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An Evaluation of the Run After Contribution Evaders (RACE) Campaign of the Social Security System (SSS): Toward an Enhanced Contribution Collection and Employer Compliance

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ABSTRACT

This study evaluated the Run After Contribution Evaders (RACE) Campaign of the Social Security System (SSS) as an instrument for improving employer compliance and contribution collection. It examined the campaign through the key dimensions of Public Value Theory; identified challenges in its implementation; determined contribution collection issues affecting employers; and explored ways to further improve compliance and collection. The study employed a mixed-methods approach using interviews and surveys. Key informants were SSS Account Officers and Legal Enforcement Officers involved in the conduct of the RACE Campaign, while survey respondents were SSS Call Center employees who regularly handle employer inquiries and complaints related to contribution collection and compliance. Descriptive analysis was utilized for the survey responses while interview data were analyzed thematically. The findings showed that the RACE Campaign generally promotes employer awareness, encourages settlement of delinquent contributions, and ensures employees' access to SSS benefits. However, its implementation is affected by system and manpower limitations, logistical constraints, heavy workloads and procedural delays. Contribution collection is also affected by online remittance difficulties, payment issues and delays, unclear guidelines, and system usability issues. The study concludes that enforcement alone is insufficient to achieve sustained compliance. It recommends strengthening digital systems, simplifying procedures, improving employer communication and education, increasing manpower and operational resources, and using the latest technological advancements for improved monitoring and compliance.

Keywords: *Social Security System, Run After Contribution Evaders Campaign, contribution collection, employer compliance, social security, delinquency, evasion, enforcement, public value theory, public value, trust and legitimacy, service delivery quality, efficiency, operational capacity*

INTRODUCTION

The Social Security System (SSS) is a government financial institution that provides social security protection to private sector workers through financial assistance during contingencies like sickness, maternity, disability, old age, unemployment, and death (Orbeta, 2011). The financial viability of the institution heavily relies on the timely and accurate collection of contributions from its members (Ross, 2004). These contributions are the main source of funding for social security agencies or pension schemes which means that any problems in collecting them can put the institution's ability to pay benefits at risk (McGillivray, 2001).

As of October 2025, 74% or around 32 million of the 43 million current SSS members are employees from the private sector. However, not all employees in the private sector are being reported for SSS coverage and not all contributions from these covered employees are being remitted to the SSS. The SSS launched the Run After Contribution Evaders (RACE) campaign in 2017 to address these challenges and strengthen employer compliance through enforcement operations, employer engagement, and public awareness initiatives (SSS, 2018).

The International Labour Organization (ILO) emphasizes that strong social protection systems are important for reducing poverty, promoting equity, and ensuring economic resilience (ILO, 2025). Social security institutions worldwide operate through structured systems of collecting contributions, managing funds, and giving benefits to members to ensure financial protection during times of need (International Social Security Association [ISSA], 2013).

Despite the critical importance of contribution collection, the SSS has grappled with persistent challenges in employer compliance and contribution remittance. As of October 2025, while 74% of the SSS's 43 million members are private sector employees, a substantial portion of these workers remain unreported for coverage, and significant amounts of contributions go unremitted by their employers. The Commission on Audit (COA) has consistently highlighted these shortcomings, reporting in its 2023 Annual Audit Report that the SSS collected merely ₱4.581 billion, or only 4.89%, of the ₱93.747 billion in established collectibles (COA, 2024). Although reconciliation efforts reduced the outstanding amount to approximately ₱46 billion by October 2024, the persistence of such significant uncollected contributions signals deep-rooted issues in employer compliance and contribution collection that demand urgent attention.

In response to these systemic challenges, the SSS launched the Run After Contribution Evaders (RACE) Campaign in 2017, an enforcement initiative patterned after the Bureau of Internal Revenue's Run After Tax Evaders (RATE) Program. The RACE campaign represents a comprehensive approach to addressing employer non-compliance and contribution evasion through three interconnected strategies: enforcement operations that identify and pursue delinquent employers, employer engagement that promotes understanding of obligations and available settlement options, and public awareness initiatives that educate stakeholders on the importance of social security coverage (SSS, 2018; SSS, 2019). The campaign's underlying philosophy, as articulated by SSS management, positions RACE not merely as a punitive measure but as an opportunity to educate employers on the significance of timely contribution remittance and to provide pathways for compliance through condonation and installment schemes. The need for such enforcement measures is underscored by the long-term financial sustainability challenges facing the SSS. Since the 1980s, the SSS has increased its contribution rate only eight times, with rates remaining fixed at 8.4% for over two decades, while pension benefits have been adjusted twenty-seven times during the same period. This imbalance has heightened the importance of efficient contribution collection and strict enforcement of compliance, as Enoff and McKinnon (2011) emphasize: "For a contributory social security programme to be financially sustainable there is a need to match accurately its projected expenditures on benefit payments and administration costs with its projected income, including from the contributions of active insured persons" (p. 103). Without effective enforcement mechanisms like the RACE campaign, the SSS risks further undermining its financial stability and its capacity to deliver promised benefits to its members.

The challenges facing the SSS in contribution collection are by no means unique to the Philippines. Social security institutions worldwide contend with similar issues of employer compliance, contribution evasion, and fraudulent transactions that threaten their financial sustainability (Bailey & Turner, 2001; Mineva & Stefanov, 2018). The International Social Security Association (ISSA, 2013) emphasizes that social security institutions operate through structured systems of collecting contributions, managing funds, and delivering benefits—systems that require constant refinement to remain effective in the face of evolving evasion techniques and administrative challenges. Goveia and Sosa (2017) identify "prevention, detection, and deterrence" as key approaches to addressing contribution evasion and employer non-compliance, while Nyland et al. (2012) warn that weak consequences for violations may encourage employers to neglect their contribution obligations.

Despite the RACE campaign's proactive approach and the SSS's continued enforcement efforts, there has been limited research on evaluating the campaign's effectiveness in collecting employer contribution delinquencies and improving compliance. While previous studies have explored operational challenges within the SSS and the broader social security system (Orbeta, 2011), limited attention has been devoted to assessing compliance and collection-related initiatives like the RACE campaign. This gap is particularly concerning given the substantial amounts of uncollected contributions—₱46 billion as of October 2024—and the 2,941 cases filed against delinquent employers involving over ₱1.1 billion in unpaid contributions as of December 2024. The persistence of high uncollected contributions and the growing number of filed cases highlight the need for a systematic evaluation of the RACE campaign's effectiveness. Understanding the factors that contribute to employer non-compliance, the challenges encountered in implementing enforcement activities, and the contribution collection issues affecting employers can inform evidence-based recommendations for improving the SSS's enforcement efforts and enhancing the efficiency of contribution collection toward the sustainability of the Philippine Social Security System. This study aims to evaluate the effectiveness of the RACE campaign as a tool for improving employer compliance and to understand the factors contributing to non-compliance, contribution evasion, and other inefficiencies in SSS contribution collection, specifically examining the campaign's effectiveness across public value, legitimacy and support, and operational capacity perspectives; identifying the administrative and procedural challenges encountered in its implementation; determining the contribution collection issues that affect effective collection from employers; and providing evidence-based recommendations for strengthening the RACE campaign, enhancing contribution collection efficiency, and ensuring the long-term sustainability of the Philippine Social Security System.

Theoretical Framework

Introduced by Mark H. Moore in 1995, Public Value Theory serves as the foundation of this study. According to Moore (1995), public value is created when public managers and government agencies make decisions and implement strategies that benefit the public and enhance citizens' trust in government institutions.

In a more recent effort to clarify the measurement of public value, Faulkner and Kaufman (2018) conducted a systematic literature review on the topic which synthesized themes from 19 studies focused on public value measurement and eventually identified four key elements: outcome achievement, trust and legitimacy, service delivery quality, and efficiency. According to the authors, these four themes present key dimensions essential for measuring public value and were frequently used to describe aspects of value measurement which apply to most public institutions. This theory provides a valuable lens for evaluating public sector initiatives, such as the Run After Contribution Evaders (RACE) campaign of the Social Security System (SSS).

In the context of this study, Public Value Theory is used to evaluate the effectiveness of the RACE campaign in achieving its goals by looking at how well the SSS is delivering value to the public with a focus on key factors like achieving results, building trust, and efficiently utilizing its resources. Understanding these elements will help inform recommendations for improving the SSS's contribution collection policies and enhancing its service delivery to better meet the needs of its stakeholders.

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Conceptual Framework

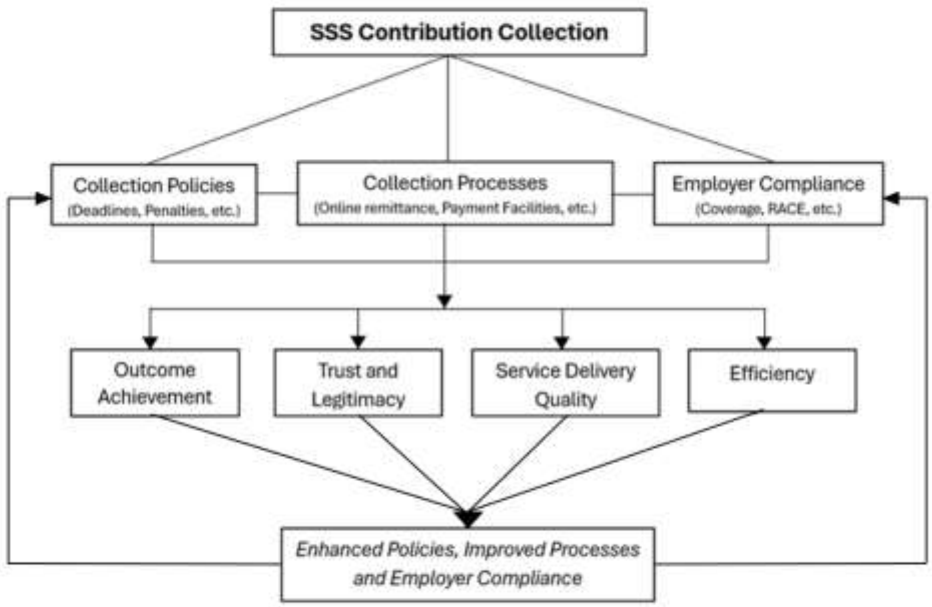

Figure 1. *Paradigm of the study*

Figure 1 presents the conceptual framework for the evaluation of the Run After Contribution Evaders (RACE) Campaign and the SSS contribution collection. It serves as the roadmap for assessing the institution's contribution collection and the campaign's implementation and its effectiveness. The framework considers the perspectives of Account Officers (AOs), Legal Enforcement Officers (LEOs), and SSS Call Center employees, providing a broader view of the campaign's implementation and its contribution to employer compliance and contribution collection.

In this framework, key concepts of Public Value like outcome achievement, trust and legitimacy, service delivery quality, and efficiency are utilized to assess the RACE campaign and understand various elements affecting employer compliance and the SSS' contribution collection. The findings from this study will serve as the basis for recommendation to improve the SSS' contribution collection and employer compliance.

Statement of the Problem

This study aims to evaluate the effectiveness of the RACE campaign as a tool in improving employer compliance and understand the factors leading to non-compliance, contribution evasion, and other inefficiencies. The study will also examine challenges in contribution collection to identify ways to enhance the SSS' contribution collection and improve employer compliance. Specifically, the study evaluated the following problems:

1. How effective is the RACE campaign as a tool for improving employer compliance in terms of:
    a. Public Value Perspective
    b. Legitimacy and Support Perspective
    c. Operational Capacity Perspective
2. What are the challenges the SSS face in implementing the RACE campaign?
3. What contribution collection issues does the SSS encounter that affect the effective collection of contributions from employers?
4. Based on the findings of this study, how can the RACE campaign be used to further improve employer compliance and contribution collection of the SSS?

Literature Review

Global Practices and Challenges in Social Security Contribution Collection

Social Security institutions around the world play an important role in providing financial assistance and protection to citizens against various contingencies like sickness, disability, unemployment, old age and death. These agencies were able to provide the assistance through mandatory contributions collected from employers, employees, and other covered groups (Ross, 2004). Social security contributions are essential in sustaining social protection programs and ensuring the long-term financial viability of various social insurance agencies as it will be difficult for these institutions to provide benefits when contributions are not collected (McGillivray, 2001). Hence, the contribution collection methods of these institutions directly affect its capacity to provide benefits to its members and beneficiaries.

At present, the management of social security contributions has developed as governments try to improve their efficiency and the members' compliance for the administration of social insurance or protection. The Organization for Economic Co-operation and Development ([OECD], 2026) emphasizes that strong administrative systems and streamlined procedures are necessary to ensure ease of compliance, especially for social security institutions where the main source of funding comes from the contributions being collected from its covered members. Also, maintaining the sustainability of social insurance systems strengthens public trust in government institutions as it is viewed as effectively meeting its mandated obligations towards its citizens (Belanger & Carter, 2008).

One of the most widely adopted global practices in improving contribution collection and employer compliance is the use of technology via digital and automated systems. Many countries have implemented electronic platforms that allow employers to report employee information and remit contributions through online payment platforms or websites (ISSA, 2019). Brown et al., (2014) and Kuznetsov et al. (2024) notes that digitalization helps reduce processing time, minimize human error, simplify government processes and reduce the costs and difficulties citizens face when accessing public services. Through automated contribution systems and data analytics, social security agencies were able to track payment records more efficiently, identify delinquent employers and detect evasion in a timely manner (ISSA, 2019).

Several countries have also implemented integrated tax and social security collection systems as it allows governments to coordinate the collection of payroll taxes and social security contributions more efficiently (Barrand et al., 2004). Integrating these systems reduces duplication or reporting burden on employers and improves compliance because employers are required to submit their employees payroll information through a single reporting system (Ross, 2004). In addition, the integration of tax authorities and social security agencies can also lead to combined audits which can strengthen its enforcement capabilities and reduce opportunities for contribution evasion (Enoff & McKinnon, 2011).

