

BIBLIOGRAPHY

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Adviser: Raymundo H. Pawid, Jr., MAPsy.

ABSTRACT

The study focused on the awareness and customer satisfaction of the compulsory covered self-employed of Pag-IBIG Fund Baguio Branch. It aimed to gauge the level of awareness and customer satisfaction of the self-employed in terms of programs and employees.

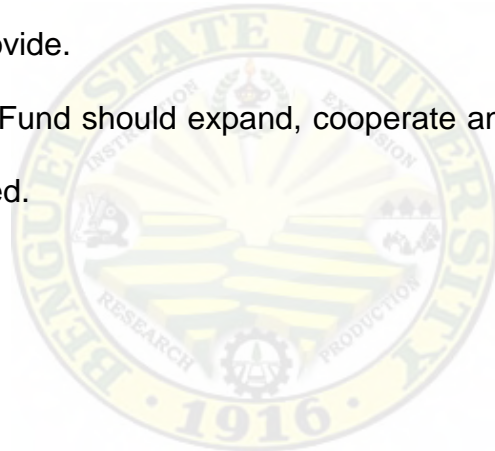
There were 159 self-employed respondents randomly selected from Baguio, Benguet and Mt. Province, the areas of jurisdiction of Pag-IBIG Fund Baguio Branch. Structured questionnaire supplemented by random interview were used to gather clients story.

The study showed that most self-employed were either poorly or fairly aware of the mandates and programs of Pag-IBIG Fund. Its housing loan program garnered the highest awareness having a weighted mean of 3.67 described as fairly aware. On the other hand they were poorly aware of Pag-IBIG contributions being their savings.

Data showed that the behavior of self-employed is positive (sometimes agree) in terms of promoting, recommending and re-availing the services and programs the Fund offered. It is evident that there is a part of satisfaction in terms of affection and emotion from the self-employed that can build up loyalty to Pag-IBIG Fund. Data also showed that there is a balanced partition of those who think the fund should mandatorily and not mandatorily cover self-employed.

In order to cover self-employed clients, the study recommends that Pag-IBIG Fund Baguio Branch should appoint collecting agents for the different municipalities of its area of coverage. The Fund should also maintain, if not improve, the existing customer service they provide.

Further, Pag-IBIG Fund should expand, cooperate and make way to cater to the needs of the self-employed.



INTRODUCTION

Background of the Study

In the Philippines, Government Agencies are spending millions for its marketing departments especially in research and development unit in order to promote their services and programs. Even then, people hesitate to register, give opinions and inquiries to the said agencies because of its poor public service and people's lack of awareness of the purpose or mandates of the agency.

The SEC. 1. Art. XI of the Philippine Constitution states that "Public office is a public trust. Public officials and employees must at all times be accountable to the people and must serve them with utmost responsibility, integrity, loyalty and efficiency, act with patriotism and justice, and lead modest lives."

This research aims to check if customer satisfaction would help in marketing these agencies and find out if an existing client could be a tool in information dissemination. Further, it would assess how aware the self-employed clients of the foundation why Philippine agencies, particularly Pag-IBIG Fund, were created.

The Home Development Mutual Fund (HDMF), more popularly known as the Pag-IBIG Fund, was an answer to the need for a national



savings program and an affordable shelter financing for the Filipino worker. The mandates of the fund are Housing and Savings. Its vision is to be a premiere and globally competitive provident financial institution and its mission is to uplift the quality of life of members. Pag-IBIG is an acronym that stands for Pagtutulongan sa Kinabukasan: Ikaw, Bangko, Industriya at Gobyerno. Pag-IBIG Fund continues to harness these four sectors of the society to work together towards providing fund members with adequate housing through an effective savings scheme. (Downloaded from www.pagibigfund.gov.ph, November 18, 2010)

Pag-IBIG fund is helping its members in providing their shelter but aside from the housing program, Pag-IBIG contribution also becomes the member's savings. Pag-IBIG Fund is functioning just like cooperative. People normally call it as "national cooperative". The fund collects the savings of members and invests it through housing loan and multi-purpose loan programs. The fund then adds all the income and declares dividends at average of five to six percent per annum and at a certain point of time, the member would withdraw all his contributions including the dividends.

One reason why the agency was created is to help Filipino workers save for their future. Filipino workers would benefit from this since their employer is sharing 2% of their salary or 100 pesos whichever is lower as their counterpart. Having saving is impossible for some regular Filipino



workers since their income is not enough to pay for their daily expenses. The Pag-IBIG Fund concept is to save part of that income. After 20 years the member would withdraw from his savings.

Republic Act 9679, the new Pag-IBIG Fund Law of 2009, became effective January 2010. It covers all members mandatorily covered by SSS including the self-employed. The marketing team of the fund is trying their best to promote the agency to the self-employed but often, they are rejected at first because of initial notion of potential clients that the fund is just for housing loan. Further, Pag-IBIG Fund is financing only titled lots since it is the only full proof of lot ownership. People seldom see titled lots in the Cordillera and so possible members hesitate to register to the fund because of the assumption that it will not benefit them.

It is a challenge to the marketing and enforcement team of the fund to disseminate information to these self-employed individuals that apart from housing, Pag-IBIG Fund contributions also serve as savings and the rate is higher compared with interest in regular banks.

The customer satisfaction in government organizations is less direct than for many private-owned businesses. Dissatisfied customers in business mean decreasing sales and new competition. In business, customer problems will affect the bottom line in a few months, but in government, the impact of dissatisfaction can take years. Citizen



complaints, if unknown or ignored, can result in the failure of efforts and a depletion of support and validity of all government (Downloaded from <http://www.utexas.edu/research/cswr/survey/site/customer/creatingExcellence.html>, November 18, 2010)

SEC.2 of RA 6713 states that it is the policy of the State to promote a high standard of ethics in public service. Public officials and employees shall at all times be accountable to the people and shall discharge their duties with utmost responsibility, integrity, competence and loyalty, act with patriotism and justice, lead modest lives, and uphold public interest over personal interest.

“Should a public servant find himself unwilling to conform with these set of standards, he must be reminded that he came into the government service by his own choice. He was not coerced into it and when he entered the service, he took an oath to embrace the principles and observe the norms of conduct imposed by the sovereign people – the true masters whom he must serve.” (Ramos, 2010)

Statement of the Problem

The research focused on the awareness and customer satisfaction of the compulsory covered self-employed of Pag-IBIG Fund Baguio Branch. This aimed to answer the following questions:



1. What are the needs and wants of the compulsory covered self-employed of Pag-IBIG Fund Baguio Branch in terms of:
 - a. Programs of Pag-IBIG Fund
 - b. Employees of Pag-IBIG Fund
2. What is the level of awareness of the compulsory covered self-employed of Pag-IBIG Fund Baguio Branch on its programs and mandates.
3. What is the level of customer satisfaction of the compulsory covered self-employed of Pag-IBIG Fund Baguio Branch in terms of:
 - a. Programs of Pag-IBIG Fund
 - b. Employees of Pag-IBIG Fund

Objectives of the Study

This research strived to come up with a customized marketing strategy for the compulsory covered self-employed of Pag-IBIG Fund Baguio Branch. The study aimed to meet the following objectives in order to support and direct the research to meet the desired output.

1. To identify the needs and wants of the compulsory covered self-employed of Pag-IBIG Fund Baguio Branch in terms of:
 - a. Programs of Pag-IBIG Fund
 - b. Employees of Pag-IBIG Fund Baguio Branch



2. To determine the level of awareness of the self-employed on the programs and mandates of Pag-IBIG Fund.
3. To determine the level of customer satisfaction of the compulsory covered self-employed of Pag-IBIG Fund Baguio branch in terms of:
 - a. Programs of Pag-IBIG Fund
 - b. Employees of Pag-IBIG Fund Baguio Branch

Conceptual Framework

The variables studied are clients' feedback, programs and mandates of PAG-IBIG FUND, the practices of employees of PAG-IBIG FUND Baguio Branch, and the behavior of employees of PAG-IBIG Fund Baguio branch.

Understanding the clients' feedback showed how client behave (customer behavior). It also showed the intention of the compulsory covered self-employed to re-avail of the service; it evaluated the programs of Pag-IBIG Fund and showed how the Fund affected the thinking and emotion of the client. The information helped measure the level of customer satisfaction of the self-employed in terms of the programs and employees of the fund. It identified the needs and wants of the self-employed as well as their awareness on the rationale why PAG-IBIG Fund is created.



Understanding the totality helped in the realization of the importance of customer satisfaction and awareness in the promotion of PAG-IBIG FUND to the compulsory covered self-employed.

Figure 1 shows the paradigm of the study.

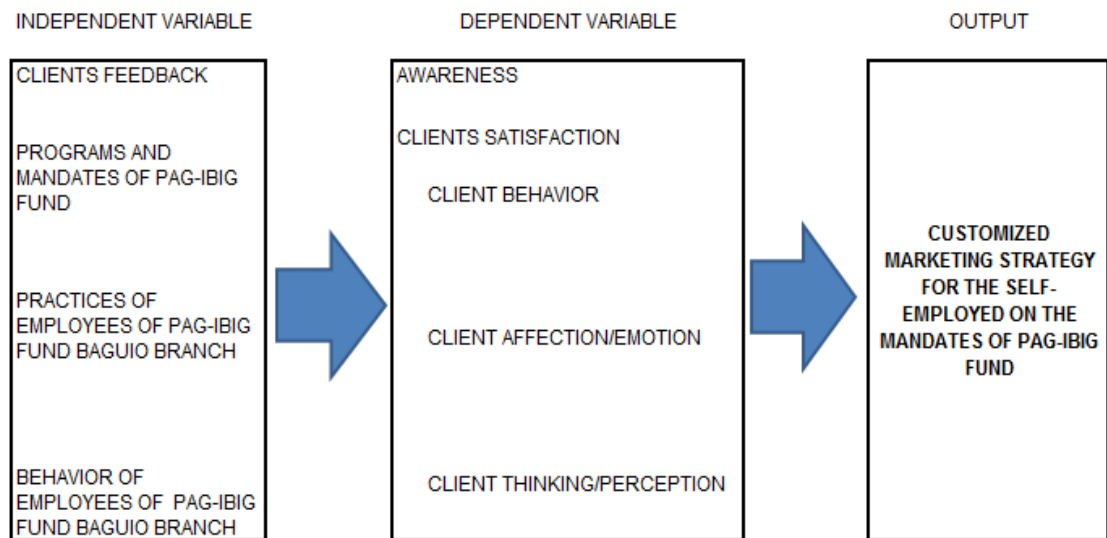


Figure 1. Paradigm of the study



Definition of Terms

Guided by the context of the study, definition of terms is presented to better understand and appreciate the reading in its right setting. Some definitions were based from the Implementing Rules and Guidelines of Republic Act 9679.

Awareness – Having knowledge, conscious, cognizant of the programs and mandates of Pag-IBIG FUND.

Behavior of Employees of Pag-IBIG Fund – approach of employees of Pag-IBIG Fund Baguio Branch in a given situation.

Cognitive Element – appraisal or conclusion of the client of Pag-IBIG Fund if the programs and services were useful (or not useful), fit the situation (or did not fit), exceeded the requirements of the problem/situation (or did not exceed).

Contributions – The amount payable to the Fund by members and/or their employers.

Customer – The self-employed clients or members of Pag-IBIG Fund.

Customer Affection/Emotions – Emotional feeling (like or dislike) of the clients of PAG-IBIG Fund in relation to its programs and employees.



Customer Behavior - The actions (current or future) or reactions of the client of PAG-IBIG Fund in relation to the funds programs and employees.

Customer Feedback – The answers of respondents on the questionnaire floated and interviews conducted.

