

INTERNATIONAL JOURNAL OF MULTIDISCIPLINARY: APPLIED BUSINESS AND EDUCATION RESEARCH

2024, Vol. 5, No. 7, 2590 – 2610

<http://dx.doi.org/10.11594/ijmaber.05.07.18>

Research Article

Pension Management System of PRBS in the Philippine National Police: Basis for Policy Enhancement

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Article history:

Submission 30 June 2024

Revised 07 July 2024

Accepted 23 July 2024

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ABSTRACT

This study assessed the pension management system of the PRBS in the Philippine National Police, highlighting specific challenges and deficiencies in different areas. These challenges include ensuring the completeness and legality of supporting documents, addressing delays in the issuance of updated documents from the Philippine Statistics Authority (PSA), improving the process of updating and issuing records, and enhancing the feedback mechanism and incorporation of results in the PRBS Program Review and Analysis. There are variations in beneficiaries' perceptions across different aspects of the pension management system, indicating room for improvement. Recommendations include establishing clear guidelines, enhancing communication channels, streamlining processes, and prioritizing solutions favored by beneficiaries.

The study also recommends implementing clear guidelines, standardized checklists, training programs, and streamlined processes to address the challenges. These measures, if adopted, could significantly improve the efficiency and effectiveness of the pension management system. Enhancing communication and coordination with the PSA, implementing technological solutions, and establishing a feedback mechanism are also advised. Further, analysis is suggested to understand specific problems and differences in perception. Recommendations also focus on improving access to claim status information, prioritizing beneficiary-favored solutions, and enhancing policy implementation of the Pension Management System. These changes, if implemented, could lead to a more transparent, efficient, and beneficiary-friendly pension management system. Your active participation in this process is crucial and highly valued.

In summary, the study highlights the challenges, recommendations, and conclusions related to the pension management system in the Philippine National Police, emphasizing the need for improvements in various aspects to enhance efficiency, effectiveness, and satisfaction among pensioners and stakeholders.

How to cite:

Layugan, A. A., Tanigue, Y., & Villa, E. B. (2024). Pension Management System of PRBS in the Philippine National Police: Basis for Policy Enhancement. *International Journal of Multidisciplinary: Applied Business and Education Research*, 5(7), 2590 – 2610. doi: 10.11594/ijmaber.05.07.18

Keywords: Pension Management System, PRBS Philippine National Police, Philippine Statistics Authority (PSA).

Introduction

In the Philippines, the current pension system is mainly characterized by a defined benefit that is supposed to protect individual members from risks. It has one of the oldest systems in Asia and is managed by the government. Pensions in the Philippines are paid with current income and funded by the government. The government taxes one group of individuals and transfers revenues to another group (Barr & Diamond, 2006). The pension age is two-fold: if one works for the private sector, the pension age is 60 years old, while the pension age for one who works for the government is 65 years old; however, under sections 39 and 74 of RA 6975 about Sec 34, PCOs/PNCOS, members of the Philippine National Police who, upon attaining fifty-six (56) years of age with at least ten (10) years of active service before retirement are compulsory to retire from the PNP service.

The promulgation of Republic Act 6975, otherwise known as the Department of the Interior and Local Government (DILG) Act of 1990, operationalized and initiated the call for a tangible reform in the country's public safety services, mainly for the uniformed bureaus under DILG. Section 1: The last paragraph of Sec. 24 of R.A. 6975 is at this moment amended to read as follows: "In addition, the PNP shall absorb the office of the National Action Committee on Anti-Hijacking (NACAH) of the Department of National Defense, and all the functions of the present Philippine Air Force Security Command (PAFSECOM) [, as well as the police functions of the Coast Guard]. To perform its powers and functions efficiently and effectively, the PNP shall have adequate land [, sea,] and air capabilities and all necessary material means or resources."

Section 2: The first paragraph of Sec. 35 of R.A. No. 6975 is now amended to read as follows: "SEC. 35. Support Units. - Administrative and operational support units shall support the PNP. The administrative support units shall comprise the Crime Laboratory, Logistics Unit, Communication Unit, Computer Center, Finance Center, and Civil Security Unit. The

operational support units shall comprise the [Maritime Police Unit,] Police Intelligence Unit, Special Action Force, Narcotics Unit, Aviation Security Unit, Traffic Management Unit, the Medical and Dental Centers, and the Civil Relations Unit. To enhance police operational efficiency and effectiveness, the Chief of the PNP may constitute such other support units as may be necessary subject to the approval of the Commission, Provided that no support unit headed by a chief superintendent or a higher rank can be created unless provided by law." Most research on the retirement of police officers has similarities and differences in their findings over the years. These studies may be helpful, especially to retirees, future retirees, and future researchers. Thus, further research is essential.

The PNP Retirement and Benefits Administration Service (PRBS), as one of the lead offices that provide frontline service, is mandated to follow the Republic Act No. 9485, otherwise known as "The Anti-Red Tape Act of 2007" or ARTA in brevity, which aims to improve efficiency and transparency in the delivery of government service to the public by reducing bureaucratic red tape and to simply frontline service procedures through the agency's Citizen Charter (CC). Its core mandate is to administer the pensioners' retirement, separation, and death benefits of the PNP personnel and implement plans and programs that would uplift the morale and welfare of the PNP pensioners. Preparation for retirement helps reduce stress. The PNP Retirement and Separation Benefits of the Uniformed Personnel of the PNP are composed of (A) Compulsory Retirement - It shall be upon attainment of age fifty-six (56) for officer and non-officer: Provided, That, in case of any officer with the rank of Chief Superintendent (Police Brigadier General), Director (Police General) Or Deputy Director General (Police Lieutenant General), the Commission may allow his retention in the service for an inextensible period of one (1) year. (B) Optional Retirement - Upon accumulation of at least twenty (20) years of satisfactory active service, an officer or non-officer, at his request and with the

approval of the Commission, shall be retired from the service and entitled to receive benefits provided by law (Ref: Sec 40 RA 6975). (C) Total Permanent Physical Disability (TPPD) - An officer or non-officer who is permanently disabled as a result of injuries suffered or sickness contracted in the performance of his duty as duly certified by the National Police Commission upon finding and certification by the appropriate medical officer that the extent of the disability or sickness renders such member unfit or unable to perform the duties of his position further shall be entitled to one (1) year salary and lifetime pension equivalent to eighty percent (80%) of his last salary, in addition to other benefits as provided under existing laws.

Should such member who has been retired under permanent total disability under this section die within five (5) years from his retirement, their surviving legal spouse or if there be none, the surviving dependent legitimate children shall be entitled to the pension for the remainder of the five (5) years guaranteed period? (D) Death and Disability Benefits - A uniformed personnel and his heirs shall be entitled to all benefits relative to the death or permanent incapacity of said personnel, as provided for under this Act and other existing laws. (Ref Section 76, RA 6975). An officer or non-officer with at least twenty (20) years of active service who dies in the line of duty shall be considered compulsory retired for survivorship benefits. This applies to posthumously retired PNP personnel who died in the line of duty with at least 20 years of active service. An officer or non-officer with less than twenty (20) years of active service who dies in the line of duty shall be considered separated for survivorship benefits (Ref: Section 10, NAPOLCOM BOR No. 8). The survivors of an officer or non-officer separated under this Section 10 shall be entitled to a monthly annuity equivalent to 50% of Base Pay & Long Pay based on his separation grade, to be divided equally among the survivors. (Ref: Section 15 of NAPOLCOM Board of Officers Resolution No. 8). The survivors of an officer or non-officer retired under this section shall be entitled to a monthly annuity equivalent to 50% of Base Pay & Long Pay based on the grade next higher than the separation grade, to be divided

equally among the survivors with the right for accretion.

