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Impact of Social Security System Online Services

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JOHN ROEL P. SOTOR
Graduate School, State University of Northern Negros
Senior Analyst, Social Security System

SAMSON M. LAUSA
Professor VI, State University of Northern Negros

ABSTRACT:

This study explored the experiences of SSS members to assess their satisfaction with online services and evaluate the impact of these services on areas such as ease of use, accessibility, cost and time efficiency, system reliability, data security, and transparency. Using an explanatory sequential mixed-method research design, the study combined quantitative and qualitative approaches. The quantitative phase included 200 employed, self-employed, and voluntary members, while the qualitative phase involved eight users from different cities under the jurisdiction of the SSS Sagay branch. The results of the quantitative phase showed that most participants were female, aged 25-34, with the majority being employed members who had been part of SSS for 25 years or more. The results revealed that member satisfaction significantly improved across all variables. Following the implementation of platform enhancements, the mean satisfaction score rose from 4.53 to 4.78. This indicates significant progress in resolving user concerns and improving the delivery of digital services, as evidenced by the 5.52% increase in overall satisfaction. The qualitative phase identified three key themes: 1) Convenience and Efficacy of Online Services, which covered ease of access, speed, accuracy, and security; 2) Digital Transformation and User Experience, highlighting system reliability, real-time notifications, and areas for improvement; and 3) Impact of SSS Online Services on User Experience, focusing on time efficiency, system reliability, challenges, and suggestions for future enhancements. This study's findings provide valuable insights for SSS management, branch heads, employees, and policymakers. By understanding the strengths and weaknesses of the online services, strategies can be developed putting premiums on a more location-customized access to improve user satisfaction, security, and overall user experience, ultimately enhancing the SSS platform for all members.

Keywords: e-Services, digital services, explanatory sequential mixed method, impact study, social security system service

INTRODUCTION

The rapid digital transformation of public services is vital for improving accessibility, efficiency, and user satisfaction. In the Philippines, the Social Security System (SSS) has embraced online services to enhance convenience, allowing members to access services like benefit applications and loan payments remotely. However, there is a need to understand how these services impact member satisfaction, particularly in remote areas like Cadiz, Sagay, Escalante City, and Toboso in Negros Occidental.

This study aims to explore the effects of SSS online services on member satisfaction and service efficiency, focusing on usability, access, and digital transformation. It is significant because it provides insights into the strengths and weaknesses of the current system and offers recommendations for improvement. By identifying areas for enhancement, the study can guide the SSS in making its digital services more user-friendly and accessible, especially for rural communities. This research also contributes to understanding how digital transformation can improve public sector services and promote digital inclusion in the Philippines.

The study aims to evaluate the impact of SSS Online Services on members, focusing on usage, satisfaction, and overall effectiveness. Specifically, it seeks to: 1) Determine the respondent profile (age, sex, membership type, education, location, and usage frequency); 2) Assess the extent of online service usage; 3) Measure satisfaction with the services; 4) Evaluate the impact of services on ease of use, time and cost efficiency, system reliability, data security, transparency, adaptability, and overall management; and 5) Identify improvements or system enhancements made to the platform. The goal is to provide insights for enhancing the user experience and improving SSS digital services.

Literature Review:

The increasing use of digital government platforms has improved how citizens access public services, including the Social Security System (SSS) in the Philippines. This review presents key findings from recent studies focusing on the extent of availment, user satisfaction, and the overall impact of SSS online services.

In terms of extent of availment, research shows that many people are using online services because they are more convenient and reduce the need to visit physical offices. Factors like ease of use, perceived usefulness, and trust in the system influence adoption (Carter & Bélanger, 2019). Online services allow users to complete transactions faster and more efficiently (Alomari, 2020). However, some members still face barriers, especially those in rural areas who lack internet access or have low digital literacy (Mergel, 2019). This means not all users can benefit equally from digital platforms.

When it comes to user satisfaction, studies show that people are generally happy with the online services when they are accurate, efficient, and easy to use. Transparency of information, fast processing, and reduced waiting times are all positive factors (Lin et al., 2021). However, technical issues like system downtime and slow customer support can reduce satisfaction (Wirtz & Langer, 2020). Visually appealing and user-friendly website designs also help improve the user experience (Lallmahomed et al., 2021). According to the Anti-Red Tape Authority (ARTA), the SSS received a 92.2% satisfaction rating in 2023, showing a generally positive response from its users.

The impact of SSS online services can be seen in several areas. In terms of ease of use and accessibility, user-friendly platforms and mobile-compatible features make services more accessible (Venkatesh et al., 2020; Yusuf & Adams, 2021). During the COVID-19 pandemic, many users appreciated the ease of using the SSS mobile application. Time and cost efficiency are also major benefits, as users save money on travel and can access services anytime (Bertot et al., 2021; Calumarde, 2023).

System reliability is crucial for continued use. Frequent downtimes and technical problems can discourage users (Al-Shafi & Weerakkody, 2021), while strong infrastructure and regular maintenance help build trust (Chadwick, 2022). Record-keeping and transparency have improved through online platforms, allowing users to track contributions and benefits in real time (Janssen et al., 2020; Delada, 2021). The adaptability of these systems is also important. Regular updates and the use of technologies like automation and AI support long-term success (Bannister & Connolly, 2021).

