



**LBP Insurance Brokerage, Inc.**

**Client Satisfaction  
Measurement Report**

Final Report  
Makati City  
2023 (1<sup>st</sup> Edition)

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# OVERVIEW

## **Background**

As part of the government's initiative to enhance citizen participation in its processes, particularly in the delivery of products and services, a feedback mechanism/survey shall be established to gauge client satisfaction with the services of all government agencies, including Government-Owned or Controlled Corporations (GOCCs) such as the LBP Insurance Brokerage, Inc. (LIBI).

In 2023, the GCG and the Anti-Red Tape Authority (ARTA) released the Joint Memorandum Circular No. 1, which aims to harmonize the conduct of the GCG-prescribed Customer Satisfaction Survey and the ARTA's Client Satisfaction Measurement (CSM). Now called "Harmonized CSM," the survey shall be administered to clients who availed of LIBI's services as defined in the Citizen's Charter.

The client satisfaction feedback shall be gathered for services offered by LIBI. It will measure the level of approval, contentment, and happiness of the clients regarding how LIBI responds to their needs, which will reflect LIBI's competence and effectiveness. The survey results shall serve as inputs in the continuous improvement of LIBI's service delivery.

This year, LIBI collected data from their external customers and has commissioned the services of Premier Value Provider, Inc. (PVP), a research company, to collect, analyze the data, and prepare the report for the survey.

## **Executive Summary**

This is a final report that presents the findings of the 2023 Client Satisfaction Measurement Survey of the LBP Insurance Brokerage, Inc. (LIBI) for all its external services, covering January to December 2023 completed transactions.

The CSM covers LIBI's external services. Data was collected through an online survey platform issued by Premier Value Provider, Inc. (PVP) from February 6, 2024 to February 26, 2024. A total of 4,256 responses were received out of 59,078 transactions, exhibiting an overall 7% response rate across all external services.

Key findings of the CSM survey are as follows:

- Below is the summary of some key figures:

	SCORE
CC Awareness	<b>95%</b>
CC Visibility	<b>92%</b>
CC Helpfulness	<b>95%</b>
Overall Response Rate	<b>7%</b>
Overall Score (SQD 0)	<b>98.6%</b>

- Citizen's Charter (CC) Results
  - 95% of the respondents know what a CC is, and 92% saw the CC in the LIBI's offices. 8% were not able to see the CC.
  - Among those who were aware of what a CC is, 61% found it quite easy to see in the LIBI offices.
  - 95% found the CC helpful in their transaction.
- Service Quality Dimensions (SQDs) Results
  - Overall Satisfaction score (SQD0) is 98.6%
  - Overall score (SQD1-SQD8) is 99%
  - 7 out of 8 SQDs were "Outstanding":
    - Access and Facilities (100%)
    - Cost (100%)
    - Integrity (100%)
    - Reliability (99.9%)
    - Outcome (99.6%)

- Responsiveness (99.1%)
  - Assurance (98.9%)
  - Communication is “Very Satisfactory” with a score of 94.5%.
- Free Responses
  - Qualitative comments collected from respondents are categorized into commendations, complaints, and suggestions, providing valuable insights for enhancing customer experience.
  - For New Service, commendations highlight overall satisfaction with fast, efficient service, organized processes, and trustworthy transactions. However, complaints regarding delays in quotation and premium issuance indicate areas for improvement in responsiveness and assurance. Suggestions include shorter waiting times and streamlining the KYC process for new clients, emphasizing the need to prioritize responsiveness and reliability.
  - For Renewal Service, Commendations focus on prompt service and easy renewal processes, reflecting strengths in responsiveness and assurance. Complaints highlight delays in issuing necessary documents and lack of immediate assistance, underscoring the importance of improving turnaround times and streamlining processes. Suggestions include timely issuance of policies and advance copies of maturing policies, emphasizing the need for enhanced reliability and communication.

# SCOPE

## Objective of the Survey

- To assess the LIBI customers' overall satisfaction and perception on the services rendered to them by the agency during the implementation of its projects.
- To determine the level of service quality across the following dimensions:
  - Responsiveness
  - Reliability
  - Access and facilities
  - Communication
  - Cost
  - Integrity
  - Assurance
  - Outcome
- To determine the statistical impact of the service quality dimensions on the overall satisfaction rating.
- To surface suggestions for areas of improvement.

## Period Covered

The CSM covered completed external services that are listed in the 2023 LIBI's Database. A transaction is considered complete when the final step of the service availed is accomplished. Only all completed external services classified from January to December 2023 were surveyed from February 6, 2024 to February 26, 2024.

## Geographical and Office Coverage

The CSM survey was conducted to all external clients (account officers) with complete transactions who availed LIBI's services nationwide from January to December 2023.

## List of Services

The external services LIBI surveyed were the following:

Service Name	Responses	Total Transactions
Renewal	2,847	12,693
New	1,409	46,385
<b>OVERALL TOTAL</b>	<b>4,256</b>	<b>59,078</b>

## Sampling

Based on the ARTA guidelines, a 95% confidence interval and a 5% margin of error should be applied across all external services. The sampling calculator provided in the CSM Guidelines was used to compute the minimum number of respondents needed.

Summary of Response Rates					
Service Name	Total Transactions	Required Sample Size	Complete Responses	Response Rate	Deficit/Surplus
Renewal	12,693	373	2,847	22%	2,474
New	46,385	381	1,409	3%	1,028
TOTAL	59,078	754	4,256	7%	3,502

There are 59,078 transactions that were recorded in LIBI's total database. A total of 4,356 responses were received, making their overall response rate 7%. Specifically, the response rate for New service is 3%, while for Renewal service is 22%.

It is crucial to acknowledge that these responses were derived from the multiplied responses of the respondents. According to ARTA, the Customer Satisfaction Survey (CSS) must be administered after **each completed transaction**. If a client completed multiple transactions for a single service simultaneously, they may be requested **to complete a single CSS covering all the transactions completed**. Hence, the responses for each unique respondent were multiplied by the number of transactions they had with LIBI from January to December 2023. However, LIBI and PVP decided to incorporate an option for respondents to choose whether their response can be applied to a specific policy number, per quarter, or per transaction to account for the varying experiences they may have had during their transactions. The details of how this option was integrated into the survey are discussed in the **Scoring System** section.

Therefore, for **Renewal Service**, a total of **197 responses** were collected, which, when multiplied by the corresponding transactions of the respondents, equals **2,847**. For **New Service**, **110 responses** were received, resulting in a total of **1,409** when multiplied by the corresponding number of responses.



# METHODOLOGY

The governing guidelines provided by GCG and ARTA were used as the standard methodology for the conduct of the CSM. All the relevant specifications and procedures were adopted as stated in the documents.

## **Mode of Survey Implementation**

Data was collected by PVP through one method using the prescribed CSM Questionnaire of ARTA MC No. 2023-05:

- a. Remote Conduct – Through electronic mail. Invitation to answer the survey was sent along with the list of policies/transaction made by the customers to help them backtrack and assist them in answering the survey (see Index).

## **Feedback and Collection Mechanism**

The CSM only covered all completed external services from January to December 2023, which was backtracked by the concerned LIBI Departments/Divisions. PVP then determined the minimum number of responses per service based on the calculator provided by ARTA. However, PVP continued to conduct the CSM even if the minimum number of responses has been reached. Data was gathered from February 6, 2024 to February 26, 2024. PVP then tabulated and interpreted/analyzed the collected data.

