International Journal for Multidisciplinary Research (IJFMR)
E-ISSN: 2582-2160 ● Website: www.ijfmr.com ● Email: editor@ijfmr.com

Philhealth's Payment System: Implementation and Service Delivery Satisfaction in Lhio Carcar, Cebu

Gisell P. Parpan[1], Shaira B. Pacheco[2], Hershey J. Maquilan[3], Ana Marie L. Sabuero[4]

ABSTRACT
This study assessed the implementation of the PhilHealth Online Payment System and its contribution to service delivery satisfaction among employers served by the Local Health Insurance Office (LHIO) Carcar, Cebu during Calendar Year 2025. Guided by the Unified Theory of Acceptance and Use of Technology (UTAUT) and Executive Order No. 170, the study examined the system's effectiveness in supporting efficient, secure, and accessible public service delivery. A descriptive survey research design was employed involving 100 PhilHealth Employer Engagement Representatives (PEERs) from government and private establishments within the coverage area of LHIO Carcar, Cebu. Data were gathered through a structured questionnaire and analyzed using frequency counts, percentages, and weighted means. Findings revealed that respondents frequently utilized the system for employee record management, generation of Statements of Premium Accounts (SPA), and payment posting transactions. Respondents were very satisfied with the system's efficiency (WM = 4.16), navigation and security (WM = 4.07), and system support (WM = 4.08). The system was perceived as effective in facilitating accurate, convenient, and timely premium contribution transactions, thereby enhancing employer compliance and administrative efficiency. Despite the favorable assessment, respondents identified concerns related to login and OTP verification, unposted remittances, SPA cancellation, password reset procedures, and delays in updating records. The study concluded that the PhilHealth Online Payment System is an effective digital platform that enhances service delivery satisfaction through improved efficiency, accessibility, security, and convenience. An Enhanced Action Plan was developed to strengthen system stability, improve technical support responsiveness, and further enhance digital service delivery.

Keywords: PhilHealth Online Payment System, Service Delivery Satisfaction, Digital Governance, Public Administration, Electronic Premium Remittance System (EPRS), UTAUT, Digital Transformation, Employer Compliance

INTRODUCTION
Online payment systems have become essential tools in modern public administration, enabling real-time, secure, and efficient financial transactions through internet-enabled devices and third-party interfaces. Globally, these systems are recognized for providing faster processing, greater convenience, cost-efficiency, and reduced errors compared to traditional manual or over-the-counter methods, which require physical submission of remittance reports, repeated follow-ups, and manual posting of contributions (Baike, 2017; Kshetri, 2018). By improving transparency, reducing errors, and ensuring compliance with

financial regulations, online payment platforms reflect a global shift toward digitalization in public service and health financing, while emphasizing user-friendly interfaces to facilitate accessibility and ease of navigation for a diverse range of users.

In the Philippine context, the Philippine Health Insurance Corporation (PhilHealth), a tax-exempt, government-owned and controlled corporation (GOCC), provides health insurance coverage nationwide. Established in 1995 and attached to the Department of Health, PhilHealth was mandated under RA 7875 (National Health Insurance Act, 1995) to implement universal health coverage and require premium-sharing between employers and employees. Over the years, the program has been guided by various amendments and circulars to refine contribution rates and collection rules. Pursuant to Section 6.f of the Revised Implementing Rules and Regulations of the National Health Insurance Act of 2013, PhilHealth is required to maintain an updated membership and contributions database, ensuring that contributions are accurately reported and promptly posted. To achieve this, since June 2015, employers in the government and private sectors have been encouraged to remit premiums through PhilHealth's Accredited Collecting Agents (ACAs). Reporting of premium payments is facilitated via the Electronic Premium Reporting System (EPRS), with exemptions granted in geographically isolated and disadvantaged areas or locations lacking internet service, where soft-copy reports may be submitted to the nearest PhilHealth office (PhilHealth Circular 009-2015).

National policies have further reinforced the adoption of digital payments. Executive Order No. 170 (2022) mandates electronic payments for all government transactions, while RA 11223 (Universal Health Care Act, 2019) ensures PhilHealth's accurate record-keeping and timely collection of premiums (PhilHealth Circular 009-2015; PC 2023-0010). In compliance, PhilHealth implemented the Electronic Premium Reporting System (EPRS), later enhanced as the Electronic Premium Remittance System, providing employers with a user- friendly online platform to: (1) update employee masterlists, (2) generate the Statement of Premium Account (SPA), (3) select Accredited Collecting Agents (ACAs), and (4) remit contributions online with automatic issuance of electronic PhilHealth Acknowledgment Receipts (e-PAR). Contributions are immediately posted to employees' ledgers, eliminating manual reporting and promoting efficiency, accessibility, transparency, security, and compliance. The system is designed to be intuitive, with step-by-step guidance to support users, including HR staff who may not consider themselves highly "Internet-savvy."

The EPRS also supports multiple types of online payment systems, enhancing flexibility and accessibility. Major banks such as BPI, Land Bank, Security Bank, Union Bank, and Bancnet-affiliated banks provide online banking portals including E-wallets like GCash and Maya are accessible through the MYEG payment gateway or directly via mobile applications, while credit and debit cards are also accepted via the MYEG portal. These diverse options allow employers to choose payment methods that suit their operational capacities, promoting convenience, efficiency, and adaptability.

At the local level, actual experiences from employers and HR personnel at LHIO Carcar, Cebu reveal operational challenges affecting service delivery satisfaction. PEERs (PhilHealth Employer Engagement Representatives) observed that HR staff frequently encounter system downtime during peak submission periods, delays in posting contributions, file upload errors, failed transactions, and repeated OTP verification failures. Some staff reported spending up to 30 minutes repeatedly logging in and validating OTPs before successfully submitting remittance reports. Others experienced delays in SPA generation and contribution posting, sometimes requiring multiple attempts and follow-ups with ACAs. Despite these challenges, the user-friendly interface, stepwise guidance, and available support help users navigate the system, demonstrating the importance of system design and capacity-building initiatives such as seminars and trainings to improve compliance and efficiency. These real-life experiences highlight gaps in system navigation, reliability, and efficiency, emphasizing the need to evaluate the system's effectiveness in meeting user expectations and enhancing service delivery.

This study, entitled "PhilHealth's Payment System: Implementation and Service Delivery Satisfaction in LHIO Carcar, Cebu", seeks to examine how effectively the online payment system is implemented and how it impacts employer satisfaction. By analyzing PEER experiences, survey findings, and EPRS process steps—updating employee data, generating SPA, selecting ACAs, and posting contributions—the study identifies operational challenges, user concerns, and system usability issues. Findings aim to inform practical recommendations for enhancing system functionality, user-friendliness, operational efficiency, and overall service quality. Ultimately, this research contributes to professional public administration practice, strengthening digital health financing systems and ensuring responsive, transparent, and citizen-centered service delivery, aligned with global, national, and local objectives.