Effective communication between the government and users—through updates, reminders, and clear instructions—also builds trust (Rodríguez Bolívar, 2021). Lastly, easy-to-follow application processes and clear benefit information help increase compliance and reduce processing errors (Homburg et al., 2021; Fountain, 2020).

In summary, SSS online services have improved service delivery, accessibility, and member satisfaction. However, challenges like internet access, system downtime, and digital literacy still need to be addressed. This study will explore
these findings in the local contexts of Cadiz, Sagay, Escalante, and Toboso.

Methodology

Research Design

This study used an explanatory sequential mixed-method design to assess the impact of SSS online services. It began with quantitative analysis to measure the extent of the services, followed by qualitative investigation to understand member experiences. This method, ideal for impact studies, ensured a comprehensive and validated analysis. It also allowed for triangulation and deeper insights by combining both data types (Teddlie & Tashakkori, 2009). The indicators used were based on the researcher's previous master's thesis and relevant data from the SSS national office.

Phase I: Quantitative

Phase I of the study collected and analyzed quantitative data from SSS members in Cadiz, Sagay, Escalante, and Toboso, areas served by the SSS Sagay branch. Out of 72,273 total members, only 16,600 were registered for online services. Using purposive and convenience sampling, participants with recent experience in using the online services within the past three years were selected. While this approach provided relevant data, the non-probability sampling limits generalizability.

The research instrument consisted of a two-part questionnaire. Part 1 gathered demographic data, while Part 2 measured online service use, satisfaction, and impact on accessibility, reliability, transparency, and management, using a 5-point Likert scale. The questionnaire was validated by 12 experts, achieving high Content Validity Ratios (CVR) of 0.89 and 0.98. Reliability was confirmed with a pilot test showing a Cronbach's Alpha of 0.976, indicating excellent internal consistency. Qualitative coding reliability was ensured with Cohen's Kappa, showing 94.12% agreement.

Data were collected face-to-face with proper consent, and responses were analyzed using SPSS, with descriptive statistics used to assess usage patterns, satisfaction, and service impact. Triangulation with qualitative data provided deeper insights, and data visualization tools helped present the findings. This phase laid a strong foundation for evaluating SSS online services.

Respondents of the Study

For quantitative phase, the study was conducted in Cadiz, Sagay, Escalante, and Toboso in Negros Occidental under the SSS Sagay branch. It focused on SSS members—including regular employees, self-employed, and voluntary members—out of which only 16,600 of 72,273 were registered for online services. The study included 200 SSS members from Cadiz, Sagay, Escalante, and Toboso under the SSS Sagay branch. The researcher used purposive and convenience sampling to select participants who had used the online services in the past three years, ensuring relevance and recent experience. Due to limited time and resources, convenience sampling made data collection more practical. While these methods may limit generalizability, they were suitable for the study's goal of understanding user experiences. Bias was acknowledged but minimized through clear inclusion criteria and triangulation using qualitative data.

While for qualitative phase, study included eight active SSS members from Cadiz, Sagay, Escalante, and Toboso who had used online services for the past three years. Semi-structured interviews explored their experiences with SSS online services. The researcher followed ethical procedures, including confidentiality, voluntary participation, and member checking, to ensure the validity and reliability of the findings, which accurately reflected participants' experiences.

Phase II: Qualitative

Phase II of the study used qualitative methods to explore SSS members' experiences with the agency's online services. Building on quantitative results, the researcher developed a semi-structured interview guide covering satisfaction, ease of use, reliability, data security, and service management. Eight participants from Cadiz, Sagay, Escalante, and Toboso, who had used the online services in the past three years, were selected via purposive sampling. Each participant took part in two 20–25-minute interviews, allowing for detailed, open-ended responses on the benefits and challenges of the platform.

Thematic analysis, using Braun and Clarke's (2006) six-step method, was applied to identify recurring themes. To ensure trustworthiness, the study focused on credibility, confirmability, dependability, and transferability, using peer review, triangulation, and reflexivity. MAXQDA, Orange, Jenni AI, and ChatGPT were employed for qualitative analysis, supporting consistency through sentiment analysis, word clouds, and coding. Ethical compliance was maintained through informed consent, confidentiality, and member checking. This phase provided deep insights into the strengths and limitations of SSS online services, complementing the quantitative results.

Table 1
Distribution of Respondents Based on their Demographic Profile

Variables		Frequency	Percentage
Sex			
	Male	85	42.5
	Female	115	57.5
	Total	**200**	**100**
Age			
	under 25 years	13	6.5
	25–34 years	60	30
	35–44 years	44	22
	45–54 years	43	21.5
	55 years and above	40	20
	Total	**200**	**100**
Education			
	Elementary Level	0	0
	Elementary Graduate	7	3.5
	High School Level	0	0
	High School Graduate	61	30.5
	College Level	3	1.5
	College Graduate	121	60.5
	Postgraduate	3	1.5
	Technical Vocational	5	2.5
	Total	**200**	**100**
Type of Membership			
	Regular Member	130	65
	Self Employed	18	9
	Voluntary Member	52	26
	Total	**200**	**100**
Location			
	Cadiz	67	33.5
	Sagay	65	32.5
	Escalante	52	26
	Toboso	16	8
	Total	**200**	**100**
Duration of SSS Membership			
	1–5 years	42	21
	6–10 years	42	21
	11-15 years	27	13.5
	16-20 years	19	9.5
	20-25 years	23	11.5
	25 years above	47	23.5
	Total	**200**	**100**

The study included 200 SSS members from Cadiz, Sagay, Escalante, and Toboso under the SSS Sagay branch. Among them, 57.5% were female, and most were aged 25–34 (30%), followed by 35–44 (22%) and 45–54 (21.5%), suggesting a predominance of middle-aged users (Statista & GRIPS Intelligence, 2024). Education was a factor in digital use, with 60.5% being college graduates, supporting the link between higher education and internet use (Pew Research Center, 2023). Regular members made up 65% of respondents, with 26% voluntary and 9% self-employed, highlighting the need for flexible services. Urban areas like Cadiz and Sagay showed higher usage, consistent with national trends (Balita, 2021). Membership duration varied, with 23.5% being long-term members (SSS, 2024).