Customer Satisfaction – The cognitive, emotional and behavioral experiences and responses that a client has with the service provided by PAG-IBIG Fund.

Dividends – A corporate profit set aside, declared and ordered by the Board of Trustees to be paid to the members proportionately according to their respective interests which shall be credited to their total accumulated value.

Employee – Any person who performs services for an employer in which either or both mental and physical efforts are used and who receives any compensation for such service Self-employed – informal earning groups includes farmers, vendors, drivers and commission based employees.

Mandate – Rationale or purpose

Pag-IBIG FUND – Stands for Pagtutulungan sa kinabukasan: Ikaw, Bangko, Industriya, Gobyerno also Known as Home Development Mutual.



Perception – the process by which organisms interpret and organize sensation to produce a meaningful experience of the world.
Interpretation of the self-employed about Pag-IBIG Fund.

Practices of Employees of Pag-IBIG Fund – The values being observed by the employees of Pag-IBIG Fund Baguio Branch

Program - A system of services, opportunities, or projects being offered by Pag-IBIG Fund.

Registration – Actual membership to the Fund.

Respondents – Self-employed individuals mandatory under the new Pag-IBIG Fund Law of 2009

Self-employed – Any individual that is earning at least Php 1, 000.00 a month that is compulsory covered under Republic Act 9679, the new Home Development Mutual Fund Law of 2009, in this study limited to business owners, commission based employees, drivers, market vendors and other informal income earners.



REVIEW OF LITERATURE

Customer Satisfaction Survey Results

There were astounding benefits to providing a positive customer Service experience, an increased likelihood to buy from that company 94%. Increased likelihood to recommend that company to others 86%. Negative experience shows that decreased likelihood to buy from the company 64%; Creates a negative perception of the company 85% and decreased likelihood to recommends the company 77%. Seven to ten times more expensive to acquire new customers versus selling existing customers; companies should view customer service centers as profit centers. Given the significant impact of a positive experience, all of our experience in improving the performance of customer service indicates significant improvement to revenue. (Ernan, 2009)

Result from the Huffington Post research regarding people's experiences when calling Customer Service Call Centers indicates serious problems. Only 32 % report that their experience was positive, 47 % had a negative experience and 21 % were neutral. (Ernan, 2009)

Survey from Forrester Research showed that America's largest banks are the least trusted in the country. Only 33% of the respondents said that their banks do what is best for them. The research then suggest



that banks should survey their customers to understand how best to serve them. (Downloaded from <http://survey.cvent.com/blog/best-practices-for-collecting-feedback/gaining-your-bank-customers-trust>, December 28, 2010)

According to the “Survey of Organizational Excellence” by the University of Texas at Austin- School of Social Work - success of organization can be understood by how well the organization handles the regular collection of data from the environment of the organization: customers, suppliers, regulators, and competitors. The survey states that for organization to succeed, they have to understand their clients. (Downloaded from <http://www.utexas.edu/research/cswr/survey/cssymposium/cspaper.pdf>, November 18, 2010)

John Goodman, president of the Technical Assistance Research Programs (TARP) Institute understood that service was really a competitive factor, and began to view it as an integral part of their product. The growing significance of meeting - or exceeding - customer demands for quality service has special implications for small businesses. It is in this arena that small companies can, in the least expensive way, set them apart from the competition. 91 % of unhappy customers will never again buy from a company that has displeased them; they will also voice their dissatisfaction to at least seven other people. Small businesses that put



heavy emphasis on customer service were more likely to survive and succeed than competitors who emphasized such advantages as lower prices or type of product

The research about customer complaints by TARP, a firm that specializes in measuring customer satisfaction and loyalty, found that keeping unhappy customers coming back depends on the customer contacting the company and how quickly the company reacts on it.

Customers who experienced a problem with a potential loss of under \$5.00, TARP found that 37 percent of those who did not contact the company said they would continue to buy the product, 46 percent of those who complained but were not satisfied by the company remained loyal, 70 percent of those who complained and were satisfied remained loyal, and 95 percent of those who complained and were satisfied quickly remained loyal.

Customers who experienced a problem with a potential financial loss of over \$100, TARP found that 9 percent of those who did not contact the company about the problem remained loyal, 19 percent of those who complained but were not satisfied remained loyal, and 54 % of those who complained about the problem that were satisfied remained loyal.

Customer service institute claim that 65 % of a company's business comes from existing customers, and it costs five times as much to attract a



new customer than to keep an existing one satisfied. (Downloaded from http://content.atomz.com/pb00002830/stage/phases/managing/market_price/customer_service.html, November 18, 2010)

We as customers feel ourselves much demanding from any sales people. Therefore, you should react quickly and fluently for your customers needs, even when your trade operations are thousands miles ahead your office. This might effect that your clients not only might come back, they might not only recommend your company to their friends, but what currently might give you some milestone in competitive advantage – they will recommend you online by publishing positive comments in blogs, society portals, price comparison portals – (Investzoom Market research agency).

Paul Hawken said that responsibility to be receptive does not lie solely with your employees, however. If you want your business to be successful, you must listen to and talk with customers as well. He said that giving clients the level of service they themselves would expect to receive would give a good relationship to customers. He also said that listening to everyone who helps in the organization including those employees whose everyday job is dealing with customers could serve as reservoirs of information. (Downloaded from <http://www.zananetwork.com/business->



learning/wiki/sales-customer-service/retaining-customers/index.aspx,
November 18, 2010)

The Survey of Organizational Excellence” by the University of Texas at Austin- School of Social Work claimed that connection between customer satisfaction and government organizations is less direct than for many businesses. Dissatisfied customers in business mean decreasing sales and new competition. Dissatisfied customers in government can express themselves through elections but that is a slower and less direct process. In the government, the impact of dissatisfaction can take years. Therefore, there is a need to develop more timely methods to assess satisfaction. Citizen complaints, if unknown or ignored, can result in the failure of efforts and a depletion of support and validity of all government. If citizens, for example, do not feel that the public schools teach effectively, parents will seek to place children in private schools, lessen participation in school board elections, and oppose bonds and taxes necessary to support schools or if citizens feel that law enforcement is inadequate or not honest, cooperation will lessen and violence and crime may increase. (Downloaded from <http://www.utexas.edu/research/cswr/survey/site/customer/creatingExcellence.html>, November 18, 2010)



Customer Satisfaction Measure

According to Scott M. Smith Ph.D satisfaction measures involves three psychological elements for evaluation of the product or service experience: Cognitive (thinking/evaluation), affective (emotional-feeling/like-dislike) and behavioral (current/future actions).

The review of literature shows that customer satisfaction should be measured in order to understand clients and in order to serve them best.



METHODOLOGY

Time and Locale of the Study

The study was conducted at Baguio City from February to March, 2011.

The Cordillera Administrative Region (CAR) of the Philippines consists of the provinces of Abra, Benguet, Ifugao, Kalinga, Mountain Province and Apayao. Baguio City is the regional center. The Cordillera region encompasses most of the areas within the Cordillera Central mountain range of Luzon, the largest range in the country. This region is home to numerous indigenous tribes collectively called the Igorot.

The Cordillera is the Philippines' Premiere Highland Region, adorned with breathtaking sights, cool climate, and best of all, a unique culture and people.

The region prides itself with abundant agriculture, a rich heritage, and most of all, a unique culture. Living amidst the rough terrain is a people whose way of life existed even before any Spaniard step foot in the country.

Cordillera, ("Knotted Rope"), refers to the jumbled rolls and dups of this long-range traversing the northern part of the Luzon Island. Living amidst the rice terraces that tower over Northern Luzon are a people



whose way of life existed long before any Spaniard or other foreigners stepped foot on the Philippines.

Figure 2 shows the map of the Cordillera Administrative Region. (<http://www.visitmyphilippines.com/index.php?title=RegionalProfile&func=all&pid=796&tbl=0>)



Figure 2. Map of Cordillera Administrative Region



Respondents of the Study

The study targeted the self-employed as defined in this study. Population was based on 10 % of the self-employed members of PAG-IBIG Fund as of January 2011. Random sampling was used with the confidence level of 95% and 7.38 margin of error. This means if 50% of the sample population chooses that given item, the researcher is then sure that between 42.62 % to 57.38 % of the total respondents choose the same item if survey is done in the total population.

As of January 2011, Pag-IBIG Fund Baguio Branch has 1, 590 self-employed members including those voluntary members to be classified as self-employed. 159 respondents were divided equally into the three area of jurisdiction of PAG-IBIG FUND Baguio Branch known as Baguio, Benguet and Mt. Province. Table 1 shows the distribution of respondents per area of coverage of Pag-IBIG Fund Baguio Branch. Table 2 shows the profile of the respondents in terms of gender, civil status, highest educational attainment, number of years being member of Pag-IBIG Fund and their location.



Distribution of Population per Area of Coverage
of Pag-IBIG Fund Baguio Branch

Table 1 showed that there are 53 respondents or 33.33 % of the total population per area of jurisdiction.

Table 1. Distribution of population per area of coverage of Pag-IBIG Fund Baguio Branch

AREA OF JURISDICTION	TOTAL RESPONDENTS PER AREA	PERCENTAGE
Baguio	53	33.33
Benguet	53	33.33
Mt Province	53	33.33
TOTAL	159	100.00

Profile of the Respondents

Table 2 shows the respondents of the study. Most of the respondents were females covering 113 self-employed or 71.07 % of the total population while there were only 46 male respondents or 28.93 % of the population.

As per their civil status, majority were married with 89 respondents covering 55.97 %, followed by single with 47 respondents, then by separated legally or not legally with 18 respondents and there were 5 widower respondents.



Table 2. Profile of the respondents

PROFILE	NUMBER OF RESPONDENT	PERCENTAGE
1. Gender		
Male	46	28.93
Female	113	71.07
Total	159	100.00
2. Civil Status		
Single	47	29.56
Married	89	55.97
Widower	5	3.14
Separated	18	11.32
Total	159	100.00
3. Highest Educational Attainment		
High School Undergraduate	48	30.19
High School Graduate	56	35.22
College Undergraduate	32	20.13
College Graduate	19	11.95
With Masters Degree	3	1.89
Doctorate Graduate	1	0.63
Total	159	100.00
4. Number of years as member of Pag-IBIG Fund		
Not yet a member	91	57.23
5 years and below	42	26.42
6-15 years member	15	9.43
16-25 years member	9	5.66
26 years and above	2	1.26
Total	159	100.00



Most of the self-employed respondents were high school graduates covering 35.22 % of the population equivalent of 56 respondents. 48 respondents equivalent of 30.19% were high school undergraduates, 19 were college graduates, 3 with master's degree and 1 finished a doctorate degree.

Table 2 further shows that most of the respondents were not yet registered with Pag-IBIG Fund despite the communication given to all private-owned businesses notifying them about the universal coverage of Pag-IBIG Fund effective January 2010. Unregistered self-employed among the respondents covered 57.23 % of the total population with 91 respondents.

Research Design

This research is an exploratory-descriptive study. Questionnaires and the random interview of the respondents constructed the clients experience and stories, which was the main data used to study customer behavior that helped prove the hypothesis.



Methods of Data Collection

The study involved floating of structured questionnaires followed by random interview to construct client's experiences and stories in terms of the programs and employees of PAG-IBIG FUND. Open ended and close-ended questions were asked to gather the data. Complaint forms available were also used as an instrument in data collection.