RELATED LITERATURE

Digital payment systems have become an important component of electronic government because they allow public institutions to collect payments and process transactions more efficiently. Compared with manual payment methods, digital platforms can reduce processing time, minimize encoding errors, improve transaction traceability, and provide users with access to government services without requiring repeated office visits. In the Philippines, this transformation is supported by Executive Order No. 170, series of 2022, which requires covered government agencies to offer digital modes for collecting fees and other charges while ensuring secure and interoperable payment processing. The policy also requires agencies to observe the Data Privacy Act and develop business continuity measures for situations in which electronic transactions are disrupted. These provisions indicate that a successful government payment system must combine efficiency and accessibility with security, privacy, reliability, and operational continuity (Executive Order No. 170, 2022).

Within the health sector, digital payment and reporting systems support the administration of the National Health Insurance Program. Republic Act No. 7875 established PhilHealth to provide Filipinos with financial access to health services, while Republic Act No. 11223 strengthened the country's universal health care system and expanded PhilHealth's responsibilities. Effective premium collection, accurate membership information, and timely contribution posting are therefore important because these processes influence the availability and administration of health insurance benefits. When employer contributions are posted correctly and promptly, employee records remain updated and membership concerns can be addressed more efficiently. Conversely, delayed or inaccurate contribution records can create administrative difficulties for employers and may affect members' access to services (Republic Act No. 7875, 1995; Republic Act No. 11223, 2019).

PhilHealth introduced the Electronic Premium Reporting System, subsequently referred to as the Electronic Premium Remittance System (EPRS), to modernize employer contribution reporting and payment. EPRS is a web-based platform through which authorized PhilHealth Employer Engagement Representatives can access employee information, update employee lists, prepare remittance reports, generate Statements of Premium Accounts, and process premium payments. PhilHealth requires employers to use EPRS for preparing and submitting remittance reports, with security measures designed to protect the confidentiality of employee information. The system was intended to replace labor-intensive manual procedures and make monthly compliance more convenient for employers. Thus, its implementation reflects the broader shift from office-based public transactions to integrated digital service delivery (PhilHealth, n.d.; PhilHealth, 2011).

PhilHealth Circular No. 2020-0008 further institutionalized the online payment facility of EPRS for government and private-sector employers. According to the circular, EPRS allows employers to manage and pay premium remittances online whenever internet access is available. Its objectives include faster acknowledgment of payments, immediate posting of contributions, reduction of dishonored transactions, and prevention of prolonged reconciliation caused by erroneous payment information. However, the circular recognizes that unstable connectivity may prevent some employers from completing online transactions and therefore permits qualified employers to request exemptions. This qualification is relevant to the present study because it demonstrates that the benefits of EPRS depend not only on its features but also on infrastructure, connectivity, and the system's ability to remain available during critical reporting periods (PhilHealth Circular No. 2020-0008).

The acceptance of EPRS can be explained through the Unified Theory of Acceptance and Use of Technology developed by Venkatesh et al. (2003). The theory proposes that performance expectancy, effort expectancy, social influence, and facilitating conditions influence an individual's intention and actual use of technology. Performance expectancy refers to the belief that using a system will improve job performance, while effort expectancy concerns the perceived ease of learning and operating it. Facilitating conditions include the technical resources, knowledge, training, connectivity, and institutional support available to users. In the context of EPRS, employers are more likely to view the system favorably when it reduces transaction time, simplifies employee-record management, facilitates accurate SPA generation, and provides adequate assistance when technical problems occur. Age, gender, experience, and voluntariness of use may also influence the relationships between these factors and technology usage (Venkatesh et al., 2003).

The DeLone and McLean Information Systems Success Model also provides a useful basis for examining the relationship between EPRS implementation and service delivery satisfaction. The updated model identifies system quality, information quality, and service quality as major determinants of system use and user satisfaction. System quality includes reliability, availability, responsiveness, ease of navigation, and security, while information quality concerns the accuracy, completeness, relevance, and timeliness of system-generated information. Service quality refers to the responsiveness, competence, and accessibility of technical and administrative support. These dimensions are directly related to the present study's indicators of efficiency, navigation and security, and system support. Problems such as downtime, failed login attempts, delayed OTP delivery, unposted remittances, and difficulty resetting passwords may therefore lower satisfaction even when the system's primary functions are generally useful (DeLone & McLean, 2003).

Studies of electronic government services further show that user satisfaction is influenced by both the technical performance of a platform and the quality of service surrounding it. Pham et al. (2023) identified ease of interaction, fulfillment, citizen care, security and privacy, and trustworthiness as central dimensions of e-government service quality. Their findings demonstrated that fulfillment and trustworthiness were positively related to users' perceived value, while perceived value was positively associated with satisfaction. Applied to PhilHealth's payment system, fulfillment refers to whether the platform successfully completes transactions, posts payments, updates records, and produces the documents required by employers. Trustworthiness develops when transactions are accurate, information is protected, system procedures are transparent, and reported problems are resolved promptly (Pham et al., 2023).

Security is especially significant in digital payment systems because they handle financial transactions and confidential personal information. Users must be confident that authentication processes, passwords, OTP verification, payment gateways, and data-protection measures can prevent unauthorized access. Nevertheless, strong security controls should not make legitimate access unnecessarily difficult. Repeated OTP failures, complicated password-recovery procedures, and unexplained transaction errors may cause frustration and reduce users' confidence in the system. Consequently, digital payment services must balance security requirements with usability, clear instructions, transparent transaction confirmation, and accessible recovery procedures. This balance is consistent with the e-government service-quality literature, which considers security, privacy, ease of interaction, and trustworthiness essential features of satisfactory online public services (Pham et al., 2023).

Technical support is another important factor in sustaining satisfaction with mandatory government information systems. Since PEERs regularly manage employee lists, SPAs, contribution payments, and posting concerns, they require timely assistance when errors occur. Responsive help desks, multiple communication channels, clear tutorials, regular user orientation, and prompt escalation procedures can reduce disruption and enable employers to meet contribution deadlines. Under the DeLone and McLean model, service quality affects both system use and user satisfaction, suggesting that even a technically functional platform may receive unfavorable evaluations when assistance is delayed or inaccessible (DeLone & McLean, 2003). Effective support is therefore not a separate concern but an integral part of the quality of PhilHealth's digital service delivery.