The conduct of workplace audits and the implementation of enforcement programs is another part of the most commonly used strategies in ensuring contribution compliance. Various social security institutions conduct random or scheduled workplace inspections and employer audits to verify if employers have officially reported their employees and if employees' contributions are accurately reported (McGillivray, 2001; ILO, 2015; Mukena, 2022).

Public awareness and educational campaigns have also been utilized by several countries to encourage voluntary compliance and remind employers of their obligations and explain the benefits of properly remitting their contributions (Bailey and Turner, 2001) like the the educational communication program in Uganda which resulted to a 17% increase in compliance and a growth of 30% for the registration of members of the country's workforce (Enoff & Ruggia-Frick, 2013).

Other enforcement measures like penalties, fines, and legal actions against delinquent employers have also been practiced by social security organizations as these consequences discourage contribution evasion and non-compliance among employers (Nyland et al., 2012; Fellner et al., 2013).

Despite these practices, a lot of countries still face major challenges in social security contribution collection. One of the most common issues is the non-compliance of employers on various social security regulations like non-reporting of employees for coverage, underpayment of monthly premiums and contribution evasion. When employers fail to remit their employees' contribution, they also deprive their workers of the benefits they are entitled to receive. According to Mineva and Stefanov (2018), in some countries, employers and individuals evade social security contributions through fraudulent reporting and various deceptive practices like the use of false identities, underreporting of salaries, or the employment of undeclared workers from refugee countries. Because of these kinds of practices, the monitoring of compliance and the collection of contributions became even more challenging. Nyland et al., (2006) emphasizes that social security institutions with weak or inconsistent enforcement mechanisms for contribution collection and compliance can encourage employers to evade their obligations.

Administrative limitations and insufficient resources like outdated systems and understaffing also contribute to collection challenges (Enoff & McKinnon, 2011) as these issues affect the effective collection of contribution and the monitoring of employer compliance. Employers may also find complex rules, frequent policy changes, and administrative procedures challenging and make it more difficult for them to completely understand their obligations. Levy (2008) further notes that inadequate enforcement efforts and weak systems often encourage employers to operate outside official social security guidelines.

Various collecting institutions for tax, social security and health insurance often have different compliance procedures and remittance systems which makes it a burden for employers due to multiple reporting which discourages compliance (Demarco & Rofman, 1999). Ross (2004) further explains that using existing government agencies for contribution collection can be more efficient than creating separate systems, but effective collection also requires strong coordination and seamless data sharing among government agencies. In a study conducted by Nyland et al. (2011), respondents described social security policies as ineffective because it is "complex" and not user-friendly making it difficult for them to pay their contributions.

Another issue related to compliance is the perceived weak benefit to contribution link which happens when people perceive that their benefits are lower than their lifetime contributions which demotivate them to continuously pay their social security contributions Mineva and Stefanov (2018). Voluntary compliance may be weakened by negative perceptions of social security programs, including concerns about fund misuse, low benefits, poor investment returns, processing delays, and limited knowledge on the benefits provided by social security institutions (Enoff & McKinnon, 2011).

Understanding these global practices and challenges provides valuable insights for evaluating enforcement initiatives implemented by social security institutions, including programs designed to address delinquent employers and strengthen compliance mechanisms like the SSS RACE campaign.

Contribution Evasion in Social Security Institutions

Contribution evasion is one of the most significant issues affecting the effectiveness and sustainability of social security systems worldwide (Bailey & Turner, 1997). Evasion happens when employers do not register their employees for coverage, underreport their salaries, or fail to remit the required contributions to social security institutions (Bailey & Turner, 2001; Enoff & McKinnon, 2011). Accurate and timely collection of social security contributions is essential in maintaining the viability of social protection systems and ensuring that workers receive the benefits that they are entitled to (McGillivray, 2001; Ross, 2004).

Employer delinquency generally refers to the failure of employers to remit their employees' contributions on time, while contribution evasion involves deliberate actions taken to avoid or reduce contribution obligations (Bailey & Turner, 2001). Some of the forms of evasion being practiced by employers, contractors and recruitment agencies as identified by Mineva and Stefanov (2018) includes the non-registration of employees, underreporting of wages, identity fraud, and undeclared work. Contribution evasion also leads to significant revenue losses for social security institutions which may affect their ability to sustain benefit programs like what happened in Egypt where evasion through underreporting of income resulted to low benefits (Bailey & Turner, 2001). Similar patterns of contribution evasion have also been observed in other countries where employers underreport their employees' salaries or manipulate the minimum contribution base to reduce the amount of required social security contributions (Nyland et al., 2011; Al-Subaihi, 2013).

Another form of evasion is when employers deliberately register only some of their employees then hire workers on casual basis or off the official payroll to avoid paying social security contributions (Bailey & Turner, 2001). Under-declaring of an employee's working hours is also being practiced by some employers, like what happened in Greece where workers were hired on 4-hour contracts but the real working hours is 7-8 hours (Mineva and Stefanov, 2018). Employers do this to reduce the amount of contributions that must be paid to the social security agency and according to the European Platform Tackling Undeclared Work (2018) the fines for false declaration of working time are much smaller, depending on the scale of the offence and the size of the company. Because of these practices, social security institutions encounter difficulties in accurately monitoring employer compliance and ensuring proper contribution payments.

One of the new forms of evasion identified by Mineva and Stefanov (2018) is the use of cryptocurrencies and unregulated or undisclosed electronic money transfers to conceal payments. Through these methods, financial transactions become more difficult to trace which may lead to unreported and unremitted income or contribution payments. As digital payment methods continue to develop, practices like these become additional challenges for authorities to detect and address contribution evasion.

Another challenge in the collection of social security contributions is contribution avoidance which happens when employees take jobs that are not covered by social security while employers structure arrangements to avoid classifying these workers as covered employees (Bailey & Turner, 2001). Some employers engage in more complex strategies to evade contribution obligations like the use of false employees, identity manipulation, or the creation of "ghost workers" whose salaries are not properly reported to tax authorities and social security agencies then declare bankruptcy after accumulating unpaid contributions which leaves the workers and the institution unpaid (Mineva & Stefanov, 2018).

Contribution evasion may also occur when employers and employees view social security contributions as a financial burden instead of a form of social protection (Mineva and Stefanov, 2018). In addition to the financial burden, the complexity of social security guidelines and procedures or administrative burden affects the way employers comply or remit their contributions (Nyland et al., 2011).

Enoff and Ruggia-Frick (2013) noted that issues about fraud and misuse of social security funds can also discourage employers and employees to continuously pay their social security contributions. Fraud and evasion may also happen when employers deduct the contribution from their employees, but they keep the contributions instead of remitting the payment to the social security institution (Bailey and Turner, 1997).

The consequences of contribution evasion go beyond the loss in the main source of funding of social security agencies, it also affects the employees who may no longer have access to the benefits and other forms of social protection that they are supposed to be entitled to (McGillivray, 2001; Ross, 2004).

At present, various forms of contribution evasion remain as persistent challenge faced by social security institutions worldwide, understanding these issues is important for evaluating the effectiveness of enforcement efforts created to address them.

Enforcement Mechanisms in Social Security Contribution Collection

Social security institutions rely on various strategies to monitor compliance and address contribution evasion, according to Goveia & Sosa (2017), the three main approaches are 'prevention, detection and deterrence'. When non-compliance is detected and identified, social security institutions can take actions to ensure that employees and employers remit their contributions (ISSA, 2013). Weak collection systems and enforcement efforts can unintentionally increase the risk of evasion (*Demarco & Rofman, 1999)* which may result in low social insurance funding and put the social protection of its members at risk.

Based on the study of Goveia & Sosa (2017), the first action is prevention which involves the simplification of rules and regulations, improvement of information systems, member education and awareness campaigns, profiling of risks sectors and staff training. Simplification of social security rules and regulations is an important preventive measure for evasion because employees and employers are less likely to comply or remit their contributions if the policies are too complex to understand (Nyland et al., 2011). Information systems and digital platforms were developed to streamline public services and enhance various transactions between the government and its citizens (Hegemann and Ritz, 2026) hence these systems should be regularly updated and improved to ensure that the members can conveniently comply. Another preventive measure, according to Bailey and Turner (2001), is the conduct of educational campaigns which explains the importance of social security contributions and its benefits. According to Goveia & Sosa (2017), public awareness campaigns help promote a culture of voluntary compliance through the discussion of the institution's policies and processes, employers' duties and responsibilities and the effects of non-compliance. Specific training for the social security personnel on error detection and face-to-face communication may support the prevention of contribution evasion through the conduct of risk analysis of non-compliance and the handling of random routine checks or field inspections (Goveia & Sosa, 2017).

Detection is often done through the conduct of field inspections and workplace audits whether by independent accountants (Maitra et al., 2007) or social security personnel, this activity allows the enforcement officers to detect cases of underreporting of salaries, non-registration of employees, and delayed remittance of contributions (Goveia & Sosa, 2017). However, limitations like outdated systems and insufficient manpower may affect the effectiveness of this enforcement action (Enoff & McKinnon, 2011).

According to the International Labour Organization ([ILO], 2015) labor inspections are essential tools in ensuring compliance with employment and social security regulations**.** For the efficient detection of fraud and contribution evasion, 'data-matching' and 'joint operations' between government institutions may be required, but the 'poor quality of administrative data' and the lack of 'joint agreement' between government agencies may limit its effectiveness (Goveia & Sosa, 2017). Detection of suspected fraud and evasion cases can also be done with the help of a dedicated hotline (Maitra et al., 2007; Goveia & Sosa, 2017) or a digital self-service platform which can offer anonymous reporting (Madsen et al., 2022) to reduce 'psychological costs' like the fear of employer retaliation. Once proven, sanctions may be administered to violators from monetary penalties, legal cases and up to the 'restriction of access to specific public service' (Pahlawan & Rasji, 2026).

Administering sanctions and the prosecution of non-compliant employees and employers is part of the deterrence initiative (Goveia & Sosa, 2017). Social security institutions, like tax authorities, may issue demand letters, conduct account investigations, or initiate collection proceedings against employers who fail or refuse to pay their obligations (Slemrod, 2018). It is important for social security agencies to emphasize the effects or the consequences of various violations to enforce compliance. When employees and employers are aware that non-compliance may result in penalties or legal actions, they are more likely to comply with social security regulations than when they become aware that there are no consequences to non-compliance (Nyland et al., 2012).

Another enforcement strategy used by social security institutions is the implementation of targeted compliance campaigns that focus on employers with outstanding contribution obligations (Bailey & Turner, 2001), it involves coordinated efforts between social security, labor and tax agencies and offers assistance like amnesties which are designed to help employers comply with social security obligations and prevent evasion (Nyland et al., 2006).

Technological innovations have also strengthened enforcement mechanisms in many countries with the use of digital monitoring systems and automated reporting platforms which helps social security institutions to track employer compliance and detect delinquencies more efficiently (ISSA, 2019).

When employees and employers still fail to comply, social security institutions may also administer sanctions like 'restriction of access to specific public services' or 'benefit cuts' and the filing of criminal law cases which is often considered as the last resort (Goveia & Sosa, 2017; Pahlawan & Rasji, 2026).

Despite the availability of various enforcement mechanisms, many social security systems continue to face difficulties in ensuring employee and employer due to challenges like limited manpower and outdated monitoring systems which often reduce the effectiveness of enforcement initiatives (Enoff & McKinnon, 2011)**.** In addition, field officers tasked with collecting contributions often face threats, harassment, and even violence in the line of duty like the murder of tax collectors in Indonesia (The Jakarta Post, 2016) and the Philippines (Inquirer.net, 2016). These challenges does not only highlight the risks involved in the collection of taxes and social security contributions, but also weaken the enforcement mechanisms designed to address contribution evasion and other forms of non-compliance**.**

The Run After Tax Evaders (RATE) Program

The Run After Tax Evaders (RATE) Program is a major enforcement initiative implemented by the Department of Finance (DOF) and the Bureau of Internal Revenue (BIR) to investigate and prosecute individuals and entities engaged in tax evasion and other criminal violations of the National Internal Revenue Code of 1997 (BIR, 2010). The RATE program was introduced as part of the national government's tax administration reforms to improve revenue collection, strengthen tax administration, and promote taxpayer accountability. According to the Bureau of Internal Revenue (2010), the RATE Program was established to deter tax evasion and encourage voluntary compliance with internal revenue laws through the detection, investigation, and prosecution of tax evaders.

Revenue collection in any government agency, especially tax and social security institutions, is important for the sustainability of various government programs because services and benefits cannot be funded or provided when taxes and contributions are not collected (Ross, 2004). Tax evasion is the deliberate non-payment of taxes which includes practices like undeclared employment, tax avoidance or structuring payments and employment arrangements to reduce tax obligations (Mineva and Stefanov, 2018). According to Feng et al. (2022), stronger enforcement actions are necessary to improve overall compliance, effectively control these types of practices and discourage tax evasion.

Revenue Memorandum Order (RMO) No. 24-2008 enumerates the policies, guidelines and the purpose for the implementation of the RATE program (BIR, 2008). It said:

> *"Before the inception of the RATE Program, the emphasis on the tax enforcement policy has always been on assessment and collection of taxes. The criminal aspect of any violation of internal revenue laws and regulations was not pursued as long as the taxpayers paid the taxes assessed against them. As such, upon payment and collection of the deficiency taxes, the cases against such erring taxpayers are usually withdrawn or dismissed.*
>
> *However, the Bureau had recently realized that maintaining public confidence in the fairness of the tax system is vital to effective tax administration. By investigating potential violations of the Tax Code and prosecuting tax offenders, the taxpaying public would recognize and be aware that the BIR is committed to ensure that everyone is paying their fair share of taxes. Consequently, this would lead to a change in the "risk equation"*

since potential tax offenders would now think twice before committing any infraction of our tax laws."

This comprehensive approach, which combines audits, criminal prosecution, and public disclosure, shows an enforcement strategy that balances detection, deterrence, and taxpayer education which is needed to address non-compliance (Goveia & Sosa, 2017).

