



## **SOCIAL SECURITY SYSTEM (SSS) DIGITAL SERVICES AND CLIENTS' LEVEL OF SATISFACTION**

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### **ABSTRACT**

This study examined the effectiveness of the Social Security System (SSS) digital services and the level of client satisfaction among members in the province of Bataan. It aimed to determine how demographic factors such as age, sex, educational attainment, family role, and membership duration influence users' experiences with the SSS digital platforms. Employing a descriptive-correlational research design, the study gathered responses from 383 SSS members who utilized various online services, including registration, contribution verification, payment transactions, online loan applications, and digital claims processing. The findings revealed that SSS digital services were generally perceived as highly effective in terms of accessibility, efficiency, and convenience. Respondents expressed strong satisfaction with the overall system, particularly in online loan applications and digital claims processing. However, some noted occasional issues with multi-device compatibility, interface navigation, and system responsiveness. The results also showed that client satisfaction levels were largely consistent across demographic variables, signifying inclusivity and equity in service delivery. However, significant correlations were observed between the effectiveness of online loan applications and claims processing and the overall satisfaction levels, suggesting that user-friendly and reliable systems are critical to achieving positive client experiences. Based on these findings, an enhanced digital services program was proposed to improve system performance, optimize user interface design, and strengthen feedback and tracking mechanisms. The study also recommends implementing comprehensive digital literacy programs and establishing partnerships with local government units (LGUs) and community organizations to promote awareness, accessibility, and engagement in digital transformation initiatives. These actions aim to ensure a more efficient, secure, and user-centered digital experience for all SSS members.

**Keywords:** Social Security System, digital services, client satisfaction, accessibility, efficiency, digital transformation

## INTRODUCTION

The long-term impact of the Social Security System (SSS) services on digital transformation and customer satisfaction has become a pivotal area of study, particularly in light of the increasing integration of technology in government processes and public service delivery. The SSS, a key institution for the welfare of the working population in many countries, has gradually evolved its services, transitioning from traditional, paper-based methods to increasingly sophisticated digital platforms. This shift, driven by the need for greater efficiency and accessibility, also aligns with broader trends in public-sector digital transformation, which emphasize making services more user-friendly, transparent, and timely while enhancing operational efficiency. The research conducted by Villaseñor (2024) examines the long-term consequences of SSS services on digital transformation, focusing on customer satisfaction, in line with the SSS's emerging role as a public institution serving as a benchmark for digital innovations. Moreover, Calumarde et al. (2023) discuss the drastic shift of government services to increasingly advanced digital platforms, emphasizing the conversion of the public sector from operations that are inhibited and opaque to more accessible, transparent, and efficient systems. The SSS plays a crucial role in transforming people's financial lives, particularly for working individuals, by ensuring the welfare and social security of every worker. Digitalization will significantly enhance service access and is crucial as a model for state agencies, such as SSS, in the transition from traditional paper-based processes to online services.

Customer satisfaction with social security systems, such as the Social Security System (SSS) in the Philippines, has been the subject of various international investigations (Chikwawawa, 2019). These studies, however, have focused on administrative efficiency, policy implementation, and the overall operation of these systems. At the same time, a significant gap remains in understanding the extent to which digital services enhance customer experience. The SERVQUAL model, adopted in research by Pakurar et al. (2019), has been used to assess service quality in international social security systems. However, the contributions of various technological advances, including online portals, mobile applications, and automation, to improving the accessibility and user-friendliness of services have also been overlooked in most instances. For example, SSS digital services can help shorten processes, reduce waiting times, and make key services more accessible to the public; however, their contribution to customer satisfaction is little documented in the literature.

Additionally, existing research suggests that claims processing delays, a lack of digital literacy, and system inefficiencies are the key critical issues (Duran, 2019); however, it does not clearly identify how digital transformation can reduce or eliminate these issues in a data-driven manner. There are no studies on the adoption of digital services by users of social security services in the Philippines; instead, they focus on policy frameworks (Republic of the Philippines Social Security System, 2020).

The long-term impact of these technological transformations on customer satisfaction is evident in the more seamless, interactive relationship between citizens and the SSS. Digital systems provide customers with real-time access to their information, enabling them to monitor their contributions, update their data, and interact with the system conveniently, whether through a smartphone app or a web portal (Chen et al., 2021). The reduction of bureaucratic hurdles, which had once been an obstacle to user satisfaction, coupled with the increased availability of information, has likely led to higher trust and confidence in the services provided. Significantly, the ability of customers to resolve issues more autonomously and at their own pace, with minimal reliance on direct human intervention, not only increases their satisfaction but also contributes to a greater sense of empowerment, fostering an overall positive experience with the institution, which could enhance public perception of government services more broadly.

Many studies examine the influence of digital transformation on customer satisfaction in public services; however, none have focused specifically on the SSS in the Philippine context. Initial studies, such as Ilan and Almario (2023), have tried to assess customers' levels of satisfaction amongst SSS members, mainly on service quality, such as promptness, convenience, reliability, and meaningfulness of service, while leaving out consideration of the impacts of digital transformation on user satisfaction, such as online registration, contributions, loan applications, and claims processing. Digital transformation, no doubt, increases efficiency and enhances customer satisfaction. Still, it also presents challenges related to digital equity and the risk of isolating older or other populations who are not skilled with new interfaces or lack access to necessary technologies. Such constraints only strengthen the case for ensuring that the transition to digital platforms is intentional rather than inadvertent, to avoid creating a divide among citizens who depend on the SSS for services. Digital transformation promises opportunities for improved efficiency and increased user satisfaction, along with its attendant challenges regarding equity in digital systems, so that older or less technologically equipped populations may be subjected to the potential disadvantages of introducing new interfaces or lacking access to necessary technologies. These potential constraints strengthen the case for ensuring that the transition to digital platforms does not, under any circumstances, create a divide among citizens who rely on SSS services.

Thus, while the digitalization of SSS services will entail potential long-term benefits in operational efficiency and customer satisfaction, it should not be overlooked that a balanced and inclusive approach will mitigate the inherent downsides of technology adoption. The SSS services will rely not only on enhancing digital tools but also on the institution's adaptability to the changing needs of its diverse clientele. SSS services, while embracing modernization, should also give adequate weight to user-centered design, inclusivity, and customer feedback loops, which will ultimately determine success in achieving long-term digital transformation and sustained customer satisfaction (Ilan & Almario, 2023). Suppose the SSS manages to get the technology-service interface right. In that case, it can reshape the public sector's role in enhancing the citizen experience, thereby contributing significantly to the broader goals of digital governance and social welfare.