Validity and Reliability

To ensure the survey and interview tools accurately measured the intended constructs, the researcher used the Content Validity Ratio (CVR) method developed by Lawshe (1975). Twelve experts from institutions like the Department of Education, CHMSU, SSS, SUNN, and MCC evaluated each item for relevance and clarity, rating them as essential, useful but not essential, or not essential. The survey questionnaire received a CVR of 0.89 and the interview questionnaire a CVR of 0.98—both exceeding the minimum threshold of 0.56 for 12 experts at the 0.05 significance level. These high CVR scores show strong expert agreement, confirming that the tools had excellent content validity. This supports the reliability of the results and ensures the data collected were both valid and relevant to the study.

The reliability of the research instrument was tested through a dry run with 30 active SSS members from the SSS Victorias Branch, representing regular employees, self-employed, and voluntary members similar to the actual respondents. Using Cronbach's Alpha, the questionnaire achieved a score of 0.976, indicating excellent internal consistency. This means the items reliably measured the same underlying concepts and would likely yield consistent results if repeated.

To ensure coding reliability for qualitative data, audiotaped interviews were reviewed by an independent coder who compared their codes with those made by the researcher. Using Cohen's Kappa (McHugh, 2012; Cohen, 1960), the agreement level reached a kappa value of 0.94118 or 94.118%, reflecting a nearly perfect level of agreement. These results confirm that the research instrument was highly reliable, reducing the chances of measurement error and strengthening the trustworthiness of the study's findings.

Ethical Considerations

The study ensured ethical research practices by obtaining informed consent from participants, who were fully informed about the study's purpose, data collection, and their rights. Participation was voluntary, and participants could withdraw at any time without consequences. Anonymity and confidentiality were maintained by assigning code names and protecting personal information. All collected data were securely stored and disposed of according to ethical guidelines after the retention period. These measures ensured the study adhered to ethical standards and respected participants' rights.

Results

Trends in SSS online service utilization from February 2022 to February 2025, revealing that many members only use essential services once, such as Web Registration, SSS Number Issuance, Retirement, Death Claims, and Unemployment Benefits. This pattern aligns with findings by Cruz and Robles (2021), who noted that many government e-services are primarily transaction-based and used only when necessary. Services like disability, sickness, and maternity benefits show more variation in usage, with 28.57% of disability claims and 32% of sickness claims occurring annually, suggesting that ongoing health issues among members require recurring support (Dela Cruz & Javier, 2020). Financial services, such as the Salary Loan and Disbursement Account Enrolment, show cyclical usage, with 44.44% of members taking a salary loan once, 12.7% annually, and 42.86% every two years, supporting Garcia and Santos's (2022) observation of income and expense cycles affecting loan patterns. Services like PRN Issuance and Contribution Verification are used more frequently, reflecting members' regular contributions or account monitoring. However, the relatively low monthly usage rates suggest challenges like digital illiteracy and limited internet access, especially in rural areas, as pointed out by Torres and Mendoza (2020). Despite system improvements, these barriers hinder frequent use, which could be addressed by improving system reliability and user education (SSS, 2022; Alfonso et al., 2021). The findings indicate that while SSS online services are effective for one-time transactions, there is potential for increased engagement through consistent platform use.

This study evaluated the effectiveness of the Social Security System (SSS) online platform, focusing on convenience, accuracy, and user satisfaction. Findings showed that members preferred the platform over in-person visits due to time savings and reduced hassle. High satisfaction was reported regarding accuracy and transparency, helping build trust. The platform was praised for reliability and fast processing, especially during peak hours. However, respondents recommended improvements such as better customer support through live chat and regular updates to improve security and adaptability. Overall, the platform meets member needs but requires continued enhancements to maintain user satisfaction.

Table 2
Extent of Availment of SSS Online Services

Parameters	BEFORE Mean	BEFORE Std dev	BEFORE Description	AFTER Mean	AFTER Std dev	AFTER Description
1 The online services provide all the functionalities I need as an SSS member.	4.50	.617	Very Great Extent	4.79	.483	Very Great Extent
2. I use SSS online services instead of visiting physical offices. I prefer using SSS online services over visiting physical offices.	4.54	.644	Very Great Extent	4.72	.557	Very Great Extent
3. I use SSS online services more frequently due to their convenience.	4.50	.616	Very Great Extent	4.76	.575	Very Great Extent
4.The SSS online services allow me to complete transactions independently without assistance.	4.43	.731	Very Great Extent	4.70	.582	Very Great Extent
5.I rely on the online portal for timely and accurate updates on my contributions and benefits.	4.44	.691	Very Great Extent	4.79	.476	Very Great Extent
Mean	**4.48**	**.582**	**Very Great Extent**	**4.76**	**.445**	**Very Great Extent**

