



LBP LEASING AND FINANCE CORPORATION
(A LANDBANK SUBSIDIARY)

2020 Final Report on the Customer Satisfaction Survey for LBP Leasing and Finance Corporation

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Project Details

Land Bank of the Philippines Leasing and Finance Corporation (LLFC), a subsidiary of Land Bank of the Philippines, aims to determine the satisfaction level of their customers this 2020 based on the standard methodology provided by the Governance Commission on Government Owned and Controlled Corporations (GCG).

This study was conducted in one run. The target number of respondents for the entire study was $n=144$, and came from the private lessees, financing customers, government lessees, and individual borrowers, who have either active accounts under LLFC, or have inactive accounts as long as not under litigation.

There were $n=150$ accounts originally provided. The list was exhausted. There were $n=3$ completed interviews for the pretest, and there were $n=3$ more that were just duplicates when checked, bringing the total down to $n=144$ names.

There were twelve interviewers assigned to this study. They conducted the interviews of the customers via telephone interview.

Data Gathering Method

There were four types of respondents for this study, all of whom are LLFC stakeholders:

- a. Private Lessees (Corporate)
- b. Private Financing Customers (Corporate)
- c. Government Lessees
- d. Individual Financing Customers

In order to be included in the list, it is a requirement for the stakeholder to:

1. Have an active account - meaning payments are up-to-date
2. Have an inactive account but not under litigation

GCG recommended telephone interviews as the data gathering method, and this was the methodology implemented for this study.

Sample Size

To compute for the proper sample size, one should take into account the confidence level and the margin of error (confidence interval). These two statistical considerations account for sampling errors.

Confidence level is a measure of how confident one is that their targeted sample represents the entire population. Margin of error is computed when the entire population is not sampled completely. It measures how close the results obtained are to the results one will get if the entire population has been surveyed. The larger the margin of error, the less confident one should be about the accuracy of the results obtained.

Given that there are a total of n=144 accounts on the list provided, the list was exhausted, meaning everyone on the list was contacted for an interview. To ensure that the margin of error is kept at a minimum of 5% at 95% confidence level, the minimum number of interviews that is required for MRC to complete was at least n=105 interviews. MRC was able to interview n=111 customers of LBP-LFC. This yielded an MOE of 4%.

This means that all figures can be +/- 4 on actual measures. To illustrate, a 95% can either mean a 91% or a 99%.

$$MOE = \frac{t}{\sqrt{(n)}}$$

Figure 1. Formula for Margin of Error Computation

Sampling Procedure

Since the list was exhausted, everyone on the list was contacted and approached for an interview.

To ensure the confidentiality of the lists, the researchers and all their partners signed a Non-Disclosure and Confidentiality Agreement, which contained the following items:

- a. The list should only be used for the purposes of this particular customer satisfaction survey and should not be shared with anyone who is not involved in the project.
- b. The master list should only be provided to the researcher who will be doing the systematic selection. All field interviewers should only be provided with the list of customers that they will be contacting.
- c. The list should be disposed of properly or returned to LLFC. No copies of the list, be it printed or in soft copy formats, should be left with the Third-Party Agency.

In case customers cannot be reached, an official letter coming from LLFC informing their stakeholders about the survey were provided to the interviewers.

This official letter included the following but not limited to:

- a. Information about the third-party agency and what they will be conducting
- b. Purpose of the research
- c. Invitation of customers to participate in the survey
- d. Assurance of confidentiality

The list of customers that were included in this study are those with current active accounts with the LLFC. Inactive clients or those with lapsed accounts were considered as long as their accounts are not under litigation.

Respondent Criteria

The respondents satisfied at least one of the criteria below:

- a. Active account holders of LLFC
- b. Has an inactive or lapsed account with LLFC (as long as not under litigation)

Further, the gender and the civil status of the members were as it falls and won't be controlled

Quality Control

All enumerators underwent strict quality control measures. Everyone underwent classroom training, which discussed the flow of the interview, and possible scenarios that enumerators might encounter and how to handle these scenarios.

All enumerators underwent observation. At least 30% of the interviewer's works were observed by the supervisor to ensure that the conduct of the interview is proper.

At least 30% percent of the works of the interviewers, which were not observed by a supervisor, were verified through backchecking/ data verification.

All interviews underwent consistency checking on the responses, which were conducted by the supervisors and data processing encoders, and processors.

Survey Instrument

MRC used the recommended instrument of GCG for the LLFC Customer Satisfaction Survey. There are three different questionnaires prepared for this study: (1) Individual : Borrowers, (2) Business Organizations : Borrowers, and (3) Business Organizations : Lease.

The Funneling process was followed in the asking of questions. The instrument starts with some screening questions, then some questions to profile the respondents, and then the question on the overall satisfaction score and reasons for the score given. Afterwhich, there were six dimensions explored - staff, loans/ lease, information and communication, website, complaints handling and records keeping, and facilities.

For the satisfaction and agreement scores, below are the brief explanations for each point in the scale.

Very Satisfied/ Definitely Agree	Performance of the GOCC meets and exceeds the needs and expectations of the customer.
Satisfied/ Agree	Performance of the GOCC meets the minimum expectations of the customer.
Neither	Midpoint in which the respondents cannot truly pick a side in the spectrum. The GOCC's performance neither meets nor doesn't meet the minimum expectations of the customer.
Dissatisfied/ Disagree	Performance of the GOCC does not meet the minimum expectations of the customer.
Very Dissatisfied/ Strongly Disagree	Performance of the GOCC does not meet most or did not meet any of the expectations of the customer.

Data Analysis and Interpretation

Aside from the total customer universe, the customer profiles were also used as a basis for analysis. Out of n=111 interviews, n=76 are UV Financing Customers, n=32 are Private Customers (total of private lessees and financing customers), and n=3 are Government Lessees.

All numbers presented in this report are in percentages unless otherwise stated.

In order to compute for the overall satisfaction, the responses of those who are very satisfied and satisfied on the overall satisfaction question were combined. The reasons for satisfaction were cross tabulated based on the rating that the respondents gave the GOCC.

Mean scores are the averages of ratings given by the respondents. This would give us the impression if the respondents tend to rate a certain metric positively or negatively.

The following descriptive equivalent of each mean rating are as follow:

1.0 - 1.80 - very dissatisfied/ strongly disagree

1.81 - 2.60 - dissatisfied/ disagree

2.61 - 3.40 - neither satisfied nor dissatisfied

3.41 - 4.20 - satisfied/ agree

4.21 - 5.00 - very satisfied/ strongly agree

In addition, the 2019 results will be compared with the results of the study conducted this year (2020).

Additional analysis conducted for this study were:

1. Correlation analysis - This is to determine the derived importance. It tells you which particular metric influences the overall satisfaction rating the most. The higher the correlation, the higher the influence a particular attribute has on overall satisfaction.

2. Kruskal Analysis - This is a tool for measuring the power of attributes in driving a dependent variable (overall satisfaction). It follows the concept of partial correlations, where the correlation between two variables is obtained when the effects of other variables are removed.

