

Service Quality Satisfaction of Clientele's Online Transactions at the Social Security System

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Abstract

The study used a descriptive–correlational–comparative research design aimed to assess the service quality and user satisfaction of the Social Security System e-government services 100 active users of the Social Security System website and mobile application. It focused on four key dimensions: reliability, efficiency, citizen support, and trust. The results showed that the level of service quality satisfaction for both the Social Security System website and mobile application was rated “Extremely Satisfied” across all key dimensions. The findings show that the Social Security System consistently delivers high-quality electronic government services, leading to positive user perceptions. Although the statistical analysis revealed no significant difference or relationship between the Social Security System website and mobile application, continuous organizational and policy improvements can further enhance service quality and user satisfaction. This indicates that the system meets user expectations; however, improvements to the Social Security System website and mobile application should be addressed separately by considering their unique strengths and user experiences to ensure efficient and satisfactory e-government services.

Keywords: service quality, clienteles’ online transactions, users’ satisfaction, Social Security System, e-government services.

1. Introduction

Electronic Transactions (e-transactions) has been adapted by many countries all over the world as they utilize digital business frameworks and service-based architecture in public and private sectors (Laudon & Traver, 2021). The Philippine Social Security System (SSS) has launched a transformation on its online platform website (www.sss.gov.ph), and mobile application (Social Security System, 2021). These methods allow members and employers to make transactions at any time, making physical transactions less and services available in far-flung areas.

Starting in 2020, it was required to file loan applications and register as a new member online (Department of Finance, 2020). The Social Security System handled 52.62 million non-inquiry transactions in 2021, and 82.7% of these were conducted online (SSS, 2022). By 2022, there were 50 million electronic transactions, showing that more Filipinos are using digital services (SSS, 2023). The Social Security System offers services to millions of Filipinos by giving seven (7) benefits, such as: retirement, disability, sickness, maternity, funeral, death, and unemployment (Social Security System, n.d.). From 2020, there are non-physical loan applications and registration of new members online (Department of Finance, 2020). With these data, the SSS handled 52.62 million non-inquiry transactions in 2021, and 82.7% were transacted online (SSS, 2022). In 2022, there were 50 million electronic transactions, showing that more Filipinos are using digital services (SSS, 2023).

Republic Act No. 11032, also known as the Ease of Doing Business and Efficient Government Service Delivery Act of 2018, supports the digital innovation made by the Social Security System, as it aims to make government procedures easy and enhance public service. In addition, Republic Act No. 11199, or the Social Security Act of 2018, strengthens the Social Security System by expanding its coverage, improving benefit delivery, and utilizing information and communications technology in ensuring quality services. To comply with these laws, the Social Security System widens its online platforms and reduces its in-person services to modernize its business operations (SSS, 2021).

With the increase in online transaction adoption, significant gaps can be seen in service quality and satisfaction. On August 28, 2022, a fire in the UPS Room of the SSS main building office in Quezon City broke out, shutting down the Main data Center for a short time. Moreover, problems on its usage, like complicated menus to, unclear instructions, and errors in the system, hinder users from having an easy experience, specifically among individuals whose digital literacy skills are limited.

With the reliance on digital platforms for the Social Security System services, it is necessary to evaluate the quality of service delivery and the level of satisfaction among users to the Social Security System online transactions. Identifying these issues in system performance, usability, reliability and security would lessen the practical challenges encountered by the users. This understanding would lead to the proposal of necessary improvements for increasing efficiency and effectivity of the Social Security System digital platform.

2. Methodology

Research Design

This research used a descriptive-correlational-comparative research design to determine the user satisfaction of the Social Security System's online transaction channels and their impact on client satisfaction. This design provided a comprehensive framework for examining client experiences, identifying relationships among perceived service quality and satisfaction, and comparing user satisfaction between the two online platforms, namely the SSS website and the SSS mobile application. Furthermore, the research design allowed for an analysis of differences in user satisfaction across the Social Security System's online platforms. This supported the development of conclusions based on evidence regarding the quality of the online services.

The qualitative part of this study is on describing how clients perceive the service quality and satisfaction. This included looking at e-service quality and overall system features and then examining how these factors affect user satisfaction. Previous studies have revealed that e-service quality affects customer satisfaction in an online service environment (Zaheer et al., 2023). In addition, many studies have revealed that overall service quality can be associated with user satisfaction outcomes (McGuire & Rosary, 2022). Descriptive statistics, that includes mean, standard deviation, frequency, and percentage, were used to measure the feedback of the clients regarding their interactions with the online platforms of Social Security System.

