The Impact of the Proposed Military and Uniformed Personnel Pension System Bill on the Philippine National Police: Basis for an Intervention Measure

Rishellda F. Mojico
Philippine College of Criminology

Abstract:- This study explored the perception of selected personnel of the Philippine National Police regarding the proposed Military and Uniformed Personnel Pension System Bill, which aims to establish a unified system for separation, retirement, and pension for military and uniformed services in the Philippines. The research employed a descriptive-evaluative design with purposive sampling to gather insights from police-commissioned officers and police-non- commissioned officers. The findings indicated that both police commissioned officers and police non-commissioned officers generally agreed that the provisions related to separation and pension had a moderate impact on them. However, the two groups differed in their assessment of retirement, with Police Commissioned Officers perceiving it to have a lesser impact compared to separation and pension. Furthermore, no significant difference was found between the perceptions of the two groups regarding retirement and pension aspects of Senate Bill No. 1419, but Police Commissioned Officers reported a higher perceived impact of separation issues.

This study contributes to understanding the concerns and perceptions of PNP personnel regarding the proposed pension system, which could inform policymakers in refining the bill's provisions. By shedding light on how different ranks within the PNP perceive the new system, the research highlights the need for clear communication and transparent implementation of the bill to ensure a smooth transition to the new pension framework.

Keywords: Pension System, Retirement, Separation, Military, Uniformed Personnel

I. INTRODUCTION

The Military and Uniformed Personnel (MUP) pension system, established during former President Fidel Ramos' administration, has been a significant concern for the Philippines' economic health. Covering retirees from the Armed Forces of the Philippines, the Philippine National Police, and other uniformed services, this system is funded directly by the General Appropriations Act (GAA). Unlike the Government Service Insurance System (GSIS) and the Social Security System (SSS), which rely on employee contributions, MUP pensions are drawn from the national budget, significantly impacting the government's fiscal stability.

Over the years, numerous reform proposals have emerged to address the financial strain imposed by the current MUP pension structure. Policymakers have highlighted that the MUP pension system places a substantial burden on the national budget, with MUP payments often exceeding the capital outlays and maintenance expenses of MUP agencies. This imbalance threatens the government's ability to meet expansion commitments and enhance the country's defense capabilities, as more funds are directed towards pension liabilities rather than operational efficiency and safety.

One prominent reform idea involves creating a distinct trust fund with contributions from both MUPs and the government, aiming to establish a sustainable, contributions-based fund for future pension benefits. This initiative responds to the lack of a robust contributions-based fund to support the growing pension needs.

In 2018, former President Rodrigo Duterte nearly doubled the pay of soldiers and police officers, a move intended to support these personnel but which exacerbated the funding challenges of the MUP pension system. The current administration, under President Marcos, faces the delicate task of supporting necessary pension reforms while maintaining the support of military and uniformed personnel. The proposed reforms, viewed as essential by economic managers, are deemed unsustainable under the current system.

To address these concerns, various resolutions were submitted to the 18th Congress. One common feature is the establishment of a trust fund to alleviate the financial burden on the national budget. However, the challenge remains in balancing immediate financial relief with long-term sustainability and operational efficiency.

The study aims to investigate the perceptions of uniformed personnel regarding the proposed MUP pension reforms and recommend measures to enhance these policies. Ultimately, the study will highlight gaps observed in the literature, aiming to provide comprehensive insights into the reform process and its implications for uniformed personnel.

II. LITERATURE REVIEW

The related literature presents that certain factors, known as motivator factors, lead to job satisfaction. These motivator factors are intrinsic to the job, such as the content of the work itself and the availability of opportunities for responsibility, advancement, and recognition for achievement. The cited literature also reveals that employees' motivation and job performance are key factors in an organization. Individual performance is most often determined by motivation and the will and ability to do the job. Therefore, motivation plays a vital role as it can significantly influence performance, potentially negatively if not adequately addressed.

In the context of the proposed Military and Uniformed Personnel (MUP) Pension System Bill, understanding these motivator factors is crucial for designing reforms that will enhance job satisfaction and performance within the Philippine National Police (PNP). Ensuring that PNP officers have opportunities for advancement, recognition, and fulfilling work can lead to higher motivation and better performance. The proposed pension system should consider these intrinsic factors to create a more supportive and motivating work environment, ultimately leading to a more effective and satisfied police force.

A. Theoretical Framework

This study was supported by two theories. These were the two-factor theory (satisfiers and dissatisfiers) and Vroom's expectancy theory. The way they are applied in this chapter is shown in a theoretical paradigm as shown in Figure 1.

The first theory is the two-factor theory (satisfiers and dissatisfiers). According to Frederick Herzberg, people are influenced by the typical hygiene factor: dissatisfaction and typical motivation (satisfaction and psychological growth). Combining the two factors results in the following scenarios: 1) high hygiene motivation—the ideal situation where employees are highly motivated and have few complaints; 2) high hygiene and low motivation—employees have few complaints but are not highly motivated. The job is perceived as a paycheck; 3) low hygiene and high motivation—employees are motivated but have lots of complaints. A situation where the job is exciting and challenging but salaries and work conditions are not at par; 4) Low hygiene and low motivation—the worst situation. Unmotivated employees with lots of complaints.

According to Herzberg, man has two sets of needs: one as an animal to avoid pain and two as a human being to grow psychology. Hertzberg's research proved that people will strive to achieve 'hygiene' needs because they are unhappy without them, but once satisfied, the effect soon wears off— satisfaction is temporary. Then, as of now, poorly managed organizations fail to understand that people are not motivated' by addressing 'hygiene' needs. People are only motivated by enabling them to reach for and satisfy the factors that Herzberg identified as real motivators, such as personal growth, development, etc., which represent a far deeper level of meaningful fulfillment.
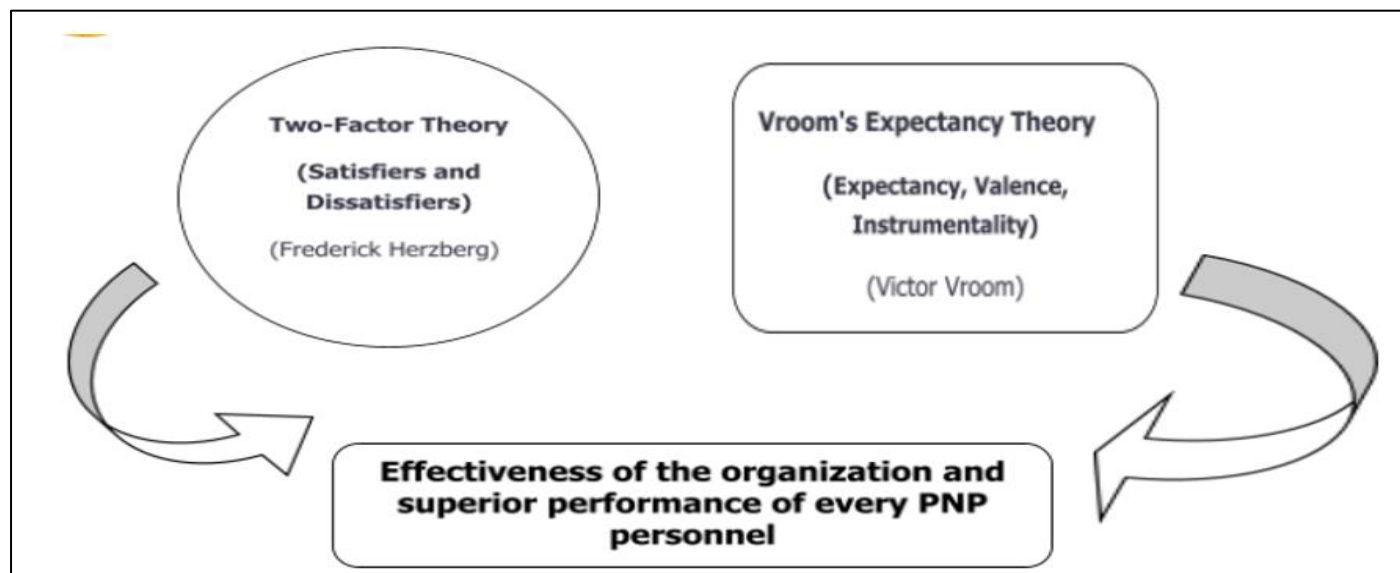

Fig 1: Theoretical Paradigm

Hygiene factors are needed and should be addressed properly to ensure that the PNP personnel do not become unsatisfied in performing their job. They do not lead to higher levels of motivation, but without them there is dissatisfaction.

