



Conduct of the Nationwide 2022 Customer Satisfaction Survey of UCPB Savings

Final Report



Year 2022

This Final Report details the results of the Customer Satisfaction Survey of the UCPB Savings Bank (UCPB Savings) for 2022.

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EXECUTIVE SUMMARY

The 2022 UCPB Savings Customer Satisfaction Survey was undertaken primarily to measure the current level of customer satisfaction as well as determine drivers of overall satisfaction. The project adhered to the "Guidebook for GOCCs on the Enhanced Standard Methodology for the Conduct of the Customer Satisfaction Survey (CSS)." The questionnaires collected both quantitative and qualitative data and were facilitated solely through telephone interviews.

A total of 602 respondents participated in the 2022 UCPBS Customer Satisfaction Survey. Of this number, 602 are individual customers, and 129 are business clients.

The overall satisfaction index of customers on UCPBS across individual and business clients for the year 2022 is 4.59, corresponding to a very satisfied rating. Positive raters (rater of 4 or 5 in overall satisfaction) comprised 96.17% of the respondents.

Among individual customers, the overall satisfaction index on UCPBS for the year 2022 is 4.65, corresponding to a very satisfied rating, with 96.7% positive raters. Among business clients, the overall satisfaction index on UCPBS for the year 2022 is 4.32, corresponding to a very satisfied rating, with 93.8% positive raters.

Results of the 2022 UCPBS Customer Satisfaction Survey, as well as salient points, and implications of the findings are discussed in this final report and may be subject to further refinement upon obtaining the possible context of the results and its interpretations with UCPBS during the presentation of the results.

I. INTRODUCTION

The UCPB Savings Bank, Inc. (UCPB Savings) is a domestic savings bank incorporated on October 18, 1962, to provide deposit-taking, loans, and domestic fund transfers. The bank is a 97.4% subsidiary of United Coconut Planters Bank (UCPB). The Bank is the surviving entity of a merger with UCPB Rural Bank, Inc. (URB), another subsidiary of UCPB, on December 29, 2005. URB was incorporated in the Philippines on August 2, 1990, to extend credit to small farmers and tenants, and to rural industries or enterprises, to accept deposits and transact business that may legally be done by rural banks. The said merger was approved by the Securities and Exchange Commission (SEC) and Bangko Sentral ng Pilipinas (BSP) on January 5, 2006, and November 5, 2005. As a banking institution, the bank's operations are regulated and supervised by the Bangko Sentral ng Pilipinas.

In compliance with the mandate prescribed under the Governance Commission for Government-Owned and Controlled Corporations (GCG) Memorandum Circular (M.C.) No. 2012-07, UCPB Savings as a GOCC is required to:

1. Ensure integrity and honesty in dealings with customers and operate a highly effective and efficient organization, focused on meeting customer objectives with the aim of providing services that give fair value and consistent quality, reliability, and safety in return for the price paid for the same.
2. Operate policies of continuous improvement, of both processes and the skills of the staff, to take full advantage of advances in all aspects of society to ensure that it continues to add value to its customers' businesses.

Thus, UCPB Savings engaged the services of People Dynamics, Inc. (PDI) to undertake the design and implementation of its 2022 Nationwide Customer Satisfaction Survey abiding by the standard methodology for conducting customer satisfaction surveys prescribed by the Governance Commission for Government-Owned and Controlled Corporations (GCG) as well as to serve the following objectives:

1. To measure the Bank's customer feedback in terms of:
 - a. Customer banking transaction;
 - b. Service satisfaction; and
 - c. Execution of service
2. To describe the socio-demographic profile of Bank customers.

II. METHODOLOGY

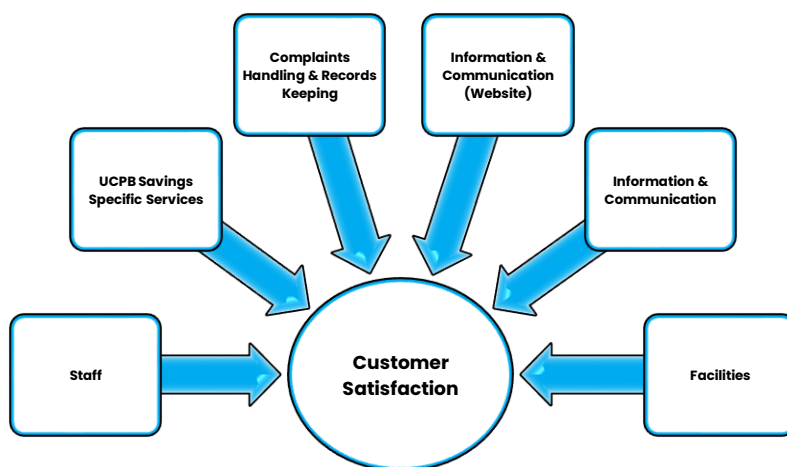
A. Research Objectives and Questions

The survey aimed to determine the level of satisfaction of UCPB Savings customers and stakeholders and answer the following research questions:

1. What is the level of customer satisfaction with the services provided by UCPB SAVINGS?
2. What is the Overall Satisfaction of UCPB SAVINGS' customers (in Percentage Top 2 Boxes, i.e., Very satisfied and satisfied) and Mean Overall Satisfaction Rating?
3. What is the level of Satisfaction per Service Attribute of UCPB SAVINGS' Customers (in Percentage of Top 2 Boxes and Mean Attribute Rating)?
4. What are the specific reasons or explanations for satisfaction/dissatisfaction ratings of customers which could help UCPB SAVINGS improve its current products and services (Mean Attribute Ratings and Thematic Analysis of Reasons for Rating given by the respondent + Suggestions for Improvement given by the respondent)?
5. What are the true drivers/factors for the customer satisfaction/dissatisfaction scores, as a tool for improving the level of service of UCPB SAVINGS (Regression Analysis)?

B. Conceptual Framework

The NCSS 2022 will include the standard GCG-prescribed CSS attributes as well as items specific to UCPB SAVINGS.



C. Research Design

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

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

D. Survey Questionnaires

PDI used the GCG-prescribed customer satisfaction survey questionnaires for Individual and for Business Clients respectively.

The survey instrument included a screener, main questionnaire, and socio-demographic profile. The main questionnaire was composed of seven major questions, two of which were open-ended.

This UCPB Savings CSS questionnaire employed a 5-point Likert Scale for items 4 and 6 of the main questionnaire.

Very Satisfied/ Strongly Agree	Satisfied/ Agree	Neither Satisfied/Agree nor Dissatisfied/Disagree	Dissatisfied/ Disagree	Very Dissatisfied/ Strongly Disagree
5	4	3	2	1

Main Questionnaire Items:

1. How long have you been availing services from UCPB Savings?
2. Thinking about all your dealings/ transactions with UCPB SAVINGS last 2022, in what ways did you transact with them? [multiple answers, MA]
3. Where do you most often get information about UCPB SAVINGS and its services? [single answer, SA]

4. Overall, how satisfied or dissatisfied are you with the service provided by UCPB SAVINGS? Please use this rating scale where 5 means very satisfied, 4 means satisfied, 3 means neither satisfied nor dissatisfied, 2 means dissatisfied and 1 means very dissatisfied. How would you rate UCPB SAVINGS overall? [SA]
5. Why do you say that you are [RESPONSE in Q4] with UCPB SAVINGS? What else? Any other reasons?
6. Now, we will talk about the different aspects of UCPB SAVINGS's services. Using this rating scale where 5 means strongly agree, 4 means agree, 3 means neither agree nor disagree, 2 means disagree and 1 means strongly disagree, please let us know how much you agree or disagree with the statements that I am going to read out. Let's start with ... [READ OUT ATTRIBUTES]. [SA per attribute]
7. What are your suggestions for the improvement of UCPB SAVINGS's services? What else? Anything else?

Item 6 on the CSS questionnaires explored eight (8) attributes of customer satisfaction for Business Clients and ten (10) attributes for Individual Customers. Each of the attributes contained sub-items, as tabulated below.

Table 1. Items under each Attribute (Execution of Service)

Attributes for Individual Customers	No. of Items	Attributes for Business Clients	No. of Items
Staff	10	Staff	10
Over-the-Counter Transactions	6	Over-the-Counter Transactions	6
		Payroll Services	1
Loans	6	Company Loans	9
Remittance/Fund Transfer Services	6		
Deposit Accounts (Current & Savings)	4		
Trust & Treasury Accounts	5		
Information and Communication	2	Information and Communication	2
Information and Communication (Website)	5	Information and Communication (Website)	5
Complaints-Handling and Recordkeeping	4	Complaints-Handling and Recordkeeping	4
Facilities	8	Facilities	7

E. Coverage

The survey was nationwide in scope and covered two customer types, i.e., individual customers and business clients.

F. Population of Target Respondents

The survey covered only primary customers who have direct economic transactions with UCPB Savings within the year being evaluated.

PDI utilized the list of clients endorsed by UCPB SAVINGS. These lists contain their contact information and other information material for the analysis of the results. The population of the 2022 UCPB Savings clients as endorsed are as follows:

Table 2. Population of Contact Lists Endorsed by UCPB Savings

	BUSINESS CLIENTS		Total	INDIVIDUAL CUSTOMERS		Total
	Deposits	Loans		Deposits	Loans	
NCR	54	85	139	810	3,625	4,435
Provincial Luzon	688	3	691	35,101	8,573	43,674
Visayas	242	0	242	10,407	4,118	14,525
Mindanao	179	2	181	8,606	3,192	11,798
Total	1,163	90	1,253	54,924	19,508	74,432

G. Survey Respondents

A total of respondents participated in the survey. This excludes the responses obtained from the pre-test.

Table 3. Target vs. Actual Size of Respondents

Customer Types	Target Size	Survey Respondents
Individual	500	602
Business	100	129
Total	600	731

H. Sample Size

PDI engaged a total of 731 respondents, with 129 individual customers and 602 business organizations. This exceeds the required sample size per customer type as per the GCG Guidebook as follows (page 14 of 31):

1. GCG requires that the minimum sample size for nationwide coverage is 500 per customer type with a Margin of Error of $\pm 4.3\%$ at a 95% confidence level. (Applicable for Customer Type: Individual Customer)
2. GCG requires a minimum of 100 for customer types with a small universe or when the number of the total primary customers is not enough to reach at least a sample size of 300 for the survey, a Margin of Error of $\pm 9.8\%$ at 95% confidence level. (Applicable for Customer Type: Business Client)

I. Sampling Technique

The selection of the respondents was done through the systematic sampling technique using a customer list provided by UCPB Savings.

A sampling interval number was identified and used to determine which of the customers on the list will be invited to participate in the survey. A random start number was also identified to commence the selection of respondents using the systematic sampling technique.

Where the customer was not qualified to take the survey or was not willing to participate, was not available, nor could not be reached, a maximum of two (2) callbacks were made. On the second callback, where the customer was still not available or could not be reached, the customers were replaced by calling the next customer on the list, still following the interval scheme.

J. Data Collection

PDI administered the survey through the telephone interview method. Responses were encoded in LimeSurvey by the interviewers. LimeSurvey, PDI's Online Survey platform captured the encoded responses in real-time. As a secure online survey platform, LimeSurvey ensured the data privacy and confidentiality of the survey responses as it reduced the risk of misuse of the data sets.

Data gathering and encoding were monitored by the Field Manager, Field Supervisors, and the Data Processing Managers assigned to the project. They oversaw the data verification and validation. The data from the completed survey questionnaires were uploaded to the SPSS program for data checking, processing, and analysis.

K. Data Gathering Quality Control Procedures

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

1. Pre-Data Collection/Field Work

- a. Pre-Test Conduct
- b. Training & Orientation for the Data Collection Team

2. During Data Collection/Field Work

- a. Project Kick-Off
- b. Clearing/Debriefing & Observation
- c. Supervision/Observation & Spot Checking of Data gathered through the Online Survey Platform

- d. Back-checking 30% of the Engaged Respondents

3. Data Quality Control

- a. **Data Encoding, Editing/Processing.** PDI utilized Lime Survey, an online survey platform that has automated verification or consistency checks on the data that were encoded by the interviewer. The interviewer received a real-time prompt if the response they had encoded for an item were incorrect or not aligned with the instructions or if they missed inputting any responses on any item. Further, monitoring and validating the correctness of the responses vis-à-vis each survey item in real-time were undertaken using this platform as well as Microsoft Excel. Data encoding, editing, and processing were done following these parameters.
- b. **Transfer of Data.** The responses inputted by the online survey respondents were transmitted or uploaded to the cloud server in real-time. This allowed for the real-time monitoring of fieldwork progress, where data was extracted at any time of the day for data quality checks.
- c. **Data Extraction.** Data was extracted daily and submitted to the data processing manager to check for the survey progress to review the data and check for completeness and other issues affecting the quality of data. These extractions served as the basis of the quality control team for spot-checking and quality control measures.
- d. **Data Processing.** Once the data reached zero errors and after back-checking, data was prepared for table processing.

Separate detailed quality control reports evidencing the implementation of such measures, as required by the GCG Guidebook on CSS conduct have also been submitted by PDI.

L. Data Analyses

PDI utilized the Statistical Package for the Social Sciences (SPSS) program for quantitative data processing and analysis. Descriptive statistics were used for reporting demographic data. The responses are treated as interval rather than ordinal information and therefore have an interpretable means.

The ratings for overall satisfaction and component domains were determined through averaging mean ratings. Mean ratings were categorized into 5 tiers as shown in the table below:

Table 4. Mean Rating Interpretations

Mean Ratings	Interpretation
4.21 – 5.00	Very Satisfied

Mean Ratings	Interpretation
3.41 – 4.20	Satisfied
2.61 – 3.40	Neither Satisfied nor Dissatisfied
1.81 – 2.60	Dissatisfied
1.00 – 1.80	Very Dissatisfied

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

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

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

Thematic analysis of qualitative data (i.e. open-ended questions) was performed by encoding the responses, then grouping the responses into common themes and further analyzing them to form domains. Frequency counts of categorized responses were likewise performed to determine common themes and domains.

III. 2022 CSS Results

A. Profile of Respondents

A total of 731 respondents participated in the main customer satisfaction survey. Of this number, 602 are individual customers while 129 are business clients. (Please see Table 1)

Table 1: Distribution of Respondents per Customer Type and Group

UCPBS Customer Types	Population	Survey Respondents	
Individual Customers		602	Total: 731
Business Clients		129	

1. Individual Customers

Among individual customers, the greatest proportion of respondents came from UCPBS Alfonso (175, 29.1%) and Alaminos (112, 18.6%). (Table 1) This was followed by UCPBS Pili (56, 9.3%), Alabang (52, 8.6%), Libmanan (24, 4.0%), Cagayan De Oro (23, 3.8%), Daraga Branch Lite (23, 3.8%), Kalayaan (22, 3.7%) and Rizal Avenue (22, 3.7%). Several branches had the smallest representation of 1 respondent. (Tables 5 and 5a)

Table 5. Frequency Distribution of Respondents by Branch

UCPBS Group	Frequency	Percent
Alabang	52	8.6
Alaminos	112	18.6
Alfonso	175	29.1
Aloran	4	.7
Borongan	3	.5
Bulua	2	.3
Cagayan de Oro	23	3.8
Calapan Branch Lite	6	1.0
Calauag	6	1.0
Caramoan	15	2.5
Daraga Branch Lite	23	3.8
Dipolog	1	.2
Goa	13	2.2
Kalayaan	22	3.7
La Castellana	1	.2
Lamitan	1	.2
Libmanan	24	4.0
Lingayen	1	.2

UCPBS Group	Frequency	Percent
Mabalacat	1	.2
Malolos	1	.2
Morong	1	.2
Numancia	1	.2
Pili	56	9.3
Rizal Avenue	22	3.7
Rizal Nueva Ecija	1	.2
Sabluyan	19	3.2
Sta. Cruz	4	.7
Sta. Ignacia	1	.2
Sta. Rosa	1	.2
Tagum	1	.2
Tanay	7	1.2
Others, please specify:	2	.3
Total	602	100.0

Table 5a. If others

BBG Location	Frequency	Percent
Taguig, Metro Manila	1	50.0
Valenzuela, Metro Manila	1	50.0
Total	2	100.0

Among individual clients, the deposit group (389, 64.6%) formed the greater proportion of respondents compared to the loans group (213, 35.4%). (Table 6) The top services availed by individual clients were savings accounts (246, 40.9%) and over-the-counter transactions (222, 36.9%), personal loans (175, 29.1%), and payroll services (118, 19.6%). (Tables 7 and 7a) Most individual clients have been availing of UCPBS services for 1 to 2 years (179, 29.7%) or 3 to 5 years (169, 28.1%). (Table 8)

Table 6. Frequency Distribution of Respondents by Client Group

Client Group	Frequency	Percent
Deposit	389	64.6
Loans	213	35.4
Total	602	100.0

Table 7. Frequency Distribution of Respondents by service/s availed from UCPBS

Services	Frequency	Percent
Over-The-Counter Transactions	222	36.9

Services	Frequency	Percent
Savings Account	246	40.9
Current/Checking Account	35	5.8
Personal Loans	175	29.1
Company Loans	56	9.3
Remittance/Fund transfer	2	.3
Payroll Services	118	19.6
Other Services	11	1.8
Did not avail of the services of UCPBS in 2022	0	0.0

Baseline = 602

Table 7a. If others, please specify:

Response	Frequency	Percent
ATM	2	18.2
Car Loan	2	18.2
Salary Loan	7	63.6
Total	11	100.0

Table 8. Frequency Distribution of Respondents by no. of years availing service/s from UCPBS

Response	Frequency	Percent
Less than a year	69	11.5
1 - 2 years	179	29.7
3 - 5 years	169	28.1
6 - 10 years	48	8.0
More than 10 years	31	5.1
Don't know/refused	106	17.6
Total	602	100.0

The majority of individual customers prefer face-to-face transactions in office visits (594, 98.7%). Other means of transacting with UCPBS include phone calls (76, 12.6%), online transactions, and short messaging services. Online transactions (n=36) were usually through website visits (24, 66.7%) and links of UCPBS to respondents' social media accounts (24, 66.7%) (Tables 9 and 9a)

Similarly, individuals prefer personal face-to-face encounters via the information desk (566, 94.0%) when getting information about UCPBS. The complete list of responses is detailed in tables 10 and 10a.

