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# ENHANCED RECORDS MANAGEMENT SYSTEM FOR PAG-IBIG FUND

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**Abstract:** This research assessed the existing Records Management System at the identified Pag-IBIG branches/departments in Cebu as to related information of the Pag-IBIG Fund employees' and Member-clients; perception of the respondent groups to the extent of the implementation of the records management system; significant mean difference in the perception of the respondent groups on the implementation of the records management system; the best practices related to the implementation of the records management system. Descriptive method particularly survey research was employed in this study. Questionnaires were given to the eight (8) Department Heads, 18 Frontline Personnel, 14 records officer, and 126 clients by purposive sampling for evaluation. Gathered data were treated, analyzed, and interpreted. It revealed that the member-client was very satisfied with the performance of the young adult, male and female Fund employees. The three groups of employees perceived the implementation of Records Management System as Well Implemented but on different level. It was concluded that the Records Management System of the Pag-IBIG Fund functions within the expected outcome though the three groups of fund employees perceived it differently.

**Keywords:** Records management system, Pag-Ibig Fund, Enhance RMS

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## 1. Introduction

Records come in different forms and are of different types (Brooks, 1940; Yakel & Torres, 2007). Studies revealed that employees spend 20% to 40% of their time searching for records manually (Coopers and Lybrand, 1978) while professionals spend 50% of their time searching for information and take 18 minutes to locate each document on the average.

Record means any document or other source of information compiled, recorded or stored in written form or on film, or by electronic process, or in any other manner or by any other means (Buckland, 1991; Pearce-Moses & Baty, 2005). "State record" means any record made and kept, or received and kept, by any person in the course of the exercise of official functions in a public office, or for any purpose of a public office, or

for the use of a public office, whether before or after the commencement of this section (Akor & Udensi, 2014).

In the Philippines, our first attempt in establishing a records management system dates as far back as 1898 when, pursuant to the Treaty of Paris, the Office of Archives was established under the American Authority which stipulated, among others, the relinquishment or cession of documents from Spanish to American authorities and provided for the preservation of documents whether they may be in Spain or in the Philippines. (History of the National Archives). Significantly, the evolution of the Philippine's records management system gives more emphasis on cultural preservation so much so that the Records Management and Archives Office as an agency, is attached to the National Commission for Culture and the Arts.

Good records management ensures that accurate and reliable records are created and remain accessible, usable and authentic for as long as they are needed to provide the basis for improving services, controlling corruption and strengthening democracy. This benefits both those requesting information, by assuring that information is complete and reliable, and those holding information, by enabling them to locate and retrieve it easily to meet their operational needs and obligations for transparency and accountability. (ISO 15489:2001 Information and Documentation). Part of the mandate of the National Archives of the Philippines under R.A. 9470 is to strengthen government policies on records management and archival administration by requiring all government offices to plan, formulate and implement a records management and archival program.

The Home Development Mutual Fund, or more popularly known as Pag-IBIG Fund, is a government financial institution, primarily provident in nature, whose mission-vision is for every Filipino worker to save with Pag-IBIG Fund and have access to decent shelter. Membership to Pag-IBIG Fund was made mandatory under Republic Act 9679, otherwise known as the Home Development Mutual Fund Act of 2009. By virtue of said legislation, all Filipinos earning at least one thousand pesos (P1,000.00) a month must be a member and pay monthly contributions equivalent to at least two percent (2%) of his/her monthly salary to the Fund. The salary ceiling for purposes of computing the monthly contribution was set at five thousand pesos (P5,000.00).

The wide membership coverage of Pag-IBIG Fund which includes all those working in the government; the private sector; uniformed members of the Armed Forces, Philippine National Police, Bureau of Fire Protection and Bureau of Jail Management and Penology; as well as those Filipinos employed by foreign-based employers, all contribute to the vast records holdings of Pag-IBIG Fund.