## **Scoring System**

The full online version of CSM questionnaire as provided by ARTA Memorandum Circular 2023-05 was used (See Index). The questionnaire contains four sections. The first section covers demographics and basic information, the second section contains questions on the Citizen's Charter (CC), and third section contains questions on the Service Quality Dimensions (SQDs). The last part of the survey is an open-ended qualitative portion.

The section on SQDs makes use of a 5-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

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

Adjustments and additions have been implemented in the CSM questionnaire to enhance the process of back-checking (See Index). Firstly, the optional email address question has been relocated to the first section and is now mandatory for customers to answer. Secondly, a required question for the customers' names for back-checking purposes, was also added in the first section. Thirdly, another question has been incorporated in the first section, prompting customers to specify where they intend to apply their survey responses, whether to specific transactions/policies (with the requirement for respondents to input the policy number), per quarter, or to all transactions. This additional question accommodates the varying number of transactions some customers may have, facilitating easier submission of their responses. Lastly, each SQD features an open-ended question, prompting customers who selected 'Strongly Disagree,' 'Disagree,' or 'Neither Agree nor Disagree' to provide their reasons for their choice. Conversely, if customers chose 'Agree' or 'Strongly Agree,' they may simply input 'N/A'.

### **Numerical Interpretation**

Results of the CSM were scored and rated according to the ARTA memorandum. On the other hand, responses to the open-ended question were categorized based on the actual answers of the

respondents. Internal quality control measures and standards were followed to ensure data quality and integrity.

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

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

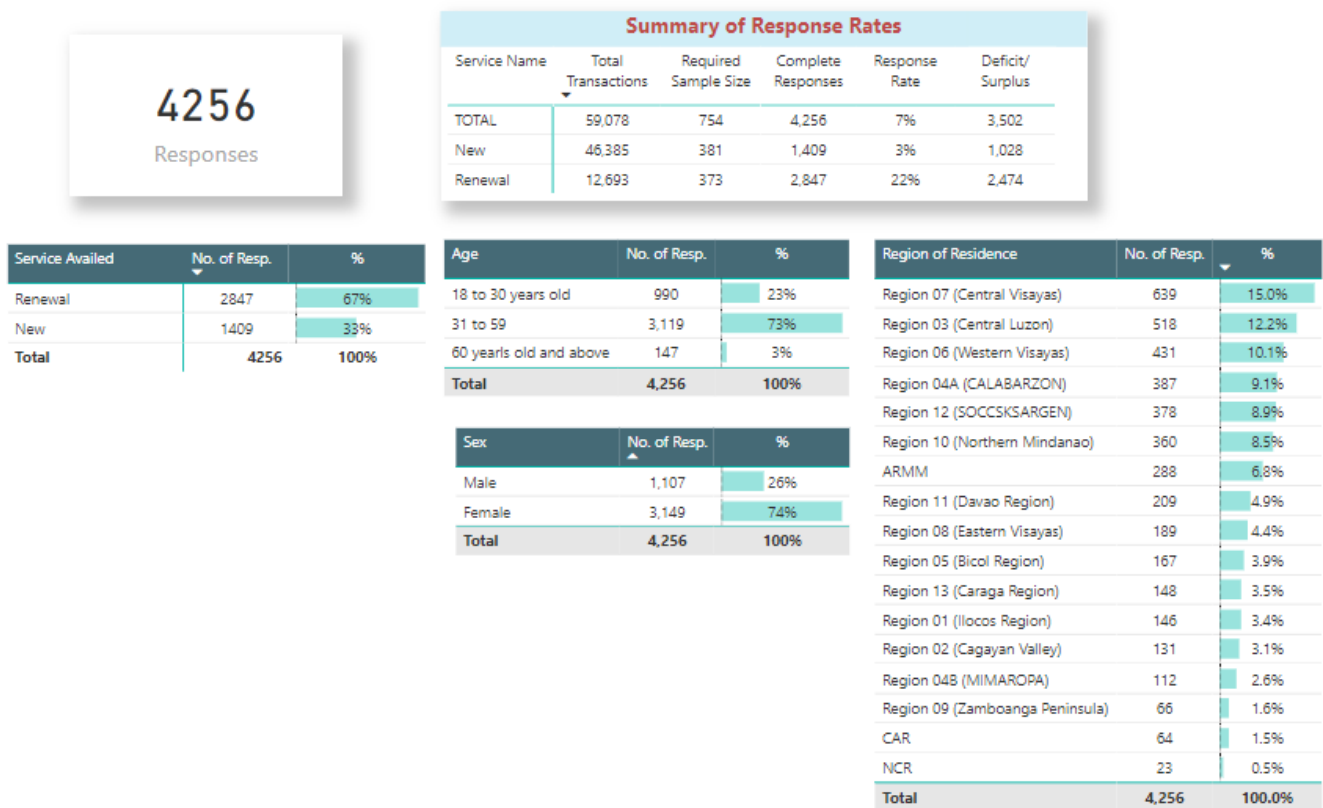
The interpretation of the results are as follows:

Score	Rating
95.0 to 100%	Outstanding
90.0% to 94.9%	Very Satisfactory
80.0 to 89.9%	Satisfactory
60.0% to 79.9%	Fair
Below 60.0 %	Poor

# DATA & INTERPRETATION

## I. Citizen Demographic

The total number of transactions for the year was 59,078. Based on the ARTA guidelines, to achieve a 95% confidence interval and a 5% margin of error, the target number of responses was 754. The actual data collected through an online survey platform was 4,256, resulting in a response rate of 7% (95% confidence interval,  $\pm 4.80\%$  margin of error). A distribution by age, sex, region of residence, and service availed is presented below.



*Note: A 4.80% margin of error suggests that the true percentage of the population exhibiting certain behaviors or characteristics, as revealed by the survey responses, could be up to 4.80 percentage points higher or lower than what the survey results indicate.*

The age demographic data shows that 73% of the responses came from people aged 31–59. The next large age group was 18–30-year-olds, making up 23% of responses. 60-year-olds and above is the lowest at 3% of the responses. In addition, female made up about 74% of total responses, while men comprised 26%. Overall, the data indicates that the survey received the participation predominantly from women in the 31–59 age range.

In terms of region of residence, the bulk of the responses came from Region 7, accounting for 15% of total responses. This was followed by Region 3, with exactly 12.2% of total responses. Majority of the participants of the survey were in Luzon, as only 29.5% of respondents were from Visayas, and only 34.2% were from Mindanao.

Thus, when analyzing and gaining insights from the data, it should be noted that the demographic profile of the respondents is skewed towards women in their 30s to 50s, most likely located in Luzon. This could be further referenced with the total customer database of the LIBI to see if the sample gathered is representative of the population. In terms of services availed, Renewal received most of the responses compared to New at 67% compared to 33% respectively.

## II. Awareness of the Citizen's Charter (CC) Results

The following table details the results from the questions regarding the awareness of Citizen's Charter (CC). The total responses included in the CC2 and CC3 are 4,213, as 43 responses were removed due to their answers being "N/A" in CC1.

