularly in ensuring cross-agency integration and minimizing bureaucratic inefficiencies. Yet, the current findings offer a counterpoint to these challenges, indicating that at least in direct client-facing services, the SSS is perceived as overcoming systemic barriers through client satisfaction-oriented practices. The consistently low standard deviation further reinforces the notion of equitable service delivery, suggesting that client experiences are not just positive but also uniform and predictable, serving as hallmarks of a mature public institution.

Additionally, Manasan’s (2009) extensive review of Philippine social protection institutions noted areas such as accessibility and trust-building as central to improving long-term public engagement with government programs. The high ratings across indicators like courteous service, ease of information access, and sufficiency of explanations embody this principle, which discloses that the SSS not only meets practical requirements but also prospers in bringing relational value to its stakeholders.

Ultimately, the high level of client satisfaction documented in this dataset is not simply a statistical evidence but a sign of deeper institutional practices that promote transparency, fairness, and service efficiency. It signifies a significant success for the SSS in its goal to be a reliable pillar of social protection, competent of providing not just benefits, but a meaningful and decent service experience for its clients.

Comparison of SSS Personnel’s Quality of Service by Branch

Table 4 depicts the results of a Kruskal-Wallis H test performed to determine whether there are statistically significant differences in the perceived quality of

service rendered by personnel across five Social Security System (SSS) branches in Mindanao South II Division. The branches included in the analysis are Cotabato, General Santos (Gensan), Kidapawan, Koronadal, and Tacurong.

Table 4

Kruskal-Wallis Test on the SSS Personnel's Quality of Service When Compared by Branch

Branches	N	Mean	SD	χ^2	Df	P
Cotabato	65	4.60	0.31	0.84	4	0.932
Gensan	494	4.57	0.41			
Kidapawan	124	4.60	0.36			
Koronadal	175	4.56	0.40			
Tacurong	156	4.56	0.44			

Note. $p < .05$, significant

As reflected, there are no statistically significant differences in the perceived quality of service across the five SSS branches, $\chi^2 (4) = 0.84, p = .932$. This result signifies that the level of service provided by personnel in each of the SSS branches is perceived to be of similar quality by their respective clients. Notwithstanding the minor variations in the mean scores, the extremely high p-value suggests that these differences are not statistically meaningful. In ordinary terms, clients in all branches look like to have a consistent level of service, with no single branch standing out either positively or negatively in terms of service quality. This homogeneity in service delivery could mean effective standardization of protocols, training, and customer service strategies within the SSS offices in the division. It also means that clients can expect a comparable service experience irrespective of which branch they visit.

The consistent service quality across SSS branches relates to the agency's commitment to standardized service delivery, as outlined in the SSS Internal Control Procedures. These processes give emphasis to the importance of a sound internal control system to safeguard effective and efficient operations. Furthermore, the SSS 2023 Annual Report emphasizes the agency's efforts in advancing service quality through various initiatives, including the implementation of quality management systems and continuous staff training. The findings also validate the study conducted by Gonzales et al. (2015), which evaluated the service quality of the SSS Calamba Branch and found that while there were areas for improvement, the overall service quality was satisfactory. These intensive efforts contribute to the uniformity in service quality observed across different branches.

Comparison of SSS Quality of Service by Personnel Section

Table 5 shows the results of a Kruskal-Wallis H test performed to determine whether there are statistically significant differences in the perceived quality of service rendered by personnel across Social Security System (SSS) sections in Mindanao South II Division. The sections included in the analysis are Accounts Management Section, Administrative Section, Members Service Section and Telling Section.

Table 5

Results of Kruskal-Wallis Test on the SSS Quality of Service when Compared by Personnel Section

Section	N	Mean	SD	χ^2	df	P
Accounts Management Section	186	4.62	0.40	4.47	3	0.215
Administrative Section	15	4.46	0.37			
Member Service Section	607	4.57	0.39			
Telling Section	206	4.54	0.45			

Note. $p < .05$, significant

The findings indicate that there is no statistically significant difference in the perceived quality of service rendered by SSS personnel across the four operational sections, namely: Accounts Management, Administrative, Member Service, and Telling, as indicated by the Kruskal-Wallis H test ($\chi^2 = 4.47$, $df = 3$, $p = 0.215$). Despite numerical differences in mean satisfaction scores, with Accounts Management Section receiving the highest mean ($M = 4.62$) and Administrative Section the lowest ($M = 4.46$), the variation is not large enough to conclude a meaningful disparity in service quality among the groups.