Overall, the literature establishes that the effectiveness of the PhilHealth Online Payment System should be evaluated in terms of its functional implementation and the satisfaction of its employer-users. Existing policies and literature highlight efficiency, accurate posting, accessibility, navigation, security, reliability, and support responsiveness as essential indicators of successful digital government services. However, limited localized evidence is available regarding how PEERs under LHIO Carcar experience EPRS functions and operational concerns. The present study addresses this gap by assessing employee-master-list updating, SPA generation, payment processing and posting, efficiency, navigation and security, and system support. Its findings can provide an empirical basis for an enhancement plan designed to strengthen system stability, technical assistance, employer compliance, and overall service delivery satisfaction.

OBJECTIVES OF THE STUDY

This research assessed PhilHealth's Online Payment System in relation to service delivery satisfaction at the Local Health Insurance Office in Carcar, Cebu, during Calendar Year 2025, as a basis for enhancing the online payment system. Specifically, it sought to determine the profile of PhilHealth Employer Engagement Representatives (PEERs) in terms of business sector, business class, age, gender, and address; assess system services related to updating employee masterlists, generating Statements of Premium Accounts, and processing and posting payments; determine respondents' level of satisfaction in terms of efficiency, navigation and security, and system support; identify issues and concerns regarding system stability and the responsiveness of support services; and propose an enhancement plan for PhilHealth's Online Payment System based on the study's findings.

METHODOLOGY

The study employed a descriptive research design to examine the relevance of the Electronic Premium Remittance System (EPRS) features to its end users. The primary respondents were PhilHealth Employer Engagement Representatives (PEERs). EPRS is a web-based application designed to help employers prepare and submit their monthly premium remittance reports. It enables employers to manage employee records, generate statements of premium accounts, and process premium payments. The system also assists employers in complying with Republic Act No. 11223, otherwise known as the Universal Health Care Act. Under this law, premium contributions must be deducted from employees' salaries, shared equally by the employer and employee, and remitted to PhilHealth within the prescribed period. A PEER may be a human resource employee, accounting staff member, or any individual officially designated by a company or government agency. Registered PEERs may access the EPRS at PhilHealth offices or remotely from their workplaces. To register, they must submit the PhilHealth Online Access Form, PEER Information Sheet, and Non-Disclosure Agreement through email or in person. After completing the registration process, PEERs receive an email containing their login credentials, password, and instructions for accessing the EPRS through PhilHealth's official website.

RESULTS AND DISCUSSION

The profile of the respondents is important in determining the characteristics of employers utilizing the PhilHealth Online Payment System. Understanding the demographic and organizational background of the respondents provides valuable insights into how different groups perceive and assess the system.
Specifically, the respondents were profiled according to their business sector, business class, age, gender, and address. These variables were considered relevant because they provide valuable information regarding the type of organizations utilizing the online payment system, the nature of their operations, and the individuals responsible for managing PhilHealth related transactions. Understanding these characteristics helps establish the context of the study and provides a basis for interpreting the respondents' assessment of the system services, satisfaction levels, and issues encountered in using the PhilHealth Online Payment System.

Business Sector

The business sector of the respondents is an important variable in this study because it identifies whether the employers belong to the government or private sector. Understanding the sector classification of the respondents provides insights into the type of organizations utilizing the PhilHealth Online Payment System. It also helps determine whether perceptions regarding system services, satisfaction levels, and encountered issues vary across different organizational settings. Since both government and private sectors are required to comply with PhilHealth regulations, their participation in the study provides a comprehensive assessment of the system's effectiveness

Table No. 2
Business Sector

MUNICIPALITES	GOVT	PRIVATE	TOTAL
SAN FERNANDO	1	4	5
CARCAR CITY	3	7	10
SIBONGA	0	5	5
ARGAO	1	4	5
DALAGUETE	2	3	5
ALCOY	3	2	5
BOLJOON	0	5	5
OSLOB	1	4	5
SANTANDER	2	3	5
BADIAN	1	4	5
ALEGRIA	1	4	5
MALABUYOC	1	4	5
GINATILAN	1	4	5
SAMBOAN	1	4	5
BARILI	2	3	5
DUMANJUG	2	3	5
RONDA	2	3	5
ALCANTARA	2	3	5
MOALBOAL	2	3	5
TOTAL	**28**	**72**	**100**

Table 2 presents the distribution of respondents according to business sector. The data show that 72 percent of the respondents belong to the private sector, while 28 percent are from government institutions. This indicates that the majority of employers utilizing the PhilHealth Online Payment System within the coverage area of LHIO Carcar, Cebu are from private sectors.

The findings suggest that private organizations have greater participation in the use of the PhilHealth Online Payment System due to their continuous responsibility in managing employee contributions, remittances, and compliance with PhilHealth requirements. The higher representation of private sector respondents implies that the assessment of the system largely reflects the experiences and perceptions of private employers regarding its efficiency, usability, and reliability. Moreover, the presence of government sector respondents demonstrates that the online payment system is also utilized by public institutions in processing employee contribution requirements. The participation of both sectors provides a broader perspective on the effectiveness of the system in supporting employer transactions and service delivery. This is in line with the study of Ilieva et al. (2024), which found that organizations increasingly adopt e-government services because digital platforms improve efficiency, accessibility, and compliance with government regulations.

Business Class

Business class is an important profile variable in this study because it identifies the size and classification of the establishments utilizing the PhilHealth Online Payment System. The classification of businesses as large, retail, or micro enterprises provides valuable information regarding the scale of operations, number of employees, and administrative requirements of the respondents. Understanding the business class of employers helps determine the extent to which the online payment system supports organizations with varying levels of workforce and contribution management responsibilities.

Table No. 3
Business class

MUNICIPALITES	LARGE	RETAIL	MICRO	TOTAL
SAN FERNANDO	0	0	5	5
CARCAR CITY	1	0	9	10
SIBONGA	0	0	5	5
ARGAO	1	0	4	5
DALAGUETE	0	1	4	5
ALCOY	2	0	3	5
BOLJOON	0	2	3	5
OSLOB	1	0	4	5
SANTANDER	1	1	3	5
BADIAN	1	2	2	5
ALEGRIA	1	1	3	5
MALABUYOC	0	2	3	5
GINATILAN	0	1	4	5
SAMBOAN	0	1	4	5
BARILI	2	2	1	5
DUMANJUG	2	2	1	5
RONDA	2	2	1	5
ALCANTARA	1	1	3	5
MOALBOAL	2	2	1	5
TOTAL	17	20	63	**100**

Table 3 presents the distribution of respondents according to business class. The data reveal that 63 percent of the respondents belong to the micro business category, while 20 percent are classified as retail businesses and 17 percent belong to large businesses. This indicates that the majority of employers utilizing the PhilHealth Online Payment System within the coverage area of LHIO Carcar are micro enterprises.