Treatment of Data

Data gathered were sorted, tallied, tabulated and interpreted using content analysis and statistical analysis such as frequency count, percentage, weighted mean and ranking. Data gathered were treated with confidentiality and for academic purposes only. Respondents' identities were not disclosed due to privacy. Formula of statistical tool used is as follows:

$$\text{Weighted Mean} = \frac{\sum i}{n}$$

Where:

$\sum i$ - summation of all the mean of the items

n - the sample population



RESULTS AND DISCUSSION

The Needs and Wants of the Compulsory Covered Self-employed of Pag-IBIG Fund Baguio Branch in Terms of the Funds Programs and Employees

Tables 3 and 4 shows the needs and wants of compulsory covered self-employed of Pag-IBIG Fund Baguio Branch in terms of programs and employees.

The Needs and Wants of the Compulsory Covered Self-employed of Pag-IBIG Fund Baguio Branch in Terms of the Funds Programs

In terms of programs, as shown in table 3, savings withdrawable anytime is very important with weighted mean of 5. This need was identified by the self-employed during the interview process. This means that the self-employed would like to register with the Fund and save as long as in cases of emergencies, their savings can be withdrawn anytime. The result also showed the gap between what the Fund provides and what the self-employed prefer. The Fund concept of savings is “Bayanihan”. To let their money earn and in the long run members will benefit from it. On the other hand, the top need of compulsory covered self-employed is a savings plan where they can withdraw when they need it.



Table 3. The needs and wants of the compulsory covered self-employed of Pag-IBIG Fund Baguio Branch in terms of programs the Fund may offer

LEGEND:

ITEMS	WEIGHTED MEAN	DESCRIPTIVE VALUE
a. Programs		
a.1 Housing Loan	3.83	Important
a.2 Savings	4.26	Important
a.3 Calamity Assistance	4.89	Very Important
a.4 Health Assistance	4.97	Very Important
a.5 Death Benefits	4.99	Very Important
a.6 Multi-purpose loan	4.57	Very Important
a.7 Insurance	4.09	Important
a.8 Dividends	4.34	Important
a.9 Extension Office in our place	4.61	Very Important
a.10 Savings withdrawable anytime	5.00	Very Important

Weighted mean

4.50 - 5.00

3.50 - 4.49

2.50- 3.49

1.50 - 2.49

1.00 - 1.49

Descriptive Value

Very Important

Important

Moderately Important

Poorly Important

Not Important

The concept of savings of both parties is different. This implies that

it will be difficult for the Fund to cover all self-employed that is mandatory under RA 9679.



“Nu maiwithdraw koma dayta nu kailanganin min, idi mayat” (it’s good) If we can withdraw our saving anytime) one of the respondents said. Some questioned why they would save if they cannot withdraw it in cases of emergencies. Others also claimed that in the Philippine government, they mandate its citizens to save yet if they do, they won’t have money to buy food.

Table 3 further shows that the respondents also needs death benefits, health assistance, calamity assistance and extension office in their respective places; these needs are also very important to them with an average mean of 4.99, 4.97, 4.89 and 4.61 respectively. Death benefit is important to them since not all self-employed have insurances and burial plans. *“Death benefit is a great help to the bereaved family of the member as long as requirement cost is not more than the benefit in the amount of Php 6,000.00”* one of respondents stated. The researcher explained that the Fund is following the Family Code of the Philippines in determining the beneficiaries and to do these, they require documents to establish the kinship of the member.

Respondents chose housing loan, as the least important, with a weighted mean of 3.83. Interview showed that most self-employed in the cordillera do not prioritize housing loan because according to them, they are contented with their existing house. Interviews further explain that self-



employed, mostly from Benguet and Mt. Province are not comfortable to loan their house and lots since they are afraid of foreclosure. They further said that for informal income earners, especially the farmers, income is seasonal and it would be a vital problem if they cannot pay their monthly housing amortization on time. This explains why housing loan need has the least weighted mean.

Basically, the compulsory covered self-employed of Pag-IBIG Fund Baguio needs a program for immediate and emergency use.

For the other needs such as health assistance, some self-employed understood the division of departments of the government. They understood that Philippine Health Insurance Corporation (PhilHealth) is in charge of their health assistance. Some self-employed though still believed that aside from PhilHealth, the Fund should also provide health assistance. The government separated the three agencies SSS, PhilHealth and Pag-IBIG to cater to the needs of people. These three agencies had a different mandates in order not to overlap the functions.



The needs and Wants of the Compulsory
Covered Self-employed of Pag-IBIG Fund
Baguio Branch in Terms of Employees

Table 4 shows what kind of employees the compulsory covered self-employed needs. The respondents identified that it is very important to have an employee who makes fast processing of needed documents. Table 4 further shows that self-employed need informative employees, friendly employees, employees who focus on the needs of the customer and employees that can speak in vernaculars. All these needs are very important to the self-employed having a weighted mean of 4.98, 4.97, 4.97 and 4.79 respectively.

“They cannot speak in Ilokano, there is queuing and I can’t see any senior citizens lane” one respondent said. The researcher informed them that the Fund has a senior citizens number that prioritizes them. This means it is a great factor if employees can speak in vernaculars to be able to better understand the concern of the self-employed and it will also lessen the average handling time of the client.

This implies that the fund should deploy employees having this characteristic in order to help cover or convince the self-employed to register to the Fund.



Table 4. The needs and wants of the compulsory covered self-employed of Pag-IBIG Fund Baguio Branch in terms of employees and the rate of how important it is.

ITEMS	WEIGHTED MEAN	DESCRIPTIVE VALUE
b. Employees of PAG-IBIG FUND		
b.1 Good looking Employees	4.21	Important
b.2 Friendly (greet, smiles, courteous)	4.97	Very Important
b.3 Employees that can speak in vernaculars	4.79	Very Important
b.4 Informative Employees (Explaining the funds benefit in simple yet understandable way)	4.98	Very Important
b.5 Employees who focuses on the profit the fund can get from the client	1.43	Not Important
b.6 Employees who focuses on the needs of the customer	4.97	Very Important
b.7 Employees who makes fast processing of needed services	4.99	Very Important

LEGEND:

<u>Weighted Mean</u>	<u>Descriptive Value</u>
4.50 - 5.00	Very Important
3.50 - 4.49	Important
2.50- 3.49	Moderately Important
1.50 - 2.49	Poorly Important
1.00 - 1.49	Not Important



Table 4 shows the need to have an extension office in their respective places. During the interview with some self-employed, they were asked if with the provisions of all their needs and wants will they register to the fund despite absence of extension office in their places, all of the 18 interviewees answered yes. This implies that while Pag-IBIG Fund Baguio branch cannot provide extension office to its area of jurisdiction, Benguet and Mt. Province, an employee with these characteristics can help in marketing the programs of Pag-IBIG Fund.

In the Cordillera areas, it is very important if an employee can speak in the local dialects. Some compulsory covered self-employed better understand explanations using their local dialects. Local dialects spoken in the Cordillera areas include Ilokano, Kankana-ey, Ibaloi, and Kalanguya. Sixty-eight respondents were asked to choose from Tagalog and English as medium of communication. Baguio respondents prefer Tagalog as medium of exchange while Benguet and Mt. province respondents prefer English. Benguet and Mt. Province respondents claim that it is hard for them to express their selves in Tagalog.

Table 4 also shows it is not important that Pag-IBIG Fund Baguio branch employees focus on the profit the fund can get from clients. Out of the total 159 respondents, one answered it is very important for the Fund to have employees who focus on the profit of the Fund. The respondent



claimed that employees who focus on the profit of the fund also mean higher dividends to be distributed to members. This revelation and result imply that some self-employed also see Pag-IBIG Fund as their investment and they are taking into consideration the balance of cash flows of Pag-IBIG Fund.

Level of Awareness of the Compulsory Covered Self-employed of Pag-IBIG Fund Baguio Branch on the Programs and Mandates of Pag-IBIG Fund

Pag-IBIG Fund is often mistaken as a developer, insurance and regular tax. Table 5 show the level of awareness of the compulsory covered self-employed on the programs and mandates of Pag-IBIG Fund. Among the seven programs of Pag-IBIG Fund enumerated, Housing loan got the highest weighted mean of 3.67 described as fairly aware. On the other hand savings got the least weighted mean of 1.82 described as poorly aware. Overall, the average weighted mean is 2.50 described as fairly aware.

This denotes that the compulsory covered self-employed of Pag-IBIG Fund are not fully aware of why the fund exists and why they are mandated by law starting January 2010.



Table 5. Level of awareness of the compulsory covered self-employed of Pag-IBIG Fund Baguio Branch on the programs and mandates of Pag-IBIG FUND

ITEMS	WEIGHTED MEAN	DESCRIPTIVE EQUIVALENT
a. Programs and mandates of PAG-IBIG FUND		
1. Housing Loan	3.67	Fairly Aware
2. Multi-purpose Loan	3.04	Fairly Aware
3. Calamity Loan	2.05	Poorly Aware
4. Savings	1.82	Poorly Aware
5. Death Benefits	2.01	Poorly Aware
6. Higher Dividend rate than Banks	2.72	Fairly Aware
7. Return of investment with dividends	2.18	Poorly Aware
AVERAGE WEIGHTED MEAN	2.50	Fairly Aware

LEGEND:

<u>Weighted Mean</u>	<u>Descriptive Value</u>
4.50 - 5.00	Fully Aware
3.50 - 4.49	Moderately Aware
2.50- 3.49	Fairly Aware
1.50 - 2.49	Poorly Aware
1.00 - 1.49	Not Aware



The twin mandates of Pag-IBIG Fund are Housing and Savings but housing loan is more popular to the self-employed than savings. The self-employed are poorly aware of the other programs such as Calamity Loan, Death Benefits, and Return of Investment with a weighted mean of 2.05, 1.82, and 2.18 respectively.

Pag-IBIG Fund mandates were explained just after questionnaires were answered. Self-employed then were asked if they were then willing to register to the fund, mostly said yes but their question is where to pay. The problem of lack of extension office would emerge again.

Self-employed membership became mandatory starting January 2010 and it is evident in this study that the self-employed were not aware of it. If the Fund aims to expand the services being offered, they should consider having extension offices.

Rule VII, Sec 3B of the Implementing Rules and Guidelines of Republic Act 9679 states that nonpayment of remittances shall incur a penalty of 3% per month of delay. The self-employed reacted about this matter and they question the inaccessible collecting agents.

Pag-IBIG Baguio Branch admits that there is really a problem about collecting agencies and being a government institution, they are as well following the rule of the top management. Opening a collecting agency is not easy because as of today, here in the Cordillera, Land Bank of the



Philippines is the only Bank allowed to collect payment for Pag-IBIG. Pag-IBIG Baguio Branch tries their best to make payment accessible to all. In January 2011, Pag-IBIG Fund Baguio Branch's persistence and unending justification lead to a possible roaming agent who would collect contributions from members per municipality per month in a scheduled specific date.

Out of the 159 respondents, 68 were already registered to the Fund and when they were asked why they registered, 39% said because it's mandatory, 17% said because a colleague referred Pag-IBIG Fund and 44% said they understood what the Fund wants for them.

Level of Customer Satisfaction of the Compulsory Covered Self-employed of Pag-IBIG Fund Baguio Branch.

Tables 6 to 8 show the level of customer satisfaction of the compulsory covered self-employed of Pag-IBIG Fund Baguio Branch. Satisfaction measures involve three psychological elements for evaluation of the service experience. These involve cognitive (thinking/evaluation), affective (emotional-feeling/like-dislike) and behavioral (current/future actions) (Smith, 2007).



Behavioral Level Customer Satisfaction of the Compulsory Covered Self-Employed of Pag-IBIG Fund Baguio Branch

Table 6 shows the behavioral element of the self-employed. As shown in the table the respondents sometimes agree to all the enumerated items with an average weighted mean of 4.06.