According to Slemrod (2019), strong enforcement actions help reduce non-compliance because of the 'high probability of detection and punishment'. Evidence also suggests that the RATE Program has contributed to the improved tax collection in the Philippines as presented in the study of Liza (2016) which reported that the BIR collected ₱1.33 trillion in revenues in 2014, representing a 9.71 percent increase from the previous year. The study credited part of this improvement to the implementation of the RATE Program, noting that the filing of tax evasion cases strengthened the government's commitment to reforming tax administration and collecting the correct amount of taxes.

Recognizing the effectiveness of combining inspections, legal enforcement, and public awareness to improve compliance (Nyland et al., 2006; Goveia & Sosa, 2017), the Social Security System (SSS) adopted a similar approach through the Run After Contribution Evaders (RACE) Campaign. Like the RATE Program, the RACE Campaign targets employers who fail to comply with their statutory obligations like the registration of employees and the remittance of mandatory social security contributions. The campaign involves identifying delinquent employers through audits and inspections, issuing notices to settle unpaid contributions, offering condonation or installment schemes to support compliance and imposing monetary to legal sanctions for continued non-compliance (Social Security System, 2018).

Technological Advancements in Social Security Contribution Collection

Technological advancements have significantly transformed the way social security institutions operate, many countries have adopted digital systems, artificial intelligence (AI), big data analytics, machine learning, and blockchain technologies to improve the efficiency, accuracy, and transparency of contribution collection (ISSA, 2019). One of the important contributions of technology to social security administration is its ability to improve coverage and streamline processes through digital registration platforms like the United States of America's E-tax systems which includes E-Registration, E-Filing, and E-Payment (Adelekan et al., 2024). Several countries have also utilized biometric technologies for identity validation, contribution collection and benefits management to extend coverage and support inter-agency coordination by ensuring that services reach the right people (ISSA, 2019).

Information and Communication Technology (ICT) platforms made contribution collections more accurate and more efficient, an example is the application developed by the Uganda's National Social Security Fund which directly links with employers and banks to improve registration and collection (ISSA, 2019). Designed to monitor real-time transactions, VAT enforcement and reduce underreporting, Rwanda's Electronic Billing Machine (EBM) (Uwizeye, 2024) can be a potential model for social security institutions seeking to improve their compliance monitoring and the detection of contribution evasion.

Social security institutions can also utilize big data analytics for evasion and fraud detection as this '*converts massive quantities of raw data into useful insights by detecting patterns, trends and correlations'* (ISSA, 2019). These capabilities may help social security agencies in the early detection of contribution evasion to prevent compliance issues from developing into long-term delinquencies. According to the International Social Security Association (2019), 'AI techniques enable the implementation of fully automated systems based on machine learning and similar techniques to deliver more proactive social security services', machine learning algorithms can then examine past records to identify patterns (Mehta et al., 2025) and automate the assessment of compliance (Thompson et al., 2023). Machine learning has also enhanced financial planning and revenue forecasting, like the project developed by the URSSAF National Fund in France which found that the automated daily forecast of social security contributions was more accurate and efficient than the manual forecasting methods (Zaber et al., 2024). Through AI's predictive analytics and insights, tax authorities and social security agencies can anticipate future compliance trends for better decision-making and more pro-active enforcement efforts (Adelekan et al., 2024).

New technologies like as blockchain can automate tax computation and payment while providing a tamper-proof record of transaction which can make tax evasion more difficult (Mehta et al., 2025). According to Yaga et al., (2018), blockchain is a difficult-to-alter digital ledger that records and links transactions or information in blocks and provides a traceable record of transactions. In a study by Mehta et al., (2025), case examples like Estonia and China have shown that integrating blockchain with third-party data verification improves the detection of 'concealed income' and fraudulent reporting. Although the use of blockchain in social security remains limited (ISSA, 2019), its use in tax institutions can serve as a potential model in supporting secure data-sharing to improve the transparency and reliability of contribution and benefit transactions.

These technological advancements have strengthened social security administration by extending coverage (ISSA, 2019; Adelekan et al., 2024), improving the efficiency of contribution collection (ISSA, 2019), strengthening compliance monitoring and detection (Mehta et al., 2025), enhancing financial planning and revenue forecasting (Zaber et al., 2024), and supporting more proactive enforcement actions (Adelekan et al., 2024). However, it should be noted that technology alone cannot ensure effective contribution collection as its success also depends on institutional readiness, reliable digital infrastructure, legal and ethical protections, citizen support, and continuous training and development (ISSA, 2019; Adelekan et al., 2024; Mehta et al., 2025).

Synthesis of the Review of Related Literature

The reviewed literature shows that effective contribution collection and employer compliance are essential to the financial sustainability of social security institutions (ISSA, 2013). The sustainability of these institutions is important because they provide assistance to its covered members during contingencies like sickness, maternity, unemployment, disability, retirement and death. Several countries have improved their systems and implemented or developed new programs, using technology and streamlining their processes to make the contribution collection more convenient, efficient and transparent (ISSA, 2019; Adelekan et al., 2024; Mehta et al., 2025). Despite these efforts, contribution evasion remains a persistent concern which happens through non-reporting of employees for coverage, underpayment, or non-remittance of contributions (Mineva and Stefanov, 2018). These issues are often associated with the lack of strong enforcement, complicated rules, limited resources, and outdated systems. (Demarco and Rofman, 1999; Nyland et al.,2006; Nyland et al., 2011).

According to the reviewed literature improving compliance and addressing contribution evasion requires a mix of enforcement, administrative assistance, technological and stakeholder support (ISSA, 2013; Goveia & Sosa, 2017), Due to the complexity of the ways employers and other individuals try to avoid paying the required contributions, social security institutions should also explore all ways to monitor and put a stop to these kinds of practices. Random or regular inspections, monetary or legal sanctions, and targeted compliance initiatives can discourage evasion, while educational campaigns and various technological advancements can help social security agencies raise awareness, track and identify evasion and prevent it from becoming a long-term problem (Bailey and Turner, 2001; ISSA, 2019; Mehta et al., 2025). However, the effectiveness of these actions depends on how well the challenges contributing to contribution evasion are addressed.

Despite these findings, there is limited literature that specifically explore or assess targeted enforcement actions which were designed to pursue contribution evader. Existing studies often discuss and examine contribution compliance practices and challenges, tax evasion and enforcement, expanding social security coverage, digital collection systems and other technological advancements in the collection of taxes

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and social security contributions. At present, there is limited evidence on how targeted enforcement campaigns are implemented and how it contributes to employer compliance and contribution collection of social security institutions.

METHODS

Research Design

This study employed a mixed-methods research design, combining quantitative and qualitative approaches to evaluate the Run After Contribution Evaders (RACE) Campaign of the Social Security System (SSS). Quantitative data were gathered through a survey, while qualitative data were obtained through interviews with key informants involved in the implementation of the campaign. The use of both approaches allows the study to examine the campaign from different perspectives and provide a more comprehensive understanding of its effectiveness, particularly in improving employer compliance and contribution collection (Oranga, 2025).

This design was appropriate for the study because it aimed to assess the perceived effectiveness of the RACE campaign as a tool in improving employer compliance and contribution collection while also exploring the experiences and challenges encountered during its implementation. The qualitative approach used interviews and thematic analysis to explore the experiences, observations and challenges of the SSS field officer involved in the RACE campaign implementation. For the quantitative approach, survey and descriptive analysis were used to identify the strengths, weaknesses and areas for improvement in the SSS' contribution collection which provides a broader view of employers' feedback regarding the collection of contribution and their concerns about compliance. The research design matrix table below outlines the components that the researcher used.

Table 1. *Research Design Matrix*

Research Question	Research Objective	Research Outcome	Source Data	Research Tools	Data Analysis
1. How effective is the RACE campaign as a tool for improving employer compliance in terms of: *a. Public Value Perspective b. Legitimacy and Support Perspective c. Operational Capacity Perspective*	To assess the effectiveness of the RACE campaign as a tool in improving employer compliance.	A report on the effectiveness of the RACE campaign as a tool in enhancing employer compliance.	SSS field officers (Account Officers and Legal Enforcement Officers)	Interview	Thematic Analysis
2. What challenges does the SSS face in implementing the RACE campaign?	To determine the challenges encountered in the implementation of the RACE campaign.	A summary of key challenges affecting the implementation of the RACE campaign.	SSS field officers (Account Officers and Legal Enforcement Officers)	Interview	Thematic Analysis
3. What contribution collection issues does the SSS encounter that affect the effective collection of	To identify the contribution collection issues that affect effective contribution collection and	A set of major contribution collection issues affecting employer compliance.	Employees of the SSS official feedback channel (SSS Call Center employees)	Survey	Descriptive Analysis

Research Question	Research Objective	Research Outcome	Source Data	Research Tools	Data Analysis
contributions from employers?	employer contribution remittance.				
4. Based on the findings of this study, how can the RACE campaign be used to further improve employer compliance and contribution collection of the SSS?	To provide recommendations to further improve employer compliance and contribution collection through the RACE campaign.	A compilation of Recommendations to strengthen the RACE campaign and enhance contribution collection.	SSS field officers (Account Officers and Legal Enforcement Officers) Employees of the SSS official feedback channel (SSS Call Center employees)	Interview Survey	Thematic Analysis Descriptive Analysis

Research Locale

Data gathering for this study was conducted at the Social Security System (SSS) Main Office in East Avenue, Quezon City, and other branches in the National Capital Region (NCR) – North Division. The study included the Employer Delinquency Monitoring Department and the Member Communications and Assistance Department at the SSS Main Office where key informants and survey respondents involved in or connected with the study were assigned. The NCR-North Division, where some of the key informants were assigned, has the most number of SSS branches in the National Capital Region and is composed of the following branches: Batasan-Hills, Congressional, Cubao, Deparo, Diliman, Eastwood, Fairview, Kalookan, Malabon, Navotas, Novaliches, Paso De Blas, San Francisco Del Monte and Valenzuela.

Population, Sample Size and Sampling Technique

The respondents in this study were individuals with direct involvement in or knowledge of the Run After Contribution Evaders (RACE) Campaign and SSS contribution collection. To reflect their respective roles, they were grouped according to their involvement in the campaign and contribution collection process. Key informants consisted of SSS Account Officers and Legal Enforcement Officers who are directly involved in the conduct of the RACE campaign, while survey respondents consisted of SSS Call Center employees who handle employer-related inquiries and concerns. Their involvement provided relevant perspectives on the effectiveness of RACE, employer compliance, contribution collection, and the challenges encountered in its implementation. The selection of these groups was based on their direct interaction with employers and their respective roles in monitoring, enforcing, and supporting compliance with SSS contribution requirements.

Table 2 summarized the groups included in this study to present the classification of the key informants and respondents effectively.

Table 2. *Classification of the Respondents*

Position	Role	Involvement in the RACE Campaign and SSS Contribution Collection
Account Officers	Interview – Key Informants	Manages employer branch accounts and monitors compliance to Social Security (SS) Law, implements approved marketing plan to attain corporate goals on expanding coverage and increasing revenue, and promotes membership/participation to different SSS programs and services. Conducts coverage mapping to the updating of employer's statement of account for the conduct of RACE.

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Position	Role	Involvement in the RACE Campaign and SSS Contribution Collection
Legal Enforcement Officers	Interview – Key Informants	Works with the Account Officer for the conduct of RACE campaign through the handling of legal concerns and issuance of demand letters to evaders up to the court hearing proceedings and filing of cases.
SSS Call Center Agents / Member Service Representatives (MSRs)	Survey – Respondents	Handles inquiries, complaints, requests for assistance, counseling, and status verification from employees, employers, and other stakeholders received through Hotline 1455 or the SSS Call Center.

Sample Size

In this study, the sample size for the interview component was based on the experience and direct involvement of SSS personnel in the implementation of the RACE Campaign. According to Tajik et al., (2025), purposive sampling can be utilized when research participants had in-depth understanding or specialized knowledge to provide valuable information. Account Officers (AOs) and Legal Enforcement Officers (LEOs) were selected because they have direct experience in identifying delinquent employers, conducting compliance activities, and implementing enforcement actions under RACE. For the interview, four AOs were selected to represent the different branch categories, with one AO from the small and medium branch category and two AOs from the large branch category, based on the study sites. The selection also considered staffing, workload, and time constraints. In addition, four LEOs were included, corresponding to the total number of LEOs assigned to the study sites. This selection ensured that the different operational settings relevant to RACE implementation were represented.

For the contribution collection survey, the study included all 67 employees of the SSS Call Center as respondents. Their responses were used to gather employer feedback, concerns, and experiences related to SSS contribution collection, as the Call Center or Hotline 1455 serves as one of the primary channels where employers communicate with the SSS. Employers directly involved in the RACE campaign were not included as respondents. This limitation was set not only for safety reasons, as RACE operations are conducted in coordination with Local Government Units and law enforcement personnel, but also to protect the identity of employers who may still have the opportunity to comply and whose cases may not yet have been formally filed. This approach ensures the protection of involved parties while maintaining the integrity and reliability of the data collected from SSS personnel.

There were a total of 75 respondents in the study which is composed of 4 Account Officers, 4 Legal Enforcement Officers and 67 Call Center Agents / Member Service Representatives.

Sampling Technique

The study employed purposive sampling to select respondents whose roles and experiences were directly relevant to the research (Tajik et al.,2025). This non-probability sampling approach allowed the researcher to intentionally select and include SSS personnel who had direct involvement in the RACE Campaign and contribution collection to ensure that the data gathered were based on relevant knowledge and actual work experience

Research Instrument

The study used two primary data-gathering instruments: an interview guide and a survey questionnaire, each designed to address specific research questions. The interview guide was used to gather qualitative data from SSS personnel directly involved in the RACE Campaign, while the survey questionnaire was used to obtain quantitative data on employer feedback regarding SSS contribution collection.

The first research question was addressed through interviews with Account Officers and Legal Enforcement Officers to assess RACE's effectiveness in improving employer compliance in terms of Public Value, Legitimacy and Support, and Operational Capacity. The second research question also used interviews to identify the administrative and procedural challenges encountered in implementing the campaign.

The third research question was addressed through a survey of the 67 SSS Call Center employees, who handle employer-related inquiries, complaints, and requests for assistance. The survey gathered employer feedback and concerns regarding SSS contribution collection policies and processes.