In January 2009, the researcher joined the then Pag-IBIG Fund Cebu South Branch as Administrative Services Officer IV whose primary function is to set-up the records management system of the Branch. At that time, Pag-IBIG Fund Head Office has yet to implement a corporate-wide records management system. Taking reference from the researcher's more than a decade's experience in handling the Records Section and eventually setting-up the Central Docketing System of the Department of Justice-Office of the Government Corporate Counsel, the job of laying the groundwork for the Pag-IBIG Fund Cebu South Branch Records Management System has been completed in a couple of months. By July 2009, the first ever records management training was

conducted for the more or less fifty (50) employees/staff of Pag-IBIG Cebu South Branch. Before the end of 2009, Pag-IBIG Cebu South Branch has started using its stand-alone records database for incoming communications.

Over the past years, the researcher has noted several issues arising out of the non-observance of certain frontline units of proper records management which seems to affect the efficiency of delivering frontline services to the Fund's members-clients. At present, the researcher is in charge of supervising the implementation of the corporate-wide records management system within Central and Eastern Visayas with a total record holding of more than a hundred thousand (100,000) record folders contained in more than twenty thousand (20,000) record boxes which are stored in a 2,200 sq. m. of space.

This study was made in light of Bertalanffy's Systems Theory, Fayol and Mockler's Control Theory and Bhana's Governance Theory. By Systems Theory, it means that a system is open to, and interact with its environment with the latter eventually affecting the evolution of the system. Biologist Ludwig von Bertalanffy was the first to introduce this theory and proposed that in a system, there are subsystems which are dependent and at the same time interdependent. As in the human body, when one of the systems is affected, it creates a ripple effect throughout the entire body. The Systems Theory is divided into three (3) properties: input, process and output. Records management and public service delivery can be viewed under the Systems theory.

To illustrate the application of the Systems theory, in availing of a frontline service (loans application for example) from Pag-IBIG Fund, the members, representing the "input", submits the form and requirements to the frontline personnel. Upon receiving of the form and complete set of requirements, the application goes through the "process" of evaluation and eventually approval. Finally, the "output" is the service that is received by the member through the release of the member's loan proceeds. If the records are properly managed or kept in good order, there will be timely release of loan proceeds. Otherwise, services will be delayed. Being able to quickly obtain the needed records will greatly improve the operations of any firm. As in any implementation of policies, management needs some measure of control to ensure compliance with set standards with the end in view of attaining satisfactory, if not excellent, performance.

Henri Fayol was among the first to provide the definition of control as applied in management. Van Vliet (2011) presented Fayol's theory of control as ensuring that all aspects of the plan is being carried out as expected so that mistakes arising in the process may be identified, corrected and thus, prevented from recurring. Vliet further described Fayol's control theory as incorporating periodic check for weaknesses, errors and deviations as well as keeping the plan up to date and hence, adaptable to changing developments.

Similarly, Mockler (1970) offered a more comprehensive definition of management control to include not only the fact of ensuring that performance is in accordance with pre-determined standards but also to ensure that remedial actions, if required, are taken, keeping in mind that human and corporate resources are being used efficiently and effectively in order to achieve corporate goals.

In formulating records control measures, value is given to the integrity of records, making sure that they are complete and intact. This can be done by providing the appropriate storage area where records can be accessed, maintained and preserved.

Records control also involves several activities like records inventory, creating records retention and disposition schedules, as well as enacting policies on authorized access to records and penalties for unauthorized access thereof.

The Theory of Good Governance likewise finds application in this study. Records, and the information they contain, are the tools by which an organization or a government creates an atmosphere of trust and show an overall commitment to good governance, including its key elements of transparency and accountability. According to Bhana (2008), when records are managed in a way that guarantees their integrity and authenticity over time, the records allow employees to account to their superior, which in turn, permits the superior to account to the heads of the institutions, and enables the heads to account to duly elected officials and to the citizens at large. Without records, there can be no concept of accountability, and without accountability, there can be no foundation for a responsible government.

ISO standard 15489:2001 defines Records Management as the field of management which is responsible for the systematic control of the creation, receipt, maintenance, use and disposition of records, including the procedures by which evidence of, and information about, the organization's business activities and transactions are captured and maintained, in the form of records. The second part of the aforementioned definition describes what is known as electronic records management. In many countries, government records are not managed to meet accepted international standards. Worse, in some countries even the most basic records management controls are not in place. Furthermore, the adoption and use of digital technologies has often outpaced capacity to manage digital records, thus creating new challenges.