Also, to determine the relationship between service quality and client satisfaction spearman rho correlation coefficient was used. This non-parametric statistical method is used in assessing the strength and direction of the association between two variables that are under ordinal scale measures and do not meet the normality assumptions of a parametric test. Spearman's rho is appropriate for Likert-scale survey data, which are considered ordinal in nature (Field, 2018).

In order to determine the service quality and client satisfaction in the Social Security System's website and mobile application, the Mann–Whitney U test was employed. This non-parametric test is used to compare two independent groups when the data are either ordinal measures or do not conform to a normal distribution (Pallant, 2020). All statistical data were analyzed using SPSS software to ensure the accuracy and consistency of the assessment.

Participants and Sampling Technique

The participants of the study consisted of 100 clients who were available and were willing to participate in the conduct of the study. All of these participants were clients of the Social Security System Boracay Service Office in Malay, Aklan. In order to ensure that the participants had that knowledge and experience to be included as samples, only those who are actively using the SSS website and the SSS mobile application were included as participants of the study.

This study used a non-probability sampling approach and quota sampling methodologies. Convenience sampling allows the selection of participants based on their accessibility and their willingness to participate in the conduct of the study (Etikan, Musa, & Alkassim, 2016). On one side, quota sampling mentioned that the researcher establishes a number of participants for each subgroup to allow sufficient representation (Saunders, Lewis, & Thornhill, 2019). In this study, the participants were selected from the Social Security System Boracay Service Office, Malay, Aklan. They were chosen based on their availability and their willingness to take part in the study. A quota of ten (10) respondents from each age group was used for both mobile application users and website users. This methodology allowed data acquisition while ensuring a balance representation across age demographics and types of platforms.

Participants who were 60 and older were not included in the study. This decision was made for the reason that the research focused only on users who actively manage and perform transactions using the Social Security System website and mobile application, in the its office in Malay, Aklan. Based on observation, individuals in this age group most of the time rely on family members or representatives to conduct online transactions instead of themselves. Having them included as participants could lead to answers that are not direct or based other's experiences and perceptions.

Research Instrument

This study used a researcher made survey questionnaire with a Likert scale. This survey questionnaire was designed to determine the service quality satisfaction of the users with the Social Security System e-government service at the Social Security System Boracay Service Office in the municipality of Malay, Aklan. The questionnaire that is designed for ease of completion was self-formulated in a click-list format, considering the different levels of digital literacy among the participants. To improve accessibility, the survey was made in both paper-and-pen format and through a QR code for mobile access. The instrument underwent extensive validation and reliability testing, including pilot testing. The research questionnaire was made into four (4) parts.

This method ensured that only people with direct experience using the Social Security System's online services were included in the study.

The first part of the instrument had a screening to identify whether the participants are eligible to participate in the study. Also, in this stage, the participants were asked if they are actively using their accounts in SSS website and mobile application. This process revealed that only those who have direct experience in using the online services of SSS were included to take part in the study.

The second part is on the data gathering of the profiles of the respondents. Data collected included respondents' age, sex, educational attainment, membership type, and the type of service availed. These

profiles of the participants would allow analysis of service satisfaction and client satisfaction.

The third part of the questionnaire determined that the platform was identified by the participants as easy to use and more convenient. It allowed them also to identify the specific features of each platform that influenced their preferences. In this stage, the participants identified the preferred platform for performing Social Security System online transactions. Participants stated the method of online transaction, whether it is the SSS website or the SSS mobile application.

Fourth part of the survey questionnaire included twenty-five (25) questions to evaluate the service quality satisfaction of the Social Security System website and mobile application services, of SSS office in Manocmanoc, Malay, Aklan. Part IV was divided into five sections, each contained five (5) questions. The following sections examined service satisfaction, accessibility and ease of use, transaction speed and performance, reliability and availability, security and privacy, and customer support and user assistance. Respondents evaluated their level of satisfaction using a 5-point Likert scale.

Data Gathering Procedure

This study employed a convenience sampling technique and quota sampling to select a total of 100 participants. The participants were the clients transacting in Social Security System Boracay office, Manocmanoc, Malay, Aklan. Their participation in the study is voluntary, and respondents showed willingness to answer the survey questionnaire. The gathering of data was conducted from February 02 to 25, 2026. This timeframe ensures enough time to collect a targeted number of participants.

