



# Conduct of the 2022 Customer Satisfaction Survey of DBPLC

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## Final Report



**Year 2022**

*This Final Report details the activities, results and recommendations arising from the 2022 Customer Satisfaction Survey of the DBP Leasing Corporation.*

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## EXECUTIVE SUMMARY

In the 2022 CSS, DBPLC obtained a mean rating of 4.06 which translates to a satisfied rating. 89.80% of the respondents were positive raters. The frequently availed service of the DBPLC clients is finance lease. Correlational data and mean ratings reveal that the service attribute of **“Staff and Organization”** is a core strength that should be leveraged on to sustain DBPLC clientele’s satisfaction. Service dimensions which had lower correlation to overall satisfaction rating but were rated highly by customers were: **“Information and Communication”**, **“Information and Communication (Website)”** and **“Leased Facilities”**. The attribute of **“Facilities”** turned out to be low in correlational relationship and was rated low. The attribute identified to be critical gaps, which should be prioritized in DBPLC’s improvement plans are the dimensions on **“Leasing”** and **“Complaints Handling & Record Keeping”**.

Among the items used to rate satisfaction with **“Leasing”**, lowest-rated items include the following: lease rates are reasonable (with 85.70% positive raters); process for applying for lease is simple and easy (rated positively by only 87.50%); document requirements are reasonable (87.50%); lease requirements are processed within a reasonable amount of time (89.80%) and lease terms and conditions are reasonable (89.80%).

In terms of **“Complaints Handling & Record Keeping”**; lowest rated items include: filing of complaints is easy and systematic (79.30%); complaints are resolved within prescribed timeframe (83.30%); files and records are accurate and updated (82.90%) and resolutions to complaints are satisfactory / acceptable (83.30%).

In the sections featuring the drivers of satisfaction, respondents expressed their unhappiness when the employee handling their account left and they could no longer get updates and responses. Several expressed disappointments for not being accommodated in their requests for support during the pandemic period e.g. restructuring of their loans and lowering interest rates.

Comments and suggestions sections found on this report, respondents pointed out the need to ensure proper turnover of accounts when an employee leaves and is replaced. There was a suggestion to assign a customer service representative who can be contacted for inquiries. There were also recommendations to shorten the turnaround time for processing of transactions as well as lowering of interest rates.

To improve satisfaction of the DBPLC customers, the following programs are recommended:

- Improvement of Controls and Processes in the Turnover of Accounts: to ensure that when an employee leaves, the newly-hired employees can carry out the same level of service.
- Consider the Provision of Assistance During Crisis Period: to ensure that the institution will be able to provide support to its clientele whenever there is a period of economic recession.
- Streamline processes: set turnaround time for leasing and filing of complaints and include in the Citizen's Charter for visibility.

## I. INTRODUCTION

The **DBP Leasing Corporation (DBPLC)**, formerly named the National Development Corporation – Maritime Leasing Corporation was acquired by the Development Bank of the Philippines from the National Development Corporation on 12 June 2008; DBP then renamed the company to the DBP Maritime Leasing Corporation (DMLC). On 14 January 2010, the DMLC became the **DBP Leasing Corporation** to reflect the change in the organization’s business scope and objectives. DBPLC is a financing company wholly owned by the DBP and the company’s primary purpose is to undertake leasing and financing activities complementary to DBP’s development activities.

DBPLC acknowledges the importance of determining stakeholder and customer satisfaction as it pursues its mandate. By measuring the results of customer feedback on the products and services offered, DBPLC will have a basis for necessitating projects, activities, and programs that will lead to the improvement of product and service delivery.

Corollary to this, DBPLC has engaged PDI as the third-party firm for the conduct of DBPLC’s Customer Satisfaction Survey (CSS) 2022, adhering to the standard methodology for conducting customer satisfaction surveys prescribed by the Governance Commission for GOCCs (GCG).

Conduct of the 2022 Customer Satisfaction Survey was guided by R.A. 10149, otherwise known as the “GOCC Governance Act of 2011”, E.O. 605, s. 2007 “Institutionalizing the Structure, Mechanisms, and Standards to Implement the Government Quality Management Program”, ISO 9001:2015 and the Governance Commission for GOCCs’ GCG “**Enhanced Standard Methodology for the Conduct of the Customer Satisfaction Survey**” and the “**Additional Guidelines in the Conduct of the Customer Satisfaction Survey (CSS) for 2020 in the GOCC sector**” dated August 14, 2020.

## II. METHODOLOGY

### A. Research Design

1. **Cross-sectional Study.** To answer the questions, PDI employed a cross-sectional research design in data collection and analysis. The cross-sectional study design is a type of observational study design, wherein an investigator measures the outcome (in this case, the overall customer satisfaction score) and the different attributes among study participants at the same time.

**For this survey,** both qualitative and quantitative data were gathered and analyzed to determine the drivers of overall satisfaction.

2. **Survey Method.** The survey method was utilized as it delivers a detailed and quantified description of a population. It provides a general picture of the population under investigation, describes the nature of existing conditions, or determines the relationships that exist between and among specific variables (Sapsford, 1999). The survey method uses self-reports which directly elucidates the belief, ideas, feelings, and behavior of a specific population about issues, activities, and information among others. It involves researchers or interviewers asking (usually) a large group of people questions about a particular topic or issue.

**For this survey,** efforts were made to standardize the utilization of the data collection tools and the administration of the survey as well as the recording of the survey responses. Interviewers were trained, sufficiently oriented, and monitored. Quality assurance procedures were likewise implemented to ensure the reliability and validity of the research results.

3. **GCG Enhanced Standard Methodology & Additional Guidelines in the Conduct of the CSS.** As required in the terms of reference of this project, PDI complied with the following:
  - a. **Standard Guidelines of GCG.** As required in GCG Memorandum Circular (MC) 2012- 07 or the Code of Corporate Governance, GOCC Governing Boards are required to:

- Ensure integrity and honesty in dealings with customers and operate a highly effective organization, focused on meeting customer objectives with the aim of providing services that give fair value and consistent quality, reliability, and safety in return for the price paid for the same.
  - Operate policies of continuous improvement of both processes and the skills of staff to take the best advantage of advances in all aspects of society in order to ensure that it continues to add value to its customer businesses.
- b. **GCG Guidebook for GOCCs.** To ensure GOCCs, such as DBPLC, are able to satisfy these requirements, the GCG made it mandatory for GOCCs to conduct an annual Customer Satisfaction Survey (CSS) as one of the performance indicators under the Performance Evaluation System (PES). Anchored on the principle of continuous improvement, an enhanced guideline for CSS was developed by the GCG and is being applied by GOCC starting in 2020.
- c. **Additional Guidelines in the Conduct of the CSS.** PDI likewise observed the Additional Guidelines released through an issued notice to GCG stakeholders, dated August 14, 2020, as a basis for designing and implementing the survey. The Guidebook prescribes the use of a specific quantitative data-gathering methodology for a GOCC depending on the customer type and size.

## B. Research Questions

The survey aimed to determine the level of satisfaction of DBPLC's customers and stakeholders. The results pointed out specific drivers of overall satisfaction and the service dimensions which needs improvement. The study specifically aimed to answer the following research questions:

1. What is the demographic profile of the 2022 DBPLC customer satisfaction survey respondents?
2. What is the level of satisfaction of client customers with the services provided by DBPLC?
3. What is the Overall Satisfaction of DBPLC's clients (in Percentage Top 2 Boxes, i.e., Very satisfied and Satisfied) and Mean Overall Satisfaction Rating?



4. What is the level of Satisfaction per Service Attribute of DBPLC's clients? (in Percentage Top 2 Boxes and Mean Attribute Rating)
5. What are the specific reasons or explanations for satisfaction/dissatisfaction ratings of clients which could help DBPLC improve its current products and services? (Mean Attribute Ratings and Thematic Analysis of Reasons for Rating given by the respondent + Suggestions for Improvement given by the respondent)
6. What are the true drivers/factors for the customer satisfaction/dissatisfaction scores, as a tool for improving the level of service of DBPLC? (Regression Analysis)

### C. Conceptual Framework

The CSS 2022 included the standard GCG-prescribed CSS attributes as well as items specific to DBPLC (e.g. **Leasing and Leased Facilities**).

**Figure 1. GCG-Prescribed Conceptual Framework of CSS Attributes**



### D. Target Respondents

Based on the new GCG standardized methodology for the conduct of customer satisfaction surveys instrument shall cover primary customers only. PDI engaged primary customers or those with direct economic transactions with DBPLC in the year 2022.

Among the client customers in the contact list endorsed by DBPLC, the survey respondents have satisfied at least one of the criteria below:

1. Are current/ongoing customers of the GOCC;
2. Has a current/active account with the GOCC; or
3. Had at least one transaction with the GOCC during the time of visit.
4. Should have availed of the services of the GOCC within the year being evaluated.

Aside from the actual survey respondents, PDI had engaged one (1) pre-test entry from the overall customer list. This pre-test entry was excluded from the actual analyzed data as prescribed by the GCG Guidebook on Customer Satisfaction Survey conduct.

Pre-test entry was conducted on May 30, 2023. Debriefing/Training was conducted on the same date. Data collection was conducted starting May 31, 2023 until June 14, 2023. Back-checking and spot-checking was then performed on June 16, 2023.

The telephone interview was conducted as prescribed in the Enhanced Standard Methodology for the Conduct of the Customer Satisfaction Survey, page 8 of 32, as follows:

1. Create a contact list.
2. Clean, segment, and group customers based on how data is to be analyzed.
3. Contact respondents for the interview.

In cases when the selected respondent did not meet the required criteria or was not willing to participate in the survey, the interviewer took note of the time of the first call and the time of the follow-up calls being missed or denied. The interviewers continued with the interval scheme in identifying the next customer, until the required customer sample is met. A respondent who did not pick up a call was contacted to a maximum of five (5) times; while, GCG only requires a maximum of three (2) attempts.

## **E. Sample and Sampling Technique**

DBPLC provided PDI with the list of customers with their up-to-date contact details. This list comprised the sample universe which formed the basis of the systematic

selection of the service consultant based on the criteria, sampling procedure, and other relevant clauses set forth in the DBPLC's Terms of Reference (TOR).

DBPLC submitted the list of customers/qualified respondents including names and contact information (i.e., email addresses, mobile or landline numbers) to PDI, prior to the conduct of the survey. The GCG Guidebook stipulates such to be submitted to the third-party research agency for data-gathering purposes.

The questionnaires were revised to include a tracking number and a respondent group code which facilitates a more specific feedback system without compromising the identity of the respondents.

## 1. Sample

The Guidebook for GOCCs Enhanced Standard Methodology provides that the estimated sample size shall be determined per customer type following the parameters for the conduct of the CSS and based on the customer list endorsed by DBPLC. The parameters are as follow:

- i. 500 for nationwide coverage - MOE of +/-4.3% at a 95% confidence level
- ii. 300 for area-specific coverage - MOE of +/-5.6% at 95% confidence level
- iii. 100 for customer type with a small universe or when the number of the total primary customers is not enough to reach at least a sample size of n=300 for the survey; MOE of +/-9.8% at 95% confidence level; The results should only be read at the total level. No further breakdowns can be made as the sub-segment reads will not be conclusive due to the very small sample size.
- iv. The total universe should be targeted as survey respondents for customer types with total primary customers of less than 100.
- v. At least n=100 should be targeted for each sub-segment (e.g. region, age, gender, etc.) for data to be analyzed if needed; MOE of +/-9.8% at a 95% confidence level.

The Guidebook for GOCCs Enhanced Standard Methodology requires that the total universe should be targeted as survey respondents for customer types with total primary customers of less than 100. PDI received from DBPLC a total of 71

Client contact list. A complete enumeration is thus warranted and was made to cover all 71 clients of DBPLC.

PDI tried to call all respondents in the endorsed contact list. The respondents who have not yet answered were five (5) more times. Despite these additional attempts, not all respondents participated in the survey. (Frequency, dates and time of call attempts were logged in the Call Status report.)

### Data Collection Turnout

**Table 1. Summary Table of DBPLC CSS 2022 Respondents**

Customer Type	Sample Size (based on GCG Guidebook)	Pretest	Actual Number of Respondents	Achievement Rate
DBPLC Clients	71	1	49	70%

Table 1 illustrates the summary of data collection turnout. A total of 49 out of 71 number of respondents was recorded with a 70% achievement rate. The remaining 27 clients composed of unresponsive numbers, invalid numbers, just ringing and declined calls. PDI then sought for the approval of DBPLC to proceed with back-checking despite incomplete enumeration of 71 clients. Back-checking was then conducted by June 16, 2023.

**Table 2. Call Status Summary of DBPLC CSS 2022 Respondents**

Status	Count of Final Call Status	Count of Successful Calls in Monitoring Sheet
Asked for a Call Back	2	N/A
Declined/Did not avail of any service/Disqualified	16	N/A
Email Only	0	N/A
Invalid/Incorrect Number/Not Ringing	1	N/A
Just Ringing	0	N/A
No Response after 5 Calls	2	N/A
Others	0	N/A
Successful/Participated in the Survey	49	49
Successful Pretest	1	1
Total	71	71

Table 2 shows the summary of call status of all clients in the contact list. 49 out of 71 were tagged as successful/participated in the survey and one (1) successful

pre-test. Among the clients in the contact list, 16 respondents declined to participate or did not avail of any service or disqualified from taking the survey. One (1) was tagged as either invalid/incorrect number/not ringing. Two (2) clients remained unresponsive after (5) attempted calls from the enumerators.

## 2. Sampling Methodology

The procedure for the systematic sampling technique for telephone interviews was conducted as prescribed in the Enhanced Standard Methodology for the Conduct of the Customer Satisfaction Survey. A complete enumeration of all 71 clients of DBPLC were contacted and invited to participate on the survey.

- a. Create a contact list and identify the population size
- b. Clean, segment, and group customers based on how data is to be analyzed
- c. Contact respondents for the interview

## F. Survey Instrument

The survey questionnaire prescribed and transmitted by GCG to DBPLC for **Business Organization Customers** was utilized in the CSS for 2022. The same tool was subjected to pre-test conduct. The survey made use of a structured questionnaire to ensure consistency all throughout the project and eliminate interviewer bias. The questionnaire was composed of four (4) sections.