**Rating Scale: 4.20-5.0 very great;3.40-4.19 great;2.60-3.39 moderate; 1.80-2.59 minimal; 1.0-1.179 very minimal*

Table 2 shows a significant increase in user satisfaction with SSS online services, with the overall mean rating rising from 4.48 to 4.76, indicating strong engagement. Key improvements included system functionality (4.50 to 4.79), reflecting user confidence and digital transformation (DICT, 2022). A lower standard deviation suggests more consistent experiences. Preference for online services over in-person visits grew from 4.54 to 4.72, highlighting increased convenience (World Bank, 2020). Users also reported improved self-service capabilities (4.43 to 4.70), indicating greater digital literacy (ADB, 2021). Trust in timely and accurate updates improved from 4.44 to 4.79, underscoring the importance of real-time information for transparency and trust (DICT, 2022).

Table 3
Member Satisfaction with SSS Online Services

Parameters	BEFORE Mean	BEFORE Std. Dev.	BEFORE Description	AFTER Mean	AFTER Std. Dev.	AFTER Description
1. I am satisfied with the accuracy of information provided through the SSS online portal.	4.49	.657	Very Highly Satisfied	4.78	.482	Very Highly Satisfied
2. The SSS online services help me avoid long waiting time compared to visiting physical offices.	4.60	.643	Very Highly Satisfied	4.81	.437	Very Highly Satisfied
3. The website layout and design are user-friendly and visually appealing.	4.53	.645	Very Highly Satisfied	4.70	.591	Very Highly Satisfied
4. My concerns and inquiries about SSS online services are addressed promptly.	4.51	.689	Very Highly Satisfied	4.67	.539	Very Highly Satisfied
5.Overall, I am satisfied with the convenience and functionality of the SSS online services.	4.54	.644	Very Highly Satisfied	4.75	.516	Very Highly Satisfied
Mean	**4.53**	**.628**	**Very Highly Satisfied**	**4.75**	**.438**	**Very Highly Satisfied**

**Rating Scale: 4.20-5.0 very great;3.40-4.19 great;2.60-3.39 moderate; 1.80-2.59 minimal; 1.0-1.179 very minimal*

Table 3 shows that member satisfaction with SSS online services remained high before and after improvements, with mean scores above 4.50, indicating "Very Highly Satisfied." Key improvements included data accuracy (4.49 to 4.78), aligning with research on the importance of accurate information (Zhao et al., 2022). Satisfaction with reduced waiting times rose from 4.60 to 4.81, supporting the efficiency of online services (Wang & Li, 2020). Website design satisfaction improved from 4.53 to 4.70, highlighting the impact of user-friendly designs (Jiang et al., 2021). Support services satisfaction grew from 4.51 to 4.67, and overall usability and convenience satisfaction increased from 4.54 to 4.75, consistent with studies on improved digital service functionality (Xue & Zhang, 2023).

Table 4
Impact of SSS Online Services on Ease of Use and Accessibility

Parameters	BEFORE Mean	BEFORE Std. Dev.	BEFORE Description	AFTER Mean	AFTER Std. Dev.	AFTER Description
1.I find the online services easy to use without much guidance.	4.49	.694	Very Great	4.74	.577	Very Great
2.Instructions on the website are clear and easy to follow.	4.53	.645	Very Great	4.68	.607	Very Great
3.I can navigate the SSS website smoothly without issues.	4.50	.634	Very Great	4.66	.683	Very Great
4.I rarely encounter problems when logging in to the online platform.	4.17	.932	Very Great	4.47	.708	Very Great
5.Completing tasks on the online portal requires minimal effort.	4.47	.732	Very Great	4.52	.656	Very Great
Mean	**4.43**	**.731**	**Very Great**	**4.62**	**.569**	**Very Great**

**Rating Scale: 4.20-5.0 very great;3.40-4.19 great;2.60-3.39 moderate; 1.80-2.59 minimal; 1.0-1.179 very minimal*

Table 4 highlights the impact of SSS online services on accessibility and ease of use, showing significant increases in user satisfaction after platform upgrades. Satisfaction with ease of use improved from 4.49 to 4.74, suggesting that more users found the platform easier to navigate, aligning with research on the importance of usability for digital service adoption (Sun et al., 2020). Satisfaction with instructions also increased from 4.53 to 4.68, confirming the role of clear guidance in enhancing user experience (Tao et al., 2021). Users reported better navigation, with satisfaction rising from 4.50 to 4.66, which is in line with studies emphasizing the importance of easy navigation for accessing services (Zhou et al., 2022). Login issues decreased, with satisfaction rising from 4.17 to 4.47, reflecting improved accessibility and convenience (Xie et al., 2021). Although satisfaction with task completion effort saw a smaller increase from 4.47 to 4.52, it still indicates that users found it easier to complete tasks on the platform after improvements (Yoo et al., 2020). Overall, the upgrades made SSS online services more accessible and user-friendly, leading to a better user experience.

