



# **LLFC**

**LBP LEASING AND FINANCE  
CORPORATION**

**Client Satisfaction Measurement  
Report**

**2024 (1<sup>st</sup> Edition)**



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## I. Overview

Pursuant to Anti Red Tape Authority (ARTA) Memorandum Circular (MC) No. 2022- 05 dated 20 September 2022 (the Guidelines on the Implementation of the Harmonized Client Satisfaction Measurement); as amended by ARTA MC No. 2023- 05, dated 8 June 2023, which requires the conduct of Client Satisfaction Measurement (CSM) through the collection of client satisfaction feedback involving all clients with completed transaction/s, for all services rendered by the government agencies including GOCCs.

Recently, the Governance Commission for Government-owned or Controlled Corporations (GCGJ and ARTA Issued Joint Memorandum Circular (JMC) No. 1, series of 2023, that provides supplemental guidance to GOCCs regarding compliance with GCG MC No. 2023-01 (Performance Evaluation System for the GOCC Sector) and ARTA M C. No. 2022-05. It also aimed to reduce the cost and burden of compliance of GOCCs with the CSM and Client Satisfaction Survey (CSS) requirements.

The CSM serves as one of the monitoring tools to measure how GOCCs relate with their customers as that it provides tangible and verifiable data on how they deliver their services.

In compliance with the abovementioned, there is a need to engage the services of an independent third-party provider, capable of administering, generating, interpreting and reporting the Client Satisfaction Survey/Measurement results for CY 2024, both for internal and external services, considering that these tasks are of such magnitude and scope as would require a high level of technical and professional expertise coming from institution with relevant education and experience.

LBP Leasing and Finance Corporation (LLFC), the client, is seeking to hire an independent Research Firm, to conduct LLFC's CY 2024 Client Satisfaction



Measurement survey on internal and external services to assess the overall satisfaction and perception of LLFC employees, clients and business partners on the services they availed from LLFC.

In summary, LLFC has received favorable responses from its stakeholders, with **98%** of the interviewed stakeholders agreeing that they are satisfied with the services that they have received.

Awareness of the Citizen's Charter is at 85%, visibility is at 97%, and helpfulness is at 96%.

The response rate is computed at 58% with 2033 customers among a population of 3505 customers completing the survey

|                                                                                | <b>Score</b>  |
|--------------------------------------------------------------------------------|---------------|
| <b>CC Awareness</b><br><i>(I know what a CC is and I saw this CC's office)</i> | 85%           |
| <b>CC Visibility</b><br><i>(Easy to see)</i>                                   | 97%           |
| <b>CC Helpfulness</b><br><i>(Helped very much)</i>                             | 96%           |
| <b>Response Rate</b>                                                           | 58%           |
| <b>Overall Score</b>                                                           | <b>98.02%</b> |



## II. Scope of Work:

1. The Consulting Company shall strictly adhere to the guidelines and requirements under all applicable laws, rules and regulations, and all related issuances of the ARTA, GCG or other regulators. It shall conduct/administer the LLFC 2023 CSS/CSM in accordance with the following issuances, which shall form part of this Terms of Reference:
  - a. ARTA MC No. 2022-05 dated 20 September 2022 on the Guidelines on the Implementation of the Harmonized Client Satisfaction Measurement; (Annex "A")
  - b. GG and ARTA IMC No. 1 dated 12 April 2023 on the Supplemental Guidelines on ARTA Memorandum Circular No. 2022-05 or the Guidelines on the Implementation of The Harmonized Client Satisfaction Measurement Specific for GOCCs covered by Republic Act No. 10149; (Annex "B")
  - c. ARTA MC No. 2023-05 dated 8 June 2023 on the Amendment to ARTA Memorandum Circular No. 2022-005 or the Guidelines on the Implementation of the Client Satisfaction Measurement. (Annex "C")
2. The Consulting Company shall administer the Client Satisfaction Measurement for all external business processes/services of the LLFC pursuant to its Citizens Charter, at LLFC's Head Office in Makati City,
3. The Consulting Company shall administer the CSM to all clients with completed transactions. The clients who have completed multiple transactions shall have the opportunity to accomplish the CSM for each availed service. A transaction is considered complete when the final step of the service was availed of per the LLFC Citizen's Charter is accomplished;