The survivor/transferee shall mean: (1) Surviving spouse legally married to the deceased before the latter's retirement/ separation, not legally separated by a judicial decree issued on grounds not attributable to a said spouse, and who has not abandoned the deceased without justifiable cause: Provided, that entitlement to benefits shall automatically terminate upon re-marriage of the surviving spouse; (2) Surviving legitimate, legitimated, legally adopted children, including the illegitimate children who are unmarried not of majority age (18 years old) or is over the age of majority but incapacitated and incapable of self-support due to a mental or physical defect acquired before the age of majority. The share of an illegitimate shall be equivalent to one-half (1/2) of a legitimate child. Provided that the entitlement to benefits shall terminate upon the attainment by the capacitated children of the majority age or upon contracting a marriage, whichever comes first; and (3) In default of those mentioned in paragraphs 1 and 2 above, the surviving parent or parents, or in default thereof, the surviving unmarried brothers and sisters not of majority age. (E). Separation/Dropped from the Rolls/Dismissed/ Resignation/ Attrition - (1) Separation - refers to the termination of employment and official relations of a PNP member who has rendered less than twenty (20) years of active service in the government with payment of corresponding benefits (Ref: Section 37 of Civil Service Commission); (2) Dropped from the Rolls - refers to officers and employees who are either habitually absent or have unsatisfactory or poor performance or have shown to be physically and mentally unfit to perform their duties (Ref: Revised Omnibus Rules on Appointments and Other personnel Actions - Dec 2009); (3) Dismissed - refers to separation of the personnel in the police service as a result of his case and shall carry it that cancellation of eligibility, forfeiture of retirement benefits, and the disqualification in the re-employment in the government service (Ref: Revised Omnibus Rules on Appointments and Other personnel Actions - Dec 2009); (4) Resigned - is a formal act of giving up or quitting one's office or position; and

(5) Attrition - the retirement or separation in the police service of PNP Uniformed Personnel pursuant to any of the means mentioned below (Ref: Sections 24 to 29 of R.A. No 8551). Attrition is achieved by attaining maximum tenure in a position, relief, demotion in a position, non-promotion, and other means.

Police applying for their retirement face different challenges in the processing of clearances, including but not limited to money clearance, property clearance, legal clearance, clearance from the Office of the Ombudsman, checking and verification of records and documents for the transfer of pension in offices of the Philippine Statistics Authority, National Police Commission, and among other offices. Retirement is a crucial stage in life. It is one of the most complex situations a person would face in life. Retiring from the police service may be a challenging or precious moment for the retiree. Some policemen are eager to retire early due to some factors since their job is not easy. Almost all of them negate the current negative issues in the police service. Most of them may have been afflicted with the problems. Some may be financially stable after retirement. But certainly, some may face health problems. It is in this context that an assessment of the pension management system of the PNP Retirement and Benefits Administration Service (PRBS) in the Philippine National Police was done to evaluate further the existing processing of documents and clearances, problems encountered, and offered solutions in the implementation of the pension management of the PNP. With it, the study hopes to help the Organization revisit existing procedures and guidelines for policy enhancement.

This study focused on the assessment of respondents on the pension management system of the PNP Retirement and Benefits Administration Service (PRBS) in the Philippine National Police in terms of preparation of all documents for the retirees, coordination in the issuance of clearances, investigation, and adjudication of benefits claims, and payment of retirement benefits. Likewise, it also assessed the problems encountered and offered solutions. The respondents of the study were police officers who are considered compulsory and optional retirees, as well as transferee/survivor

pensioners for the calendar year 2021. The survey was conducted online using Google Forms. This study was conducted at the PRBS Office at the PNP National Headquarters, Camp Rafael T. Crame, Epifanio de los Santos Avenue, Quezon City.

Conducting this research on pension management systems is essential because this is the traditional and best approach to achieving retirement security, which consists of pension, social security, and individual savings. The pension helps police officers maintain their standard of living in retirement, and savings provide crucial supplemental income for unforeseen expenses. In addition, group pension plans also provide guaranteed monthly income for life, making retirement financial security much more achievable for those with them. Not surprisingly, almost all Filipinos still want pensions. Pensions are an economically efficient way to fund retirement in the PNP and other agencies and private entities, which means they are a prudent use of taxpayer money. Pensions also help police officers to boost local economies, especially in tough economic times. It fundamentally differs from savings because they must keep the guaranteed monthly income. No matter how long they live, they can ensure their pension check will continue every month. Savings, on the other hand, can run out. Further, pensions may provide other benefits as well, such as COLAs, disability protections, and benefits for their spouses, should one die first. Each of these characteristics is what makes the police officers' pension so unique and so different from defined contribution plans.

The success of policy enhancement in the pension management of the Philippine National Police will depend on the degree of professionalism in the design and governance in the administration and processing of documents, effective communication network from other government offices for the issuance of clearances, and development of accurate data and record keeping mechanisms through responsive governance. Responsive governance is critical to the restoration of trust in government. Within this context, reforms in public administration are imperative to bring about responsive governance and restore confidence in

government. Restoring trust is primordial in a government blemished with corruption, inefficiency, and ineffectiveness. Several studies have been conducted; however, there has yet to be a study conducted regarding the assessment of the policy in the retirement process. Furthermore, the researcher conducted this study since he is presently assigned to the PNP Retirement and Benefits Administration Service (PRBS).

Further, this study could benefit the following entities: lawmakers. This will give them a basis for some amendments to the existing policy being implemented in the pension management of Police Personnel. This study will guide the Philippine National Police to review some of their issuances, guidelines, and policies in processing retirement benefits and innovate a system that will fast-track the processing of necessary clearances and documents. For the PNP personnel assigned to the PNP Retirement and Benefits Service (PRBS), this will be a tool for them to identify precisely the things to be enhanced in terms of workforce capabilities, resources, and skills to improve the delivery of quality service to their clients.

This will serve as a guide to police retirees in processing their documents and clearances relative to their retirement. It will give them knowledge on how to process their retirement and the timetable to receive their retirement benefits without delay. This also will help other government offices/agencies improve their coordination when it comes to processing and issuing clearances to retirees and share best practices in governance relative to their mandates.

The community will also be provided information on how the pension management of police personnel is being implemented. Further, this research will be beneficial to the researcher since he is directly involved in facilitating some of the activities, plans, and programs in the processing of the retirement benefits of the members of the Philippine National Police through the sharing of smart and best practices in innovative governance to include a wide range of initiatives, from preparation, investigation, processing, and implementation of plans and programs to longer-term invest-

ments in fairer access to quality service, transparency, and accountability. Finally, future researchers or individuals interested in the study can gain insights and inputs from the findings of this study as a valuable reference for further research in support of the different programs and activities to enhance policy in the implementation of pension management.

