

NATIONAL HOME MORTGAGE FINANCE CORPORATION

TERMS OF REFERENCE
for the
Engagement of Consulting Services for the Conduct of
2021 NHMFC Customer Satisfaction Survey (CSS) and
NHMFC Employee Satisfaction Survey (ESAT)

I. RATIONALE

1. In compliance with the GCG requirement, NHMFC will hire a 3rd party consultant that will conduct the 2021 NHMFC Customer Satisfaction Survey (CSS) through the alternative mode of procurement provided in R.A.9184, its Implementing Rules and Regulations, and pertinent jurisprudence on the matter.

The following GCG issuances shall be strictly followed by the Consulting Company in the conduct of the CSS 2021:

- Guidebook on the Enhanced Standard Methodology for the conduct of the CSS 2020;
- Additional Guidelines in the conduct of the Customer Satisfaction Survey (CSS) for 2020 in the GOCC sector dated August 14, 2020
- Additional Guidelines in the conduct of the Customer Satisfaction Survey (CSS) for 2021 in the GOCC sector, dated February 26, 2021.

2. In 2019, a company-wide Employee Satisfaction Survey (ESS) for all NHMFC regular employees was conducted to measure, and understand what affects and motivates the performance of the employees and how it affects the organization.

International studies have shown the relationship between customer satisfaction and employee satisfaction. Satisfied employees mean satisfied customers. When the employees are satisfied, they become productive and ultimately provide good service that will lead to higher customer satisfaction.

The management, recognizing the importance of the employees in the successful functioning of an organization deems it necessary to continue to implement the ESS to ensure employee satisfaction and in the end customer satisfaction.

II. SURVEY METHODOLOGY AND SAMPLING PROCEDURE

- A. For CSS, NHMFC's target respondents, the **Individual Borrowers**, and the **Originators**, the telephone **interview method shall be utilized** subject to compliance with the Data Privacy Act.

CUSTOMER	METHODOLOGY	SAMPLING PROCEDURE	UNIVERSE	SAMPLE SIZE
Borrowers	Telephone Interview	Systematic Random Sampling	33, 859	500
Originators		Systematic Sampling Technique	46	<i>(same with universe)</i>

- B. For ESS, the survey shall be conducted company-wide, covering all regular employees of NHMFC.

III. SCOPE OF WORK

A. For CSS (Customer Satisfaction Survey)

- The Consulting Company shall perform the NHMFC 2021 Customer Satisfaction Survey following strictly the GCG's Guidebook for GOCCs on the Enhanced Standard Methodology for the Conduct of the Customer Satisfaction Survey, and Additional guidelines dated August 14, 2020 and February 26, 2021, including its deliverables and timelines, which form part of this Terms of Reference (TOR).
- The Consulting Company shall ensure that the primary customer have availed of the services of NHMFC within the year evaluated, and shall satisfy **at least one** of the following criteria:
 - i. Current/on-going customer of NHMFC;
 - ii. Had a current/active account with NHMFC; or
 - iii. Had at least one transaction with NHMFC during the time of the visit.

The final criterion to be followed should be included in the screener portion of the questionnaire and should be clear among the interviewers to ensure that the respondents to be interviewed are eligible and responses will be relevant.

- The Consulting Company shall determine and ensure that the correct sample size per customer type as provided in the Guidebook is followed.
- The CSS will make use of a structured questionnaire with a 5-point (5-very satisfied; 4-satisfied; 3-neither satisfied nor dissatisfied; 2-dissatisfied; 1-very dissatisfied) Likert scale. The Consulting Company shall ensure that explanation of the scale should be read out to the respondents while showing them the showcard of the scale. The telephone interview shall be done in 15 minutes maximum, as lengthy interviews often result in higher refusal and drop-out rates. Should the questionnaire be longer than 15 minutes, the information covered will be reviewed and checked for the prioritization of questions. However, note that the questionnaires are fixed and may not be altered, modified or deleted.
- The Consulting Company shall ensure that data collection quality control procedures are observed in accordance with the CSS Guidebook. A pre-test of the CSS instrument, training of team members, observation of the initial fieldwork, supervision, and spot-checking, and back-checking shall be conducted. Report of the quality control procedures or activities shall be submitted to NHMFC within 3 days after each activity.
- The interviewer/enumerator shall fill-out the survey questionnaire and signature of respondents shall be dispensed with. The Spot-Checking and Back-checking report shall include in detail that the respondents are correctly identified and their answers are accurately reflected.
- Prepare data tabulation specifications or tab specs shall be developed by the researcher, as required by the CSS Guidebook. The data processing will involve descriptive statistics and several cross-tabulations, depending on the data requirements. All tables shall undergo statistical tests at 95% confidence level, or 90% depending on the questions that are being tested for significance. The tab specs must include the following details:
 - a. List of tables with table titles and base descriptions
 - b. Segments to be read in the table banners/headers
 - c. Stubs or list of responses
 - d. formatting of the tables
 - e. Filters/logic checks, and
 - f. weights computation (for disproportionate sampling)

- Consulting Company shall submit a final report based on the ***analysis plan*** of the following segments:
 - Total
 - By Customer Type
 - By Area
 - By Region or Key City
 - By Type of Service Aailed
 - By Rating
 - By drivers of satisfaction (derived importance)
- The Consulting Company shall be in charge of ensuring that the project is properly staffed on their end in accordance with the GCG Guidebook and to submit the names of the Project Team Composition. Should there be critical changes in the composition, the consulting company shall inform the NHMFC in writing of such changes.
- The Consulting Company shall shoulder the compensation and other expenses that may be incurred by their manpower support that will be engaged for the conduct of the CSS.
- The actual accomplished survey forms may be requested by NHMFC as a supporting document during the conduct of performance validation by GCG.

