



# **LLFC**

**LBP LEASING AND FINANCE CORPORATION**

**Client Satisfaction Measurement Report**

**2025 (1<sup>st</sup> Edition)**



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## I. Overview

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

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

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

In compliance with the abovementioned, there is a need to engage the services of an independent third-party provider, capable of administering, generating, interpreting and reporting the Client Satisfaction Survey/Measurement results for CY 2025, both for internal and external services, considering that these tasks are of such magnitude and scope as would require a high level of technical and professional expertise coming from institution with relevant education and experience.

LBP Leasing and Finance Corporation (LLFC), the client, is seeking to hire an independent Research Firm, to conduct LLFC's CY 2025 Client Satisfaction Measurement survey on internal and external services to assess the overall satisfaction and perception of LLFC employees, clients



and business partners on the services they availed from LLFC.

The assessment of the Citizen’s Charter (CC) and service performance shows very high overall satisfaction. **CC Awareness** is at **97%**, indicating that nearly all respondents know what a CC is and have seen the office’s CC. Both **CC Visibility** and **CC Helpfulness** received perfect ratings of **100%**, reflecting that the CC is easily seen and considered very useful by those aware of it. The **response rate** for the survey was **58%** (7,187 out of 12,294), demonstrating a moderate level of participation. Despite this, the **overall service score** remains exceptionally high at **99.94%**, highlighting strong approval of the office’s service quality and the effectiveness of the CC in assisting clients.

	Score
<b>CC Awareness</b> <i>(I know what a CC is and I saw this CC’s office)</i>	97%
<b>CC Visibility</b> <i>(Easy to see)</i>	100%
<b>CC Helpfulness</b> <i>(Helped very much)</i>	100%
<b>Response Rate (7187/12323)</b>	58%
<b>Overall Score</b>	<b>99.94%</b>

### Breakdown of Results

	Internal	External	Overall
SQD0	99.32%	99.87%	<b>99.37%</b>
SQD1-8	99.95%	99.89%	<b>99.94%</b>



## II. Scope of Work:

1. The Consulting Company shall strictly adhere to the guidelines and requirements under all applicable laws, rules and regulations, and all related issuances of the ARTA, GCG or other regulators. It shall conduct/administer the LLFC 2025 CSS/CSM in accordance with the following issuances, which shall form part of this Terms of Reference:
  - a. ARTA MC No. 2022-05 dated 20 September 2022 on the Guidelines on the Implementation of the Harmonized Client Satisfaction Measurement; (Annex "A")
  - b. GG and ARTA IMC No. 1 dated 12 April 2023 on the Supplemental Guidelines on ARTA Memorandum Circular No. 2022-05 or the Guidelines on the Implementation of The Harmonized Client Satisfaction Measurement Specific for GOCCs covered by Republic Act No. 10149; (Annex "B")
  - c. ARTA MC No. 2023-05 dated 8 June 2023 on the Amendment to ARTA Memorandum Circular No. 2022-005 or the Guidelines on the Implementation of the Client Satisfaction Measurement. (Annex "C")
2. The Consulting Company shall administer the Client Satisfaction Measurement for all external and internal business processes/services of the LLFC pursuant to its Citizens Charter, at LLFC's Head Office in Makati City,
3. The Consulting Company shall administer the CSM to all clients with completed transactions. The clients who have completed multiple transactions shall have the opportunity to accomplish the CSM for each availed service. A transaction is considered complete when the final step of the service was availed of per the LLFC Citizen's Charter is accomplished;



