



# **Consulting Services for the FY 2022 ACPC Client Satisfaction Survey**

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## **Final Report**

**January 25, 2023**



**Year 2022**

*This report details the results of the FY 2022 ACPC Client Satisfaction Survey.*

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## EXECUTIVE SUMMARY

The 2022 ACPC Client Satisfaction Survey was undertaken primarily to measure current level of external customers satisfaction as well as to determine drivers of overall satisfaction. The current project was undertaken and was aligned to the prescribed service quality dimensions prescribed by Anti-Red Tape Authority (ARTA) using the domains of Responsiveness, Reliability, Access and Facilities, Communication, Costs, Integrity, Assurance and Outcome for external clients. The questionnaires were pre-tested and collected both quantitative and qualitative data and were facilitated solely through telephone interviews for external services.

A total of 81 qualified external customers participated in the CSS 2022.

Major findings revealed that:

1. Overall, ACPC recorded a customer satisfaction rating of 96.15% from its primary external customers this year. This year, ACPC was rated with an overall mean satisfaction rating of 4.61 (Very Satisfied) from its external clients.
2. In terms of the aggregated satisfaction dimension score, ACPC was generally rated with 4.57 or equivalent to Very Satisfied external customers. It can be noted that the dimension of Integrity on the overall recorded the highest mean satisfaction rating while the Costs was rated the least. Across customer types, all groups gave ACPC this year a Very Satisfactory rating. In fact, the customers who have availed of Provision of Capacity Building Support Activities for PLCs to become Training Partners gave ACPC the highest regard with 4.70. This was shortly followed by the customers who availed of Provision of Training Funds to Training Partner Lending Conduits who rated ACPC this year with 4.66.
3. As for the performance of ACPC in terms of the overall satisfaction of the respective clients, there was an increase in proportion of positive raters for Processing of Credit Fund Request of Partner Lending Conduit customer groups from 93% last year to 95.65% this year. Moreover, respondents last year and this year from the Processing of Application as Partner Lending Conduit clients were consistent in giving ACPC an excellent rating of 100%.



4. The reasons of the negative raters this year included: Transaction Delays, Service Inconsistencies, Process Problems, and Communication Issues.
5. Relative to these findings, an action plan for continual improvement in the delivery of the different ACPC frontline services was developed and designed by both the concerned units and the PDI consultancy team.

## I. INTRODUCTION

The Agricultural Credit Policy Council (ACPC) was created in 1986 by virtue of Executive Order Page 2 of 21 113 to assist the Department of Agriculture (DA) in synchronizing all agricultural credit policies and programs in support of the DA's priority programs. The principal mandates of the ACPC include the conduct of rural and agricultural finance policy and action research, the conduct of institutional capacity-building activities for rural finance institutions, and overseeing the AgroIndustry Modernization Credit and Financing Program (AMCFP) created under RA 8435, otherwise known as the Agriculture and Fisheries Modernization Act (AFMA). The vision of ACPC is to see a countryside with a sustainable and effective delivery of financial services.

Towards the pursuit of its mandates and the attainment of its vision, the ACPC obtained the ISO 9001:2015 certification for its Quality Management System (QMS) in 2019 to ensure that its services consistently meet the needs of its clients. For ISO re-certification, clients' satisfaction with the services being delivered by the agency is required to be evaluated yearly. The feedback of clients also serves as input in determining necessary actions that will introduce continual improvement in the quality of the agency's service delivery.

The conduct of a Client Satisfaction Survey began to be mandatory for all government agencies in 2018, as provided under RA 11032, or the Ease of Doing Business and Efficient Government Service Delivery Act. This was later supported by the Anti-Red Tape Authority (ARTA) Memorandum Circular No. 2019-002A issued on December 2, 2019. Consequently, the submission to the ARTA of the agency Client Satisfaction Report is one of the requirements for eligibility for the National Government's Performance-Based Bonus (PBB).

The main objectives of this survey are to assess the satisfaction level of citizens/clients served through its external services including borrowers of ACPC credit programs and to generate verifiable data and tangible evidence on feedback from clients served by the ACPC in 2022. Specifically, the survey hopes to:

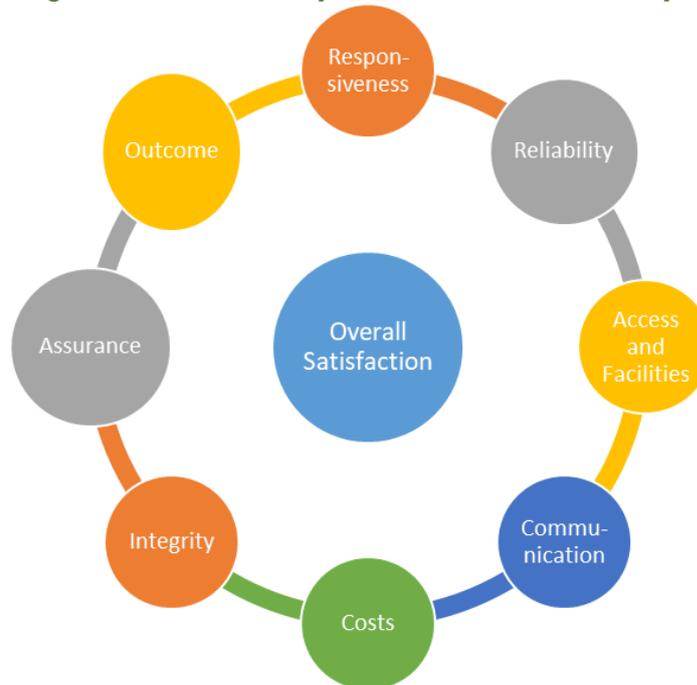
1. Determine the level of satisfaction of clients with the ACPC external services based on the ARTA service quality dimensions;
2. Determine whether the expectations of clients in the delivery of ACPC external services are being met;



3. Determine if there was an improvement in ACPC client satisfaction relative to the results of the previous year's survey;
4. Determine if there are any sources of dissatisfaction and the reasons for such; and,
5. To recommend the plan of action for continual improvement in the delivery of the different ACPC frontline services.

## II. CONCEPTUAL FRAMEWORK

**Figure 1. Service Quality Dimensions Prescribed by ARTA**



The survey follows the prescribed service quality dimensions prescribed by ARTA, defined operationally as:

- Responsiveness - the willingness to help, assist, and provide prompt service to citizens/clients and/or businesses.
- Reliability (Quality) - the provision of what is needed and what was promised, in accordance with the policy and standards, with zero to a minimal error rate.
- Access & Facilities - the convenience of location, ample amenities for a comfortable transaction, and the use of clear signages and modes of technology.
- Communication - the act of keeping citizens and businesses informed in a language they can easily understand, as well as listening to their feedback.
- Costs - the satisfaction with timeliness of the billing, billing process/es, preferred methods of payment, reasonable payment



period, value for money, acceptable range of costs, and qualitative information on the cost of each service.

- Integrity - the assurance that there is honesty, justice, fairness, and trust in each service while dealing with the citizens/clients and businesses.
- Assurance - the capability of frontline staff/s to perform their duties, product and service knowledge, understanding citizen/client needs, helpfulness, and good work relationships.

Outcome - the rate in terms of achieving outcomes or realizing the intended benefits of government services.

### **III. METHODOLOGY**

The ACPC CSS 2022 was conducted by PDI following RA 11032, or the Ease of Doing Business and Efficient Government Service Delivery Act and, supported by Anti-Red Tape Authority (ARTA) Memorandum Circular No. 2019-002A for this methodology.

#### **A. Research Design**

This research collected both quantitative and qualitative data through the telephone interview method for external services, as specified in the Terms of Reference for this engagement.

Furthermore, PDI used a cross-sectional research design in data collection and analysis to simultaneously measure the overall satisfaction score and the different attributes among respondents. Another method used was the survey, which contains both quantitative and qualitative data and is analyzed separately as well as through systematic integration, or "mixing," and provides superior advantages, particularly in customer satisfaction surveys. There is synergy in data interpretation and analysis because the data has been validated (i.e., the qualitative data validating or supporting the figures in the quantitative part of the survey). Moreover, qualitative data can provide insight or an explanation for numerical trends or phenomena that cannot be quantified in quantitative data. As a result, this integration enables a more comprehensive and synergistic use of data than separate quantitative and qualitative data collection and analysis. The descriptive research design was used in this study to identify the behavior, patterns, and responses from client feedback and their satisfaction with the services provided by ACPC.

A survey is a method of directly extracting respondents' thoughts, feelings, and behaviors regarding an issue, activity, or piece of information, among other things. The ACPC Client Satisfaction Survey 2022 was guided by RA 11032, or the Ease of Doing Business and Efficient Government Service Delivery Act, and was supported by Anti-Red Tape Authority (ARTA) Memorandum Circular No. 2019-002A.

#### **B. Scope and Period Covered of the CSS 2022**

The ACPC CSS 2022 was only able to measure the overall satisfaction and the satisfaction levels to ARTA-prescribed specific attributes of service. Likewise, the

conduct of the study only covered primary external respondents who have had at least 1 transaction with ACPC in the year 2022.

## C. Survey Respondents

This survey engaged the customers identified by ACPC in its pertinent terms of reference and are categorized into ACPC's external services:

### 1. External Services

- a. Processing of Application as Partner Lending Conduit
- b. Processing of Credit Fund Request of PLCs
- c. Provision of Capacity Building Support Activities for PLCs to become Training Partners
- d. Provision of Capacity Building to Potential Farmer and Fisher Folk Organization (FFO) Borrowers
- e. Provision of Training Funds to Training Partner Lending Conduits

## D. Sample and Sampling Technique

The CSS engaged a total of 81 respondents from the external service clients of ACPC.

**Table 1. Actual Vs. Target Number of Respondents**

| External Services | Client/Customer Group   | Actual Number Interviewed | Total Population | Success Rate (%) |
|-------------------|---|---------------------------|------------------|------------------|
| <b>A</b>          | Processing of Credit Fund Request of Partner Lending Conduit                                    | 46                        | 60               | 77%              |
| <b>B</b>          | Processing of Application as Partner Lending Conduit  | 9                         | 9                | 100%             |
| <b>C</b>          | Provision of Capacity Building Support Activities for PLCs to become Training Partners          | 7                         | 7                | 100%             |
| <b>D</b>          | Provision of Capacity Building to Potential Farmer and Fisher Folk Organization (FFO) Borrowers | 14                        | 28               | 50%              |
| <b>E</b>          | Provision of Training Funds to Training Partner Lending Conduits                                | 5                         | 5                | 100%             |
| <b>Total</b>      |   | 81                        | 109              | 74%              |

A systematic random sampling was employed in this study, as provided for in the sampling procedures for both telephone interviews and online surveys which represented the entire population of the clients served.

In cases when the selected customer did not meet the required recruitment criteria or was not willing to participate in the survey, the interviewers continued with the set interval scheme in identifying the next customer, until the required customer sample was met.

In the event that customers were not available or could not be reached, a maximum of two (2) callbacks were made to each customer. When the customer was still not available or could not be reached at the second callback, the customer was replaced by calling the next customer in the list, following the set interval scheme.

## E. Survey Instruments

PDI utilized structured questionnaires, which ensured consistency throughout the project and eliminated interview bias. PDI used the same questionnaire as in the 2021 satisfaction survey for external services.

This was a structured questionnaire with a 5-point Likert Scale, as tabulated below. PDI ensured that the explanation of the scale was read out to the respondents.

**Table 2. The Satisfaction 5-Point Likert Scale**

| Rating | Equivalent                         |
|--------|------------------------------------|
| 5      | Very Satisfied                     |
| 4      | Satisfied                          |
| 3      | Neither Satisfied nor Dissatisfied |
| 2      | Dissatisfied                       |
| 1      | Very Dissatisfied                  |

**Pre-Survey.** PDI reviewed the existing survey questionnaires along with key documents pertaining to the engagement. PDI developed or enhanced the survey questionnaires as allowed or applicable and submitted these to ACPC for approval. Further, PDI did not alter any questions on the external services survey questionnaire.

**Pre-test.** The survey questionnaires were pre-tested through telephone interviews. The pre-test aimed to standardize the conduct of the interview and determine any problems that should be addressed prior to the actual data collection. These respondents were randomly selected from the target respondent list provided by ACPC, and their data were excluded from the final data subjected to statistical analysis. The data for the pre-test was collected using mobile phones and an online survey and encoded using PDI's Lime Survey platform.

The clarity and comprehension of survey items were established across the 5 sets of interviews. No questions were raised by the respondents on the items during the survey administration. No bias was ascertained to be perceived by the respondents. Moreover, the length of the telephone interviews averaged for 13.35 minutes.

Each of the attributes were described based on their length of survey and these are tabulated as follows:

**Table 3. Average length of the phone interview per external customer**

| Services   | Average Length of Survey (in min) |
|--|-----------------------------------|
| 1. Processing of Credit Fund Request of Partner Lending Conduit                                    | 21.02                             |
| 2. Processing of Application as Partner Lending Conduit  | 16.99                             |
| 3. Provision of Capacity Building Support Activities for PLCs to become Training Partners          | 5.71                              |
| 4. Provision of Capacity Building to Potential Farmer and Fisher Folk Organization (FFO) Borrowers | 16.45                             |
| 5. Provision of Training Funds to Training Partner Lending Conduits                                | 6.56                              |

## F. Data Collection

### 1. Training of Telephone Interviewers

Subsequent to the pre-test conduct and prior to data collection, a training for the telephone interviewers and Online Survey Team 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.

## 2. Data Collection Method

For the survey on external services, PDI administered the survey through the telephone interview method. Responses were encoded by the interviewers or the respondents themselves in Lime Survey, PDI's Online Survey platform. Responses will be captured by the said platform in real-time.

Data collection was performed by trained telephone interviewers and the responses were encoded using PDI's online survey platform.

Further, supervision was undertaken to ensure the proper implementation of the survey conduct (i.e., the telephone interviews) whereas spot checking was undertaken to ensure that the interviewers (a) did proper sampling; (b) implemented proper skipping of items; and (c) were conducting the interviews correctly.

Back-checking 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. Details of the Back Checking conduct and its results are detailed in the Back Checking Conduct Report.

Once the data reached zero error, data was prepared for table processing. The survey data was loaded onto the SPSS program for data processing and analysis. Data tabulation specifications or tab specs were developed as the reference of the data processing team. Details such as table titles, segments read in the table banners/headers, stubs, formatting of the tables, and a list of possible responses were included.

## G. Data Analysis

The results of the survey shall be analyzed by service, and by applicable service quality dimensions. Agencies shall also report the overall agency rating in the service quality dimensions and the overall agency citizen/client satisfaction score. For the measn range and interpretation, the analysis utilizes the following:

**Table 4. Mean Range and Interpretation**

| Mean Range   | Scale Interpretation               |
|--------------|------------------------------------|
| 4.20 to 5.00 | Very Satisfied                     |
| 3.40 to 4.19 | Satisfied                          |
| 2.60 to 3.39 | Neither Satisfied nor Dissatisfied |
| 1.80 to 2.59 | Dissatisfied                       |
| 1.00 to 1.79 | Very Dissatisfied                  |

**Source:** Kostoulas,A. (2013). *On Likert scales, ordinal data and mean values*. Retrieved from <https://achilleaskostoulas.com/2013/02/13/on-likert-scales-ordinal-data-and-mean-values/>

The analysis will include the usage of descriptive statistics, thematic analysis and analysis of variances. The Statistical Package for the Social Sciences (SPSS) v. 24 will be utilized for this study. Tests of significance will be done at a 95% confidence level.

To answer the research questions, PDI will employ descriptive statistics and several cross-tabulations. Further, PDI shall particularly use the SPSS program for data processing and analysis. The tab specs will include the following details:

1. Separate analyses for customer satisfaction, and customer dissatisfaction using two (2) boxes and lowest (3) boxes.
2. Expectations and motivations and drivers of Satisfaction on ACPC services as an institution; Modified Kruskal Analysis; Scatter Diagram to derive the importance of each attribute.
3. Averaging of Overall Satisfaction (OSAT) rating.
4. Net Promoter Score (Promoters – Detractors) trend analysis.
5. Comparative analysis of previous surveys (2021) and current surveys (2022).
6. Best Practices shall also be identified by PDI for ACPC to consider.

Additionally, PDI shall conduct a mini-planning session wherein, department representatives shall be requested to participate in providing inputs for the following:

- Results of the Agency Action Plan reported in FY 2021 PBB



- Continuous Agency Improvement Plan for FY 2023

This session will be conducted in order to ensure that those who are most competent and knowledgeable of the outcomes of last year's action plans are able to give an objective update. This will also enable the representatives to provide relevant inputs for the improvement plans to address identified gaps (if any) from the results of the 2022 satisfaction survey.

