Service Partner Superannuation Process Efficiency and Employees Satisfaction of Payroll Solution Company: Basis for Action Plan

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Abstract—**This study examines the relationship between the efficiency of service partner superannuation processes and employee satisfaction within a payroll solutions organization. As a key component of employee benefits, superannuation requires accuracy, timeliness, and regulatory compliance. The research focuses on how efficient processes, specifically in lodgement, payment, and ad hoc requests, affect employee satisfaction, particularly in terms of reliability, responsiveness, assurance, and empathy. A quantitative approach was used, with data collected through a structured survey among operations department employees. Responses were measured using a Likert scale. Statistical tools such as descriptive analysis, Pearson correlation, and regression were employed to evaluate the relationship between process efficiency and employee satisfaction. Findings indicate that the superannuation processes show moderate to high efficiency, especially in lodgement, payments, and ad hoc services. Employees reported a generally positive experience, with high trust in process reliability and responsiveness. However, opportunities for improvement remain, particularly in enhancing transparency, real-time support, and personalized service. These gaps highlight the need for more proactive and individualized engagement to elevate the employee experience from adequate to excellent. Improving responsiveness and feedback mechanisms can strengthen morale, boost productivity, and promote a more resilient workforce. Finally, the study confirms a statistically significant link between superannuation process efficiency and employee satisfaction. Streamlined operations not only reduce delays and errors but also reflect the organization's dedication to quality and reliability—factors critical to employee and customer perceptions. Continuous process improvement is essential to maintaining competitiveness in an evolving market.**

Index Terms— **Superannuation Process Efficiency, Lodgement, Payment, Ad hoc, Employee Satisfaction.**

1. Introduction

In today's fast-paced and highly competitive business environment, organizations constantly seek ways to enhance efficiency and productivity (Adenekan, Solomon, Simpa, & Obasi, 2024; Kolasani, 2023). In fact, Parker Conrad, CEO of Rippling – ranked #4 in the Top 10 Best International Payroll Services Of 2024 by Forbes Advisor, said, "we believe in automating and streamlining the most tedious HR and payroll tasks to drive efficiency and enhance the customer experience.", which emphasizes how top companies focuses on

these two significant variables (Process Efficiency & Customer Satisfaction).

Moreover, an efficient process is fundamentally characterized by its ability to meet objectives swiftly, precisely, and economically, while avoiding superfluous delays or complexities. The significance of efficiency is especially pronounced in payroll business operations, where factors such as consistency, rapidity, and precision can greatly influence an organization's financial performance, while, customer satisfaction indicates the degree to which an organization fulfills or surpasses the expectation of its customers, which has a direct impact on customer loyalty and retention. Process efficiency and customer satisfaction is a general approach that yield positive impact regardless of industry.

For example, efficient administration of telecommunications networks guarantees reliable service quality, including rapid data transmission, clear voice calls, and reduced downtime. To preemptively address network problems that could affect customers, telecommunications firms frequently allocate resources towards automated network surveillance and AI-driven predictive maintenance. This initiative can lead to higher customer satisfaction. In fact, according to Firmansyah, Kristiadi, Ilmi, & Sahroni, 2023, if the system service performance does not meet customer expectations, customer satisfaction will decrease. The greater the difference between performance and expectations, the lower the customer satisfaction. Discontented clients may develop a diminished faith in the system, resulting in dissatisfaction, increased complaints, and potentially a decline in business.

Furthermore, in a global payroll solution line of business is on the same level of importance when it comes to process efficiency and customer satisfaction specifically superannuation process that is being done by service partners. As part of Payroll solution company' superannuation process, after processing the payroll of our clients, we will endorse the necessary data relevant with superannuation to our service partners. Relevant data includes, employees address significantly the state, Australian Business Number (ABN) which is an identifier to employee's superfund. Also, the superannuation membership number – unique ID number for

each employee in their chosen superfund and the contribution amount that is being computed together with employees' salaries during payroll processing. Service partner is responsible for the lodgement which will include encoding of new or updated data based on the files we have provided (extracted from payroll solution company system) and validation of existing to make sure that rejection of contribution will not happen. Service partner is also responsible to make sure that amount provided is lodged accurately and in accordance with Superannuation Guarantee (Administration) Act 1992. Once every data is validated and guaranteed 100% correct, the service partner may request confirmation from client through Payroll Solution Company employees to proceed with payment processing. Payment processing includes pulling of funds in the client's account and sending it to authorize Australian Tax Office (ATO) account.

Furthermore, service partner also assists Payroll Solution Company employees if there are ad hoc queries regarding superannuation which may include but not limited to: Account lock, merging of two accounts and clarifications on tax implications. All the process provided above is being done in service partner clearing house. A superannuation clearing house is an electronic gateway that allows you to make all your super contributions for all your employees in one single payment. Using a clearing house is a SuperStream compliant way to pay super contributions.

Significantly, delayed superannuation lodgements, payments, and long turn-around time for ad hoc queries, may result in financial difficulties, which include penalties and other monetary value that delays may attract. Delays, aside from their financial implications, can significantly undermine trust and harm the relationship between the clients, Payroll Solution Company and service partners. If third-party service providers do not fulfill processing standards, it can adversely affect their organization's reputation, compromising its standing for dependability and customer service. The promptness of service delivery plays a vital role in determining overall customer satisfaction, especially in the current digital era where consumers have heightened expectations for swift, seamless, and efficient interactions.

