



Service Quality and Assessment of Customer Satisfaction of the Social Security System (SSS)

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Abstract

- This study evaluates the service quality and customer satisfaction of members at the Social Security System (SSS) Abra Branch, using the SERVQUAL framework as a measure of service quality.
- The research investigates the influence of internal service quality determinants—including human resource-related factors, technology and systems, policy and procedural factors, and management practices—on customer satisfaction.
- A quantitative descriptive-correlational research design was used, with a structured survey administered to SSS members who recently completed in-person transactions at the Abra branch. Data were analyzed using weighted mean scores to assess satisfaction levels across the five SERVQUAL dimensions: tangibility, reliability, responsiveness, assurance, and empathy. Regression analysis was also employed to determine the influence of internal service quality determinants on customer satisfaction.
- The results indicated that members were generally satisfied with the SSS's service quality, with the highest satisfaction reported in the dimensions of tangibility and reliability, reflecting the positive perceptions of the physical environment and the reliability of service delivery. However, the regression analysis revealed no statistically significant influence of internal service quality factors on customer satisfaction, suggesting that broader systemic factors, such as infrastructure limitations and member expectations, played a more significant role in shaping satisfaction levels. The study highlights the importance of improving service responsiveness, reducing waiting times, enhancing system reliability, and offering more personalized services, particularly for vulnerable groups.
- An action plan for service quality improvement is proposed, focusing on process optimization, digital system enhancement, workforce development, and client-centered service strategies. This study provides valuable insights for improving public service delivery at the SSS and offers a framework for enhancing member satisfaction, ultimately contributing to the agency's mission of providing meaningful social security protection.

Keywords: *service quality, customer satisfaction, Social Security System, SSS Abra Branch, SERVQUAL framework, tangibility, reliability, responsiveness, assurance, empathy*

Introduction

In an era where public trust is increasingly shaped by the efficiency, transparency, and accessibility of government services, evaluating service quality and customer satisfaction has become essential for public institutions. This study assesses the service quality and customer satisfaction levels at the Social Security System (SSS) Abra Branch, focusing on internal service quality determinants and their impact on the satisfaction of members. Using the SERVQUAL framework, which includes five dimensions—tangibility, reliability, responsiveness, assurance, and empathy—this study aims to evaluate how well SSS Abra aligns with the expectations and needs of its members.

Service quality in public institutions, such as the SSS, is crucial in ensuring that citizens receive the benefits they are entitled to without undue hardship. Particularly in a country like the Philippines, where millions of workers rely on social security for support in times of need, the effectiveness of the delivery of these services is paramount. The quality of services provided by the SSS can significantly impact members' trust in the institution, affecting their continued participation and engagement. As global trends push for citizen-centric governance, public agencies, including the SSS, are increasingly held accountable not only for the services they provide but also for the experience members have when interacting with these services (Aksoy & Büyüközkan, 2021; Morgeson & Petrescu, 2021).

The study investigates the internal factors that influence service delivery, specifically examining human resource-related factors, technology and systems, policy and procedural factors, and management practices. By focusing on the SSS Abra branch, the research aims to provide insights into localized service delivery challenges and offer actionable recommendations that can improve service quality and, in turn, enhance customer satisfaction. Given that the SSS is an integral part of the Filipino workforce's social safety net, understanding these dynamics is essential for the agency's long-term success and for achieving broader social development goals, such as poverty reduction, equitable access to services, and the promotion of well-being.

Materials and Methodology

This study employed a quantitative descriptive-correlational research design to assess the service quality and customer satisfaction levels of SSS members at the Abra branch. The design allowed for the collection of numerical data through structured survey instruments, providing a clear picture of how service quality influences member satisfaction. The SERVQUAL model was the primary framework for evaluating customer satisfaction across five key dimensions: tangibility, reliability, responsiveness, assurance, and empathy. These dimensions have been well-documented in existing literature as key indicators of service quality (Parasuraman, Zeithaml, & Berry, 1988), making it an ideal tool for this study.

The data gathering instrument consisted of a structured survey questionnaire that was administered to SSS members who had recently completed in-person transactions at the SSS



Abra branch between January and March 2026. The survey items were designed to measure respondents' perceptions and expectations regarding the service provided by SSS Abra, as well as their overall satisfaction with the institution.