The findings suggest that small-scale businesses comprise a significant portion of the employer population served by LHIO Carcar. This may be attributed to the location of the office, which primarily caters to municipalities in the southern part of Cebu where micro and small enterprises are more prevalent than large corporations. As a result, the online payment system plays an important role in assisting these businesses in fulfilling their PhilHealth obligations efficiently and conveniently.

Furthermore, the presence of retail and large businesses among the respondents indicates that the system is capable of serving organizations with varying operational sizes and workforce requirements. The participation of different business classifications provides a broader assessment of the system's effectiveness and usability across diverse organizational settings. These findings imply that the PhilHealth Online Payment System is an important digital platform that supports employers regardless of business size in managing employee contributions and compliance requirements.

This is consistent with the findings of Ilieva et al. (2024), who reported that digital government services are particularly beneficial to organizations with limited administrative resources because they simplify transactions and reduce operational burdens.

Age

Age is an important demographic variable in this study because it provides information about the maturity, work experience, and level of familiarity of the respondents with digital systems and online transactions. Different age groups may have varying levels of technological competence, which can influence their perceptions of the PhilHealth Online Payment System. Understanding the age distribution of the respondents helps provide context in interpreting their assessment of the system services, satisfaction levels, and issues encountered during system utilization.

Table No. 4
Age

MUNICIPALITIES	18-25	26-35	36-45	46-55	56 AND ABOVE	TOTAL
SAN FERNANDO	1	0	3	1	0	5
CARCAR CITY	2	3	4	1	0	10
SIBONGA	0	4	0	1	0	5
ARGAO	1	2	2	0	0	5
DALAGUETE	3	1	1	0	0	5
ALCOY	0	2	3	0	0	5
BOLJOON	3	1	1	0	0	5
OSLOB	1	3	1	0	0	5
SANTANDER	2	0	2	1	0	5
BADIAN	0	2	2	1	0	5
ALEGRIA	0	1	3	1	0	5
MALABUYOC	0	2	3	0	0	5
GINATILAN	0	1	4	0	0	5
SAMBOAN	0	1	3	1	0	5
BARILI	0	3	2	0	0	5
DUMANJUG	0	1	4	0	0	5
RONDA	0	2	3	0	0	5
ALCANTARA	0	3	2	0	0	5
MOALBOAL	0	3	2	0	0	5
TOTAL	**13**	**35**	**45**	**7**	**0**	**100**

Table 4 presents the age distribution of the respondents. The data reveal that the largest proportion of respondents, comprising 45 percent, belong to the 36–45 age group. This is followed by respondents aged 26–35 years old with 35 percent, while 13 percent belong to the 18–25 age group. Only 7 percent of the respondents are aged 46–55 years old, and none of the respondents belong to the 56 years old and above category.

The findings indicate that the majority of respondents are within the economically productive and middle-adulthood age groups. This suggests that most employers and personnel responsible for PhilHealth transactions possess substantial work experience and are actively involved in organizational operations and compliance activities. Their age and professional responsibilities may contribute to a better understanding of administrative procedures and the use of online systems such as the PhilHealth Online Payment System.

Furthermore, the presence of a considerable number of respondents from the younger age groups indicates that digital technologies and online payment platforms are widely accepted among working professionals. The results imply that the system is being utilized by individuals who are generally capable of adapting to technological innovations, thereby supporting the implementation of digital services within organizations.

This is supported by the study of DeLone and McLean (2003), which emphasized that user characteristics and experience with information systems significantly influence perceptions of system quality, usefulness, and satisfaction.

Gender

Gender is an important demographic characteristic in this study because it helps identify the composition of the respondents who utilize the PhilHealth Online Payment System. Understanding the gender distribution of the respondents provides insights into the individuals responsible for managing PhilHealth related transactions within their respective organizations. It also allows the researchers to determine whether the assessment of the system reflects the perspectives of a particular gender group.

The findings suggest that female employees play a significant role in administrative, accounting, bookkeeping, and human resource functions within organizations. Since these positions commonly handle employee records, contribution remittances, and compliance requirements, it is expected that a larger proportion of the respondents are female. Consequently, the assessment of the PhilHealth Online Payment System largely reflects the experiences and perceptions of women who regularly utilize the system in the performance of their duties.

The participation of both male and female respondents provides a balanced perspective regarding the effectiveness, efficiency, and usability of the online payment system. The predominance of female respondents may also indicate the increasing involvement of women in organizational management and administrative functions, particularly in areas related to employee welfare and government compliance programs.

Table No. 5
Gender

MUNICIPALITES	Male	Female	Total
SAN FERNANDO	1	4	5
CARCAR CITY	3	7	10
SIBONGA	0	5	5
ARGAO	1	4	5
DALAGUETE	2	3	5
ALCOY	3	2	5
BOLJOON	0	5	5
OSLOB	1	4	5
SANTANDER	2	3	5
BADIAN	0	5	5
ALEGRIA	0	5	5
MALABUYOC	0	5	5
GINATILAN	0	5	5
SAMBOAN	0	5	5
BARILI	2	3	5
DUMANJUG	2	3	5
RONDA	1	4	5
ALCANTARA	2	3	5
MOALBOAL	2	3	5
TOTAL	**22**	**78**	**100**

Table 5 presents the distribution of respondents according to gender. The data reveal that 78 percent of the respondents are female, while 22 percent are male. This indicates that the majority of individuals responsible for processing PhilHealth transactions and managing employer related records are women.
This finding supports the observations of DeLone and McLean (2003), who noted that the effectiveness of information systems depends largely on how well the system supports the needs and responsibilities of its users.

Address

The address of the respondents is an important profile variable in this study because it identifies the geographical distribution of employers utilizing the PhilHealth Online Payment System within the service coverage area of LHIO Carcar. Determining the respondents' location provides insights into the extent of system utilization across different municipalities and helps establish whether the assessment reflects the experiences of employers from various areas. Furthermore, understanding the geographical distribution of respondents contributes to a more comprehensive evaluation of the system's accessibility and effectiveness in serving employers throughout the southern municipalities of Cebu.

