

ASSESSMENT ON THE PENSION PROCESS OF THE SOCIAL SECURITY SYSTEM BASIS FOR ENHANCEMENT

ABSTRACT

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The Social Security System (SSS) serves as a cornerstone for providing financial security to retirees across the Philippines. However, persistent challenges—including procedural delays, systemic inefficiencies, and limited digital accessibility—have increasingly raised concerns among its members and pensioners. This study sought to critically assess the current pension process within the SSS, pinpoint key areas requiring enhancement, and offer strategic recommendations aimed at improving the system's efficiency, responsiveness, and accessibility. This study employed a descriptive research design incorporating both qualitative and quantitative methods. Primary data were gathered through surveys administered to pensioners and in-depth interviews with selected SSS personnel. To enrich the analysis, secondary data from official reports and relevant documentation were also systematically reviewed. The findings identified several significant challenges in the pension process, such as lengthy processing times, limited transparency in the calculation of benefits, dependence on outdated manual procedures, and inadequate support services for elderly beneficiaries. Moreover, respondents emphasized the urgent need for more user-friendly digital platforms and improved, clearer communication from the agency to better serve its members. The study recommends several key improvements, including the automation of pension processes, the development of intuitive and user-friendly online platforms, the simplification of application requirements, and the enhancement of client support services. These measures are intended to establish a more efficient, transparent, and accessible pension system that better serves both current and future SSS beneficiaries.

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