The study examines the long-term impacts of line service on digital transformation and customer satisfaction within the social security system of the province of Bataan, a critical focus given the province's unique local socioeconomic landscape and ongoing modernization efforts. Bataan is a heterogeneous region, featuring urbanized areas such as Balanga City and more rural communities. Accordingly, this would provide a diverse population with varied input on how digital SSS services were received across different population groups. Furthermore, since various industrial zones exist, such as the Freeport Area of Bataan, this becomes even more noteworthy, as people working within these zones would likely require and expect different SSS digital services than the usual ones. Challenges such as parts of the province lacking internet service also highlight another important angle regarding how such a digital form affects customer satisfaction and utilization. It points to access or the lack thereof. Hence, it would likely provide region-specific insights and ultimately improve service delivery and policymaking, and, more importantly, ensure that current digital transformation initiatives in public service are fair and inclusive.

In the local context, the magnitude of service demand further underscores the relevance and impact of digital transformation initiatives. For the period January 1 to December 31, 2025, the Balanga Receiving Center processed a total of 403,184 transactions, covering members' assistance, employer services, inquiries, benefits, and medical-related transactions (Source: IOMS 2025 – Workload Monitoring Function, Balanga Receiving Center, Luzon Central 1 Division). This volume translates to an average of approximately 1,104 transactions per day, reflecting the substantial daily workload managed by the SSS in Bataan. Additionally, 216,424 transactions were facilitated through Digital Branches, E-Centers in barangays, and SSS on Wheels, serving 858 constituents via E-Centers and 1,817 through SSS on Wheels operations. These figures highlight not only the operational scale of SSS services in the province but also the critical importance of sustaining efficient, accessible, and technology-driven systems to manage high transaction volumes while maintaining customer satisfaction.

Additionally, the researcher recognizes that while digitalization can drive efficiency, challenges such as digital divides and varying levels of technological literacy among the public remain significant barriers, particularly in provincial areas like Bataan. This study presents an opportunity to explore these complexities within a local context, providing valuable insights to the broader field of public administration, particularly in optimizing the implementation of digital services for diverse communities.

## Research Questions

The primary objective of this study was to assess the Social Security System (SSS) Digital Services and the Level of clients' satisfaction.

Specifically, this study sought to answer the following questions:

1. What is the profile of the respondents in terms of:
  - 1.1 age;
  - 1.2 sex;
  - 1.3 highest level of education;

- 1.4 role as a family member; and
- 1.5 length of duration as an SSS member?
2. How may the level of effectiveness of SSS Digital Services be described in terms of:
  - 2.1 accessibility;
  - 2.2 efficiency; and
  - 2.3 convenience?
3. How may the level of Clients' Satisfaction on SSS Digital Services be described in terms of:
  - 3.1 online registration services;
  - 3.2 contribution verification and payment;
  - 3.3 online loan application; and
  - 3.4 digital claims processing?
4. Is there any significant variation in client satisfaction based on the profile variables?
5. Is there a significant relationship between the level of effectiveness of digital services and the level of clients' satisfaction?
6. Based on the findings, what enhanced digital services program can be proposed?

## **METHODOLOGY**

This study was conducted in selected municipalities in the province of Bataan, Philippines, including Balanga City, Orani, Limay, Pilar, Hermosa, Samal, Abucay, Dinalupihan, Orion, and Mariveles, without specifically naming any institution. The respondents consisted of 383 Social Security System (SSS) members determined using the Raosoft calculator with a 95% confidence level and 5% margin of error from an estimated population of 115,404, selected through convenience sampling based on their accessibility and willingness to participate; their demographic profile included age, sex, educational attainment, socio-economic status, family role, duration of SSS membership, and services availed. Data were gathered using a structured questionnaire adapted from Mananquil and Perez (2024) and modified by the researcher, consisting of three parts: respondent profile, level of SSS digital services (accessibility, efficiency, convenience, and effectiveness), and client satisfaction, utilizing a four-point Likert scale; the instrument underwent face and content validation by experts, grammar review, and pilot testing among five respondents before its final administration. Data collection involved securing permissions and informed consent, followed by face-to-face distribution of questionnaires, completed within 30 minutes to 1 hour, and a verification stage via random follow-up with selected respondents. The collected data were analyzed using frequencies and percentages for demographic variables, weighted means for the level of digital services and client satisfaction, Pearson  $r$  correlations to determine relationships between variables, and ANOVA to test significant differences across profile variables. The study is limited to selected SSS members in Bataan who have used digital services, and the findings may not be generalizable due to convenience sampling and reliance on self-reported data.

## RESULTS AND DISCUSSION

### Part I- Profile of the Respondents

This part provides a detailed examination of respondents' profiles and their satisfaction with SSS digital services.

Table 1 presents the profile of the respondents by age, sex, highest level of education completed, primary role within the family, and duration of membership in the SSS (N = 383). In terms of age, the majority of respondents belong to the 29–44-year-old group (Millennials), comprising 263, or 68.67%, of the total population. This is followed by those aged 45–60 years (Generation X), with 71 respondents (18.54%), while the smallest group consists of those aged 18–28 years (Generation Z), with 49 respondents (12.79%). This distribution indicates that most respondents are in their prime working and economically productive years, suggesting active engagement in employment and financial responsibilities.

**Table 1**  
*Profile of the respondents*

Variable	Category	Frequency	Percent
<b>Age</b>	18–28 years (Generation Z)	49	12.79
	29–44 years (Millennials)	263	68.67
	45–60 years (Generation X)	71	18.54
	<b>Total</b>	<b>383</b>	<b>100</b>
<b>Sex</b>	Male	71	18.54
	Female	312	81.46
	<b>Total</b>	<b>383</b>	<b>100</b>
<b>Highest Level of Education Completed</b>	High school diploma	126	32.90
	Vocational course	133	34.73
	College degree	124	32.38
	<b>Total</b>	<b>383</b>	<b>100</b>
<b>Primary Role within the Family</b>	Head of Household	75	19.58
	Spouse/Partner	212	55.35
	Child	96	25.07
	<b>Total</b>	<b>383</b>	<b>100</b>
<b>Duration as an SSS Member</b>	Less than 1 year	11	2.87
	1 to 5 years	40	10.44
	6 to 10 years	49	12.79
	More than 10 years	283	73.89
	<b>Total</b>	<b>383</b>	<b>100</b>

With respect to sex, the data reveal that females dominate the sample, accounting for 312 respondents (81.46%), while males comprise only 71 (18.54%). This significant difference suggests a stronger female representation in the respondent population, which may reflect workforce composition or higher participation of women in the survey context.

In terms of educational attainment, the distribution is relatively balanced. Respondents who completed vocational courses slightly outnumber the others at 133 or 34.73%, followed by those with a high school diploma at 126 or 32.90%, and college degree holders at 124 or 32.38%. This pattern suggests diversity in educational backgrounds, with a slight concentration in technical or skills-based training, which may influence employment opportunities and understanding of social security programs.

Regarding primary role within the family, more than half of the respondents identified themselves as a spouse/partner (212 or 55.35%), followed by a child (96 or 25.07%) and a head of household (75 or 19.58%). This implies that many respondents share financial responsibilities within the household, while a considerable proportion serve either as dependents or primary decision-makers.