Motivation factors are needed in order to motivate employees to a higher level of performance. Motivation factors can be fulfilled among PNP personnel in the Quezon City Police District through training, seminars, and workshops.

Everything we take out in return. These terms help emphasize that what people put into their work includes many factors besides working hours, and that what people receive from their work includes many things aside from money.

The second theory is Vroom's Expectancy Theory. The expectancy theory was proposed by Victor Vroom of the Yale School of Management in 1964. Vroom stresses and focuses on outcomes and not on needs, unlike Maslow and Herzberg. The theory states that the intensity of a tendency to perform in a particular manner is dependent on the intensity of an expectation that the

The expectancy theory states that an employee's motivation is an outcome of how much an individual wants a reward (value), the assessment that the performance will be followed by a definite outcome, and the appeal of the outcome to the individual. Likelihood that the effort will lead to expected performance (expectancy) and the belief that the performance will lead to reward (instrumentality).

Vroom was of the view that employees consciously decide whether to perform or not at the job. This decision solely depended on the employee's motivation level, which in turn depends on three factors of expectancy, valence, and instrumentality. This theory explains how people choose from among various options available and posits that motivation is dependent on how much we want something and our likelihood of getting it out of their job if they know that there is an outcome or result in their strict imposing of law enforcement.

As applied in this study, in order for the police personnel to be effective law enforcers, they should have motivation in their everyday work. In order to obtain this motivation, they should be satisfied with what they are doing as well as financially compensated.

B. Conceptual Framework

A conceptual framework is used in research to outline possible courses of action or to present a preferred approach to an idea or thought. This is the type of intermediate theory that attempts to connect to all aspects of inquiry, such as problem definition, purpose, literature review, methodology, data collection, and analysis. Based on the theories used, the researchers came up with a conceptual framework paradigm for this study, as shown in Figure 2.

- **Input.** The inputs of this study were the perceived level of impact of Senate Bill No. 1419 on PNP personnel in terms of retirement, separation, and pension; and the level of the perceived issues and concerns about Senate Bill No. 1419 among the PNP personnel considering the aforementioned variables.

It also included the significant difference on the perceived level of impact on Senate Bill No. 1419 to PNP personnel along the given variables and the significant difference on the perceived level of issues and concerns on the Senate Bill No. 1419 considering the aforementioned variables. These inputs revealed the impact of the proposed Military and Uniformed Personnel Pension System Bill on the Philippine National Police, which can be used as the basis for an intervention measure.
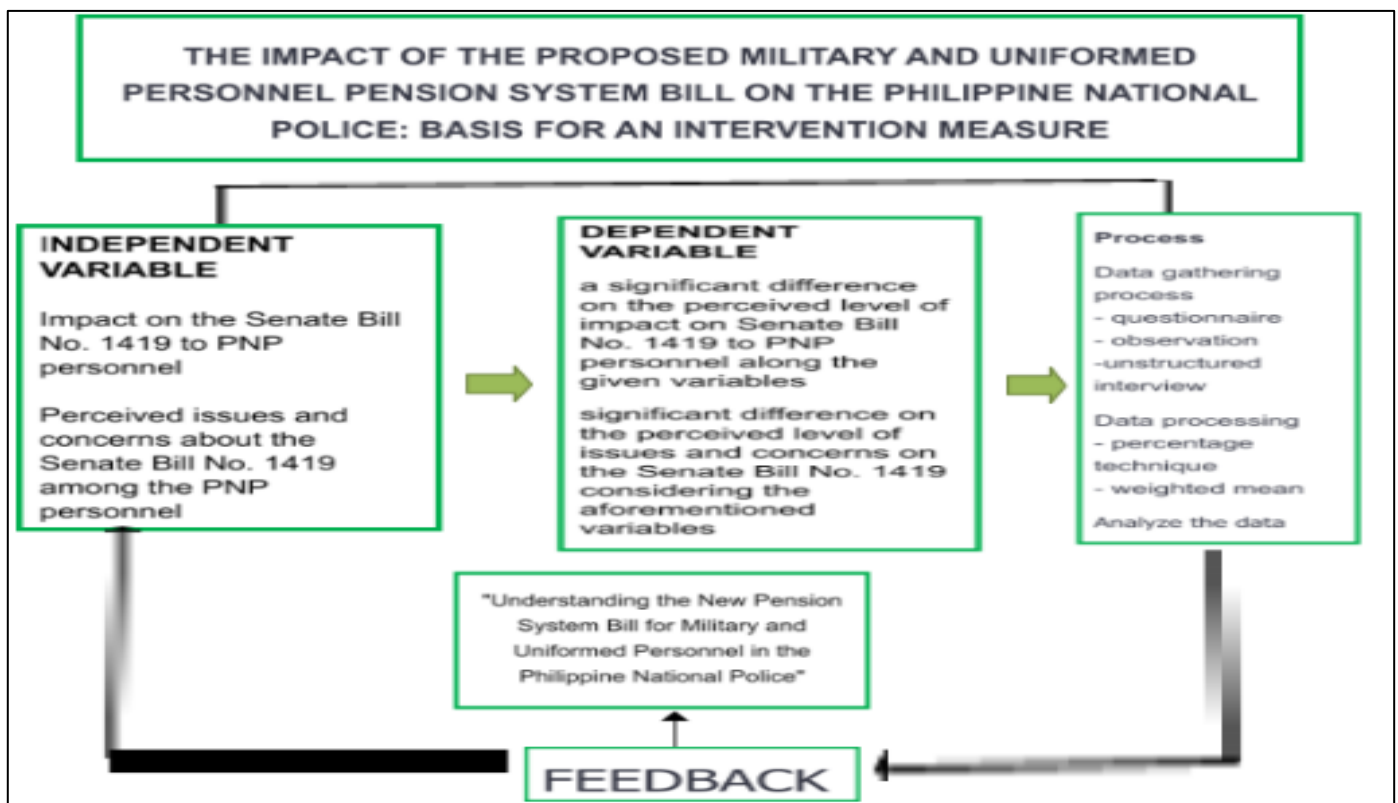

Fig 2: Conceptual Framework

- **Process.** This refers to the procedures and specific activities undertaken in conducting the study. This includes data gathering, questionnaires, unstructured interviews and observations, data processing, and analysis and interpretation.
- **Output.** This study envisions that an action plan may be proposed based on the findings of the study.
- **Feedback.** This presents the process of an intervention program to enhance the Military and Uniformed Personnel pension system bill. The supplementary material, after it was validated and applied, will generate suggestions and recommendations that will enhance further the output and improve the re-conduct of the supplementary material anchored in the covered variables.

Article XVI, Section 7 of the 1987 Constitution states that the state must furnish swift and sufficient benefits to veterans of war and military campaigns, as well as their spouses and orphans. Moreover, the state must evaluate to upgrade the benefits suitable for the retirees, as cited in Section 8 of the same article. Recently, the issues in the pension system of the Military and Uniformed Personnel (MUP) have become the center of debate in the legislative and executive departments, as questions of sustainability and problem mitigation were raised. But these problems are not new; such complications have been considered 'long-standing issues' in the system. If issues are not resolved urgently, it will cost the government billions of pesos annually to fund the retirees' pension. Considering the duties of the state and the complexities raised, it is high time to reassess and resolve the issues, as such may further cause financial burden to the country's annual budget.

