



Customers' perceived service quality and satisfaction in the government service insurance system-Pagadian branch

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Abstract— This study aimed to assess the service quality and customers' satisfaction in the Government Service Insurance System in Pagadian City Branch during the calendar year 2020. Quantitative descriptive-correlational research design was employed in this study. Employing frequency counting and percent, weighted mean, standard deviation, Mann-Whitney U test, Kruskal-Wallis test and Spearman Rank-Order Correlation, data were obtained from 189 customers of Government Service Insurance System Pagadian City Branch. The results revealed that the perceived level of service quality of the customers of GSIS is high and interpreted as exceeds expectation deliver. Standard deviations for all the indicators were less than 3.00, which revealed a close clustering of the mean responses. In addition, the perceived level of customer's satisfaction is satisfied and interpreted as good satisfaction on the services rendered by GSIS Pagadian Branch as to tangibility, reliability, responsiveness, assurance and empathy. Standard deviations that are less than 3.0 supported a high degree of homogeneity in their responses. Furthermore, analysis of data revealed that service quality is correlated with customer's satisfaction ($r=0.886$, $p=0.000$). This indicates that service quality were significantly related to their customer's satisfaction.

Keywords— Service Quality, Customers Satisfaction, Government Service Insurance System, Philippines.

I. INTRODUCTION

Public sector organizations are not exempted from providing quality service and satisfying their customers, even if they are not typically focused on competitive advantage or profitability. As observed, customers and businesses could be lost as a result of customer dissatisfaction and poor quality services such as an organization which do not focus on the demand quality, unsystematic service development and lack of personnel training (Addise, 2014). In addition, customers will not return to the office if the service is particularly poor and negative; the negative effects can last for years due to repeated recollection and recounting of the negative experience (Disaster, 2015). Moreover, when a customer perceives that the service encountered is good, he will be satisfied; however, when his or her perception conflicts with the service expectation, the customers will be dissatisfied (Manogura, Cabalida, Naparota, Lovina, &

Caw-it, 2021). However, poor quality of services results in customer dissatisfaction and customer defection by going to other competitors (Beyene, 2019). Furthermore, service quality is vital pointer for satisfaction (Addise, 2014).

The study is generally important to insurance, bank management, and policymakers, providing insight and knowledge on the best ways to improve the quality of services and customer satisfactions as the study exposes them to the strength and weaknesses of quality of service (Goni, n.d). In addition, customer satisfaction is an important element of every business and a key for achieving the organizational objectives. Hence it must be well understood and communicated by every individual in the organizational structure (Sriyam, 2010). On the other hand, quality in service is very important especially for the growth and development of service sector business enterprises (Rahaman, Abdullah, & Rahman, 2011).

Moreover, waiting time was discovered to be an important service quality dimension that predicts customer satisfaction (Nunkoo, Teeroovengadam, Ringle, & Sunnassee, 2019). Finally, the importance of customer satisfaction cannot be overstated. Customer satisfaction can be generated by providing high-quality services. Service quality is especially important for the growth and development of service in public sector (Beyene, 2019).

Service quality appears to have a moderate relationship with customer satisfaction dimensions (Nunkoo et al., 2019). On the other hand, the effect of expectations of quality on customer satisfaction is positive and significantly related. Quality of service has significant relationship and contributions towards customer satisfaction because it is affected by various factors such as human interaction, physical environment, value, price, and performance (Qadeer, 2013). In addition, service quality and customer satisfaction are distinct constructs and that there is a causal relationship between the two (Siddiqui & Sharma, 2010). However, insurance executives must understand the dimensions of service quality, objectively measure service quality using elements of service quality dimensions, and comprehend the dimension's relationship to customer satisfaction. Service quality has recently received a lot of attention due to its obvious relationship with customer satisfaction and retention (Beyene, 2019).

At this time, no study has been conducted in Zamboanga del Sur, particularly in the city of Pagadian, that include all of the above-mentioned characteristics. Many authors failed to provide intersecting explanations for why staff members' low and poor services result in customer dissatisfaction. This study contributed to filling the gap in the literature regarding the effect of services and customers' satisfaction of Government Service Insurance System in Pagadian City Branch. This research was relevant due to the number of negative cases increasing involving service quality and customer satisfaction questioning the efficacy of services policies as needing changes. The results identified strengths and weaknesses relevant to particular attitudes and relationships between staff and customers. The results assisted staff, employer, local government, and the community in helping each other in creating or updating services policy relevant to service quality and customers' satisfaction. Consequently, the researcher is motivated to research the variables mentioned above to understand customers' real-life experiences better. All services agencies are needed positive social change in a world where conflicting perceptions of facts have resulted in a lack of communication between agency staff and

customers, resulting in a lack of human and economic growth.

1.1 Theoretical Framework

The Expectation Theory

According to the expectancy theory, which is one of the bases of this study, motivation is most likely when there is a perceived and usable relationship between performance and outcome, with the outcome viewed as a means of satisfying needs. On the other hand, there must be a connection between certain rewards and what must be done to obtain them. This theory is essential in the context of this study. The theory is useful, especially when designing service performance-based pay in the banks and insurance institutions. The reason for this is that banks and insurance management must design performance-based pay based on how employees treat their customers in order to ensure that both employees and organizations continue to improve their effectiveness for customers' satisfaction.

The Social Exchange Theory

The Social Exchange Theory (SET) Blau and Homans (1964) assert that the perception of good treatment from one person results in an obsession with reciprocating in kind to the other. Workers may regard effective service quality as management's special and deliberate efforts to assist them in achieving both organizational and personal goals, according to this theory. As a result, an employee is obligated to go above and beyond if the organization for which he or she works has effective and functional service performance standards, resulting in customer satisfaction.

Further, the Social Exchange Theory (Blau, 1964) described above, as well as the Expectation Disconfirmation Theory Oliver (1997) and Armstrong (2010), would be used to reinforce relationships in the proposed variables of this study. The social exchange theory would be used to explain the relationship between service quality, customer satisfactions and performance (Blau, 1964). According to the theory, all human relationships are formed through cost-benefit analysis and alternative comparisons. According to Homans (1961) when a person recognizes that the price of a friendship surpasses the perceived benefits, the person would choose to leave the relationship. The social exchange theory would be used to explain the relationship between service quality, customer satisfactions and performance (Blau, 1964). According to the theory, all human relationships are formed through cost-benefit analysis and alternative comparisons.

Goal-setting Theory

Goal-setting Theory (GST) according to Locke (1968) can be a significant source of motivation and thus satisfaction. Specific goals (in the form of intentions) will result in improved performance. He claims that if complex and difficult goals are accepted, they result in

higher performance than simple goals. In addition, he believes that feedback triggers performance more than no feedback. As a result, hard goals must be set rather than generalized and simple goals in order to motivate and satisfy (Koontz, 1972).