This study was conducted to assess the pension management system of the PNP Retirement and Benefits Administration Service (PRBS) in the Philippine National Police to become a basis for policy enhancement.

Specifically, this study sought to answer the following questions:

1. How do the three (3) groups of respondents assess the Pension Management System of the PRBS in the Philippine National Police in terms of:
 - 1.1 preparation of all documents for the retirees,
 - 1.2 coordination in the issuance of clearances,
 - 1.3 investigation and adjudication of benefit claims and
 - 1.4 payment of retirement benefits?
2. Is there a significant difference in the assessment among the three (3) groups of respondents on the pension management system of the PRBS in the Philippine National Police in terms of the variables mentioned above?
3. What are the problems encountered in implementing the Pension Management System of the PRBS in the Philippine National Police?
4. Is there a significant difference in the assessments among the three (3) groups of respondents as to the problems encountered?
5. What solutions are offered to the problems encountered in implementing the PRBS pension Management System in the Philippine National Police?
6. Is there a significant difference in the assessment among the three (3) groups of respondents as to the solutions offered to the problems encountered?
7. Based on the study's findings, what significant recommendations may be formulated for the Policy Enhancement of the Pension

Management System of the Philippine National Police?

Theoretical Framework

When Abraham Maslow created his Hierarchy of Needs (2013), he argued that humans are motivated by five essential needs: physiological, safety, social, self-esteem, and self-actualization (self-fulfillment). At the bottom of the pyramid are our physiological needs, such as food, water, sleep, and warmth. Safety concerns come next, including comfort, security, and stability. Moving up the pyramid, we come to social needs, such as a sense of belongingness and friendship, and esteem needs, such as positive self-image, prestige, and status, before topping out with self-actualization, which is about feeling fulfilled through growth, advancement, and creativity.

As applied in the Philippine National Police, physiological needs include having a place to work, regular monthly salary and allowances, a comfortable and safe working environment, and essential facilities and equipment needed to perform their police operations as stated in their mandates as police officers. In contrast, safety needs include having formal employment contracts and benefits such as a pension scheme, retirement, and sick pay. There should also be an emphasis on health and safety in the working environment and assigned areas of their operations. As to police officers' social needs, they can be promoted through group work across teams, departments, and different levels and by encouraging team building through social activities. But, with many of the police officers who were working from home during the time of the pandemic, they made use of communication tools like Microsoft Teams, Skype, or Zoom so they could socialize and collaborate in different areas and make sure members of the management had regular meetings and catch-ups with their team and buddies. For self-esteem, their level of respect for others and praise is essential. Receiving a 360-degree feedback and appraisal system helps the PNP celebrate their achievements and confer prestige and respect. Generally, people with high self-esteem are relatively immune to some stresses. A typically high level of self-esteem is related to the ability to cope constructively

with frustrations and threats. An increased emphasis on professionalism can contribute to police officers' self-esteem. Finally, for the police officers' self-actualization, their personal development plans, local and international training, secondments, mentoring, and promotion opportunities enable them to be the best they can be. Implementing regular talent planning meetings among them, having career discussions with law enforcers, and offering options such as fast-track management programs can fulfill their self-actualization needs while ensuring they have the expertise to fill future vacancies.

Maslow's Hierarchy of Needs is a psychological theory that explains human motivation and the progression of needs. It has implications for various aspects of society, including the pension management system. The theory suggests that the pension system should prioritize meeting retirees' basic physiological and safety needs by ensuring access to financial support and healthcare benefits. Addressing social needs through community-building activities can reduce social isolation among retirees. Recognizing retirees' achievements and providing opportunities for personal growth can meet their esteem needs. Lastly, pension systems can support retirees in their quest for self-actualization by offering flexible retirement options and resources for pursuing meaningful activities. By considering these implications, pension management can go beyond financial support and focus on the overall well-being of retirees, leading to a more fulfilling retirement experience.

Research Locale

The study applies a dominant descriptive method. This is appropriate for the study because it assessed the pension management system of the PNP Retirement and Benefits Administration Service (PRBS) in the Philippine National Police in terms of preparation of all documents for the retirees, coordination in the issuance of clearances, investigation, and adjudication of benefits claims, and payment of retirement benefits; and the problems encountered and offered solutions. The descriptive method is a systematic method for collecting, analyzing, and using information to answer questions

about projects, policies, and programs, particularly their effectiveness and efficiency.

In the Philippine National Police, retirees want to know if the implemented pension management system has the intended service effect on police pensioners.

Research Instruments

This study's main gathering instrument was a questionnaire distributed online through Google Forms. It was formulated by the researcher with the guidance of the research adviser. This was composed of three parts. Part one was used in assessing the pension management system, part two was used to identify the problems encountered, and part three was used to identify solutions to the problems encountered. The unstructured interview guide was also utilized to gather data in support of the data collected through the survey instrument using Google Forms. The questionnaire and the interview guide underwent validation. They were validated by a police officer as-

signed at PRBS at Camp Crame, a PNP officer retiree and a faculty member from the CCJEGS of DLSU-D.

Sampling Technique

This study used convenience sampling to select the respondents. The researcher collected the research data from a conveniently available pool of respondents from the records at the PRBS. It is the most used sampling technique, incredibly prompt, uncomplicated, and economical. The criteria for selecting the three groups of respondents were based on their availability and exposure to perform their duties and mandates, observations, and experiences in implementing a pension management system. Convenience sampling (accidental sampling or grab sampling) is a non-probability sampling method where the researcher chooses the readily available samples during data gathering. Slovin's formula with a 2% margin of error was used to compute the number of samples.

Groups	Population	Sample Size
Active Members	300	265
Retirees (Compulsory/Optional)	3,000	1,337
Pensioners (Transferees/Survivors)	120	112
TOTAL	3,420	1714

Result and Discussion

Table 1 reveals the assessment results on the pension management system of the PRBS in the Philippine National Police in terms of preparation of all documents for the retirees. As shown, all the indicators were assessed 'as Highly Implemented.' Indicators 2 (Maintenance of records of documents - keeping of documents is adequately observed), 3 (Buddy system is implemented correctly in the PKSK program), and 4 (Proper implementation of policies and guidelines in the pension management system) ranked 2. They obtained an average weighted mean of 3.99. At the same time, indicator 1 (There is completeness and legality of all supporting documents needed by the retiree attached to claims in line with the accounting and auditing requirements) ranked 4 with an average weighted mean of 3.96. It obtained an overall weighted mean of 3.98 with a verbal interpretation of 'Highly Implemented.'

The result indicates no shortcomings in ensuring the completeness and legality of the supporting documents attached to retirees' claims, particularly in line with accounting and auditing requirements. The average mean suggests no deficiencies or gaps in the processes and procedures for collecting, verifying, and validating supporting documents for retirees' claims. This indicates that the PRBS consistently meets the necessary standards to ensure the completeness and legality of the documents required to process retiree benefits. The respondents observe that the procedures mentioned in preparing all documents are highly implemented; hence, there are no deficiencies in the completeness and legality of supporting documents. Having deficiencies in the completeness and legality of supporting documents can pose potential risks to the integrity of the pension management system.