C. Significance of the Study

➢ *This Study will Contribute to the Development of the Following Sectors:*

- **Philippine National Police.** This may provide the PNP the opportunity to check the morale of their personnel. This study may give solutions to their encountered problems and will also provide the PNP the opportunity to adopt measures to improve the current level of financial stability of PNP personnel. The findings of this study may help PNP to understand and find solutions to their upcoming approval of proposed Military and Uniformed Personnel (MUP) Pension Reform.
- **The PNP TOP Officials.** This study may give the officers the baseline that would evince the level of morale of the PNP personnel on the proposed Military and Uniformed Personnel (MUP) Pension Reform. They will therefore have a basis for improvement if needed and for them to have an understanding of the financial problems encountered by their personnel. This may also help them with their financial stability.
- **Law Enforcers.** This study may help the law enforcers to uplift morale by achieving financial stability. This study may also provide suggestions that will help them

anticipate the effect of the proposed Military and Uniformed Personnel (MUP) Pension Reform.
- **Future Police Officers.** They may use this study to gain knowledge on the proposed Military and Uniformed Personnel (MUP) Pension Reform. They may build their ideas and plans in a more progressive manner by being aware of the situation of personnel who are already in service before entering the organization.
- **The government units and other agencies.** The results of this study may prompt them to give the PNP their utmost support. The data extracted by this study may be able to provide them with the uniformed personnel on the proposed Military and Uniformed Personnel (MUP) Pension Reform.
- **The Community.** This study aims to help the Filipino community in general. The ultimate goal of this study is to come up with a better understanding of the current situation of uniformed personnel, to understand the problems encountered by them, and to benefit from the study for them to be aware of the provision of the proposed Military and Uniformed Personnel (MUP) Pension Reform.
- **Academe.** This study may serve as additional reference material for college. This will also expose the students to enhance their interest and skills in research and help as a guideline to those who plan to conduct research that is relevant to the study.
- **Researcher.** As an active uniform personnel, this research will be a very enriching experience for her because of the opportunity to see first-hand information on the proposed Military and Uniformed Personnel (MUP) Pension Reform as perceived by the respondents.
- **Future Researchers**. The study would serve as reference material for those students who would like to conduct similar or related studies. This may help as a guideline to those who plan to conduct research that is relevant to the study. This may also give additional awareness that could be given to students. It will also be a source for the expansion of knowledge in this field so they may further studies and ideas that could be applied.

D. Objectives of the Study

Generally, this study aims to investigate the perceptions of uniformed personnel regarding the proposed MUP pension reforms and recommend measures to enhance these policies. Ultimately, the study will highlight gaps observed in the literature, aiming to provide comprehensive insights into the reform process and its implications for uniformed personnel.

III. METHODOLOGY

This chapter presents the procedure and methodology being used by the researchers in conducting the study. Several activities in the plan included the following: research design, research locale, research subject, the population of the study, scope and limitations of the study, ethical considerations, research instrument, data gathering procedures, statistical treatment of the data, and dissemination of the research outcome.

A. Research Design

The study employed a descriptive-evaluative research design. This design was chosen to systematically describe the current status of military and uniformed personnel's retirement benefits and evaluate the effectiveness and sustainability of the pension system. The descriptive component allowed the researchers to gather detailed information and portray the present conditions accurately, while the evaluative aspect enabled an assessment of how well the existing pension system meets the needs and expectations of the personnel and its fiscal sustainability.

In this study, the researcher assessed the Police Commissioned Officers (PCOs) and Police Non-Commissioned Officers (PNCOs). This was achieved by having a relatively small but focused sample base due to the time-consuming nature of data collection. The evaluative component required thorough analysis, focusing on depth rather than the quantity of findings. It examined the implications of the pension reforms and the fiscal impact, providing insights into the relationship between financial security and retirement decisions.The descriptive method was crucial in gathering and presenting factual data about the current pension system and the retirement benefits of the personnel. It involved the use of surveys and structured interviews to collect numerical and categorical data, which was then analyzed to provide a clear picture of the existing scenario.

The evaluative method, on the other hand, involved assessing the data collected to determine the effectiveness of the pension system. This method helped in identifying the strengths and weaknesses of the current system, evaluating its sustainability, and suggesting necessary reforms. By combining both descriptive and evaluative methods, the study provided a comprehensive understanding of the pension system's current status and its potential for future improvement.

B. Research Method

In this study, a descriptive-evaluative method was employed using questionnaires, observations, and unstructured interviews to gather comprehensive data on the retirement benefits of military and uniformed personnel. The questionnaire was designed to collect quantitative data, focusing on participants' satisfaction levels, perceptions, and experiences regarding the existing pension system. It included both closed-ended and open-ended questions to capture a range of responses.

Observations were conducted to gain insights into the daily experiences and interactions of personnel within their working environments, providing a contextual understanding of how the pension system impacted their morale and decision-making processes.

Additionally, unstructured interviews were carried out with key stakeholders, including military officers, policymakers, and financial analysts. These interviews were open-ended, allowing for an in-depth exploration of participants' perspectives and opinions on the sustainability and effectiveness of the current pension scheme. The combination of these methods ensured a complete understanding of the research problem, facilitating a thorough evaluation of the pension system's impact on military and uniformed personnel.

➢ Population of the Study

The respondents involved in this study were active police commissioned officers with a rank ranging from police lieutenant to police lieutenant colonel and non-commissioned officers with the rank of police executive master sergeant who are currently assigned at different offices and units of Camp PMGen Tomas Karingal, Sikatuna Village, Quezon City, and who were personally asked by the researcher to fill out the survey forms. The respondents in this study are PCOs, with a total of 115, or 60%. The other group is composed of PNCO, with a total of 77, or 40%.

➢ Data Gathering Tools

The researcher prepared a structured survey questionnaire checklist that sufficiently provides the information needed in the study. The advantages of using questionnaires are that they are cost-effective, cheap to administer, and may be easy to analyze. Part I of the survey questionnaire was the perceived level of impact of Senate Bill No. 1419 on PNP personnel. Part II of the survey questionnaire is the level of perceived issues and concerns about Senate Bill No. 1419 among the PNP personnel.

➢ Data Gathering Procedures

The questionnaire was presented to the research adviser for evaluation, possible adjustments, and approval. Before the actual data gathering, a dry run was made to validate the research instrument. A small sample of QCPD personnel in the same institution were the respondents of the dry run. After acquiring approval, the questionnaires were reproduced, amounting to the same number of target respondents of the study for distribution. The survey questionnaires were distributed by the researchers in person. The questionnaires were collected after being filled out by the respondents. Afterward, the responses were tabulated and prepared for statistical treatment and analysis.

➢ Treatment of Data

The data gathered through the questionnaires were analyzed and interpreted using the following statistical techniques:

There were two statistical tools that treated the data in this study. These were the weighted mean and Pearson's product moment coefficient of correlation.

Weighted Mean (WM). This was used to determine the perceived level of impact of Senate Bill No. 1419 on PNP personnel and the level of perceived issues and concerns about Senate Bill No. 1419 among the PNP personnel.

- **t-test.** This was used to determine the significant difference in the perceived level of impact on Senate Bill No. 1419 to PNP personnel along the given variables and the significant difference in the perceived issues and

concerns on Senate Bill No. 1419 to PNP personnel along the given variables. All calculations were made using statistical software. Hence, no formula is presented.

➢ *Ethical Considerations*

This research was conducted after the approval of the faculty of the Graduate School of Criminology at Philippine College. The participants were informed about confidentiality. The data were treated as trustworthy.