4. The CSM shall be conducted after each completed transaction. It shall be administered between January - December 2025 via phone interviews.
5. The Consulting Company shall determine the minimum number of responses per service based on the LLFC Citizen's Charter for the list of business processes (see Annex "D\*") using the calculator on this link: <https://tinyurl.com/CSMsamplesize>. However, it shall continue to conduct the CSM, even if the minimum has been reached;
6. The Consulting Company shall administer the CSM through the following data gathering methods:
  - a On Site Conduct - may be done through a paper survey questionnaire or electronic platforms in providing questionnaire to respondents;
  - b Remote Conduct - to remote respondents through electronic mail, website, social media, QR Code, or other similar modes.
7. The Consulting Company in consultation with LLFC shall be in charge of the manner and time interval of the collection of paper and electronic survey questionnaires. It shall be brief to maximize the responses and shall maintain the confidentiality of clients;
8. The Consulting Company shall use the CSM Questionnaire prescribed in Annex "A" (Client Satisfaction Measurement Questionnaire) of ARTA MC No. 2023-05 dated 8 June 2023. Aside from the English and Filipino versions of the said CSM Questionnaire, the questionnaire shall be translated to and provided in the local dialect/languages for easier understanding, provided that the revised version will still be able to capture the required Service Quality Dimensions (SQDs);
9. The Consulting Company shall generate the CSM report using the CSM Report template prescribed in Annex "B" of ARTA MC No. 2023-05 dated 8 June 2023 (Client Satisfaction Measurement Report Outline). The CSM Report shall be a unified report that would contain



the survey results.

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

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

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

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

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



13. The Consulting Company shall conduct data gathering for all completed transactions of LLFC stakeholders from January to December 2025. The Consulting Company shall backtrack the respondents with completed transactions available.

The services of LLFC surveyed were the following services listed under the Citizen’s Charter. The response rate is computed at 58%.

<b>External Services</b>	<b>Responses</b>	<b>Total Transactions</b>
Approval of Credit Facility	52	59
Credit Documentation and Implementation	150	234
Account Restructuring	1	1
Implementation of Account Restructuring	1	1
Release of Collaterals as a result of full payment	51	57
List of Asset Disposal - ROPA	20	20
Disbursements	400	984
Asset Procurement - Admin	78	94
Asset Disposal – Admin	1	1
<b>External Service Total</b>	<b>754</b>	<b>1,451</b>
<b>Internal Services</b>	<b>Responses</b>	<b>Total Transactions</b>
Credit and Background Investigation	124	158
Inspection Appraisal	121	173
Account Implementation and Document Review	152	245
Insurance Coverage	58	66



Insurance Claim Assistance	34	37
Remedial Action Planning	16	17
Legal Services – Contract Review and Legal Opinion	133	196
Legal Services – Legal Sufficiency	49	55
Legal Services – Preparation of Demand Letter	4	4
Personnel Recruitment	36	40
Employee Document Request	80	100
Employee Resignation/Separation	5	5
Issuance of Supply	236	379
Messenger Services	1298	2210
Driver Services	881	1649
IT Help Desk Support	544	1194
Accounting Document Request	2525	4198
Document Controllorship	60	64
File Maintenance and Material	77	82
<b>Internal Service Total</b>	<b>6,433</b>	<b>10,872</b>
<b>OVERALL TOTAL</b>	<b>7,187</b>	<b>12,323</b>

There are no services that had no transactions for the year 2025.

### III. Methodology

For LLFC clients, surveys were conducted via phone interviews by interviewers from Market Relevance Corp. The list of all customers that completed each listed service was provided to



MRC by LLFC.

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

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

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

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

The interpretation of the results are as follows:

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



#### IV. Data and Interpretation

##### A. Demographic Profile

The demographic profile shows that the majority of respondents fall within the **20–34 age group**, comprising 63% overall, with a significantly higher proportion among Internal respondents (66%) compared to External (41%). External respondents are more concentrated in the 35–49 age group (48%), while this age range accounts for only 17% of Internal respondents. Those aged 50–64 represent a smaller segment at around 12% overall, and there is virtually no representation from the youngest (19 or below) and oldest (65 or above) age groups. In terms of sex distribution, the data indicate a predominantly female respondent base, accounting for 72% overall (73% Internal and 61% External), while males comprise 21% overall. This suggests that the respondent population is largely young and female, with External participants tending to be slightly older than Internal participants.

<b>D1. Age and D2. Sex</b>	<b>External</b>	<b>Internal</b>	<b>Overall</b>
1. 19 or lower	-	-	-
2. 20-34	41%	66%	63%
3. 35-49	48%	17%	20%
4. 50-64	10%	12%	12%
5. 65 or higher	-	-	-
6. Did not Specify	1%	5%	5%
<b>D2. Sex</b>			
1. Male	38%	19%	21%
2. Female	61%	73%	72%
3. Did not Specify	1%	8%	7%

Overall, the data indicate that the majority of respondents are based in NCR, with very limited regional representation outside Metro Manila and a considerable portion of unspecified



locations.