4. The CSM shall be conducted after each completed transaction. It shall be administered between January - December 2023; However, due to the delayed release of memorandum regarding the new implementation process, completed transactions from January to July were backtracked and reached out to again via phone interviews.
5. The Consulting Company shall determine the minimum number of responses per service based on the LLFC Citizen's Charter for the list of business processes (see Annex "D\*") using the calculator on this link: <https://tinyurl.com/CSMsamplesize>. However, it shall continue to conduct the CSM, even if the minimum has been reached;
6. The Consulting Company shall administer the CSM through the following data gathering methods:
  - a On Site Conduct - may be done through a paper survey questionnaire or electronic platforms in providing questionnaire to respondents;
  - b Remote Conduct - to remote respondents through electronic mail, website, social media, QR Code, or other similar modes.
7. The Consulting Company in consultation with LLFC shall be in charge of the manner and time interval of the collection of paper and electronic survey questionnaires. It shall be brief to maximize the responses and shall maintain the confidentiality of clients;
8. The Consulting Company shall use the CSM Questionnaire prescribed in Annex "A" (Client Satisfaction Measurement Questionnaire) of ARTA MC No. 2023-05 dated 8 June 2023. Aside from the English and Filipino versions of the said CSM Questionnaire, the questionnaire shall be translated to and provided in the local dialect/languages for easier understanding, provided that the revised version will still be able to capture the required Service Quality Dimensions (SQDs);
9. The Consulting Company shall generate the CSM report using the CSM Report template prescribed in Annex "B" of ARTA MC No. 2023-05 dated 8 June 2023 (Client Satisfaction



Measurement Report Outline). The CSM Report shall be a unified report that would contain the survey results.

10. The Consulting Company shall use the Five (5) Point Likert Scale to measure the Service Quality Dimensions (SQDs) or may utilize the smileys/emoticons corresponding to the scale for better visualization to prevent confusion on the corresponding rating:

| <b>Scale</b> | <b>Rating</b>              |
|--------------|----------------------------|
| 1            | Strongly Disagree          |
| 2            | Disagree                   |
| 3            | Neither Agree nor Disagree |
| 4            | Agree                      |
| 5            | Strongly Agree             |

11. The percentage of respondents that rated "Agree" and "Strongly Agree" shall be used to get SQD's score. A question that was answered within two (2) or more check marks shall be considered as invalid.

12. The percentage of respondents that rated "Agree" and "Strongly Agree" for all eight (8) SQDs shall be used to compute the Overall Score. The interpretation of the results shall be as follows:

| <b>Percentage</b> | <b>Rating</b>     |
|-------------------|-------------------|
| Below 60.0%       | Poor              |
| 60.0% - 79.9%     | Fair              |
| 80.0% - 89.9%     | Satisfactory      |
| 90.0% - 94.9%     | Very Satisfactory |
| 95.0% - 100%      | Outstanding       |



13. The Consulting Company shall conduct data gathering for all completed transactions of LLFC stakeholders from January to December 2024. The Consulting Company shall backtrack the respondents with completed transactions availed.

The services of LLFC surveyed were the following services listed under the Citizen’s Charter.

The response rate is computed at 58%.

| <b>External Services</b>                           | <b>Responses</b> | <b>Total Transactions</b> |
|----------------------------------------------------|------------------|---------------------------|
| Approval of Credit Facility                        | 50               | 50                        |
| Credit Documentation and Implementation            | 132              | 192                       |
| Account Restructuring                              | 5                | 5                         |
| Implementation of Account Restructuring            | 2                | 2                         |
| Release of Collaterals as a result of full payment | 12               | 12                        |
| List of Asset Disposal - ROPA                      | 9                | 9                         |
| Disbursements                                      | 222              | 520                       |
| Asset Procurement - Admin                          | 72               | 87                        |
| Asset Procurement – IT                             | -                | -                         |
| Asset Disposal – Admin                             | 57               | 60                        |
| External Service Total                             | 561              | 937                       |
| <b>Internal Services</b>                           | <b>Responses</b> | <b>Total Transactions</b> |
| Credit and Background Investigation                | 60               | 63                        |
| Inspection Appraisal                               | 51               | 59                        |
| Account Implementation and Document Review         | 63               | 69                        |
| Insurance Coverage                                 | 15               | 16                        |





