

# Investigating Awareness, Preparedness and Challenges of Agency Officers in Implementing GSIS Electronic Billing and Collection System (EBCS)

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**Abstract**— Increasing unpaid compulsory premiums and high loan default rates have led to serious discussions concerning agencies under the Government Service Insurance System (GSIS) Cabanatuan Branch Office. Substantial attention has been made to addressing these delinquencies on premiums and loan payments. One solution is the introduction of Electronic Billing and Collection System (EBCS). The ‘Electronic Billing Remittance’ refers to the electronic billing system of the GSIS introduced in August 2003 which required the agencies to use the electronic remittance file format of the GSIS. With the continuous improvement of the billing system, the Electronic Billing and Collection System (EBCS) was implemented in July 2014. During the first few months of program implementation, some agencies could not comply immediately. It is in no discreet information that EBCS experienced major errors and technical difficulties during its implementation phase some of it concerning the ability of the government agencies and its agency officers to adjust in using the new system. The objectives of this paper is to investigate the level of awareness of the respondents on the different functionalities of electronic billing and collection system. Additionally, the researcher analyzed are the profile of the respondents and the challenges faced by Agency Officers in using EBCS and preparation for the Agency’s Electronic Remittance File (ERF). Empirical results indicated that some agency remitting officers still are not aware of all of the EBCS’s features. This shows how important it is for all government agencies to improve how quickly they collect mandatory fees and loan payments. Additionally, different agency practices, budget preparation methods, and technical problems like internet connectivity make it harder to use the EBCS effectively. This shows that the system needs to be standardized and improved.

**Keywords**— Compulsory Premiums Delinquency, EBCS, Electronic Billing File, ERF Handler, GSIS, Loan Delinquency

## I. INTRODUCTION

Change is everywhere, and it is necessary. In modern times, for us to advance or progress not only in our daily lives but in every aspect of our society, we must accept that we must embrace change. In life, we should keep moving forward, looking forward, and experiencing new and interesting

things that could bring development to us. Life can sometimes become stagnant if we don’t allow ourselves to evolve and adapt to new changes that surround us. Self-discoveries or learning new skills can bring about changes you never knew were possible. There are a lot of factors affecting organizational change and development. “Larry Alton describes the rate of change in today’s workplace as

accelerating, and if you aren't prepared, it could dramatically impact your career." As old ideas impacted us, change is expected to happen at a constant rate wherein we always know how to adjust or adapt to these new changes in our workforce. Though you probably notice some of these changes as they start to affect your career, it's mostly up to analysts to take a step back and identify exactly what changes are rolling out and how and why. Another aspect of globalization is that technology has increased access to education and the development of the skills needed for higher-paying jobs, which have led to increases in organizational productivity (Van Paasschen, 2015).

The advancement of technology has been accepted widely. As a result, having an understanding of technology's positive and negative effects is very critical and we must comprehend why it is so crucial in our lives. Technology makes our ways of living easier and faster. The usefulness of technology in staying connected, and working from home has been evident in these modern times. Expanded security, enhanced communication, increased information, education, and, last but not least, amusement are vital aspects of technology.

In July 2014, the Government Service Insurance System (GSIS) introduced the Electronic Billing and Collection System (EBCS), a web-based application enabling GSIS to send its billing statements for premium and loan amortization to government agencies and accept payments online.

As part of GSIS initiatives to provide excellent service to its members and stakeholders by using digital platforms, the EBCS will enable all government agencies to download their regular monthly billing statements and upload their electronic remittance files even at their own pace at their most convenient day and time on or before their due dates. The EBCS is only accessible by government agencies' authorized personnel in charge of approving and remitting payments to GSIS, particularly the finance and electronic remittance file officers, or those who prepare the agency's electronic remittance file (ERF) that contains the list of members and their monthly remittances. Through this system innovation, all government agency officers can now check, or correct errors that they may encounter while uploading their electronic remittance file before remitting their agency payments for premiums, loans, and other amounts due to the GSIS. Necessary requests for updating of records of their employees are also made easy through the use of reports generated by EBCS for accounts with discrepancies between GSIS Billing and their agency remittances.

The GSIS Billing statements were made more accessible to agency officers as their basis in preparation for their agency

remittance files. Government agencies are notified by the GSIS every 1st day and 15th day of the month to inform them that they can download the billing statement from the system. The agency officers through the use of EBCS billing can now more accurately prepare their agency remittance. EBCS's convenient functionalities allow them to easily upload their electronic remittance file once it matches the GSIS billing statement.

However, despite the strict implementation of the use of the website, errors and malpractices are still a major problem for some government agencies leading to unpaid compulsory premiums and loan default rates for employees concerned.