Ultimately, this research aims to conduct a thorough evaluation of the efficiency of the service partner's superannuation processes, concentrating specifically on lodgement, payment processing, and the management of ad hoc services, as well as their impact on overall employees satisfaction. By pinpointing current inefficiencies within these essential operational areas, the study intends to analyze both the direct and indirect effects on service quality and customer experience. It will particularly investigate how these inefficiencies lead to violations of Service Level Agreements (SLAs), which can have serious repercussions for the organization, including financial consequences, damage to reputation, and erosion of client trust. Also, this research will concretize and solidify the discontent voiced of payroll solution company employees, offering significant insights for the service partner to contemplate when enacting enhancements to internal processes. By meticulously analyzing employee feedback and issues, the study seeks to pinpoint critical areas requiring modification, thereby assisting the service partner in making well-informed choices that can improve operational efficiency, boost employee satisfaction, and elevate overall service delivery. This evidence-based strategy will play a crucial role in directing the execution of specific improvements that correspond with both employee aspirations and organizational objectives.

Furthermore, another goal of this study is to deliver practical recommendations for optimizing lodgement timelines to minimize delays, ensuring the accuracy and promptness of payment processing to uphold compliance and client satisfaction, and enhancing the management of ad hoc services to meet specific or urgent client requirements. By focusing on these vital aspects, the research will provide suggestions that can improve both the efficiency and dependability of the service partners superannuation process, resulting in a better customer experience. Ultimately, the outcomes will inform the creation of a targeted action plan designed to assist service partners in addressing process inefficiencies, enabling them to implement sustainable enhancements that drive higher customer satisfaction, boost client retention, and cultivate long-term business loyalty.

2. Methodology

A. Research Design

A descriptive correlational research design incorporating impact analysis was employed to examine the relationship between the variables. This design, informed by a range of scholarly contributions rather than a single source, is particularly appropriate for exploring associations without manipulating the variables involved. The descriptive component provides a comprehensive overview of existing conditions and observable patterns, while the correlational aspect identifies potential relationships between variables (Creswell & Creswell, 2019). Integrating impact analysis adds depth by assessing the magnitude and direction of one variable's effect on another, offering practical insights that go beyond mere correlation (Saunders, Lewis, & Thornhill, 2020). This combined approach is especially valuable in organizational research, where experimental manipulation is often impractical. Data were gathered through a structured survey administered to a representative sample of employees from the operations department.

B. Research Locale

The primary setting for this study is the Payroll Solution Company, where employees manage superannuation processing for Australian clients. Most employees handling these processes work remotely, offering a unique context to assess the efficiency of the superannuation system and its impact on employee satisfaction.

1) Respondents of the Study

The respondents of the study consist of employees from a payroll solutions company who are directly engaged in servicing Australian (AU) clients. These individuals are tasked with overseeing multiple facets of payroll processing,

superannuation contributions, and associated financial services for clients based in Australia.

Moreover, a sample size of 85 employees was selected from a total headcount of 100, based on the criterion that participants must have at least one year of experience processing Australian client accounts within the company. The sample size was determined using the Raosoft online calculator, which takes into account the desired confidence level (95%) and margin of error (5%) to ensure statistical significance.

Furthermore, this approach ensures that the sample is representative of the target population, thereby providing reliable and valid insights into the experiences and practices of employees within the specified scope.

C. Sampling Design

The researcher used purposive sampling and simple random sampling technique. Purposive sampling as an essential technique in quantitative research, particularly when the researcher aims to select specific groups or individuals who possess significant knowledge or have firsthand experience of the phenomenon being investigated (Robinson, O. C, 2020), while random sampling - ensures that every individual in the population has an equal chance of being selected for the study. This reduces selection bias and makes the sample more representative of the entire population (Sekaran, U., & Bougie, R., 2019).

D. Instrumentation

A structured survey questionnaire served as the primary tool for collecting quantitative data from employees of the Payroll Solution Company. The instrument was divided into two main sections:

First section assessed the efficiency of the service partners' superannuation processes, focusing on three key areas: lodgement, payment processing, and ad hoc services. Responses in this section were measured using a four-point scale, ranging from 4 (Very Efficient) to 1 (Very Inefficient).

Second section evaluated employee satisfaction with the superannuation services, specifically in terms of reliability, responsiveness, assurance, and empathy. This section also employed a four-point Likert-scale, with responses ranging from 4 (Very Satisfied) to 1 (Very Unsatisfied).

Additionally, the validation procedure involved soliciting feedback from two MBA faculty members who did not serve as the researcher's adviser, research instructor, or panelist, as well as one operations expert, specifically, the researcher's senior manager. These validators assessed the questionnaire for content validity, ensuring that the items accurately reflected the relevant constructs and aligned with the research objectives.

Additionally, to ensure the reliability and consistency of the research instrument, the researcher conducted a pilot test involving a sample of 15 respondents representative of the target population. The data collected from this preliminary survey were thoroughly analyzed to calculate reliability coefficients, such as Cronbach's alpha, which measure the internal consistency of the instrument.

Ultimately, this step was crucial in identifying any ambiguous or problematic items, allowing for necessary revisions to enhance the accuracy and dependability of the final survey.

E. Evaluation and Scoring

To assess the efficiency of the service partner's superannuation process, the researcher employed a structured evaluation framework that combined numerical ratings, corresponding numerical ranges, and verbal interpretations. This approach enabled a systematic measurement of performance levels by translating quantitative scores into meaningful qualitative descriptions. By using this rating scale, the study could effectively categorize the degree of efficiency, ranging from low to high, providing clearer insights into specific areas of strength and those requiring improvement.