### 1. Screener

- S1.** Are you or any of your close family/relatives working with DBPLC?
- S2.** Which of the following service/s did you avail from DBPLC in 2022? (This item allows multiple responses from a respondent.)
- S3.** How would you describe your role in your company when it comes to dealing with DBPLC?

### 2. Main Questionnaire

#### a. Transacting with DBPLC

- Q1.** How long have you been availing services from DBPLC?
- Q2.** Thinking about all your dealings/transactions with DBPLC last 2022, in what ways did you transact with them? (This item allows multiple responses from a respondent.)

**Q3.** Where do you most often get information about DBPLC and its services?

b. Overall Satisfaction

**Q4.** Overall, how satisfied or dissatisfied are you with the service provided by DBPLC? Please use this rating scale where 5 means very satisfied, 4 means satisfied, 3 means neither satisfied nor dissatisfied, 2 means dissatisfied and 1 means very dissatisfied. How would you rate DBPLC on the overall?

**Q5.** Why do you say that you are [RESPONSE in Q4] with DBPLC? What else? Any other reasons? (This item is an open-ended question on the driver or reasons for respondents' overall satisfaction rating.)

c. Execution of Service

**Q6.** Now, we will talk about the different aspects of DBPLC's services. Using this rating scale where 5 means strongly agree (SA), 4 means agree (A), 3 means neither agree nor disagree (Neither), 2 means disagree (D) and 1 means strongly disagree (SD), please rate how much you agree or disagree with the different aspect of services availed with DBPLC.

The following service dimensions were covered: Staff and Organization, Leasing, Leased Facilities, Information and Communication, Information and Communication (Website), Complaints Handling and Records Keeping and Facilities (DBPLC Offices).

**Q7.** What are your suggestions for the improvement of DBPLC's services? What else? Anything else? (This item is an open-ended question which is asked after the respondent has rated all of the specific service dimensions.)

3. Socio-Demographic Profile

Type of Ownership

Number of Employees

Asset Values

Position in the Organization

Years in the Organization

Decision-making Role in the Organization

#### 4. Rider Questions

Questions under the Main Questionnaire are fixed and may not be altered, modified, or deleted. As per GCG guidelines, DBPLC may only add service or product-specific questions, in the Execution of Service Section, without the need to secure prior authorization from the GCG.

A 5-point Likert scale was used for the overall satisfaction rating question that determines the level of satisfaction/dissatisfaction of the customers. The below-indicated labels were followed:

Very Satisfied	Satisfied	Neither Satisfied nor Dissatisfied	Dissatisfied	Very Dissatisfied
5	4	3	2	1

Meanwhile, the Rider Questions covered five-part items endorsed by DBPLC to PDI.

## G. Data Collection

PDI administered the survey through the telephone interview method. Subsequent to the pre-test conduct and prior to data collection, a training for the telephone interviewers was held to give an overview of the project, its design and objectives, train on sampling procedure and selection of respondents, brief on the questionnaire administration, practice skipping and routing of questions, and do mock interviews amongst participants to familiarize themselves with the questions and to test comprehension of given instructions. The training conduct was detailed in the submitted Training Report.

Responses were encoded by the interviewers in Microsoft 365 Forms integrated into PDI's digital ecosystem. Responses were captured by the said platform in real time. As a secure online survey platform, Microsoft 365 Forms ensures the data privacy and confidentiality of the survey responses since it reduces the risk of misuse of the data sets.

Further, PDI secured a comprehensive quality control measure to ensure the validity and reliability of the data collected. PDI likewise submitted a detailed quality control report to evidence the implementation of such measures. More so, PDI ensured that

data collection quality control procedures are implemented in accordance with the CSS Guidebook of the GCG.

Data gathering and encoding was monitored by the Field Manager and the Data Processing Manager assigned to the project. They also supervised data verification and validation.

Back-checking on the 30% of respondents was undertaken as a validation measure, i.e., to ensure that the survey interviews were actually conducted and completed and that all responses recorded by the interviewer were consistent and accurate. A total of 26 respondents were successfully contacted for back-checking (thus exceeding the minimum required by GCG). Details of the Back-Checking conduct and its results are detailed in the Back-Checking Conduct Report. The data from the completed survey questionnaires were uploaded to the SPSS program for data checking, processing, and analysis.

## H. Data Analyses

The analysis included descriptive statistics, thematic analysis, and analysis of variances. The Statistical Package for the Social Sciences (SPSS) was utilized for this study. Tests of significance were done at a 95% confidence level. To answer the research questions, PDI employed descriptive statistics and several cross-tabulations. Further, PDI particularly used the IBM-SPSS version 24 program for data processing and analysis. Statistical analysis and tools were finalized with DBPLC during the Inception Meeting.

Descriptive statistics were used for reporting demographic data. The responses were treated as intervals rather than ordinal information and therefore interpretable means. The ratings for overall satisfaction and component domains were determined through averaging of mean ratings. Mean ratings were categorized into the following 5 tiers:

- **Very Satisfied:** 4.21 – 5.00
- **Satisfied:** 3.41 – 4.20
- **Neither Satisfied nor Dissatisfied:** 2.61 – 3.40
- **Dissatisfied:** 1.81 – 2.60



- **Very Dissatisfied:** 1.00 – 1.80

“Not applicable” responses were treated as missing data so the mean ratings would not be affected by a zero value. Rating areas of concern in need of immediate action are those areas whose mean ratings are below or equal to 3.00.

PDI prepared data tabulation specifications or tab specs with approval from DBPLC, as required by the CSS Guidebook. The data processing involved descriptive statistics and several cross-tabulations, depending on the data requirements. The tab specs included the following details:

1. List of tables with table titles and base descriptions;
2. Segment to be read in the table banners/headers;
3. Stubs or list of responses;
4. Formatting of the Tables;
5. Filters/logic checks; and
6. Weights Computation (for disproportionate sampling).

To deepen the analysis of the survey results, PDI further utilized the frequency count and proportion of Likert scale ratings. This item analysis aimed to identify items where high and low ratings were obtained.

Derived Importance was determined by correlating the satisfaction levels of each attribute with the overall satisfaction rating. A regression analysis was also performed to determine the magnitude of the significance of a component domain to the overall satisfaction index.

Conclusions about the statistical significance of the results presented herein are based on a standard 95% confidence interval. This level of significance indicates that there is a 5% chance of a “false positive,” meaning that we are detecting a difference in the population that may not really exist. The independent sample t-test and one-way analysis of variance (ANOVA) were used to test for mean rating differences.

To further provide meaning to the verbal remarks or responses of the participants in justifying their satisfaction ratings, as well as their recommendations for the continued improvement of DBPLC’s services, qualitative procedures (using Thematic

Analysis) was employed. Analysis was undertaken by encoding the responses, then grouping the responses into common themes and further analyzing them to form domains. Frequency counts of categorized responses were likewise performed to determine common themes and domains.

## I. Quality Assurance Procedures

PDI implemented quality control procedures in data collection and processing detailed in this section to ensure that the data gathered from the outcome evaluation is of the highest quality possible. Specifically, PDI commenced the following:

1. Pre-Data Collection/Field Work
  - a. Pre-Test Conduct
  - b. Briefing/Training & Orientation for the Data Collection Team
2. During Data Collection/Field Work
  - c. Project Kick-Off
  - d. Clearing/Debriefing & Observation
  - e. **Supervision/Observation & Spot Checking** of at least 30% of the data gathered through the Online Survey Platform
  - f. **Back-checking** of at least 30% of the Engaged Respondents
  - g. Data Quality Control
  - h. **Data Encoding, Editing/Processing.** Monitoring and validating the correctness of the responses vis-à-vis each survey item in real-time was undertaken using this platform as well as Microsoft Excel. Data encoding, editing, and processing were done following these parameters:
    - i. **Transfer of Data.** The responses inputted by the telephone interviewers were transmitted or uploaded to the cloud server in real time. This allowed for the real-time monitoring of fieldwork progress, where data can be extracted at any time of the day for data quality checks.
    - ii. **Data Extraction.** Data was extracted daily and submitted to the data processing manager to check for the survey progress and to review the data and check for completeness and other issues affecting the quality of data. These extractions served as the

basis of the quality control team for spot-checking and quality control measures.

- iii. **Data Processing.** Once the data reached zero errors and after back-checking, data was prepared for table processing. The data table processing involved the statistics specified in this proposal.

## J. Report Writing and Presentation

The minimum requirements were included in the Final Report:

1. Data Gathering Methodology;
2. Percentage of Satisfied Customers using Top 2 Box (Very Satisfied and Satisfied);
3. Averaging the overall satisfaction rating;
4. Comparison of Current Ratings versus Previous Year Ratings;
5. Crosstabs or reasons for overall satisfaction rating against the type of raters (positive and negative) to determine the top reasons for satisfaction and top reasons for dissatisfaction;
6. Deriving Importance (Correlation or Modified Kruskal Analysis);
7. Plotting in Scatter Diagram:

To determine where attributes fell under the derived importance score per attribute (coefficient percentage of each variable) can be plotted against the satisfaction score per attribute (either mean rating or percentage giving it a high rating) in a scatter diagram. The scatter diagram was be divided/sectioned by getting and crossing the mean scores of each of the axis. There were four boxes in this scatter diagram, where attributes were plotted:

- Important and high rated: CORE STRENGTHS to maintain and communicate
- Important but low rated: CRITICAL GAPS to focus on for improvement
- Not important but high rated: SECONDARY ATTRIBUTES to maintain and support
- Not important and low rated: LOW IMPACT ATTRIBUTES to monitor

To deepen the analysis of the survey results, PDI further utilized the following quantitative and qualitative data analyses method:

1. Frequency count and proportion of Likert scale ratings: This item analysis aims to identify items where high and low ratings were obtained.
2. Thematic Analysis: This methodological review of qualitative responses aims to further elucidate customer perception of service quality.

### III. DBPLC 2022 CUSTOMER SATISFACTION SURVEY RESULTS

#### A. Profile of Respondents and Services Regularly Availed

A total of 49 respondents participated in the main CSS.

##### 1. Socio-Demographic Profile

This section shall illustrate the demographic profile of the business organization customer respondents.

Almost half (42.90%) are classified under micro/small. This is followed by 36.70% falling under the enterprise category. Additionally, 12.20% are considered medium in terms of headcount. The remaining 8.20% refused to disclose or did not know the answer.

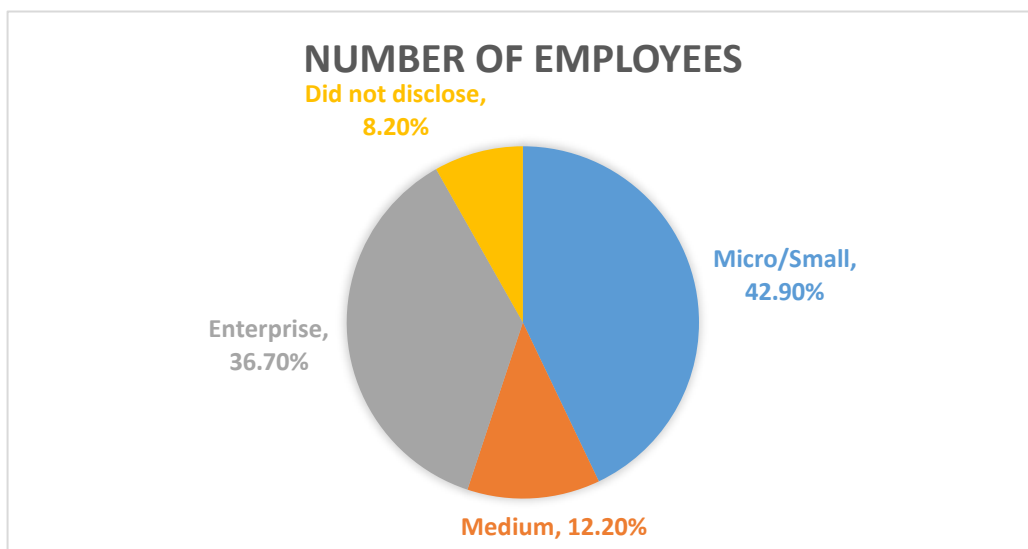
**Table 3: Frequency Distribution Table of Respondents by No. of Employees**

No. of Employees	Frequency	Percentage
1 to 99 (Micro/Small)	21	42.90%
100 to 199 (Medium)	6	12.20%
200 and Up (Enterprise)	18	36.70%
Respondent refused to disclose/does not know the answer	4	8.20%
Total	49	100.00%

Baseline = 49

This distribution is shown below.

**Figure 2: Distribution of Respondents by Number of Employees**



As shown in the table below, all of the business respondents are domestically-owned business organizations.

**Table 4: Frequency Distribution Table of Respondents by Type of Ownership**

Type of Ownership	Frequency	Percent
Domestic	49	100.00%
Foreign	0	0.00%
Total	49	100.00%

Baseline = 49

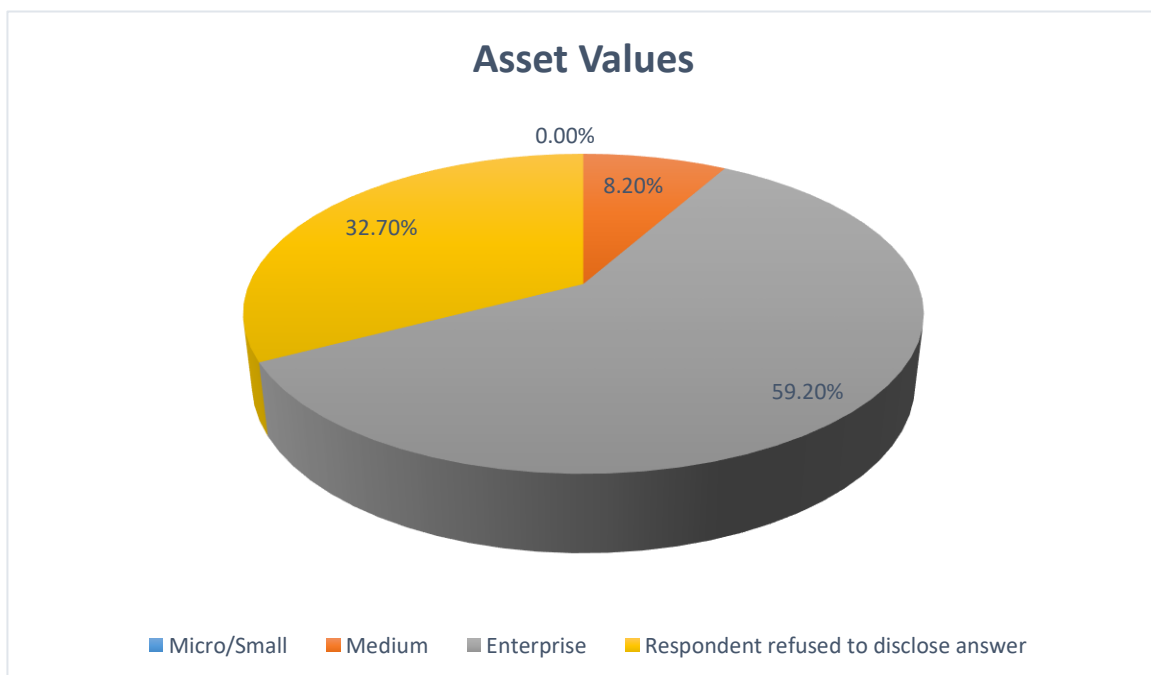
In terms of asset values, more than half (59.20%) fall under enterprise category. 8.20% are under medium organizations. 32.70% did not or could not disclose their answer.