## IV. ACPC OVERALL CUSTOMER SATISFACTION SURVEY (CSS) 2022 RESULTS

### A. Aggregated Data on the Overall Satisfaction of Customers in the Year 2022 (By Percentage and Mean Rating)

Table 5. Distribution of Respondents and their Customer Satisfaction

| Satisfaction Scale                 | Customer Types   |       |  |       |   |       |  |       |  |       |                |       |
|------------------------------------|--|-------|--|-------|---|-------|--|-------|--|-------|----------------|-------|
|                                    | Processing of Credit Fund Request of Partner Lending Conduit |       | Processing of Application as Partner Lending Conduit |       | Provision of Capacity Building Support          |       |  |       | Provision of Training Funds to Training Partner Lending Conduits |       | Overall        |       |
|                                    | f  | %     | f  | %     | Activities for PLCs to become Training Partners |       | To Potential Farmer and Fisher Folk Organization (FFO) Borrowers |       | f  | %     |                |       |
| Very satisfied                     | 22   | 47.83 | 5  | 55.56 | 6   | 85.71 | 11   | 78.57 | 2  | 40.00 | 46             | 56.79 |
| Satisfied                          | 22   | 47.83 | 4  | 44.44 | 1   | 14.29 | 2  | 14.29 | 3  | 60.00 | 32             | 39.51 |
| Neither Satisfied nor Dissatisfied | 2  | 4.35  | 0  | 0.00  | 0   | 0.00  | 1  | 7.14  | 0  | 0.00  | 3              | 3.70  |
| Dissatisfied                       | 0  | 0.00  | 0  | 0.00  | 0   | 0.00  | 0  | 0.00  | 0  | 0.00  | 0              | 0.00  |
| Very Dissatisfied                  | 0  | 0.00  | 0  | 0.00  | 0   | 0.00  | 0  | 0.00  | 0  | 0.00  | 0              | 0.00  |
| Total                              | 46   | 100   | 9  | 100   | 7   | 100   | 14   | 100   | 5  | 100   | 81             | 100   |
| Mean Rating                        | 4.43   |       | 4.56   |       | 4.86  |       | 4.71   |       | 4.40   |       | 4.53           |       |
| Interpretation                     | Very Satisfied   |       | Very Satisfied                                       |       | Very Satisfied                                  |       | Very Satisfied   |       | Very Satisfied   |       | Very Satisfied |       |

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

Table 5 shows the percentage and the mean ratings for the satisfaction level of the respective customer types. It can be shown that in terms of satisfaction level, majority of the respondents were generally very satisfied (56.79 %) of the services rendered by ACPC this year. Likewise, it was being followed by those who were Satisfied (39.51 %).

Morover, in terms of the mean rating, ACPC garnered very satisfactory ratings from all customer types as depicted by the overall mean rating of 4.53. In fact, ratings from those who had availed of Provision of Capacity Building Support Activities for PLCs to become Training Partners revealed the highest satisfaction mean rating of 4.86 or Very Satisfied. This was then followed by the respondents from the Provision of Capacity Building Support to Potential Farmer and Fisher Folk Organization (FFO) Borrowers with 4.71.

## B. The Positive Raters (Top 2 Boxes)

**Table 6. Distribution of Positive Rater Respondents**

| Satisfaction Scale | Customer Types   |       |  |       |   |       |  |       |  |       |         |       |
|--------------------|--|-------|--|-------|---|-------|--|-------|--|-------|---------|-------|
|                    | Processing of Credit Fund Request of Partner Lending Conduit |       | Processing of Application as Partner Lending Conduit |       | Provision of Capacity Building Support          |       |  |       | Provision of Training Funds to Training Partner Lending Conduits |       | Overall |       |
|                    | f  | %     | f  | %     | Activities for PLCs to become Training Partners |       | To Potential Farmer and Fisher Folk Organization (FFO) Borrowers |       | f  | %     |         |       |
| Very satisfied     | 22   | 47.83 | 5  | 55.56 | 6   | 85.71 | 11   | 78.57 | 2  | 40.00 | 46      | 56.79 |
| Satisfied          | 22   | 47.83 | 4  | 44.44 | 1   | 14.29 | 2  | 14.29 | 3  | 60.00 | 32      | 39.51 |
| Total              | 44   | 95.7  | 9  | 100   | 7   | 100   | 13   | 92.9  | 5  | 100   | 78      | 96.30 |

In this report, positive raters were those who gave ratings in the top 2 boxes of the overall satisfaction scale (Very Satisfied and Satisfied). It can be deduced from Table 6 that ACPC had a total of 96.30% positive raters this year which was composed of customers who believed that the performance of the ACPC meets or exceeded the minimum expectations of the customers where the expected services were provided with few minor problems or none at all. If there were few minor problems, a corrective action might have already taken place which is deemed highly effective.

It should also be noted that the customer groups of Processing of Application as Partner Lending Conduit, Provision of Capacity Building Support Activities for PLCs to become Training Partners and Provision of Training Funds to Training Partner Lending Conduits were all (100%) positive raters of ACPC in the 2022 CSS.

## 1. Thematic Analysis of the Very Reasons of the Customers who were Very Satisfied (5) with ACPC in the year 2022

### a. Processing of Credit Fund Request of Partner Lending Conduit

**Theme 1: Responsive Services.** Customers who availed for Processing of Credit Fund Request of Partner Lending Conduit who were very satisfied stated in the survey that they perceived that generally, ACPC was able to efficiently respond to their needs, requests and concerns this year. This was well espoused when they claimed that:

- Mabilis silang kausap at very supportive at nasasagot lahat ng mga concern namin
- Anytime na may inquiry sasagot agad sila at may feedback agad sa concern namin
- Malaki ang help ng program na ito
- Yung program at services nila napakaganda lalo na na avail namin ang zero interest at layunin talaga ay makatulong.
- Responsive sa concern
- Approachable sila sa request namin
- Dahil hindi kami pinapahiya at lahat ng request namin ay approved sa kanila
- Kapag may question or inquiry kami nasasagot naman nila at naexplain nilang mabuti
- Very accommodating sila at malaking tulong sa mga farmer at nagka impact kami kasi mas nakilala ang bank namin at mas marami din kaming natutulungan
- Malaking natulong sa amin at lalo na sa mga farmers na nangangailangan
- Maraming natulungan ang program na ito at ang kanilang serbisyo
- Kasi malaki ang tulong nila sa community at sa farmers at nag raised ang membership namin at nakilala kami

- Actually malaking naitulong sa amin dahil mataas ang limit namin at talagang maganda ang partnership nila
- Maganda ang programa nakakatulong talaga sila
- Timeliness nakukuha naman nila at lahat natutugunan naman
- Kasi nga ang kanilang program ay naka priority talaga sa farmer at walang interest
- Laking tulong dahil nabigyan kami ng assistance
- Malaking tulong lalo na nung pandemic
- Malaking tulong sa coop at sa mga farmers
- Nag-improve talaga ang asset namin at nag grow at naka extend kami ng services sa mga farmers
- Malaking tulong sa farmers and fishers at sa community.

b. Processing of Application as Partner Lending Conduit

**Theme 2.** Assurance of Help. For the customers who availed of Processing of Application as Partner Lending Conduit, they gave their highest regard to ACPC this year because of the experienced helpfulness of personnel. In fact, they were able to relay that:

- Very helpful sa lahat lalo sa amingcoop
- Very helpful naman at pinapaintindi nila talaga
- Makakatulong sa mga farmers and no interest
- Nakatulong sa mga farmers at sa mga small individual farmers
- Nagpursigi naman sila at tumutulong sila maghanap ng mga borrower

c. Provision of Capacity Building Support Activities for PLCs to become Training Partners

**Theme 3. Maintained Good Relationships.** The respondents who also availed for the Provision of Capacity Building Support Activities for PLCs to become Training Partners shared to this survey that ACPC was able to maintain a good take of their relationship by always assuring them that

ACPC is always willing to help them. This was espoused when they told us that:

- Kase matagal tagal na kaming partner ni ACPC. Simula ng yolonda. Kaya okay sila saken. Lalo na sa training. So far masaya naman kami sa ACPC. At talagang malaki ang naitulong nila samin lalo na sa mga farmers namin. Lalo na sa mga financial at training at COC. Malaking tulong talaga sa mga farmers. And looking forward to more project in ACPC.
- Very satisfied lalo na sa lahat ng needs namin. Mabilis nila nasasagutan. At talagang parang partner ang tingin nila samin. Kaya i would say 5 rate ko.
- Okay naman sila samin
- Okay naman kase yung binibigay nila samin nakakatulong sila lalo na sa mahihirap.
- Okay naman sila para saken kase mabilis sila magrespond sa mga needs or question namin.
- Okay naman kase lahat naman nabibigay samin nung training. Nakakatulong din
- Okay naman sila para saken.

d. Provision of Capacity Building Support to Potential Farmer and Fisher Folk Organization (FFO) Borrowers

**Theme 4. ACPC Trainings Help them Improve.** The survey respondents who had access to the ACPC service on Capacity Building Support to Potential Farmer and Fisher Folk Organization (FFO) Borrowers revealed that ACPC was able to provide them with quality trainings that guided, enabled and empowered them to function well. In fact, there were still who were not granted with their business proposals but were still very thankful with the learnings they had acquired from ACPC trainings. They acknowledged that:

- "Kase lahat naman ng details about sa ACPC. Na explain naman nila ng maayos lalo na sa services nila

- Maganda kase yung training para mapaunlad kami. Okey naman yung training at preparation nila para maka avail po kami,
- Kase masaya kami. Kase nung una wala sila . Mahirap kami. Nung dumating sila marami silang training na binigay samin. Lalo na sa grupo namin na nabuo sa ACPC. Maligaya kami maam. Lahat ng binigya nila satisfied kami.
- Kase magagaling ang acpc. At natututunan namin yung mga dapat namin matutunan. Lumalawak ang aking kaalaman.
- Dahil maayos naman nila nasabi samin yung training. Nasagot naman yung question namin at training kit.
- Hindi katulad sa rural bank service fee lang ang bawas."
- Okay naman. Failed lang po kami sa business proposal. Pero okay naman over all
- Kase okay naman sila. Kaso hindi ako makapag avail ng liability ba. Eh ako kase ako senior na ako. Kase gusto ko dito sa age ko. Wala na akong stress. Pero okay naman over all.
- Kase okay naman sila. Lalo na yung binigay nila samin satisfied kami
- Kase sympre pag tungkol sa agriculture malaking tulong para samin.
- Kase po malaking tulong sa mga farmers. Kaya okay samin ang acpc
- Kase maganda po yung program. Kaya okey sakín acpc.
- Kase nakatulong samin

e. Provision of Training Funds to Training Partner Lending Conduits

**Theme 5: Trainings Were Responsive to their Needs.** Those PLCs who had access to training funds were able to recall vividly how ACPC was of huge help to them this year. They commonly shared that:

- Okay naman saken. Kase lahat naman binibigay nila at nag rerespond naman sila kapag may mga question kami.
- Satisfied naman ako. Medyo sana maayos pa yung sa loans. Yung lang naman pero overall okay naman ako
- Kase nabigyan kami dito ng opportunity lalo na yung training yung fund para sa mga farmer.
- Okay naman sila
- Okay naman ang acpc

## 2. Thematic Analysis of the Very Reasons of the Customers who were *Satisfied* (4) with ACPC in the year 2022

### a. Processing of Credit Fund Request of Partner Lending Conduit

**Theme 6: Satisfied with the Assistance.** For those PLC customers who had availed of Processing of Credit Fund Requests, they were able to share that they had felt the effort of ACPC to assist them with their inquiries and concerns this year. This satisfaction was expressed when they stated that:

- Yung program very helpful sa mga client namin like farmers
- Okay naman siya dahil maganda ang communication namin at walang problema
- Okay naman nakakatulong ang pag increase ng port folio namin
- Syempre malaking tulong sa farmer lalo sa walang collateral
- Kasi lahat ng concern na address naman nila
- Sa system at procedure okay naman
- So far, sa program and policy medyo okay naman sa part ng bank nakilala siya at nag eearn din
- Okay ang program it really helps talaga and good communication naman
- Yung mga program nila nakatulong sa mga beneficiary at natutugunan naman nila ang aming mga concern

- Okay naman ang program and the way they handle the client.
- Maganda ang partner at nakakatulong
- Hindi naman perfect medyo mabagal lang pagdating sa timeliness
- Kasi nagbigay sila ng programa for small farmers and good relationship naman ang lending conduit kay acpc

**Theme 7. Rooms for Improvement. Instead of giving a perfect 5 for their satisfaction scores, the** PLC customers who had availed of Processing of Credit Fund Requests were able to relay that they there were some areas that ACPC needed to improve more. This was clearly communicated when they stated that:

- Sa technical needs madali mag access at mabilis sila pag response sa mga concerns pero for improvement pa din talaga
- Kasi ang babait at supportive talaga ang acpc kaso yung sa fund lang talaga yung may konting problema
- Very supportive naman sila pero may for improvement pa din sila like faster processing.
- Kasi yung bagal ng pag release ng fund pero ang mga staff ng acpc mahusay kausap at approachable
- Okay naman improve lang yung mga nirate ko na mga neither satisfied nor dissatisfied like sa timeliness
- Sa ngayon matagal ang approval nila
- Understood ang program, excellent service in some other ways

b. Processing of Application as Partner Lending Conduit

**Theme 8. Good Experience.** It became a shared experience for the PLC respondents that ACPC was able to provide them with quality experience this year as this was the main theme of the shared sentiments such as:

- Very supportive sila
- Okay naman kesa dati kasi una di kami na approved nastop yung program
- Maganda ang kalakaran sa amin

- Naka help sa mga farmers
- c. Provision of Capacity Building Support Activities for PLCs to become Training Partners
- Okay naman sila samín
- d. Provision of Capacity Building Support to Potential Farmer and Fisher Folk Organization (FFO) Borrowers
- Dahil maayos naman nila nasabi samín yung trainin. Nasagot naman yung question namin at traning kit.
  - Kase okay naman sila.
- e. Provision of Training Funds to Training Partner Lending Conduits
- Okay naman sila
  - Okay naman ang acpc
  - Satisfied naman ako. Medyo sana maayos pa yung sa loans. Yung lang naman pero overall okay naman ako

### C. The Negative Raters

**Table 7. Distribution of Negative Rater Respondents**

| Satisfaction Scale                 | Customer Types   |      |  |      |  |      |   |      |  |      |         |      |
|------------------------------------|--|------|--|------|--|------|---|------|--|------|---------|------|
|                                    | Processing of Credit Fund Request of Partner Lending Conduit |      | Processing of Application as Partner Lending Conduit |      | Provision of Capacity Building Support Activities for PLCs to become Training Partners |      |   |      | Provision of Training Funds to Training Partner Lending Conduits |      | Overall |      |
|                                    | f  | %    | f  | %    | f  | %    | f | %    | f  | %    | f       | %    |
| Neither Satisfied nor Dissatisfied | 2  | 4.35 | 0  | 0.00 | 0  | 0.00 | 1 | 7.14 | 0  | 0.00 | 3       | 3.70 |
| Dissatisfied                       | 0  | 0.00 | 0  | 0.00 | 0  | 0.00 | 0 | 0.00 | 0  | 0.00 | 0       | 0.00 |
| Very Dissatisfied                  | 0  | 0.00 | 0  | 0.00 | 0  | 0.00 | 0 | 0.00 | 0  | 0.00 | 0       | 0.00 |
| Total                              | 2  | 4.35 | 0  | 0    | 0  | 0    | 1 | 7.14 | 0  | 0    | 3       | 3.70 |

As to the negative raters, there was a minimal number of customers who had rated ACPC this year with the bottom 3 boxes. It can be validated that 3.70% of these customers were neither satisfied nor dissatisfied with their dealings with ACPC in 2022. It should be noted also that none of the customers felt very dissatisfied with ACPC in the current year of the survey.

## 1. Thematic Analysis of the Reasons of the Customers who were *Neither Satisfied and Dissatisfied with ACPC in the 2022 CSS*

**Theme 9. Transaction Delays.** The respondents generally shared their experiences for rating ACPC this year with the bottom 3 boxes and the most common ones pointed out being delayed in their transactions. They reiterated that:

- 3 times nag apply sobrang tagal hindi sila nag aassist puro follow up lang lagi kami
- Mahirap kase matagal na kaming nag apply. Wala pa din respond hanggang ngayon. Nag sumbit na ako sa training binibigay kona lahat . Wala pa din response. Di kona alam yung status ko. Hirap magb applysa mga fund request matagal until now wala pa ding feedback.
- Minsan po kasi delay sila ng pagbibigay ng binhi
- Hindi po kasi kami agad natulungan lalo na nung bumagyo po, naubusan po kami ng pananim at nalugi kami sa palayan
- Yung process is di masyado mabilis, tumatagal ng 2 weeks

**Theme 10. Service Inconsistencies.** They also shared that ACPC this year had some inconsistencies with their service deliveries as evidenced from their responses that:

- Dahil po minsan okay sila, misan hindi
- Minsan po kasi may mga hindi nila agad natutugunan yung mga tanong at pangangailangan namin
- Hindi po masyado kaming naasikaso kapag may tanong at pangangailangan kami



- Dahil po minsan hindi sila pantay pantay magbigay ng tulong sa aming mga magsasaka
- Okay naman po sila, medyo hindi lang po fair kasi hindi kami nabigyan ng 5000, dalawang beses pa lang po samantalang yung iba namin kasamahan naabutan
- Dahil monthly yung insurance and monthly savings parang pinagkakakitaan yung pera namin
- Okay naman kaso nabigatan kami sa monthly na insurance na binabayaran

## V. COMPARISON OF OVERALL SATISFACTION BETWEEN 2021 AND 2022 ACCORDING TO CUSTOMER TYPE

### A. Comparison of the Net Promoter Scores between 2021 and 2022 (Top 2 Positive Raters)

Table 8.1 compares the performance of ACPC in terms of the overall satisfaction of the clients with the respective services between those rendered in both fiscal year 2021 and in 2022.

