



# ONLINE PROCESSING OF PAYMENT: CLIENT RESPONSIVE SERVICE DELIVERY AT THE TREASURY OFFICE PAGSANJAN, LAGUNA

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## ABSTRACT

*This study aimed to assess client-responsive service delivery in terms of timeliness, quality, Efficiency, tangibility, and transparency. The research employed the input process output format of research. Respondents were fifty walk-in clients of the Pagsanjan Treasury Office and fifty from the Cities Treasury Office. They were selected through convenience sampling. A researcher-made questionnaire was utilized to gather the respondents' perceptions on the service delivery of both offices. Findings revealed that clients of the Pagsanjan Treasury Office rated moderately high on timeliness, low on quality, relatively high on Efficiency, high on tangibility and high on transparency. In addition, clients of the Cities Treasury Office rated very high on all measures of responsive service delivery, such as timeliness, quality, Efficiency, tangibility and transparency. Moreover, significant differences in the assessment of clients of Pagsanjan and the Cities treasury office were also found. Finally, it was revealed that Cities Treasury Office is better than Pagsanjan Treasury Office in terms of timeliness, quality and Efficiency. The main challenge encountered at Pagsanjan Treasury Office is the slow transactions, while in Cities Treasury Office, it needs to be more detailed step-by-step procedures for doing transactions. It was concluded that Cities Treasury Office has a better client-responsive service delivery than the Pagsanjan Treasury Office in terms of timeliness, quality and Efficiency.*

**KEYWORDS:** *Client Responsive Service Delivery, Manual Payment and Online Payment*

## INTRODUCTION

Electronic government, or e-Government, applies information and communication technologies (ICTs) to government processes and operations to improve efficiency, transparency, and citizen participation. This definition exemplifies how ICTs are used by e-Government as a support tool for advancing good governance. The effective use of e-Government enhances the effectiveness and efficiency of governmental operations, improves processes and procedures, raises the standard of public services, enhances the use of information in decision-making, and facilitates improved communication between various governmental offices.

Furthermore, e-governance can be employed in educational institutions. According to [16] implementing e-governance can be a game changer in the performance of technical education and that executing it will assist the educational system and society.

Municipalities communicate directly with citizens in a particular way. The interaction between cities and their residents cannot be avoided: enrolling a child in school, registering an automobile, registering a business, and other activities necessitate contact with the municipality. E-Government aims to establish a new, dynamic relationship between governments and citizens that will be easier for citizens to participate in. Technology must be incorporated into routine municipal operations and public sector administration, with the requirements of the general public serving as the driving force behind this innovation.

The study of [15] mentioned that the information phase enhances the organization's internal functional efficiency through information and communication technologies. The transition from automation technologies to a concentration on Information that can be shared, in this case with advanced information and communications technology, characterizes the interaction phase. The ITCs are the driving force behind this transformation of public administration.

As stated by [5] noted in a different study that ICT use in businesses is now crucial, especially for SMEs, which comprise most global businesses. ICT adoption and application can increase productivity, potency, innovation, growth, and competitive advantages. He stated that aligning organizational and productive processes with ICT technologies is the key to effective business performance. ICT usage has significantly increased over the past few years, substantially impacting various societal and economic activities by simplifying and streamlining routine tasks. An example of using ICT in the government is using digital payment facilities.



Moreover, Philippines' digital payments environment has significantly expanded and changed recently. The National Retail Payment System (NRPS) was launched by the Bangko Sentral ng Philippines (BSP), the nation's central bank, in 2015 to encourage the growth and adoption of electronic payments throughout the archipelago of islands.

On the other hand, in the Philippines, this approach has contributed to an increase in the variety of digital payment choices available and their accessibility. This increase would have been unexpected in a historically sluggish nation to adopt the modernization of tried-and-true mainstream methods, such as cash.

For most Filipinos, who are dispersed across the massive network of more than 7,000 islands that make up the Philippines and frequently have limited access to more traditional payment infrastructures, digital payment alternatives thus represent the possibility of some level of financial independence [7].

Nonetheless, digital payments in the Philippines have made broader financial services easier to obtain and more widely available to distributed Philippines customers by relying on largely virtualized infrastructure. From [6] stated that electronic governance uses Information and communication technology (ICT) to support democratic processes, citizen connections, and public administration.

