

ASSA RECOGNITION AWARD 2017

PROJECT PROPONENT:

Pag-IBIG Fund (Home Development Mutual Fund) - Philippines

CATEGORY:

Customer Service Recognition Award

1. NAME OF THE PROJECT:

Expansion of Pag-IBIG Fund Branches

2. OBJECTIVES OF THE PROJECT:

The project has the following objectives:

- a. To expand Pag-IBIG Fund's reach through more branch locations, thereby sustaining better and more efficient services to Pag-IBIG Fund members
- b. To focus on generation of new members, maintenance of existing members, provident benefit administration, management of service centers, manage collection of payments and release of checks, and acceptance and review of housing loan applications, among others

3. NATURE OF THE PROJECT:

The project is a move of Pag-IBIG Fund to go where its members are, bringing closer to them its programs and services.

The opening of additional branches recognizes the need of accessibility of its growing membership to the services of Pag-IBIG Fund and recognizing the technological interventions in accessing such services.

Pag-IBIG Fund streamlined the services in a branch, narrowing it to frontline servicing and sales/marketing functions. The backroom operations remained in the business centers. This leads to a lean manpower of 15 to 18 people. To illustrate, a member who is some 12 hours away from the business center can apply for a loan in the nearest branch as if he/she was transacting in the business center. The turn-around time (TAT) is the same.

Pag-IBIG Fund also recognizes that service desks in malls and in local government units (LGUs) with a 3-5 personnel can provide the same services, aligning TAT with the nearest branch. Malls and LGUs which provide free space give Pag-IBIG Fund the opportunity to cover a greater number of members as to availability of services like online registration, acceptance of loans, claims, and other frontline services/inquiries. In turn, the increased transactions in the Pag-IBIG Fund

branches within the malls also increased the traffic of potential customers for the other establishments inside the same malls.

4. WHY IT SHOULD BE RECOGNIZED:

From 38 branches in 2010, Pag-IBIG Fund now has 123 branches all over the Philippines, as of June 2017. These are spread out as follows:

Area	Member Services Branch	Member Services Office	Total Per Area
National Capital Region	27	6	33
Luzon	28	7	35
Visayas	19	3	22
Mindanao	21	12	33
Total	95	28	123

There is currently an almost equal distribution in three areas: National Capital Region, Luzon, and Mindanao, with 33, 35, and 33 branches, respectively. Visayas is not far behind with 22 branches.

Branches are sub-classified as Member Services Branch (MSB) or Member Services Office (MSO), with the MSBs being bigger in space and personnel than the MSOs.

What were done:

- identified the functional statements of the branches, in relation to the functional statements of the business centers
- provided the branches with the activity efforts worksheet (AEW) for each personnel defining their respective functional statements
- provided the capacity ratios and the manpower requirement
- provided Human Resources interventions, capacity building, and upgrading of skills competency and knowledge
- logistical requirements maximizing wide area connectivity and providing for a conducive frontline experience (one office look) ,

Next steps to pursue:

- Provision for a table of organization
- Performance standards for branch operation
- More Human Resources interventions
- Inauguration of new branches
- Rationalization of area coverage

Social Weather Stations Survey

Pag-IBIG Fund's expansion of its branches contributed to the high satisfaction of members for its services, as seen in a third-party survey done in the third quarter of 2016.

Pag-IBIG Fund got a net satisfaction of +72 for its services, based on a national survey conducted by Social Weather Stations from September 24 to 27, 2016. This is a 2-point increase from +70 in a similar survey done in December 2015. Both scores are classified as *Excellent* under the SWS Classification of Net Satisfaction Ratings.

Among the respondents, 84% answered that they are aware of Pag-IBIG Fund and its programs. This is a 5-point increase from the previous 79% awareness score. Availment of services also increased, up by 8% to 24% in September 2016 from 16% in December 2015.

Among those who have availed of Pag-IBIG Fund services, increased net satisfaction were seen from rural areas, in Luzon and Visayas, belonging to classes ABC and E, and aged 18-34 and above 54 years. Per employment sector, government employees were the most satisfied, at an *excellent* net +82.

The September 2016 survey showed the strong visibility of employers, with 50% of those who availed of Pag-IBIG Fund services citing them as their sources of information on Pag-IBIG Fund. This was a jump from 43% in December 2015. With the expansion of Pag-IBIG Fund branches not just in the National Capital Region but also in the other regions in Luzon, Visayas, and Mindanao, its services became more accessible to members and partners nationwide, thereby encouraging employers to provide more active participation in promoting the Pag-IBIG Fund services to their employees.