**Table 8.1 Performance Comparison between 2021 and 2022**

| CSS Year  | External Services  |  |  |  |  |   |  |
|-----------|--|--|--|--|--|---|--|
|           | Processing of Credit Fund Request of Partner Lending Conduit | Processing of Application as Partner Lending Conduit | Institutional Capacity Building (ICB) Activities – Trainings and Online Seminars | Institutional Capacity Building Activities (ICB) – Mentoring | Provision of Capacity Building Support Activities for PLCs to become Training Partners | Provision of Capacity Building to Potential Farmer and Fisher Folk Organization (FFO) Borrowers | Provision of Training Funds to Training Partner Lending Conduits |
| Year 2021 | 93.00  | 100.00   | 95.00  | 98.00  | N/A  | N/A   | N/A  |
| Year 2022 | 95.65  | 100.00   | N/A  | N/A  | 100.00   | 92.86   | 100.00   |

N/A= the service or customer type was not present in the indicated year

It can be derived that there was an increase in proportion of positive raters for Processing of Credit Fund Request of Partner Lending Conduit customer groups from 93% last year to 95.65% this year. Moreover, respondents last year and this year from the Processing of Application as Partner Lending Conduit clients were consistent in giving ACPC with an excellent rating of 100%.

**Table 8.2 Performance Comparison between 2021 and 2022 for Capacity**

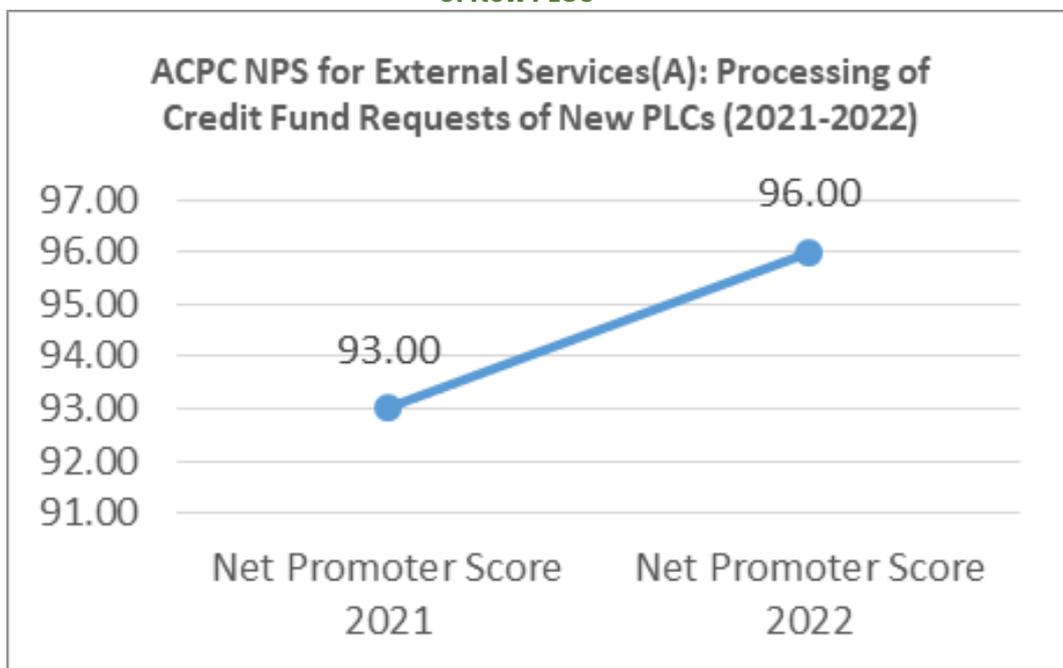
**Building (General)**

| Comparable External Service     | 2021            |         |        | 2022            |         |        |
|---------------------------------|-----------------|---------|--------|-----------------|---------|--------|
|                                 | Positive Raters | Total n | %      | Positive Raters | Total n | %      |
| Institutional Capacity Building | 448             | 468     | 95.73% | 22              | 23      | 95.65% |
| Service A                       | 324             | 341     | 95%    | 9               | 9       | 100%   |
| Service B                       | 124             | 127     | 98%    | 13              | 14      | 92.86% |

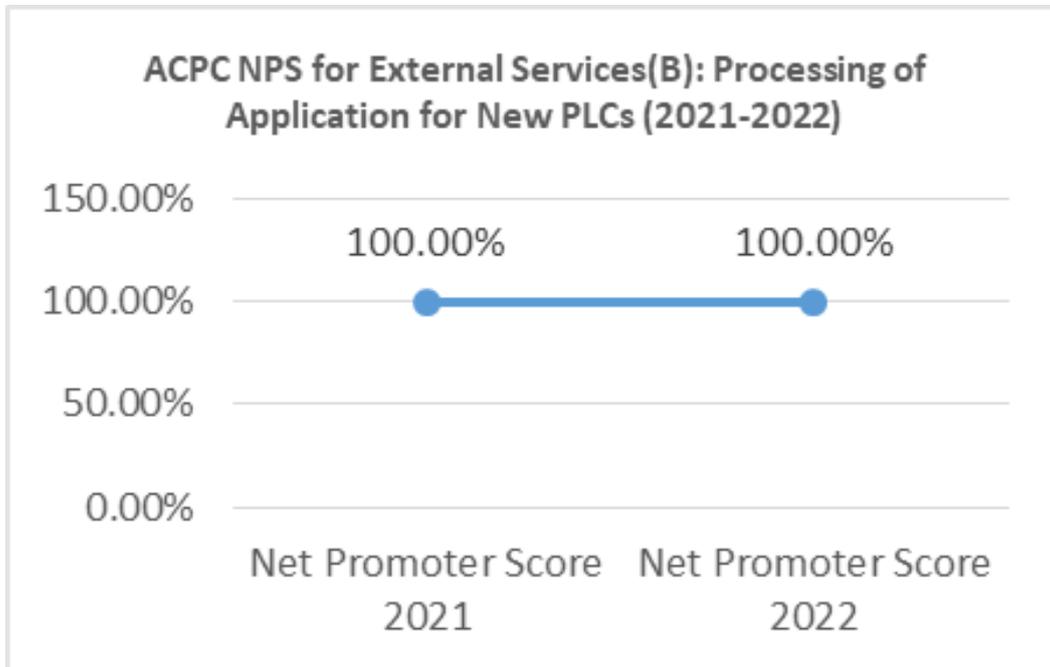
Treating the ICB activities as a general external service, a very slight decrease was observed in the satisfaction performance of ACPC from the year 2021 of 95.73% to the 95.65% of the current year 2022.

The visual representation of the changes from 2021 to 2022 are shown in the following line graphs:

**Figure 2. 2021 VS 2022 ACPC NPS for External Services (A): Processing of Credit Fund Requests of New PLCs**



**Figure 3. 2021 VS 2022 ACPC NPS for External Services (A): Processing of Application for New PLCs**



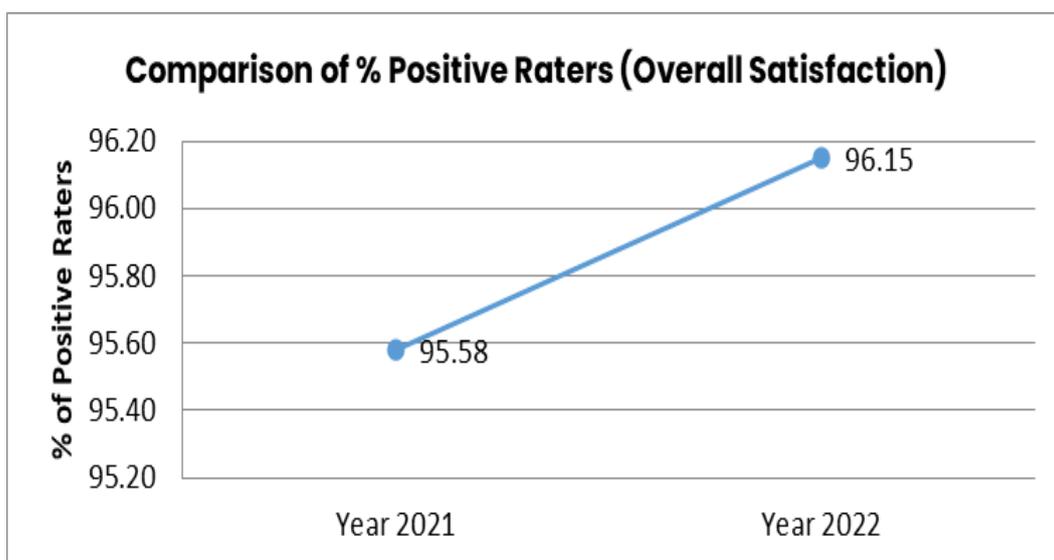
## B. Comparison of the Overall Customer Satisfaction between 2021 and 2022 Positive Raters

Three (3) external services rendered by ACPC in the previous and this year's CSS were comparable. These were the Processing of Applications for New PLCs, Processing of Credit Fund Transferred to PLCs and Institutional Capacity Building (ICB). Given the data at hand, the comparison is presented as follows:

**Table 8.3 Performance of ACPC in terms of Overall Positive Raters Comparison between 2021 and 2022**

| Comparable External Service                   | 2021            |         |        | 2022            |         |        |
|---|-----------------|---------|--------|-----------------|---------|--------|
|   | Positive Raters | Total n | %      | Positive Raters | Total n | %      |
| Processing of Applications for New PLCs       | 40              | 43      | 93%    | 44              | 46      | 96%    |
| Processing of Credit Fund Transferred to PLCs | 9               | 9       | 100%   | 9               | 9       | 100%   |
| Institutional Capacity Building               | 448             | 468     | 95.73% | 22              | 23      | 95.65% |
| A   | 324             | 341     | 95%    | 9               | 9       | 100%   |
| B   | 124             | 127     | 98%    | 13              | 14      | 92.86% |
| Overall                                       | 497             | 520     | 95.58% | 75              | 78      | 96.15% |

**Figure 5. Comparison of Percentage of Positive Raters for Overall Satisfaction**





More external customers were at least satisfied with the services rendered by ACPC this year. Last year, the positive raters comprised 95.58% of the total sampled clients while this year, it increased to 96.15% of the external customer being surveyed. This increase is only a testament that ACPC was able to provide the bare minimums to satisfy or even exceed the expectations of a larger proportion of external clients as compared to last year.

## VI. AGGREGATED RESULTS ON THE SATISFACTION PER DIMENSION OF THE DIFFERENT EXTERNAL CUSTOMER TYPES OF ACPC IN THE YEAR 2022

**Table 9. Satisfaction per Dimension of the Different External Customer Types of ACPC In The Year 2022**

| Dimension of Satisfaction | Customer Types   |  |   |  |  | Overall        | Interpretation |
|---------------------------|--|--|---|--|--|----------------|----------------|
|                           | Processing of Credit Fund Request of Partner Lending Conduit | Processing of Application as Partner Lending Conduit | Provision of Capacity Building Support          |  | Provision of Training Funds to Training Partner Lending Conduits |                |                |
|                           |  |  | Activities for PLCs to become Training Partners | To Potential Farmer and Fisher Folk Organization (FFO) Borrowers |  |                |                |
| Responsiveness            | 4.30   | 4.26   | 4.57  | 4.62   | 4.60   | 4.47           | Very Satisfied |
| Reliability               | 4.59   | 4.56   | 4.43  | 4.64   | 4.40   | 4.52           | Very Satisfied |
| Access and Facilities     | 4.41   | 4.42   | 4.57  | 4.63   | 4.60   | 4.53           | Very Satisfied |
| Communication             | 4.51   | 4.56   | 4.75  | 4.71   | 4.80   | 4.67           | Very Satisfied |
| Costs                     | 4.23   | 4.28   | 4.71  | 4.36   | 4.80   | 4.48           | Very Satisfied |
| Integrity                 | 4.57   | 4.44   | 4.86  | 4.64   | 4.80   | 4.66           | Very Satisfied |
| Assurance                 | 4.64   | 4.78   | 4.82  | 4.55   | 4.65   | 4.69           | Very Satisfied |
| Outcome                   | 4.19   | 4.17   | 4.86  | 4.69   | 4.60   | 4.50           | Very Satisfied |
| Service Average Rating    | 4.43   | 4.43   | 4.70  | 4.61   | 4.66   | 4.57           | Very Satisfied |
| Interpretation            | Very Satisfied   | Very Satisfied                                       | Very Satisfied                                  | Very Satisfied   | Very Satisfied   | Very Satisfied |                |

**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, Very Dissatisfied-1.00 to 1.80**

Table 9 presents the mean ratings per ARTA prescribed satisfaction dimensions in each of the customer types who had accessed the external services rendered by ACPC this year. Overall, ACPC was rated with 4.57 or equivalent to Very Satisfied rating of external customers with respect to the different dimensions of satisfaction. It can be averred from the table that Assurance, Integrity and Communication on the overall recorded the highest mean satisfaction ratings of 4.69, 4.67 and 4.66 respectively while the Costs was rated the least with 4.48.

Across customer types, all groups gave ACPC this year a Very Satisfactory rating. In fact, the customers who have availed of Provision of Capacity Building



Support Activities for PLCs to become Training Partners gave ACPC the highest regard with 4.70. This was shortly followed by the customers who availed of Provision of Training Funds to Training Partner Lending Conduits who rated ACPC this year with 4.66.

## VII. CUSTOMER SATISFACTION PER CUSTOMER TYPE FOR THE ACPC EXTERNAL SERVICES

### A. Processing of Credit Fund Request of Partner Lending Conduit (n=46)

**Table 10. Overall Satisfaction as Perceived by Processing of Credit Fund Request of Partner Lending Conduit Customers of ACPC in 2022**

| Dimensions             | Average Rating | Interpretation |
|------------------------|----------------|----------------|
| Responsiveness         | 4.30           | Very Satisfied |
| Reliability            | 4.59           | Very Satisfied |
| Access and Facilities  | 4.41           | Very Satisfied |
| Communication          | 4.51           | Very Satisfied |
| Costs                  | 4.23           | Very Satisfied |
| Integrity              | 4.57           | Very Satisfied |
| Assurance              | 4.64           | Very Satisfied |
| Outcome                | 4.19           | Satisfied      |
| Service Average Rating | 4.43           | Very Satisfied |

**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, Very Dissatisfied–1.00 to 1.80**

In terms of an external service of processing of Credit Fund Requests of New Partner Lending Conduits, ACPC garnered an overall rating of 4.43 which is described to be Very Satisfactory. In fact, the highlight for this service was the very high ratings for Assurance (4.64), Reliability (4.59) and Integrity (4.57). The least regarded item of satisfaction was given to the Outcome rated with 4.19 only or equivalent to a satisfied rating.

