



Research Article

Antecedents on Members' Satisfaction towards a Philippine Government Agency: Integrating SERVQUAL Model and Expectation-Confirmation Theory

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ARTICLE INFO

Article History

Date Received: October 20, 2024

Date Accepted: November 30, 2024

Keywords

SERVQUAL model, Expectancy-Confirmation Theory, member satisfaction, government agency, improvement

ABSTRACT

This study was conducted to evaluate the factors affecting members' satisfaction through the SERVQUAL model and Expectation-Confirmation Theory. Efficient public service is an indication of a progressive country, thus a need to assess citizen and member satisfaction. Research has shown that there are limited studies in the Philippine setting that examine members' satisfaction using integrated models aimed at measuring customer satisfaction. This study consisted of 160 selected active members of a government agency in Lipa City, chosen through purposive sampling. Data collected were analyzed using the linear regression technique. The current study is descriptive causal and adopted the SERVQUAL model and ECT. The research showed that reliability, assurance, and empathy have significant effects on expectation. All the dimensions of service quality have significant effects on perceived performance. The study further revealed that responsiveness has a negative significant effect on perceived performance, suggesting that negative stereotypes held by the public can have adverse effects on how a government agency is viewed in terms of its performance. Expectation and perceived performance have a significant effect on the confirmation of beliefs. Likewise, perceived performance and confirmation of beliefs have a significant effect on members' satisfaction. The findings of this study serve as a guide for providing recommendations on how to improve members' satisfaction among government agencies, in light of the five service quality dimensions.

INTRODUCTION

A. Background of the Study

The satisfaction of the members towards government agencies is a critical aspect of public service delivery and reflects the effectiveness and efficiency of the institution in fulfilling its mandates in the Philippine context (Savellano, 2018). Among these agencies is a government-owned and controlled corporation operating under the Department of Human Settlement and Urban Development (DHSUD), which assumes the responsibility for overseeing the nation-saving program and facilitating accessible financing for Filipino citizens. It endeavors to address the diverse

housing needs of the populace, foster home ownership aspirations, and contribute to national development goals (Savellano, 2018). As the cornerstone of social welfare, Government agency ABC strives to enhance member satisfaction by streamlining processes, expanding the outreach effort, and ensuring transparency in its operations (Abante et al., 2022). Leveraging innovative technologies and forging strategic partnerships, Government agency ABC optimizes its service delivery, bolstering public trust and confidence in its mandate. Moreover, Government agency ABC's commitment to responsiveness and accountability highlights its dedication to catalyzing inclusive growth





and socioeconomic progress across the Philippines (Pilar, 2021).

The impact of Government agency ABC on conventional financial services profoundly influences local government operations and the broader community fabric through its efficient operations. Government agency ABC emerges as a local government service, catalyzing the community's well-being and fostering sustainable economic development (Balan et al., 2021). Extending support and facilitating streamlined processes, Government agency ABC stimulates local economic growth, thereby contributing to reducing unemployment rates and bolstering the community's prosperity. Through a strategic partnership with the local government and stakeholders, Government agency ABC initiatives aim to enhance entrepreneurship, job creation, and livelihood opportunities through a range of services, including the accessibility of housing financing and saving programs that empower individuals and families to secure stable residences, fostering social stability and cohesion within the communities (Abante et al., 2022). Moreover, the government agency ABC emphasizes financial literacy and framework-building initiatives that equip community members with the skills and knowledge necessary for the complexities of the modern economy, fostering a culture of self-reliance and resilience (Natividad, 2018).

Government agency ABC's mission lies in its commitment to enhancing the quality of life for every Filipino through its comprehensive savings and home financing systems central to its operations to its adherence to the standards which aimed to safeguard the

confidentiality, availability, integrity, and privacy of the member data, ensuring that the delivery responsive service is tailored to the evolving needs to its members from the internal and external assessment conducted by the esteemed auditing bodies such as the Member Relations Department, Anti Red Tape Authority and to the Commission on Audit Pag-BIG demonstrate the dedication to uphold the service excellence, hence these evaluation serves as the mechanisms for monitoring and enhancing the operational efficiency while instilling the confidence among the stakeholders in the Government agency ABC ability to effectively manage and protect the member information prioritizing transparency, accountability, and continuous improvement (Pilar, 2021). Government agency ABC sets a benchmark for governance and service delivery within the public institution, positioning itself as a trusted partner in realizing millions of Filipinos' homeownership aspirations and financial security (Abante et al., 2022).

Government agency ABC plays an essential role in driving the development and persistent challenges that undermine member satisfaction within the agency. Member satisfaction is an essential measure of public service delivery effectiveness, serving as a test for the agency's ability to meet its constituents' diverse needs and expectations. However, attaining elevated member satisfaction levels is an ongoing struggle due to entrenched bureaucratic processes and resource constraints across the regions and branches (Masinas et al., 2022). The nature of bureaucratic procedures often leads to inefficiencies and delays impeding the timely delivery of services and member experiences; furthermore, resource limitations pose



significant challenges constraining Government agency ABC's framework to expand outreach efforts and enhance service (Masinas et al., 2022).

Government agency ABC, as an essential agency tasked with providing financial assistance and housing possibilities to its members, plays a role in the economic improvement of the Philippines (Damole & Damole, 2022). However, like many public services, the Government agency ABC faces vastly demanding situations in ensuring member satisfaction, particularly in services consisting of loan applications (Binghay et al., 2022). Despite recognizing the vital function of efficient documents in improving service delivery, there remains a lack of readability surrounding the cutting-edge state of affairs (Tumasis, 2022). The pressing need to deal with elements affecting member satisfaction, specifically regarding document management practices, underscores the urgency (Masinas et al., 2022). While the significance of fast file retrieval for streamlined operations is clear, knowledge of the underlying issues remains elusive (Masinas et al., 2022). Therefore, the complex dynamics of report management practices are imperative to enhance service effectiveness (Impas et al., 2021). Fast access to data no longer only improves operational efficiency but also contributes to organizational excellence and sustainability.

In reference to the Government Agency ABC's March 2024 Client Feedback Logsheet, some members previously voiced their concerns about how the agency failed to provide prompt service and immediate attention to their queries. The same members gave feedback regarding the long queue and expressed

dissatisfaction with the extended waiting time in the agency.

