



Al Majmoua Client Satisfaction and Client Exit Surveys¹

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1. Introduction

This case study provides a practical overview of how Al Majmoua developed and implemented client satisfaction and client exit surveys. Since Al Majmoua had implemented *qualitative* surveys (focus groups) a few years earlier, this document mainly describes the updating process from the *qualitative* surveys to the current *quantitative* ones. The case also provides recommendations on improving the effectiveness of these surveys in relation to the Universal Standards for Social Performance Management, and some general lessons for practitioners.

This case study has been written for microfinance providers who seek to improve their practice in relation to the Universal Standards for Social Performance Management (USSPM)². The Client Satisfaction Survey and the Client Exit Survey of Al Majmoua relates to the Universal Standards' third and fourth dimensions: product design, services, delivery models and channels that meet client's needs and preferences; and treating clients responsibly – respectively. See Annex 1 for details on how the Surveys map onto the specific essential practices and their indicators.

Box 1: The Social Performance Fund

The Social Performance (SP) Fund for Networks is designed to mainstream the new Universal Standards for Social Performance Management. The SP Fund works with 10 networks that run 18-month projects to document learning and experience around innovative solutions to implementing the essential practices of the Universal Standards. They also support their members to reach full or partial compliance with one or more dimensions of the Universal Standards. Supported by the Ford Foundation, the Fund is managed by the Microfinance Centre (MFC), a microfinance resource center and network serving the Europe and Central Asia region and beyond.

¹ The development of this case benefitted from the insights of Youssef Fawaz, CEO, Michelle Touma, Research and Development Manager and Marwa Akoush, Research Assistant at Al Majmoua.

² The Universal Standards for Social Performance Management (“Universal Standards” or USSPM) are a set of management standards and practices that apply to all microfinance institutions pursuing a double bottom line. For more information, visit www.sptf.info/spmstandards/universal-standards

2. Background

Al Majmoua – the Lebanese Association for Development – is an independent Lebanese Non-Governmental Organization. It started as a micro-credit programme funded by Save the Children in 1994. In 1998, the programme spun off from Save the Children to become an independent local NGO. Today Al Majmoua is the leading microfinance NGO in Lebanon.

Al Majmoua’s mission is “to promote sustainable development by improving the economic and social conditions of

low-income individuals, especially micro-entrepreneurs and women, through the provision of financial and non-financial services, all over Lebanon.” The institution offers loans to individuals who have limited or no access to formal lending channels, to help them develop sustainable businesses. The organisation believes that financial services are a right, rather than a luxury. Their objectives include having a tangible impact on economic variables such as increased revenue or better business sustainability, as well as positively influencing social changes through women empowerment and improved quality of life.

Al Majmoua provides Group loans to women (from USD 200 to USD 2000), Individual loans to Micro-Entrepreneur loans (from USD 300 to USD 5000), Employees loans (from USD 300 to USD 3000), SME loan (from USD 5500 to USD 15000), Home Improvement loans (from USD 500 to USD 5000), Information and Communication Technology (ICT) loans (from USD 500 to USD 10000), Back to School loans (from USD 300 to USD 500), and Damej loans benefiting individuals with special needs (from USD 500 to USD 7500).

Since 2006, Al Majmoua also provides Non-Financial Services primarily to women (borrowers and non-borrowers): Business Development Services (training in business management and financial education, vocational training, individual business diagnosis, youth entrepreneurship programme); Product Quality Improvement and Marketing (product quality improvement and control sessions, supplier trips, marketing and commercialization support); Personal Development (personal development sessions, awareness sessions, networking); Provision of Toolkit and Equipment (post-conflict recovery).

Al Majmoua’s core values are: inclusiveness, professionalism, high ethics and to be client driven. In terms of social performance, Al Majmoua went through a social rating in 2010 with Planet Rating and received “4 -”. In 2012, Al Majmoua underwent a CERISE SPI by PlaNet Finance; the results were 56% on targeting and outreach, 64% on adaptation of services, 52% on benefits to clients and 88% on social responsibility.

Al Majmoua is active across Lebanon including the Palestinian Camps. The Head Office is in Beirut and has a network of 20 branches. It serves a large array of clients ranging from informal sector micro-entrepreneurs, women working from their homes, to registered small businesses.

Client Satisfaction Survey

Al Majmoua implemented its first qualitative client satisfaction survey in 2009. Al Majmoua’s growth in 2009 was unprecedented compared to all previous years with growth in number of active clients reaching near to 50% from 2008 to 2009. They therefore felt the need to review the procedures, products and delivery channels to meet the growing needs of their growing numbers of clients. The first survey was

Table 1: Key performance indicators

Area/year	2010	2011	2012	2013
Clients	23,487	28,795	36,726	44,215
Loan portfolio (\$K)	17,968	25,156	30,774	35,612
PAR% (>30 days)	1.09%	0.60%	0.58%	0.80%
Client exit (%)	18.7%	27.6%	15.4%	19.0%
Outreach to women (%)	41.0%	44.2%	48.8%	52.1%
Outreach to rural clients (%)	N/A	42.7%	42.9%	43.6%
Staff (total)	163	203	233	250
Staff turnover (%)	17.8%	18.1%	14.7%	8.8%

conducted through 12 focus group discussions (FGD – qualitative satisfaction assessment). The objectives of the survey were to understand the level of overall satisfaction of clients with Al Majmoua’s products and services, and to receive means for judging the institution’s performance. In particular, the survey aimed to dig out the clients’ changing preferences, as well as to receive specific feedback for possible adjustment in their products and procedures. It was also important to assess the performance of the external repayment networks (where Al Majmoua clients can repay their loan instalments). See Annex 2 for the list of questions used in the 2009 survey.

After analysing survey results, Al Majmoua revised the loan products design, i.e., increased the loan amounts, increased the loan terms, and adjusted the interest rate (most importantly offering a lower interest rate for clients who had been with Al Majmoua for three cycles or more).

In 2012, Al Majmoua decided to repeat the client satisfaction survey, improving the questionnaire and the methodologies used in 2009. This was part of various SPM initiatives Al Majmoua had been working on since then, following best practices recommended by the SPTF. The 2012-2014 study sought to combine qualitative insights with quantitative facts. FGDs were complemented by a larger-scale quantitative satisfaction assessment carried out via telephone and in-person surveys. “Sometimes, clients seem to have been waiting for the chance to express either their satisfaction or dissatisfaction,” says Ms. Michelle Touma, Research and Development (R&D) Manager of Al Majmoua. “The client satisfaction survey is a very important and direct tool in ‘listening to clients’ and collecting results that can be analyzed quantitatively (unlike FGD).”