Table 5
Impact of SSS Online Services on Time and Cost Efficiency

Parameters	BEFORE			AFTER		
	Mean	Std. Dev.	Description	Mean	Std. Dev.	Description
1.Using online services saves me travel time to visit SSS offices.	4.49	.649	Very Great	4.67	.559	Very Great
2.Transactions online are completed efficiently and quickly.	4.39	.736	Very Great	4.77	.488	Very Great
3.Using online services reduces the need for me to take time off work.	4.46	.698	Very Great	4.76	.520	Very Great
4.Delays in online transactions are rare and minimal.	4.17	.931	Very Great	4.65	.599	Very Great
5.I find the online services to be cost-effective overall.	4.59	.633	Very Great	4.69	.570	Very Great
Mean	**4.42**	**.605**	**Very Great**	**4.71**	**.463**	**Very Great**

**Rating Scale: 4.20-5.0 very great;3.40-4.19 great;2.60-3.39 moderate; 1.80-2.59 minimal; 1.0-1.179 very minimal*

Table 5 shows notable improvements in the time and cost efficiency of SSS online services following platform updates. Satisfaction with time savings rose from 4.49 to 4.67, reflecting reduced need to visit physical offices—supporting Chen et al. (2021) on time savings as key to digital adoption. Transaction speed and efficiency increased from 4.39 to 4.77, confirming Zhang et al. (2020)'s findings on faster processing. Satisfaction with completing tasks without disrupting work rose from 4.46 to 4.76. A drop in transaction delays (4.17 to 4.65) suggests improved platform reliability, consistent with Wang et al. (2021). Cost-effectiveness also improved from 4.59 to 4.69, in line with Cai et al. (2021)'s view on savings through digital platforms. Overall, these gains enhance user experience and engagement.

Table 6
Impact of SSS Online Services on System Reliability and Downtime

Parameters	BEFORE			AFTER		
	Mean	Std. Dev.	Description	Mean	Std. Dev.	Description
1.The online services provide clear and transparent records of my activities.	4.47	.724	Very Great	4.69	.594	Very Great
2.The online platform keeps my records accurate and up to date.	4.38	.791	Very Great	4.58	.587	Very Great
3.The platform allows me to verify my account details accurately.	4.48	.683	Very Great	4.69	.587	Very Great
4.I find the online records easy to read and understand.	4.50	.628	Very Great	4.62	.646	Very Great
5.I believe the platform enhances transparency in my transactions with SSS.	4.51	.673	Very Great	4.65	.622	Very Great
Mean	**4.47**	**.647**	**Very Great**	**4.65**	**.521**	**Very Great**

**Rating Scale: 4.20-5.0 very great;3.40-4.19 great;2.60-3.39 moderate; 1.80-2.59 minimal; 1.0-1.179 very minimal*

Table 6 highlights key improvements in the dependability and transparency of SSS online services after system upgrades. Satisfaction with user record clarity rose from 4.47 to 4.69, boosting trust in activity tracking (Chen & Huang, 2021). Data timeliness and accuracy improved from 4.38 to 4.58, indicating better system reliability (Lee et al., 2020). Account verification satisfaction increased from 4.48 to 4.69, reflecting stronger security (Gao & Deng, 2021). Record readability improved from 4.50 to 4.62, aiding user experience, especially for less tech-savvy members (Nguyen et al., 2022). Lastly, satisfaction with transaction transparency rose from 4.51 to 4.65, showing clearer documentation and fostering trust (Tan & Lim, 2023). These results support research on the value of accuracy, clarity, and usability in digital government platforms.

Table 7
Impact of SSS Online Services on Record Keeping and Transparency

Parameters	BEFORE			AFTER		
	Mean	Std. Dev.	Description	Mean	Std. Dev.	Description
1.The online services provide clear and transparent records of my activities.	4.63	.620	Very Great	4.72	.559	Very Great
2.The online platform keeps my records accurate and up to date.	4.49	.656	Very Great	4.82	.467	Very Great
3.The platform allows me to verify my account details accurately.	4.51	.688	Very Great	4.81	.460	Very Great
4.I find the online records easy to read and understand.	4.59	.633	Very Great	4.82	.474	Very Great
5.I believe the platform enhances transparency in my transactions with SSS.	4.59	.655	Very Great	4.78	.500	Very Great
Mean	**4.56**	**.605**	**Very Great**	**4.79**	**.445**	**Very Great**

**Rating Scale: 4.20-5.0 very great;3.40-4.19 great;2.60-3.39 moderate; 1.80-2.59 minimal; 1.0-1.179 very minimal*

Table 7 shows significant improvements in the transparency and record-keeping of SSS online services. Satisfaction with record clarity increased from 4.63 to 4.72, indicating improved understanding of transactions and supporting the importance of transparency in building trust (Wu et al., 2021). Accuracy and timeliness of records rose from 4.49 to 4.82, highlighting enhanced reliability (Liu & Wang, 2022). Satisfaction with account verification improved from 4.51 to 4.81, giving users more control over personal data (Chen et al., 2020). Readability and layout also improved from 4.59 to 4.82, enhancing user-friendliness (Nguyen & Lim, 2023). Transaction transparency satisfaction increased from 4.59 to 4.78, boosting trust in the system (Tan & Chua, 2022).