Questionnaires were done in two (2) formats to facilitate the preference of the respondents and to identify their levels of digital literacy. A paper-and-pen questionnaire was used to determine the participants who wanted traditional methods of completing surveys. To make sure that it is easy for the participants to access the survey, a QR code was made for the online survey. Prior to its administration, the researcher explained the purpose and emphasized the importance of the study to the respondents. Their participation would help improve the service quality of the Social Security System. After obtaining consent from each respondent, the survey was administered in the respondent's preferred format. This method respected individual preferences, which led to higher participation and response rates.

The researcher set a designated area for participants who wanted to answer the survey questionnaire in the paper-and-pen format. The researcher guided those who chose to answer in the online format in QR code. It directed the survey into their mobile phones.

Data Analysis Procedure

The data collected were organized for proper analysis. Before the analysis started, the set of data was carefully checked to make sure that it is correct and consistent. Descriptive statistics were used as a research instrument to describe the demographic profile of the respondents. In summarizing the demographic profile of the respondent's frequency count and percentage distribution were utilized.

The collected data in part 2 of the questionnaire were encoded and presented in tables, where it displays frequencies and percentages (Levine, Stephan, and Szabat, 2021). These descriptive statistics revealed a summary of the characteristics of the participants and their overall answers, and it gives the researcher a better idea of what to include in making the study.

In addition, the descriptive statistics revealed a structured and organized data presentation, which is to be supported by reliability and validity of the findings of the study. In identifying the quality of service of the Social Security System website and mobile application, descriptive statistics, which are the mean and standard deviation, were employed. The researcher used the mean to determine the average perception of each quality of the service of the Social Security System. Standard deviation was used to measure how

varied or consistent the responses were among the participants (Sekaran & Bougie, 2019). This provided a measurable way in identifying the parts of the Website and mobile application that were seen positively or negatively.

To determine if there were significant differences between SSS website and SSS mobile application users of e-government service quality, the Mann-Whitney U test inferential statistical technique were applied. The Mann-Whitney U test is used to compare two independent groups when the data is ordinal. Also, Spearman's rho correlation coefficient was used to determine the relationship between users' perceptions of service quality on the website and mobile application. Spearman's rho, a non-parametric is used for ordinal data and seeking association between the two platforms (Field, 2018).

Ethical Considerations

The researcher gives emphasis on the ethical consideration in the entire data collection process. The Philippine Health Research Ethics Board (2017) mentioned that ethical considerations must be given careful attention and must consider fairness, accountability, protection of the rights of the participants, and transparency in the entire conduct of the study. Before administering the different survey questionnaires to the participants, they were fully informed by the researcher on the purpose and the process of the research study. That their participation is voluntary and they may withdraw their participation whenever they feel discomfort.

Confidentiality and anonymity were considered to protect the identity of the respondents. This allows the provision of truthful and correct responses from participants and increases the quality of the data to be obtained (Kang & Hwang, 2023). Considering these ethical protocols would maintain the credibility and validity of the results of the research. Moreover, by following these principles of transparency and accountability, the results of the study would be acknowledged, valued, and used in policy formulation and decision-making processes (Ciubotariu & Bosch, 2022).

Results and Discussion

SSS Client's Profile Using the (E-Gov) Electronic Government (System)

As shown in Table 1, regarding age, there was an even distribution of respondents by age across mobile and website users. Each of the five age ranges within the respondent group (18 to 25 years; 26 to 35 years; 36 to 45 years; 46 to 55 years; and over 56 years) had equal numbers of respondents, with each age group accounting for 10 respondents (20%) as either a web user or a mobile user. The fact that each age group has equal numbers of respondents can be interpreted as meaning that the users of the Social Security System e-Government services came from various generations and not just one age range. The findings showed that the digital platform of the Social Security System was accessible and user-friendly to all age groups.

Table 1. SSS Client's Profile Using the (E-Gov) Electronic Government (System) as of Age

Age	Website User		Mobile Application User	
	Frequency	Percentage (%)	Frequency	Percentage (%)
18 - 25 yrs old	10	20	10	20
26 – 35 yrs old	10	20	10	20
36 – 45 yrs old	10	20	10	20

46 – 55 yrs old	10	20	10	20
56 yrs old and above	10	20	10	20
Total	50	100	50	100

According to the outcome of the study, the Social Security System E-Government online platform was found to be an inclusive digital channel available to all clients (regardless of age). Moreover, because of the nature of the system's design and features, it supported usage by clients who have varying experiences using the internet. Thus, the e-Government initiative has been proven effective in providing more access to public services. For example, Yu and Kong (2016) said that government organizations that deliver e-services must continue focusing on developing user-centric systems, ensuring digital access, and providing intuitive interfaces to ensure that E-Government services are available to both those who are comfortable using technology and those who are not. Government organizations should also strengthen efforts to promote digital literacy, create user-friendly educational materials and resources, and offer responsive technical support services to improve digital service accessibility and encourage greater use of e-government services by clients (Li & Xie, 2025; Sund & Lee, 2025).

