

**LEVEL OF SATISFACTION OF CLIENTS ON THE GOVERNMENT
SERVICE INSURANCE SYSTEM LOAN**

THESIS

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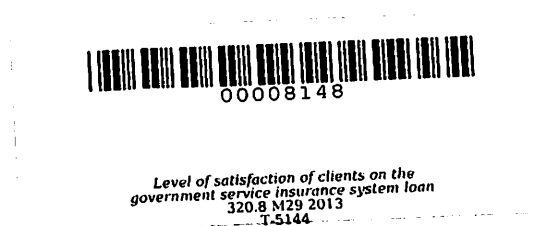
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INSURANCE SYSTEM LOAN**

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ABSTRACT

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The study was undertaken to determine the level of satisfaction of clients on the Government Service Insurance System loan. It aimed to: (1) determine the socio-economic profiles of the GSIS loan clients; (2) identify the characteristics of loan availed by GSIS loan clients (3) identify the level of satisfaction of the GSIS clients; (4) determine the relationship between the socio-economic characteristics of GSIS members and their level of satisfaction; and (5) identify the relationship between the characteristics of loans granted and their level of satisfaction.

The participants of the study were 250 government employees from different schools and municipalities in lowland Cavite, namely: Tanza, Cavite City, Trece Martirez City, Kawit, Rosario, General Trias, Imus City, Dasmarinas City, and Naic. The study made use of frequency counts, mean, percentage, and standard deviation to describe the profiles, sources, and allocation of funds of the participants. Likert scale was used to measure the level of satisfaction of clients on the GSIS loan. Spearman rank correlation coefficient and point biserial correlation coefficient were used to identify the relationship between the socio-economic characteristics and the level of satisfaction of clients on the GSIS loan and to identify the relationship between the loan characteristics and the level of satisfaction of clients on the GSIS loan.

The study found out that there is no significant relationship between the age, household size, salary grade, length of service, monthly salary, employment status, and educational attainment of the participants and their level of satisfaction on the GSIS loan.

The GSIS loan clients were more satisfied on consolidated loan rather than on emergency and policy loans, because of the amount and the maturity of the loan. In the consolidated loan, the GSIS clients can avail a large amount of loan, unlike the policy and emergency loans.

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INTRODUCTION

An employee contributes labor and expertise to an endeavor of an employer and is usually hired to perform specific duties which are packaged into a job. An employee is a person who is hired to provide services to a company on a regular basis in exchange for compensation and who does not provide these services as part of an independent business.

According to Cullmancity Organization (n.d), a public employee is defined as any person employed at the state, county, or municipal level of government or their instrumentalities, including governmental corporations and authorities, but excluding employees of hospitals or other health care corporations including contract employees of those hospitals or other health care corporations, who is paid in whole or in part from state, county or municipal funds.

One of the biggest financial institutions today is the GSIS Government Service Insurance System (GSIS). This is a government owned and controlled corporation (GOCC) of the Philippines and was created by Commonwealth Act No. 186