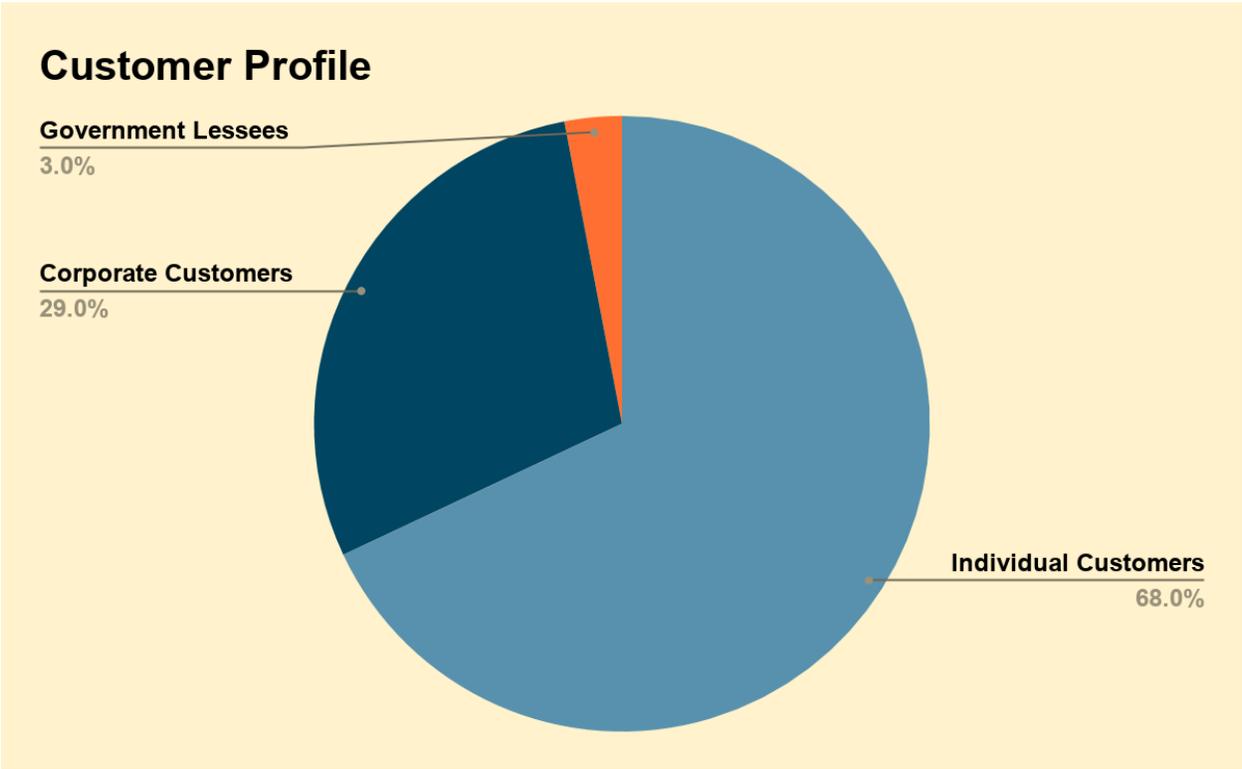
3. Plotting in a Scatter Diagram - To determine in which category will the attributes fall under. Derived importance score per attribute can be plotted against satisfaction score per attribute in a scatter diagram. The diagram will then be sectioned by getting and crossing the mean scores of each of your axes.

There will be four boxes in this scatter diagram, where attributes will be plotted:

- **CORE STRENGTHS** - Important and high rated. These are the attributes to maintain and to communicate.
- **CRITICAL GAPS** - Important but low rated. These are the attributes to focus on for improvement.
- **SECONDARY ATTRIBUTES** - Not important but high rated. These are the attributes to maintain and support.
- **LOW IMPACT ATTRIBUTES** - Not important and low rated. These are the attributes to monitor.

Respondent Profile

Majority of the customers are individual customers while a third are corporate customers. Out of n=111 respondents, only 3% are government lessees.



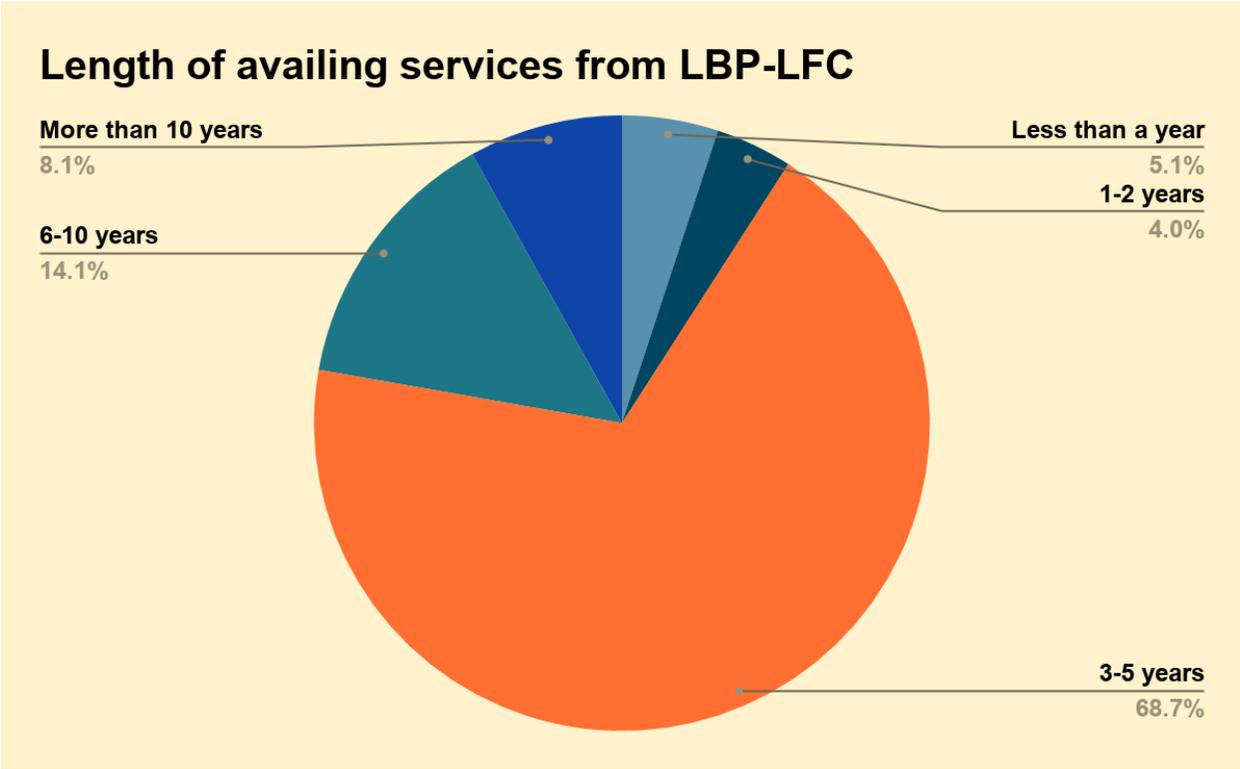
Services Availed from LBP-LFC

Car loan/ UV Loan/ SUV Financing are the most availed services by the customers interviewed. With all the individual borrowers availing of these services. The corporate borrowers availed more of the credit line and the equipment loan. Lastly, two of the government lessees interviewed availed of the building lease service of LBP-LFC while the other one availed of the deployed service vehicle service.