With respect to gender, the results of the survey indicated that most respondents who used both the mobile application and website platforms were female. Of the website users, 40 respondents, or 80%, identified as female, while 9 respondents, representing 18%, identified as male; 1 respondent, or 2%, chose not to specify their gender. Likewise, within the website user group, 40 respondents, constituting 80%, were female, and 10 respondents, or 20%, were male. This is explained by the growing involvement of women in economic activities and their role in managing household financial and administrative transactions. This finding implies that female members are more likely to engage in online transactions and the digital platforms of the Social Security System are widely utilized by female members for accessing services and managing their accounts.

Table 2. SSS Client's Profile Using the (E-Gov) Electronic Government (System) as of Sex

	Website User		Mobile Application User	
Sex	Frequency	Percentage (%)	Frequency	Percentage (%)
Female	40	80	40	80
Male	9	18	10	20
Prefer not to say	1	2	10	20
Total	50	100.0	50	100.0

The study's findings also indicated that users of e-Government services had different patterns of e-Government usage based on gender roles and work-related obligations. For instance, the high level of female client use indicated that men were typically more involved than men in managing financial and other administrative matters concerning social security benefits (Hambali et al., 2024).

Table 3 shown, regarding educational attainment, the survey results indicate that the majority of respondents using both the website and mobile application platforms of the Social Security System were college graduates. Among website users, 36 respondents (72%) were college graduates, followed by college graduates (6 respondents, 12%), postgraduates (4 respondents, 8%), vocational/technical course

graduates (2 respondents, 4%), and high school graduates (2 respondents, 4%). No respondents reported only elementary-level education.

For the mobile application E-government users' results shows that 31 respondents (62%) were college graduate, followed by vocational/technical course graduates (8 respondents, 16%); 7 respondents (14 %) are college undergraduates; high school graduates made up 2 respondents (4%); and postgraduates also constituted 2 respondents (4%), with no respondents indicating elementary-level education.

Table 3. SSS Client's Profile Using the (E-Gov) Electronic Government (System) as of Educational Attainment

Educational Attainment	Website User		Mobile Application User	
	Frequency	Percentage (%)	Frequency	Percentage (%)
Elementary Graduate	0	0	0	0
High School Graduate	2	4	2	4
Vocational/Technical Course	2	4	8	16
College Undergraduate	6	12	7	14
College Graduate	36	72	31	62
Postgraduate Master/Doctor-ate	4	8	2	4
Total	50	100	50	100

About educational background, the data revealed that most of the users accessing to the website of the Social Security System and its mobile application platforms were college graduates, while respondents with lower educational backgrounds were fewer in number. This result implies that clients with higher educational attainment would use the online digital platforms of the SSS. It further revealed that those with higher educational attainment would utilize online services due to their high technological skills and digital literacy. These findings conform the study of (Amirullah, 2024) which stated that educational level can influence the utilization of e-government services, the more educated individuals the better prepared they are to interact with online systems, understand the different digital procedures, and do complex transactions.

As shown at table 4, regarding the membership type, respondents who were employed members were the active users of Social Security System e-government platforms. On website users, 27 respondents or 54% were employed members and among mobile application users, 26 respondents or 52% were employed members. The most active users in terms of membership were the employed members because they keep on monitor their benefits, claims, their monthly contributions, and they are tracking loan applications and payments. While employer representatives and employers are composed of 11 website users or 22% and 6 mobile users or 12%. Most transactions are on managing employee transactions which includes remittance of monthly contributions and monthly loans, applying for benefits and loan applications, and submitting the employee benefits. Membership on voluntary, OFW, and self-employed composed 12 website users or 24%. and 18 mobile users or 36%, these revealed a low engagement with the Social Security System e-government services. This because of the fewer regular transactions and obligations. These finding further tackles members use the Social Security System's e-government platforms is influenced by the type and frequency of their membership responsibilities. This therefore emphasize the

importance of creating digital services which are accessible and responsive to the needs of all types of members.