The demanding situations confronting Government agency ABC in ensuring members have advocated for the integration of SERVQUAL proposed by Parasuraman et al. (1985) and the Expectation Confirmation Theory (ECT) developed by Oliver (1980). SERVQUAL, renowned for its framework delineating important dimensions, including tangibility, reliability, responsiveness, assurance, and empathy, offers a basis-based approach to comparing service delivery (Lee & Sung, 2023). By leveraging the Government agency ABC, it can systematically investigate its performance across numerous touchpoints, pinpointing regions of strength and weakness critical for reinforcing service pleasantness (Gupta & Maurya, 2020). Integrating the Expectation Confirmation Theory enables Government agency ABC to delve into the cognitive tactics underlying members, illuminating the disparities between service overall performance and member expectation (Li et al., 2022). This understanding empowers the ABC government agency to use techniques to maintain member relationships. Specializing in record management as an aspect of service delivery, Government agency ABC can streamline operations, ensuring timely access to vital resources and improving overall efficiency and effectiveness in fulfilling its socio-monetary mandate. Through this incorporated approach, Government agency ABC fortifies its capability to fulfill member needs and catalyze socio-financial development inside the Philippines. Entry only complements operational efficiency and the foundation for organizational excellence and sustainable growth, in addition to so-



liding Government agency ABC's function in advancing the socio-monetary panorama of the country.

Addressing the challenges confronting Government agency ABC's members requires a complete approach, and this observation proposes just that by integrating the SERVQUAL and the Expectation Confirmation Theory (ECT) (Sukma & Leelasantitham, 2022). This solution aims to mitigate the impact on surrounding members and bolster service performance (Adewale, 2022). By harnessing SERVQUAL, Government agency ABC aims to systematically compare the exceptionalness of its offerings across numerous touchpoints, figuring out essential regions for enhancement and optimization, especially inside the file, where performance is paramount for operational achievement (Hasibuan, 2024). Moreover, in the Expectation Confirmation Theory, the Government agency ABC endeavors to delve into the cognitive mechanisms that underscore members, expectations and shape perceptions and experiences (Rosli et al., 2022). This included approach no longer most effectively furnishes a holistic framework for assessing the components of targeted strategies for members and cultivating enduring relationships (Ghourri et al., 2021). Through the proposed research and the use of SERVQUAL and ECT, Government agency ABC gained profound insights into member dynamics, thereby improving its potential to fulfill its mandate efficiently (Jou et al., 2024). By swiftly obtaining essentials and streamlining operations, Government agency ABC improves its service and provides the basis for organizational excellence and sustainability.

The SERVQUAL model and the Expectation

Confirmation Theory (ECT) are deeply rooted in their theoretical foundations and direct relevance to service delivery (Franque et al., 2020). Parasuraman et al. (1985) developed SERVQUAL as a service for its comprehensive framework, encompassing five important dimensions of service excellence: tangibility, reliability, responsiveness, and empathy. This model's applicability is specifically suitable for the government agency ABC, given its mandate to deliver services correctly. Moreover, integrating the Expectation Confirmation Theory gives insights into the cognitive processes that underscore member satisfaction (Kamath, 2023). By exploring the relationship among service performance expectancies and following ranges, ECT offers a nuanced understanding of ways those expectations form member perceptions in the context of Government agency ABC. Considering the role of member expectations in shaping perceptions of service quality, ECT equips Government agency ABC with the gear to determine essential elements influencing fast success. By integrating these frameworks, Government agency ABC can understand member dynamics comprehensively and broaden targeted strategies to enhance service quality, particularly in file retrieval, where fast retrieval is vital to performance.

Despite the theoretical framework, research inside the Philippine government, specifically Government agency ABC and the integration of the SERVQUAL model and Expectation Confirmation Theory, often overlooks the unique challenges inherent in public service delivery. Prior research tailored to the Philippines failed to completely understand member dynamics inside government agencies, neglecting to explore the degree of public service. Consequently, there is



a pressing need for empirical investigations specifically targeting Philippine government agencies, using the SERVQUAL model and expectation confirmation theory as analytical frameworks. This study enriches scholarly discourse and provides actionable insights for policymakers and organization administrations striving to members and optimize services inside the public sector. By identifying determinants of members and areas for improvement within Government agency ABC, this study can inform focused interventions and coverage reforms aimed at fostering a more responsive approach, specifically in record management, where fast admission records are vital for operational success.

Objectives of the Study

The objective of the study is to identify the antecedents on members' satisfaction towards the Government Agency ABC by integrating the SERVQUAL model and Expectation-Confirmation Theory. It aims to answer the specific objectives of the study:

1. To determine the effect of the dimensions of service quality, including reliability, assurance, tangibility, empathy, and responsiveness, on expectation within Government agency ABC
2. To analyze the effect of the dimensions of service quality, including reliability, assurance, tangibility, empathy, and responsiveness, on the perceived performance of Government agency ABC
3. To investigate the effect of the expectation and perceived performance on confirmation of beliefs within Government agency ABC particu-

larly

4. To assess the effect of the perceived performance and confirmation of beliefs on members' satisfaction within Government agency ABC

Review of Related Literature

Record Management

Record management plays a role in the efficient operation of organizations, particularly government agencies. Effective record management ensures that essential information is organized, accessible, and secure, facilitating timely decision-making, enhancing accountability, and improving overall service delivery (Njue et al., 2021). Record management encompasses various processes for documenting and storing member information, loan applications, financial transactions, and other administrative tasks. The timely and accurate retrieval of records is important for addressing member inquiries, processing loan applications, and delivering services promptly (Mojapelo, 2020). However, challenges in record management can arise due to factors such as inadequate infrastructure, outdated technology, manual processes, and insufficient staff training. These challenges can lead to delays, errors, and inefficiencies in service delivery, ultimately impacting member satisfaction and trust in the organization (Thakur et al., 2020).

In terms of member satisfaction, efficient record management directly contributes to positive experiences and outcomes for members. Timely access to accurate information enables members to make in-



formed decisions, track their transactions, and receive timely assistance. Moreover, improved record management enhances transparency and accountability, instilling confidence and trust in Government agency ABC operations and services. Members feel valued and respected when their information is handled securely and professionally, leading to increased satisfaction and loyalty to the organization (Manun-Og, 2023).

Furthermore, efficient record management has broader implications for the agency's overall service delivery and organizational performance (Tamayo, 2020). Optimizing record management processes can achieve greater operational efficiency, reduce costs, and allocate resources more effectively (Mojapelo, 2021). Streamlining administrative tasks frees staff time and resources to focus on value-added activities, such as member education, outreach, and engagement. Moreover, improved record management enhances the organization's reputation and credibility, positioning it as a reliable and trusted partner in providing financial services and housing opportunities (Malatji & Marutha, 2023).