1.2 Conceptual Framework

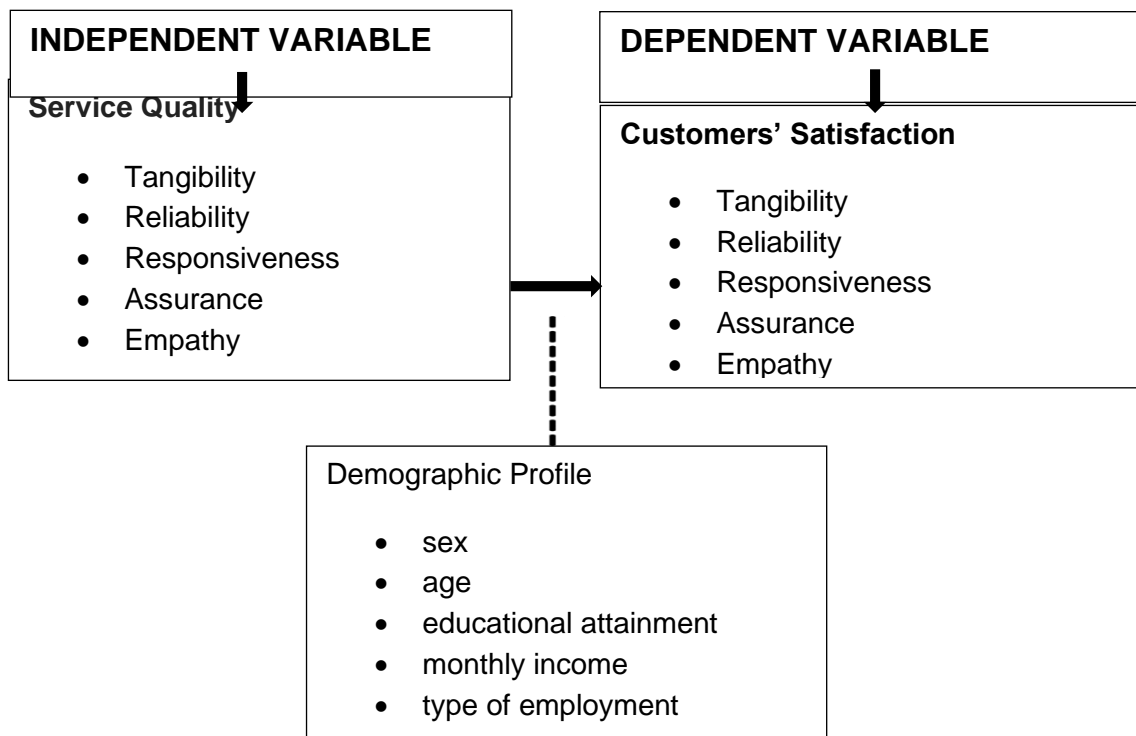


Figure 4. Schematic Diagram of the Study

1.3 Statement of the Problem

This study aimed to assess service quality and customers' satisfaction in the Government Service Insurance System in Pagadian City Branch during the calendar year 2020.

Specifically, the research sought answers to the following questions:

1. What is the profile of the customer-respondents in terms of:
 - 1.1 sex;
 - 1.2 age;
 - 1.3 educational attainment;
 - 1.4 monthly income; and
 - 1.5 type of employment?
2. What is the perceived level of service quality in the Government Service Insurance System in Pagadian City Branch in terms of:
 - 2.1 tangibility;
 - 2.2 reliability;
 - 2.3 responsiveness;
 - 2.4 assurance; and
 - 2.5 empathy?
3. Is there a significant difference in the perceived level of service quality when data are analyzed according to profile?
4. What is the perceived level of customers' satisfaction in the Government Service Insurance System in Pagadian City Branch along with:
 - 4.1 customer satisfaction concerning tangibility;
 - 4.2 customer satisfaction concerning reliability;
 - 4.3 customer satisfaction concerning responsiveness;
 - 4.4 customer satisfaction concerning assurance; and
 - 4.5 customer satisfaction concerning empathy?
5. Is there a significant difference in the perceived level of customers' satisfaction when data are analyzed according to profile?
6. Is there a significant relationship between the service quality and customers' satisfaction?

1.4 Hypotheses

This study is premised on these hypotheses:

1. There is no significant difference in the level perceived of service quality when data are analyzed according to profile.
2. There is no significant difference in the level perceived of customers' satisfaction when data are analyzed according to profile.
3. There is no significant relationship between the service quality and customers' satisfaction.

II. LITERATURE

2.1 Quality of Service

Service quality is a very vital component in any commercial related activity and the consumer's overall impression of the relative inferiority or superiority of the organization and its services (Disaster, 2015). On the other hand, Al Khattab (2011) stated that in the recent competitive environment, managers of the hotels should improve their services compared with their competitors. He believes this will not be achieved unless they fully appreciate their customer's needs and try to meet these needs. In addition, service quality is an approach to manage a business processes in order to ensure full satisfaction of the customers which will help to increase competitiveness and effectiveness of the bank and insurance institutions (Rahaman et al., 2011).

In addition, Disaster (2015) found that the customer's perception of service quality depends on the range of gap distance between the customer expects before receive a service and what he or she actually perceive after see and use the service by their own. Thus, service quality is in fact defined as the gap between customers' expectation of service and their perception of the service experience. On the other hand, service quality is intangible, it is defined in terms of attitudes, interactions, and perceptions. As a result, service quality is determined by what a customer perceives rather than what a provider provides. Organizations all over the world strive to produce high-quality products and services in order to generate highly satisfied and loyal customers (Goni, n.d).

Additionally, Mellet-Parast, GolMohammadi, McFadden, and Miller (2015) investigated the relationship between service quality and profitability in the US domestic airline industry and found that mishandled baggage and customer's complaints more negatively affects the profitability of focused than a non-focused airline. On the other hand, Goni (n.d) investigated the relationship between customer perception of service quality and Banks financial performance in the new context of the automated service quality proposed a mediated model linking quality service to Banks financial

performance through customer satisfaction in the context of the new automated retail banking. The result revealed that customer satisfaction was confirmed as a mediator in the relationship between automated service quality and financial performance. Moreover, Goyit (2015) examined the relationship between bank investments in service quality programs and financial performance, as well as the relationship between service quality delivery and bank customer choice and repeat purchase decisions.

Further, customer satisfaction and service quality are essential parts in any organization's external relations system, as they determine its competitiveness today. Because of the desire to manage customer relationships, organizations are beginning to pay attention to the development and implementation of service standards. Reviewing customer service standards as part of the organization's corporate culture allows for more effective approaches to its development and implementation (Archakova, 2013). However, customer service is an essential component of any bank or insurance company, and it determines the future success of the organization. Rapid advancements in internet-based technology are causing fundamental shifts in the way businesses interact. This is also true of a company's customer relationship (Qadeer, 2013).

Furthermore, Nunkoo et al. (2019) stated that there is moderating effect on the relationship between the service quality and the customer satisfaction. Empirical evidence suggests that customers' opinions about the service quality and their customer satisfaction differ across office grading category (Fuentes, 2016). On the other hand, He further stated that through proper planning and constant monitoring firms can develop effective strategies to improve quality levels and to retain their existing customers and maintain customers satisfaction (Qadeer, 2013). In addition, for retaining existing customers and attracting new ones, accommodation providers generally improve their service quality and, as a result, customer satisfaction (Nunkoo, Teeroovengadam, Ringle, & Sunnassee, 2019).

More, the literature on marketing management emphasizes the importance of service quality. Service quality is typically defined as the customer's perception of the relative inferiority / superiority of a service provider and its services, and is frequently equated with the customer's overall attitude toward the organization (Siddiqui & Sharma, 2010). In addition, customer service quality as the subjective comparison that customers make between the quality of service that they want to receive and what they actually get proposing four characteristic of service quality as intangibility, inseparability, variability

and perishability. Moreover, Awuah (2018) which indicated that high quality of service is the overall customer's perception of the organization's adequate services related to tangibility, reliability, responsiveness, assurance and empathy. Furthermore, it has been verified that customer satisfaction is positively related to service quality, which means better service quality leads to higher customer satisfaction (Owusu, 2017).

2.2 Customer Satisfaction

Quality and customer satisfaction have long been recognized as significant elements in achieving and maintaining success in today's competitive market. There is substantial evidence in the literature that supports the relationship between a company's performance and the level of satisfaction reported by customers and customer satisfaction reduces the likelihood of defection and/or is positively related with retention. As a result, it is argued that customer satisfaction should be the ultimate goal for all banks and insurance company (Qadeer, 2013). On the other hand, satisfaction is characterized as a person's feeling of happiness or disappointment as a result of a comparison between his impression of a product's performance (or results) and its expectations. Customer dissatisfaction or satisfaction is the customer's reaction to the evaluation of the perceived incompatibility between previous expectations and the actual performance of the product as perceived by the wearer (Kencana, 2019).

In addition, the decline in customer loyalty has made service quality and customer satisfaction management critical factors for financial institutions. To maintain or improve their competitive advantage, life insurance providers must reconfigure their strategy and business. To do so, they must first consider how to create a satisfied customer base that will not be eroded even in the face of fierce competition (Siddiqui & Sharma, 2010). On the other hand, service quality is especially important in the context of insurance services because it provides a high level of customer satisfaction, and thus it becomes a key to competitive advantage (Beyene, 2019).

Additionally, customer Satisfaction defines a customer as an organization's most important stakeholder who provides payment in exchange for product offerings provided to him/her by the organization with the goal of satisfying a need and ultimately maximizing satisfaction of the same (Beyene, 2019). In addition, Westbrook and Reilly (2019) suggested that customer satisfaction is an emotional response to the experiences provided by and associated with particular product purchased or services provided. Moreover, the provision of high-quality service will increase customer satisfaction and loyalty. Insurance companies that excel at quality service can gain a distinct

marketing advantage because higher levels of service quality are associated with higher revenues, increased cross-sell ratios, higher customer retention, and expanded market shares (Rao, Mohana, Lakew., & Berhanu, 2011).