CC1: Which of the following best describes your awareness of a CC? ▲	Responses	%
I know what a CC is and I saw this office's CC.	2,736	64%
I know what a CC is but I did NOT see this office's CC.	1,317	31%
I learned of the CC only when I saw this office's CC.	160	4%
I do not know what a CC is and I did not see one in this office.	43	1%
<b>Total</b>	<b>4,256</b>	<b>100%</b>

CC2: If aware of CC (answered 1-3 in CC1), would you say that the CC of this office was ...? ▲	Responses	%
Easy to see	2,575	61%
Somewhat easy to see	1,177	28%
Difficult to see	128	3%
Not visible at all	333	8%
<b>Total</b>	<b>4,213</b>	<b>100%</b>

CC3: If aware of CC (answered codes 1-3 in CC1), how much did the CC help you in your transaction? ▲	Responses	%
Helped very much	2,918	69%
Somewhat helped	1,108	26%
Did not help	187	4%
<b>Total</b>	<b>4,213</b>	<b>100%</b>

*Note: Those who answered "I do not know what a CC is and I did not see this office's CC." in CC1 automatically skipped over CC2 & CC3 in the online survey.*

The following are the key findings from the CC results:

- 95% of the respondents know what a CC is, and 92% saw the CC in the LIBI's offices. 8% were not able to see the CC.
- Among those who were aware of what a CC is, 61% found it quite easy to see in the LIBI offices.
- 95% found the CC helpful in their transaction.

### III. Service Quality Dimensions (SQDs) Results

The Service Quality Dimensions (SQDs) results provide valuable insights into the performance of LIBI's services across various dimensions. The Overall Satisfaction score (SQD0) of 98.6% suggests that most customers are highly satisfied with LIBI's services. Additionally, the Overall score (SQD1-SQD8) of 99% further reinforces this high level of satisfaction across specific dimensions.

- Responsiveness (SQD1) scored very high at 99.1%, suggesting that respondents perceive the time spent on transactions as reasonable and efficient.
- Reliability (SQD2) achieved an impressive rating of 99.9%, indicating a high level of adherence to transaction requirements and steps, instilling confidence in respondents regarding the office's reliability.
- Access & Facilities (SQD3) received a perfect score of 100%, indicating that respondents find the steps for completing transactions, including payment, easy and straightforward.
- Communication (SQD4) is rated as "Very Satisfactory" with a score of 94.5%, signifying effective communication channels. However, it's crucial to acknowledge a potential area of confusion among respondents. The SQD4 item assesses the ease of accessing transaction information on the office's website, while transactions with LIBI predominantly take place via email, as indicated by free responses. This difference in communication methods may have influenced how respondents interpreted SQD4, potentially affecting the accuracy of their responses.

- Costs (SQD5) received a perfect score of 100%, indicating that respondents perceive the fees for transactions as reasonable and fair.
- Integrity (SQD6) achieved a perfect score of 100%, suggesting a high level of confidence in the security of online transactions conducted with the office.
- Assurance (SQD7) scored very high at 98.9%, indicating that respondents perceive the office's online support as readily available and responsive.
- Outcome (SQD8) scored impressively at 99.6%, indicating that respondents are generally satisfied with the results obtained from the government office.

Overall, these results indicate that LIBI is performing exceptionally well in meeting customer expectations across various dimensions of service quality. The high satisfaction scores reflect positively on LIBI's commitment to providing excellent service to its customers.

See summary of SQD results in the table below.



Rating Category	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Resp.	Overall (% Positive Ratings)
<b>SQD0. Overall Satisfaction</b>								
SQD0. I am satisfied with the service that I availed.	1390	2776	38	21		31	4256	98.6
<b>SQD1. Responsiveness</b>								
SQD1. I spent a reasonable amount of time for my transaction.	673	3533	18	21		11	4256	99.1
<b>SQD2. Reliability</b>								
SQD2. The office followed the transaction's requirements and steps based on the information provided.	1154	3094	1	2		5	4256	99.9
<b>SQD3. Access and Facilities</b>								
SQD3. The steps (including payment) I needed to do for my transaction were easy and simple.	1446	2742	1			67	4256	100.0
<b>SQD4. Communication</b>								
SQD4. I easily found information about my transaction from the office or its website.	541	3390	185	44		96	4256	94.5
<b>SQD5. Cost</b>								
SQD5. I paid a reasonable amount of fees for my transaction.	599	2871	1			785	4256	100.0
<b>SQD6. Integrity</b>								
SQD6. I feel the office was fair to everyone, or "walang palakasan", during my transaction.	1321	2906	1			28	4256	100.0
<b>SQD7. Assurance</b>								
SQD7. I was treated courteously by the staff, and (if asked for help) the staff was helpful.	790	3289	42	3		132	4256	98.9
<b>SQD8. Outcome</b>								
SQD8. I got what I needed from the government office, or (if denied) denial of request was sufficiently explained to me.	725	3483	14	1		33	4256	99.6
<b>Total (SQD 1 to 8)</b>	<b>7249</b>	<b>25308</b>	<b>263</b>	<b>71</b>		<b>1157</b>	<b>34048</b>	<b>99.0</b>

*Note: The overall score represents the percentage of positive ratings, which are either a "Strongly Agree" or "Agree" response. "N/A" responses are excluded from the computation.*

### Total Score (SQD1-SQD8) Results per Service Availed

- Both New and Renewal services have been rated as "Outstanding," with New services achieving a score of 99.9% and Renewal services scoring 97.9%.
- The overall scores (SQD1-SQD8) for both services also reflect an "Outstanding" level, with New service scoring 99.5% and Renewal services scoring 98.6%.

- Under the Renewal service, Communication has been rated as "Very Satisfactory," achieving a score of 92.7%.

See summary of SQD results per service in the table below.

	New	Renewal
No. of Respondents	1409	2847
SQD0. Overall Satisfaction	99.9	97.9
SQD1. Responsiveness	99.9	98.7
SQD2. Reliability	99.9	100.0
SQD3. Access and Facilities	99.9	100.0
SQD4. Communication	98.4	92.7
SQD5. Cost	99.9	100.0
SQD6. Integrity	99.9	100.0
SQD7. Assurance	98.5	99.1
SQD8. Outcome	99.5	99.7
Total Rating (SQD1 to 8)	99.5	98.6

### New Service

New service maintains a consistent pattern of exceptional performance across various dimensions. With Outstanding scores in overall satisfaction, responsiveness, reliability, access and facilities, communication, cost, integrity, assurance, and outcome, customers express high levels of satisfaction and confidence in the services received. These ratings indicate efficient and dependable service delivery. Overall, the outstanding ratings across all dimensions highlight the exceptional quality of services provided to customers availing new services.

### Renewal Service

Renewal service continue to experience exceptional satisfaction across all dimensions. The Outstanding scores in overall satisfaction, responsiveness, reliability, access and facilities, cost, integrity, assurance, and outcome underscore the continued excellence of the services provided. While

communication scores slightly lower (Very Satisfactory), the overall outstanding ratings across other dimensions reflect a high level of satisfaction and reliability for customers renewing their services.

#### IV. Free Responses

The qualitative comments are divided into three (3) parts, the commendations, complaints, and comments and suggestions per service availed towards LIBI's service delivery. Below are the comments made by the respondents.