Both instruments used clear and concise language appropriate for respondents from different backgrounds and were developed based on the study's research questions, objectives, and relevant literature to ensure that the data gathered were directly aligned with the evaluation of RACE and SSS contribution collection.

Data Gathering Procedure

The data-gathering process started with securing permission from the SSS management to access relevant documents, conduct survey, and interview selected personnel. Request letters were sent to the heads of the units involved, outlining the purpose of the study and specifying the data needed for analysis. The final interview guide and survey questionnaire were prepared based on the study objectives and applicable validation feedback. After approval, the researcher proceeded with document/record review, followed by the interviews with SSS field officers and survey with the SSS Call Center Employees. Ethical considerations, including informed consent, confidentiality, and voluntary participation, were explained to all respondents.

The interviews and survey were conducted through face-to-face and online methods, depending on the respondents' availability and convenience in coordination with the concerned SSS offices to minimize disruption of operations. After collection, the responses were checked for completeness, coded, and organized for analysis. Interview data were analyzed thematically, while survey responses were coded and processed by an authorized statistician, followed by the researcher's descriptive analysis. To adhere with ethical standards, collected data and results were kept in a safe place to avoid unauthorized access.

Data Analysis Techniques

The following techniques were utilized in this study to ensure an objective analysis of the data and to provide a sound basis for the conclusions and recommendations.

Frequency and Percentage – These descriptive statistical measures were used to present and summarize the profile of the respondents, particularly in terms of length of service as SSS Call Center employees. They were also utilized to describe the distribution of responses to survey items like the frequency of employer inquiries, complaints, and compliance-related concerns in contribution collection.

Ranking – Ranking was applied to identify the most common employer complaints, technical issues encountered in online contribution remittance, and suggested areas for improving contribution collection policies and systems. This technique helped prioritize the issues that most significantly affect employer compliance and contribution collection.

Descriptive Analysis – To present the results in a simplified manner, this study used descriptive analysis to evaluate the survey responses and findings. Frequencies, means, and standard deviations were used to describe the main survey findings.

Thematic Analysis – Thematic coding was used to identify and analyze patterns and themes from the conducted interviews. The coding techniques helped to categorize responses into themes that directly relate to the study's research questions.

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RESULTS AND DISCUSSION

Evaluation of the Run After Contribution Evaders (RACE) Campaign as a Tool for Improving Employer Compliance

Interview Results

This part presents the findings from interviews conducted with the Account Officers (AOs) and Legal Enforcement Officers (LEOs), or the field officers directly involved in the implementation of the RACE campaign. The purpose of these interviews was to evaluate the effectiveness of the RACE campaign as a tool for improving employer compliance and to explore key factors in employer delinquency and evasion. The responses of the participants during the interviews were analyzed to answer the first, second, and fourth research questions.

Profile of the Key Informants

Eight key informants (KI 1 to KI 8) participated in the interviews, consisting of four Account Officers, with representatives from small (1), medium (1), and large (2) SSS branches of the National Capital Region (NCR) – North Division, and four Legal Enforcement Officers from the Employer Delinquency Monitoring Department assigned to the said division. Branches are classified according to size based on the number of transactions, amount of collections, and number of employer accounts.

Account Officers – manage employer branch accounts and monitor compliance with the Social Security (SS) Law. They implement approved marketing plans to expand coverage, increase contribution collections, and promote employer participation in SSS programs and services. They handle coverage mapping, updating employer statements of account, and site inspections or visits for the conduct of the RACE campaign.

Legal Enforcement Officers – work with the Account Officers in the conduct of the RACE campaign by addressing legal concerns during enforcement activities and facilitating the issuance of demand letters to delinquent employers through case filing and court proceedings.
The themes and subthemes were developed from the actual responses of the key informants. Through the experiences and insights shared by SSS field officers, this chapter also aims to provide a deeper understanding of how the RACE campaign operates in actual practice, including its processes, challenges, and enforcement strategies.

The Public Value Perspective examines whether the RACE campaign creates meaningful benefits for employees and employers. It is important to assess whether the campaign achieves its intended outcomes, especially in improving employer compliance and supporting the timely and accurate remittance of contributions.

Table 3. *Effectiveness of the RACE Campaign as a tool for Improving Employer Compliance in terms of Public Value Perspective*

Major Theme	Sub-theme	Codes	Excerpts
Outcome Achievement	Increased contribution collection	Increased payment and installment arrangements Settlement of delinquency	*The number of employers enrolled in the contribution installment scheme in one jurisdiction increased from 10 last year to 45 this year **[KI5]**.*
Outcome Achievement	Improved employer compliance	Voluntary compliance Settlement after enforcement activities	*Respondents reported an increase in the number of employers visiting the branch to further inquire or pay for*

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Major Theme	Sub-theme	Codes	Excerpts
			their delinquencies after the RACE operations ***[KI1, KI4, KI5]****.*
Outcome Achievement	Employee protection and benefit access	Employee coverage Benefit and Loan eligibility Protection from employer negligence	*Employees affected by the RACE operations feel assured that SSS is doing something to protect them from non-compliant employers* ***[KI3]*** *and some employees even visit the branch to personally thank them after being able to file for a benefit* ***[KI5]****.*
Outcome Achievement	Increased awareness	Awareness of payment status Discovery of unremitted contributions Understanding of employer obligations	*Some employers discover that their accountants do not remit their payments to SSS through the RACE operations* ***[KI2, KI4, KI6].***
Sustainability of Outcomes	Temporary compliance	Short-term compliance Dependence on inspections Verbal commitments	*Some employers will only comply for a short period after the RACE operations while other employers will just commit to compliance during the enforcement process but will not act on it afterward* ***[KI3].***

The RACE campaign contributes to public value mainly through improved contribution collection, increased employer awareness and the protection of employees' access to SSS benefits and loan privileges. The respondents emphasized that the RACE campaign plays an important role in ensuring that *"employees are not left vulnerable due to employer negligence"* as shared by a respondent [KI3].

The findings suggest that RACE operations help improve employers' awareness of their actual payment status, as according to the respondents some employers discover that their collected contributions were not remitted to the SSS by their accountants as shared by a respondent [KI6] *"During the RACE operation niya nalaman na yung accountant niya di binabayad sa SSS yung nire-remit niya, may proof siya na pinakita sa amin na ni-remit niya sa accountant niya pero nung tinatawagan na ni employer si accountant ayaw na sagutin ang phone call namin"*. This highlights the role of RACE in identifying unremitted contributions and bringing such discrepancies to the employers' attention.

Interviewees also reported observable improvements such as voluntary compliance after inspections, improved employer awareness on their obligations and increased settlement of delinquencies like what a respondent [KI4] shared *"Marami naman nakikipag-coordinate, minsan nga pumupunta agad sila sa branch kahit na kakapunta lang namin sa kanila"*. Another interviewee [KI5] explained *"Tumaas yung awareness nila sa pagku-comply nang tama. Dahil sa RACE campaign dumami yung sa installment ko from 10 employers last year to 45 na po this year kaya nakatulong po yun sa collection at compliance ng mga employers. Kahit unti-unti, they showed their willingness to pay."* This finding suggests that RACE is effective in producing immediate compliance outcomes especially when enforcement activities directly reach delinquent employers.

Several informants noted that once employers comply after RACE enforcement actions, affected employees are able to apply for various SSS benefits or avail of SSS loan programs. One respondent (KI5) shared an experience with an employee from a company they had visited during the RACE operations *"Nagpunta yung employee sa branch namin at nagpapasalamat dahil nakapag-file na sila ng maternity then yung isa niyang kasama ay nakapag-loan na rin because of the updating of records after ng RACE campaign"*. This experience highlights the campaign's role in translating enforcement actions into tangible employee welfare outcomes.

The finding is consistent with the Public Value framework of Faulkner and Kaufman (2018), whose systematic review identified Outcome Achievement as one of the major components used to assess public value. The framework emphasizes the focus on meaningful outcomes for the citizens and not just simply completing activities or projects. For RACE campaign, its contribution to public value is realized when these enforcement activities eventually lead to increased employer compliance, improved employer and employee awareness and ensuring employees' access to social security benefits.

However, some respondents noted that these improvements are often temporary or short-term as compliance tends to depend on the frequency of inspections. A minority of informants expressed concern that some employers just make verbal commitments just to get done with the RACE operations but fail to follow through with concrete actions as shared by a respondent [KI3] *"Marami pong nagku-cooperate pero marami din po yung nagku-communicate lang na magku-comply pero wala naman ding compliance after kaya yung iba po talagang naire-refer na minsan sa legal para sa demand letter na po"*. This finding is important in understanding the effectiveness of the RACE campaign as a tool in improving employer compliance as the campaign may be successful in recovering unpaid contribution, but it is still not able to sustain continuous compliance after the enforcement activity has ended. A study conducted by Wang et al. (2026) found that employers' compliance with social insurance contributions can be influenced by various factors like the cost of contributions, economic conditions and the strength of enforcement measures. Hence, regular monitoring and follow-up inspections are needed to determine whether employers remain compliant after the RACE operation.

Table 4. *Effectiveness of the RACE Campaign as a tool for Improving Employer Compliance in terms of Legitimacy and Support Perspective*

The Legitimacy and Support Perspective examines how the conduct of the RACE campaign influences stakeholder trust, acceptance, and cooperation. Understanding employers' and employees' perceptions of the campaign is important in determining whether enforcement actions are viewed as fair, transparent, and acceptable.

Major Theme	**Sub-theme**	**Codes**	**Excerpts**
Trust and Legitimacy	Employee support	Protection of employee rights Confidence in SSS	*Employees generally viewed RACE positively because it showed that SSS is doing something to ensure their access to benefits* ***[KI2, KI3, KI5, KI6]***
Employer Support	Proper communication Transparency	Explanation of RACE campaign purpose Respectful dialogue Proper identification	*Employers were more cooperative when the purpose and legal basis of the campaign were clearly explained.* ***[KI3]*** *Field officers set the tone of the dialogue to emphasize that the operation is not conducted to punish employers but to help them address their delinquencies* ***[KI6]****.*
Employer Resistance	Avoidance and confrontation	Refusal to appear Verbal confrontation	*Some employers avoided direct interaction with the field officers and some expressed dissatisfaction with enforcement activities* ***[KI8]****.*
Perception of enforcement	Corrective not punitive approach	Compliance guidance Settlement options	*Field officers frame RACE as a corrective and protective intervention*

	rather than purely punitive action ***[KI3]***.

Table 4 shows that the trust, legitimacy and support factors of the RACE campaign largely depend on how the enforcement activity is perceived by employees and employers. Respondents generally described public perception of SSS enforcement efforts as mixed. Employees tend to view the RACE campaign positively because they see the campaign as an effort of the SSS to ensure that their contributions are properly remitted. As shared by a reposdent [KI5], employees often say *"Buti na lang may ganyan kayo kasi para sa amin pala 'yan..."* because it showed that that the institution care for them enough to ensure that they get covered and reported properly so they can receive their benefits.

Employers, on the other hand, were reported to have varied reactions. Many employers consider the campaign fair and acceptable when its objectives and legal basis are clearly explained. *"Positive naman po ang tingin nila sa RACE once i-explain na natin kung para saan ba yun na hindi lang para sa collection ni SSS kundi para rin sa employees nila..."* said a respondent [KI3] when asked about the employers' usual reaction on the enforcement activity. According to the respondents, cooperative responses usually include the submission of required documents, voluntary compliance after inspections, and inquiries about installment plans. However, some employers still view the RACE campaign as burdensome and became resistant, avoided direct communication with the SSS field officers or questioned the enforcement activity. One respondent [KI8] noted that certain employers in his jurisdiction expressed dissatisfaction following a RACE operation, stating, "*Hindi namin nagustuhan ang ginawa niyo sa amin,"* which occurred during an enforcement activity conducted in the presence of SSS executives and media personnel. According to some respondents, employers sometimes become uncomfortable or feel intimidated when SSS executives and media representatives were present during enforcement operations.

Respondents shared that efforts are made to frame the RACE campaign not merely as a punitive measure but as a corrective and protective intervention. They identified several trust-building strategies used during the implementation of the RACE campaign, *"Transparency po regarding sa letter, ini-explain sa kanila kung para saan yung notice of violation, mag-offer ng installment if hindi kaya agad makakabayad..."* [KI3]. These include verifying that the employers visited are indeed non-compliant or delinquent and properly introducing themselves as SSS representatives. Respondents also emphasized the importance of transparency in procedures, clearly explaining the purpose of the campaign, offering condonations or settlement options, providing clear timelines, and maintaining respectful communication with employers. Respondents also emphasized that trust is strengthened when they clearly set the tone that the RACE enforcement activities are intended not to punish employers but to assist them in addressing their delinquencies, providing guidance on compliance and helping them avoid further legal violations [KI6].

These findings suggest that while enforcement actions may initially generate resistance, they also enhance institutional credibility when stakeholders recognize their role in protecting employee welfare and upholding social security laws. The finding is consistent with the study of Batrancea et al., (2019) which examined 44 countries and showed that trust in government authorities and enforcement power can work together in encouraging compliance. The study further found that enforcement power would more likely lead to voluntary compliance when citizens trust the authorities exercising that power.

Table 5. *Effectiveness of the RACE Campaign as a tool for Improving Employer Compliance in terms of Operational Capacity Perspective*

The Operational Capacity Perspective focuses on the SSS's ability to effectively implement RACE using its available personnel, systems, resources, and procedures. Exploring this dimension is important to determine if the institution has sufficient operational support to monitor employers, collect contributions and enforce compliance.