The self-employed sometimes agree to re-avail the service provided by the fund, to recommend others to register to the fund, to advice others to avail the programs of the fund and to share to others the positive customer service they've received from Pag-IBIG Fund.

This implies that some of the self-employed also understand the programs of Pag-IBIG Fund. Some already attended orientations regarding the fund and was already briefed about the programs. Some of the respondents never availed the programs of the Fund but will still recommend it because of feedbacks from relatives and friends who experienced transacting with the fund. Most of the respondents from Atok, Buguias, Kapangan Benguet and Sagada Mt. Province responded positively because prior to business renewal, Pag-IBIG Fund mandates were explained to the people with business through the support of the Local Government Units headed by their Municipal Mayor.



Table 6. Behavioral Level of Customer Satisfaction of the compulsory covered self-employed of Pag-IBIG Fund Baguio Branch

ITEMS	WEIGHTED MEAN	DESCRIPTIVE VALUE
I. Customer Satisfaction		
a. Customer Behavior		
Re-avail the service provided by the Fund	3.96	Sometimes Agree
Recommend others to register to the Fund	3.84	Sometimes Agree
Advice others to avail the services/programs provided by Pag-IBIG Fund	4.21	Sometimes Agree
Share to others the positive customer service received from Pag-IBIG Fund	4.21	Sometimes Agree
Average Weighted Mean	4.06	Sometimes Agree

LEGEND:

<u>Weighted Mean</u>	<u>Descriptive Value</u>
4.50 - 5.00	Strongly Agree
3.50 - 4.49	Sometimes Agree
2.50- 3.49	Neither Disagree nor Agree
1.50 - 2.49	Sometimes Disagree
1.00 - 1.49	Strongly Disagree



This further implies that with good communication about the benefits of the Fund, the self-employed also view the Fund as a help in the long run and not as a burden to them.

Pag-IBIG Fund Baguio Branch understands that a year is not enough to disseminate the mandates of Pag-IBIG Fund in order to cover all the self-employed. They expect the negative reactions of the self-employed now that they are mandatorily covered. The Fund works inch by inch tapping the accounting firms, business sectors, cooperatives and other groups to cover their self-employed members.

Table 6 shows that one part of the behavior of the self-employed is pushing them to sometimes agree to register and recommend the Fund is not enough sign to say that self-employed are satisfied but it can be a starting sign for the Pag-IBIG Fund Employees to exert their effort, prolong their patience and try their best to make registration accessible and easy for these self-employed.

Affective Level Customer Satisfaction of the Compulsory Covered Self-employed of Pag-IBIG Fund Baguio Branch

Table 7 shows the affections or emotions of the compulsory covered self-employed of Pag-IBIG Fund Baguio Branch. One of the indicators of customer satisfaction is how the self-employed feel about the Fund.



The self-employed sometimes agree to trust employees of Pag-IBIG Fund Baguio Branch with a weighted mean of 4.07. On the other hand, they sometimes disagree that the fund doesn't care about the members with a weighted mean of 2.37.

The data implies that the self-employed are not certain if employees of Pag-IBIG Fund Baguio can be trusted. Interview results show that some self-employed are uncertain because there are issues concerning Pag-IBIG Fund regarding Housing Loans specifically the Xevera case.

Others also claim that they have encountered customer dissatisfaction with some employees of Pag-IBIG Baguio Branch.

The self-employed feel that there are factors that made them sometimes disagree that the Fund doesn't care about the members. This means, the self-employed most likely feels that the fund doesn't care about them and some reasoned out the fact that the fund does not recognize tax declarations for housing loan. They claim that they understood the law saying that proof of ownership evidenced by title documents is a prerequisite in selling lots, however for them the fund should make a way to extend the services to self-employed with tax declaration even if this means additional requirements.



Table 7. Affective level of customer satisfaction of the compulsory covered self-employed of Pag-IBIG fund Baguio branch

ITEMS	WEIGHTED MEAN	DESCRIPTIVE VALUE
b. Customer Affections/Emotions		
Self-employed trust the employees of Pag-IBIG Fund	4.07	Sometimes Agree
Self-employed appreciate Pag-IBIG Fund and happy of availing its programs and services.	3.96	Sometimes Agree
Self-employed are loyal to Pag-IBIG Fund because of the good service they did provided me	4.05	Sometimes Agree
Self-employed feel the fund doesn't care about the members	2.37	Sometimes Disagree
Average Weighted Mean	3.61	Sometimes Agree

LEGEND:

<u>Weighted Mean</u>	<u>Descriptive Value</u>
4.50 - 5.00	Strongly Agree
3.50 - 4.49	Sometimes Agree
2.50- 3.49	Neither Disagree nor Agree
1.50 - 2.49	Sometimes Disagree
1.00 - 1.49	Strongly Disagree



Another reason is because the Fund cannot provide an extension office where they can pay and process the benefits. In January 2011, the funds' representative joined the one stop shop program of the municipalities in renewing business permits. Pag-IBIG Fund together with other line agencies were there to promote their services and to make registration accessible to all. Some self-employed registered during that time but most likely will not continue because of lack of collecting agents.

There was a time a cooperative in Barlig, Mt. Province volunteered to collect for the self-employed in their area. Unfortunately it is not possible to release receipts to the cooperative unless approved by the board of trustees. As of today the only bank approved to maintain receipts is Land Bank of the Philippines which is not present in all municipalities.

Cognitive level Customer Satisfaction
of the Compulsory Covered Self-employed
of Pag-IBIG Fund Baguio Branch

Table 8 shows how the self-employed think about the Fund. On the items listed, the highest weighted mean is 4.76 described as strongly agree that Pag-IBIG Fund should expand. Expansion in all areas will inform people that Pag-IBIG Fund exists, offer extension offices and bring Pag-IBIG Fund programs closer to the self-employed.

Table 8. Cognitive level of customer satisfaction of the compulsory



covered self-employed of Pag-IBIG Fund Baguio Branch

ITEMS	WEIGHTED MEAN	DESCRIPTIVE VALUE
C. Customer Thinking/Perception		
I Think/ I believed that...		
c.1 The fund is a great help to others	2.96	Neither Disagree nor agree
c.2 The fund should not mandatorily cover self-employed	3.45	Neither Disagree nor agree
c.3 Pag-IBIG fund should expand	4.76	Strongly Agree
c.4 The employees of Pag-IBIG fund needs customer service seminars	2.64	Neither Disagree nor agree
Average Weighted Mean	3.45	Sometimes Agree

LEGEND:

<u>Weighted Mean</u>	<u>Descriptive Value</u>
4.50 - 5.00	Strongly Agree
3.50 - 4.49	Sometimes Agree
2.50- 3.49	Neither Disagree nor Agree
1.50 - 2.49	Sometimes Disagree
1.00 - 1.49	Strongly Disagree



The result will mean a challenge not only to Pag-IBIG Fund Baguio Branch but to all Pag-IBIG branches to reach out to those self-employed members. Reaching out to them in all areas such as remittances, offsite servicing, loan grant and information dissemination.

The self-employed neither disagree nor agree that Pag-IBIG Fund should not mandatorily cover self-employed as evidenced with the weighted mean 3.45. Some choose the option since they haven't availed of any program and they cannot decide yet. The result means there is a balanced number of self-employed who appreciate the Fund covering all self-employed mandatorily and the number of those who believe it should be voluntary. Because of the balanced number it follows that the self-employed neither agree nor disagree that the fund is a great help to others attested by the weighted mean of 2.96. Interviews showed that 87.23% of the self-employed, who attended briefings and orientations about the fund belong to those who think Pag-IBIG Fund is a great help to others.

The respondents neither disagreed nor agreed that the Pag-IBIG Fund Baguio branch employees should attend customer service seminars with weighted mean of 2.64. This explains that some self-employed were dissatisfied with some transactions concerning the Pag-IBIG Fund Baguio Branch. Observations of the self-employed with the behaviors of Pag-IBIG Fund Baguio Branch employees show that sometimes the Pag-IBIG Fund



Baguio branch employees feel tired and sleepy when talking to clients especially in the afternoon.

Level of Satisfaction of the Compulsory Covered
Self-employed of Pag-IBIG Fund Baguio Branch
Interms of the Funds Programs

Table 9 shows the satisfaction of self-employed in terms of the programs offered by Pag-IBIG Fund. Multi-purpose loan got the highest mean of 4.67 described as very satisfied. This means that the self-employed are aware on the process of multi-purpose loan and if the fund targets to cover all self-employed, maintenance if not improvement of the multipurpose loan services is a great help. Since the self-employed are very satisfied with the multipurpose loan offered by the fund, this can be a motivation in order to convince other self-employed to register with the fund considering the fact that Table 1 showed that the self-employed need savings that is withdrawable anytime.

Housing loan got the lowest weighted mean of 3.19 described as moderately satisfied. This can be explained because Pag-IBIG Fund only accept lots with titled documents. Another reason of poor satisfaction is because of the several requirements needed in order to approve the housing loan. Pag-IBIG Fund basically protects the investment of the public and the fund needs to make sure that it can release the claim when the right time comes.



Table 9. Level of satisfaction of the compulsory covered self-employed of Pag-IBIG Fund Baguio branch in terms of the funds programs

ITEMS	WEIGHTED MEAN	DESCRIPTIVE VALUE
a. Programs		
Housing Loan	3.19	Moderately Satisfied
Savings	3.94	Satisfied
Calamity Assistance	3.89	Satisfied
Death Benefits	3.82	Satisfied
Multi-purpose loan	4.67	Very Satisfied
Dividends	4.72	Very Satisfied
AVERAGE WEIGHTED MEAN	4.04	Satisfied

LEGEND:

<u>Weighted Mean</u>	<u>Descriptive Value</u>
4.50 - 5.00	Very Satisfied
3.50 - 4.49	Satisfied
2.50- 3.49	Moderately Satisfied
1.50 - 2.49	Poorly Satisfied
1.00 - 1.49	Not Satisfied



The fund is liable in case a foreclosed property cannot be transferred or sold because of documents problem, therefore they need to require documents to assure that the money of the public is properly invested.

Savings, one of the mandates of Pag-IBIG Fund got 3.94 weighted mean described as satisfied. Some self-employed were already members of the Fund before. Orientations and briefing educated them and they were aware that their accounts are still with the Fund and still treated as investment, meaning still earning dividends. Some self-employed, especially those who were members before, appreciated the fund concept of savings as their dividends grow higher and higher and even exceeds the total share from the employee.

Higher dividends being offered by the Fund than any other banks lead to the appreciation of the dividend by the self-employed. It has 4.67 weighted mean described as very satisfied. Most of the respondents who answered very satisfied are those who have accounts before.

Members of the Fund in case of death will receive a death benefit in the amount of Php 6, 000.00 or equivalent of the total accumulated value whichever is lower. Self-employed were satisfied with the death benefits being offered by Pag-IBIG Fund with weighted mean of 3.82. The amount is not that big compared to what Social Security System (SSS) offers but



some self-employed still appreciate the program because in other savings institutions, a member will only withdraw the total amount saved.

Level of Satisfaction of the Compulsory
Covered Self-employed of Pag-IBIG
Fund Baguio Branch in Terms of the
Employees Public Service

Table 10 shows the satisfaction of self-employed in terms of the public service of the employees of Pag-IBIG Fund Baguio Branch. The weighted mean presented is 3.86 described as satisfied. This means that the employees of Pag-IBIG Fund still need to improve and innovate the way they deal with their clients. All factors affecting customer satisfaction should be noted and improved.

The study cleared that satisfaction measure only limits to the employees of Pag-IBIG Fund Baguio Branch however, interviews showed that most registered self-employed carries their dissatisfaction with other branch employees and associate it with the employees of the Pag-IBIG Fund Baguio Branch.