III. METHODS

3.1 Method Used

Survey and correlational methods of research were used in the study. The survey method was employed since the researcher gathered data through a questionnaire checklist to profile the respondents' personal and demographic variables, including their service quality level and customers' satisfaction. Creswell (2014) defined a survey as a research method used for collecting data from a pre-defined group of respondents to gain information and insights on various topics of interest. On the other hand, correlational research is a type of non-experimental research method, in which a researcher measures two variables, understands and assesses the statistical relationship between them with no influence from any extraneous variable (Bhat, 2019). A correlational analysis was performed to determine the significant relationship between the demographic profile of the respondents and

the level of quality of service, customer's satisfaction and the extent of the GSIS personnel best practices.

3.2 Research Environment

The research environment for the study are the customers of Government Service Insurance System in Pagadian City Branch during the calendar year 2020. GSIS is a Philippines government-owned and controlled corporation providing security and financial benefits to all government employees and their dependents. GSIS Pagadian branch covered 107 agencies of Zamboanga del Sur and Zamboanga Sibugay areas.

3.3 Respondents of the Study

The four hundred forty three (443) customers of Government Service Insurance System, Pagadian City Branch during the calendar year 2020 from regional offices are the study's target population. However, from 210 sample size, only 189 respondents had answered and returned the questionnaire. The populations specified is based on current personnel records from the Human Resource Management Offices of various regional offices. The respondents of the study are determined using the scientific determination of sample size by Slovin's formula.

Table 1 Distribution of Respondents by Agency

Agency	Population Size (N)	Sample Size (n)
Department of Education	117	56
Department of Agrarian Reform	93	44
National Economic and Development Authority	42	20
National Irrigation Administration	155	73
Philippine Coconut Authority	36	17
Total	443	210

3.4 Research Instrument

This study adapted a downloaded questionnaire from web sources. The adapted questionnaires were modified to fit to the research environment. On the other hand, the researcher has shown the said questionnaires to the adviser for comments and suggestions, after which were distributed to the expert for validation. The adapted questionnaires comprised of factors, like service quality and customers' satisfaction. There were two instruments used in this study namely: service quality Scale and customer's satisfaction Scale. Service Quality Scale (SQS) based on the research study by Lai (2006) this scale is designed to identify that between factors may influence the way a customers' feels about service quality of insurance

institution. The instrument contained factors that are related to service quality and to the perception of the situation of the individual. SQS consists of 21 items divided into five indicators tangibility, assurance, reliability, responsiveness, and empathy.

3.5 Scoring Procedure

The scoring guide in the service quality analysis of the responses was categorized into five levels. **Service Quality Scale (SQS)** developed by (Lai,2006). The SQS instrument consist of 22 items divided into five subscale service quality tangibility, reliability, responsiveness, assurance, and empathy. To draw out the respondents' responses regarding the service quality the five point Likert type format was employed as follows:

Scale	Range of Measures	Description	Interpretation
Service Quality			
5	4.21-5.00	Very High Level	highly exceeds expectation
4	3.41-4.20	High Level	exceeds expectation
3	2.61-3.40	Average Level	Moderately exceeds expectation
2	1.81-2.60	Low Level	Less exceeds expectation
1	1.00-1.80	Very Low Level	Least exceeds expectation

Customers satisfaction Scale (CSS) developed by (Sriyam, 2010). The CSS instrument consist of 21 items divided into five subscale customer satisfaction concerning tangibility, customer satisfaction concerning reliability, customer satisfaction concerning responsiveness, customer satisfaction concerning assurance and customer satisfaction concerning empathy. For evaluating the satisfaction among customers the subscale was used as follows;

Scale	Range of Measures	Description	Interpretation
Customers Satisfaction			
5	4.21-5.00	Highly Satisfied	Very good satisfaction
4	3.41-4.20	Satisfied	good satisfaction
3	2.61-3.40	Not satisfied nor Dissatisfied	Average Satisfaction
2	1.81-2.60	Dissatisfied	Low Satisfaction
1	1.00-1.80	Highly Dissatisfied	Lowest Satisfaction

3.6 Validation of the Instrument

The instrument was referred to the research adviser to pass judgment on the content, appropriateness, and suitability of the instrument. It was further referred to four (4) experts to assure its validity. Suggestions and recommendations of the adviser and experts were incorporated into the final draft of the instrument.

With the recommendation of the adviser, the instrument was subjected to a reliability test. Thirty (30) individuals, not the respondents of the study but of the same characteristics as the respondents, were used as the

pilot samples to test the reliability of the instrument. Cronbach Alpha was utilized to measure the internal consistency reliability of the instrument employing the IBM SPSS Statistics version 25. The pilot test results revealed that the twenty-two (22) items of the service quality obtained a Cronbach Alpha value of 0.945 which means "excellent" while the twenty-one (21) items of customer satisfaction obtained a Cronbach Alpha value of 0.978 which means "excellent". This means that the instruments used have "excellent" internal consistency reliability.

3.7 Data Gathering Procedure

A letter request, duly signed by the adviser, was sent to the offices of the Dean, Graduate School, Andres Bonifacio College, Dipolog City, and the General Manager of Government Service System, requesting approval to field out the study's instrument. The researchers' letter, along with the Dean's endorsement letter, was sent to the selected Regional Offices in Pagadian City such as; Department of Education, Department of Agrarian Reform, National Economic and Development Authority, National Irrigation Administration and Philippine Coconut Authority, asking permission to administer the instrument to the study's respondents. The researcher personally issued the instrument to the respondents online in google form after receiving approval.

After the respondents answered the questionnaires in google form were then immediately taken back. Retrieval, computation, and interpretation of the data gathered.

Statistical Treatment of the Data

Frequency counting and percentage were used to find the profile of the respondents in terms of sex, age, educational attainment, monthly income, type of employment, and occupation. Percent was calculated by getting the frequency of each category divided by the total number of respondents.

Weighted mean was employed to assess the service quality indicators and the Customers' satisfaction indicators. Computation was performed by getting the product of the weight of the scale and the frequency of each scale divided by the total respondents.

Weighted mean for the service quality and customers' satisfaction indicators were given qualitative description within the established limit.

Standard Deviation. It was used to determine the homogeneity and heterogeneity of the ratings where $SD < 3$ is homogenous, and $SD > 3$ is heterogeneous (Aiken & Susane, 2001; Refugio, Galleto, & Torres, 2019).

Mann-Whitney Test. It was utilized to test the difference in customers' perceived GSIS service quality and their satisfaction when analyzed as to sex.

Kruskal-Wallis Test. It was used to test the difference in the customers' perceived GSIS service quality and their satisfaction when analyzed as to age, educational attainment, monthly income, and type of

employment. Post hoc analysis was performed when significant differences existed between the variables tested to determine where the difference was situated with a Bonferroni-adjusted significant level using Dunn's Test.

Spearman Rank-Order Correlation. It was used to determine the correlation between the customers' perceived GSIS service quality and satisfaction.

The following guide in interpreting the value of ρ , suggested by Cohen, West, and Aiken (2014), was used.

Value	Size	
± 0.50 to ± 1.00	Large	High
± 0.30 to ± 0.49	Medium	Moderate
± 0.10 to ± 0.29	Small	Low
± 0.01 to ± 0.09	Negligible	Slight
0.00	No	

positive/negative correlation
positive/negative correlation
positive/negative correlation
positive/negative correlation
correlation

The data collected in the study were encoded and analyzed using Statistical Package for the Social Sciences (SPSS version 20.0) and Microsoft Excel Data Analysis ToolPak. Hence, posting of the statistical formulas was not necessary. The statistical test was performed at a 0.05 level of significance.

IV. RESULTS AND DISCUSSIONS

4.1 Profile of the Respondents in terms of Sex

Table 2 presents the demographic profile of the respondents in terms of sex. As shown in the table, 60.3 percent of the respondents were female. It means that GSIS of Pagadian City branch cater more female customers. It implies that female employees are dominant in the Regional Government offices in Pagadian City. The findings agree on the article released by Civil Service Commission (2019) on which Aileen Lourdes A. Lizada, CSC Commissioner, cited the CSC's Inventory of Government Human Resources, a survey of government employees conducted in December 2017 that found that 1,016,07 of the country's 1,835,118 total government employees are women, accounting for nearly 60% of the total government workforce.