## B. Item-Based Analysis on the Ratings per Domain Of Satisfaction

### 1. In terms of Responsiveness

**Table 11. Satisfaction in terms of Responsiveness as Perceived by Processing of Credit Fund Request of Partner Lending Conduit Customers of ACPC in 2022**

| Dimension                | Indicators  | Rating      | Interpretation        |
|--------------------------|---|-------------|-----------------------|
| Responsiveness           | How satisfied are you with the assistance provided by ACPC representatives/staff?                             | 4.72        | Very Satisfied        |
| Responsiveness           | How satisfied are you with the timeliness of credit fund processing and release?                              | 3.98        | Satisfied             |
| Responsiveness           | How satisfied are you with how the credit fund was able to address your additional fund/capital requirements? | 4.21        | Very Satisfied        |
| <b>Dimension Average</b> |   | <b>4.30</b> | <b>Very Satisfied</b> |

**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, Very Dissatisfied-1.00 to 1.80**

### 2. In terms of Reliability

**Table 12. Satisfaction in terms of Reliability as Perceived by Processing of Credit Fund Request of Partner Lending Conduit Customers of ACPC in 2022**

| Dimension   | Indicators   | Rating | Interpretation |
|-------------|--|--------|----------------|
| Reliability | How satisfied are you with how ACPC has been faithful to its program guidelines? | 4.59   | Very Satisfied |

**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, Very Dissatisfied-1.00 to 1.80**

### 3. In terms of Access and Facilities

**Table 13. Satisfaction in terms of Access and Facilities as Perceived by Processing of Credit Fund Request of Partner Lending Conduit Customers of ACPC in 2022**

| Dimension                | Indicators  | Rating      | Interpretation        |
|--------------------------|---|-------------|-----------------------|
| Access and Facilities    | How satisfied are you with the documentary and other requirements in requesting credit fund/capital?                    | 4.48        | Very Satisfied        |
| Access and Facilities    | How satisfied are you with the technology (i.e. through ACPC portal and emails) used in requesting credit fund/capital? | 4.33        | Very Satisfied        |
| <b>Dimension Average</b> |   | <b>4.41</b> | <b>Very Satisfied</b> |

**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, Very Dissatisfied–1.00 to 1.80**

### 4. In terms of Communication

**Table 14. Satisfaction in terms of Communication as Perceived by Processing of Credit Fund Request of Partner Lending Conduit Customers of ACPC in 2022**

| Dimensions               | Indicators  | Rating      | Interpretation        |
|--------------------------|---|-------------|-----------------------|
| Communication            | Was the process of availing of program funds easy to understand?  | 4.59        | Very Satisfied        |
| Communication            | How satisfied are you with the print and online information, education and communication (IEC) materials used by the program? | 4.46        | Very Satisfied        |
| Communication            | How satisfied are you with the program briefings/orientations conducted?  | 4.48        | Very Satisfied        |
| <b>Dimension Average</b> |   | <b>4.51</b> | <b>Very Satisfied</b> |

**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, Very Dissatisfied–1.00 to 1.80**

## 5. In terms of Costs

**Table 15. Satisfaction in terms of Costs as Perceived by Processing of Credit Fund Request of Partner Lending Conduit Customers of ACPC in 2022**

| Dimensions        | Indicators  | Rating | Interpretation |
|-------------------|---|--------|----------------|
| Costs             | How satisfied are you with the program fund management arrangement?       | 4.25   | Very Satisfied |
| Costs             | How satisfied are you with the terms and conditions on fund disbursement? | 4.39   | Very Satisfied |
| Costs             | How satisfied are you with the cost of your fund management arrangement?  | 4.05   | Satisfied      |
| Dimension Average |   | 4.23   | Very Satisfied |

**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, Very Dissatisfied–1.00 to 1.80**

## 6. In terms of Integrity

**Table 16. Satisfaction in terms of Integrity as Perceived by Processing of Credit Fund Request of Partner Lending Conduit Customers of ACPC in 2022**

| Dimensions        | Indicators   | Rating | Interpretation |
|-------------------|--|--------|----------------|
| Integrity         | Do you feel that the ACPC has treated you fairly?                  | 4.53   | Very Satisfied |
| Integrity         | Do you feel that the ACPC has been honest in transacting with you? | 4.59   | Very Satisfied |
| Integrity         | How satisfied are you with the trustworthiness of the ACPC?        | 4.59   | Very Satisfied |
| Dimension Average |  | 4.57   | Very Satisfied |

**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, Very Dissatisfied–1.00 to 1.80**

## 7. In terms of Assurance

**Table 17. Satisfaction in terms of Assurance as Perceived by Processing of Credit Fund Request of Partner Lending Conduit Customers of ACPC in 2022**

| Dimensions        | Indicators  | Rating | Interpretation |
|-------------------|---|--------|----------------|
| Assurance         | How satisfied are you with the competence of the ACPC representatives/staff in performing their duties? | 4.61   | Very Satisfied |
| Assurance         | Do the ACPC representatives/staff have the knowledge to answer your questions?                          | 4.59   | Very Satisfied |
| Assurance         | How satisfied are you with the helpfulness of the ACPC representatives/staff?                           | 4.61   | Very Satisfied |
| Assurance         | Do you have a good working relationship with the ACPC representative/staff?                             | 4.76   | Very Satisfied |
| Dimension Average |   | 4.64   | Very Satisfied |

**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, Very Dissatisfied-1.00 to 1.80**

## 8. In terms of Outcome

**Table 18. Satisfaction in terms of Outcomes as Perceived by Processing of Credit Fund Request of Partner Lending Conduit Customers of ACPC in 2022**

| Dimensions        | Indicators   | Rating | Interpretation |
|-------------------|--|--------|----------------|
| Outcome           | How satisfied are you with the benefits you have derived from the program? Monetary (e.g., credit fund received)   | 4.27   | Very Satisfied |
| Outcome           | How satisfied are you with the benefits you have derived from the program? Other benefits (e.g., expansion of clientele, increase in the loan portfolio, etc.) | 4.35   | Very Satisfied |
| Outcome           | How satisfied are you with the timeliness in realizing the intended benefits of the program?   | 3.95   | Satisfied      |
| Dimension Average |  | 4.19   | Very Satisfied |

**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, Very Dissatisfied-1.00 to 1.80**

## C. Comparison of Satisfaction Rating per Domain of Processing of Credit Fund Request of Partner Lending Conduit between 2021 and 2022

**Table 19. Per Item Comparison Analysis of Satisfaction Processing of Credit Fund Request of Partner Lending Conduit Customers of ACPC in 2022**

| Dimensions            | Indicators  | Average Numerical Rating |      | Difference | Interpretation |
|-----------------------|---|--------------------------|------|------------|----------------|
|                       |   | 2022                     | 2021 |            |                |
| Responsiveness        | How satisfied are you with the assistance provided by ACPC representatives/staff?                                       | 4.72                     | 4.70 | 0.02       | Improve        |
| Responsiveness        | How satisfied are you with the timeliness of credit fund processing and release?  | 3.98                     | 4.40 | -0.42      | Decline        |
| Responsiveness        | How satisfied are you with how the credit fund was able to address your additional fund/capital requirements?           | 4.21                     | 4.70 | -0.49      | Decline        |
| Reliability           | How satisfied are you with how ACPC has been faithful to its program guidelines?  | 4.59                     | 4.80 | -0.21      | Decline        |
| Access and Facilities | How satisfied are you with the documentary and other requirements in requesting credit fund/capital?                    | 4.48                     | 4.70 | -0.22      | Decline        |
| Access and Facilities | How satisfied are you with the technology (i.e. through ACPC portal and emails) used in requesting credit fund/capital? | 4.33                     | 4.70 | -0.37      | Decline        |
| Communication         | Was the process of availing of program funds easy to understand?  | 4.59                     | 4.60 | -0.01      | Decline        |
| Communication         | How satisfied are you with the print and online   | 4.46                     | 4.60 | -0.14      | Decline        |

| Dimensions    | Indicators  | Average Numerical Rating |      | Difference | Interpretation |
|---------------|---|--------------------------|------|------------|----------------|
|               |   | 2022                     | 2021 |            |                |
|               | information, education and communication (IEC) materials used by the program?                           |                          |      |            |                |
| Communication | How satisfied are you with the program briefings/orientations conducted?                                | 4.48                     | 4.60 | -0.12      | Decline        |
| Costs         | How satisfied are you with the program fund management arrangement?                                     | 4.25                     | 4.60 | -0.35      | Decline        |
| Costs         | How satisfied are you with the terms and conditions on fund disbursement?                               | 4.39                     | 4.60 | -0.21      | Decline        |
| Costs         | How satisfied are you with the cost of your fund management arrangement?                                | 4.05                     | 4.40 | -0.35      | Decline        |
| Integrity     | Do you feel that the ACPC has treated you fairly?   | 4.53                     | 4.70 | -0.17      | Decline        |
| Integrity     | Do you feel that the ACPC has been honest in transacting with you?                                      | 4.59                     | 4.80 | -0.21      | Decline        |
| Integrity     | How satisfied are you with the trustworthiness of the ACPC?   | 4.59                     | 4.70 | -0.11      | Decline        |
| Assurance     | How satisfied are you with the competence of the ACPC representatives/staff in performing their duties? | 4.61                     | 4.60 | 0.01       | Improve        |
| Assurance     | Do the ACPC representatives/staff have the knowledge to answer your questions?                          | 4.59                     | 4.70 | -0.11      | Decline        |
| Assurance     | How satisfied are you with the helpfulness of the ACPC representatives/staff?                           | 4.61                     | 4.70 | -0.09      | Decline        |

| Dimensions            | Indicators   | Average Numerical Rating |             | Difference   | Interpretation |
|-----------------------|--|--------------------------|-------------|--------------|----------------|
|                       |  | 2022                     | 2021        |              |                |
| Assurance             | Do you have good working relationship with the ACPC representative/staff?  | 4.76                     | 4.70        | 0.06         | Improve        |
| Outcome               | How satisfied are you with the benefits you have derived from the program? Monetary (e.g., credit fund received)   | 4.27                     | 4.50        | -0.23        | Decline        |
| Outcome               | How satisfied are you with the benefits you have derived from the program? Other benefits (e.g., expansion of clientele, increase in the loan portfolio, etc.) | 4.35                     | 4.60        | -0.25        | Decline        |
| Outcome               | How satisfied are you with the timeliness in realizing intended benefits of the program?   | 3.95                     | 4.50        | -0.55        | Decline        |
| <b>Overall Rating</b> |  | <b>4.43</b>              | <b>4.60</b> | <b>-0.17</b> | <b>Decline</b> |

Overall, there was declining trend of satisfaction of the Processing of Credit Fund Request of Partner Lending Conduit Customers of ACPC in 2022. The highest decline in performance can attributed to the outcome on the item “how satisfied are you with the timeliness in realizing intended benefits of the program” which was rated with 4.50 in 2021 and decrease to 3.95 this year.

It can also be observed that an assurance indicator on “good working relationship with the ACPC representative/staff” improved this year by 0.06 units.

## D. Processing of Application as Partner Lending Conduit (n=9)

**Table 20. Overall Satisfaction as Perceived by Processing of Application as Partner Lending Conduit Customers of ACPC in 2022**

| Dimensions                    | Average Rating | Interpretation        |
|-------------------------------|----------------|-----------------------|
| Responsiveness                | 4.26           | Very Satisfied        |
| Reliability                   | 4.56           | Very Satisfied        |
| Access and Facilities         | 4.42           | Very Satisfied        |
| Communication                 | 4.56           | Very Satisfied        |
| Costs                         | 4.28           | Very Satisfied        |
| Integrity                     | 4.44           | Very Satisfied        |
| Assurance                     | 4.78           | Very Satisfied        |
| Outcome                       | 4.17           | Satisfied             |
| <b>Service Average Rating</b> | <b>4.43</b>    | <b>Very Satisfied</b> |

**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, Very Dissatisfied-1.00 to 1.80**

As to the processing of Applications for New Partner Lending Conduits, the external clients of ACPC gave a very high rating of 4.43 or equivalent to Very satisfied. Referring to the tabular information above, the assurance domain of satisfaction was rated the highest with 4.78 followed by reliability and communication which got 4.56 apiece. The least however was given to the outcome with 4.17 only or translated to being satisfied.

**Table 21. Satisfaction in terms of Responsiveness as Perceived by Processing of Application as Partner Lending Conduit of ACPC in 2022**

| Dimension      | Indicators   | Rating | Interpretation |
|----------------|--|--------|----------------|
| Responsiveness | How satisfied are you with the assistance provided by ACPC representatives/staff?        | 4.78   | Very Satisfied |
| Responsiveness | How satisfied are you with the timeliness of the processing of the application as a PLC? | 4.00   | Satisfied      |

| Dimension                | Indicators  | Rating      | Interpretation        |
|--------------------------|---|-------------|-----------------------|
| Responsiveness           | How satisfied are you with how the credit fund will be made available to address your additional fund/capital requirements? | 4.00        | Satisfied             |
| <b>Dimension Average</b> |   | <b>4.26</b> | <b>Very Satisfied</b> |

**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, Very Dissatisfied–1.00 to 1.80**

**Table 22. Satisfaction in terms of Reliability as Perceived by Processing of Application as Partner Lending Conduit of ACPC in 2022**

| Dimension   | Indicators   | Rating | Interpretation |
|-------------|--|--------|----------------|
| Reliability | How satisfied are you with how ACPC has been faithful to its program guidelines? | 4.56   | Very Satisfied |

**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, Very Dissatisfied–1.00 to 1.80**

**Table 23. Satisfaction in terms of Access and Facilities as Perceived by Processing of Application as Partner Lending Conduit of ACPC in 2022**

| Dimension                | Indicators  | Rating      | Interpretation        |
|--------------------------|---|-------------|-----------------------|
| Access and Facilities    | How satisfied are you with the documentary and other requirements in applying as a PLC?                           | 4.33        | Very Satisfied        |
| Access and Facilities    | How satisfied are you with the technology (i.e. through ACPC portal and emails) used in the application as a PLC? | 4.50        | Very Satisfied        |
| <b>Dimension Average</b> |   | <b>4.42</b> | <b>Very Satisfied</b> |

**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, Very Dissatisfied–1.00 to 1.80**

**Table 24. Satisfaction in terms of Communication as Perceived by Processing of Application as Partner Lending Conduit of ACPC in 2022**

| Dimensions        | Indicators  | Rating | Interpretation |
|-------------------|---|--------|----------------|
| Communication     | Was the process of applying as a PLC and availing of program funds easy to understand?  | 4.33   | Very Satisfied |
| Communication     | How satisfied are you with the print and online information, education and communication (IEC) materials used by the program? | 4.50   | Very Satisfied |
| Communication     | How satisfied are you with the program briefings/orientations conducted?  | 4.33   | Very Satisfied |
| Dimension Average |   | 4.56   | Very Satisfied |

**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, Very Dissatisfied–1.00 to 1.80**

**Table 25. Satisfaction in terms of Costs as Perceived by Processing of Application as Partner Lending Conduit of ACPC in 2022**

| Dimensions        | Indicators   | Rating | Interpretation |
|-------------------|--|--------|----------------|
| Costs             | How satisfied are you with the program fund management arrangement?      | 4.25   | Very Satisfied |
| Costs             | How satisfied are you with the terms and conditions of being a PLC?      | 4.33   | Very Satisfied |
| Costs             | How satisfied are you with the cost of your fund management arrangement? | 4.25   | Satisfied      |
| Dimension Average |  | 4.28   | Very Satisfied |

**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, Very Dissatisfied–1.00 to 1.80**

**Table 26. Satisfaction in terms of Integrity as Perceived by Processing of Application as Partner Lending Conduit of ACPC in 2022**

| Dimensions        | Indicators   | Rating | Interpretation |
|-------------------|--|--------|----------------|
| Integrity         | Do you feel that the ACPC has treated you fairly?                  | 4.44   | Very Satisfied |
| Integrity         | Do you feel that the ACPC has been honest in transacting with you? | 4.44   | Very Satisfied |
| Integrity         | How satisfied are you with the trustworthiness of the ACPC?        | 4.44   | Very Satisfied |
| Dimension Average |  | 4.44   | Very Satisfied |

**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, Very Dissatisfied-1.00 to 1.80**

**Table 27. Satisfaction in terms of Assurance as Perceived by Processing of Application as Partner Lending Conduit of ACPC in 2022**

| Dimensions        | Indicators  | Rating | Interpretation |
|-------------------|---|--------|----------------|
| Assurance         | How satisfied are you with the competence of the ACPC representatives/staff in performing their duties? | 4.78   | Very Satisfied |
| Assurance         | Do the ACPC representatives/staff have the knowledge to answer your questions?                          | 4.78   | Very Satisfied |
| Assurance         | How satisfied are you with the helpfulness of the ACPC representatives/staff?                           | 4.78   | Very Satisfied |
| Assurance         | Do you have good working relationship with the ACPC representative/staff?                               | 4.78   | Very Satisfied |
| Dimension Average |   | 4.78   | Very Satisfied |

**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, Very Dissatisfied-1.00 to 1.80**

**Table 28. Satisfaction in terms of Outcomes as Perceived by as Perceived by Processing of Application as Partner Lending Conduit of ACPC in 2022**

| Dimensions | Indicators   | Rating | Interpretation |
|------------|--|--------|----------------|
| Outcome    | How satisfied are you with the benefits you have derived from the program? Monetary (e.g., credit fund received)   | 4.25   | Very Satisfied |
| Outcome    | How satisfied are you with the benefits you have derived from the program? Other benefits (e.g., expansion of clientele, increase in loan portfolio, etc.) | 4.25   | Very Satisfied |

| Dimensions        | Indicators   | Rating | Interpretation |
|-------------------|--|--------|----------------|
| Outcome           | How satisfied are you with the timeliness in realizing the intended benefits of the program? | 4.00   | Satisfied      |
| Dimension Average |  | 4.17   | Very Satisfied |

**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, Very Dissatisfied-1.00 to 1.80**

## E. Comparison of Satisfaction Rating Per Domain of Processing of Application as Partner Lending Conduit between 2021 and 2022

