

MEASURING THE SERVICE QUALITY OF SOCIAL SECURITY SYSTEM (SSS) – CALAMBA BRANCH

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ABSTRACT

This study aims to conduct a service quality measurement of the services of Social Security System (SSS) – Calamba Branch. This study will focus on determining the perception and expectation of the SSS members serviced by the branch and will evaluate the obtained results based on the five dimensions of service quality. It also aims to find the average gap between the expectation and perception, to determine if a significant relationship exists between the two, and ultimately find the present level of perceived service quality. The researchers designed a survey questionnaire based on the original 22 pairs of Servqual items. The average population size was 1557 people based on one regular week of operation consisting of five working days from Monday to Friday. The researchers found out that the level of expectations of the members of SSS Calamba Branch is always significantly higher than their perceptions. It was also determined that there is a moderate positive linear relationship between the customers' expectations and perceptions, and that this relationship is significant. Finally, the researchers identified that the present level of perceived service quality provided by SSS Calamba Branch is within the satisfactory level.

Keywords: service quality, perception, expectation, Servqual, SSS.

INTRODUCTION

Over the years, service quality has been a continuous endeavour of majority of service organizations. Han and Baek (2004) described

service quality is most commonly defined as the discrepancy, gap, or difference between the consumer's expectations and perceptions of the service delivered.

The importance of service quality should never be underestimated. Angelova and Zekiri (2011) stated that it is one of the most important elements for gaining a sustainable competitive advantage in the service industry. Berry, Parasuraman, and Zeithaml (2001) added that it has become the great difference maker and the most powerful competitive weapon service organizations possess. According to Angelova and Zekiri (2011), service quality continuously shows its value by providing service organizations with favorable results such as achieving customer satisfaction which in turn leads to repeat purchases, brand loyalty, and positive word of mouth. Desmuhk and Vrat (2004) declared that service quality also strengthens business performance, lowers costs, and increase profitability.

Various models and measurement instruments were developed by scholars to measure the quality of service, but among them the Servqual Model scale developed by Parasuraman et al. (1988) was the most popular and most widely adapted. It is a model

that measures the gap between a customer's expectations and perceptions of the service received. It is composed of five dimensions of service quality namely; tangibility, reliability, responsiveness, assurance and empathy, with 22 pairs of expectation/perception items evenly distributed and aligned to each of these five dimensions. (Ilhaamie, 2010)

Servqual Model has demonstrated success over several service industries. Various studies in hospitals (Sohail, 2003), in banking (Mohammad & Alhamadani, 2011), in hotels (Markovic & Raspor, 2004), and even in public services (Munhurrun, Bhiwajee, & Naidoo, 2010) using Servqual Model indicate that goals such as identifying the strong and weak points of the service, pinpointing the most important dimension of quality for the specific service, and examining the level of service quality were met (Ilhaamie, 2010). It has also been the basis for making improvements for existing services. According to Parasuraman, Berry, and Zeithaml (2001), in terms of reliability and validity, literature supports that the scale is generic and has good reliability and validity.

The quality of services in the public sector has been a growing concern in the Philippines. Munhurrun, Bhiwajee, and Naidoo (2010) stated that the public sector is responsible and accountable to the citizens and the community. According to Mokhlis, Aleesa, and Mamat (2011), like most service organizations, the public sector is not exempted from improving the quality of its services in a continuous basis. Philippine government services are usually criticized for having slow processes, outdated

service equipment, and run-down facilities. Most of these criticisms lead to conclusions that link it to corruption in the public sector. However, the citizens do not have a regular means of expressing their expectations and justifying their satisfaction or dissatisfaction on public services in quantifiable terms, and in turn, the public sector also does not have a regular means of identifying the satisfaction of their customers in quantifiable terms. This creates an opportunity for the adaption of Servqual Model in a Philippine public service scenario. It is important for the Philippine public sector to maintain its credibility and reputation so they should allow the citizens to voice-out their satisfaction or dissatisfaction and hear them out. Literature clearly supports the use of Servqual Model in the public sector.