<b>D3. Region</b>	<b>External</b>	<b>Internal</b>	<b>Overall</b>
1. Region I	-	-	-
2. Region II	-	1%	1%
3. Region III	-	1%	1%
4. Region IV-A	-	5%	5%
5. Region IV-B	-	-	-
6. Region V	-	-	-
7. Region VI	-	-	-
8. Region VII	-	-	-
9. Region VIII	-	-	-
10. Region IX	-	-	-
11. Region X	-	-	-
12. Region XI	-	-	-
13. Region XII	-	-	-
14. Region XIII	-	-	-
15. NCR	49%	77%	74%
16. CAR	-	-	-
17. BARMM	-	-	-
18. Did not Specify	51%	15%	19%

The data show that government clients dominate the respondent base, particularly within Internal services, while External services are largely composed of business clients.

<b>D3. Customer Type</b>	<b>External</b>	<b>Internal</b>	<b>Percentage</b>
1. Citizen	5%	19%	17%
2. Business	66%	3%	9%



3. Government	16%	70%	65%
4. Did not Specify	13%	8%	8%

**B. Count of CC and SQD Results**

The results indicate a very high level of awareness of the Citizen’s Charter (CC) among respondents. A total of **97% (6,959 respondents)** reported that they know what a CC is and have seen the office’s CC, while only **3% (223 respondents)** stated that they do not know what a CC is and did not see one in the office. A negligible **0.07% (5 respondents)** said they know what a CC is but did not see the office’s CC.

Among those who were aware of the CC, feedback was overwhelmingly positive. Virtually all respondents (**100%**) indicated that the CC was **easy to see**, with no significant responses indicating difficulty in visibility. Furthermore, all aware respondents reported that the CC **helped them very much** in their transaction.

Overall, the findings suggest that the office’s Citizen’s Charter is highly visible, widely recognized, and considered very helpful by the vast majority of clients.

External and Internal	Responses	Percentage
<b>CC1. Which of the following describes your awareness of the CC?</b>		
1. I know what a CC is and I saw this office’s CC.	6959	97%
2. I know what a CC is but I did NOT see this office’s CC.	5	0.07%
3. I learned of the CC only when I saw this office’s CC.	-	-
4. I do not know what a CC is and I did not see one in this office. (Answer ‘N/A’ on CC2 and CC3)	223	3%
<b>CC2. If aware of CC, would you say that the CC of this office was ...?</b>		
1. Easy to see	6959	100%



2. Somewhat easy to see	5	-
3. Difficult to see	-	-
4. Not visible at all	-	-
<b>CC3. If aware of CC, how much did the CC help you in your transaction?</b>		
1. Helped very much	6959	100%
2. Somewhat helped	5	-
3. Did not help	-	-

The results for **SQDO** show an overwhelmingly positive assessment from respondents. Out of 7,187 total responses, **6,929 strongly agreed** and **213 agreed**, with only **5 neutral responses**, no recorded disagreements, and **40 marked as strongly disagree**. This means that **99.37%** of respondents expressed agreement overall. The findings indicate an exceptionally high level of satisfaction with the service quality dimension measured under SQDO, reflecting strong approval from both External and Internal service respondents.

External and Internal Services	Strongly Agree	Agree	Neither agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
SQDO	6929	213	5	-	40	-	7187	<b>99.37%</b>

The **Service Quality Dimensions for External and Internal Services combined** show an exceptionally high overall satisfaction rate of **99.94%**, with 51,368 “Strongly Agree” and 1,860 “Agree” responses out of 53,259 total responses. Negative and neutral responses were extremely minimal across all dimensions.

Among the indicators, **Access and Facilities (100%)** recorded a perfect positive rating among applicable respondents. **Costs (99.97%)**, **Outcome (99.96%)**, and **Integrity (99.96%)** also



received near-perfect satisfaction ratings, reflecting strong confidence in fairness, results, and ethical standards.

Similarly, **Communication (99.92%)**, **Assurance (99.93%)**, **Responsiveness (99.90%)**, and **Reliability (99.82%)** all demonstrate consistently outstanding performance, with only isolated neutral or negative responses.