Table 2 Profile of the Respondents in terms of Sex

	Frequency	Percent
Male	75	39.7
Female	114	60.3
Total	189	100.0

4.2 Profile of the Respondents in terms of Age

Shown in Table 3 is the profile of respondents in terms of age. The table reveals that most number of GSIS customers aged from 46 – 55 years old. The table also indicated that 65 percent of the respondents were more than 35 years old. It means that the GSIS branch understudy serves customers who are in the middle of their retirement years. It has shown in Philippine Statistic Authority page that in April 2020, the overall number of employed persons was anticipated to be 33.8 million people and most of the employed were in the age group from 25-34 years old, followed by age group 35-44 years old, and in the age group 45 to 54 years old.

Table 3 Profile of the Respondents in terms of Age

	Frequency	Percent
25 years old & below	8	4.2
26 – 35 years old	57	30.2
36 – 45 years old	43	22.8
46 – 55 years old	58	30.7
56 years old & above	23	12.2
Total	189	100.0

4.3 Profile of the Respondents in terms of Educational Attainment

The profile of the respondents in terms of educational attainment is shown in Table 4. The table reflects that more than 54 percent of the respondents earned Bachelor's degree program. However, more than 22 percent of these respondents remained bachelors' degree with Masters Units. It means that graduate education and earning master units is the top priority of the quantity of customers. It may be because master's degree is unnecessary and thesis is costly in which take-home pay of the employees could not afford to send themselves to finished the paper. It implies further that majority of respondents made a transaction in the GSIS Pagadian City had a lower qualification or educational attainment. The findings matched the Education System Profiles stated in an article from World Education News and Reviews web page (Macha et al., March 2018) that in recent years, there has been a significant increase in the number of people enrolled in higher education in the Philippines and the number of graduates from higher education programs in the Philippines has recently "exceeded expectations," according to analysts.

Table 4 Profile of the Respondents in terms of Educational Attainment

	Frequency	Percent
Bachelor's Degree	103	54.5
Bachelor's Degree with Master Units	43	22.8
Master's Degree	38	20.1
Master's Degree with Doctoral Units	4	2.1
Doctor's Degree	1	0.5
Total	189	100.0

4.4 Profile of the Respondents in terms of Monthly Income

Presented in Table 5 is the profile of the respondents in terms of monthly income. The table indicates that about 36 percent of the respondents had a monthly income of more than Php 30,000.01. However, more than 17 percent of respondents said they had a monthly income of at least Php 25,001.00. Observation supported that it is typical for the customers of GSIS assigned in regional offices received with higher salary and sufficient income. In most cases, salary is determined by comparing market pay rates for a particular position given. Persons in the same region who do similar job in related industry. An individual employer's pay rates and salary ranges are also used to determine salary (Angeles et al., 2015).

Table 5 Profile of the Respondents in terms of Monthly Income

	Frequency	Percent
Php 15,000 & below	11	5.8
Php 15,001 – Php 20,000	39	20.6
Php 20,001 – Php 25,000	38	20.1
Php 25,001 – Php 30,000	33	17.5
Php 30,001 & above	68	36.0
Total	189	100.0

4.5 Profile of the Respondents in terms of Type of Employment

Table 6 shows the profile of the respondents in terms of type of employment. The table revealed that the GSIS catered to type of employment and more than 92 percent of them were regular status while more than 7 percent were on non-regular status. It means that GSIS personnel serve regular and non-regular customers from Regional Government Offices in Pagadian City. It implies that the GSIS Pagadian City branch helps a wide range of customers with personal benefits and service privileges transactions. The finding agrees with Section 3 of RA No. 8291, GSIS membership shall be compulsory to all government employees who receives compensation that does not reached the compulsory retirement age, irrespective of employment status, except member of the Armed Forces of the Philippines and the Philippine National Police and contractual who have employer and employee relationship with their agencies. Thus, there are more GSIS members who are regular in status since they received more benefits.

Table 6 Profile of the Respondents in terms of Type of Employment

	Frequency	Percent
Regular	175	92.6
Job Order	8	4.2
Contractual	6	3.2
Total	189	100.0

4.6 Customers' Perceived Level of Service Quality in terms of Tangibility

Table 7 shows the level of service quality in the Government Service Insurance System in Pagadian City Branch in terms of Tangibility. On average, customers indicated that the level of service quality in the government service insurance system was "Very high level and interpreted as highly exceeds expectation." Standard deviation showed homogeneity of the responses of the customers. It means that the level of service quality of Government Service Insurance System is highly significant with customer service. It implies that the GSIS Pagadian City branch services are appealing in terms of the facilities, equipment, and materials used by the service firm, as well as the appearance of the service employees. The finding is supported by Sriyam (2010) which indicated that front office staff are well-dressed and wear smart uniforms, their appearance impresses customers who feel more confident with banks and insurance services. He further stated that service quality was related to the tangible behavior and appearance of employees.

Table 7 Customers' Perceived Level of Service Quality in terms of Tangibility

Descriptors	AWV	SD	Description	Interpretation
1. GSIS has up-to-date information technology/ IT.	4.37	0.669	Very High Level	Highly Exceeds Expectation
2. The physical facilities at GSIS are visually appealing.	4.41	0.676	Very High Level	Highly Exceeds Expectation
3. Employees of GSIS are neat-appealing.	4.39	0.606	Very High Level	Highly Exceeds Expectation
4. The appearance of the physical facilities (such as comfort room, waiting area, building etc.) of GSIS is in keeping with the kinds of services provided.	4.58	0.602	Very High Level	Highly Exceeds Expectation
Mean	4.44	0.477	Very High Level	Highly Exceeds Expectation

AWV-Average Weighted Value, SD-Standard Deviation

4.7 Customers' Perceived Level of Service Quality in terms of Reliability

Table 8 presents the perceived level of service quality on the Government Service Insurance System in Pagadian City Branch in terms of reliability. As presented in the table the level of service quality in the government service insurance system was "high" and interpreted as exceeds expectation. Standard deviation showed homogeneity of the responses of customers. It means that the employees of Government Service Insurance System are highly reliable and delivers on its promises- promises about delivery, service provision and problem resolution. It implies that the GSIS Pagadian City branch provides its customers with accurate service the first time without making any mistakes and delivers what it has promised to do by the time that has been agreed upon. The finding is supported by Sriyam (2010) which stated that quality services are provided by front desk office staff who consistently and accurately meet customer expectations. Services that are reliable and delivered on time, every time, in the same way, and without errors.

Table 8 Customers' Perceived Level of Service Quality in terms of Reliability

Descriptors	AWV	SD	Description	Interpretation
1. When GSIS promises you to do something by a certain time, it does so.	3.64	0.749	High Level	Exceeds Expectation
2. When you have a problem, GSIS shows a sincere interest in solving it.	4.07	0.623	High Level	Exceeds Expectation
3. GSIS performs the service right the first time for you.	4.05	0.590	High Level	Exceeds Expectation
4. GSIS provides its services to you at the time it promises to do so.	3.67	0.737	High Level	Exceeds Expectation
5. GSIS insists on error-free hardware and software.	3.67	0.660	High Level	Exceeds Expectation
Mean	3.82	0.546	High Level	Exceeds Expectation

AWV-Average Weighted Value, SD-Standard Deviation

4.8 Customers' Perceived Level of Service Quality in terms of Responsiveness

Table 9 presents perceived the level of service quality on the Government Service Insurance System in Pagadian City Branch in terms of responsiveness. As presented in the table the level of service quality in the government service insurance system was " high" and interpreted as exceeds expectation. Standard deviation showed homogeneity which indicate that there is unity of responses of all the customers in GSIS. It means that the employees of a service firm are willing to help customers and respond to their requests a well as to inform customers when service will be provided, and then give prompt service. It implies that employees' readiness to provide assistance and speedy service to customer and show high willingness to help customers and provide prompt services. The finding is supported by Kencana (2019) which stated that responsiveness is the ability of employees to help customers and provide responsive services. He further indicated that is reflected in the speed, accuracy of services provided to customers.