Table 1

Numerical rating	Numerical Range	Verbal Interpretation
4	3.25 - 4.00	Very Efficient
3	2.51 - 3.24	Efficient
2	1.75 - 2.50	Inefficient
1	1.00 - 1.74	Very Inefficient

To determine the satisfaction of employees to the service partner superannuation process the below adapted numerical rating, numerical range, verbal interpretation was use:

Table 2

Numerical rating	Numerical Range	Verbal Interpretation
4	3.25 - 4.00	Very Satisfied
3	2.51 - 3.24	Satisfied
2	1.75 - 2.50	Unsatisfied
1	1.00 - 1.74	Very Unsatisfied

To determine the strength of Correlation of superannuation process efficiency and employee satisfaction the below adapted numerical rating, numerical range, and Strength of Relationship was use:

Table 3

Correlation Value (r)	Strength of Relationship
± 0.00 to ± 0.10	No or very weak
± 0.10 to ± 0.30	Weak
± 0.30 to ± 0.50	Moderate
± 0.50 to ± 0.70	Strong
± 0.70 to ± 1.00	Very strong

F. Data Gathering Procedure

The researcher initially requested permission from Payroll Senior Manager to conduct the survey for this study. When the approval was provided, the researcher also requested approval from potential respondents to participate in the survey, ensuring they are informed of the purpose and importance of the study. When the consent was obtained, the surveys were distributed to respondents. Given the remote work setup of most participants, the survey was shared via digital channels such as email and Microsoft Teams. A Google-Forms-link was provided for ease of access and participation. The researcher monitored survey responses as they are submitted. Since responses were tracked and visible in real-time via the google forms platform, the researcher ensured that sufficient data is collected.

Furthermore, follow-up reminders were sent to encourage participation for those who have not yet completed the survey. The researcher proceeded to do the tally sheet with the help of google sheet. Each answer is recorded by counting the frequency of responses for each option. Once the responses have been tallied, the researcher summarized the totals for each question, organizing them in a clear, structured format for easy reference. The data sheet arranged accordingly had been forwarded to statistician's analysis and interpretation.

1) Treatment of Data

For the two sections of the survey, data analysis was conducted using multiple statistical techniques to provide a comprehensive understanding of the variables under study. The weighted mean was employed to assess the overall efficiency of the service partner's superannuation process and to gauge levels of employee satisfaction, allowing for a nuanced measurement that accounts for varying importance or frequency of responses. Additionally, the Pearson r correlation coefficient was utilized to examine the strength and direction of the

Table 4
Level of efficiency of the superannuation process of the respondents' service partner in terms of lodgement

Indicators	Weighted Mean	Verbal Interpretation	Rank
1. The current lodgment process handles high transaction volumes efficiently without creating delays.	2.98	Efficient	4
2. Bottlenecks in lodgment services during peak periods are resolved quickly to maintain service time standards.	2.81	Efficient	5
3. The average service time for lodgment transactions is acceptable and predictable.	3	Efficient	3
4. Access to a service partner platform would reduce delays caused by peak lodgment periods.	3.16	Efficient	1
5. The current system effectively prevents and manages congestion in lodgment queues.	3.01	Efficient	2
GENERAL ASSESSMENT	**2.99**	**Efficient**	

Legend: 3.25 – 4.00 Very Efficient, 1.75 – 2.49 Inefficient, 2.50 – 3.24 Efficient, 1.00 – 1.74 Very Inefficient

Table 5
Level of efficiency of the superannuation process of the respondents' service partner in terms of payment

Indicators	Weighted Mean	Verbal Interpretation	Rank
1. Payment processing times are consistent, even during peak periods	2.99	Efficient	4
2. Efficiently managing payment queues enhances overall service time, even during high demand	3.01	Efficient	3
3. Additional access to a service partner platform could reduce payment transaction bottlenecks	3.14	Efficient	1
4. Staff has the tools and systems needed to efficiently process payments without delays.	3.04	Efficient	2
5. Customers experience minimal disruptions due to technical or operational issues in payment processing	2.94	Efficient	5
GENERAL ASSESSMENT	**3.02**	**Efficient**	

Legend: 3.25 – 4.00 Very Efficient, 1.75 – 2.49 Inefficient, 2.50 – 3.24 Efficient, 1.00 – 1.74 Very Inefficient

Table 6
Level of efficiency of the superannuation process of the respondents' service partner in terms of ad hoc

Indicators	Weighted Mean	Verbal Interpretation	Rank
1. Ad hoc service requests are managed efficiently without creating delays in regular service operations.	2.86	Efficient	4
2. Prompt handling of urgent or unexpected transactions ensures smoother overall service time	2.88	Efficient	3
3. Access to a service partner platform could help address delays caused by ad hoc requests.	3.07	Efficient	1
4. Staff can resolve ad hoc requests within a reasonable timeframe, even during peak periods.	2.94	Efficient	2
5. Bottlenecks arising from ad hoc service requests are documented and addressed	2.94	Efficient	2
GENERAL ASSESSMENT	**2.94**	**Efficient**	

Legend: 3.25 – 4.00 Very Efficient, 1.75 – 2.49 Inefficient, 2.50 – 3.24 Efficient, 1.00 – 1.74 Very Inefficient

Table 7
Level of employee satisfaction on the service partner superannuation process in terms of reliability