The Philippine Social Security System (SSS) is a privatized social insurance program for Filipino workers in the private sector. Despite being privatized, it is still a state-run firm. Lately, Abeltgas (2013) stated that SSS has been bombarded by the Commission on Audit (COA) with criticisms pertaining to performance issues such as having a snail paced processing and payment despite the computerization of the processes and a snail paced payment of death, disability, and retirement benefits. Remo (2012) added that SSS extends excessive amount of loans with a significant delinquency rate. According to Castillo (2013), SSS is also facing criticisms on the issue of not having enough funds for covering future benefits and issuing a contribution hike as a countermeasure. Austero (2013) also noted the issue on the SSS

directors' bonuses amounting to millions of pesos which was later justified by the president and CEO that it was a reward for the agency's good performance in 2012. These issues are enough to raise questions on customer satisfaction regarding the services received and the question of whether the insurance firm is doing its job right and providing satisfactory services to its customers.

Measuring the service quality of SSS with Servqual Model is a good way to express the impression of the members about the services received and the members' expectations of them. For professionals, non-professionals, and voluntary contributors, it is their right to have a means of expressing themselves without resorting to vocal means and the better way to do is by showing it in numbers. As future professionals and contributors, it is also within the concern of the researchers and the other students to know the level of service quality SSS provides, for it will have an impact on their future corporate lives; on making decisions like entrusting the future to insurance benefits because the firms' service quality is good or not relying on insurance benefits since the firms' processes are slow and unreliable; and in having conclusions on what to expect from the Philippine public sector.

The SSS Calamba Branch was selected as the locale of the study. It is the branch in Laguna with an average daily population of 1556 people. Since the researchers are from Laguna and the research will serve as an undergraduate requirement for completing a degree in Lyceum of the Philippines – Laguna,

the closest branch with the most population was chosen. In the future, the researchers and other students of the institution will be members and contributors to the insurance agency and most of them will experience the services of the selected branch. They need to have a good idea of what to expect from the branch and how the branch performs in the present. The topic and the area of study was carefully decided on with the consideration of providing SSS members in Laguna with a way to express their expectations and perceptions of the services received; the management with a way to determine the customers' expectations and measure their performance; the future researchers, on the subject with a reference; and the future members and contributors, with information about what to expect from the branch based on its present performance. As a proof that the study is really important, the SSS Calamba Branch even bothered to let the executives of the branch talk with the researchers about the conditions they need to agree on before the approval of the study. The management set a condition that the researchers should provide them with a copy of the final paper so that they can use it for improvement references.

Statement of the Problem

The researchers will analyze the issues on the services of SSS Calamba Branch then will relate it to the measurement methods of Servqual model. Specifically, the study will seek assurance to the following questions:

1. What is the demographic profile of the respondents in terms of:

- 1.1. Age;
 - 1.2. Educational Attainment;
 - 1.3. Gender; and,
 - 1.4. Service Category.
2. How do the level of expectations and level of perception of customers of SSS Calamba Branch be compared in terms of the following:
- 2.1. Assurance;
 - 2.2. Empathy;
 - 2.3. Reliability;
 - 2.4. Responsiveness; and,
 - 2.5. Tangibility.
3. What is the average gap between the customers' expectation and customers' perception on the services rendered?
4. Is there a significant relationship between the customers' expectations of the services and their perception of the actual services received?
5. What is the present level of perceived service quality provided by SSS Calamba Branch?
6. What recommendations for improvement can be proposed from the findings of the study?

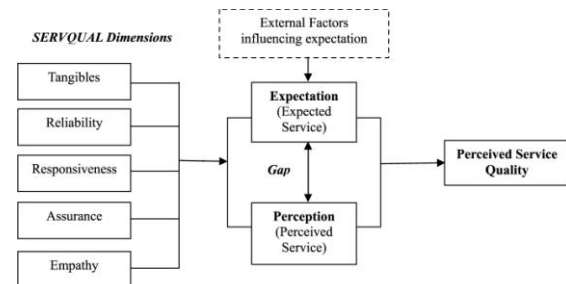
Hypothesis

The present study aims to prove the following hypothesis through the results of data analysis to help the researchers draw out conclusions and propose recommendations:

H0: There is no significant relationship between the customers' expectations and perceptions of service quality.