“Sometimes, clients seem to have been waiting for the chance to express either their satisfaction or dissatisfaction” – Michelle Touma, R&D Manager, Al Majmoua

Client Exit Survey

Since 2011, Al Majmoua has been working on many aspects of client retention. The client dropout rate was increasing from 18.7% in 2010 to 27.6% in 2011. Dropout impacts on cost, income and overall financial performance. Around 2011, the competition in the market was also becoming intensive.

It was in this context that a pilot client exit survey was conducted, to find out the reasons behind the increased dropout rate. Client Retention is also a good proxy indicator to client satisfaction and social performance in general. In addition, by reinitiating contact with the ex-clients via exit surveys, they may be encouraged to borrow from Al Majmoua again. The institution believes that retaining a client incurs significantly less costs than acquiring new ones.

Results showed that some clients exited due to Al Majmoua’s procedures including loan disbursement speed. Al Majmoua worked on improving the efficiency, and gradually reduced the time elapsed from loan application to disbursement from 14 days in 2010, to 7-10 days in 2011, 5-7 days in 2011 and to 3 days by the end of 2012. Survey results also revealed that the majority of exit clients do not take a new loan automatically when they closed their previous one. Therefore, in order to retain these clients, Al Majmoua put in place a system to regularly contact exited clients months after they had closed their loans as a means of offering them a new loan. As a result, the dropout rate significantly decreased from 27.6% in 2011 to 15.4% in 2012.

Since 2011, Al Majmoua has been calculating the dropout rates directly from the MIS, monitoring the rates regularly, and considering them as part of the branch assessment indicators. To complement the

information being collected since 2011, Al Majmoua decided to conduct a full-fledged study on the reasons behind clients' exit in 2013.

“Client retention is also a good proxy indicator to client satisfaction and social performance in general”

3. Survey Development and Implementation

Developing the Quantitative Client Satisfaction and Client Exit Surveys

(1) Decision Making

Al Majmoua has introduced several changes to its processes, products and delivery mechanisms over the past few years. “It was time to review the effectiveness of these changes and explore clients' new needs,” says Mr. Youssef Fawaz, CEO. In June 2012, Al Majmoua developed a Social Performance Management (SPM) action plan, in which the CEO and the R&D Manager decided to include client surveys, this time to be conducted in a formalised quantitative way.

(2) Revision of the Questionnaires

Once it was decided, Al Majmoua hired a consultant from PlaNet Finance who was specialised in statistics for one week in August 2012 to design new surveys, based on what they already had from the 2009 and 2011 surveys. In both cases, the consultant reviewed the old questionnaires and suggested adding, rephrasing, and reorganising certain questions. For example, the consultant adjusted the sequence of the questions to make them easier to follow. Please see Annex 2 for the 2009 survey questions, and Annex 3 and 4 for the 2013/2014 survey questions. The revised questionnaires were then submitted to the Operations Managers for their feedback.

(3) Calculation of the Sample Size

The consultant also calculated a sample size that would be a representative sample according to branch and product. The sample considered Al Majmoua's four loan products: micro-entrepreneur loan (with an average disbursed loan size of US\$1,744 in 2012), worker loan (average US\$1,370) and group loan (average US\$584), and SME loan (average US\$8,305).

It was also recommended to sample new clients (less than three cycles: one cycle is 6 to 24 months) and old clients (three cycles or more) separately as the number of clients for different loans varied. Sample size depends on total number of clients taking each type of loan. More clients were receiving the micro-entrepreneur loan, worker loan and group loan were larger than the SME loans. This distinction allows analysis of how clients' tenure affects their preferences and expectations. As the table below indicates, the sample size for these three loan products was set at 10%, which gives a total of 2,806 clients. The 10% sample would keep a margin of error less than 6%. For SME loans, because the number of clients is small, sampling was not possible and all 180 clients were interviewed. The total number of the sample came to 2,986.

For the exit survey, Al Majmoua chose to focus on the micro-entrepreneur clients and group loan clients only, as they are the major target clients. As with the satisfaction survey, a distinction was made between new and old clients. Please see the table below for details. The total sample size here is 736 clients.

Table 2: Sample Size of Client Satisfaction Survey

Method	By Phone						By Visit
Category	Micro-Entrepreneur loan clients		Worker loan clients		Group loan clients		SME loan clients
Sub-Category	New clients*	Old clients**	New clients*	Old clients**	New clients*	Old clients**	New & old***
Sample size	10%	10%	10%	10%	10%	10%	100%
No. of clients	514	297	516	172	298	289	180

* less than 3 cycles (1 cycle = 6 to 24 months)

** 3 cycles or more

*** 1 cycle for SME loans is 6 to 36 months

Table 3: Sample Size of Client Exit Survey

Method	By Phone				By Visit
Category	Micro-Entrepreneur loan clients		Group loan clients		Micro-Entrepreneur loan and Group loan clients
Sub-Category	New clients	Old clients	New clients	Old Clients	Old clients with =<10 days overdue
Sample size	9%	9%	9%	9%	100%
No. of clients	270	34	111	18	303

(4) Pilot Test

After the draft surveys were ready, the R&D team conducted a pilot survey. Three (3) clients were interviewed for the client satisfaction survey, and three (3) more clients for the client exit survey. It took 1 day to complete these interviews, and they found the need for the following adjustments:

For both questionnaires:

- Added the client's response status (visited, answered call, not available, refused to answer, wrong number)
- Added the date of survey
- Added a brief call script to guide the interviewers on how to start and end the interview
- Added a question about whether the client had previously borrowed from a financial institution

For the client satisfaction survey:

- Made terminology more accessible to clients. For example, “Loan Analyst” was replaced by “the employee responsible for client’s loan” since clients are not very familiar with the term “Loan Analyst”.
- Rephrased/ clarified/ specified questions in order to invite relevant and precise answers from clients. For example, “Please tell me how the LA (Loan Analyst) was when he came to see you?” was rephrased to “Did the employee give you clear and enough information on the process and the credit?” (Question 1)
- Added more choices in the list of answers. For example, in questions that involve client’s visit to the branch, the option “N/A, did not visit branch” was added since some clients live very far from the regional branches and have never visited a branch. (Questions 3 to 7)
- Added questions about the disbursement procedure at office. (Questions 3 and 4)
- Deleted redundant questions such as “Please describe the LA’s behaviour with you” which when answered relates to the question “Does the employee (LA) make an effort to respond to your needs and solve your problems”. (Question 16)
- Merged questions. For example, the following three (3) questions “For what reasons you’re not satisfied with the characteristics of your credit”, “what would better suit your needs”, “How Al Majmoua can improve its programs?” were merged into one question: “Why? How can Al Majmoua improve its programs to better suit your needs?” (Question 19B)

For the client exit survey:

- Questions were reordered in a more logical sequence. For instance, questions about whether the client is interested to renew his/her loan (originally question 2) to the end.
- Added a Notes section.
- Deleted redundant options, or merged some options.