To ensure that the ethical considerations were adequately addressed, the papers were submitted for ethics review or interview guide validation to the panel of this study. This was to make sure the information gathered and the respondents involved were treated with the utmost confidentiality. The researcher observed considerable courtesy and rapport in dealing with the involved offices and the informants by providing all the necessary documents for the references. Considering that during the conduct of the study, informants also have an activity, their limited time extended with the survey will be respectfully considered. All information gathered was used within this study. Before the interview was conducted, it was discussed that they have the right to withdraw or decline if they decide to.

Personal presence during the interview and filling out questionnaires were made to explain every content of the instrument for clarity. Profound issues are not required to be answered but were thoroughly explained, and to protect the privacy and confidentiality of the respondents' anonymity. Assurances were highly observed. Before the conduct of the study, the researcher obtained official permission from the

school administrators. From a technical standpoint, the administrators were pursued for or highly solicited.

IV. RESULTS AND DISCUSSION

This chapter contains the presentation, analysis, and interpretation of data relative to the perception of the selected PNP personnel of the proposed pension system for Military and Uniformed Personnel (MUP). The answers to the specific questions of the study were analyzed, discussed, and interpreted. Data were presented in tables to comprehend the interpretation.

In this part of the study, the researcher delved into the perceived level of impact of Senate Bill No. 1419 on the personnel of the Philippine National Police (PNP). As legislative measures can significantly shape organizational dynamics, understanding the anticipated effects of this bill on PNP personnel is paramount. Through an exploration of various perspectives and insights, this chapter aims to shed light on the potential implications of the proposed legislation for the roles, responsibilities, and operational effectiveness of PNP personnel.

A. Retirement

This part of the study examines the anticipated effects of Senate Bill No. 1419 on the retirement prospects and arrangements of personnel within the Philippine National Police (PNP), addressing the potential shifts in retirement policies, benefits, and overall retirement preparedness within the organization.

Table 1: Perceived Level of Impact of Senate Bill No. 1419 on PNP Personnel in Terms of Retirement

Indicators	PCO		PNCO		Overall	
	M	VI	M	VI	M	VI
A Military and Uniformed Personnel may voluntarily retire with at least 20 years of active service and will be subjected to approval	3.86	HI	3.42	MI	3.68	HI
The retirement age under the bill is 57 years old	3.74	HI	3.45	MI	3.63	HI
The Military and Uniformed Personnel Trust Fund Committee will be allowed to raise the retirement benefit by up to 1.5%.	3.93	HI	1.67	LI	3.03	MI
The bill imposes a mandatory contribution of 27% of base salary and longevity pay.	2.06	LI	3.42	MI	2.6	MI
The retirement is upon accumulation of 30 years of active service	3.03	MI	1.55	LI	2.44	LI
Only new entrants will be required to contribute 9% of their monthly compensation to the fund.	2.07	LI	1.43	NI	1.81	LI
The effects of the pension reform bill will be after 35 years when the new entrants file for their retirements.	1.09	NI	1.62	LI	1.3	NI
The retiree automatically be granted a promotion of one rank higher	1.08	NI	1.42	NI	1.22	NI
Overall	2.61	MI	2.25	LI	2.46	LI

Table 1 illustrates the perceived level of impact of Senate Bill No. 1419 on PNP personnel in terms of retirement.

The study's findings reveal notable variations in the perceived impact of Senate Bill No. 1419 on PNP personnel, segmented into Police Commissioned Officers (PCO) and Police Non-Commissioned Officers (PNCO). The highest perceived impact was for the provision allowing Military and

Uniformed Personnel (MUP) to voluntarily retire with at least 20 years of active service, subject to approval, with mean scores of 3.86 (High Impact) for PCOs and 3.42 (Moderate Impact) for PNCOs, leading to an overall mean of 3.68 (High Impact). This high rating suggests a significant positive reception towards the flexibility in retirement options, which could be attributed to the desire for earlier retirement opportunities and the perceived fairness of the approval process.

Conversely, the lowest perceived impact was noted for the provision that the retiree automatically be granted a promotion of one rank higher upon retirement, with mean scores of 1.08 (no impact) for PCOs and 1.42 (no impact) for PNCOs, leading to an overall mean of 1.22 (no impact). This low rating indicates a general skepticism or indifference towards automatic promotions upon retirement, possibly due to the belief that promotions should be based on merit and active service contributions rather than being granted as a retirement benefit.

The disparity between the highest and lowest perceived impacts implies a need for Senate Bill No. 1419 to consider personnel sentiments more deeply. The high approval for flexible retirement after 20 years indicates a strong preference for retirement options that acknowledge long service periods and offer a dignified exit. On the other hand, the negligible impact of automatic rank promotions suggests that such benefits may not be valued unless they are perceived as genuinely earned. Policymakers should therefore focus on benefits that directly address the needs and preferences of PNP personnel, ensuring that retirement policies enhance overall job satisfaction and morale without compromising the meritocratic principles valued by the force.

These findings align with Santos (2024), who emphasizes the importance of aligning retirement benefits with the intrinsic and extrinsic motivators of personnel to ensure sustained engagement and satisfaction throughout their careers. According to Santos (2024), to be eligible for retirement, it is required that an individual has served as an officer or enlisted personnel in the military or uniformed services for a minimum of ten (10) years. Furthermore, any period of civilian government service that exceeds their active armed service will not count towards retirement. Lastly, service as a cadet, probationary officer, trainee, or draftee in the Military or Uniformed Services will be considered for retirement purposes, with a maximum limit of four (4) years, as per applicable rules and regulations.

B. Separation

This part of the study delves into the anticipated impact of Senate Bill No. 1419 on separation benefits for personnel within the Philippine National Police (PNP), aiming to elucidate the potential implications of the proposed legislative changes on retirement packages and transition arrangements within the organization.

The analysis of Table 3 reveals significant variations in the perceived impact of Senate Bill No. 1419 on PNP personnel regarding separation benefits. The highest perceived impact was observed for the indicator allowing optional retirement for those who accumulated 20 years of satisfactory active service. This received a mean score of 3.93 (high impact) among PCOs and 3.39 (moderate impact) among PNCOs, resulting in an overall mean of 3.71 (high impact). The high rating underscores the value personnel place on the option to retire after 20 years of service, reflecting a desire for flexibility and recognition of long-term commitment to service.

Conversely, the lowest perceived impact was found in the provision for an annual adjustment of 3% to the base pay of active MUPs for the first 10 years of the measure's implementation. This provision received a mean score of 1.17 (no impact) among PCOs and 1.74 (low impact) among PNCOs, resulting in an overall mean of 1.39 (no impact). This low rating suggests that the proposed annual adjustment is seen as insufficient to address the financial needs and expectations of the personnel, especially considering the inflation and cost of living increases over time.

Table 2: Perceived Level of Impact of Senate Bill No. 1419 on PNP Personnel in Terms of Separation

Indicators	PCO		PNCO		Overall	
	M	VI	M	VI	M	VI
The retiree may opt to receive in advance in one lump sum his retirement benefits for 36 months	3.89	HI	3.37	MI	3.68	HI
Military and Uniformed Personnel that separate or resign from the service without reaching 20 years shall receive a separation pay equal to one-month base pay plus longevity pay	3.87	HI	3.38	MI	3.68	HI
If an Military and Uniformed Personnel wounded-in-action becomes permanently disabled, they shall also be compulsorily retired.	3.77	HI	3.32	MI	3.59	HI
The proposed law creates two Military and Uniformed Personnel trust funds, one for the Armed Forces of the Philippines and another for uniformed personnel services.	3.88	HI	2.98	MI	3.52	HI
Optional retirement will be available for those who accumulated 20 years of satisfactory active service.	3.93	HI	3.39	MI	3.71	HI
Key military officers are compulsorily retired as well upon completion of tour of duty or upon relief by the president.	2.1	LI	3.35	MMI	2.6	MI
If Military and Uniformed Personnel killed or wounded in action resulting in permanent disability, retirement pay will be 90% of base pay and longevity pay, regardless of years of service.	2.04	LI	1.56	LI	1.85	LI
For the first 10 years of the measure's implementation, active MUPs' base pay will have an annual adjustment of 3%.	1.17	NI	1.74	LI	1.39	NI
Overall	3.08	MI	2.88	MI	3.00	MI

The contrast between the highest and lowest perceived impacts indicates a critical need for Senate Bill No. 1419 to address the financial and career flexibility concerns of PNP personnel effectively. The strong approval for optional retirement after 20 years highlights the importance of providing flexible retirement options that acknowledge long-term service and allow personnel to plan their futures with greater certainty and satisfaction. On the other hand, the negligible impact of the proposed annual pay adjustment signals that such measures may not be sufficient to meet the financial expectations and needs of the personnel, potentially leading to dissatisfaction and decreased morale.