Major Theme	Sub-theme	Codes	Excerpts
Service Quality	Delinquency Monitoring Case identification	Accounts Management System (AMAS) Monitoring Tools	*Officers use the AMS and M8 to identify and monitor delinquent employers but still rely on alternative monitoring tools because system records are not consistently updated or not always accurate which affects the quality of their output **[KI5]***
Technology and Information Systems	System limitations	Outdated records Limited access Network Issue	*Field officers reported limited access, outdated system records and frequent network connection issue **[KI4].***
Operational Efficiency	Staffing and workload	High employer-to-officer ratio Heavy workload Reduced inspection frequency Delayed notices Delayed filing of cases Shortened employer engagement	*Several respondents reported managing around 2,000 employers despite the prescribed 1:500 Account Officer (AO)-to-employer ratio. This heavy workload may reduce inspection frequency and affect the quality and timeliness of follow-up activities and employer discussions **[KI2, KI3, KI5, KI7, KI8].***
Operational Support	Field resources	Transportation Meals Uniforms	*Respondents shared that they often use their personal funds to cover field-related expenses, like transportation and meals, due to insufficient logistical resources **[KI2, KI4, KI6].***

Table 5 shows that the RACE campaign is supported by existing systems, monitoring tools and manpower but the effectiveness of these resources is affected by several limitations.

Respondents reported using various tools and resources to identify and address delinquent employers, including the Accounts Management System (AMAS) and Web Inquiry System (M8), which manages employer profiles, payments, and delinquencies, internal monitoring tools and inspection reports. While these tools were generally described by the respondents as sufficient, they also pointed out system limitations like outdated records, non–real-time updates and limited system access. *"Bukod po sa AMAS...may ginawa po kaming internal tool. Kasi di masyadong accurate yung mga amounts...ang nagiging problem po kasi sa AMAS pag na-generate na yung billing period ng previous AO...di na po namin siya mabi-bill or ma-generate ulit, need pa mag-manual kaya nakatulong po yung improvised naming tool kasi napapabilis po kami sa pag-generate at pag-assess ng delinquencies,"* a respondent [KI5] shared citing the accuracy of system records as their reason for using an improvised tool to address several system limitations. This finding suggests that the current system does not meet the operational requirement since it still requires the field officers to use separate tools which may lead to the duplication of work and the possibility of inconsistent records.

Technology supports the RACE implementation by helping identify cases for delinquency, monitor employer payments and reduce manual work. However, this does not automatically result in operational efficiency especially when there are reported connection issues and when access to various systems is limited. A respondent [KI4] reported the frequent network issue encountered in their branch *"Madalas po kasi sa branch mabagal ang network connection, nagkaka-delay..."* while Legal Enforcement Officer (LEO) respondents shared that they do not have access to the Accounts Management System despite its importance to their work. The lack of access affects their ability to independently verify employer profiles, contribution payments and delinquency status during enforcement activities which may affect the quality of their output, limits efficiency and their reliance on timely information in the field. This is an important finding because enforcement actions depend on accurate and timely information**.** A related systematic review by Hegemann and Ritz (2026) found that while digitalization aims to simplify or streamline public service delivery, it can also create additional difficulties for the users if it is poorly designed or implemented. The same concern applies to the RACE campaign especially when officers cannot independently check an employer's payment status, they may have to rely on other personnel or manually develop monitoring tools which can delay the process and create unnecessary or additional work for both the field officer and the employer.

Most respondents acknowledged that heavy workload and insufficient manpower significantly affect enforcement effectiveness. Interviewees reported handling multiple cases simultaneously, large geographic areas to cover and various administrative tasks that should be done together with the fieldwork. *"Dapat 500 employers lang per AO pero yung iba po sa amin 2,000 employers na ang hawak. Marami na mga hindi napupuntahan na employers at di lahat nabi-bill dahil may other activities pa,"* a respondent [KI3] shared the effect of the high ratio of AOs-to employers. Several respondents also shared that insufficient personnel and heavy workloads affect the quality of their service to employers as it often lead to reduced inspection frequency, delays in billing notice and shorter engagement time with each employer. LEOs also shared that due to the staffing limitations, they can't avoid delays in serving demand letters, handling legal referrals and other follow-up actions. This finding is related to the International Labour Organization's (ILO) factors to consider for labour inspections, ILO (2015) emphasizes that effective inspection requires sufficient human and other resources especially if they are covering a large number of establishments and enforcing complex requirements.

In addition, the respondents also identified limitations in transportation, meals, uniform and other field requirements. Some field officers also reported using their personal resources to support field activities due to insufficient operational support as shared by a respondent [KI1] *"May service naman po kaya lang not enough po kasi kaunti lang kakasya so thankfully yung head po namin ay may sasakyan tapos yun na lang ang gagamitin ng iba pero di niya na po ma-reimburse ang sa transpo kaya thank you na lang yun madalas."*. This situation can affect operational efficiency because officers should be able to perform their enforcement duties using the agency's resources and not just depend on their personal capacity.

The challenges identified in the interviews are closely related to the operational capacity issues discussed by the respondents. These challenges identified in the RACE campaign were then consolidated and categorized into administrative and procedural challenges as shown in Table 6. Administrative challenges refer to the issues affecting the SSS' ability to perform its functions using its resources, while procedural challenges refer to the issues or difficulties encountered during the conduct of the enforcement activity or in the implementation of established processes.

Challenges in the implementation of the Run After Contribution Evaders (RACE) Campaign

Table 6. *Challenges in implementing the RACE Campaign*

Identifying the challenges encountered during RACE implementation is important in understanding the factors that may limit the campaign's effectiveness. Examining these issues provides a basis for identifying areas that require improvement to support more consistent and effective implementation.

Themes	Sub-Themes	Codes	Excerpts
Administrative Challenges	Human resource limitations	Lack of manpower / field officers Delays that affect quality of service and timeliness of activities	*Several respondents reported managing around 2,000 employers despite the prescribed 1:500 Account Officer (AO)-to-employer ratio. This heavy workload may reduce inspection frequency and affect the*

			quality and timeliness of follow-up activities and employer discussions ***[KI2, KI3, KI5, KI7, KI8].***
Administrative Challenges	Logistical constraints	Insufficient budget allotment for uniform, transportation, meal and other logistical support	*Due to insufficient service vehicles, field officers often resort to using their personal vehicles or commute to RACE enforcement locations. Expenses related to transportation, food, and uniforms are not reimbursable, and these costs are usually covered using the personal funds of section and branch heads of the field officers* ***[KI4].***
Administrative Challenges	Technical and Data Management Issues	Outdated records No real-time monitoring, Inaccurate data due to technical issues	*Field officers resort to developing their own billing and monitoring to ensure accuracy and frequent update of data due various system limitations and issues with the existing tool/system* ***[KI5].***
Administrative Challenges	Inter-agency Concerns	Limited inter-agency data sharing Weak coordination	*Limited inter-agency data-sharing for newly registered employers which can assist for better coverage mapping and monitoring of non-compliant employers* ***[KI2].***
Administrative Challenges	Lack of formal feedback mechanism	Post-enforcement discussion Group meeting	*Respondents reported that there is no official feedback mechanism for RACE and if there is an issue, a meeting will be conducted after RACE or they just report it to their immediate supervisors* ***[KI3]***
Operational Challenges	Procedural delays Service Delivery Quality	Heavy workload Delay in the filing of demand letter and cases	*The limited number of field officers causes heavy workloads which often result to late issuance of demand letters, delayed filing of cases* ***[KI8]*** *and scheduling of other enforcement activities* ***[KI1]****.*
Operational Challenges	Operational risks	Safety / security / health risks during field operations	*A field officer shared that she received a threatening text message from an employer under her jurisdiction* ***[KI1]****, while another officer reported that their team was locked by an employer inside their compound during an enforcement activity* ***[KI4]****.*
Operational Challenges	Time Management and Operational Efficiency	Scheduling conflicts, Weather, Limited time for discussion, field coordination issues	*RACE operations proceed regardless of weather conditions, as cancellations are difficult once coordination with LGUs, media, and other stakeholders has been finalized, requiring field officers to conduct*

			enforcement even under unfavorable weather ***[KI8]****. Due to the limited number of field officers, overlapping RACE schedules are common, requiring them to shorten or limit their engagement and consultation with employers* ***[KI2]****.*
Stakeholder / External Challenges	Stakeholder Behavior	Employer resistance, non-cooperation	*Employer resistance is typically manifested through avoidance and continued non-compliance. Field officers shared that some employers deliberately avoid direct conversation with them by refusing to appear during enforcement activities and instead letting their employees talk with the SSS field officers* ***[KI7]****.*

Administrative Challenges

The interview results show that administrative challenges are mainly related to manpower, logistical resources, information systems, inter-agency coordination and the lack of a formal feedback mechanism. The biggest concern which was highlighted by all of the respondents was the insufficient number of field officers which significantly affect enforcement effectiveness. Interviewees reported handling multiple cases at the same time, large geographic areas to cover and various administrative tasks that should be done together with the fieldwork. As one respondent [KI3] explained *"Dapat 500 employers lang per AO pero yung iba po sa amin 2,000 employers na ang hawak. Marami na mga hindi napupuntahan na employers at hindi lahat nabi-bill dahil may other activities pa,"* showing how the high ratio of AOs-to employers limits their employer monitoring and billing tasks. Several respondents also shared that insufficient personnel and heavy workloads affect the quality of their service to employers as it often lead to reduced inspection frequency, delays in billing notice and shorter engagement time with each employer. *"Marami kaming activities kasama mga demand letters, filing ng cases kaya pagdating sa RACE kinakapos kami kasi maraming branches, pag may nag-ooverlap na schedule ng RACE minsan humahabol na lang kami,"* another respondent [KI2] shared, this suggest that overlapping activities due to limited manpower may result to a shorter time for employer discussion and assistance. LEOs also reported that staffing limitations contribute to the delays in serving demand letters, handling legal referrals and other follow-up actions. When these responsibilities are being performed by a small number of field officers, RACE operations may temporarily improve compliance but limited manpower will make it difficult to sustain frequent follow-up (ILO, 2015).

Respondents also cited logistical challenges affecting field operations like not enough service vehicles, limited meal support, and the absence of a dedicated field uniform. Due to limited service vehicles, some officers use their own vehicles or personal funds for transportation. As shared by a respondent [KI1], *"May service naman po kaya lang not enough po kasi kaunti lang kakasya so thankfully yung head po namin ay may sasakyan tapos yun na lang ang gagamitin ng iba pero di niya na po ma-reimburse ang sa transpo kaya thank you na lang yun madalas".* Also, field officers are provided with meals for every operation, but these packed meals usually come from the SSS main office. By the time field officers are able to eat during lunch, the food is often no longer in good condition, leading them to buy meals at the enforcement location instead. The lack of an official field uniform also leads officers to purchase their own polo shirts. Although they wear ARTA identification cards, some employers still question their identity during field operations. As one respondent [KI3] stated, "*Nag-uusap lang kami na pare-pareho ng kulay pero minsan may nag-question during coverage kasi walang logo ng SSS yung suot naming polo shirt kahit* *may suot na kaming ARTA ID"*. These concerns show that insufficient logistical support can affect both the conduct and credibility of the RACE operations. When transportation, food, and uniform expenses are not fully supported or reimbursed, officers and unit heads may have to use personal resources for official activities which can make it difficult for them to perform their duties effectively.

Technical and data management issues further affect the implementation of the RACE campaign. Respondents cited issues such as outdated records, lack of real-time updates and limited access to some systems. One respondent [KI5] explained the need to develop an improvised tool to address these limitations: *"Bukod po sa AMAS...may ginawa po kaming internal tool. Kasi di masyadong accurate yung mga amounts...ang nagiging problem po kasi sa AMAS pag na-generate na yung billing period ng previous AO...di na po namin siya mabi-bill or ma-generate ulit, need pa mag-manual kaya nakatulong po yung improvised naming tool kasi napapabilis po kami sa pag-generate at pag-assess ng delinquencies".* This finding suggests that the current system may not be reliable enough as field officers still need to use separate tools which may result in additional work and increase the possibility of inconsistent records.

Respondents have also identified limited inter-agency data-sharing as a concern especially in identifying newly registered businesses. As reported by a respondent [KI4], *"Dati nagbibigay ang City Hall ng list ng mga bagong open na businesses kaso late na, parang after one year na..."* This delay requires field officers to conduct additional ocular visits and coverage mapping to determine whether newly established businesses are properly registering their employees for SSS coverage. Better coordination and timely information-sharing between government agencies can improve coverage mapping and help SSS identify employers and employees that should already be registered and monitored.

Another administrative concern is the lack of a formal mechanism for collecting feedback on RACE, as shared by a respondent [KI3] *"Wala pa po kaming ganun about RACE, pag may naging issue ire-report po namin sa head"* while some branches conduct meetings and post-enforcement discussions. These informal discussions have led to useful changes like limiting media participation after employers raised concerns about it. The absence of an official feedback mechanism may limit SSS' ability to identify recurring concerns and improve the implementation of the RACE campaign based on evidence from actual field experience. The OECD (2024) emphasizes that regularly gathering feedback and assessing service performance can help identify areas for improvement and make public services more responsive and inclusive.

Procedural Challenges

The respondents have identified several procedural challenges that affect the actual conduct of RACE activities. One of the most important concerns is the delay in enforcement-related actions due to the limited number of field officers. As one respondent [KI3] shared, *"Dapat 500 employers lang per AO pero yung iba po sa amin 2,000 employers na ang hawak. Marami na mga hindi napupuntahan na employers at di lahat nabi-bill dahil may other activities pa,"* showing how the high number of assigned employers limits field coverage and billing activities. Another respondent [KI2] explained "*Marami kaming activities kasama mga demand letters, filing ng cases kaya pagdating sa RACE kinakapos kami kasi maraming branches, pag may nag-ooverlap na schedule ng RACE minsan humahabol na lang kami"*. This is important because employer engagement is not just an additional activity in the enforcement program, it is part of how officers build trust and encourage employer compliance. When field officers have limited time to discuss or explain compliance requirements, employers may view the campaign as a punitive measure than a helpful intervention to assist them in meeting their obligations.