Table 4. SSS Client's Profile Using the (E-Gov) Electronic Government (System) as of Membership Type

Membership Type	Website User		Mobile Application User	
	Frequency	Percentage (%)	Frequency	Percentage (%)
Employed Member	27	54	26	52
Self-Employed/ Voluntary/OFW Member	12	24	18	36
Employer/ Employer's Representative	11	22	6	12
Total	50	100	50	100

The data also discussed that the employed members were the top users of Social Security System e-government system in mobile application users and website users. Employed individuals, therefore, exhibit a greater interaction with digital services showing the main transactions such as monitoring and payment of contribution and benefit transactions, including submission and monitoring, and manage other membership-related transactions. Although membership that falls in voluntary, self-employed, and OFW also utilized the online platform, their representation was comparatively limited. This finding suggests that E-government platforms play an important role in improving the accessibility and efficiency of delivering public services to different categories of users (Abdulkareem & Ramli, 2021).

Table 5 discussed the availed service, among mobile application users, the highest accessed service was contribution inquiry and payment, with 31 respondents (62%) using the platform, indicating that most mobile users prefer monitoring the posting of their contributions through the mobile application, likely due to its convenience and accessibility. Loan application, inquiry, or payment was accessed by 10 respondents (20%) and membership registration or updating by 5 respondents (10%), while benefits application and inquiry were accessed by only 1 respondent (2%) and other services by 3 respondents (6%). In contrast, website users most frequently accessed benefits application and inquiry, with 23 respondents (46%) using the platform, likely because submission of benefits is only available through the website. Contribution inquiry and payment followed with 13 respondents (26%), and loan application, inquiry, or payment was accessed by 7 respondents (14%), reflecting that loan-related services are available on both platforms. Membership registration or updating was used by 4 respondents (8%) and other services by 3 respondents (6%). The data collected suggest that services availed influence the utilization of the platform. Individual that use the mobile application, are more likely to monitor and manage their contribution and loan, demonstrating the accessibility of the mobile application. In contracts, benefit application was the most serviced availed in website, as it is only accessible through the web platform.

Table 5. SSS Client's Profile Using the (E-Gov) Ellectronic Government (System) as of Aailed Service

Aailed Service	Website User		Mobile Application User	
	Frequency	Percentage (%)	Fre-quency	Percentage (%)
Contribution Inquiry/Payment	13	26	31	62
Loan Application Inquiry/Pay-ment	7	14	10	20
Membership Registration/Up-dating	4	8	5	10
Benefit Application and Inquiry	36	46	1	2
Other Services	3	6	3	6
Total	50	100	50	100

The services most aailed by respondents highlight the critical role of the Social Security System e-government platforms in managing contributions, loan applications, membership updates, and benefits submissions. Thus, ongoing efforts must continue to enhance the reliability, security, and functionality of e-government services, increase options for online service delivery, and strengthen security measures to enhance service delivery and instill trust in digital government service channels as reliable and effective ways to access government services (Djatkiko et al., 2025).

Level of Service Quality the SSS Website Users

The researcher utilized the descriptive statistics using the mean (M) and standard deviation (SD) to determine the level of service quality of the SSS website as perceived by the users of this site. As shown in Table 2, it displays the perceived level of service quality for the Social Security System (SSS) website by its users across five major categories: Accessibility and Ease of Use; Transaction Speed and Performance; Reliability and Availability; Security and Privacy; and Customer Support/Assistance. The data gathered from this research showed that all the indicators of service quality were rated between 4.21 and 5.00 with respect to the descriptive rating "Extremely Satisfied" based upon the scale utilized by Arasof-Nasugbu et al., 2018).

The Security/Privacy obtained the highest mean rating with (M = 4.56, SD = 0.56), which further reveal that the website is perceived to be secure and reliable in the protection of the private and financial data of the respondents, then, Accessibility/Ease of Use with (M = 4.48, SD = 0.56), stating that the respondents found the SSS website for online transaction purposes easy to use. In addition, Transaction Speed/Performance with (M = 4.39, SD = 0.63), and Customer Support/User Assistance with (M = 4.38, SD = 0.49), while Reliability/Availability with (M = 4.36, SD = 0.60), which received "Extremely Satisfied" ratings. This further revealed that users had experienced efficient system performance, dependable service availability, and adequate support when needed.