Table 9 Customers' Perceived Level of Service Quality in terms of Responsiveness

Descriptors	AWV	SD	Description	Interpretation
1. GSIS tells you exactly when services will be performed.	3.71	0.761	High Level	Exceeds Expectation
2. GSIS gives prompt services to you.	4.01	0.615	High Level	Exceeds Expectation
3. GSIS system is always willing to help you.	4.22	0.677	High Level	Exceeds Expectation
4. GSIS is never too busy to respond to your requests	4.04	0.750	High Level	Exceeds Expectation
Mean	4.00	0.591	High Level	Exceeds Expectation

AWV-Average Weighted Value, SD-Standard Deviation

4.9 Customers' Perceived Level of Service Quality in terms of Assurance

Table 10 presents the perceived level of service quality on the Government Service Insurance System in Pagadian City Branch in terms of assurance. The table indicated that the level of service quality in the government service insurance system was " high" and interpreted as exceeds expectation. Standard deviation showed homogeneity which indicate that responses of the customers are uniformed. It means that the responses indicate that customers consider assurance to be an important part of the service quality that highly provided. It furthermeans that employees' behavior will give customers confidence in the firm and that the firm makes customers feel safe. It also means that the employees are always courteous and have the necessary knowledge to respond to customers' questions. It implies that employees show high trustworthiness and customers feel safety in their financial transactions. It implies further that employees are knowledgeable to service and can afford to provide safety and good conduct behavior to customers. The finding is supported by Kencana (2019) which indicated that high quality of service are associated with employees' ability to instill trust in customers, as well as employees' knowledge and courtesy in providing services to consumers, knowledge, politeness, and ability will lead to trust and confidence in the company.

Table 10 Customers' Perceived Level of Service Quality in terms of Assurance

Descriptors	AWV	SD	Description	Interpretation
1. The behavior of GSIS instills confidence in you.	4.06	0.585	High Level	Exceeds Expectation
2. You feel safe when interacting with GSIS.	4.17	0.568	High Level	Exceeds Expectation
3. GSIS is consistently courteous with you.	4.18	0.831	High Level	Exceeds Expectation

4. GSIS has the knowledge to answer your questions.	4.16	.684	High Level	Exceeds Expectation
Mean	4.14	0.517	High Level	Exceeds Expectation

AWV-Average Weighted Value, SD-Standard Deviation

4.10 Customers' Perceived Level of Service Quality in terms of Empathy

Table 11 presents the perceived level of service quality on the Government Service Insurance System in Pagadian City Branch in terms of empathy. The table revealed that the level of service quality in the government service insurance system was "high" and interpreted as exceeds expectation. Standard deviation showed homogeneity which indicate that there is similarity of responses of the customers as to GSIS services. It means that the GSIS Pagadian City branch employees understand customers' problems and performs in their best interests as well as giving customers individual personal attention and having convenient operating hour. It implies that employees conveying through personalized or customized services are unique and special and that their needs are understood. The finding is supported by Sriyam (2010) which indicated that high quality of services remains through the provision of caring and personalized attention to customers, including accessibility or approachability and ease of contact, effective communication and customer understanding.

Table 11 Customers' Perceived Level of Service Quality in terms of Empathy

Descriptors	AWV	SD	Description	Interpretation
1. GSIS gives you individual attention.	4.10	0.670	High Level	Exceeds Expectation
2. GSIS has convenient working hours for you.	4.16	0.627	High Level	Exceeds Expectation
3. GSIS gives your personal attention.	4.08	0.635	High Level	Exceeds Expectation
4. GSIS has your best interests at heart.	4.10	0.673	High Level	Exceeds Expectation
5. GSIS understands your specific needs.	4.14	0.580	High Level	Exceeds Expectation
Mean	4.12	0.561	High Level	Exceeds Expectation

AWV-Average Weighted Value, SD-Standard Deviation

4.11 Summary of the Customers' Perceived GSIS Service Quality

Table 12 presents a summary of the perceived level of service quality in the Government Service Insurance System. In general, customers indicated that the Government Service Insurance System service quality was "high" and interpreted as exceeds expectation. However, the tangibility is obtained a very high level score among all of the indicators of service quality. It can be indicated that services in terms of tangibility are fit and appropriate to customers and highly exceeds expectation. Moreover, the standard deviations for all the indicators were less than 3.00, which revealed a close clustering of the mean responses. It means that the employees of Government Service Insurance System possess a high level of personality traits in terms of service quality to customers. It means a higher degree of homogeneity of the respondents' answers to GSIS service quality. It means further that the service quality in Government Service Insurance System Pagadian City Branch under survey was adequate as viewed through the quality of service to customers. It implies that service quality is more appropriately termed, perceived service quality and defined as the level of service delivery that meets or exceeds customers' expectations. The finding is supported by Awuah (2018) which indicated that high quality of service is the overall customer's perception of the organization's adequate services related to tangibility, reliability, responsiveness, assurance and empathy.

Table 12 Summary of the Customers' Perceived GSIS Service Quality

Indicators	Mean	SD	Description	Interpretation
Tangibility	4.44	0.477	Very High Level	Highly Exceeds Expectation
Reliability	3.82	0.546	High Level	Exceeds Expectation
Responsiveness	4.00	0.591	High Level	Exceeds Expectation
Assurance	4.14	0.517	High Level	Exceeds Expectation
Empathy	4.12	0.561	High Level	Exceeds Expectation
Overall Mean & SD	4.10	0.468	High Level	Exceeds Expectation

AWV-Average Weighted Value, SD-Standard Deviation

4.12 Test of Difference of Customers' Perceived Level of Service Quality as to Sex

Table 13 shows test of difference of customers' perceived level of service quality as to sex using Mann-Whitney U Test. The table reflects that the perceived GSIS service quality in terms of tangibility, reliability, responsiveness, assurance and empathy does not significantly differ ($U=4070.5$, $p>0.05$) when respondents are grouped in terms of sex. This means that there is no significant difference in the service quality of the GSIS Pagadian branch when respondents are grouped as to sex. Thus, the null hypothesis is accepted. It implies that sex cannot be used to determine the significant difference of service quality. It implies further that how male and female customers of GSIS Pagadian branch perceived service quality does not significantly differ. The finding is supported by Al-Hawary, Alhamali, and Alghanim (2011) who found out that sex has no significant influence of customer satisfaction and service quality attributes.

Table 13 Test of Difference of Customers' Perceived Level of Service Quality as to Sex

Service Quality Indicators	Sex		
	U-Value	p-value @ 0.05	Interpretation
Tangibility	4035.5	0.507	Not Significant
Reliability	3955.5	0.381	Not Significant
Responsiveness	4053.5	0.543	Not Significant
Assurance	4116.5	0.660	Not Significant
Empathy	3994.5	0.429	Not Significant
Overall	4070.5	0.578	Not Significant

4.13 Test of Difference of Customers' Perceived Level of Service Quality as to Age

Table 14 shows test of difference of customers' perceived level of service quality as to age utilizing Kruskal Wallis H Test. The table reflects that customers' responses to Government Service Insurance System service quality does not significantly differ ($H=2.307$, $p>0.05$) when respondents are grouped as to age. This means that there is no significant difference in the customers' perceived GSIS service quality when respondents are grouped as to age. Thus, the null hypothesis is accepted. This implies that how respondents of different age bracket perceived service quality does not significantly differ. The finding is supported by Al-Hawary, Alhamali, and Alghanim (2011) who found out that age has no significant influence of customer satisfaction and service quality attributes.

Table 14 Test of Difference of Customers' Perceived Level of Service Quality as to Age

Service Quality Indicators	Age		
	H-Value	p-value @ 0.05	Interpretation

Tangibility	1.857	0.762	Not Significant
Reliability	7.079	0.132	Not Significant
Responsiveness	1.473	0.831	Not Significant
Assurance	1.329	0.856	Not Significant
Empathy	1.751	0.781	Not Significant
Overall	2.307	0.679	Not Significant

4.14 Test of Difference of Customers' Perceived Level of Service Quality as to Educational Attainment

Table 15 shows test of difference of customers' perceived level of service quality as to educational attainment using Kruskal Wallis H Test. The table reflects that there is no significant difference in the customers' perceived service quality ($H=5.206$, $p>0.05$) of the GSIS when respondents are grouped as to educational attainment. This means that there is no significant difference in the perceived service quality when respondents are grouped as to educational attainment. Thus, the null hypothesis is accepted. This implies that how customers of different educational attainment perceived service quality does not significantly differ. The finding is supported by Yohannes (n.d) who found out that educational background has no significant influence of customer satisfaction and service quality attributes.

Table 15 Test of Difference of Customers' Perceived Level of Service Quality as to Educational Attainment

Service Quality Indicators	Educational Attainment		
	H-Value	p-value @ 0.05	Interpretation
Tangibility	3.229	0.520	Not Significant
Reliability	8.748	0.068	Not Significant
Responsiveness	5.249	0.263	Not Significant
Assurance	3.497	0.478	Not Significant
Empathy	5.174	0.270	Not Significant
Overall	5.206	0.267	Not Significant

4.15 Test of Difference of Customers' Perceived Level of Service Quality as to Monthly Income

Table 16 shows test of difference of customers' perceived level of service quality as to monthly income. The table reflects that there is no significant difference in the customers' perceived service quality in terms of tangibility of the GSIS Pagadian branch when respondents are grouped as to monthly income. But there exists a significant difference in the customers' perceived service quality in terms of reliability, responsiveness, assurance, and empathy of the GSIS when the respondents are grouped as to monthly income. The overall result ($H=10.098$, $p<0.05$) indicates that there exists a significant difference in the customers' perceived service quality of the GSIS Pagadian branch. Thus, the null hypothesis is rejected. This finding implies that how customers of different income level perceived service quality significantly differ. The finding is contrary to the study of Al-Hawary, Alhamali, and Alghanim (2011) which found out that monthly income has no significant influence on customer satisfaction and service quality attributes.