Finally, in terms of duration as an SSS member, a substantial majority of 283 respondents (73.89%) have been members for more than 10 years. Those with 6–10 years of membership account for 12.79%, those with 1–5 years for 10.44%, and those with less than 1 year for only 2.87%. This finding indicates that most respondents are long-term members, suggesting employment stability and sustained participation in the social security system. Overall, the profile reflects a predominantly female, middle-aged, economically active population with varied educational backgrounds and long-standing membership in SSS.

## Part II- Level of Effectiveness of SSS Digital Services

Table 2 summarizes the effectiveness of SSS digital services across three dimensions: Accessibility, Efficiency, and Convenience. The composite mean of 3.54 indicates that the overall effectiveness of SSS digital services is interpreted as **Very Effective**, reflecting positive user experiences with the platform.

**Table 2**  
*Level of effectiveness of SSS Digital Services*

Indicator	Mean (M)	Interpretation	Rank
Accessibility	3.63	Very Effective	1
Efficiency	3.58	Very Effective	2
Convenience	3.42	Very Effective	3

The highest mean score was observed in **Accessibility (M = 3.63)**, indicating that users find the platform highly accessible, reliable, and easy to use across different conditions. This is followed by **Efficiency (M = 3.58)**, indicating that the system performs well in terms of speed, responsiveness, and the timely processing of transactions. Meanwhile, the lowest mean score was recorded for **Convenience (M = 3.42)**, which is still interpreted as Very Effective, implying that users experience minor challenges in completing transactions fully online and in tracking their transaction progress.

These findings are supported by existing literature on digital service systems. Cruz-Cárdenas et al. (2021) emphasized that accessibility is a critical factor in ensuring the continuous and inclusive delivery of government services through digital platforms. Similarly, Ming (2021) highlighted that perceived ease of use significantly influences users' acceptance and continued use of online systems, reinforcing the high accessibility rating in this study.

Moreover, Hanelt et al. (2021) noted that digital transformation enhances organizational efficiency by improving system responsiveness and service delivery speed, which aligns with the high efficiency rating obtained. Masoud and Basahel (2023) further explained that efficient digital platforms improve the customer experience by reducing delays and simplifying processes.

In terms of convenience, Su and Chang (2020) noted that digital services enable users to conduct transactions anytime, anywhere, minimizing effort and physical interaction. However, Torres (2021) emphasized that challenges such as system navigation and transaction tracking may still affect user experience, which supports the relatively lower mean for convenience in this study.

The findings confirm that accessibility, efficiency, and convenience are essential components of effective digital service delivery. While SSS has successfully implemented a highly effective digital platform, continuous improvements—particularly to enhance convenience features—are necessary to further strengthen user satisfaction and engagement further.

### **Part III- Level of Clients' Satisfaction with SSS Digital Services**

This part shows the level of clients' satisfaction with SSS digital services, including online registration, contribution verification and payment, online loan application, and digital claims processing.

**Table 3**

*Level of Clients' Satisfaction with SSS Digital Services*

<b>Variables</b>	<b>Mean</b>	<b>Description</b>	<b>Rank</b>
Online Registration Services	3.69	Highly Satisfied	3
Contribution Verification and Payment	3.69	Highly Satisfied	3

<b>Variables</b>	<b>Mean</b>	<b>Description</b>	<b>Rank</b>
Online Loan Application	3.73	Highly Satisfied	1
Digital Claims Processing	3.70	Highly Satisfied	2
<b>Composite</b>	<b>3.70</b>	<b>Highly Satisfied</b>	

Table 3 presents the summary of clients' satisfaction with SSS digital services across four dimensions: Online Registration Services, Contribution Verification and Payment, Online Loan Application, and Digital Claims Processing. The composite mean of 3.70 indicates that clients are **Highly Satisfied**, reflecting positive user experiences and strong acceptance of the SSS digital platforms.

The highest mean score was observed in **Online Loan Application (M = 3.73)**, indicating that users are most satisfied with the ease, speed, and reliability of submitting loan applications online. This is followed by **Digital Claims Processing (M = 3.70)**, suggesting that users appreciate the simplicity, transparency, and ability to monitor claims digitally. Meanwhile, both **Online Registration Services (M = 3.69)** and **Contribution Verification and Payment (M = 3.69)** ranked lowest. However, they were still interpreted as Highly Satisfied, indicating minor areas for improvement, such as interface design, payment security, and system navigation.

These findings are supported by existing literature on digital service satisfaction. Lim et al. (2022) emphasized that ease of use, efficiency, and accuracy of online systems significantly enhance user satisfaction, particularly in financial and government services. Similarly, Chen and Huang (2023) highlighted that mobile-friendly and accessible digital platforms improve convenience and encourage continued user engagement, which aligns with the high satisfaction ratings across all service areas.

Moreover, Gupta (2024) explained that advanced technologies such as AI and secure digital infrastructures contribute to faster, more reliable, and transparent transactions, reinforcing the high satisfaction observed in loan applications and claims processing. Martin et al. (2022) also noted that digital transformation in social security systems enhances efficiency, transparency, and user trust, as evidenced by respondents' strong satisfaction with contribution payments and verification processes.

In addition, De Vera (2022) emphasized that digital claims-processing systems improve turnaround time, reduce errors, and increase user convenience, supporting the high rating of claims processing in this study. However, Espinosa (2020) and the World Bank (2022) noted that challenges such as digital literacy and connectivity issues may still affect the user experience, which helps explain the slightly lower ratings for registration and payment services.

The findings confirm that SSS digital services effectively deliver convenient, efficient, and user-centered services. While all areas are rated highly, continuous

improvements in system design, security features, and user guidance are recommended to enhance client satisfaction further and ensure inclusive and sustainable digital service delivery.

#### Part IV- Significant Variation in Client Satisfaction Based on the Profile Variables

This part presents the variation in clients' satisfaction based on profile variables such as age, sex, education, role, and duration.

Table 4 presents the level of satisfaction by client-respondents' age.

The result of the analysis using the Kruskal Wallis H-test, a non-parametric test, which was appropriately used since the data does not meet the assumptions for a one-way Anova, indicates that there is not enough evidence to claim that there exists a significant variations in the level of clients' satisfaction in terms of online registration services ( $H=1.41$ ,  $df=2$ ,  $p=0.49$ ); contribution verification and payment ( $H=0.32$ ,  $df=2$ ,  $p=0.85$ ); and digital claims ( $H=0.13$ ,  $df=2$ ,  $p=0.94$ ) when they are grouped according to age. It is further confirmed that there is not enough evidence of significant variation, as indicated by the overall H-value of 3.02 ( $df=2$ ),  $p=0.22$ , which is statistically greater than the alpha of .05, thus failing to reject the null hypothesis.