Montemayor (2023) suggests that comprehensive and equitable financial provisions are essential to maintaining high morale and job satisfaction among military and uniformed personnel. According to Montemayor (2023), during the recent "Defense Forum" on Strengthening Legislative Measures in Support of National Security, House of Representatives Speaker Ferdinand Martin Romualdez provided reassurance regarding a bill that aims to reform the pension system for military and uniformed personnel (MUP). Romualdez emphasized that this bill will guarantee pensions for all uniformed personnel, as well as annual pay increases and improved benefits. The event, organized by the National Defense College of the Philippines Alumni Association at Camp Aguinaldo in Quezon City, served as a platform to discuss and address the concerns of the country's defense system. Romualdez commended the administration of President Ferdinand R. Marcos Jr. for its proactive approach to enhancing the benefits and promoting the welfare of the dedicated men and women who serve in uniform. Additionally, Romualdez highlighted the government's commitment to ensuring economic stability through the implementation of the reformatted MUP pension fund bill.

C. Pension

To shed light on the various effects of the proposed legislative changes on retirement provisions and financial security within the organization, this thesis explores the effects of Senate Bill No. 1419 on pension benefits for personnel within the Philippine National Police (PNP).

The analysis of Table 4 indicates notable differences in the perceived impact of Senate Bill No. 1419 on PNP personnel with respect to pension benefits. The highest perceived impact was observed for the indicator that states, "Beneficiaries of deceased military and uniformed personnel will also get the same automatic indexation perks," which received a mean score of 3.99 (high impact) among PCOs and 2.78 (moderate impact) among PNCOs, resulting in an overall mean of 3.51 (high impact). This high rating suggests a strong appreciation for the assurance that beneficiaries will receive indexed pension benefits, reflecting the personnel's concern for the financial security of their families in their absence.

Table 3: Perceived Level of Impact of Senate Bill No. 1419 on PNP Personnel in Terms of Pension

Indicators	PCO		PNCO		Overall	
	M	VI	M	VI	M	VI
The pension of retired Military and Uniformed Personnel will be automatically indexed at a rate not beyond 100% of the increase in the base pay.	3.94	HI	3.3	MI	3.69	HI
The deductions will be handled by GSIS but will be treated separately from the current funds of GSIS.	3.85	HI	3.35	MI	3.65	HI
There will be no indexation of pension.	2.04	LI	3.39	MI	2.58	MI
Beneficiaries of deceased Military and Uniformed Personnel will also get the same automatic indexation perks.	3.99	HI	2.78	MI	3.51	HI
Military and Uniformed Personnel can choose modes of payment of benefits to lump sum or direct pension.	2.01	LI	3.27	MI	2.51	MI
If there are economic-conditions, the president has the power to adjust the pension.	3.61	HI	3.02	MI	2.28	LI
The new entrants are mandated to contribute 9% of their salaries.	1.17	NI	3.36	MI	2.04	LI
The pension will be increased from 85% of base plus long pay to 90% of base pay plus long pay	1.16	NI	1.8	LI	1.41	NI
Overall	2.72	MI	3.03	MI	3.38	MI

In contrast, the lowest perceived impact was found for the indicator stating, "The pension will be increased from 85% of base plus long pay to 90% of the base plus long pay." This received a mean score of 1.16 (no impact) among PCOs and 1.8 (low impact) among PNCOs, resulting in an overall mean of 1.41 (no impact). The low rating suggests that the proposed increase is viewed as insufficient or unimportant by the personnel, possibly due to the minimal difference in percentage and its perceived lack of substantial financial benefit.

The disparity between the highest and lowest perceived impacts highlights the critical areas that Senate Bill No. 1419 needs to address to meet the expectations and needs of PNP personnel effectively. The strong approval for automatic indexation perks for beneficiaries underscores the importance of ensuring financial stability and security for the families of deceased personnel. This reflects a broader concern for long-term family welfare and the perceived value of robust and reliable pension benefits.

Kabagani (2020) emphasizes the importance of substantial and meaningful financial benefits in maintaining high morale and job satisfaction among military and uniformed personnel. According to Kabagani, Senator Christopher Bong Go has called for the improvement of the existing pension system for men in uniform, stressing the importance of ensuring the country's fiscal stability. In a formal declaration, Senator Go advocated for the passage of

Senate Bill No. 1419, a proposed measure designed to maintain the government's financial flexibility while continuing to provide sufficient benefits and compensation to military and uniformed personnel. The senator underscored the vital role played by these forces in preserving the peace and security of the nation. Moreover, the Constitution recognizes the invaluable contributions of the military and uniformed personnel in protecting the country and its citizens from both internal and external threats. Therefore, it is imperative to reform the current system of benefits provision for these individuals, striking a balance between the government's interests and the mandate to ensure adequate remuneration and benefits for them.

Significant difference between the perception of two groups of respondents on the level of impact of Senate bill 1419 to the PNP personnel

There are significant differences in the opinions of two different groups of respondents about how Senate Bill No. 1419 will affect PNP employees, suggesting that different groups have different ideas about what the proposed legislation might do. The purpose of this study is to investigate and evaluate these variations to provide a perspective of various viewpoints and their significance for comprehending the bill's overall effects on the PNP community.

Table 5 states the significant difference between the perceptions of two groups of respondents on the level of impact of Senate Bill 1419 on the PNP personnel in terms of retirements, separation, and pensions.

Table 4: Significant Difference between the Perception of Two Groups of Respondents on the Level of Impact of Senate Bill 1419 to the PNP Personnel

Variables	Df	t-value	Tabular t-value	Remarks	Interpretation	Analysis
Retirements	190	0.658	2.145	Less than α	Accept Null Hypothesis	Not Significant
Separation	190	0.404	2.145	Less than α	Accept Null Hypothesis	Not Significant
Pension	190	0.648	2.145	Less than α	Accept Null Hypothesis	Not Significant

The computed t-values of all variables (retirement = 0.658, separation = 0.404, and pension = 0.648) are less than the tabular t-value of 2.145. At 190 degrees of freedom, accept the null hypothesis. This means that there is no significant difference between the perceptions of two groups of respondents on the level of impact of Senate Bill 1419 on the PNP personnel in terms of these variables. Statistically, retirements have a lesser impact, separation has a moderate impact, and pensions have a moderate impact.

Based on the computed t-values being less than the tabular t-value and accepting the null hypothesis, it indicates that there is no significant difference between the perceptions of two groups of respondents regarding the level of impact of Senate Bill No. 1419 on PNP personnel across the variables of retirement, separation, and pension. However, statistically, retirement is perceived to have less impact, while both separation and pension are considered to have a moderate impact. This implies a degree of alignment in the perceptions of the two respondent groups regarding the overall impact of the bill on PNP personnel, despite some variability in their assessments of specific aspects such as retirement, separation, and pension.

The Expectancy Theory, developed by Victor Vroom in the 1960s, suggests that individuals are motivated to act in certain ways based on their beliefs about the relationship between effort, performance, and outcomes. This theory can be aligned with the significant difference between the perceptions of two groups of respondents on the level of impact of Senate Bill 1419 on the Philippine National Police (PNP) personnel.