Table 16 Test of Difference of Customers' Perceived Level of Service Quality as to Monthly Income

Service Quality Indicators	Monthly Income		
	H-Value	p-value @ 0.05	Interpretation
Tangibility	6.812	0.146	Not Significant
Reliability	11.180	0.025	Significant
Responsiveness	11.053	0.026	Significant
Assurance	15.370	0.004	Significant
Empathy	15.897	0.003	Significant

Overall	10.098	0.039	Significant
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4.16 Test of Difference of Customers' Perceived Level of Service Quality as to Type of Employment

Table 17 shows test of difference of customers' perceived level of service quality as to type of employment using Kruskal Wallis H Test. The table reflects that there is no significant difference ($H=0.745$, $p>0.05$) in the customers' perceived service quality of GSIS Pagadian branch when customers are grouped as to employment. Thus, the null hypothesis is accepted. This implies that how customers of different employment status perceived service quality does not significantly differ. The finding is contrary to the study of Al-Hawary, Alhamali, and Alghanim (2011) who found out that type of employment has no significant influence of customer satisfaction and service quality attributes.

Table 17 Test of Difference of Customers' Perceived Level of Service Quality as to Type of Employment

Service Quality Indicators	Type of Employment		
	H-Value	p-value @ 0.05	Interpretation
Tangibility	2.658	0.265	Not Significant
Reliability	1.347	0.510	Not Significant
Responsiveness	1.852	0.396	Not Significant
Assurance	4.168	0.124	Not Significant
Empathy	2.185	0.335	Not Significant
Overall	0.745	0.689	Not Significant

4.17 GSIS Customers' Satisfaction in terms of Tangibility

Table 18 presents the level of customer satisfaction in the Government Service Insurance System in terms of tangibility. The table revealed that the level of customer's satisfaction in the Government Service Insurance System was "highly satisfied" and interpreted as very good satisfaction. Standard deviation showed homogeneity which indicate that responses of the customers are similar. It means that customers of the Government Service Insurance System were highly satisfied on the behavior displayed by GSIS employees, and that their expectations and performances were met. It implies that personnel of GSIS provides appropriate needs of satisfaction to customers that meets the satisfaction. The finding is supported by Sriyam, (2010) which indicated highly satisfied customers meets all physical aspects such as the physical appearance of insurance services, including the neatness of front-of-house staff and employee professionalism.

Table 18 GSIS Customers' Satisfaction in terms of Tangibility

Descriptors	AWV	SD	Description	Interpretation
1. The staff dresses appropriately.	4.37	0.628	Highly Satisfied	Very Good Satisfaction
2. The staff uniforms are clean.	4.44	0.622	Highly Satisfied	Very Good Satisfaction
3. The staff provides you service with a smile	3.99	0.847	Satisfied	Good Satisfaction
4. The staff has attractive appearance e.g. elegant, smart.	4.14	0.689	Satisfied	Good Satisfaction
Mean	4.24	0.574	Highly Satisfied	Very Good Satisfaction

AWV-Average Weighted Value, SD-Standard Deviation

4.18 GSIS Customers' Satisfaction in terms of Reliability

Table 19 presents the level of customer satisfaction in the Government Service Insurance System in terms of reliability. The table revealed that the level of customers' satisfaction in the Government Service Insurance System was "satisfied" and interpreted as good satisfaction. Standard deviation showed homogeneity which indicate that the level of responses of the customers are related. It means that customers of the Government Service Insurance System were highly satisfied on the trust and confidence and services quality attributes by GSIS employees. It implies that customer satisfaction was based on the high level of service quality delivered in terms of performance, promises, service dependability and accurately delivered well by GSIS employees. The finding is supported by Bintiidris, (2013) which indicated that a highly satisfied customers meet or exceed expectations, the customers begin to have faith in the company's abilities, making them more inclined and willing to spend more time in the company's services.

Table 19 GSIS Customers' Satisfaction in terms of Reliability

Descriptors	AWV	SD	Description	Interpretation
1. The staff provides service as promised	3.80	0.800	Satisfied	Good Satisfaction
2. The staff provides you accurate information	4.06	0.678	Satisfied	Good Satisfaction
3. The staff performs service for you correctly the first time.	4.06	0.596	Satisfied	Good Satisfaction
4. The staff is honest to the clients and can be trusted	4.15	0.601	Satisfied	Good Satisfaction
5. The staff tells you exactly when service will be provided.	3.84	0.783	Satisfied	Good Satisfaction
Mean	3.98	0.585	Satisfied	Good Satisfaction

AWV-Average Weighted Value, SD-Standard Deviation

4.19 GSIS Customers' Satisfaction in terms of Responsiveness

Table 20 presents the level of customer satisfaction in the Government Service Insurance System in terms of responsiveness. The table revealed that the level of customer's satisfaction in the Government Service Insurance System was "satisfied" and interpreted as good satisfaction. Standard deviation showed homogeneity of the responses of the customers. It means that customers of the Government Service Insurance System were satisfied on the willingness to help customers and the staffs' valuable services. It implies that the customers satisfied the employee's service willingness to help customers and respond to their requests a well as to inform customers when service will be provided, and then give prompt service. The finding is supported by Yohannes (n.d) which stated that a highly satisfied customer received the willingness or readiness of the employees to provide service, as well as the suitability of the services. It also includes an understanding of the customers' needs and desires for convenient working hours.

Table 20 GSIS Customers' Satisfaction in terms of Responsiveness

Descriptors	AWV	SD	Description	Interpretation
1. The staff responds to your requests quickly.	4.04	0.651	Satisfied	Good Satisfaction
2. The staff gives you prompt service.	4.04	0.679	Satisfied	Good Satisfaction
3. The staff is willing to help you.	4.22	0.653	Highly Satisfied	Very Good Satisfaction
Mean	4.10	0.600	Satisfied	Good Satisfaction

AWV-Average Weighted Value, SD-Standard Deviation

4.20 GSIS Customers' Satisfaction in terms of Assurance

Table 21 presents the level of customer satisfaction in the Government Service Insurance System in terms of assurance. The table revealed that the level of customer's satisfaction in the Government Service Insurance System was "highly satisfied" and interpreted as very good satisfaction. Standard deviation showed homogeneity of responses of the customers. It means that customers of the Government Service Insurance System were highly satisfied on the trustworthy conduct and authentic commitments in giving services to customers. It also means that the employees are always courteous and have the necessary knowledge to respond to customers' questions. It implies that customers' satisfaction with employees' behavior gives them confidence in the GSIS Pagadian City branch and makes them feel safe. The finding is supported by Yohannes (n.d) which indicated a high level of satisfaction of customers depend on learning and courtesy showed by the employees in rendering the services and their capacity to instil confidence and trust.

Table 21 GSIS Customers' Satisfaction in terms of Assurance

Descriptors	AWV	SD	Description	Interpretation
1. The staff has services knowledge of the GSIS.	4.30	.682	Highly Satisfied	Very Good Satisfaction
2. The staff has the skills required to perform service.	4.28	.628	Highly Satisfied	Very Good Satisfaction
3. The staff speaks with you by using appropriate forms.	4.44	2.961	Highly Satisfied	Very Good Satisfaction
4. The staff is trustworthy.	4.20	.573	Satisfied	Good Satisfaction
5. The staff makes you feel safe when staying at the office.	4.20	.557	Satisfied	Good Satisfaction
Mean	4.28	.772	Highly Satisfied	Very Good Satisfaction

AWV-Average Weighted Value, SD-Standard Deviation

4.21 GSIS Customers' Satisfaction in terms of Empathy

Table 22 presents the level of customer's satisfaction in the Government Service Insurance System in terms of empathy. The table revealed that the level of customer's satisfaction in the Government Service Insurance System was "satisfied" and interpreted as good satisfaction. Standard deviation showed homogeneity of responses of the customers. It means that customers of the Government Service Insurance System were satisfied on the behaviour of showing employees by their attentiveness in an approachable manner. It implies that customers are satisfied because the GSIS Pagadian City branch understands their problems and acts in their best interests, as well as providing individual personal attention and operating hours that are convenient for them. The finding is supported by Yohannes (n.d) which indicated that a high customer's satisfaction meets empathy attributes such as caring employees, ability to be approachable, and giving individual attention that the company can provide to the customers.

