

SERVICE QUALITY OF FIELD LEGAL SERVICES DEPARTMENT IN A  
GOVERNMENT BANK INSTITUTION: AN ASSESSMENT

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## ABSTRACT

In an increasing competition in the market, it is important for an organization to maintain a high quality service not only in providing services to external clients but to internal clients as well. Service quality is a key factor to gain clients' loyalty and satisfaction and employees' work-related characteristics are important factors to achieve quality service. Delays in the performance of service and unable to inform clients with turn-around time of service are pointed out in an audit conducted to Field Legal Services Department in government banks in Iloilo City. Therefore, the study was conducted to assess the service quality of FLSD in relation to employees' work-related characteristics such as: empathy, reliability, responsiveness and assurance.

The study employed quantitative-correlation approach and purposive sampling to gather and analyse the data. The data were gathered from the 70 respondents assigned in the four client-units of FLSD, namely: Agrarian Office Center, Lending Center, Accounting Center and West Visayas Branches Group.

The overall findings revealed that work-related characteristics of employees in terms of empathy, reliability, responsiveness and assurance are all "excellent". However, among the four work-related characteristics, assurance achieved the highest mean which means that it is the most influential variable that affects the quality of service. As per quality of service, timeliness and accuracy are found to be "excellent". The result showed that there is high positive correlation between the work-related characteristics in terms of empathy, reliability, responsiveness and the quality of service in terms of

timeliness, while correlation between assurance and timeliness revealed to be very high. The conduct of this study also revealed that all work-related characteristics in terms of empathy, reliability, responsiveness, assurance and the quality of service in terms of accuracy have the same high positive correlation. Therefore, all the null hypothesis were rejected.

Based on the results, it revealed that the FLSD was able to conduct interventions to solve the issues. The availability of Internal Management System (IMS) and being covered with the Memorandum Circular 2016-1, the government bank employees were compelled to provide quality services and ensure that issues regarding the performance of service must be addressed properly in order to meet the objectives of their specific department & be qualified for the Performance-Based-Bonus (PBB).

Consequently, to maintain an excellent service quality, this study recommended for the FLSD to have a feedback form to be given to the clients at least every quarter of the year in order to monitor and assess whether excellent the quality of service provided is maintained. For the government bank institutions, to continually strengthen human resource capacity through trainings. This study recommended for the clients to be fully aware of the services and the standard process followed by the FLSD. They must likewise be open to ask the FLSD employees if there is any clarification needed about the service. For other employees of the bank to make an effort to reach out to FLSD when complex issues within their office arises. Lastly, for future researchers to conduct further studies about legal departments from other government and private bank Institutions to determine whether there are any similarities in the findings. They too could explore the difference on the types of services offered and the prescribed process between legal departments in government and private banks.