**Table 29. Comparison of Satisfaction as Perceived by as Perceived by Processing of Application as Partner Lending Conduit of ACPC between 2021 and 2022**

| Dimensions            | Indicators  | Average Numerical Rating |      | Difference | Interpretation |
|-----------------------|---|--------------------------|------|------------|----------------|
|                       |   | 2022                     | 2021 |            |                |
| Responsiveness        | How satisfied are you with the assistance provided by ACPC representatives/staff?   | 4.78                     | 4.60 | 0.18       | Improve        |
| Responsiveness        | How satisfied are you with the timeliness of the processing of the application as a PLC?                                    | 4.00                     | 4.60 | -0.60      | Decline        |
| Responsiveness        | How satisfied are you with how the credit fund will be made available to address your additional fund/capital requirements? | 4.00                     | 4.70 | -0.70      | Decline        |
| Reliability           | How satisfied are you with how ACPC has been faithful to its program guidelines?  | 4.56                     | 4.70 | -0.14      | Decline        |
| Access and Facilities | How satisfied are you with the documentary and other requirements in applying as a PLC?                                     | 4.33                     | 4.70 | -0.37      | Decline        |
| Access and Facilities | How satisfied are you with the technology (i.e. through ACPC portal and emails) used in the application as a PLC?           | 4.50                     | 4.60 | -0.10      | Decline        |

| Dimensions    | Indicators  | Average Numerical Rating |      | Difference | Interpretation |
|---------------|---|--------------------------|------|------------|----------------|
|               |   | 2022                     | 2021 |            |                |
| Communication | Was the process of applying as a PLC and availing of program funds easy to understand?  | 4.56                     | 4.70 | -0.14      | Decline        |
| Communication | How satisfied are you with the print and online information, education and communication (IEC) materials used by the program? | 4.56                     | 4.70 | -0.14      | Decline        |
| Communication | How satisfied are you with the program briefings/orientations conducted?  | 4.56                     | 4.70 | -0.14      | Decline        |
| Costs         | How satisfied are you with the program fund management arrangement?   | 4.25                     | 4.70 | -0.45      | Decline        |
| Costs         | How satisfied are you with the terms and conditions of being a PLC?   | 4.33                     | 4.60 | -0.27      | Decline        |
| Costs         | How satisfied are you with the cost of your fund management arrangement?  | 4.25                     | 4.50 | -0.25      | Decline        |
| Integrity     | Do you feel that the ACPC has treated you fairly?   | 4.44                     | 4.80 | -0.36      | Decline        |
| Integrity     | Do you feel that the ACPC has been honest in transacting with you?  | 4.44                     | 4.90 | -0.46      | Decline        |
| Integrity     | How satisfied are you with the trustworthiness of the ACPC?   | 4.44                     | 4.90 | -0.46      | Decline        |
| Assurance     | How satisfied are you with the competence of the ACPC representatives/staff in performing their duties?                       | 4.78                     | 4.80 | -0.02      | Decline        |
| Assurance     | Do the ACPC representatives/staff have the knowledge to answer your questions?  | 4.78                     | 4.90 | -0.12      | Decline        |
| Assurance     | How satisfied are you with the helpfulness of the ACPC representatives/staff?   | 4.78                     | 4.70 | 0.08       | Improve        |
| Assurance     | Do you have good working relationship with the ACPC representative/staff?   | 4.78                     | 4.80 | -0.02      | Decline        |

| Dimensions            | Indicators   | Average Numerical Rating |             | Difference | Interpretation |
|-----------------------|--|--------------------------|-------------|------------|----------------|
|                       |  | 2022                     | 2021        |            |                |
| Outcome               | How satisfied are you with the benefits you have derived from the program? Monetary (e.g., credit fund received)   | 4.25                     | 4.50        | -0.25      | Decline        |
| Outcome               | How satisfied are you with the benefits you have derived from the program? Other benefits (e.g., expansion of clientele, increase in loan portfolio, etc.) | 4.25                     | 4.50        | -0.25      | Decline        |
| Outcome               | How satisfied are you with the timeliness in realizing intended benefits of the program?   | 4.00                     | 4.80        | -0.80      | Decline        |
| <b>Overall Rating</b> |  | <b>4.56</b>              | <b>4.60</b> | -0.04      | Decline        |

Overall, there was declining trend of satisfaction of the Processing of Application as Partner Lending Conduit of ACPC. The highest decline in performance can attributed to the Outcome on the item “how satisfied are you with the timeliness in realizing intended benefits of the program” which was rated with 4.80 in 2021 and decrease to 4.00 in 2022 and also on the responsiveness item on “How satisfied are you with how the credit fund will be made available to address your additional fund/capital requirements” which recorded a huge decrease of 0.70 units.

It can also be observed that a responsiveness indicator on “How satisfied are you with the assistance provided by ACPC representatives/staff” improved this year by 0.18 units.

## 1. Provision of Capacity Building Support for Activities for Partner Lending Conduits (PLCs) to become Training Partners (n=7)

**Table 30. General Satisfaction as Perceived by Capacity Building Support for Activities for Partner Lending Conduits (PLCs) to become Training Partner Customers in 2022**

| Dimensions            | Average Rating | Interpretation        |
|-----------------------|----------------|-----------------------|
| Responsiveness        | 4.57           | Very Satisfied        |
| Reliability           | 4.43           | Very Satisfied        |
| Access and Facilities | 4.57           | Very Satisfied        |
| Communication         | 4.75           | Very Satisfied        |
| Costs                 | 4.71           | Very Satisfied        |
| Integrity             | 4.86           | Very Satisfied        |
| Assurance             | 4.82           | Very Satisfied        |
| Outcome               | 4.86           | Very Satisfied        |
| <b>Average Rating</b> | <b>4.70</b>    | <b>Very Satisfied</b> |

**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, Very Dissatisfied-1.00 to 1.80**

In terms of the external service of Provision of Capacity Building Support for Activities for Partner Lending Conduits (PLCs) to become Training Partners, ACPC was rated by the respondents with an overall rating of 4.70 which is described to be Very Satisfactory. The best practice for this domain can be derived from the very high rating for Costs (4.71). Meanwhile, the least regarded item of satisfaction from this customer group was Reliability (4.43).

**Table 31. Satisfaction in terms of Responsiveness as as Perceived by Capacity Building Support for Activities for Partner Lending Conduits (PLCs) to become Training Partner Customers in 2022**

| Dimensions        | Indicators   | Rating | Interpretation |
|-------------------|--|--------|----------------|
| Responsiveness    | How satisfied are you with the assistance provided by ACPC representatives/staff?          | 4.57   | Very Satisfied |
| Responsiveness    | How satisfied are you with the timeliness of conduct of training?                          | 4.57   | Very Satisfied |
| Responsiveness    | How satisfied are you with how the training has responded to your capacity building needs? | 4.57   | Very Satisfied |
| Dimension Average |  | 4.57   | Very Satisfied |

**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, Very Dissatisfied-1.00 to 1.80**

**Table 32. Satisfaction in terms of Reliability as Perceived by Capacity Building Support for Activities for Partner Lending Conduits (PLCs) to become Training Partner Customers in 2022**

| Dimensions  | Indicators  | Rating | Interpretation |
|-------------|---|--------|----------------|
| Reliability | How satisfied are you with how ACPC has delivered the needed service according to its policies and standards? | 4.43   | Very Satisfied |

**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, Very Dissatisfied-1.00 to 1.80**

**Table 33. Satisfaction in terms of Access and Facilities as Perceived by Capacity Building Support for Activities for Partner Lending Conduits (PLCs) to become Training Partner Customers in 2022**

| Dimensions            | Indicators  | Rating | Interpretation |
|-----------------------|---|--------|----------------|
| Access and Facilities | How satisfied are you with the convenience of the location of the training venue and that the amenities available leads to a comfortable learning experience? | 4.57   | Very Satisfied |
| Access and Facilities | How satisfied are you with the documentary and other requirements for the training?   | 4.57   | Very Satisfied |
| Access and Facilities | How satisfied are you with the accessibility of the course materials (slides, templates and presentation)?  | 4.57   | Very Satisfied |
| Access and Facilities | How satisfied are you with the technology used in conducting the training (e.g. video conferencing platforms)?  | 4.57   | Very Satisfied |
| Dimension Average     |   | 4.57   | Very Satisfied |

**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, Very Dissatisfied-1.00 to 1.80**

**Table 34. Satisfaction in terms of Communication as Perceived by Capacity Building Support for Activities for Partner Lending Conduits (PLCs) to become Training Partner Customers in 2022**

| Dimensions    | Indicators  | Rating | Interpretation |
|---------------|---|--------|----------------|
| Communication | How satisfied are you with the language/dialect used in the training?   | 4.57   | Very Satisfied |
| Communication | How satisfied are you with the print and online information, education, and communication (IEC) materials used? | 4.86   | Very Satisfied |
| Communication | How satisfied are you with how the speaker/s engage with the participants during the discussion/webinar?        | 4.71   | Very Satisfied |

| Dimensions        | Indicators   | Rating | Interpretation |
|-------------------|--|--------|----------------|
| Communication     | How satisfied are you with clarity and understandability of the course materials (slides, templates and presentation)? | 4.86   | Very Satisfied |
| Dimension Average |  | 4.75   | Very Satisfied |

**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, Very Dissatisfied-1.00 to 1.80**

**Table 35. Satisfaction in terms of Costs as Perceived by Capacity Building Support for Activities for Partner Lending Conduits (PLCs) to become Training Partner Customers in 2022**

| Dimensions | Indicators                                     | Rating | Interpretation |
|------------|--|--------|----------------|
| Costs      | If any, How satisfied are you with costs/fees? | 4.71   | Very Satisfied |

**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, Very Dissatisfied-1.00 to 1.80**

**Table 36. Satisfaction in terms of Integrity as Perceived by Capacity Building Support for Activities for Partner Lending Conduits (PLCs) to become Training Partner Customers in 2022**

| Dimensions        | Indicators   | Rating | Interpretation |
|-------------------|--|--------|----------------|
| Integrity         | Do you feel that the ACPC has treated you fairly?                  | 4.86   | Very Satisfied |
| Integrity         | Do you feel that the ACPC has been honest in transacting with you? | 4.86   | Very Satisfied |
| Integrity         | How satisfied are you with the trustworthiness of the ACPC?        | 4.86   | Very Satisfied |
| Dimension Average |  | 4.86   | Very Satisfied |

**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, Very Dissatisfied-1.00 to 1.80**

**Table 37. Satisfaction in terms of Assurance as Perceived by Capacity Building Support for Activities for Partner Lending Conduits (PLCs) to become Training Partner Customers in 2022**

| Dimensions        | Indicators   | Rating | Interpretation |
|-------------------|--|--------|----------------|
| Assurance         | How satisfied are you with the competence of the training facilitators/trainers? | 4.71   | Very Satisfied |
| Assurance         | Do the ACPC representatives/staff have the knowledge to answer your questions?   | 4.86   | Very Satisfied |
| Assurance         | How satisfied are you with the helpfulness of the ACPC representatives/staff?    | 4.86   | Very Satisfied |
| Assurance         | Do you have a good working relationship with the ACPC representative/staff?      | 4.86   | Very Satisfied |
| Dimension Average |  | 4.82   | Very Satisfied |

**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, Very Dissatisfied–1.00 to 1.80**

**Table 38. Satisfaction in terms of Outcome as Perceived by Capacity Building Support for Activities for Partner Lending Conduits (PLCs) to become Training Partner Customers in 2022**

| Dimensions        | Indicators  | Rating | Interpretation |
|-------------------|---|--------|----------------|
| Outcome           | How satisfied are you with ACPC's training services in terms of what you have learned?                        | 4.86   | Very Satisfied |
| Outcome           | Do you feel confident with the additional knowledge you gained from the training?                             | 4.86   | Very Satisfied |
| Outcome           | How satisfied are you that the knowledge you learned is in line with the learning objectives of the training? | 4.86   | Very Satisfied |
| Dimension Average |   | 4.86   | Very Satisfied |

**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, Very Dissatisfied–1.00 to 1.80**

## F. Provision of Capacity Building Support to Potential Farmer and Fisher Folk Organization (FFO) Borrowers (n=14)

**Table 39. General Satisfaction as Perceived by Capacity Building Support To Potential Farmer and Fisher Folk Organization (FFO) Borrower Customers in 2022**

| Dimensions            | Average Rating | Interpretation        |
|-----------------------|----------------|-----------------------|
| Responsiveness        | 4.62           | Very Satisfied        |
| Reliability           | 4.64           | Very Satisfied        |
| Access and Facilities | 4.63           | Very Satisfied        |
| Communication         | 4.71           | Very Satisfied        |
| Costs                 | 4.36           | Very Satisfied        |
| Integrity             | 4.64           | Very Satisfied        |
| Assurance             | 4.55           | Very Satisfied        |
| Outcome               | 4.69           | Very Satisfied        |
| <b>Average Rating</b> | <b>4.61</b>    | <b>Very Satisfied</b> |

**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, Very Dissatisfied–1.00 to 1.80**

In terms of the external service of Provision of Capacity Building Support to Potential Farmer and Fisher Folk Organization (FFO) Borrowers, ACPC was rated by the respondents with an overall rating of 4.61 which is described to be Very Satisfactory. The good practice can be derived from the very high rating for Communication which was rated with 4.71. Meanwhile, the least regarded item of satisfaction from this customer group was Costs (4.36).

**Table 40. Satisfaction in terms of Responsiveness Perceived by Capacity Building Support to Potential Farmer and Fisher Folk Organization (FFO) Borrower Customers in 2022**

| Dimensions        | Indicators   | Rating | Interpretation |
|-------------------|--|--------|----------------|
| Responsiveness    | How satisfied are you with the assistance provided by ACPC representatives/staff?          | 4.57   | Very Satisfied |
| Responsiveness    | How satisfied are you with the timeliness of conduct of training?                          | 4.64   | Very Satisfied |
| Responsiveness    | How satisfied are you with how the training has responded to your capacity building needs? | 4.64   | Very Satisfied |
| Dimension Average |  | 4.62   | Very Satisfied |

**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, Very Dissatisfied-1.00 to 1.80**

**Table 41. Satisfaction in terms of Reliability Perceived by Capacity Building Support to Potential Farmer and Fisher Folk Organization (FFO) Borrower Customers in 2022**

| Dimensions  | Indicators  | Rating | Interpretation |
|-------------|---|--------|----------------|
| Reliability | How satisfied are you with how ACPC has delivered the needed service according to its policies and standards? | 4.64   | Very Satisfied |

**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, Very Dissatisfied-1.00 to 1.80**

**Table 42. Satisfaction in terms of Access and Facilities Perceived by Capacity Building Support To Potential Farmer and Fisher Folk Organization (FFO) Borrower Customers in 2022**

| Dimensions            | Indicators  | Rating | Interpretation |
|-----------------------|---|--------|----------------|
| Access and Facilities | How satisfied are you with the convenience of the location of the training venue and that the amenities available leads to a comfortable learning experience? | 4.64   | Very Satisfied |
| Access and Facilities | How satisfied are you with the documentary and other requirements for the training?   | 4.57   | Very Satisfied |

| Dimensions            | Indicators   | Rating | Interpretation |
|-----------------------|--|--------|----------------|
| Access and Facilities | How satisfied are you with the accessibility of the course materials (slides, templates and presentation)?     | 4.64   | Very Satisfied |
| Access and Facilities | How satisfied are you with the technology used in conducting the training (e.g. video conferencing platforms)? | 4.64   | Very Satisfied |
| Dimension Average     |  | 4.62   | Very Satisfied |

**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, Very Dissatisfied–1.00 to 1.80**

**Table 43. Satisfaction in terms of Communication Perceived by Capacity Building Support To Potential Farmer and Fisher Folk Organization (FFO) Borrower Customers in 2022**

| Dimensions        | Indicators   | Rating | Interpretation |
|-------------------|--|--------|----------------|
| Communication     | How satisfied are you with the language/dialect used in the training?  | 4.71   | Very Satisfied |
| Communication     | How satisfied are you with the print and online information, education, and communication (IEC) materials used?        | 4.71   | Very Satisfied |
| Communication     | How satisfied are you with how the speaker/s engage with the participants during the discussion/webinar?               | 4.71   | Very Satisfied |
| Communication     | How satisfied are you with clarity and understandability of the course materials (slides, templates and presentation)? | 4.71   | Very Satisfied |
| Dimension Average |  | 4.71   | Very Satisfied |

**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, Very Dissatisfied–1.00 to 1.80**

**Table 44. Satisfaction in terms of Costs Perceived by Capacity Building Support To Potential Farmer and Fisher Folk Organization (FFO) Borrower Customers in 2022**

| Dimensions | Indicators                                     | Rating | Interpretation |
|------------|--|--------|----------------|
| Costs      | If any, How satisfied are you with costs/fees? | 4.36   | Very Satisfied |

**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, Very Dissatisfied–1.00 to 1.80**

**Table 45. Satisfaction in terms of Costs Perceived by Capacity Building Support to Potential Farmer and Fisher Folk Organization (FFO) Borrower Customers in 2022**

| Dimensions | Indicators   | Rating | Interpretation |
|------------|--|--------|----------------|
| Integrity  | Do you feel that the ACPC has treated you fairly?                  | 4.64   | Very Satisfied |
| Integrity  | Do you feel that the ACPC has been honest in transacting with you? | 4.64   | Very Satisfied |
| Integrity  | How satisfied are you with the trustworthiness of the ACPC?        | 4.64   | Very Satisfied |

| Dimensions | Indicators        | Rating | Interpretation |
|------------|-------------------|--------|----------------|
|            | Dimension Average | 4.64   | Very Satisfied |