These results suggest a consistently positive perception of service quality across the SSS sections. This aligns with the findings of Del Mundo and Gatchalian (2023), who reported uniformly high satisfaction ratings across SSS regional branches in the Philippines, emphasizing well-maintained service standards regardless of the specific department. Similarly, Torres et al. (2021) underlined that public trust in government services is bolstered when frontline service delivery is consistently courteous, efficient, and standardized; these traits are evidently present across the sections evaluated.

International studies further validate this outcome. Habib et al. (2022), in assessing Malaysian civil services using the Kruskal-Wallis test, inferred that high-performing government agencies often show minimal variation in

service ratings across internal units, reflecting system-wide effectiveness rather than isolated excellence. These findings imply that the SSS's service quality is well-distributed, and current strategies are effective in delivering an identical experience. Consequently, no major section-specific intervention is needed. However, continuous monitoring and customer feedback mechanisms should remain in place to address emerging issues and maintain high standards.

SSS Personnel's Quality of Service and Clients' Satisfaction

Table 6 shows the multiple regression analysis aimed at examining the influence of the various dimensions of quality of service of SSS personnel and the clients' satisfaction.

Table 6

Results of Multiple Regression Analysis between the Quality of Service Dimensions and Clients' Satisfaction

<i>Predictors</i>	<i>Coefficients (B)</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>p-value</i>
Intercept	0.56	0.08	7.16	0.0000
Tangibility	0.12	0.03	4.84	0.0000
Reliability	0.26	0.03	9.97	0.0000
Responsiveness	-0.06	0.02	-2.64	0.0083
Assurance	0.30	0.03	9.77	0.0000
Empathy	0.26	0.03	9.82	0.0000

Notes: R² = .7515, F(5,1008) = 609.75; p = .0000

The results indicate the significant influence of various service quality dimensions on client satisfaction with Social Security System (SSS) services. Statistically, the regression model is highly significant, $F(5, 1008) = 609.75$, $p < .001$, with an R^2 of 0.7515, suggesting that 75.15% of the variance in client satisfaction is explained by tangibility, reliability, responsiveness, assurance, and empathy. Such a level of explanatory power is notable in public sector service assessments and bolsters the importance of the SERVQUAL framework in scrutinizing clients' satisfaction in government institutions. Similar levels of explanatory strength have also been recognized in ASEAN settings, where scholars claim that public trust is strongly linked to perceptions of service quality (Abdullah & Kalianan, 2008; Kim & Araya, 2012).

Among the predictors, assurance surfaced as the most dominant factor ($B = 0.30$, $p < .001$), underscoring that clients value competence, trustworthiness, and

professionalism of SSS personnel. This result attests Ilan and Almarío's (2023) findings in their evaluation of an SSS branch, where assurance decisively influenced loyalty. Also, Amoah (2023) cited that assurance promotes satisfaction in social insurance contexts. In Malaysia, Agus et al. (2007) proved that assurance and credibility are vital in shaping confidence in government services, while Rahman (2016) noted that Singapore and Brunei improved civil service legitimacy by entrenching assurance within core values of integrity and professionalism. These ASEAN narratives support the significance of assurance as a cross-cultural factor of satisfaction in public service delivery.

Empathy and reliability also emerged as strong positive predictors ($B = 0.26$ each, $p < .001$), signifying that timely, responsible service coupled with genuine concern for client needs greatly augments satisfaction. This is consistent with Chikwawawa's (2019) assertion that respectful, accurate, and fair treatment strengthens high service quality in public institutions. In a related study, Altavano and Betiz (2023) confirmed that healthcare institutions in Albay, Philippines got higher client satisfaction when empathy and compliance with service standards were given priority. In the broader ASEAN perspective, Selvanathan et al. (2016) stressed that discontent in Malaysian government agencies usually emanated from gaps in empathy and reliability, which damaged public perception of fairness. Similarly, Othman (2014) disclosed that employee appraisal satisfaction in Brunei's civil service was positively associated to reliability and fairness in service, which validates the notion that persistent attention to client needs and reliable delivery are generally appreciated.

Tangibility, though getting the smallest coefficient ($B = 0.12$, $p < .001$), also significantly predicted satisfaction which shows that physical facilities, cleanliness, signage, and general office atmosphere contribute to clients' evaluation of service. This observation validates Zaportiza-Corvera's (2017) finding that enhanced physical facilities and rationalized processing stimulated higher satisfaction levels in the DFA-Butuan office. Comparable patterns can be told in Malaysia, where Rashid (2008) uncovered that poor physical infrastructure in some government offices adversely influenced citizens' perceptions of service quality. Besides, Nguyen (2015) reported that in Vietnam, e-government services achieved recognition when digital interfaces were observed as properly structured, clean, and user-friendly implying that tangibility expands to both physical and digital service environments.