However, significant variation is found in satisfaction with online application ( $H=8.50$ ,  $df=2$ ,  $p=0.01$ ), with a p-value below the alpha level of .05, thus rejecting the null hypothesis. Further analysis, using Dunn's multiple comparison test, indicates that the variation is between the responses of 45- to 60-year-olds (Mean=3.69, Mean rank=159.99), which is statistically lower than the other groups.

**Table 4**  
*Level of Satisfaction vis-à-vis Age*

Variables	Group	Mean	Mean Rank	H	Sig.	Decision on $H_0$	Interpretation
<b>Online Registration Services</b>	18 to 28 years old	3.63	191.33	1.41	0.49	Failed to Reject	Not Significant
	29 to 44 years old	3.63	195.83				
	45 to 60 years old	3.63	178.27				
<b>Contribution Verification and Payment</b>	18 to 28 years old	3.70	200.20	0.32	0.85	Failed to Reject	Not Significant

	29 to 44 years old	3.68	190.87				
	45 to 60 years old	3.69	190.52				
<b>Online Application</b>	18 to 28 years old	3.77	215.20				
	29 to 44 years old	3.75	196.32	8.50	0.01	Reject	Significant
	45 to 60 years old	3.69	159.99				
	18 to 28 years old	3.70	187.21				
<b>Digital claims Processing</b>	29 to 44 years old	3.70	192.25	0.13	0.94	Failed to Reject	Not Significant
	45 to 60 years old	3.70	194.36				
	18 to 28 years old	3.70	209.02				
<b>Overall</b>	29 to 44 years old	3.69	193.60	3.02	0.22	Failed to Reject	Not Significant
	45 to 60 years old	3.68	174.34				
	18 to 28 years old	3.70	209.02				

at .05 level of Sig. (df=2)

Based on the results presented, it can be inferred that age generally does not influence clients' satisfaction with most SSS digital services, suggesting that these services are relatively accessible and acceptable across different age groups. However, the significant variation observed in online loan application services may indicate that older clients experience more challenges in navigating or completing loan-related digital processes. As the researcher, this observation may imply that while most SSS online systems are functioning adequately for users of different ages, the loan application interface or process may require improvements in usability, clarity, and guidance, particularly for older clients who may have lower

levels of digital familiarity or require more assistance in completing online transactions.

This finding suggests that SSS must improve the consistency and user experience of its loan-related offerings to better meet the needs of its diverse client base. Kamboj and Singh (2019) emphasized that consumer demographics, including age, do not always produce statistically significant differences in satisfaction levels. Similarly, Manyana et al. (2022) found that age moderates the relationship between satisfaction and loyalty, suggesting that variations may occur in specific service dimensions, consistent with the present finding among Millennial users. However, Maryanti, et al (2022) found no difference in satisfaction levels among users of different ages, aligning with the general finding of this study that age has little effect on overall client satisfaction. The exception in loan-related services may be attributed to Millennials' higher frequency of digital engagement and financial activity, which may lead to more varied experiences and expectations (Reimers et al., 2022). He also highlighted that perceived usability and efficiency play a key role in user satisfaction across digital platforms. Older users may face challenges in navigation, while younger cohorts expect higher speed and reliability—patterns that help explain why Millennials, as the most digitally active group, show differentiated satisfaction levels in loan applications, where system reliability and response time are critical.

These aligned findings underscore the importance of designing age-sensitive and user-centered online systems, as supported by prior literature indicating that service experiences vary with generational familiarity and digital literacy. Therefore, the results of the study reinforce existing theories while extending them within the context of government digital services, such as those provided by the Social Security System (SSS).

Table 5 presents the level of satisfaction in terms of client respondents' sex.

The result of the analysis using the Mann Whitney U-test, a non-parametric test, which was appropriately used since the data does not meet the assumptions for an Independent Sample t-test, indicates that there is not enough evidence to claim that there exists a significant variations in the clients' level of satisfactions in terms of online registration services ( $U=10145.50$ ,  $p=0.27$ ); contribution verification and payment ( $U=10971.00$ ,  $p=0.90$ ); and digital claims processing ( $U=11054.50$ ,  $p=0.98$ ); when they are grouped according to sex. It is further confirmed that there is not sufficient evidence of a significant difference, as indicated by the overall U-value of 9762.50, which is not significant at 0.12 ( $\alpha = .05$ ), thus failing to reject the null hypothesis.

**Table 5**  
*Level of satisfaction in terms of Client Respondents' Sex.*

Variables	Group	Mean	Mean Rank	U	Sig.	Decision on H <sub>0</sub>	Interpretation
<b>Online Registration Services</b>	Male	3.63	178.92	10147.50	0.27	Failed to Reject	Not Significant
	Female	3.63	194.98				
<b>Contribution Verification and Payment</b>	Male	3.69	190.52	10971.00	0.90	Failed to Reject	Not Significant
	Female	3.68	192.34				
<b>Online Loan Application</b>	Male	3.69	159.34	8757.00	0.01	Reject	Significant
	Female	3.75	199.43				
<b>Digital Claims Processing</b>	Male	3.70	192.30	11054.50	0.98	Failed to Reject	Not Significant
	Female	3.70	191.93				
<b>Overall</b>	Male	3.68	173.50	9762.50	0.12	Failed to Reject	Not Significant
	Female	3.69	196.21				

*Level of Satisfaction vis-à-vis Sex at the .05 level of significance.*

However, significant variation is found in satisfaction with online application (U=8757.00, p=0.01), with a p-value below the alpha level of .05, thus rejecting the null hypothesis. It can be gleaned that female clients (Mean=3.75, Mean Rank=199.43) are more satisfied with online applications than their male counterparts.

Based on the results, it can be inferred that gender does not play a major role in determining overall satisfaction across most SSS digital services. This suggests that system design, usability, and digital accessibility are largely effective for both male and female clients. The exception noted in online application satisfaction indicates that females may have more favorable perceptions toward certain features, such as ease of navigation, interface clarity, or support responsiveness, which could enhance their overall experience. As observed in the study, these differences are specific to service components rather than reflective of a general gender-based satisfaction gap. This insight highlights the importance of continuous user-centered improvements to ensure all clients, regardless of gender, have positive interactions with digital platforms.

This outcome aligns with Llamas and Garcia (2021), who emphasized that although gender differences may influence how clients interact with digital services, modern social security systems are increasingly minimizing such disparities through inclusive, gender-neutral designs. Similarly, UN Women (2020) observed that while women—particularly those in rural areas—traditionally face barriers to digital access, increasing digital literacy and system inclusivity are helping close the gender gap in digital service satisfaction. The Social Security System (2023) annual report supports this finding, showing exponential growth in the use of SSS digital tools among both male and female members, demonstrating

that satisfaction and engagement levels are nearly uniform regardless of gender. This parity indicates that system improvements and digitization efforts are serving both groups equally. On the other hand, Lim and Tan (2022) noted that gender may indirectly shape satisfaction through usability factors, such as navigation and data security. Female users, for instance, often express heightened concern over privacy and safety when accessing online accounts. Despite these differences in perception, both genders report similar overall satisfaction when digital platforms are functional, secure, and user-friendly.