Table 10. Level of satisfaction of the compulsory covered self-employed of Pag-IBIG fund Baguio branch in terms of the public service of the employees of the fund

ITEMS	WEIGHTED MEAN	DESCRIPTIVE VALUE
Public Service of Pag-IBIG Fund Employees	3.86	Satisfied

LEGEND:

<u>Weighted Mean</u>	<u>Descriptive Value</u>
4.50 - 5.00	Very Satisfied
3.50 - 4.49	Satisfied
2.50 - 3.49	Moderately Satisfied
1.50 - 2.49	Poorly Satisfied
1.00 - 1.49	Not Satisfied

The result of the interview further showed, that most of the customer satisfaction issues in terms of the employees is all about transactions beyond the control of the Fund such as disqualified multi-purpose loan and disqualified provident claim.

Most of the complaints on the employees of Pag-IBIG Fund Baguio Branch, as gathered from the complaint forms is also due to transactions beyond their control. Pag-IBIG Fund for the past 30 years is not centralized and transactions are per branch. If a member wants to loan and is remitting with other branches, the member may submit the form to Pag-IBIG Fund Baguio Branch and the fund will only transmit the application to the concerned branch. Baguio accounts loans can be



released after 24 hrs and applications coursed through Pag-IBIG Baguio Branch for other branches will take 3-4 weeks. Filing and preparation of the check is beyond the recipients' control. Complaints and fault then in the eyes of the member is with the recipient branch yet the recipient branch can only follow-up but will still wait for the response from the other branch.

Mandates, Implementing Rules and Guidelines
and Law of Pag-IBIG Fund Versus the Need
of the Self-employed

The new Home Development Mutual Fund of 2009 covered self-employed to support the funds vision and mission and to help them [self-employed] save for their future. Interview and tabulated data shows that self-employed are not fully aware of the services and purpose of the Fund. It also shows that there are important needs the self-employed wants but it is not included in the mandates of the agency. Health benefit is not for Pag-IBIG Fund rather for PhilHealth, insurance is for SSS and savings is for Pag-IBIG Fund. It is very hard to change the law to cater these needs of the self-employed. Dissatisfaction of members are beyond the control of employees, even managers and even the board since they are all tied in the implementing rules and guidelines of the law.



SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary

The researcher observed that there are a number of misconceptions about Pag-IBIG Fund. This study focused on the awareness and customer satisfaction of the compulsory covered self-employed of Pag-IBIG Fund Baguio Branch at this time that they are mandatory under the law.

The study was conducted from January to February 2011. There were 159 total respondents from Baguio, Benguet and Mt. Province, the areas of jurisdiction of Pag-IBIG Fund Baguio Branch.

The study aimed to answer how aware the compulsory covered self-employed of Pag-IBIG Fund Baguio Branch on the Funds programs and mandates. It also targeted to measure the level of customer satisfaction of the compulsory covered self-employed of Pag-IBIG Fund Baguio Branch in terms of programs and employees.

Structured questionnaires were used to gather information and random interviews validated the data. Data gathered were sorted, tallied, tabulated and interpreted using content analysis and statistical analysis such as frequency count, percentage and weighted mean.

Results showed that the self-employed are not fully aware of the mandates and programs of Pag-IBIG Fund. Housing loan program is the



most popular to them. They are poorly aware that contribution to the Fund becomes member's savings. Their top need, being very important, is a saving plan that they can withdraw from anytime if need arises.

Recommendations include putting up of service desk or extension offices in Barrios to facilitate registration and collection. The Fund should maintain, if not improve the existing customer service they provide. Pag-IBIG Fund should expand, cooperate and make way to cater the needs of the self-employed.

Findings

The salient findings of the study are as follows:

According to the Needs and Wants of the Compulsory Covered Self-employed of Pag-IBIG Fund in Terms of Programs

1. Savings withdrawable anytime is very important, being their top need, for the self-employed with weighted mean of 5. This means the self-employed would like to register with the Fund and save as long as in cases of emergency, their savings can be withdrawn anytime.

2. There is a gap between the savings concept of the self-employed and the Fund. The Fund concept of savings is "Bayanihan", pooling resources to be used for housing programs and in the long run member



will benefit from it. On the other hand, the top need of compulsory covered self-employed is savings plan that they can withdraw from if they need it.

3. Most self-employed in the Cordillera do not prioritize housing loans because they are contented with their existing house.

4. Some self-employed still believe that aside from Philhealth, the Fund should also provide health assistance.

According to the Needs and Wants of the Compulsory Covered Self-employed of Pag-IBIG Fund in terms of Employees

1. Self-employed needs an employee of the Fund who makes fast processing of needed documents.

2. Some compulsory covered self-employed better understand explanation using their local dialects.

3. Self-employed from Baguio group prefer Tagalog as medium of exchange while those from Benguet and Mt. province prefer English.

4. Majority of the self-employed don't need employees who focus on the profit the fund can get from client.

According to the Level of Awareness of the Compulsory Covered Self-employed of Pag-IBIG Fund on the Mandates and Programs of the Fund



1. Housing loan is more popular to the self-employed than other programs such as savings.

2. The self-employed are not fully aware on the mandates and programs of Pag-IBIG Fund.

3. The self-employed are fairly aware of the housing programs of Pag-IBIG Fund. On the other hand, they are poorly aware about savings.

4. Most of the respondents are not yet registered with the Fund.

Level of Customer satisfaction of the self-employed of Pag-IBIG Fund in terms of its programs

5. The self-employed, mostly from Benguet and Mt. Province were not comfortable to loan their house and lots since they are afraid of foreclosure.

6. Among the 63 respondents 39% said they register because it's mandatory, 17% said because a colleague referred Pag-IBIG Fund and 44% said they understood what the Fund wants for them.



Level of Customer Satisfaction of the Self-employed of Pag-IBIG Fund in terms of its Employees

1. Some of the self-employed also understand the programs of Pag-IBIG Fund. Some already attended orientations regarding the fund and was already briefed about the programs. Some of the respondents never availed the programs of the Fund but will still recommend because of feedbacks from relatives, friends who experienced transacting with the fund.

Conclusions

Based on the findings of the study; the following conclusions were drawn:

1. Collecting agents and extension offices in barrios can be an instrument to encourage registration of non-members.
2. Savings withdrawable anytime can convince the self-employed to register to the Fund.
3. The fund should communicate to the self-employed its mandate in order to eliminate the misconception of the savings concept of the self-employed and the Fund.
4. Friendly Pag-IBIG Fund employees, employees that can speak vernaculars, informative employees, employees who focus on the needs of the clients and employees who make fast processing of needed



documents can help convince the self-employed to register to the fund despite absence of extension offices in their place.

5. Once the benefit of the fund is communicated to self-employed, it will encourage registration.

6. The self-employed strongly agree that Pag-IBIG Fund should expand. The result will mean a challenge not only to Pag-IBIG Fund Baguio Branch but to all Pag-IBIG Branches to reach out to those self-employed members.

7. The fund needs to take extra effort to explain to the self-employed the benefit of savings in the Fund in order for them [self-employed] to appreciate the fund.

8. The self-employed neither disagree nor agree that Pag-IBIG Fund should not mandatorily cover self-employed as evidenced by the weighted mean 3.45. Data also showed that there is an equal result of those who think the fund should mandatorily and not mandatorily cover self-employed.

9. The self-employed are not certain if employees of Pag-IBIG Fund Baguio can be trusted. Interview showed that some self-employed are uncertain because there are issues concerning Pag-IBIG Fund regarding Housing Loan specifically the Xevera case. Others also claim that they've



encountered customer dissatisfaction with some employees of Pag-IBIG Baguio Branch.

10. Self-employed are satisfied with the employees of Pag-IBIG Fund in terms of their public service.

Recommendations

After the analysis of the findings and conclusions, the following suggestions are presented for improvement.

1. The Fund should accept tax declaration for the self-employed even if this means additional requirements to accomplish.

2. The Fund should maintain, if not improve, the Multi-purpose loan program given because this can be a tool to market registration to the self-employed considering that the self-employed need savings that they can withdraw anytime.

3. To cater to the need of self-employed, Pag-IBIG Fund should cooperate. One way to cooperate to the top need of the self-employed is to set a rule, only for the self-employed or be applicable to all members if possible, on how to partially claim savings in cases of emergency at maximum of 50% of the members savings: The Fund may require proof that the member badly needs percentage of the member's savings; the member however may replenish the withdrawn amount.



For succeeding studies, the researcher recommends to look into the impact of suggested partial withdrawal in the country's economy considering the fact that Pag-IBIG Fund is beneficial to the Philippine government who cannot fund the housing needs of its people.

4. The Fund should make possible adjustments to lower the interest rates of the housing loan program.

5. Pag-IBIG Fund should accredit other banks as collecting agents; preferably Rural Bank of the Philippines since this bank is present in all municipalities.

6. The Fund should coordinate with Local Government Units to help them disseminate the universal coverage of the Fund.

7. Pag-IBIG Fund should expand; invest in tarpaulins, written in local dialects if possible for information dissemination.

8. The self-employed were satisfied with the death benefit and dividends offered by the Fund.

9. All Pag-IBIG Branches should follow the rules in the processes especially the time allotted for one transaction in order not to dissatisfy clients.



Output

Many self-employed are not aware that they are now mandatorily covered by Pag-IBIG Fund. The Marketing and Enforcement Division (MED) of Pag-IBIG Fund Baguio is trying their best to inform and cover all the self-employed. To help the Fund cover self-employed, listed below are customized marketing strategy for the compulsory covered self-employed of Pag-IBIG Fund Baguio Branch.

A. In terms of Programs:

1. Construct a program that self-employed can withdraw their savings up to 50% in cases of emergency. The Fund can have the right to require proof and the member may replenish the withdrawn amount if he wishes.
2. Provide a collecting agent in their respective places to facilitate registration and maintain collection.
3. Invest in tarpaulins and radio advertisement preferably translated to local dialects in order to disseminate information to the self-employed.
4. Improve the multi-purpose loan to convince self-employed to register knowing that they have something they can turn to in case they need cash.



5. Lower down the interest rate of the housing loan and allow tax declaration lots as collateral for mortgage.
6. Coordinate with Barangays especially those that are far to sponsor activities such as medical mission, tree planting and free vaccine that can bring Pag-IBIG Fund closer to the self-employed.
7. Coordinate with associations such as cooperatives, transportation group and other self-employed business communities in information dissemination. Be active, participate in their activities and join their general assemblies to communicate the Fund vision and mission.

B. In terms of Employees:

1. Make sure the Fund has employees that can explain and understand the local dialects.
2. Have employees equipped with information about the basics in order to answer all questions.
3. Pag-Ibig Fund should expand by coordinating with other line agencies to spread that Pag-IBIG Fund is existing and bring the Fund accessible to all.
4. Employees' sensitivity trainings and workshops for Pag-IBIG employees related with handling irate self-employed clients.
5. Understand and if possible bargain with the self-employed needs.



6. Communicate the Funds purpose, vision and mission to the self-employed since they would register most likely if they understand what Pag-IBIG Fund is.



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APPENDICES

APPENDIX A

SURVEY QUESTIONNAIRE FOR THE COMPULSORY COVERED SELF-EMPLOYED OF PAG-IBIG FUND ABGUIO BRANCH

Name (optional) _____

PART I – PROFILE OF CLIENT

Direction: Please put a check mark on the item that best describes yourself.