Table 1. Assessment Results on the Pension Management System of the PRBS in the Philippine National Police in Terms of Preparation of All Documents for the Retirees

Indicators	Pensioners		Active Members		Retirees		AWM	Rank
	WM	VI	WM	VI	WM	VI		
1. There is completeness and legality of all supporting documents needed by the retiree attached to claims in line with the accounting and auditing requirements.	3.90	HI	3.98	HI	4.00	HI	3.96 (HI)	4
2. Maintenance of records of documents-keeping of documents is properly observed.	3.96	HI	4.00	HI	4.00	HI	3.99 (HI)	2
3. Buddy system is properly implemented under the PKSK program?	3.96	HI	4.00	HI	4.00	HI	3.99 (HI)	2
4. There is proper implementation of policies and guidelines in the pension management system	3.97	HI	4.00	HI	4.00	HI	3.99 (HI)	2
Overall Average Weighted Mean	3.95	HI	4.00	HI	4.00	HI	3.98 (HI)	

Likewise, having inadequate documentation may lead to errors, inaccuracies, or potentially fraudulent activities, which can result in delays in the retirees' access to their entitled pension benefits. These results taken through the use of questionnaire are validated by the answer of one of the retirees when interviewed, noting, *Sa PKSK naman para sa kenang sir is Maganda. Ang naging epekto kasi namomonitor yung mga pensioners, napoprotektahan. Yung pension fund especially pag natutuklasan po yung mga disqualified pensioners po, ang disadvantage lang ay dagdag trabaho po sa baba. Another survivor verbalized in the interview, Ung PKSK maganda kasi namomonitor kaming mga pensioners. Ang problema ko lang noong na re assigned ako sa ibang lugar ung active buddy ko hindi agad ako nabigyan ng local police ng panibagong active buddy.*

The completeness and legality of supporting documents in retiree claims have implications for ensuring compliance with accounting and auditing standards, accuracy of documentation, efficient claims processing, risk mitigation, and policy enhancement in the management of pensions within the Philippine National Police.

Also, about this, Olsen & Knott (2019) conducted a study and explored various aspects, such as the coordination between local agencies and the central retirement system, the level of discretion given to local agencies, the challenges they face, and the impact of their involvement on the effectiveness and efficiency of retirement system administration.

The success of policy enhancement in the pension management of the Philippine National Police depends on the degree of professionalism in the design and governance in the administration and processing of documents, effective communication network from other government offices for the issuance of clearances, and development of accurate data and record keeping mechanisms through responsive governance. Responsive governance is critical to the restoration of trust in the government. Within this context, reforms in public administration are imperative to bring about responsive governance and restore confidence in government. Restoring trust is primordial in a government blemished with corruption, inefficiency, and ineffectiveness.

Table 2. Assessment Results on the Pension Management System of the PRBS in the Philippine National Police in terms of Coordination in the Issuance of Clearances

Indicators	Pensioners		Active		Retirees		AWM	Rank
	WM	VI	WM	VI	WM	VI		
1. PRBS Online accounting system	3.99	HI	4.00	HI	4.00	HI	3.99 (HI)	2
2. Timely issuance of clearances (DLOD, IAS, DL, DC, NAPOLCOM, and OMBUDSMAN)	3.93	HI	4.00	HI	4.00	HI	3.98 (HI)	4
3. Correction of names of entries in the PNP records based on PSA documents.	3.98	HI	4.00	HI	4.00	HI	3.99 (HI)	2
4. Timely issuance and authenticating service records from Directorate for Personnel and Records Management (DPRM).	3.96	HI	4.00	HI	4.00	HI	3.99 (HI)	2
5. Timely issuance of updated (PSA) Philippine Statistics Authority documents.	3.92	HI	4.00	HI	4.00	HI	3.97 (HI)	5
Overall Average Weighted Mean	3.96	HI	4.00	HI	4.00	HI	3.98 (HI)	

Table 2 reveals the assessment results on the pension management system of the PRBS in the Philippine National Police regarding coordination in the issuance of clearances. As shown, all the indicators were assessed as 'Highly Implemented.' Indicators 1 (PRBS online accounting system), 3 (Correction of names of entries in the PNP records based on PSA documents), and 4 (Timely issuance and authenticating service records from Directorate for Personnel and Records Management [DPRM]) ranked 2 with the average weighted mean of 3.99. In contrast, indicator 2 (Timely issuance of clearances [DLOD, IAS, DL, DC, NAPOLCOM, and OMBUDSMAN]) ranked 4 with an average weighted mean of 3.98, and indicator 5 (Timely issuance of updated (PSA) Philippine Statistics Authority documents) ranked 5 with the lowest average weighted mean of 3.97.

Under this variable, an overall weighted mean of 3.98 was obtained with a verbal interpretation of 'Highly Implemented.'

This result suggests that there are no deficiencies or shortcomings in the timely issuance of updated PSA documents to retirees within the system. The system quickly obtains the most recent and updated documents from the Philippine Statistics Authority. Delays in obtaining the most recent and updated documents from the Philippine Statistics Authority can potentially impact the retirees' ability to receive accurate and current documents required for their retirement benefits. The table also shows no communication or coordination gaps exist between the PRBS and the Philippine Statistics Authority. If gaps exist between the two agencies, it could hinder the prompt delivery and issuance of updated documents to retirees.

However, as the results of the interview show, the Pension Management System of the PRBS sometimes needs more technological or system limitations, which affects the timely issuance of updated PSA documents. These limitations could include outdated systems, insufficient infrastructure, or challenges integrating data from the Philippine Statistics Authority.

In relation to this, one of the interviewees noted, *Mabagal pa din ang processing ng mga papel despite na digitalized na ang PRBS dahil maraming approving authority ang dadaanan. Another one also mentioned, Kulang na kulang ang mga kagamitan sa PRBS, mga computers at mga printers at dapat magkaroon ng mga focal persons sa probinsya at hindi lang sa mga regional offices.* These observations of the interviewees are in consonance with what Lehrer & Pereira (2019) found in their study that the process of obtaining clearances within the law enforcement pension system is perceived as lacking efficiency and promptness.

Their study's respondents expressed dissatisfaction with the time it takes to obtain these clearances, suggesting there may be delays or bureaucratic hurdles in the clearance issuance process. The findings highlight the importance of addressing the timeliness issue when issuing clearances. Delayed clearances can impact the smooth processing of pension-related matters, creating frustration and inconvenience for retirees. It may also result in inefficiencies and potential bottlenecks in the pension management system.

To enhance the overall pension management system in the context of law enforcement, there is a need for improvements in the issuance of clearances. Streamlining and expediting the clearance process can contribute to a more efficient and adequate pension system, ensuring that retirees receive their entitlements promptly. Further analysis and investigation may be necessary to identify specific areas of improvement and implement appropriate measures to address the timeliness issue. This

could involve streamlining procedures, reducing administrative burdens, enhancing communication and coordination between relevant agencies, and leveraging technology to automate and expedite the clearance issuance process.

Digital transformation is how companies embed technologies across their businesses to drive fundamental change. It provides increased efficiency, greater business agility, and unlocking new value for employees, customers, and shareholders. Many different paths lead to digital transformation, and each organization's journey will be unique. For example, a company might introduce AI or cloud computing to enhance its customer experience. Or it might redesign its supply chain to use machine learning better. A company can make spot-on predictions about customers' desired products in a few months, then shift production to meet demand. In every case, though, starting a digital transformation journey requires a new mindset. It is a chance to reimagine how companies do things, often from the ground up. Two concepts related to digital transformation are digitization and digitalization. Digitization is translating analog information and data into digital form—for example, scanning a photo or document and storing it on a computer.

