



A Study of Services at Social Security System Makati Processing Center

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Abstract:

This paper will analyze and describe the services rendered by the Social Security System Makati Processing Center every organization whether government or private company has to conduct a critical review of its existing policies, analyze the procedure, evaluate strategies and if needed, develop or formulate new ones that fit the current needs. This study will focus on determining the perception and expectation of the SSS members in processing their claims/benefit. In order to meet the people's needs, service demands keep changing as globalization grows. People's demands are strongly dependent on the level of needs and the individual and social value. This will enforce the positive role of the role of the Makati Processing Center in assisting people and fulfil their needs. The Social Security System receives various complaints through the Citizen Hotline 8888 of the Civil Service Commission (CSC). Some of the complaints received by SSS are about the delay in the processing and review of Retirement, Death, Disability, Sickness, Maternity and Funeral claims and denial/rejection of such Claims. This leads the author to study and determine the reasons behind the delay in processing and review of different claims mentioned and to better understand the processing' requirements, and the possible recommendations coming from the processor-respondents. Not only for the fulfilment of this subject, but also as an opportunity to contribute to the improvement of the services of Makati Processing Center.

I. INTRODUCTION:

In the trend of globalization, government management and service quality provided, next to influencing government performance, were crucial to country competitive edge. Public sectors, distant from enforcement of public authority, shall offer service quality compliant with people demand. Public sectors were established to serve people and thus service quality it offer was dictated by people satisfaction or contact experience, along with demands of various people, administrative agency service could satisfy people only by innovation and continuous improvement of service quality. To ordinary people, administrative institution operation was to implement public power by means of various laws and regulations. The Implementing rules of government agencies, the Appearance of physical facilities, equipment, personnel and communication materials; ability of government employees to perform the promised of good and quality service dependably and accurately; willingness of the government personnel to help the public and provide prompt service; and the provision of care and individualized attention to the public by the government agencies covered by the study were evaluated by the respondents to be of good and quality. The public are very satisfied during their service encounters with the personnel of the selected implementing government agencies in terms of tangibles, reliability, responsiveness, assurance, and empathy. the same pattern of direction is manifested on the extent of satisfaction of the client. It is also found out that the quality of public service to a certain degree influences the extent of satisfaction of the public. With respect to reliability, as the quality of public service increases or decreases, the extent of satisfaction also increases or decreases correspondingly that the quality of public service is

not a prelude to the satisfaction levels of the public. Empathy on the other hand manifest a low degree of correlation between the quality of public service and the extent of satisfaction of the client. It means that while quality increases, a decrease in the satisfaction occurs or vice versa. However, it was seen that quality of public service is antecedent and influences on a certain degree the satisfaction of the member and beneficiaries. The idea of social security evolved from an age-old search of man for protection against poverty, which breeds grave social ills that not only threaten his survival, but also erodes his sense of human dignity. It, therefore, becomes the duty of the State to operate a mechanism that would provide such protection to its people. The idea of establishing securities to every Filipino private workers started after the end of second world war, when only the government workers were covered by the Government Service Insurance System (GSIS) while the workers in the private sector mainly depend on the generosity of their employers for economic protection. In 1954, Representative Floro Crisologo and Senators Cipriano Primicias and Manuel Briones introduced bills based on the report of the Social Security Study Commission in the House of Representatives and in the Senate. These bills were consolidated and enacted into Republic Act (RA) 1161, better known as the Social Security Act of 1954. However, business and labor groups objected to the Social Security Act, resulting in a deferment of its implementation. In 1957, amendatory bills were presented in Congress. These bills were the bases of RA 1792, which amended the original Social Security Act. On September 1, 1957, the Social Security Act of 1954 or the Social Security Law (SS Law) was finally implemented, marking a significant milestone in the social security program. With the implementation of the SS Law, the government also adopted the

social insurance approach to social security, covering the employed segment of the labor force in the private sector. In 1980, certain groups of self-employed persons were also required to contribute to the social security fund. Self-employed farmers and fisher folks were included in the program in 1992. In 1993, household helpers earning at least P1,000 were included in the compulsory coverage of employees. Meanwhile, workers in the informal sector earning at least P1,000 a month, such as ambulant vendors and transport workers, were covered in 1995.