Poorly managed records are difficult to locate and hard to authenticate or preserve. This can result in misguided policy, inadequate or inappropriate services, misplaced funding and cover-up for fraud, with serious consequences for citizens' lives. In the compilation of good records management practices by the Hongkong Government Records Service, good records management starts with a management directive which is reflective of the needs of the organization. Moreover, the essence of records management in an organization is to be able to produce and manage authentic, reliable, complete and useable records which supports organizational functions and activities for as long as they are needed. Equally important is that the responsibilities of managing these records should be clearly defined.

The Records Management System (RMS) of Pag-IBIG Fund is part of the Information Systems Strategic Plan (ISSP) which was approved by the Pag-IBIG Fund Board of Trustees on 25 April 2003 and with the enactment of Republic Act 9470, otherwise known as the National Archives of the Philippines Act of 2007, the Fund strengthened its resolve to implement the RMS by creating the Records Management and Improvement Committee (RMIC) and commissioning the accounting firm Sycip, Gorres, Velayo (SGV) to conduct the Pag-IBIG Fund Records Management Study. Pursuant to the recommendation of the RMIC and SGV to set up the records management organizational structure which shall be responsible in the formulation and implementation of internal policies covering creation, maintenance, use and disposition of records in the Fund, the Board approved on 27 November 2009 the creation of the Integrated Records and Information Management Department (IRIMD).

The Records Management Program (RMP) of the Fund strives to achieve an orderly and efficient flow of information in the organization by providing information at all times and in the form needed to facilitate the management's problem solving and decision-making processes. Among the benefits of the Fund's RMP includes ensuring that the Fund has the records it needs to support ongoing business activities and meet the expectations of the stakeholders - the management, employers-members, employees-members, borrowers, regulators, vendors and the rest of the general public. The RMP also envisioned the improvement of operational efficiency by reducing the time it takes to retrieve information and thus translates to reduction of costs as resources are not wasted especially on retaining unnecessary records or duplicating information. Thus, the enhancement of the Pag-IBIG Fund RMP, is in pursuit of the Fund's Quality Policy, of upholding transparency and accountability in the delivery of quality service.

## **2. Purpose of the Study**

Records are increasingly becoming so important. Both public and private organizations are more and more making information and records available to their employees, customers and constituents in a convenient way. This research assessed the existing Records Management System at the identified Pag-IBIG branches/departments in Cebu in terms of process, control and service delivery. It also determined on what are the best practices related to the implementation of the records management system.

## **3. Research Methodology**

This study used the descriptive research design. Descriptive research (Fox, 2007) aimed at casting light on current issues or problems through a process of data collection that enables them to describe the situation more completely than was possible without employing this method. In effect, descriptive studies were used to illustrate or explain the diverse facets of the occurrence as it describes the characteristics and/or behavior of the sample target population.

Descriptive research is also helpful when the researcher intends to further the study using quantitative method because by using observation techniques, the researcher can take note of what hypotheses are worthy of testing. As compared to quantitative method which can be expensive and time consuming especially when dealing with a large population sample, descriptive research method is simpler and allows observation of subjects without interfering with the natural environment. In a way, descriptive research can also be experiential on the part of the researcher.

The study was conducted within the selected branches/departments/divisions of Pag-IBIG Fund in Metro Cebu composed of selected Member Services Branches, the Cebu Housing Business Center and the Technical and Administrative Support Services Department. The target respondents of the study were the following: Fund Employees (Branch/Department/Division head, Branch/Department/Division frontline personnel and Branch/Department/Division records officer/coordinator) and clients availing of frontline services.