METHODOLOGY

Theoretical Framework



The figure shows the Servqual Model developed by Berry, Parasuraman, and Zeithaml (2001). It shows the process of measuring the perceived service quality by determining gap between the customer's expectation and perception. The structured questionnaire is a pair of 22 expectation/perception questions designed to capture the five dimensions of service quality: reliability which refers the ability to perform the promised service; assurance which refers to the knowledge and courtesy of the employees and their ability to inspire trust and confidence; tangibility which refers to the appearance of physical facilities, equipment, personnel, and communication materials; responsiveness which refers to the willingness to help customers and the promptness of service; and empathy which refers to the individual caring attention given by the firm to its customers. After the customers' expectations and perceptions have been determined through the

questionnaire, the gap between each pair of expectation and perception items under each dimension will need to be determined. After determining the gap between each of the 22 pairs, the average gap score for each dimension will be determined. Finally, the average gap score of all five dimensions will be computed in order to determine the average Servqual score which is also the measure of the perceived service quality. The broken lines boxing the external factors signifies that in conducting a study using a Servqual model, the external factors may or may not be considered depending on the situation.

Research Methodology

The research study used descriptive survey fulfilling the research objectives. A descriptive survey is used whenever the subjects vary among themselves and one is interested to know the extent to which different conditions and situations are obtained among the subject. The researchers attempted to measure the customers' perception of service quality in the context of public insurance services. The review of related literature shows that among the numerous methods of measuring service quality, Servqual is the most popular and widely used. The questions used in Servqual capture the five dimensions of service quality namely; tangibles, reliability, responsiveness, assurance, and empathy. Minor modifications are allowed on the Servqual items, however, caution should be exercised in making modifications for it could affect the integrity of the scale. Modifications must be within the stated guidelines to maintain the integrity of the

instrument. In this research, seeing as how the dimensions and their corresponding survey questions properly apply to the area of public insurance services, the researchers decided to use the original set of survey questions without making any modifications.

Sample Size

From the average population of 1557 people per day, using Slovin's formula and selecting a confidence level of 95% ($e = 0.05$) the sample size obtained was 318 people. This means that 318 respondents are needed to be selected to give their opinion which will represent the whole population.

Sampling Design and Technique

The researchers decided to use stratified random sampling in facilitating the sampling of the determined sample size. Since the population was derived from different service counters which can be considered as the division of the population or the strata, stratified random sampling is the most appropriate sampling technique to use. The percentage of the total population for each counter was computed and then multiplied to the total sample size to derive the number of random samples to be taken on each counter. Doing this will give the advantage of capturing the key population characteristics in the sample

The Subject

The selected respondents are the members and the new-applicants of SSS Calamba Branch Office. On the average, there were 310 members per week doing

transactions with the tellering section where payments are made. On the medical section where the members file for maternity, sickness and disability claims, there are about 198 members on average per week. On the Unified Multi-Purpose ID Capture Section, there are about 160 members lining up per week in order to get their pictures taken. On the E-web Center and the Administrative Section, there are about 64 members per week. On counters 1, 2, and 3 where the corporate transactions are made, there are 114 members per week, on the average. On counter 4, there are about 107 members per week filing for the issuance of SSS numbers and registration of employers. There are about 381 members per week on counter 5 where salary loan forms are received. On counter 6 there are about 76 members per week receiving funeral, ACOP, and death claims. And on counter 7, there are 144 members on average per week lining-up for senior citizen, persons with disabilities (PWD), and retirement claims. Among these people, samples will be chosen at random to eliminate any possibility of bias but keep in mind that there is a specific number of random samples allowed for each service counter.

Research Instrument

A survey was conducted to measure the quality of service in SSS Calamba, Laguna Branch Office. The survey instrument is the original version of Servqual retaining the original five service quality dimensions and the original twenty two items. After assessing each dimension and their corresponding questions for their relevance to the area of application,

the researchers found that no modifications are needed in the content of the original questions since they are applicable in measuring the quality of service in public insurance services.

The final instrument used for this survey is composed of the original pair of twenty two expectation/perception questions designed to capture the five service quality dimensions: tangibles, reliability, responsiveness, assurance, and empathy.

The responses were recorded on a 4-point Likert scale from Strongly Disagree to Strongly Agree.