##### New Service

Service Quality Dimension	Commendations
Overall Satisfaction	"good service"
	"excellent service"
	"FAST AND GOOD SERVICE"
	"Quick response"
Responsiveness	"timely transaction"
	"excellent service"
	"FAST AND GOOD SERVICE"
Reliability	"organized transaction"
	"excellent service"
	"FAST AND GOOD SERVICE"
Access and Facilities	"understandable transaction"
	"excellent service"
	"FAST AND GOOD SERVICE"
	"VIA DEBIT"
Communication	"accessible information"
	"excellent service"
	"FAST AND GOOD SERVICE"
Cost	"excellent service"
	"FAST AND GOOD SERVICE"
Integrity	"trustworthy transaction"
	"excellent service"
	"FAST AND GOOD SERVICE"

Assurance	"fast response"
	"excellent service"
	"FAST AND GOOD SERVICE"
Outcome	"well-explained"
	"excellent service"
	"FAST AND GOOD SERVICE"

*Note: Identical responses from the SQDs were provided by the same respondent.*

Service Quality Dimension	Complaints
Overall Satisfaction	"Our request for a quotation of insurance premium is taking more than a week before we receive the quotation itself."
Responsiveness	"Housing Loans premiums takes a bit longer for issuance."
Assurance	"Takes a few follow up emails before responding"

Service Quality Dimension	Comments and Suggestions
Overall Satisfaction	"None, so far. Thank you."
	"Thank you Caroline and Michelle, you deserve increase :-)"
	"wala naman po. okay na okay ang service of LIBI and staff of LIBI with LBP"
Responsiveness	"1. Shorter waiting time on the issuance of quotations, policies, and certificate of coverage. 2. Reminder for accounts with near-expiring coverage."
Reliability	"KYC form should apply for new clients only"
	"Please provide copy of ORs, SOA and policies the soonest possible time and minimize errors on the said documents specially the COC/NOC which should be based on the request/insurance application sent by the requesting unit."
Cost	"thanks LIBI, may you always provide competent premium rates. pls disregard or mark my answers in citizens charter N/A for our transaction are online based only which need no visit to your office"
Assurance	"LIBI office is at Luzon, requesting unit located at Mindanao. With regards with the citizen charter, I think it is visible at the office."
	"Prompt responses on queries via email since it is the only mode of communication with the agency"

	"Acknowledgements and replies to email queries."
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The commendations highlight the overall satisfaction with the fast, good, and excellent service, timely transactions, organized processes, understandable procedures, accessible information, and trustworthy transactions. These positive comments reflect LIBI's strengths in responsiveness, reliability, access and facilities, communication, integrity, and assurance aspects of their new service delivery. LIBI should leverage these strengths by continuing to prioritize efficient and organized processes, clear communication, and maintaining the trust and confidence of their clients.

The main complaints pertain to delays in receiving quotations and issuing housing loan premiums, as well as the need for follow-up emails to get responses. These issues relate to the responsiveness and assurance dimensions of their new service. To address these concerns, LIBI should streamline their quotation and premium issuance processes, ensuring faster turnaround times and minimizing delays. Additionally, they should enhance their email communication and support, ensuring prompt responses to client queries without the need for multiple follow-ups.

The suggestions provided offer valuable insights for further improvement. Respondents suggested shorter waiting times for quotations, policies, and certificates, as well as reminders for near-expiring coverage, which could enhance responsiveness. Additionally, suggestions were made to streamline the KYC process for new clients and minimize errors in documentation, improving reliability. LIBI should carefully consider implementing these suggestions to enhance the overall experience for their new service.

Based on the complaints, LIBI should prioritize improving the responsiveness and assurance aspects of their new service. By addressing the delays in quotation and premium issuance, as well as enhancing email communication and support, they can address the key pain points expressed by clients. Implementing the suggestions related to faster turnaround times, reminders, and streamlining processes could further strengthen their responsiveness and reliability.

## Renewal Service

Service Quality Dimension	Commendations
Overall Satisfaction	"Good service"
	"Prompt action"
	"Our requests were acted immediately by LIBI personnel"
	"Agents were responsive to our queries."
	"We were satisfied with the insurers and their services."
	"queries and requests were answered promptly and clearly."
	"FAST RESPONSE"
	"Good service"
	"Very helpful sa client"
	"I am satisfied with the service that I availed."
Responsiveness	"Submitted copy of Insurance on time"
	"The office was able to provide what we need within reasonable time."
	"timely service"
	"Transactions met the standard and prescribed time."
	"Time allotted to transact is reasonable."
	"The time they provide is reasonable."
	"FAST AND GOOD SERVICE"
	"Minimal time spent"
Reliability	"Very helpful sa client"
	"I spent a reasonable amount of time for my transaction."
	"Renewal or new coverage requests have been seamless."
	"organized transaction"
	"Duly adhere to policy and procedures."
	"Transactions were simple."
	"The LIBI po provide the best policy insurer for our clients."
	"FAST AND GOOD SERVICE"
	"Good assist"
"Very helpful sa client"	
Access and Facilities	"The office followed the transaction's requirements and steps based on the information provided."
	"Request for renewal was acted immediately"
	"Online payments made it easy for the bank and the clients"
	"transactions were easy and simple"
	"According to procedures."
	"Transactions were simple."

	<p>"The LIBI follow up and reminds us of our due payments."</p> <p>"FAST AND GOOD SERVICE"</p> <p>"Details properly provided"</p> <p>"Very helpful sa client"</p> <p>". The steps (including payment) I needed to do for my transaction were easy and simple."</p> <p>"Payment was directly debited from clients account"</p>
Communication	<p>"instructions from handling LIBI representative have been helpful"</p> <p>"information is accessible"</p> <p>"Did not know about their website. But contact person is reachable."</p> <p>"We dont know the website of the LIBI but the LIBI it self accomodates our concerns and it is very helpful."</p> <p>"FAST AND GOOD SERVICE"</p> <p>"Very helpful sa client"</p> <p>"I easily found information about my transaction from the office's website."</p> <p>"LIBI website was easy to access"</p>
Cost	<p>"though sometimes premium are high but the coverage are quite reasonable"</p> <p>"Amount of premium was reasonable."</p> <p>"Our clients were satisfied to the amount of insurance the LIBI provides us."</p> <p>"FAST AND GOOD SERVICE"</p> <p>"The amount is reasonable"</p> <p>"Very helpful sa client"</p> <p>"I paid a reasonable amount of fees for my transaction."</p> <p>"Insurance Premium was reasonable"</p> <p>"Some of our clients were able to claims"</p> <p>"you can renegotiate with LIBI and it's good"</p>
Integrity	<p>"trustworthy platform"</p> <p>"Payments received and accepted."</p> <p>"Transactions were handled safely."</p> <p>"Yes, online transactions were secure."</p> <p>"FAST AND GOOD SERVICE"</p> <p>"Proper and organized"</p> <p>"Very helpful sa client"</p> <p>"I am confident my online transaction was secure."</p>

	"Renewal transaction was secured and only between the parties."
Assurance	"if ever there are clarifications, the LIBI personnel are available."
	"fast transaction"
	"Agents were responsive to our queries."
	"The LIBI responds to our calls and concerns."
	"FAST AND GOOD SERVICE"
	"Always available"
	"Very helpful sa client"
	"The office's online support was available"
	"Was able to answer and reply immediately to queries."
	"The LIBI personnel were helpful and accommodating."
Outcome	"LIBI personnel explains well the transactions"
	"clear transaction"
	"Yes."
	"FAST AND GOOD SERVICE"
	"Good service"
	"Very helpful sa client"
	"I got what I needed from the government office, or (if denied) denial of request was sufficiently explained to me."
	"No denial was made and transaction was processed immediately."