## Results and Discussions

Table 1. Records Management System as to Process

| Extent of Implementation of the Record Management Program in terms of Process   | Heads<br>n = 8 |    | Frontliners<br>n = 18 |    | Records Controllers<br>n=14 |    |
|---|----------------|----|-----------------------|----|-----------------------------|----|
|   | Mean           | VD | Mean                  | VD | Mean                        | VD |
| 1. Awareness of employees on the Fund's policies on records management  | 3.00           | WI | 2.89                  | WI | 2.93                        | WI |
| 2. Designation of trained records management staff in your branch/department/division   | 3.00           | WI | 2.72                  | WI | 2.86                        | WI |
| 3. Conduct records inventory to identify the onsite and offsite records in your branch/department/division                        | 2.88           | WI | 3.00                  | WI | 2.79                        | WI |
| 4. Use of records management system to identify the location of the onsite and offsite records in your branch/department/division | 2.88           | WI | 3.22                  | WI | 2.79                        | WI |
| 5. Use of Document Tracking System  | 2.88           | WI | 3.06                  | WI | 2.57                        | WI |
| 6. Provision of onsite records storage area   | 2.50           | I  | 3.00                  | WI | 2.57                        | WI |
| 7. Accessible location on offsite records area  | 3.00           | WI | 2.94                  | WI | 2.64                        | WI |
| 8. Microfilming or micro imaging of vital records   | 2.13           | I  | 2.22                  | I  | 2.57                        | WI |
| 9. Use of Agency Records Retention and Disposition Schedule   | 2.38           | I  | 2.50                  | I  | 2.79                        | WI |
| 10. Disposal of valueless records   | 2.38           | I  | 2.28                  | I  | 2.43                        | I  |
| Average Weighted Mean   | 2.70           |    | 2.78                  |    | 2.69                        |    |

Table 1 shows the data in terms of extent of implementation of the record management program in terms of process across the three (3) subgroups. For respondents Heads of Office, the factors of awareness to Fund policies on records management, designation of trained RM personnel and accessible location of offsite records stage area, got a mean of 3.00 equivalent to Well Implemented while the factors of provision of onsite records storage area, microfilming and micro imaging of vital records, use of Agency Records Disposition Schedule (ARDS) and disposal of valueless records got an average mean of 2.35 equivalent to Implemented. The factor of use of records management system to identify the location of the onsite and offsite records garnered the highest mean of 3.22 which is equivalent to Well Implemented among respondents Frontliners. The factors of microfilming and micro imaging of vital records, use of Agency Records Disposition Schedule (ARDS) and disposal of valueless records got an average mean of 2.33 equivalent to Implemented, among respondents Frontliners.

The results of the responses of the Records Controllers in terms of awareness to Fund policies on records management got the highest mean score of 2.93 which is equivalent to Well Implemented. However, the lowest mean was posted at 2.43 for the factor of disposal of valueless records. Based on the existing local website portal of the Pag-IBIG Fund Integrated Records and Information Management Department (IRIMD) under the area of disposal documentations, the only time that Pag-IBIG Cebu Branch

disposed of its valueless records was in 2012 which is why the respondents Records Controllers felt that this area of Pag-IBIG Fund's records management program is short of being well implemented. According to General Circular No. 2 of the National Archives of the Philippines which was signed on January 20, 2009, valueless records refer to all records that have reached the period within which they are required to be retained in an office or agency as part of the active or inactive records. It also refers to records which has outlived its usefulness to the office or agency to which it belongs.

The regular disposal of valueless records is also essential as part of good warehouse keeping. The space allocated for these valueless records, once disposed, may now be given to records which are categorized as having reached their inactive status and hence, eventual disposal. Aside from saving space, the timely disposal of records also saves the agency some funds which would otherwise be used as rentals for a bigger warehouse space. The guidelines for the disposal of valueless are provided under R.A. 9170 otherwise known as the National Archives of the Philippines Act of 2009. The said law likewise sanctions unauthorized disposal of records with penalty of fine ranging from P500,000.00 to P1,000,000.00 and/or imprisonment of between 5 to 15 years at the discretion of the court.