Table 9. Frequency Distribution of Respondents by ways of transacting with UCPBS last 2022

Response	Frequency	Percent
Office visit	594	98.7
Phone call	76	12.6
Mail delivery	4	.7
Send text/SMS message	17	2.8
Online	36	6.0
Others	2	

Table 9a. If online

Response	Frequency	Percent
Visit website	24	66.7
Send email	1	2.8
Chat using apps (e.g. Viber, WhatsApp, Line, Facebook messenger, Skype, etc.)	1	2.8
Connected to their social media accounts (e.g. Facebook, Twitter, LinkedIn, Instagram, etc.)	24	66.724

Baseline = 36

Table 10. Frequency Distribution of Respondents by ways of getting information about UCPBS and its services

Response	Frequency	Percent
Information desk	566	94.0
Website	11	1.8
Phone/Hotline	5	.8
Social Media (Facebook)	1	.2
Conferences	1	.2
Text/SMS	7	1.2
Bulletins	3	.5
Others	8	1.3
Total	602	100.0

Table 10a, if others, please specify:

Response	Frequency	Percent
agent from the hospital	1	12.5
COLLEAGUES	3	37.5

Response	Frequency	Percent
ON OUR OFFICE	1	12.5
realtors	1	12.5
referral	1	12.5
YG	1	12.5
Total	8	100.0

Baseline = 8

Respondents in the individual client group are Filipino (602, 100%), married (305, 50.7%), and are working. (Tables 11 to 13) Common occupations include government employee (97, 27.3%), teacher (44, 12.4%), business owner (41, 11.5%) and office staff (28, 7.9%). (Table 13a)

Table 11. Nationality of Individual Customer Respondents

Nationality	Frequency	Percent
Filipino	602	100.0
Total	602	100.0

Table 12. Civil Status of Individual Customer Respondents

Civil Status	Frequency	Percent
Single	147	24.4
Married	305	50.7
Separated	3	.5
Widow/Widower	20	3.3
Respondent refused to disclose/does not know the answer	127	21.1
Total	602	100.0

Table 13. Working Status of Individual Customer Respondents

Working Status	Frequency	Percent
Working	352	58.5
Studying	9	1.5
Working/Studying	3	.5
Not working/not studying	66	11.0
Respondent refused to disclose/does not know the answer	172	28.6
Total	602	100.0

Table 13a. Occupation of Working Individual Customer Respondents

Occupation	Frequency	Percent
Government Employee	97	27.3
Teacher	44	12.4

Occupation	Frequency	Percent
Business Owner	41	11.5
Office Staff	28	7.9
Refused To Provide	12	3.4
Permanent Worker	6	1.7
Admin Staff	4	1.1
Self-Employed	4	1.1
Accountant	3	0.8
Architect	2	0.6
Barangay Kagawad	2	0.6
Barangay Health Worker	2	0.6
DepEd Employee	2	0.6
Driver	2	0.6
Encoder	2	0.6
Farmer	2	0.6
Freelancer	2	0.6
Hospital Staff	2	0.6
Housewife	2	0.6
HR Staff	2	0.6
Marketing	2	0.6
Midwife	2	0.6
Nurse	2	0.6
Principal	2	0.6
Private Employee	2	0.6
Real Estate Agent	2	0.6
Didn't Want To Disclose	2	0.6
Account Officer	1	0.3
Accounting Clerk	1	0.3
Accounting Specialist	1	0.3
Admin Officer	1	0.3
Administrative Assistant	1	0.3
Airline Reservation Representative	1	0.3
Assistant	1	0.3
Bank Employee	1	0.3
Barangay Staff	1	0.3
Bookkeeper	1	0.3
Branch Manager	1	0.3
Carpenter	1	0.3
Company Worker	1	0.3
Contractor	1	0.3

Occupation	Frequency	Percent
Contractual Employee	1	0.3
Coop Manager	1	0.3
Customer Service Representative	1	0.3
Dental Technician	1	0.3
Design Construction	1	0.3
Designer BPO	1	0.3
Education	1	0.3
Engineering	1	0.3
Farm Manager	1	0.3
Guidance Counselor	1	0.3
Hair Stylist	1	0.3
Help Worker	1	0.3
Hotel Attendant	1	0.3
HR Manager	1	0.3
IT Professional	1	0.3
Labandera	1	0.3
Manager	1	0.3
Market Vendor	1	0.3
Marketing Head	1	0.3
Medical Representative	1	0.3
Meralco Contracting	1	0.3
Municipal Kagawad	1	0.3
Nursing Attendant	1	0.3
OFW	1	0.3
Operation Manager	1	0.3
Part Time College Professor	1	0.3
Part-Time Employee	1	0.3
Practitioner	1	0.3
President	1	0.3
Regular Worker	1	0.3
Retired Government Employee	1	0.3
Retired Teacher	1	0.3
Salesman	1	0.3
Seller	1	0.3
SSS Builder	1	0.3
Store Crew	1	0.3
Treasurer	1	0.3
Treasury Manager	1	0.3
Under Internal Audit	1	0.3

Occupation	Frequency	Percent
Work From Home	1	0.3
No Response	26	7.3
Total	355	100

More than a third of the respondents in the individual customer group (223, 37.0%) belonged to the younger age bracket, i.e., respondents who were age 40 below of the population. (Table 14) In terms of educational attainment, most have finished a bachelor's degree. (Table 15)

Table 14. Age Bracket of Working Individual Customer Respondents

Age Bracket	Frequency	Percent
18 – 25 years old	20	3.3
26 – 30 years old	52	8.6
31 – 35 years old	65	10.8
36 – 40 years old	86	14.3
41 – 45 years old	59	9.8
46 – 50 years old	37	6.1
51 – 55 years old	49	8.1
56 – 60 years old	37	6.1
61 – 65 years old	18	3.0
65 years old and Above	32	5.3
Respondent refused to disclose/does not know the answer	147	24.4
Total	602	100.0

Table 15. Educational Attainment of Working Individual Customer Respondents

Educational Attainment	Frequency	Percent
No formal education	0	0.0
Some elementary	0	0.0
Completed elementary	3	.5
Some high school	6	1.0
Completed high school	26	4.3
Some vocational	1	.2
Completed vocational	10	1.7
Some college	49	8.1
Completed college	348	57.8
Post graduate	5	.8
Respondent refused to disclose/does not know the answer	154	25.6
Total	602	100.0

2. Business Clients

Among business clients, the greatest proportion of respondents had accounts from UCPBS Aloran (9, 7.0%) and Sta. Ignacia (8, 6.2%). (Table 16) This was followed by UCPBS Sablayan (7, 5.4%), Rizal Avenue (6, 4.7%), Calauag (5, 4.0%), and Atimonan (4, 3.1%). The other branches (39 out of 55) had representations of 1 to 3 respondents. (Table 16 and 16a)

Table 16. Frequency Distribution of Respondents by Branch

Branch	Frequency	Percent
Alabang	3	2.3
Alaminos	2	1.6
Alfonso	2	1.6
Aloran	9	7.0
Atimonan	4	3.1
Bacnotan Branch Lite	1	.8
Bacolod	2	1.6
Bulua	2	1.6
Cagayan de Oro	3	2.3
Calauag	5	3.9
Caramoan	2	1.6
Daraga Branch Lite	1	.8
Davao	1	.8
Dipolog	3	2.3
Escalante	2	1.6
Glan	1	.8
Goa	2	1.6
Ilagan Branch Lite	1	.8
Iloilo	1	.8
Kalayaan	3	2.3
La Castellana	3	2.3
Lamitan	3	2.3
Lapasan	2	1.6
Libmanan	4	3.1
Lingayen	3	2.3
Lucban	3	2.3
Mabalacat	1	.8
Morong	3	2.3
Naga Cebu	3	2.3
Nagcarlan	1	.8
Numancia	1	.8
Orion Branch Lite	1	.8
Pili	2	1.6
Rizal Avenue	6	4.7

Branch	Frequency	Percent
Sablayan	7	5.4
Sogod	1	.8
Sta. Cruz	2	1.6
Sta. Ignacia	8	6.2
Sta. Rosa	1	.8
Tagum	1	.8
Tanay	3	2.3
Tanza	2	1.6
Tayabas	3	2.3
Tiaong	2	1.6
Tuburan	3	2.3
Other	10	7.8
Total	129	100.0

Table 16a. If others

Branch	Frequency	Percent
Balibago	1	10.0
Carmona	1	10.0
Makati	1	10.0
Malabon	1	10.0
Tarlac and Manila	1	10.0
Respondent refused to disclose/does not know the answer	5	50.0
Total	10	

More business client respondents were from the deposit group (89, 69.0%) than the loans group (40, 31.0%). (Table 17) They usually availed of over-the counter transactions (71, 55.0%), savings account (55, 42.6%), company loans (30, 23.3%) and current/checking account (22, 17.1%). (Table 18) The full listing of responses can be seen in Tables 18 and 18a.

Table 17. Frequency Distribution of Respondents by Client Group

Client Group	Frequency	Percent
Deposit	89	69.0
Loans	40	31.0
Total	129	100.0

Table 18. Frequency Distribution of Respondents by service/s availed from UCPBS

Services	Frequency	Percent
Over-The-Counter Transactions	71	55.0
Savings Account	55	42.6
Current/Checking Account	22	17.1

Personal Loans	3	2.3
Company Loans	30	23.3
Remittance/Fund transfer	0	0.0
Payroll Services	3	2.3
Other Services	2	1.6
Did not avail of the services of UCPBS in 2022	0	0.0

Baseline = 129

Table 18a. If others, please specify:

Response	Frequency	Percent
Car Loan	1	50.0
Opening of an account	1	50.0
Total	2	100.0

Respondents were mostly primary persons -in-charge of transacting with UCPBS (108, 83.7%) (Table 19) Almost half of business clients say they have been with UCPBS for either 3 to 5 years (30, 23.3%) or 6 to 10 years (34, 26.4%). (Table 20)

Table 19. Frequency Distribution of Respondents by role in the company when it comes to dealing with UCPBS

Response	Frequency	Percent
I am the owner/primary decision-maker in the company	21	16.3
I am the primary person -in-charge of dealing/transacting with UCPBS	108	83.7
I do not have any say or involvement/when it comes to dealing/transacting with DPB	0	0.0
Total	629	100.0

Table 20. Frequency Distribution of Respondents by no. of years availing service/s from UCPBS

Response	Frequency	Percent
Less than a year	7	5.4
1 - 2 years	17	13.2
3 - 5 years	30	23.3
6 - 10 years	34	26.4
More than 10 years	20	15.5
Don't know/refused	21	16.3
Total	129	100.0

Similar to the individual customers, participants from the business client group prefer face-to-face transactions in office visits (125, 96.9%). (Table 21) For online mode of transaction, all three responses prefer e-mail correspondence (Table 21a). Business clients also prefer personal face-to-face encounters via the information desk (114, 88.4%) when getting information about UCPBS. (Table 22 and 22a)

Table 21. Frequency Distribution of Respondents by ways of transacting with UCPBS last 2022

Response	Frequency	Percent
Office visit	125	96.9
Phone call	8	6.2
Mail delivery	0	0.0
Send text/SMS message	4	3.1
Online	3	2.3
Others	0	0.0

Table 21a. If online

Response	Frequency	Percent
Visit website	1	33.3
Send email	3	100.0
Chat using apps (e.g. Viber, WhatsApp, Line, Facebook messenger, Skype etc.)	0	0.0
Connected to their social media accounts (e.g. Facebook, Twitter, LinkedIn, Instagram, etc.)	0	0.0

Baseline = 3

Table 22. Frequency Distribution of Respondents by ways of getting information about UCPBS and its services

Response	Frequency	Percent
Information desk	114	88.4
Website	4	3.1
Phone/Hotline	3	2.3
Social Media (Facebook)	1	.8
Conferences	3	2.3
Text/SMS	0	0.0
Bulletins	0	0.0
Others	4	3.1
Total	129	100.0

Table 22a. if others, please specify:

Response	Frequency	Percent
Emails	2	50.0
Referral	1	25.0
Wife	1	25.0

Total	4	100.0
Baseline =4		

Respondents are mostly Filipino (102, 79.1%). (Table 23) When asked about how many employees their company has, majority of respondents did not disclose information (98, 83.4%). (Table 24)

When asked about asset values, more than half of respondents declared they came from small asset-value businesses (74, 57.4%), while the rest were medium (11, 8.5%) and enterprise types (4, 3.1%). (Table 25)

Table 23. Frequency distribution table of Respondents' by type of ownership

Type of Ownership	Frequency	Percent
Foreign	1	.8
Domestic	102	79.1
Respondent refused to disclose/does not know the answer	26	20.2
Total	129	100.0

Table 24. Frequency distribution table of Respondents' by number of employee

Number of Employees	Frequency	Percent
1 to 99 (Micro/Small)	9	7.0
100 to 199 (Medium)	6	4.7
200 and Up (Enterprise)	16	12.4
Respondent refused to disclose/does not know the answer	98	76.0
Total	129	100.0

Table 25. Frequency distribution table of Respondents' by asset values

Asset values	Frequency	Percent
Micro/Small (Php15,000,000 or less)	74	57.4
Medium (Php15,000,001 - Php100,000,000)	11	8.5
Enterprise (Php100,000,001 and above)	4	3.1
Respondent refused to disclose/does not know the answer	40	31.0
Total	129	100.0

The disclosed actual positions of business client respondents were varied, with the largest proportion of respondents being company presidents (15, 11.6%), followed by treasurers (9, 7.0%), administrative staff (7, 5.4%), chairmen (6, 4.7%) managers (5, 3.9%) and secretaries (5, 3.9%). (Table 26) More than fifty percent of respondents

are owners or heads of offices/ associations (31, 24.0%) or managers/supervisors (40, 31.0%). (Table 27) Respondents came from various departments and offices in their organization. (Table 28)

The full list of responses is shown in tables 27 and 27a.

Table 26. Frequency distribution table of Respondents' by actual position

Actual Position	Frequency	Percent
President	15	11.6
Treasurer	9	7.0
Administrative staff	7	5.4
Chairman	6	4.7
Manager	5	3.9
Secretary	5	3.9
Dept. Head	4	3.1
Finance Manager	4	3.1
Bookkeeper	3	2.3
Businessman	3	2.3
Executive secretary	3	2.3
Vice President	3	2.3
Accounting Staff	2	1.6
Auditor	2	1.6
Branch Manager	2	1.6
General manager	2	1.6
office staff	2	1.6
officer in charge	2	1.6
Parish Priest	2	1.6
Acting Manager	1	0.8
Association Treasurer	1	0.8
board member	1	0.8
Branch Secretary	1	0.8
Brgy. Treasurer	1	0.8
Central cashier	1	0.8
CEO	1	0.8
Customer Sales representative	1	0.8
Documentation officer	1	0.8
Former President - Member	1	0.8
HR Head	1	0.8
Human Resource Manager	1	0.8
Human resource staff	1	0.8
Liaison Officer	1	0.8
Loan officer	1	0.8
Managing Director	1	0.8
Master Teacher II	1	0.8

Actual Position	Frequency	Percent
Member	1	0.8
Minister	1	0.8
MUNICIPAL VICE MAYOR	1	0.8
N/A	1	0.8
Operation Manager	1	0.8
Operation Staff	1	0.8
Pharmacist	1	0.8
Project Coordinator	1	0.8
Registrar	1	0.8
SENIOR DIRECTOR	1	0.8
Staff	1	0.8
Stockholder	1	0.8
TASK OFFICER	1	0.8
Teacher	1	0.8
Technical Officer	1	0.8
The respondent (Ms.) Refused to Disclosed even position Confidential	1	0.8
Treasury Manager	1	0.8
Under Internal Audit	1	0.8
Respondent refused to disclose/does not know the answer	13	10.1
Total	129	100

Table 27. Frequency distribution table of Respondents' by Position in the Organization

Position in the Organization	Frequency	Percent
Owner/Head of the office or association	31	24.0
Manage/Keeper/Supervisor	40	31.0
Operations Staff	9	7.0
Admin Staff	22	17.1
Others	18	14.0
Respondent refused to disclose/does not know the answer	9	7.0
Total	129	100.0

Table 27a. If others, please specify:

Position in the Organization	Frequency	Percent
Bookkeeper	1	5.6
Central cashier	1	5.6
documentation officer	1	5.6
HR Head	1	5.6
Liaison Officer	1	5.6
loan officer	1	5.6
Member	1	5.6
office staff	1	5.6

Position in the Organization	Frequency	Percent
officer in charge	1	5.6
Parish Priest	1	5.6
Pharmacist	1	5.6
President	1	5.6
Project Coordinator	1	5.6
Secretary	1	5.6
Stockholder	1	5.6
Technical Officer	1	5.6
Treasurer	2	11.1
Total	18	100.0

Table 28. Frequency distribution table of Respondents' by Department in the Organization

Department	Frequency	Percent
Operations Department	9	7.0
Finance Dept.	7	5.4
Top Management	5	3.9
Administrative dept.	4	3.1
Head	4	3.1
Accounting dept.	3	2.3
Cooperative	3	2.3
Homeowner's Association	3	2.3
Board of Directors	2	1.6
DepEd	2	1.6
HR department	2	1.6
No department	2	1.6
Parish	2	1.6
Sales Department	2	1.6
Barangay	1	0.8
Branch Secretary	1	0.8
Central Cash Unit	1	0.8
Chairperson	1	0.8
GSO	1	0.8
HR Department	1	0.8
institution	1	0.8
Marketing Dept.	1	0.8
Member	1	0.8
Minister	1	0.8
OFFICE OF THE DIOCESE OF MOLUGAN	1	0.8
OFFICE OF THE MUNICIPAL VICE MAYOR	1	0.8
Pharmacist	1	0.8

Department	Frequency	Percent
Production Department	1	0.8
Project Coordinator	1	0.8
School Staff	1	0.8
Staff	1	0.8
Supply department	1	0.8
Treasurer	1	0.8
Respondent refused to disclose/does not know the answer	60	46.5
Total	129	100

Almost half of business client respondents have been availing of UCPBS services for either 3 to 5 years (25, 19.4%) or 6 to 10 years (38, 29.5%). More than 20% of respondents have been UCPBS clients for more than 10 years. (Table 29) Majority of participants are shared decision-makers in their organizations. (Table 30)

Table 29. Frequency distribution table of Respondents' by number of years in the organization

Years in the Organization	Frequency	Percent
Less than 1 year	6	4.7
1 - 2 years	10	7.8
3 - 5 years	25	19.4
6 - 10 years	38	29.5
11 - 15 years	11	8.5
16 - 20 years	3	2.3
21 - 25 years	7	5.4
More than 25 years	7	5.4
Respondent refused to disclose/does not know the answer	22	17.01
Total	129	100.0

Table 30. Frequency distribution table of Respondents' by decision making role in the organization

Decision Making Role	Frequency	Percent
I alone decide for the organization	5	3.9
I share with someone else in the decision making process for the organization	86	66.7
I do not have any say when it comes to the decision making process for the organization	22	17.1
Respondent refused to disclose/does not know the answer	16	12.4
Total	129	100.0

B. Overall Satisfaction & Top 2 Boxes

The overall satisfaction index of customers on UCPBS for year 2022 is 4.59, corresponding to a very satisfied rating. Positive raters (rater of 4 or 5 in overall satisfaction) comprised 703 (96.17%). There were 20 (2.7%) who rated ambivalently (rating of 3), while 8 (1.0%) respondents gave either a dissatisfactory (4) or very dissatisfactory (4) rating. (Figure 1 and Table 31)