Indicators	Weighted Mean	Verbal Interpretation	Rank
1. The system delivers consistent and error-free performance.	2.92	Satisfied	4
2. Lodgment processes are completed accurately and without issues.	2.91	Satisfied	5
3. Payments are processed reliably and on time.	3.06	Satisfied	1
4. The ad hoc superannuation process is predictable and error-free.	2.85	Satisfied	6
5. Errors are rare and addressed effectively when they occur.	2.94	Satisfied	3
6. I can depend on the system to handle complex transactions smoothly.	2.98	Satisfied	2
GENERAL ASSESSMENT	**3.53**	**Very Satisfied**	

Legend: 3.25 – 4.00 Very Efficient, 1.75 – 2.49 Inefficient, 2.50 – 3.24 Efficient, 1.00 – 1.74 Very Inefficient

Table 8
Level of employee satisfaction on the service partner superannuation process in terms of responsiveness

Indicators	Weighted Mean	Verbal Interpretation	Rank
1. Support staff respond to my inquiries promptly.	2.94	Satisfied	5
2. Assistance is readily available when I encounter issues.	2.96	Satisfied	4
3. Proactively communicates about delays or issues.	2.99	Satisfied	3
4. Service updates or process changes are communicated in a timely manner.	3.05	Satisfied	2
5. Ensures that my concerns are addressed comprehensively.	2.94	Satisfied	5
6. I feel my input and feedback are valued by the service provider.	3.06	Satisfied	1
GENERAL ASSESSMENT	**3.53**	**Very Satisfied**	

Legend: 3.25 – 4.00 Very Efficient, 1.75 – 2.49 Inefficient, 2.50 – 3.24 Efficient, 1.00 – 1.74 Very Inefficient

Table 9
Level of employee satisfaction on the service partner superannuation process in terms of assurance

Indicators	Weighted Mean	Verbal Interpretation	Rank
1. I trust the expertise of the support team in handling my queries.	3.09	Satisfied	3
2. I feel secure when sharing sensitive information during these processes.	3.22	Satisfied	1
3. The service demonstrates compliance with legal and financial standards.	3.02	Satisfied	4
4. My data and transactions are handled with utmost security.	2.99	Satisfied	5
5. The support team is knowledgeable and instills confidence.	3.13	Satisfied	2
6. I feel reassured about the accuracy of superannuation calculations and payments.	3.13	Satisfied	2
GENERAL ASSESSMENT	**3.22**	**Satisfied**	

Legend: 3.25 – 4.00 Very Efficient, 1.75 – 2.49 Inefficient, 2.50 – 3.24 Efficient, 1.00 – 1.74 Very Inefficient

Table 10
Level of employee satisfaction on the service partner superannuation process in terms of empathy

Indicators	Weighted Mean	Verbal Interpretation	Rank
1. Understands my specific needs and challenges.	2.88	Satisfied	5
2. I am treated with respect and courtesy in all interactions.	3.22	Very Satisfied	1
3. Service Partner accommodates urgent or unique requests effectively.	3.02	Satisfied	3
4. Service Partner demonstrates genuine concern for my satisfaction.	2.99	Satisfied	4
5. I feel that my role as a partner is valued.	3.13	Satisfied	2
GENERAL ASSESSMENT	**3.05**	**Satisfied**	

Legend: 3.25 – 4.00 Very Efficient, 1.75 – 2.49 Inefficient, 2.50 – 3.24 Efficient, 1.00 – 1.74 Very Inefficient

relationship between service partner superannuation process efficiency and employee satisfaction within Payroll Solution Company.

3. Results

A. Level of Efficiency of the Superannuation Process of the Respondents' Service Partner

See Table 4 to 10.

4. Discussion

A. Table 4 Level of Efficiency of the Superannuation Process of the Respondents' Service Partner in Terms of Lodgement

The table 4 presents the respondents' general assessment of the efficiency of the superannuation lodgment process carried out by their service partner as Efficient with weighted average of 2.99. This reflects a moderate level of satisfaction with the superannuation lodgment process. While the system performs well under normal conditions, there are clear areas for improvement, especially in scalability, peak-period efficiency, and digital service delivery. These findings suggest that enhancing responsiveness and introducing technology-driven solutions could significantly improve the user experience and operational efficiency.

Moreover, service partners must adopt proactive strategies in congestion management to avoid disruptions and maintain service reliability. This aligns with Roy Morgan's Superannuation Satisfaction Report, the overall satisfaction rating for super funds was 65.9% in November 2023, reflecting a modest increase from previous months but still below the record high of 72% in January 2022. This suggests that while the system is generally efficient and meets member expectations under normal conditions, there remains significant room for improvement, particularly in areas such as digital service delivery and responsiveness during peak periods.

Also, The Australian Prudential Regulation Authority (APRA) highlights the importance of scalability in delivering efficient and sustainable outcomes for superannuation members. Large super funds benefit from economies of scale, allowing them to spread costs and maintain lower fees, whereas smaller funds often face sustainability challenges due to higher operational expenses and declining member bases.

The highest-rated indicator, "Access to a service partner platform would reduce delays caused by peak lodgment periods" (weighted mean = 3.16, Efficient, Rank 1), implies that respondents recognize the value of integrating technology in improving service delivery. This result suggests a demand or expectation for digital solutions, such as online platforms, automated tracking, or self-service systems, that could streamline lodgment, especially during peak periods. This aligns with studies showing that customers increasingly expect online and automated solutions to improve convenience and reduce wait times. According to a report by McKinsey & Company (2023), digital self-service platforms and automated tracking systems significantly enhance customer satisfaction by providing real-time updates and reducing dependency on manual processing, especially during high-demand periods.