Overall, the data indicate excellent service delivery across all quality dimensions, with almost universal positive feedback from both external and internal respondents.

Service Quality Dimensions External and Internal Services	Strongly Agree	Agree	Neither agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	6946	234	5	1	1	-	7187	<b>99.90%</b>
Reliability	6985	195	6	-	-	1	7186	<b>99.82%</b>
Access and Facilities	5809	443	-	-	-	935	6252	<b>100%</b>
Communication	6940	220	6	-	-	21	7166	<b>99.92%</b>
Costs	3807	130	1	-	-	3249	3938	<b>99.97%</b>
Integrity	6964	201	3	-	-	19	7168	<b>99.96%</b>
Assurance	6950	223	4	1	-	9	7178	<b>99.93%</b>
Outcome	6967	214	2	1	-	3	7184	<b>99.96%</b>
Overall	51368	1860	27	3	1	4237	53259	<b>99.94%</b>

### External Services

For **External Services (SQD0)**, the results reflect an extremely high level of satisfaction. Out of 754 total responses, **731 respondents strongly agreed** and **22 agreed**, with only **1 neutral response** and no recorded disagreements. The overall satisfaction rate is **99.87%**, indicating that nearly all external clients expressed a positive evaluation of the service quality dimension



measured under SQD0. This demonstrates a very strong approval rating among external service users.

External Services	Strongly Agree	Agree	Neither agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
SQD0	731	22	1	-	-	-	754	<b>99.87%</b>

The **Service Quality Dimensions for External Services** reflect an outstanding overall satisfaction rating of **99.89%**, with 5,378 “Strongly Agree” and 253 “Agree” responses out of 5,637 total responses. There were no recorded “Disagree” or “Strongly Disagree” responses, and only 6 neutral responses, indicating extremely positive feedback from external clients.

Among the dimensions, **Reliability (100%)**, **Access and Facilities (100%)**, and **Assurance (100%)** achieved perfect positive ratings among applicable respondents. **Costs (99.77%)** and **Outcome (99.73%)** also received very high satisfaction levels. Meanwhile, **Responsiveness (99.87%)**, **Communication (99.87%)**, and **Integrity (99.87%)** consistently demonstrated strong approval ratings.

Overall, the findings indicate that External Services are perceived as highly reliable, accessible, and professionally delivered, with nearly unanimous satisfaction across all service quality dimensions.

Service Quality Dimensions External Services	Strongly Agree	Agree	Neither agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	715	38	1	-	-	-	754	<b>99.87%</b>
Reliability	730	23	-	-	-	1	753	<b>100%</b>
Access and Facilities	678	28	-	-	-	48	706	<b>100%</b>
Communication	718	34	1	-	-	1	753	<b>99.87%</b>
Costs	392	35	1	-	-	325	428	<b>99.77%</b>



Integrity	718	25	1	-	-	10	744	<b>99.87%</b>
Assurance	703	42	-	-	-	9	745	<b>100%</b>
Outcome	724	28	2	-	-	-	754	<b>99.73%</b>
Overall	5378	253	6	-	-	394	5637	<b>99.89%</b>

### Internal Services

For **Internal Services (SQD0)**, the results show a very high level of satisfaction among respondents. Out of **6,433 total responses**, **6,198 strongly agreed** and **191 agreed**, while only **4 were neutral** and **40 strongly disagreed**, with no recorded responses under “Disagree.” The overall satisfaction rate stands at **96.32%**, indicating that the vast majority of internal clients positively assessed the service quality dimension measured under SQD0, although there is a slightly higher proportion of strong disagreement compared to External Services.

Internal Services	Strongly Agree	Agree	Neither agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
SQD0	6198	191	4	-	40	-	6433	<b>99.32%</b>

The **Internal Services – Service Quality Dimensions** results reflect an exceptionally high level of satisfaction across all dimensions. Overall, the combined rating shows **99.95% positive responses**, with 45,990 “Strongly Agree” and 1,605 “Agree” out of 47,622 total responses.

Among the dimensions, **Integrity (99.97%)** and **Outcome (99.98%)** received the highest satisfaction levels, indicating strong trust in staff ethics and positive transaction results.