The Expectancy Theory provides a framework for understanding the significant difference in perception between two groups of respondents regarding the impact of Senate Bill 1419 on PNP personnel. According to the theory, individuals' expectations of outcomes, beliefs about the relationship between perceptions and outcomes, and the value they place on those outcomes influence their interpretations of the bill's impact. These factors contribute to differences in perception between PNP Commissioned Officers (PCOs) and PNP Non-Commissioned Officers (PNCOs), as they assess the bill's implications based on their rank, experience, and personal interests. By aligning the

Expectancy Theory with the divergence in perception, it becomes evident that individual motivations and perspectives play a pivotal role in shaping perceptions of legislative measures within the PNP organization. Understanding these factors is crucial for promoting alignment and consensus among stakeholders and ensuring effective policy implementation within the PNP.

Level of Perceived Issues and Concerns about Senate Bill 1419 among the PNP Personnel considering the aforementioned variables

In delving into this part of the thesis, it is imperative to analyze the varying levels of perceived issues and concerns among PNP personnel regarding Senate Bill 1419, taking into account the previously discussed variables to comprehensively assess the implications and challenges posed by the legislation.

Table 6 displays the level of perceived issues and concerns about Senate Bill 1419 among the PNP personnel in terms of retirement.

The highest perceived concern was for the indicator, "The bill authorizes the President to adjust pensions during 'adverse' fiscal or economic conditions," which received a mean score of 3.73 (high agreement) among PCOs and 3.52 (high agreement) among PNCOs, resulting in an overall mean of 3.64 (high agreement). This high rating suggests that PNP personnel are particularly concerned about the potential for adjustments to their pensions during economic downturns, reflecting a fear of instability and unpredictability in their future financial security.

Table 5: Level of the Perceived Issues and Concerns about the Senate Bill No. 1419 among the PNP Personnel in Terms of Retirement

Indicators	PCO		PNCO		Overall	
	M	VI	M	VI	M	VI
Pension system will only affect new entrants and not those already in active service and present retirees	3.71	HA	3.57	HA	3.65	HA
The bill authorize the President to adjust pensions during "adverse" fiscal or economic conditions	3.73	HA	3.52	HA	3.64	HA
The economic stability of the government will be affected if the old pension system continues.	3.64	HA	3.53	HA	3.59	HA
The country fiscal problems that might face by the country will be in the future if the bill will be approved	3.64	HA	3.06	MA	3.41	MA
There is sudden rise of early retirement	3.67	HA	2.16	LA	3.07	MA
The passage of the bill will aid the financial stability of the government.	1.91	LA	3.6	HA	2.58	MA
There will be a decrease on PNP application because of the proposed bill	1.93	LA	3.05	MA	2.39	LA
The bill must address the possible adverse financial impact of the military pension system.	1.47	NA	3.56	HA	2.31	LA
Overall	**2.96**	**MA**	**3.25**	**MA**	**3.08**	**MA**

Conversely, the lowest perceived concern was found for the indicator stating, "The bill must address the possible adverse financial impact of the military pension system," which received a mean score of 1.47 (no agreement) among PCOs and 3.56 (high agreement) among PNCOs, resulting in an overall mean of 2.31 (low agreement). The low rating among PCOs suggests a belief that the bill may not sufficiently address the financial sustainability of the pension system, or it might indicate a lack of awareness or understanding of the financial implications. This discrepancy between PCOs and PNCOs could reflect differing levels of engagement with the details of the proposed bill.

The high concern regarding the President's authority to adjust pensions highlights the need for clear guidelines and protections to ensure that any adjustments made during fiscal or economic downturns do not disproportionately affect the financial stability of retirees. This concern underscores the importance of maintaining a predictable and stable pension system, which is crucial for the morale and well-being of PNP personnel. Policies that include safeguards against significant reductions in pension benefits during economic crises can help alleviate these concerns and build trust in the new system.

On the other hand, the low concern about the financial impact of the military pension system among PCOs suggests a potential gap in understanding or communication about the long-term sustainability of the proposed changes.

This highlights the need for more effective communication strategies to educate all personnel about the financial implications of the bill and the importance of ensuring the system's sustainability.

Cabalza (2023) emphasizes that transparent and comprehensive communication is vital for fostering a well-informed and engaged workforce, which can lead to better acceptance and support for necessary reforms. The Philippine National Police has acknowledged that a portion of its police officers have chosen to retire early due to proposed changes in the pension system for military and other uniformed personnel (MUP).

Table 5 shows the level of perceived issues and concerns about Senate Bill 1419 among the PNP personnel in terms of separation.

The highest perceived concern was for the indicator stating, "The bill leads to decreased morale among military and uniformed personnel," which received a mean score of 3.73 (high agreement) among PCOs and 3.53 (high agreement) among PNCOs, resulting in an overall mean of 3.65 (high agreement). This high rating underscores a significant concern about the potential negative impact of the bill on the morale of PNP personnel.

Conversely, the lowest perceived concern was found for the indicator stating, "The prime concern of the bill is to provide all military and uniformed personnel adequate remuneration and benefits, including retirement benefits and pension," which received a mean score of 3.15 (moderate agreement) among

PCOs and 2.18 (low agreement) among PNCOs, resulting in an overall mean of 2.76 (moderate agreement). This lower rating suggests skepticism among PNP personnel, particularly among PNCOs, regarding the bill's ability to provide adequate benefits. The discrepancy between PCOs and PNCOs could reflect differing levels of trust in the government's ability to fulfill its promises or variations in how the bill's provisions are perceived to impact different ranks.

The high concern about the bill's potential to decrease morale highlights the need for policymakers to address the underlying factors contributing to this perception. Effective communication about the benefits of the bill, coupled with efforts to engage and involve PNP personnel in the reform process can help mitigate fears and build trust. Policymakers should also consider implementing measures to support morale, such as providing additional benefits or recognition programs, to offset any negative perceptions.

On the other hand, the low concern regarding the bill's ability to provide adequate remuneration and benefits suggests a need for more transparent and detailed information about how the proposed changes will improve the financial well-being of PNP personnel. Ensuring that all ranks understand the long-term benefits of the reform and how it will enhance their retirement security can help build support for the bill.

Table 6: Level of the Perceived Issues and Concerns about the Senate Bill No. 1419 among the PNP Personnel in Terms of Separation

Indicators	PCO		PNCO		Overall	
	M	VI	M	VI	M	VI
The reform is needed to stabilize the country's fiscal position	3.67	HA	3.68	HA	3.68	HA
The bill leads to decreased morale among military and uniformed personnel.	3.73	HA	3.53	HA	3.65	HA
Because the old bill of the exempt active Military and Uniformed Personnel from contributing to the pension becomes burdensome for the government to become self-sustaining.	3.73	HA	3.48	MA	3.63	HA
Military pension spending reached billion, already outpacing maintenance and other operating expenses of the government	3.66	HA	3.03	MA	3.41	MA
All government employees will be equally compensated because of the proposed bill.	3.73	HA	2.22	LA	3.13	MA
The national government digs deep into its pockets every year to fully fund the pensions of Military and Uniformed Personnel due to active duty personnel do not contribute to the fund.	3.2	MA	2.96	MA	3.1	MA
There is a possible misuse of Military and Uniformed Personnel trust funds.	3.74	HA	2.14	LA	3.1	MA
The prime concern of the bill is to provide all military and uniformed personnel adequate remuneration and benefits, including retirement benefits and pension	3.15	MA	2.18	LA	2.76	MA
Overall	3.57	HA	2.9	MA	3.3	MA

Juaneza (2019) underscores the importance of perceived fairness and adequacy in pension reforms, noting that clear communication and equitable policies are key to gaining the trust and support of affected personnel. Given the scarcity of literature and research on the attrition system of the Philippine National Police (PNP) Military, this study was carried out with a pioneering approach. The aim was to investigate how the PNP Maritime Group perceives the PNP attrition system and the challenges in its execution. Participants were also requested to provide suggestions for enhancing the system. This study underscores the importance for policymakers to establish feedback channels such as workshops, focus group discussions, and conferences specifically addressing the attrition system of the PNP Maritime Group to effectively convey its underlying objectives. Future studies could involve higher-ranking officials to gain a broader perspective on the perceptions and issues faced during the implementation of the system.