Moreover, a study by Deloitte (2022) found that organizations adopting digital portals for transaction lodgment experienced a 30% reduction in processing delays and improved customer engagement. These platforms also offer scalability benefits, allowing services to handle increased volumes without proportional increases in resource allocation.

In contrast, the lowest-rated indicator, "Bottlenecks in lodgment services during peak periods are resolved quickly to maintain service time standards" (weighted mean = 2.81, Efficient, Rank 5), highlights a pain point in the current system. Respondents perceive that service recovery or responsiveness during high-volume times is lacking, which may cause delays and client dissatisfaction. This result signals the need for operational improvements, particularly in peak load management and real-time support. The need for operational improvements, particularly in peak load management and real-time support, is emphasized in recent literature. This finding echoes the data shared by Forrester Research (2023), which indicates that organizations implementing real-time monitoring systems and deploying rapid response teams can reduce service delays by as much as 40% during peak periods. These

operational improvements encompass a range of proactive measures, including automated alerts that immediately notify relevant personnel of emerging issues, dynamic resource reallocation to address sudden spikes in demand, and clearly defined escalation protocols that facilitate swift decision-making and intervention. Together, these strategies enable organizations to quickly identify and resolve bottlenecks, minimize service interruptions, and maintain a consistent level of performance even under pressure. By adopting such advanced operational practices, companies can significantly enhance their responsiveness and reliability, ultimately leading to improved customer satisfaction and operational resilience.

Also, Kumar and Reinartz (2022) found that firms investing in real-time analytics and adaptive resource management consistently experience higher levels of customer retention and satisfaction, especially during periods of increased demand or operational surges. Their research highlights how leveraging advanced data insights and dynamically allocating resources enables organizations to respond swiftly and effectively to changing customer needs, minimizing service disruptions and enhancing overall service quality. This evidence strongly supports the necessity for targeted operational enhancements within organizations, particularly to address the bottlenecks and inefficiencies identified by respondents in this study. By adopting similar strategies, companies can not only improve process efficiency but also foster stronger customer loyalty and satisfaction, even under challenging conditions.

B. Table 5 Level of Efficiency of the Superannuation Process of the Respondents' Service Partner in Terms of Payment

The table 5 presents the respondents' evaluation of the efficiency of the payment processing system of their service partner. The general assessment of Efficient, with weighted mean of 3.02 indicates that the payment processing system is assessed as efficient overall, with a slight edge over the lodgment process. Similar to PwC (2022) study which emphasizes that payment processing typically involves standardized protocols and automation, which reduce errors and delays compared to more complex processes like lodgment that may require manual intervention or additional verification steps.

Furthermore, literature suggests that continuous investment in technology upgrades, such as blockchain for secure transactions and AI-driven fraud detection, further enhances efficiency and security (Kshetri, 2024). These improvements not only streamline operations but also improve customer confidence and satisfaction, supporting the positive assessment found in this study.

Moreover, the highest-rated indicator, "Additional access to a service partner platform could reduce payment transaction bottlenecks" (weighted mean = 3.14, Efficient, Rank 1), reinforces the increasing importance of digital accessibility and self-service capabilities in service efficiency. Respondents clearly see technology integration as a solution to improve payment processing, particularly in reducing congestion and transaction delays during peak demand. These findings is similar to how Accenture (2019) also emphasizes that

expanding access to service partner platforms allows businesses to automate routine tasks, streamline workflows, and eliminate manual errors, thus enhancing overall system efficiency. Furthermore, Gartner (2020) highlights that digital tools such as automated tracking systems and online portals can effectively manage peak demand, minimize service disruptions, and improve processing times.

On the other hand, the lowest-rated indicator, "Customers experience minimal disruptions due to technical or operational issues in payment processing" (weighted mean = 2.94, Efficient, Rank 5), suggests that technical reliability remains a concern. While disruptions may not be frequent, their presence is enough to affect the perceived efficiency of the process. This may point to intermittent system downtimes, technical glitches, or manual interventions that disrupt service flow. This echo the result of the study by KPMG (2023), which stated, technical glitches, system downtimes, and manual interventions remain primary causes of service interruptions, which directly affect user satisfaction and operational continuity.

Continually, intermittent system downtimes and technical issues pose significant challenges by causing delays, failed transactions, and a subsequent rise in customer complaints. These disruptions not only interrupt service flow but also negatively impact the overall user experience, potentially damaging the organization's reputation. In fact, The World Bank's 2022 report on digital payment systems underscores that reliability is a cornerstone for maintaining customer confidence, particularly as more users increasingly depend on digital platforms for their financial transactions.

Additionally, even minor and short-lived disruptions can have a disproportionately large impact on customer trust, rapidly eroding confidence in the system's overall stability and reliability. When users experience frequent or unexpected interruptions, no matter how brief, they may begin to question the dependability of the service and its ability to safeguard their financial transactions. This loss of trust often drives customers to explore alternative providers who offer more reliable and consistent service platforms, posing a significant risk to the organization's reputation and customer retention. Such challenges highlight the urgent need for organizations to invest in robust technological infrastructure and implement proactive system maintenance strategies.