1. Gender

- _____ Male
_____ Female

2. Civil Status

- _____ Single
_____ Married
_____ Widow/er
_____ Others (please specify)

3. Highest Educational Attainment

- _____ High school graduate
_____ College undergraduate
_____ College graduate
_____ with some masters units
_____ Masteral Degree
_____ some units in doctorate
_____ Doctorate Graduate

4. Number of years member of PAG-IBIG FUND

- _____ Not yet a member
_____ 5 years and below
_____ 6-15 years member
_____ 16-25 years member
_____ 26 years and above

5. Location/Address



PART II – SURVEY

<p>1. As a self-employed, what are your needs and wants among the PAG-IBIG Fund services? Instruction: Please check your needs and wants under the two categories of PAG-IBIG Fund services and rate how important that need is basing on the legend below:</p> <p style="padding-left: 40px;">5- Very important 4- Important 3- Moderately important 2-Poorly important 1-Not important</p>					
a. Programs of PAG-IBIG FUND	5	4	3	2	1
a.1 Housing Loan					
a.2 Savings					
a.3 Calamity Assistance					
a.4 Health Assistance					
a.5 Death Benefits					
a.6 Multi-purpose loan					
a.7 Insurance					
a.8 Dividends					
a.9 Extension Office in our place					
a.10 Others: Please Specify: Savings withdrawable anytime					
b. Employees of PAG-IBIG FUND					
b.1 Good looking Employees					
b.2 Friendly (greet, smiles, courteous)					
b.3 Employees that can speak in vernaculars					
b.4 Informative Employees (Explaining the funds benefit in simple yet understandable way)					
b.5 Employees who focuses on the profit the fund can get from the client					
b.6 Employees who focuses on the needs of the customer					
b.7 Employees who makes fast processing of needed services					
b.8 Others: Please specify					



3. What is your level of customer satisfaction as a self-employed member of PAG-IBIG Fund.

Instruction: In your experience with PAG-IBIG Fund, Please indicate your agreement with the following questions

- 5- Strongly Agree
- 4- Sometimes Agree
- 3- Neither Disagree nor Agree
- 2- Sometimes Disagree
- 1- Strongly Disagree

I. Customer Satisfaction

a. Customer Behavior	5	4	3	2	1
• I will re-avail the service provided by the Fund					
• I will recommend others to register to the Fund					
• I will advice others to avail the services/programs provided by Pag-IBIG Fund					
• I will share to others the positive customer service I've received from Pag-IBIG Fund					
• Others: Please specify _____					
b. Customer Affections/Emotions	5	4	3	2	1
• I trust the employees of Pag-IBIG Fund					
• I appreciate Pag-IBIG Fund and I'm happy of availing its programs and services.					
• I am loyal to Pag-IBIG Fund because of the good service they did provided me					
• I feel the fund doesn't care about the members					
• Other: Please specify _____					
b. Customer Thinking/Perception					
I Think/ I believed that...	5	4	3	2	1
• The fund is a great help to others					
• The Fund should not mandatorily cover self-employed.					
• Pag-IBIG Fund should expand					
• The employees of Pag-IBIG Fund needs customer service seminars					



II. General Observation/Perception

Instruction: Please indicate your satisfaction with each of the following programs and mandates of PAG-IBIG FUND

- 5- Very Satisfied
- 4- Satisfied
- 3- Moderately Satisfied
- 2- Poorly Satisfied
- 1- Not Satisfied

a. Programs	5	4	3	2	1
Housing Loan					
Savings					
Calamity Assistance					
Death Benefits					
Multi-purpose loan					
Dividends					
b. Public service provided by the employees of Pag-IBIG Fund					
Compared to your expectation, how well did PAG-IBIG Fund employees serviced you? Please put a check mark on the appropriate level					
<input type="radio"/> Very Satisfactory: It was the best than I thought					
<input type="radio"/> Satisfactory: It was better than I thought					
<input type="radio"/> Moderately satisfactory: It was just as I expected					
<input type="radio"/> Poorly satisfactory: It was poorer than I thought					
<input type="radio"/> Not satisfactory: It was the worst the experience					



APPENDIX B

GUIDE QUESTIONS FOR THE INTERVIEW OF THE COMPULSORY COVERED SELF-EMPLOYED OF PAG-IBIG FUND BAGUIO BRANCH TOGETHER WITH SOME OF THEIR ANSWERS.

1. Have you tried transacting with PAG-IBIG Fund employees?
2. What transaction did you have with PAG-IBIG Fund?
 - a. "Inquire about the housing loan and multi-purpose loan program."
 - b. "Inquiry about membership of OFW."
 - c. Inquire about letter received titled Notice of Fund Coverage and Warning for non-registration"
3. How well are you treated?
 - a. "Good, queries are answered"
 - b. "Not well, some questions are not explained properly"
 - c. "Fair, there are times we cannot understand each other"
 - d. "*Mahaba ang pila*" (*its queuing*)
 - e. "*mababait at mga bata pa ang empleyado*" (*Employees are kind*)
 - f. "*nasayaat met*" (*its okay*)
 - g. "*nasisimpet da met piman*" –*Rogel Ubaldo* (*They are kind*)
4. Are you satisfied with the way they attend your concern.
 - a. Yes, employees are very kind and attentive
 - b. Yes, processes are explained well
 - c. No, since they are collecting money from me
 - d. No, since self-employed should be voluntary
5. Have you experience any customer service issue with PAG-IBIG Fund employees?
 - a. "None, employees are kind"
 - b. "*Ada naminsan nga pinaguray dak ti nabayag*" (*There was a time I waited for the long time*)



6. What customer service issue have you experienced with the employees?
 - a. *minsang may time na nataasan ako ng boses ng isang empleyado*
 - b. *"Han da makaawat ti Ilokano"*
 - c. *"Doble doble ti registration" Atindog ti pila ken awan ti senior citizen lane*
 - d. *"kurang ti tao nga mang assist"*

7. Have you observed any positive or negative behaviors of the employees of the Fund?
 - a. "Yes, Sometimes"

8. Can you tell me about the positive or negative behaviors you have observed with them?
 - a. *"Kasla naarte da"*
 - b. Employees are friendly
 - c. *"ada ti maysa isiyang nga kanayon nga nakamisuot"*

9. What practices of the employees do you like most?
 - a. Being able to serve the clients from 7:30am to 6:00pm and no lunch break
 - b. Friendly employees
 - c. Fast processing of claims and Multi-purpose Loan

10. What can you say about the programs of the fund? Employees? Office?
 - a. *"hanko ammo dayta, ti ammok lang ket loan"*
 - b. *"nu kunayo nga mawithdraw dayta idi mayat"*
 - c. *"napaspas piman ti loan na"*
 - d. The program is good and hopefully it will be implemented fairly.



11. Suppose you are Chief-Executive Officer of the fund, what would you like to do?
- To allow tax declaration in housing loan
 - To assign collectors per municipality
 - To make Pag-IBIG Fund voluntary
 - To remove penalty imposed
 - To give loan to non-member of Pag-IBIG Fund
12. Any suggestions or recommendations to improve the service of the fund?
- To have a collector per establishment every month.
 - To lower down the interest rate of housing loan
 - To be able to pay online
 - To have an ID or number per member to avoid fraud
13. Why do you need an employee that focuses on the profit of the Fund?
- “employees that focuses on the profit of the Fund means higher dividends for me”
 - “Maganda rin yun para mas malaki ang mawithdraw pag mag wiwithdraw na”
14. Why did you register to the Fund?
- “Mandatory garud nga kuna yo, ken tapno awanen ti agbisbisita ditoy pwesto”
 - Someone referred the Fund.
 - “tinuloy ko lang, dati na akong member”
 - To avail the housing loan in the future
 - “Prerequisite met ti business permit”



APPENDIX C

RAW DATA FROM QUESTIONNAIRE

1. Needs and wants of the self-employed members of Pag-IBIG Fund Baguio Branch

a. Programs of PAG-IBIG FUND	5	4	3	2	1	TOTAL
a.1 Housing Loan	57	54	21	18	9	159
a.2 Savings	81	46	26	4	2	159
a.3 Calamity Assistance	141	18				159
a.4 Health Assistance	155	3	1			159
a.5 Death Benefits	157	2				159
a.6 Multi-purpose loan	119	27	4	2	7	159
a.7 Insurance	79	21	54	5		159
a.8 Dividends	91	46	11	7	4	159
a.9 Extension Office in our place	109	33	12	2	16	172
Savings withdrawable anytime	131					131

b. Employees of PAG-IBIG FUND						
b.1 Good looking Employees	91	34	20	5	9	159
b.2 Friendly (greet, smiles, courteous)	156	2	1			159
b.3 Employees that can speak in vernaculars	136	16	5	1	1	159
b.4 Informative Employees (Explaining the funds benefit in simple yet understandable way)	157	1	1			159
b.5 Employees who focuses on the profit the fund can get from the client	14	1	5		139	159
b.6 Employees who focuses on the needs of the customer	156	2	1			159
b.7 Employees who makes fast processing of needed services	158	1				159



2. Level of awareness of the compulsory covered self-employed, on the programs and mandates of PAG-IBIG FUND?

	5	4	3	2	1	TOTAL
1. Housing Loan	24	102	9	5	19	159
2. Multi-purpose Loan	16	3	121	9	10	159
3. Calamity Loan		17	9	98	35	159
4. Savings	23	2	13	6	115	159
5. Death Benefits	36	3	3	2	115	159
6. Higher Dividend rate than Banks	43	12	25	16	63	159
7. Return of investment with dividends	32	8	14	7	98	159

3. What is your level of customer satisfaction as a self-employed member of PAG-IBIG Fund.

A. Customer Behavior

	5	4	3	2	1	TOTAL
I will re-avail the service provided by the Fund	71	34	32	21	1	159
I will recommend others to register to the Fund	69	24	39	52	2	159
I will advise others to avail the services/programs provided by Pag-IBIG Fund	97	44	54	33	1	159
I will share to others the positive customer service I've received from Pag-IBIG Fund	88	34	21	15	1	159

B. Customer Affections/Emotions

	5	4	3	2	1	TOTAL
I trust the employees of Pag-IBIG Fund	86	23	32	11	7	159
I appreciate Pag-IBIG Fund and I'm happy of availing its programs and services.	82	10	47	18	2	159
I am loyal to Pag-IBIG Fund because of the good service they did	71	66	22	9	1	159



provided me						
I feel the fund doesn't care about the members	2	4	3			74
		4	9			159

C. Customer Thinking/Perception

I Think/ I believed that...	5	4	3	2	1	
The fund is a great help to others	55	2				159
The Fund should not mandatorily cover self-employed.	73	4	7	6	67	159
Pag-IBIG Fund should expand	13	2				159
The employees of Pag-IBIG Fund needs customer service seminars	7	8	2	9	47	159
	46	1	4	6		159
	46	9	2	2	78	159

4. Level of satisfaction of the compulsory covered self-employed of Pag-IBIG Fund Baguio Branch in terms of the Funds programs.

a. Programs

	5	4	3	2	1	TOTAL
Housing Loan	30	32	54	25	18	159
Savings	34	82	43			159
Calamity Assistance	59	29	67	2	2	159
Death Benefits	23	90	42	3	1	159
Multi-purpose loan	126	17	13	2	1	159
Dividends	139	8	3	6	3	159




5. Level of satisfaction of the compulsory covered self-employed of Pag-IBIG Fund Baguio Branch in terms of the employees programs.

O Very Satisfactory: It was the best than I thought	5	56
O Satisfactory: It was better than I thought	4	50
O Moderately satisfactory: It was just as I expected	3	35
O Poorly satisfactory: It was poorer than I thought	2	11
O Not satisfactory: It was the worst the experience	1	7
TOTAL		159



APPENDIX D

DIFFERENT FORMS OF PAG-IBIG FUND



HDMF MULTI-PURPOSE LOAN APPLICATION FORM (MPLAF) (TO BE FILLED OUT BY APPLICANT)

APPLICATION NO.