	Total	Individual Borrowers	Corporate: Private	Government Lessees
Car Loan	41	59	3	-
UV Loan/ SUV Financing	24	36	-	-
Loan	8	4	19	-
Credit Line	7	-	25	-
Equipment Loan	7	-	25	-

How long availing services from LBP?

Seven out of ten customers have availed of services from LBP-LFC for 3-5 year already while around 14% have availed of services from LBP-LFC for 6-10 years.



Ways of transacting with LBP-LFC

Phone call is still the most used medium when transacting with LBP-LFC.

Next is an office visit or sending an SMS. Email is also a means of transacting with the agency. Approximately a fifth of the respondents also use LBP-LFC's website to transact with the agency.

	Total	Individual Borrowers	Corporate: Private	Government Lessees
Phone Call	86	84	91	100
Office Visit	65	75	44	33
SMS	49	47	53	33
Send email	33	16	69	100
Visit Website	18	13	31	-

Most often get information about LBP-LFC and its services

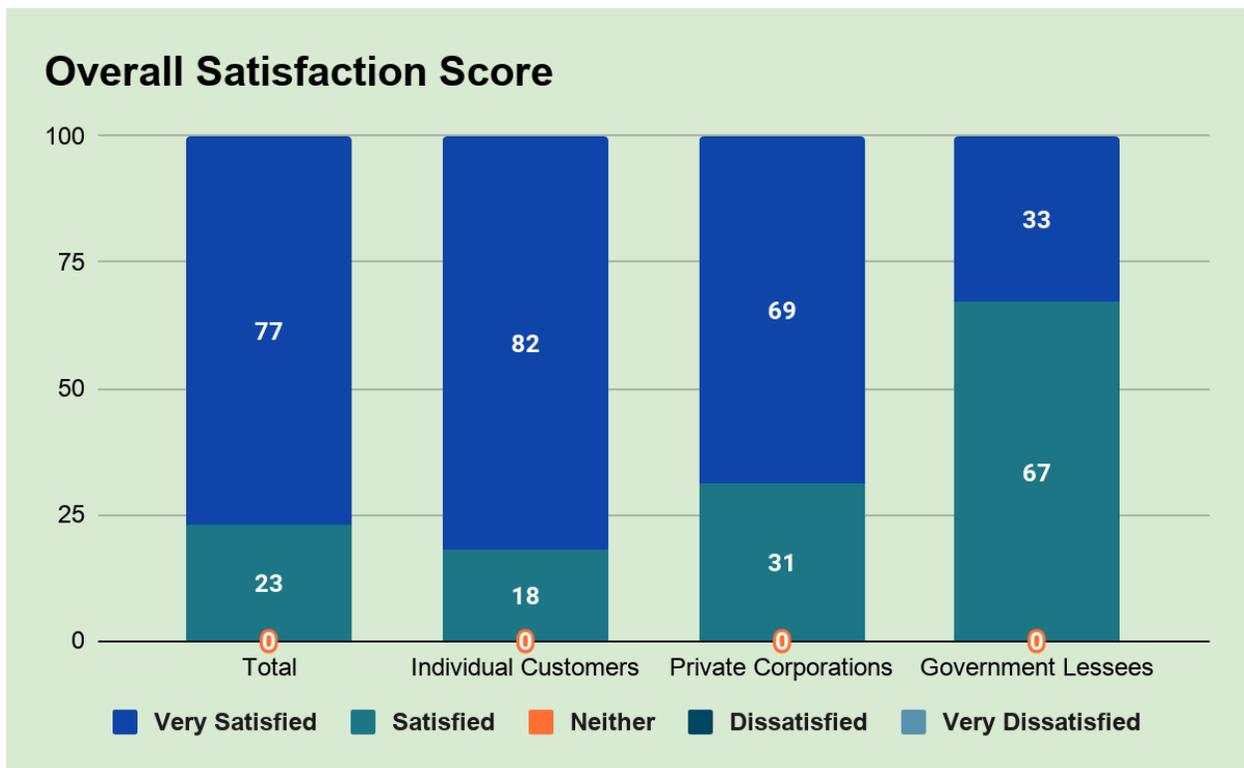
A third of the customers, particularly the individual borrowers and the private corporations, still prefer using the phone to get their information about the agency and its services. A fifth prefers getting their information from LBP-LFC's website while another fifth prefers social media. Around 10% prefers to wait for conferences to obtain information about the agency.

	Total	Individual Borrowers	Corporate: Private	Government Lessees
Phone/ Hotline	37	37	41	-
Website	24	30	12	-
Social Media (Facebook)	17	12	22	100
Conferences	10	7	19	-

Overall Satisfaction Score

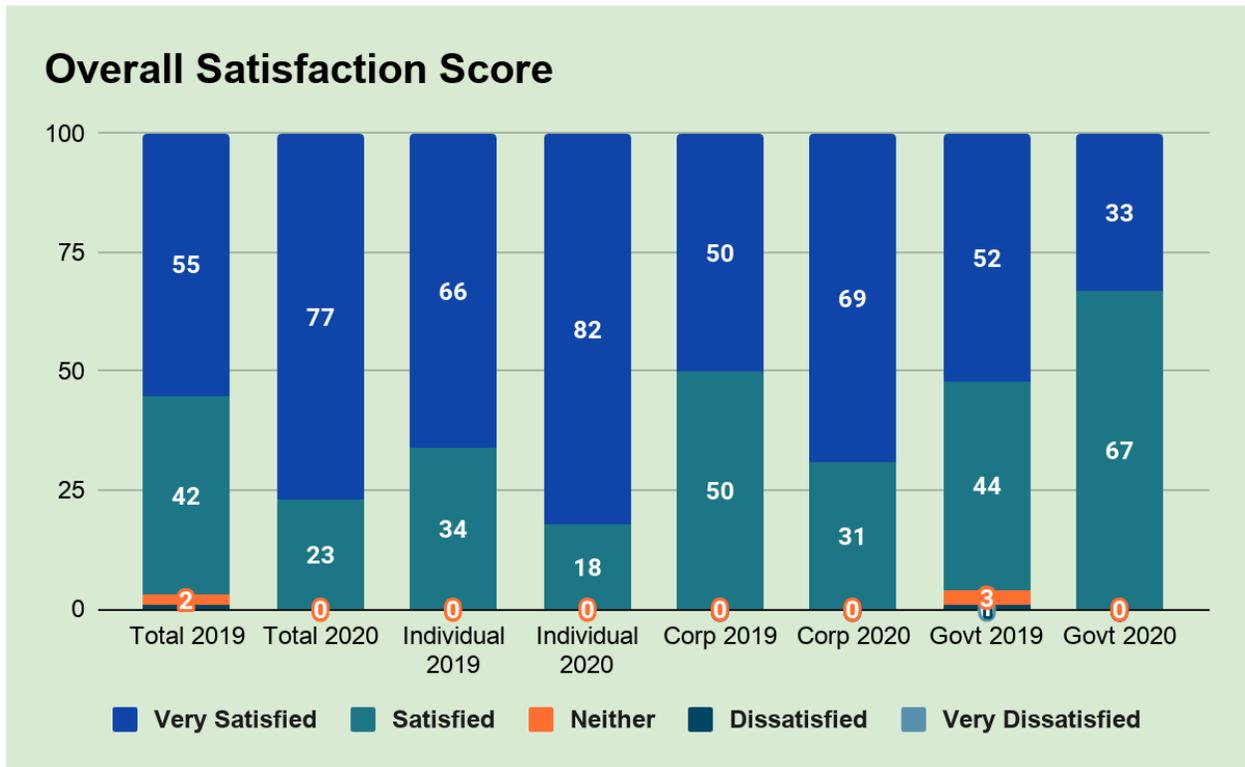
Landbank Leasing and Finance Corporation received a perfect satisfaction score from its customers, with eight out of ten saying they are very satisfied with the agency, and two out of ten saying they are satisfied. This yielded a high mean score of 4.8, which has a descriptive equivalent of very satisfied.