Using these ICTs improves communication between the Government and its various stakeholders. Delivering essential services is only one aspect of electronic governance because it connects the public, private sector, and Government. It breathes life and soul into the cooperation between these stakeholders and effective governance. There are several significant companies in the Philippine market for digitalized payments as of 2021, including banks, online payment services, and mobile wallet providers. Private or public companies have benefited from quicker and better communication, adequate data storage, retrieval, and processing, and the interchange and usage of information due to the increasing popularity of information and communications technology (ICT). It has resulted in the re-engineering of corporate processes, where what had initially been a quicker, more accurate, and easier way of word processing became a tool for tabulating and processing data that eventually assisted most organizations in their decision-making process.

As a result of the current growth in computerization, innovation, and internet usage, more and more users are now driven to change how they carry out jobs to take advantage of the benefits provided by ICT. As far as the government is concerned, computerization, internet usage, and web enablement, combined with process re-engineering, have resulted in an even better and faster information processing that has improved decision-making, resource utilization, and reach and accountability. Private companies have adopted ICT, such as digital payments, in their day-to-day transactions.

Digital payments offer numerous advantages to both senders and recipients of the trade for users [2]. Beyond being convenient, they can also reduce the time and costs of collecting payments. In addition, it can occur in real-time and be a more secure transaction than cash payments, which move at the speed of the carrier. Digital payments are frequently the first entry point for people into the financial system, opening the door to various products like savings, credit, and insurance in addition to cheaper costs and improved authentication features. With digital payments, vulnerable individuals can be integrated into a system of automatic deposits, pre-set SMS reminders, and other elements that can assist individuals in overcoming psychological hurdles to saving. Digital payments also provide consumers access to the larger market and can lessen the impact of unforeseen income fluctuations.

Finally, beneficiaries of digital payments may have more control over how they utilize their money, mainly if they belong to an excluded group like women or other minorities. Remittances are a crucial component of digital payments and can be a way to increase financial inclusion, as they are often the first financial product utilized by low-income persons. A faster, more affordable, and more convenient remittance process can be made possible by digital technology, increasing the amount of money sent to people in need. Digitization offers benefits to the sender as well. Digital payments improve the traceability of the payment process and, in the case of governments, prevent leakage and instances of ghost beneficiaries.

According to [12], the key to effective ICT use in the Philippines must begin locally so that the crucial stakeholders may comprehend what is being done. G-Cash and PayMaya virtual wallets are blockchain-based cryptocurrency exchanges and wallet Coins. Ph is among the Philippines' most widely used digital payment methods. Customers can use these platforms to pay for goods and services online, send money to other users, and pay at actual retail locations.

Advances in information and communication technology have revolutionized how the public sector operates as a result of the government's reinvention. The use of the Internet, websites, electronic mail, and other networking tools enabled a shift in the provision of key services and the structure of the public sector. These new public-sector technologies are now referred to as "electronic governance" or "e-governance," a phrase that has acquired considerable acceptability in the international community.

This study is one step forward in understanding whether maximizing the use of online payment facilities will improve the services of the Pagsanjan Treasury Office.

## **OBJECTIVES OF THE STUDY**

The study aimed to assess the service delivery of the Pagsanjan Treasury Office. Specifically, it sought to answer the following questions about providing responsive client services.

1. Assess the service delivery of the Pagsanjan Treasury Office relative to manual payment mode in terms of:
  - 1.1. Timeliness,
  - 1.2 Quality,



- 1.3 Efficiency
- 1.4 Tangibility; and
- 1.5 Transparency
- 2. Assess the service delivery of a City Treasury Office relative to online payment mode in terms of:
  - 2.1. Timeliness,
  - 2.2 Quality,
  - 2.3 Efficiency
  - 2.4 Tangibility; and
  - 2.5 Transparency
- 3. Is there a significant difference in the assessment of clients on the service delivery of the Pagsanjan Treasury Office and the Cities Treasury Office concerning the variables mentioned and the mode of payments?
- 4. What are the challenges the respondents encounter in delivering services by the Pagsanjan Treasury Office and the City Treasury Office?
- 5. Based on the study's findings, what suggestions can be recommended to promote client-responsive service delivery at Pagsanjan Treasury Office?