Rating	Range	Verbal Interpretation	Level of Expectation	Level of Perception
4	3.50 - 4.00	Strongly Agree	Highly Relevant	Highly Satisfied
3	2.50 - 3.49	Agree	Relevant	Satisfied
2	1.50 - 2.49	Disagree	Irrelevant	Dissatisfied
1	1.00 - 1.49	Strongly Disagree	Highly Irrelevant	Highly Dissatisfied

The first set of questions was designed to determine the level of service customers' expect from SSS Branches. The second set were designed to capture the customers' perception of the level of service provided by SSS Calamba, Laguna Branch Office.

Validation of Research Instrument

The research instrument is composed of a set of expectation questionnaire and a set of perception questionnaire based on the Servqual model by Berry, Parasuraman, and Zeithaml (2001). For the validation, Mr. Ramon George Atento, the research adviser; Engr. Rionel B. Caldo, the research coordinator of the College of Engineering; and Dr. Merlita Medallion, the Research Director of Lyceum of the Philippines - Laguna have checked the contents of the questionnaire. They confirmed

that the questionnaire is an adapted scale and concluded that further validation and testing of reliability is irrelevant, since multiple studies have already validated and tested the reliability of the scale. Also, literature supports that Servqual is generic instrument for measuring service quality which has a good reliability, validity, and broad applicability.

Data Gathering Procedure

The researchers went to SSS Calamba Branch Office and talked to the administrator to ask permission to conduct a study on the said branch. Mr. Jonas P. Ariño gave the researchers permission with the condition of keeping the results confidential and providing a copy of the output to the management. For the distribution of questionnaires, the researchers informed the respondents on the purpose of the survey, the benefits of the study's findings to the branch, and the benefits that they will receive from the findings before asking them to participate. The number of questionnaires that will be given at random is based on the required number of random samples computed for each service counter. The researchers waited for each of the questionnaires to be filled-up completely to ensure complete retrieval of the questionnaires. After retrieving the questionnaires, the researchers made a tally of the responses, tabulated the tally, and processed the data with the proper statistical treatment. The results were interpreted and presented through graphs and other figures.

Statistical Treatment

The following equations were selected as the statistical treatment to deal with the data gathered through the questionnaires and derive numerical values that will provide answers to the problems of the study:

Percentage Formula was used to determine the demographic profile of the respondents, the sample percentage of the respondents was be computed.

$$p = \frac{f}{N} \times 100$$

Where: p= percentage

f= frequency

N= number of items

Weighted Mean was used to determine level of expectations and perceptions of customers. The mean scores for each statement on both sets of questionnaires was computed, the summation of scores for each statement was divided by the sample size. This was also used in determining the present level of perceived service quality through averaging the perception scores of all dimensions.

$$\bar{x} = \frac{\sum fx}{N}$$

Where: \bar{x} =weighted mean

$\sum fx$ = sum of product of frequency and values

N= total number of respondents

Gap Score Formula was used to determine the gap score for each statement, subtract the average expectation score from the average perception score.

$$\text{Gap Score}_{\text{statement}} = \text{Ave. Perception}_{\text{statement}} - \text{Ave. Expectation Score}_{\text{statement}}$$

To determine the average gap score for each dimension, the summation of the average gap scores of each statement was divided with the number of statements in each dimension.

$$\text{Ave. Gap Score}_{\text{Dimension}} = \frac{\sum \text{Gap Score}_{\text{statement}}}{\text{Number of Statements Under Dimension}}$$

Pearson Product-Moment Correlation was used to determine whether there is a significant relationship between the customers' expectations and perceptions of the service.

$$r = \frac{n(\sum xy) - (\sum x)(\sum y)}{\sqrt{(n\sum x^2 - (\sum x)^2)(n\sum y^2 - (\sum y)^2)}}$$

Where: n = number of pairs of scores

$\sum xy$ = sum of the products of paired scores

$\sum x$ = sum of x scores

$\sum y$ = sum of y scores

$\sum x^2$ = sum of squared x scores

$\sum y^2$ = sum of squared y scores

PRESENTATION AND ANALYSIS OF DATA

Summary of the Level of Customers' Expectations and Perceptions for Each Dimension