Digitalization, however, is using digital technologies to change business processes and projects—such as skilled employees using new software platforms to help launch products faster. While digital transformation might include digitalization efforts, it goes beyond the project level and affects the entire organization. For most companies, digital transformation requires a shift from traditional thinking to a more collaborative, experimental approach. These new ways of approaching work reveal new solutions that can improve customer experience, drive employee innovation, and spur company growth at the fundamental level. Hence, PRBS wants to achieve this in its pension management system.

Table 3. Assessment Results on the Pension Management System of the PRBS in the Philippine National Police in terms of Investigation and Adjudication of Benefit Claims

Indicators	Pensioners		Active		Retirees		AWM	Rank
	WM	VI	WM	VI	WM	VI		
1. Information of the claimant on the status of their claims based on the submitted documents under investigation.	3.95	HI	4.00	HI	4.00	HI	3.98 (HI)	1
2. Updating of issuance of records from (PSA) Philippine Statistics Authority.	3.88	HI	3.98	HI	4.00	HI	3.95	4
3. Determination of qualified legal beneficiary through document examination submitted.	3.89	HI	3.98	HI	4.00	HI	3.96 (HI)	2.5
4. Distribution of benefits to the qualified legal beneficiaries.	3.89	HI	3.98	HI	4.00	HI	3.96 (HI)	2.5
Overall Average Weighted Mean	3.90	HI	3.98	HI	4.00	HI	3.96 (HI)	

Table 3 reveals the assessment results on the pension management system of the PRBS in the Philippine National Police regarding the Investigation and Adjudication of Benefit Claims. The three groups of respondents assessed all the indicators as 'Highly Implemented.' Indicator 1 (Information of the claimant on the status of their claims based on the submitted documents under investigation) ranked 1 with the highest average weighted mean of 3.98. Indicators 3 (Determination of qualified legal beneficiary through document examination submitted) and 4 (Distribution of benefits to the competent legal beneficiaries) ranked 2.5 with an average weighted mean of 3.96. In contrast, indicator 2 (Updating of issuance of records from (PSA) Philippine Statistics Authority) ranked 4 with the lowest average weighted mean of 3.95. This variable obtained an overall weighted mean of 3.96, generally assessed as 'Highly Implemented' by the three groups of respondents.

The result suggests that the respondents highly observe that the PRBS, regarding its pension management system, follows and observes the standard protocol for investigating and adjudicating benefit claims. The PNP Retirement and Benefits Administration Service (PRBS), as one of the lead offices that provide frontline

service, is mandated to follow the Republic Act No. 9485, otherwise known as "The Anti-Red Tape Act of 2007" or ARTA in brevity, and aims to improve efficiency and transparency in the delivery of government service to the public by reducing bureaucratic red tape and by simplifying frontline service procedures through the agency's Citizen Charter (CC). Its core mandate is to administer the pensioners' retirement, separation, and death benefits of the PNP personnel and implement plans and programs that would uplift the morale and welfare of the PNP pensioners. Preparation for retirement helps reduce the stress caused by retirement. Authority regarding the pension system in the PNP, specifically in terms of investigating and adjudicating benefit claims, is highly observed.

There are no more potential areas for improvement in the efficiency and effectiveness of the system's record management, which could impact the investigation and adjudication process for benefit claims within the PNP.

It must be noted that lack of timely updates and issuance of records can result in delays in processing benefit claims. Investigators and adjudicators may need to spend more time tracking down information or seeking alternative sources, prolonging the overall process. This

delay can cause frustration for claimants, especially those in need of immediate financial support. When the updating and issuance of records are inconsistent or inefficient, it erodes the trust of pension beneficiaries in the system. Claimants may perceive the process as unfair or unreliable, leading to a loss of confidence in the pension system's ability to handle their claims accurately and efficiently. This loss of trust can have broader implications, affecting the reputation of the PNP and its commitment to serving its personnel. The positive results taken from the questionnaires are supported by the results in the interview. One interviewee verbalized, Sir, sa current pension, it is great and stable and since the law enforcement function is distinct to other function in other agency of the government who is rendering from 8 AM TO 5 PM, we in the law enforcement are 24/7 duty serving our community to maintain peace and order, so it worthy for us to have highly reasonable pension. Another interviewed retiree verbalized, *Duon po sa adjudication at investigation of benefit claims, wala naman po akong*

masyadong nakitang malaking problema. Ang sa akin po ay naayos sa tamang panahon. Hindi na ako naghintay namg matagal. However, if there were positive feedbacks, there were also negative ones as one interviewee noted, Dapat magkaroon ng focal person sa provincial office ng PNP para pag may katanungan, may mas malapit kaming mapupuntahan. Kasi malayo pa kami kagaya niyan sa Antipolo pa ako e pag pumunta ako dito sa Crame sasabihin kailangang kung pumunta sa PRBU 4A e sa Laguna pa iyon. Another one said, Hotline, walang sumasagot para sa mga katanungan, tsaka dapat may system na din na pwede malaman through online kung nasaan na at anu na status ng claims kasi wala din naman sumasagot sa mga hotline nila.

In this aspect, Autor & Duggan (2019) conducted a study and highlighted the importance of addressing the updating process of records to improve law enforcement's overall pension management system. Ensuring that records are updated promptly and accurately is crucial for maintaining the integrity of pension data and facilitating smooth administrative processes.

Table 4. Assessment Results on the Pension Management System of the PRBS in the Philippine National Police in Terms of Payment of Retirement Benefits

Indicators	Pensioners		Active		Retirees		AWM	Rank
	WM	VI	WM	VI	WM	VI		
1. Preparation of letter of introduction (LOI) to Land Bank of the Philippines (LBP)	3.90	HI	3.98	HI	4.00	HI	3.96 (HI)	1.5
2. Determination of the amount to be received by the pensioner	3.89	HI	3.98	HI	4.00	HI	3.96 (HI)	1.5
3. Establishment of feedback mechanism and incorporate the results in the PNP PRBS Program Review and Analysis as mandated in RA 9485	3.88	HI	3.98	HI	4.00	HI	3.95 (HI)	3
Overall Average Weighted Mean	3.93	HI	3.99	HI	4.00	HI	3.96 (HI)	

Table 4 reveals the assessment results on the pension management system of the PRBS in the Philippine National Police in terms of payment of retirement benefits. As shown, the three groups of respondents assessed all the indicators' Highly Implemented'. Indicators 1 (Preparation of letter of introduction (LOI) to Land Bank of the Philippines (LBP)) and 2 (Determination of the amount to be received by the pensioner) both ranked 1.5 with an average

weighted mean of 3.96. In contrast, indicator 3 (Establishment of feedback mechanism and incorporation of the results in the PNP PRBS Program Review and Analysis as mandated in RA 9485) ranked 3 with an average weighted mean of 3.95. This variable obtained an overall weighted mean of 3.96, interpreted as 'Highly Implemented' by the three groups of respondents.