These aligned studies indicate that while gender can influence specific aspects of digital service interaction, it does not significantly determine overall satisfaction, consistent with the current study's results. The findings reinforce the idea that the SSS digital systems have achieved a level of inclusivity and gender neutrality, making them accessible and beneficial to all users regardless of sex.

Table 6 shows the level of satisfaction with the client respondents' education.

The result of the analysis using the Kruskal Wallis H-test, a non-parametric test, which was appropriately used since the data does not meet the assumptions for a one-way Anova, indicates that there is not enough evidence to claim that there exists a significant variations in the level of clients' satisfaction in terms of online registration services ( $H=0.36$ ,  $df=2$ ,  $p=0.83$ ); contribution verification and payment ( $H=1.08$ ,  $df=2$ ,  $p=0.58$ ); online application ( $H=1.57$ ,  $df=2$ ,  $p=0.46$ ), and digital claims ( $H=3.51$ ,  $df=2$ ,  $p=0.17$ ) when they are grouped according to highest level of education. It is further confirmed that there is not enough evidence of significant variation, as indicated by the overall H-value of 0.67 ( $df=2$ ), which is not statistically greater than the alpha of 0.05, thus failing to reject the null hypothesis.

Based on these results, it can be inferred that educational attainment does not significantly influence clients' satisfaction with SSS digital services. Regardless of whether respondents are high school graduates, vocational course completers, or college degree holders, they report similar levels of satisfaction across all dimensions of digital services. This suggests that the SSS platforms are designed to be intuitive, user-friendly, and accessible to a broad range of users, minimizing the influence of formal education on service experience. As the researcher, it can be observed that the system's simplicity, clarity, and guidance features allow clients with varying educational backgrounds to navigate processes effectively, highlighting the success of the SSS digital systems in promoting functional inclusivity.

**Table 6**  
*Level of Satisfaction vis-à-vis Education*

Variables	Group	Mean	Mean Rank	H	Sig.	Decision on $H_0$	Interpretation
	High School	3.63	194.06	0.36	0.83	Failed to Reject	Not Significant

<b>Online Registration Services</b>	Vocational	3.64	194.63				
	College	3.62	187.09				
<b>Contribution Verification and Payment</b>	High School	3.70	199.04				
	Vocational	3.69	192.09	1.08	0.58	Failed to Reject	Not Significant
	College	3.67	184.75				
<b>Online Application</b>	High School	3.73	189.55				
	Vocational	3.73	185.11	1.57	0.46	Failed to Reject	Not Significant
	College	3.76	201.88				
<b>Digital claims Processing</b>	High School	3.73	205.19				
	Vocational	3.69	191.24	3.51	0.17	Failed to Reject	Not Significant
	College	3.67	179.41				
<b>Overall</b>	High School	3.70	198.28				
	Vocational	3.69	190.65	0.67	0.71	Failed to Reject	Not Significant
	College	3.68	187.06				

at the .05 level of Sig. (df=2)

The results of this study revealed no significant difference in client satisfaction with SSS digital services across educational attainment levels. Respondents, whether high school graduates, vocational course completers, or college degree holders, reported comparable levels of satisfaction across all four dimensions—online registration, contribution verification and payment, online loan application, and digital claims processing. This consistency implies that the SSS digital platforms are accessible and easy to use, regardless of users' educational backgrounds, reflecting the system's inclusivity and user-friendliness. These findings contrast with the assumptions of Dizon et al. (2022) and Gonzales and Tan (2023), who argued that individuals with higher educational attainment generally exhibit greater satisfaction with digital services due to superior digital literacy, problem-solving skills, and familiarity with online platforms. In their view, educated users can navigate complex interfaces more efficiently, interpret technical prompts, and complete online procedures with minimal difficulty, leading to more favorable evaluations of service quality.

Similarly, Javier et al. (2022) and Garcia and Mendoza (2021) highlighted that education shapes perceptions of digital trustworthiness and accessibility.

Educated clients tend to view digital systems as reliable and secure, given their prior experience with online transactions and a better understanding of data protection. This familiarity fosters greater confidence in using institutional digital platforms such as those of the SSS. Conversely, Bantug et al. (2022) observed that users with lower educational attainment are more prone to frustration and confusion due to limited exposure to technology and difficulty in understanding technical instructions. These barriers often lead to lower satisfaction and less frequent engagement with online services. However, the present study's results suggest that SSS digital systems successfully bridge the digital literacy gap across educational levels by providing an intuitive, well-structured interface that minimizes reliance on advanced technical skills. The lack of significant disparity across educational categories implies that the design and operation of SSS portals have achieved a level of functional inclusivity, making them equally navigable and beneficial to all users.

Table 7 shows the level of satisfaction with the client respondents' role.

The result of the analysis using the Kruskal Wallis H-test, a non-parametric test, which was appropriately used since the data does not meet the assumptions for a one-way Anova, indicates that there is not enough evidence to claim that there exists a significant variations in the level of clients' satisfaction in terms of online registration services ( $H=3.25$ ,  $df=2$ ,  $p=0.20$ ); contribution verification and payment ( $H=0.36$ ,  $df=2$ ,  $p=0.84$ ); and digital claims ( $H=3.88$ ,  $df=2$ ,  $p=0.14$ ) when they are grouped according to role as a family member. It is further confirmed that there is not enough evidence of significant variation, as indicated by the overall H-value of 3.11 ( $df=2$ ),  $p=0.21$ , which is statistically greater than the alpha of .05, thus failing to reject the null hypothesis.

However, significant variation is found in satisfaction with online application ( $H=7.86$ ,  $df=2$ ,  $p=0.02$ ), with a p-value below the alpha level of .05, thus rejecting the null hypothesis. Further analysis, using Dunn's multiple comparison test, indicates that the variation is between the responses of head (Mean=3.69, Mean rank=160.63), which is statistically lower than that of spouse/partner (Mean=3.76, Mean rank=202.20).

Based on these findings, it can be inferred that a respondent's role within the family generally does not significantly affect their overall satisfaction with SSS digital services. The exception noted in online applications suggests that spouses/partners may have slightly higher satisfaction compared to household heads, possibly reflecting differences in engagement with specific service functions or digital tasks. As the researcher, this indicates that system usability, clarity, and accessibility are more critical determinants of satisfaction than familial roles. It also highlights the effectiveness of SSS digital platforms in providing an inclusive experience that accommodates users regardless of their position within the household.