## MATERIALS AND METHODS

In the study, the descriptive and comparative survey method was used. Descriptive survey research, according to [4] focus on present occurrences in terms of conditions, behaviors, beliefs, relationships, or trends. This research approach was selected since the primary purpose of the study was to characterize how respondents rated the service delivery of the Pagsanjan Treasury Office and the City Treasury Office. Several concerns that respondents encountered while providing services for the survey were also gathered and assessed. Respondents were walk-in clients of Pagsanjan and the City Treasury office during the scheduled two weeks of data collection. Fifty (50) Pagsanjan Treasury Office walk-in clients and fifty (50) City clients.

Treasury Office was chosen through convenience sampling. It is a non-probability sampling strategy in which units are chosen for inclusion in the sample because they are the most accessible to the researcher. The questionnaire had been divided into two parts for the study. The first section analyzed client-respondent perceptions of Pagsanjan and a City Treasury Office service delivery in terms of timeliness, quality and efficiency, tangibility and transparency. Each indicator was made up of five questions on a five-point Likert Scale. These questions use verbal interpretation of mean as follows: 4.21-5.0=Strongly Agree, 3.41-4.20=Agree, 2.61-3.40=Moderately Agree, 1.81-2.60=Disagree, 1.00-1.80=Strongly Disagree.

The last part of the questionnaire collected different problems encountered by respondents during service delivery. The frequency distribution was used to describe them. The clients' service delivery problems have been outlined using frequency and percentage distribution.

The independent sample T-test was performed to compare and identify significant differences in respondents' perceptions of Pagsanjan and the Cities Treasury Office service delivery.

The collected data was tallied, evaluated, and interpreted. All collected data was treated with the highest privacy and confidentiality in accordance with RA 10173, or the Data Privacy Act of 2012.

## RESULT AND DISCUSSION

This chapter presents the data, its analysis and interpretation that shed understanding on the investigated topic.

**Table 1. Assessment of the Service Delivery of Pagsanjan Treasury Office Relative to Manual Payment Mode**

	WM	SD	VI
<b>Timeliness</b>	3.14	0.81	Moderately High
<b>Quality</b>	2.50	0.30	Disagree
<b>Efficiency</b>	3.00	1.21	Moderately High
<b>Tangibility</b>	4.36	0.51	Very High
<b>Transparency</b>	3.71	0.40	High

Table 1 revealed that the service delivery of Pagsanjan Treasury Office Relative to Manual Payment Mode was Tangibility. Data revealed that respondents rated very high on most of the statements on tangibility. An overall mean of 4.36 implies that respondents acknowledge the commendable physical layout, equipment, personnel, and communication materials of the Pagsanjan Treasury. Regarding conduciveness and cleanliness of the office, respondents answered only high, which may imply that there are still things to be done to improve the service, such as the air-conditioning system in the waiting area. This kind of facility is expected for a second-class municipality such as Pagsanjan, Laguna. Budgetary requirements for facilities upgrade are minimal. As [9] stated, the government's meagre resources hinder government sector improvements.

Furthermore, Findings revealed that respondents rated high on all statements under transparency. An overall mean of 3.71 may imply that respondents agree, but there are still questions regarding transparency inside the treasury office. It may be in



connection with some of the clients' experiences that there are transactions without the issuance of receipt happening inside the treasury office.

According to Executive Order No. 43, s. 2011, the government shall ensure transparency in government transactions and work hard to fight graft and corruption. In line with this, issues must be terminated at all costs. In addition, an overall mean of 3.14 with an SD of 0.81, interpreted as moderately high, implies that respondents disagree with the responsiveness of service delivery of the Pagsanjan treasury office regarding timeliness. These findings are disturbing as government officials should ensure satisfaction from its client. According to [13] public offices shall work as fast as possible without unnecessary delays. Respondents believe that they do not constructively handle the complaints and problems of the clients. It is also evident in the overall mean of 3.00, which means that clients disagree on the efficiency of services of the Pagsanjan treasury office. This scenario is quite common in government offices doing manual transactions. It may cause overworked, causing them to have a lot of stress on the performance of their duty. According to the Digital Philippines Foundation, the Philippine government has to solve problems in the attitude, knowledge and abilities of the server and the served. The low quality of service in the Pagsanjan Treasury office was evident in the overall mean of 2.5. Clients are not satisfied with the quality of service the Pagsanjan treasury office gives. It is brought by the traditional method of doing transactions. According to Brad (2022), manual transactions require a lot of physical effort and footwork. This scenario contributes to the low perception of the clients on the quality of service of the office.