Currently, there are three agencies that administer social security in the Philippines namely:

1. Philippine Health Insurance Corporation (Phil health)administer the Medicare program for hospitalization and other medical needs of the private and public sector workers.
2. Government Service Insurance System (GSIS) takes care of employees in the public sector.
3. Social Security System (SSS) is a Government Owned Controlled Corporations (GOCC) administers social security protection to employees in the private sector; Social Security System is committed to provide prompt, convenient, reliable and meaningful social security protection service to members and their beneficiaries against the hazards of disability, sickness, maternity, old-age, death and other contingencies resulting in loss of income or financial burden.

The Social Security System (SSS) administers two programs namely:

1. The Social Security (SS) Program; and
 2. The Employees' Compensation Program (EC)
- Social Security provides replacement income for workers in times of death, disability, sickness, maternity and old age. The SSS's vision is to develop and promote a Viable, Universal and Equitable social security protection scheme through World-class service." Viable. Social security protection shall be provided through generations. Universal. Social security protection shall be provided to all residents of the Philippines, citizens, and non-citizens alike, regardless of creed, gender, age, geographic location and economic status, especially the disadvantaged, so that no one will become a burden to society. Equitable. Fair and uniform coverage shall be made available to all. Benefits shall be meaningful and able to sustain a decent standard of living. World-class Service. The highest standard of social security service-prompt, accurate and courteous shall be provided to ensure total member satisfaction's, as an institution, continuously seeks for improvement for the betterment of public service. Hence, it developed programs and adopt policies from governing bodies such as Social Security Commission and Civil Service Commission. The social security program administers six (6) SSS Benefits namely Sickness, Maternity, Disability, Retirement, Death and Funeral. There is additional unemployment benefit that was included on Social Security Act of 2018 that was, waiting for the Implementing Rules and Regulations (IRR) before implementation. The EC program, started in 1975, provides double compensation effective June 1984 to the worker when the illness, death, or accident occurs during work-related activities, at the workplace or on the way to/from the workplace. EC benefits are granted only to members with employers. The Employers Compensation (EC) Program aims to assist those who suffer from work-connected sickness or

injury resulting in disability or death. Starting June 1984, the benefits under the EC Program may be enjoyed simultaneously with benefits under the Social Security Program, thus, allowing double compensation for covered members who suffer work-related contingencies. All SSS-registered employers and their employees are compulsorily covered under the Employers Compensation program and need not register again under the EC. Presently, there are One Hundred Seventy-Three (173) Branches, One Hundred Three (103) Service Offices, Twenty-Nine (29) Representative Office and Sixteen (16) Processing Centers nationwide. One of the sixteen (16) processing center is The Makati Processing Center which is the subject of the study.

Makati Processing Center handles the processing of filed claims from sixteen (16) SSS branches at the NCR South Division namely:

1. Makati Ayala Branch
2. Makati Guadalupe Branch
3. Makati Gil Puyat Branch
4. Makati JP Rizal Branch
5. Taguig BGC Branch
6. Taguig Gate 3 Branch
7. Alabang Zapote Branch
8. Alabang Muntinlupa Branch
9. Paranaque Branch
10. Paranaque Tambo Branch and
11. Las Pinas Branch
12. San Juan Branch
13. Pasay Roxas Branch
14. Pasay Taft Branch
15. Mandaluyong Branch

All claims and request by SSS members duly received by the above-mentioned branches will be forwarded to Makati Processing Center for processing of the said claims and request. Presently there are four (4) sections at Makati Processing Center that caters different claims such as