Record management is a critical component of effective service delivery within government agencies. By prioritizing the improvement of record management practices, Government Agency ABC can enhance operational efficiency, improve member satisfaction, and achieve the mandate of providing financial assistance and housing opportunities to the Filipino people. Through investments in technology, staff training, and best practices, it can establish itself as a leader in record management excellence, driving

positive outcomes for its members and the broader community (Kajuju et al., 2022).

Service Quality in Government Agencies

Service quality in governance agencies is an important aspect of public administration within its far-reaching implications for citizen satisfaction, trust in the government institution, and overall public perception (Hidayah et al., 2020). Traditional service-setting government agencies encounter unique challenges, including bureaucratic processes, resource constraints, and diverse stakeholders' expectations (Elgamal et al., 2021). These challenges are tailored to approach understanding and improving the service quality within the government, considering that the complexities of the public administration are the dimensions of the service quality in terms of reliability, assurance, tangibility, empathy, and responsiveness that play a role in shaping citizen expectations and perceptions of government services (Kuhn & Balta, 2020). Additionally, citizen engagement and accountability are integral to enhancing service quality in government agencies (Garad & Qamari, 2021). By involving residents in decision-making, soliciting feedback, and fostering transparency, the government can understand citizen alternatives and expectancies, leading to greater responsiveness and citizen-centric service (Pham et al., 2023).

Integrating theoretical frameworks, including the SERVQUAL model and expectation-confirmation theory, gives a comprehensive method for analyzing services in government companies. SERVQUAL identifies critical dimensions of service satisfaction



and offers a framework for assessing and improving service delivery. On the other hand, the Expectation-Confirmation Theory posits that satisfaction is motivated by the confirmation or disconfirmation of service overall performance expectations (Yingfei et al., 2022). By integrating these frameworks, government corporations can benefit from a nuanced knowledge of citizen dynamics, discerning the vital elements influencing citizen perceptions and reports. This integrated method allows governments and corporations to identify regions for development, prioritize helpful resource allocation, and implement force-centered interventions to enhance service satisfaction and citizen engagement (Subiyakto & Kot, 2020).

Furthermore, effective management practices and governance systems are vital for ensuring service quality in government. Government agencies can optimize service delivery tactics and enhance typical overall performance by implementing robust tracking and assessment mechanisms, setting up clean accountability frameworks, and fostering a tradition of continuous improvement (Brusa & Oskooee, 2022). Collaboration with other government, non-governmental organizations, and private sector partners can facilitate knowledge-sharing and first-rate practice dissemination, leading to more progressive and effective service methods (Li & Shang, 2020). By prioritizing citizen needs, fostering transparency and duty, and leveraging theoretical frameworks such as SERVQUAL and Expectation-Confirmation Theory, government agencies can satisfactorily contribute to the belief of broader socio-monetary improvement goals (Aljukhadar et al., 2022). Through non-stop efforts to recognize and address citizen expectations,

government companies can give a boost to their function as facilitators of public welfare and stewards of public agreements (Wang & Teo, 2020)

Service Delivery in Record Management

Service in document management is a fundamental issue of organizational performance, transparency, and member satisfaction. Record management encompasses the systematic employment, storage, retrieval, and disposition of records important to the organization's operations and service delivery (Valle-Cruz et al., 2020).

Timely information entry is essential for promptly addressing member queries, verifying transactions, and successfully resolving disputes (Scupola & Mergel, 2022). Moreover, accurate document maintenance guarantees compliance with regulatory necessities, internal policies, and industry standards, mitigating the dangers and liabilities associated with data breaches, errors, and inconsistencies (Ullah et al., 2020).

To optimize the service's file management with current technology and digital answers tailored to its specifics and operational requirements, implementing a digital report management system (EDMS) allows for the digitization, indexing, and retrieval of data in a steady and organized way. This helps with faster admission to facts, reduces reliance on bodily garage space, and minimizes the threat of file loss or damage (Tangi et al., 2021).

Furthermore, automation of file procedures



through workflow automation tools and digital bureaucracy streamlines administrative tasks, reduces guide mistakes, and quickens report processing times. Integration with client dating management (CRM) systems permits seamless monitoring of member interactions, options, and service requests, enhancing the overall member experience and enabling personalized service transport.

In addition to technology investments, robust services are required for a nicely described governance framework, which includes rules, tactics, and procedures to ensure integrity, confidentiality, and compliance (Njeri et al., 2022). Regular education and potential-building projects are vital to empower staff with the essential skills and expertise to adhere to document protocols and leverage virtual equipment effectively (Luyombya & Ndagire, 2020).

Moreover, organizing clean service stage agreements (SLAs) and performance metrics for record approaches enables the Government agency ABC to monitor and compare service first-rate, pick out areas for improvement, and drive non-stop optimization efforts (Osborne, 2020). Regular audits and high-quality assurance evaluations help maintain information's accuracy, completeness, and reliability, ensuring its reliability for selection-making and reporting functions (Khatib et al., 2022).

Beyond operational efficiencies, service delivery directly affects members. Timely access to correct information enhances member experiences, permitting them to make knowledgeable choices, tune their transactions, and obtain assistance. Transparent and

responsive communication concerning document management methods instills self-assurance and acceptance as accurate within, fostering fantastic relationships and loyalty among participants (Gong et al., 2020).

Efficient service delivery in the report has broader implications for the assignment and targets. Optimizing report management procedures can help allocate sources more effectively, lessen administrative burdens, and recognize cost-delivered activities consisting of member education, outreach, and engagement (Chaterera, 2016). Moreover, more desirable records analytics capabilities permit Government agency ABC to benefit from insights into member conduct, possibilities, and developments, facilitating center-centered service services and strategic decision-making (Muthamia et al., 2023).