This is reflective of the overall satisfaction score that the agency received from their individual borrowers. Further, seven out of ten private corporations, and three out of ten government lessees are very satisfied with the agency.



LBP-LFC's customers are more satisfied with the performance of the agency this year compared to last year. Looking at just the top box score, with the

exception of the government lessees*, there is at least a 10% jump from last year's very satisfied scores to this year's scores (77 vs 55; 82 vs 66; 69 vs 50).



***read with caution - small base**

Why are they happy with LBP-LFC?

The general attitude and the responsiveness of the staff are appreciated by nine out of ten interviewed customers of LBP-LFC. The other attributes that contributed to the high satisfaction score of LBP-LFC are the fast transaction, and the bank being flexible when it comes to payment terms.

	Total	Individual Borrowers	Corporate: Private	Government Lessees
On Staff - NET	91	87	100	100
Attitude of Staff <i>(Magalang/ maayos/ mabait silang kausap, accommodating, nakakaintindi - hindi sila namimilit maningil ngayon dahil alam nilang apektado ng pandemic, hindi mahigpit lalo kung wala pang pambayad)</i>	66	68	62	33
Responsive (Nasasagot agad ang mga nilalapat na concerns/ questions, nag uupdate sila sa text kapag malapit na due date, madaling macontact, mabilis naibibigay ang mga requests)	58	51	72	67
Banking and Services - NET	36	41	28	-
Fast Transaction (Mabilis approval at proseso basta kumpleto ang requirements, wala pang 1 month)	14	13	19	-
On Payment - NET	14	16	12	-
Interest Rate/ Penalty (Walang penalty kahit delay ang payment, mababa interest kumpara sa iba)	9	10	6	-

Terms and Conditions (Kapag delayed payment, may allowance silang binibigay)	6	7	6	-
Payment Terms (Nagbibigay ng 6 months bago magbayad ng first payment)	4	5	-	-

Room for Improvement

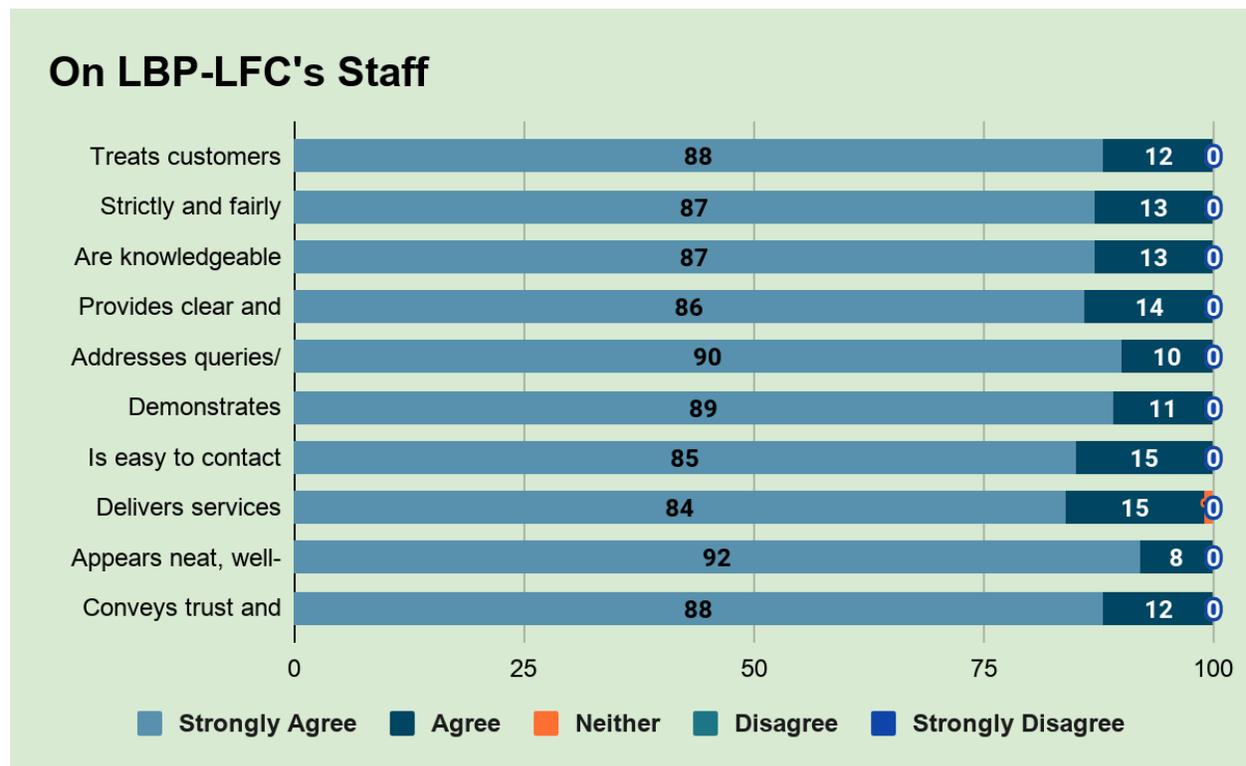
There are a few who expressed a little dissatisfaction about LBP-LFC. There were some individual members who expressed discontentment that it takes time for LBP-LFC to fix insurance issues (*"Matagal silang mag-ayos kapag may aberya sa insurance."*, *"Matagal nilang ibigay ang document na hinihingi."*, *"Hindi nasunod ang agreement ng insurance"*, *"Nadoble ang binayaran namin sa insurance."*). Some also have issues on the interest rates being perceived as high. One individual member also has an issue on the receipt being issued immediately. Another one also has issues on the terms and conditions (*"Hindi nasunod ang usapang 10% discount kapag 3 months sunod-sunod na nagbayad."*).

Private corporations have qualms on not being able to reach the staff if it's a weekend or a holiday. Some also have issues on the filling out of forms being manual, and that the approval of loan takes a month. One respondent also has concerns on the delayed sending of the billing statement.

Further, one government lessee expressed his dissatisfaction that LBP LFC does not reach out immediately when there are missing or lacking documents, causing delays. One also mentioned that there are also delays in the email.

On Staff and Organization

Everyone agrees that the staff of LBP LFC treats customers with respect, strictly and fairly implements the policies, rules and regulations, are knowledgeable and competent or skilled in delivering the needed services, provides clear and sufficient information, addresses queries/ concerns in a prompt manner, demonstrates willingness to assist customers, easy to contact, delivers services within prescribed timeframe, appears neat, well-dressed, and professional, and conveys trust and confidence.