Type of Applicant

NAME OF APPLICANT	ADDRESS	CITY/STATE	CITY/STATE
PROFESSION	EMPLOYER'S NAME	EMPLOYER'S ADDRESS	EMPLOYER'S CITY/STATE
EMPLOYER'S PHONE NO.	EMPLOYER'S TYPE OF BUSINESS	EMPLOYER'S DATE OF ESTABLISHMENT	EMPLOYER'S NO. OF EMPLOYEES
APPLICANT'S PHONE NO.	APPLICANT'S TYPE OF BUSINESS	APPLICANT'S DATE OF ESTABLISHMENT	APPLICANT'S NO. OF EMPLOYEES
EMPLOYMENT HISTORY FROM DATE OF PAG-IBIG MEMBERSHIP (Classmate with Employment)		DATE OF PAG-IBIG MEMBERSHIP	

IN THE EVENT OF THE APPROVAL OF MY APPLICATION FOR MULTI-PURPOSE LOAN, I HEREBY AUTHORIZE PAG-IBIG FUND TO CREDIT MY LOAN PROCEEDS THROUGH MY PAYROLL BANK ACCOUNT THAT I HAVE INDICATED ON THIS APPLICATION.

DECLARATION: I, the undersigned, being a duly qualified member of the Pag-IBIG Fund, do hereby certify that I am a member of the Pag-IBIG Fund and that I am a member of the Pag-IBIG Fund and that I am a member of the Pag-IBIG Fund.

Signature of Applicant: _____

Signature of Employer: _____

EMPLOYER'S DECLARATION: I, the undersigned, being a duly qualified member of the Pag-IBIG Fund, do hereby certify that I am a member of the Pag-IBIG Fund and that I am a member of the Pag-IBIG Fund.

Signature of Employer: _____

DECLARATION OF APPLICANT: I, the undersigned, being a duly qualified member of the Pag-IBIG Fund, do hereby certify that I am a member of the Pag-IBIG Fund and that I am a member of the Pag-IBIG Fund.

Signature of Applicant: _____

DECLARATION OF EMPLOYER: I, the undersigned, being a duly qualified member of the Pag-IBIG Fund, do hereby certify that I am a member of the Pag-IBIG Fund and that I am a member of the Pag-IBIG Fund.

Signature of Employer: _____

DECLARATION OF APPLICANT: I, the undersigned, being a duly qualified member of the Pag-IBIG Fund, do hereby certify that I am a member of the Pag-IBIG Fund and that I am a member of the Pag-IBIG Fund.

Signature of Applicant: _____



CERTIFICATE OF NET PAY

NAME OF BORROWER _____

For the month of: _____

Basic Salary _____

Advt Allowances _____

Gross Monthly Income _____

Less: Deductions _____

Total Deductions _____

Net Monthly Income _____

Issued this _____ day of _____, 20____

I certify under pain of perjury that the above-mentioned information is true and correct.

ACCOUNTANT/DESIGNATED OFFICER

(Signature over printed name)

I hereby authorize _____

our Fund Coordinator or Liaison Officer to file my MPL

Application and receive the Pag-IBIG Check in my behalf.

GUIDELINES AND INSTRUCTIONS

- A. Who May File**
Any Pag-IBIG member who satisfies the following requirements may apply for a multi-purpose loan (MPL):
- The member has made at least 24 monthly contributions.
 - The monthly net take home pay requirement of government employees shall be subject to the rules and regulations as provided for in the General Appropriations Act (GAA). On the other hand, the monthly net take home pay of employees working with the private sector shall be based on their respective company policies, if any.
 - Members with active Fund membership at the time of application with commitment from both the employee and employer to continuously remit contributions at least for the term of the loan.
 - For members who have withdrawn their membership contributions due to membership maturity, the reckoning date of the updated 24 monthly contributions shall be the first monthly contribution following the month the member qualified to withdraw his Pag-IBIG contributions.
 - For members who have active contributions under both the Pag-IBIG I and Pag-IBIG II, the membership contributions under Pag-IBIG II shall be considered to meet the required 24 monthly contributions.
 - A member with an outstanding Pag-IBIG housing loan that is not more than 9 months in arrears and is not yet cancelled or foreclosed.
 - A member with an outstanding Pag-IBIG housing loan that is more than 9 months in arrears, but is not yet cancelled or foreclosed may be allowed to avail of an MPL, provided that the purpose of the MPL is to update his/her housing loan arrearages. The MPL proceeds to be applied to the housing loan arrearages shall be subject to the applicant's loan entitlement.
- B. How to File**
The applicant shall:
- Secure the Pag-IBIG Multi-Purpose Loan Application Form (MPLAF) from any Pag-IBIG Fund NCR/Provincial branch.
 - Accomplish 1 copy of the application form.
 - Under RA6391/AL/RODS releasing, attach photocopy of passbook or Automated Teller Machine (ATM) card reflecting the account name and bank account number.
 - Submit complete application, together with the required documents to any Pag-IBIG Fund NCR/Provincial Branch. Processing of loans shall commence only upon submission of complete documents.
- C. Loan Features**
- Loan Amount:**
The loanable amount shall depend on the number of contributions made, based on the following schedule:
- | Number of Contributions Made | Loan Amount |
|------------------------------|----------------------|
| 24 to 59 months | Up to 60% of the TAV |
| 60 to 119 months | Up to 70% of the TAV |
| At least 120 months | Up to 80% of the TAV |
- Interest:**
The loan shall bear an interest rate of 10.75% p.a. for the duration of the loan.
 - Manner of Release of Loan**
The loan proceeds shall be released through a check payable to the borrower or shall be credited to the borrower's bank account through the LAND-BANK's Payroll Credit System's Validation (PACSVAL) and Philippine Domestic Dollar Transfer System (PDOTS) facilities, and other similar modes of payment.
However, for MPL used as payment of housing loan arrearages, the check shall be made payable to Pag-IBIG Fund for the account of the member-borrower.
Uncashed checks shall be mailed to the member-borrower after 3 days from the Div/Check date.
 - Loan Term**
The loan shall be paid over a maximum period of 24 months, plus the applicable grace period of 2 months for local accounts and 5 months for centralized accounts. Centralized accounts shall refer to employers that prepare the payroll in advance, usually at the head/central office. All other accounts not falling under the category of centralized accounts shall be classified as local accounts.
 - Loan Payments**
The loan shall be paid in equal monthly amortizations in such amounts as may fully cover the loan obligation. For Employed Members, payments shall be made thru salary deduction. For Voluntary Members/Individual Pagors, payments shall be made through any of the following modes: a. Over-the-counter; b. Auto-debit arrangement with banks; c. Other mode of payment that Pag-IBIG Fund may adopt in the future.
Remittance of MPL amortizations by government and private employees shall commence on the 3rd month following the date on the Div/Check for local accounts and on the 6th month for centralized accounts. It shall be in accordance with the following schedule:
- | MPL Transactions of Employers' Name | Loan Term |
|-------------------------------------|---|
| A to D | 10 th to 14 th day of the month |
| E to L | 15 th to 19 th day of the month |
| M to Q | 20 th to 24 th day of the month |
| R to Z, and Numerical | 25 th to end of the month |
- For Voluntary Members/Individual Pagors, payments shall be remitted to the Fund on or before the 15th day of each month, beginning on the 3rd month following the date on the Div/Check.
A penalty of 10% of any unpaid amount shall be charged to the borrower for every month of delay. However, for borrowers paying their loans through automatic salary deduction, penalties shall be cancelled/diversed only upon presentation of proof that non-payment was due to the fault of the employer. The said penalties shall then be charged against the employer.
The member may fully pay the outstanding balance of the loan prior to loan maturity. Should any of the following instances arise, the borrower shall pay directly to any Pag-IBIG Fund office:
- Separation from employer;
 - Suspension from work;
 - Leave of Absence without pay;
 - Involuntary loss of take home pay.
- In case of separation from employer, the borrower may opt to pay thru his new employer, after notifying the Fund of his change of employer.
- Application of Payments**
Payments made after the due date shall be applied according to the following order of priority:
- Penalties
 - Interest
 - Principal
- D. Loan Renewal**
A borrower may renew his MPL upon payment of at least 6 amortizations. The outstanding balance together with any accumulated interests, penalties and charges shall be deducted



Branch/Office: _____



Customer Complaint Form

Date _____

Pangalan ng Nagrereklamo: _____

Tirahan: _____

Telepono: _____

Pangalan ng nirereklamo: _____

Detalye ng reklamo

Lagda _____



Nabigyan ba
namin kayo ng
magandang serbisyo?



Customer Service Feedback Form

Upang lalo pang mapabuti ang aming serbisyo, nais naming malaman ang inyong opinyon at kuro-kuro. Mangyari lamang na sagutan ang ilang katanungan tungkol sa aming serbisyo at ihulog ito sa suggestion box.

Detalye ng Kliyente:

Pangalan _____

Telepono/Cellular phone _____

Pangalan ng Employer O Kumpanya _____

Address ng Employer _____

Nabigyan ba
namin kayo ng
magandang serbisyo?



Customer Service Feedback Form

Upang lalo pang mapabuti ang aming serbisyo, nais naming malaman ang inyong opinyon at kuro-kuro. Mangyari lamang na sagutan ang ilang katanungan tungkol sa aming serbisyo at ihulog ito sa suggestion box.

Detalye ng Kliyente:

Pangalan _____

Telepono/Cellular phone _____

Pangalan ng Employer O Kumpanya _____

Address ng Employer _____





MEMBER'S DATA FORM (MDF)

REGISTRATION/TRACKING NO. _____

TOP/ROW/USE ONLY									
Pag-IBIG MD No.									

INSTRUCTIONS

1. Submit this form in two (2) copies.
2. Type or print all entries in BLOCK or CAPITAL LETTERS.
3. The "NAME EXTENSION" shall refer to JR., II, III and the like.
4. Indicate the full name of your FATHER and MOTHER as they appear in your birth certificate.
5. Accomplish only the "PERMANENT HOME ADDRESS" if it is different with the "PRESENT HOME ADDRESS".
6. On the "BENEFICIARIES" portion, the provision on the Intestate Succession, as provided in the New Family Code shall be observed.
 - a. SINGLE - Mother, Father, Brother and/or Sister
 - b. MARRIED - Spouse, Son, Daughter, Mother and Father
7. Upon submission of this form, present at least one (1) valid ID.
8. For any subsequent change of information, please secure and accomplish two (2) copies of the Member's Change of Information Form (MCIF) (FFF110) and submit to the concerned HDMF Branch.