The final version of the client satisfaction survey and the client exit survey have 23 and 9 questions, respectively (see Annexes 3 and 4).

(5) Incorporating the Surveys in the MIS

The survey questions were included in the MIS by the IT Manager. This actually happened 6 months after the survey implementation started because a new MIS was being introduced when the survey was initiated in February 2013. For the first 6 months, the R&D team conducted the surveys, took the answers on papers and entered the data later when the surveys became available in the MIS.

(6) Introductory Training with the Interviewers

The main interviewers (R&D staff) were involved in the process of surveys design, working closely with the consultant from the beginning to prepare pilot test, and subsequently on questionnaire revision. The R&D Manager and the consultant organised a one-day workshop with the interviewers (R&D staff) in August 2012. The workshop was dedicated to discussing the surveys, reviewing basic skills for conducting the interviews, especially how to handle the open-ended questions, and discussing all initial doubts. The workshop also included SPSS software training to support survey result analysis. As for the other interviewers (internal auditors), they are experienced staff in Al Majmoua, know very well Al Majmoua’s policies and procedures, and are used to interviewing clients. The R&D Manager explained the methodologies and questionnaires of the client surveys to them, and has been closely following up with their supervisor (Internal Control Manager) on their progress.

Table 4: Surveys development level of effort

Position	Role in brief	Hours	Timeline
R&D Manager and CEO	Decision making to implement the surveys	1	Jun 2012
R&D Manager	Hire a consultant	2	Aug 2012
R&D Manager	Orientation and supervision of the consultant	10	Aug 2012
R&D Staff (2) & Consultant	Explanation of old surveys by R&D staff and discussing them with the Consultant	3	Aug 2012
R&D Staff (2) & Consultant	Explanation of revised surveys by the Consultant and discussing them with the R&D staff	1	Aug 2012
Operation Managers (2)	Comment on the draft surveys	1	Aug 2012
R&D Manager and 2 R&D staff	Pilot test (interviewing 6 clients, discussing adjustments with R&D Manager & Consultant and finalising the surveys)	4	Aug 2012
IT Manager assisted by R&D staff (1)	Incorporating the survey questions in the MIS	4	Aug 2012
R&D and Internal Audit	Introductory training	2	Aug 2012
	Total	28	

Implementing the Client Satisfaction and Client Exit Surveys

(1) Conducting the Surveys

Al Majmoua started conducting the surveys in February 2013. As shown in the Table 2 and 3, both surveys are mainly conducted by phone (2,806 out of 2,986 interviews for the satisfaction survey, and 433 out of 736 for the exit survey). For the satisfaction survey, three (3) staff from the R&D department were in charge of conducting the phone surveys, and each staff conducts approximately 100 interviews per month, which represents 20% of their time. Each interview took around 10-15 minutes. The client satisfaction survey has 23 questions.

The client exit survey is primarily conducted by the R&D team by phone, but given the lack of time resources, they received help (304 surveys) from a Field Office Assistant (FOA) who was previously assigned by Operations to call exiting clients to discuss the reasons behind their exit in an informal way. Implementation time was 5-10 minutes (9 questions) per interview.

At the beginning of every month, one R&D staff retrieves a report from the MIS. The report is made including necessary indicators such as branch's name, client's name, client's phone number, loan type and new/old client. The R&D team (three (3) staff) informally chooses the branch they want to target and distribute phone calls amongst the team. Each of them filter his/her own list according to new and old clients, and keeps clients whose loans have been disbursed for three (3) or more months, and with acceptable overdue days. The interviewers make calls in listed order, until they have completed 4 to 6 interviews. Though the selection is random, the interviewers try to cover all Loans Analysts in their calls. Usually they need to make 10 to 15 calls in order to find 4 to 6 people who are willing to be interviewed,

either because calls are not answered, interviewees did not have time to be interviewed, or the phone number was wrong.

Also as shown in Tables 2 and 3, there are some exceptional cases where the surveys are conducted in person:

- Client satisfaction survey: for the 180 SME loan clients (sample size 100%), 2 R&D staff visit them when they are in the field conducting focus group discussions; since the number is quite big to cover, the internal auditors support R&D and visit the remaining clients periodically along with their spot-check audit visits.
- Client exit survey: Old clients (more than 3 cycles) and are with 10 days or less overdue (sample size 100%). The visits are conducted in the same manner of satisfaction survey visits.

The phone survey and the visit survey use the same survey formats; the interview duration is more or less the same, as well.

Data collected via interviews are entered into the MIS. Interviewers documented findings on paper, and once the interview is over, the interviewer transfers the collected information into the MIS, usually by the end of the same day. It takes approximately eight (8) minutes to enter the satisfaction survey information, and 4 minutes for the exit survey, depending on the quantity of comments received. Later on, however, the R&D team managed to conduct interviews and enter them directly into the system. This minimised time spent on this task and enhanced efficiency. In case of the visit survey, the interviewers from R&D enter the collected information to the MIS a day or so after, when they are back in their office. Internal Auditors submit their surveys to R&D for data entry.

(2) Supervision, On-going Training and Information Sharing

The R&D Manager and R&D staff (interviewers) routinely discuss any issues that come up i.e., repeated issues that are feedback by clients', negative feedback that may need urgent attention, doubts and problems in conducting interviews, etc. The R&D team hold routine monthly meetings with Internal Auditors to discuss similar issues. Thanks to the close supervision by the R&D Manager and tight communication among interviewers, no major issues regarding the quality of the information collected have been identified.

(3) Challenges and Solutions

Al Majmoua's R&D Manager points out three types of challenges that they have faced in survey implementation.