|                                                                                   |             |             |
|-----------------------------------------------------------------------------------|-------------|-------------|
| Insurance Claim Assistance                                                        | 15          | 16          |
| Remedial Action Planning                                                          | 14          | 14          |
| Legal Services – Contract Review and Legal Opinion                                | 64          | 73          |
| Legal Services – Legal Sufficiency                                                | 43          | 35          |
| Legal Services – Preparation of Demand Letter                                     | 14          | 15          |
| Personnel Recruitment                                                             | 9           | 9           |
| Employee Document Request                                                         | 62          | 72          |
| Employee Resignation/Separation                                                   | 5           | 5           |
| Issuance of Supply                                                                | 57          | 66          |
| Messenger Services                                                                | 309         | 738         |
| Driver Services                                                                   | 249         | 664         |
| IT Help Desk Support                                                              | 339         | 533         |
| Accounting Document Request                                                       | 3           | 3           |
| Document Controllership                                                           | 16          | 17          |
| File Maintenance and Material                                                     | 73          | 90          |
| Internal Audit Services - Request for Investigation, Review and/or Audit          | -           | -           |
| Internal Audit Services - Preparatory Review, Investigation and/or Audit Requests | -           | -           |
| Internal Audit Services – Review, Investigation and Fieldwork                     | 11          | 11          |
| Internal Audit Services – Reporting of Results of Audit                           | -           | -           |
| Internal Service Total                                                            | 1472        | 2568        |
| <b>OVERALL TOTAL</b>                                                              | <b>2033</b> | <b>3505</b> |



The Services that had no clients for the 2024 are the following:

1. Services that had no clients for the 2024 are the following:

| <b>External Services</b>                                                             |
|--------------------------------------------------------------------------------------|
| Asset Procurement – IT                                                               |
| <b>Internal Services</b>                                                             |
| Internal Audit Services - Request for Investigation,<br>Review and/or Audit          |
| Internal Audit Services - Preparatory Review,<br>Investigation and/or Audit Requests |
| Internal Audit Services – Reporting of Results of Audit                              |



### III. Methodology

For external clients, surveys were conducted via phone interviews by interviewers from Market Relevance Corp. The list of all customers that completed each listed service was provided to MRC by LLFC. While for Internal clients some were self-accomplished onsite while the other were called via phone interviews.

The 8 SQD questions were scored using a 5-point Likert Scale. The simple average of the questions was used to get the Overall score. The interpretation of the results are as follows:

| Scale | Rating                     |
|-------|----------------------------|
| 1     | Strongly Disagree          |
| 2     | Disagree                   |
| 3     | Neither Agree nor Disagree |
| 4     | Agree                      |
| 5     | Strongly Agree             |

The overall score for the 8 SQDs were computed based on the following formula:

$$\text{Overall Score} = \frac{\text{Number of "Strongly Agree" answers} + \text{Number of "Agree" answers}}{\text{Total Number of Respondents} - \text{Number of N/A answers}}$$



The interpretation of the results are as follows:

| Percentage    | Rating            |
|---------------|-------------------|
| Below 60.0%   | Poor              |
| 60.0% - 79.9% | Fair              |
| 80.0% - 89.9% | Satisfactory      |
| 90.0% - 94.9% | Very Satisfactory |
| 95.0% - 100%  | Outstanding       |

#### IV. Data and Interpretation

##### A. Demographic Profile

The majority of respondents fall within the 20-34 age range. For external services, most respondents (42%) are aged 35-49, while for internal services, 51% are in the 20-34 age group. Gender distribution shows that females make up the majority at 56%, while males account for 27%. The National Capital Region (NCR) has the highest representation, with 84% for external services, 62% for internal services, and 68% overall, indicating strong urban participation.

| D1. Age and D2. Sex | External | Internal | Overall |
|---------------------|----------|----------|---------|
| 1. 19 or lower      | -        | -        | -       |
| 2. 20-34            | 40%      | 51%      | 48%     |
| 3. 35-49            | 42%      | 8%       | 18%     |
| 4. 50-64            | 18%      | 11%      | 13%     |
| 5. 65 or higher     | -        | 1%       | 1%      |
| 6. Did not Specify  | -        | 29%      | 21%     |
|                     |          |          |         |
| <b>D2. Sex</b>      |          |          |         |



|                     |                 |                 |                |
|---------------------|-----------------|-----------------|----------------|
| 1. Male             | 29%             | 26%             | 27%            |
| 2. Female           | 71%             | 50%             | 56%            |
| 3. Did not Specify  | -               | 24%             | 17%            |
| <b>D3. Region</b>   | <b>External</b> | <b>Internal</b> | <b>Overall</b> |
| 1. Region I         | -               | -               | -              |
| 2. Region II        | 1%              | -               | -              |
| 3. Region III       | 4%              | 7%              | 6%             |
| 4. Region IV-A      | 8%              | 3%              | 4%             |
| 5. MIMAROPA         | -               | -               | -              |
| 6. Region V         | -               | -               | -              |
| 7. Region VI        | -               | -               | -              |
| 8. Region VII       | 1%              | -               | -              |
| 9. Region VIII      | -               | -               | -              |
| 10. Region IX       | -               | -               | -              |
| 11. Region X        | -               | -               | -              |
| 12. Region XI       | -               | -               | -              |
| 13. Region XII      | -               | -               | -              |
| 14. Region XIII     | -               | -               | -              |
| 15. NCR             | 84%             | 62%             | 68%            |
| 16. CAR             | -               | -               | -              |
| 17. BARMM           | -               | -               | -              |
| 18. Did not Specify | 2%              | 28%             | 21%            |