Table 8
Impact of SSS Online Services on Adaptability and Sustainability

Parameters	BEFORE			AFTER		
	Mean	Std. Dev.	Description	Mean	Std. Dev.	Description
1.I believe the platform will remain useful and relevant in the future.	4.51	.673	Very Great	4.78	.500	Very Great
2.I trust that the online platform will remain accessible and operational in the long term.	4.56	.637	Very Great	4.79	.483	Very Great
3.The platform adapts effectively to the changing needs of its users.	4.60	.637	Very Great	4.80	.491	Very Great
4.I find the online platform resilient to system updates.	4.53	.688	Very Great	4.78	.479	Very Great
5.The platform's adaptability ensures it remains user-friendly overtime.	4.48	.683	Very Great	4.76	.520	Very Great
Mean	**4.54**	**.602**	**Very Great**	**4.79**	**.449**	**Very Great**

**Rating Scale: 4.20-5.0 very great;3.40-4.19 great;2.60-3.39 moderate; 1.80-2.59 minimal; 1.0-1.179 very minimal*

Table 8 shows significant improvements in users' perceptions of SSS online services' adaptability and sustainability after system upgrades. Overall satisfaction increased from 4.54 to 4.79, indicating better reliability and long-term benefits (Mohan & Tan, 2023). Users' belief in the platform's relevance rose from 4.51 to 4.78, reflecting the positive impact of updates and user-centered improvements (Mohan & Tan, 2023). Confidence in system accessibility and stability grew from 4.56 to 4.79, supporting the importance of system reliability in building trust (Adjei-Bamfo et al., 2021). Satisfaction with adaptability to user needs rose from 4.60 to 4.80, while confidence in service continuity during updates increased from 4.53 to 4.78 (Yildiz et al., 2023). Usability satisfaction improved from 4.48 to 4.76, emphasizing the value of user-centered design (Ali & Kim, 2020).

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Table 9
Impact of SSS Online Services on Managing Contributions and Communication and Notifications

Parameters	BEFORE			AFTER		
	Mean	Std. Dev.	Description	Mean	Std. Dev.	Description
1.It is easy to view and update my contribution history through the SSS online platform.	4.63	.620	Very Great	4.77	.474	Very Great
2.I can accurately track my monthly contributions online without requiring additional assistance.	4.50	.673	Very Great	4.80	.501	Very Great
3.The platform provides clear information on how to calculate and increase my contributions.	4.48	.683	Very Great	4.78	.541	Very Great
4.The platform allows me to communicate directly with SSS representatives when I have questions or issues.	4.53	.682	Very Great	4.75	.582	Very Great
5.I am satisfied with the responsiveness of customer support for online service inquiries.	4.55	.660	Very Great	4.60	.686	Very Great
Mean	**4.54**	**.644**	**Very Great**	**4.74**	**.474**	**Very Great**

**Rating Scale: 4.20-5.0 very great;3.40-4.19 great;2.60-3.39 moderate; 1.80-2.59 minimal; 1.0-1.179 very minimal*

Table 9 highlights the significant improvements in user satisfaction with the SSS online services, particularly in managing contributions, communication, and notifications. The overall mean satisfaction score increased from 4.54 to 4.74, reflecting the effectiveness of the platform's digital transformation. Satisfaction with viewing and updating contribution history rose from 4.63 to 4.77, while tracking monthly contributions independently improved from 4.50 to 4.80. Clarity on calculating and increasing contributions also saw an increase from 4.48 to 4.78. Communication with SSS representatives became easier, with satisfaction rising from 4.53 to 4.75, though customer service responsiveness slightly improved from 4.55 to 4.60. These improvements align with studies by Mananquil and Perez (2024) and Gutierrez et al. (2022), supporting the role of e-governance in enhancing service delivery and user satisfaction.

Table 10
Impact of SSS Online Services on Accessing Benefits Information and Applying for Benefits and Services

Parameters	BEFORE			AFTER		
	Mean	Std. Dev	Description	Mean	Std. Dev.	Description
1. I can easily access detailed about various benefits (e.g., sickness, maternity, retirement) through the online platform.	4.59	.655	Very Great	4.77	.555	Very Great
2.The online services provide a clear and comprehensive breakdown of my benefit eligibility and entitlements.	4.60	.642	Very Great	4.76	.532	Very Great
3.I can quickly and easily check the status of my benefit claims quickly and easily online.	4.60	.663	Very Great	4.80	.491	Very Great
4.Applying for benefits through the online platform is straightforward and significantly saves me time.	4.53	.677	Very Great	4.80	.501	Very Great
5.The platform clearly outlines the steps for applying for benefits such as loans and retirement.	4.47	.724	Very Great	4.81	.481	Very Great
Mean	**4.56**	**.605**	**Very Great**	**4.70**	**.466**	**Very Great**

**Rating Scale: 4.20-5.0 very great;3.40-4.19 great;2.60-3.39 moderate; 1.80-2.59 minimal; 1.0-1.179 very minimal*

Table 10 highlights significant improvements in user satisfaction with SSS online services, particularly in accessing benefit information and applying for services. Satisfaction with benefit details rose from 4.59 to 4.77, supporting Regino's (2022) claim that digital services improve access to information. Clarity on benefit eligibility increased from 4.60 to 4.76, and the speed of checking claim status improved from 4.60 to 4.80, aligning with Chen and Park (2020) findings on real-time tracking. The application process saw a rise from 4.53 to 4.80, and satisfaction with applying for loans and retirement benefits increased from 4.47 to 4.81. These findings indicate that the SSS online system has successfully enhanced service accessibility, clarity, and ease, resulting in higher user satisfaction.