Time challenges

- Some clients talk a lot, especially in response to open-ended questions. This adds time to the interview.
- Since the visit survey is not scheduled in advance, there are times that the interviewers do not find the clients available at the time of the visit.
- The R&D department is involved in many projects that have been assigned higher priority than the satisfaction and exit surveys. The interviews were postponed and the whole project delayed from the end of 2013 to Q1 2014.

The solution here is to consider such situations in allocating and budgeting sufficient implementation time and resources.

Internal auditor challenges

- Internal auditors who conduct the visit surveys, also conduct audit survey which may take as long as 20 minutes. In such cases, clients may have lost concentration by the time the internal auditors start the client satisfaction survey.
- The internal auditors have their own objectives and points of view; these are different from those of the client satisfaction survey.

The solution here is to continue improving the briefing, training and supervision that the R&D team, especially the R&D Manager, provides to the internal auditors.

MIS challenges

- Initially, the R&D team was conducting interviews using paper and then transferring the information to the MIS; given the lack of space, it was hard for 3 interviewers to conduct calls in the same office, where their computers are installed. Lately, however, the staff has been simultaneously conducting the interviews and entering data directly in the MIS. This solution is working, though at times, telephone interviews can disturb and disrupt the work of others in the same room.

(4) Analysis and Reporting of the Findings

When the interviews with clients will be completed in March 2014, the R&D team will compile and analyse the data and will submit the report with recommendations to the management team and the Board. Some highlights will be shared with the entire staff through the internal newsletter. The results of the client satisfaction survey will be used as a component of the branches' performance assessments.

It is important to note that client surveys of Al Majmoua are a one-year project. Because the objective is to analyse the client feedback in a quantitative way with an appropriate sample size, rather than to attend issues raised by the clients, it is indispensable to wait for all the interviews within the determined sample to be completed prior to analysing the data.

It is also important to highlight that the R&D team does share repetitive feedback/ key findings – whether negative or positive – on an on-going basis just to inform the CEO, SPM Committee or the Management of the on-going progress of the surveys. For example, one of the feedbacks that come up repeatedly is clients asking for bigger loans. The issue has been shared and discussed in the management meetings, though changes have not yet been introduced.

In some cases, the interviewers attend to the client's inquiries on the spot: e.g. when they can renew the loan; or answering queries about total amount due for repayment; whether their relative or friend is eligible for a loan; or where they can find repayment outlets. When clients make a complaint, though there have been very few cases, the complaint is transferred to the Hotline Officer (who is part of the R&D team). The Hotline Officer directly deals with it, as if it were a regular hotline complaint, and the client receives feedback within 48 hours.

(5) Preliminary Findings

Preliminary results from the client satisfaction survey show that the clients in general are very satisfied with their interaction with Al Majmoua's staff. They mention, for instance, easiness to reach loan officers, frequent visits of loan officers, responsiveness and effort of loan officers to solve problems, etc. However, some differences are observed between branches, revealing an opportunity for improvement.

The client exit survey has shown in many cases that the loan amount offered by Al Majmoua is too small and does not respond to their needs any longer.

Mr. Fawaz, CEO of Al Majmoua says, “The surveys are allowing us to improve our service to our clients through listening to their own concerns, difficulties and suggestions. Also they allow us to reconnect with the clients and learn of their satisfaction in certain areas, thus identifying our strong points in the market from the customer’s point of view.”

(6) Future Plan

Al Majmoua expects to conduct this kind of quantitative survey every 2 to 3 years, since it takes time to conduct the surveys and analyse the data, make necessary changes to the products and procedures, as well as to the surveys. When complete results become available with both qualitative insights and quantitative facts, Al Majmoua will decide how to move forward with its customer satisfaction strategy.

Table 5: Surveys implementation level of effort

Position	Role in brief	Hours	Timeline
R&D	Conduct interviews by phone and transfer information to MIS	33 hours (100 questionnaires) per month per staff x 3 staff	Feb 2013 – Mar 2014
Internal Audit	Conduct interviews by visit and transfer information to MIS	2.5 hours (10 questionnaires) per month per staff X 3 staff	Feb 2013 – Mar 2014
R&D	Share preliminary findings internally (within the team)	1 hour per week	Feb 2013 – Mar 2014
Management Team	Review important preliminary findings and take action	1 hour per month	Feb 2013 – Mar 2014
R&D	Compile and analyse the final results	2 weeks	Apr 2014
Management Team	Review final analysis and take action	4 hours	Apr 2014
Supervisory Board	Review important findings and take action	1 hour	Apr 2014

4. Improving the Client Satisfaction and Client Exit Surveys

The Universal Standards for SPM includes some indicators for the implementation of the client satisfaction survey (CSS) and on topics to be included in the CSS. Annex 5 outlines those indicators alongside Al Majmoua’s practices in comparison, to identify opportunities for improvement. Al Majmoua’s practices cover all the recommendations mentioned in the Universal Standards, with the exception of two indicators.

The first such indicator is related to representative sample size. The Universal Standards recommends that the sample composition is similar to the population and of reasonable size. Al Majmoua CSS's sample size is reasonable, but the sample composition is not segmented by indicators other than loan type and new/old client. Al Majmoua may want to consider adding some more indicators for the segmentation by gender or age group, considering the possibility that there may be a different preference for loans amongst different gender and age groups.

The second such indicator is related to the type of loan user. The Universal Standards suggests that the CSS include questions about who actually uses the product (e.g. client, spouse, other household member), and the end use of the service (e.g. business working capital, consumption smoothing, lump sums for asset building or life events). While it is important to focus on selected objectives for the CSS, Al Majmoua may want to consider these "real user and real objective" questions in the next survey, in order to find out if their products are really meeting the clients' needs. The R&D Manager added the purpose of loan in the loan application form in April 2013. In the next survey, they can cross-check the use of the loan after they have the self-reported information on loans' respective purpose.

Additionally, Al Majmoua may want to consider shrinking the sample size for the next surveys, by bringing down the confidence level. Considering that the surveys are conducted by the R&D team – a team that manages a number of other projects and priorities - and had been conducted at a large scale, thus a significant use of sparse resources, it is recommended that future surveys be designed in consideration clearer cost-benefit analysis.

It is also recommended to continue listening to clients between formal surveys (to be conducted every 2-3 years) now that such a culture is appreciated both among clients and among staff. A short list of questions withdrawn from the surveys may be prepared, and can be asked at group meetings, at Internal Auditor visits to clients, and during follow-up phone calls to clients that did not rollover their loans.