Table 2. Records Management System as to Control

| Extent of Implementation of the Record Management Program in terms of Control   | Heads<br>n = 8 |    | Frontliners<br>n = 18 |    | Record controller<br>n=14 |    |
|---|----------------|----|-----------------------|----|---------------------------|----|
|   | Mean           | VD | Mean                  | VD | Mean                      | VD |
| 1. All records are created by authorized personnel, and filed in accordance with existing records management system           | 3.25           | WI | 3.17                  | WI | 2.71                      | WI |
| 2. All received documents are entered in a register/system and duly received by appropriate action officer                    | 3.13           | WI | 3.33                  | WI | 2.79                      | WI |
| 3. All records are classified as either "Confidential" or "Open" to regulate access   | 2.50           | I  | 2.67                  | WI | 2.43                      | I  |
| 4. Records are accessed only by authorized personnel  | 2.88           | WI | 3.22                  | WI | 2.57                      | WI |
| 5. All personnel in your branch/department/division are digitally identified to prevent them from manipulating record entries | 2.63           | WI | 2.89                  | WI | 2.64                      | WI |
| Average Weighted Mean   | 2.88           |    | 3.06                  |    | 2.63                      |    |

As revealed in the Table, the Heads of Office yielded a highest mean of 3.25 which is equivalent to the verbal description of Well Implemented under the indicator of "all records are created by authorized personnel, and filed in accordance with existing records management system". The lowest mean for this subgroup was at 2.50, equivalent to an adjectival rate of Implemented for the indicator relating to the classification of records as either Confidential or Open. The same is also true for the respondents Records Controllers whose responses under this indicator were measured at a mean of 2.43.

The responses of both the Frontliners and the Records Controllers resulted to a Well Implemented description with numerical mean value of 3.33 and 2.79 respectively, for the indicator of “all received documents are entered in a register/system and duly received by appropriate action officer”. All Fund employees described control as Well implemented. This means that the Fund employees perform their functions beyond the expected.

**Table 3. Records Management System as to Service Delivery**

| <b>Extent of Implementation of the Record Management Program in terms of Delivery</b>  | <b>Heads<br/>n = 8</b> |    | <b>Frontliners<br/>n = 18</b> |    | <b>Record Controller<br/>n=14</b> |    |
|--|------------------------|----|-------------------------------|----|-----------------------------------|----|
|  | Mean                   | VD | Mean                          | VD | Mean                              | VD |
| 1. Efficient records management is essential to the delivery of quality frontline service to the members   | 2.88                   | WI | 3.06                          | WI | 2.93                              | WI |
| 2. Accountability in records management enables the prudent use of Fund resources by reducing duplication of record entries or man-hour loss incurred from the time spent in locating misfiled records | 3.00                   | WI | 3.00                          | WI | 3.07                              | WI |
| 3. To improve efficiency, management should establish measures to enhance personnel awareness and skills in implementing records management programs   | 2.75                   | WI | 2.83                          | WI | 2.79                              | WI |
| <b>Average Weighted Mean</b>   | <b>2.88</b>            |    | <b>2.96</b>                   |    | <b>2.93</b>                       |    |

As shown in the Table, the concept of accountability in records management which enables the prudent use of Fund resources by reducing duplication of record entries or man-hour loss incurred from the time spent in locating misfiled records, weighs greatly for respondents Heads of Office and Records Controllers, whose responses to this indicator resulted to a mean of 3.00 and 3.07 respectively, equivalent to Well Implemented, which were the highest mean in these two subgroups.

On the other hand, the respondents Frontliners gave more weight to efficient records management as essential to the delivery of quality frontline service to the members, which resulted to a mean of 3.06 equivalent to Well Implemented. Although given an adjectival score of Well Implemented across the three subgroups, the indicator “To improve efficiency, management should establish measures to enhance personnel awareness and skills in implementing records management programs” received the lowest mean score of 2.75 for Heads of Office, 2.83 for Frontliners and 2.79 for Records Controllers.

It is important to stress that accountability is an indispensable part of records management. It is essential to keep in mind that records management is everybody’s responsibility in an organization. Maintaining good records management by all members of the organization, especially the Frontliners, is an essential tool in the delivery of a better and faster public service as clients often seek assistance in matters on which they need immediate action and response.