**Responsiveness (99.91%), Reliability (99.91%), Communication (99.92%), and Assurance (99.92%)** also demonstrate near-unanimous approval, with only minimal neutral or negative responses recorded.



Notably, **Access and Facilities (100%)** and **Costs (100%)** show perfect positive ratings among applicable respondents.

Overall, the findings indicate outstanding service performance in Internal Services, with consistently high ratings across all service quality dimensions and almost no dissatisfaction reported.

Service Quality Dimensions (Internal Services)	Strongly Agree	Agree	Neither agree nor Disagree	Disagree	Strongly Disagree	N/A	Total Responses	Overall
Responsiveness	6231	194	4	1	1	-	6433	99.91%
Reliability	6255	172	6	-	-	-	6433	99.91%
Access and Facilities	5131	415	-	-	-	887	5546	100%
Communication	6222	186	5	-	-	20	6413	99.92%
Costs	3415	95	-	-	-	2923	3510	100%
Integrity	6246	176	2	-	-	9	6424	99.97%
Assurance	6247	181	4	1	-	0	6433	99.92%
Outcome	6243	186	-	1	-	3	6430	99.98%
Overall	45990	1605	21	3	1	3842	47622	99.95%

### C. Overall Score per Service

The performance ratings across the listed services reflect **consistently excellent client satisfaction**, with most services achieving **100% approval**. These include **Approval of Credit Facility, Account Restructuring, Implementation of Account Restructuring, List of Asset Disposal – ROPA, Disbursements, Asset Procurement – Admin, and Asset Disposal – Admin**, indicating flawless or near-flawless service perception in these areas.



Meanwhile, **Credit Documentation and Implementation (99.83%)** and **Release of Collaterals as a Result of Full Payment (98.94%)** also received exceptionally high ratings, though slightly lower compared to the others.

<b>External Services</b>	<b>Overall Rating</b>
Approval of Credit Facility	100%
Credit Documentation and Implementation	99.83%
Account Restructuring	100%
Implementation of Account Restructuring	100%
Release of Collaterals as a result of full payment	98.94%
List of Asset Disposal - ROPA	100%
Disbursements	100%
Asset Procurement - Admin	100%
Asset Disposal – Admin	100%
<b>External Service Total</b>	<b>99.89%</b>

The **Internal Services Overall Ratings** indicate exceptionally strong performance across all service areas, with the majority achieving **100% satisfaction**. Services such as **Credit and Background Investigation, Account Implementation and Document Review, Insurance Coverage, Insurance Claim Assistance, Remedial Action Planning, Personnel Recruitment, Employee Resignation/Separation, Issuance of Supply, Messenger Services, Driver Services, Accounting Document Request, Legal Services – Legal Sufficiency, Legal Services – Preparation of Demand Letter and File Maintenance and Material** all received perfect ratings, reflecting excellent service delivery and client confidence. Meanwhile, a few services posted slightly lower yet still outstanding ratings, including **Inspection Appraisal (99.69%), Legal Services – Contract Review and Legal Opinion (99.72%), IT Help Desk Support (99.91%), Document Controllorship**



**(99.38%), and Employee Document Request (98.13%).** Although marginally below 100%, these ratings still indicate very high satisfaction levels.

Overall, the findings demonstrate that Internal Services consistently deliver high-quality support, with nearly universal positive feedback and no significant performance concerns identified.

<b>Internal Services</b>	<b>Overall Rating</b>
Credit and Background Investigation	100%
Inspection Appraisal	99.69%
Account Implementation and Document Review	100%
Insurance Coverage	100%
Insurance Claim Assistance	100%
Remedial Action Planning	100%
Legal Services – Contract Review and Legal Opinion	99.72%
Legal Services – Legal Sufficiency	100%
Legal Services – Preparation of Demand Letter	100%
Personnel Recruitment	100%
Employee Document Request	98.13%
Employee Resignation/Separation	100%
Issuance of Supply	100%
Messenger Services	100%
Driver Services	100%
IT Help Desk Support	99.91%



Accounting Document Request	100%
Document Controllership	99.38%
File Maintenance and Material	100%
<b>Internal Service Total</b>	<b>99.95%</b>
<b>OVERALL TOTAL</b>	<b>99.94%</b>

LLFC's key strengths lie in fast processing, proactive communication, clarity of information, and highly responsive customer support across both frontline and internal service functions.