Box 2: Sample Survey Questions

Client Satisfaction Survey

- Q1. Did our employee give you clear and sufficient information on the process and the credit?
- Q2. When filling the application form, were the explanations clear? Did it take time to fill it?
- Q6. How was the reception when you entered the branch?
- Q9. Does the repayment outlet provide convenient opening hours to you?
- Q16. Does the loan advisor do an effort to respond to your needs and solve your problems?
- Q19A. To what extent are you satisfied with the characteristics of your credit? Does it serve your needs?
- Q20A. Are you dealing with or thinking of dealing with another financial institution?
- Q20B/C. Which one? For what reasons?

Client Exit Survey

- Q2. What are the main reason to quit Al Majmoua or what are the main problems you encountered?
- Q3. Are you intending to or cooperating with another financial institution?
- Q5. Would you advise anyone to ask for a loan to Al Majmoua?
- Q6. Are you interested in renewing your loan?

5. Lessons learnt

Benefits and costs

(1) Benefits for Al Majmoua

Ms. Michelle Touma, R&D Manager of Al Majmoua says, “By contacting clients, we are able to dig out their changing preferences which would help us adapt our process, products and services consequently”. The surveys have helped to directly access and understand the clients’ needs. As mentioned above, they have become important tools for adjusting the products and improving processes and efficiency.

There are also other indirect benefits the R&D Department points out. First is the impact of the surveys on branding. Surveys helped to enhance the presence of Al Majmoua with clients who identify the service directly with their Loan Analysts, because of the strong one-to-one relation between them, but not necessarily recognise Al Majmoua as the institution behind the loan. Moreover, clients now perceive Al Majmoua as “the institution that listens to the clients.” When asked whether he would like to add something at the end of the interview, one client said “the best thing about Al Majmoua is that its staff evaluates the client’s capacity to repay and give him advice on what’s best for him.”

Finally these surveys give the customers the opportunity to express themselves, which in itself enhances their general view of Al Majmoua.

From an institutional perspective, the surveys also help in monitoring competitors: which players are the largest competitors for Al Majmoua, and why. When a client states that she/he has or had a loan from another institution, the interviewer asks about the procedures, loan characteristics, fees, interest rates, monthly payment, etc. These surveys give some insight about Al Majmoua’s strengths and weaknesses vis-a-vis its competitors.

(2) Benefits for the Clients

Ms. Touma believes that the clients benefit from the surveys in two ways. First, because they receive an opportunity to get their inquiries answered on the spot, as well as to express their satisfaction, dissatisfaction and suggestions. Ms. Touma says that the clients sound or look happy when they are given such opportunities. When asked question 15 (Do you face difficulty in contacting the employee (LA)?), one client literally answered the interviewer, “You just asked the right question, I have been facing some problems in this.” The surveys become an important part of client service. Second, the surveys allow the clients to reflect on their needs for receiving loans, and to demand for satisfactory services. In this way clients are empowered in their relationship with the institution, and they can learn about good customer service for their own business.

(3) Benefits for the Staff

R&D Staff benefited from the surveys because they either improved or developed their communication and interviewing skills. Survey data helps Loan Analysts to build a better and closer relationship through higher levels of understanding of their clients’ needs. Another indirect benefit is that the surveys help to improve data quality on the MIS, like updating client’s phone numbers. Client surveys also can identify best practices that increase satisfaction. These practices can be found in a certain branch that later can be trained and replicated in other branches or across the whole organisation.

(4) Cost vs. Benefits

From one point of view, the cost of implementing these quantitative client surveys is high. The R&D Staff spend 20% or more time implementing the surveys, over an entire year. However, Ms. Touma says it is a necessary investment, the benefits of customer satisfaction surveys are clear and it is important for Al Majmoua to have satisfied clients with products and services that meet clients' needs. She believes it is worth considering all the above benefits. Mr. Fawaz adds, "I advise peer MFIs to implement the client surveys, despite the time and cost, because the best knowledge you can get is from your clients. After all, they are the reason microfinance, including all of us, exist for."

The financial cost would have been higher if they had recruited an outside company. Because Al Majmoua chose to perform these surveys in-house, the MFI has built the knowledge in-house, and future replication and improvement will be done more efficiently. In addition, the interviewers have knowledge of Al Majmoua's procedures and can immediately answer clients' sudden inquiries which enforce the quality service Al Majmoua aims at maintaining. Al Majmoua believes that the cost-benefit relationship is better with in-house surveys.

Advice to Other MFIs

Start from where you can – Al Majmoua developed a gradual approach that has helped the institution in a smooth and successful implementation. The client satisfaction and client exit surveys were developed first as qualitative and inexpensive tools that gave the institution important know-how and information to be used for the benefit of clients. A second stage required the professionalisation of the tools and processes; a quantitative survey, with high commitment of the R&D department and with an external expert helping in the designing phase. MFIs can start with a smaller scale, qualitative survey. The important thing is to start listening to clients, from wherever possible.

Involve operational staff in defining the objectives of the survey, not in the survey implementation – It is important to follow a systematic approach where clear objectives of the survey are defined. It is also important to get feedback from operations and to involve them and communicate with them about the objectives and usefulness of the initiative. However, the survey must not be conducted by operational staff themselves in order to receive honest and unbiased feedback from clients.

Equip the team with experienced staff, and provide adequate training and supervision – The client satisfaction survey and client exit survey are great tools for "listening to the clients" and they can improve the institution's brand image. However, if implemented badly, they can severely damage the brand image. In this sense, it is very important to equip the implementation team with experienced staff, and to make sure that all interviewers are well trained and supervised. In Al Majmoua, the R&D team members have experience in contacting clients and to a certain extent conducting these kind of interviews. Sometimes other staff (new staff from other departments who have extra time) or trainees in the R&D Department support them in conducting surveys. In such cases, an R&D staff explains the survey well and how to conduct it. This includes how to pose the questions and how to push for meaningful answers; they then listen to the interviewer, provide feedback and constantly oversee the calls.

Start the interview by ensuring the confidentiality and thus encouraging openness of the interviewees – Since one of the strengths of microfinance institutions is the close relationship with the clients, it is very important to ensure that the client surveys do not harm the relationship. At the same time, to ensure the validity of the surveys it is considered key that clients provide honest feedback. In Al Majmoua, the

interviewer informs the client that her/his answer will remain confidential before initiating the interview: “We would like to assure you that your responses will remain confidential and will not be shared with anyone, including the employee responsible for your loan(s).