1. Sickness, Maternity and Employer Compensation (EC) Reimbursement Section
2. Death, Disability and Retirement (DDR)Section;
3. Membership and Operations Accounting Section and
4. Administrative Section

Each sub-section has the following functions:

1. Sickness, Maternity and Employer Compensation (EC) Reimbursement Section
 - are responsible for the evaluation, processing and payment for sickness, maternity and Employer Compensation (EC) medical benefits including updates and adjustments of member claim records.
 - sickness benefit is a daily cash allowance paid for the number of days a member is unable to work due to sickness or injury while Maternity Benefit is a daily cash allowance granted to a female member who is unable to work due to childbirth or miscarriage.The Employers Compensation (EC) Reimbursement are benefits given to members who suffer from work-connected sickness or injury resulting in disability or death.

2. **The Death, Disability and Retirement (DDR) Section**

- Responsible for the evaluation, processing and payment for the death, disability and retirement benefits including updates and adjustments of member claim records.

- The Death Benefit is a cash benefit granted-either as a monthly pension or a lump sum amount given to the beneficiaries of a deceased member.

- Disability Benefit is a cash benefit granted-either as a monthly pension or a lump sum amount –to a member who becomes permanently disabled, either partially or totally.

- Retirement Benefit is a cash benefit granted –either as a monthly pension or a lump sum amount-to a member who can no longer work due to old age.

3. Membership and Operations Accounting Section

-Responsible for the evaluation of requests and updates and adjustments of records of membership, contribution and loan repayments.

4. Administrative Section

- Monitors the activities of the section pertaining to personnel and office services such as: (a) developing and recommending for approval the sections objectives, strategies, policies, plans and budget. (b) maintenance of office building, furniture and equipment, service vehicles and inventory of the same. (c) Acquisition/procurement, storekeeping, inventory and control of materials, supplies and equipment. (d) ensures that the necessary processes are in place and that authorities and responsibilities are properly delegated for efficient and effective operations adequate controls.

(e) manages the attendance/leave administration, personnel records and other personnel services of employees including Service Bureau personnel, security guards, and janitors. (f) Coordinates with internal/external units concerning personnel, office and general services. (g) Screens and monitors incoming and outgoing communications and prepares various memoranda/reports.

Unsurprisingly, the Social Security Service (SSS) has been one of the major agencies that has been receiving a lot complaints through the Citizen Hotline 8888 of the Civil Service Commission (CSC) Some of the complaints received by SSS are about the delay in the processing and review of Retirement, Death, Disability, Sickness, Maternity and Funeral claims and denial/rejection of such Claims. This leads the author to study. The primary objective of this research is to determine the reasons behind the delay in processing and to suggest a possible recommendation for the management about the members thought about Social Security System. It also aims to better understand the processing' requirements, and the possible recommendations coming from the processor-respondents. Not only for the fulfillment of this subject, but also as an opportunity to contribute to the improvement of the services of Makati Processing Center. The author is a regular employee of the Employer Delinquency Monitoring Department and is currently assigned at NCR South Legal Department and consistent in her aim to give the best performance not only to her area of responsibility but also in the overall public service of the system. Lastly, to provide the future researchers who will also have the same topic.

DEFINITION OF TERMS:

The following are defined in their operational contexts:

SSS- Social Security System

EMPLOYER- Any person , natural or juridical, domestic or foreign, who carries on in the Philippines any trade, business, industry, undertaking or activity of any kind and uses the

services of another person who is under his orders as regards the employment except the Government and any of its political subdivision, branches or instrumentalities, including corporation owned or controlled by the **Government:** Provided that a self-employed person shall be both employee and employer at the same time.

EMPLOYEE- Any person who performs services for an employer in which either or both mental and physical efforts are used and who receives compensation for such services, where there is an employer-employee relationship: Provided, that a self-employed person shall be both employee and employer at the same time.