**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, Very Dissatisfied-1.00 to 1.80**

**Table 46. Satisfaction in terms of Assurance Perceived by Capacity Building Support to Potential Farmer and Fisher Folk Organization (FFO) Borrower Customers in 2022**

| Dimensions | Indicators   | Rating | Interpretation |
|------------|--|--------|----------------|
| Assurance  | How satisfied are you with the competence of the training facilitators/trainers? | 4.57   | Very Satisfied |
| Assurance  | Do the ACPC representatives/staff have the knowledge to answer your questions?   | 4.50   | Very Satisfied |
| Assurance  | How satisfied are you with the helpfulness of the ACPC representatives/staff?    | 4.57   | Very Satisfied |
| Assurance  | Do you have a good working relationship with the ACPC representative/staff?      | 4.57   | Very Satisfied |
|            | Dimension Average  | 4.55   | Very Satisfied |

**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, Very Dissatisfied-1.00 to 1.80**

**Table 47. Satisfaction in terms of Outcome Perceived by Capacity Building Support to Potential Farmer and Fisher Folk Organization (FFO) Borrower Customers in 2022**

| Dimensions | Indicators  | Rating | Interpretation |
|------------|---|--------|----------------|
| Outcome    | How satisfied are you with ACPC's training services in terms of what you have learned?                        | 4.64   | Very Satisfied |
| Outcome    | Do you feel confident with the additional knowledge you gained from the training?                             | 4.64   | Very Satisfied |
| Outcome    | How satisfied are you that the knowledge you learned is in line with the learning objectives of the training? | 4.79   | Very Satisfied |
|            | Dimension Average   | 4.69   | Very Satisfied |

**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, Very Dissatisfied-1.00 to 1.80**

## G. Provision of Training Funds to Training Partner Lending Conduits (n=5)

**Table 48. General Satisfaction as Perceived by Provision of Training Funds to Training Partner Lending Conduit Customers in 2022**

| Dimensions     | Average Rating | Interpretation |
|----------------|----------------|----------------|
| Responsiveness | 4.60           | Very Satisfied |
| Reliability    | 4.40           | Very Satisfied |

|                       |             |                       |
|-----------------------|-------------|-----------------------|
| Access and Facilities | 4.60        | Very Satisfied        |
| Communication         | 4.80        | Very Satisfied        |
| Costs                 | 4.80        | Very Satisfied        |
| Integrity             | 4.80        | Very Satisfied        |
| Assurance             | 4.65        | Very Satisfied        |
| Outcome               | 4.60        | Very Satisfied        |
| <b>Average Rating</b> | <b>4.66</b> | <b>Very Satisfied</b> |

**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, Very Dissatisfied–1.00 to 1.80**

In terms of the external service in the Provision of Training Funds to Training Partner Lending Conduits, ACPC was rated by the respondents with an overall rating of 4.66 which is described to be Very Satisfactory. The good practices can be derived from the very high rating for Communication, Costs and Integrity which were rated with 4.71.

**Table 49. Satisfaction in terms of Responsiveness as Perceived by Provision of Training Funds to Training Partner Lending Conduit Customers in 2022**

| Dimensions        | Indicators  | Rating | Interpretation |
|-------------------|---|--------|----------------|
| Responsiveness    | How satisfied are you with the assistance provided by ACPC-ICB representatives/staff?                     | 4.40   | Very Satisfied |
| Responsiveness    | How satisfied are you with the timeliness of training fund processing and release?                        | 4.80   | Very Satisfied |
| Responsiveness    | How satisfied are you with how the training fund was able to address your training logistic requirements? | 4.60   | Very Satisfied |
| Dimension Average |   | 4.60   | Very Satisfied |

**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, Very Dissatisfied–1.00 to 1.80**

**Table 50. Satisfaction in terms of Reliability as Perceived by Provision of Training Funds to Training Partner Lending Conduit Customers in 2022**

| Dimensions  | Indicators   | Rating | Interpretation |
|-------------|--|--------|----------------|
| Reliability | How satisfied are you with how ACPC adhered to its policies and program guidelines for this process? | 4.40   | Very Satisfied |

**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, Very Dissatisfied–1.00 to 1.80**

**Table 51. Satisfaction in terms of Access and Facilities as Perceived by Provision of Training Funds to Training Partner Lending Conduit Customers in 2022**

| Dimensions            | Indicators  | Rating | Interpretation |
|-----------------------|---|--------|----------------|
| Access and Facilities | How satisfied are you with the documentary and other requirements in requesting to process training funds?    | 4.40   | Very Satisfied |
| Access and Facilities | How satisfied are you with the technology (i.e. through emails) used in requesting to process training funds? | 4.80   | Very Satisfied |
| Dimension Average     |   | 4.60   | Very Satisfied |

**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, Very Dissatisfied-1.00 to 1.80**

**Table 52. Satisfaction in terms of Communication as Perceived by Provision of Training Funds to Training Partner Lending Conduit Customers in 2022**

| Dimensions    | Indicators  | Rating | Interpretation |
|---------------|---|--------|----------------|
| Communication | How satisfied are you with the clarity and understandability of the instructions and requirements regarding the processing of request for training funds? | 4.80   | Very Satisfied |

**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, Very Dissatisfied-1.00 to 1.80**

**Table 53. Satisfaction in terms of Costs as Perceived by Provision of Training Funds to Training Partner Lending Conduit Customers in 2022**

| Dimensions | Indicators   | Rating | Interpretation |
|------------|--|--------|----------------|
| Costs      | How satisfied are you with the time and effort required from your end in requesting for processing of training fund? | 4.80   | Very Satisfied |

**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, Very Dissatisfied-1.00 to 1.80**

**Table 54. Satisfaction in terms of Integrity as Perceived by Provision of Training Funds to Training Partner Lending Conduit Customers in 2022**

| Dimensions | Indicators  | Rating | Interpretation |
|------------|---|--------|----------------|
| Integrity  | Do you feel that the ACPC-ICB team has treated you fairly with regard to your request for the processing and releasing of training funds? | 4.80   | Very Satisfied |
| Integrity  | Do you feel that the ACPC has been honest in transacting with you?  | 4.80   | Very Satisfied |
| Integrity  | How satisfied are you with the trustworthiness of the ACPC-ICB team?  | 4.80   | Very Satisfied |

|                   |      |                |
|-------------------|------|----------------|
| Dimension Average | 4.80 | Very Satisfied |
|-------------------|------|----------------|

**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, Very Dissatisfied-1.00 to 1.80**

**Table 55. Satisfaction in terms of Assurance as Perceived by Provision of Training Funds to Training Partner Lending Conduit Customers in 2022**

| Dimensions        | Indicators  | Rating | Interpretation |
|-------------------|---|--------|----------------|
| Assurance         | How satisfied are you with the competence of the ACPC-ICB representatives/staff in performing their duties? | 4.80   | Very Satisfied |
| Assurance         | Do the ACPC-ICB representatives/staff have the knowledge to answer your questions?                          | 4.60   | Very Satisfied |
| Assurance         | How satisfied are you with the helpfulness of the ACPC-ICB representatives/staff?                           | 4.60   | Very Satisfied |
| Assurance         | Do you have good working relationship with the ACPC-ICB representative/staff?                               | 4.60   | Very Satisfied |
| Dimension Average |   | 4.60   | Very Satisfied |

**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, Very Dissatisfied-1.00 to 1.80**

**Table 56. Satisfaction in terms of Outcome as Perceived by Provision of Training Funds to Training Partner Lending Conduit Customers in 2022**

| Dimensions        | Indicators  | Rating | Interpretation |
|-------------------|---|--------|----------------|
| Outcome           | How satisfied are you with the result of your request for processing and release of training funds? | 4.60   | Very Satisfied |
| Outcome           | How satisfied are you with the timeliness in realizing intended benefits of this process?           | 4.60   | Very Satisfied |
| Dimension Average |   | 4.60   | Very Satisfied |

**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, Very Dissatisfied-1.00 to 1.80**

## VIII. CORRELATIONS AND LINEAR REGRESSIONS

Using the Pearson rho-correlation analysis, the coefficient of relationship (R) was derived. This is to measure the nature (sign) and extent (significance) of the relationship between the ratings for the dimensions of satisfaction and the overall satisfaction as perceived by the the external customers.

### A. Relationship of Dimension of Services and Overall Satisfaction of External Customers

**Table 57. Pearson Correlations Results**

| Correlations        |                     |                |             |                       |               |        |           |           |         |
|---------------------|---------------------|----------------|-------------|-----------------------|---------------|--------|-----------|-----------|---------|
| Pearson Correlation | Domains             | Responsiveness | Reliability | Access and Facilities | Communication | Costs  | Integrity | Assurance | Outcome |
| Overall Rating      | Pearson Coefficient | .625**         | .659**      | .694**                | .696**        | .696** | .717**    | .704**    | .683**  |
|                     | Sig. (2-tailed)     | 0.00           | 0.00        | 0.00                  | 0.00          | 0.00   | 0.00      | 0.00      | 0.00    |
|                     | N                   | 883            | 880         | 882                   | 882           | 879    | 882       | 882       | 881     |

\*\* . Correlation is significant at the 0.05 level (2-tailed).

Correlation is an effect size and so we can verbally describe the strength of the correlation using the guide that Evans (1996) suggests for the absolute value of *r*:

- .00-.19 "very weak"
- .20-.39 "weak"
- .40-.59 "moderate"
- .60-.79 "strong"
- .80-1.0 "very strong"

Table 57 provides the Pearson correlation results to assess the linear relationship between the level of satisfaction and the various satisfaction dimensions delivered by ACPC this year. It can be validated that there were significant strong positive correlations between the overall of satisfaction and all dimension of satisfaction. These positive correlations are indicative that as these areas of service attributes were delivered, manifested and satisfied by ACPC this year, the tendency was that the external customers' satisfaction also increased. In fact, integrity recorded the highest Pearson correlation coefficient at 0.72 (p-value =0.00 <0.05), followed by assurance at 0.70 (p-value=0.00<0.05).

**Table 58. The Linear Regression Results**

| Model | Regression Coefficients <sup>a</sup> |            |                           | t      | Sig.   |       |
|-------|--------------------------------------|------------|---------------------------|--------|--------|-------|
|       | Unstandardized Coefficients          |            | Standardized Coefficients |        |        |       |
|       | B                                    | Std. Error | Beta                      |        |        |       |
| 1     | (Constant)                           | 0.026      | 0.125                     |        | 0.209  | 0.835 |
|       | Responsiveness                       | 0.188      | 0.052                     | 0.183  | 3.638  | 0.000 |
|       | Reliability                          | 0.079      | 0.044                     | 0.092  | 1.800  | 0.073 |
|       | Access and Facilities                | -0.028     | 0.044                     | -0.029 | -0.638 | 0.524 |
|       | Communication                        | 0.075      | 0.057                     | 0.078  | 1.330  | 0.185 |
|       | Costs                                | -0.015     | 0.043                     | -0.015 | -0.345 | 0.730 |
|       | Integrity                            | 0.080      | 0.050                     | 0.077  | 1.590  | 0.113 |
|       | Assurance                            | 0.197      | 0.078                     | 0.186  | 2.524  | 0.012 |
|       | Outcome                              | 0.422      | 0.064                     | 0.412  | 6.559  | 0.000 |

a. Dependent Variable: Overall Satisfaction

Using the beta coefficients, it was found that the true drivers of overall satisfaction among external customers this year were responsiveness ( $\beta = 0.19$ ,  $p = 0.00$ ), assurance ( $\beta = 0.20$ ,  $p = 0.00$ ) and outcome ( $\beta = 0.42$ ,  $p = 0.00$ ). This necessarily implied that as the external customers perceived ACPC's responsiveness, assurance and outcome, the more satisfied the customers were. In fact, for every unit increase in the rating for these dimensions, it induced an increase of 0.19, 0.20 and 0.42 units respectively of making the customers more satisfied.

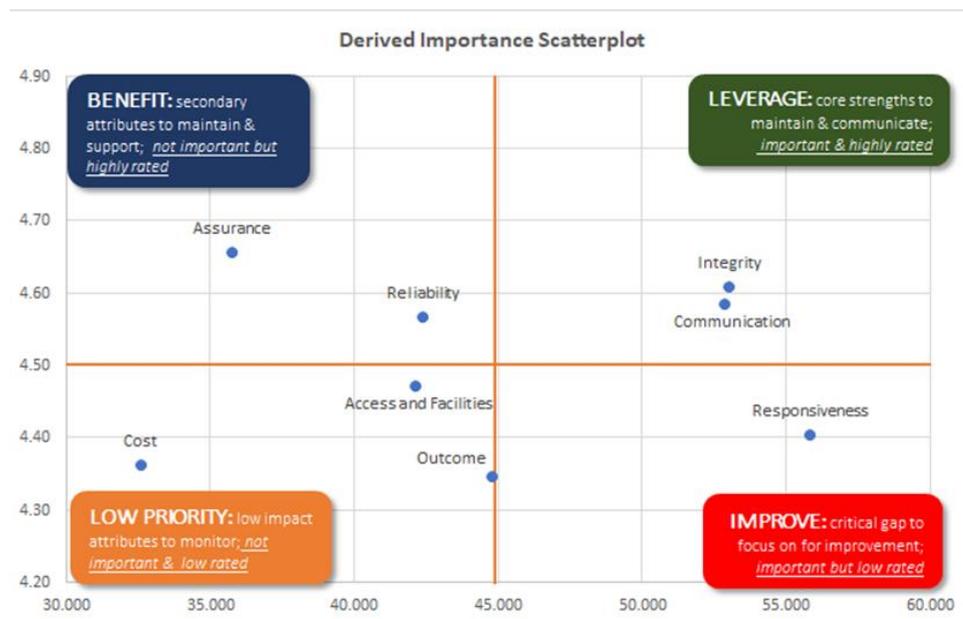
## IX. DERIVED IMPORTANCE GRID (SCATTERPLOT DIAGRAM)

Derived importance refers to the use of statistical correlation to understand the hidden relationship between overall satisfaction with individual attribute or dimension of the customer experience.

**Table 59. The Data for the Derived Importance scatterplot for External Customers**

| Dimensions            | Pearson Correlation | Derived Importance | Average Satisfaction |
|-----------------------|---------------------|--------------------|----------------------|
| Responsiveness        | 0.747               | 55.801             | 4.41                 |
| Reliability           | 0.651               | 42.380             | 4.57                 |
| Access and Facilities | 0.649               | 42.120             | 4.47                 |
| Communication         | 0.727               | 52.853             | 4.59                 |
| Costs                 | 0.571               | 32.604             | 4.36                 |
| Integrity             | 0.728               | 52.998             | 4.61                 |
| Assurance             | 0.598               | 35.760             | 4.66                 |
| Outcome               | 0.669               | 44.756             | 4.35                 |
| <b>Average</b>        | <b>0.668</b>        | <b>44.909</b>      | <b>4.50</b>          |

Using the information above, the derived importance grid for external customers was developed. Plotting on the x-axis the derived importance score (coefficient of variations) and on the y-axis as the average satisfaction, the different satisfaction domains were scattered in the four (4) quadrants to resemble the different characteristics they belonged to this year. Results were found to be:





**Quadrant 1: Leverage Attributes.** Important and high rated – CORE STRENGTHS to maintain and communicate

This year ACPC holds the advantage from the satisfaction dimensions on communication, and integrity in driving overall customer satisfaction.

**Quadrant 2: Secondary Benefit.** Not important but high rated SECONDARY ATTRIBUTES to maintain and support

Two attributes were identified in the benefit quadrant- Reliability and Assurance.

**Quadrant 3: Low Priority.** Not important and low rated -- LOW IMPACT ATTRIBUTES to monitor

This year, cost, access and facilities and outcome had low correlations with the overall customer satisfaction. This is indicative that the clamor of the PLCs to increase the rates (as high as those applied by banks) need to be studied and further investigated in order to appropriately balance between catering to the needs of the farmers and fisherfolks and satisfying the needs of the PLCs.

This also needed to be closely monitored since this factor could worsen and result into a cause for dissatisfaction.

**Quadrant 4: Critical Area for the Service Gap.** Important but low rated ---CRITICAL GAPS to focus on for improvement

Responsiveness this year was a critical dimension of satisfaction. When it comes to service improvement, prioritization must be given to these domains as they provide a large effect size to satisfaction yet they scored relatively lower from the ratings of the consumers this year.

## **X. CUSTOMER-SPECIFIC COMMENTS AND SUGGESTIONS FOR THE IMPROVEMENT OF ACPC SERVICES**

### **A. Suggestions/Recommendations from External Customers**

#### **1. From the Processing of Credit Fund Request of Partner Lending Conduit Customers**

##### **Theme 1.** Improvement on Digitalization of Transactions.

- Online application sa ACPC medyo matagal nag lolog siya kapag mag oopen sila siguro sa dami ng nag aapply kaya matagal.
- Sa portal dapat yung sa payment direct na sana mainput doon.
- Dagdagan ang technology upgrade ang portal system and proper disseminate ng information per region sa mga farmer at Lgu
- Sana mag increase naman ang service fee, yung sa pag entry ng portal medyo mahirap sana idownload nalang para mas madali ang access at sana mas mapadali ang approval for fund request.
- Yung sa portal nila laging nag lolog kapag nag uupload may error
- Sustainable and improve ACPC portal sana lahat ng processing nasa portal na like doon na din mag request ng fund.