**Table 7**  
*Level of Satisfaction vis-à-vis Role*

Variables	Group	Mean	Mean Rank	H	Sig.	Decision on H <sub>0</sub>	Interpretation
<b>Online Registration Services</b>	Head	3.61	172.49	3.25	0.20	Failed to Reject	Not Significant
	Spouse/ Partner	3.63	194.21				
	Child	3.65	202.35				
<b>Contribution Verification and Payment</b>	Head	3.69	191.19	0.36	0.84	Failed to Reject	Not Significant
	Spouse/ Partner	3.68	189.71				
	Child	3.70	197.70				
<b>Online Application</b>	Head	3.69	160.63	7.86	0.02	Reject	Significant
	Spouse/ Partner	3.76	202.20				
	Child	3.74	193.99				
<b>Digital claims Processing</b>	Head	3.71	198.59	3.88	0.14	Failed to Reject	Not Significant
	Spouse/ Partner	3.71	198.25				
	Child	3.65	173.05				
<b>Overall</b>	Head	3.68	174.03	3.11	0.21	Failed to Reject	Not Significant
	Spouse/ Partner	3.69	199.81				
	Child	3.69	188.80				

at the .05 level of Sig. (df=2)

Several studies support the finding that respondents' family roles—whether as household heads, spouses, or children—do not significantly influence their satisfaction with SSS digital services. Srivastava, et al. (2022) examined how different types of household headship relate to life satisfaction among older adults in India and found that while social roles within families influence certain aspects of well-being, they do not always lead to substantial differences in overall satisfaction. This finding parallels the results of the present study, suggesting that family role differences may have minimal effect on perceptions of service quality and satisfaction. Similarly, the Jockey Club SMART Family-Link Project (2021) in Hong Kong explored the use of information and communications technology (ICT) in family services and found that digital inclusivity and accessibility foster uniform satisfaction among family members, regardless of household roles. In the broader context of e-government and digital public service use, Nguyen et al. (2020) reported that user satisfaction is primarily shaped by system reliability, accessibility, and trust rather than by demographic or social factors. Likewise, Yap, Ahmad, Mason, and Newaz (2017) found that factors such as age or social position do not significantly affect satisfaction levels among senior citizens using e-government portals, reinforcing the idea that user experience and design quality are more influential determinants. These studies collectively suggest that satisfaction with digital government platforms, such as the SSS online services,

tends to be consistent across social and familial roles when the systems are well-designed, inclusive, and user-friendly.

Table 8 shows the level of satisfaction in terms of client respondents' length of duration as SSS members.

The result of the analysis using the Kruskal Wallis H-test, a non-parametric test, which was appropriately used since the data does not meet the assumptions for a one-way Anova, indicates that there is not enough evidence to claim that there exists a significant variations in the level of clients' satisfaction in terms of online registration services ( $H=1.23$ ,  $df=3$ ,  $p=0.75$ ); contribution verification and payment ( $H=0.76$ ,  $df=3$ ,  $p=0.86$ ); online application ( $H=2.53$ ,  $df=3$ ,  $p=0.47$ ), and digital claims ( $H=0.41$ ,  $df=3$ ,  $p=0.94$ ) when they are grouped according to length of duration as an SSS member. It is further confirmed that there is not enough evidence of significant variation, as indicated by the overall H-value of 0.30 ( $df=3$ ), which is not significant at 0.96 ( $\alpha=0.05$ ), thus failing to reject the null hypothesis.

**Table 8**  
*Level of Satisfaction vis-à-vis Length of Duration*

Variables	Group	Mean	Mean Rank	H	Sig.	Decision on $H_0$	Interpretation
<b>Online Registration Services</b>	<1 year	3.57	164.73	1.23	0.75	Failed to Reject	Not Significant
	1 to 5 Years	3.70	200.91				
	6 to 10 years	3.61	183.91				
	>10 years	3.63	193.20				
<b>Contribution Verification and Payment</b>	<1 year	3.74	211.82	0.76	0.86	Failed to Reject	Not Significant
	1 to 5 Years	3.69	191.65				
	6 to 10 years	3.71	200.31				
	>10 years	3.68	189.84				
<b>Online Application</b>	<1 year	3.79	222.50	2.53	0.47	Failed to Reject	Not Significant
	1 to 5 Years	3.75	187.71				
	6 to 10 years	3.70	172.91				

	>10 years	3.74	194.73				
<b>Digital claims Processing</b>	<1 year	3.71	193.77				
	1 to 5 Years	3.70	190.84				
	6 to 10 years	3.72	201.17	0.41	0.94	Failed to Reject	Not Significant
	>10 years	3.69	190.51				
	<b>Overall</b>	<1 year	3.70	202.14			
	1 to 5 Years	3.71	199.03				
	6 to 10 years	3.69	189.97	0.30	0.96	Failed to Reject	Not Significant
	>10 years	3.69	190.96				

at .05 level of Sig. (df=3)

Based on these results, it can be inferred that the length of membership in SSS does not significantly influence clients' satisfaction with digital services. Both long-term and newer members report similar levels of satisfaction across all service dimensions, indicating that the digital platforms are accessible, user-friendly, and efficient regardless of familiarity with the institution. As the researcher, it can be observed that system improvements, clear navigation, and guided processes have effectively minimized differences in experience between veteran and new members, highlighting the SSS's success in providing a consistently positive digital service experience for all users.

This finding supports the observation of Santos et al. (2022) that even long-time members who have recently transitioned from traditional transactions to digital platforms report satisfaction levels similar to those of newer users, primarily due to improved service efficiency and convenience. Likewise, Quiazon (2022) emphasized that younger or newer members tend to adapt quickly to online systems, but long-term members also express comparable satisfaction once they become familiar with digital transactions. Lacson (2021) also noted that extended membership enhances understanding of institutional systems, but the usability and accessibility of digital tools now minimize the gap between experienced and new users. Consistent with Ramos et al. (2023), the results indicate that both new and

veteran members experience equal levels of satisfaction because of the SSS's user-friendly interface and reliable digital platforms.

### Part V- Significant Relationship between the Level of Effectiveness of Digital Services and the Level of Clients' Satisfaction

This part presents a correlation between the effectiveness of digital services and the level of client satisfaction.