The majority of **External customers** are from the **Business sector (88%)**, while Citizens make up only **5%**. Among **Internal customers**, the dominant group is **Government (76%)**, with no representation from Citizens or Businesses. **Overall**, the Government sector is the largest group (**55%**), followed by Business (**24%**) and Citizens (**1%**)



| D3. Customer Type  | External | Internal | Overall |
|--------------------|----------|----------|---------|
| 1. Citizen         | 5%       | -        | 1%      |
| 2. Business        | 88%      | -        | 24%     |
| 3. Government      | -        | 76%      | 55%     |
| 4. Did not Specify | 7%       | 24%      | 19%     |

## B. Count of CC and SQD Results

### Overall

**85%** of respondents are aware of what a Citizen Charter is and have seen the office's Citizen Charter, indicating a high level of awareness. Meanwhile, **14%** of respondents either do not know what a Citizen Charter is or did not notice one in the office. Among those who were aware, **97%** found the Citizen Charter to be easy to see, suggesting that it is highly visible and accessible. Additionally, an impressive **96%** of respondents reported that the Citizen Charter greatly helped in their transaction, highlighting its effectiveness in facilitating the process.

| Service/Transaction                                                                                  | Responses | Percentage |
|------------------------------------------------------------------------------------------------------|-----------|------------|
| <b>CC1. Which of the following describes your awareness of the CC?</b>                               |           |            |
| 1. I know what a CC is and I saw this office's CC.                                                   | 1730      | 85%        |
| 2. I know what a CC is but I did NOT see this office's CC.                                           | 1         | -          |
| 3. I learned of the CC only when I saw this office's CC.                                             | 10        | -          |
| 4. I do not know what a CC is and I did not see one in this office.<br>(Answer 'N/A' on CC2 and CC3) | 292       | 14%        |
| <b>CC2. If aware of CC, would you say that the CC of this office was ...?</b>                        |           |            |
| 1. Easy to see                                                                                       | 1685      | 97%        |
| 2. Somewhat easy to see                                                                              | 56        | 3%         |
| 3. Difficult to see                                                                                  | -         | -          |



|                                                                               |      |     |
|-------------------------------------------------------------------------------|------|-----|
| 4. Not visible at all                                                         | -    | -   |
| <b>CC3. If aware of CC, how much did the CC help you in your transaction?</b> |      |     |
| 1. Helped very much                                                           | 1665 | 96% |
| 2. Somewhat helped                                                            | 67   | 4%  |
| 3. Did not help                                                               | 9    | 1%  |

A large proportion of respondents, **80%**, Strongly Agree with the service they received, reflecting a very positive reception. The agency achieved an impressive overall satisfaction rating of **97.62%**. Only **16 out of 2,033** respondents gave a negative rating for the service they availed.

|      | Strongly Agree | Agree | Neither agree nor Disagree | Disagree | Strongly Disagree | N/A | Total Responses | Overall       |
|------|----------------|-------|----------------------------|----------|-------------------|-----|-----------------|---------------|
| SQDO | 1608           | 360   | 32                         | 3        | 13                | 17  | 2033            | <b>97.62%</b> |

The majority of respondents rated the service quality positively across various dimensions, with most categories receiving positive feedback exceeding **95%**. The **Assurance** and **Outcome** dimensions received the highest levels of positive feedback, with **99.75%** and **99.33%** of respondents agreeing or strongly agreeing, respectively, indicating that these dimensions are highly effective. **Costs** received the lowest positive feedback at **95.85%**. The overall service quality dimension received **98.02%** positive feedback, further confirming that the majority of respondents are satisfied with the service provided.