Several interviewees also identified safety as a major concern in the conduct of RACE operations. SSS field officers are exposed to various risks associated with employer resistance and field conditions. One field officer [KI1] shared there was a threat received from an *employer "Nakasara yung company pagpunta namin, pero after ng operation at napansing may media sa lugar tinawagan ako ni employer at nagbanta, sinabing 'babalikan kita, akala mo ba ikaw lang yung may mga kakilala, di ko akalain na gagawin niyo sa* *akin 'to, babalikan kita kaya mag-iingat ka'*, which was then reported to the barangay officials in the area and to the SSS legal team for proper handling. Another respondent [KI5] shared that their team avoided wearing face masks during RACE operations in areas near a dumpsite because wearing face masks led to them being labeled as "maarte," causing employers, employees, and other stakeholders in the area to become avoidant or less willing to engage with SSS field officers. Despite these risks, respondents emphasized that field officers do not receive hazard pay or comparable safety-related compensation.

In addition, weather and scheduling were identified as part of the procedural challenges for the RACE campaign. RACE activities still proceed despite unfavorable weather because cancellation becomes difficult after budget allotment and the preparation of food packs for field officers, a respondent [KI3] shared *"Pag maulan medyo maantala lang paglabas namin pero hindi po siya ma-resched kaya pagtila ng ulan go na, kasi pag RACE may naka-prepare na yan na food or budget kaya mahirap na i-resched." Rescheduling is also a concern* after coordination has already been completed with LGUs, media representatives, security personnel, traffic management team, and other stakeholders. This indicates a need for more flexible scheduling and contingency arrangements that can protect both personnel and operational resources.

Employer resistance is another challenge that was commonly reported by the field officers, often manifested through avoidance and continued non-compliance. The OECD (2021) emphasizes that public communication can help governments better understand citizen's needs and expectations and use this feedback to improve policies and services. However, several respondents shared that some employers deliberately avoid direct conversation with SSS field officers by refusing to appear during enforcement activities and instead letting their employees talk with the SSS field officers as shared by a respondent [KI7] *"Minsan may ibang mga employers na ayaw talaga makipag-usap sa amin kaya yung mga empleyado nila ang pinapaharap sa amin"*. This behavior limits direct communication between the SSS and employers which can lead to misunderstanding, delay on the settlement of delinquencies and make enforcement efforts more difficult.

Table 7. *Recommendations from the Key Informants*

The recommendations of the key informants provide practical insights based on their direct experiences in the implementation of the RACE campaign. Examining these recommendations is important in identifying specific measures that may improve employer compliance, contribution collection, and the overall implementation of the campaign. These insights also provide a basis for developing recommendations that may fit the actual needs and challenges of the SSS.

Recommendation	Challenges / Issues Addressed
Increase Account Officers and Legal Enforcement Officers	Manpower shortages and heavy workload
Provide sufficient transportation, meals, and field-appropriate uniforms	Logistical limitations and personal expenses
Improve Accounts Management System and digital platforms	Outdated/incomplete information
Improve social media presence and public information campaigns	Limited public awareness
Conduct targeted employer seminars and training	Employer misunderstanding of obligations
Improve access to Payment Reference Numbers and provide dedicated delinquency counters	Delays in payment and settlement

Table 7 presents the recommendations of the key informants based on their actual experiences in the implementation of the RACE Campaign. These recommendations generally correspond to the challenges identified in the interviews and the most repeated recommendations include the increase in the number of field officers, improving logistical support, and the upgrade of the Accounts Management System.

One of the main recommendations was to increase the number of Account Officers and Legal Enforcement Officers to address reported high ratio of employer accounts to field officers which often result to heavy workloads and procedural delays. This reflects the need for sufficient personnel to handle employer accounts and inspection/enforcement activities without putting excessive demands on the existing personnel (ILO, 2015). Additional manpower may also allow the enforcement officers to conduct more regular coverage mapping, employer account monitoring and other follow-up activities which are important in identifying coverage issues and non-compliance.

The upgrading of the Accounts Management System should also be given importance as interview findings show that outdated records and limited system access affect the ability of account officers to accurately monitor employer compliance on time. Respondents have also pushed for the improvement of digital systems/tools because reliable systems can improve monitoring, reduce manual work and support enforcement decisions. However, the management should ensure that these systems are easy to use and can provide accurate, timely, and accessible information. According to the Organization for Economic Co-operation and Development ([OECD], 2026), reliable administrative systems and streamlined procedures are necessary to ensure and sustain compliance.

The key informants also recommended providing sufficient transportation, meals, and field-appropriate uniforms as these are essential for conducting enforcement operations effectively while also helping the field officers present themselves professionally as official representatives of the SSS. These suggestions respond to logistical limitations and the reported personal expenses incurred by field personnel during enforcement activities. Officers can perform their duties more effectively if they are given enough support without relying on their own resources.

In terms of employer education, the informants recommended strengthening the SSS's social media presence and public information campaigns, as well as conducting targeted seminars and training for employers. These recommendations suggest that the SSS should not only rely on enforcement activities, it should also increase its educational programs and improve public awareness to help employers understand their contribution obligations better, prevent or reduce instances of non-compliance (Bailey and Turner, 2001) and promote a culture of voluntary compliance (Goveia & Sosa, 2017).

The informants have also recommended improving access to Payment Reference Numbers and establishing dedicated delinquency counters to address delays in payment and settlement. These measures could make it easier for employers to complete transactions, request immediate assistance, and properly settle their delinquencies. After enforcement efforts, it is important to simplify access to payment services and provide prompt assistance to employers who are willing to comply and settle their delinquency because complex procedures and weak collection systems can unintentionally increase the risk of contribution evasion (Demarco and Rofman, 1999; Nyland et al., 2011).

Social Security System (SSS) Contribution Collection Issues

Survey Results

This part presents the results on the implementation and effectiveness of the Social Security System's (SSS) contribution collection policies and processes based on the observations and experiences on the transactions received by the SSS Call Center employees from employers nationwide. Out of sixty-seven (67) respondents, the results show varying levels of effectiveness across indicators related to employer inquiries, system usability, policy clarity, enforcement concerns, and overall satisfaction.

Profile of the Respondents

The respondents of this survey are employees of the SSS Call Center, whose length of service reflects a workforce with extensive experience in handling employer-related concerns. A majority of the respondents have more than five years of service (50.7%), followed by those with three to four years of experience (38.8%), while only a minimal proportion have less than two years of service (3.0%). The high percentage of long-time employees suggests that the responses are backed by extensive institutional knowledge as these personnel are more likely to identify recurring patterns of employer behavior and system-related issues. This also signifies continuous exposure to employer concerns related to contribution collection, which supports the credibility of the findings as observations are based on continued operational understanding rather than short-term experience.

Table 8. *Frequency of Employer Inquiries and Complaints*

FREQ Inquiry	Counts	% of Total
Daily	39	58.2%
Monthly	9	13.4%
Rarely	4	6.0%
Weekly	15	22.4%

Table 8 presents the frequency in which the respondents receive inquiries or complaints from employers regarding contribution collection processes and policies with 58.2% of the respondents saying they receive these concerns daily, while 22.4% receive them weekly, 13.4% reported receiving them monthly, while only 6.0% indicated that such concerns are received rarely.

The results show that employer inquiries and complaints are a regular part of the work of the SSS Call Center. The fact that more than half of the respondents encounter these concerns every day signifies that contribution collection remains an area where employers often require assistance or clarification. The high frequency of inquiries may be associated with the complexity of contribution collection transactions and the need for employers to understand different procedures before they can complete their obligations.

Moynihan, Herd, and Harvey (2015) explain that administrative burden may include learning costs, compliance costs, and psychological costs that individuals experience when dealing with government requirements, and in the case of SSS contribution collection, frequent inquiries may show that employers spend additional time and effort trying to understand or complete the required processes. This finding also suggests that the Call Center serves an important role beyond simply answering questions, it becomes an avenue where problems in policies, systems, and procedures can be reported. Repeated concerns raised by employers can provide useful information for identifying areas where contribution collection processes need to be updated or improved.

Nature of Employer Feedback

Table 9. *Employer Confusion Regarding Contribution Remittance*

FREQ Confusion	Counts	% of Total
Frequently	33	49.3%
Occasionally	27	40.3%
Rarely	3	4.5%
Very frequently	4	6.0%

Table 9 shows that nearly half of the respondents (49.3%) reported that employers frequently express confusion about the contribution remittance process, while an additional 40.3% shared that confusion occurs occasionally. A smaller percentage indicated that confusion occurs very frequently (6.0%) or rarely (4.5%). The results indicate that employer confusion is a common concern in the contribution remittance process which suggests that the problem is not an isolated case but is experienced by a significant number of employers.

According to the study of Bellemare et al. (2019), research shows that complex procedures increase non-compliance, especially when rules and processes are perceived as unfair. This often leads to unintentional errors rather than deliberate avoidance which supports the argument that non-compliance is not always intentional, but it may be coming from procedural difficulties encountered by the employers.

Table 10. *Common Employer Complaints on Contribution Collection Policies*

Complaint	Freq	Rank
Difficulties in remitting contributions online	37	2
Delays in processing and posting of contributions	41	1
Lack of clear communication about deadlines	10	4
Penalties for late payments	31	3
Errors in contribution calculations	9	5
errors in the generation of PRNs	3	6
Manual payment of Contributions	2	7.5
Technical: Create CCL using R3 File generator	2	7.5

The most common employer complaints are delays in processing and posting of contributions (Rank 1) and difficulties in remitting contributions online (Rank 2), complaints related to penalties ranked third, while issues such as errors in the generation of Payment Reference Number (PRN) and manual payments ranked lower as shown in Table 10. These results show that most concerns are related to operational and system issues rather than policy-related complaints. Delays in the processing and posting of contributions are particularly significant, as these may affect employee benefit eligibility and employer compliance records.

The second-ranked concern which is the difficulty in remitting contributions online further shows that digitalization does not automatically mean that a system is easy to use. Research on digital self-service in government has found that digitalization can create new administrative burdens for users, particularly when they need to learn how to navigate the system or complete complicated transactions (Madsen et al., 2022).

Penalties for late payments ranking third does not mean that they are less important, it suggests that employers may notice operational difficulties more than the penalties they have to pay. This is relevant to the RACE Campaign as enforcement efforts may be less effective when employers continue to experience difficulties in the processes they need to follow to comply.

Table 11. *Complaints on Penalties for Late or Missed Contributions*

FREQ Penalties	Counts	% of Total
Frequently	23	34.3%
Occasionally	25	37.3%
Rarely	13	19.4%
Very frequently	6	9.0%

Employer complaints regarding penalties are common as shown in Table 11 in which the distribution suggests moderate dissatisfaction with penalty implementation, with 37.3% occurring occasionally and 34.3% frequently. The results show that complaints about penalties are present among employers, even if they are not the most frequently reported contribution collection concern. The combined responses for frequent and very frequent complaints indicate that penalties remain a noticeable issue in employer interactions with the SSS.

Penalties are necessary in a contribution collection system because they provide consequences for non-compliance and help support the enforcement of contribution obligations. However, the findings suggest that penalties should come with clear explanations of how they are computed and when they apply.

When penalties intended to discourage non-compliance are linked to complaints about system-related delays, this may reflect perceptions of unfair or challenging procedures, which can discourage voluntary compliance and contribute to non-compliance among employers (Levin & Orkoh, 2025). This perception can weaken institutional trust and reduce cooperative compliance, particularly during enforcement initiatives like the RACE campaign.

Contribution Collection Process

Table 12. *Perceived Ease or Difficulty of the Online Contribution Remittance System*

PER System Use	Counts	% of Total
Difficult	9	13.4%
Easy	10	14.9%
Neutral	45	67.2%
Very easy	3	4.5%

Most respondents (67.2%) rated the system as neutral, while 13.4% found it difficult and only 4.5% found it very easy as presented in Table 12. The large percentage of neutral responses indicates that the online system is generally usable but does not provide a strong level of convenience to employers. Only a small percentage considered the system very easy to use, while a smaller but significant group found it difficult.

The result should be considered together with the earlier finding that difficulties in online remittance ranked second among employer complaints. This suggests that neutrality in the overall rating does not necessarily mean that the system is free from problems. Employers may be able to use the system but still experience difficulties when completing some online transactions.

According to Janssen and Estevez (2013), effective digital public services should reduce effort, errors, and transaction costs for users. This neutrality reflects missed opportunities for enhancing service delivery quality, where systems should conveniently facilitate and not just simply allow employer compliance. The absence of positive evaluations suggests that the goal should not only be to maintain an online contribution platform but to make it easier, faster, and more reliable for employers as this could significantly enhance their overall experience and lead to better compliance results.

Table 13. *Technical Issues Encountered in Online Remittance*

Challenges	Freq	Rank
Difficulty navigating the system	37	2
Payment processing issues	41	1
Slow response times	10	4
System downtime	31	3
Login error	9	5

The most frequently cited technical issue is payment processing issues (Rank 1), followed by difficulty navigating the system (Rank 2) and system downtime (Rank 3) as presented in Table 13. The results indicate that technical problems are a major concern in the online contribution collection process. Payment processing is especially important because an unsuccessful or delayed transaction can directly affect an employer's ability to remit contributions on time. System navigation problems may also discourage employers from completing their transactions without assistance.

System downtime is another concern because contribution remittance is time-sensitive. When the system is unavailable during a period when employers are expected to make payments or prepare their contribution collection list, the employer may experience difficulty complying even when there is an intention to pay.

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These findings support the view that digital transformation in the government requires more than simply providing an online platform. The OECD (2020) emphasizes that enforcement fairness requires alignment between compliance expectations and system capability, especially in regulatory processes with digital interventions. For regulatory compliance in digital environments, system reliability is extremely important as this may raise concerns about the fairness of strict enforcement when there are various system limitations or issues involved.