*Note: Identical responses from the SQDs were provided by the same respondent.*

Service Quality Dimension	Complaints
Overall Satisfaction	"Issuance of certificate of coverage is taking longer than what is stated on the Citizen's Charter."
	"The processing for regular accounts is fast. However, the processing for EHL accounts is not. For example, we requested a renewal of insurance coverage for one of our borrowers. We emailed our request a few weeks before its expiry and subsequently received a reply stating that our email was acknowledged/confirmed. After a reasonable amount of time, we followed up on our transaction and the in-charge claimed that they had not received our request. We had to resend our email and call the person in-charge to make sure that this time,



	our request would be processed before the expiry of the existing insurance coverage.”
Responsiveness	“Late release of Official receipts”
	“Immediate response or assistance from the company is not always provided.”
	“May mga oras na matagal mabigay yung request.”
Reliability	“Sometimes they require documents which are difficult to comply specifically in heir's bond.”
Communication	“Information needed is not always available on the company's website.”
Assurance	“Not in all cases”
	“people are so busy and cannot attend to client's needs right away. it takes time”
Outcome	“Sometimes updates or notifications are only given when follow up is done.”

Service Quality Dimension	Comments and Suggestions
Overall Satisfaction	“The services being provided by the agency are satisfactory.”
	“ALL GOOD”
	“FAST AND GOOD SERVICE”
Responsiveness	“On time sending of quotation, particularly if its renewal, since basic data were already provided at your end”
	“Timely issuance of policy and receipts.”
	“MUST IMPROVE THE TIMELINESS OF THE ISSUANCE OF THE INSURANCE POLICY WITH ITS OR AND SOA ATTACHED”
	“MUST IMPROVE THE TIMELINESS OF THE ISSUANCE OF INSURANCE POLICY WITH OR AND SOA ATTACHED”
	“must improve the timeliness of issuance of insurance policy with or and soa attached”
	“MUST IMPROVE THE TIMELINESS OF ISSUANCE OF INSURANCE POLICY WITH OR AND SOA ATTACHED”
	“Must improve in giving hardcopies of the policy including its or and soa on time”
	“Shorter amount of time awaiting for issuance of the certificate of coverage.”
	“May we suggest to improve the processing time of insurance claims.”

	<p>“Need to improve timely sending of insurance payment OR and policies.”</p> <p>“Keep up the prompt service. Thank you.”</p> <p>“Observe timely posting of transaction and remittance to the concerned Insurance Company.”</p>
Reliability	<p>“Good Day, My only suggestion is please improve on the amount, date and name of the insurer in the POLICY sometimes there are corrections. Thank you”</p> <p>“Please provide copy of ORs, SOA and policies the soonest possible time and minimize errors on the said documents specially the COC/NOC which should be based on the request/insurance application sent by the requesting unit.”</p>
Access and Facilities	<p>“Easy access/ faster transaction for insurance claims”</p>
Cost	<p>“Thank you LIBI for trying your best to give and quote competent insurance premium. For the citizen charter portion, mark answers not applicable since all our transactions are done online”</p>
Assurance	<p>“Additional manpower to better service and accommodate more clients.”</p> <p>“Be responsive to queries and concerns. Provide copies of policies and other documents immediately.”</p> <p>“Provide us advance copy or schedules of maturing/expiring insurance at least two (2) months before the expiration and call our attention for proper/immediate action.”</p> <p>“1. More responsive services to lending centers. 2. Assistance in the monitoring of renewal of insurance coverage. 3. Reconciliation/updating of payments.”</p> <p>“Process and acknowledge requests thru email. Sometimes No acknowledgements were received when requests are sent”</p> <p>“If possible, have an officer based here in Davao/ Region XI to handle the transactions. It is easier and more efficient. :)”</p>
Outcome	<p>“Furnish us copies of Policies for our Consumer Loans.”</p> <p>“As our transactions with the LIBI are all thru online, I would like to comment on the mailing of the Official Receipts of all our clients. Delivery of ORs thru mail takes months and sometimes we receive nothing on our end. Do they need to be followed up or reminded of mailing ORs? Some of Insurance companies do this, but, may we request all the insurance companies to issue E-</p>

	Policies (soft copy) aside from the original copies (hard copy)? This will help all parties involved in keeping records less hassle." "Please improve services for consumer loans insurance coverage. Some policies were not received."
--	---

*Note: Identical responses from the SQDs were provided by the same respondent.*

The commendations highlight overall satisfaction with LIBI's prompt service, quick responses to queries, seamless renewal processes, easy online payments, accessible information, reasonable costs, secure transactions, and helpful assurance. These positive comments reflect LIBI's strengths in responsiveness, reliability, access and facilities, communication, cost, integrity, and assurance aspects of their renewal service delivery.

However, the complaints point to areas that need improvement. Respondents raised concerns about delays in issuing certificates of coverage beyond the timeframe. There were also complaints about late release of official receipts, lack of immediate assistance, and difficulties in complying with certain document requirements like heir's bonds. Additionally, some respondents mentioned that information is not always available on the company's website, and updates or notifications are only provided upon follow-up. These complaints primarily relate to responsiveness, reliability, communication, and assurance dimensions of the renewal service.

To address these issues, LIBI should focus on improving their turnaround times for issuing certificates of coverage, official receipts, and other necessary documents, ensuring they meet the set timeframes. They should also streamline their processes and document requirements, making them more straightforward and easier for clients to comply with.

The suggestions provided offer valuable insights for further enhancement. Respondents suggested timely issuance of policies, receipts, and statements of account (SOA), as well as improving the timeliness of processing insurance claims. They also recommended minimizing errors in documentation, providing advance copies of maturing/expiring insurance policies, and considering additional manpower for better service. LIBI should carefully review these suggestions and implement

the feasible ones to enhance their responsiveness, reliability, and assurance aspects of the renewal service.

## V. Breakdown of Scores by Age

- Overall Satisfaction was rated "Outstanding" by all age groups.
- The 18-30 years old age group rated Communication as just "Satisfactory", which was noticeably lower than the "Outstanding" ratings given by the two other age groups for this dimension.

	18 to 30 years old	31 to 59	60 years old and above
No. of Respondents	990	3119	147
SQD0. Overall Satisfaction	95.9	99.4	100.0
SQD1. Responsiveness	99.0	99.1	100.0
SQD2. Reliability	99.8	100.0	100.0
SQD3. Access and Facilities	99.9	100.0	100.0
SQD4. Communication	81.3	98.5	100.0
SQD5. Cost	99.9	100.0	100.0
SQD6. Integrity	99.9	100.0	100.0
SQD7. Assurance	96.3	99.7	100.0
SQD8. Outcome	99.9	99.5	100.0
Total Rating (SQD1 to 8)	96.8	99.6	100.0

## VI. Breakdown of Scores by Sex

- For Overall Satisfaction, both females and males rated it as "Outstanding."
- In general, females gave high (Outstanding) ratings across all Service Quality Dimensions.
- Communication stood out as an area where males had a relatively lower satisfaction level compared to females.