| Service Quality Dimensions | Strongly Agree | Agree | Neither agree nor Disagree | Disagree | Strongly Disagree | N/A | Total Responses | Overall       |
|----------------------------|----------------|-------|----------------------------|----------|-------------------|-----|-----------------|---------------|
| Responsiveness             | 1607           | 349   | 44                         | 10       | 6                 | 17  | 2033            | <b>97.02%</b> |



|                       |       |      |     |    |    |      |       |               |
|-----------------------|-------|------|-----|----|----|------|-------|---------------|
| Reliability           | 1660  | 315  | 36  | 2  | -  | 20   | 2033  | <b>98.11%</b> |
| Access and Facilities | 1658  | 263  | 41  | 3  | -  | 68   | 2033  | <b>97.76%</b> |
| Communication         | 1686  | 276  | 34  | 3  | -  | 34   | 2033  | <b>98.15%</b> |
| Costs                 | 946   | 164  | 40  | 3  | 5  | 875  | 2033  | <b>95.85%</b> |
| Integrity             | 1672  | 277  | 31  | 3  | -  | 50   | 2033  | <b>98.29%</b> |
| Assurance             | 1667  | 343  | 3   | 2  | -  | 18   | 2033  | <b>99.75%</b> |
| Outcome               | 1661  | 281  | 31  | 1  | 1  | 58   | 2033  | <b>98.33%</b> |
| Overall               | 12557 | 2268 | 260 | 27 | 12 | 1140 | 16264 | <b>98.02%</b> |

## External Services

|      | Strongly Agree | Agree | Neither agree nor Disagree | Disagree | Strongly Disagree | N/A | Total Responses | Overall       |
|------|----------------|-------|----------------------------|----------|-------------------|-----|-----------------|---------------|
| SQD0 | 500            | 59    | -                          | 2        | -                 | -   | 561             | <b>99.64%</b> |

| Service Quality Dimensions | Strongly Agree | Agree | Neither agree nor Disagree | Disagree | Strongly Disagree | N/A | Total Responses | Overall       |
|----------------------------|----------------|-------|----------------------------|----------|-------------------|-----|-----------------|---------------|
| Responsiveness             | 503            | 56    | -                          | 2        | -                 | -   | 561             | <b>99.64%</b> |
| Reliability                | 509            | 50    | -                          | 2        | -                 | -   | 561             | <b>99.64%</b> |
| Access and Facilities      | 510            | 49    | -                          | 2        | -                 | -   | 561             | <b>99.64%</b> |
| Communication              | 503            | 56    | -                          | 2        | -                 | -   | 561             | <b>99.64%</b> |
| Costs                      | 83             | 16    | -                          | 1        | -                 | 461 | 561             | <b>99.00%</b> |
| Integrity                  | 504            | 54    | -                          | 2        | -                 | 1   | 561             | <b>99.64%</b> |
| Assurance                  | 504            | 55    | -                          | 2        | -                 | -   | 561             | <b>99.64%</b> |





|         |      |     |   |    |   |     |      |               |
|---------|------|-----|---|----|---|-----|------|---------------|
| Outcome | 510  | 49  | - | 1  | 1 | -   | 561  | <b>99.64%</b> |
| Overall | 3626 | 385 | - | 14 | 1 | 462 | 4488 | <b>99.63%</b> |

### Internal Services

|      | Strongly Agree | Agree | Neither agree nor Disagree | Disagree | Strongly Disagree | N/A | Total Responses | Overall       |
|------|----------------|-------|----------------------------|----------|-------------------|-----|-----------------|---------------|
| SQDO | 1108           | 301   | 32                         | 1        | 13                | 17  | 1455            | <b>96.84%</b> |

| Service Quality Dimensions | Strongly Agree | Agree | Neither agree nor Disagree | Disagree | Strongly Disagree | N/A | Total Responses | Overall       |
|----------------------------|----------------|-------|----------------------------|----------|-------------------|-----|-----------------|---------------|
| Responsiveness             | 1104           | 293   | 44                         | 8        | 6                 | 17  | 1472            | <b>96.01%</b> |
| Reliability                | 1151           | 265   | 36                         | -        | -                 | 20  | 1472            | <b>97.52%</b> |
| Access and Facilities      | 1148           | 214   | 41                         | 1        | -                 | 68  | 1472            | <b>97.01%</b> |
| Communication              | 1183           | 220   | 34                         | 1        | -                 | 34  | 1472            | <b>97.57%</b> |
| Costs                      | 863            | 148   | 40                         | 2        | -                 | 414 | 1472            | <b>95.56%</b> |
| Integrity                  | 1168           | 223   | 31                         | 1        | -                 | 49  | 1472            | <b>97.75%</b> |
| Assurance                  | 1163           | 288   | 3                          | -        | -                 | 18  | 1472            | <b>99.79%</b> |
| Outcome                    | 1151           | 232   | 31                         | -        | -                 | 58  | 1472            | <b>97.81%</b> |
| Overall                    | 8931           | 1883  | 260                        | 13       | 6                 | 678 | 11776           | <b>97.44%</b> |