**Table 5: Frequency Distribution Table of Respondents by Asset Values**

Asset Values	Frequency	Percent
Micro/Small (Php15,000,000 or less)	0	0.00%
Medium (Php15,000,001 - Php100,000,000)	4	8.20%
Enterprise (Php100,000,001 and above)	29	59.20%
Respondent refused to disclose/does not know the answer	16	32.70%
Total	49	100.00%

The distribution is shown below.

**Figure 3: Distribution of Respondents by Asset Values**



In terms of position level of respondents representing their organization, most (30.60%) were owners or heads. This is followed by 28.60% who are managers,

keepers or supervisors. 20.40% were operations staff. Therefore, respondents are in a position to evaluate the quality of services rendered by DBPLC.

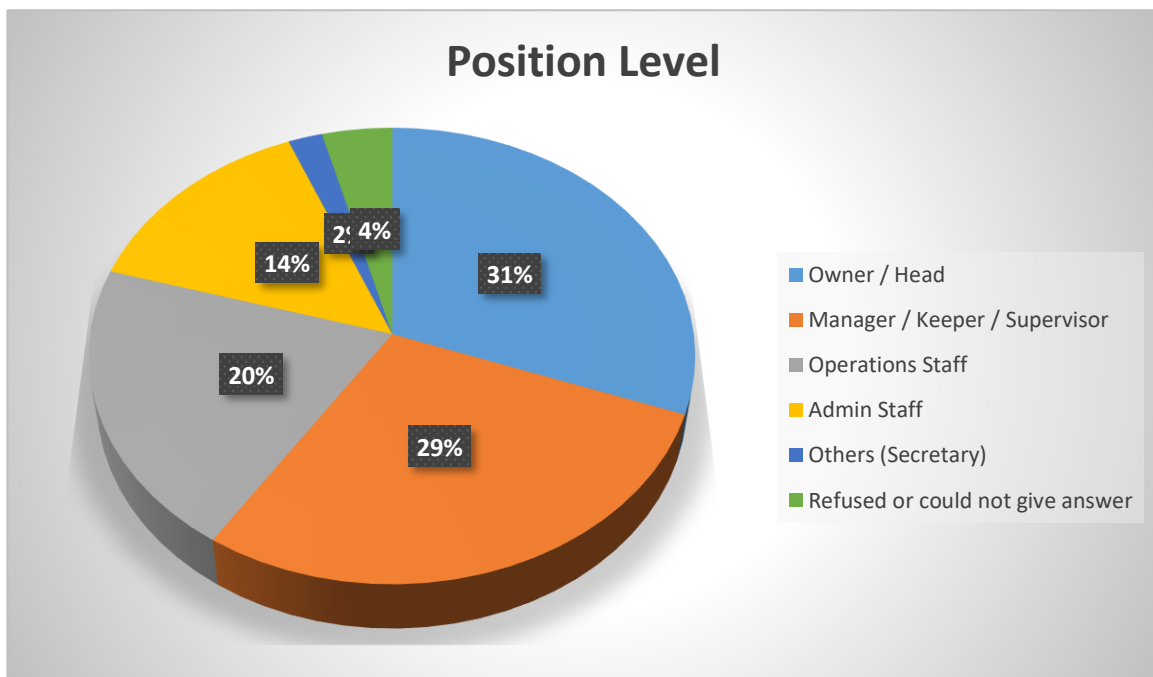
**Table 6: Frequency Distribution Table of Respondents by Position Level**

Position Level	Frequency	Percent
Owner/Head of the office or association	15	30.60%
Manage/Keeper/Supervisor	14	28.60%
Operations Staff	10	20.40%
Admin Staff	7	14.30%
Others (Secretary)	1	2.00%
Respondent refused to disclose/does not know the answer	2	4.10%
Total	49	100.00%

**Baseline = 9**

The distribution is demonstrated below.

**Figure 4: Frequency Distribution Table of Respondents by Position Level**



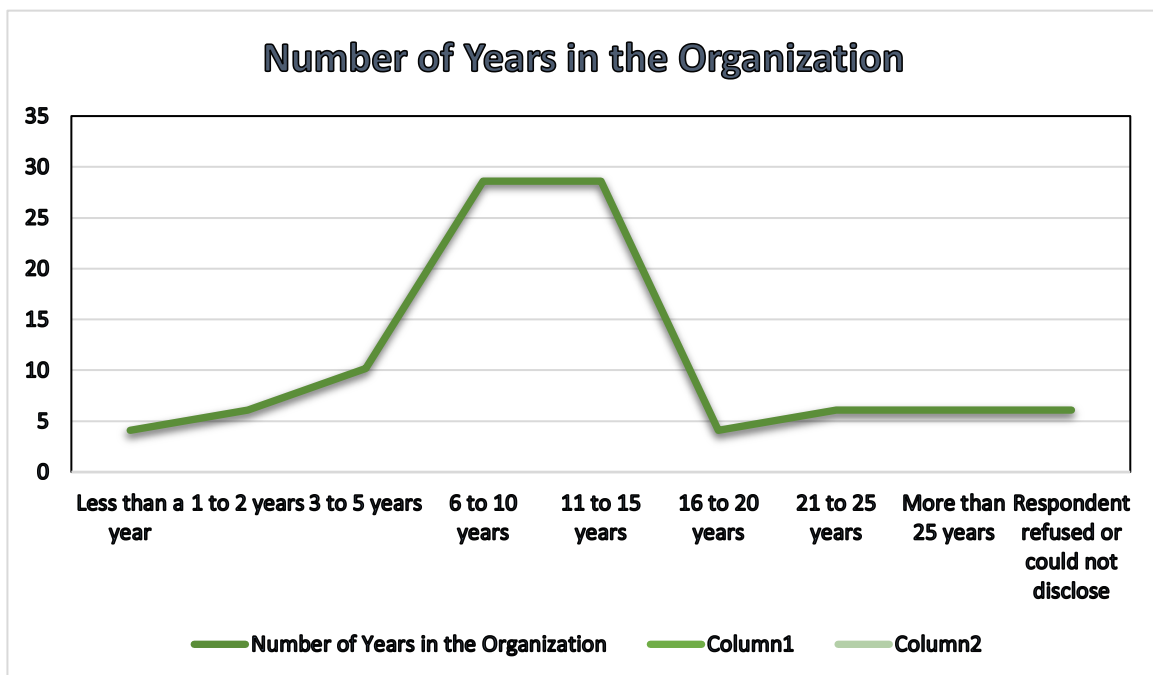
In terms of tenure in the organization, a significant number of the respondents are already tenured in their companies. 28.60% have been employed in the organization for 6 to 10 years while another 28.60% for 11 to 15 years old. On the other hand, 10.20% have been employed in the organization for 3 to 5 years.

**Table 7: Frequency Distribution Table of Respondents by Number of Years in the Organization**

No. of Years in the Organization	Frequency	Percent
Less than a year	2	4.10%
1 - 2 years	3	6.10%
3 - 5 years	5	10.20%
6 - 10 years	14	28.60%
11 - 15 years	14	28.60%
16 - 20 years	2	4.10%
21 - 25 years	3	6.10%
More than 25 years	3	6.10%
Respondent refused to disclose/does not know the answer	3	6.10%
Total	49	100.00%

See the distribution below.

**Figure 5: Distribution of Respondents by Number of Years in the Organization**



In terms of decision-making, on the other hand, majority or 83.70% share decision-making with someone else in the organization. Thus, majority of the respondents have a say on transactions with DBPLC.

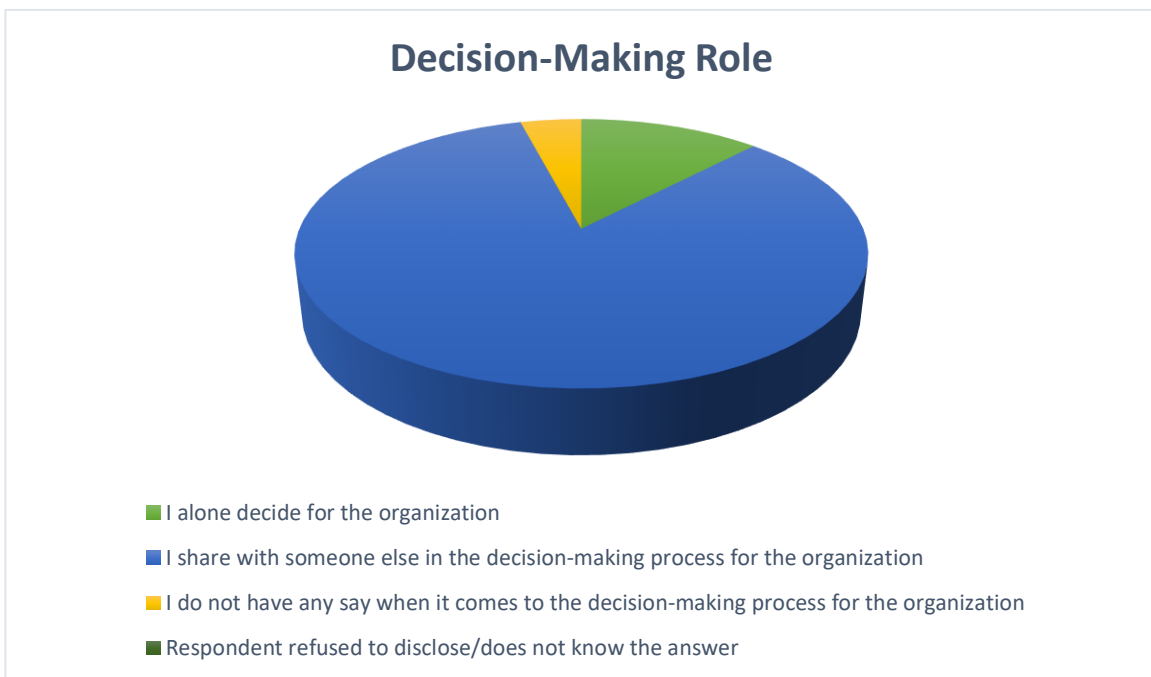


**Table 8: Frequency Distribution Table of Respondents by Decision Making Role in the Organization**

Position	Frequency	Percent
I alone decide for the organization	6	12.20%
I share with someone else in the decision-making process for the organization	41	83.70%
I do not have any say when it comes to the decision-making process for the organization	2	4.10%
Respondent refused to disclose/does not know the answer	0	0.00%
Total	49	100.00%

This same representation is shown in Figure 6.

**Figure 6: Distribution of Respondents in Terms of Decision-Making Role**



In terms of services availed, more than half (67.30%) availed of finance lease. This is followed by amortization term loan which was availed of by 28.60% of the respondents.

**Table 9: Frequency Distribution Table of Respondents by Services Availed/Regularly Availed From DBPLC**

Services Availed	Frequency	Percent
Finance Lease	33	67.30%
Amortization Term Loan	14	28.60%
Receivable Discounting	3	6.10%
Others	4	8.00%
Did not avail of the services of DBPLC in 2022	0	0.00%

Baseline = 49

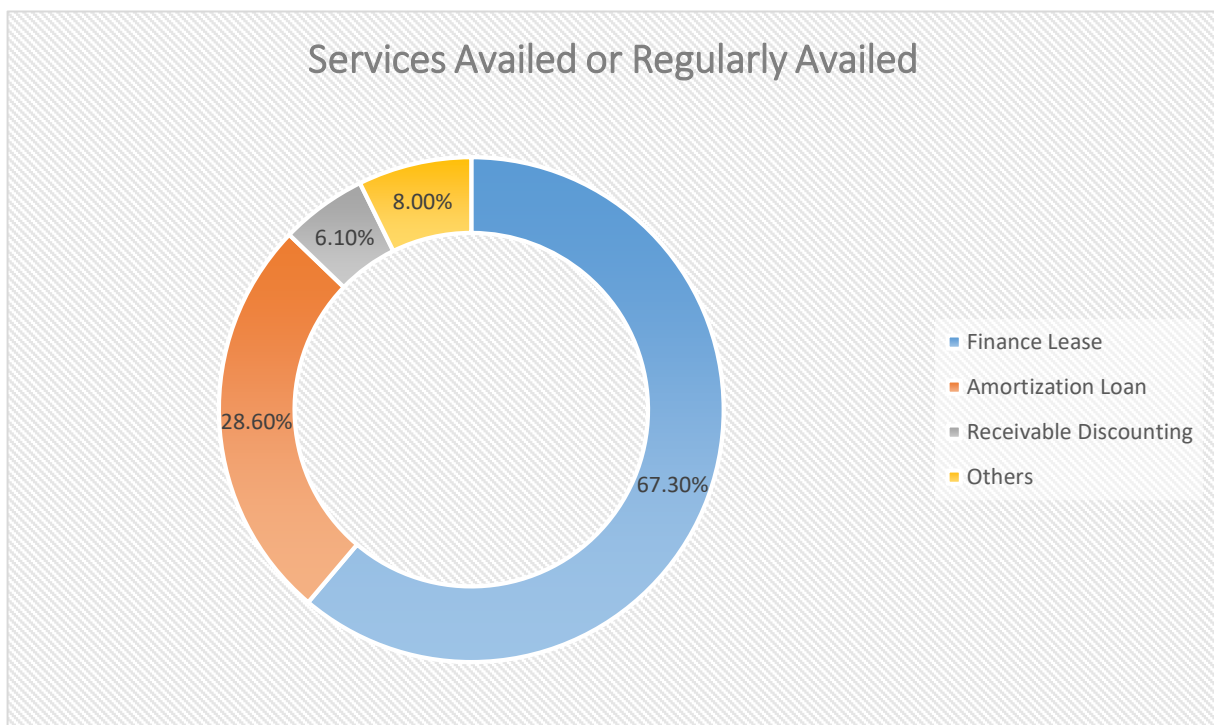
Among the four (4) who indicated that they avail of other services aside from the provided choices, three (3) avail of mortgage while one (1) avail of leasing facilities of equipment.