C. Table 6 Level of Efficiency of the Superannuation Process of the Respondents' Service Partner in terms of Ad Hoc

The table 6 reflects respondents' perception of the efficiency of the service partner in handling ad hoc service requests related to superannuation process. All indicators received a verbal interpretation of "Efficient", withqq2 weighted means ranging from 2.86 to 3.07, and a general average of 2.94. The general assessment for this particular process is efficient but not optimized. Similar to the findings provided above, studies indicate that while many organizations maintain acceptable levels of responsiveness to irregular or unexpected service demands, there is often room for improvement in streamlining and optimizing these processes to enhance overall customer experience (Bitner, Ostrom, & Morgan, 2020).

Additionally, the research by Johnston and Kong (2011), it highlights that inefficiencies often arise due to lack of standardized procedures, limited automation, and insufficient resource allocation, which can lead to delays or inconsistent service quality. This supports the interpretation that the current system is functional but could benefit from process optimization. The highest-rated item, "Access to a service partner platform could help address delays caused by ad hoc requests" (mean = 3.07, Rank 1), again emphasizes the value respondents place on digital platforms and automation to reduce inefficiencies and service delays. Further studies have found that automation through digital platforms streamlines workflows by reducing manual interventions, minimizing errors, and accelerating response times. For instance, a report by Accenture (2023) highlights that organizations implementing automated service portals for ad hoc requests experienced a 25-35% reduction in processing times and improved customer satisfaction. These platforms often include features such as real-time tracking, automated notifications, and self-service options that empower customers and service teams alike.

Moreover, according to Gartner (2024), such platforms support scalable service delivery by managing workloads dynamically and providing analytics for continuous improvement. This aligns with respondents' positive perception of digital solutions as a means to reduce delays and inefficiencies in handling ad hoc service requests.

Meanwhile, the lowest-rated indicator, "Ad hoc service requests are managed efficiently without creating delays in regular service operations" (mean = 2.86, Rank 4), indicates concerns over the impact of urgent or unexpected tasks on standard workflow. This may suggest that while ad hoc requests are handled, they sometimes cause a ripple effect on regular operations, signaling a need for better resource planning or queue prioritization mechanisms.

Specifically, this observation supports the report by Shawn Dickerson, 2021 recommends integrating predictive analytics and automated scheduling to optimize resource utilization, ensuring that ad hoc requests do not compromise regular service efficiency. Training staff in multitasking and agile response techniques also supports smoother integration of unexpected tasks.

In addition, a study by Bertsimas and Sim (2020) highlights the significant benefits of implementing flexible scheduling and priority queuing systems within operational workflows. These systems are designed to effectively balance the demands of urgent or high-priority tasks alongside routine ongoing operations, ensuring that critical issues receive immediate attention without neglecting standard processes.

Furthermore, by dynamically adjusting resource allocation and task sequencing, organizations can reduce bottlenecks that typically arise during periods of high workload or unexpected surges. This approach not only maintains consistent service levels but also enhances overall efficiency and responsiveness, ultimately leading to smoother operations and improved customer satisfaction. Cross-functional collaboration is also strengthened, as departments can align more effectively through shared insights and coordinated planning.

D. Table 7 Level of Employee Satisfaction on the Service Partner Superannuation Process in Terms of Reliability

The table 7 below represents respondents' level of satisfaction with the superannuation services of their service partner across various in terms of reliability. Based on the general assessment, while individual indicators mostly fall within the "Satisfied" range, the overall weighted mean of 3.53 indicates that respondents are very satisfied with the overall performance of the system. This may be attributed to consistently reliable processing of routine lodgment and payment transactions. However, slightly lower ratings in error handling and ad hoc processes suggest that while customers are happy, there is still room to elevate the service to a more consistent and exemplary level, particularly by enhancing transparency, predictability, and support for complex or non-standard requests. Synonyms with the findings of the study by Al-Zoubi et al. (2023) in the banking sector found that reliability significantly impacts customer satisfaction. The research highlighted that consistent and dependable service delivery enhances customer trust and satisfaction levels.

Moreover, Komunda and Osarenkhoe (2019) emphasized that effective service recovery strategies positively influence customer satisfaction and loyalty. Their study suggests that addressing service failures promptly and transparently can mitigate negative customer experiences. Unresolved service issues often lead to increased operational expenses, such as handling repeated complaints or processing refunds.

E. Table 8 Level of Employee Satisfaction on the Service Partner Superannuation Process in Terms of Responsiveness

This next section explores how customers perceive the responsiveness of the superannuation of service partner. The general assessment for this part is "Very Satisfied", the overall weighted mean of 3.60, reveals that respondents have a high level of confidence in the service partner's communication practices. Key strengths lie in proactive communication, timely updates, and acknowledgment of client's feedback. The slightly lower scores in immediate responsiveness and real-time support, however, suggest opportunities to strengthen front-line support and issue resolution speed. Reinforcing service accessibility and response systems can elevate satisfaction even further. In line with previous findings, Tan and Rowley (2019) highlighted that timely communication and feedback acknowledgment significantly impact trust and customer confidence in financial services.

Similarly, Gillespie and Dobson (2021) emphasized that proactive updates and multi-channel communication strategies contribute to higher client satisfaction, particularly in complex service environments like superannuation.

Additionally, the highest-rated indicator "Service updates or process changes are communicated in a timely manner" (3.05) shows that transparency and timely communication are key contributors to satisfaction.

On the other hand, the lowest-rated indicator, "Support staff respond to my inquiries promptly" (mean = 2.94, Rank 5),

indicates room for improvement in the speed of initial response to client queries. Though still within the "Satisfied" range, this result suggests that enhancing responsiveness could lead to an even better service experience. (2.94) was the lowest-rated indicator, suggesting that while responsiveness is strong overall, there is still room to improve in reducing wait times for direct inquiries. This is supported by Gomez and Reyes (2019), who emphasized the need for efficient frontline communication to maintain employee confidence in HR and support services.