### C. Overall Score per Service

Several services received a **100%** overall rating, including **Credit Approval, Account Restructuring, Restructured Accounts, Release Collateral Full PMT, Sold ROPA, Asset**



**Procurement – Admin**, and **Asset Disposal – Admin**, reflecting exceptional feedback. **Credit Implementation** received a **99.14%** rating and **Disbursement** received **99.55%**, which remains very high but is slightly lower than the perfect scores. The overall rating for external services stands at **99.63%**, an outstanding result that indicates strong customer satisfaction across all services offered.

| <b>External Services</b>                           | <b>Overall Rating</b> |
|----------------------------------------------------|-----------------------|
| Approval of Credit Facility                        | 100%                  |
| Credit Documentation and Implementation            | 99.14%                |
| Account Restructuring                              | 100%                  |
| Implementation of Account Restructuring            | 100%                  |
| Release of Collaterals as a result of full payment | 100%                  |
| List of Asset Disposal - ROPA                      | 100%                  |
| Disbursements                                      | 99.55%                |
| Asset Procurement - Admin                          | 100%                  |
| Asset Disposal – Admin                             | 100%                  |
| External Service Total                             | 99.63%                |

Several internal services achieved a perfect score (100%), including:

- Credit and Background Investigation
- Inspection Appraisal
- Account Implementation and Document Review
- Insurance Coverage
- Insurance Claim Assistance
- Remedial Action Planning
- Employee Resignation/Separation
- Accounting Document Request
- Internal Audit Services (Review, Investigation, and Fieldwork)



However, **Personnel Recruitment** received the lowest rating at **85.07%**, indicating a potential area for improvement. Additionally, while **Issuance of Supply (93.01%)** and **Employee Document Request (94.82%)** scored well, they may still have room for enhancement.

| Internal Services                                   | Overall Rating |
|-----------------------------------------------------|----------------|
| Credit and Background Investigation                 | 100%           |
| Inspection Appraisal                                | 100%           |
| Account Implementation and Document Review          | 100%           |
| Insurance Coverage                                  | 100%           |
| Insurance Claim Assistance                          | 100%           |
| Remedial Action Planning                            | 100%           |
| Legal Services – Contract Review and Legal Opinion  | 98.68%         |
| Legal Services – Legal Sufficiency                  | 98.54%         |
| Legal Services – Preparation of Demand Letter       | 98.18%         |
| Personnel Recruitment                               | 85.07%         |
| Employee Document Request                           | 94.82%         |
| Employee Resignation/Separation                     | 100%           |
| Issuance of Supply                                  | 93.01%         |
| Messenger Services                                  | 98.39%         |
| Driver Services                                     | 97.17%         |
| IT Help Desk Support                                | 96.51%         |
| Accounting Document Request                         | 100%           |
| Document Controllorship                             | 95.31%         |
| File Maintenance and Material                       | 96.20%         |
| Internal Audit Services – Review, Investigation and | 100%           |



|                               |               |
|-------------------------------|---------------|
| Fieldwork                     |               |
| <b>Internal Service Total</b> | <b>97.44%</b> |
| <b>OVERALL TOTAL</b>          | <b>98.02%</b> |

Some of the verbatim responses that the customers gave that they consider as LLFC's strengths are:

- "maayos ang procedure nila madaling intindihin nabibigyan agad ng pansin ang mga request ko"
- "agad nila kami inaasist very accomodating ang mga staff"
- "Professional silang kausap when it comes to payment updated naman po sila"
- "pag may inquiry kami nasasagot agad may request kami related sa transaction namin nabibigay agad"
- "The transaction is fast and smooth walang problema and they are accommodating"
- "maayos sila mag accommodate and they will treat you with a smile and the transaction is also like less than an hour lang okay na"
- "mababait silang kausap at mabilis mag respond sa mga requirement o anuman kakailanganin mo"

The only negative comment that the agency received is from three customers who experienced delays in processing and considers the interest as high.