Confirmation of Service Quality Expectations

The confirmation of the service quality expectation provides and shapes the role of customer satisfaction and loyalty in the service of the industry; it represents the processes through which the customer assesses the service that can determine the expectations (Oghuma et al., 2016). Expectations can be influenced by a variety of factors, which are benchmarked against the actual service performance; when customers engage in the service, it compares the tangible aspects of the encounter against what they had anticipated; hence, a positive confirmation occurs when the service matches or even surpasses the expectation leading to the customer satisfaction and the reinforcement of the trust loyalty towards the service provided this



positive feedback encourages the repeat that increases and enhance the service reputation (Investigating Customer Perception of Online Service Recovery: A Integration of Expectation-Confirmation Theory, Satisfaction-Loyalty Theory, and Perception of Justice, 2019). Customer satisfaction is not a statistical phenomenon but rather a dynamic process that evolves with every service encounter in which customers accumulate experience with the service provided. The necessity for continuous improvement and innovation to meet evolving customer standards and maintain a high level of satisfaction in instances where expectations are met also requires services to provide tangible compensation. This proactive approach can turn potentially negative experiences into opportunities for demonstrating commitment and improving customer perception, recognizing the dynamic nature of customer confirmation, and embracing the culture of continuous improvement and service that can foster a stronger relationship with the customer's overall satisfaction levels.

The confirmation process arises as the consumer compares the perceived quality and outcomes of the service experience against their initial expectations, determining whether the service meets or exceeds those expectations (Pradana, 2022). It is confirmed to lead to consumer satisfaction, and this satisfaction is pivotal. It will influence the likelihood of repeat patronage, which will foster and enhance the reputation of the service. On the contrary, disconfirmation results as the service fails to meet expectations, generating dissatisfaction, which can detrimentally affect consumer loyalty and the service provided, potentially leading to negative feedback and even a decline

in customer retention. The confirmation of dynamic expectations is complex and even influenced by the nature of the service. Effective communication plays a role in managing consumer expectations by setting realistic and clear expectations through customer touchpoints and even service services. This mitigates the risk of negative confirmation, and service failure also significantly influences consumer perception and experience (Alsokkar et al., 2024).

The perceived performance of the customer's assessment of the actual service experience is the measure against expectations; this subjective judgment is important and can directly influence the level of satisfaction and the customer experience, hence the reflection on the ability to fulfill the promises and meet and exceed the customer's ability to perform (Hasan et al., 2022). The promised service is characterized by dependability and accuracy, which instill trust in the customers through consistent delivery and commitment. The assurance of reliability assures that the customer can rely on the service to meet their needs accurately and dependably. Additionally, responsiveness is important in assisting the customer promptly and effectively. (Ghouri et al., 2021). Responsiveness is the willingness to help the customer, which can perceive the organization's performance and invest in understanding the customer's needs, preferences, and even expectations, leveraging the service interaction that streamlines the customer experience. Hence, managing perceived performance is critical for building long-term customer relationships, enhancing loyalty, and securing a competitive market advantage (Juliana et al., 2021).



B. Research Frameworks

Conceptual Framework

This study adopted the conceptual framework of Ong et al. (2022), which focused on identifying the factors that affect the members' satisfaction with National Health Insurance in the country. The previous research integrated the SERVQUAL Model and Expectation Confirmation Theory. Data were gathered from 500 participants and a Deep Learning Neural Network (DLNN) and Structural Equation Modeling (SEM) were utilized to determine how the identified factors affected members' satisfaction.

Results of the previous study showed that expectation had the highest significant effect on members' satisfaction. Reliability, responsiveness, socioeconomic factors, expectation, perceived performance, and confirmation of beliefs were also proven to affect members' satisfaction significantly. These findings indicated how the government agency in the study must revise its current policies and amend the existing benefits offered among its members.

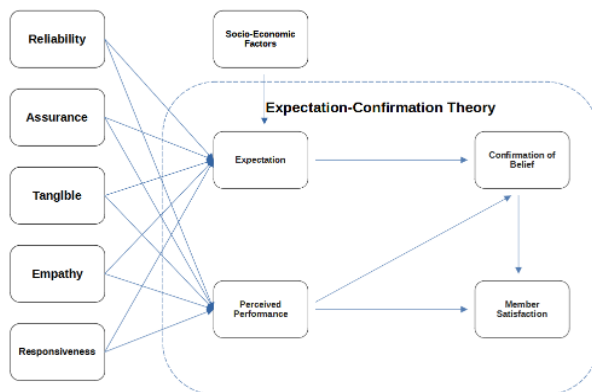


Figure 1. Conceptual Framework

Adapted from Socio-Economic Factors Affecting Member's Satisfaction towards National Health Insurance: An Evidence from the Philippines. (Ong, A.K.S.; Prasetyo, Y.T.; Tayao, K.N.M.; Mariñas, K.A.; Ayuwati, I.D.; Nadlifatin, R.; Persada, S.F., 2022

Operational Framework

The current study focused on another government-owned and controlled agency located in Lipa City, in contrast with the research of Ong et al. (2022), which centered on Philhealth. Though similar variables were tested, the previous study used SEM to create a model depicting the factors affecting Philhealth members' satisfaction. The researcher opted to exclude socioeconomic factors in the conceptual framework of the current study due to the limited related literature discussing the relationship between socioeconomic factors and expectations. Moreover, the socioeconomic factors were not thoroughly justified in the discussion of the previous research, hence its exclusion from the revised framework.

SERVQUAL model consists of five dimensions: reliability, assurance, tangible, empathy, and responsiveness. Reliability refers to the consistency and dependability of the service delivery while assuring the encompassing competence, court, and credibility of the service delivery. Assurance encompasses the competencies of courtesy and credibility of the services, which pertains to the willingness and timeliness of government agencies to provide assistance and resolve issues (AlHussainan et al., 2022). Tangibles refer to physical amenities, equipment, aesthetics of the facilities, and even the appearance of the personnel. As the physical appearance of surroundings can influence citizens' opinion of a service-oriented firm, tangible factors are recognized as important factors in members' satisfaction. It provided a physical representation of services that citizens used to assess quality (Ali et al., 2021). Empathy was referred to as



the ability to comprehend the unique needs of every member and deliver service with a compassionate approach. Demonstrating empathy towards members involved in prioritizing their best interests and addressing their needs from the agency’s standpoint.

Developed by Oliver (1980), the Expectation-Confirmation Theory offered a basis to explain members’ satisfaction through expectation, perceived performance, and confirmation of belief. After experiencing a certain service, expectation as a pre-exposure or pre-purchase variable shall be confirmed. The combination of pre-purchase expectations and post-purchase confirmation affects the members’ attitude and intention to repeat the availment of the agency’s services.