Examining the top box agreement score and the mean scores of the total stakeholders, and comparing the scores LBP-LFC received from each respondent type will give the agency a deeper insight on how their customers perceive them.

Note that there are only three government lessees for this study. Treating the results for that particular consumer type with caution is recommended.

For the staff dimension, it can be seen that the lowest top-box score that the agency is receiving is 75%. This means that a great majority of the stakeholders definitely agree with all the metrics measured under this dimension translating to the agency's staff performing really well.

This goes for both the individual customers and the private corporations.

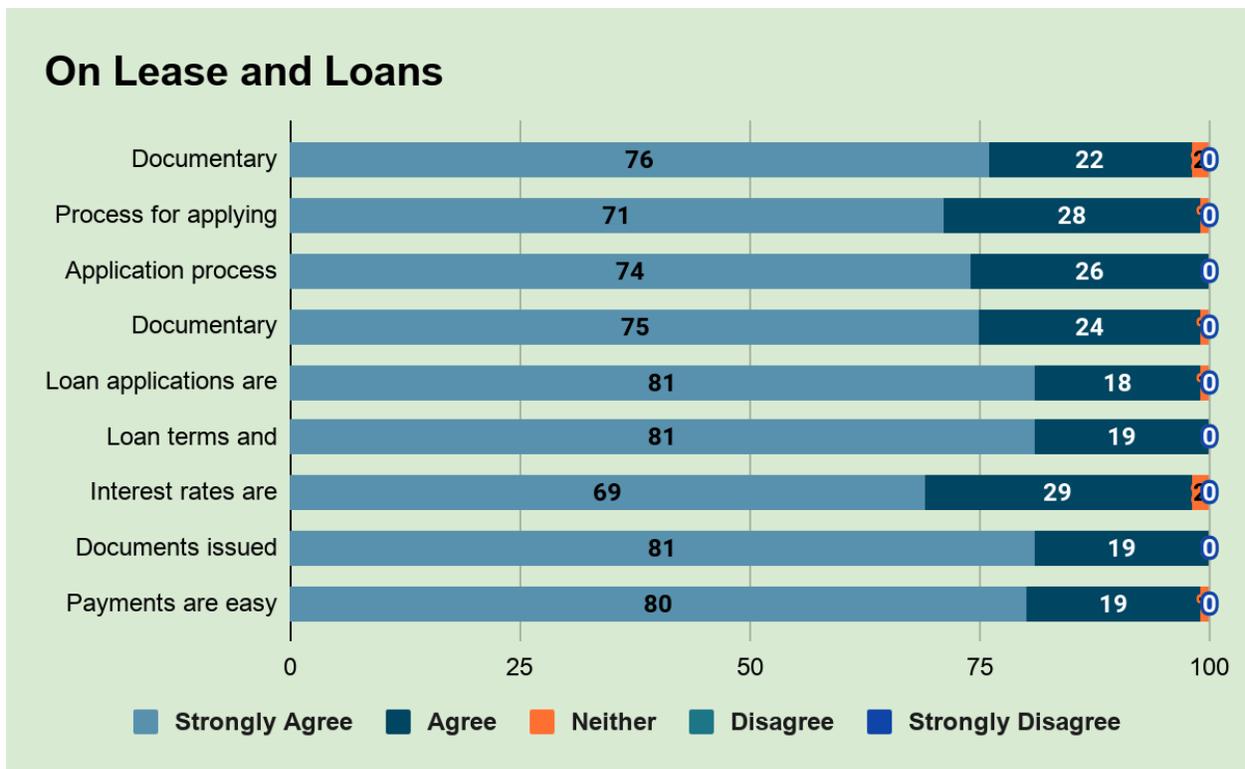
	Total		Individual Borrowers		Private Corporations		Government Lessees*	
	TB	Mean	TB	Mean	TB	Mean	TB	Mean
Treats customers with respect	88	4.9	91	4.9	88	4.9	33	4.3
Strictly and fairly implements the policies, rules and regulations (no discrimination, no palakasan system)	86	4.9	88	4.9	84	4.8	67	4.7
Are knowledgeable and competent or skilled in delivering the needed services	87	4.9	90	4.9	88	4.9	33	4.3
Provides clear and sufficient information (i.e. solutions to problems, answers to inquiries, and information on products and services)	86	4.9	91	4.9	81	4.8	33	4.3
Addresses queries/ concerns in a prompt manner	90	4.9	93	4.9	88	4.9	33	4.3
Demonstrates willingness to assist customers	89	4.9	91	4.9	88	4.9	67	4.7
Is easy to contact	85	4.8	91	4.9	78	4.8	-	4.0
Delivers services within prescribed timeframe	84	4.8	91	4.9	75	4.8	67	3.7
Appears neat, well-dressed and professional	92	4.9	93	4.9	91	4.9	67	4.7
Conveys trust and confidence	88	4.9	91	4.9	84	4.8	67	4.7

There's a massive improvement from 2019 to this year's top box scores and mean scores.

	2020		2019	
	TB	Mean	TB	Mean
Treats customers with respect	88	4.9	69	4.7
Strictly and fairly implements the policies, rules and regulations (no discrimination, no palakasan system)	86	4.9	67	4.7
Are knowledgeable and competent or skilled in delivering the needed services	87	4.9	-	-
Provides clear and sufficient information (i.e. solutions to problems, answers to inquiries, and information on products and services)	86	4.9	66	4.6
Addresses queries/ concerns in a prompt manner	90	4.9	56	4.5
Demonstrates willingness to assist customers	89	4.9	66	4.6
Is easy to contact	85	4.8	60	4.5
Delivers services within prescribed timeframe	84	4.8	-	-
Appears neat, well-dressed and professional	92	4.9	64	4.6
Conveys trust and confidence	88	4.9	65	4.6

On Lease/ Loans

Nine out of ten stakeholders agree that the documentary requirements to avail of the lease or loan services of LBP-LFC are properly disseminated, that the process for lease/loan application is simple and easy, that the application process is better than other lending institutions, that the documentary requirements are reasonable, that the lease/ loan applications are processed/ completed within a reasonable amount of time, that the lease/loan terms and conditions are clear and reasonable, that interest rates are competitive, that documents issued are free from defects or typographical errors, and that payments are easy to make.



Looking at the top-box scores and mean scores, the lowest top box score that LBP-LFC received is on the competitiveness of interest rates, with only 69% of the respondents strongly agreeing with this statement. The drop can be attributed to only 41% of the private corporations strongly agreeing with that particular statement.

Further, four out of ten respondents from the private corporations do not strongly agree that the process for lease or loan application is simple and easy, that the application process is better than other institutions, and that the documentary requirements are reasonable.