Table No. 6
Address

Municipalities	Frequency (n=100)	Percentage
San Fernando	5	5%
Carcar City	10	10%
Sibonga	5	5%
Argao	5	5%
Dalaguete	5	5%
Alcoy	5	5%
Boljoon	5	5%
Oslob	5	5%
Santander	5	5%
Samboan	5	5%
Ginatilan	5	5%
Malabuyoc	5	5%
Alegria	5	5%
Total	**100**	**100%**

Table 6 presents the distribution of respondents according to their municipality. The data reveal that Carcar City has the highest number of respondents, accounting for 10 percent of the total sample. Meanwhile, the municipalities of San Fernando, Sibonga, Argao, Dalaguete, Alcoy, Boljoon, Oslob, Santander, Samboan, Ginatilan, Malabuyoc, and Alegria each contributed 5 percent of the respondents.
The findings indicate that the respondents are geographically distributed across the municipalities covered by LHIO Carcar. The higher number of respondents from Carcar City may be attributed to its role as the location of the Local Health Insurance Office and as a center for business and administrative activities within the service area. This suggests that employers located closer to the office may have greater

interaction with PhilHealth services and are more actively engaged in the use of the online payment system.

Moreover, the representation of respondents from various municipalities demonstrates that the PhilHealth Online Payment System is utilized throughout the southern part of Cebu. This broad geographical coverage provides a more comprehensive assessment of the system's effectiveness and service delivery, as it incorporates the experiences of employers from different localities and organizational settings. The findings imply that the system has been adopted by employers across multiple municipalities, supporting the goal of providing accessible and convenient digital services to PhilHealth stakeholders.

This finding is consistent with the study of Ilieva et al. (2024), which emphasized that accessibility and broad user reach are important indicators of successful e-government service implementation.

SYSTEM SERVICES IN PHILHEALTH ONLINE PAYMENT SYSTEM

The PhilHealth Online Payment System was developed to enhance the efficiency, accessibility, and reliability of premium contribution management among employers. Through digital technology, the system enables employers to perform various transactions electronically, thereby reducing the need for manual processing and physical visits to PhilHealth offices. As part of the government's continuing digital transformation initiatives, the system aims to improve service delivery by providing a convenient platform for managing employee records, generating billing statements, and processing contribution payments.

Furthermore, assessing the system services provides valuable insights into the operational effectiveness of the online payment platform. Frequently utilized services may indicate functions that are essential to employers' day-to-day administrative activities, while less utilized services may reveal areas requiring additional promotion, training, or system enhancement. Understanding the utilization patterns of these services can help identify strengths and weaknesses in the system and serve as a basis for improving its overall functionality and user experience.

In addition, the effectiveness of digital government services is often measured by the extent to which users can efficiently perform required transactions and achieve desired outcomes. The availability of services that support employee information management, premium account generation, and payment processing contributes significantly to organizational compliance and operational efficiency. According to DeLone and McLean (2003), information systems that provide high-quality services, accurate information, and reliable system performance are more likely to achieve user satisfaction and organizational benefits.

For purposes of this study, the system services of the PhilHealth Online Payment System are assessed in terms of Updating of Employee Master List, Generation of the Statement of Premium Account (SPA), and Payment and Posting. These services represent the primary functions utilized by employers in managing employee contribution records and fulfilling their obligations to PhilHealth. The succeeding tables present the respondents' assessment of these system services and their significance in supporting effective service delivery.

Updating of Employee Master List

Updating the Employee Master List is an important service provided by the PhilHealth Online Payment System. This functionality enables employers to maintain accurate and current employee records through account management, registration of newly hired employees, and processing of employee separations. Maintaining updated employee information is essential to ensure accurate premium contribution records, proper membership management, and compliance with PhilHealth requirements.

Table No. 7
UPDATING OF EMPLOYEE MASTERLIST

UPDATING OF EMPLOYEE MASTERLIST	FREQUENCY	PERCENTAGE
Change Password	74	74%
Adding Newly Hired Employee	82	82%
Separation of Employee	71	71%

Table 7 presents the respondents' utilization of the system services related to Updating of Employee Master List. The table includes Change Password, Adding Newly Hired Employee, and Separation of Employee. The data reveal that Adding Newly Hired Employee obtained the highest frequency of 82 responses or 82 percent, followed by Change Password with 74 responses or 74 percent, and Separation of Employee with 71 responses or 71 percent.

The findings indicate that employers frequently utilize the PhilHealth Online Payment System to manage employee-related records. The high utilization of the Adding Newly Hired Employee service suggests that organizations regularly update employee information to ensure that newly hired personnel are properly registered and included in PhilHealth records. This demonstrates the importance of maintaining accurate employee data for contribution monitoring and membership verification. Likewise, the substantial use of the Change Password feature highlights the importance of account security and accessibility among users, while the utilization of the Separation of Employee service indicates that employers actively update records to reflect workforce changes and maintain accurate contribution records.

Overall, the results imply that the Updating of Employee Master List service plays a significant role in supporting employers' administrative responsibilities and ensuring compliance with PhilHealth regulations. The frequent use of these services demonstrates the system's usefulness in facilitating efficient employee record management and reducing the need for manual processing.

This finding is consistent with the study of DeLone and McLean (2003), which emphasized that information system that provide accurate information, reliable services, and efficient record-management functions contribute significantly to user satisfaction and organizational effectiveness. Their study further noted that the utilization of system functions is an important indicator of the value and usefulness that users derive from an information system.

Generation of the Statement of Premium Account (SPA)

The Generation of Statement of Premium Account (SPA) is one of the essential services provided by the PhilHealth Online Payment System. This functionality enables employers to determine their premium contribution obligations for a specific period and generate the corresponding billing statement. The SPA serves as an important reference document that promotes accuracy in premium computation, facilitates payment preparation, and ensures compliance with PhilHealth requirements. Through this service, employers can efficiently monitor their contribution responsibilities and maintain proper documentation of their transactions.

Table No. 8
GENERATION OF STATEMENT OF PREMIUM ACCOUNTS

GENERATION OF STATEMENT OF PREMIUM ACCOUNTS	FREQUENCY	PERCENTAGE
Selection of Applicable Period/s	58	58%
Generation of Billing Statement (SPA)	58	58%

Table 8 presents the respondents' utilization of the system services related to the Generation of Statement of Premium Account (SPA). The table includes the Selection of Applicable Period/s and the Generation of Billing Statement (SPA). The data reveal that both services obtained a frequency of 58 responses or 58 percent.

The findings indicate that employers regularly utilize these services to facilitate the preparation and processing of their premium contribution payments. The equal frequency of responses suggests that selecting the appropriate contribution period and generating the corresponding billing statement are interconnected processes that are equally important in ensuring accurate and timely remittance of contributions. This implies that employers rely on the SPA as a guide in determining their financial obligations and verifying the correctness of the amounts due before proceeding with payment transactions. Furthermore, the results suggest that the Generation of Statement of Premium Account (SPA) contributes significantly to improving the efficiency and accuracy of premium contribution management. By providing employers with a readily accessible billing statement, the system helps minimize errors in payment processing and promotes compliance with PhilHealth regulations. The utilization of these services demonstrates the importance of digital tools in simplifying administrative procedures and enhancing employer convenience.