DEPENDENTS- The dependent shall be the following:

- a) The legal spouse entitled by law to receive support from the member;
- b) The legitimate, legitimated, or legally adopted, and illegitimate child who is unmarried, not gainfully employed and has not reached twenty-one years (21) of age, or if over twenty- one (21) years of age, he is congenitally or while still a minor has been permanently incapacitated and incapable of self-support, physically or mentally; and
- c) The parent who is receiving regular support from the member.

CONTRIBUTION- The amount paid to the SSS by and on behalf of the member in accordance with SSS Contribution Table.

EMPLOYMENT - Any service performed by an employee for his employer, except -

- "(1) Employment purely casual and not for the purpose of occupation or business of the employer;
- "(2) Service performed on or in connection with an alien vessel by an employee if he is employed when such vessel is outside the Philippines;
- "(3) Service performed in the employ of the Philippine Government or instrumentality or agency thereof;
- "(4) Service performed in the employ of a foreign government or international organization, or their wholly- owned

Instrumentality:

Provided, however, That this exemption notwithstanding, any foreign government, international organization or their wholly - owned instrumentality employing workers in the Philippines employing Filipinos outside of the Philippines, may enter into agreement with the Philippine Government for the inclusion of such employees, in the SSS except those already covered by their respective civil service retirement systems: Provided, further, That the terms of such agreement shall conform with the provisions of this Act on coverage and amount of payment of contributions and benefits: Provided, finally, That the provisions of this Act shall be supplementary to any such agreement; and "(5) Such other services performed by temporary and other employees which may be excluded by regulation of the Commission. Employees of bona fide independent contractors shall not be deemed employees of the employer engaging the services of said contractors.

BENEFICIARIES - The dependent spouse until he or she remarries, the dependent legitimate, legitimated or legally adopted and illegitimate children, who shall be the primary beneficiaries of

the member: Provided, That the dependent illegitimate children shall be entitled to fifty percent (50%) of the share of the legitimate, legitimated or legally adopted children: Provided, further, That in the absence of the dependent legitimate, legitimated or legally adopted children of the member, his/her dependent illegitimate children shall be entitled to one hundred percent (100%) of the benefits. In their absence, the dependent parents who shall be the secondary beneficiaries of the member. In the absence of all of the foregoing, any other person designated by the member as his/her secondary beneficiary.

CONTINGENCY- The retirement, death, disability, injury or sickness and maternity of the member.

AVERAGE MONTHLY SALARY CREDIT- The result obtained by dividing the sum of the last sixty (60) monthly salary credits immediately preceding the semester of contingency by sixty (60), or the result obtained by dividing the sum of all the monthly salary credits paid prior to the semester of contingency by the number of monthly contributions paid in the same period, whichever is greater: Provided, That the injury or sickness which caused the disability shall be deemed as the permanent disability for the purpose of computing the average monthly salary credit.

AVERAGE DAILY SALARY CREDIT- The result obtained by dividing the sum of the six (6) highest monthly salary credits in the twelve-month period immediately preceding the semester of contingency by one hundred eighty (180).

SEMESTER- A period of two (2) consecutive quarters ending in the quarter of contingency.

QUARTER- A period of three (3) consecutive calendar months ending on the last day of March, June, September and December.

CREDITED YEARS OF SERVICE - for a member covered prior to January nineteen hundred eighty five (1985) minus the calendar year of coverage plus the number of calendar years in which six (6) or more contributions have been paid from January nineteen hundred eighty five (1985) up to the calendar year containing the semester prior to the contingency. For a member covered in or after January nineteen hundred eighty five (1985), the number of calendar years in which six (6) or more contributions have been paid from the year of coverage up to the calendar year containing the semester prior to the contingency: Provided, That the Commission may provide for a different number of contributions in a calendar year for it to be considered as a credited year of service.

MEMBER—social security system registered member

SELF-EMPLOYED- Any person whose income is not derived from employment.