Prepare multiple choices out of typical answers to enable quantitative analysis – Some of the survey questions are designed to be open-ended questions in order to allow the interviewees to express fully their feedback. However, because the final objective of these surveys were to do a large-scale quantitative analysis instead of small-scale focus group discussions, it is important to capture the answers of open-ended questions in the form of multiple choices. In Al Majmoua, the R&D team has developed a shared document which the interviewers all use to enter the data in the MIS in order to have unified forms of possible answers.

Update MIS as you go – It is very important to enable updates in the MIS at all times because as the surveys are being conducted changes may occur and multiple choices will be added for open-ended questions. For example because Al Majmoua signed a new partnership agreement with outlets servicing monthly repayments as the survey was being carried out, answers to the question “where did you repay the loan?” needed to be expanded to include this option.

Client exit is complex, and needs a comprehensive approach – For the client exit survey, it is important to differentiate between voluntary and non-voluntary exit (i.e. when the institution refused to renew to the client). It is also important to accompany the study with exit statistics that are directly pulled out from the database (i.e. by branch, by product etc.). This distinction helps get a complete picture and to take adequate decisions accordingly.

When designing surveys and FGD methodologies, keep in mind the findings expected – The surveys must be designed knowing what the findings will look like. The output for each question should be clear from the beginning.

6. More information

Find more information about developing your own client satisfaction survey or client exit survey, as well as the work of Al Majmoua by following the links below:

Al Majmoua’s website: <http://www.almajmoua.org/>

Al Majmoua’s profile at the MIX Market: <http://www.mixmarket.org/mfi/al-majmoua>

Microfinance Centre: SP Fund Grant manager: <http://www.mfc.org.pl>

Social Performance Task Force Website: <http://www.sptf.info/>

ANNEX 1

Comparing Al Majmoua' current practices to the Universal Standards

Dimension	Universal Standards' Essential Practice	Al Majmoua Practices
1b.2	The institution has protocols for the collection, quality control, analysis, and reporting of social performance data.	In conducting the client surveys, Al Majmoua has set a specific procedure to follow for data collection, data storing, data analysis, and data reporting. As for verification of the data accuracy, the interviewers receive a close supervision by the R&D manager; they do not go back to the clients to verify data.
1b.3	The institution ensures the quality of the data collected by validating its data and training its employees on data collection and entry.	Al Majmoua ensures the quality of the data collected by immediate transfer of data in the MIS, and periodic management review (it does not include field visit to date). Al Majmoua provides the survey interviewers with training on how to conduct the interviews how to enter collected data in the MIS.
3a.1	The institution seeks client feedback for product design and delivery.	Al Majmoua has been conducting a large-scale client satisfaction survey since February 2013. In April 2014, the survey will end and the collected information will be analysed quantitatively. The results will be used to make necessary adjustment in the products and procedures.
3a.2	The institution analyses client satisfaction by client characteristic.	Al Majmoua's client satisfaction survey sample was made with segmentation by loan type and new/old client. Analysis will also be made using other characteristics such as gender and age group, because these information is already available in the MIS.
3a.3	The institution monitors the client retention rate by client characteristic and understands the reasons clients exit the institution.	Al Majmoua has been conducting a large-scale client exit survey since February 2013. In April 2014, the survey will end and the collected information will be analysed quantitatively. The results will be used to make necessary adjustments in the products and procedures.
4e.4	The institution uses client feedback to improve practices and products.	Al Majmoua have used the survey results to improve practices and products. Client complaints are also officially attended to.

ANNEX 2

CUSTOMER SATISFACTION FOCUS GROUP QUESTIONNAIRE (2009)

Introduction: (Interviewer to Read)

Hello, I amand I am working with Al Majmoua. I want to thank you in advance for your time in participating in this survey; your assistance is appreciated and will help Al Majmoua understand how it can better serve you and the needs of its clients. We would like to find out a little about your satisfaction towards our loan program so we can consider future improvements. Al Majmoua is conducting this survey for a randomly selected group of its clients and former clients.

All of your answers will be kept confidential. Survey coding ensures that your responses will remain anonymous and will not be connected with your name. Your answers will be used only to assess how our loan products are or have met your needs. Your honesty is important so that Al Majmoua can accurately improve its loan products and customer service. Your responses will not be shared with your current loan officer and in no way will affect your eligibility to receive a future loan with Al Majmoua, if you choose to do so.

This focus group will take approximately 2 hours of your time. If you are unsure about the meaning of a question or need further explanation, please do not hesitate to interrupt and ask for clarification. Please listen to all of the options for each question before responding. Thank you again for your participation and helping us to better serve your needs.

1- Lending Process

- Why did you take a loan with Al Majmoua? (Easy procedures / Service of Loan Analyst / Amount available / Other reasons...)
- What did you find the most positive aspect of your loan with Al Majmoua? (Loan amount / Loan interest / Service of the LA / Administrative procedure / Speed of the lending process....)
- How would you describe your experience in repaying your current (last) Al Majmoua loan? (Difficult to repay / within my capacity / Easy to repay...)
- Was the loan amount you received on par with your business needs?
- Is it clear why you received this loan amount?
- How did the loan help your business?
- How did the loan help and your family?
- What are the main aspects of the loan you are satisfied with?
- What are the main aspects of the loan you are not satisfied with? (Interest too high / Loan repayment too high / Disbursement too long / Guarantees / Follow-up and penalties system / Client service by the LA or other staff)
- What is the main thing you would like most to be changed about Al Majmoua loans? (Lower interest rate / increase the loan term / Increase loan amounts / Shorten meetings time / Make faster loan disbursements / lower guarantees...)

2- Relation with Al Majmoua

- How would you describe your overall experience with Al Majmoua?
- How would you describe your overall experience with your loan analyst?
- If you have taken a loan with another financial institution, how do you compare with Al Majmoua?
- Do you plan on applying for another loan with Al Majmoua in the future?
- Would you encourage a relative or friend to take a loan from Al Majmoua the way it is now?
- Do you plan on applying for a loan from a bank or an organization other than Al Majmoua in the future?
- Can you name other organizations providing the same financial services than Al Majmoua?
- Is there a service that Al Majmoua does not currently provide but you think it should?
(Microinsurance / Money transfer...)