Figure 1. Overall Satisfaction among UCPB Savings Customers

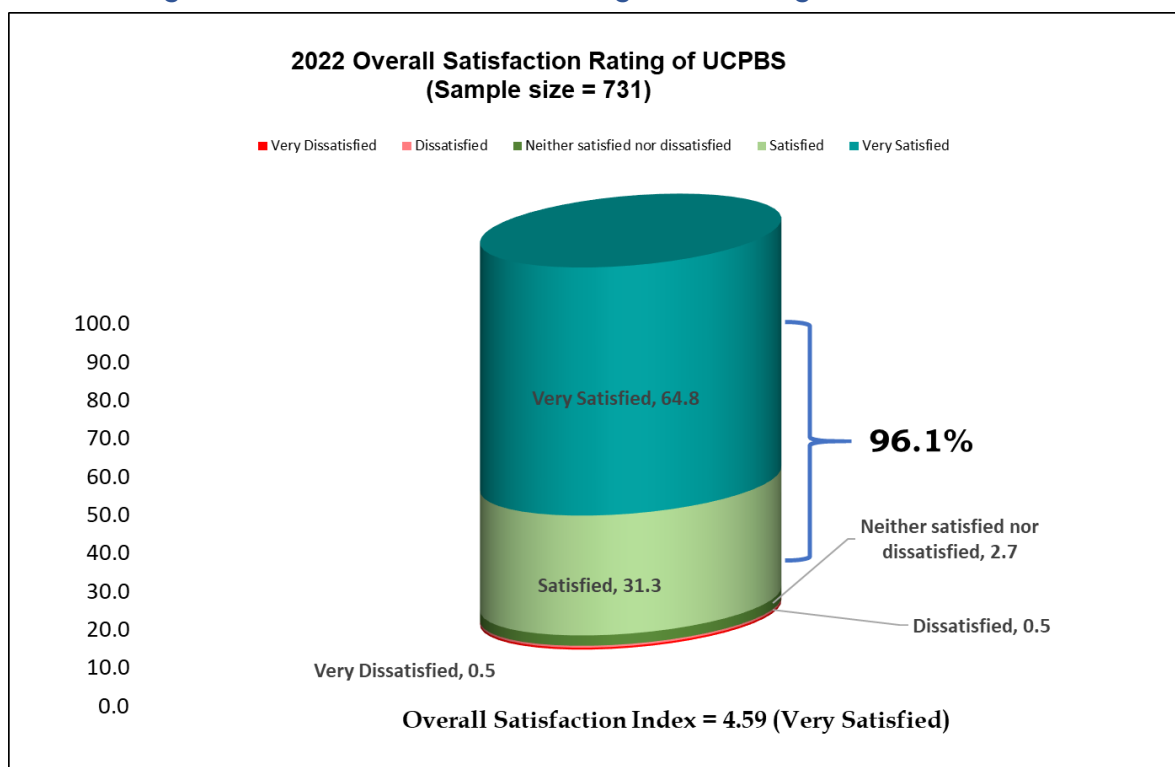


Table 31. Overall Satisfaction among UCPB Savings Customers

Response	Frequency	Percent
Very Satisfied	474	64.8
Satisfied	229	31.3
Neither satisfied nor dissatisfied	20	2.7
Dissatisfied	4	.5
Very Dissatisfied	4	.5
Total	731	100.0

1. Individual Customers

Among individual customers, the overall satisfaction index on UCPBS for year 2022 is 4.65, corresponding to a very satisfied rating. Positive raters comprised 582 (96.7%) of this client group. There were 14 (2.3%) who gave an ambivalent rating of 3, while 6 (1.0%) respondents gave either a dissatisfactory (3) or very dissatisfactory (3) rating. (Figure 2 and Table 32)

Figure 2. Overall Satisfaction among Individual Customers

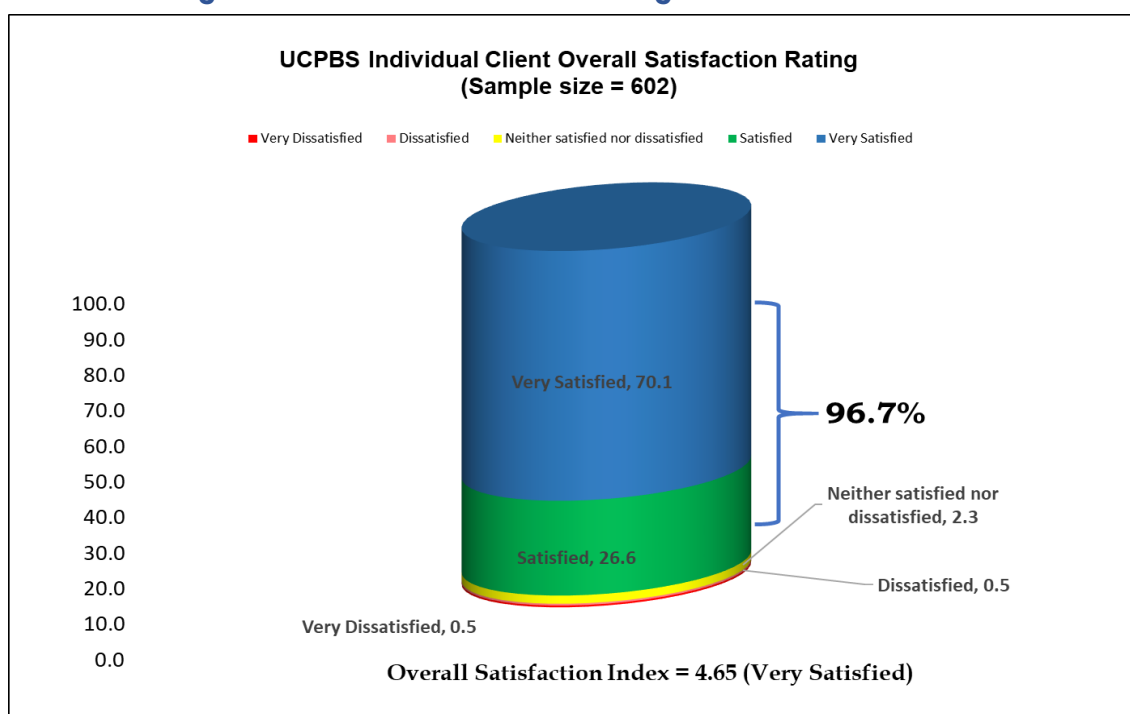


Table 32. Overall Satisfaction among Individual Customers

Response	Frequency	Percent
Very Satisfied	422	70.1
Satisfied	160	26.6
Neither satisfied nor dissatisfied	14	2.3
Dissatisfied	3	.5
Very Dissatisfied	3	.5
Total	602	100.0

2. Business Clients

Among business clients, the overall satisfaction index on UCPBS for year 2022 is 4.32, corresponding to a very satisfied rating. Positive raters comprised 121 (93.8%) of this major client group. There were 6 (4.7%) who gave an ambivalent rating of 3, while 2 (1.6%) respondents gave either a dissatisfactory (1) or very dissatisfactory (1) rating. (Figure 3 and Table 33)

Figure 3. Overall Satisfaction among Business Clients

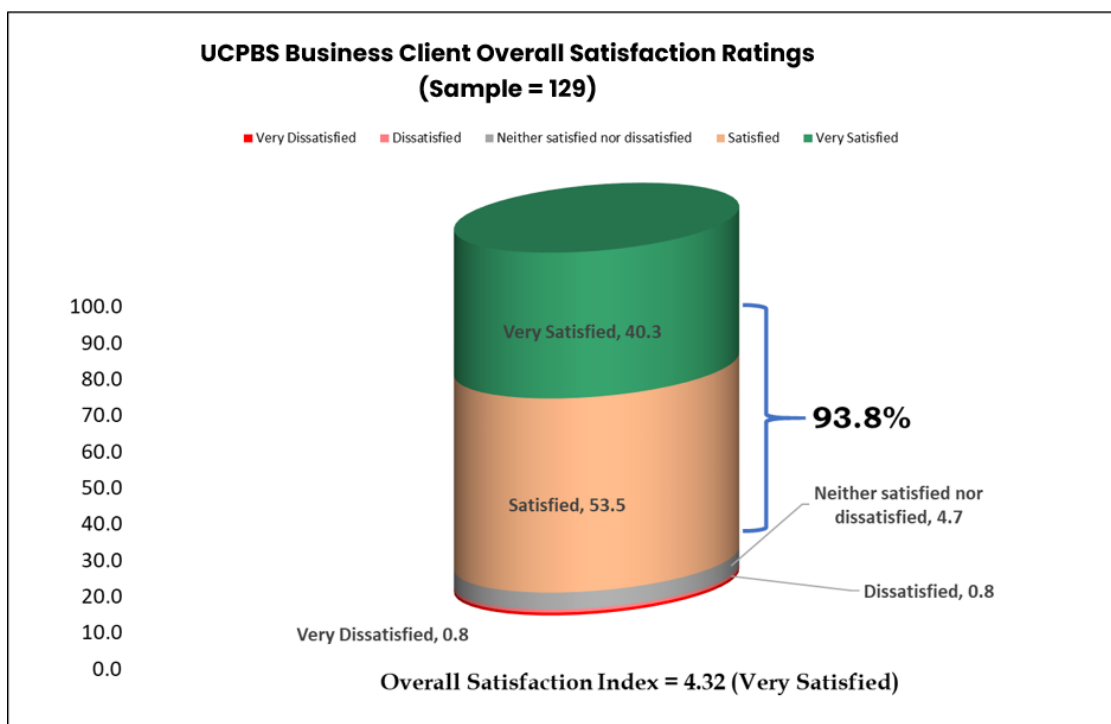


Table 33. Overall Satisfaction among Individual Customers

Response	Frequency	Percent
Very Satisfied	52	40.3
Satisfied	69	53.5
Neither satisfied nor dissatisfied	6	4.7
Dissatisfied	1	.8
Very Dissatisfied	1	.8
Total	129	100.0

C. Overall Satisfaction & Top 2 Boxes by Branch

1. Individual Customers

Disaggregated according to branch, individual customers from Sablayan (4.74 overall satisfaction index and 100% positive raters, N=19) rated the highest among branches with more than 5 respondents. (Table 34) This was followed by Alfonso (4.73 overall satisfaction index and 96.6% positive raters, N=175), Libmanan (4.71, 100%, N=24), Tanay (4.71, 100%, N=7) and Daraga Branch Lite (4.71, 100%, N=23). Respondents from Calauag rated UCPBS the lowest (4.17, 100%, N=6) in overall satisfaction score.

Table 34. Overall Satisfaction by Branch among Individual Customers

Branch	Q4. Overall, how satisfied or dissatisfied are you with the service provided by UCPBS?										Total		Top 2 Boxes	Satisfaction Index
	Very Satisfied		Satisfied		Neither satisfied nor dissatisfied		Dissatisfied		Very Dissatisfied					
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%		
Alabang	35	67.3	15	28.9	0	0.0	1	1.9	1	1.9	52	100.0	96.2	4.58
Alaminos	80	71.4	30	26.8	2	1.8	0	0.0	0	0.0	112	100.0	98.2	4.70
Alfonso	138	78.9	31	17.7	4	2.3	0	0.0	2	1.1	175	100.0	96.6	4.73
Aloran	4	100.0	0	0.0	0	0.0	0	0.0	0	0.0	4	100.0	100.0	5.00
Borongan	3	100.0	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	100.0	5.00
Bulua	0	0.0	2	100.0	0	0.0	0	0.0	0	0.0	2	100.0	100.0	4.00
Cagayan de Oro	11	47.8	9	39.1	3	13.0	0	0.0	0	0.0	23	100.0	87.0	4.35
Calapan Branch Lite	3	50.0	3	50.0	0	0.0	0	0.0	0	0.0	6	100.0	100.0	4.50
Calauag	2	33.3	3	50.0	1	16.7	0	0.0	0	0.0	6	100.0	83.3	4.17
Caramoan	10	66.7	5	33.3	0	0.0	0	0.0	0	0.0	15	100.0	100.0	4.67
Daraga Branch Lite	16	69.6	7	30.4	0	0.0	0	0.0	0	0.0	23	100.0	100.0	4.70
Dipolog	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	100.0	100.0	4.00
Goa	8	61.5	4	30.8	1	7.7	0	0.0	0	0.0	13	100.0	92.3	4.54
Kalayaan	16	72.7	5	22.7	1	4.6	0	0.0	0	0.0	22	100.0	95.5	4.68
La Castellana	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	100.0	100.0	4.00
Lamitan	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	100.0	100.0	4.00
Libmanan	17	70.8	7	29.2	0	0.0	0	0.0	0	0.0	24	100.0	100.0	4.71
Lingayen	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	100.0	5.00
Mabalacat	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	100.0	5.00
Malolos	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	100.0	5.00
Morong	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	100.0	5.00
Numancia	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	100.0	5.00
Pili	36	64.3	18	32.1	1	1.8	1	1.8	0	0.0	56	100.0	96.4	4.59
Rizal Avenue	15	68.2	6	27.3	0	0.0	1	4.6	0	0.0	22	100.0	95.5	4.59

Branch	Q4. Overall, how satisfied or dissatisfied are you with the service provided by UCPBS?										Total		Top 2 Boxes	Satisfaction Index
	Very Satisfied		Satisfied		Neither satisfied nor dissatisfied		Dissatisfied		Very Dissatisfied					
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%		
Rizal Nueva Ecija	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	100.0	5.00
Sablayan	14	73.7	5	26.3	0	0.0	0	0.0	0	0.0	19	100.0	100.0	4.74
Sta. Cruz	1	25.0	2	50.0	1	25.0	0	0.0	0	0.0	4	100.0	75.0	4.00
Sta. Ignacia	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	100.0	100.0	4.00
Sta. Rosa	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	100.0	5.00
Tagum	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	100.0	5.00
Tanay	5	71.4	2	28.6	0	0.0	0	0.0	0	0.0	7	100.0	100.0	4.71
Other	0	0.0	2	100.0	0	0.0	0	0.0	0	0.0	2	100.0	100.0	4.00

2. Business Clients

Business client respondents from Morong (5.00 overall satisfaction index and 100% positive raters, N=3) rated the highest among branches with at least 3 respondents. (Table 35) This was followed by Libmanan (4.75, 100%, N=4), Sablayan (4.71, 100.0%, N=7), Atimonan (4.67, 100%, N=9), Lingayen (4.67, 100%, N=3), Lucban (4.67, 100%, N=3), and Naga Cebu (4.67, 100%, N=3). Other branches with 1 to 2 respondents who rated 5.00 were Daraga Branch Lite, Ilagan Branch Lite, Iloilo, Numancia, Sta Rosa, Tagum and Tiaong.

Respondents from Caramoan rated UCPBS the lowest (2.50, 0%, N=2) in overall satisfaction score. This was followed by Glan (3.00, 0%, N=1) and Dipolog (3.67, 66.7%, N=3).

Table 35. Overall Satisfaction by Branch among Individual Customers

Branch	Overall Satisfaction with UCPB Savings [Q4]										Total		Top 2 Boxes	Satisfaction Index
	Very Satisfied		Satisfied		Neither satisfied nor dissatisfied		Dissatisfied		Very Dissatisfied					
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%		
Alabang	0	0.0	3	100.0	0	0.0	0	0.0	0	0.0	3	100.0	100.0	4.00
Alaminos	1	50.0	1	50.0	0	0.0	0	0.0	0	0.0	2	100.0	100.0	4.50
Alfonso	0	0.0	2	100.0	0	0.0	0	0.0	0	0.0	2	100.0	100.0	4.00
Aloran	6	66.7	3	33.3	0	0.0	0	0.0	0	0.0	9	100.0	100.0	4.67
Atimonan	1	25.0	2	50.0	1	25.0	0	0.0	0	0.0	4	100.0	75.0	4.00
Bacnotan Branch Lite	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	100.0	100.0	4.00
Bacolod	0	0.0	2	100.0	0	0.0	0	0.0	0	0.0	2	100.0	100.0	4.00
Bulua	0	0.0	2	100.0	0	0.0	0	0.0	0	0.0	2	100.0	100.0	4.00
Cagayan de Oro	1	33.3	2	66.7	0	0.0	0	0.0	0	0.0	3	100.0	100.0	4.33
Calauag	2	40.0	3	60.0	0	0.0	0	0.0	0	0.0	5	100.0	100.0	4.40
Caramoan	0	0.0	0	0.0	1	50.0	1	50.0	0	0.0	2	100.0	0.0	2.50

Branch	Overall Satisfaction with UCPB Savings [Q4]										Total		Top 2 Boxes	Satisfaction Index
	Very Satisfied		Satisfied		Neither satisfied nor dissatisfied		Dissatisfied		Very Dissatisfied					
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%		
Daraga Branch Lite	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	100.0	5.00
Davao	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	100.0	100.0	4.00
Dipolog	0	0.0	2	66.7	1	33.3	0	0.0	0	0.0	3	100.0	66.7	3.67
Escalante	1	50.0	1	50.0	0	0.0	0	0.0	0	0.0	2	100.0	100.0	4.50
Glan	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1	100.0	0.0	3.00
Goa	1	50.0	1	50.0	0	0.0	0	0.0	0	0.0	2	100.0	100.0	4.50
Iligan Branch Lite	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	100.0	5.00
Iloilo	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	100.0	5.00
Kalayaan	0	0.0	3	100.0	0	0.0	0	0.0	0	0.0	3	100.0	100.0	4.00
La Castellana	1	33.3	2	66.7	0	0.0	0	0.0	0	0.0	3	100.0	100.0	4.33
Lamitan	2	66.7	0	0.0	0	0.0	0	0.0	1	33.3	3	100.0	66.7	3.67
Lapasan	2	100.0	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	100.0	5.00
Libmanan	3	75.0	1	25.0	0	0.0	0	0.0	0	0.0	4	100.0	100.0	4.75
Lingayen	2	66.7	1	33.3	0	0.0	0	0.0	0	0.0	3	100.0	100.0	4.67
Lucban	2	66.7	1	33.3	0	0.0	0	0.0	0	0.0	3	100.0	100.0	4.67
Mabalacat	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	100.0	100.0	4.00
Morong	3	100.0	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	100.0	5.00
Naga Cebu	2	66.7	1	33.3	0	0.0	0	0.0	0	0.0	3	100.0	100.0	4.67
Nagcarlan	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	100.0	100.0	4.00
Numancia	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	100.0	5.00
Orion Branch Lite	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	100.0	100.0	4.00
Other	2	20.0	7	70.0	1	10.0	0	0.0	0	0.0	10	100.0	90.0	4.10
Pili	0	0.0	2	100.0	0	0.0	0	0.0	0	0.0	2	100.0	100.0	4.00
Rizal Avenue	1	16.7	5	83.3	0	0.0	0	0.0	0	0.0	6	100.0	100.0	4.17
Sablayan	5	71.4	2	28.6	0	0.0	0	0.0	0	0.0	7	100.0	100.0	4.71
Sogod	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	100.0	100.0	4.00
Sta. Cruz	0	0.0	2	100.0	0	0.0	0	0.0	0	0.0	2	100.0	100.0	4.00
Sta. Ignacia	1	12.5	7	87.5	0	0.0	0	0.0	0	0.0	8	100.0	100.0	4.13
Sta. Rosa	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	100.0	5.00
Tagum	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	100.0	5.00
Tanay	2	66.7	1	33.3	0	0.0	0	0.0	0	0.0	3	100.0	100.0	4.67
Tanza	1	50.0	1	50.0	0	0.0	0	0.0	0	0.0	2	100.0	100.0	4.50
Tayabas	0	0.0	3	100.0	0	0.0	0	0.0	0	0.0	3	100.0	100.0	4.00
Tiaong	2	100.0	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	100.0	5.00
Tuburan	2	66.7	0	0.0	1	33.3	0	0.0	0	0.0	3	100.0	66.7	4.33

D. Overall Satisfaction and Attributes Rating by Client Group

1. Individual Customers

Disaggregated according to client group, individual customers from the deposit group (4.67 overall satisfaction index and 96.7% positive raters) rated higher than the loans group (4.62 overall satisfaction index and 96.7% positive raters). (Figure 4 and Table 36)