II. RESULTS:

The following are the literature and studies reviewed by the researcher that have significant bearing on the present study:

According to Hernani Hadiyati (2014) in her study "Service Quality and Performance of Public Sector: Study on Immigration Office in Indonesia". The objectives of this research are to describe the public sector service form delivered to consumers/citizen, to find out the consumers' satisfaction on

public sector service, and to discover the public sector quality and performance delivered to consumer/people. The research is to measure the level of consumers' satisfaction in using the public sector services through government policy approach towards the service satisfaction, and people's judgment towards the quality and performance served by public service administrator apparatus. This research results in, first, description of the public sector service form delivered to consumers/people as the public sector service users, second, measuring the consumers or people's satisfaction based on the public sector service satisfaction measurement indicator in reference to government's decrees and laws, and third, determining the public sector service performance and quality applied to the consumers/people. The result of the research is of benefit for the all members for the governments's consideration as public sector service administrator for consumer/people in the effort to ameliorate the service performance and quality. There are a lot of government issued manual of procedures and enacted laws relating to the implementation of social security system. To be able to access SSS anytime anywhere by the SSS members, SSS further improves its services through the launching of the enhanced SSS website wherein members can view and print their records and submit transactions online. An SSS member or employer only needs to have an active email account to be able to register in the web. Exclusivity of records is concept of this program; hence, a member must register with his unique email address and unique user id. Records such as contributions, employment history, static, loan status can be viewed and be printed. Transactions like submission of R1A, R3, salary loan, and maternity notifications are some of its features. In the desire of SSS to further improve its service delivery to members, an Office Order 2012-068 "File Anywhere Policy" was issued so that members can transact business with SSS anywhere that is convenient to him. Another program was implemented which is the sickness & maternity payments thru the bank program. It involves the mandatory remittance by SSS of sickness and maternity reimbursements to the employer's designated SSS-accredited bank, which in turn shall be credited to the employer's savings or current account. The program aims to attain a higher degree of efficiency and safety in the delivery of sickness and maternity benefit payments, as well as provide a simplified monitoring and audit system for SMB payments. An article at Inquirer to wit "We wish to inform Devanagari that her EC death claim was already settled on July 21, 2015. The amount, representing her EC death pension from July 2007 up to September 2015, has been deposited to her bank account. Starting October 2015, she will be receiving a monthly pension amounting to P6, 631.84. Admittedly, there were delays in the processing of her EC claim due to the strict examination of information and documents pertaining to the death benefit. Our processing center in Tarlac explained that the processing of her death claim was delayed after our processing center requested some clarifications about her savings account and the birthdate of Darren M. Divinagracia, a dependent of the deceased. Inasmuch as we want to expedite it, the processing of benefit claims also depends on how prompt the claimants respond to our request for clarification and additional documents. We want to give our assurance that we will continue to improve our processes so that we can better serve our members" — *MARISSU G. BUGANTE, vice president, Public Affairs and Special Events Division, Social Security System* Section 34 of the Manual of Corporate Governance for the