	Female	Male
No. of Respondents	3149	1107
SQD0. Overall Satisfaction	98.1	100.0
SQD1. Responsiveness	99.0	99.4
SQD2. Reliability	99.9	99.9
SQD3. Access and Facilities	100.0	99.9
SQD4. Communication	97.1	87.4
SQD5. Cost	100.0	99.9
SQD6. Integrity	100.0	99.9
SQD7. Assurance	99.0	98.7
SQD8. Outcome	100.0	98.7
Total Rating (SQD1 to 8)	99.2	98.2

## VII. Breakdown of Scores by Region of Residence

- While many regions gave “Outstanding” ratings across all Service Quality Dimensions, CAR, Regions 2, 4A, 9, 11 and 12 had some lower ratings across different dimensions.
- Most regions rated Overall Satisfaction as “Outstanding,” except Region 4A which was “Very Satisfactory,” and Region 11 which was only “Fair.”
- Responsiveness ratings were generally high, but “Satisfactory” in Region 11 and “Very Satisfactory” in Region 4A.
- Communication received some of the lowest ratings - it was rated “Poor” in Region 2 and “Fair” in Region 11.
- Assurance was rated “Fair” in Region 9.

	ARMM	CAR	NCR	Region 01 (Ilocos Region)	Region 02 (Cagayan Valley)	Region 03 (Central Luzon)	Region 04A (CALABARZON)	Region 04B (MIMAROPA)	Region 05 (Bicol Region)	Region 06 (Western Visayas)	Region 07 (Central Visayas)	Region 08 (Eastern Visayas)	Region 09 (Zamboanga Peninsula)	Region 10 (Northern Mindanao)	Region 11 (Davao Region)	Region 12 (SOCCSKSARGEN)	Region 13 (Caraga Region)
No. of Respondents	288	64	23	146	131	518	387	112	167	431	639	189	66	360	209	378	148
SQD0. Overall Satisfaction	100.0	98.4	100.0	100.0	100.0	100.0	94.6	100.0	100.0	100.0	100.0	100.0	100.0	100.0	79.3	100.0	100.0
SQD1. Responsiveness	100.0	84.4	100.0	99.3	100.0	100.0	94.5	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	98.1	100.0
SQD2. Reliability	100.0	98.4	100.0	99.3	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	98.5	100.0	100.0	100.0	100.0
SQD3. Access and Facilities	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	98.5	100.0	100.0	100.0	100.0
SQD4. Communication	100.0	85.9	100.0	98.6	17.6	100.0	100.0	99.1	100.0	99.8	100.0	100.0	98.4	99.7	64.1	92.3	98.6
SQD5. Cost	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	98.5	100.0	100.0	100.0	100.0
SQD6. Integrity	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	98.5	100.0	100.0	100.0	100.0
SQD7. Assurance	100.0	89.1	100.0	98.6	100.0	100.0	99.7	100.0	100.0	100.0	100.0	100.0	71.2	100.0	95.2	98.4	100.0
SQD8. Outcome	100.0	100.0	100.0	99.3	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	98.4	100.0	100.0	96.6	100.0
Total Rating (SQD1 to 8)	100.0	95.1	100.0	99.5	90.6	100.0	98.6	99.9	100.0	100.0	100.0	100.0	95.8	100.0	93.4	98.4	99.8

## VIII. Comparison to 2022 CSAT Results

In 2022, LIBI also engaged with PVP to conduct their Customer Satisfaction Survey. The survey covered both Business and Individual clients of LIBI. Data was collected through phone interviews from December 6, 2022 to January 31, 2023. The survey measured overall satisfaction as well as ratings on specific customer experience factors like Staff, Products and Services: Premium Contribution, Products and Services: Insurance Claims and Other Services, Information and Communication, Website, Complaints Handling, and Facilities.

2022 Results	2023 Results
<ul style="list-style-type: none"> <li>The average overall customer satisfaction score of the two types of clients is 83%</li> <li>Breakdown by clients: <ul style="list-style-type: none"> <li>Business Clients: 77% positive</li> <li>Individual Clients: 89% positive</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Overall Satisfaction score (SQD0) is 98.6%</li> <li>Breakdown by service: <ul style="list-style-type: none"> <li>Renewal: 97.9% positive</li> <li>New: 99.9% positive</li> </ul> </li> </ul>

The overall satisfaction score improved significantly from 83% positive in 2022 to 98.6% in 2023. However, the different methodologies (data collection method, varying question area, and focus on

external services) make it difficult to draw firm conclusions about year-over-year changes. The high 2023 scores across services indicate customers are currently very satisfied overall with LIBI's service quality.

# RESULTS OF THE AGENCY ACTION PLAN

*(Note: This item shall not apply for the first year of CSM implementation but should be included in the report with the understanding that its exclusion during the initial year is due to specific instructions)*



Provided are the actionable insights that PVP has identified along with the recommended action plan to improve LIBI's overall service delivery.

Focusing on the Service Quality Dimensions, despite achieving high satisfaction scores across various dimensions, there are specific areas that require attention for further enhancement. It is recommended that LIBI prioritize strengthening responsiveness and assurance by implementing measures to improve the issuance of quotations, housing loan premiums, certificates of coverage, and official receipts. This could involve streamlining processes to minimize delays and enhancing email communication and support channels for prompt responses to client queries.

Additionally, efforts should be made to enhance reliability by streamlining processes and document requirements, thus reducing errors. Addressing inconsistencies in communication channels between the website and email can improve accessibility to transaction information.

Furthermore, there should be a concerted effort to improve timeliness and accessibility by adhering to set timeframes for issuing policies, receipts, statements of account (SOA), and other necessary documents. Providing advance copies of maturing/expiring insurance policies can facilitate timely decisions for clients.

Overall, by leveraging the positive feedback to maintain their strengths while actively addressing the areas for improvement identified through the complaints and suggestions, LIBI can enhance the overall quality of their new service delivery, ensuring a seamless and satisfactory experience for their clients.

# INDEX

## Survey Questionnaire Used

Control No: \_\_\_\_\_

(Online Version) (Insert agency logo here) (Insert agency name here)  
**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 not to answer this form.

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

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

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

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**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 0-8, please put a check mark (✓) on the column that best corresponds to your answer.**

	 Strongly Disagree	 Disagree	 Neither Agree nor Disagree	 Agree	 Strongly Agree	N/A Not Applicable
SQD0. I am satisfied with the service that I availed.						
SQD1. I spent a reasonable amount of time for my transaction.						
SQD2. The office followed the transaction's requirements and steps based on the information provided.						
SQD3. The steps (including payment) I needed to do for my transaction were easy and simple.						
SQD4. I easily found information about my transaction from the office's website.						
SQD5. I paid a reasonable amount of fees for my transaction. (if service was free, mark the 'N/A' column)						
SQD6. I am confident my online transaction was secure.						
SQD7. The office's online support was available, and (if asked questions) online support was quick to respond.						
SQD8. 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):  
 \_\_\_\_\_  
 \_\_\_\_\_

Email address (optional): \_\_\_\_\_

**THANK YOU!**

## Endorsement Letter



**LBP INSURANCE BROKERAGE, INC.**

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)  
12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



December 27, 2023

### NOTICE OF CONDUCT OF CUSTOMER SATISFACTION MEASUREMENT

**TO OUR VALUED CLIENTS,**

Greetings!

We, at **LBP Insurance Brokerage, Inc. (LIBI)**, strive to provide you with the best and reliable insurance services and exceptional customer experience. Your satisfaction is our utmost priority, and we value your feedback to help us continually improve. In this regard, we are pleased to announce our nationwide Annual Customer Satisfaction Measurement (CSM) covering C.Y. 2023 to be conducted by the **Premier Value Provider, Inc.**

The survey will only take a couple of minutes to complete, and your input will play a crucial role in shaping the future of our services. Rest assured that LIBI will handle responsibly your information and ensure that all responses that will be acquired by PSRC by reason of this engagement will be treated and considered as confidential.