Dimension	Expectation	Perception
Assurance	3.66	3.38
Empathy	3.53	3.31
Reliability	3.63	3.33
Responsiveness	3.53	3.24
Tangibility	3.47	3.31

The assurance dimension is the highest rated both in terms of expectations and perceptions with a mean score of 3.66 for expectation and 3.38 for perception. The reliability dimension comes next in both expectations and perceptions with scores of 3.63 and 3.33 respectively. The empathy dimension is third in expectations along with the responsiveness with a score of 3.53 and also third in perceptions along with tangibility with a score of 3.31. The lowest rated dimension in terms of expectations is tangibility with a score of 3.47 while the lowest rated in terms of perceptions is responsiveness with only 3.24. According to Sachdev and Verma (2004), a study of banking and insurance services show that both services are particularly poor in the responsiveness aspect of service quality. This statement agrees on the results of the present study in which the responsiveness has the lowest perception score. Sachdev and Verma (2004) added that the tangibility dimension was assessed as least important followed by the empathy dimension. This again agrees with the results that shows the tangibility dimension with the lowest expectation score and the empathy dimension with the second lowest.

Average Gap between Expectation and Perception for each Dimension

Dimension	Average Gap Score
Tangibility	-0.16
Reliability	-0.31
Responsiveness	-0.29
Assurance	-0.28
Empathy	-0.21
Average Overall Gap Score	-0.25

Reliability got the largest gap score of -0.31 which means that this aspect of the service deviates the furthest from the member's expectations, Responsiveness got -0.29 gap score which is the second to the highest, assurance got the third place with the score of -0.28, Empathy got -0.21 score from the gap and lastly, the tangibility dimension got a -0.16 gap score which is the smallest among the five dimensions of quality, this means that this is where the perceptions are closest to the expectations. The average overall gap score for all dimensions is -0.25 which means the overall expectations exceed the overall perception. In a service quality study conducted by Munhurrun, Bhiwajee, and Naidoo (2010) in the public service, they found that the largest gap existed in the reliability dimension and among the four items in the dimension, the greatest gap existed in the area of providing services at the promised time which are both exactly the same as the result of the current study. The second largest gap existed in the responsiveness dimension which is the same as the result of the current study. However, they differ in the area under the dimension with the largest gap. The third dimension with the largest gap is also the same as the finding in the present study which is the assurance dimension but the area with the largest gap

under the dimension differs from that of the present study. In their study, the dimension with the lowest gap is empathy while in the present study; the dimension with the lowest gap is tangibility.

Significance of Relationship between Expectations and Perceptions

	N	Pearson's r Correlation	Relationship	p	Decision	Significance
Assurance Pair	321	0.498	MPLR	0	Reject H ₀	Significant
Empathy Pair	321	0.513	MPLR	0	Reject H ₀	Significant
Reliability Pair	321	0.402	MPLR	0	Reject H ₀	Significant
Responsiveness Pair	321	0.421	MPLR	0	Reject H ₀	Significant
Tangibility Pair	321	0.461	MPLR	0	Reject H ₀	Significant

Note: MPLR – Moderate Positive Linear Relationship

In order to determine whether there is a significant relationship between the expectations and perceptions of the members of SSS Calamba Branch, the researchers went to the institution's statistician to analyze the data with SPSS software. Pearson's r correlation was used to analyze the relationship between the two variables. For the assurance pair, the computed r-value is 0.498, indicating a moderate positive linear relationship between the expectations and perceptions, and with a p-value of 0.000 the relationship is proven to be significant therefore rejecting the null hypothesis that there is no significant relationship between the expectations and perceptions. According Ratner (2007), r-values within 0.3 to 0.7 indicate a moderate positive (negative) linear relationship. For the empathy pair, the r-value is 0.513 which is a moderate positive linear relationship validated by a p-value of 0.000 indicating that the relationship is significant therefore rejecting the null hypothesis that there is no significant relationship between the expectations and