**Table 9a: Other Services Availed**

Services Availed	Frequency	Percent
Leasing facilities of equipment (status quo);	1	25.00%
Mortgage	3	75.00%
Total	4	100.00%

The distribution is illustrated below.

**Figure 7: Distribution of Respondents by Services Availed/Regularly Availed From DBPLC**



When it comes to role in the company, majority (73.50%) are primary persons in-charge of dealing with DBPLC. Thus, most respondents have sufficient exposure which will enable them to rate DBPLC objectively.

**Table 10: Role in the Company when it comes to Dealing with DBPLC**

Role in the company	Frequency	Percent
I am the owner/primary decision-maker in the company.	13	26.50%
I am the primary person in-charge of dealing/transacting with DBPLC.	36	73.50%
I do not have any say or involvement when it comes to dealing/transacting with DBPLC	0	0.00%
Total	49	100.00%

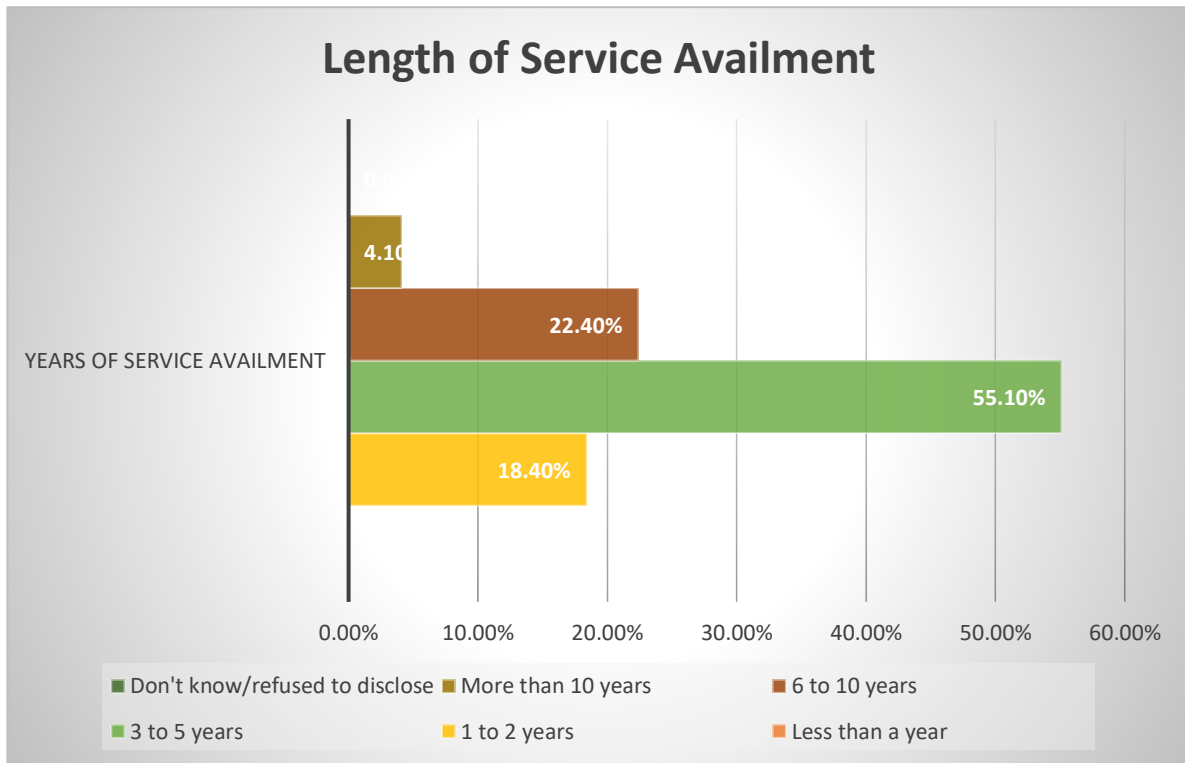
Companies being represented by the respondents have been availing of services from DBPLC for a significant period of time. A little more than half (55.10%) have been clients of DBPLC for a period of 3 to 5 years. Service availment of 22.40% is within the period of 6 to 10 years.

**Table 11: Frequency Distribution Table of Respondents by Years Availing Services from DBPLC**

No. of Years	Frequency	Percent
Less than a year	0	0.00%
1 - 2 years	9	18.40%
3 - 5 years	27	55.10%
6 - 10 years	11	22.40%
More than 10 years	2	4.10%
Don't know/Refused to disclose answer	0	0.00%
Total	49	100.00%

This distribution is illustrated in Figure 8.

**Figure 8: Distribution of Respondents by Years Availing Services from DBPLC**



Client respondents seem to prefer direct modes of transacting with DBPLC. In fact, 65.30% prefer phone call while more than half (55.10%) visit the office. This points to the need for DBPLC to enhance these means of transacting e.g. training personnel on responding to phone calls, setting policies/accountability when it comes to answering calls, enhancing the process of transacting in the office, among many others.

Additionally, a little more than half (51.00%) transact through email. This points out the need to sustain a level of responsiveness to emails from clients.

**Table 12: Frequency Distribution of Respondents by Ways of Transacting with DBPLC**

Responses	Frequency	Percent
Office visit	27	55.10%
Phone call	32	65.30%
Mail delivery	16	32.70%
Send text/SMS message	11	22.40%
Visit website	1	2.00%
Send email	25	51.00%
Chat using apps (e.g. Viber, WhatsApp, Line, Facebook messenger, Skype, etc.)	7	14.30%

Responses	Frequency	Percent
Connected to their social media accounts (e.g. Facebook, Twitter, LinkedIn, Instagram, etc.)	0	0.00%
Others	2	4.00%

Baseline = 49

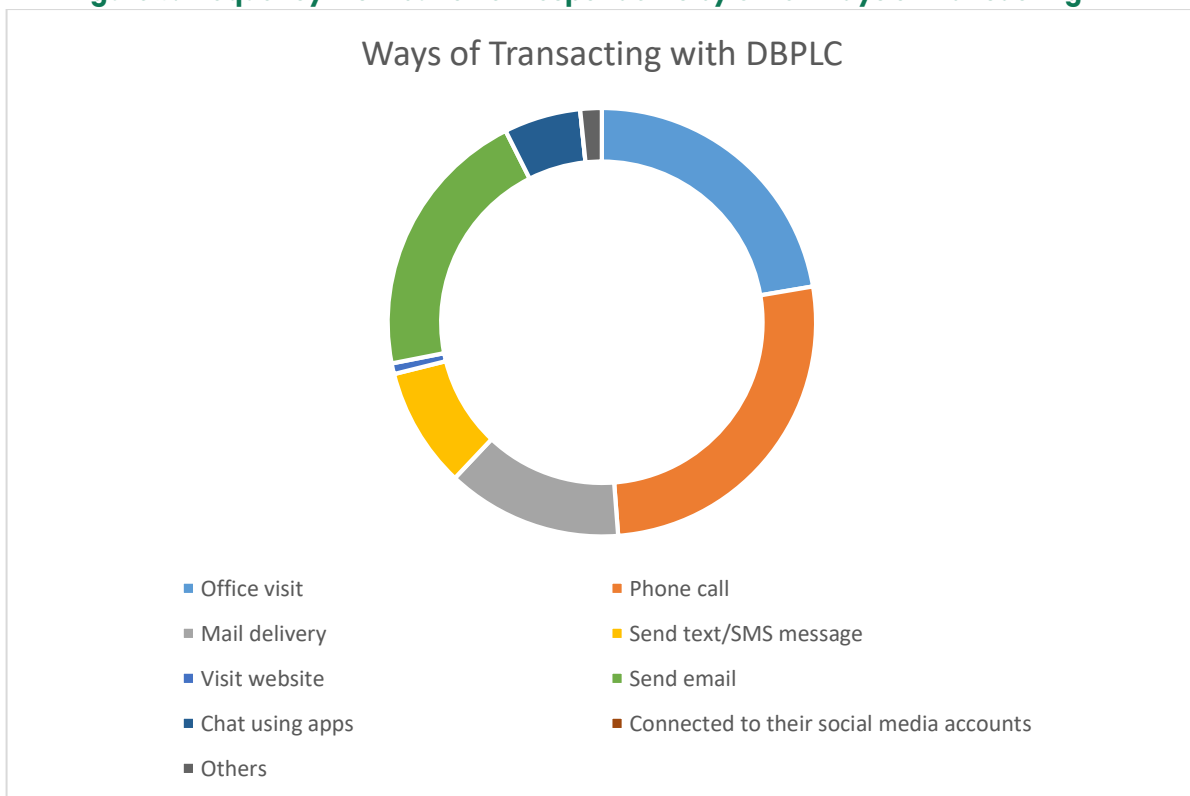
**Table 12a: Frequency Distribution of Respondents by Other Ways of Transacting with DBPLC**

Responses	Frequency	Percentage
Check	1	50.00%
Meeting outside the office	1	50.00%
Total	2	100.00%

Baseline = 2

The distribution is shown below.

**Figure 9: Frequency Distribution of Respondents by Other Ways of Transacting with DBPLC**



As seen in Table 13, client respondents seem to prefer direct modes of getting information about DBPLC and its services. Almost half (42.90%) cite phone/hotline as the platform used in getting information about DBPLC and its services. This is followed by 18.40% who chose information desk. This data points to the need to ensure that

information provided through phone/hotline and information desk are helpful and accurate.

**Table 13: Frequency Distribution Table of Respondents by Platform Used in Getting Information about DBPLC and its Services**

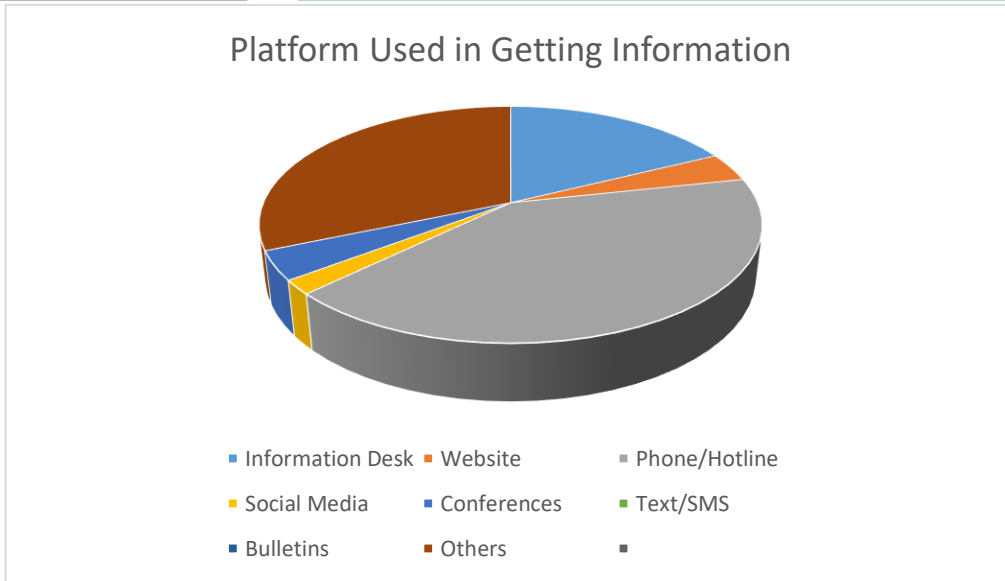
Response	Frequency	Percentage
Information Desk	9	18.40%
Website	2	4.10%
Phone/Hotline	21	42.90%
Social Media	1	2.00%
Conferences	2	4.10%
Text/SMS	0	0.00%
Bulletins	0	0.00%
Others	16	32.70%

Baseline = 49

**Table 13a: Other Platforms Used**

Response	Frequency	Percentage
Referral	5	31.30%
Account officer	2	12.50%
Branch	1	6.30%
Central Office	1	6.30%
Emails	1	6.30%
Invitation	1	6.30%
Personal	1	6.30%
President	1	6.30%
Promo, events	1	6.30%
Viber	1	6.30%
Visiting Office	1	6.30%
Total	16	100.00%

**Figure 10: Platform Used in Getting Information about DBPLC and its Services**



## B. Overall Satisfaction and Top 2 Boxes

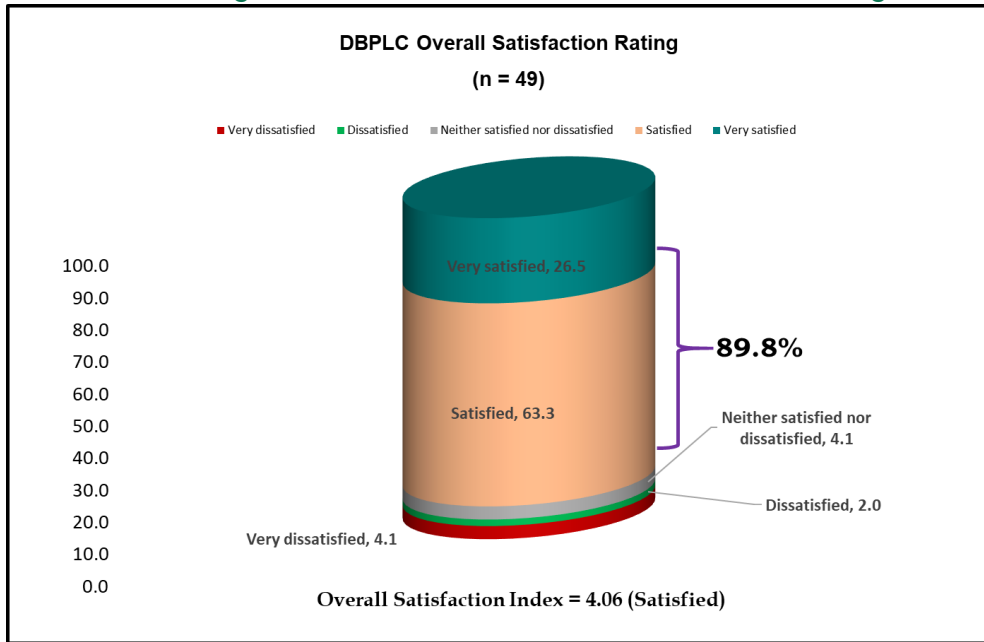
This section discusses the respondents' answers to the second part of the questionnaire which requires them to provide a rating on their overall satisfaction in response to the question: **“Overall, how satisfied or dissatisfied are you with the service provided by DBPLC? How would you rate DBPLC overall?”**. Focus is given to those who gave DBPLC the rating of “5 or very satisfied” and those who gave “4 or satisfied” on this item.