**Table 2. Assessment of the Service Delivery of Pagsanjan Treasury Office Relative to Online Payment Mode**

	WM	SD	VI
<b>Timeliness</b>	4.38	0.51	Very High
<b>Quality</b>	4.40	0.43	Very High
<b>Efficiency</b>	4.36	0.47	Very High
<b>Tangibility</b>	4.41	0.47	Very High
<b>Transparency</b>	4.42	0.51	Very High

As gleaned on Table 2, data revealed that the Treasury Office Service Delivery to Online Payment mode were transparent, tangible, timeliness, quality and efficiency. Transparency with An overall mean of 4.42, interpreted as very high, suggests a transparent transaction done in a City Treasury Office as perceived by their clients.

According to [17] online processing is helpful in documentation and record management. It can be stored easily without fearing being destroyed by fire, flood and other natural disasters. Quick Sharing is only done as no printing is required, making it available to anyone who wants to see it as prescribed by law. It may be in connection with some of the clients' experiences that there are transactions without the issuance of receipt happening inside the treasury office noted. According to Executive Order No. 43, s. 2011, the government shall ensure transparency in government transactions and work hard to fight graft and corruption. In line with this, issues must be terminated at all costs. an overall mean of 4.41 which was interpreted as very high. It clearly manifests the commendable physical layout, equipment, personnel, and communication materials of the City Treasury Office as perceived by their clients. These findings are coherent with that [14] stated that online processing allowed any organization to get the most out of its resources while incurring the lowest cost possible. It offers additional funds for any organization for the improvement of its facilities. Respondents rated very high on timeliness offered by a City Treasury Office on their service, as evident in an overall mean of 4.38. It suggests that clients experience a faster and more convenient way of doing all their transactions inside the office. It can be attributed to the online processing of payments that can be done with other payment facilities. This finding is in relationship with [3] assert that there is no noticeable delay with the use of online or real-time processing of payments. Findings revealed that respondents rated very high on all indicators under quality. It suggests that clients are delighted with the quality of services a City Treasury Office offers. There is a designated officer to handle all their transactions, payment facilities are available, accountability is being ensured, as evidenced in the issuance of receipts, and all transactions are accurate. Having online transactions make it convenient for clients to do their transactions.

As [14] stated having online processing offers a quality and convenient experience as it incurs fewer errors compared to the traditional method of transactions. Lastly, data revealed that respondents acknowledge the efficiency of service of a City Treasury Office, evident in an overall mean of 4.36, interpreted as very high. It suggests that there is a desk officer who is knowledgeable in his work and very accessible and approachable in handling complaints constructively. They observed courtesy at all times and treated all clients fairly. As reiterated by [15] pointed out that, with the use of technology in processing payments, a high volume of tasks is being done conveniently and efficiently. The physical job of employees is lessened, resulting from decreasing workload, thus giving them more time to deal with clients' concerns positively and constructively.

E-government develops its unique institutions that blend conventional and contemporary organizational patterns. E-government has caused institutional models to be restructured in various countries to align government assets with their altered purpose and activities.



According to [12] the key to effective ICT use in the Philippines must begin locally so that the crucial stakeholders may comprehend what is being done. Thanks to this, they can readily accept the innovation that the company wishes to introduce. Second, it must be forbidden to endanger the bureaucratic organization's terms. ICT can be utilized in this way to increase process efficiency and dependability without completely getting rid of the bureaucracy. Third, updated and enhanced versions of the current information system must be used. Total system change will be open to criticism and may not be supported by employees accustomed to the old system. Last but not least, cultural change is crucial to deploying e-government. Programs that educate staff members and alter their perspectives will significantly aid them in supporting the new system that will be put in place. According to the findings of a [18] dynamic environment and environment capacity fit have a favorable impact on technology adoption. It boosts organizational performance and growth while quietly encouraging client happiness and financial independence.