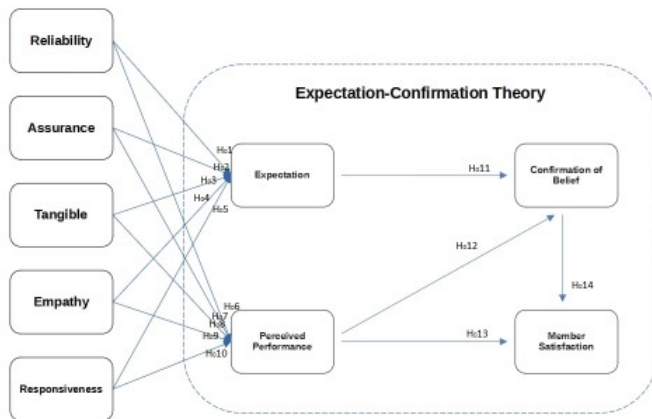


Figure 2. Operational Framework

Hypotheses

The following null hypotheses were tested;

- H₀₁: Reliability does not have a significant effect on Expectation;
- H₀₂: Assurance does not have a significant effect on Expectation;
- H₀₃: Tangible does not have a significant effect on

Expectation;

H₀₄: Empathy does not have a significant effect on Expectation;

H₀₅: Responsiveness does not have a significant effect on Expectation.

H₀₆: Reliability does not have a significant effect on Perceived Performance;

H₀₇: Assurance does not have a significant effect on Perceived Performance;

H₀₈: Tangible does not have a significant effect on Perceived Performance;

H₀₉: Empathy does not have a significant effect on Perceived Performance;

H₀₁₀: Responsiveness does not have a significant effect on Perceived Performance;

H₀₁₁: Expectation does not have a significant effect on the Confirmation of Beliefs;

H₀₁₂: Perceived performance does not have a significant effect on the Confirmation of Beliefs;

H₀₁₃: Perceived performance does not have a significant effect on Members’ Satisfaction;

H₀₁₄: Confirmation of Beliefs does not have a significant effect on Members’ Satisfaction.

Significance of the Study

The beneficiaries of the study extend to the various stakeholders involved in public service delivery, specifically record management in the Philippines:

Government agency ABC Administrator: The study provides insight into the factors that influence member satisfaction with the Government agency ABC services; hence, administrators can use the information to identify areas for improvement and de-



velop targeted interventions that aim to enhance service quality and member experience.

Government Policymaker: This study shapes the public service delivery policies that will benefit from the study implication, which informs the development of evidence-based policies aimed at improving service quality across government agencies, contributing to the government's goals of providing efficient and effective services to its members and citizens.

Government Employee: This study helps form a better understanding of member expectations and perceptions, recognizing the dimensions of service quality so employees can align their efforts to meet member needs for a more effective outcome, leading to improved job satisfaction and morale.

Government agency ABC member: The members are the direct beneficiaries of the agency services that benefit from the enhanced service quality resulting from the study recommendation and improved satisfaction within the Government agency ABC services, which can lead to increased trust and confidence in the agency utilizing the services for their housing and financial needs.

Academic Community: Scholars and researchers in public administration, service quality, and customer satisfaction find value in the study findings and theoretical contributions that add to the body of knowledge on public service delivery in the Philippines and provide the framework for the future in this area.

MATERIALS AND METHODS

A. Research Design

The research design employed in this study was the quantitative approach. This aimed to investigate the determinants of member satisfaction within the Government agency ABC the Lipa. As the researcher wanted to know the relevant variables utilized to evaluate members' satisfaction, a descriptive causal design was also used for the study.

B. Locale of the Study

The locale of the study was the city of Lipa, in the province of Batangas, which served as the primary focus due to its significant contribution to the accomplishments of a government agency in the Southern Tagalog area. Since Government Agency ABC was situated in Lipa, it was considered the most suitable location for the conduct of research, not to mention the huge volume of members they had to cater to daily.

C. Sampling Design

The study employed purposive sampling as certain criteria were considered when choosing the respondents. The inclusion criteria involved individuals who were registered members of the Government agency ABC and had utilized the service within the past six months. These members included employees, self-employed individuals, and voluntary contributors who availed themselves of Government agency ABC housing and savings from the financial assistance



program. However, the exclusion criteria excluded individuals who were not registered members of the Government agency ABC and had not utilized the services within the past six months. Using the Jamovi software, the researcher derived a total sample of 160 participants from the current research, representing the agency’s population of 226,522 active members in the selected locale of the study.

D. Respondents of the Study

The respondents of the study consisted of the members of the Government agency ABC who were engaged in the services provided by the agency in the city of Lipa, Batangas. The specified qualifications and attributes of the respondents in the inclusion criteria were used as the basis for the selection.

E. Research Tools and Instruments

The research tool and instrument utilized in the study were selected to gather comprehensive and accurate data related to the dimensions of service quality and member satisfaction within the Philippine Government Agency ABC, specifically in Lipa, Batangas.

The structured survey questionnaire was developed based on the SERVQUAL Model and expectation confirmation theory. It included items related to service quality dimensions, specifically tangibility, reliability, responsiveness, assurance, and empathy. Additionally, the question assessed the members’ expectations, confirmation, or disconfirmation of the expectation, as well as their overall satisfaction with the Government agency ABC services. The researcher

conducted a pen-and-paper survey to gather the necessary data from agency members who were in line, awaiting their turn to be assisted by the agency personnel.

The structured survey questionnaire underwent rigorous validity and reliability checks to ensure the accuracy and consistency of the data collection. Pilot testing was conducted with a small sample of the Government agency ABC members to assess the reliability of the research instrument. The initial test result showed that the instrument had passed Cronbach alpha scores indicated in Table 1. For the interpretation of mean scores in descriptive statistics, shown in Table 2 is the verbal interpretation of the variables with the corresponding mean range.

Table 1. Cronbach’s Alpha

5-Point Scale/Weight	Mean Range	Verbal Interpretation
5	4.21-5.00	Very High
4	3.41-4.20	High
3	2.61-3.40	Moderate
2	1.81-2.60	Low
1	1.00-1.80	Very Low

Shown below is the verbal interpretation of variables with the corresponding mean range.

Table 2. Verbal Interpretation of Variables

5-Point Scale/Weight	Mean Range	Verbal Interpretation
5	4.21-5.00	Very High
4	3.41-4.20	High
3	2.61-3.40	Moderate
2	1.81-2.60	Low
1	1.00-1.80	Very Low

F. Data Analysis and Interpretation

The data collected from the survey underwent





thorough analysis to extract the findings into the dimensions of service quality and member satisfaction within the Philippine Government Agency ABC.