89.80% of the respondents gave a positive rating to DBPLC. This was derived by combining the percentage of respondents who indicated that they were “very satisfied” at 26.50% and those who expressed that they were “satisfied” at 63.30%. The specific breakdown is shown in Table 14.

It is worth noting that 4.10% of the respondents gave a “very dissatisfied” rating while 2.00% were “dissatisfied”. The remaining 4.10% were “neither satisfied nor dissatisfied”.

Overall, in terms of the mean satisfaction ratings, DBPLC got an average of 4.06 which translates to a satisfactory level of customer satisfaction.

**Figure 11: DBPLC CSS 2022 Overall Satisfaction Rating**



**Legend:** Very Satisfied - 4.21 to 5.00, Satisfied - 3.41 to 4.20, Neither Satisfied nor Dissatisfied - 2.61 to 3.40, Dissatisfied - 1.81 to 2.60 and Very Dissatisfied -1.00 to 1.80

The specific ratings are tabulated below.

**Table 14: Frequency Distribution of Respondents by DBPLC CSS 2022 Overall Satisfaction Rating**

Response	Frequency	Percent
Very Satisfied	13	26.50%
Satisfied	31	63.30%
Neither satisfied nor dissatisfied	2	4.10%
Dissatisfied	1	2.00%
Very Dissatisfied	2	4.10%
Total	49	100.00%

### C. Satisfaction Index by Attributes

This section features the ratings garnered in each of the items used to rate DBPLC’s service dimensions. This will allow identification of specific items which received low ratings and thus needs to be prioritized in the organization’s plans for improvements.

Among the service dimensions used to measure client satisfaction, Complaints Handling and Records Keeping received the lowest mean rating (4.17). It is noticeable that only this dimension received a rating translating to “satisfied”. In terms of positive ratings, the same dimension also received the lowest percentage



at 82.20%. Second lowest is the dimension on Facilities which received a mean rating of 4.25 with 88.10% positive raters,

**Table 15: DBPLC Satisfaction Index by Attributes Rating and Top 2 Boxes**

DBPLC Attributes Rating	Mean Ratings	Interpretation	Top 2 Boxes
Staff	4.33	Very Satisfied	91.80%
Leasing	4.28	Very Satisfied	91.20%
Leased Facilities	4.38	Very Satisfied	94.60%
Information and Communication	4.35	Very Satisfied	91.80%
Information and Communication (Website)	4.34	Very Satisfied	91.80%
Complaints Handling and Records Keeping	4.17	Satisfied	82.20%
Facilities	4.25	Very Satisfied	88.10%
Attributes Overall Weighted Average	4.30	Very Satisfied	90.20%

## 1. Staff and Organization

The dimension for staff and organization received the third highest mean rating of 4.33. In terms of positive ratings, this same dimension is second to the highest (91.80%).

All items under staff and organization received a strongly agree rating from the respondents. It is worth noting that the following items obtained the lowest percentage of positive raters: is easy to contact, demonstrates willingness to assist customers and delivers services within prescribed timeframe.

**Table 16: Staff and Organization Attributes Rating**

Staff and Organization	Mean Rating	Interpretation	Top 2 Box
treats customers with respect	4.41	Strongly Agree	93.90%
strictly and fairly implements the policies, rules and regulations (e.g., no discrimination, no "palakasan" system)	4.43	Strongly Agree	95.90%
are knowledgeable and competent or skilled in delivering the needed services	4.33	Strongly Agree	91.80%
provides clear and sufficient information (i.e., solutions to problems, answers to inquiries, and information on products and services)	4.33	Strongly Agree	91.80%
addresses queries/concerns in a prompt manner	4.31	Strongly Agree	91.80%
demonstrates willingness to assist customers	4.29	Strongly Agree	87.80%
is easy to contact	4.22	Strongly Agree	83.70%
delivers services within prescribed timeframe	4.22	Strongly Agree	89.80%
appears neat, well-dressed, and professional	4.49	Strongly Agree	98.00%
conveys trust and confidence	4.33	Strongly Agree	93.90%

Staff and Organization	Mean Rating	Interpretation	Top Box
The number of staff/service providers are adequate	4.31	Strongly Agree	91.70%
Weighted Average	4.33	Very Satisfied	91.80%

The frequency distribution tables for the staff and organization service dimension can be found below.

**Table 16a: treats customers with respect.**

Response	Frequency	Percentage
Strongly Agree	26	53.10%
Agree	20	40.80%
Neither agree nor disagree	1	2.00%
Disagree	1	2.00%
Strongly Disagree	1	2.00%
Total	49	100.00%

**Table 16b: strictly and fairly implements the policies, rules and regulations (e.g. no discrimination, no "palakasan" system).**

Response	Frequency	Percentage
Strongly Agree	26	53.10%
Agree	21	42.90%
Neither agree nor disagree	1	2.00%
Disagree	0	0.00%
Strongly Disagree	1	2.00%
Total	49	100.00%

**Table 16c: are knowledgeable and competent or skilled in delivering the needed services**

Response	Frequency	Percentage
Strongly Agree	24	49.00%
Agree	21	42.90%
Neither agree nor disagree	1	2.00%
Disagree	2	4.10%
Strongly Disagree	1	2.00%
Total	49	100.00%

**Table 16d: provides clear and sufficient information (i.e., solutions to problems, answers to inquiries, and information on products and services)**

Response	Frequency	Percentage
Strongly Agree	24	49.00%
Agree	21	42.90%
Neither agree nor disagree	1	2.00%
Disagree	2	4.10%
Strongly Disagree	1	2.00%

Response	Frequency	Percentage
Total	49	100.00%

**Table 16e: addresses queries/concerns in a prompt**

Response	Frequency	Percentage
Strongly Agree	23	46.90%
Agree	22	44.90%
Neither agree nor disagree	1	2.00%
Disagree	2	4.10%
Strongly Disagree	1	2.00%
Total	49	100.00%

**Table 16f: demonstrates willingness to assist customers**

Response	Frequency	Percentage
Strongly Agree	25	51.00%
Agree	18	36.70%
Neither agree nor disagree	2	4.10%
Disagree	3	6.10%
Strongly Disagree	1	2.00%
Total	49	100.00%

**Table 16g: is easy to contact**

Response	Frequency	Percentage
Strongly Agree	23	46.90%
Agree	18	36.70%
Neither agree nor disagree	5	10.20%
Disagree	2	4.10%
Strongly Disagree	1	2.00%
Total	49	100.0

**Table 16h: delivers services within prescribed timeframe.**

Response	Frequency	Percentage
Strongly Agree	20	40.80%
Agree	24	49.00%
Neither agree nor disagree	2	4.10%
Disagree	2	4.10%
Strongly Disagree	1	2.00%
Total	49	100.00%

**Table 16i: appears neat, well-dressed, and professional**

Response	Frequency	Percentage
Strongly Agree	27	55.10%
Agree	21	42.90%
Neither agree nor disagree	0	0.00%
Disagree	0	0.00%
Strongly Disagree	1	2.00%
Total	49	100.00%

**Table 16j: conveys trust and confidence**

Response	Frequency	Percentage
Strongly Agree	22	44.90%
Agree	24	49.00%
Neither agree nor disagree	1	2.00%
Disagree	1	2.00%
Strongly Disagree	1	2.00%
Total	49	100.00%

**Table 16k: The number of staff/service providers are adequate**

Response	Frequency	Percentage
Strongly Agree	21	42.90%
Agree	23	46.90%
Neither agree nor disagree	3	6.10%
Disagree	0	0.00%
Strongly Disagree	1	2.00%
Not applicable	1	2.00%
Total	49	100.00%

## 2. Leasing

Among the various service dimensions, leasing as an attribute obtained the third to the lowest mean rating (4.28) and percentage of positive raters (91.20%). Among items falling under leasing, lowest mean rating was obtained for the ease of the lease application process (4.08) receiving 87.50% ratings in the top 2 boxes. In terms of positive raters, lowest percentage (85.70%) goes to the reasonableness of lease rates.

**Table 17: Leasing Attributes Rating**

Leasing	Mean Rating	Interpretation	Top 2 Box
Requirements are properly disseminated	4.33	Strongly Agree	93.90%
Process for applying for lease is simple and easy	4.08	Agree	87.50%
Documentary requirements are reasonable	4.29	Strongly Agree	87.50%
Contracts are awarded through a transparent process	4.33	Strongly Agree	93.90%
Lease applications are processed/completed within a reasonable amount of time	4.27	Strongly Agree	89.80%
Lease terms and conditions (e.g., payment terms, penalties) are clear and reasonable	4.31	Strongly Agree	89.80%
Lease rates are reasonable	4.18	Agree	85.70%
Documents issued are free from defects or typographical errors	4.35	Strongly Agree	95.80%
Payments are easy to make	4.29	Strongly Agree	91.80%

Leasing	Mean Rating	Interpretation	Top Box	2
Client information is kept confidential	4.41	Strongly Agree	95.90%	
Weighted Average	4.28	Very Satisfied	91.20%	

Specific ratings given by respondents are tabulated below.

**Table 17a: Requirements are properly disseminated**

Response	Frequency	Percentage
Strongly Agree	22	44.90%
Agree	24	49.00%
Neither agree nor disagree	1	2.00%
Disagree	1	2.00%
Strongly Disagree	1	2.00%
Total	49	100.00%

**Table 17b: Process for applying for lease is simple and easy**

Response	Frequency	Percentage
Strongly Agree	13	26.50%
Agree	29	59.20%
Neither agree nor disagree	4	8.20%
Disagree	1	2.00%
Strongly Disagree	1	2.00%
Not Applicable	1	2.00%
Total	49	100.00%

**Table 17c: Documentary requirements are reasonable**

Response	Frequency	Percentage
Strongly Agree	22	44.90%
Agree	20	40.80%
Neither agree nor disagree	5	10.20%
Disagree	0	0.00%
Strongly Disagree	1	2.00%
Not Applicable	1	2.00%
Total	49	100.00%

**Table 17d: Contracts are awarded through a transparent process**

Response	Frequency	Percentage
Strongly Agree	22	44.90%
Agree	24	49.00%
Neither agree nor disagree	1	2.00%
Disagree	1	2.00%
Strongly Disagree	1	2.00%
Total	49	100.00%

**Table 17e: Lease applications are processed/completed within a reasonable amount of time**

Response	Frequency	Percentage
Strongly Agree	21	42.90%
Agree	23	46.90%
Neither agree nor disagree	3	6.10%
Disagree	1	2.00%
Strongly Disagree	1	2.00%
Total	49	100.00%

**Table 17f: Lease terms and conditions (e.g., payment terms, penalties) are clear and reasonable**

Response	Frequency	Percentage
Strongly Agree	24	49.00%
Agree	20	40.80%
Neither agree nor disagree	2	4.10%
Disagree	2	4.10%
Strongly Disagree	1	2.00%
Total	49	100.00%

**Table 17g: Lease rates are reasonable**

Response	Frequency	Percentage
Strongly Agree	20	40.80%
Agree	22	44.90%
Neither agree nor disagree	4	8.20%
Disagree	2	4.10%
Strongly Disagree	1	2.00%
Total	49	100.00%

**Table 17h: Documents issued are free from defects or typographical errors**

Response	Frequency	Percentage
Strongly Agree	22	44.90%
Agree	24	49.00%
Neither agree nor disagree	2	4.10%
Disagree	0	0.00%
Strongly Disagree	0	0.00%
Not Applicable	1	2.00%
Total	49	100.00%

**Table 17i: Payments are easy to make**

Response	Frequency	Percentage
Strongly Agree	21	42.90%
Agree	24	49.00%
Neither agree nor disagree	2	4.10%
Disagree	1	2.00%
Strongly Disagree	1	2.00%
Total	49	100.00%

**Table 17j: Client information is kept confidential**

Response	Frequency	Percentage
Strongly Agree	24	49.00%
Agree	23	46.90%
Neither agree nor disagree	1	2.00%
Disagree	0	0.00%
Strongly Disagree	1	2.00%
Total	49	100.00%

### 3. Leased Facilities

Leased facilities as a service dimension received the highest mean rating (4.38) and percentage of ratings in the top two boxes (94.60%).

**Table 18: Leased Facilities Attributes Rating**

Leased Facilities	Mean Rating	Interpretation	Top 2 Box
Leased premises are clean and well- maintained	4.37	Strongly Agree	93.50%
Leased premises are safe and secure (e.g., security measures in place)	4.39	Strongly Agree	95.70%
Weighted Average	4.38	Very Satisfied	94.60%

The frequency of ratings given for the items falling under leased facilities can be found below.

**Table 18a: Leased premises are clean and well-maintained**

Response	Frequency	Percentage
Strongly Agree	22	44.90%
Agree	21	42.90%
Neither agree nor disagree	2	4.10%
Disagree	0	0.00%
Strongly Disagree	1	2.00%
Not Applicable	3	6.10%
Total	49	100.00%

**Table 18b: Leased premises are safe and secure (e.g., security measures in place)**

Response	Frequency	Percentage
Strongly Agree	22	44.90%
Agree	22	44.90%
Neither agree nor disagree	1	2.00%
Disagree	0	0.00%
Strongly Disagree	1	2.00%
Not Applicable	3	6.10%
Total	49	100.00%

#### 4. Information and Communication

Information and Communication received the second to the highest mean rating (4.35) and percentage of positive raters (91.80%).