**Table 3. Differences Between Pagsanjan and Cities Treasury Offices in Terms of the Study Variables**

	Pagsanjan		Calamba		df	t	p	Cohen's d
	M	SD	M	SD				
Timeliness	3.28	0.44	4.38	0.51	98.00	-11.65	<.001	-2.33
Quality	3.07	0.67	4.40	0.43	83.01	-11.88*	<.001	-2.38
Efficiency	3.13	0.68	4.36	0.47	87.24	-10.55*	<.001	-2.11
Tangibility	4.14	0.52	4.41	0.47	98.00	-2.73	.008	-0.55
Transparency	4.25	0.49	4.42	0.51	98.00	-1.71	.090	-0.34

Table 3 presents the results of timeliness, quality, efficiency, tangibility, and transparency. It was found that there is a statistically significant difference,  $t(98)=-11.65, p<.001$ , in Timeliness between Pagsanjan (M=3.28, SD=0.44) and Calamba (M=4.38, SD=0.51) at .05 level of significance. Timeliness is a crucial measure of responsiveness in government services. According to [10] the ability of audited government financial information to decrease information asymmetry is significantly reduced as the amount of time to report increases. It was supported by Baber (2013), who said that users of those reports should highly value timelier pieces.

Furthermore, it was also revealed that in terms of quality, Cities (M=4.40, SD=0.43) is higher than that of Pagsanjan (M=3.07, SD=0.67), and this difference is statistically significant,  $t(83.01)=-11.88, p<.001$  at .05 level of significance. It suggests that a City Treasury Office is better than Pagsanjan in terms of quality of services. It can be attributed to the advantage of digitalizing transactions. Based on [13], E-government plays a crucial role in improving the public sector's efficacy, efficiency, and quality. It also fosters coordination and cooperation between tiers of government, which builds public trust.

Finally, the Efficiency of Pagsanjan (M=3.13, SD=0.68) is lower than that of Calamba (M=4.36, SD=0.47), and the difference is statistically significant,  $t=-10.55, p<.001$ , at .05 level of significance. It clearly manifests the advantage of using online payment compared to manual transactions.

According to Brad (2022), online transaction is a more efficient way of doing government transactions. It was supported by [12] who stated that using ICT increases efficiency in doing government transactions.

However, no significant difference between Pagsanjan and a City treasury office regarding tangibility and transparency was found.

**Table 4. Problems Encountered by the respondents in the delivery of services at the Pagsanjan Treasury Office**

Problems	Percentage
Step-by-step procedures could be more explicit.	18%
Desk officers need to be more responsive and accommodating.	10%
Slow transaction. It takes almost a day to finish.	38%
The office could be more conducive to waiting. There are no chairs available for everybody, and it's hot.	30%
Order while falling in line is not observed. Some are sneaking in line.	4%
<b>Total</b>	<b>100%</b>



Table 4 shows the problems encountered by the respondents in the delivery of services at the Pagsanjan Treasury Office. Data reveals that most of the respondents encountered problems of slow transactions that usually consume the whole day. A crisis followed it. It can be attributed to the limited personnel and payment windows in Pagsanjan, causing slow transactions. Clients must fall in line for hours before they can do their transactions. It is a common scenario in government offices doing manual transactions. As [16] stated, a typical transaction with the government often requires a whole day. It was followed by “an office not conducive for waiting”. On the other hand, "order while falling in line is not observed" was perceived to be a minor problem in Pagsanjan Treasury Office.

Based on [13] public goods and services that are responsive expressly acknowledge and accommodate the variety of requirements of citizens. Responsive service providers use tactics that segment customers rather than a "one size fits all" approach. Creating processes that proactively seek out and consider public input or concerns can help build client bases. Additionally, responsive public goods and services aim to react rapidly to needs while avoiding unnecessary delays. Thus, the timeliness of service delivery stands out as a responsiveness metric that has a remarkable impact on individuals' faith in the capacity of public services to satisfy their requirements.