- "yung amin financial adviser it takes 3 weeks to reply to our email she didn't acknowledge our email and keep on aslong the same requirements even through as already gave ours. up until now our loan was still approved and that was from august pa" – Credit Implementation
- "One-time nagkaltas sila sa akin ng 3k out of nowhere so ako i dont know kung para saan yon" – Disbursement
- "yung interest rate nila medyo mataas na" – Disbursement





- **For Integrity:**  
The agency will continue to practice fairness in processing payments and loans. Requests will be handled on a first-come, first-served basis, with no undue preconditions.
- **For Communication:**  
While communication received strong feedback, there is room for improvement in terms of clarity and consistency. Enhancing communication channels could help further boost customer satisfaction.
- **For Costs:**  
Given that Costs received the lowest positive feedback, it would be beneficial to explore whether respondents perceive the pricing structure as fair. Clearer communication regarding interest rates and payment terms will ensure stakeholders fully understand the associated costs.
- **For Assurance:**  
The agency will continue to treat customers with respect and provide the necessary assistance. Officers will be trained and knowledgeable about the billing and payment processes, enabling them to effectively address customer queries.
- **For Outcome:**  
To improve this service dimension, the agency will ensure customers are promptly informed of any deficiencies in their compliance, allowing them to take immediate action to avoid delays in their transactions.

**Approved by:**

**Michael P. Arañas  
President and CEO**



## Index. Clear images of CSM survey used

Control No: \_\_\_\_

(Online Version)

### HELP US SERVE YOU BETTER!

This Client Satisfaction Measurement (CSM) tracks the customer experience of government offices. Your feedback on your recently concluded transaction will help this office provide a better service. Personal information shared will be kept confidential and you always have the option to not answer this form.

Client type:  Citizen  Business  Government (Employee or another agency)

Date: \_\_\_\_\_ Sex:  Male  Female Age: \_\_\_\_\_

Region of residence: \_\_\_\_\_ Service Aailed: \_\_\_\_\_

**INSTRUCTIONS: Check mark (✓) your answer to the Citizen's Charter (CC) questions. The Citizen's Charter is an official document that reflects the services of a government agency/office including its requirements, fees, and processing times among others.**

CC1 Which of the following best describes your awareness of a CC?

1. I know what a CC is and I saw this office's CC.  
 2. I know what a CC is but I did NOT see this office's CC.  
 3. I learned of the CC only when I saw this office's CC.  
 4. I do not know what a CC is and I did not see one in this office. (Answer 'N/A' on CC2 and CC3)






CC2 If aware of CC (answered 1-3 in CC1), would you say that the CC of this office was ...?

1. Easy to see  4. Not visible at all  
 2. Somewhat easy to see  5. N/A  
 3. Difficult to see

CC3 If aware of CC (answered codes 1-3 in CC1), how much did the CC help you in your transaction?

1. Helped very much  3. Did not help  
 2. Somewhat helped  4. N/A

**INSTRUCTIONS: For SQD 1-8, please check mark (✓) on the column that best corresponds to your answer.**

|                                                                                                                                 | <br>Strongly Disagree | <br>Disagree | <br>Neither Agree nor Disagree | <br>Agree | <br>Strongly Agree | N/A<br>Not Applicable |
|---------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|-----------------------|
| <b>SQD0.</b> I am satisfied with the service that I availed.                                                                    |                                                                                                          |                                                                                                 |                                                                                                                    |                                                                                                |                                                                                                         |                       |
| <b>SQD1.</b> I spent a reasonable amount of time for my transaction.                                                            |                                                                                                          |                                                                                                 |                                                                                                                    |                                                                                                |                                                                                                         |                       |
| <b>SQD2.</b> The office followed the transaction's requirements and steps based on the information provided.                    |                                                                                                          |                                                                                                 |                                                                                                                    |                                                                                                |                                                                                                         |                       |
| <b>SQD3.</b> The steps (including payment) I needed to do for my transaction were easy and simple.                              |                                                                                                          |                                                                                                 |                                                                                                                    |                                                                                                |                                                                                                         |                       |
| <b>SQD4.</b> I easily found information about my transaction from the office or its website.                                    |                                                                                                          |                                                                                                 |                                                                                                                    |                                                                                                |                                                                                                         |                       |
| <b>SQD5.</b> I paid a reasonable amount of fees for my transaction. (If the service was free, mark the 'N/A' column)            |                                                                                                          |                                                                                                 |                                                                                                                    |                                                                                                |                                                                                                         |                       |
| <b>SQD6.</b> I am confident my online transaction was secure                                                                    |                                                                                                          |                                                                                                 |                                                                                                                    |                                                                                                |                                                                                                         |                       |
| <b>SQD7.</b> The office's online support was available, or (if asked questions) online support was quick to respond             |                                                                                                          |                                                                                                 |                                                                                                                    |                                                                                                |                                                                                                         |                       |
| <b>SQD8.</b> I got what I needed from the government office, or (if denied) denial of request was sufficiently explained to me. |                                                                                                          |                                                                                                 |                                                                                                                    |                                                                                                |                                                                                                         |                       |

Suggestions on how we can further improve our services (optional):

Remarks (optional):

THANK YOU!