	Total		Individual Borrowers		Private Corporations		Government Lessees*	
	TB	Mean	TB	Mean	TB	Mean	TB	Mean
Documentary requirements are properly disseminated	76	4.7	82	4.8	62	4.6	67	4.7
Process for applying for loans is simple and easy	71	4.7	78	4.8	56	4.5	50	4.5
Application is better than with other lending institutions	74	4.7	84	4.8	56	4.6	-	4.0
Documentary requirements are reasonable	75	4.7	83	4.8	59	4.6	33	4.3
Loan applications are processed/completed within a reasonable amount of time	81	4.8	88	4.2	66	4.6	50	4.5
Loan terms and conditions (e.g., payment terms) are clear and reasonable	81	4.8	87	4.9	69	4.7	-	4.0
Interest rates are competitive	69	4.7	82	4.8	41	4.3	50	4.5
Documents issued are free from defects or typographical errors	81	4.8	91	4.9	62	4.6	33	4.3
Payments are easy to make	80	4.8	86	4.9	69	4.7	50	4.0

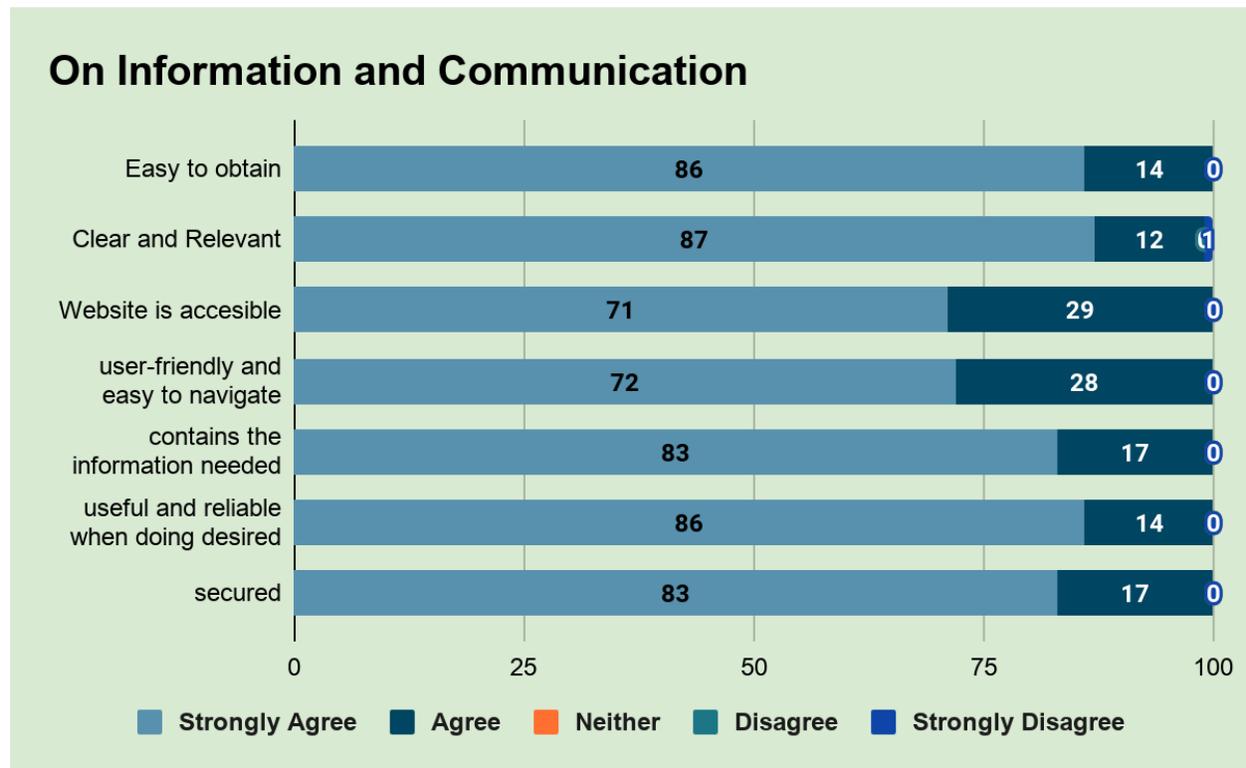
The top-box scores that LBP-LFC received this 2020 is at least 15% higher than the ones they received in 2019. In effect, the mean scores are higher this year than last year as well.

	2020		2019	
	TB	Mean	TB	
Documentary requirements are properly disseminated	76	4.7	59	
Process for applying for loans is simple and easy	71	4.7	37	
Application is better than with other lending institutions	74	4.7	51	
Documentary requirements are reasonable	75	4.7	52	
Loan applications are processed/completed within a reasonable amount of time	81	4.8	55	
Loan terms and conditions (e.g., payment terms) are clear and reasonable	81	4.8	53	
Interest rates are competitive	69	4.7	49	
Documents issued are free from defects or typographical errors	81	4.8	58	
Payments are easy to make	80	4.8	58	

On Information and Communication plus Website

Everyone agreed that information is easy to obtain from LBP-LFC. However, there was one individual customer who strongly disagreed that information from the agency is clear and relevant.

There were n=41 respondents who accessed the website (n=24 individual customers, and n=14 private corporation). Everyone who did agree that the website is accessible, user-friendly and easy to navigate, contains the information they need, useful and reliable when doing their desired transaction, and secured.



The agency received high top-box scores and mean scores on all the metrics measured under this dimension. This goes for both the individual borrowers and the private corporations.

	Total		Individual Borrowers		Private Corporations		Government Lessees*	
	TB	Mean	TB	Mean	TB	Mean	TB	Mean
Information from LBP-LFC is...								
Easy to obtain	86	4.9	88	4.9	84	4.8	33	4.3
Clear and relevant	87	4.8	88	4.8	87	4.9	67	4.7
The website of LBP-LFC is...								
Accessible (e.g. no downtime, loads easily)	71	4.7	71	4.7	71	4.7	-	-
User-friendly and easy to navigate	72	4.7	67	4.7	80	4.8	-	-
Contains the information needed	83	4.8	81	4.8	87	4.9	-	-
Useful and reliable when doing desired transactions	86	4.9	86	4.9	87	4.9	-	-
Secured	83	4.8	80	4.8	87	4.9	-	-

Once more, the top box and mean scores that LBP-LFC received this year is significantly higher than the ones they received in 2019.