Table 6. Level of Service Quality of the Website Users

Sub-Variables	Mean	SD	Percentage (%)
1. Accessibility & Ease of Use	4.48	0.56	Extremely Satisfied
2. Transaction Speed & Performance	4.39	0.63	Extremely Satisfied
3. Reliability and Availability	4.36	0.60	Extremely Satisfied

4. Security and Privacy	4.56	0.56	Extremely Satisfied
5. Customer Support and Assistance	4.38	0.49	Extremely Satisfied

Legend: (4.21 – 5.00) Extremely Satisfied, (3.41-4.20) Very Satisfied, (2.61 – 3.40) Satisfied, (1.80 – 2.60), Slightly Satisfied, (1.00 – 1.79) Not Satisfied by Arasof-Nasugbu et al. (2018).

According to the data, users of the Social Security System website have reported that it provides a high-quality customer service experience for all users. This high-quality service experience is evident in three main areas: security, usability, and efficiency. The lower standard deviation values that related to three surveys indicated that users had similar views on how the Social Security System platform provides its online services (Kim & Yum, 2024). The results of these surveys also suggested that the digital Social Security System is an effective way for customers to use the Social Security System services by providing secure, reliable, and efficient means of carrying out their transactions. According to survey ratings, approximately two-thirds of survey respondents were satisfied with several areas of service provided by the Social Security System platform and were pleased with how assigned services performed. User ratings of the Social Security System's web portal were based on their evaluations of how easy it was to navigate the site, how quickly they could complete transactions, and how much they felt secure about the protection of their personal financial data (Aleisa, 2024). Overall findings from the survey indicate that E-government systems have improved people's abilities to use digital channels to access and deliver public services (Barua & Rahman, 2023; Jarke, 2020).

Institutionally, the study findings indicate that the E-government system supporting the Social Security System is an important tool for creating the efficiencies and timeliness of service delivery in the public sector. Positive ratings from users of the e-government system indicate that investment in digital technology provided a vastly improved customer experience and significantly reduced dependence on physical transactions within the Social Security System offices. Thus, the numbers of persons in long lines decreased, and the administrative load was lessened. The findings also suggest that the Social Security System's computerized system must be fully programmed and maintained through ongoing development by maintaining a high level of cybersecurity, improving accessibility, and including more extensive digital service features. If the Social Security System maintains this positive direction for its digital Social Security System, it will build public confidence in E-Gov-style services and motivate a broader base of users to adopt the use of online services as effective, efficient ways of accessing government services (Mohan, 2025).

Level of Service Quality the SSS Mobile Users

To determine customers' perceptions about their experience with the services offered by the Social Security System mobile application, the researcher calculated average values and standard deviations for each of the different dimensions that offered service through the mobile application. The level of service quality of the Social Security System mobile application as experienced by its users across five (5) service dimensions—accessibility and ease of use, transaction speed and performance, reliability and availability, security and privacy, and customer support and user assistance—is displayed in Table 3. According to the mean scores on the various indicators, all service quality indicators had a mean score range of 4.21 to 5.00, which equates to the descriptive rating of "Extremely Satisfied," as per the scale utilized by Arasof-Nasugbu et al. (2018).

Of these five (5) service dimensions, the highest mean score was for Security and Privacy ($M = 4.76$, $SD = 0.46$); this indicates that mobile users had an extremely high level of confidence in the ability of the mobile system to keep personal and financial data safe. The next highest mean score was for Accessibility and Ease of Use ($M = 4.66$, $SD = 0.57$), which indicates that respondents found the mobile application easy to use and highly convenient to navigate. Following those two (2) highest mean scores were Transaction Speed and Performance ($M = 4.52$, $SD = 0.65$), Customer Support and User Assistance ($M = 4.51$, $SD = 0.58$), and lastly, Reliability and Availability ($M = 4.44$, $SD = 0.67$). These final three (3) service quality indicators also had an extremely high mean score and indicated the users felt that the mobile system was efficient and reliable, and provided sufficient assistance when necessary.