MEMBERSHIP CATEGORY <input type="checkbox"/> MANDATORY <input checked="" type="checkbox"/> EMPLOYED PRIVATE <input checked="" type="checkbox"/> EMPLOYED GOVERNMENT <input checked="" type="checkbox"/> EMPLOYED PRIVATE HOUSEHOLD		<input checked="" type="checkbox"/> OVERSEAS FILIPINO WORKER (OFW) <input checked="" type="checkbox"/> SELF-EMPLOYED	<input type="checkbox"/> VOLUNTARY <input checked="" type="checkbox"/> EMPLOYEE <input checked="" type="checkbox"/> INDIVIDUAL PAYOR	OTHER PROGRAMS (VOLUNTARY) <input checked="" type="checkbox"/> MODIFIED Pag-IBIG II (Ch. 276 dtd. 28/1/0) <input checked="" type="checkbox"/> Pag-IBIG III (Ch. 772 dtd. 10/2/99) <input checked="" type="checkbox"/> POP (Ch. 98 dtd. 10/2/91) <input checked="" type="checkbox"/> POP (Ch. 98-C dtd. 10/2/04)
---	--	---	--	--

	LAST NAME	FIRST NAME	NAME EXTENSION (JR., II, III)	MIDDLE NAME	1ST MIDDLE NAME (MIDDLE INITIAL)
MEMBER					<input type="checkbox"/>
FATHER					<input type="checkbox"/>
MOTHER (Maiden Name)					<input type="checkbox"/>
SPOUSE (Maiden Name)					<input type="checkbox"/>
MEMBER'S NAME AS APPEARING IN THE BIRTH CERTIFICATE					<input type="checkbox"/>

DATE OF BIRTH [][][][][][][][][][][][][][][][] <small>Month Day Year</small>	CIVIL STATUS <input type="checkbox"/> Single <input type="checkbox"/> Widower <input type="checkbox"/> Annulled <input type="checkbox"/> Married <input type="checkbox"/> Legally Separated	TAXPAYERS IDENTIFICATION NUMBER (TIN) [][][][][][][][][][][][][][][][]
PLACE OF BIRTH (City/Municipality/Province/Country) (Please indicate country if born outside the Philippines)	CITIZENSHIP [][][][][][][][][][][][][][][][]	SSS/AGIS NUMBER [][][][][][][][][][][][][][][][]
HEIGHT [][][] (in) WEIGHT [][][] (kg)	PROMINENT DISTINGUISHING FACIAL FEATURES (E.g. Mole, Scar, etc.)	EMPLOYEE NUMBER [][][][][][][][][][][][][][][][]
COMMON REFERENCE NUMBER (CRN)/UNIFIED MULTIPURPOSE ID NO. (UMA available) [][][][][][][][][][][][][][][][]		For AFP/AF Employees Serial/Badge No. [][][][][][][][][][][][][][][][]
		For DECS Employees, Division Code-Station Code [][][][][][][][][][][][][][][][]

PRESENT HOME ADDRESS				CONTACT DETAILS			
Unit/Room No., Floor		Building Name		(Indicate country code if abroad) COUNTRY + AREA CODE TELEPHONE NUMBER			
Lot No.	Block No.	Phase No.	House No.	Home			
Street Name				Cell Phone			
Subdivision		Barangay		Business (Direct Line)			
Municipality/City		Province		ZIP Code		Local	
State/Country (if abroad)				Business (Toll-Free) Local			
				Email Address			



PERMANENT HOME ADDRESS							
Unit/Room No., Floor		Building Name		Lot No.	Block No.	Phase No.	House No.
Street Name			Subdivision		Barangay		
Municipality/City			Province			ZIP Code	
						<input type="text"/> <input type="text"/> <input type="text"/>	
PREFERRED MAILING ADDRESS <input type="checkbox"/> Present Home Address <input type="checkbox"/> Permanent Home Address <input type="checkbox"/> Employer/Business Address							
PRESENT EMPLOYMENT DETAILS							
EMPLOYER/BUSINESS NAME				EMPLOYMENT STATUS			
				<input type="checkbox"/> Permanent/Regular <input type="checkbox"/> Contractual <input type="checkbox"/> Casual <input type="checkbox"/> Project-based <input type="checkbox"/> Part-time/Temporary			
EMPLOYER/BUSINESS ADDRESS							
Unit/Room No., Floor		Building Name		OFFICE ASSIGNMENT			
				<input type="checkbox"/> Head Office <input type="checkbox"/> Branch _____			
Lot No.	Block No.	Phase No.	House No.	Street Name			
				MONTHLY INCOME			
Subdivision/Barangay				Municipality/City		ZIP Code	
						Basic _____ + _____ Allowances/Others _____ = _____ Total Mo. Income _____	
Province				State/Country (if abroad)			
				TYPE OF WORK (for OF/ta only)			
				<input type="checkbox"/> Land-based <input type="checkbox"/> Sea-based			
MANNING AGENCY (To be accomplished by the Seafarers only)							
PREVIOUS EMPLOYMENT FROM DATE OF HDMF MEMBERSHIP (Use another sheet if necessary)							
EMPLOYER/BUSINESS NAME				OFFICE ASSIGNMENT			
				<input type="checkbox"/> Head Office <input type="checkbox"/> Branch _____			
EMPLOYER/BUSINESS ADDRESS				FROM		TO	
				<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
EMPLOYER/BUSINESS NAME				OFFICE ASSIGNMENT			
				<input type="checkbox"/> Head Office <input type="checkbox"/> Branch _____			
EMPLOYER/BUSINESS ADDRESS				FROM		TO	
				<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
BENEFICIARIES (In case of death, Fund benefits shall be divided among the member's legal heirs in accordance with the New Civil Code as amended by the New Family Code) (Use another sheet if necessary)							
LAST NAME	FIRST NAME	NAME EXTENSION	MIDDLE NAME	NO MIDDLE NAME (Check only if applicable)	RELATIONSHIP	DATE OF BIRTH	
				<input type="checkbox"/>		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
				<input type="checkbox"/>		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
				<input type="checkbox"/>		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	

I HEREBY CERTIFY THAT THE INFORMATION GIVEN AND ALL STATEMENTS MADE HEREIN ARE TRUE AND CORRECT.		SPECIMEN SIGNATURES	INITIALS
<input style="width: 100%;" type="text"/> SIGNATURE OF MEMBER	<input style="width: 100%;" type="text"/> DATE	_____ _____ _____	_____ _____ _____





FRF110

MEMBER'S CHANGE OF INFORMATION FORM (MCIF)

NOTE: PLEASE READ THE INSTRUCTIONS BELOW BEFORE ACCOMPLISHING THIS FORM. PLEASE WRITE LEGIBLY.

- Check appropriate box(es) only:
1. CORRECTION OF NAME
 2. CORRECTION OF DATE OF BIRTH
 3. CHANGE OF CIVIL STATUS
4. NEW ADDITIONAL BENEFICIARIES
 5. DELETION OF BENEFICIARIES
 6. CHANGE OF ADDRESS/CONTACT DETAIL(S)
 7. CHANGE OF EMPLOYER/BUSINESS NAME

Pag-IBIG MID Number

LAST NAME	FIRST NAME	NAME EXTENSION (e.g., Jr., III, etc.)	MIDDLE NAME	NO MIDDLE NAME (Check if applicable only)		
I. CORRECTION OF NAME						
FROM			TO			
II. CORRECTION OF DATE OF BIRTH						
FROM			TO			
III. CHANGE OF CIVIL STATUS						
<input type="checkbox"/> Due to marriage			<input type="checkbox"/> Other Reason			
FROM			TO			
IV. NEW ADDITIONAL BENEFICIARIES (Please use separate sheet, if necessary)						
LAST NAME	FIRST NAME	NAME EXT. (e.g., Jr., III, etc.)	MIDDLE NAME	NO MIDDLE NAME (Check if applicable only)	DATE OF BIRTH	RELATIONSHIP
				<input type="checkbox"/>		
				<input type="checkbox"/>		
V. DELETION OF BENEFICIARIES (Please use separate sheet, if necessary)						
LAST NAME	FIRST NAME	NAME EXT. (e.g., Jr., III, etc.)	MIDDLE NAME	NO MIDDLE NAME (Check if applicable only)	DATE OF BIRTH	RELATIONSHIP
				<input type="checkbox"/>		
				<input type="checkbox"/>		
VI. CHANGE OF ADDRESS/CONTACT DETAILS						
PRESENT ADDRESS				CONTACT DETAILS		
House/Shop/Unit/Floor/Room No.	Lot No.	Block No.	Phase No.	COUNTRY+AREA CODE	TELEPHONE NUMBER	
Subdiv./Barangay		Subdiv./Barangay		Home	Cellphone	
Municipality/City		Province		Business (Home Use)	Business (Work Use)	
Zip Code		Zip Code		Email Address		
VII. CHANGE OF EMPLOYER/BUSINESS NAME						
Employer/Business Name (For employer/member)				EMPLOYER CATEGORY		
				<input type="checkbox"/> Private <input type="checkbox"/> Government		
Employer/Business Address:	Lot No.	Block No.	Phase No.	Subdiv./Barangay	Municipality/City/Province	Zip Code
House/Shop/Unit/Floor/Room No.						
CERTIFICATION						
I hereby certify that the information given and all statements made herein are true and correct.			I hereby certify that the information given and all statements made herein are true and correct.			
Signature of Member		Date	Designation		Date	
			Employer Authorized Signatory (Signature or a printed Name)			
FOR Pag-IBIG USE ONLY						
RECEIVED AND PROCESSED BY		DATE		APPROVED BY		DATE

INSTRUCTIONS

- The Member's Change of Information Form (MCIF) shall be accomplished in two (2) copies.
 - Accomplish the applicable portions to be changed only.
 - Type or print all entries in BLOCK CAPITAL LETTERS.
 - This form shall be submitted to any of the following: (a) The Employer, if employed; (b) Pag-IBIG/ICR Regional branch maintaining your record.
- REQUIREMENTS:**
- For change in name and/or civil status because of marriage, submit photocopy of Marriage Contract with registry number.
 - For change in name (for reasons other than marriage), submit a certified true copy of "Court Order" or Birth Certificate.
 - For correction of date of birth, submit certified true copy of birth certificate issued by national Statistics Office (NSO).





FPF400

REQUEST FOR TRANSFER OF MEMBER'S RECORDS AND LOAN DETAILS (RTMRLD)

Date: _____

Dear Sir/Madam:

I would like to request transfer of my membership records and loan details to the _____ with the following information:

Name of member:

Last Name	First Name	Name Extensions (Jr., Sr., II, etc.)	Middle Name (Maiden)
-----------	------------	--------------------------------------	----------------------

Civil Status:

- | | |
|----------------------------------|--|
| <input type="checkbox"/> Single | <input type="checkbox"/> Legally Separated |
| <input type="checkbox"/> Married | <input type="checkbox"/> Annulled |
| <input type="checkbox"/> Widower | |

Home Address: _____

Telephone No.: _____

Present Company/Employer: _____

Company/Employer Address: _____

Telephone No.: _____

Company ID No.: _____

Purpose of Transfer:

- | | |
|---|---|
| <input type="checkbox"/> Claims | <input type="checkbox"/> Consolidation |
| <input type="checkbox"/> STL | <input type="checkbox"/> Intra-branch (within the branch) |
| <input type="checkbox"/> Others, pls. Specify _____ | <input type="checkbox"/> Inter-branch (among branches) |

Check if with:

 Housing Loan STL

Takeout date: _____

DV/Check Date: _____

Loan Status: _____

Loan Status: _____

Outstanding Balance: _____

Outstanding Balance: _____

Name of Previous Company/Employer	Company/Employer Address/Contact No.	Inclusive Date(s)
1.		
2.		
3.		
4.		

Requesting Pag-IBIG Fund Branch: _____

Requested by: _____

Processed by: _____

Member's Signature Over Printed Name _____

Noted by: _____

Revised 04/2004



BIOGRAPHICAL SKETCH

The researcher is a graduate of St. Louis University with degree of Bachelor of Science in Commerce major in Financial Management. She also has six education units in the same school due to her passion in teaching.



She finished her secondary education at St. Theresita's High School, Labueg Kapangan Benguet and her elementary education at Quirino Elementary School, Irisan Baguio city.

She is the daughter of Mrs. Carlita Velaque Babsa-ay, from Kapangan Benguet and Andres Tolero Asiong from Irisan Baguio City. She is the fourth among the seven siblings and was born on December 18, 1987.

She is currently working at Pag-IBIG Fund Baguio Branch under the agency DBP-SC assuming the position of Members Services Officer III of the Marketing and Enforcement Division.