Data collection was done through direct distribution and collection of completed questionnaires. The respondents were selected using a simple random sampling technique, ensuring that all members who visited the branch during the specified period had an equal chance of participating in the survey. The survey was designed to gather both demographic information and specific ratings of service quality across the SERVQUAL dimensions.

For the data analysis, the study utilized weighted mean scores to assess the level of customer satisfaction across the five SERVQUAL dimensions. This was followed by regression analysis to determine the influence of internal service quality determinants (human resource-related factors, technology and systems, policy and procedural factors, and management practices) on customer satisfaction. This analysis aimed to quantify the impact of these internal factors on the satisfaction levels of SSS members, providing insights into which determinants are most critical to improving service quality.

Results

The findings of this study revealed varying levels of customer satisfaction across the SERVQUAL dimensions at the SSS Abra branch. Among the internal service quality determinants, human resource-related factors received the highest satisfaction rating, with members reporting a mean score of 4.00 (High Satisfaction). This indicates that members were generally pleased with the professionalism, competence, and courtesy of SSS personnel. In terms of technology and systems, the rating was 3.85, suggesting that while technology is generally effective, there is room for improvement, particularly in system reliability and transaction speed. Policy and procedural factors were rated at 4.05, showing that members found the processes to be clear and standardized, though not always efficient. Management and organizational factors scored 4.12, indicating that leadership and organizational efficiency were positively impacting the overall service environment.

When examining customer satisfaction across the five SERVQUAL dimensions, tangibility received the highest rating of 4.37, reflecting members' satisfaction with the physical environment, the appearance of facilities, and the professionalism of staff. Reliability, another key dimension, was rated at 4.21, indicating strong satisfaction with the accuracy, consistency, and dependability of services, including the timely processing of claims and the accuracy of records. Responsiveness followed with a rating of 4.10, showing that while staff were generally quick to assist, there were still some delays that could be improved. Assurance received a high rating of 4.15, suggesting that members trusted the competence and professionalism of the staff, while empathy, though still positive, received the lowest rating at 4.05. This indicates that while members felt treated with respect and courtesy, there was a need for more personalized service, particularly for vulnerable groups like senior citizens and individuals with disabilities.



Discussions

The analysis of the data highlights several key insights into the factors influencing customer satisfaction at the SSS Abra branch. Although internal service quality determinants, such as human resource-related factors, technology and systems, policy and procedural factors, and management practices, were generally rated positively, the regression analysis revealed that these factors did not significantly influence customer satisfaction. The p-values for all internal determinants—human resources ($p = .168$), technology and systems ($p = .860$), policy and procedures ($p = .411$), and management practices ($p = .820$)—were all above the threshold for statistical significance, indicating that while these factors are important for service delivery, they have little direct impact on overall satisfaction. This suggests that member satisfaction is more heavily influenced by external factors, such as broader system limitations, infrastructure issues, digital access barriers, and the public's expectations of government services.

In terms of the SERVQUAL dimensions, tangibility and reliability were the most significant contributors to customer satisfaction. Members expressed a high level of satisfaction with the physical environment, including the branch's facilities, the organization of the service, and the professional appearance of staff, as evidenced by the high rating for tangibility. Similarly, the reliability of services—such as the accuracy of record-keeping and timely processing of claims—was a critical determinant of satisfaction, with a rating of 4.21. However, while responsiveness was rated positively, the study highlighted the need for improved efficiency, especially in reducing waiting times and speeding up transaction processes. Assurance also emerged as a strong dimension, reflecting members' trust in the competency and professionalism of staff. However, the lowest rating was for empathy, suggesting that while staff were courteous, there was still a need to improve personalized service, particularly for vulnerable populations.

Conclusion

The study's findings point to several areas for improvement. Although members were generally satisfied with SSS Abra's service quality, there is a clear need to enhance staff responsiveness, reduce wait times, and improve system reliability. Additionally, focusing on offering more personalized attention and improving communication clarity could further enhance member satisfaction. The regression analysis also suggests that improvements in internal service quality determinants, while important, should be complemented by broader reforms to address systemic issues, such as infrastructure limitations and digital access. The proposed action plan focuses on optimizing service processes, enhancing digital systems, providing additional staff training, and adopting client-centered service strategies to address these challenges and improve overall service delivery.



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