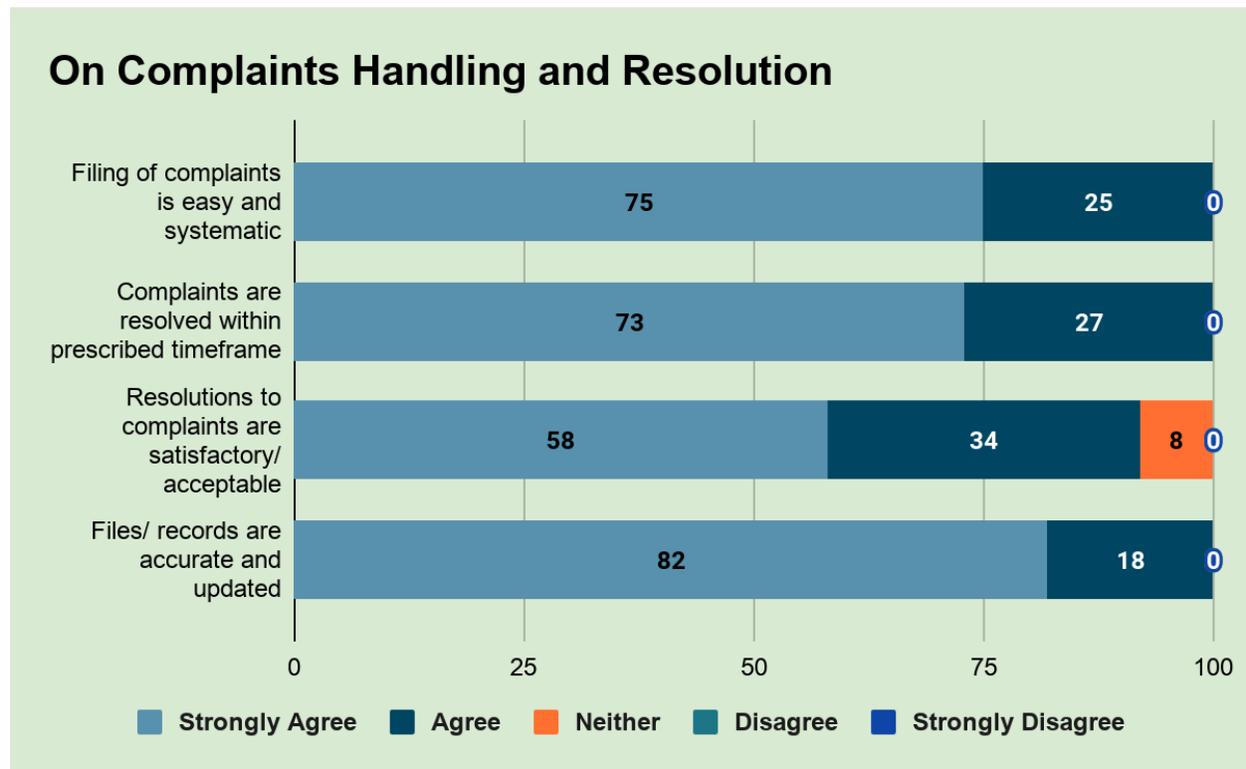
	2020		2019	
	TB	Mean	TB	Mean
Information from LBP-LFC is...				
Easy to obtain	86	4.9	52	4.5
Clear and relevant	87	4.8	51	4.5
The website of LBP-LFC is...				
Accessible (e.g. no downtime, loads easily)	71	4.7	26	4.2
User-friendly and easy to navigate	72	4.7	26	4.2
Contains the information needed	83	4.8	29	4.3
Useful and reliable when doing desired transactions	86	4.9	-	-
Secured	83	4.8	-	-

On Complaints Handling and Records Keeping

There are n=12 (n=9 from individual borrowers, n=3 from private customers) who have formally or informally expressed a complaint against the agency.

While everyone agreed that the filing of complaints is easy and systematic, and that the complaints are resolved within prescribed timeframe, there are some who disagreed that the resolutions to complaints are satisfactory and acceptable.

Everyone agrees that the files/ records of customers are accurate and regularly updated by LBP-LFC.



Due to the small number of customers who responded to this section, treating the next table with caution is strongly recommended.

The agency received top-box scores of at least 55% on all the metrics measured under this dimension.

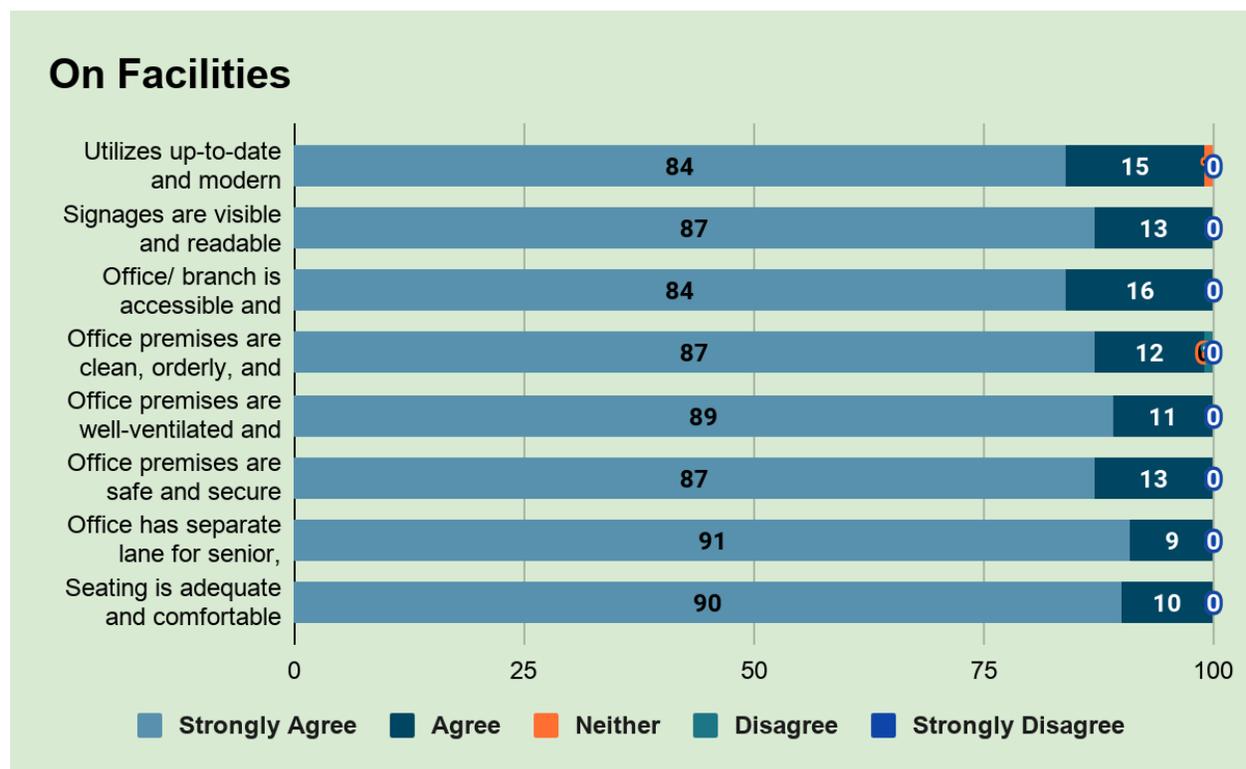
	Total		Individual Borrowers		Private Corporations		Government Lessees*	
	TB	Mean	TB	Mean	TB	Mean	TB	Mean
Filing of complaints is easy and systematic	75	4.8	89	4.9	33	4.3	-	-
Complaints are resolved within prescribed timeframe	73	4.7	88	4.9	33	4.3	-	-
Resolutions to complaints are satisfactory/ acceptable	58	4.5	67	4.6	33	4.3	-	-
Files/ records are accurate and updated	82	4.8	86	4.9	74	4.7	-	-

On Facilities

There were n=98 respondents (n=75 individual borrowers, n=22 private corporation, n=1 government lessee), who have visited LBP-LFC's facilities in 2020.

Everyone agreed that the signages are visible and readable, that the office/branch is accessible to customers, that the office premises are well-ventilated and have good lighting, that the office premises are safe and secure, that the office has separate lane for senior citizens, PWDs, and pregnant women, and that seating is adequate and comfortable.

There are n=1 or n=2 customers who disagree that the facilities of LBP-LFC utilizes up-to-date and modern procedures, facilities, and resources, and that the office premises are clean, orderly, and well-maintained.