Figure 4. Overall Satisfaction with UCPB Savings by Client Group among Individual Customers

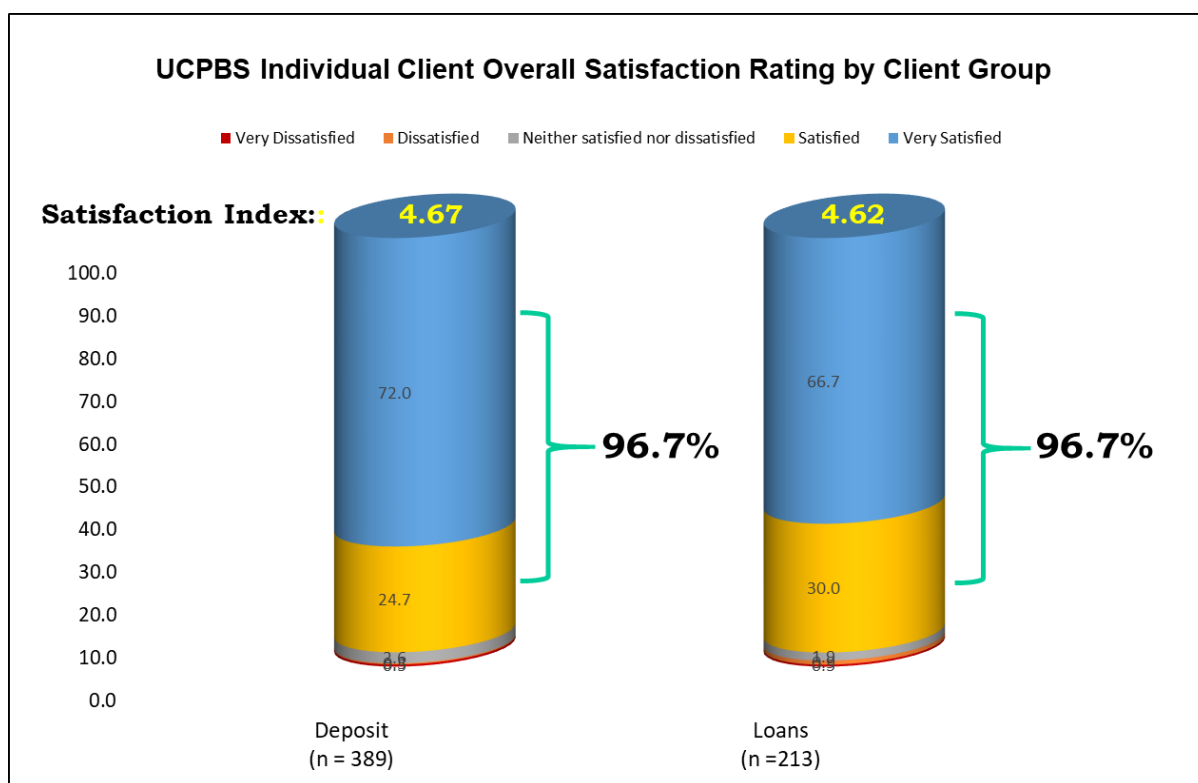


Table 36. Overall Satisfaction with UCPB Savings by Client Group among Individual Customers

Client Group	INDIVIDUAL Overall Satisfaction with UCPS by Client Group										Total		Top 2 Boxes	Satisfaction Index
	Very Satisfied		Satisfied		Neither satisfied nor dissatisfied		Dissatisfied		Very Dissatisfied					
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%		
Deposit	280	72.0	96	24.7	10	2.6	1	0.3	2	0.5	389	100	96.7	4.67
Loans	142	66.7	64	30.0	4	1.9	2	0.9	1	0.5	213	100	96.7	4.62

2. Business Clients

Disaggregated according to client group, business customers from the deposit group (4.35 overall satisfaction index and 92.2% positive raters, N=89) rated higher than the loans group (4.25, 97.5%, N=40) trust client group (4.64 overall satisfaction index and 100% positive raters). (Figure 5 and Table 37)

Figure 5. Overall Satisfaction with UCPB Savings by Client Group among Individual Customers



Table 37. Overall Satisfaction with UCPB Savings by Client Group among Business Clients

Client Group	BUSINESS Overall Satisfaction with UCPBS by Client Group										Total		Top 2 Box	Satisfaction Index
	Very Satisfied		Satisfied		Neither satisfied nor dissatisfied		Dissatisfied		Very Dissatisfied					
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%		
Deposit	41	46.1	41	46.1	5	5.6	1	1.1	1	1.1	89	100	92.2	4.35
Loans	11	27.5	28	70.0	1	2.5	0	0.0	0	0.0	40	100	97.5	4.25

E. Satisfaction Index by Attribute Rating

1. Individual Customers

The overall satisfaction index is derived from the total weighted averages of UCPBS' ten attributes for individual customers: UCPBS staff, over-the-counter transactions, loans, remittance/fund transfer services, deposit accounts (current and savings accounts), trust and treasury account, information and communication, website information and communication, complaints handling and record keeping, and facilities.

Among the attributes assessed by individual customers, it is information and communication (4.85, 98.5% positive raters) which garnered the highest mean satisfaction indices, followed by deposit accounts (mean rating 4.84, 98.7% positive raters), UCPBS staff (mean rating 4.83, 98.0% positive raters), loans (mean rating 4.82, 98.1% positive raters), remittance/fund transfer services (mean rating 4.82, 98.1% positive raters), trust and treasury accounts (mean rating 4.81, 98.6% positive raters), over-the-counter transactions (mean rating 4.80, 98.8% positive raters) and facilities (mean rating 4.79, 97.3% positive raters). The bottom two attributes which received the lowest ratings as well as the smallest proportion of positive raters are complaints handling and record-keeping (4.78, 98.0% positive raters), and website information and communication (4.78, 97.9% positive raters).

Table 38. Mean Rating & Percentage of Positive Raters, Individual Customer Attributes

UCPBS Individual Customer Attributes	Mean Rating	Interpretation	Top 2 Boxes
Staff	4.83	Very Satisfied	98.0%
Over-the-Counter Transactions	4.80	Very Satisfied	98.8%
Loans	4.82	Very Satisfied	98.1%
Remittance/Fund Transfer Services	4.82	Very Satisfied	98.1%
Deposit Accounts (Current and Savings Account)	4.84	Very Satisfied	98.7%
Trust and Treasury Accounts	4.81	Very Satisfied	98.6%
Information and Communication	4.85	Very Satisfied	98.5%
Information and Communication (Website)	4.78	Very Satisfied	97.9%
Complaints Handling and Record Keeping	4.78	Very Satisfied	98.0%
Facilities	4.79	Very Satisfied	97.3%
Weighted Average	4.81	Very Satisfied	98.2%

a. Staff

Perceived satisfaction of UCPBS staff was "very satisfied", corresponding to a 4.83 mean rating and 98.0% percentage satisfaction. (Table 38a) All of the statements measuring positive sub-attributes related to staff were rated highly. The sub-

attribute statements which received the highest satisfaction index was on staff treating customers with respect (mean rating 4.84, 98.2%) and conveying trust and confidence (mean rating 4.84, 98.2%).

The sub-attribute statements which received the lower satisfaction scores were on willingness to assist customers (4.82, 98.2%), delivery of services within a prescribed timeframe (4.82, 97.8%), and perceived ease of contacting staff (4.82, 97.5%) (Table 38a)

Table 38a. Staff Mean Rating & Percentage of Positive Raters among Individual Customers

UCPBS Staff	Mean Rating	Interpretation	Top 2 Boxes
Treats customers with respect	4.84	Strongly Agree	98.2%
Strictly and fairly implements the policies, rules and regulations (e.g. No discrimination, no “palakasan” system).	4.83	Strongly Agree	98.0%
Is knowledgeable and competent or skilled in delivering the needed services.	4.83	Strongly Agree	98.2%
Provides clear and sufficient information (i.e., solutions to problems, answers to inquiries, and information on products and services).	4.83	Strongly Agree	98.2%
Addresses queries/concerns in a prompt manner.	4.83	Strongly Agree	98.2%
Demonstrates willingness to assist customers.	4.82	Strongly Agree	98.2%
Is easy to contact.	4.82	Strongly Agree	97.5%
Delivers services within prescribed timeframe.	4.82	Strongly Agree	97.8%
Appears neat, well-dressed, and professional.	4.83	Strongly Agree	97.8%
Conveys trust and confidence.	4.84	Strongly Agree	98.2%
Weighted Average	4.83	Very Satisfied	98.0%

b. Over-the-Counter Transactions

Perceived satisfaction of UCPBS over-the-counter transactions was “very satisfied”, corresponding to a 4.80 mean rating and 98.8% positive raters. All of the statements measuring positive sub-attributes related to over-the-counter transactions were rated highly. Client information confidentiality (mean rating 4.82, 99.3%) and efficiency in customer transactions (mean rating 4.81, 98.8%) received the highest satisfaction indices. The sub-attribute statement on fast and effective service time for over-the-counter transaction (4.79, 98.8%) received the lowest satisfaction index. (Table 38b)

Table 38b. Over-the-Counter Transaction Mean Rating & Percentage of Positive Raters among Individual Customers

Over the Counter Transaction	Mean Rating	Interpretation	Top 2 Box
Waiting time for over-the-counter transactions are fast (i.e. no long lines, fast queuing time, adequate number of staff to attend to customers).	4.80	Strongly Agree	98.3%
Service time for over-the-counter transactions are fast and efficient.	4.79	Strongly Agree	98.8%
Bank forms are simple and easy to fill out.	4.80	Strongly Agree	98.6%
Rates and charges are reasonable and acceptable.	4.80	Strongly Agree	98.8%
Customer transactions are immediately posted/reflected in customer's account.	4.81	Strongly Agree	98.8%
Client information is kept confidential.	4.82	Strongly Agree	99.3%
Weighted Average	4.80	Very Satisfied	98.8%

c. Loans

Perceived satisfaction of UCPBS loans was “very satisfied”, corresponding to a 4.82 mean rating and 98.1% percentage satisfaction. All of the statements measuring positive sub-attributes related to staff were rated highly. Reasonable documentary requirements (4.83, 98.2%) received the highest satisfaction index. The other 5 sub-attribute statements garnered a mean rating of 4.82 and are detailed in table 38c.

Table 38c. Loans Mean Rating & Percentage of Positive Raters among Individual Customers

Loans	Mean Rating	Interpretation	Top 2 Box
Process for application is simple and easy.	4.82	Strongly Agree	98.4%
Documentary requirements are reasonable.	4.83	Strongly Agree	98.2%
Processing time for loan applications is fast.	4.82	Strongly Agree	97.9%
Interest rates are competitive (as applicable).	4.82	Strongly Agree	97.9%
Fees/ charges are acceptable.	4.82	Strongly Agree	97.9%
Payment terms are easy and flexible.	4.82	Strongly Agree	98.4%
Weighted Average	4.82	Very Satisfied	98.1%

d. Remittance/Fund Transfer Services

Perceived satisfaction of UCPBS loans was “very satisfied”, corresponding to a 4.82 mean rating and 98.1% percentage satisfaction. Accessible services (mean rating 4.85, 98.3%) received the highest satisfaction score. The sub-attributes which received relatively lower satisfaction scores were the statements on perceived security of remittance services (4.81, 98.3%) and ensuring fast delivery (mean rating 4.65, 97.3%). (Table 38d)

Table 38d. Remittance/Fund Transfer Services Mean Rating & Percentage of Positive Raters among Individual Customers

Remittance/Fund Transfer Services	Mean Rating	Interpretation	Top 2 Box
Are accessible.	4.85	Strongly Agree	98.3%
Are simple and easy to use.	4.82	Strongly Agree	98.0%
Are secure.	4.81	Strongly Agree	98.3%
Ensure fast delivery.	4.81	Strongly Agree	97.6%
Ensure accurate delivery.	4.82	Strongly Agree	98.3%
Weighted Average	4.82	Very Satisfied	98.1%

e. Deposit Accounts

Perceived satisfaction of UCPBS deposit accounts was “very satisfied”, corresponding to a 4.84 mean rating and 98.7% percentage satisfaction. All of the statements measuring positive sub-attributes related to deposit accounts were rated highly. The sub-attribute statements on defect-free documents (mean rating 4.85, 99.0%) and reasonable documentary requirements (4.85, 98.6%) received the highest satisfaction index, while the sub-attribute statement on competitive deposit interest rates (4.82, 98.2%) received the lowest satisfaction index. (Table 38e)

Table 38e. Deposit Accounts Mean Rating & Percentage of Positive Raters among Individual Customers

Deposit Accounts (Current and Savings Accounts)	Mean Rating	Interpretation	Top 2 Box
Documentary requirements are reasonable.	4.85	Strongly Agree	98.6%
Process is completed within a reasonable amount of time.	4.84	Strongly Agree	98.8%
Documents issued are free from defects or typographical errors.	4.85	Strongly Agree	99.0%
Deposit interest rates are competitive.	4.82	Strongly Agree	98.2%
Weighted Average	4.84	Very Satisfied	98.7%

f. Trust and Treasury Account

Perceived satisfaction of UCPBS trust and treasury accounts was “very satisfied”, corresponding to a 4.81 mean rating and 98.6% percentage satisfaction. All of the statements measuring positive sub-attributes were rated highly. Highest satisfaction indices (4.82, 98.6%) were given to the sub-attribute statements on efficient opening of a trust/treasury account and acceptable fees and charges. The sub-attribute statement on competitive interest rates (4.80, 98.9%) received the lowest satisfaction index. (Table 38f)

Table 38f. Trust and Treasury Account Mean Rating & Percentage of Positive Raters among Individual Customers

Trust and Treasury Account	Mean Rating	Interpretation	Top 2 Box
Process for opening a trust/treasury account is simple and easy.	4.82	Strongly Agree	98.6%
Documentary requirements are reasonable.	4.81	Strongly Agree	98.6%
Processing time for opening a trust/treasury account is fast.	4.81	Strongly Agree	98.6%
Interest rates are competitive.	4.80	Strongly Agree	98.9%
Fees/ charges are acceptable.	4.82	Strongly Agree	98.6%
Weighted Average	4.81	Very Satisfied	98.6%

g. Information and Communication

Perceived satisfaction of UCPBS information and communication was “very satisfied”, corresponding to a 4.85 mean rating and 98.5% percentage satisfaction. Both statements measuring positive sub-attributes related to information and communication were rated highly. The sub-attribute statement on perceived ease of obtaining information (4.86, 98.3%) received a higher satisfaction score compared to clarity and relevant (4.85, 98.6%). (Table 38g) Information and communication was the highest-ranked major attribute among individual customer respondents.

Table 38g. Information and Communication Mean Rating & Percentage of Positive Raters among Individual Customers

Information and Communication	Mean Rating	Interpretation	Top 2 Box
Easy to obtain.	4.86	Strongly Agree	98.3%
Clear and relevant.	4.85	Strongly Agree	98.6%
Weighted Average	4.85	Very Satisfied	98.5%

h. WESBITE Information and Communication

Perceived satisfaction of UCPBS website information and communication was “very satisfied”, corresponding to a 4.78 mean rating and 97.9% percentage satisfaction. Despite this major attribute receiving the lowest satisfaction rating relative to the other domains in this client group, all of the statements measuring positive sub-attributes related to website information and communication were still rated highly.

All statements measuring positive sub-attributes related to website information and communication were rated highly. The sub-attribute on containing necessary information (mean rating 4.80, 97.9%) received the highest satisfaction index. The

sub-attribute statement on security (4.77, 97.9%) received the lowest satisfaction index. (Table 38h)

Table 38h. WEBSITE Information and Communication Mean Rating & Percentage of Positive Raters among Individual Customers

Information and Communication (Website)	Mean Rating	Interpretation	Top 2 Box
Is accessible (e.g., no downtime, loads easily).	4.80	Strongly Agree	97.9%
Is user-friendly and easy to navigate.	4.79	Strongly Agree	97.9%
Contains the information needed.	4.79	Strongly Agree	97.5%
Is useful and reliable when doing desired transaction.	4.78	Strongly Agree	98.3%
Is secured.	4.77	Strongly Agree	97.9%
Weighted Average	4.78	Very Satisfied	97.9%

i. Complaints Handling and Record Keeping

Perceived satisfaction of UCPBS complaints handling and record keeping was “very satisfied”, corresponding to a 4.78 mean rating and 98.0% percentage satisfaction. Similar to the previous major attribute on information and communication, all statements measuring positive sub-attributes related to complaints handling and record keeping were rated highly. The sub-attribute statements on easy and systematic filing (4.80, 98.0%) received the highest satisfaction score. The sub-attribute statement on accurate and updated files/records (4.77, 98.0%) received the lowest satisfaction score. (Table 38i)

Table 38i. Complaints Handling and Record Keeping Mean Rating & Percentage of Positive Raters among Individual Customers

Complaints Handling and Record Keeping	Mean Rating	Interpretation	Top 2 Boxes
Filing of complaints is easy and systematic.	4.80	Strongly Agree	98.0%
Complaints are resolved within prescribed timeframe.	4.79	Strongly Agree	98.0%
Resolutions to complaints are satisfactory/acceptable.	4.78	Strongly Agree	98.0%
Files/records are accurate and updated.	4.77	Strongly Agree	98.0%
Weighted Average	4.78	Very Satisfied	98.0%

j. Facilities

Perceived satisfaction of UCPBS facilities was “very satisfied”, corresponding to a 4.79 mean rating and 97.3% percentage satisfaction. All statements measuring positive sub-attributes related to facilities were rated highly. Respondents ranked highest (4.80, 97.5%) the sub-attribute statements on up-to-date and modern procedures, facilities and resources as well as clean, orderly and well-maintained

offices. The sub-attribute statement on accessibility and convenience to customers (4.78, 96.3%) received the lowest satisfaction index. (Table 38j)

Table 38j. Facilities Mean Rating & Percentage of Positive Raters among Individual Customers

Facilities	Mean Rating	Interpretation	Top 2 Boxes
Utilizes up-to-date and modern procedures, facilities, and resources.	4.80	Strongly Agree	97.5%
Signages are visible and readable (e.g. Citizen's Charter, steps and procedures, directional signages).	4.79	Strongly Agree	97.2%
Office/branch is accessible and convenient to customers.	4.78	Strongly Agree	96.3%
Office premises are clean, orderly and well-maintained.	4.80	Strongly Agree	97.5%
Office premises are well-ventilated and have good lighting.	4.79	Strongly Agree	97.5%
Office premises are safe and secure (e.g., with security guard).	4.79	Strongly Agree	97.3%
Office has separate lane for senior citizens, PWDs, pregnant women.	4.79	Strongly Agree	97.3%
Seating is adequate and comfortable.	4.79	Strongly Agree	97.5%
Weighted Average	4.79	Very Satisfied	97.3%

2. Business Clients

The overall satisfaction index is derived from the total weighted averages of UCPBS's eight attributes for business/organization clients: UCPBS staff, over-the-counter transactions, payroll service, company loans, information and communication, website information and communication, complaints handling and record keeping, and facilities. (Table 39)

Among the attributes assessed by business clients, it is UCPBS Information and Communication (mean rating 4.56, 98.0% positive raters) which garnered the highest mean satisfaction index. This was followed by facilities (mean rating 4.50, 96.7% positive raters) and staff (mean rating 4.49, 96.8% positive raters).