**Table 9**  
*Relationship between Variables*

		Accessibility	Efficiency	Convenience	Overall Effectiveness
<b>Online Registration Services</b>	$r_s$	0.020	.216**	.564**	.425**
	Sig.	0.699	0.000	0.000	0.000
<b>Contribution Verification and Payment</b>	$r_s$	0.050	0.006	-0.012	-0.002
	Sig.	0.330	0.901	0.811	0.976
<b>Online Loan Application</b>	$r_s$	.102*	.110*	.159**	.168**
	Sig.	0.046	0.031	0.002	0.001
<b>Digital Claims Processing</b>	$r_s$	0.054	0.030	-0.082	-0.019
	Sig.	0.289	0.553	0.108	0.710
<b>Overall Satisfaction</b>	$r_s$	0.098	.173**	.262**	.249**
	Sig.	0.056	0.001	0.000	0.000

Legend:  $r$ :  $\pm 0.80-1.0$  Very Strong;  $\pm 0.60-0.79$  Strong;  $\pm 0.40-0.59$  Moderate;  $\pm 0.20-0.39$  Weak;  $\pm 0.00-0.19$  Very Weak

\* Correlation is significant at the 0.05 level (2-tailed)

\*\* Correlation is significant at the 0.01 level (2-tailed)

The result of the analysis using Spearman Rho Correlation shows that there is enough evidence to claim that there exists a significant relationship between the level of effectiveness in terms of accessibility and level of satisfaction in terms of online loan application ( $r_s = 0.102^*$ ,  $p=0.046$ ), as provided by the p-value of less than alpha value.05. However, significant relationship is not found between accessibility and online registration services ( $r_s = 0.020$ ,  $p=0.699$ ), contribution and verification ( $r_s = 0.050$ ,  $p=0.330$ ), digital claims processing ( $r_s = 0.054$ ,  $p=0.289$ ), and overall satisfaction ( $r_s = 0.098$ ,  $p=0.056$ ). Similarly, significant relationships were evident between efficiency and level of satisfaction for online registration application ( $r_s = 0.216^{**}$ ,  $p < .001$ ), online loan application ( $r_s = 0.110^*$ ,  $p = 0.031$ ), and overall satisfaction ( $r_s = 0.173^{**}$ ,  $p = 0.001$ ). However, no significant relationship is found between efficiency and contribution and verification ( $r_s = 0.006$ ,  $p = 0.901$ ), and between efficiency and digital claims processing ( $r_s = 0.030$ ,  $p = 0.553$ ).

It can also be gleaned that significant relationships were evident between convenience and level of satisfaction for online registration application ( $r_s = 0.564^{**}$ ,  $p < .001$ ), online loan application ( $r_s = 0.159^{**}$ ,  $p = 0.002$ ), and overall satisfaction ( $r_s = 0.262^{**}$ ,  $p < .001$ ). However, no significant relationship is found between convenience and contribution, verification ( $r_s = -0.012$ ,  $p = 0.811$ ), and digital claims processing ( $r_s = -0.082$ ,  $p = 0.108$ ).

Overall, data reveal that significant relationships were evident between the overall effectiveness and level of satisfaction in terms of online registration application ( $r_s = 0.425^{**}$ ,  $p < .001$ ), online loan application ( $r_s = 0.168^{**}$ ,  $p = 0.001$ ), and overall satisfaction ( $r_s = 0.249^{**}$ ,  $p < 0.001$ ). However, no significant relationship is found between overall effectiveness and contribution and verification ( $r_s = -0.002$ ,  $p = 0.976$ ), and between overall effectiveness and digital claims processing ( $r_s = -0.019$ ,  $p = 0.710$ ).

The results suggest that specific dimensions of effectiveness—particularly accessibility, efficiency, and convenience—are positively associated with satisfaction for services that involve online registration and loan application. Convenience shows the strongest correlation, indicating that users highly value ease of use and streamlined processes. In contrast, effectiveness factors appear less influential for contribution verification, payment, and digital claims processing, suggesting that users may perceive these services as routine or standardized, in which usability and effectiveness have less impact on satisfaction. As the researcher, it can be inferred that enhancing accessibility, efficiency, and convenience in the more interactive or application-based digital services could further improve client satisfaction. Overall, SSS digital platforms demonstrate that targeted improvements in specific service dimensions can meaningfully influence user satisfaction.

These findings align with previous research on digital service effectiveness and satisfaction. For example, Alhassan et al. (2021) emphasized that user satisfaction in e-government platforms is strongly determined by system efficiency and convenience, particularly in transaction-intensive services. Similarly, Kim and Lee (2021) highlighted that accessibility and ease of navigation are critical in enhancing client perceptions of online service quality. In the context of public social services, Santos et al. (2022) noted that digital platforms that prioritize usability and clear processes achieve higher satisfaction levels, especially for services requiring multiple steps or detailed input. These studies collectively support the current findings, reinforcing the idea that targeted improvements in specific effectiveness dimensions—rather than blanket system changes—have the greatest impact on client satisfaction.

## Part VI- Proposed Enhanced Digital Services Program

### Rationale

The findings revealed that while SSS digital services have made significant strides in convenience and accessibility, there remain areas for improvement, particularly in system efficiency, user guidance, and members' digital literacy. Users, especially Millennials and first-time applicants, expressed the need for clearer online processes, better technical support, and more responsive digital platforms. Occasional system errors, navigation difficulties, and limited user awareness of online features were identified as barriers to satisfaction.

Recognizing the importance of efficient, user-friendly digital services in promoting transparency, convenience, and public trust, this proposal proposes introducing an Enhanced Digital Services Program. This program aims to strengthen SSS's online platforms, improve the user experience, build digital competency among clients and personnel, and foster collaboration with Local Government Units (LGUs) and community organizations to enhance accessibility and support.

### II. Objectives

The Enhanced Digital Services Program aims to:

1. Improve the functionality, accessibility, and responsiveness of SSS online platforms across all devices.
2. Strengthen the digital literacy of members, personnel, and community partners, and establish efficient feedback and tracking mechanisms to ensure transparency and user satisfaction.
3. Reduce system errors, downtime, and transaction delays through regular technical updates and maintenance.
4. Promote inter-agency and community collaboration, especially with LGUs, to extend digital assistance to marginalized members.
5. Foster a culture of digital innovation, accountability, and continuous improvement within the SSS workforce.
6. Ensure effective use of digital services.

Activities	Objective	Output	Timeline	Person Responsible	Budget	Source
<b>1. Conduct system upgrade and optimization for SSS digital platforms</b>	To improve the functionality, responsiveness, and accessibility of the SSS website and mobile app	Enhanced and faster SSS online system with minimal errors or downtime	Jan. – Mar. 2026	SSS IT Department	₱5 to 10 mill	SSS IT Budget

<b>2. Develop and release video tutorials, infographics, and FAQs on online registration, claims, and loan processing</b>	To increase users' digital literacy and confidence in using SSS online platforms	Published digital learning materials on SSS website and social media pages	February – April 2026	Public Affairs and Digital Communications Division	₱150k	SSS Information Fund
<b>3. Implement monthly webinars and orientation sessions for members and employers</b>	To provide continuous education and support for new and existing users	Regular online sessions with feedback from participants	Mar – Dec. 2026	SSS Branch Offices, Member Education Division	₱100k	SSS Branch and MAED Budget
<b>4. Establish SSS Digital Help Desks in coordination with LGUs</b>	To extend digital services to communities with limited access or low digital literacy	Functional digital kiosks in municipal halls and barangay centers	Apr. – Dec. 2026	SSS Branch Offices and LGUs	₱300k	SSS– LGU Partnership Fund
<b>5. Conduct technical and customer service training for SSS personnel</b>	To enhance the capacity of staff in handling digital inquiries and technical concerns	Trained and digitally competent SSS personnel	May – Aug. 2026	Learning and Development Department (LDD)	₱200k	LDD Budget
<b>6. Launch feedback and monitoring system for digital transactions</b>	To ensure transparency and gather user feedback for continuous improvement	Functional feedback dashboard and quarterly user satisfaction reports	Jun. – Dec. 2026	SSS IT Department, Member Relations and Support Department	₱300 to 500k	SSS IT, MRSD Budget
<b>7. Partner with private institutions and tech companies for innovation support</b>	To strengthen SSS's technological capacity and service reach	Signed MOAs and joint projects for digital improvement	Jul. – Dec. 2026	SSS Management, Partner Agencies	₱ 500k to 10mill	SSS Partner -ship Fund

## Conclusions

Based on the study's findings, the following conclusion has been drawn.