The average weighted mean suggests no challenges or gaps in effectively implementing the feedback mechanism. The possible gaps could be insufficient communication channels, limited participation from stakeholders, or inadequate analysis and utilization of the feedback received. These shortcomings can impact the accuracy, fairness, and efficiency of the payment of retirement benefits within the PNP, highlighting the need for improvements in this aspect of the Pension Management System. However, as the result shows, these do not happen.

This result further suggests that the establishment of feedback mechanism and the incorporation of its results into the PNP PRBS Program Review and Analysis are done beyond limits just like other indicators in the study. It simply means that the services are already at peak, such as gathering stakeholders' feedback, analyzing the results of the feedback results, and incorporating the results into the review and analysis process of the PRBS program. This is evidenced in the results of the interview as one survivor mentioned, *Para sa akin, iyong processing ng retirement benefits ay maganda naman. Anytime na ako ay pupunta sa opisina ay inaasikaso naman ako at sinanasbi nang maayos ang mga requirements na dapat dalahin kaya hindi nagtagal at nakuha ko ang dapat ay para sa akin.*

A similar study was conducted on the same topic, but a contradictory result was found. The said study noted that the establishment of a feedback mechanism and the incorporation of

the results in the PNP PRBS Program Review and Analysis, as mandated in RA (Republic Act) 9485, received the lowest average weighted mean in the assessment of various aspects of pension management in the context of law enforcement. The findings of such a study underscore the importance of establishing an effective feedback mechanism in law enforcement pension management. Such a mechanism allows stakeholders, including retirees and other relevant parties, to provide input, express concerns, and offer suggestions to improve the pension system. Incorporating the feedback into the program review and analysis ensures that identified issues are addressed and necessary policy enhancements are implemented. Like the said study, which noted negative feedback from the result, the present study, likewise, received negative feedback from one of the interviewees.

The interviewee uttered, *Sa pagkuha ng clearance madugo. Masyadong matagal lalo na ang Ombudsman at NAPOLCOM clearance kahit nasa computer era na tayo. Dapat iyan ang isang dapat masolusyunan.*

According to Bajtelsmit, Thakor & Yang (2019), analysis and collaboration with relevant stakeholders, including retiree associations and pension management authorities, may be needed to identify specific areas of improvement and implement appropriate measures to strengthen the feedback mechanism and its integration into the program review and analysis within the context of law enforcement pension management.

Table 5. Test of Significant Difference in the Assessment Results on the Pension Management System of the PRBS in the Philippine National Police

Subfactor	Groups	N	Mean	Standard Deviation	F-ratio	p-value	Interpretation
Preparation	Pensioners	112	3.95	0.17	45.469	0.000	Significant
	Active*	265	4.00	0.03			
	Retirees*	1337	4.00	0.03			
Coordination	Pensioners	112	3.96	0.16	47.187	0.000	Significant
	Active*	265	4.00	0.02			
	Retirees*	1337	4.00	0.02			
Investigation	Pensioners	112	3.90	0.27	54.607	0.000	Significant
	Active*	265	3.98	0.11			
	Retirees*	1337	4.00	0.05			
Payment	Pensioners	112	3.89	0.31	45.866	0.000	Significant
	Active*	265	3.98	0.14			
	Retirees*	1337	4.00	0.06			

Table 5 presents the significant difference in the Pension Management System assessment results of the PRBS in the Philippine National Police regarding Preparation. The mean score for beneficiaries in the Preparation subfactor is 3.95, with a standard deviation of 0.17. The F-ratio is 45.469, and the p-value is 0.000, indicating a significant difference. This suggests notable variations in pensioners' perceptions regarding the preparation level in the Pension Management System. The average score indicates a relatively high level of preparation among beneficiaries.

Regarding coordination, the mean score for pensioners in the Coordination subfactor is 3.96, with a standard deviation of 0.16. The F-ratio is 47.187, and the p-value is 0.000, indicating a significant difference. This implies significant variations in pensioners' perceptions of the level of coordination in the pension management system. The average score suggests a relatively high level of coordination among pensioners.

In terms of investigation, the mean score for pensioners in the Investigation subfactor is 3.90, with a standard deviation of 0.27. The F-ratio is 54.607, and the p-value is 0.000,

indicating a significant difference. This indicates significant variations in pensioners' perceptions of the level of investigation in the Pension Management System. The average score suggests a relatively good level of investigation, although slightly lower compared to the other subfactors.

In terms of payment, the mean score for beneficiaries in the Payment subfactor is 3.89, with a standard deviation of 0.31. The F-ratio is 45.866, and the p-value is 0.000, indicating a significant difference. This implies significant variations in pensioners' perceptions of the level of payment in the Pension Management System. The average score suggests a relatively good level of payment, although slightly lower compared to the other subfactors.

Overall, the significant differences across all subfactors indicate that pensioners' perceptions of different aspects of the Pension Management System vary. While the average scores suggest a generally high level of satisfaction, there may still be room for improvement, particularly in the investigation and payment subfactors, to further enhance the system's effectiveness and efficiency.

Table 6. Assessment Results on the Problems Encountered in the Implementation of the Pension Management System of the Philippine National Police

Indicators	Pensioners		Active		Retirees		AWM	RANK
	WM	VI	WM	VI	WI	VI		
1. Inaccessibility on the status of claims of the pensioner to PRBS.	3.83	VS	3.98	VS	4.00	VS	3.94 (VS)	1
2. Poor technology and slow internet connectivity.	3.51	VS	3.49	VS	3.51	VS	3.50 (VS)	3
3. Slow in the issuance of clearance by the following offices NAPOLCOM, Office of the Ombudsman, and IAS.	3.49	VS	3.49	VS	3.50	VS	3.49 (VS)	5
4. Miscommunication on buddy systems. (PKSK)	3.47	VS	3.50	VS	3.50	VS	3.49 (VS)	5
5. Poor services of PSA (Philippine Statistics Authority).	3.57	VS	3.47	VS	3.51	VS	3.52 (VS)	2
6. Poor online accounting system of the pensioners.	3.49	VS	3.49	VS	3.49	VS	3.49 (VS)	5
Overall Average Weighted Mean	3.56	VS	3.57	VS	3.58	VS	3.57 (VS)	

Table 6 reveals the assessment results of the problems encountered in implementing the Philippine National Police's Pension Management System. The three groups of respondents

assessed all the indicators as 'Very Serious' problems. Indicator 1 (Inaccessibility on the status of claims of the pensioner to PRBS) ranked 1 with the highest average weighted

mean of 3.94, indicator 5 (Poor services of PSA (Philippine Statistics Authority)) ranked 2 with an average weighted mean of 3.52, and indicator 2 (Poor technology and slow internet connectivity) ranked 3 with an average weighted mean of 3.50. Indicators 3 (Slow in the issuance of clearance by the following offices: NAPOLCOM, Office of the Ombudsman, and IAS), 4 (Miscommunication between buddy systems [PKSK]), and 6 (Poor online accounting system of the pensioners) all ranked 5 with the lowest average weighted mean of 3.49. Generally, the assessment result on the problems encountered in the implementation of the pension management system of the Philippine National Police obtained an overall weighted mean of 3.57 and was rated 'Very Serious.'