Ranked next was over-the-counter transactions (mean rating 4.43, 96.2% positive raters) followed by complaints handling and record keeping (4.40, 98.3% positive raters) and payroll services (4.33, 100.0% positive raters). The bottom two attributes which received the lowest ratings as well as the smallest proportion of positive raters are website information and communication (4.27, 99.2% positive raters) and company loans (mean rating 4.26, 92.3% positive raters). (Table 39)

Table 39. Mean Rating & Percentage of Positive Raters, Business Client Attributes

UCPBS Business Client Attributes	Mean Rating	Interpretation	Top 2 Box
Staff	4.49	Very Satisfied	96.8%
Over-the-Counter Transactions	4.43	Very Satisfied	96.2%
Payroll Service	4.33	Very Satisfied	100.0%
Company Loans	4.26	Very Satisfied	92.3%
Information and Communication	4.56	Very Satisfied	98.0%
Information and Communication (Website)	4.27	Very Satisfied	99.2%
Complaints Handling and Record Keeping	4.40	Very Satisfied	98.3%
Facilities	4.50	Very Satisfied	96.7%
Weighted Average	4.41	Very Satisfied	97.2%

a. Staff

Perceived satisfaction of UCPBS staff was “very satisfied”, corresponding to a 4.49 mean rating and 96.8% percentage satisfaction. All of the statements measuring positive sub-attributes related to staff were rated highly. The highest satisfaction scores (mean rating 4.52, 97.7%) were given to the sub-attribute statements on perceived staff knowledge and skill as well as on staff appearance. Relative to the other statements, the sub-attribute statement on staff’s strict and fair implementation of policies, rules and regulations (mean rating 4.45, 94.6%) received the lowest satisfaction index. (Table 39a)

Table 39a. Staff Mean Rating & Percentage of Positive Raters among Business Clients

UCPBS Staff	Mean Rating	Interpretation	Top 2 Box
Treats customers with respect.	4.50	Strongly Agree	97.7%
Strictly and fairly implements the policies, rules and regulations (e.g. no discrimination, no “palakasan” system).	4.45	Strongly Agree	94.6%
Is knowledgeable and competent or skilled in delivering the needed services.	4.52	Strongly Agree	97.7%
Provides clear and sufficient information (i.e., solutions to problems, answers to inquiries, and information on products and services).	4.49	Strongly Agree	96.9%
Addresses queries/concerns in a prompt manner.	4.47	Strongly Agree	96.9%
Demonstrates willingness to assist customers.	4.47	Strongly Agree	96.9%
Is easy to contact.	4.47	Strongly Agree	96.9%
Delivers services within prescribed timeframe.	4.46	Strongly Agree	95.3%
Appears neat, well-dressed, and professional.	4.52	Strongly Agree	97.7%
Conveys trust and confidence.	4.50	Strongly Agree	97.7%
Weighted Average	4.49	Very Satisfied	96.8%

b. Over-the-Counter Transaction

Perceived satisfaction of over-the-counter transactions was “very satisfied”, corresponding to a 4.43 mean rating and 96.2% percentage satisfaction. Similar to the previously mentioned domains, all of the sub-attribute statements related to over-the-counter transactions were rated highly.

The sub-attribute statement on client information confidentiality (mean rating 4.47, 97.4%) received the highest satisfaction score. The sub-attribute on fast waiting time for over-the-counter transactions (4.38, 94.7%) received the lowest satisfaction index. (Table 39b)

Table 39b. Over-the-Counter Transaction Mean Rating & Percentage of Positive Raters among Business Clients

Over-the-Counter Transaction	Mean Rating	Interpretation	Top 2 Box
Waiting time for over-the-counter transactions are fast (i.e. no long lines, fast queuing time, adequate number of staff to attend to customers).	4.38	Strongly Agree	94.7%
Service time for over-the-counter transactions are fast and efficient.	4.43	Strongly Agree	96.5%
Bank forms are simple and easy to fill out.	4.46	Strongly Agree	96.5%
Rates and charges are reasonable and acceptable.	4.43	Strongly Agree	96.5%
Customer transactions are immediately posted/reflected in customer's account.	4.41	Strongly Agree	95.6%
Client information is kept confidential.	4.47	Strongly Agree	97.4%
Weighted Average	4.43	Very Satisfied	96.2%

c. Payroll Service

Perceived satisfaction of payroll service was “very satisfied”, corresponding to a 4.33 mean rating and 100% percentage satisfaction. (Table 39c)

Table 39c. Payroll Service Mean Rating & Percentage of Positive Raters among Business Clients

Payroll Service	Mean Rating	Interpretation	Top 2 Box
Timely payroll delivery/ crediting of cash	4.33	Strongly Agree	100.0%
Weighted Average	4.33	Very Satisfied	100.0%

d. Company Loans

Perceived satisfaction of company loans was “very satisfied”, corresponding to a 4.26 mean rating and 92.3% percentage satisfaction. All sub-attribute statements were rated highly. The sub-attribute which received the highest satisfaction index was the statement on ease of payment (mean rating 4.29, 93.9%). On the other

hand, several sub-attribute statements received the lowest mean rating (4.24, 91.8%): simple and easy loan application; better application process compared to other lending institutions; loan processing time efficiency; clear and reasonable terms and conditions of loans; and error/defect-free documents. (Table 39d)

Table 39d. Company Loans Mean Rating & Percentage of Positive Raters among Business Clients

Company Loans	Mean Rating	Interpretation	Top 2 Box
Documentary requirements are properly disseminated.	4.24	Strongly Agree	91.8%
Process for applying for loans is simple and easy.	4.27	Strongly Agree	91.8%
Application process is better than with other lending institutions.	4.24	Strongly Agree	91.8%
Documentary requirements are reasonable.	4.27	Strongly Agree	91.8%
Loan applications are processed/completed within a reasonable amount of time.	4.24	Strongly Agree	91.8%
Loan terms and conditions (e.g. payment terms) are clear and reasonable.	4.24	Strongly Agree	91.8%
Interest rates are competitive.	4.27	Strongly Agree	93.9%
Documents issued are free from defects or typographical errors.	4.24	Strongly Agree	91.8%
Payments are easy to make.	4.29	Strongly Agree	93.9%
Weighted Average	4.26	Very Satisfied	92.3%

e. Information and Communication

Perceived satisfaction of information and communication was “very satisfied”, corresponding to a 4.57 mean rating and 98.0% percentage satisfaction. The sub-attribute statement on clear and relevant information had a higher satisfaction score (4.57, 98.4%) compared to the statement on ease of obtaining information (4.56, 97.6%). (Table 39e) Similar to the individual client group, Information and communication was the highest-ranked major attribute among business client respondents.

Table 39e. Information and Communication Mean Rating & Percentage of Positive Raters among Business Clients

Information and Communication	Mean Rating	Interpretation	Top 2 Box
Easy to obtain.	4.56	Strongly Agree	97.6%
Clear and relevant.	4.57	Strongly Agree	98.4%
Weighted Average	4.57	Very Satisfied	98.0%

f. WEBSITE Information and Communication

Perceived satisfaction of website information and communication was “very satisfied”, corresponding to a 4.27 mean rating and 99.2% percentage satisfaction. Despite this major attribute receiving the lowest satisfaction rating relative to the other domains, all of the statements measuring positive sub-attributes related to website information and communication were still rated highly.

The highest satisfaction score was received by the sub-attribute statement on website accessibility (4.31, 100%). The sub-attribute statements on utility and reliability when doing a transaction (4.25, 100%) and security (4.25, 98.0%) received the lowest satisfaction indices. (Table 39f)

Table 39f. WEBSITE Information and Communication Mean Rating & Percentage of Positive Raters among Business Clients

Information and Communication (Website)		Interpretation	Top 2 Box
Is accessible (e.g., no downtime, loads easily).	4.31	Strongly Agree	100.0%
Is user-friendly and easy to navigate.	4.27	Strongly Agree	100.0%
Contains the information needed.	4.27	Strongly Agree	98.0%
Is useful and reliable when doing desired transaction.	4.25	Strongly Agree	100.0%
Is secured.	4.25	Strongly Agree	98.0%
Weighted Average	4.27	Very Satisfied	99.2%

g. Complaints Handling and Record Keeping

Perceived satisfaction of complaints handling and record keeping was “very satisfied”, corresponding to a 4.40 mean rating and 98.3% percentage satisfaction.

The highest satisfaction score was received by the sub-attribute statement on resolution of complaints within a prescribed timeframe (4.40, 98.3%). The sub-attributes which received the lowest satisfaction indices were the statements on perceived satisfaction to complaint resolutions; and on files/records being accurate and updated. (Table 39g)

Table 39g. Complaints Handling and Record Keeping Mean Rating & Percentage of Positive Raters among Business Clients

Complaints Handling and Record Keeping	Mean Rating	Interpretation	Top 2 Box
Filing of complaints is easy and systematic.	4.43	Strongly Agree	98.3%
Complaints are resolved within prescribed timeframe.	4.40	Strongly Agree	98.3%
Resolutions to complaints are satisfactory/acceptable.	4.38	Strongly Agree	98.3%

Complaints Handling and Record Keeping	Mean Rating	Interpretation	Top 2 Box
Files/records are accurate and updated.	4.38	Strongly Agree	98.3%
Weighted Average	4.40	Very Satisfied	98.3%

h. Facilities

Perceived satisfaction of facilities was “very satisfied”, corresponding to a 4.50 mean rating and 96.7% percentage satisfaction. All of the sub-attributes were rated highly.

The sub-attributes which received the highest satisfaction indices (mean rating 4.51, 96.9%) were the statements on good ventilation and lighting; provision of a priority lane for senior citizens, persons with disability and pregnant women; and adequate and comfortable seats. The sub-attribute on perceived safety and security of facility (mean rating 4.48, 96.1%) received the lowest satisfaction index. (Table 39h)

Table 39h. Facilities Mean Rating & Percentage of Positive Raters among Business Clients

Facilities	Mean Rating	Interpretation	Top 2 Box
Utilizes up-to-date and modern procedures, facilities, and resources.	4.49	Strongly Agree	96.9%
Signages are visible and readable (e.g. Citizen's Charter, steps and procedures, directional signages).	4.49	Strongly Agree	96.9%
Office/branch is accessible and convenient to customers.	4.50	Strongly Agree	96.1%
Office premises are clean, orderly and well-maintained.	4.50	Strongly Agree	96.9%
Office premises are well-ventilated and have good lighting.	4.51	Strongly Agree	96.9%
Office premises are safe and secure (e.g., with security guard).	4.48	Strongly Agree	96.1%
Office has separate lane for senior citizens, PWDs, pregnant women.	4.51	Strongly Agree	96.9%
Seating is adequate and comfortable.	4.51	Strongly Agree	96.9%
Weighted Average	4.50	Very Satisfied	96.7%

F. Satisfaction Index by Attribute Rating by Branch

1. Individual Customers

Disaggregated by location, satisfaction scores of the different major attributes are noted to be high among individual customers across UCPBS branches. Furthermore, the highest attainable satisfaction score (5.00) can be observed more for the following major attributes: information and communication, staff, over-the counter transactions, and loans.

Majority of the branches are positive raters. The two biggest branch representations, namely Alfonso (4.89) and Alaminos (4.86) have overall satisfaction scores that are above the nationwide overall mean (4.59). The branches that gave notably low scores in overall satisfaction (namely Lamitan and Sta. Ignacia) were represented only by 1 individual.

Table 40. Individual Customer Attributes' Mean Rating by Branch

Branch	Individual Client Attributes										
	Staff	Over-the-Counter Transactions	Loans	Remittance/Fund Transfer Services	Deposit Accounts (Current and Savings Account)	Trust and Treasury Accounts	Information and Communication	Information and Communication (Website)	Complaints Handling and Record Keeping	Facilities	Weighted Average
Alabang	4.77	4.82	4.74	4.79	4.82	4.83	4.84	4.63	4.68	4.80	4.77
Alaminos	4.89	4.85	4.90	4.88	4.88	4.88	4.88	4.86	4.83	4.77	4.86
Alfonso	4.89	4.89	4.94	4.91	4.90	4.93	4.93	4.74	4.84	4.91	4.89
Aloran	5.00	5.00	5.00	5.00	4.81	5.00	5.00	5.00	5.00	5.00	4.98
Borongan	5.00	5.00	5.00	No data	5.00	5.00	5.00	No data	No data	5.00	5.00
Bulua	5.00	5.00	5.00	No data	5.00	No data	5.00	No data	No data	5.00	5.00
Cagayan de Oro	5.00	5.00	4.98	No data	4.94	5.00	4.89	5.00	5.00	5.00	4.98
Calapan Branch Lite	5.00	5.00	5.00	No data	5.00	5.00	5.00	5.00	No data	5.00	5.00
Calauag	5.00	5.00	No data	No data	5.00	5.00	4.67	No data	5.00	5.00	4.95
Caramoan	4.75	4.73	4.61	4.60	4.80	4.29	4.80	4.80	4.43	4.87	4.67
Daraga Branch Lite	4.81	4.75	4.84	4.73	4.90	4.92	4.80	4.90	4.91	4.82	4.84
Dipolog	5.00	4.67	No data	No data	3.75	No data	5.00	No data	No data	5.00	4.68
Goa	4.76	4.63	4.58	3.90	4.51	4.66	4.64	4.28	4.70	4.67	4.53
Kalayaan	4.72	4.69	4.70	4.73	4.85	4.85	4.79	4.80	4.75	4.61	4.75
La Castellana	4.20	4.17	No data	No data	4.50	No data	4.50	No data	No data	5.00	4.47
Lamitan	4.00	4.17	No data	4.00	4.00	No data	5.00	No data	No data	4.75	4.32
Libmanan	4.64	4.59	4.78	4.68	4.81	4.85	4.76	4.91	4.85	4.69	4.76

Branch	Individual Client Attributes										
	Staff	Over-the-Counter Transactions	Loans	Remittance/Fund Transfer Services	Deposit Accounts (Current and Savings Account)	Trust and Treasury Accounts	Information and Communication	Information and Communication (Website)	Complaints Handling and Record Keeping	Facilities	Weighted Average
Lingayen	5.00	5.00	No data	No data	4.50	No data	5.00	No data	No data	5.00	4.90
Mabalacat	5.00	5.00	5.00	No data	No data	No data	5.00	No data	No data	5.00	5.00
Malolos	5.00	5.00	No data	No data	5.00	No data	5.00	No data	No data	4.63	4.93
Morong	5.00	5.00	5.00	No data	No data	No data	5.00	No data	No data	5.00	5.00
Numancia	4.90	5.00	No data	5.00	5.00	No data	5.00	No data	No data	5.00	4.98
Other	4.00	4.00	4.00	No data	4.00	No data	4.00	4.00	No data	4.00	4.00
Pili	4.73	4.70	4.71	4.73	4.80	4.81	4.77	4.76	4.77	4.62	4.74
Rizal Avenue	4.78	4.63	4.76	4.69	4.84	4.53	4.82	4.80	4.67	4.52	4.70
Rizal Nueva Ecija	4.30	4.50	No data	5.00	3.25	No data	5.00	No data	No data	5.00	4.51
Sablayan	4.82	4.67	4.93	4.57	4.65	4.41	4.87	4.78	4.68	4.74	4.71
Sta. Cruz	4.53	4.25	4.33	4.73	4.50	4.50	4.00	5.00	4.50	4.50	4.48
Sta. Ignacia	3.90	No data	No data	5.00	3.00	No data	5.00	No data	No data	4.63	4.31
Sta. Rosa	5.00	5.00	5.00	No data	No data	No data	5.00	No data	No data	4.00	4.80
Tagum	5.00	5.00	No data	No data	5.00	No data	5.00	No data	No data	5.00	5.00
Tanay	4.64	4.52	4.71	No data	4.61	4.75	4.71	4.85	4.75	4.66	4.69

2. Business Clients

Similar to the individual customer group, satisfaction scores of the different major attributes are noted to be high among business clients across the UCPBS branches. Also, the highest attainable satisfaction score (5.00) can be observed in many of the major attributes. Majority of business clients across the branches are positive raters. Again, similar to the individual customers, branches that gave notably low scores in overall satisfaction were usually represented only by 1 individual.

Table 41. Business Client Attributes' Mean Rating by Branch

Branch	Business Client Attributes								
	Staff	Over-the-Counter Transactions	Payroll Services	Company Loans	Information and Communication	Information and Communication (Website)	Complaints Handling and Record Keeping	Facilities	Weighted Average
Alabang	4.00	4.00	4.00	4.00	4.00	4.07	4.00	3.96	4.00
Alaminos	4.50	4.50	5.00	5.00	4.50	4.00	4.50	4.50	4.56
Alfonso	4.50	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.06
Aloran	4.67	4.67	5.00	5.00	4.75	4.60	4.60	4.76	4.76
Atimonan	4.43	4.25	5.00	4.50	4.75	4.00	4.83	5.00	4.60
Bacnotan Branch Lite	4.00	4.00	4.00	4.00	4.00	4.00	4.00	3.88	3.98
Bacolod	4.00	4.00	No data	No data	4.00	4.00	4.00	4.00	4.00
Bulua	4.50	4.58	No data	No data	4.75	No data	No data	4.50	4.58
Cagayan de Oro	4.00	4.00	No data	4.17	4.33	4.00	4.00	4.33	4.12
Calauag	4.22	4.20	No data	No data	4.40	4.00	4.33	4.40	4.26
Caramoan	3.80	3.92	No data	No data	3.75	No data	No data	4.88	4.09
Daraga Branch Lite	5.00	5.00	No data	No data	5.00	No data	5.00	5.00	5.00
Davao	4.10	4.17	4.00	4.00	4.00	4.00	4.00	4.00	4.03
Dipolog	4.63	4.83	5.00	3.00	4.67	No data	4.00	4.67	4.40
Escalante	4.50	4.50	5.00	5.00	4.50	No data	5.00	4.50	4.71
Glan	4.00	4.00	No data	No data	4.00	No data	4.00	4.00	4.00
Goa	4.55	3.67	No data	5.00	5.00	No data	No data	4.50	4.54
Ilagan Branch Lite	5.00	No data	No data	5.00	No data	No data	No data	5.00	5.00
Iloilo	4.00	4.17	4.00	4.00	4.50	4.00	4.25	4.00	4.11
Kalayaan	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
La Castellana	4.53	4.67	5.00	5.00	5.00	5.00	5.00	4.58	4.85
Lamitan	3.77	3.67	No data	No data	4.67	4.00	5.00	4.67	4.29
Lapasan	4.50	4.00	No data	No data	4.50	4.00	5.00	4.50	4.42
Libmanan	4.73	4.25	5.00	5.00	5.00	No data	5.00	4.34	4.76
Lingayen	4.83	4.78	No data	4.00	4.67	No data	5.00	5.00	4.71
Lucban	4.60	4.50	No data	5.00	4.00	No data	5.00	4.67	4.63
Mabalacat	4.20	4.00	4.00	4.00	4.00	3.80	4.00	4.00	4.00
Morong	4.97	5.00	No data	No data	4.50	4.67	5.00	5.00	4.86
Naga Cebu	4.90	4.89	No data	No data	5.00	No data	No data	4.79	4.90
Nagcarlan	5.00	5.00	No data	No data	5.00	No data	5.00	5.00	5.00
Numancia	4.90	5.00	No data	No data	5.00	No data	No data	5.00	4.98

Branch	Business Client Attributes								
	Staff	Over-the-Counter Transactions	Payroll Services	Company Loans	Information and Communication	Information and Communication (Website)	Complaints Handling and Record Keeping	Facilities	Weighted Average
Orion Branch Lite	5.00	5.00	No data	No data	5.00	No data	No data	5.00	5.00
Other	4.22	4.00	4.00	4.00	4.38	4.00	4.00	3.80	4.05
Pili	5.00	5.00	5.00	No data	5.00	No data	No data	5.00	5.00
Rizal Avenue	4.30	4.23	4.00	4.22	4.42	4.05	4.25	4.17	4.20
Sablayan	5.00	4.90	No data	5.00	5.00	4.93	5.00	5.00	4.98
Sogod	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Sta. Cruz	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Sta. Ignacia	4.44	4.52	4.00	4.00	4.50	4.25	4.00	4.44	4.27
Sta. Rosa	4.90	4.50	No data	No data	5.00	5.00	No data	5.00	4.88
Tagum	5.00	5.00	No data	No data	5.00	No data	No data	5.00	5.00
Tanay	5.00	4.89	No data	No data	5.00	No data	No data	5.00	4.97
Tanza	4.05	4.08	4.00	4.06	4.00	4.00	4.00	4.00	4.02
Tayabas	4.60	4.17	No data	No data	5.00	4.00	4.00	4.38	4.36
Tiaong	5.00	5.00	No data	No data	5.00	5.00	No data	4.94	4.99
Tuburan	4.67	4.28	5.00	5.00	4.67	4.67	4.33	4.63	4.65

G. Satisfaction Index by Attribute Rating by Client Group

1. Individual Customers

Table 42 details mean satisfaction scores of the individual customer group per attribute, disaggregated per client group. There are significant statistical differences observed between the satisfaction scores of the client groups for the major attributes of staff, over-the-counter transactions, loans, remittance/fund transfer services, deposit accounts, trust and treasury accounts, information and communication, and facilities. In contrast, the higher overall satisfaction score among respondents belonging to the deposit group does not appear to be statistically different from the overall satisfaction scores of the loans group for the major attributes of website information and communication and complaints handling and record-keeping.