It is for these reasons that this study was conceptualized. It aimed to investigate the level of awareness of the respondents on the different functionalities of electronic billing and collection system. Additionally, the researchers analyzed the profile of the respondents and the challenges faced by Agency Officers in Using EBCS and Preparation for the Agency's Electronic Remittance File (ERF).

## II. METHODOLOGY

This descriptive research used purposive sampling technique to determine the 90 chosen respondents (Subia, 2018). They answered the questionnaires facilitated through Google forms. The statistical analysis primarily involved tabulating the data using frequency and percentage to summarize the responses. Additionally, data validity was ensured by pre-testing the questionnaire with a small sample before the full survey, allowing for adjustments to improve clarity and reliability. Roopa & Rani (2017) described that a questionnaire permits quantitative data to be gathered in a standardized and systematized method, therefore the data to be collected are internally uniform and coherent for analysis. Data was then analyzed and interpreted. Questionnaires were distributed electronically using Google Forms. Before data collection, a semi-structured interview was conducted to assess the eligibility of potential respondents for inclusion in the sample. According to Given (2008), a semi-structured interview involves asking informants a series of pre-planned yet open-ended questions. The researchers utilized Facebook Messenger to conduct brief interviews with potential respondents, adhering to predefined criteria to objectively determine sample eligibility. This approach helped mitigate biases by establishing clear selection criteria for the sample. Furthermore, it provided accessibility to the researchers, who were able to evaluate and engage with the most readily available and reachable sample members deemed qualified for inclusion.

A total of ninety (90) respondents whose job involves the use of the Electronic Billing and Collection System were asked to answer the form which can be accessed through a Google form, the main gathering data tool for this research. To further cross-check the answers provided, a review was also conducted and a secondary data gathering in the form of an interview was done.

### III. RESULTS AND DISCUSSIONS

Ninety (90) respondents whose job involves using the Electronic Billing and Collection System were involved in the study. The researcher came up with interpretations and quantitative outcomes after the tabulation of results, to wit:

#### A. Demographic Profile of the Respondents

Table 1. Distribution of Respondents According to Gender

Gender	Frequency	%
Female	81	90.00%
Male	9	10.00%
<b>Grand Total</b>	<b>90</b>	<b>100.00%</b>

As seen from the table, 81, or 90.00% of the respondents were female, while only 9, or 10.00%, were male. It is important to note that gender differences and similarities should not be overgeneralized as they can vary among individuals and can be influenced by different factors such as social, cultural, biological, and other personal factors.

Study shows that women are superior at communication, nurturing, and care, while men are more technically oriented than women, considering men to be mathematically, analytically, and physically stronger (Barone, 2011; Charles and Grusky, 2004; Levanon and Grusky, 2016).

Table 2. Distribution of Respondents According to Age

Age	Frequency	%
18 - 23	1	1.11%
24 - 29	13	14.44%
30 - 35	14	15.56%
36 - 39	13	14.44%
40 above	49	54.44%
<b>Grand Total</b>	<b>90</b>	<b>100.00%</b>

As shown in Table 2 below, 49 or 54.44% of the respondents were 40 years old and above. The gathered data shows that the majority of the respondents were older than young professionals. Young people aged between 20 and 40 who are employed in a profession or white-collar occupation are generally termed young professionals. They are commonly referred to as part of the Generation Y. The term "Generation Y" first appeared in literature at the

beginning of the 1990s (Strauss, Howe, 1993). According to some studies, older people has the chance to have lower confidence in using technological advances than younger people (American Association of Retired Persons [AARP], 2002). This could be a disadvantage to them in successfully performing their everyday task, particularly using applications that require them to have advanced learning and experience.

Table 3. Distribution of Respondents According to Educational Background

Educational Attainment	Frequency	%
College Graduate	77	85.56%
Post Graduate	13	14.44%
<b>Grand Total</b>	<b>90</b>	<b>100.00%</b>

Of the 90 respondents, the majority 77, or 85.56% were College Graduates. It can be deduced from the above that respondents were more capable of making their abilities better in completing a specific given task. They were more likely to have the ability to learn more complex tasks and

training and be more efficient in allocating work resources. However, 13 or 14.44% of the total respondents have a post-graduate education which means that they can improve their critical thinking skills and problem-solving skills.

Table 4. Distribution of Respondents According to Marital Status

Marital Status	Frequency	%
Married	65	72.22%
Single	25	27.78%
<b>Grand Total</b>	<b>90</b>	<b>100.00%</b>

It can be gleaned from the table above that 65 or 72.22% of the respondents were married, and 25, or 27.78% were single. This implies that more of the respondents were married which could mean that they could have other responsibilities out of their work. Employees' productivity

varies based on different cases, but oftentimes single employees are described to be more organized and focused than married employees who might have some difficulties that prevent them from performing their work duties.