Furthermore, the highest-rated indicator, "Payments are processed reliably and on time" (mean = 3.06, Rank 1), reflects strong performance in one of the most critical aspects of superannuation service, timeliness and reliability of financial transactions. This reinforces customer confidence in the service partner's core responsibility. This supports the notion that timely financial processing contributes significantly to satisfaction levels.

Moreover, this echos the findings of the study by Anyadighibe et al. (2023) which examined the impact of quality management on customer satisfaction within the financial services sector. The research found that reliability, as a dimension of service quality, had a significant positive effect on customer satisfaction. This underscores the importance of consistent and dependable service delivery in enhancing customer trust and satisfaction.

Also, Albar and Wadud (2024) conducted research focusing on service speed and reliability's effects on customer satisfaction. The study concluded that both factors significantly influence customer satisfaction levels, highlighting the need for efficient and reliable service processes.

Meanwhile, the lower rating for "The ad hoc superannuation process is predictable and error-free" (2.85) highlights an area for potential improvement, which is the same with the data shared by ProjectManager.com (2022) which stated, in practical settings, ad hoc requests are frequently described as disruptive due to their unplanned nature. The article emphasizes that without structured workflows or tracking systems, such requests negatively impact efficiency and lead to inconsistent service delivery. This lack of organization often results in duplicated efforts, missed deadlines, and reduced accountability among team members.

Furthermore, Almeida and Andrews (2020) emphasized the critical importance of predictability and standardization within service operations, particularly in sectors such as financial services where accuracy and timeliness are paramount. Their research revealed that unstructured and inconsistent processes often lead to reduced reliability, as variations and deviations increase the likelihood of errors and operational failures.

F. Table 9 Level of Employee Satisfaction on the Service Partner Superannuation Process in Terms of Assurance

The table 9 presents the respondents' perception of Assurance in their interactions with the service partner, especially in relation to superannuation processes. With a general assessment of "Satisfied", the respondents expressed overall satisfaction with the trustworthiness and security of the superannuation service. The data indicates that customers are confident in the service partner's ability to maintain compliance, protect sensitive information, and process transactions accurately.

Nonetheless, continued emphasis on transparency, expertise development, and visible security practices will help reinforce and even enhance this trust moving forward. This findings is similar to Mladenović, Stanković, and Obradović (2019), Nguyen and Nguyen (2019) & Wahab and Rahman (2019). The perception of trustworthiness is largely influenced by the service provider's ability to demonstrate consistent compliance with regulatory standards and safeguard sensitive information. They also noted that noted that customers place high value on transparency and the visible application of security practices, as these elements reassure clients that their personal and financial data are protected and found that developing expertise and clearly communicating security measures enhances customer confidence, particularly in complex services like superannuation.

Continuously, the highest-rated indicator, "My data and transactions are handled with utmost security" (3.20) - suggests that employees value and recognize the importance of data protection in superannuation services. This aligns with Alsharif and Hussein (2020), who emphasized that perceived information security and confidentiality significantly influence satisfaction in digital and financial services.

On the other hand, the lowest-rated indicators were "The support team is knowledgeable and instills confidence" and "I feel reassured about the accuracy of superannuation calculations and payments," both receiving a score of 3.08 and ranking fifth among the evaluated factors. Although these scores still fall within a satisfactory range, they suggest a relatively lower level of confidence among employees regarding the technical expertise of the support team and the accuracy of critical superannuation processes. This indicates potential gaps in perceived assurance, which could undermine overall trust in the system if not addressed. To improve in these areas, targeted interventions such as enhanced training programs for support staff and more transparent, visible quality assurance initiatives may be necessary to bolster employee confidence and reinforce the reliability of superannuation calculations and payments.

Furthermore, these findings align closely with the insights of Zeithaml, Bitner, and Gremler (2019), who highlighted that knowledgeable and courteous staff play a pivotal role as key drivers of assurance within established service quality models. According to their research, employees who demonstrate expertise and professionalism instill confidence in customers by reassuring them that services will be delivered accurately and reliably. Courteous interactions further enhance this sense of assurance by creating a positive emotional experience, fostering trust and comfort throughout the service encounter. Together, these attributes significantly contribute to customers' perceptions of service quality, influencing their overall satisfaction and willingness to remain loyal to the organization.

G. Table 10 Level of employee satisfaction on the service partner superannuation process in terms of Empathy

The table 10 presents the level of customer satisfaction with the service partner's empathy, specifically in the context of the superannuation process. All indicators fall within the "Satisfied" range, except for one that received a "Very Satisfied" rating. The general assessment of "Satisfied" suggests that clients are generally content with how they are treated and supported by the service partner. These findings indicate that while empathy is generally appreciated, further enhancement of personalized support could elevate client experiences which similar to Nguyen and Samaniego (2019). They emphasized that empathy in service delivery not only fosters positive relationships but also enhances overall client trust, even in routine transactions. The highest-rated indicator, "I am treated with respect and courtesy in all interactions" (mean = 3.22, Rank 1), highlights a strong commitment to professionalism and respectful client engagement.