Table 42. Individual Customer Attributes' Mean Rating by Client Group

UCPBS Individual Client Attributes	Client Group		t-computed	P-Value	Remarks
	Deposit	Loans			
Staff	4.89	4.72	4.219	0.000	Significant
Over-the-Counter Transactions	4.89	4.64	6.048	0.000	Significant
Loans	4.93	4.71	5.091	0.000	Significant
Remittance/Fund Transfer Services	4.90	4.65	3.792	0.000	Significant
Deposit Accounts (Current and Savings Account)	4.88	4.75	3.011	0.003	Significant
Trust and Treasury Accounts	4.92	4.67	4.844	0.000	Significant
Information and Communication	4.91	4.74	4.313	0.000	Significant
Information and Communication (Website)	4.83	4.75	1.063	0.289	Not Significant
Complaints Handling and Record Keeping	4.84	4.72	1.914	0.057	Not Significant
Facilities	4.87	4.65	5.146	0.000	Significant
Weighted Average	4.89	4.70	6.516	0.000	Significant

2. Business Clients

Table 43 details mean satisfaction scores among business client respondents, disaggregated per client group. Across all major attributes, there are significant changes between overall satisfaction scores of the deposit group compared to the loan group. Specifically, the business clients belonging to the deposit group rate UCPBS significantly higher in all of the major attributes, compared to their counterparts in the loans group.

Table 43. Business Client Attributes' Mean Rating by Client Group

UCPBS Business Client Attributes	Client Group		t-computed	P- Value	Remarks
	Deposit	Loans			
Staff	4.61	4.22	3.943	0.000	Significant
Over-the-Counter Transactions	4.53	4.10	5.037	0.000	Significant
Payroll Service	5.00	4.04	15.790	0.000	Significant
Company Loans	4.60	4.17	2.174	0.035	Significant
Information and Communication	4.71	4.22	5.181	0.000	Significant
Information and Communication (Website)	4.47	4.08	3.386	0.002	Significant
Complaints Handling and Record Keeping	4.61	4.10	4.782	0.000	Significant
Facilities	4.67	4.12	5.186	0.000	Significant
Overall	4.65	4.13	4.946	0.000	Significant

H. Correlation and Regression Analysis

1. Individual Customers

Table 44 presents the Pearson correlation among individual customers showing moderate positive linear relationships between the overall satisfaction index and eight major attributes (staff, over-the-counter transactions, loans, remittance/fund transfer services, deposit accounts, trust and treasury accounts, information and communication, and facilities). The remaining 2 major attributes (website, complaints handling and record keeping) depicted strong positive linear relationships with the overall satisfaction score.

This means that all of UCPBS' major attributes for individual customers, when analyzed singly, contributes either moderately or strongly to the overall satisfaction rating.

Table 44. Pearson Correlation & Coefficient of Determination between Individual Attributes and Overall Satisfaction

Overall satisfaction and Individual Client Attributes	Pearson Correlation	Coefficient of Determination	Interpretation	P - Value	Remark
Staff	0.574	32.9%	Moderate positive linear relationship	0.000	Significant
Over-the-Counter Transactions	0.501	25.1%	Moderate positive linear relationship	0.000	Significant
Loans	0.573	32.8%	Moderate positive linear relationship	0.000	Significant
Remittance/Fund Transfer Services	0.581	33.8%	Moderate positive linear relationship	0.000	Significant
Deposit Accounts (Current and Savings Account)	0.508	25.8%	Moderate positive linear relationship	0.000	Significant
Trust and Treasury Accounts	0.505	25.5%	Moderate positive linear relationship	0.000	Significant
Information and Communication	0.504	25.4%	Moderate positive linear relationship	0.000	Significant
Information and Communication (Website)	0.611	37.3%	Strong positive linear relationship	0.000	Significant
Complaints Handling and Record Keeping	0.695	48.3%	Strong positive linear relationship	0.000	Significant
Facilities	0.422	17.8%	Moderate positive linear relationship	0.000	Significant

For the regression analysis, there were two (2) methods employed: the enter method, where all of the major attributes were regressed in a single step; and the

step-wise method, where the major attributes were included in the regression one at a time, each run being analyzed to check the model for goodness-of-fit.

Table 45 shows the result of the regression analysis of all major attributes, which in turn yielded significant associations between 2 major attributes and overall satisfaction score: UCPBS staff, with a 0.580 beta-coefficient; and website, with a beta-coefficient of 0.307.

This means that, among individual customers, for every 0.580 increase in the mean satisfaction rating for staff, there is a predicted 1-point increase in the overall satisfaction score. Similarly, an increase of 0.307 in the mean satisfaction rating for website information and communication is predicted to result to a 1-point increase in the overall satisfaction rating.

Table 45. Regression Analysis Beta Coefficients (Method: Enter)

Attributes	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.064	.355		.179	.858
Staff	.688	.156	.580	4.404	.000
Over-the-Counter Transactions	-.066	.178	-.053	-.370	.712
Loans	-.014	.236	-.011	-.061	.951
Remittance/Fund Transfer Services	.081	.146	.069	.554	.581
Deposit Accounts (Current and Savings Account)	.187	.205	.150	.911	.364
Trust and Treasury Accounts	-.049	.130	-.043	-.378	.706
Information and Communication	.083	.183	.063	.450	.653
Information and Communication (Website)	.324	.132	.307	2.465	.015
Complaints Handling and Record Keeping	-.230	.207	-.190	-1.115	.267
Facilities	-.053	.092	-.049	-.576	.565

Regression analysis using the stepwise method, yielded the same result as the enter method: the major attributes of UCPBS staff and website information and

communication resulted in a significant association with overall satisfaction. Specifically, every 0.597 increase in the mean satisfaction rating for staff will result in a 1-point increase in the overall satisfaction score. Similarly, every 0.224 increase in mean overall satisfaction for website is predicted to increase mean overall satisfaction by 1 point. (Tables 46 and 46a)

Table 46. Regression Analysis Beta Coefficients (Method: Stepwise)

Coefficients	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.096	.317		.304	.761
Staff	.708	.088	.597	8.013	.000
Information and Communication (Website)	.236	.079	.224	3.006	.003

Table 46a. Regression Analysis Excluded Variables (Method: Stepwise)

Excluded Variables	Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
					Tolerance
Over-the-Counter Transactions	-.009 ^c	-.083	.934	-.007	.225
Loans	.045 ^c	.379	.705	.032	.200
Remittance/Fund Transfer Services	.088 ^c	.907	.366	.076	.299
Deposit Accounts (Current and Savings Account)	.090 ^c	.903	.368	.076	.289
Trust and Treasury Accounts	.001 ^c	.014	.989	.001	.413
Information and Communication	.029 ^c	.282	.778	.024	.276
Complaints Handling and Record Keeping	-.122 ^c	-.901	.369	-.075	.156
Facilities	-.041 ^c	-.529	.597	-.044	.484

2. Business Clients

Pearson correlation among business clients shows strong positive linear relationships between the overall satisfaction index and five major attributes (staff, over-the-counter transactions, company loans, website, and complaints handling and record keeping). Two major attributes (payroll, information and communication) depicted moderate positive linear relationships with the overall satisfaction score, while facilities showed only a weak positive linear relationship with overall satisfaction.

Except for the facilities attribute, all of UCPS' major attributes for business clients, when analyzed alone, contributes either strongly or moderately to the overall satisfaction rating. (Table 47)

Table 47. Pearson Correlation & Coefficient of Determination between Business Attributes and Overall Satisfaction

Overall Satisfaction and Business Client Attributes	Pearson Correlation	Coefficient of Determination	Interpretation	P - Value	Remark
Staff	0.693	48.0%	Strong positive linear relationship	0.000	Significant
Over-the-Counter Transactions	0.666	44.4%	Strong positive linear relationship	0.000	Significant
Payroll Service	0.431	18.6%	Moderate positive linear relationship	0.009	Significant
Company Loans	0.777	60.4%	Strong positive linear relationship	0.000	Significant
Information and Communication	0.448	20.1%	Moderate positive linear relationship	0.000	Significant
Information and Communication (Website)	0.671	45.0%	Strong positive linear relationship	0.000	Significant
Complaints Handling and Record Keeping	0.724	52.4%	Strong positive linear relationship	0.000	Significant
Facilities	0.393	15.4%	Weak positive linear relationship	0.000	Significant

Table 48 shows the results of the regression analysis, showing the table of coefficients similar to the individual customers. In this regression, only the major attribute, information and communication, was found to be significantly associated with overall customer satisfaction. This means that, for every 1.1 increase in the mean satisfaction rating for information and communication, there is a predicted 1-point increase in the overall satisfaction score. (Table 48)

When using the stepwise approach, regression analysis yields a significant association of 2 major attributes with overall satisfaction index: staff and company loans. This means that every 0.771 increase in mean satisfaction score

for staff, and every 0.809 increase in mean satisfaction score for loans, will result in a 1-point increase in the overall mean satisfaction score. (Table 49)

Table 48. Regression Analysis Beta Coefficients (Method: Enter)

Attributes	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-.271	.529		-.513	.614
Staff	-.295	.874	-.248	-.338	.740
Over-the-Counter Transactions	1.462	.925	1.183	1.580	.131
Payroll Service	-2.954	2.019	-2.524	-1.463	.161
Company Loans	3.571	2.001	3.032	1.785	.091
Information and Communication	1.232	.447	1.079	2.755	.013
Information and Communication (Website)	-1.123	.815	-.968	-1.378	.185
Complaints Handling and Record Keeping	-.996	1.005	-.847	-.991	.335
Facilities	.170	1.065	.143	.159	.875

Table 49. Regression Analysis Beta Coefficients (Method: Stepwise)

Attributes	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.274	.489		.560	.580
Staff	.885	.139	.771	6.345	.000
Company Loans	.908	.247	.809	3.678	.001

I. Derived Importance / Scatter Diagrams

1. Individual Customers

Among individual customers, leverage attributes which are both important and highly rated include the major attributes of loans, staff and remittance/fund transfer services. Benefit attributes, which are secondary attributes that are important but not highly rated, are secondary attributes that are needed by UCPBS to maintain and support. This second quadrant is filled in by information and communication, deposit accounts, trust and treasury accounts and OTC transactions. Low priority attributes are low rated attributes that are low impact to monitor; this includes facilities. Finally, improve attributes are interpreted as important but low-rated attributes, and are critical gaps to focus on for improvement. The attributes that fell in this quadrant for 2022 were website information and communication, and complaints handling and record keeping. (Figure 6 and Table 50)

Figure 6. Scatter Diagram Individual Customers

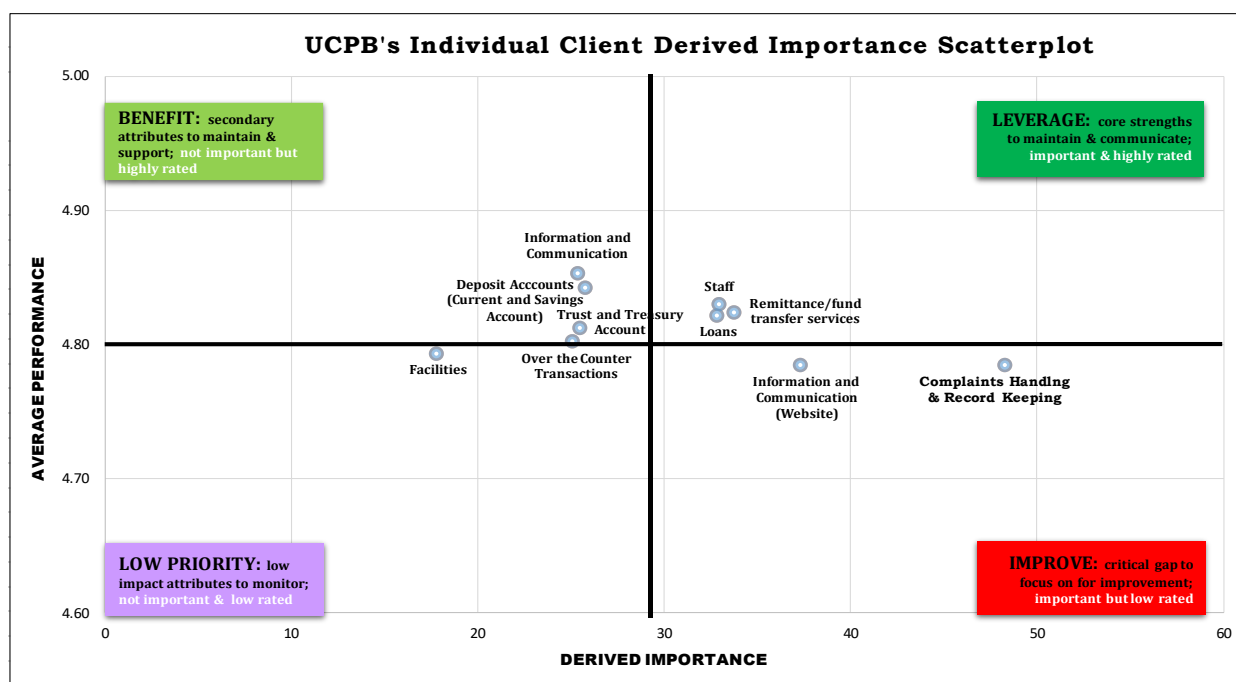


Table 50. Derived Importance among Individual Customers

Attribute	Derived Importance	Average Performance Score
Staff	33	4.83
Over-the-Counter Transactions	25	4.80
Loans	33	4.82
Remittance/Fund Transfer Services	34	4.82
Deposit Accounts (Current and Savings Account)	26	4.84
Trust and Treasury Accounts	26	4.81
Information and Communication	25	4.85
Information and Communication (Website)	37	4.78
Complaints Handling and Record Keeping	48	4.78
Facilities	18	4.79
Average of Derived Importance (x-axis)	30	
Average Performance Score (y-axis)	4.8	

2. Business Clients

Among business clients, derived importance was similar with the individual customer group for some major attributes, particularly for staff, information and communication, and website. Leverage attributes included UCPBS staff, OTC and complaints handling and record keeping. Benefit attributes, on the other hand, included information and communication, and facilities. Low priority attributes include payroll services, while improve attributes include website and company loans. (Figure 7 and Table 51)

OTC, website, trust and treasury, and payroll, while benefit attributes included information communication and facilities. Low priority attributes included website information and communication. Improve attributes that are interpreted as critical gaps included trust and treasury, company loans, and complaints handling and record keeping. (Figure 8)

Figure 7. Scatter Diagram among Business Clients

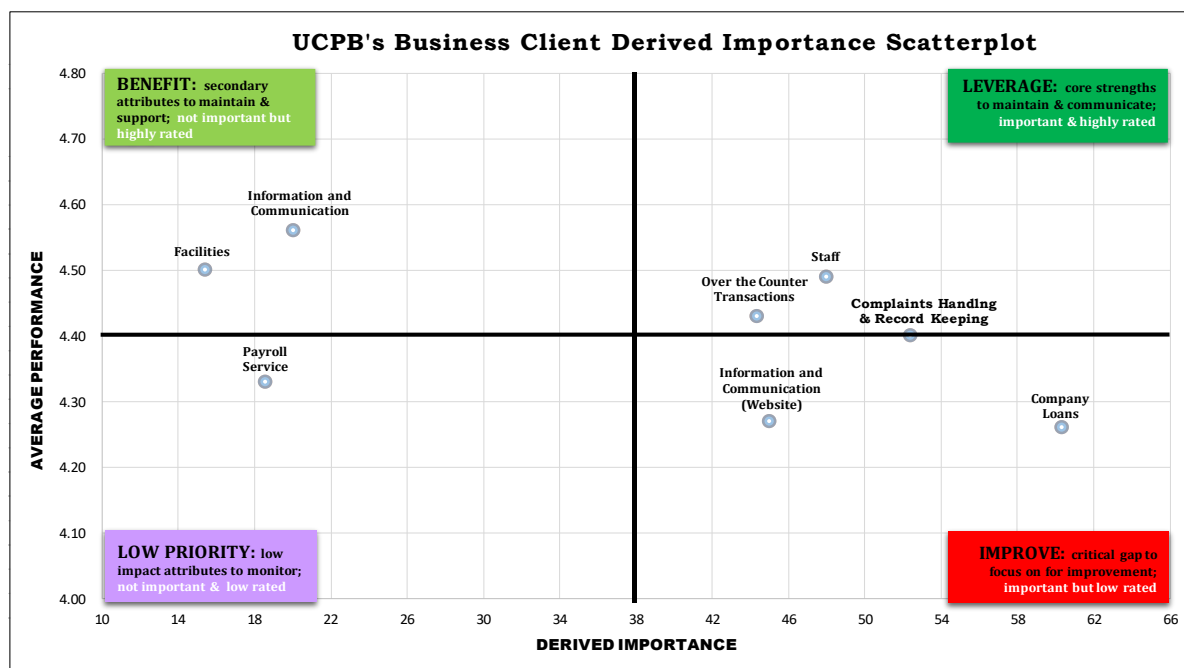


Table 51. Derived Importance among Business Clients

Attribute	Derived Importance	Average Performance Score
Staff	48	4.49
Over-the-Counter Transactions	44	4.43
Payroll Service	19	4.33
Company Loans	60	4.26
Information and Communication	20	4.56
Information and Communication (Website)	45	4.27
Complaints Handling and Record Keeping	52	4.40
Facilities	15	4.50
Average of Derived Importance (x-axis)	38	
Average Performance Score (y-axis)	4.4	

J. Drivers of Satisfaction (Thematic Analysis of Customers' Verbatim Responses on Drivers for the Ratings Given to UCPB SAVINGS)

1. Individual Customers

The following section provides the justifications given by the individual customers for their overall satisfaction rating with UCPBS' services. Reasons were categorized and tabulated according to the overall rating given by the respondents, from "very satisfied" to "very dissatisfied."