perceptions. For the reliability pair, the computed r-value is 0.402, indicating a moderate positive linear relationship between the members' expectations and perceptions, and a p-value of 0.000 supports the significance of the relationship therefore rejecting the null hypothesis that there is no significant relationship between the expectations and perceptions. For the responsiveness pair, the computed r-value is 0.421 which translates to a moderate positive linear relationship between the expectations and perceptions. The p-value for the responsiveness pair is 0.000 meaning that the relationship is significant, therefore, rejecting the null hypothesis that there is no significant relationship between the expectations and perceptions. Finally, for the tangibility pair, the computed r-value is 0.461 which indicates that there is a moderate positive linear relationship between the expectations and perceptions of members. The p-value obtained for the tangibility pair is 0.000 which is less than 0.05, which means that the relationship between the expectations and perceptions is significant and therefore, rejecting the null hypothesis that there is no significant relationship between the expectations and perceptions. According to Rouse (2013), a positive correlation means that an increase or decrease in one variable always predicts the same directional change for the second variable. Having a result of moderate positive linear relationship for all dimensions means that as the perceptions increase, the expectations also tends to increase moderately. According to Gunsch, Joseph, and Wynn (2013), a stastical significance is used to

determine whether the outcome of an experiment is the result of a relationship between specific factors or merely the result of chance. A significant relationship denotes that the probability is small that the relationship happened by chance. Therefore the results showing that there is a significance in the relationship between the customers' expectations and perceptions means that the relationship is not coincidental.

Respondents' Present Level of Perceived Service Quality

Dimensions	Perception
Assurance	3.38
Empathy	3.31
Reliability	3.33
Responsiveness	3.24
Tangibility	3.31
PERCEIVED SERVICE QUALITY	3.31

Among all dimensions, the assurance dimension garnered the highest average perception rating which is 3.38. This means that the customers' satisfaction is highest in this dimension. The reliability dimension follows with 3.33. Next are the tangibility and the empathy dimension both having 3.31. And last is the responsiveness dimension with 3.24, which means that the customers' are least satisfied with the responsiveness aspects of the service. The average overall perception score of these dimensions is 3.31 which translates to the present level of perceived service quality. This means that the present level of perceived service quality is at the satisfactory level. In a public service quality measurement by Munhurrun, Bhiwajee, and Naidoo (2010), the assurance dimension was also the highest rated in terms of perception with a score of 2.97 on a scale of 1 to 7. This means that in public

services the assurance aspects is where the highest satisfaction of customers is expressed. Similarly, the responsiveness dimension was also the lowest rated in terms of perception in their study with a score of 2.82. This means that in public services, mostly it is in the responsiveness aspect where the services are lacking.

CONCLUSION

After analyzing the expectation scores and perception scores for each dimension, the researchers have pointed out conclusions as to how the level of expectation and the level of perception of the customers of SSS Calamba Branch Office can be compared in terms of the five dimensions of service quality. The findings make it evident that it is in the assurance dimension where the customers have the highest expectations as well as the highest perceptions. But despite being the highest rated in both categories, the customers' perceptions still fall below their expectations. The empathy dimension is where the expectations and perceptions are both ranked third. However, in this dimension, the perceptions still fall short of the expectations. The reliability dimension resides next to the highest expectation and perception scores but still, the perceptions are still lower than the expectations in this dimension. Along with empathy, the responsiveness dimension also has the third highest expectations. However, in terms of perception, it has the lowest score. Again, in this dimension, the perceptions still fall short of the expectations. The tangibility

dimension has the lowest expectations and in terms of perception it also has the third highest score. However, despite having the lowest expectations, the perceptions was still unable to exceed it. All service quality dimensions except for the tangibility dimension have been rated with high importance. Despite falling below expectations, all dimensions got a satisfactory rating but not highly satisfactory. The most important dimension for the customers is the assurance dimension and the highest satisfaction is also in this dimension. The least important dimension for customers is the tangibility dimension and the least satisfaction is found in the responsiveness dimension. According to Sachdev and Verma (2004), a study of banking and insurance services show that both services are particularly poor in the responsiveness aspect of service quality. This statement agrees on the results of the present study in which the responsiveness has the lowest perception score. Sachdev and Verma (2004) added that the tangibility dimension was assessed as least important and the empathy dimension the second least important. This again agrees with the results that shows the tangibility dimension with the lowest expectation score and the empathy dimension with the second lowest.