Should you need further clarification, feel free to contact the Administrative Unit at (+02) 8840-4108. You may also send an email at [libi-csat@lbp-insurance.com](mailto:libi-csat@lbp-insurance.com).

Thank you and keep safe!

  
**CHERRY-MAY T. FREDERICK**  
Acting President & CEO

## Online Survey



## LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)  
12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229

# 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.

Ang Client Satisfaction Measurement (CSM) ay naglalayong masubaybayan ang karanasan ng taumbayan hinggil sa kanilang pakikitransaksyon sa mga tanggapan ng gobyerno. Makatutulong ang inyong kasagutan ukol sa inyong naging karanasan sa kakatapos lamang na transaksyon, upang mas mapabuti at lalong mapahusay ang aming serbisyo publiko. Ang personal na impormasyon na iyong ibabahagi ay mananatiling kumpidensyal. Maaari ring piliin na hindi sagutan ang sarbey na ito.

**Please read the Endorsement Letter below from LIBI:**

Maaring mabasa ang Endorsement Letter ng LIBI sa ibaba:



December 27, 2023

### NOTICE OF CONDUCT OF CUSTOMER SATISFACTION MEASUREMENT

#### TO OUR VALUED CLIENTS,

Greetings!

We, at **LBP Insurance Brokerage, Inc. (LIBI)**, strive to provide you with the best and reliable insurance services and exceptional customer experience. Your satisfaction is our utmost priority, and we value your feedback to help us continually improve. In this regard, we are pleased to announce our nationwide Annual Customer Satisfaction Measurement (CSM) covering C.Y. 2023 to be conducted by the **Premier Value Provider, Inc.**

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Thank you and keep safe!

**CHERRY-MAY T. FREDERICK**  
Acting President & CEO

\* Please input your full name.

\* Email address:

\* You have the option to make an individual satisfaction rating for each of your transactions/policies with LIBI. However, you also have an option to rate per quarter or for all. Please click your choice below:

- Quarter 1 (Jan - Mar 2023 Transactions)
- Quarter 2 (Apr - Jun 2023 Transactions)
- Quarter 3 (Jul - Sep 2023 Transactions)
- Quarter 4 (Oct - Dec 2023 Transactions)
- All transactions (Jan - Dec 2023)
- Specific Policy Number (please write the policy number)

\* Client type

Uri ng Kliyente

- Citizen**  
Mamamayan
- Business**  
Negosyo
- Government (Employee or another agency)**  
Gobyerno (Empleyado o Ahensya)

**\* Date**

Petsa

Date

Date

**\* Sex**

Kasarian

Male  
Lalaki

Female  
Babae

**\* Age**

Edad

**\* Region of residence**

Rehiyon

**INSTRUCTIONS: Choose 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.**

PANUTO: Piliin ang iyong sagot sa mga sumusunod na katanungan tungkol sa Citizen’s Charter (CC). Ito ay isang opisyal na dokumento na naglalaman ng mga serbisyo sa isang ahensya/opisina ng gobyerno, makikita rito ang mga kinakailangan na dokumento, kaukulang bayarin, at pangkabuuang oras ng pagproseso.

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

- I know what a CC is and I saw this office’s CC.**  
Alam ko ang CC at nakita ko ito sa napuntahang opisina.
- I know what a CC is but I did NOT see this office’s CC.**  
Alam ko ang CC pero hindi ko ito nakita sa napuntahang opisina.
- I learned of the CC only when I saw this office’s CC.**  
Nalaman ko ang CC nang makita ko ito sa napuntahang opisina.
- I do not know what a CC is and I did not see one in this office.**  
Hindi ko alam kung ano ang CC at wala akong nakita sa napuntahang opisina.



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## HELP US SERVE YOU BETTER!

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

Kung alam ang CC (Nag-tsek sa opsyon 1-3 sa CC1), masasabi mo ba na ang CC nang napuntahang opisina ay...

- Easy to see**  
Madaling makita
- Somewhat easy to see**  
Medyo madaling makita
- Difficult to see**  
Mahirap makita
- Not visible at all**  
Hindi makita

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

Kung alam ang CC (nag-tsek sa opsyon 1-3 sa CC1), gaano nakatulong ang CC sa transaksyon mo?

- Helped very much**  
Sobrang nakatulong
- Somewhat helped**  
Nakatulong naman
- Did not help**  
Hindi nakatulong





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 12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229

**HELP US SERVE YOU BETTER!**

**\* INSTRUCTIONS: For Service Quality Dimensions (SQD) 0-8, please select the column that best corresponds to your answer.**

PANUTO: Para sa SQD 0-8, piliin ang hanay na pinakaangkop sa iyong sagot.

					N/A
<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neither Agree nor Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Not Applicable</b>
<i>Lubos na hindi sumasangayon</i>	<i>Hindi sumasangayon</i>	<i>Walang kinikilingan</i>	<i>Sumasangayon</i>	<i>Labis na sumasangayon</i>	

<p><b>SQD0. I am satisfied with the service that I availed.</b></p> <p><i>Nasiyahan ako sa serbisyo na aking natanggap sa napuntahan na tanggapan.</i></p>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
--	-----------------------	-----------------------	-----------------------	-----------------------	-----------------------	-----------------------

\* If you selected '**Strongly Disagree,**' '**Disagree,**' or '**Neither Agree nor Disagree**' for **SQD0**, please provide your reasons for this choice. Your feedback is essential for our improvement efforts. However, if you chose '**Agree**' or '**Strongly Agree,**' you may simply type '**N/A**' as your input.

**\* INSTRUCTIONS: For Service Quality Dimensions (SQD) 0-8, please select the column that best corresponds to your answer.**

PANUTO: Para sa SQD 0-8, piliin ang hanay na pinakaangkop sa iyong sagot.

					N/A
<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neither Agree nor Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	
<i>Lubos na hindi sumasangayon</i>	<i>Hindi sumasangayon</i>	<i>Walang kinikilingan</i>	<i>Sumasangayon</i>	<i>Labis na sumasangayon</i>	<b>Not Applicable</b>

**SQD1. I spent a reasonable amount of time for my transaction.**

*Makatwiran ang oras na aking ginugol para sa pagproseso ng aking transaksyon.*

<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
-----------------------	-----------------------	-----------------------	-----------------------	-----------------------	-----------------------

\* If you selected '**Strongly Disagree,**' '**Disagree,**' or '**Neither Agree nor Disagree**' for **SQD1**, please provide your reasons for this choice. Your feedback is essential for our improvement efforts. However, if you chose '**Agree**' or '**Strongly Agree,**' you may simply type '**N/A**' as your input.

**\* INSTRUCTIONS: For Service Quality Dimensions (SQD) 0-8, please select the column that best corresponds to your answer.**

PANUTO: Para sa SQD 0-8, piliin ang hanay na pinakaangkop sa iyong sagot.