Table 22 GSIS Customers' Satisfaction in terms of Empathy

Descriptors	AWV	SD	Description	Interpretation
1. The staff is able to communicate with you in English.	3.76	0.725	Satisfied	Good Satisfaction
2. The staff is able to communicate effectively.	4.12	0.653	Satisfied	Good Satisfaction
3. The staff shows personal attention to you.	4.09	0.650	Satisfied	Good Satisfaction
4. The staff knows your specific needs.	4.20	0.582	Satisfied	Good Satisfaction

Mean	4.04	0.566	Satisfied	Good Satisfaction
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AWV-Average Weighted Value, SD-Standard Deviation

4.22 Summary of the GSIS Customers' Satisfaction

Table 23 summarizes the GSIS customer's satisfaction as perceived by the respondent. In general, customers in GSIS Pagadian City unanimously indicated that the customers were "satisfied" and interpreted as good satisfaction on the services rendered by GSIS. Standard deviations that are less than 3.0 supported a high degree of homogeneity in their responses. It means that the customers possessed a high disposition of satisfaction on the services of GSIS Pagadian City branch. It means further that an increase in service quality will most likely lead to customer satisfaction. It implies that customer satisfaction was based on the high level of physical aspects of service quality attributes delivered by the GSIS employees. The finding is supported by Awuah (2018) who proved that customers' satisfaction was based on the level of service quality delivered by the service providers and also customer's satisfaction was determined by the consumer's cumulative experience; tangibility, reliability, responsiveness, assurance and empathy with the company.

Table 23 Summary of the GSIS Customers' Satisfaction

Indicators	Mean	SD	Description	Interpretation
Tangibility	4.24	0.574	Highly Satisfied	Very Good Satisfaction
Reliability	3.98	0.585	Satisfied	Good Satisfaction
Responsiveness	4.10	0.600	Satisfied	Good Satisfaction
Assurance	4.28	0.772	Highly Satisfied	Very Good Satisfaction
Empathy	4.04	0.566	Satisfied	Good Satisfaction
Overall Mean & SD	4.12	0.524	Satisfied	Good Satisfaction

AWV-Average Weighted Value, SD-Standard Deviation

4.23 Test of Difference of the GSIS Customers' Satisfaction as to Sex

Table 24 shows test of difference of GSIS customers' satisfaction as to sex using Mann Whitney U Test. The table reflects that there is no significant difference in the perceived customer satisfaction ($U=4012.5$, $p>0.05$) when customers are grouped as to sex. Thus, the null hypothesis is accepted. This finding implies that how male and female customers perceived satisfaction does not significantly differ. The finding is contrary to the study of Beyene (2019) which stated that sex has a positive and significant effect on customer satisfaction in selected insurance companies.

Table 24 Test of Difference of the GSIS Customers' Satisfaction as to Sex

Service Quality Indicators	Sex		Interpretation
	U-Value	p-value @ 0.05	
Tangibility	4239.5	0.922	Not Significant
Reliability	3990.0	0.434	Not Significant
Responsiveness	3860.5	0.243	Not Significant
Assurance	3930.5	0.341	Not Significant
Empathy	3847.0	0.237	Not Significant
Overall	4012.5	0.475	Not Significant

4.24 Test of Difference of the Level of Customers' Satisfaction as to Age

Table 25 shows test of difference of level of customers' satisfaction as to age using Kruskal Wallis H Test. The table reflects that there is no significant difference in the perceived customers' satisfaction ($H=3.143$, $p>0.05$) when respondents are grouped in terms of age. Thus, the null hypothesis is accepted. This implies that how customers of different age bracket perceived satisfaction does not significantly differ. The finding is supported by Yohannes (n.d) which indicated that age, sex and educational background results no significant effect on customer's satisfaction in service quality.

Table 25 Test of Difference of the Level of Customers' Satisfaction as to Age

Service Quality Indicators	Age		
	H-Value	p-value @ 0.05	Interpretation
Tangibility	8.723	0.068	Not Significant
Reliability	3.746	0.441	Not Significant
Responsiveness	2.332	0.675	Not Significant
Assurance	1.772	0.778	Not Significant
Empathy	3.559	0.469	Not Significant
Overall	3.143	0.534	Not Significant

4.25 Test of Difference of the GSIS Customers' Satisfaction as to Educational Attainment

Table 26 shows test of difference of GSIS customers' satisfaction as to educational attainment. The table reflects that there is no significant difference in the perceived customer satisfaction ($H=2.826$, $p>0.05$) when respondents are grouped as to educational attainment. Thus, the null hypothesis is accepted. This implies that how customers of different educational attainment perceived satisfaction does not significantly differ. The finding is supported by Yohannes (n.d) which indicated that age, sex and educational background results no significant effect on customer's satisfaction in service quality.

Table 26 Test of Difference of the GSIS Customers' Satisfaction as to Educational Attainment

Service Quality Indicators	Educational Attainment		
	H-Value	p-value @ 0.05	Interpretation
Tangibility	6.838	0.145	Not Significant
Reliability	4.790	0.310	Not Significant
Responsiveness	4.273	0.370	Not Significant
Assurance	3.010	0.556	Not Significant
Empathy	4.156	0.385	Not Significant
Overall	2.826	0.587	Not Significant

4.26 Income Test of Difference of the Level of Customers' Satisfaction as to Monthly

Table 27 shows test of difference of level of customers' satisfaction as to monthly income. The table reflects that there exist a significant difference in the perceived level of customer satisfaction ($H=10.275$, $p>0.05$) when respondents are grouped as to monthly income. Thus, the null hypothesis is rejected. This implies that how customers of different income level perceived satisfaction significantly differ. The finding is contrary to the study of Al-Hawary, Alhamali, and Alghanim (2011) found out that monthly income has no significant influence of customer satisfaction on service quality attributes.

Table 27 Income Test of Difference of the Level of Customers' Satisfaction as to Monthly

Service Quality Indicators	Monthly Income		
	H-Value	p-value @ 0.05	Interpretation
Tangibility	14.883	0.005	Significant

Reliability	12.626	0.013	Significant
Responsiveness	5.781	0.216	Not Significant
Assurance	17.738	0.001	Significant
Empathy	9.935	0.042	Significant
Overall	10.275	0.036	Significant

4.27 Test of Difference of the GSIS Customers' Satisfaction as to Type of Employment

Table 28 shows test of difference of GSIS customers' satisfaction as to type of employment. The table reflects that there is no significant difference in the perceived level of customer satisfaction ($H=2.409$, $p>0.05$) when respondents are grouped as to employment. Thus, the null hypothesis is accepted. This finding implies that how customers of different employment status perceived satisfaction does not significantly differ. The finding is supported by the study of Al-Hawary, Alhamali, and Alghanim (2011) found out that type of employment has no significant influence of customer satisfaction on service quality attributes.

Table 28 Test of Difference of the GSIS Customers' Satisfaction as to Type of Employment

Service Quality Indicators	Type of Employment		
	H-Value	p-value @ 0.05	Interpretation
Tangibility	1.278	0.528	Not Significant
Reliability	2.561	0.278	Not Significant
Responsiveness	0.702	0.704	Not Significant
Assurance	6.489	0.039	Significant
Empathy	6.568	0.037	Significant
Overall	2.409	0.300	Not Significant

4.28 Relationship between Customers' Perceived GSIS Service Quality and Satisfaction

Table 29 depicts the test of the relationship between Perceived Service Quality and Customers' Satisfaction using Spearman Rank-Order Correlation and Cohen et al (2014) interpretation guide for correlation value. Analysis of data revealed that perceived Service Quality and Customers' Satisfaction are highly and positively correlated ($r=0.886$, $p<0.05$). This means that there exists a significantly high positive correlation between Perceived Service Quality and Customers' Satisfaction. Thus, the null hypothesis is rejected. This finding indicates that as the level of Perceived Service Quality increases, Customers' Satisfaction also increases. This further implies that Customers' Satisfaction is affected by Service Quality. This finding is supported by Owusu (2017) which verified that customer satisfaction is positively related to service quality, which means better service quality leads to higher customer satisfaction.