Additionally, this result affirms that positive interpersonal communication plays a crucial role in enhancing overall customer satisfaction. When employees experience respectful and considerate treatment, it significantly shapes their perception of the quality and care embedded within the service experience, fostering a stronger emotional connection and trust toward the service provider. However, the lowest-rated item, "Understands my specific needs and challenges" (mean = 2.88, Rank 5), highlights a slight but notable gap in the provision of personalized service or individualized attention. This suggests that while general communication may be satisfactory, there remains room for improvement in tailoring interactions to address the unique circumstances and concerns of each employee. These findings closely mirror the research of Miller and Sandoval (2019), which emphasizes that personalized attention especially in the context of complex or sensitive financial processes plays a vital role in enhancing satisfaction. Their study suggests that when employees feel that their distinct situations and challenges are truly understood and taken into account, their overall contentment and trust in the service increase substantially, reinforcing the importance of empathy and customization in service delivery

5. Conclusion

The overall evaluation of the service partner's superannuation processes: lodgement, payment, and ad hoc services revealed a generally efficient but not fully optimized system. The findings of this study underscore the moderate to efficient performance of the service partner's superannuation process. While the processes generally meet basic operational expectations, areas such as transparency, personalization, and front-line responsiveness require attention to fully optimize efficiency and enhance employee experience.

A. Level of Employee Satisfaction on the Service Partner Superannuation Process

Employee satisfaction levels reveal a positive outlook, with respondents expressing high levels of trust and confidence, especially in responsiveness and reliability. However, the need for enhanced real-time support, personalized engagement, and proactive issue resolution remains evident. The statistically significant relationship between process efficiency and customer satisfaction further reinforces the critical role of continuous system improvement in ensuring positive user perceptions. These insights suggest that while the foundational aspects of service delivery are performing well, there is a growing expectation for more adaptive and employee-centered solutions. Addressing these areas can help transform transactional satisfaction into long-term loyalty and advocacy.

B. The Significant of Relationship on the Efficiency of the Superannuation Process and the Satisfaction of the Respondents Regarding their Service Partner

The analysis confirms a significant positive relationship between the efficiency of the superannuation process and employee satisfaction. Strong correlations, particularly in areas concerning reliability in both ad hoc and payments, emphasize the importance of consistent and dependable processing. These findings suggest that improving operational reliability within superannuation systems can substantially enhance overall employee satisfaction, making it a strategic focus for organizational development.

C. The Impact Analysis of Service Partner's Superannuation Process Efficiency on Employee's Satisfaction

The regression analyses conducted across all three superannuation process types lodgement, payment, and ad hoc reveal a consistent and statistically significant influence of the four employee satisfaction dimensions: reliability, responsiveness, assurance, and empathy on overall satisfaction levels. Among these dimensions, reliability consistently emerges as the most influential predictor across all models. This underscores the critical importance of dependable and consistent service delivery in shaping positive employee experiences and perceptions of superannuation-related processes.

Furthermore, the explanatory power of the models, as indicated by the estimated R^2 values, further supports the robustness of these findings. Specifically, the models account for approximately 57% of the variance in satisfaction for lodgement processes, 67% for payment processes, and a substantial 70% for ad hoc processes. These figures demonstrate a strong model fit and indicate that improvements in the identified dimensions, particularly reliability, can meaningfully influence overall satisfaction outcomes. These insights carry important implications for policy and process improvement. By prioritizing service reliability, ensuring that systems perform consistently, payments are timely, and processes are free of error, organizations can achieve the most significant gains in employee satisfaction.

D. Propose Action Plan (Superannuation System Enhancement and Customer Satisfaction Plan)

In response, the proposed action plan aims to address identified gaps by improving system visibility, accuracy, and timeliness, particularly in handling non-routine transactions. Through strategic enhancements and customer-focused

initiatives, the organization is well-positioned to transform its superannuation process into a more reliable, responsive, and client-centric system. In response to the performance gaps identified in the lodgement, payment, and ad hoc superannuation processes, the proposed action plan aims to improve system efficiency and elevate employee satisfaction. The plan focuses on enhancing system visibility, improving processing accuracy, and ensuring greater timeliness, particularly in handling non-routine (ad hoc) transactions, which exhibit the most variability and demand personalized attention.

To achieve these goals, the organization will implement a range of strategic interventions. First, enhancing data visibility and integration will be prioritized through centralized dashboards and real-time reporting tools. These will provide end-to-end transparency, allowing stakeholders to track superannuation transactions effectively. System integration with service partner platforms, such as clearing houses, will also be strengthened to reduce delays and manual handoffs.

Second, accuracy will be improved by automating data entry and validation processes, reducing the likelihood of human error. Dual-verification mechanisms and regular reconciliation schedules will be introduced to uphold data integrity across all transaction types. Timeliness will be addressed by redesigning workflows to include service-level targets, especially for ad hoc transactions, and by implementing automated reminders and escalation protocols to prevent processing delays.

To create a more client-centric experience, staff training programs will be launched to enhance understanding of superannuation processes and effective communication practices. Standardized yet flexible templates for handling ad hoc requests will be developed, enabling a balance between consistency and personalization. In parallel, the organization will strengthen compliance by aligning internal policies with both local regulations and global best practices, supported by regular audits and policy reviews to mitigate legal and reputational risks.

The action plan is scheduled for implementation in Q1 FY 2025 (July–September 2025), covering planning, procurement, training, and system configuration. This will be followed by system rollouts and pilot testing in Q2 (October–December 2025), with full deployment and evaluation in Q3 FY 2026 (January–March 2026). Success will be measured using key performance indicators, including a 30% reduction in turnaround times, a 25% increase in transaction accuracy, and improved satisfaction scores targeting a minimum rating of 4.0 out of 5 in employee feedback specific to superannuation services.

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