After an analysis of the gaps between the perceptions and the expectations of the customers of SSS Calamba Branch, the researchers were able to pinpoint the areas where the perceptions are closest to the expectations and also where the perceptions are furthest to the expectations. It is clear that the area of tangibility is where the perceptions

are closest to the expectations since it is where the smallest gap exists. This means that SSS Calamba Branch is close to meeting the expectations of their customers in terms of the physical aspects of their services. Next to tangibility is the empathy dimension which ranks next as to where the perceptions are closest to the expectations. The three other dimensions which are reliability, responsiveness, and assurance are closely related in terms of gap in which the perceptions can be seen falling way below the expectations. However, among these three, it can be seen that the reliability dimension has the largest gap. The researchers concluded that in each and every dimensions of the service of SSS Calamba Branch, the level of perceptions is always falling short of the level of expectations. In a service quality study conducted by Munhurrun, Bhiwajee, and Naidoo (2010) in the public service, they found out that the largest gap existed in the reliability dimension and among the four items in the dimension, the greatest gap existed in the area of providing services at the promised time which are both exactly the same as the result of the current study. The second largest gap existed in the responsiveness dimension which is the same as the result of the current study. However, they differ in the area under the dimension with the largest gap. The third dimension with the largest gap is also the same as the finding in the present study which is the assurance dimension. But the area with the largest gap under the dimension differs from that of the present study. In their study, the dimension with the lowest gap is empathy while in the present

study, the dimension with the lowest gap is tangibility.

After analyzing the results of the correlations, in order to find out whether there is a significant relationship between the customers' expectations and perceptions, the researchers have concluded that all the expectation and perception pairs for each dimension have a moderate positive linear relationship and that all their relationships are significant. Finding that there is a moderate positive linear relationship between the customers' expectations and perceptions and that the relationship is significant led to the rejection of the null hypothesis which states that there is no significant relationship between the two. The moderate positive linear relationship means that as the customers' perception increases, the customers' expectations also tend to increase moderately. The significance of the relationship means that the moderate positive linear relationship between the customers' expectations and perceptions is not coincidental. According to Rouse (2013), a positive correlation means that an increase or decrease in one variable always predicts the same directional change for the second variable. Having a moderate positive linear relationship means that as the customers' perceptions increase, their expectations also tends to increase moderately. According to Gunsch, Joseph, and Wynn (2014), a statistical significance is used to determine whether the outcome of an experiment is the result of a relationship between specific factors or merely the result of chance. A significant finding denotes that the

probability is small that the relationship happened by chance. A significant relationship between customers' expectations and perceptions means that having a moderate positive linear relationship between the two is not coincidental.

After analyzing the average perception scores for every dimension of service quality and analyzing the overall average perception scores, the researchers have determined the strongest aspect as well as the weakest aspect of the services provided by SSS Calamba Branch, as well as the present level of perceived service quality. The researchers conclude that the assurance aspect is where the services of SSS Calamba Branch is the strongest, despite having the third largest gap, it has received the highest satisfaction rating among all other service quality dimensions. The researchers also concluded that the responsiveness aspect is where the branch's services fell short. It received the lowest satisfaction rating and it has also the second largest gap score. Despite those two dimensions being the strongest and the weakest aspect, both of them remain within the satisfactory level. Finally, the satisfaction rating for the overall service which equates to the present level of perceived service quality is concluded to be within the satisfactory level which means that the members from SSS Calamba Branch are satisfied with the services delivered by the branch. In a public service quality measurement by Munhurrun, Bhiwajee, and Naidoo (2010), the assurance dimension was also the highest rated in terms of perception with a score of 2.97 on a scale of 1

to 7. This means that in public services the assurance aspects is where the highest satisfaction of customers is expressed. Similarly, the responsiveness dimension was also the lowest rated in terms of perception in their study with a score of 2.82. This means that in public services, mostly it is in the responsiveness aspect where the services are lacking.

In light of the findings and conclusions, the researchers propose that the branch should focus on improving their employees in the area of responsiveness. The branch should train their employees to improve their skills in customer service. Attitude improvement towards willingness in helping the customers should also be covered in the training. The promptness of the service can also be improved through gaining more knowledge and skills on the part of the employees. Finally, in improving the communication between employees and customers in order to provide information about the exact service delivery time, the branch should utilize mass communication technology like installing a microphone and speaker system in the entire facility.