Table 29 Relationship between Customers' Perceived GSIS Service Quality and Satisfaction

Variables	p-value	p-value @0.05	Interpretation
<i>Tangibility Service Quality and</i>			
Tangibility Satisfaction	0.425	0.000	Medium/Moderate Positive Correlation/Significant
Reliability Satisfaction	0.337	0.000	Medium/Moderate Positive Correlation/Significant
Responsiveness Satisfaction	0.429	0.000	Medium/Moderate Positive Correlation/Significant

Assurance Satisfaction	0.412	0.000	Medium/Moderate Positive Correlation/Significant
Empathy Satisfaction	0.344	0.000	Medium/Moderate Positive Correlation/Significant
<hr/> <i>Reliability Service Quality and</i>			
Tangibility Satisfaction	0.573	0.000	Large/High Positive Correlation/Significant
Reliability Satisfaction	0.770	0.000	Large/High Positive Correlation/Significant
Responsiveness Satisfaction	0.783	0.000	Large/High Positive Correlation/Significant
Assurance Satisfaction	0.637	0.000	Large/High Positive Correlation/Significant
Empathy Satisfaction	0.698	0.000	Large/High Positive Correlation/Significant
<hr/> <i>Responsiveness Service Quality and</i>			
Tangibility Satisfaction	0.653	0.000	Large/High Positive Correlation/Significant
Reliability Satisfaction	0.766	0.000	Large/High Positive Correlation/Significant
Responsiveness Satisfaction	0.809	0.000	Large/High Positive Correlation/Significant
Assurance Satisfaction	0.633	0.000	Large/High Positive Correlation/Significant
Empathy Satisfaction	0.744	0.000	Large/High Positive Correlation/Significant
<hr/> <i>Assurance Service Quality and</i>			
Tangibility Satisfaction	0.663	0.000	Large/High Positive Correlation/Significant
Reliability Satisfaction	0.754	0.000	Large/High Positive

			Correlation/Significant
Responsiveness Satisfaction	0.803	0.000	Large/High Positive Correlation/Significant
Assurance Satisfaction	0.749	0.000	Large/High Positive Correlation/Significant
Empathy Satisfaction	0.725	0.000	Large/High Positive Correlation/Significant
<hr/>			
<i>Empathy Service Quality and</i>			
Tangibility Satisfaction	0.637	0.000	Large/High Positive Correlation/Significant
Reliability Satisfaction	0.754	0.000	Large/High Positive Correlation/Significant
Responsiveness Satisfaction	0.804	0.000	Large/High Positive Correlation/Significant
Assurance Satisfaction	0.716	0.000	Large/High Positive Correlation/Significant
Empathy Satisfaction	0.752	0.000	Large/High Positive Correlation/Significant
<hr/>			
Perceived Service Quality and Customers' Satisfaction	0.886	0.000	Large/High Positive Correlation/Significant

V. CONCLUSIONS

The Government Service Insurance System in Pagadian City Branch, Zamboanga del Sur, Philippines, is equally well-equipped to provide customers with high-quality services that exceed their level of expectation. Similarly, the Government Service Insurance System in Pagadian City Branch provides with the most appealing service that far exceeds customers' expectations. Likewise, sex, age, educational attainment, and type of employment do not have any bearing to the service quality level possessed by the GSIS employees since, these endeavors are not related to the service quality and customers' satisfaction yet, except for the monthly income of the customers. However, the employees were inferred as resourceful, committed and service oriented to customer

service despite their weaknesses in providing high quality services shared to their customers.

VI. RECOMMENDATIONS

Enhancement training in all areas of customers' services is to be provided to Government Service Insurance System Employees by formulating the training design developed by the top level management based on the findings of this study. The ultimate goal is to develop further the high quality services, costumers' satisfaction and skills of the employees to exceed the highest level of customers' expectations.

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CUSTOMER'S PERCEIVED SERVICE QUALITY AND SATISFACTION IN THE GOVERNMENT SERVICE INSURANCE SYSTEM-PAGADIAN BRANCH

SERVICE QUALITY- Adapted research instrument.

PART I. Personal Profile

Direction: Please check (√) and fill the blanks some items seeking for pertinent information.

Name: (Optional)_____

Sex: ___ Male ___ Female

Age:

___ 25 and below

___ 26-35

___ 36-45

___ 46-55

___ 56 and above

Educational attainment:

___ Bachelor's Degree

___ Bachelor's Degree with Master Units

___ Master's Degree

___ Master's Degree with Doctoral Units

___ Doctor's Degree

___ Others Specify

Monthly income:

___ Php 15,000 and below

___ Php 15,001-20,000

___ Php 20,001-25,000

___ Php 25,001-30,000

___ Php 30,001 and above

Type of employment:

___ Regular

___ Job Order

___ Contractual

PART. II. SERVICE QUALITY

Direction: Given below are the attributes of service quality. Describe each indicator of an attribute by putting check (√) the number that fits your response. The number are coded as follows:

Scale	Description	Interpretation
5	Strongly Agree	Very High Level
4	Agree	High Level
3	Neutral/Undecided	Average Level
2	Disagree	Low Level
1	Strongly Disagree	Very Low Level

	5	4	3	2	1
A. Tangibility					
1. GSIS has up-to-date information technology/ IT.					
2. The physical facilities at GSIS are visually appealing.					
3. Employees of GSIS are neat-appealing.					
4. The appearance of the physical facilities (such as comfort room, waiting area, building etc.) of GSIS is in keeping with the kinds of services provided.					
B. Reliability					
1. When GSIS promises you to do something by a certain time, it does so.					
2. When you have a problem, GSIS shows a sincere interest in solving it.					
3. GSIS performs the service right the first time for you.					
4. GSIS provides its services to you at the time it promises to do so.					
5. GSIS insists on error-free hardware and software.					
C. Responsiveness					
1. GSIS tells you exactly when services will be performed.					
2. GSIS gives prompt services to you.					
3. GSIS system is always willing to help you.					
4. GSIS is never too busy to respond to your requests					
D. Assurance					
1. The behaviour of GSIS instils confidence in you.					
2. You feel safe when interacting with GSIS.					
3. GSIS is consistently courteous with you.					
4. GSIS has the knowledge to answer your questions.					
E. Empathy					
1. GSIS gives you individual attention.					
2. GSIS has convenient working hours for you.					
3. GSIS gives your personal attention.					
4. GSIS has your best interests at heart.					
5. GSIS understands your specific needs.					

Source: Lai, J. Y. (2006). Assessment of employees' perceptions of service quality and satisfaction with e-business. / Int. J. Human-Computer Studies 64 (2006) 926–938.

PART III. CUSTOMER SATISFACTION

Direction: The statement below describes the customer's satisfaction indicators.

Indicate your level of satisfaction towards these indicators by putting check (√) the number that fits your response. The numbers are coded as follows:

Scale	Description	Interpretation
5	Strong Agree	Highly Satisfied
4	Agree	Satisfied
3	Neutral/Undecided	Not satisfied nor Dissatisfied
2	Disagree	Dissatisfied
1	Strong Disagree	Strongly Dissatisfied

A. Customer satisfaction concerning tangibility	5	4	3	2	1
1. The staff dresses appropriately.					
2. The staff uniforms are clean.					
3. The staff provides you service with a smile					
4. The staff has attractive appearance e.g. elegant, smart.					
B. Customer satisfaction concerning reliability					
1. The staff provides service as promised					
2. The staff provides you accurate information					
3. The staff performs service for you correctly the first time.					
4. The staff is honest to the clients and can be trusted					
5. The staff tells you exactly when service will be provided.					
C. Customer satisfaction concerning responsiveness					
1. The staff responds to your requests quickly.					
2. The staff gives you prompt service.					
3. The staff is willing to help you.					
D. Customer satisfactions concerning assurance					
1. The staff have services knowledge of the GSIS.					
2. The staff has the skills required to perform service.					
3. The staff speaks with you by using appropriate forms.					
4. The staff is trustworthy.					
5. The staff makes you feel safe when staying at the office.					
E. Customer satisfaction concerning empathy					
1. The staff is able to communicate with you in English.					
2. The staff is able to communicate effectively.					
3. The staff shows personal attention to you.					

4. The staff knows your specific needs					
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Source: Sriyam, A. (2010). Customer Satisfaction Towards Service Quality of Front Office Staff at The Hotel. (Business English for International Communication). Bangkok: Graduate School, Srinakharinwirot University. Project Advisor: Dr. U-maporn Kardkarnklai.