##### **Theme 2.** Faster Processing of Transactions.

- Sana tuloy tuloy ang programa ng ACPC at sana mabilis ang approval nila sa fund request namin
- Sa processing ng fund konting bilis lang at dagdagan pa ng mga staff/representative ng ACPC
- Medyo bilisan ang approval dahil maraming nagreklamo na mga client
- Increase efficiency and function ng mga staff

- Dalian ang processing para sa requirements at additional staff ang Acpc
- Additional staff para sa ACPC
- Hoping sa processing time sa head office when it comes sa fund release and withdrawal, sana i-review ang service fee kasi hindi siya
- Improve protocol empowerment bilisan ang processing sa pag release ng funds, dapat ang coop responsible pa din sa mga client at dapat maghanap ng coop partner malaki o maliit man na coop ito.
- Sana po yung nirerequest namin na agricultural fund meron na po kasi matagal na namin siya narequest maraming tao ang umaasa doon
- Matagal ang release sa bank pag dating sa fund disbursement
- In terms sa pag release ng fund sana bilisan pa nila ang pag process.
- Immediate download ng fund.

### **Theme 3.** Additional Funding and More Programs

- Dagdagan pa ang earnings sa amin sa bank at kung ano pa maitutulong nila sa amin
- Sa benefits dapat may additional incentive naman si conduit
- As much as possible give any collateral naman para yung iba maka avail and yung monetary benefits ng bank kulang siya sana dagdagan naman nila
- Request for sustainable fund para sa programa at bigyan ng subsidy ang mga lending conduit na naghahandle ng programa
- Sana credited na ni acpc ang magconduct ng orientation o magbigay ng budget para sa orientation lalo na sa mga small farmers at additional fund o increase pa ang budget para mas marami pang matulungan.
- Faster lang ng pagbigay ng authority to withdraw at pag nabigay ng certain amount dapat ifixed ang amount na ibibigay

- Mas lakihan pa ang pagbibigay nila ng fund
- Baka may iba pang mga project or iba pang program na maidagdag para mas marami pang matulungan
- Habaan pa ang term yung pag papahiram nila ng fund
- Service fee should every year pero naapply na naman na nila ito
- Mas lakihan pa po ang pondo sa amin dahil hawak namin yung buong province at may palawan area pa
- Maglagay ng lending program market interest rate, magbigay ng capacity building support for lending conduit and magconduct ng
- Sharing experience sa ibat ibang lending institutions.
- Additional fund para mas marami pang makapag avail at matagal ang approval ng fund.
- Sana dagdagan ang program na maa approve sa amin
- Sana pwede makapag reloan kapag tapos na ang payment at sana mag increase ang reloan, dagdagan pa ang fund para mas marami pang matulungan na small fisher at farmer
- Dapat pag-tuunan ng pansin ang service charge sana taasan naman kahit 5 percent,
- Sana mag increase/additional fund for farmers,
- Magkaroon ng access for capital like gawing 5 to 10 years lumpsum para ma-improve pa sa pag produce ng farming,
- Magkaroon ng connectivity market processing at sana maging centralized community ang pagtulong sa mga farmers.
- Mag add ng minimal interest for the income of our company

#### **Theme 4.** More Focused Service.

- Dapat tutukan kami or isang spokesperson lang dapat yung nag assist sa amin at lagi silang nagmamadali umalis. Mabagal ang assistance na binibigay sa amin.
- Mas priority namin ang small farmer, challenging lang sa sme

- Magkaroon mismo ang acpc ng farmer orientation
- Yung contact person dapat iupdate kami lagi .
- Dapat may back up or support training ang mga farmers para maging responsible sila sa loan na kailangan bayaran.
- Yung coordination nalang ni acpc at yung sa lgu

## 2. From the Processing of Application as Partner Lending Conduit

**Theme 5. More Service Improvements.** There were lots of inputs coming from the external customers to improve on the processing of application as PLCs like with collaborations with financial institutions, provision of bigger funds and more people to monitor and do information and awareness campaigns. These were:

- Sana may collaboration sa bank at agriculture and more projects para sa conduit
- Matagal ang process ng bank wala pa feedback si dbp
- Hopefully ang second release lakihan naman ang pondo para mas marami pang matulungan
- I think would make it more beneficiary and faster ang approval nila
- Magkaroon ng monitoring team and increase yung lending conduit
- Sa pag conduct ng info drive dapat aware si borrower na utang talaga na kailangan bayaran hindi porket sa government siya at sa penalty rate sana patas ang penalty rate same lang sa penalty ng bank.

## 3. From the Provision of Capacity Building Support Activities for PLCs to become Training Partners

**Theme 11. Improvement on Transactions.** A respondent took to the survey on recommending and reminding ACPC regarding their unfinished

transaction as expressed that *“yung COC namin. kase hindi pa ako tapos doon, sana po ano lang yung requirements is i-less”*.

#### **4. From the Provision of Capacity Building to Potential Farmer and Fisher Folk Organization (FFO) Borrowers**

##### **Theme 12. More Conduct of Trainings.**

- Yung saken lang naman sana mas magkaroon pa ng maraming training lalo na sa youth organization. Para mas maraming makaalam kase maganda yung services at training na binibigay ni acpc
- Mas ipaliwanag pa nila yung mga training nila sa mga magsasaka. Kase maayos naman ang acpc.
- Pero sana yung business proposal namin ma approved na ayun lang.
- Saken kase narining ko lang yung sa servies. Okay naman saken kase my improvement naman, yung aken lang yung tinanong mo sa question if sakali may bayad hyung training . Eh hindi ako papayag doon. Kase sympre dagdag gastos pa yun. Mas maganda pa din kung libre ang training.
- Ayun lang naman saken. Pero okay saken ang acpc. Para maraming makasali sa training. Lalo na yung transportation ng mga participants.
- Kailangan tuloy tuloy yung services po nila samin.
- Ang gusto lang po namin ay more seminars and traning, medyo kulang pa sa amin.
- Damihan pa nila yung training samin, kase okay
- Lahat ma orient yung mga kasamahan ko, para mas malaman ng kasamahan kopo

### **Theme 13. Preference for Face-to-face Training.**

- Sana may walk-in. Mahirap kase yung sytem nila, unfriendly .
- Yung sana pwede napo yung face to face yung training. Yun lang po.

### **5. From the Provision of Training Funds to Training Partner Lending Conduits**

- more training na lang siguro kase maganda naman ang ACPC

## XI. REPORT ON RESOLUTION AND COMPLIANCE RATE OF ENDORSED COMPLAINTS RECEIVED FROM HOTLINE #8888

Memorandum Circular No. 2021-02 released by the Interagency Task Force on the Harmonization of National Government Performance Monitoring, Information and Reporting Systems provided guidelines and a modified rating scale to assess client satisfaction related to resolution rate of agencies in reported complaints and grievances in Hotline #8888 and Contact Center ng Bayan portals. For the current year being surveyed, callers however took their concerns to Hotline #8888 only and **none of these calls were directed towards Contact Center ng Bayan (CCB)**. The following matrix covers the guideline for the computation of both resolution and compliance rates:

| PORTALS       | RESOLUTION RATE   | COMPLIANCE RATE   |
|---------------|---|---|
| Hotline #8888 | The percentage of tickets acted upon or closed tickets by a government agency against the total number of endorsed tickets by the Hotline #8888 Citizen's Complaint Center (CCC) without consideration of the 72-hour period to take action as prescribed in Executive Order (EO) No. 6, s. 2016 <sup>1</sup> . | The percentage of tickets acted upon or closed tickets by a government agency within the 72-hour period to take action, as prescribed in EO No. 6, s. 2016. |

### AGRICULTURAL CREDIT POLICY COUNCIL REPORT ON HOTLINE #8888 CITIZENS' COMPLAINTS IN 2022

| Month        | Total Number of Endorsed Ticket/s |                      | Acted upon | Resolution Rate (%) | Compliance Rate (%) |
|--------------|-----------------------------------|----------------------|------------|---------------------|---------------------|
|              | Complaints                        | Financial Assistance |            |                     |                     |
| January      | 0                                 | 33                   | 33         | 100%                | 100%                |
| February     | 2                                 | 22                   | 24         | 100%                | 100%                |
| March        | 2                                 | 52                   | 54         | 100%                | 100%                |
| April*       | 0                                 | 113                  | 113        | 100%                | 100%                |
| May*         | 0                                 | 66                   | 66         | 100%                | 100%                |
| June*        | 0                                 | 85                   | 85         | 100%                | 100%                |
| <b>TOTAL</b> | <b>4</b>                          | <b>371</b>           | <b>375</b> | <b>100%</b>         | <b>100%</b>         |

**Caller** – a person or entity who lodges a complaint addressed to government agencies/instrumentalities or its officers/employees. A caller shall bring forth a complaint or request for assistance to Hotline 8888

only to that which is personal to him/her or that which s/he has personal knowledge/connection to the facts or circumstances being complained of or requested.

**\*Responded immediately upon receipt of caller's complaint/financial assistance thru text messages**

From January - June 2022, ACPC was able to receive a total of 4 endorsed complaints and 371 calls for financial assistance. It can be verified from the table that complaints were received in the months of February and March while most of the financial assistance inbound calls were endorsed in the month of April. From this report, it can be deduced that ACPC was able to act on all cases of complaints and requests for financial assistance hence garnering a 100% resolution rate and 100% compliance rate.

This is only indicative that ACPC this year has been adherent to providing concrete and specific actions to the raised complaints and requests. Being its mandate, ACPC was able to provide a clear, specific, and relevant response to the concern of the caller. As much as the circumstances permitted, the callers were given advices on the concrete and specific action taken or feedback on the status of the concern until its resolution, and the agency informed the #8888 CCC, through the #8888 Agency Portal, of the actions taken on the complaint, concern, or request.

Given this current performance of ACPC, it can be statistically induced that the company was able to achieve the minimum requirements for satisfying the callers or clients who had a concern directed through the Hotline 8888. Hence, using the modified rating below, ACPC garnered at least an average satisfaction rate (4 to 5) for citizen/client satisfaction in the year 2022 addressing satisfactorily calls made through Hotline 8888.

- d. The requirements under the Citizen/Client Satisfaction Results shall be scored following this **modified rating scale**:

| TABLE 5: RATING SCALE FOR CITIZEN/CLIENT SATISFACTION RESULTS <sup>2</sup> |  |  |   |  |
|--|--|--|---|--|
| 1  | 2  | 3  | 4   | 5  |
| No submission/<br>Did not conduct<br>CCSS                                  | Low satisfaction rate with unresolved #8888/CCB complaints | Average to high satisfaction rate with unresolved #8888/CCB complaints | Average satisfaction rate with 100% #8888/CCB complaints resolved | High satisfaction rate with 100% #8888/CCB complaints resolved |

For the comprehensive details and specifications of the the compliance and resolutions of calls via Hotline 8888 this year, kindly see *Annex C*.

## General Discussion

The survey revealed salient findings pointing out that this year, the ACPC service implementations generally had resulted to positive feedback for the different primary external consumers. As a result, the provision of quality services and products resulted to an overall customer satisfaction rating of 96.15% for the external clients. This is higher than the previous year of 95.58% only. The reasons of this improved and a very good rating can be attributed to the Responsive Services, Assurance of Help, ACPC Personnel Were Very Competent in Providing Quality Service, Fast Transactions at ACPC, Ease of Doing Business, Assured of being Helped, Maintained Good Relationships, ACPC Trainings Help them Improve and Trainings Were Responsive to their Needs.

This year, ACPC was rated with a mean satisfaction rating of 4.61 (Very Satisfied) for the external clients. This is an indication that ACPC has been on the right track in the delivery of its mission to develop and advocate agri credit policies and orchestrate programs that would promote farmers' and fisherfolks' access to sustained financial services.

ACPC may also use the advantages brought by the other service attributes in enhancing overall customer satisfaction. Moreover, the survey also highlighted the necessary areas where ACPC can consider including in their plan of actions for the next year of operation especially in the aspect of Access and Facilities and costs for the external services.

These observations can serve as very good insights and inputs for the developmental planning of ACPC in addressing key issues relative to customer satisfaction. The strategies and action programs must likewise leverage on the existing strengths of the company to benefit the different areas of concern identified this year.

## **XII. CONCLUSION, LIMITATIONS, AND RECOMMENDATIONS**

### **A. Conclusion**

The level of overall satisfaction and dimensions of satisfaction of the external customers were assessed in this year's Customer Satisfaction Survey and likewise evaluated the quality of ACPC's service delivery. ACPC achieved the total positive raters of 96.15% as opposed to the 95.58% last year. ACPC was rated with a mean satisfaction rating of 4.61 (Very Satisfied) for the external clients as compared to the 4.59 in the year 2021.

The significant drivers in overall Customers' satisfaction this year among external customers this year were responsiveness, assurance and outcome.

The strong points of ACPC performance must be well communicated to its stakeholders including its employees and customers while the critical areas must be given preferential attention in the development plans and priorities of the organization.

### **B. Limitations**

The course of the survey and the formulation of its findings and conclusion had its own limitations. This survey report acknowledges the various boundaries of the implementation of the survey. To wit were the unavailability and non-participation of the other customers who were exhaustively and diligently contacted by the survey enumerators.

### **C. Recommendations**

The results of the survey are crucial inputs for ACPC to consider for the improvement of the delivery of its services to its stakeholders. The following were outlined for this purpose:

- Consider all the comments and recommendations of the different external customer representatives, based on their personal and professional dealings with ACPC this year.

- Consider the drafted action plan aimed at improving the weak points this year.
- Continue the monitoring and evaluation of this Action Plan.
- Improve more on the orientation and educational/information drive on the included functions of ACPC and likewise its boundaries and provide relevant information on which government agency(ies) shall be contacted in case of these non-ACPC related services being requested especially arising from the current survey.
- Institutionalize the conduct of mini-surveys right after a concern is raised and accommodated or for each important transaction with ACPC. This conditioning is but a conscious effort for both the ACPC personnel and the customers. The advantage of this lies from the fact that customers would feel heard during an engagement and even if a resolution is not reached yet, the effort can be documented from these mini-surveys.
- Consider a thorough review of the CSS Questionnaire so that items of the service dimensions should only pertain to the department concerned and its rendered services being evaluated.



### **XIII. RESULTS OF AGENCY ACTION PLAN REPORTED IN FY 2021**

Taking off from the results of the previous CSS, ACPC developed a plan to address the issues arising from the customer satisfaction survey results. ACPC identified 12 actions plans for the year 2022, all of which have been implemented. This is evidenced by majority of the respondents that affirmed ACPC was able to address their concern and that they were very satisfied with the service. *(Please see Annex B for the status of the implementation of the 2022 action plans.)*

## XIV. AGENCY ACTION PLAN TO ADDRESS ISSUES ARISING FROM THE 2022 CSS

A mini-planning workshop was conducted last January 5, 2023 for the ACPC External Services. These sessions were attended by key officials of ACPC who are directly responsible for the systems and processes on how the ACPC services are being rendered.

In these sessions the 2022 CSS results were presented. Anchoring on the results of the survey, the participants composed of key officials of ACPC developed action plans to address issues and concerns.