RECOMMENDATION

Based on the findings and conclusions presented in the study, the researchers have formulated several recommendations for the improvement of the aspects of the services of SSS Calamba Branch Office:

- It is in the responsiveness dimension where the services of SSS Calamba Branch was found to be the weakest; therefore, the researchers suggest that the management should focus on this dimension and its underlying factors.
 - The best course of action the branch can take is to provide training to employees which focus on improving each of the factors under the responsiveness dimension.
 - Other improvement options for each factor are also proposed by the researchers to improve overall satisfaction in the responsiveness area of the service. The “never too busy to respond to requests” factor was the lowest rated among the factors of responsiveness. This factor can be improved through additional employees that will specifically handle simple requests that needs immediate responses. This action would also improve the factor “always willing to help” since there is already someone dedicated in helping the members in need.
 - Providing prompt services can be improved through additional employees working on complex transactions or additional counters for services with long processing time.
 - In the “informs exactly when services will be provided” factor, an improvement that can be used is with the aid of a microphone and speaker system to broadcast to the entire branch the number of the member for the next transaction on a specific counter.
- The researchers have also thought of some ways to organize the workplace and hasten the transactions:
- The researchers thought that the management should consider using retractable belt stanchions for the queues in order to keep the waiting lines straight for each counter and avoid other members in getting mixed up in the queue.
 - A consideration for the addition of digital LED boards for every counter that display the number for the current transaction is also suggested to keep the members updated of the numbers being processed.
 - The researchers have also noticed that the UMID Capture Station has the slowest transactions among all counters and they thought that adding another employee to help divide the workload would hasten the process.
- Other areas needing improvement were also noticed by the researchers:
- First and foremost, there’s always the problem with the large crowd during peak days which are Mondays and Fridays. Due to the large number of people coming on those days, the branch area becomes too crowded resulting in discomfort for both the members and the employees. The branch deals with this problem through limiting the number of people inside and asking the other members to wait outside for the

transaction. However, doing this makes it hard for the members to wait due to the discomfort of waiting outside. The researchers believe that a better way to address this problem is to renovate and expand the facility if feasible. Providing a larger lounge for waiting will make it easier for the members to wait since it is more comfortable with the air-conditioning inside the building. Also, creating a separate exit will make it easier for members who are done with their transactions to leave the building and at the same time avoid traffic in the entrance.

- If improving the facility is not feasible, there are simple ways to reduce the crowd during peak days. One solution is through informing the members about the other close branches and about the location of the mini service kiosks such as the one in Waltermart Makiling. Knowing about these branches and mini kiosks will provide other options for members on where to go for transactions.
- Another solution is through providing detailed information about their operating hours and days. Informing the members about the peak days and about when transactions are fewer can help in balancing out the incoming members daily.

Finally, the researchers have formulated several courses of actions to address the weaknesses of the present study for the benefit of future researchers planning to conduct a similar public insurance service quality assessment:

- The SERVQUAL methodology includes an allocation of importance weights to each of the five service quality dimensions to achieve weighted scores. Considering the respondents of the study, which includes the elderly and those who didn't have enough educational attainment, the researchers decided to disregard the allocations of importance weights which is a total of 100 points that should be allocated to each dimension according to the respondent's preference. Since this part was not used in the study, the researchers have only achieved unweighted scores. For future attempts, the researchers recommend administering the allocation of importance weights if there is no hindrance present. The inclusion of importance weights in the methodology will lead to more meaningful output.
- The present study also lacks feedback from the employees of the branch. The researchers were not able to conduct interviews because their actions were only limited to conducting surveys which is part of the agreement with the administrator. Because of this, the opinion of the employees on how they perceive the expectations of their customers and on the quality of the services they provide remain unknown. For future attempts, the researchers recommend that interviews should be conducted, if possible. Conducting interviews will determine the views of the employees regarding their perception of what the customers expect and how good the services they provide.

The feedback from the interviews will be beneficial in determining whether the actual expectations of the customers are the same as what the employees think of the customers' expectations and whether the perception of the customers are the same as what the employees think of on the quality of the services they provide.

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