Table 7. Level of Service Quality of the SSS Mobile Users

Sub-Variables	Mean	SD	Percentage (%)
1. Accessibility & Ease of Use	4.66	0.57	Extremely Satisfied
2. Transaction Speed & Performance	4.52	0.65	Extremely Satisfied
3. Reliability and Availability	4.44	0.67	Extremely Satisfied
4. Security and Privacy	4.76	0.46	Extremely Satisfied
5. Customer Support and Assistance	4.51	0.58	Extremely Satisfied

Legend: (4.21 – 5.00) Extremely Satisfied, (3.41-4.20) Very Satisfied, (2.61 – 3.40) Satisfied, (1.80 – 2.60), Slightly Satisfied, (1.00 – 1.79) Not Satisfied by Arasof-Nasugbu et al. (2018)

Findings revealed that the Social Security System's mobile platform has provided a high quality of service to its users; therefore, the mobile application is an effective tool for delivering digital public services. Consistently, the respondents to the study have indicated that the Social Security System is accessible, secure, and performs well; thus, the mobile platform has met, and continues to meet, the expectations of its users by providing a convenient way to complete their transactions via mobile devices (Kumar et al., 2017). Therefore, mobile-based digital government services can vastly enhance both the accessibility and efficiency of public service delivery in that users can complete transactions at any time and from any location without physically visiting an SSS office (Shayganmehr et al., 2022). The findings illustrate the increased importance that mobile technologies are likely to play in enhancing digital governance & improving user experience while accessing government services.

In an institutional context, the research indicates that implementing a mobile solution for the Social Security System has improved the efficiency, responsiveness, and modernization of the Social Security System's service delivery. The data indicates that if sufficient resources are allocated to develop further mobile-based digital infrastructure, there will be a significant increase in user satisfaction with the Social Security System's services due to decreased wait times to complete a transaction, reduced traffic at physical service centers/offices, and increased operational effectiveness and efficiency of the Social Security System's operations (Chen et al., 2015). There was also evidence that a high degree of security and reliability was attributed by respondents to the need for continued maintenance of adequate cybersecurity protocols, systems updating, and providing users with adequate response times to customer problems. By continuing to develop additional mobile service features, the SSS can gain an increased

public trust in their digital platforms and expand the use of mobile technology towards accessing SSS social security services (Shayganmehr et al., 2022).

Significant Difference Between the SSS Website and the SSS Mobile Application Users in SSS E-Gov Service Quality

Inferential statistical techniques were employed by the researcher for the combination of both the Mann-Whitney U test and the findings from the study. The Mann-Whitney U test, as an example of a nonparametric statistical procedure, was determined to be suitable for the analysis of independent sample groups (the Social Security System Mobile Application User and Website User); however, since one assumption concerning normality is not met in this study, the Mann-Whitney U test provided appropriate means of defining the independent sample groups—ordinal scale. The results indicate that the Social Security System Website Users (Mdn=4.48, n=50) and Social Security System Mobile Application Users (Mdn=4.47, n=50) did not differ significantly in satisfaction with their overall level of service quality (U=0.00, Z=-1.00, p-value=0.317). As the computed p-value was greater than the .05 level of significance, the null hypothesis was accepted. Therefore, the data providing evidence for both platforms (website & app) provided a comparable level of satisfaction for the service quality provided by the Social Security System as stated. Therefore, based on these results, while the Social Security System website users reported a slightly higher median satisfaction rating, both systems appeared to provide similar and high-quality service within the Social Security System digital services between web-based and mobile platform systems—showing a similar success rate for providing similar digital service across the two platforms.

Table 8. Significant Difference Between the SSS Website and the SSS Mobile Application Users

Group	N	Mdn	U	Z	p-value	Decision
Web Users	50	4.48	0.00	-1.00	0.32	Accept the Null Hypothesis (HO)
Mobile Application User	50	4.47				

The study results showed that there was no significant difference between the quality of services delivered through both the Social Security System mobile application and website. In other words, customers who accessed the Social Security System services through the website perceived the same level of service quality as those who accessed the Social Security System services through the mobile application. This indicates that the quality standard applied for both digital service delivery platforms is consistent and effective. As such, users experienced similar levels of accessibility, reliability, security, transaction efficiency, and customer support when utilizing services via either channel, which are essential attributes that create trust and stimulate continued use of eGovernment services (Santa et al., 2018). In addition, it was revealed that any enhancement of Social Security System's digital service delivery will benefit from focusing on equal levels of quality across the two digital platforms while addressing common improvement opportunities, such as system performance optimization and ongoing reliability (Das, 2024). Furthermore, Jansen and Olnes (2016) conclude that all digital channels provide consumers with comparable levels of service quality and necessitate the use of a holistic approach to e-government service delivery that is designed around the needs of the user. Therefore, as best practices in digital governance continue to develop, it's crucial to create methods that ensure all digital service delivery systems are highly

reliable, consistent, and satisfactory. This is essential for increasing user trust in e-government systems (Luo et al., 2024).