Social Security System signed and approved Social Security Commission under Resolution No. 898 issued on 27 November 2013, to wit: "every employee shall practice integrity and honesty in dealing with SSS members as a necessary part of success and sustainability of the SSS, providing effective and efficient service which give fair value and consistent quality, reliability and safeguard the SS Fund. SSS shall operate policies of continuous improvement, of both processes and skill of the staff, to take advantage of advances in all aspects of society, in order to ensure that it continues to add value to SSS member benefits." In accordance with the policy of promoting a high standard of ethics, maintaining accountability and integrity in public service, and the prioritization of public interest over personal interest, the Social Security Commission under SSC Resolution No. 133 dated 6 February 2014 approved the Implementing Rules on the No Gift Policy of the Social Security System. The policy says that SSC and SSS officials, employees, and personnel are prohibited from soliciting or receiving any gift from any person, whether natural or juridical, whether from the public or the private sectors, at any time, on or off the work premises, in the course of their official duties or in connection with the proper implementation of the SS Law or any transaction which may be affected by the functions of their office. The prohibitions are enlisted as well as the exceptions to its rules. In compliance with the Anti-Red Tape Act of 2007 as well as part of the SSS' desire to achieve its vision of providing world-class and delightful service to its members, a Citizen's Charter was developed. It is handbook which provides the step-by-step and easy to understand guide on how a member can avail of the services of the SSS. According to SSS President Emmanuel F. Doo, the members can now have a yardstick by which to measure the SSS frontline offices' performance and I hope that you will let us know how we are doing so that we can continually improve our services to you. To be able to access SSS anytime anywhere by the SSS members, SSS further improves its services through the launching of the enhanced SSS website wherein members can view and print their records and submit transactions online. An SSS member or employer only needs to have an active email account to be able to register in the web. Exclusivity of records is concept of this program; hence, a member must register with his unique email address and unique user id. Records such as contributions, employment history, static, loan status can be viewed and be printed. Transactions like submission of R1A, R3, salary loan, and maternity notifications are some of its features. In the desire of SSS to further improve its service delivery to members, an Office Order 2012-068 "File Anywhere Policy" was issued so that members can transact business with SSS anywhere that is convenient to him. Another program was implemented which is the sickness & maternity payments thru the bank program. It involves the mandatory remittance by SSS of sickness and maternity reimbursements to the employer's designated SSS-accredited bank, which in turn shall be credited to the employer's savings or current account. The program aims to attain a higher degree of efficiency and safety in the delivery of sickness and maternity benefit payments, as well as provide a simplified monitoring and audit system for SMB payments.

III. SUMMARY

Indeed, SSS never stopped in its vision to give world-class service to the Filipinos. Various programs have been developed

in order to get total satisfaction of its stakeholders and members of the SSS. In addition, Social Security System continually adapts in the changing requirements of public service like adopting citizen's charter pursuant to Anti-Red Tape Act and the no gift policy of the Civil Service Commission. A present, SSS strive to achieve in the remarkable manner on top of giving the best social security protection to our fellow countrymen. Hence, in terms of service, SSS made efforts to increase the effectiveness of processes such as developing and/or enhancing new programs, hiring and training of right people and adopting changes to better serve its stakeholders. However, customer feedback or measuring satisfaction of customers is the most effective way in determining the flaws and failures of any process. **SS:** Claims processing depends on applicants, too (Article Inquirer 2015) 02:00 AM August 17, 2015 THIS REFERS to the letter titled "SSS still to heed final and executory EC award" (Opinion, 7/27/15). In her letter, Nida M. Divinagracia complained of the slow processing of the employees' compensation death benefit of her late husband, Delfin G. Divinagracia. She noted that the Court of Appeals has already issued a decision that she is entitled to the EC death benefit as stated in CA-GR No. SP 124416 dated Feb. 14, 2012, and that the decision was due and demandable in August 2012. She complained that she had made various follow-ups with SSS Tarlac branch but her efforts have yielded no results. She added that she has been waiting for almost a year now with no end in sight to her problem. We wish to inform Divinagracia that her EC death claim was already settled on July 21, 2015. The amount, representing her EC death pension from July 2007 up to September 2015, has been deposited to her bank account. Starting October 2015, she will be receiving a monthly pension amounting to P6,631.84. Admittedly, there were delays in the processing of her EC claim due to the strict examination of information and documents pertaining to the death benefit. Our processing center in Tarlac explained that the processing of her death claim was delayed after our processing center requested some clarifications about her savings account and the birthdate of Darren M. Divinagracia, a dependent of the deceased. Inasmuch as we want to expedite it, the processing of benefit claims also depends on how prompt the claimants respond to our request for clarification and additional documents. We want to give our assurance that we will continue to improve our processes so that we can better serve our members —*MARISSA G. BUGANTE, vice president, Public Affairs and Special Events Division, Social Security System*

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