Table 5. Distribution of Respondents According to Field of Work Experience

Work Experience	Frequency	%
Administration	16	17.78%
Finance/Accounting	73	81.11%
Operations	1	1.11%
<b>Grand Total</b>	<b>90</b>	<b>100.00%</b>

Based on the gathered data, 73 or 81.11% of the respondents have experience in accounting or their field of work experience is related to finance and accounting which could

be relevant to deal with their tasks as ERF Handlers. Their work experience in the field of finance and accounting could help improve their understanding of using the EBCS.

Table 6. Distribution of Respondents According to Years of Service

Years of Service	Frequency	%
below 1 year	2	2.22%
1 - 2 years	5	5.56%
3 - 4 years	6	6.67%
5 years and above	77	85.56%
<b>Grand Total</b>	<b>90</b>	<b>100.00%</b>

Seventy-seven or 85.56% of the 90 respondents were in the service for five (5) years and above, and only 2, or 2.22% were in the service below 1 year. It can be deduced from

the findings that most respondents were not new to the service, they must be knowledgeable enough to perform their work duties.

Table 7. Distribution of Respondents According to Years of Service as Remittance Officer

Years of Service as Remittance Officer	Frequency	%
below 1 year	10	11.11%
1 - 2 years	11	12.22%
3 - 4 years	21	23.33%
5 years and above	48	53.33%
<b>Grand Total</b>	<b>90</b>	<b>100.00%</b>

Forty-eight or 53.33% of the 90 respondents were in the service for five (5) years and above, and another 21, or 23.33% were in the service for 3 to 4 years followed by those with 1 to 2 years of service 11 respondents or 12.22% of the 90 respondents.

It can be realized from the findings that most respondents were not new to the service, hence; they must be knowledgeable enough to perform their work duties.

**B. Assessing the Level of Awareness of the Different Functionalities of Electronic Billing and Collection System (EBCS)**

- a. Assessing the level of training attended related to the use of EBCS

Scale	Do you have training or seminars related to the use of EBCS?	%	Are you aware of North Luzon Webinars (last week of the month) for AAO / ERF Handler / LO?	%
1	6	6.67%	5	5.56%
2	5	5.56%	3	3.33%
3	12	13.33%	7	7.78%
4	22	24.44%	27	30.00%
5	45	50.00%	48	53.33%
<b>Grand Total</b>	<b>90</b>	<b>100.00%</b>	<b>90</b>	<b>100.00%</b>

Forty-five (45) to Forty-eight (48) respondents answered that they have attended training related to the use of EBCS. Only five respondents answered that had not attended the seminar or training.

b. Assessing the level of compliance in using the agency's EBF and remitting 100% based on it.

Scale	Do you know how to download your agency's Electronic Billing File (EBF)?	%	Do you download your EBF regularly every month?	%	Do you use your monthly EBF as your basis in preparing your agency's Electronic Remittance File (ERF)?	%	Does your employees' personal requests affect your preparation for your agency's ERF?	%	Do you remit 100% of compulsory premiums and loan amortizations based on the actual billing by the GSIS?	%
1	1	1.11%	3	3.33%	2	2.22%	20	22.22%	3	3.33%
2	1	1.11%	1	1.11%	3	3.33%	11	12.22%	2	2.22%
3	2	2.22%	5	5.56%	4	4.44%	22	24.44%	1	1.11%
4	8	8.89%	13	14.44%	19	21.11%	20	22.22%	15	16.67%
5	78	86.67%	68	75.56%	62	68.89%	17	18.89%	69	76.67%
<b>Grand Total</b>	<b>90</b>	<b>100.00%</b>	<b>90</b>	<b>100.00%</b>	<b>90</b>	<b>100.00%</b>	<b>90</b>	<b>100.00%</b>	<b>90</b>	<b>100.00%</b>

The majority of the 90 respondents or 68 to 78 respondents have answered that they know and they are downloading the electronic billing file regularly every month but only 62 respondents are using it as the basis for preparing their agency's electronic remittance file (ERF). It is worrying that 22 or 24.44% of the 90 respondents answered that the employees' request affects the preparation of their agency's

ERF. Also, one respondent did not remit 100% compulsory premiums and loan amortizations based on the actual billing by the GSIS.