Here are the action plans crafted from the workshop:

### EXTERNAL SERVICES

| External Service   | Issue / Concern   | 2023 Action Plan  |
|--|---|---|
| Processing of Credit Fund Request of Partner Lending Conduit                           | Timeliness in realizing the intended benefits of the program                  | Continue to engage DBP to cater to Coop PLCs in view of the limitation to transfer funds to cooperatives as per 2023 GAA Special Provision. Utilize online platform to facilitate the processing of credit fund transfer to PLCs (i.e processing of vouchers thru adobe sign)   |
| Processing of Application as Partner Lending Conduit                                   | Timeliness in realizing the intended benefits of the program                  | Initiate the development of an online platform (thru the ISMD) for receiving and processing of PLCs applications online. Such platform shall be capable of regularly monitoring the prescribed processing time and submitted required documents -Possibility of electronic or remote online notarization of document (A.M No.20-07-04- SC) to shorten the return time of the legal documents) |
| Provision of Capacity Building Support Activities for PLCs to become Training Partners | ACPC has delivered the needed service according to its policies and standards | Concerned ACPC staff to undergo the following training:   |

| External Service  | Issue / Concern  | 2023 Action Plan   |
|---|--|--|
|   |  | <ol style="list-style-type: none"> <li>1. Master TOT on Financial Literacy Training (BSP)</li> <li>2. CDA Training of Trainer</li> <li>3. Training of Trainers for ACPC trainers</li> <li>4. Expedite CDA Accreditation of ACPC as Trainer</li> <li>5. Enhancement of Modules on Financial Literacy and Credit Worthiness</li> </ol> |
| Provision of Capacity Building to Potential Farmer and Fisher Folk Organization (FFO) Borrowers | Satisfaction with costs / fees                                       | ACPC to conduct/facilitate on-site training in selected areas.   |
| Provision of Training Funds to Training Partner Lending Conduits                                | ACPC adhered to its policies and program guidelines for this process | Consult with TPLCs on the proposal to ammend the MOA to incorporate the requirement that submission of reimbursement documents to ACPC shall be done within one (1) week after the training. Revision of items in the MOA to require TPLC to submit reimbursement documents within the prescribed timeline.                          |

## **XV. ANNEXES**

### **ANNEX A. “Verbatim Responses of the External Customers Regarding their Very Reason for their Perceived Level of Satisfaction”**

#### **1. Very Satisfied (5)**

##### **a. Processing of Credit Fund Request of Partner Lending Conduit**

- malaki ang help ng program na ito
- approachable sila sa request namin
- dahil hindi kami pinapahiya at lahat ng request namin ay approved sa kanila
- kapag may question or inquiry kami nasasagot naman nila at naexplain nilang mabuti
- mabilis silang kausap at very supportive at nasasagot lahat ng mga concern namin
- very accommodating sila at malaking tulong sa mga farmer at nagka impact kami kasi mas nakilala ang bank namin at mas marami din kaming natutulungan
- malaking natulong sa amin at lalo na sa mga farmers na nangangailangan
- wala namang problem sa kanila
- anytime na may inquiry sasagot agad sila at may feedback agad sa concern namin
- maraming natulungan ang program na ito at ang kanilang serbisyo
- kasi malaki ang tulong nila sa community at sa farmers at nag raised ang membership namin at nakilala kami
- actually malaking naitulong sa amin dahil mataas ang limit namin at talagang maganda ang partnership nila
- maganda ang programa nakakatulong talaga sila

- timeliness nakukuha naman nila at lahat natutugunan naman
- kasi nga ang kanilang program ay naka priority talaga sa farmer at walang interest
- laking tulong dahil nabigyan kami ng assistance
- malaking tulong lalo na nung pandemic
- malaking tulong sa coop at sa mga farmers
- yung program at services nila napakaganda lalo na na avail namin ang zero interest at layunin talaga ay makatulong.
- nag-improve talaga ang asset namin at nag grow at naka extend kami ng services sa mga farmers
- malaking tulong sa farmers and fishers at sa community.
- responsive sa concern

b. Processing of Application as Partner Lending Conduit

- very helpful sa lahat lalo sa amingcoop
- very helpful naman at pinapaintindi nila talaga
- makakatulong sa mga farmers and no interest
- nakatulong sa mga farmers at sa mga small individual farmers
- nagpursigi naman sila at tumutulong sila maghanap ng mga borrower

c. Provision of Capacity Building Support Activities for PLCs to become Training Partners

- Okay naman sila samin
- Okay naman kase yung binibigay nila samin nakakatulong sila lalo na sa mahihirap .
- Okay naman sila para saken kase mabilis sila magrespond sa mga needs or question namin .
- Okay naman kase lahat naman nabibigay samin nung training. Nakakatulong din
- Okay naman sila para saken.

- Very satisfied lalo na sa lahat ng needs namin . Mabilis nila nasasagutan . At talagang parang partner ang tingin nila samin . Kaya i would say 5 rate ko.
- Kase matagal tagal na kaming partner ni acpc. Simula ng yolonda. Kaya okay sila saken . Lalo na sa training . So far masaya naman kami sa acpc. At talagang malaki ang naitulong nila samin lalo na sa mga farmers namin . Lalo na sa mga financial at training at coc . Malaking tulong talaga sa mga farmers. And looking forward to more project in acpc.

d. Provision of Capacity Building Support To Potential Farmer and Fisher Folk Organization (FFO) Borrowers

- Mahirap kase matagal na kaming nag apply. Wala pa din respond hanggang ngayon. Nag sumbit na ako sa training binibigay kona lahat. Waka pa din response. Di kona alam yung status ko. Hirap magb apply
- Dahil maayos naman nila nasabi samin yung training. Nasagot naman yung question namin at traning kit.
- Kase okay naman sila.
- Kase magagaling ang acpc. At natututunan namin yung mga dapat namin matutunan. Lumalawak ang aking kaalaman.
- "kase lahat naman ng details about sa acpc. Na explain naman nila ng maayos lalo na sa services nila. Kaso ayun lang sa landbank mataas ang bawas .
- hindi katulad sa rural bank service fee lang ang bawas ."
- Okay naman failed lang po kami sa business proposal. Pero okay naman over all
- Kase okay naman sila. Kaso hindi ako makapag avail ng liability ba. Eh ako kase ako senior na ako. Kase gusto ko dito sa age ko. Wala na akong stress. Pero okay naman over all.
- Kase okay naman sila. Lalo na yung binigay nila samin satisfied kami

- Maganda kase yung training para mapaunlad kami . Okey naman yung training at preparation nila para maka avail po kami ,
- Kase sympre pag tungkol sa agriculture malaking tulong para samin.
- Kase masaya kami . Kase nung una wala sila . Mahirap kami . Nung dumating sila marami silang training na binigay samin . Lalo na sa grupo namin na nabuo sa acpc . Maligaya kami maam . Lahat ng binigya nila satisfied kami .
- Kase po malaking tulong sa mga farmers . Kaya okay samin ang acpc
- Kase maganda po yung program . Kaya okey sakín acpc.
- Kase nakatulong samin
- 

e. Provision of Training Funds to Training Partner Lending Conduits

- Okay naman sila
- Okay naman ang acpc
- Satisfied naman ako. Medyo sana maayos pa yung sa loans. Yung lang naman pero overall okay naman ako
- Kase nabigyan kami dito ng opportunity lalo na yung training yung fund para sa mga farmer.
- Okay naman saken. Kase lahat naman binibigay nila at nag rerespond naman sila kapag may mga question kami.

## 2. Satisfied (4)

a. Processing of Credit Fund Request of Partner Lending Conduit

- Yung program very helpful sa mga client namin like farmers
- Okay naman siya dahil maganda ang communication namin at walang problema
- Okay naman nakakatulong ang pag increase ng port folio namin
- Syempre malaking tulong sa farmer lalo sa walang collateral

- Kasi lahat ng concern na address naman nila
- Sa system at procedure okay naman
- So far, sa program and policy medyo okay naman sa part ng bank nakilala siya at nag eearn din
- Understood ang program, excellent service in some other ways
- Sa ngayon matagal ang approval nila
- Okay ang program it really helps talaga and good communication naman
- Yung mga program nila nakatulong sa mga beneficiary at natutugunan naman nila ang aming mga concern
- Okay naman improve lang yung mga nirate ko na mga neither satisfied nor dissatisfied like sa timeliness
- Okay naman ang program and the way they handle the client.
- Maganda ang partner at nakakatulong
- Hindi naman perfect medyo mabagal lang pagdating sa timeliness
- Okay naman
- Sa technical needs madali mag access at mabilis sila pag response sa mga concerns pero for improvement pa din talaga
- Kasi ang babait at supportive talaga ang acpc kaso yung sa fund lang talaga yung may konting problema
- Very supportive naman sila pero may for improvement pa din sila like faster processing.
- Kasi yung bagal ng pag release ng fund pero ang mga staff ng acpc mahusay kausap at approachable.
- Kasi nagbigay sila ng programa for small farmers and good relationship naman ang lending conduit kay acpc
- Okay naman

- b. Processing of application as partner lending conduit
  - Very supportive sila
  - Okay naman kesa dati kasi una di kami na approved nastop yung program
  - Maganda ang kalakaran sa amin
  - Naka help sa mga farmers
- c. Provision of capacity building support activities for plcs to become training partners
  - Okay naman
- d. Provision of capacity building support to potential farmer and fisher folk organization (ffo) borrowers
  - Dahil maayos naman nila nasabi samin yung training. Nasagot naman yung question namin at traning kit.
  - Kase okay naman sila.
- e. Provision of Training Funds to Training Partner Lending Conduits
  - Okay naman sila
  - Okay naman ang acpc
  - Satisfied naman ako. Medyo sana maayos pa yung sa loans. Yung lang naman pero overall okay naman ako

### 3. The Negative Raters

- 3 times nag apply sobrang tagal hindi sila nag aassist puro follow up lang lagi kami
- Sa mga fund request matagal until now wala pa ding feedback.
- Dahil okay naman po sila
- Dahil ayos lang naman po sila
- Minsan po kasi delay sila ng pagbibigay ng binhi
- Dahil po minsan okay sila, misan hindi

- Minsan po kasi may mga hindi nila agad natutugunan yung mga tanong at pangangailangan namin
- Hindi po masyado kaming naasikaso kapag may tanong at pangangailangan kami
- Dahil po minsan hindi sila pantay pantay magbigay ng tulong sa aming mga magsasaka
- Okay naman po sila, medyo hindi lang po fair kasi hindi kami nabigyan ng 5000, dalawang beses pa lang po samantalang yung iba namin kasamahan naabutan
- Nothing
- Nothing
- Call back later at 1pm
- Yung process is di masyado mabilis, tumatagal ng 2 weeks
- Dahil monthly yung insurance and monthly savings parang pinagkakakitaan yung pera namin
- Okay naman kaso nabigatan kami sa monthly na insurance na binabayaran
- Hindi po kasi kami agad natulungan lalo na nung bumagyo po, naubusan po kami ng pananim at nalugi kami sa palayan
- Mahirap kase matagal na kaming nag apply. Wala pa din respond hanggang ngayon . Nag sumbit na ako sa training binibigay kona lahat . Waka pa din response . Di kona alam yung status ko. Hirap magb apply

## ANNEX B. Agricultural Credit Policy Council Report on Hotline #8888 Citizens' Complaints from January – June 2022

**Annex Table 1. Citizens' Complaints from January – June 2022**

| Month        | Total Number of Endorsed Ticket/s |                      | Acted upon | Resolution Rate (%) | Compliance Rate (%) |
|--------------|-----------------------------------|----------------------|------------|---------------------|---------------------|
|              | Complaints                        | Financial Assistance |            |                     |                     |
| January      | -                                 | 33                   | 33         | 100%                | 100%                |
| February     | 2                                 | 22                   | 24         | 100%                | 100%                |
| March        | 2                                 | 52                   | 54         | 100%                | 100%                |
| April*       | -                                 | 113                  | 113        | 100%                | 100%                |
| May*         | -                                 | 66                   | 66         | 100%                | 100%                |
| June*        | -                                 | 85                   | 85         | 100%                | 100%                |
| <b>TOTAL</b> | <b>4</b>                          | <b>371</b>           | <b>375</b> | <b>100%</b>         | <b>100%</b>         |

\*responded upon receipt of caller to his/her complaint/financial assistance thru text messages

**Caller** – a person or entity who lodges a complaint addressed to government agencies/instrumentalities or its officers/employees. A caller shall bring forth a complaint or request for assistance to Hotline 8888 only to that which is personal to him/her or that which s/he has personal knowledge/connection to the facts or circumstances being complained of or requested

## ANNEX C. ACPC Status of Action Plans for Improvement in 2022 (As of November 30, 2022)

| Frontline Service               | Issues and Concerns   | Plan of Action / Improvement   | Status of Actions Taken (Implemented or not Implemented)  | Improvements to the process / service  |
|---------------------------------|---|--|---|--|
| New PLC Applications            | To encourage participation of more PLCs, allow them to impose interest or processing fee (1% of loan value) on loan applications either to cover part of facilitating monitoring and validation of loan applications or as additional source of income to assist in the financial sustainability of the organization. | Review existing policies and guidelines regarding the feasibility of this suggestion. (ACPC-PDD) | Implemented.<br>Recommended revision in the pricing policy for presentation to the Council of ACPC.   | To be determined after implementation.   |
| Transfer of Credit Fund to PLCs | Early dissemination of the guidelines or policies on availing loans under ACPC Programs.  | Conduct regular consultations, coordination, and communication with PLCs. (ACPC-PDD)             | Implemented.<br>1.ACPC (through the Program Development Division) communicates and coordinates with PLCs regularly to discuss the programs' policies and guidelines and the ACPC template for the preparation of the PLC's Lending Policies and Procedures is immediately provided upon engagement.<br>2. Three (3) PLC Partners' Meetings were conducted (for Regions IX and X; Regions CAR and I; and Region XIII). | Faster processing by ACPC of the PLCs' requests for the transfer of credit funds.<br><br>For the year (January to November 30, 2022), there are <b>45,808</b> SFF and <b>120</b> Farmers and Fisherfolk Organization (FFOs) who have availed of loans under the program amounting to P3,166,246,356. |

| Frontline Service            | Issues and Concerns  | Plan of Action / Improvement  | Status of Actions Taken (Implemented or not Implemented)  | Improvements to the process / service   |
|------------------------------|--|---|---|---|
|                              |  |   | 3. It must also be pointed out that the ACPC's program Term Sheet (guidelines) is included as an attachment in the MOA with the PLCs.   |   |
|                              | Some PLCs are also requesting for subsidies and an increase in funds and monetary benefits to cover for their administration costs.  | Review existing policies and guidelines regarding the feasibility of this suggestion. (ACPC-PDD)  | Implemented. Recommended revision in the pricing policy for presentation to the Council of ACPC.  | To be determined after implementation.  |
|                              | The PLCs want to have a thorough or in-depth knowledge/ "how to" with regard to the preparation and scrutiny of farm plan and budget as part of the PLC's requirements to SFF borrowers. | Conduct regular consultation with PLCs to assess potential technical assistance needed. (ACPC-ICB)  | Implemented. Some PLCs were consulted during the Partner's Meeting with PLCs in regions 1, CAR, IX, X and XIII. Most of the PLCs rely on the Farm Plan and Budget certified by the Municipal Agriculture Office (Farmers) or BFAR (fisherfolk). | Regional consultations were able to help address issues pertaining to the scrutiny of farm plan and budget. This helped facilitate the evaluation of loan applications. |
| Training and Online Seminars |  |   |   |   |
|                              | Internet connectivity issues   | While digital infrastructure available within the vicinity of participants is beyond the control of ACPC, the agency can explore blended learning methods (online and offline) and provide training modules to offer more flexibility. (ACPC-ICB) | Implemented. Training activities in areas with poor internet connectivity were done onsite with training partners beginning 2022 (e.g., basic bookkeeping and Financial Literacy Training (FLT) with Training Partners).                        | Increase in the number of borrowers trained through PLCs engaged as Training Partners which conducted on-site training in areas with internet connectivity issues.      |

| Frontline Service | Issues and Concerns  | Plan of Action / Improvement   | Status of Actions Taken (Implemented or not Implemented)   | Improvements to the process / service  |
|-------------------|--|--|--|--|
|                   | More examples, visual presentation, and further explanation.   | Revisit current materials being used for improvement. (ACPC-ICB)   | <p>Implemented.</p> <p>1. Infographics were added to modify and upgrade the usual training materials on Financial Literacy, basic registration, and simple bookkeeping.</p> <p>2. Developed a Business Plan Instructional Manual that can be downloaded by SFF training participants to help them in preparing their business plans.</p> | <p>1. Participants can better understand and appreciate the training topics.</p> <p>2. Faster and better preparation of business plans by loan applicants.</p> |
|                   | Inform about the schedule of trainings and offers ahead of time.   | Posting of schedule in ACPC website (ACPC-ICB)   | <p>Implemented.</p> <p>The online posting of the training schedules in the ACPC ACCESS Portal is done two weeks prior to actual conduct of activity.</p>   | Participants can select the training schedules based on their availability.  |
| Mentoring         |  |  |  |  |
|                   | Improve service delivery on program registration and loan application, including establishing clearer delineation of responsibility on approvals between ACPC and PLCs | <p>Conduct regular consultation and communication with PLCs</p> <p>*Reiterate the roles of ACPC and PLCs during program orientations to applicants</p> | <p>Implemented.</p> <p>Conducted several regional partners' meetings to discuss updates as well as issues and concerns in the program implementation.</p>  | The applicants became aware of the roles of ACPC and the PLC in the program implementation.  |
|                   | Conflicting regulations on loan requirements relayed by  | Conduct regular coordination and   | Implemented.   |  |

| Frontline Service | Issues and Concerns   | Plan of Action / Improvement  | Status of Actions Taken (Implemented or not Implemented)   | Improvements to the process / service  |
|-------------------|---|---|--|--|
|                   | ACPC during orientation and by PLCs during processing of their application  | <p>communication with PLCs (<i>ACPC-PDD</i>)</p> <p>*Emphasize to applicants during program orientations that the PLC may impose additional requirements (particularly banks, which are based on BSP requirements) aside from the minimum requirements set by ACPC. (<i>ACPC-PDD</i>)</p> | <p>1.The PDD regularly coordinates and communicates with PLCs.</p> <p>2.Reiterated during program briefings to applicants that additional requirements may be asked by the PLCs.</p> | The applicants were informed that additional requirement/s may be imposed by the PLC.  |
|                   | Specific timeframe on processes and updates on borrowers' loan applications | Conduct regular consultation and communication with PLCs. ( <i>ACPC-PDD</i> )   | Implemented. The PDD regularly coordinates and communicates with PLCs regarding the timeframe on processes and updates on loan applications.   | PLCs are required to disburse credit funds to individual borrowers within 90-days upon release of funds by ACPC. Updates on the status of loan applications some applicants (KAYA, ANYO MSE and OFW) are reflected in the ACPC ACCESS online portal. |



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