Table 52. Reasons for "VERY SATISFIED" overall rating

Themes Extracted	Responses	Percentage
STAFF. kind/nice; nakakaintindi at nakakatulong; accommodating & approaching; maayos mag entertain; yung pagexplain ok naman; very welcoming; mababait sa customers; willing to help;	121	27.4
POSITIVE REMARKS. ok naman; very/satisfied; updated;wala naman problem at issue; easy to contact; nagaalok pa nga sila kape at ice cream; secured; mapagkakatiwalaan; wala namang perpekto okay naman; useful;	30	6.79
SERVICE-RELATED ATTRIBUTES. walang masabi sa service/no prob; nabibigay ang service; quality service; meets expectation; smooth/maayos/madali/ maganda/ mabilis/excellent;	171	38.7
NO COMMENT. Refuses to provide. N/A	101	22.9
FACILITY. ok ang bangko; convenient/ malapit sa bahay; clean;	10	2.3
Negative comments. no online banking; no assistance for loans	6	1.4
Other responses not otherwise specified. Improve online banking	3	0.68

A total of 442 responses were recorded describing the reasons for the participants' "very satisfied" rating. Most of the stated reasons for a very satisfactory rating are related to efficiency and good quality of service. Staff attributes are also

highlighted. Others simply said that they did not have any further comments. However, for a few respondents, there were disclosures of negative comments despite the very high satisfaction score.

Table 53. Reasons for “SATISFIED” overall rating

Themes Extracted	Responses	Percentage
STAFF. kind/nice; nakakaintindi at nakakatulong; accommodating & approaching; maayos mag entertain; yung pagexplain ok naman; very welcoming; mababait sa customers; willing to help; Hindi lahat ng staff mabait. Yung iba approachable yung iba masusungit; fewer staff; sometimes staff are not available	34	21.0
POSITIVE REMARKS. ok naman; Hindi nahirapan sa pag submit ng required documents.; rules are good; convenient	10	6.17
SERVICE-RELATED ATTRIBUTES. walang masabi sa service/no problem; quality service; meets expectation; smooth/ maganda/ mabilis/ good ;	64	39.5
NO COMMENT. Refuses to provide. N/A	22	22.9
FACILITY. malapit sa bahay; clean;	4	2.5
Negative comments. no online banking; not complete info;too many paper to fill out; pinapasa sa LANDBANK; app not user friendly;	23	14.2
Other responses not otherwise specified. Agree. as long as makaloan; please allow baby to enter premises	5	3.1

A total of 162 responses were recorded describing the reasons for the participants’ “satisfied” rating. Similar to “very satisfied” respondents, raters of “4” list service-related factors as their main considerations for positively rating UCPBS in overall satisfaction. Staff attributes rate next to service, followed by no comments and generally positive comments. It is also worthy to note the increase in the number of negative comments with the downgrade in satisfaction score.

Table 54. Reasons for “NEITHER SATISFIED OR DISSATISFIED” overall rating

Themes Extracted	Responses	Percentage
SERVICE-RELATED ATTRIBUTES. walang masabi sa service/no prob; quality service; meets expectation; smooth/ maganda/ mabilis/ good ;	2	15.4
NO COMMENT. Refuses to provide. N/A	3	23.1
Negative comments. minsan matagal yung sa remittance; The bank not updating the customer about their lapses.;madami tao; walang dollar account;	8	61.5

A total of 13 responses were recorded describing the reasons for the participants’ “neither satisfied or dissatisfied” rating. The varied negative comments touched on service inefficiency and unavailability of product.

Table 55. Reasons for “DISSATISFIED OR VERY DISSATISFIED” overall rating

Themes Extracted	Responses	Percentage
NO COMMENT. Refuses to provide. N/A	1	16.7
Facility. limited branches	1	16.7
Negative comments. not that flexible and there is a lot of confusion to the deduction of the loan. The clients are not satisfied with the services that the agent in his branch or office are not that accountable.; maliit interest; high deduction when re-loan.; 3 months ko na di nagagamit yung ATM	4	66.7

There were 6 responses recorded that described reasons for participants’ “dissatisfied or very dissatisfied” rating among individual customers. The varied negative comments touched on service inefficiency, dissatisfaction with interests and deductions, perceived lack of accountability, miscommunication, and perceived lack of communication from UCPBS.

2. Business Clients

The sector of “Business Clients” were also surveyed, and the next tables show their justifications or explanations for the overall rating of UCPBS’ service delivery, which they gave during the data collection phase. Again, reasons were categorized and tabulated according to the overall rating given by the respondents, from “very satisfied” to “very dissatisfied.”

Table 56. Reasons for “VERY SATISFIED” overall rating

Themes Extracted	Responses	Percentage
STAFF. accommodating, mabait; okay naman staff; very approachable	12	20
POSITIVE REMARKS. okay naman,very/satisfied; maayos experience; walang problem sa docs; naman,very/satisfied; maayos experience; updated; wala naman problem at issue; easy to contact; nagaalok pa nga sila kape at ice cream; secured; mapagkakatiwalaan; wala namang perpekto okay naman; useful;	9	15
SERVICE-RELATED ATTRIBUTES. maayos, walang problem; okay naman ang service maganda; very good; mabilis process ng loan;	23	38.3
NO COMMENT. Refuses to provide. N/A	13	21.7
FACILITY. Maayos	3	5.0

A total of 60 responses from business clients were recorded describing the reasons for the participants’ “very satisfied” rating. Majority of the themes centered on service-related attributes; followed by staff-related attributes, and generally positive comments, or no additional comments. Some also noted that facilities are in order (“maayos”) as the main reason for the high satisfaction.

Table 57. Reasons for “SATISFIED” overall rating

Themes Extracted	Responses	Percentage
STAFF. they assisted us kapag may prob; entertaining; kind; knowledgeable; courteous; respectful ; (neg.)not very informative	12	24.0
POSITIVE REMARKS. walang problem; no hassle	2	4
SERVICE-RELATED ATTRIBUTES. efficient online transaction; mabilis assistance; yung mga concerns na address naman; walang prob sa transaction at okay naman	22	44.0
NO COMMENT. Refuses to provide. N/A	14	28.0

A total of 50 responses from business clients were recorded describing the reasons for “satisfied” rating. Similar to the very satisfied clients, respondents in this group cited service-related factors; this was followed by no additional comments, and then by staff-related attributes.

Table 58. Reasons for “NEITHER SATISFIED OR DISSATISFIED” overall rating

Themes Extracted	Responses	Percentage
Negative comments. THE CLEARING OF CHECK WAS VERY SLOW AND THEIR IS A MISSCOMMUNICATION BETWEEN US AND THE BANK;slow approval; Difficult in contacting for updates; no update with the ops;	5	61.5

A total of 5 responses were recorded describing the reasons for the participants’ “neither satisfied or dissatisfied” rating. The negative comments touched on service inefficiency, perceived lack of accountability, miscommunication, and perceived lack of communication from UCPBS.

Table 59. Reasons for “DISSATISFIED OR VERY DISSATISFIED” overall rating

Themes Extracted	Responses	Percentage
STAFF. Not very informative	1	33.3
Negative comments. Difficult in contacting for updates; they had a palakasan system in the numbering of the clients	2	66.7

A total of 3 responses were recorded describing the reasons for the participants’ “dissatisfied or very dissatisfied” rating. The negative comments mentioned staff that were not informative, difficulty to contact, and disclosure of an anomalous *palakasan* system.

K. Comments and Suggestions for the Improvement of UCPB

SAVINGS's Services

Both categories of UCBPS customers also provided their suggestions and recommended actions to further improve the bank's level of service delivery.

1. Individual Customers

Table 60. Themes of Suggestions and Comments given by Individual Customers

Themes Extracted	Responses	Percentage
Staff-related suggestions. good service of employees to the customer. Additional teller; make some employees accountable; training/mentoring of staff	15	2.48
No further suggestions	447	73.8
Service-related suggestions services for utilities; online transaction/banking; tumaas interest rate ng savings;give update re promo and loans;magdagdag atm; mas mabilis na process; ayusin/palitan atm; Should have adequate/easily understand bank forms. ; magkaroon mobile app;;no limit sa atm machine withdrawa; availability slips; they need to developed a convenient application;dagdagan benefit sa loan	71	11.7
Product-related suggestions promotion via text and tv ad; more promo and advertisements; babaan ang loan interest; Sana update nila digital features;less loan requirements;Sana meron silang dollar saving	17	2.8
Facility sana may malapit;maraming branch;maliit ang bank sana ayusin;kulang/maliit parking spaces;facilities medyo luma na; Sa loob ng Banko maayos naman saka malinis pero sa labas palaging madumi;aircon at internet connection; silungan; add more chairs	35	5.8
Access make more accessible; Sana yung website magkaroon sila katulad nung Landbank	2	0.33
Others Christmas bonus;improve office hrs; please allow baby to enter premises; old issue of paper bill; ; Ma-assist masyado sana lalo na ang mga senior citizen; sana ang agreement ay matupad kung usapan ay salary	19	3.1

Themes Extracted	Responses	Percentage
deduction wag naman kami pag over the counter kasi una ayon naman usapan namin		

2. Business Clients

Table 61. Themes of Suggestions and Comments given by Business Clients

Themes Extracted	Responses	Percentage
Staff-related suggestions. Additional teller	2	1.8
No further suggestions	92	82.1
.1Service-related suggestions online banking; more ATM; documents that need to be signed by our heads will be delivered door-to-door to make things easier for us. ; Faster process of approval;Sana maging mabilis ang transaction, maglaron ng time limit;	13	11.6
Products. Higher interest rates. (FOR deposit) less charges for ATM	2	1.8
Facility maliit space;palakihin space for parking	3	2.7

IV. DISCUSSION & RECOMMENDATIONS

1. Observed preference for over-the-counter, face-to-face among UCPBS clients regardless of client group
2. Overall satisfaction score similar to numerical trends observed in the individual group.
3. Commentary on the correlations: All of the major attributes, when analyzed individually, is known to influence overall satisfaction. However, there will be differences in how each affects each other while they affect overall satisfaction; that is the reason for the regression.
4. In the regression analyses, staff and website information and communication resulted in a significant association with overall satisfaction among individual customers. On the other hand, staff and company loans were significantly associated with overall satisfaction among business clients. There should be considerations on capitalizing on developing staff and improving platforms and processes for web applications, in order to increase chances of higher satisfaction scores for individual customers. Likewise, staff enhancement and a revisiting of products and operations directed to improve or innovate company loan packages and programs.
5. On derived importances: between individual and business groups, the common categories are in staff (leverage), information and communication (benefit) and website (critical). If these major attributes are given due attention, then the advantage will be served for both individual customer and business client.

V. ANNEXES

A. Distribution of Ratings for Execution of Service among Individual Customers

1. UCPBS Staff

1. treats customer with respect

Response	Frequency	Percent
Strongly Agree	520	86.4
Agree	71	11.8
Neither agree nor disagree	7	1.2
Disagree	2	.3
Strongly Disagree	2	.3
Total	602	100.0

2. strictly and fairly implements the policies, rules and regulation (e.g. no discrimination, no “palakasan system”

Response	Frequency	Percent
Strongly Agree	518	86.0
Agree	72	12.0
Neither agree nor disagree	8	1.3
Disagree	2	.3
Strongly Disagree	2	.3
Total	602	100.0

3. are knowledgeable and competent or skilled in delivering the needed services

Response	Frequency	Percent
Strongly Agree	519	86.2
Agree	72	12.0
Neither agree nor disagree	7	1.2
Disagree	2	.3
Strongly Disagree	2	.3
Total	602	100.0

4. provides clear and sufficient information (i.e. solution to problems, answers to inquiries and information on products and services)

Response	Frequency	Percent
Strongly Agree	517	85.9
Agree	74	12.3
Neither agree nor disagree	7	1.2
Disagree	2	.3
Strongly Disagree	2	.3

Total	602	100.0
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5. addresses queries/concerns in a prompt manner

Response	Frequency	Percent
Strongly Agree	515	85.5
Agree	76	12.6
Neither agree nor disagree	7	1.2
Disagree	2	.3
Strongly Disagree	2	.3
Total	602	100.0

6. demonstrates willingness to assist customers

Response	Frequency	Percent
Strongly Agree	511	84.9
Agree	80	13.3
Neither agree nor disagree	7	1.2
Disagree	2	.3
Strongly Disagree	2	.3
Total	602	100.0

7. is easy to contact

Response	Frequency	Percent
Strongly Agree	516	85.7
Agree	70	11.6
Neither agree nor disagree	10	1.7
Disagree	3	.5
Strongly Disagree	2	.3
Not Applicable	1	.2
Total	602	100.0

8. delivers services within prescribed timeframe

Response	Frequency	Percent
Strongly Agree	516	85.7
Agree	73	12.1
Neither agree nor disagree	8	1.3
Disagree	3	.5
Strongly Disagree	2	.3
Total	602	100.0

9. appears neat, well dressed, and professional

Response	Frequency	Percent
Strongly Agree	521	86.5
Agree	68	11.3
Neither agree nor disagree	7	1.2

Disagree	4	.7
Strongly Disagree	2	.3
Total	602	100.0

10. conveys trust and confidence

Response	Frequency	Percent
Strongly Agree	524	87.0
Agree	67	11.1
Neither agree nor disagree	7	1.2
Disagree	2	.3
Strongly Disagree	2	.3
Total	602	100.0

2. Over-the-Counter Transaction

1. Waiting time for over-the-counter transactions are fast (i.e. no long lines, fast queuing time, adequate number of staff to attend to customers)

Response	Frequency	Percent
Strongly Agree	475	78.9
Agree	90	15.0
Neither agree nor disagree	7	1.2
Disagree	1	.2
Strongly Disagree	2	.3
Not Applicable	27	4.5
Total	602	100.0

2. Service time for over-the-counter transaction are fast and efficient

Response	Frequency	Percent
Strongly Agree	463	76.9
Agree	105	17.4
Neither agree nor disagree	5	.8
Disagree	0	0.0
Strongly Disagree	2	.3
Not Applicable	27	4.5
Total	602	100.0

3. Bank forms are easy to fill out

Response	Frequency	Percent
Strongly Agree	471	78.2
Agree	96	15.9
Neither agree nor disagree	6	1.0
Disagree	0	0.0
Strongly Disagree	2	.3
Not Applicable	27	4.5
Total	602	100.0

4. Rates and charges are reasonable and acceptable

Response	Frequency	Percent
Strongly Agree	470	78.1
Agree	97	16.1
Neither agree nor disagree	5	.8
Disagree	0	0.0
Strongly Disagree	2	.3
Not Applicable	28	4.7
Total	602	100.0

5. Customer transactions are immediately posted/reflected in customer's account

Response	Frequency	Percent
Strongly Agree	476	79.1
Agree	92	15.3
Neither agree nor disagree	4	.7
Disagree	0	0.0
Strongly Disagree	3	.5
Not Applicable	27	4.5
Total	602	100.0

6. Client information is kept confidential

Response	Frequency	Percent
Strongly Agree	482	80.1
Agree	89	14.8
Neither agree nor disagree	2	.3
Disagree	0	0.0
Strongly Disagree	2	.3
Not Applicable	27	4.5
Total	602	100.0

3. Loans

1. Process for application is simple and easy

Response	Frequency	Percent
Strongly Agree	370	61.5
Agree	59	9.8
Neither agree nor disagree	4	.7
Disagree	1	.2
Strongly Disagree	2	.3
Not Applicable	166	27.6
Total	602	100.0

2. Documentary requirements are reasonable

Response	Frequency	Percent
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Strongly Agree	374	62.1
Agree	55	9.1
Neither agree nor disagree	6	1.0
Disagree	0	0.0
Strongly Disagree	2	.3
Not Applicable	165	27.4
Total	602	100.0

3. Processing for loan applications is fast

Response	Frequency	Percent
Strongly Agree	373	62.0
Agree	56	9.3
Neither agree nor disagree	7	1.2
Disagree	0	0.0
Strongly Disagree	2	.3
Not Applicable	164	27.2
Total	602	100.0

4. Interest rates are competitive (as applicable)

Response	Frequency	Percent
Strongly Agree	371	61.6
Agree	58	9.6
Neither agree nor disagree	7	1.2
Disagree	0	0.0
Strongly Disagree	2	.3
Not Applicable	164	27.2
Total	602	100.0

5. Fees/charges are acceptable

Response	Frequency	Percent
Strongly Agree	371	61.6
Agree	58	9.6
Neither agree nor disagree	7	1.2
Disagree	0	0.0
Strongly Disagree	2	.3
Not Applicable	164	27.2
Total	602	100.0

6. Payment terms are flexible

Response	Frequency	Percent
Strongly Agree	371	61.6
Agree	60	10.0
Neither agree nor disagree	5	.8
Disagree	0	0.0
Strongly Disagree	2	.3

Not Applicable	164	27.2
Total	602	100.0

4. Remittance/fund transfer services

1. are accessible or readily available

Response	Frequency	Percent
Strongly Agree	263	43.7
Agree	29	4.8
Neither agree nor disagree	2	.3
Disagree	1	.2
Strongly Disagree	2	.3
Not Applicable	305	50.7
Total	602	100.0

2. are simple and easy to use

Response	Frequency	Percent
Strongly Agree	255	42.4
Agree	36	6.0
Neither agree nor disagree	3	.5
Disagree	1	.2
Strongly Disagree	2	.3
Not Applicable	305	50.7
Total	602	100.0

3. are secure

Response	Frequency	Percent
Strongly Agree	252	41.9
Agree	40	6.6
Neither agree nor disagree	2	.3
Disagree	1	.2
Strongly Disagree	2	.3
Not Applicable	305	50.7
Total	602	100.0

4. ensure fast delivery

Response	Frequency	Percent
Strongly Agree	252	41.9
Agree	38	6.3
Neither agree nor disagree	4	.7
Disagree	1	.2
Strongly Disagree	2	.3
Not Applicable	305	50.7
Total	602	100.0

5. ensure accurate delivery

Response	Frequency	Percent
Strongly Agree	254	42.2
Agree	38	6.3
Neither agree nor disagree	2	.3
Disagree	1	.2
Strongly Disagree	2	.3
Not Applicable	305	50.7
Total	602	100.0

5. Deposit Accounts (Current and Savings Accounts)

1. Documentary requirements are reasonable

Response	Frequency	Percent
Strongly Agree	447	74.3
Agree	55	9.1
Neither agree nor disagree	3	.5
Disagree	2	.3
Strongly Disagree	2	.3
Not Applicable	93	15.4
Total	602	100.0

2. Process is completed within a reasonable amount of time

Response	Frequency	Percent
Strongly Agree	441	73.3
Agree	62	10.3
Neither agree nor disagree	3	.5
Disagree	1	.2
Strongly Disagree	2	.3
Not Applicable	93	15.4
Total	602	100.0