This finding is consistent with the study of Al-Hujran et al. (2015), which found that users are more likely to adopt and continuously utilize e-government services when the systems provide efficient, accurate, and transparent transaction processes. The study further emphasized that digital government platforms enhance user confidence by simplifying administrative procedures and improving access to essential services.

Payment and Posting

Payment and Posting is an important service of the PhilHealth Online Payment System that enables employers to remit premium contributions and verify whether payments have been successfully recorded in the system. This functionality promotes accuracy, transparency, and accountability in contribution management by allowing employers to monitor payment transactions and generate supporting reports. Efficient payment and posting services help ensure compliance with PhilHealth requirements and reduce the possibility of discrepancies in contribution records.

Table No. 9
PAYMENT AND POSTING

PAYMENT AND POSTING	FREQUENCY	PERCENTAGE
Posting of Payment	64	64%
Generation of Remittance Report	58	58%

Table 9 presents the respondents' utilization of the system services related to Payment and Posting. Specifically, the table includes the Posting of Payment and the Generation of Remittance Report. The data reveal that Posting of Payment obtained a frequency of 64 percent, while Generation of Remittance Report obtained 58 percent.

The findings indicate that employers frequently utilize payment related services to facilitate the remittance of contributions and monitor transaction records. The higher utilization of the Posting of Payment service suggests that employers place significant importance on verifying whether payments have been successfully processed and credited to their accounts. This reflects the need for accurate and timely recording of contribution payments to avoid penalties, discrepancies, and delays in employee benefit processing.

Meanwhile, the utilization of the Generation of Remittance Report service indicates that employers value the availability of transaction records and supporting documents for monitoring, reporting, and audit purposes. The results imply that the Payment and Posting services contribute significantly to the efficiency of employer transactions by providing a reliable mechanism for payment confirmation and documentation. Overall, these findings demonstrate that the PhilHealth Online Payment System supports employers in managing contribution payments and maintaining accurate financial records.

This finding is consistent with the study of DeLone and McLean (2003), which emphasized that information systems that provide reliable transaction processing, accurate information, and quality services contribute to increased system utilization, user satisfaction, and organizational effectiveness. Their study further noted that users are more likely to rely on systems that ensure accuracy, transparency, and efficiency in processing transactions.

LEVEL OF SATISFACTION

The level of satisfaction of the respondents is an important indicator in evaluating the effectiveness of the PhilHealth Online Payment System. User satisfaction reflects the extent to which the system meets the needs and expectations of employers in performing their PhilHealth-related transactions. Assessing satisfaction provides valuable insights into the strengths of the system and identifies areas that may require improvement to enhance service delivery and user experience.

According to DeLone and McLean (2003), user satisfaction is one of the most important measures of information system success because it reflects users' overall evaluation of the quality, usefulness, and performance of a system. Higher levels of satisfaction indicate that the system effectively supports users in accomplishing their tasks and achieving desired outcomes.

Efficiency

Efficiency is an important dimension in assessing the level of satisfaction of the respondents regarding the PhilHealth Online Payment System. It refers to the system's ability to facilitate transactions accurately, conveniently, and within a reasonable period of time. An efficient online payment system enables employers to perform PhilHealth-related transactions with minimal effort, reduces processing delays, and improves overall productivity. Evaluating efficiency helps determine whether the system effectively supports employers in managing their contribution payments and compliance requirements.

Table No. 10
EFFICIENCY

EFFICIENCY	Frequency					Mean	Description
	5	4	3	2	1		
Payment procedure	170	108	33	6	0	4.23	Excellent
Availability of payment channels	150	120	39	4	0	4.17	Very Satisfied
Completeness of payment	100	148	45	6	0	3.99	Satisfied
Accuracy of payment records	135	148	27	4	0	4.19	Satisfied
Flexibility in payment scheduling	150	124	30	0	1	4.24	Very Satisfied
TOTAL MEAN						**4.16**	**Very Satisfied**

Table 10 presents the respondents' level of satisfaction with the efficiency of the PhilHealth Online Payment System. The indicators evaluated include payment procedure, availability of payment channels, completeness of payment, accuracy of payment records, and flexibility in payment scheduling. The data reveal that flexibility in payment scheduling obtained the highest mean of 4.24, described as "Very Satisfied," followed by payment procedure with a mean of 4.23. Accuracy of payment records obtained a mean of 4.19, while availability of payment channels recorded a mean of 4.17. Completeness of payment obtained the lowest mean of 3.99, although it was still interpreted as "Satisfied." Overall, the respondents gave a total mean of 4.16, interpreted as "Very Satisfied."

The findings indicate that the respondents are generally very satisfied with the efficiency of the PhilHealth Online Payment System. The high ratings given to payment scheduling flexibility and payment procedures suggest that the system provides employers with a convenient and user-friendly platform for managing contribution payments. The favorable assessment of payment accuracy further implies that the system effectively records and processes transactions, thereby minimizing errors and enhancing user confidence. Although completeness of payment received the lowest rating among the indicators, the result still reflects a positive assessment, indicating that respondents are generally satisfied with the system's ability to facilitate complete and accurate payment transactions.

Overall, the results suggest that the PhilHealth Online Payment System effectively supports employers in performing their payment-related responsibilities. The positive assessment of efficiency demonstrates that the system contributes to improved transaction processing, convenience, and operational effectiveness. These findings imply that the system successfully meets the expectations of users in terms of facilitating timely and accurate contribution payments.

This finding is consistent with the study of DeLone and McLean (2003), which emphasized that system quality and user satisfaction are important indicators of information system success. Their study found that systems that provide efficient transaction processing, reliable performance, and ease of use are more likely to achieve higher levels of user satisfaction and continued utilization.

Navigation and Security

Navigation and Security are important aspects of the PhilHealth Online Payment System because they influence the ease of use, accessibility, and protection of user information. Effective navigation enables employers to efficiently locate system functions and complete transactions with minimal difficulty, while strong security measures help safeguard personal, financial, and organizational data from unauthorized access. Evaluating navigation and security is essential because these factors contribute significantly to user confidence, trust, and continued utilization of the online payment system.