c. Assessing the level of awareness in using other EBCS Functionalities

Scale	Are you aware of the "Weekly Notice to Deduct" functionality of the EBCS?	%	Do you use the "Weekly Notice to Deduct" functionality of the EBCS?	%	Are you aware of the "Unpaid Premiums" functionality of the EBCS?	%	Do you use the "Unpaid Premiums" functionality of the EBCS?	%	Are you aware of the "Loan Deficiency" functionality of the EBCS?	%	Do you use the "Loan Deficiency" functionality of the EBCS?	%	Are you aware of the "Exception Reports" being generated every time you upload your agency's ERF?	%	Do you regularly coordinate with your Agency Authorized Officers the Exception Reports/Comparative Reports between GSIS Billing and your Agency's ERF?	%
1	7	7.78%	12	13.33%	6	6.67%	11	12.22%	10	11.11%	14	15.56%	1	1.11%	3	3.33%
2	1	1.11%	3	3.33%	4	4.44%	6	6.67%	5	5.56%	7	7.78%	3	3.33%	2	2.22%
3	5	5.56%	12	13.33%	12	13.33%	22	24.44%	11	12.22%	16	17.78%	7	7.78%	5	5.56%
4	17	18.89%	22	24.44%	24	26.67%	16	17.78%	20	22.22%	23	25.56%	15	16.67%	20	22.22%
5	60	66.67%	41	45.56%	44	48.89%	35	38.89%	44	48.89%	30	33.33%	64	71.11%	60	66.67%
<b>Grand Total</b>	<b>90</b>	<b>100.00%</b>	<b>90</b>	<b>100.00%</b>	<b>90</b>	<b>100.00%</b>	<b>90</b>	<b>100.00%</b>	<b>90</b>	<b>100.00%</b>	<b>90</b>	<b>100.00%</b>	<b>90</b>	<b>100.00%</b>	<b>90</b>	<b>100.00%</b>

Based on the data gathered, there are still agency remitting officers who are unaware of the different functionalities of the EBCS.

d. Assessing the level of difficulty in using the EBCS website.



Scale	Do you have trouble using EBCS Website?	%	Is EBCS accessible at any time of the day?	%	Is EBCS convenient and easy to use?	%	Do you think the system has been functionally developed?	%	Do you agree this system is necessary for your office?	%
1	16	17.78%	4	4.44%	4	4.44%	3	3.33%	3	3.33%
2	17	18.89%	7	7.78%	2	2.22%	3	3.33%	2	2.22%
3	24	26.67%	16	17.78%	9	10.00%	14	15.56%	7	7.78%
4	22	24.44%	41	45.56%	29	32.22%	35	38.89%	19	21.11%
5	11	12.22%	22	24.44%	46	51.11%	35	38.89%	59	65.56%
<b>Grand Total</b>	<b>90</b>	<b>100.00%</b>	<b>90</b>	<b>100.00%</b>	<b>90</b>	<b>100.00%</b>	<b>90</b>	<b>100.00%</b>	<b>90</b>	<b>100.00%</b>

Despite the need for the EBCS, there is still a need to further improve the collection efficiency in terms of compulsory premiums and loan amortization remittances from different government agencies.

### C. Assessing the Challenges Faced by Agency Officers in Using EBCS and Preparation for the Agency's Electronic Remittance File (ERF)

- What are usually the errors encountered in using the EBCS Website?
- What are usually the reasons for below 100% remittance by your agency?

Among the different reasons stated by some remitting officers are the not real-time posting of payments in the EBCS and GSIS databases, the late updating of members' records, different practices or processes of some agencies like their budget or fund preparation, and other internal or system errors in using EBCS like internet connection.

## IV. CONCLUSIONS

The following conclusions are based on the findings of this study:

- There were 45 to 48 people who answered the survey, and most of them had been trained on how to use the Electronic Billing and Collection System (EBCS).
- Only five people had not. Out of the 90 people who answered, 68 to 78 downloaded the electronic payment file every month, but only 62 used it to make their agency's Electronic Remittance File (ERF).
- Notably, 22 respondents (24.44%) said that requests from employees affected their planning for the ERF. One respondent also didn't pay the full amount of required premiums and loan payments that the GSIS asked for.
- Some agency remitting officers still don't know all of the EBCS's features. This shows how important it is for all government agencies to improve how quickly they collect mandatory fees and loan payments.
- Different agency practices, budget preparation methods, and technical problems like internet connectivity make it harder to use the EBCS effectively.

## Recommendations

Based on the findings and conclusions, the following are recommended:

- Prioritizing EBCS's continuous improvement and strengthening the IT Support System will help prevent technical problems and inappropriate behavior from all agency officers.
- To reduce human errors and enhance the overall user experience, it is recommended that website users receive comprehensive training, seminars, and other measures.
- Sanctions against the improper use of the website must be strictly implemented;
- A proper and more efficient monitoring system of all the required postings must be implemented through a feedback mechanism to gather user experience and make necessary improvements and enhancements to the system.
- Future researchers can expand this study by increasing and seeking respondents from other government agencies and conducting interviews with GSIS members to gain their perceptions of the new digital environment.

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