3. Documents issued are free form defects or typographical errors

Response	Frequency	Percent
Strongly Agree	443	73.6
Agree	61	10.1
Neither agree nor disagree	3	.5
Disagree	0	0.0
Strongly Disagree	2	.3
Not Applicable	93	15.4
Total	602	100.0

4. Deposit interest rates are competitive

Response	Frequency	Percent
Strongly Agree	433	71.9

Agree	67	11.1
Neither agree nor disagree	5	.8
Disagree	0	0.0
Strongly Disagree	4	.7
Not Applicable	93	15.4
Total	602	100.0

6. Trust and Treasury Account

1. Process for opening a trust/treasury account is simple

Response	Frequency	Percent
Strongly Agree	302	50.2
Agree	46	7.6
Neither agree nor disagree	2	.3
Disagree	0	0.0
Strongly Disagree	3	.5
Not Applicable	249	41.4
Total	602	100.0

2. Documentary requirements are reasonable

Response	Frequency	Percent
Strongly Agree	296	49.2
Agree	52	8.6
Neither agree nor disagree	3	.5
Disagree	0	0.0
Strongly Disagree	2	.3
Not Applicable	249	41.4
Total	602	100.0

3. Processing time for opening a trust and treasury account is fast

Response	Frequency	Percent
Strongly Agree	296	49.2
Agree	52	8.6
Neither agree nor disagree	2	.3
Disagree	0	0.0
Strongly Disagree	3	.5
Not Applicable	249	41.4
Total	602	100.0

4. Interest rates are competitive

Response	Frequency	Percent
Strongly Agree	291	48.3
Agree	58	9.6
Neither agree nor disagree	1	.2
Disagree	0	0.0

Strongly Disagree	3	.5
Not Applicable	249	41.4
Total	602	100.0

5. Fees/charges are acceptable

Response	Frequency	Percent
Strongly Agree	302	50.2
Agree	46	7.6
Neither agree nor disagree	1	.2
Disagree	1	.2
Strongly Disagree	3	.5
Not Applicable	249	41.4
Total	602	100.0

7. Information and Communication

1. easy to obtain

Response	Frequency	Percent
Strongly Agree	520	86.4
Agree	59	9.8
Neither agree nor disagree	8	1.3
Disagree	0	0.0
Strongly Disagree	2	.3
Not Applicable	13	2.2
Total	602	100.0

2. clear and relevant

Response	Frequency	Percent
Strongly Agree	510	84.7
Agree	70	11.6
Neither agree nor disagree	6	1.0
Disagree	0	0.0
Strongly Disagree	2	.3
Not Applicable	14	2.3
Total	602	100.0

8. Information and Communication (Website)

1. is accessible (e.g. no down time, loads easily)

Response	Frequency	Percent
Strongly Agree	205	34.1
Agree	32	5.3

Neither agree nor disagree	2	.3
Disagree	0	0.0
Strongly Disagree	3	.5
Not Applicable	360	59.8
Total	602	100.0

2. is user-friendly and easy to navigate

Response	Frequency	Percent
Strongly Agree	201	33.4
Agree	36	6.0
Neither agree nor disagree	2	.3
Disagree	0	0.0
Strongly Disagree	3	.5
Not Applicable	360	59.8
Total	602	100.0

3. contains the information needed

Response	Frequency	Percent
Strongly Agree	203	33.7
Agree	33	5.5
Neither agree nor disagree	3	.5
Disagree	0	0.0
Strongly Disagree	3	.5
Not Applicable	360	59.8
Total	602	100.0

4. is useful and reliable when doing desired transaction

Response	Frequency	Percent
Strongly Agree	198	32.9
Agree	40	6.6
Neither agree nor disagree	1	.2
Disagree	0	0.0
Strongly Disagree	3	.5
Not Applicable	360	59.8
Total	602	100.0

5. is secured

Response	Frequency	Percent
Strongly Agree	197	32.7
Agree	40	6.6
Neither agree nor disagree	2	.3
Disagree	0	0.0
Strongly Disagree	3	.5
Not Applicable	360	59.8
Total	602	100.0

9. Complaints Handling and Record Keeping

1. Filing of complaints is easy and systematic

Response	Frequency	Percent
Strongly Agree	257	42.7
Agree	44	7.3
Neither agree nor disagree	3	.5
Disagree	0	0.0
Strongly Disagree	3	.5
Not Applicable	295	49.0
Total	602	100.0

2. Complaints are resolved within prescribed timeframe

Response	Frequency	Percent
Strongly Agree	254	42.2
Agree	47	7.8
Neither agree nor disagree	3	.5
Disagree	0	0.0
Strongly Disagree	3	.5
Not Applicable	295	49.0
Total	602	100.0

3. Resolutions to complaints are satisfactory/acceptable

Response	Frequency	Percent
Strongly Agree	252	41.9
Agree	49	8.1
Neither agree nor disagree	3	.5
Disagree	0	0.0
Strongly Disagree	3	.5
Not Applicable	295	49.0
Total	602	100.0

4. Files/records are accurate and updated

Response	Frequency	Percent
Strongly Agree	248	41.2
Agree	53	8.8
Neither agree nor disagree	3	.5
Disagree	0	0.0
Strongly Disagree	3	.5
Not Applicable	295	49.0
Total	602	100.0

10. Facilities

1. Utilizes up-to-date and modern procedures, facilities and resources

Response	Frequency	Percent
Strongly Agree	502	83.4
Agree	82	13.6
Neither agree nor disagree	12	2.0
Disagree	0	0.0
Strongly Disagree	3	.5
Not Applicable	3	.5
Total	602	100.0

2. Signages are visible and readable (e.g. Citizen's Charter, steps and procedures, directional signages)

Response	Frequency	Percent
Strongly Agree	498	82.7
Agree	84	14.0
Neither agree nor disagree	14	2.3
Disagree	0	0.0
Strongly Disagree	3	.5
Not Applicable	3	.5
Total	602	100.0

3. Office/branch is accessible to customer

Response	Frequency	Percent
Strongly Agree	500	83.1
Agree	77	12.8
Neither agree nor disagree	17	2.8
Disagree	0	0.0
Strongly Disagree	5	.8
Not Applicable	3	.5
Total	602	100.0

4. Office premises are clean, orderly and well-maintained

Response	Frequency	Percent
Strongly Agree	501	83.2
Agree	83	13.8
Neither agree nor disagree	12	2.0
Disagree	0	0.0
Strongly Disagree	3	.5
Not Applicable	3	.5
Total	602	100.0

5. Office premises are well-ventilated and have good lighting

Response	Frequency	Percent
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Strongly Agree	494	82.1
Agree	90	15.0
Neither agree nor disagree	12	2.0
Disagree	0	0.0
Strongly Disagree	3	.5
Not Applicable	3	.5
Total	602	100.0

6. Office premises are safe and secure (e.g. security guard)

Response	Frequency	Percent
Strongly Agree	498	82.7
Agree	85	14.1
Neither agree nor disagree	12	2.0
Disagree	1	.2
Strongly Disagree	3	.5
Not Applicable	3	.5
Total	602	100.0

7. Office has separate lane for senior citizens, PWDs, pregnant women

Response	Frequency	Percent
Strongly Agree	497	82.6
Agree	86	14.3
Neither agree nor disagree	13	2.2
Disagree	0	0.0
Strongly Disagree	3	.5
Not Applicable	3	.5
Total	602	100.0

8. Seating is adequate and comfortable

Response	Frequency	Percent
Strongly Agree	494	82.1
Agree	90	15.0
Neither agree nor disagree	12	2.0
Disagree	0	0.0
Strongly Disagree	3	.5
Not Applicable	3	.5
Total	602	100.0

B. Distribution of Item Ratings for Execution of Service among Business Clients

1. UCPBS Staff

1. treats customer with respect

Response	Frequency	Percent
Strongly Agree	68	52.7
Agree	58	45.0
Neither agree nor disagree	3	2.3
Disagree	0	0.0
Strongly Disagree	0	0.0
Total	129	100.0

2. strictly and fairly implements the policies, rules and regulation (e.g. no discrimination, no "palakasan system")

Response	Frequency	Percent
Strongly Agree	67	51.9
Agree	55	42.6
Neither agree nor disagree	6	4.7
Disagree	0	0.0
Strongly Disagree	1	.8
Total	129	100.0

3. are knowledgeable and competent or skilled in delivering the needed services

Response	Frequency	Percent
Strongly Agree	72	55.8
Agree	54	41.9
Neither agree nor disagree	2	1.6
Disagree	0	0.0
Strongly Disagree	1	.8
Total	129	100.0

4. provides clear and sufficient information (i.e. solution to problems, answers to inquiries and information on products and services)

Response	Frequency	Percent
Strongly Agree	71	55.0
Agree	54	41.9
Neither agree nor disagree	2	1.6
Disagree	0	0.0
Strongly Disagree	2	1.6
Total	129	100.0

5. addresses queries/concerns in a prompt manner

Response	Frequency	Percent
Strongly Agree	69	53.5
Agree	56	43.4
Neither agree nor disagree	2	1.6
Disagree	0	0.0
Strongly Disagree	2	1.6
Total	129	100.0

6. demonstrates willingness to assist customers

Response	Frequency	Percent
Strongly Agree	69	53.5
Agree	56	43.4
Neither agree nor disagree	2	1.6
Disagree	0	0.0
Strongly Disagree	2	1.6
Total	129	100.0

7. is easy to contact

Response	Frequency	Percent
Strongly Agree	68	52.7
Agree	56	43.4
Neither agree nor disagree	2	1.6
Disagree	0	0.0
Strongly Disagree	2	1.6
Not Applicable	1	.8
Total	129	100.0

8. delivers services within prescribed timeframe

Response	Frequency	Percent
Strongly Agree	68	52.7
Agree	55	42.6
Neither agree nor disagree	4	3.1
Disagree	1	.8
Strongly Disagree	1	.8
Total	129	100.0

9. appears neat, well dressed, and professional

Response	Frequency	Percent
Strongly Agree	72	55.8
Agree	54	41.9
Neither agree nor disagree	2	1.6
Disagree	0	0.0
Strongly Disagree	1	.8
Total	129	100.0

10. conveys trust and confidence

Response	Frequency	Percent
Strongly Agree	70	54.3
Agree	56	43.4
Neither agree nor disagree	2	1.6
Disagree	0	0.0
Strongly Disagree	1	.8
Total	129	100.0

2. Over the Counter Transaction

1. Waiting time for over-the-counter transactions are fast (i.e. no long lines, fast queuing time, adequate number of staff to attend to customers)

Response	Frequency	Percent
Strongly Agree	51	39.5
Agree	57	44.2
Neither agree nor disagree	5	3.9
Disagree	0	0.0
Strongly Disagree	1	.8
Not Applicable	15	11.6
Total	129	100.0

2. Service time for over-the-counter transaction are fast and efficient

Response	Frequency	Percent
Strongly Agree	55	42.6
Agree	55	42.6
Neither agree nor disagree	3	2.3
Disagree	0	0.0
Strongly Disagree	1	.8
Not Applicable	15	11.6
Total	129	100.0

3. Bank forms are easy to fill out

Response	Frequency	Percent
Strongly Agree	58	45.0
Agree	52	40.3
Neither agree nor disagree	3	2.3
Disagree	0	0.0
Strongly Disagree	1	.8
Not Applicable	15	11.6
Total	129	100.0

4. Rates and charges are reasonable and acceptable

Response	Frequency	Percent
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Strongly Agree	55	42.6
Agree	54	41.9
Neither agree nor disagree	3	2.3
Disagree	0	0.0
Strongly Disagree	1	.8
Not Applicable	16	12.4
Total	129	100.0

5. Customer transactions are immediately posted/reflected in customer's account

Response	Frequency	Percent
Strongly Agree	54	41.9
Agree	55	42.6
Neither agree nor disagree	4	3.1
Disagree	0	0.0
Strongly Disagree	1	.8
Not Applicable	15	11.6
Total	129	100.0

6. Client information is kept confidential

Response	Frequency	Percent
Strongly Agree	59	45.7
Agree	52	40.3
Neither agree nor disagree	2	1.6
Disagree	0	0.0
Strongly Disagree	1	.8
Not Applicable	15	11.6
Total	129	100.0

3. Payroll Service

1. Timely payroll delivery/crediting of cash

Response	Frequency	Percent
Strongly Agree	12	9.3
Agree	24	18.6
Neither agree nor disagree	0	0.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	93	72.1
Total	129	100.0

4. Company Loans

1. Documentary requirements are properly disseminated.

Response	Frequency	Percent
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Strongly Agree	16	12.4
Agree	29	22.5
Neither agree nor disagree	4	3.1
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	80	62.0
Total	129	100.0

2. Process for applying for loans is simple and easy.

Response	Frequency	Percent
Strongly Agree	17	13.2
Agree	28	21.7
Neither agree nor disagree	4	3.1
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	80	62.0
Total	129	100.0

3. Application process is better than with other lending institutions.

Response	Frequency	Percent
Strongly Agree	16	12.4
Agree	29	22.5
Neither agree nor disagree	4	3.1
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	80	62.0
Total	129	100.0

4. Documentary requirements are reasonable.

Response	Frequency	Percent
Strongly Agree	17	13.2
Agree	28	21.7
Neither agree nor disagree	4	3.1
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	80	62.0
Total	129	100.0

5. Loan applications are processed/completed within a reasonable amount of time.

Response	Frequency	Percent
Strongly Agree	16	12.4
Agree	29	22.5
Neither agree nor disagree	4	3.1
Disagree	0	0.0
Strongly Disagree	0	0.0

Not Applicable	80	62.0
Total	129	100.0

6. Loan terms and conditions (e.g. payment terms) are clear and reasonable.

Response	Frequency	Percent
Strongly Agree	16	12.4
Agree	29	22.5
Neither agree nor disagree	4	3.1
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	80	62.0
Total	129	100.0

7. Interest rates are competitive.

Response	Frequency	Percent
Strongly Agree	16	12.4
Agree	30	23.3
Neither agree nor disagree	3	2.3
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	80	62.0
Total	129	100.0

8. Documents issued are free from defects or typographical errors.

Response	Frequency	Percent
Strongly Agree	16	12.4
Agree	29	22.5
Neither agree nor disagree	4	3.1
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	80	62.0
Total	129	100.0

9. Payments are easy to make.

Response	Frequency	Percent
Strongly Agree	17	13.2
Agree	29	22.5
Neither agree nor disagree	3	2.3
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	80	62.0
Total	129	100.0

5. Information and Communication

1. easy to obtain

Response	Frequency	Percent
Strongly Agree	74	57.4
Agree	48	37.2
Neither agree nor disagree	2	1.6
Disagree	1	.8
Strongly Disagree	0	0.0
Not Applicable	4	3.1
Total	129	100.0

2. clear and relevant

Response	Frequency	Percent
Strongly Agree	73	56.6
Agree	50	38.8
Neither agree nor disagree	2	1.6
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	4	3.1
Total	129	100.0

Information and Communication (Website)

1. is accessible (e.g. no down time, loads easily)

Response	Frequency	Percent
Strongly Agree	16	12.4
Agree	35	27.1
Neither agree nor disagree	0	0.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	78	60.5
Total	129	100.0

2. is user-friendly and easy to navigate

Response	Frequency	Percent
Strongly Agree	14	10.9
Agree	37	28.7
Neither agree nor disagree	0	0.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	78	60.5
Total	129	100.0

3. contains the information needed

Response	Frequency	Percent
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Strongly Agree	15	11.6
Agree	35	27.1
Neither agree nor disagree	1	.8
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	78	60.5
Total	129	100.0

4. is useful and reliable when doing desired transaction

Response	Frequency	Percent
Strongly Agree	13	10.1
Agree	38	29.5
Neither agree nor disagree	0	0.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	78	60.5
Total	129	100.0

5. is secured

Response	Frequency	Percent
Strongly Agree	14	10.9
Agree	36	27.9
Neither agree nor disagree	1	.8
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	78	60.5
Total	129	100.0

Complaints Handling and Record Keeping

1. Filing of complaints is easy and systematic

Response	Frequency	Percent
Strongly Agree	27	20.9
Agree	32	24.8
Neither agree nor disagree	1	.8
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	69	53.5
Total	129	100.0

2. Complaints are resolved within prescribed timeframe

Response	Frequency	Percent
Strongly Agree	25	19.4
Agree	34	26.4
Neither agree nor disagree	1	.8

Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	60	46.5
Total	129	100.0

3. Resolutions to complaints are satisfactory/acceptable

Response	Frequency	Percent
Strongly Agree	24	18.6
Agree	35	27.1
Neither agree nor disagree	1	.8
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	69	53.5
Total	129	100.0

4. Files/records are accurate and updated

Response	Frequency	Percent
Strongly Agree	24	18.6
Agree	35	27.1
Neither agree nor disagree	1	.8
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	69	53.5
Total	129	100.0

6. Facilities

1. Utilizes up-to-date and modern procedures, facilities and resources

Response	Frequency	Percent
Strongly Agree	69	53.5
Agree	55	42.6
Neither agree nor disagree	3	2.3
Disagree	0	0.0
Strongly Disagree	1	.8
Not Applicable	1	.8
Total	129	100.0

2. Signages are visible and readable (e.g. Citizen's Charter, steps and procedures, directional signages)

Response	Frequency	Percent
Strongly Agree	69	53.5
Agree	55	42.6
Neither agree nor disagree	3	2.3
Disagree	0	0.0
Strongly Disagree	1	.8

Not Applicable	1	.8
Total	129	100.0

3. Office/branch is accessible to customer

Response	Frequency	Percent
Strongly Agree	72	55.8
Agree	51	39.5
Neither agree nor disagree	3	2.3
Disagree	1	.8
Strongly Disagree	1	.8
Not Applicable	1	.8
Total	129	100.0

4. Office premises are clean, orderly and well-maintained

Response	Frequency	Percent
Strongly Agree	70	54.3
Agree	54	41.9
Neither agree nor disagree	3	2.3
Disagree	0	0.0
Strongly Disagree	1	.8
Not Applicable	1	.8
Total	129	100.0

5. Office premises are well-ventilated and have good lighting

Response	Frequency	Percent
Strongly Agree	71	55.0
Agree	53	41.1
Neither agree nor disagree	3	2.3
Disagree	0	0.0
Strongly Disagree	1	.8
Not Applicable	1	.8
Total	129	100.0

6. Office premises are safe and secure (e.g. security guard)

Response	Frequency	Percent
Strongly Agree	69	53.5
Agree	54	41.9
Neither agree nor disagree	4	3.1
Disagree	0	0.0
Strongly Disagree	1	.8
Not Applicable	1	.8
Total	129	100.0

7. Office has separate lane for senior citizens, PWDs, pregnant women

Response	Frequency	Percent
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Strongly Agree	71	55.0
Agree	53	41.1
Neither agree nor disagree	3	2.3
Disagree	0	0.0
Strongly Disagree	1	.8
Not Applicable	1	.8
Total	129	100.0

8. Seating is adequate and comfortable

Response	Frequency	Percent
Strongly Agree	71	55.0
Agree	53	41.1
Neither agree nor disagree	3	2.3
Disagree	0	0.0
Strongly Disagree	1	.8
Not Applicable	1	.8
Total	129	100.0

C. Reasons for Satisfaction

1. Individual Customers

2. Business Clients

D. Suggestions or Comments

1. Individual Customers

2. Business Clients



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