3- Non-financial services

- Do you know about Al Majmoua non-financial services?
- Did you benefit from the non-financial services and how was the experience?
- Would you like to benefit from non-financial services?
- What are the main services you would like to benefit from?

ANNEX 3

CLIENT SATISFACTION SURVEY (2013/2014)

Name:	Phone: (.....).....	<input type="checkbox"/> Visit
Customer ID:	Loan ID:	<input type="checkbox"/> Answered
Type of loan: <input type="checkbox"/> IL <input type="checkbox"/> GL <input type="checkbox"/> WL <input type="checkbox"/> SME	Loan Analyst:	<input type="checkbox"/> Not Available
No of Cycles:	Overdue:	<input type="checkbox"/> Rejected
Date of survey: (DD/MM/YY):/...../2013		<input type="checkbox"/> Wrong Number

Hello, this is [First Name] from the [Name of Department] from Al Majmoua. I would like to take 5 to 10 minutes of your time to ask you your opinion about our products and services. We would like to assure you that your responses will remain confidential and will not be shared with anyone, including the employee responsible for your loan(s) [meaning the LA, but the client is not familiar with the term LA]

At the beginning of the process,

1- Did the employee (LA) give you clear & sufficient information on the process and the credit (Single – do not read options)

1. The LA did not give me clear or sufficient information on the process and details on the credit
2. The LA did not give me clear or sufficient information on the process but well detailed the credit
3. The LA gave me clear or sufficient information on the process but he did not detail the credit
4. The LA gave me clear or sufficient information on the process and provided me with detailed information on the credit

2- When filling the application form, were the explanations clear? Did it take time to fill it? (Single – do not read options)

1. It was long and explanations were not clear/missing
2. It was long but explanations were clear
3. It was quick but explanations were not clear/missing
4. It was quick and explanations were clear

Last time you came to the branch...

3- How did you find the procedure of disbursement at the branch? (Single – do not read options)

1. It was inconvenient (loss of time, having to close the shop for a while, need to take time off from work...)
2. It was convenient and easy OR the borrower is indifferent about it
3. It was nice and good to get introduced to the office and/or staff
4. N/A (disbursement did not take place at the branch)

4- How did you find the disbursement procedure at the branch? Did it take time? (Single – do not read options)

1. It was long and explanations were not clear/missing
2. It was long but explanations were clear
3. It was quick but explanations were not clear/missing
4. It was quick and explanations were clear
5. N/A (disbursement did not take place at the branch)

5- How many minutes did it take you to arrive to the branch? (Single – do not read options)

1. Less than 10 mins
2. Between 10 and 30 mins
3. More than 30 mins
4. N/A (client never visited the branch)

6- How was the reception when you entered the branch? (Single – do not read options)

1. There was nobody OR the staff did not look at me or welcome me
2. The staff welcomed me but I didn't like the way he/she did OR not really polite
3. He/she welcomed me kindly without telling me few words to wait
4. He/she welcomed me kindly and kindly asked me to wait/get seated/...
5. N/A (client never visited the branch)

7- Did you wait? How long did you wait before someone/a staff assisted you? (Single – do not read options)

1. I didn't wait
2. Less than 10 mins
3. Between 10 and 30 mins
4. More than 30 mins
5. N/A (client never visited the branch)

Last time you had to repay the loan...

8- Where did you repay your loan? (Single - do not read options)

1. Liban Post
2. SGBL
3. CashUntied
4. BBAC
5. OMT

9- Does the repayment outlet provide convenient opening hours to you? (Single - do not read options)

1. Yes
2. No

10- Did you wait? How long did you wait before someone/a staff assisted you? (Single – do not read options)

1. I didn't wait
2. Less than 10 mins
3. Between 10 and 30 mins
4. More than 30 mins

11- Was the repayment process quick (except waiting time)? (Single - do not read options)

1. Yes
2. No

12- Did the staff serve you well there? (Single - do not read options)

1. Yes
2. No

13- Would you like to add a comment in this regard?

Loan Analyst

14- How frequent does our employee (LA) visit you? (Single – do not read options)

1. Once a month
2. Every 1-2 months
3. More than 2 months
4. Before I have to renew the loan
5. He never visits

15- Do you face difficulty in contacting the employee (LA)? (Single – do not read options)

1. Unreachable, I leave messages and he/she never returns my calls
2. He/she gives me a missed call for me to call him/her
3. He/she returns my call but after a certain period of time (>3 days)
4. He/she returns my call in a good time (2-3 days)
5. I reach him/her OR he/she returns my call quickly (<2 days)

16- Does the employee (LA) do an effort to respond to your needs and solve your problems? (Single – do not read options)

1. The LA does not give me any information, or it is not clear, and does not provide enough information
2. The LA does the minimum but does not try to spend more time with me to give advice
3. The LA is willing to and committed to offering me better service, understands my problems & solves them

If the client is NOT a Group Loan borrower, please answer 6 in question 17 and answer 14 in question 18.

17- For GL only: To what extent are you satisfied with the characteristics of your Group Loan? (Single – do not read options)

1. I was not satisfied and do not want any other loan
2. I was not satisfied and would prefer to take IL
3. I was satisfied but would prefer to take IL (however I don't qualify)
4. I was satisfied but would prefer to take IL (and I will apply to an IL)
5. I am satisfied and still prefer the GL
6. N/A (client's loan is not GL)

18- For GL only: What are the reasons of the satisfaction / dissatisfaction? (Multiple – do not read options)

Good points

1. It provides me with the needed support
2. It gives me ideas to develop my business
3. It gives me opportunities to sell my products
4. I make new friendships and relations
5. I develop my leadership skills
6. Other (please specify)

Bad points

7. The group told me to leave
8. The group disbanded

-
9. I had personal conflicts with other members of the group
 10. I was unhappy about the group leadership
 11. I was unable or unwilling to attend all the group meetings (they take too much time, schedule conflict, etc.)
 12. I do not like the rules and/or the pressure established by group
 13. Other (please specify)
 14. N/A (client's loan is not GL)

19A- To what extent are you satisfied with the characteristics of your credit? Does it serve your needs? (Single – do not read options)

1. Credit is not appropriate at all to my needs and to what I expected
2. Credit is okay but some improvements are still needed
3. Credit totally suit my needs

19B- Why? How Al Majmoua can improve its products and services to better suit your needs?