					N/A
<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neither Agree nor Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Not Applicable</b>
<i>Lubos na hindi sumasangayon</i>	<i>Hindi sumasangayon</i>	<i>Walang kinikilingan</i>	<i>Sumasangayon</i>	<i>Labis na sumasangayon</i>	

**SQD2. The office followed the transaction's requirements and steps based on the information provided.**

*Ang opisina ay sumusunod sa mga kinakailangang dokumento at mga hakbang batay sa impormasyong ibinigay.*

<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
-----------------------	-----------------------	-----------------------	-----------------------	-----------------------	-----------------------

\* If you selected '**Strongly Disagree,**' '**Disagree,**' or '**Neither Agree nor Disagree**' for **SQD2**, please provide your reasons for this choice. Your feedback is essential for our improvement efforts. However, if you chose '**Agree**' or '**Strongly Agree,**' you may simply type '**N/A**' as your input.

**\* INSTRUCTIONS: For Service Quality Dimensions (SQD) 0-8, please select the column that best corresponds to your answer.**

PANUTO: Para sa SQD 0-8, piliin ang hanay na pinakaangkop sa iyong sagot.

					N/A
<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neither Agree nor Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	
<i>Lubos na hindi sumasangayon</i>	<i>Hindi sumasangayon</i>	<i>Walang kinikilingan</i>	<i>Sumasangayon</i>	<i>Labis na sumasangayon</i>	<b>Not Applicable</b>

**SQD3. The steps (including payment) I needed to do for my transaction were easy and simple.**

*Ang mga hakbang sa pagproseso, kasama na ang pagbayad ay madali at simple lamang.*

<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
-----------------------	-----------------------	-----------------------	-----------------------	-----------------------	-----------------------

\* If you selected '**Strongly Disagree,**' '**Disagree,**' or '**Neither Agree nor Disagree**' for **SQD3**, please provide your reasons for this choice. Your feedback is essential for our improvement efforts. However, if you chose '**Agree**' or '**Strongly Agree,**' you may simply type '**N/A**' as your input.

**\* INSTRUCTIONS: For Service Quality Dimensions (SQD) 0-8, please select the column that best corresponds to your answer.**

PANUTO: Para sa SQD 0-8, piliin ang hanay na pinakaangkop sa iyong sagot.

					N/A
<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neither Agree nor Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Not Applicable</b>
<i>Lubos na hindi sumasangayon</i>	<i>Hindi sumasangayon</i>	<i>Walang kinikilingan</i>	<i>Sumasangayon</i>	<i>Labis na sumasangayon</i>	

**SQD4. I easily found information about my transaction from the office's website.**

*Mabilis at madali akong nakahanap ng impormasyon tungkol sa aking transaksyon mula sa opisina o sa website nito.*

<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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\* If you selected '**Strongly Disagree,**' '**Disagree,**' or '**Neither Agree nor Disagree**' for **SQD4**, please provide your reasons for this choice. Your feedback is essential for our improvement efforts. However, if you chose '**Agree**' or '**Strongly Agree,**' you may simply type '**N/A**' as your input.

**\* INSTRUCTIONS: For Service Quality Dimensions (SQD) 0-8, please select the column that best corresponds to your answer.**

PANUTO: Para sa SQD 0-8, piliin ang hanay na pinakaangkop sa iyong sagot.

					N/A
<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neither Agree nor Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	
<i>Lubos na hindi sumasangayon</i>	<i>Hindi sumasangayon</i>	<i>Walang kinikilingan</i>	<i>Sumasangayon</i>	<i>Labis na sumasangayon</i>	<b>Not Applicable</b>

**SQD5. I paid a reasonable amount of fees for my transaction. (If service was free, mark the 'N/A' column)**

*Nagbayad ako ng makatwirang halaga para sa aking transaksyon. (Kung ang sebisyo ay ibinigay ng libre, maglagay ng tsek sa hanay ng N/A.)*

<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
-----------------------	-----------------------	-----------------------	-----------------------	-----------------------	-----------------------

\* If you selected '**Strongly Disagree,**' '**Disagree,**' or '**Neither Agree nor Disagree**' for **SQD5**, please provide your reasons for this choice. Your feedback is essential for our improvement efforts. However, if you chose '**Agree**' or '**Strongly Agree,**' you may simply type '**N/A**' as your input.

**\* INSTRUCTIONS: For Service Quality Dimensions (SQD) 0-8, please select the column that best corresponds to your answer.**

PANUTO: Para sa SQD 0-8, piliin ang hanay na pinakaangkop sa iyong sagot.

					N/A
<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neither Agree nor Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Not Applicable</b>
<i>Lubos na hindi sumasangayon</i>	<i>Hindi sumasangayon</i>	<i>Walang kinikilingan</i>	<i>Sumasangayon</i>	<i>Labis na sumasangayon</i>	

**SQD6. I am confident my online transaction was secure.**

*Pakiramdam ko ay patas ang opisina sa lahat, o "walang palakasan", sa aking transaksyon.*

<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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\* If you selected '**Strongly Disagree,**' '**Disagree,**' or '**Neither Agree nor Disagree**' for **SQD6**, please provide your reasons for this choice. Your feedback is essential for our improvement efforts. However, if you chose '**Agree**' or '**Strongly Agree,**' you may simply type '**N/A**' as your input.

**\* INSTRUCTIONS: For Service Quality Dimensions (SQD) 0-8, please select the column that best corresponds to your answer.**

PANUTO: Para sa SQD 0-8, piliin ang hanay na pinakaangkop sa iyong sagot.

					N/A
<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neither Agree nor Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Not Applicable</b>
<i>Lubos na hindi sumasangayon</i>	<i>Hindi sumasangayon</i>	<i>Walang kinikilingan</i>	<i>Sumasangayon</i>	<i>Labis na sumasangayon</i>	

**SQD7. The office's online support was available, and (if asked questions) online, support was quick to respond.**

*Magalang akong trinato ng mga tauhan, at (kung sakali ako ay humingi ng tulong) alam ko na sila ay handang tumulong sa akin.*

<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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\* If you selected **'Strongly Disagree,' 'Disagree,'** or **'Neither Agree nor Disagree'** for **SQD7**, please provide your reasons for this choice. Your feedback is essential for our improvement efforts. However, if you chose **'Agree'** or **'Strongly Agree,'** you may simply type **'N/A'** as your input.



**\* INSTRUCTIONS: For Service Quality Dimensions (SQD) 0-8, please select the column that best corresponds to your answer.**

PANUTO: Para sa SQD 0-8, piliin ang hanay na pinakaangkop sa iyong sagot.

					N/A
<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neither Agree nor Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	
<i>Lubos na hindi sumasangayon</i>	<i>Hindi sumasangayon</i>	<i>Walang kinikilingan</i>	<i>Sumasangayon</i>	<i>Labis na sumasangayon</i>	<b>Not Applicable</b>

**SQD8. I got what I needed from the government office, or (if denied) denial of request was sufficiently explained to me.**

*Nakuha ko ang kinakailangan ko mula sa tanggapan ng gobyerno, kung tinanggihan man, ito ay sapat na ipinaliwanag sa akin.*

<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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\* If you selected **'Strongly Disagree,' 'Disagree,'** or **'Neither Agree nor Disagree'** for **SQD8**, please provide your reasons for this choice. Your feedback is essential for our improvement efforts. However, if you chose **'Agree'** or **'Strongly Agree,'** you may simply type **'N/A'** as your input.

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

Mga suhestiyon kung paano pa mapapabuti pa ang aming mga serbisyo (opsyonal):

\* Privacy Policy

- All information collected will be treated as confidential and handled responsibly for purposes of collecting responses for this survey. By filling out and submitting this form, I am giving consent to make use of my personal data herein provided for the above-mentioned purpose.

**THANK YOU!**  
**MARAMING SALAMAT!**