Relatives and friends, as well as Pag-IBIG Fund employees also provided information to 37% and 27% of respondents, respectively. The survey also showed that 26% learned about Pag-IBIG Fund from its radio and television advertisements.

The biggest jump in services was noted for membership and employer registration, showing a 29% increase from 36% in December 2015 to 65% in September 2016. This was followed by verification of membership or loan records at 24%, up by 9% from 13% in December 2015.

One Look

As Pag-IBIG Fund expanded its presence all over the Philippines, it also improved the physical look of its branches.

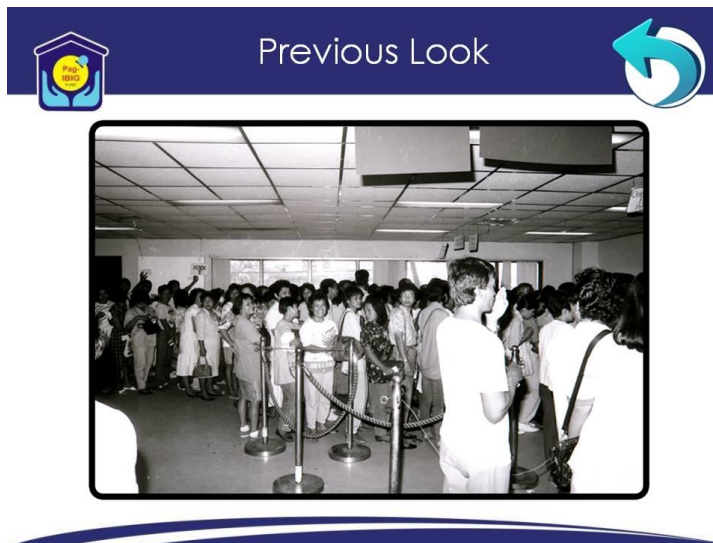
In 2015, Pag-IBIG Fund showcased its One Look which projects a sense of professionalism, represents better service, and redefines government office experience. Branches opened in recent years now have this One Look.

With One Look, a Pag-IBIG Fund office is envisioned to make the member feel good about government service, and proud about its office.

The new look has a more comfortable ambience in a professional office manned by efficient staff. Like traveling to another country where the airport is the entry point, what members see or experience in the new Pag-IBIG Fund offices gives them their first impressions of the kind of experience that they can expect. For many Pag-IBIG Fund members, the branch is their first point of contact with Pag-IBIG Fund. Through its new look, Pag-IBIG Fund is now at par with the private sector not just in services but in look as well. Pag-IBIG Fund's commitment to professional service is the same for professional office premises.

Previous Look

The previous look of Pag-IBIG Fund branches did not present a relaxing atmosphere, since the waiting area had the tendency to be crowded without comfortable seats to accommodate the clients transacting with the Fund.

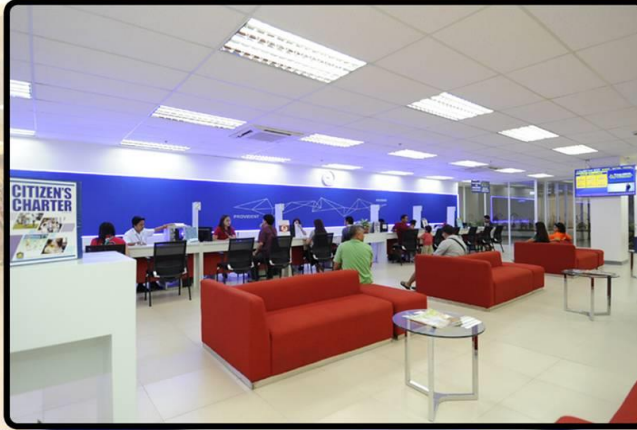


One Look

In contrast, the One Look of newly-opened Pag-IBIG Fund branches featured a more open atmosphere, with comfortable seats for clients and properly-spaced stations for frontliners. Waiting clients can also be apprised on Pag-IBIG Fund updates from the audio-visual presentations shown in LED screens and from reading materials and brochures placed around the office. One such reading material is the Citizen's Charter that details the steps, responsible unit, and time taken in availing Pag-IBIG Fund's services like housing loans and short-term loans.



Implementation of "One-Office Look" of Branches



Implementation of "One-Office Look" of Branches





The project, **Expansion of Pag-IBIG Fund Branches**, deserves to be recognized by the ASEAN Social Security Association because it is an activity that enhanced Pag-IBIG Fund's customer service to its almost 18 million members, as seen by increased net satisfaction among Pag-IBIG Fund members who availed of its services, especially in Luzon and Visayas.