20A- Are you dealing with or thinking of dealing with another financial institution? (Single - read options)

1. Yes
2. No
3. I am thinking about it

20B- Which one?

20C- For what reasons?

20D- What is the purpose of this loan?

21A- Have you dealt with another financial institution before? (Single - read options)

1. Yes
2. No

21B- Which one?

21C- For what reasons?

21D- Why did you leave it?

22A- Which one would you recommend? (Single - read options)

1. Al Majmoua
2. A commercial bank
3. Another microfinance institution
4. An informal lending channel
5. None

22B- For what reasons?

23- Would you like to add anything else that we did not cover in our discussion?

Thank you for your valuable time & we apologize for any inconvenience. We will try to improve our quality control process in order to avoid any further inconvenience. We are at your service whenever you have any complaints or suggestions on our hotline 03 62 16 16.

ANNEX 4

CLIENT EXIT SURVEY (2013/2014)

Name:	Phone: (.....).....	<input type="checkbox"/> Visit
Customer ID:	Loan ID:	<input type="checkbox"/> Answered
Type of loan: <input type="checkbox"/> IL <input type="checkbox"/> GL <input type="checkbox"/> WL <input type="checkbox"/> SME	Loan Analyst:	<input type="checkbox"/> Not Available
No of Cycles:	Overdue:	<input type="checkbox"/> Rejected
Date of survey: (DD/MM/YY):/...../2013		<input type="checkbox"/> Wrong Number

Hello, this is [First Name] from the [Name of Department] from Al Majmoua. I would like to take less than 5 minutes of your time to update us on your conditions after Al Majmoua & discuss the reasons for your exit. We would like to assure you that your responses will remain confidential and will not be shared with anyone, including the employee responsible for your loan(s) [meaning the LA, but the client is not familiar with the term LA]

1- Did anyone from Al Majmoua contact you recently?

1. Before I fully repaid my loan
2. After I fully repaid my loan
3. Before and after
4. No one contacted me from Al Majmoua
5. LA left Al Majmoua and I didn't receive an SMS or anyone passed by

2- What are the mains reason to quit Al Majmoua or what are the main problems you encountered? (Multiple answers - Do not read the options)

Note: If response given is "Do not need a loan", please ask again to get a more detailed answer

- 1a. Al Majmoua refused to renew my loan
- 1b. Why?
2. The Interest rate is high
3. The loan amount is small
4. The loan length is short
5. I do not like the repayment schedule
6. The disbursement of the loans is not fast enough
7. I was unwilling to borrow because of other conditions (such as collection procedure)
- 8a. I did not like the treatment by the staff or had personal conflicts with staff
- 8b. Who?
- 9a. I will/ I am planning to find a program or an institution with better terms
- 9b. Which institution (name)?
- 9c. Why is it better?

Reasons linked to client's business:

10. I Have enough working capital now for my business
11. My business is seasonal; I will borrow again when I need it
- 12a. I am graduating to a loan program that provides larger loans
- 12b. Which one?
13. I am unable to repay a loan because of the weak condition of my business (for example, poor profits, low sales)

- 14a. I decided to close or to sell the business and do something else (for example, get a job, start a new business)
- 14b. Why?
- 15. My business is in a difficult financial situation (disaster, robbery, fire, increase competition, clients with less money)

Specific problems with group Lending: (Only if borrower was GL borrower)

- 16. The group told me to leave
- 17. The group disbanded
- 18a. I had personal conflicts with other members of the group
- 18b. Explain
- 19. I was unhappy about group leadership
- 20. I was unable or unwilling to attend all the group meetings (because it takes too much time; I had schedule conflict, etc.)
- 21. I did not like the rules and/or the pressure established by the group

Other reasons:

- 22. Other.....

3- Are you intending to or cooperating with another financial institution?

- 1. Yes
- 2. No
- 3. I am thinking about it
- 4. Name
- 5. Why?

4- Have you dealt with another financial institution before?

- 1. Yes
- 2. No
- 3. Name
- 4. Why?
- 5. Why did you leave it?

5- Would you advise anyone to ask for a loan to Al Majmoua?

- 1. Yes
- 2. No
- 3. Why?

6- Are you interested in renewing your loan?

- 1. Yes
- 2. No

7- When? – please code 1 if not interested

- 1. Not interested
- 2. 1-3 months
- 3. 3-6 months
- 4. > 6 months

8- When is the suitable time for the LA to contact you? – please code 1 if not interested

- 1. Not interested

-
2. Morning before 12:00 PM
 3. Noon between 12:00 & 3:00 PM
 4. Afternoon between 3:00 & 6:00 PM
 5. Evening after 6:00 PM
 6. Anytime

9- How would you prefer the LA to contact you? – please code 1 if not interested

1. Not interested
2. By phone
3. Visit

Notes:

ANNEX 5

Comparison between practices recommended in the Universal Standards for SPM and Al Majmoua's client surveys

3a.2 Ind.1 – Implementation of Client Satisfaction Survey (CSS)	Al Majmoua's Survey
CSS allows for segmentation by the characteristics of the target population	CSS sample was segmented according to loan type and new/old client. The final analysis will be made using other characteristics such as gender and age group, because this information of the interviewees is already available in the MIS.
CSS covers a representative sample of clients (i.e. sample composition is similar to the population and of reasonable size)	CSS sample was made with segmentation by loan type and new/old client.
CSS minimises the risk of bias (e.g. avoids involving employees who are directly responsible for client satisfaction)	CSS is conducted by the R&D team and the internal auditors. It is not conducted by the loan analysts themselves or any Operations' staff.
3a.2 Ind.2 – Topics in the Client Satisfaction Survey	Al Majmoua's survey
Overall satisfaction with the client experience and value of the products offered	6, 12, 19A, 19B
Who actually uses the product (e.g. client, spouse, other household member), and what is the end use of the service (e.g. business working capital, consumption smoothing, lump sums for asset building or life events)	Not included yet but probably in the next survey
Satisfaction with the convenience, safety, and reliability of service delivery channels	3, 4, 5, 7, 8, 9, 10, 11, 12, 13
Satisfaction with the timeliness, ease of use, and conditions/guarantees necessary to obtain the services	17, 18, 19A, 19B
Satisfaction with the relationship with loan officer	1, 2, 14, 15, 16
Satisfaction with savings/loan/insurance services (amounts, costs, schedule flexibility)	17, 18, 19A, 19B
Suggestions for product improvement	19B
Level of trust in the institution	22A, 22B