Table 14.1. *Clarity of Contribution Guidelines and Policies*

Frequencies of Employers Concern			
Employers Concern	**Counts**	**% of Total**	**Cumulative %**
No	25	37.3%	37.3%
Yes	42	62.7%	100.0%

Table 14.1 shows that a majority of respondents (62.7%) confirmed that employers have expressed concerns about the clarity of contribution guidelines, then presented in Table 14.2 are the unclear contribution guidelines frequently clarified or reported by employers:

Table 14.2. *Unclear Contribution Guidelines*

Challenges	Freq	Rank
penalty computation	18	1
schedule for contribution generation and payment deadlines (falls first day of the next month)	4	5
Collection List error	4	5
High Contribution Rates	9	2
system error payment	2	9
navigating payment system (online)	3	7
unavailability of PRN generator (system maintenance)	5	3
Reporting of late payments thru R3 file	1	13
Payment procedure for past contributions	1	13
lack of info dissemination	2	9
guidelines on late payment caused by system error	2	9
deadlines that fall on weekends/holidays	4	5
ER online account and log in	1	13
reporting of late payments	1	13
period of various contribution tables	1	13

The most unclear areas include penalty computation (Rank 1), high contribution rates (Rank 2), and PRN availability during system maintenance (Rank 3). Other concerns included contribution deadlines, Collection List errors, online payment navigation, system errors, and the treatment of late payments caused by system errors. The results show that policy clarity is an important concern in the SSS contribution collection guidelines. The fact that penalty computation ranked first suggests that employers may find it difficult to determine how additional charges are computed when contributions are late. Concerns about deadlines and system maintenance also show that employers need clear guidance not only on the policy itself but also on how the policy applies when they encounter technical problems.

Unclear guidelines can make it difficult for employers to understand the policies and they may find it difficult in complying with them. This may also affect their trust in the program, especially when enforcement actions are not clearly explained to them. The OECD (2021) emphasizes that clear communication is important in relationships between government and affected stakeholders and that

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communication strategies should identify what information will be provided and through which channels. If the institution's stakeholder or the general public do not understand how penalties are calculated, they may see enforcement as unfair or inconsistent, which can reduce trust in both the policy and the institution enforcing it.

Compliance and Evasion

Table 15. *Concerns on Financial Difficulties Affecting Employer Compliance*

FREQ Financial Difficulties	Counts	% of Total	Cumulative %
Frequently	16	23.9%	23.9%
Never	2	3.0%	26.9%
Occasionally	26	38.8%	65.7%
Rarely	22	32.8%	98.5%
Very frequently	1	1.5%	100.0%

Table 15 shows the frequency in which employers report difficulties complying with contribution requirements because of financial concerns. The results show that 38.8% of respondents encounter this concern occasionally, while 23.9% encounter it frequently, another 32.8% reported that such concerns occur rarely, while 3.0% reported never encountering them and 1.5% reported them as very frequent.

The findings indicate that financial difficulty is one of the factors affecting employer compliance but the impact is different for various employers. The largest group reported experiencing financial difficulties occasionally which suggest that some employers may have periods when they struggle to meet their contribution obligations on time. This finding is important because not all cases of delinquency should be considered deliberate contribution evasion as an employer's financial situation may affect its ability to comply, especially during periods of business or financial difficulty. These findings suggest that an employer's financial capacity can influence compliance behavior and the way enforcement actions should be applied. As Tian (2023) noted, regulatory approaches should consider the different circumstances of those being regulated rather than relying on a single enforcement strategy for all cases.

Table 16. *Perceived Complexity of Contribution Collection Policies*

PER Policies	Counts	% of Total
No feedback	7	10.4%
Reasonable and manageable	37	55.2%
Too complex and difficult to follow	12	17.9%
Too lenient and easy to bypass	11	16.4%

Table 16 reveals that more than half of respondents (55.2%) described SSS contribution collection policies as reasonable and manageable, while 17.9% considered them too complex and 16.4% viewed them as too lenient. The result signifies that the current contribution collection policies are generally seen as manageable by employers. However, there are still employers who consider the policies too complex, together with those who view them as too lenient which shows that there are different perceptions about the appropriate level of policy administration.

The findings suggest that the concern may not be about the policies being too strict or too lenient, but with how these policies are communicated and applied in actual transactions. This is supported by the earlier finding that 62.7% of respondents frequently receive employer concerns regarding the clarity of contribution guidelines. The OECD (2026) emphasizes that simplifying regulations should go beyond addressing immediate problems, it should also focus on making existing policies easier to understand, simplifying processes for compliance and ensuring that guidelines always remain clear and effective.

Table 17. *Concerns About Legal Actions and Penalties*

FREQ Legal	Counts	% of Total
Frequently	20	29.9%
Never	2	3.0%
Occasionally	32	47.8%
Rarely	12	17.9%
Very frequently	1	1.5%

As shown in Table 17, nearly half of employers occasionally (47.8%) express concern over legal actions, while 29.9% do so frequently. A smaller percentage reported that these concerns happen rarely (17.9%), never (3.0%), or very frequently (1.5%). The results indicate that employers are aware of the possible legal consequences of non-compliance with contribution requirements while the high percentage of frequent and occasional concerns suggests that enforcement measures are visible to employers and may influence their perception of their contribution obligations. In a study conducted by Oduro et al. (2024), it found that fear-based compliance can only be short term as it may trigger defensive behavior or discourage voluntary compliance. It also suggests combining regular enforcement activities with taxpayer education to encourage better compliance.

Table 18. *Employer Suggestions for Improving Contribution Collection*

Challenges	Freq	Rank
Simplify the remittance process	38	2
Improve the online platform;	53	1
Provide clearer communication and guidelines	24	3
Reduce penalties for late payments	15	5
Offer more flexible payment schedules	19	4
Coordinate with LGUs	1	6.5
Consider adjustment of penalties due to system error	1	6.5

Table 18 reveals the top suggestions from employers' feedback which include improving the online platform (Rank 1), simplifying the remittance process (Rank 2), and providing clearer communication and guidelines (Rank 3). These suggestions directly align with the operational issues identified earlier, indicating consistency in employer feedback across survey items. This result strengthens the validity of the earlier findings and suggests clear priority areas for improvement for better contribution collection and employer compliance. This finding is also consistent with the study of Moynihan et al., (2015) on administrative burden, which emphasizes that government procedures can impose learning and compliance costs on users and the research of Madsen et al., (2022) on digital self-service that creates additional requirements for users when systems are difficult to navigate or when processes are too complicated to follow.

Table 19. *Areas Where Policies or Processes Need Improvement*

Recommendations	Freq	Rank
Easier navigation of the online payment system	33	2
Better communication regarding policy changes and deadlines	56	1
More flexibility in payment terms or schedules	21	4.5
Lower penalties for missed or late contributions	21	4.5
Increased transparency in how contributions are processed and credited	11	6
Clear process in paying contributions manually (for late payments)	32	3

Respondents identified better communication on policy changes and deadlines (Rank 1) and easier navigation of the online system (Rank 2) as priority areas for improvement as shown in Table 19. A clearer process for paying contributions manually, particularly for late payments, ranked third with 32 responses, more flexibility in payment terms and lower penalties both received 21 responses, while increased transparency in how contributions are processed and credited received 11 responses. The results show that communication is the most important area identified for policy improvement which is consistent with the earlier finding that 62.7% of respondents have received concerns from employers regarding the clarity of contribution guidelines.

The second-ranked concern, easier navigation of the online payment system, also confirms the results on technical problems and employer difficulty in using the online remittance platform while the Rank 3 concern indicates that employers also need a clear alternative procedure when regular online payment is not possible, especially for late contributions.

These results suggest that policy improvement should address not only existing rules but also how they are communicated and applied. Clear instructions, timely announcements, and simpler procedures may reduce confusion and support consistent compliance as emphasized by the OECD (2021). It also highlights the importance of clear and evidence-based policies in identifying outdated rules, developing better alternatives and strengthening public trust.

Table 20. *Employer Satisfaction with Contribution Collection*

Frequencies of Satisfaction		
Satisfaction	**Counts**	**% of Total**
2 - Dissatisfied	7	10.4%
3 - Neutral	42	62.7%
4 - Satisfied	15	22.4%
5 - Very Satisfied	3	4.5%

Table 20 reveals that the satisfaction level for most employers are perceived as neutral (62.7%) while only 22.4% are satisfied and 4.5% are very satisfied. The large number of neutral response suggests that the system is functioning at an acceptable level but does not generate a strong positive experience for most employers. This finding is important when viewed together with the previous results as employers continue to experience delays, online payment difficulties, technical problems, and concerns about policy clarity, yet the majority remain neutral rather than strongly dissatisfied. This may suggest that employers have learned to work around the existing difficulties or simply consider these issues as part of the normal contribution process.

As explained by Bouckaert and Van de Walle (2003), better public service performance can improve satisfaction and trust in government, although this relationship depends on how services are delivered and experienced by citizens. Hence, moving employers from the neutral acceptance level to a higher satisfaction level may require improvements in responsiveness, system usability, communication, and transparency.

Table 21. *Suggestions to Improve Employer Satisfaction*

Recommendations	**Freq**	**Rank**
Faster issue resolution and support	59	1
Easier navigation of the online payment system	48	2
Better communication regarding policy changes and deadlines	30	3
More flexibility in payment terms or schedules	20	5
Lower penalties for missed or late contributions	15	6
Increased transparency in how contributions are processed and credited	21	4
Clear process in paying contributions manually (for late payments);	2	7

Table 21 shows that the most cited improvement for better employer satisfaction is faster issue resolution and support (Rank 1), followed by easier system navigation (Rank 2) and better communication (Rank 3). The results show that responsiveness is the most important improvement identified by respondents. Faster resolution of employer concerns can help prevent minor problems from becoming long-term compliance issues which is very important when the concern involves payment processing, system errors, or the posting of contributions.

The second-ranked suggestion which is the easier navigation of the online payment system, is consistent with the earlier findings where payment processing problems and difficulty navigating the system were identified as the leading technical issues. This consistency across the results shows that the concern is not isolated to a single survey question. Better communication also remained one of the most frequently identified areas for improvement. This is consistent with the finding that employers have expressed concerns about the clarity of contribution guidelines and that better communication regarding changes and deadlines ranked first among policy improvement areas. The findings highlight the importance of responsive public service delivery as the quality of services can shape citizens' perceptions and trust in the government (Bouckaert & Van de Walle, 2003).

Summary of Findings

1. **Effectiveness of the RACE Campaign as a Tool for Improving Employer Compliance**

The findings show that the RACE Campaign is moderately effective in improving employer compliance, especially through voluntary visits after the enforcement operation to inquire about or clarify their delinquencies, update their statement of accounts, and settle their obligations through installment options.

For the Public Value Perspective, the campaign contributes to the achievement of outcome by helping employees access their SSS benefits and loan privileges through proper coverage and contribution remittance. These outcomes were the results of employers' improved compliance and increased awareness on their duties and responsibilities. It also supports Service Delivery Quality by providing employers with ways and opportunities to clarify their obligations, update their accounts, and avail of payment arrangements.

For the Legitimacy and Support Perspective, findings show that most employers are cooperative during the conduct of RACE operations, especially when the purpose of the campaign is clearly explained. RACE has also strengthened the trust and confidence of employees in the SSS by demonstrating its efforts to protect workers' rights and ensure their access to benefits by enforcing actions on non-compliant employers. Clear communication and accessible compliance processes contribute to a more responsive experience for employers. However, the study has also found that some improvements in compliance are temporary and require continuous monitoring and follow-up.

For the Operational Capacity Perspective, although the campaign is supported by existing systems and enforcement procedures, finding shows that manpower, system, logistical, and resource limitations still affect the quality and efficiency of service delivery especially in monitoring, processing, and enforcing employer compliance.

2. Challenges in implementing the RACE Campaign

Findings show that the implementation of the RACE campaign is affected by various administrative and procedural challenges that affect the effectiveness of the enforcement action in the improvement of employer compliance and the collection of contribution payments and delinquencies. Administrative challenges include limited manpower and logistical support, heavy workloads, and system limitations. The high number of employers assigned to the Account Officers limits the regular monitoring of employer accounts which is important for the tracking and early detection of non-compliance. Field officers assigned to conduct the RACE operations reported the use of their personal resources to support enforcement-related

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activities due to insufficient logistical support. The study has also identified procedural challenges which include delays in billing and enforcement follow-ups, difficulties in accessing of records or updating of accounts, system downtime, and other process-related issues that affect the conduct of the RACE campaign.

3. Contribution Collection Issues

The survey findings show that the efficiency of SSS' contribution collection is affected by various system, procedural, communication and support issues. Employer inquiries and complaints are frequent, with 58.2% of respondents reporting that these concerns are being received on a daily basis. Employer confusion regarding the remittance of contribution is also common, with 49.3% reporting it occurs frequently and 40.3% occasionally. Common concerns include delays in processing and posting of contributions, online remittance difficulties, payment processing issues, system downtime, and unclear guidelines on penalties, contribution rates, and Payment Reference Numbers. Financial difficulties among employers were also reported, with 38.8% experiencing them occasionally and 23.9% frequently. Despite these concerns, 55.2% viewed contribution collection policies as reasonable and manageable, although some considered them too complex (17.9%) or too lenient (16.4%). Most employers reported a neutral satisfaction level at 62.7%, while 22.4% were satisfied and 4.5% were very satisfied. The findings suggest that the existing contribution collection services are acceptable but does not provide a strong positive experience while the top improvements identified for increasing employer satisfaction were faster issue resolution and support (Rank 1), easier system navigation (Rank 2), and better communication (Rank 3).

CONCLUSION

1. Effectiveness of the RACE Campaign as a Tool for Improving Employer Compliance

The study concludes that the RACE campaign is moderately effective in improving employer compliance and creating public value by ensuring of employees' right to access SSS benefits. It also strengthens trust and legitimacy by demonstrating the SSS's efforts to protect workers and enforce employer obligations. In terms of service delivery quality, the campaign provides employers with opportunities to clarify their obligations, accurately update their accounts, and settle delinquencies but system and procedural limitations affect the accessibility and responsiveness of these services. In terms of efficiency and operational capacity, manpower, logistical, resource, and system issues affect the timeliness of monitoring, processing, and enforcement. Sustaining the improvements achieved through the enforcement action depends on addressing the challenges encountered during its implementation.

2. Challenges in implementing the RACE Campaign

The study concludes that administrative and procedural challenges limit the effectiveness of the RACE Campaign in improving employer compliance and collecting contribution payments and delinquencies. Administrative limitations like insufficient manpower and system issues, reduce the field officers' ability to regularly and accurately monitor employer accounts and detect non-compliance at an early stage. Heavy workloads and logistical constraints often result to procedural delays, limited time available for engaging and assisting employers, and place additional strain on field officers which make it difficult for them to raise awareness on employer obligations and enforce compliance. These challenges limit the effectiveness of the implementation of RACE operations and may create additional difficulties for employers in performing their obligations and complying with the SSS' contribution collection.