**Table 19: Information and Communication Attributes Rating**

Information and Communication	Mean Rating	Interpretation	Top Box
Easy to obtain	4.31	Strongly Agree	89.80%
Clear and relevant	4.39	Strongly Agree	93.90%
Weighted Average	4.35	Very Satisfied	91.80%

The distribution of ratings can be found below.

**Table 19a: Easy to obtain.**

Response	Frequency	Percentage
Strongly Agree	23	46.90%
Agree	21	42.90%
Neither agree nor disagree	3	6.10%
Disagree	1	2.00%
Strongly Disagree	1	2.00%
Total	49	100.00%

**Table 19: Clear and relevant.**

Response	Frequency	Percentage
Strongly Agree	24	49.00%
Agree	22	44.90%
Neither agree nor disagree	2	4.10%
Disagree	0	0.00%
Strongly Disagree	1	2.00%
Total	49	100.00%



## 5. Information and Communication (Website)

Information and communication (website) obtained only a point lower than information and communication at a mean rating of 4.34. Percentage of ratings in the top two boxes is also 91.80%

**Table 20: Information and Communication (Website) Attributes Rating**

Information and Communication (Website)	Mean Rating	Interpretation	Top 2 Box
Is available and accessible (e.g., no downtime, loads easily)	4.29	Strongly Agree	82.40%
is user-friendly and easy to navigate	4.35	Strongly Agree	94.10%
contains up-to-date information	4.35	Strongly Agree	94.10%
is useful and reliable when doing desired transaction	4.29	Strongly Agree	94.10%
is secured	4.41	Strongly Agree	94.10%
Weighted Average	4.34	Very Satisfied	91.80%

Details of the ratings per item are tabulated below.

**Table 20a: is accessible (e.g., no downtime, loads easily).**

Response	Frequency	Percentage
Strongly Agree	8	16.30%
Agree	6	12.20%
Neither agree nor disagree	3	6.10%
Disagree	0	0.00%
Strongly Disagree	0	0.00%
Not Applicable	32	65.30%
Total	49	100.00%

**Table 20b: is user friendly and easy to navigate**

Response	Frequency	Percentage
Strongly Agree	7	14.30%
Agree	9	18.40%
Neither agree nor disagree	1	2.00%
Disagree	0	0.00%
Strongly Disagree	0	0.00%
Not Applicable	32	65.30%
Total	49	100.00%

**Table 20c: Contains the information needed.**

Response	Frequency	Percentage
Strongly Agree	7	14.30%
Agree	9	18.40%
Neither agree nor disagree	1	2.00%
Disagree	0	0.00%
Strongly Disagree	0	0.00%
Not Applicable	32	65.30%
Total	49	100.00%

**Table 20d: is useful and reliable when doing desired transaction.**

Response	Frequency	Percentage
Strongly Agree	6	12.20%
Agree	10	20.40%
Neither agree nor disagree	1	2.00%
Disagree	0	0.00%
Strongly Disagree	0	0.00%
Not Applicable	32	65.30%
Total	49	100.00%

**Table 20e: is secured**

Response	Frequency	Percentage
Strongly Agree	8	16.30%
Agree	8	16.30%
Neither agree nor disagree	1	2.00%
Disagree	0	0.00%
Strongly Disagree	0	0.00%
Not Applicable	32	65.30%
Total	49	100.00%

## 6. Complaints Handling and Record Keeping

Among the service dimensions measured in this survey, complaints handling and record keeping received the lowest mean rating (4.17) and percentage of positive raters (82.20%). This is the only service attribute which received a mean rating for all items interpreted as mere agreement.

In this dimension, lowest-rated item (4.14, 79.30%) is on the ease and system for filing complaints. This is followed by the item pertaining to the accuracy and update of the files (4.17, 82.90%). Next is on the timely resolution of complaints (4.17, 83.30%) then the satisfactory complaints resolution at 4.20 mean rating and 83.30% ratings in the top two boxes.

**Table 21: Information and Communication Attributes Rating**

Complaints Handling and Record Keeping	Mean Rating	Interpretation	Top 2 Box
Filing of complaints is easy and systematic	4.14	Agree	79.30%
Complaints are resolved within the prescribed timeframe	4.17	Agree	83.30%
Resolutions to complaints are satisfactory/acceptable	4.20	Agree	83.30%
Files/records are accurate and updated	4.17	Agree	82.90%
Weighted Average	4.17	Satisfied	82.20%

The distribution of ratings per item are shown in the subsequent tables.

**Table 21a: Filing of complaints is easy and systematic.**

Response	Frequency	Percentage
Strongly Agree	12	24.50%
Agree	11	22.40%
Neither agree nor disagree	5	10.20%
Disagree	0	0.00%
Strongly Disagree	1	2.00%
Not Applicable	20	40.80%
Total	49	100.00%

**Table 21b: Complaints are resolved within prescribed timeframe.**

Response	Frequency	Percentage
Strongly Agree	12	24.50%
Agree	13	26.50%
Neither agree nor disagree	4	8.20%
Disagree	0	0.00%
Strongly Disagree	1	2.00%
Not Applicable	19	38.80%
Total	49	100.00%

**Table 21c: Resolutions to complaints are satisfactory/acceptable.**

Response	Frequency	Percentage
Strongly Agree	13	26.50%
Agree	12	24.50%
Neither agree nor disagree	4	8.20%
Disagree	0	0.00%
Strongly Disagree	1	2.00%
Not Applicable	19	38.80%
Total	49	100.00%

**Table 21d: Files/records are accurate and updated.**

Response	Frequency	Percentage
Strongly Agree	14	28.60%
Agree	15	30.60%
Neither agree nor disagree	5	10.20%
Disagree	0	0.00%
Strongly Disagree	1	2.00%
Not Applicable	14	28.60%
Total	49	100.00%

## 7. Facilities

Second to the lowest among the service dimensions measured in this survey, facilities received the mean rating of 4.25 and 88.10% positive raters.

In this dimension, lowest-rated item (4.05, 69.20%) is on the provision of priority lane for senior citizens, PWDs and pregnant women. This is followed by the item pertaining to the extent by which procedures, facilities and resources are modern and up-to-date (4.19, 86.00%). Next is on the visibility and readability of signages (4.20, 85.40%) then the accessibility of the office at 4.24 mean rating and 92.70% ratings in the top two boxes.

**Table 22: Facilities Attributes Rating**

Facilities	Mean Rating	Interpretation	Top 2 Box
Utilizes up-to-date and modern procedures, facilities, and resources.	4.19	Agree	86.0%
Signages are visible and readable (e.g., Citizen's Charter, steps and procedures, directional signages).	4.20	Agree	85.4%
Office is accessible and convenient to customers.	4.24	Strongly Agree	92.7%
Office premises are clean, orderly and well-maintained.	4.37	Strongly Agree	95.1%
Office premises are well-ventilated and have good lighting.	4.34	Strongly Agree	92.7%
Office premises are safe and secure (e.g., with security guard).	4.36	Strongly Agree	95.2%
Office has priority lane for senior citizens, PWDs, and pregnant women.	4.05	Agree	69.2%
Weighted Average	4.25	Very Satisfied	88.1%

Tabulation of the ratings can be found in the following table.

**Table 22a: Utilizes up-to-date and modern procedures, facilities, and resources.**

Response	Frequency	Percentage
Strongly Agree	16	32.70%
Agree	21	42.90%
Neither agree nor disagree	5	10.20%
Disagree	0	0.00%
Strongly Disagree	1	2.00%
Not Applicable	6	12.20%
Total	49	100.00%

**Table 22b: Signages are visible and readable (e.g. Citizen’s Charter, steps and procedures, directional signages).**

Response	Frequency	Percentage
Strongly Agree	16	32.70%
Agree	19	38.80%
Neither agree nor disagree	5	10.20%
Disagree	0	0.00%
Strongly Disagree	1	2.00%
Not Applicable	8	16.30%
Total	49	100.00%

**Table 22c: Office/branch is accessible and convenient to customers.**

Response	Frequency	Percentage
Strongly Agree	16	32.70%
Agree	22	44.90%
Neither agree nor disagree	1	2.00%
Disagree	1	2.00%
Strongly Disagree	1	2.00%
Not Applicable	8	16.30%
Total	49	100.00%

**Table 22d: Office premises are clean, orderly and well-maintained.**

Response	Frequency	Percentage
Strongly Agree	19	38.80%
Agree	20	40.80%
Neither agree nor disagree	1	2.00%
Disagree	0	0.00%
Strongly Disagree	1	2.00%
Not Applicable	8	16.30%
Total	49	100.00%

**Table 22e: Office premises are well-ventilated and have good lighting.**

Response	Frequency	Percentage
Strongly Agree	19	38.80%
Agree	19	38.80%
Neither agree nor disagree	2	4.10%
Disagree	0	0.00%
Strongly Disagree	1	2.00%
Not Applicable	8	16.30%
Total	49	100.00%

**Table 22f: Office premises are safe and secure (e.g., with security guard)**

Response	Frequency	Percentage
Strongly Agree	19	38.80%
Agree	21	42.90%
Neither agree nor disagree	1	2.00%
Disagree	0	0.00%
Strongly Disagree	1	2.00%
Not Applicable	7	14.30%
Total	49	100.00%

**Table 22g: Seating is adequate and comfortable.**

Response	Frequency	Percentage
Strongly Agree	16	32.70%
Agree	11	22.40%
Neither agree nor disagree	11	22.40%
Disagree	0	0.00%
Strongly Disagree	1	2.00%
Not Applicable	10	20.40%
Total	49	100.00%

## D. Correlation and Regression Analysis

Multiple linear regression was used to test if the attributes can significantly predict overall satisfaction.

With the significant obtained relationships, regression analyses were subsequently conducted. The following tables show the regression model generated, the significance and predictive value of the regression equation, and the significant emerging predictors of overall satisfaction.

### 1. Correlation

As shown in Table 46, at the critical p-value of 0.05 all of the service attributes were found to be significantly related to the overall satisfaction index. While the staff dimension was found to have very strong positive linear relationship, the rest of the dimensions have strong positive linear relationship to the overall satisfaction rating.

**Table 23: Pearson Correlation Results**

Correlation	Pearson r	Coefficient of Determination	Interpretation	P - Value	Remark
Staff * Overall Satisfaction	0.802	64.3%	Very strong positive linear relationship	.000	Significant
Leasing * Overall Satisfaction	0.757	57.3%	Strong positive linear relationship	.000	Significant
Leased Facilities * Overall Satisfaction	0.668	44.6%	Strong positive linear relationship	.000	Significant
Information and Communication * Overall Satisfaction	0.635	40.3%	Strong positive linear relationship	.000	Significant
Information and Communication (Website) * Overall Satisfaction	0.718	51.6%	Strong positive linear relationship	.001	Significant
Complaints Handling and Records Keeping * Overall Satisfaction	0.788	62.1%	Strong positive linear relationship	.000	Significant
Facilities * Overall Satisfaction	0.692	47.9%	Strong positive linear relationship	.000	Significant

For the magnitude of relationships, the following ranges were used as suggested by **Evans (1996)**: .00-.19 (*very weak*); .20-.39 (*weak*); .40-.59 (*moderate*); .60-.79 (*strong*); and .80-1.00 (*very strong*).

## 2. Regression Analysis

As tabulated below, a multiple correlational value of .830 was computed, taking all seven (7) attributes altogether as correlates of overall satisfaction. Subsequently, around 68.90% of overall satisfaction can be attributed to the seven (7) attributes included in the survey. From these results, it can be concluded that the service dimensions in this survey significantly affect overall satisfaction but there are also other factors (apart from the attributes included in this survey) that can explain overall satisfaction among DBPLC clientele.

**Table 24: Regression Analysis Results (Method: Enter)**

Model Summary					
Model	R	R Square	Adjusted R Square	R	Std. Error of the Estimate
1	.830a	.689	.418		.472

**Table 25: Analysis of Variance Results (Method: Enter)**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.964	7	.566	2.537	.108b
	Residual	1.786	8	.223		
	Total	5.750	15			

**Table 26: Attribute Coefficient Results (Method: Enter)**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.744	1.932		.385	.710
	Staff and Organization	.147	.618	.173	.238	.818
	Leasing	.295	1.166	.329	.253	.807
	Leased facilities	-.060	.596	-.049	-.100	.923
	Information and Communication	-.291	.527	-.291	-.552	.596
	Information and Communication (Website)	.075	.585	.084	.129	.901
	Complaints Handling and Record Keeping	.040	1.315	.045	.030	.977
	Facilities	.581	.888	.550	.654	.531



The analysis of variance conducted reveals that the regression model generated fairly allows for a significantly good prediction of overall satisfaction. Moreover, the ANOVA results depicted that the overall regression model used in this analysis was statistically significant ( $R^2 = .689, p=.000$ ).

Using stepwise method, only Complaints Handling and Records Keeping was considered significant. The model excluded the rest of the attributes.

**Table 27: Analysis of Variance Results (Method: Stepwise)**

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.762	1	3.762	26.500	.000 <sup>b</sup>
	Residual	1.988	14	.142		
	Total	5.750	15			

**Table 28: Attribute Coefficient Results (Method: Stepwise)**

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.078	.599		1.798	.094
	Complaints Handling and Record Keeping	.704	.137	.809	5.148	.000

**Table 29: Excluded Variables (Method: Stepwise)**

Excluded Variables						
Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	Staff and Organization	.145 <sup>b</sup>	.557	.587	.153	.385
	Leasing	.165 <sup>b</sup>	.363	.722	.100	.127
	Leased facilities	-.222 <sup>b</sup>	-.775	.452	-.210	.308
	Information and Communication	.020 <sup>b</sup>	.088	.932	.024	.530
	Information and Communication (Website)	-.001 <sup>b</sup>	-.003	.998	-.001	.200
	Facilities	.150 <sup>b</sup>	.435	.671	.120	.221

## E. Scatterplot Diagram

To determine where attributes fell under the derived importance, score per attribute (coefficient percentage of each variable) were plotted against the satisfaction score per attribute (either mean rating or percentage giving it a high rating) in a scatter diagram. The scatter diagram was divided/sectioned by getting and crossing the mean scores of each of the axis. There were four boxes in this scatter diagram, where attributes were plotted.