Looking at the top-box and mean scores analysis, at least eight out of ten customers, particularly the individual borrowers, strongly agree with the metrics measured under this dimension.

While receiving high top box agreement scores, the private corporations gave slightly lower agreement scores when compared to the individual borrowers.

	Total		Individual Borrowers		Private Corporations		Government Lessees*	
	TB	Mean	TB	Mean	TB	Mean	TB	Mean
Utilizes up-to-date and modern procedures, facilities, and resources	84	4.8	91	4.9	64	4.6	-	4.0
Signages are visible and readable (e.g. Citizens Charter, steps and procedures, directional signages)	87	4.9	92	4.9	67	4.7	100	5.0
Office/ branch is accessible and convenient to customers	84	4.8	88	4.9	67	4.7	100	5.0
Office premises are clean, orderly, and well-maintained	87	4.8	93	4.9	67	4.7	-	4.0
Office premises are well-ventilated and have good lighting	89	4.9	96	5.0	62	4.6	100	5.0
Office premises are safe and secure (e.g. with security guard)	87	4.9	92	4.9	67	4.7	100	5.0
Office has separate lanes for senior citizens, PWDs, pregnant women	91	4.9	91	4.9	-	-	-	-
Seating is adequate and comfortable	90	4.9	96	5.0	67	4.7	100	5.0

How else can LBP-LFC improve?

With six out of ten customers not having any suggestions on how to further improve the services of LBP-LFC, there are no major or glaring suggestions that the agency has to watch out for.

Below are some minor but not urgent suggestions that can improve the scores of LBP-LFC next year:

- 1. Sana habaan pa nila ang pasensiya nila at wag muna maningil dahil pandemic pa.*
- 2. Sana maresolve agad ang mga concerns na nilalapit sa kanila.*
- 3. Sana wala munang penalty or interest ngayong pandemic.*
- 4. Sana mababa ang interest rate, gawin na lang 2-5%.*
- 5. Sana ipatupad nila yung 10% discount na nasa kontratang pinirmahan.*
- 6. Pahabain pa sana ang terms/ allowance sa pagbabayad.*
- 7. Gawing on-time ang pagsend ng billing statement at resibo.*
- 8. Sana ibalik ang program tungkol sa modernization ng UV Express.*
- 9. Sana automated na para mas mabilis. Sana mabilis lang approval sa paglabas ng sasakyan, 2 weeks lang.*

Special Analysis

On Regression: The ten attributes that contribute the most to the overall satisfaction score based on the regression analysis conducted are the website being useful and reliable when doing desired transactions, containing the information they need, and being user-friendly. The facilities having adequate and comfortable seating, the signages being visible and readable, and the office premises being well-ventilated and having good lighting are also in the top contributors to overall satisfaction. The staff being strict and fair and being easy to contact are also included. Complaints handling and resolution are included in the top ten contributors as well.

		Rank
Is useful and reliable when doing desired transaction	20.30	1.0
Contains the information needed	17.96	2.0
Seating is adequate and comfortable	12.78	3.0
Signages are visible and readable (e.g. Citizen's Charter, Steps and procedures, directional signages)	10.34	4.0
Office premises are well-ventilated and have good lighting	5.40	5.0
User friendly	2.58	6.0
strictly and fairly implements the policies, rules and regulations (e.g. no discrimination, no "palakasan" system)	2.53	7.0
Complaints are resolved within prescribed timeframe	2.34	8.0
Is easy to contact	2.31	9.0
Filing of complaints is easy and systematic	2.10	10.0
Clear and relevant	1.92	11.0
Office premises are clean, orderly and well maintained	1.58	12.0
Interest rates are competitive	1.51	13.0
Payments are easy to make	1.38	14.0
Office premises are safe and secure eg. With security guard	1.20	15.0
Application process is better than other lending institutions	1.19	16.0
Loan applications are processed/completed within a reasonable amount of time	1.11	17.0
Treats Customers with respect	1.09	18.0
Loan terms and conditions (e.g., payment terms) are clear and reasonable	0.98	19.0

Office/branch is accessible to customers	0.98	20.0
Conveys trust and confidence	0.96	21.0
Files/records are accurate and updated	0.95	22.0
Are knowledgeable and competent or skilled in delivering the needed services	0.93	23.0
Demonstrates willingness to assist customers	0.79	24.0
Documentary requirements are reasonable	0.77	25.0
Appears neat, well-dressed and professional	0.75	26.0
Provides clear and sufficient information (i.e., solutions to problems, answers to inquiries, and information on products and services)	0.64	27.0
Resolutions to complaints are satisfactory and acceptable	0.46	28.0
Accessible	0.37	29.0
Documents issued are free from defects or typographical errors	0.35	30.0
Addresses queries/concerns in a prompt manner	0.33	31.0
Delivers services within prescribed timeframe	0.28	32.0
Process for applying for loans is simple and easy	0.27	33.0
Easy to obtain	0.20	34.0
Documentary requirements are properly disseminated	0.18	35.0
Is secured	0.13	36.0
Utilizes up to date and modern procedures, facilities, and resources	0.06	37.0
Office has separate lane for senior citizens, PWDs, pregnant women	0.03	38.0

On Plotting in a Scatter Diagram -

The attributes in dark green are LBP-LFC's CORE STRENGTHS. These are important and high rated. These are the attributes to maintain and to communicate.

The attributes in red are the CRITICAL GAPS. These are important but low rated. These are the attributes to focus on for improvement.

The ones in light green are the SECONDARY ATTRIBUTES. These are not important but high rated. These are the attributes to maintain and support.

The ones in blue are the LOW IMPACT ATTRIBUTES. These are not important and low rated. These are the attributes to monitor.

Image Driver Matrix

		SECONDARY ATTRIBUTES-TO MAINTAIN AND SUPPORT		CORE STRENGTHS	
		LOW IMPACT ATTRIBUTES TO MONITOR		CRITICAL GAPS	
Derived Importance	HIGH	Application process is better than other lending institutions Interest rates are competitive Application process is better than other lending institutions		Addresses queries/concerns	Office premises are clean, orderly and well maintained
	LOW			Seating is adequate and comfortable	Is easy to contact
Office premises are well-ventilated		Delivers services within prescribed timeframe			
Treats Customers with respect		Utilizes up to date and modern procedures, facilities, and resources			
Office premises are safe		Documents issued are free from defects or typographical errors			
Signages are visible		Loan terms and conditions (e.g., payment terms) are clear and reasonable			
Accessible		Process for applying for loans is simple and easy	Provides clear and sufficient information	Conveys trust and confidence	
Resolutions to complaints are satisfactory and acceptable		Payments are easy to make	Clear and relevant	strictly and fairly implements the policies, rules and regulations	
User friendly		Documentary requirements are properly disseminated	Office/branch is accessible to customers	Is secured	
Complaints are resolved within prescribed timeframe	Loan applications are processed/completed within a reasonable amount of time	Appears neat, well-dressed and professional	Contains the information needed		
Filing of complaints is easy and systematic		Files/records are accurate and updated	Is useful and reliable when doing desired transaction		
		Demonstrates willingness to assist customers	Office has separate lane for senior citizens, PWDs, pregnant women		
	LOW		HIGH		
		Stated Importance			