Where LLFC Won	Service
madali lang kausap ang mga taga landbank- pag may request kami tinatry nilang i-accomodate kung pasok yung line namin- accomodating- madaling tawagan -available lagi kahit sa text lang suasagot sila	CREDIT APROVAL
mabilis ang process sa landbank- 3 days lang approved na ang loan, madaling intindihin yung procedure- yung mga requirements na binibigay nila pag sinabi nilang yun ang requirements yun na yun	CREDIT IMPLEMENTATION
maayos sila mag approach ng tao kahit na sila ang may kailangan- friendly kausap, sa document madali sila mag provide- alam na nila kaagad yung documents na yun, sinasabi na nila yung documents thru call lang po nakausap mga title po na proof na sa kanila na talaga yung property	DISBURSEMENT
mabilis lang yung proseso nila- yung pagbili nila at very smooth yung naging transactions with them	ASSET PROCUREMENT-ADMIN
walang na encounter na problema very responsive sa mga request namin, Minsan Sila pa ang nag callback para makapag update ng documents namin na kailangan.	CREDIT AND BACKGROUND INVESTIGATION
fast disbursement, they also inform if the checks is already for pick up	ACCOUNT IMPLEMENTATION AND DOCUMENT REVIEW
nabigay at napaliwanag ang information na kailangan ko, nasagot ang legal concern, benefits, they were able to explain nang maayos at malinaw about legal, maiintindihan mo talaga Yung suggest at advice nila sa legal matters	CONTRACT REVIEW AND LEGAL OPINION
fast action- kapag nirequest mo,oras lang iinform ka nila na okay na yung documents na nirequest mo	EMPLOYEE DOCUMENT REQUEST
anytime na nakakencounter ako ng technical error, nag reresponse naman sila kaya satisfied ako sa kanila.	IT HELP DESK SUPPORT



There are very few negative comments requiring immediate attention; however, some feedback highlights concerns related to slow response times and the need for repeated follow-ups to receive updates or complete requests.

<b>Where we're struggling</b>	<b>Service</b>
kasi matagal silang mag response sa mga queries namin-like umaabot ng 1-week bago sila mag reply sa e-mail	CREDIT IMPLEMENTATION
medyo mabagal yung coordination nila with regards sa insurance - need pang mag follow-up sa kanila to speed up the process	INSURANCE COVERAGE
matagal ang responds since oct til now wala pang responds, hindi pa nila na checheck document at wala pa silang responds sa akin kung ano na ang status	CONTRACT REVIEW AND LEGAL OPINION
May mga request Kasi na di nabibigay agad you have to follow up multiple times	EMPLOYEE DOCUMENT REQUEST
hindi naman agad agad nabibigay ang nirerequest kong mga documents - kasi busy pa sila o may gingawa, gusto ko sana asap	FILE MAINTENACE AND MATERIAL

Some of the minor suggestions for improvement include the following:

<b>Suggestions for Improvement</b>	<b>Services</b>
dapat mabilis ang pila- atleast 10 min. dapat tapos agad ang transaction like withdrawal	CREDIT APPROVAL
sana atleast 2 times a month ng meeting with them kasi sa ngayon once a month lang namin sila na-meet	CREDIT APPROVAL
fast turnaround in terms of replying to us- may time kasi na umaboy ng 1-week bago sola mag reply sa e-mail- sana within the day lang ang reply	CREDIT IMPLEMENTATION
kung sino yung okay na clients bigyan ng good opportunities ie kasi nadadamay yung good clients sa bad clients	CREDIT IMPLEMENTATION
kung sino yung okay na clients bigyan ng good opportunities ie kasi nadadamay yung good clients sa bad clients	CREDIT IMPLEMENTATION
mas ibaba ang interest rate- atleast 10 - 11% interest	CREDIT IMPLEMENTATION
sana madali lang ang process ng payment sa cheque- halimbawa nag forward kami mga 2 weeks lang sana okay na	DISBURSEMENT



## **V. Results of Agency Action Plan Reported for FY 2024**

In 2024, LLFC achieved an overall score of **98.02%**. In 2025, this further improved to **99.84%**, reflecting a significant increase in performance. This improvement demonstrates LLFC's strong consistency and continued commitment to delivering excellent customer service to its stakeholders.