These were the findings from the derived importance scatterplot,

- **Important and high rated:** CORE STRENGTHS to maintain and communicate

These attributes must be leveraged and communicated in promoting the services of DBPLC since there are the core strengths of DBPLC which are considered important by the respondents while also being rated highly. Based on the derived importance: **Staff and Organization is the core strength of DBPLC.**

- **Important but low rated:** CRITICAL GAPS to focus on for improvement

Focus must be given on attributes falling on this category because customers consider these as important but the ratings are low. Based on the derived importance: **Leasing and Complaints Handling & Record Keeping are the critical gaps of DBPLC.**

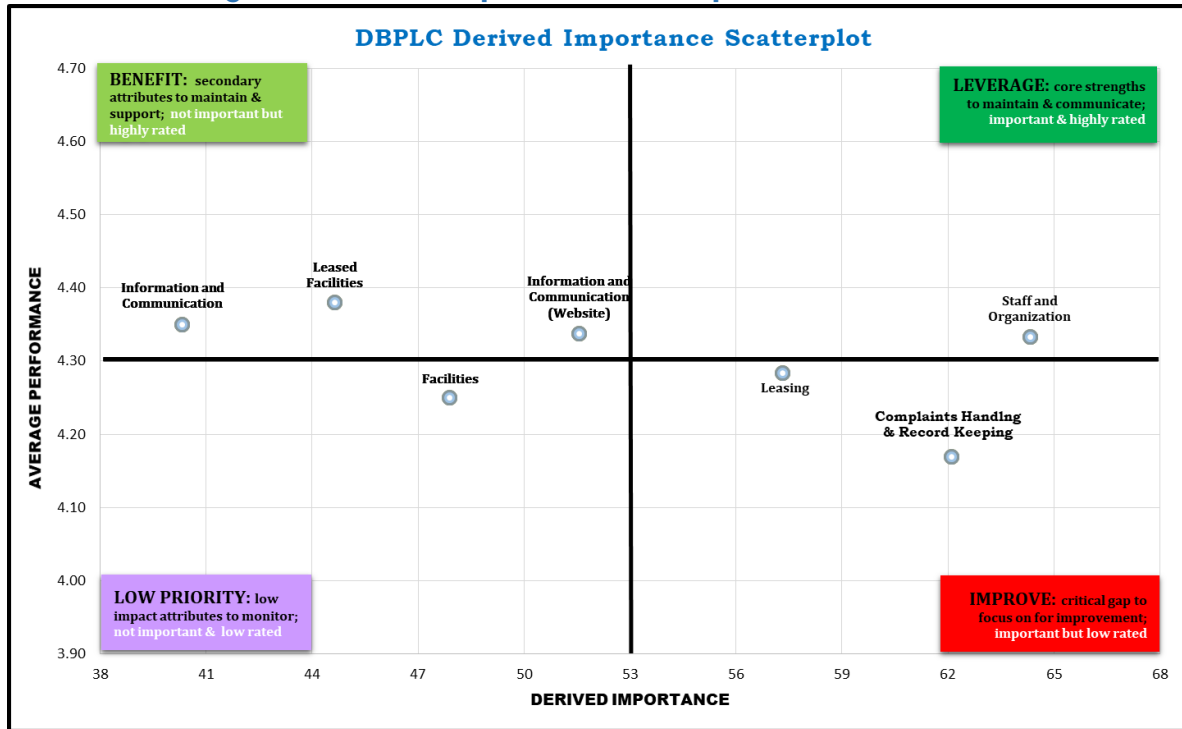
- **Not important but high rated:** SECONDARY ATTRIBUTES to maintain and support

These are considered merely beneficial because they are found to be not so important for the respondents but were rated highly. Based on the derived importance: **Information & Communication, Information & Communication (Website) and Leased Facilities are the secondary benefits of DBPLC.**

Not important and low rated: LOW IMPACT ATTRIBUTES to monitor

There are attributes found to be not important to respondents but rated low. These must be addressed lest they turn into sources of dissatisfaction. **Facilities, as a service dimension, is the low priority of DBPLC.**

**Figure 12: Derived Importance Scatterplot of DBPLC Clients**



The Derived Importance and Average Performance Score can be seen in Table 30.

**Table 30: Overall Average Performance Score of DBPLC per Attribute**

Attribute	Pearson R	Derived Importance	Average Performance Score
Staff and Organization	0.80	64	4.33
Leasing	0.76	57	4.28
Leased facilities	0.67	45	4.38
Information and Communication	0.64	40	4.35
Information and Communication (Website)	0.72	52	4.34
Complaints Handling and Record Keeping	0.79	62	4.17
Facilities	0.69	48	4.25
Average of Derived Importance (x-axis)		53	
Average Performance Score (y-axis)		4.3	

## F. Drivers of Satisfaction (Thematic Analysis of Customer’s Verbatim Responses)

This section features the answers of respondents for Q5. *“Why do you say that you are (very satisfied, satisfied, neither satisfied nor dissatisfied, dissatisfied or very dissatisfied) with DBPLC?”* This is asked immediately after asking the respondent to give an overall rating of how satisfied or dissatisfied they are with DBPLC. Thus, their answers give information on what has driven them to give such overall satisfaction rating.

Among those who gave a very satisfied rating, respondents cited that the DBPLC who assisted them provided regular feedback when clients have questions. Respondents commended the leasing process and services in terms of constant visit and processing, interest rate, adjustment made on amortization during the pandemic, reasonable rates, transparency and compliance with the standard. Just as shown in the derived importance matrix, respondents who gave very satisfactory ratings cited responsiveness of the DBPLC staff as their reason for giving a very satisfactory rating. Specific responses are tabulated below.

**Table 31: Drivers of Very Satisfied Ratings**

Extracted Themes	Count of Themes
<b>Feedback mechanism</b> <ul style="list-style-type: none"> <li>○ Yung nag ha-handle sa’min is organized naman, ina-assist naman kami. Time-to-time pina-follow-up kami, if ever may question kami sinasagot naman nila.</li> </ul>	<b>1</b>
<b>Leasing process and services</b> <ul style="list-style-type: none"> <li>○ Constant visitation and processing.</li> <li>○ Good interest rate and long-term period.</li> <li>○ Kasi naiintindihan nila nung pandemic, tinry nila iadjust yung mga amortization namin dahil hindi kumita at naiintindihan nila.</li> <li>○ Reasonable rate, walang red tape, transparent and accommodating.</li> <li>○ Satisfied with their services.</li> <li>○ They comply naman with standard and much accommodating.</li> </ul>	<b>6</b>
<b>Other Remarks</b> <ul style="list-style-type: none"> <li>○ Kasi wala naman kaming naging problema.</li> </ul>	<b>1</b>
<b>Responsiveness of staff</b>	<b>5</b>

<ul style="list-style-type: none"> <li>○ Compliant and communicates well.</li> <li>○ Kase very approachable and considerate.</li> <li>○ Mabilis ang update and mabait ang staff.</li> <li>○ Madaling kausap, accomodating, info are accurate.</li> <li>○ Napaka accommodating, resolves issues, natulong to expedite the process, mababait managers.</li> </ul>	
<b>Grand Total</b>	<b>13</b>

Among those who gave a satisfied rating, respondents cited that DBPLC gives consistent updates and gives reminders on payables. Some respondents cited that some of their requests are not allowed. Others cited that the services are okay on their part. Just as identified in the derived importance matrix, staff responsiveness was cited by respondents as a driver for satisfaction. Verbatim responses can be found in Table 32.

**Table 32: Driver of Satisfied Ratings**

Extracted Themes	Count of Themes
<b>Feedback mechanism</b> <ul style="list-style-type: none"> <li>○ Consistent follow-up and updates, attentive.</li> <li>○ Yung mga payables namin is ini-inform and remind kami.</li> </ul>	<b>2</b>
<b>Leasing process and services</b> <ul style="list-style-type: none"> <li>○ Due to request na hindi kami allowed. Baka dahil sa management siguro, but regarding sa management is 5 ang rating namin.</li> <li>○ Hindi naman sila ganun ka higpit, hindi rin maluwag, pag may mga requirements na kailangan sa amin, nag e-extend naman time to submit.</li> <li>○ Nagagawa naman serbisyo</li> <li>○ Naprovide ang service na hinihingi</li> <li>○ Okay naman po service nila</li> <li>○ Okay naman matagal lng process ng request</li> <li>○ Okay naman ang services ang na-provide</li> <li>○ Satisfied naman</li> <li>○ Smooth transaction, DBP is understanding when it comes to loan line agreement and the granting request.</li> <li>○ They were able to extend service on time, kaso na charge lang kami sa bayanihan kahit funded sana.</li> </ul>	<b>10</b>
<b>Other Remarks</b> <ul style="list-style-type: none"> <li>○ Wala namang perfect</li> </ul>	<b>2</b>

<ul style="list-style-type: none"> <li>○ Walang problem</li> </ul>	
<p><b>General Positive Remarks</b></p> <ul style="list-style-type: none"> <li>○ Okay naman po sila, no issue</li> <li>○ So far, so good naman</li> </ul>	<b>2</b>
<p><b>Others (staff-related)</b></p> <ul style="list-style-type: none"> <li>○ New personal from the previous handler</li> </ul>	<b>1</b>
<p><b>Responsiveness of staff</b></p> <ul style="list-style-type: none"> <li>○ Easy to deal with</li> <li>○ Good partnership, proactive in supporting them (ex: negotiation) but may need improvement with regards to the completed lease loan accounts.</li> <li>○ Hands on naman yung mga tao na nakakausap</li> <li>○ Mabilis ang transaction and hindi mahirap mag inquire and cooperative.</li> <li>○ Mabilis naman sumagot sa concern, nabibigay agad ng help.</li> <li>○ Maganda ang coordination at yung mga request namin madali nagrereply at talaga naman may feedback.</li> <li>○ Magandang relation</li> <li>○ Naging problem yung sino kokontakin kasi paiba-iba ang account officer.</li> <li>○ Nakikipagcoordinate naman sila pag-na-li-late ng bayad at napapakiusapan.</li> <li>○ Nasasagot ang tanong, any concerned is addressed</li> <li>○ Okay naman po ang mga staff</li> <li>○ Okay naman sila makipag-transact and transparent, nasasagot ang concerns.</li> <li>○ They communicate and reply immediately</li> <li>○ Very responsive sila, right after the loan whenever we have follow-ups and requests na-accomodate naman.</li> </ul>	<b>14</b>
<b>Grand Total</b>	<b>31</b>

Among those who gave neither satisfied nor dissatisfied ratings, a respondent cited that there was no immediate advice, their request was not approved and there were changes in employees assigned after pandemic. Another respondent cited that during the pandemic, DBPLC did not minimize financial requirements unlike other leasing institutions. Verbatim responses can be found in Table 33.

**Table 33: Drivers of Ambivalent Ratings (Neither S nor DS)**

Extracted Themes	Count of Themes
<b>Feedback mechanism</b> <ul style="list-style-type: none"> <li>Account was not immediately advised and request was not approved and not done, nagbago ng empleyado after pandemic.</li> </ul>	1
<b>Leasing process and services</b> <ul style="list-style-type: none"> <li>Cause during the pandemic when they were asking DBP for understanding to minimize the financial requirements, DBP would not support them unlike other leasing institutions.</li> </ul>	1
<b>Grand Total</b>	<b>2</b>

For the dissatisfied rating, when respondent was asked to explain why, respondent cited that even if the bank was almost agreeing to restructuring DBPLC disapproved it. The exact statement is shown below.

**Table 34: Drivers of Dissatisfied Ratings**

Extracted Themes	Count of Themes
<b>Leasing process and services</b> <ul style="list-style-type: none"> <li>During pandemic nagre-request for restructure of account. Halos account ng bank naman is nag agree na for restructure. However, DBPLC disapprove for restructure. DBPLC sometimes rejects for restructure.</li> </ul>	1
<b>Grand Total</b>	<b>1</b>

For those who gave a very dissatisfied rating, one respondent cited not being happy with the service and another cited slow service as shown below.

**Table 35: Drivers of Very Dissatisfied Ratings**

Extracted Themes	Count of Themes
<b>Leasing process and services</b> <ul style="list-style-type: none"> <li>Hindi ako masaya sa service nila</li> <li>Slow action</li> </ul>	2
<b>Grand Total</b>	<b>2</b>

## G. Comments and Suggestions for the Improvement of DBPLC Services

This section shows the comments and suggestions of the respondents on how DBPLC can improve its services.

For those who gave a very satisfactory rating, the following suggestions were raised: provision of parking space for customers, addition of short-term loans and lowering of interest rates.

**Table 36: Comments and Suggestions from Very Satisfied Raters**

Extracted Themes	Count of Themes
<b>Facility-related Remark</b> <ul style="list-style-type: none"> <li>○ Parking for customers</li> </ul>	<b>1</b>
<b>Increase Promotional Advertisement and Add Services</b> <ul style="list-style-type: none"> <li>○ For their financial service to add short-term loans</li> </ul>	<b>1</b>
<b>No Comment/Suggestion</b>	<b>6</b>
<b>Others (not otherwise specified)</b> <ul style="list-style-type: none"> <li>○ So far wala naman lahat na accommodate naman</li> <li>○ Wala naman, okay naman</li> <li>○ Wala naman po, okay naman po</li> <li>○ Wala naman so far, naseserve naman nila on our end</li> </ul>	<b>4</b>
<b>Rate of Interest/ Loan/ Lease</b> <ul style="list-style-type: none"> <li>○ Okay naman satisfied and bumaba ang interest</li> </ul>	<b>1</b>
<b>Grand Total</b>	<b>13</b>

For those who gave a satisfactory rating, respondents cited increasing credit limit and being more efficient in transactions, improvement in turnaround time, constant provision of updates and promotions, making it easier to contact management, and lowering interest rates.