Table 8 shows the level of perceived issues and concerns about Senate Bill 1419 among the PNP personnel in terms of pension.

The highest perceived issue concerning Senate Bill No. 1419 among PNP personnel is the sentiment that "the retiree is not in favor of receiving their monthly pension after three years of his retirement," which received a mean score of 3.75 (high agreement) among PCOs and 3.43 (moderate agreement) among PNCOs, resulting in an overall mean of 3.62 (high agreement). This indicates a significant concern among retirees regarding the delay in receiving their pension payments.

The lowest perceived issue is the indicator stating, "The bill seeks to maintain financial flexibility of the government," which received a mean score of 1.98 (low agreement) among PCOs and 3.21 (moderate agreement) among PNCOs, resulting in an overall mean of 2.47 (low agreement). This low score suggests that many PNP personnel do not believe the bill will effectively maintain financial flexibility for the government.

The high concern about the delay in receiving pensions underscores the importance of designing a pension system that provides timely financial support to retirees. Delayed payments can lead to financial hardship and dissatisfaction.

Among retirees, undermining the perceived fairness and effectiveness of the pension system. Policymakers must address this issue by considering options that allow for more immediate access to pension funds upon retirement. On the other hand, the low concern about the bill's ability to maintain financial flexibility suggests a need for better communication and transparency about how the proposed changes will benefit the government's fiscal health. Personnel may be more supportive of the reforms if they understand how these changes will contribute to a more sustainable and equitable pension system.

Table 7: Level of the Perceived Issues and Concerns about the Senate Bill No. 1419 among the PNP Personnel in Terms of Pension

Indicators	PCO		PNCO		Overall	
	M	VI	M	VI	M	VI
The retiree are not in favor of receiving their monthly pension after three years of his retirement	3.75	HA	3.43	MA	3.62	HA
Military and Uniformed Personnel think that it is an unfair pension system that recognizes their invaluable service to our nation.	3.75	HA	3.43	MA	3.62	HA
The proposed law rationalizes the system of monthly pension and other benefits in a way that is fair to personnel and the national government.	3.69	HA	3.38	MA	3.57	HA
There is a serious apprehensions from military and uniformed personnel on the Military and Uniformed Personnel Bill.	3.72	HA	3.23	MA	3.52	HA
The reform aims to stabilized the pension spending for Military and Uniformed Personnel that already reached billion which surpassing maintenance and other operating expenses of the government	3.67	HA	3.19	MA	3.48	MA
Active service personnel are not in favor of their monthly retirement pay shall be 50% of the base pay and longevity pay.	2.88	MA	3.44	MA	3.1	MA
The proposed bill will ensure that the government will continue to provide benefits for uniformed personnel	2.86	MA	3.21	MA	3	MA
The bill seeks to maintain financial flexibility of the government.	1.98	LA	3.21	MA	2.47	LA
Overall	3.28	MA	3.31	MA	3.29	MA

Lena (2023) emphasizes the importance of building trust and providing clear, evidence-based information to gain the support of affected stakeholders. The system requires the designation of an active personnel buddy paired with a pensioner, and every quarter they are going to visit our pensioners to check on their welfare and actual condition. When he joined the PRBS in 2021, the office was faced with challenges, including, among others, the lack of proper accounting, fake claimants using fake documents, erroneous and unreliable databases, and personnel in cars with fixers. But with the initiative, more than 5,000 pensioners were disqualified for being deceased, having changed citizenship, and convicted with finality for criminal offenses. Nationwide, the PNP has more or less 72,000 pensioners. The project will continue because the current active PNP personnel will also be the ones to benefit when they retire from the service.

Significant difference in the perceptions of two groups of respondents on the Level of Perceived Issues and Concerns about Senate Bill 1419 among the PNP Personnel in terms of Retirements, Separation and Pension

This part of the study explores the substantial variance in perceptions among two distinct groups of respondents concerning Senate Bill 1419's implications on retirements, separation, and pension issues within the PNP personnel, shedding light on nuanced perspectives essential for understanding the multifaceted impacts of the proposed legislation.

Table 9 states the significant difference in the perceptions of two groups of respondents on the level of perceived issues and concerns about Senate Bill 1419 among the PNP personnel in terms of retirements, separation, and pensions.

Table 8: Significant difference in the Perceptions of Two Groups of Respondents on the Level of Perceived Issues and Concerns about Senate Bill 1419 among the PNP Personnel in Terms of Retirements, Separation and Pension

Variables	Df	t-value	Tabular t-Value	Remarks	Interpretation	Analysis
Retirements	190	0.745	2.145	Less than	Accept Null Hypothesis	Not Significant
Separation	190	2.751	2.145	Greater than	Reject Null Hypothesis	Significant
Pension	190	0.117	2.145	Less than	Accept Null Hypothesis	Not Significant

The computed t-values of retirement of 0.745 and pension of 0.117 are less than the tabular value of 2.145, at a 0.05 level of significance, accepting the null hypothesis. This means that there is no significant difference in the perceptions of the two groups of respondents on the level of perceived issues and concerns about Senate Bill 1419 among the PNP personnel in terms of retirement and pension. They are moderately affected.

However, in terms of separation with a computed t-value of 2.75, which is greater than the tabular t-value of 2.145, a 0.05 level of significance rejects the null hypothesis. This means that there is a significant difference in the perceptions of two groups of respondents on the level of perceived issues and concerns about Senate Bill 1419 among the PNP personnel in terms of separation. According to the PCO, it is highly affected, while for the PNCO it is moderately affected.

The acceptance of the null hypothesis suggests that Police Commissioned Officers (PCOs) and Police Non-Commissioned Officers (PNCOs) hold similar perceptions regarding the impact of Senate Bill 1419 on retirements and pensions among PNP personnel. As both groups perceive these aspects as moderately affected by the bill, it implies a shared understanding and consensus within the PNP regarding these particular concerns, potentially facilitating smoother implementation of relevant policies or adjustments.

The rejection of the null hypothesis indicates a significant difference in the perceptions of Police Commissioned Officers (PCOs) and Police Non-Commissioned Officers (PNCOs) regarding the impact of Senate Bill 1419 on separation within the PNP personnel. PCOs perceive separation as highly affected by the bill, while PNCOs view it as moderately affected. This suggests a potential challenge in aligning perspectives and addressing concerns related to separation policies within the PNP, which may require tailored strategies to ensure effective implementation of the bill.

The findings are aligned with the Two-Factor Theory, wherein it can be applied to understand how Police Commissioned Officers (PCOs) and Police Non-Commissioned Officers (PNCOs) perceive Senate Bill 1419's impact on retirements, separation, and pensions among PNP personnel. Satisfiers, such as improved retirement benefits and fair pension schemes, contribute to positive perceptions among both groups. Conversely, dissatisfiers, such as reduced benefits or unfair arrangements, may lead to dissatisfaction and concerns regarding the bill's implications for retirements, separations, and pensions. By addressing satisfiers and mitigating dissatisfiers, policymakers can promote positive perceptions and enhance overall satisfaction among PNP personnel regarding Senate Bill 1419.

V. CONCLUSION

The study presents several conclusions based on the issues investigated.

Separation and pension are perceived by both PCO and PNCO to have a moderate impact on PNP personnel. However, retirement is seen to have a moderate impact by PCOs but is perceived as having a low impact by PNCOs.