## Sample Size Calculator Result

| No. | Service Name                                            | External Responses | transactions Total Transactions | e Interval | Error | number of |
|-----|---------------------------------------------------------|--------------------|---------------------------------|------------|-------|-----------|
| 1   | <b>External Services</b>                                |                    |                                 | 95%        | 5%    |           |
| 2   | Approval of Credit Facility                             | 50                 | 50                              | 95%        | 5%    | 44        |
| 3   | Credit Documentation and Implementation                 | 132                | 192                             | 95%        | 5%    | 128       |
| 4   | Account Restructuring                                   | 5                  | 5                               | 95%        | 5%    | 5         |
| 5   | Implementation of Account Restructuring                 | 2                  | 2                               | 95%        | 5%    | 2         |
| 6   | Release of Collaterals as a result of full payment      | 12                 | 12                              | 95%        | 5%    | 12        |
| 7   | List of Asset Disposal - ROPA                           | 9                  | 9                               | 95%        | 5%    | 9         |
| 8   | Disbursements                                           | 222                | 520                             | 95%        | 5%    | 221       |
| 9   | Asset Procurement - Admin                               | 72                 | 87                              | 95%        | 5%    | 71        |
| 10  | Asset Procurement – IT                                  | 0                  | 0                               | 95%        | 5%    | 0         |
| 11  | Asset Disposal – Admin                                  | 57                 | 60                              | 95%        | 5%    | 52        |
| 12  | External Service Total                                  | 561                | 937                             | 95%        | 5%    | 273       |
| 13  | <b>Internal Services</b>                                |                    |                                 |            |       | 0         |
| 14  | Credit and Background Investigation                     | 60                 | 63                              | 95%        | 5%    | 54        |
| 15  | Inspection Appraisal                                    | 51                 | 59                              | 95%        | 5%    | 51        |
| 16  | Account Implementation and Document Review              | 63                 | 69                              | 95%        | 5%    | 59        |
| 17  | Insurance Coverage                                      | 15                 | 16                              | 95%        | 5%    | 15        |
| 18  | Insurance Claim Assistance                              | 15                 | 16                              | 95%        | 5%    | 15        |
| 19  | Remedial Action Planning                                | 14                 | 14                              | 95%        | 5%    | 14        |
| 20  | Legal Services – Contract Review and Legal Opinion      | 64                 | 73                              | 95%        | 5%    | 61        |
| 21  | Legal Services – Legal Sufficiency                      | 43                 | 35                              | 95%        | 5%    | 32        |
| 22  | Legal Services – Preparation of Demand Letter           | 14                 | 15                              | 95%        | 5%    | 14        |
| 23  | Personnel Recruitment                                   | 9                  | 9                               | 95%        | 5%    | 9         |
| 24  | Employee Document Request                               | 62                 | 72                              | 95%        | 5%    | 61        |
| 25  | Employee Resignation/Separation                         | 5                  | 5                               | 95%        | 5%    | 5         |
| 26  | Issuance of Supply                                      | 57                 | 66                              | 95%        | 5%    | 56        |
| 27  | Messenger Services                                      | 309                | 738                             | 95%        | 5%    | 253       |
| 28  | Driver Services                                         | 249                | 664                             | 95%        | 5%    | 244       |
| 29  | IT Help Desk Support                                    | 339                | 533                             | 95%        | 5%    | 223       |
| 30  | Accounting Document Request                             | 3                  | 3                               | 95%        | 5%    | 3         |
| 31  | Document Controllership                                 | 16                 | 17                              | 95%        | 5%    | 16        |
| 32  | File Maintenance and Material                           | 73                 | 90                              | 95%        | 5%    | 73        |
| 33  | Internal Audit Services - Request for Investigation,    |                    |                                 | 95%        | 5%    | 0         |
| 34  | Internal Audit Services - Preparatory Review,           |                    |                                 | 95%        | 5%    | 0         |
| 35  | Internal Audit Services – Review, Investigation and     | 11                 | 11                              | 95%        | 5%    | 11        |
| 36  | Internal Audit Services – Reporting of Results of Audit |                    |                                 | 95%        | 5%    | 0         |
| 37  | Internal Service Total                                  | 1472               | 2568                            | 95%        | 5%    | 334       |
| 38  | <b>OVERALL TOTAL</b>                                    | <b>2033</b>        | <b>3505</b>                     |            |       |           |