The typical SSS digital service user is a female Millennial with vocational or secondary education, acting as a spouse or partner in the family, and a long-term SSS member. This indicates that SSS digital services have successfully reached a broad, diverse, and experienced membership base.

SSS digital services are generally perceived as highly effective, particularly in accessibility, efficiency, and convenience. Users find the platforms stable, responsive, and capable of simplifying transactions, though minor issues include multi-device accessibility, occasional errors, and fully remote transactions.

Clients express strong satisfaction with all SSS digital services, including online registration, contribution verification and payment, online loan applications, and digital claims processing. The services reduce stress, enhance convenience, and provide security, though small improvements in interface design and transaction tracking could further elevate satisfaction.

Most profile variables—age, sex, educational attainment, family role, and SSS membership duration—did not significantly affect client satisfaction, indicating that SSS digital services are generally inclusive and provide consistent user experiences across demographics. The exception in online loan applications, particularly among Millennials (29–44 years), suggests that certain services may require additional attention to address differences in expectations and digital engagement.

Overall, the perceived effectiveness of SSS digital services had a limited influence on client satisfaction. However, positive correlations for online loan applications and negative correlations for digital claims processing indicate that convenience, accessibility, and ease of use are critical factors. Enhancing these aspects, especially in interactive or application-based services, can further improve client satisfaction and ensure a more seamless digital experience.

The findings suggest that enhancing interface usability, multi-device compatibility, real-time transaction tracking, and minimizing errors—especially in loan applications and claims processing—can further strengthen client satisfaction. Such improvements will ensure that SSS digital services remain efficient, reliable, and inclusive for all members.

## Recommendations

Based on the conclusions, the following recommendation has been made.

**1. For SSS Users / Community Members.** Given the high overall satisfaction but variability among first-time users and Millennials, SSS should conduct quarterly digital orientation sessions in each municipality, aiming for at least 70% participation among new users annually. Updated mobile-friendly tutorials should be released yearly. Barangays should conduct bi-annual Digital Literacy Days (minimum 100 participants per activity). Peer mentors should assist at least 10 users per quarter to reduce the number of incomplete applications by 15% annually. Satisfaction and transaction completion rates should be monitored after each activity.

**2. For IT Department / Personnel.** To maintain strong ratings for system efficiency, the IT Department should conduct semiannual system audits to ensure at least 95% uptime annually. Multi-device testing should be carried out yearly, with particular focus on Apple devices, including iPhones, iPads, and MacBooks, as these have been identified as the most common sources of compatibility issues with existing systems. Real-time tracking enhancements should be completed within 12 months, with a target of at least 80% positive user feedback. The AI chat response time should be maintained at under 30 seconds and reviewed quarterly to ensure timely assistance. In addition, IT performance indicators, such as system downtime, task completion rates, and helpdesk response times, should be evaluated every quarter. To address device-specific challenges, the department should implement a structured feedback loop where users can report issues, particularly those related to Apple devices, enabling IT personnel to track, resolve, and verify fixes efficiently, thereby improving overall system reliability and user satisfaction.

**3. For SSS Management.** To maintain high satisfaction levels, SSS should institutionalize bi-annual client satisfaction surveys disaggregated by age group, including Millennials. A Digital Performance Dashboard should be operational within one year, targeting at least 90% overall satisfaction annually. Millennial satisfaction scores in online loans should improve by 10% yearly. Recognition should be given annually to high-performing offices. Digital literacy initiatives should be integrated permanently into member services.

**4. For LGU Partners / Community Leaders.** LGUs should formalize MOAs with SSS within one fiscal year to sustain digital literacy programs. Each municipality should establish at least one functional E-Center with a trained Digital Support Officer submitting quarterly reports. SSS campaigns should be integrated into LGU programs twice annually. Annual joint LGU-SSS evaluations should review participation, completion, and satisfaction trends.

**5. For Millennial SSS Members.** Since findings showed variability in satisfaction among Millennials in online loan applications despite overall high effectiveness, SSS should implement a Millennial-focused digital support program within 12 months. Satisfaction ratings for Millennials should be monitored separately through bi-annual surveys, targeting at least 90% satisfaction annually and a 10% improvement in lower-rated areas within one year. Mobile-first enhancements, simplified loan interfaces, and real-time notifications should be prioritized. Quarterly smartphone-optimized video guides and social media updates should be released to sustain engagement. Millennials may also be engaged as Digital Ambassadors in LGU-supported E-Centers, with annual monitoring of their transaction completion rates to ensure sustained effectiveness.

**6. For Future Research.** Future studies should conduct 3–5-year longitudinal evaluations of the sustainability of digital literacy programs and LGU-supported E-Centers. Comparative studies should measure satisfaction and completion rates between areas with and without structured LGU support. Further research should examine Millennial-specific digital expectations and their impact on sustained satisfaction.

**7. For SSS Digital Platforms Personnel.** Given the negative correlation observed between convenience in Digital Claims Processing and client satisfaction, SSS should implement user-centered design improvements within the next 12 months. Simplified navigation, streamlined procedural steps, and clear instructional guides should be prioritized. Step-by-step video tutorials and FAQs should be updated quarterly and optimized for mobile access. Bi-annual usability testing should be conducted, with at least 80% of users reporting improved ease of use. Customer support channels, including AI chatbots, should provide instant guidance with response times under 30 seconds, and performance metrics (transaction completion rates, satisfaction scores) should be reviewed quarterly to ensure sustained effectiveness and high satisfaction.

## **Compliance with Ethical Standards**

This study adheres to established ethical standards in research. Informed consent was obtained from all respondents before their participation, and they were assured of their right to withdraw from the study at any time without any consequences. The anonymity and confidentiality of the respondents were strictly maintained, and all data collected were handled in accordance with applicable data privacy regulations. The well-being of the participants was safeguarded throughout the research process. The author(s) declare that there is no conflict of interest in the conduct of this study, and that all forms of plagiarism were strictly avoided. Furthermore, the interpretation of the findings was carried out objectively and free from bias, and the results were used solely for academic and research purposes. The use of artificial intelligence tools, including ChatGPT and QuillBot, was limited to language refinement, paraphrasing, and grammatical corrections, and is hereby disclosed in full transparency.

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