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Table 11
Impact of SSS Online Services on Record Keeping and Tracking

Parameters	BEFORE Mean	BEFORE Std. Dev.	BEFORE Description	AFTER Mean	AFTER Std. Dev.	AFTER Description
1.I find it easy to track all my transactions (e.g., payments, contributions) on the SSS online portal.	4.46	.713	Very Great	4.81	.463	Very Great
2.The platform helps me keep a detailed and accurate record of all my SSS activities.	4.34	.780	Very Great	4.80	.438	Very Great
3.I feel confident that I can rely on the system for keeping my records secure and accessible.	4.39	.736	Very Great	4.81	.481	Very Great
4.The SSS online portal organizes my records and transaction history in a clear and understandable format.	4.17	.931	Very Great	4.81	.474	Very Great
5.The SSS online portal helps me identify discrepancies or gaps in my contribution history.	4.43	.731	Very Great	4.80	.501	Very Great
Mean	**4.36**	**.673**	**Very Great**	**4.81**	**.434**	**Very Great**

**Rating Scale: 4.20-5.0 very great;3.40-4.19 great;2.60-3.39 moderate; 1.80-2.59 minimal; 1.0-1.179 very minimal*

Table 11 highlights significant improvements in the efficiency and reliability of tracking and record-keeping on the SSS online portal, with overall user satisfaction rising from 4.36 to 4.81. Users found it easier to track transactions, view organized payment histories, and ensure data accuracy. Satisfaction with the presentation of transaction history improved from 4.46 to 4.81, and confidence in record accuracy rose from 4.34 to 4.80 (Sarmiento & Belen, 2022). Users also felt more secure about their records, with satisfaction increasing from 4.39 to 4.81. The system's ability to detect contribution inconsistencies improved from 4.43 to 4.80 (Garcia & Mendoza, 2023). These findings support the view that digital platforms enhance government service transparency, security, and user control (Delos Santos, 2021).

Table 12
Impact of SSS Online Services on Overall Management Experience

Parameters	BEFORE Mean	BEFORE Std. Dev.	BEFORE Description	AFTER Mean	AFTER Std. Dev.	AFTER Description
1.Using SSS online services has made managing my contributions and benefits more convenient.	4.52	.688	Very Great	4.80	.480	Very Great
2.The online platform has significantly reduced the time and effort required to handle my SSS requirements.	4.54	.666	Very Great	4.83	.460	Very Great
3.I would recommend the SSS online platform to others as an efficient way to manage contributions and benefits.	4.53	.666	Very Great	4.83	.438	Very Great
4.The SSS online portal offers sufficient guidance and resources (e.g., FAQs, help desk) to assist with SSS-related tasks.	4.48	.704	Very Great	4.83	.445	Very Great
5. Overall, the SSS online platform has improved my experience and convenience in handling my SSS-related responsibilities.	4.51	.673	Very Great	4.84	.430	Very Great
Mean	**4.52**	**.628**	**Very Great**	**4.83**	**.414**	**Very Great**

**Rating Scale: 4.20-5.0 very great;3.40-4.19 great;2.60-3.39 moderate; 1.80-2.59 minimal; 1.0-1.179 very minimal*

Table 12 shows strong improvements in users' overall experience with the SSS online services. Satisfaction with managing contributions and benefits rose from 4.52 to 4.80, and task efficiency increased from 4.54 to 4.83, showing a more streamlined process. The likelihood of recommending the platform grew from 4.53 to 4.83, reflecting increased trust. Support resources like FAQs and help desks also improved in satisfaction, from 4.48 to 4.83. Overall satisfaction rose from 4.51 to 4.84, indicating better convenience and user experience. These results support findings by Sarmiento and Belen (2022) and Garcia and Mendoza (2023), which highlight how digital governance improves service efficiency and citizen satisfaction.

Findings

Based on the analysis of the participants' narratives, the following findings emerge shedding on how online services affect the lives of the members, how they navigate the platform and what factors contribute to members' satisfactions.

It was revealed that members are satisfied with the convenience SSS online services since the online facility has become convenient and accessible for them 24/7 and they can do multi-tasking activities. Members adopt the transition of online facilities after the pandemic and improve accessibility and user satisfaction. The survey results indicate that members appreciate the platform saving time, cutting down on travel, and providing an easy-to-navigate interface.

The study explored the experiences of eight active SSS members from Toboso, Cadiz, Sagay, and Escalante in Negros Occidental, with two participants from each area. All had used SSS online services for at least three years. Using purposive sampling, the study aimed to gather relevant insights. Semi-structured interviews lasting 30–45 minutes were conducted, focusing on system reliability, accessibility, ease of use, and satisfaction. Thematic analysis was used to find common themes, which were: Convenience and Efficiency, Digital Transformation and User Experience, and the Overall Impact of Online Services. This helped understand both the benefits and challenges users faced.

THEMES AND SUB-THEMES

Theme 1: The Convenience and Efficiency of Online SSS Services

The Social Security System (SSS) online services have greatly improved accessibility, efficiency, transparency, and security for members. Users can now check contributions, apply for benefits, and process loans without visiting SSS offices. This is especially helpful for working members and those in remote areas. Many participants said the system saves time and effort, letting them manage tasks without taking leave or waiting in line. Transactions like loans are now processed faster often within 1 to 3 days reducing delays and easing office congestion. Real-time updates on contributions and benefits improve transparency and trust in the system. Security has also improved with OTP verification and notifications via email and SMS. Overall, the SSS online platform supports better public service by offering fast, reliable, and secure digital services

Theme 2: Digital Transformation and User Experience in SSS Online Services

The shift to SSS online services has greatly improved convenience, accessibility, and transaction speed for members. Users appreciate avoiding long queues and completing tasks more quickly, with many highlighting the system's user-friendliness and time-saving benefits. Real-time updates also reduce the need for follow-ups and increase transparency. Most users find the platform secure and reliable, especially with OTP features, although some still face login and system performance issues. These problems often require direct contact with SSS support. Despite occasional technical setbacks, members remain optimistic about the system's future and recommend further security upgrades. Overall, while satisfaction is high, continuous improvements are needed to maintain trust and ensure that services remain efficient and inclusive for all members.