**Table 37: Comments and Suggestions from Satisfied Raters**

Extracted Themes	Count of Themes
<b>Credit Limit Increase</b> <ul style="list-style-type: none"> <li>○ I would suggest mas malaking credit</li> <li>○ Kung mas damihan ung budget and be efficient for transaction.</li> </ul>	<b>2</b>
<b>Improvement in TAT</b> <ul style="list-style-type: none"> <li>○ Faster turnaround time of the collateral documents to the account at the end of the loan</li> </ul>	<b>5</b>



Extracted Themes	Count of Themes
<ul style="list-style-type: none"> <li>○ May mga request si management na natatagalan dahil sa due process.</li> <li>○ Pabilisin yung contacting and response</li> <li>○ Kapag fully paid ng obligation ng client, agad agad secure na release ng paper.</li> <li>○ Yung request ng document sana bilisan ang proseso</li> </ul>	
<b>Increase Promotional Advertisement and Add Services</b> <ul style="list-style-type: none"> <li>○ Lagi sila mag send ng updates and promotional</li> </ul>	<b>1</b>
<b>Management-related Remarks</b> <ul style="list-style-type: none"> <li>○ Their management should be easily conductable</li> </ul>	<b>1</b>
<b>No Comment</b>	<b>14</b>
<b>General Positive Remarks</b> <ul style="list-style-type: none"> <li>○ None so far, in general okay sila</li> <li>○ So far okay lang sila</li> <li>○ Wala naman, okay lang</li> </ul>	<b>3</b>
<b>Rate of Interest/ Loan/ Lease</b> <ul style="list-style-type: none"> <li>○ Ibaba ang leasing interest</li> <li>○ Lower interest rates</li> <li>○ Ok naman, yung cost lang babaan for small companies and bigyan chance pra lumago, mga kulang sa collateral</li> <li>○ Okay service, interest is too high</li> <li>○ So far ok naman, yung high rates now babaan</li> </ul>	<b>5</b>
<b>Grand Total</b>	<b>31</b>

Among those who gave a neither satisfied nor dissatisfied rating, one respondent cited ensuring that staff is able to respond to inquiries such as ensuring that even if an employee leaves the ones who will replace them will be able to respond to client inquiries.

**Table 38: Comments and Suggestions from Ambivalent Raters (Neither S nor DS)**

Extracted Themes	Count of Themes
<b>Staff and Organization</b> <ul style="list-style-type: none"> <li>○ More in customer service satisfaction, responds the right answers to the queries of clients, should not hang customers, dapat may rotate in position since the people left in services do not know what to do pagkatapos nagsi-alisan yung mga taong may alam ng account.</li> </ul>	<b>1</b>
<b>No Comment/Suggestion</b>	<b>1</b>
<b>Grand Total</b>	<b>2</b>

There were no comments and suggestions coming from the dissatisfied raters. While the ones who gave very dissatisfactory ratings suggested immediate approval of requests and findings personnel knowledgeable in running the bank.

**Table 39: Comments and Suggestions from Very Dissatisfied Raters**

Extracted Themes	Count of Themes
<b>Improvement in Turnaround Time</b> <ul style="list-style-type: none"> <li>○ Dapat aprubahan agad yung request</li> </ul>	<b>1</b>
<b>Staff and Organization</b> <ul style="list-style-type: none"> <li>○ Find knowledgeable to run the bank</li> </ul>	<b>1</b>
<b>Grand Total</b>	<b>2</b>

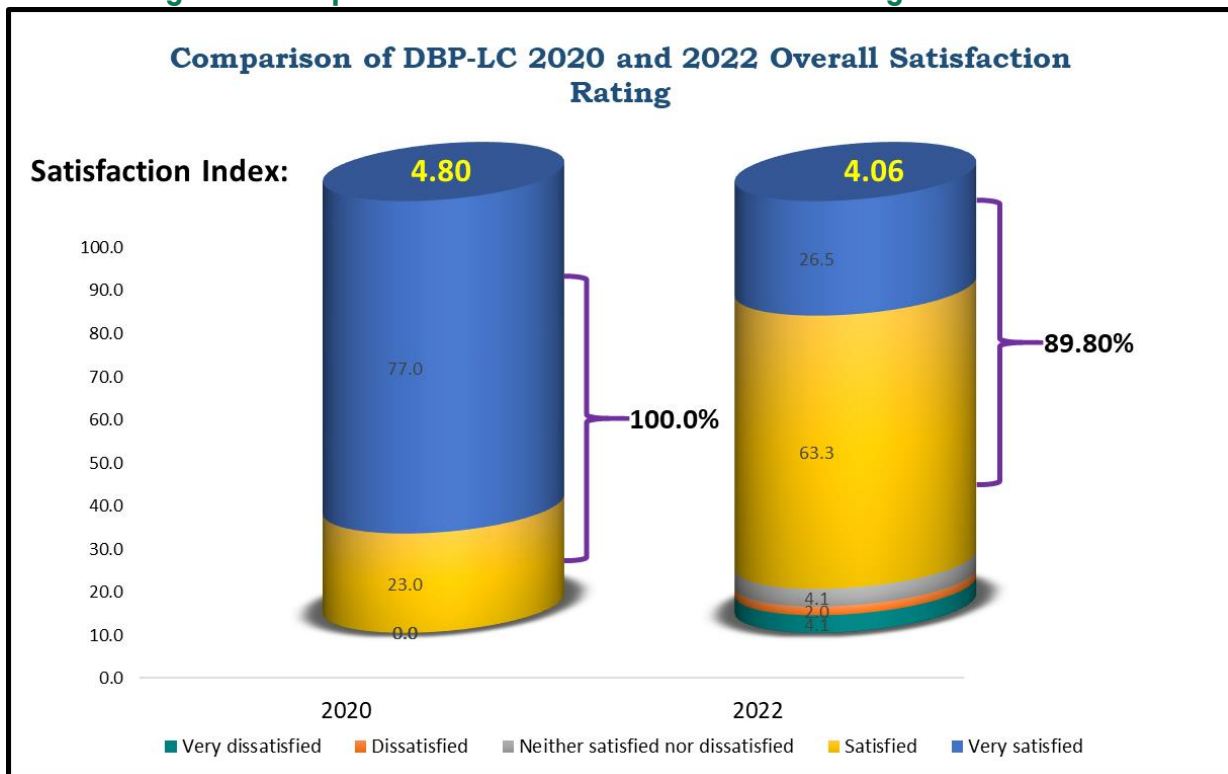
## IV. DBPLC CUSTOMER SATISFACTION SURVEY COMPARISON BETWEEN 2022 AND 2020

This section shall show the comparison between the 2022 CSS results and the 2020 CSS results.

### A. Overall Satisfaction Rating

Overall mean rating has decreased from 4.80 in the 2020 CSS to 4.06 in the 2022 CSS. Percentage of positive raters has also decreased from 100% in the year 2020 to 89.80% in the year 2022.

**Figure 13: Comparison of DBPLC Overall Satisfaction Rating for 2020 and 2022**



## B. Attributes Rating

In terms of staff and organization, as a service dimension, all of the items decreased from 2020 to 2022 in terms of mean ratings.

**Table 40: Comparison and Rate of Change of DBPLC's Staff and Organization Rating for 2020 and 2022**

Staff and Organization	2020	2022	% Change
treats customers with respect	4.90	4.41	-10.0%
strictly and fairly implements the policies, rules and regulations (e.g., no discrimination, no "palakasan" system)	4.90	4.43	-9.6%
are knowledgeable and competent or skilled in delivering the needed services	4.90	4.33	-11.6%
provides clear and sufficient information (i.e., solutions to problems, answers to inquiries, and information on products and services)	4.80	4.33	-9.8%
addresses queries/concerns in a prompt manner	4.90	4.31	-12.0%
demonstrates willingness to assist to assist customers	4.90	4.29	-12.4%
is easy to contact	4.80	4.22	-12.1%
delivers services within prescribed timeframe –	--	4.22	--
appears neat, well-dressed, and professional	5.00	4.49	-10.2%
conveys trust and confidence –	4.90	4.33	-11.6%
The number of staff/service providers are adequate	--	4.31	--
Weighted Average	4.89	4.33	-11.4%

In terms of leasing, all items decreased in terms of mean rating when the 2020 CSS results is compared to the 2022 CSS results.

**Table 41: Comparison and Rate of Change of DBPLC Lease Rating for 2020 and 2022**

Leasing	2020	2022	% Change
Requirements are properly disseminated	4.90	4.33	-11.6%
Process for applying for lease is simple and easy	4.90	4.08	-16.7%
Documentary requirements are reasonable	4.80	4.29	-10.6%
Contracts are awarded through a transparent process	4.80	4.33	-9.8%
Lease applications are processed/completed within a reasonable amount of time	4.80	4.27	-11.0%
Lease terms and conditions (e.g., payment terms, penalties) are clear and reasonable	4.70	4.31	-8.3%
Lease rates are reasonable	4.80	4.18	-12.9%
Documents issued are free from defects or typographical errors	4.80	4.35	-9.4%
Payments are easy to make	4.80	4.29	-10.6%
Client information is kept confidential	4.80	4.41	-8.1%
Weighted Average	4.81	4.28	-10.9%

In terms of information communication, both items decreased in terms of mean rating.

**Table 42: Comparison and Rate of Change of DBPLC Information and Communication Rating for 2020 and 2022**

Information and Communication	2020	2022	% Change
1. Easy to obtain	4.80	4.31	-10.2%
2. Clear and relevant	4.80	4.39	-8.5%
Weighted Average	4.80	4.35	-9.4%

The same trend can be seen for mean ratings on the items falling under Information and Communication (Website).

**Table 43: Comparison and Rate of Change of DBPLC Information and Communication (Website) Rating for 2020 and 2022**

Information and Communication (Website)	2020	2022	% Change
Is available and accessible (e.g., no downtime, loads easily)	4.80	4.29	-10.6%
is user-friendly and easy to navigate	4.80	4.35	-9.4%
contains up-to-date information	4.80	4.35	-9.4%
is useful and reliable when doing desired transaction	--	4.29	--
is secured	4.80	4.41	-8.1%
Weighted Average	4.80	4.34	-9.6%

Slight decreases in all items in the dimension of Complaints Handling and Records Keeping were also seen. Mean ratings and rate of change can be seen below.

**Table 44: Comparison and Rate of Change of DBPLC Complaints Handling and Records Keeping Rating for 2020 and 2022**

Complaints Handling and Record Keeping	2020	2022	% Change
Filing of complaints is easy and systematic	4.80	4.14	-0.14
Complaints are resolved within the prescribed timeframe	4.80	4.17	-0.13
Resolutions to complaints are satisfactory/acceptable	4.80	4.20	-0.13
Files/records are accurate and updated	4.80	4.17	-0.13
Weighted Average	4.80	4.17	-0.13

While when it comes to the facilities, as a service attribute, mean ratings have likewise decreased for all items.

**Table 45: Comparison and Rate of Change of DBPLC Facilities Rating for 2020 and 2022**

Facilities	2020	2022	% Change
Utilizes up-to-date and modern procedures, facilities, and resources.	4.80	4.19	-12.7%
Signages are visible and readable (e.g., Citizen’s Charter, steps and procedures, directional signages).	4.80	4.20	-12.5%
Office is accessible and convenient to customers.	--	4.24	--
Office premises are clean, orderly and well-maintained.	4.80	4.37	-9.0%
Office premises are well-ventilated and have good lighting.	4.90	4.34	-11.4%
Office premises are safe and secure (e.g., with security guard).	4.90	4.36	-11.0%
Office has priority lane for senior citizens, PWDs, and pregnant women.	--	4.05	--
Weighted Average	4.84	4.25	-12.2%

## V. DISCUSSION

In the 2022 CSS, DBPLC obtained a mean rating of 4.06 which translates to a satisfied rating. 89.80% of the respondents were positive raters. The frequently availed service of the DBPLC clients is finance lease. Correlational data and mean ratings reveal that the service attribute of **“Staff and Organization”** is a core strength that should be leveraged on to sustain DBPLC clientele’s satisfaction. Service dimensions which had lower correlation to overall satisfaction rating but were rated highly by customers were: **“Information and Communication”**, **“Information and Communication (Website)”** and **“Leased Facilities”**. The attribute of **“Facilities”** turned out to be low in correlational relationship and was rated low. The attribute identified to be critical gaps, which should be prioritized in DBPLC’s improvement plans are the dimensions on **“Leasing”** and **“Complaints Handling & Record Keeping”**.

Among the items used to rate satisfaction with **“Leasing”**, lowest-rated items include the following: lease rates are reasonable (with 85.70% positive raters); process for applying for lease is simple and easy (rated positively by only 87.50%); document requirements are reasonable (87.50%); lease requirements are processed within a reasonable amount of time (89.80%) and lease terms and conditions are reasonable (89.80%).

In terms of **“Complaints Handling & Record Keeping”**; lowest rated items include: filing of complaints is easy and systematic (79.30%); complaints are resolved within prescribed timeframe (83.30%); files and records are accurate and updated (82.90%) and resolutions to complaints are satisfactory / acceptable (83.30%).

## VI. CONCLUSIONS, LIMITATION, AND RECOMMENDATIONS

### A. Limitation

Not all of the clients were reached despite repeated attempts to recontact them. This limits the representativeness of data.

### B. Recommendations

To sustain customers' overall satisfaction, the attribute identified as critical gaps, namely "Leasing" and "Complaints Handling & Records Keeping" must be improved. Lowest – rated items these dimensions must be addressed.

In the sections featuring the drivers of satisfaction, respondents expressed their unhappiness when the employee handling their account left and they could no longer get updates and responses. Several expressed disappointments for not being accommodated in their requests for support during the pandemic period e.g. restructuring of their loans and lowering interest rates.

Comments and suggestions sections found on this report, respondents pointed out the need to ensure proper turnover of accounts when an employee leaves and is replaced. There was a suggestion to assign a customer service representative who can be contacted for inquiries. There were also recommendations to shorten the turnaround time for processing of transactions as well as lowering of interest rates.

To improve satisfaction of the DBPLC customers, the following programs are recommended:

- Improvement of Controls and Processes in the Turnover of Accounts: to ensure that when an employee leaves, the newly-hired employees can carry out the same level of service.
- Consider the Provision of Assistance During Crisis Period: to ensure that the institution will be able to provide support to its clientele whenever there is a period of economic recession.
- Streamline processes: set turnaround time for leasing and filing of complaints and include in the Citizen's Charter for visibility.





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