Descriptive Statistics: Descriptive analysis was used specifically to compute the frequency, percentage, means, and standard deviation to summarize the demographic characteristics of the respondents, service quality, perception, and satisfaction levels.

Inferential Statistics: Linear regression analyses were conducted to identify the valuable predictors of the members' satisfaction, such as tangibility, reliability, responsiveness, assurance, and empathy.

After the computation, the findings of the study were interpreted in the research objectives and theoretical framework (SERVQUAL model and Expectation Confirmation Theory). The implications of the findings for theory, practice, and policy were discussed, along with recommendations for enhancing service quality and member satisfaction based on the agency.

G. Ethical Consideration

Ethical principles and guidelines adhere to ensure the protection of the participant's rights, privacy, and well-being. Before participation, informed consent was obtained from the respondents involved, detailing the purpose, procedures, risks, and benefits of the study. Confidentiality measures were strictly implemented to safeguard participants' identities and ensure that the data gathered were used strictly for research purposes only.

RESULTS AND DISCUSSION

This chapter presents the study's findings, which are arranged into subsections based on the goals of the objectives. Respondent demographics, descriptive statistics, and inferential statistics are all included in these sections.

A. Profile of Respondents

The survey questionnaires were disseminated among 180 respondents, who were purposely selected based on the inclusion criteria set by the researcher. Out of 180 questionnaires, only 160 returned to the researcher indicating the survey participation rate was approximately 89%. The demographic information of the respondents was analyzed based on gender, age, and educational attainment. The majority of the respondents were female, (66%) while the remaining accounted for male (33%) population. This indicates the higher participation rate of female than male respondents in the study. The largest percentage of the respondents were 26-45 years old (65%), followed by 18-25 years old (24%), 46-60 years old (9%), and the remaining 0.63% of the respondent aged 61 years and above. The result suggested the diverse age bracket of the members who frequently visit Government Agency ABC. In terms of educational attainment of the respondents, there was almost an equal percentage of Bachelor's Degree graduates (42%) and High School graduates (39%), while the rest of the participants were graduates of Master's/Doctorate Degrees (18%).



B. Descriptive Statistics

Table 3 shows the variables, composite means, and the data dispersion measure relative to the average mean. Data showed that the participants had a very high degree of favorable agreement on all variables. As demonstrated by M=4.61 and S.D.=0.563, tangibility had the highest mean and was very highly agreed upon by the respondents. Markovi and Raspor (2019) confirmed in their research that tangibility was one of the key factors in explaining the members' expected service performance.

Table 3. Descriptive Statistics

VARIABLE	COMPOSITE MEAN	STD. DEV	INTERPRETATION
Reliability	4.60	0.559	Very High
Responsiveness	4.60	0.636	Very High
Assurance	4.60	0.588	Very High
Tangibility	4.61	0.563	Very High
Empathy	4.60	0.586	Very High
Expectation	4.60	0.562	Very High
Perceived Performance	4.58	0.583	Very High
Confirmation of Belief	4.57	0.580	Very High
Satisfaction	4.62	0.548	Very High

The respondents agreed that Government Agency ABC is reliable by consistently providing their needed support (M=4.60, S.D.=0.559). Likewise, the research participants also agreed that the agency is responsive as their concerns and requests are addressed promptly and effectively (M=4.60, S.D.=0.636). In terms of assurance, the respondents agreed that the services offered by Government Agency ABC adhere to the relevant laws and regulations (M=4.60, SD=0.588). As with empathy, the respondents agreed that they were treated with understanding and compassion by the employees of Government Agency ABC (M=4.60, SD=0.586).

The data shown in Table 3 indicated that the re-

spondents were pleased with the efficiency and reliability of the record management system implemented (M=4.60, SD=0.562). As most of the questions about expectation obtained a very high level of rating, this indicated that the expectations of the members relating to Government Agency ABC's services were being met. In addition, the data showed that the respondents are confident that the record management system of Government Agency ABC effectively protects their information (M=4.58, SD=0.583). The overall result under perceived performance, as a SERVQUAL factor, indicated that the members perceived a very high level of performance in terms of Government Agency ABC's services. The data also revealed that the respondents agreed that Government Agency ABC consistently maintains their records in an organized and easily accessible manner (M=4.57, SD=0.580). This indicated that the initial belief held against the agency was met, invalidating the previous unfavorable assumptions. The information also shows that the respondents are satisfied with the accuracy and reliability of the information maintained in their records by Government Agency ABC (M=4.62, SD=0.548). They were content with the level of support and assistance they received regarding their record management needs. With all the questions strongly agreed by the respondents, this implied that the members of Government Agency ABC are satisfied with the services provided to them.

C. Inferential Results - Linear Regression

Table 4 results suggested that reliability has the strongest positive effect on expectations with a standardized estimate (beta) = 0.353 and p-value < 0.001.





This indicates that the more consistent and dependable the agency is in terms of service delivery, the better or the more positive the members' expectations are. The findings also indicated that the agency effectively manages inquiries with precision and efficiency, facilitating seamless transactions for its members. This, in turn, contributes to a more positive expectations among the members. This is consistent with the findings of Markovi and Raspor (2019), which confirmed that reliability is one of the essential factors that best explain customers' expectations of service quality.

Table 4. Effect of the Dimensions of Service Quality including Reliability, Assurance, Tangibility, Empathy, and Responsiveness, on Expectation within Government Agency ABC

Predictor	Estimate	p	Stand. Estimate	Interpretation
Reliability	0.367	< .001	0.353	Significant
Responsiveness	-0.102	0.182	-0.110	Not significant
Assurance	0.303	<0.001	0.304	Significant
Tangibility	0.108	0.224	0.107	Not significant
Empathy	0.275	0.009	0.283	Significant
Dependent Variable: Expectation				
Model Fit Measures	R	R ²	p	
	0.883	0.78	< .001	Significant

Assurance also has a significant positive effect on expectations with standardized estimate (beta) = 0.304 and p-value < 0.001. This implies that a higher level of assurance leads to positive members' expectations of the agency. A higher level of assurance is marked by the credibility of services, the accuracy of information, and the transparency of the agency's policies and procedures. The findings indicate that these attributes are crucial for building satisfaction and cultivating trust in government institutions. However, this finding contrasts with the results of Mao et al. (2023) and Asim and Kumar (2018), who pointed out in their studies that assurance, including information

quality, does not significantly affect the members' expectations.