Table 4. Test of Significant Mean Difference Between the Perception of the Respondent Groups

| Perception of the Respondents Groups | MEAN | Sd   | CF-Value<br>0.5,<br>two-tailed<br>test | Computed<br>F-Value | Decision                         |
|--------------------------------------|------|------|--|---------------------|----------------------------------|
| Head                                 | 2.78 | 0.30 | 3.18                                   | 1.95                | Reject the<br>Null<br>Hypothesis |
| Front Liner                          | 2.89 | 0.31 |  |                     |                                  |
| Record Controller                    | 2.71 | 0.17 |  |                     |                                  |

Table 4 shows the test of significant mean difference between the perceptions of the respondents' groups on the implementation of the record management system, the Head had an average weighted mean of 2.78 with the standard deviation of 0.30, Front Liner had an average weighted mean of 2.89 with the standard deviation of 0.31, while record controller had an average weighted mean of 2.71 with the standard deviation of 0.17. The computed F-value of 3.18 greater than the F-critical value of 1.95, therefore the null hypothesis "There is no significant mean difference between the perceptions of the respondents' groups on the implementation of the records management system", was Rejected. This means that the Fund employees had different perceptions as to the implementation of the records management system. This implied that the Fund employees 'different task or assignment, contribute to their different views of the records management system.

**Table 5. Best Practices in the Records Management System**

| BEST PRACTICES INDICATORS   | Frequency | Rank |
|---|-----------|------|
| 1. All Records Management policies are in writing   | 23        | 6.5  |
| 2. Designation of Record Custodians   | 35        | 1    |
| 3. Attendance to Records Management trainings   | 19        | 9    |
| 4. Records Custodians are capable of rendering technical assistance to the division/branch/department         | 23        | 6.5  |
| 5. Use of standard forms in the creation, use maintenance and disposal of records                             | 32        | 2    |
| 6. Electronic entries for records creation and retrieval  | 29        | 3    |
| 7. The electronic records management system is user-friendly  | 25        | 4.5  |
| 8. Changes/upgrades in the system are cascaded to all Records Custodians and key records management personnel | 15        | 10.5 |
| 9. Accessible records storage areas   | 25        | 4.5  |
| 10. Clean and orderly records storage areas   | 15        | 10.5 |
| 11. Permanent records are well-preserved  | 21        | 8    |

|  |    |    |
|--|----|----|
| 12. There is a disaster management and recovery plan for vital records | 11 | 12 |
|--|----|----|

This means that the record management system run in a systematic way by the designated personnel with the use of standard forms and electronics devices. This implies that characterizing objectives and uncertainty, assigning plausibility ranks to the trials considered, and working with decision-makers to interpret and implement the results, [André EP, et.al. (2014)].

However, attention should also be given to the bottom three on the ranking and these are: disaster management and recovery plan, with a ranking of 12, the clean and orderly records storage areas and cascading of the changes or upgrades in the system to all key records personnel, both of which has a ranking of 10.5. This implies the need to develop a disaster management and recovery plan for vital records which will aid the concerned operating units to safeguard their records in times of fortuitous events like the super typhoon Yolanda which damaged a significant number of records of Tacloban Branch.

As for the availability of clean and orderly records storage areas, the management may want to consider the reconfiguration of office spaces to address the need for sufficient space to store active records, which, by their very nature, must be kept within office premises for faster retrieval and easy reference. With regard to the cascading of changes or updates in the RM system, communication should be strengthened between policymakers and end users in order that the implementation of the program is aligned with the goal of the organization. As a records management practitioner, the researcher had occasion to observe that policy updates and/or systems upgrades are posted on the records management system portal site without proper information to end-users thus creating differences in the use of forms, entries of vital information and implementation of the records management program as a whole.

## Conclusion

Based on the findings, it is concluded that the existing Records Management System of the Pag-IBIG Fund in terms of program implementation is high, but the evolution of the system affects the personnel that needs to interact with the environment to match up with the process. Moreover, the computed F-value of 3.18 greater than the F-critical value of 1.95, it indicates that there is a significant mean difference between the perceptions of the respondents' groups on the implementation of the record management system. This means that the Fund employees had different perceptions as to the implementation of the records management system. However, the practices of having records management shows that there are several rooms for improvement in terms of achieving an effective and efficient records management program.

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