3. Contribution Collection Issues

The contribution collection system of the Social Security System continues to function as a critical mechanism for ensuring social protection of the SSS members and their beneficiaries. However, findings show that various procedural, system-related, and policy clarity issues affect the effective collection of contributions. These issues are not purely caused by intentional non-compliance but were also triggered by administrative inefficiencies and procedural challenges encountered by employers during contribution remittance. The most significant challenges were found to be the delays in the processing and posting of contributions from employers, technical issues in the online contribution remittance platform and unclear contribution guidelines, especially on penalty computation and other system-related procedures. Financial difficulties experienced by some employers may also affect their capacity to consistently comply. Addressing these collection issues is important to make compliance easier for employers and improve the overall efficiency of contribution collection.

When enforcement is complemented by sufficient resources, clear communication, and responsive service delivery, the RACE campaign can more effectively support the SSS's mandate of ensuring social protection for the Filipino people.

Recommendations

Based on the findings and conclusions of the study, the following recommendations are proposed for the SSS and other stakeholders involved in the implementation of the RACE Campaign. These recommendations are intended to strengthen employer compliance, improve contribution collection, and address various challenges identified in the study.

1. For the Social Security System (SSS) Management and Business Process Owners (BPOs)

The SSS should formally implement the RACE Campaign as a regular compliance method, not just an enforcement action, while shaping it as an assistance-oriented, corrective and not just a punitive approach in pursuing delinquent employers. Intensify social media presence and conduct more educational campaigns for increased awareness and understanding of the role of contribution collection and employer compliance to member's access to SSS benefits. The management or the process owner/s of the RACE campaign should ensure that the field officers are provided with sufficient administrative and logistical support for the effective conduct of RACE operations. The SSS should also improve the quality and efficiency of contribution collection and its service delivery by simplifying policies, streamlining processes, improving employer assistance, ensuring responsive customer support and developing accurate and user-friendly systems. These strategies are important because some improvements in employer compliance were found to be temporary while contribution collection continues to be affected by various operational and procedural limitations.

2. For Employers and Employees

Employers are encouraged to report any new employee for coverage, accurately remit their contributions on time, use available SSS channels or transact with your SSS servicing branch to clarify responsibilities and requirements and promptly address any contribution payment concerns. Employees are also encouraged to confirm if they are properly reported for SSS coverage, regularly monitor their contribution records and report possible non-remittance, underpayment, or any coverage concerns to the SSS through their servicing branch or to official communication channels. These practices can help promote timely compliance, protect employees' benefits, and support a more effective contribution collection.

3. For Local Government Units (LGUs) and Other Government Agencies

Stronger coordination with the SSS should be pursued through timely and secure sharing of business, employment, and registration information. LGUs may assist in identifying newly opened or established businesses to ensure the employer and employee coverage, while the Department of Labor and Employment (DOLE), Bureau of Internal Revenue (BIR), and other relevant agencies may include the SSS into their employer engagements and inspections. Better coordination can help improve employer identification, address coverage gaps, and support earlier intervention before delinquencies or contribution evasion become long-term issues. Data sharing should comply with applicable data privacy laws and regulations.

4. For Barangay Officials, Local Enforcement Units, Media Organizations, and Employer Groups

Local officials and enforcement units may provide support during RACE operations, particularly in traffic management, maintaining safety and coordination with employers within their area. Media organizations may help promote accurate and balanced information about employer obligations and SSS enforcement activities, while employer and business organizations may participate in information sessions and compliance dialogues to encourage a more cooperative approach to contribution collection.

In addition, in line with the Summary of Findings, Conclusions, and Recommendations, this study proposes a strategic plan to strengthen the implementation of the RACE Campaign for improved employer compliance and SSS contribution collection. The recommendations developed from the findings are translated into specific and practical actions intended to address the administrative, procedural, system, and resource-related concerns identified in the study.

The proposed strategic plan will serve as an extension of the study's findings and recommendations with the purpose of translating identified challenges and issues into practical measures that can strengthen the enforcement of the RACE Campaign, improve employer compliance and enhance the efficiency of SSS contribution collection.

Table 22. *Strategic Plan for Enhancing the Implementation of the RACE Campaign*

The plan focuses on enhancing the implementation of the RACE Campaign through targeted strategies and actions. It aims to improve enforcement, enhance contribution collection, and promote better employer compliance.

Strategic Focus	Activities / Key Actions	Responsible Unit/s	Expected Outcome
1. Institutionalize RACE as a Regular Compliance Mechanism	Issue an official SSS issuance defining the purpose, scope, procedures, roles, and implementation guidelines of RACE. Emphasize corrective action, employer assistance, transparency, due process, and employer education.	SSS Management; Process Owner/s of RACE	Standardized RACE implementation, clearer procedures, improved employer understanding and voluntary compliance
2. Strengthen Social Security Literacy and Employer Education	Develop targeted seminars, workshops, and training for employers and employees. Expand social media campaigns, sponsored digital content, and partnerships with credible local influencers. Provide simple and updated information on contribution obligations, rates, penalties, remittance, and employer responsibilities.	Member Education Department, Public Affairs and Special Events Division, Branch Operations Sector, Account Management Group	Increased awareness of contribution obligations, better appreciation of SSS contribution, and improved voluntary compliance

Strategic Focus	Activities / Key Actions	Responsible Unit/s	Expected Outcome
3. Standardize Media Participation During RACE Operations	Develop guidelines on when and how media may participate in RACE operations. Designate authorized personnel to coordinate with media and ensure that coverage does not interfere with enforcement activities or unnecessarily expose employers.	SSS Management; Process Owner/s of RACE; Media Affairs Dept.	More professional media participation, increased public awareness, and reduced resistance during RACE operations
4. Strengthen Employee Protection and Complaint Reporting	Establish an accessible and anonymous complaint-reporting platform for non-registration, non-remittance, underpayment, and other violations. Develop a *non-retaliation policy* and coordinate with DOLE on appropriate protection and referral procedures.	SSS Management, SSS Legal Unit/s, IT Management Group, DOLE	Safer reporting facility, improved detection of violations, and stronger employee protection
5. Establish an Incentive or Recognition Program for Compliant Employers	Develop criteria for identifying consistently compliant employers and provide appropriate non-monetary incentives such as certificates, public recognition, or priority services.	SSS Management, Account Management Group, Branch Operations Sector, Employer Delinquency Monitoring Department	Increased motivation for timely and accurate contribution remittance and sustained voluntary compliance
6. Develop Predictive Compliance and Collection Analytics	Formulate a policy for the use of Artificial Intelligence (AI) and data analytics in identifying high-risk employers and predicting possible delinquencies. Develop a predictive collection management tool linked with contribution and payment information to support targeted reminders, follow-ups, and payment arrangements.	SSS Management, IT Management Group, SSS Legal Unit/s	Earlier detection of potential delinquency, targeted enforcement, and a shift from reactive to preventive compliance monitoring
7. Strengthen Manpower and Workload Distribution	Conduct a workload and staffing pattern review covering Account Officers, Legal Enforcement Officers, and other frontline personnel. Determine appropriate staffing levels based on employer assignments, transaction volume, and enforcement-related activities.	Human Resource Management Group; SSS Management; Branch Operations Sector, Account Management Group, SSS Legal Units, Employer Delinquency Monitoring Dept.	Better workload distribution, increased monitoring coverage, timely follow-ups, and reduced personnel strain

Strategic Focus	Activities / Key Actions	Responsible Unit/s	Expected Outcome
8. Upgrade the Accounts Management System	Upgrade the Accounts Management System to improve the accuracy and timeliness of employer records. Enable real-time or more timely account updates and strengthen monitoring tools available to field officers.	IT Management Group, SSS Management, Account Management Group, Branch Operations Sector, Employer Delinquency Monitoring Department	More reliable employer information, improved monitoring, reduced manual workload, and better collection efficiency
9. Establish Dedicated RACE and Delinquency Service Counters	Create dedicated counters for employers involved in RACE operations or with contribution delinquencies. Provide direct assistance for account verification, settlement, payment concerns, and clarification of compliance requirements.	SSS Mangement, Branch Operations Sector, Account Management Group	Faster issue resolution, clearer guidance, easier settlement of delinquencies, and improved employer service experience
10. Strengthen Logistics and Safety Support for Field Officers	Provide adequate transportation, meals, field-appropriate uniforms, field allowances, hazard pay, and other safety requirements. Establish standard safety protocols for RACE operations and coordinate with local authorities when necessary.	SSS Management; Process Owner/s of RACE, SSS Budget Department	Safer and more effective field operations, improved personnel morale, and reduced reliance on personal resources
11. Strengthen Inter-Agency Coordination and Employer Monitoring	Establish secure and regular data-sharing arrangements with LGUs, DOLE, BIR, and other relevant agencies. Use shared information to identify newly operating businesses, coverage gaps, and potential non-compliance for earlier intervention.	SSS Management; SSS Legal Unit/s, Process Owner/s of RACE, LGUs, BIR, DOLE and other relevant agencies	More accurate employer identification, improved coverage monitoring, earlier detection of non-compliance, and coordinated enforcement

Table 23. *Strategic Plan for Enhancing the SSS Contribution Collection*

The plan focuses on enhancing SSS contribution collection through targeted strategies and improved processes. It aims to strengthen collection efforts, address compliance challenges, and promote timely and consistent contribution payments.

Strategic Focus	Activities / Key Actions	Responsible Unit	Expected Outcome
1. Expand Coverage through Local and Digital Partnerships	Strengthen coordination with LGUs, use shared information to identify newly operating businesses, coverage gaps, and potential non-compliance for earlier intervention. Partner with digital payment providers and other community-	SSS Management; Branch Operations Sector, Account Management Group, SSS Legal Units, Digital Payment Partners	Expanded coverage, improved accessibility of SSS services, and reduced gaps in registration and contribution coverage

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Strategic Focus	Activities / Key Actions	Responsible Unit	Expected Outcome
	based channels to facilitate registration, coverage, and contribution payments.		
2. Improve Employer and Member Compliance Monitoring through Data Analytics	Develop a data-driven monitoring system that consolidates contribution and compliance information to identify issues like delayed remittances and potential delinquencies. Use analytics to prioritize employers requiring intervention.	IT Management Group, SSS Management, SSS Legal Units	Earlier identification of compliance issues and more targeted collection interventions
3. Develop Predictive and Behavioral Risk Analytics	Use historical contribution data and payment records to identify behavioral patterns associated with lapses in contribution remittance and compliance. Generate risk profiles and early alerts for appropriate intervention.	IT Management Group, SSS Management, SSS Legal Units, Account Management Group, Employer Delinquency Monitoring Dept.	Proactive identification of potential non-compliance and improved targeting of reminders, assistance, and collection or enforcement actions
4. Build a Real-Time Employer Compliance Monitoring Ecosystem	Integrate employer records, contribution payments, compliance status, and collection activities into a centralized monitoring platform. Provide authorized personnel with timely updates and develop measures for recognizing or incentivizing consistently compliant employers.	IT Management Group, SSS Management, Account Management Group, Branch Operations Sector, Employer Delinquency Monitoring Department	Real-time visibility of employer compliance, faster intervention, and stronger incentives for sustained compliance
5. Expand and Integrate Electronic Payment Channels	Increase the availability of contribution payment channels by integrating additional banks, e-wallets, remittance centers, and other accredited payment providers. Ensure payment information is transmitted accurately and promptly to SSS systems.	IT Management Group, SSS Management, Treasury Division, Accredited Payment Partners	Payment convenience, reduced transaction barriers, and improved timeliness of contribution remittance
6. Ensure Continuity of Contribution Collection During System Downtime	Establish backup systems and clear downtime procedures for employer records and contribution transactions. Develop an authorized offline payment tool or Payment Reference Number (PRN) contingency process. Clearly communicate the contingency procedures to employers.	IT Management Group, SSS Management, Account Management Group, Branch Operations Sector, Employer Delinquency Monitoring Department, Corporate Communications Dept, Member Assistance and Communications Dept.	Uninterrupted collection services, lesser payment delays, and reduced unintentional non-compliance

Strategic Focus	Activities / Key Actions	Responsible Unit	Expected Outcome
	Ensure employers are protected from penalties caused by verified SSS system interruptions.		
7. Simplify Payment and PRN Generation Procedures	Improve usability and interface of the SSS website and simplify the steps for generating PRN or the overall contribution remittance process. Provide responsive assistance through branches or communication channels when employers encounter difficulties with online contribution remittance.	IT Management Group, SSS Management, Account, Branch Operations Sector, Member Assistance & Communications Dept., Member Electronics Services Department	Faster payment processing, lesser employer complaints, convenient remittance, and reduced unintentional non-compliance
8. Standardize Collection Performance Management and Benchmarking	Establish common collection performance indicators and reporting standards across branches. Regularly compare branch performance, identify gaps, and share effective practices to improve collection efficiency.	IT Management Group, SSS Management, Account, Branch Operations Sector, Account Management Group	More consistent collection performance, evidence-based management, and improved accountability across branches
9. Strengthen Employer Support and Communication	Provide clear and updated guidance on contribution rates, penalties, remittance procedures, and payment channels through digital platforms, educational campaigns, and direct assistance. Use employer feedback and recurring inquiries to identify areas for improvement	SSS Management, Account, Branch Operations Sector, Account Management Group, Member Communications and Assistance Dept,	Better employer understanding, lesser errors, inquiries, and complaints, improved voluntary compliance and reduced unintentional non-compliance
10. Establish an official Feedback Process / Mechanism	Regularly review collected employer concerns, payment issues, system-related problems, and branch collection performance. Use the results to update procedures, improve services, and prioritize system or policy interventions.	SSS Management, Account, Branch Operations Sector, Account Management Group, Member Communications and Assistance Dept, Corporate Policy and Planning Dept.	Faster identification of collection problems, responsive policy adjustments, and continuous improvement of contribution collection

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