The finding indicates that both groups, regardless of rank or status, generally share similar views on how the bill will affect them, suggesting a uniform perception of its implications across the organization.

Pension is perceived as having the highest impact among the three factors, with both PNCO and PCO indicating it has a moderate impact. Retirement and separation are also viewed as having moderate impacts, with retirement following closely and separation being perceived with the least impact.

The PCO and PNCO personnel share similar perceptions regarding the retirement and pension aspects of Senate Bill 1419. However, the two groups hold differing opinions on how this component of the bill will impact them.

VI. RECOMMENDATIONS

➢ *Based on the findings and conclusions of the study, the following are recommended:*

- Given that the retirement aspect of Senate Bill 1419 is perceived to have a low to moderate impact by both PCO and PNCO, it is crucial to address the issues related to this area. Recommendations should focus on enhancing the retirement benefits and addressing concerns to ensure that both groups feel adequately supported. This could involve revising the retirement age, improving the clarity and fairness of the retirement process, and ensuring that all personnel receive comprehensive information about their post-retirement benefits to alleviate any dissatisfaction and uncertainty.
- Given that the t-values indicate no significant difference in perceptions, it's essential to enhance benefits and provide clearer communication to increase confidence in the system. Addressing specific concerns about early retirement options and the financial security of pensions can help mitigate the perceived low impact and improve overall satisfaction among personnel.
- Given that separation is perceived as having the least impact, it is crucial to enhance the separation benefits, particularly for those with less than 20 years of service, and ensuring fair compensation for early retirees can help address the concerns. Additionally, clear communication about the separation process and financial security during the transition can increase confidence and satisfaction among PNP personnel.

- Given the significant difference in perceptions regarding the separation aspect, it is essential to harmonize the views of PCO and PNCO by addressing their specific concerns. Providing additional support and clear guidelines for the separation process, including fair compensation and benefits for all personnel, can help bridge this gap. Additionally, conducting workshops and consultations to understand and mitigate the concerns of both groups can lead to more equitable and satisfactory outcomes.

REFERENCES

➢ *Books*
[1]. Andres, T. M. (2017). *Human Resources Management in the Philippines Setting*. Quezon City: New Day Publishers, p. 157-158.
[2]. Sison, P. S. (2016). *Personnel and Human Resources Management*. Quezon City: Rex Printing Company Inc.1981. pp. 257-259

➢ *Published Researches*
[3]. Abubakar, A. T. (2017, December). Assessing the Effects of Human Resource Management Practices on Employee Job Performance: A Study of Usmanu Danfodiyo University Sokoto. *Journal of Business Studies Quarterly*, 5(2).
[4]. Brabete, R. V. (2015). Job Satisfaction And Employees' Work Performance: A Case Study Of People's Bank In Jaffna Peninsula, Sri Lanka. *Management and Marketing Journal*.

[5]. Topa G., Depolo M., Alcover C.-M. (2018). 'Early Retirement: A Meta-Analysis of Its Antecedent and Subsequent Correlates.' *Frontier Psychology.* https://doi.org/10.3389/fpsyg.2017.02157 (accessed 2 September 2021)

➢ *Journals and Magazines*
[6]. Eich, F. (2019): Public sector pensions: Rationale and international experiences. Pensions Tomorrow.
[7]. Moser, A., Korstjens I. Series: Practical guidance to qualitative research. Part 1: Introduction. Eur J Gen Pract. 2017 Dec;23(1):271-273.
[8]. Palacios, R. and Whitehouse, E. (2016): Civil-service pension schemes around the World. World Bank, Axia Economics. Munich Personal RePEc Archive.
[9]. Piñera, J. "Retiring in Chile," The New York Times, December 1, 2021.
[10]. Schwartz, A. (2022), "The Veterans Administration: Historical Review," Paraplegia News, November 1984, 36–39.

➢ *Unpublished Researches*
[11]. Abalde, A.. (2017, April). Effect of Level of Morale and Job Satisfaction on the Job Performance of PNP's Non-Uniformed Personnel. Cagayan De Oro, Philippines: College of Policy Studies, Education and Management, Mindanao University of Science and Technology.
[12]. Aguila. M. A. (2018). The Relationship Of Personal Characteristics And Job Satisfaction To Adversity Quotient Of Police Officers In Manila Police District . Polytechnic University of the Philippines.
[13]. Ayob, Mohd. Zainuddin (2017) Enhancing the post-retirement benefits: a qualitative study among police retirees. Masters thesis, Universiti Utara Malaysia.
[14]. Diaz-Manalo, P. (2015). CPBRD Discussion Paper: An Analysis of the National Government Expenditures for Personal Services. Quezon City: Congressional Policy and Budget Research Department.
[15]. Grech, A. (2016). Assessing the social sustainability of pension reforms in Europe. Summary of PhD research at London School of Economics.
[16]. Inasoria, R. D. (2016, July 29). Effects of Profile, Religiosity and Job Attitude on the Job Performance of the Philippine National Police: The Case of Bulacan Province. Malolos: Bulacan State University.
[17]. Topa, B. G., Depolo, M., & Alcover, C. M. (2018). Early Retirement: A Meta-Analysis of Its Antecedent and Subsequent Correlates.
[18]. Viado J. V. Jr. (2017) "Wages and Benefits Administration". Human Resource Development. The Philippine Experience. (Manila: Ateneo de Naga University Press 2017) p.26.
[19]. Wang A Geuskens, 2015, 'All those things together made me retire': qualitative study on early retirement among Dutch employees

➢ *Online Sources*

[20]. Cabalza, D. (2023, July 20). PNP 'not affected' by uptick in early retirements. https://newsinfo.inquirer.net/1804331/pnp-not-affected-by-uptick-in-early-retirements#ixzz8V18t8r9w

[21]. GMA News Online, Senators want study on 5% to 9% contributions to MUP pensions, June 18, 2023

[22]. https://newsinfo.inquirer.net/1772332/breakthrough-seen-in-mup-pension-reform#ixzz8CLmPIeUg

[23]. https://opinion.inquirer.net/166013/reforming-the-mup-pension-system#ixzz8CLerrjlx

[24]. https://www.dof.gov.ph/btr-military-pension-reform-to-enhance-pension-security-and-predictability/

[25]. https://www.military.com/benefits/military-pay/upcoming-changes-to-military-retirement-system explained.html#:~:text=Retired

[26]. Inquirer.net, Meet set as DOF chief warns vs 'unsustainable' MUP pensions, May 7, 2023

[27]. Kabagani, L. J. (2020, October 12). Reforming the pension system will ensure fiscal stability: Go Philippine News Agency. https://www.pna.gov.ph/articles/1118281

[28]. Lena, P. (2023, April 17). PNP saves over PHP300M for addressing pension issues. https://www.pna.gov.ph/articles/119952

[29]. Montemayor, M. T. (2023, November 11). Benefits, pension, increased pay assured under the MUP pension bill. https://www.pna.gov.ph/articles/1213459#: newsinfo.inquirer.net/1833544/fwd-house-oks-revised-military-uniformed-personnel-pension-bill-on-2nd-reading/#ixzz8FnKNq7Q6

[30]. Philippine News Agency, Economic managers cite factors eyed to boost gov't fiscal space, June 15, 2023

[31]. Presidential Communications Office, Press Briefing of Ms. Daphne Oseña-Paez with Department of Finance Secretary Benjamin Diokno, March 28, 2023

[32]. Santos, M. K. A. (2024, February 24). The retirement qualifications and benefits of PNP Personnel, https://legacy.senate.gov.ph/lisdata/ 3252529396!.pdf

➢ *Others*

[33]. Rashid S., Arbaain A., Samad K., Saleh M. (2020). Work Factors and Intention for Early Retirement Decision: An Empirical Study of Royal Malaysian Navy (RMN) Officers. Proceedings 4th Advanced Research on business.