**Table 5. Problems Encountered by the respondents in the delivery of services at the Cities Treasury Office**

Problems	Percentage
Step-by-step procedures could be more precise.	57%
Desk officers need to be more responsive and accommodating.	13%
Slow transaction. It takes almost a day to finish.	4%
The office could be more conducive to waiting. There are no chairs available for everybody, and it's hot.	20%
Order while falling in line is not observed. Some are sneaking in line.	6%
<b>Total</b>	<b>100%</b>

Table 5 depicts the respondents' problems with service delivery at the Cities Treasury Office. The biggest issue that City Treasury Office clients encountered was problems with step-by-step transaction procedures. For older clients and clients who are not digitally savvy, internet transactions may not be the best option. According to Rye (2012), the Philippines have a small number of competent internet users, which [9] believes may be a better amount for online processing. According to [17] ICT is slowly being implemented in the Philippines, and most governments lack tools for straightforward navigation. Obtaining various documentary requirements before they can complete all of their transactions also contributed to these issues.



**Table 6. Program of Recommendation for the Improvement delivery system of Pagsanjan Municipal Treasury Office**

Action	Budget Allocation	Timeline
1. Other payment options, such as online banking, g cash, and intelligent "padala", may be offered, which can lessen the number of hours spent waiting for clients.	None	January 2024
2. Customer service training and seminars that will improve complaint handling are suggested. Designating some personnel to handle such complaints is also recommended.	10,000	October, 2023
3. A broader and more conducive area may be assigned to lessen waiting time is suggested.	100,000	January, 2024
4. Designating some personnel whose primary task is to guide the clients doing the transaction in the waiting area is also recommended	120,000	January, 2024

Based on the study's findings, the researcher notices challenge that hinder responsive service delivery at Pagsanjan Treasury Office. In line with this, the researcher created the following program of recommendation to create a client-responsive delivery system for the Pagsanjan Treasury Office. As stated by [1] are comparable to the current study in that they all explore the benefits and drawbacks of digitizing government transactions. There were obvious potential issues with the usage of ICT. The reasoning for its use and the reasons for its use around the world were also mentioned. It was stated that accessibility and convenience are two of ICT's assets, however confidentiality is the most concerning due to the ease with which internet data can be hijacked. Studies cited in this current work seek to describe the use of ICT and its contribution to industrialization.

However, an online and manual payment is a transaction that takes place via the Internet. Customers can make cashless payments with credit cards, online banking, and third-party payment apps. Online payments are convenient and may be made from anywhere. Customers are not required to wait in lines to make payments [11]. Governments are concerned about the quality of the information they have, particularly its availability and accuracy, since they have a responsibility to guarantee that citizens have access to trustworthy information so that they can fulfill their rights and duties. It calls into question the appropriate transmission of information as well as information freedom [8].

To effectively profit from real-time processing, organizational requirements and employee skill sets must be aligned, and individuals must be provided with the required computer and internet skills. People may require further training in the innovations employed with this system, or it may need to be upgraded. The move to electronic technology has provided a substantial management problem due to the requirement for modifications and environmental adaption. People may be resistant to this technology because they are afraid of using it or are unwilling to change their traditional methods of doing things. The abrupt deployment of this technology will not excite people, particularly the elderly.

## CONCLUSION AND RECOMMENDATION

Given the findings, the following conclusions were drawn:

1. Clients of the Pagsanjan Treasury Office rated moderately high on timeliness, low on quality, relatively high on Efficiency, very high on tangibility and high on transparency.
2. Clients of the Cities Treasury Office rated very high on all measures of responsive service delivery, such as timeliness, quality, Efficiency, tangibility and transparency.



3. There is a significant difference in the assessment of the clients of the Pagsanjan and the city's treasury office. It was found that the service delivery of the Cities Treasury Office is better than Pagsanjan Treasury Office in terms of timeliness, quality and Efficiency.
4. The main challenge encountered at Pagsanjan Treasury Office is the slow transactions, while in Cities Treasury Office, it needs to be more precise step-by-step procedures for doing transactions.

Based on the conclusion of the study, the following recommendations were drawn.

1. Other payment options, such as online banking, g cash, and smart padala, can lessen clients' waiting hours.
2. Customer service training and seminars that will improve complaint handling are suggested. Designating some personnel to handle such complaints is also recommended.
3. A broader and more conducive area may be assigned to lessen waiting time.
4. Selecting personnel whose primary task is to guide the clients doing the transaction in the waiting room is also recommended.

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