Significant Relationship Between the SSS Website and the SSS Mobile Application Users in SSS E-Gov Service Quality

The researcher implemented inferential statistics, particularly Spearman's rho correlation coefficient, which is a nonparametric version of the Pearson correlation, due to a violation of one of the assumptions for parametric testing; specifically, that the satisfaction ratings from respondents regarding the quality of e-government services were collected on an ordinal scale. In Table 6, results of the correlation analysis between the perceived quality of service provided to users of the Social Security System website versus the mobile application are displayed. Correlation analysis showed a non-significant correlation between the two groups ($r_s = .103$, $p=0.478$), using sample sizes of $n= 50$ for the Social Security System Website and ($n= 50$) for the Social Security System Mobile Application. Therefore, acceptance of the null hypothesis was supported, as the computed p-value is greater than $\alpha=.05$.

The data obtained suggest that the perceived quality of services offered on the Social Security System's website and mobile application are not significantly correlated. This implies that users' satisfaction with one platform does not reliably forecast their satisfaction with the other. This observation underscores the possibility that each platform possesses distinct characteristics, usability considerations, or service experiences that independently shape user perception. One way to boost user satisfaction is to focus on the importance and enhancing the e-government system.

Table 9. Significant Relationship Between the SSS Website and the SSS Mobile Application Users

Group	N	R	P-value	Decision
Web Users	50	0.10	0.48	Accept the Null Hypothesis (HO)
Mobile Application User	50			

The finding shows no significant relationship between the perception of the user to the service quality offered by the SSS on the Social Security Website and the perception of the user on the service quality offered on the Social Security System mobile application. This result is consistent with some existing research which discussed that the satisfaction of the users with the services of e-government sometimes show platform features. These features are affected by design interface, efficiency and accessibility. At some point user satisfaction from one platform cannot be generalized as the same with the other platforms (Carter & Bélanger, 2020). A study made by platform Vanderbeken (2021) also revealed that satisfaction of users with e-government services was platform specific because of the difference in design and performance on the use of e-government. Moreover, to enhance the website of Social Security System and its mobile application, improvement must be made. Assessing the specific strengths and weaknesses of a digital channel, rather than right away improving a certain digital platform (Nooren et al., 2018 with the unique experience of each user with a digital platform, it is necessary to create design enhancement that would align to the expectation of the users and maintain the confidence within the services of Social Security System.(AlBalushi, 2021).

Conclusion

The use of the Social Security System's e-government platform and user satisfaction appear to be influe-

enced by demographic factors. Active professionals, particularly women, are the most frequent users, indicating that these services are most effectively reaching digitally literate and motivated populations. Emphasizing the importance of aligning system design, service functionality, and user needs to improve user satisfaction and user trust in e-government services.

The services of the website of the Social Security System show a very high level of service quality and satisfaction of users among clients at Boracay Service Office, Manocmanoc, Malay, Aklan. The SSS digital platform garnered positive feedback in all its aspects since its services meet the expectations of its clients. This further concludes that the website of SSS is working well but there is a need to sustain its service quality to address the changing needs and expectations of users.

The mobile application of Social Security System shows a strong performance in all service quality indicators, which implies the effectiveness of the current digital services strategy. Therefore, important to maintain and improve these advantages to preserve user trust and satisfaction, especially considering the current user experience with fast, easy, and efficient mobile transactions. This, consequently, demonstrates that the application's dependability and functionality align with users' needs.

The finding stated that there is no significant difference in service quality satisfaction between the Social Security System website and mobile application, which implies that the quality standard for digital service is consistent and is effective. This concludes that any enhancement of the Social Security System's e-government service delivery should focus on maintaining the level of quality in different platforms to have a positive user experience.

The analysis revealed no significant relationship in service quality between the Social Security System Website and Mobile Application. The result indicates that satisfaction of the user with one platform does not influence their satisfaction with another platform. Contentment with e-government services is experienced during platform utilization and is shaped by design, operational efficiency, and user interaction.

Also, the analysis revealed that the e-government services provided by the Social Security System show a degree of satisfaction among users and overall service quality. Even though the platform system is working well, policies should be made in order to enhance more the delivery of service to make the experience of the users worthwhile.

This imply also that the system is trying to meet the expectations of the users on reliability, responsiveness and accessibility. Improvement within the website of Social Security System and its mobile application must be done separately. This strategy would create a clear picture on the advantages and disadvantages in each of these platforms. Disregarding the idea that if one is to be improved so is the other. In conclusion, it is important to determine the famous features of the e-platform in order to provide client effective and user-friendly e-government system.

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