The negative coefficient of responsiveness ($B = -0.06$, $p = .0083$) needs critical interpretation. Although responsiveness typically promotes satisfaction, this result could suggest client frustrations with observed delays, irregularities, or inefficiencies in responding queries. Capistrano (2020) previously recorded

similar concerns in Philippine social protection agencies where systemic lags weakened responsiveness during periods of technological transitions or personnel shortages. This analysis aligns with Ocampo et al. (2019), who related that responsiveness is a very delicate dimension that, when conceded, radically wears away satisfaction even in organizations with then strong service practices. Moreover, Kumar (2021) also observed that the unstable development of online public services in Vietnam, Malaysia, and Brunei resulted to client disappointment due to delays and absence of prompt resolution of queries. Aziz (2016) further disputed that Brunei's complaint management systems required responsiveness, restricting their effectiveness in enhancing satisfaction. These examples show that responsiveness is commonly the most sensitive dimension of service quality in both the Philippines and neighboring countries.

Furthermore, the evident explanatory power of the regression model proves the soundness of SERVQUAL-based frameworks in Philippine public service. Alipour et al. (2015) cited that constant monitoring and incorporating client feedback into service provision raised satisfaction outcomes. This finding is restated by Pascua and Japos (2023), who found that human resource management practices such as training and performance evaluation mediate the relationship between service quality and satisfaction. This bolsters the idea that upgrading SSS personnel capacity and feedback mechanisms can likewise elevate client perceptions. Comparative ASEAN literature sustains this approach: Yusof and Ismail (2009) presented that knowledge-sharing practices among Malaysian government agencies intensified service delivery quality, while Haji Rashid (2014) verified that the application of balanced scorecards in Brunei afforded measurable improvements in coupling performance with client satisfaction.

Largely, these findings indicate that client satisfaction with SSS services is shaped not only by professional assurance, empathy, and reliability but also by the physical environment and responsiveness of personnel. The inclusion of ASEAN insights shows that these service quality dimensions are universally significant, although their influence and expression may diverge by institutional and cultural setting. For this reason, the SSS stands at a critical stage that demands sustaining its advances while it decisively addresses responsiveness issues through system reforms, organizational learning, and citizen-centered innovations. Lessons from nearby ASEAN countries imply that driving in core values, guaranteeing stable complaint management systems, and integrating performance monitoring structures are practical strategies to foster service quality while keeping public trust and institutional legitimacy.

Although the study poses useful insights into client satisfaction, these findings must be considered against the methods employed to obtain them. The

regression model exhibited strong explanatory power, with assurance surfacing as the most prominent predictor, which signifies the significance of competence and trustworthiness in forming client perceptions. The use of SERVQUAL and a descriptive-correlational design with stratified random sampling assured systematic assessment and sample adequacy across SSS branches, lifting both internal validity and generalizability.

Nonetheless, methodological limitations moderate these conclusions. The cross-sectional design restricts causal inference, self-reported data encourage response bias, and the uneven distribution of respondents particularly the supremacy of General Santos clients, may have tilted results toward larger service centers. While SERVQUAL's validity helps credibility, its adjustment may overlook culturally rooted service issues such as accessibility and digital literacy. Moreover, although reliability was confirmed through Cronbach's alpha, additional validation, such as confirmatory factor analysis, could have reinforced the instrument's psychometric strength.

In general, the study determines the importance of reliability, tangibility, empathy, and assurance in client satisfaction even with recognizing methodological constraints. Thus, future research would benefit from longitudinal or even mixed-method approaches to grab changing client experiences and deepen quantitative findings with richer qualitative insights.

CONCLUSION

This study found that the Social Security System (SSS) personnel in the Mindanao South II Division consistently provide a very high quality of service among all SERVQUAL dimensions, namely: tangibility, reliability, responsiveness, assurance, and empathy, signifying both operational efficiency and client-centered concern. Clients conveyed very high satisfaction with their service experiences, stating fairness, clarity of procedures, and civil treatment as significant features of their transactions. Notably, no significant differences were noted in perceived service quality across branches or functional sections, which indicate strong institutional soundness and standardized service delivery.

Regression analysis also showed that assurance, reliability, and empathy were the most significant predictors of client satisfaction, noting the importance of competence, consistency, and personalized consideration in forming positive perceptions of public service. The surprising negative coefficient for responsiveness denotes that speed alone does not guarantee satisfaction and must be completed by clarity and relational engagement.

More generally, the findings assert that the SSS has effectively institutionalized

a service culture that stabilizes technical efficiency with human-centered interface, thus encouraging trust and legitimacy. The results imply that maintaining such performance will entail continuous staff development, integration of client feedback, and adaptive makeovers to meet changing public expectations. In a wider sense, this study places the SSS as a model for effective and client-responsive governance, presenting insights that may inform service upgrading strategies across other public institutions.

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