Table No. 11
NAVIGATION AND SECURITY

Navigation and Security	Frequency					Mean	Description
	5	4	3	2	1		
One Time Password ready	140	124	45	4	0	4.12	Very Satisfied
Friendly user interface and navigation	110	144	39	8	0	4.01	Very Satisfied
Ease of doing payments	110	144	45	4	0	4.04	Very Satisfied
Tracking of payment status	110	148	39	6	0	4.04	Very Satisfied
Protection to personal and financial data	130	136	39	4	0	4.12	Very Satisfied
TOTAL MEAN						**4.07**	**Very Satisfied**

Table 11 presents the respondents' level of satisfaction with the Navigation and Security features of the PhilHealth Online Payment System. The indicators evaluated include One-Time Password (OTP) readiness, user-friendly interface and navigation, ease of doing payments, tracking of payment status, and protection of personal and financial data. The data reveal that One-Time Password readiness and protection of personal and financial data both obtained the highest mean of 4.12, interpreted as "Very Satisfied." This was followed by ease of doing payments and tracking of payment status, both with a mean of 4.04, while friendly user interface and navigation obtained a mean of 4.01. Overall, the respondents gave a total mean of 4.07, which is described as "Very Satisfied."

The findings indicate that the respondents are highly satisfied with the navigation and security features of the PhilHealth Online Payment System. The high ratings for OTP readiness and data protection suggest that users have confidence in the system's security measures and its ability to safeguard sensitive information. This implies that the system has established a level of trust among employers by providing secure access and protecting personal and financial records during online transactions.

Furthermore, the favorable assessment of ease of payment processing, payment status tracking, and user-friendly navigation indicates that respondents find the system accessible and convenient to use. These results suggest that the system effectively assists employers in completing transactions and monitoring payment activities without significant difficulty. The positive evaluation of navigation features also implies that users can efficiently locate and utilize the system's functions, thereby enhancing the overall user experience.

Overall, the results demonstrate that the PhilHealth Online Payment System successfully balances usability and security. The high level of satisfaction among respondents suggests that the system provides a secure and user-friendly environment that supports efficient online transactions and promotes user confidence in digital government services.

This finding is consistent with the study of Al-Hujran et al. (2015), which emphasized that trust, security, and ease of use are among the most significant factors influencing user satisfaction and continued adoption of e-government services. The study found that users are more likely to utilize online government platforms when they perceive the systems to be secure, reliable, and easy to navigate.

System Support

System Support is an important component of the PhilHealth Online Payment System because it ensures that users receive the necessary assistance, updates, and technical guidance in performing online transactions. Effective system support contributes to a positive user experience by addressing technical concerns, providing timely updates, and ensuring that users can continue utilizing the system without significant interruptions. Evaluating system support is essential because it reflects the responsiveness and reliability of the services provided to employers using the online payment platform.

Table No. 12
SYSTEM SUPPORT

System Support	Frequency					Mean	Description
	5	4	3	2	1		
Provides updates and enhancement	145	136	24	8	0	4.17	Very Satisfied
Technical competence of PAIMS	150	132	24	8	0	4.19	Very Satisfied
Technical competence of payment channels	130	44	96	10	0	3.78	Very Satisfied
Flexibility to updates	130	140	33	8	0	4.09	Very Satisfied
Availability of support services online	135	140	36	2	0	4.17	Very Satisfied
TOTAL MEAN						**4.08**	**Very Satisfied**

Table 12 presents the respondents' level of satisfaction with the System Support services of the PhilHealth Online Payment System. The indicators evaluated include the provision of updates and enhancements, technical competence of PAIMS, technical competence of payment channels, flexibility to updates, and availability of support services online. The data reveal that the technical competence of PAIMS obtained the highest mean of 4.19, interpreted as "Very Satisfied." This was followed by the provision of updates and enhancements and the availability of online support services, both with a mean of 4.17. Flexibility to updates obtained a mean of 4.09, while the technical competence of payment channels received the lowest mean of 3.78. Despite being the lowest-rated indicator, it still reflects a favorable level of satisfaction. Overall, the respondents gave a total mean of 4.08, which is described as "Very Satisfied."

The findings indicate that respondents are highly satisfied with the system support provided through the PhilHealth Online Payment System. The high rating given to the technical competence of PAIMS suggests that users perceive the system administrators and technical personnel as capable of maintaining and managing the platform effectively. This implies that respondents have confidence in the system's ability to provide reliable services and address technical concerns when necessary.

Furthermore, the favorable ratings for updates and enhancements, flexibility to updates, and online support services indicate that users appreciate the system's continuous improvement and the availability of assistance when issues arise. These findings suggest that the PhilHealth Online Payment System is responsive to user needs and is capable of adapting to changing requirements and technological developments. Although the technical competence of payment channels obtained the lowest mean among the indicators, the result still indicates that respondents generally view the payment channels as reliable and capable of supporting online transactions.

Overall, the results demonstrate that the PhilHealth Online Payment System provides effective and dependable support services that contribute to a positive user experience. The high level of satisfaction implies that the system not only facilitates transactions but also ensures that users receive adequate technical assistance, system improvements, and service support, which are essential for sustaining user confidence and continued system utilization.

This finding is consistent with the study of DeLone and McLean (2003), which emphasized that service quality is a critical component of information system success. Their study found that responsive support services, technical competence, and continuous system improvement contribute significantly to user satisfaction, system utilization, and organizational effectiveness.

ISSUES AND CONCERNS RELATED TO PHILHEALTH ONLINE PAYMENT SYSTEM

Issues and concerns are important indicators in evaluating the effectiveness and reliability of the PhilHealth Online Payment System. While the system is designed to provide convenient and efficient online services, users may still encounter technical and operational challenges that affect their overall experience. Identifying these issues is essential because it helps determine the areas that require improvement and provides valuable insights for enhancing system performance, service quality, and user satisfaction.

Assessing the issues and concerns encountered by employers allows the researchers to understand the difficulties experienced during the utilization of the system. These concerns may affect the efficiency of transactions, accessibility of services, accuracy of records, and overall satisfaction of users. Consequently, addressing these concerns is necessary to ensure the continuous improvement of the PhilHealth Online Payment System and to strengthen its role in supporting employer compliance and service delivery.

System Stability

System Stability is an important aspect of the PhilHealth Online Payment System because it reflects the system's ability to operate consistently, accurately, and without interruptions during transactions. A stable system enables employers to access services, process payments, and manages records efficiently. Conversely, system-related issues may hinder transaction completion, affect data accuracy, and reduce user confidence in the platform. Assessing system stability is therefore essential in identifying technical concerns that may impact the effectiveness of the online payment system.