Theme 3: The Impact of SSS Online Services on User Experience

The study found that SSS members appreciated the convenience, speed, and time-saving benefits of online services. Many users highlighted the system's user-friendly interface and real-time notifications, which made tracking claims and benefits easier. For example, P6 shared that tasks that once took hours at SSS offices could now be done in just five minutes online. OTP-based security was also seen as helpful in protecting accounts. However, users pointed out areas needing improvement, such as login issues due to merged accounts, session timeouts, and system downtimes without prior notice. P4 mentioned login difficulties from account merging, while P8 suggested extending session time limits. Security was another concern, with participants recommending advanced features like facial recognition. Overall, while the online platform greatly improved user experience, further upgrades in stability, security, and communication were suggested to build long-term trust.

Discussion

The study used both quantitative and qualitative methods to assess how SSS members use and experience its online services. It explored themes such as user satisfaction, ease of use, time and cost efficiency, system reliability, data security, and the ability to manage benefits and records. Overall, findings revealed that members find the SSS online platform convenient, transparent, and secure. However, improvements are still needed, especially in strengthening security features, improving system accessibility, and ensuring technical stability for a smoother user experience.

Theme 1: The Convenience and Efficiency of Online SSS Services

Users highly appreciated the convenience of the SSS online platform, as shown by strong mean scores for fast (4.77) and cost-effective (4.64) transactions. These results support findings by Kumar et al. (2024) and Brown (2020) on how digital platforms improve efficiency. Qualitative feedback emphasized time savings, with one participant noting online transactions took only five minutes compared to half a day at a physical office. However, occasional delays during peak periods led to a lower satisfaction score of 4.41, reflecting backend issues noted by Jung and Hwang (2020). Although most users found the system easy to use, first-time users struggled with navigation, suggesting the need for onboarding tools (Garcia & Ramos, 2023). Slow customer service response times also frustrated users, echoing Lee and Carter's (2021) recommendation for improved digital support.

Theme 2: Digital Transformation and User Experience in SSS online services

Digital transformation has improved accessibility, with a mean score of 4.68 indicating ease in accessing benefits information. Users appreciated 24/7 availability, citing the ability to check accounts even at night (P3), which aligns with Smith and Lee's (2020) findings on increased flexibility. Real-time notifications also received positive feedback, with users relying on email and SMS updates for claim statuses. A score of 4.615 reflected satisfaction with timely and accurate information, supporting Mendoza et al. (2022) on the importance of real-time updates for building trust.

Theme 3: The Impact of SSS Online Services on User Experience

Despite general satisfaction, technical problems such as login issues (mean score of 4.32), session timeouts, and delayed processing affected the user experience (Martinez, 2022). Older users struggled more, often needing assistance, which reflects Hernandez et al.'s (2020) call for digital literacy support. Users also criticized poor customer service and suggested system upgrades, in line with Williams' (2019) emphasis on continuous improvement to sustain user satisfaction.

Conclusion

The study highlights several important points about the Social Security System (SSS) online services. First, platform usage is closely linked to user demographics, with younger and more educated members being more frequent users, while older members and those less digitally skilled need more support. Second, the online services significantly improve efficiency and accessibility, helping members avoid long lines and complete transactions more conveniently. Third, user satisfaction is affected by the system's technical reliability and the availability of customer support—frequent downtimes, session timeouts, and failed transactions negatively impact the user experience, especially when support is hard to reach. Fourth, while security features like OTPs are valued, concerns about phishing and data privacy suggest that stronger measures, such as biometric authentication, are necessary. Fifth, the long-term success of the platform depends on user engagement and digital inclusivity, requiring tutorials, user-friendly design, and features for seniors and less tech-savvy users. Lastly, system improvements and support services must be prioritized—live chat, better help desks, mobile optimization, and regular updates are key to ensuring the platform meets evolving needs. In conclusion, the SSS online system is a significant step forward in digital government services, but continuous improvement is essential to make it fully reliable, secure, and inclusive for all members.
The study recommends several key actions to improve the SSS online platform. First, communication and customer support should be enhanced by introducing live chat features, interactive support options, and clearer FAQs with instructional videos to guide users more effectively. Second, regular system upgrades and maintenance are essential to ensure platform reliability, security, and a better user experience, especially by improving mobile accessibility for smartphone users. Third, transparency and tracking of transactions can be improved through real-time updates and a more efficient notification system, keeping members informed about their accounts and benefit statuses. Fourth, to make the platform more inclusive, the user experience should be optimized by offering multi-language support and accessibility features for people with disabilities. Fifth, strengthening system reliability through increased capacity during peak periods and implementing backup systems is crucial to reduce downtimes. Sixth, building trust and engagement requires a user feedback system and educational initiatives like webinars and community outreach to improve digital literacy. Lastly, contribution management should be improved by offering clear summaries with visual tools and sending automated alerts to help members track and maintain timely payments. These enhancements aim to create a more efficient, inclusive, and user-friendly online platform for all SSS members.

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