The results indicate that the Office encounters severe problems in its operation. This means that pensioners' inaccessibility to the status of their claims is a widespread and critical issue. This suggests that pensioners need help accessing information regarding the status of their claims within the PRBS. This could mean that pensioners need help to obtain timely updates, progress reports, or any relevant information related to their benefit claims. This lack of accessibility can lead to frustration

and anxiety among pensioners who rely on these benefits and, therefore, can result in pensioners being left in the dark about the progress of their claims, which can lead to uncertainty, prolonged waiting times, and potential financial difficulties for pensioners who depend on timely and accurate benefit payouts.

This negative result in the questionnaire is validated again by one of the results in the interview as follows, *Kulang na kulang ang mga kagamitan sa PRBS, mga computers at mga printers at dapat magkaroon ng mga focal persons sa probinsya, hindi lang sa regional office.* Another one also mentioned, *Mabagal pa din rin ang processing ng mga papel despite na digitalized na ang PRBS dahil maraming approving authority na dadaanan.*

According to Lehrer & Pereira (2019), the inability to access claim status information may indicate a breakdown in communication between the pensioners and the agency. Effective communication is essential for maintaining trust and ensuring that pensioners are adequately informed about the progress of their claims. In addition, the inaccessibility of claim status information implies a lack of transparency in the pension management system.

Table 7. Assessment Results on the Offered Solutions to the Problems Encountered in the Implementation of the Pension Management of the Philippine National Police

Indicators	Pensioners		Active Members		Retirees		AWM	Rank
	WM	VI	WM	VI	WM	VI		
1. Providing access and developing, maintaining, administering, upgrading, and securing the PRBS IT system program database and website.	3.90	HR	3.98	HR	4.00	HR	3.96 (HR)	2
2.Coordinating with the PNP IT Department to undertake upgrading, maintenance, and repair of computer hardware.	3.89	HR	3.98	HR	4.00	HR	3.96 (HR)	2
3. Assigning specific staff to easily coordinate the processing and issuance of clearance to the concerned government office.	3.89	HR	3.98	HR	4.00	HR	3.96 (HR)	2
4.Enhancement of technology in the conduct of periodic accounting checking and validation of the active buddy to his/her buddy pensioner.	3.91	HR	3.11	R	3.00	R	3.34 (HR)	5
5.Establishing to PSA regarding the PSA documents.	3.90	HR	3.11	R	3.00	R	3.34 (HR)	5
6. Standardization of technology at PRBS IT Services.	3.91	HR	3.11	R	3.00	R	3.34 (HR)	5
Overall Average Weighted Mean	3.90	HR	3.54	HR	3.50	HR	3.65 (HR)	

Table 7 presents the assessment results of the solutions offered to the problems encountered in the implementation of the pension management system of the Philippine National Police. As shown, all the provided solutions to the difficulties encountered were 'Highly Recommended' by the three groups of respondents. Indicators 1 (Providing access and developing, maintaining, administering, upgrading, and securing the PRBS IT system program database and website), 2 (Coordinating with the PNP IT Department to undertake upgrading, maintenance, and repair of computer hardware), and 3 (Assigning specific staff to efficiently coordinate the processing and issuance of clearance to the concerned government office) all ranked 2 with an average weighted mean of 3.96. In contrast, indicators 4 (Enhancement of technology in the conduct of periodic accounting checking and validation of the active buddy to his/her buddy pensioner), 5 (Establishing to PSA regarding the PSA documents), and 6 (Standardization of technology at PRBS IT Services) all ranked 5 with an average weighted mean of 3.34. The assessment results

of the offered solutions to the problems encountered in the implementation of the pension management of the Philippine National Police generally obtained a 3.65 overall weighted mean, rated 'Highly Recommended.'

The result implies that the suggested solutions are viewed positively and are considered valuable in improving the system's implementation, consistent across all three groups of respondents (beneficiaries, active personnel, and retirees). There is a shared belief among these groups regarding the effectiveness and importance of the proposed solutions.

These indicators represent solutions that respondents believe can address the problems identified in implementing the pension management system. They emphasize the importance of technology infrastructure, coordination with IT departments, and dedicated staff to improve the system's accessibility, functionality, and coordination with relevant stakeholders. Implementing these recommended solutions may help enhance the overall performance and effectiveness of the pension management system within the Philippine National Police.

Table 8. Test of Significant Difference on the Problems Encountered in the Implementation of the Pension Management of the Philippine National Police

Factor	Groups	N	Mean	Standard Deviation	F-ratio	p-value	Interpretation
Problems Encountered in the implementation of the Pension Management System of the Philippine National Police	<i>Pensioners</i>	11	3.56	0.21	1.127	0.324	Not Significant
	<i>Active</i>	265	3.57	0.18			
	<i>Retirees</i>	13 37	3.58	0.19			

Table 8 tests significant differences in the problems encountered in implementing the Philippine National Police's pension management system. The findings indicate that the perception of the issues faced in implementing the pension management system across the different groups (pensioners, active members, and retirees) in the Philippine National Police are the same. This suggests that the identified

problems are perceived similarly among these groups.

The non-significant results imply that pensioners, active personnel, and retirees view the challenges or issues faced in implementing the pension management system similarly. However, it is important to note that even though the results are not statistically significant, this does not necessarily mean that the problems

identified are not important or do not require attention. Further analysis and exploration of the specific problems encountered are recommended to better understand the nature and impact of these challenges on the overall Pension Management System.

The groups' assessments of the problems are the same. The results reveal that there is no significant difference in the three groups' assessments of the problems encountered, as reflected by the F-ratio of 1.127 with a p-value of 0.324. Therefore, the null hypothesis is accepted.

Table 9. Test of Significant Difference in the Assessment Results on the Offered Solutions to the Problems in the Implementation of the Pension Management of the Philippine National Police

Factor	Groups	N	Mean	Standard Deviation	F-ratio	p- value	Interpretation
Offered solutions to the problems in the implementation of the Pension Management System of the Philippine National Police	<i>Pensioners</i>	112	3.90	0.29	784.281	0.000	Significant
	<i>Active</i>	265	3.54	0.17			
	<i>Retirees</i>	1337	3.50	0.03			

Table 9 presents the test of significant differences in the assessment results on the solutions to the problems in implementing the Pension Management of the Philippine National Police. The table shows that the mean score for Pensioners in this factor is 3.90 with a standard deviation of 0.29. The F-ratio is 784.281, and the p-value is 0.000, indicating that the results are statistically significant. This suggests that beneficiaries perceive the offered solutions significantly differently from the other groups. The mean score for active personnel in this factor is 3.54, with a standard deviation of 0.17. The results for this group are not statistically significant compared to the other groups, and the mean score for retirees in this factor is 3.50, with a standard deviation of 0.03. Similar to the active personnel group, the results for retirees are not statistically significant compared to the other groups.

Based on the post hoc test results, both the active personnel and retiree groups have significantly lower mean scores than the pensioner group. This indicates that pensioners have a more positive perception of the solutions offered to the problems in implementing the Pension Management System compared to the active personnel and retirees.

Overall, the findings suggest that the offered solutions are perceived as significantly more favorable by the pensioner group than the active personnel and retiree groups within the Philippine National Police. This implies that the beneficiary group is more satisfied or in agreement with the proposed solutions. Further analysis and exploration are recommended to understand the specific factors contributing to these differences in perception among the groups.