Table No. 13
SYSTEM STABILITY

System Stability	Frequency	Percentage
Invalid logins / OTP	43	43%
Spa Cancellation	29	29%
Unposted remittance	39	39%

Table 13 presents the issues and concerns encountered by the respondents in relation to the system stability of the PhilHealth Online Payment System. The data reveal that Invalid Logins/OTP obtained the highest frequency of 43 responses or 43 percent, followed by Unposted Remittance with 39 responses or 39 percent. SPA Cancellation obtained the lowest frequency with 29 responses or 29 percent.

The findings indicate that account access and transaction processing are the primary system stability concerns experienced by employers. The high incidence of Invalid Login and OTP issues suggests that users occasionally encounter difficulties in accessing their accounts, which may delay the completion of transactions and affect the overall efficiency of the system. This implies that authentication processes remain a significant area that may require improvement to enhance user accessibility and convenience.

Likewise, the concern regarding Unposted Remittance indicates that some employers experience delays or discrepancies in the recording of payment transactions. This may create uncertainty regarding the status of remittances and could potentially affect compliance monitoring and record verification. Although SPA Cancellation received the lowest frequency among the identified concerns, the result suggests that respondents still encounter occasional difficulties in managing billing statements and correcting transaction records.

Overall, the findings imply that while the PhilHealth Online Payment System generally performs its intended functions, certain technical issues related to account access and transaction processing continue to affect system stability. Addressing these concerns may contribute to improved reliability, smoother transaction experiences, and increased user confidence in the system.

This finding is consistent with the study of DeLone and McLean (2003), which emphasized that system quality and reliability are essential determinants of information system success. Their study found that systems characterized by stability, accessibility, and dependable performance are more likely to achieve higher levels of user satisfaction and continued utilization.

Responsiveness of Support Services

Responsiveness of Support Services refers to the ability of the PhilHealth Online Payment System and its support personnel to provide timely assistance and effective solutions to user concerns and technical issues. Responsive support services are essential in ensuring that users can continue their transactions with minimal disruption and receive the necessary guidance when encountering difficulties. Assessing this aspect is important because efficient support services contribute to user satisfaction, system reliability, and the overall effectiveness of online government services.

Table No. 14
RESPONSIVENESS OF SUPPORT SERVICES

Responsiveness of Support Services	Frequency	Percentage
Password Reset	39	39%
Updating of records	35	35%

Table 14 presents the issues and concerns encountered by the respondents regarding the responsiveness of support services of the PhilHealth Online Payment System. The data reveal that Password Reset obtained the highest frequency of 39 responses or 39 percent, while Updating of Records received 35 responses or 35 percent.

The findings indicate that account recovery and record management are the primary concerns experienced by respondents in relation to support services. The higher frequency of Password Reset concerns suggests that users occasionally encounter difficulties in regaining access to their accounts, which may interrupt transactions and affect the timely completion of PhilHealth-related activities. This implies that respondents rely on prompt technical assistance to resolve account access issues and maintain uninterrupted system utilization.

Similarly, concerns regarding the Updating of Records indicate that some users experience challenges in modifying or correcting employee information within the system. This may affect the accuracy of contribution records and create delays in processing employer transactions. The presence of these concerns suggests the need for responsive and efficient support services that can address user inquiries and technical issues promptly.

Overall, the findings imply that while the PhilHealth Online Payment System provides support mechanisms for its users, there are still areas where responsiveness can be enhanced. Improving account recovery procedures, streamlining record-updating processes, and providing timely technical assistance may help reduce user concerns and further improve satisfaction with the system. These improvements can contribute to a more efficient and user-friendly online payment experience.

This finding is consistent with the study of DeLone and McLean (2003), which emphasized that service quality is a critical component of information system success. Their study found that responsive support services, timely assistance and effective problem resolution significantly influence user satisfaction, continued system utilization, and overall system effectiveness.

Enhanced Plan for the Philhealth Online Payment System

Based on the findings of the study, a proposed enhancement plan was developed to address the issues and concerns encountered by employers using the PhilHealth Online Payment System. Although the respondents expressed a very satisfactory level of satisfaction in terms of efficiency, navigation and security, and system support, the results also revealed several areas that require improvement. Among the concerns identified were invalid login and One-Time Password (OTP) issues, unposted remittances, password reset concerns, updating of records, and SPA cancellation.

The proposed enhancement plan focuses on strengthening system stability, improving responsiveness of support services, and enhancing user assistance mechanisms. The plan includes strategies that aim to minimize technical issues, improve transaction processing, provide timely technical support, and promote greater user convenience. Through these initiatives, the PhilHealth Online Payment System may further improve its effectiveness in supporting employer compliance and delivering quality online services.

According to the Information Systems Success Model of DeLone and McLean (2003), system quality and service quality are important determinants of user satisfaction and continued system utilization. Their study emphasized that reliable system performance, effective technical support, and continuous improvement contribute significantly to the success of information systems. Thus, the proposed enhancement plan serves as a practical intervention that may help address existing concerns and further improve the quality-of-service delivery of the PhilHealth Online Payment System at LHIO Carcar, Cebu.

CONCLUSIONS

Based on the findings of the study, it is concluded that the PhilHealth Online Payment System is an effective and reliable digital platform that supports employers in managing employee contribution records, processing payments, and complying with PhilHealth requirements. The system generally meets the needs and expectations of employers, as evidenced by their very satisfactory level of satisfaction in terms of efficiency, navigation and security, and system support. However, certain technical and operational concerns related to account access, transaction posting, and support service responsiveness indicate the need for continuous system enhancement to further improve service quality and user experience.

RECOMMENDATIONS

Based on the study's findings and conclusions, PhilHealth should strengthen its account authentication and recovery processes to address invalid logins, OTP verification problems, and password reset concerns. Transaction monitoring and posting mechanisms should also be enhanced to prevent unposted remittances and ensure the timely recording of contribution payments. PhilHealth may conduct additional orientation programs, tutorials, and information campaigns to improve employers' understanding of the system's functions and procedures. Technical support services should provide faster response times and more accessible communication channels for user concerns. Regular system maintenance, security updates, and performance upgrades are also recommended to improve the system's stability and reliability. The proposed enhancement plan focuses on login and authentication issues, unposted remittances, SPA cancellation, password recovery, record updating, and the responsiveness of support services. Although respondents generally reported a very satisfactory level of satisfaction, these concerns indicate that continuous system improvement remains necessary. Reliable transaction processing and accurate payment records are essential because unresolved issues may affect the efficiency of employer transactions and create uncertainty regarding compliance. The findings further show that effective service delivery depends not only on system functionality but also on timely and responsive technical assistance. Future researchers may expand the study to larger geographical areas and other PhilHealth stakeholders, as previous research confirms that system quality, accessibility, reliability, information quality, and support services influence user satisfaction and continued use of digital government platforms.

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