In addition, empathy has a significant positive effect on expectations with a standardized estimate (beta) = 0.283 and p-value < 0.009. This indicates that the more the agency's employees are compassionate, the more positive the members' expectations are. Providing personalized assistance and treating members with understanding lead to improved government expectations. An environment where members feel recognized and cared for, helps build stronger relationships with them leading to higher expectations to the agency's services. This is in agreement with the findings of Asim and Kumar (2018) and is further supported by Mao et al. (2023), who all confirmed in their previous research that empathy significantly affects members' expectations.

Responsiveness with a standardized estimate (beta) = -0.110 and p-value = 0.182, and tangibles with a standardized estimate (beta) = 0.107 and p-value = 0.224 do not have a statistically significant effect on expectations at the 5% level.

The model fit measures R-squared was at 0.78 indicating the extent to which the SERVQUAL model influences customer expectation. This shows that 78% of the variation in customer expectation can be explained by the SERVQUAL model, which means that the SERVQUAL model has a strong relationship with expectation. The p-value of <0.001 indicates that the effect of the SERVQUAL model on expectation is significant, which suggests that the SERVQUAL factors are essential for understanding members' ex-



pectations.

Table 5 results suggested that reliability has the strongest positive effect on perceived performance with a standardized estimate (beta) = 0.538 and p-value < 0.001. This demonstrates that the more reliable the agency is in handling clients' transactions, the more positive the members' perceived performance is. Regularly providing reliable services shapes members' perceptions of the agency as competent and effective. By maintaining consistency, the agency builds trust and guarantees members that they can rely on it to meet their needs. Knowing that the agency follows through on promises and delivers consistent results, the members have confidence in its overall effectiveness. This aligns with the findings of Mao et al. (2023), which stated in their study that efficiency, one of reliability characteristics, has a significant effect on members' perceived performance.

Table 5. Effect of the Dimensions of Service Quality including Reliability, Assurance, Tangibility, Empathy, and Responsiveness, on Perceived Performance within Government Agency ABC

Predictor	Estimate	p	Stand. Estimate	Interpretation
Reliability	0.586	< .001	0.538	Significant
Responsiveness	-0.310	< .001	-0.320	Significant
Assurance	0.237	0.005	0.226	Significant
Tangibility	0.341	< .001	0.321	Significant
Empathy	0.184	0.050	0.180	Significant
Dependent Variable: Perceived Performance				
	R	R ²	p	
Model Fit Measures	0.916	0.839	< .001	Significant

On the other hand, responsiveness has a significant negative effect on perceived performance with standardized estimate (beta) = -0.320 and p-value < 0.001. This means that the more prompt and effective the provided assistance is, and the quicker the assistance in processing documents, the more negative the

perceived performance of the members. This result contradicts the 2020 study of Hung et al., which stated that responsiveness has a positive effect on how people perceive government services. Contributing to the existing body of knowledge regarding Expectancy Confirmation Theory, Bertram et al. (2024) highlighted in their study that negative civil servant stereotypes adversely affect the government agency's perceived performance. The research suggested that the general public often have a negative stereotype and views about government performance. It further revealed that stereotype activation had a substantial effect on the perceived performance of civil servants and responsiveness. Taking into account the stereotype that the members have, this explains how a higher level of responsiveness leads to a lower level of perceived performance. The unconscious bias held by the citizen affects their perception with the government performance. Since responsiveness has a significant effect on perceived performance, Ocampo et al. (2019) stated in their study that responsiveness is one of the five SERVQUAL dimensions, which requires further improvement, with promptness of services being seen as the most crucial sub-dimension.

Moreover, assurance has a positive effect on performance with a standardized estimate (beta) = 0.226 and p-value = 0.005. This indicates that a higher level of assurance leads to positive members' expectations of the agency. A higher level of assurance is marked by the credibility of services, the accuracy of information, and the transparency of the agency's policies and procedures. The findings indicate that these attributes are crucial for building satisfaction and cultivating trust in a government agency. The result is consistent



with the study of Mao et al. (2023) stating that assurance has a significant effect on members' perceived performance.

Tangibility has a positive effect on perceived performance with standardized estimate (beta) = 0.321 and p-value < 0.001. This indicates that the better the employee's professional appearance, combined with the use of modern and current technology, the higher the perceived performance towards the agency. Well-dressed employees and utilization of modern tools create an impression of competence and efficiency. Consequently, this results in members perceiving the agency as more capable and effective, enhancing the overall assessment of their performance. However, these findings are inconsistent with the findings of Mao et al. (2023) and Asim and Kumar (2018) who claimed in their study that tangibles do not significantly affect perceived performance.

Empathy has a positive effect on performance with standardized estimate (beta) = 0.180 and p-value = 0.050. This implies that as members feel more valued and respected during their interactions with the agency, they tend to have a more favorable view of the agency's performance. When members feel that their concerns are listened to attentively, it contributes to a greater perception of their performance. Additionally, receiving empathetic support in addressing any issues or questions also fosters a positive perception. This agrees with the study of Asim and Kumar (2018) and Mao et al. (2023) which affirmed in their research that empathy significantly affects the members' perceived performance.

The model fit measures R-squared was at 0.839 indicating the extent to which customer perceived performance was influenced by the SERVQUAL model. This shows that the SERVQUAL model can explain 83.9% of the variation in the perceived performance. The p-value of <0.001 indicates that the effect of the SERVQUAL model on perceived performance is significant. This suggests that the SERVQUAL factors are essential for understanding perceptions of service performance.

Table 6 results showed that customer expectations have a significant effect on confirmation of belief with the standardized estimate (beta) = 0.196 and p-value = 0.007. This indicates that the higher level of members' expectations regarding the record management system, specifically in terms of its efficiency, accuracy in maintenance, and the ease with which they can access data, they are more likely to have their beliefs confirmed. In other words, if the agency meets or exceeds these high expectations, it reinforces members' confidence in the system and the agency as a whole. This agrees with the study of Hsiao (2018) and Ong et al. (2022), which state that expectations positively affect confirmation of beliefs.