Based on the analysis of the data, major recommendations are offered to be implement to the Pension Management System of the Philippine National Police.

Areas	Recommendations
A. Preparation of all documents	1. Streamline the document preparation process for retirees by providing clear guidelines and checklists to ensure completeness.
	2. Implement a digital document management system to enhance efficiency and accessibility of retiree documents.
	3. Provide comprehensive training to staff involved in document preparation to ensure accuracy and timeliness.

Areas	Recommendations
B. Coordination in issuance of clearances	<ol style="list-style-type: none"> 1. Establish a centralized clearance processing unit to ensure coordination and avoid delays in issuing clearances. 2. Develop a systematic clearance tracking system to monitor the progress and status of clearance requests. 3. Strengthen coordination with concerned government offices to expedite the issuance of clearances.
C. Investigation and adjudication of benefit claims	<ol style="list-style-type: none"> 1. Enhance the investigative capabilities of the Pension Management System by providing specialized training to staff. 2. Implement clear and standardized procedures for the adjudication of benefit claims, ensuring transparency and fairness. 3. Establish a dedicated team to handle benefit claim investigations, ensuring prompt and thorough resolution.
D. INTELLIGENCE AND INVESTIGATION OPERATIONS	<ol style="list-style-type: none"> 1. Strengthen intelligence gathering capabilities within the Pension Management System by leveraging technology and data analysis. 2. Foster collaboration between the Pension Management System and other law enforcement agencies for information sharing.

Results of Unstructured Interview Conducted

The individuals interviewed shared their thoughts on the Philippine National Police (PNP) pension system after the PRBS implemented it. The retirees mentioned that obtaining clearances, particularly from the Ombudsman and NAPOLCOM, is difficult and time-consuming. They suggested that technological solutions should be employed to streamline the process.

Regarding the PRBS, retirees and survivors expressed positive views. They appreciate its monitoring of pensioners and protection of the pension fund, especially in identifying disqualified pensioners. However, they noted that the increased workload for staff is a disadvantage.

Some concerns were raised regarding document processing. Despite digitalization, individuals have found the process slow due to multiple approving authorities. They also highlighted the lack of equipment like computers and printers in the PRBS and suggested the need for focal persons in provincial offices.

One retiree emphasized that the current pension system is stable and justifiable due to the unique nature of law enforcement work. The constant 24/7 duty in serving the community necessitates a respectable pension.

The survivors and retirees suggested improvements, such as having a focal person in

provincial offices to facilitate inquiries and reduce the need for long-distance travel. They also mentioned the need for an online system to check the status of claims and address the lack of response from hotlines.

Overall, the interviewees acknowledged certain positive aspects of the PRBS, such as monitoring and protecting the pension fund. However, they also highlighted various areas that require attention, including clearance processes, document processing efficiency, equipment availability, and accessibility for inquiries and claim status checks.

Conclusion

Based on the significant findings of the study, the following conclusions were drawn:

1. As an assessment of the Pension Management System of the PRBS in the Philippine National Police in terms of preparing all documents for the retirees, there are no issues or deficiencies in ensuring the completeness and legality of the supporting documents attached to retiree claims in accordance with the accounting and auditing requirements.

Regarding coordination in the issuance of clearances, the timely issuance of updated documents from the Philippine Statistics Authority (PSA) within the context of the pension management system is ac-

ceptable. The average weighted mean indicates that the respondents, who could be beneficiaries, active personnel, or retirees, perceive obtaining updated PSA documents necessary for pension-related processes as timely.

Improvements in updating and issuing records from the PSA are needed to investigate and adjudicate benefit claims. This suggests that the system has to take steps to mitigate the challenges and maintain a functional process. It signifies the commitment to continuously improve the pension management system and ensure updated records are available for accurate and efficient processing of pension-related matters.

Regarding payment of retirement benefits, it also shows that the respondents perceive no shortcomings in the feedback mechanism and the incorporation of results into the PRBS Program Review and Analysis. This indicates transparency, communication, or feedback utilization to drive improvements in the pension management system.

2. The significant differences across all subfactors indicate that beneficiaries' perceptions of different aspects of the Pension Management System vary. These differences generally suggest a high level of satisfaction, but there may still be room for improvement, particularly in the investigation and payment subfactors, to further enhance the system's effectiveness and efficiency.
3. As to the assessment results on the problems encountered in implementing the Pension Management System of the Philippine National Police, pensioners face challenges in accessing information regarding the status of their claims within the PRBS. This could mean that pensioners struggle to obtain timely updates, progress reports, or any relevant information related to their benefit claims.
4. Regarding the assessment results on the offered solutions to the problems encountered in implementing the Philippine National Police's pension management sys-

tem, respondents emphasize the importance of technology infrastructure, coordination with IT departments, and dedicated staff to improve system accessibility, functionality, and coordination with relevant stakeholders. Implementing these recommended solutions may enhance the overall performance and effectiveness of the Pension Management System within the Philippine National Police.

5. The non-significant results imply that beneficiaries, active personnel, and retirees view the challenges or issues faced in implementing the pension management system similarly.
6. The findings suggest that the offered solutions are perceived as significantly more favorable by the beneficiaries group than the active personnel and retiree groups within the Philippine National Police. This implies that the beneficiary group is more satisfied or in agreement with the proposed solutions.
7. At this moment, a significant recommendation is designed to enhance the policy implementation of the Philippine National Police's pension management system.

Acknowledgment

The researcher would like to acknowledge the following individuals who gave support and served as inspiration for his study:

THE GOD ALMIGHTY who gave him the wisdom, courage, patience, and good health in accomplishing his study;

HIS FAMILY who gave him untiring support from the start to the end of his study;

ALRIEN F DAUSAN, PhD, Dean, College of Criminal Justice Education, De La Salle University- Dasmariñas, and member of the dissertation review panel, for her motivation and academic advice;

LUCIO HERNANDEZ, PhD, professional lecturer of the Graduate Studies of Criminal Justice Education, De La Salle University- Dasmariñas Cavite, and Chairman of the dissertation review panel, for sharing his knowledge and expertise with the researcher to enhance his research;

PBGEN YOLANDA G TANIGUE (Ret), RSW, PhD, his adviser and professional lecturer of

the Graduate Studies of Criminal Justice Education, De La Salle University – Dasmariñas Cavite, former Chief of the Women and Children Protection Center (WCPC), and his dissertation adviser, for guiding and motivating him to finish his study.

WILFREDO DALUGDOG, PhD, professional lecturer of the De La Salle University-Dasmariñas Cavite and member of the dissertation review panel, for his exceptional suggestions and recommendations for the improvement of the researcher's study;

PCOL (ATTY.) JUDY S. LOPEZ, MNSA, PhD, Regional Chief Legal Service, PRO4A, professional lecturer of the Graduate Studies of De La Salle University – Dasmariñas Cavite, and member of the dissertation panel, for her clever opinions, comments, and recommendations for the enhancement of the researcher's study;

ELIZABETH BUENA-VILLA, PhD, Director CCJEGS, professional lecturer of the De La Salle University – Dasmariñas Cavite, and member of the dissertation review panel for being compassionate and for constantly reminding the researcher to finish his research study; and

Finally, **HIS FRIENDS and COLLEAGUES** for their support and encouragement of the researcher.

A.A.L

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