## **VI. Continuous Agency Improvement Plan for FY 2026**

To further enhance service quality of LLFC, the agency will implement targeted improvements across key dimensions. For Responsiveness, trained backup personnel will be assigned to ensure continuous support, especially during peak hours. Reliability will be strengthened through stricter document verification and timely processing of correspondence and transactions. Improvements in Access and Facilities will focus on creating a more efficient and customer-friendly transaction environment. The agency will continue to uphold Integrity by strictly implementing a fair, first-come, first-served policy. Communication efforts will be enhanced to ensure clarity, consistency, and timeliness of information across all channels. Given that Costs received comparatively lower feedback, clearer explanations of interest rates, charges, and payment terms will be provided to promote transparency. Assurance will be reinforced through continuous staff training to ensure professionalism and competence in addressing client concerns. Lastly, to improve Outcomes, clients will be promptly informed of any deficiencies to help prevent delays and ensure smoother transaction completion.



## Annex. Clear images of CSM survey used

Control No: \_\_\_\_

(Online Version)

### HELP US SERVE YOU BETTER!

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

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

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

Region of residence: \_\_\_\_\_ Service Availed: \_\_\_\_\_

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

- CC1** Which of the following best describes your awareness of a CC?  
 1. I know what a CC is and I saw this office's CC.  
 2. I know what a CC is but I did NOT see this office's CC.  
 3. I learned of the CC only when I saw this office's CC.  
 4. I do not know what a CC is and I did not see one in this office. (Answer 'N/A' on CC2 and CC3)
- CC2** If aware of CC (answered 1-3 in CC1), would you say that the CC of this office was ...?  
 1. Easy to see  4. Not visible at all  
 2. Somewhat easy to see  5. N/A  
 3. Difficult to see
- CC3** If aware of CC (answered codes 1-3 in CC1), how much did the CC help you in your transaction?  
 1. Helped very much  3. Did not help  
 2. Somewhat helped  4. N/A

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

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

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

Remarks (optional):

**THANK YOU!**



## Sample Size Calculator Result

Service No.	Service Name	External	transactions	Interval	Error	number of
1	Approval of Credit Facility	External	59	95%	5%	51
2	Credit Documentation and Implementation	External	234	95%	5%	146
3	Account Restructuring	External	1	95%	5%	1
4	Implementation of Account Restructuring	External	1	95%	5%	1
5	Release of Collaterals as a result of full payment	External	57	95%	5%	50
6	List of Asset Disposal - ROPA	External	20	95%	5%	19
7	Disbursements	External	984	95%	5%	276
8	Asset Procurement - Admin	External	94	95%	5%	76
9	Asset Disposal – Admin	External	1	95%	5%	1
10	Credit and Background Investigation	Internal	158	95%	5%	112
11	Inspection Appraisal	Internal	173	95%	5%	119
12	Account Implementation and Document Review	Internal	245	95%	5%	150
13	Insurance Coverage	Internal	66	95%	5%	56
14	Insurance Claim Assistance	Internal	37	95%	5%	34
15	Remedial Action Planning	Internal	17	95%	5%	16
16	Legal Services – Contract Review and Legal Opinion	Internal	196	95%	5%	130
17	Legal Services – Legal Sufficiency	Internal	55	95%	5%	48
18	Legal Services – Preparation of Demand Letter	Internal	4	95%	5%	4
19	Personnel Recruitment	Internal	40	95%	5%	36
20	Employee Document Request	Internal	100	95%	5%	80
21	Employee Resignation/Separation	Internal	5	95%	5%	5
22	Issuance of Supply	Internal	379	95%	5%	191
23	Messenger Services	Internal	2,210	95%	5%	327
24	Driver Services	Internal	1,649	95%	5%	312
25	IT Help Desk Support	Internal	1,194	95%	5%	291
26	Accounting Document Request	Internal	4,198	95%	5%	352
27	Document Controllershship	Internal	64	95%	5%	55
28	File Maintenance and Material	Internal	82	95%	5%	68