Table 6. Effect of the Expectation and Perceived Performance on Confirmation of Beliefs Within Government Agency ABC

Predictor	Estimate	p	Stand. Estimate	Interpretation
Expectation	0.196	0.007	0.187	Significant
Perceived Performance	0.737	< .001	0.739	Significant
Dependent Variable: Confirmation of Beliefs				
	R	R ²	p	
Model Fit Measures	0.907	0.822	< .001	Significant

Perceived performance has a positive effect on confirmation of belief with the standardized estimate (beta) = 0.737 and p-value = <.001. The results indi-



cate that as the perceived performance of the improves, particularly in terms of agency’s record management system and safeguarding members’ information, there is a corresponding increase in the members’ confirmation of belief. When members observe effective and secure handling of their records, they are more likely to reaffirm their positive beliefs about the agency’s reliability and competence. The agency’s success in demonstrating an efficient record management system not only enhances its overall performance perception but also strengthens the members’ trust and support, creating a reinforcing cycle of belief and performance. This is aligned with the 2023 study of Nie et al. which agrees that perceived performance positively affects the members’ confirmation of belief.

The model fit measures R-squared was at 0.822 indicating the extent to which expectations and performance influenced beliefs. This shows that 82.2% of the variation in confirmation of belief can be explained by expectations and perceived performance which means that both expectations and performance have a strong relationship with belief. The p-value of <0.001 indicates that the effect of expectations and performance relationship between confirmation of beliefs is significant. This further suggests that expectations and performance are very effective at predicting customer belief about the service.

Table 7 results showed that perceived performance has a significant effect on members’ satisfaction with the standardized estimate (beta) = 0.327 and p-value = < .001. This implies that higher perceived performance leads to higher members’ satisfaction. When individuals believe that their agency is quick

and accurate in handling record requests, and easily accessible to the public, they are more likely to feel satisfied with its actions and decisions. As members encounter interactions that exceed their expectations, their satisfaction levels rise fostering a stronger sense of trust to the agency. This is confirmed by the study of Hung (2020), which stated that perceived performance significantly affects members’ satisfaction.

Table 7. Effect of the Perceived Performance and Confirmation of Beliefs on Members’ Satisfaction within Government Agency ABC

Predictor	Estimate	p	Stand. Estimate	Interpretation
Perceived Performance	0.327	< .001	0.345	Significant
Confirmation of Beliefs	0.594	< .001	0.626	Significant
Dependent Variable: Members’ Satisfaction				
Model Fit Measures	R	R ²	p	
	0.949	0.900	< .001	Significant

Confirmation of belief, with the standardized estimate (beta) = 0.594 and p-value = < .001, has a stronger effect on members’ satisfaction. This indicates that while the actual performance of the agency is important, it is the members’ perceptions of their overall experience that play a more important role in determining their satisfaction levels. For instance, the agency that performs well might still lead to dissatisfaction if the member’s experience is poor, marked by long wait times. Conversely, even if the agency has some shortcomings, a positive interaction, marked by excellent support or empathetic communication with the members, can elevate satisfaction. This is consistent with the study of Persada et al. (2021) and Nie et al. (2023) who proved in their study that confirmation of belief has a significant effect on members’ satisfaction.

The very high R-squared value of 0.9 suggested that 90% of the variation in member’s satisfaction can be explained by perceived performance and confir-





mation of beliefs. The p-value of less <0.001 further indicated that the effect of perceived performance and confirmation of beliefs is significant. This also suggests that perceived performance and confirmation of beliefs are important for understanding members' satisfaction.

CONCLUSION AND RECOMMENDATIONS

This study determined whether the dimensions of service quality dimensions (reliability, responsiveness, assurance, tangibility, and empathy) have a significant effect on expectation and perceived performance. It also tested the effect of expectation and perceived performance on confirmation of belief; and determined the effect of perceived performance and confirmation of belief on members' satisfaction.

The research showed that reliability, assurance, and empathy have significant effects on expectation, while tangibles and responsiveness have no significant effect on expectation. Therefore, the study rejected null hypotheses H01, H03, and H05, but failed to reject H02 and H04. All the dimensions of service quality, including reliability, assurance, tangibility, and empathy, have significant positive effects on perceived performance. On the other hand, responsiveness has a significant negative effect on perceived performance. Moreover, expectation and perceived performance have a significant effect on the confirmation of beliefs. Likewise, perceived performance and confirmation of beliefs significantly affect members' satisfaction. Hence, the research rejects the null hypotheses H06, H07, H08, H09, H010, H011, H012, H013 and H014.

Based on the findings of the study, Government Agency ABC could enhance member satisfaction by implementing the recommendations for each service quality dimension outlined in Table 8 shown below.

Table 8. Summary of Recommendations

SERVQUAL Dimensions	Recommended Actions
Reliability	Follow standard processing time
Responsiveness	Open additional counters
Assurance	Comply with audit guidelines
Tangibility	Adopt modern technology
Empathy	Increase workforce diversity

To improve the agency's reliability, it is essential to efficiently complete tasks by adhering to the standard processing times for member requests. For instance, updating a member's information typically takes three working days, whereas processing loan applications requires seven working days. The agency must ensure that requests are handled within these standard processing times and communicate with members if any issues arise during the completion request.

In terms of other service quality dimensions, the agency can boost its responsiveness by adding extra counters in its client-facing area. Currently, there is a disproportionate ratio of customers in the queue to frontline employees, leading to longer wait times for customers. The agency possesses two spare desktop computers rarely used by representatives from various companies for record validation. These computers could be repurposed to create two additional service counters as needed. Given that client volumes peak on Mondays and Fridays, the agency could assign two employees from the backroom to manage the new counters during these busy periods. Under the supervision of their section head, these personnel would



assess which counter has the highest number of clients and redistribute staff accordingly. Leveraging the agency's existing queuing system, the additional service counters can easily switch which counter to assist, for example, the Registration counter, Payment Screener, or Membership Counter, to accommodate the fluctuating volume of clients.

The agency can strengthen its assurance aspect by strictly following the guidelines established by internal and external audit organizations, such as the Commission on Audit and the Anti-Red Tape Authority. These qualified auditors regularly carry out reviews to assess the use of funds and promote ease of doing business. In the event of any findings from these audits, the agency can take proactive steps to address and improve those areas.

Tangibility can be enhanced by integrating modern technology in the client reception area. Given that clients frequently inquire about the agency's mobile application, having two mobile devices or tablets with the app pre-installed will enable staff to showcase its features. This setup will also be useful for assisting clients with the registration process for their virtual accounts and demonstrating how to access their records and manage transactions without needing to visit the agency.

To enhance empathy, the agency can boost workforce diversity to better align with the community's demographics, integrating a variety of viewpoints and experiences. A diverse team encourages creative problem-solving and stronger relationships with community members, as employees can relate to the

challenges others face. This understanding helps the employees provide services that effectively meet the needs of all the members.

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