B. For ESS (Employee Satisfaction Survey)

- The Employee Satisfaction Survey shall be conducted after the conduct of the Customer Satisfaction Survey.
- The questionnaire shall focus on the following metric:
 - a. Engagement
 - b. Job satisfaction
 - c. Job performance
 - d. Intention to leave
 - e. Employee Net Promoter Score (eNPS) computed based on the employee classification (promoter, passive, detractor).
- Data shall be collected through an online survey.
- The Consulting Company shall formulate the questionnaire based on the five (5) metrics provided to be submitted to the NHMFC for approval.
- The Consulting Company shall submit a final written report within 10 days from end of survey, and shall present the same to the Executive Committee for acceptance.

IV. TERMS OF AGREEMENT

The Consultancy Agreement shall be effective for 1 year. The term shall commence on the date of the signing of this Agreement by the parties.

The CSS shall involve all business processes of the NHMFC at the head Office, as well as the Regional/Satellite offices, while the ESS shall include all NHMFC regular employees.

V. RELATIONSHIP OF PARTIES

No employer-employee or principal-agent relationship is created between the Consulting Company and NHMFC.

VI. PROJECT DELIVERABLES

The Conduct of Customer Satisfaction Survey shall be completed and submitted by September 2021.

The Consulting Company shall submit a status report on the **CSS** activity in accordance with the following documentary requirements and schedule:

Activity	Document for Submission	Due Date
Inception Meeting	Inception Report (minutes, sampling design methodology sample size per area/work plan project team members)	After Notice to Proceed
Pre-Test	Pre-Test Report Survey Instrument/Stimulus Materials Pre-Test Results	Quarterly Monitoring Report
Training	Training Report Survey Instrument/Stimulus Materials Training Manual	Quarterly Monitoring Report
Project Kick-off/Start-off	Clearing/Debriefing Report Survey Instrument/Stimulus Materials Observation Report	Quarterly Monitoring Report
Project Implementation	Fieldwork Progress Report Supervision/Observation Report	Quarterly Monitoring Report
Back-checking and Spot-Checking	Back-Checking and Spot-Checking Report - Shall include in detail the procedure undertaken to corroborate the consistency and accuracy of the telephone interview; - detail that respondents are correctly identified and their answers are accurately reflected.	Quarterly Monitoring Report
Data Processing	Data Quality Control Report Spot Checking Report for Data Processing	Annual Accomplishment Report
Analysis	Final Report Sample copy of duly accomplished Survey Form (borrowers - 2 per are; developers - 5)	Annual Accomplishment Report
ESS		
Final Report	Within 10 days from end of survey	

VII. FINAL REPORT

The following analyses are the minimum required information to be presented in the Final Report:

- a. Data Gathering Methodology
- b. Percentage of Satisfied Customers using Top 2 Box (Very Satisfied and Satisfied)
- c. Averaging of the Overall Satisfaction Rating
- d. Comparison of Current Year Ratings versus Previous Year Ratings
- e. Crosstabs of the Reasons for Overall Satisfaction Rating against Type of Raters (Positive and Negative) to Determine Top Reasons for Satisfaction and Top Reasons for Dissatisfaction
- f. Deriving Importance (Correlation/Kruskal Analysis)
- g. Plotting in a Scatter Diagram

VIII. TERMINATION

The contract may be terminated by NHMFC at any time even prior to the expiration of the period stated therein, in the event that the NHMFC determines that it no longer needs the services of the Consulting Company, or for any other reasons, following the procedures and guidelines set forth in the procurement law (Republic Act 9184), its implementing rules and regulations, and pertinent jurisprudence on the matter.

IX. CONFIDENTIALITY

The Consulting Company will not, except as authorized or required by the Consulting Company's duties herein stated, reveal or divulge to any person or entity any information concerning the organization, business, finances, transactions, or other affairs of the NHMFC which may come into the consulting company's knowledge during the term of this agreement and the consulting company will keep in complete secrecy all confidential information entrusted to them and will not use or attempt to use any such information in any manner which may injure or cause loss either directly or indirectly to the NHMFC's interest.

X. OWNERSHIP OF THE PROJECT

NHMFC shall have all the right, title, and interest over all reports and data gathered by the consulting firm and its team members, together with the copyright, patent, trade secret, and all other intellectual property rights of whatever nature gathered by the consulting firm.

XI. QUALIFICATION OF THE CONSULTING COMPANY

The consulting company must have the following qualifications:

- The team leader shall have a doctorate degree on any related field
- At least 5 years of professional market research experience
- Conducted Customer Satisfaction Survey and Employee Satisfaction Survey to at least three (3) GOCCs under Republic Act No. 10149
- Research Team Structure must be composed of the following:
 - Overall Project Manager
 - Assistant Project Manager/Statistician
 - Field Manager
 - Data Processing Manager
 - Field Supervisors
 - Data Processing Supervisors

- Programmers/Scripters (including checker)
- Data Processing Assistants (including checker)
- Group Leaders
- Field Interviewers
- Coders
- Field Quality Checkers/Back-Checkers

XII. DOCUMENTARY REQUIREMENTS

Interested bidders shall submit a proposal along with the following documents in a sealed envelope:

- Mayor's/business permit
- Company Profile and Curriculum Vitae of the Project Manager
- PhilGEPs Registration Number
- Income Tax Return
- Omnibus Sworn Statement
- List of current and finished contracts showing the consulting company's expertise and track record in developing client satisfaction surveys and high-quality statistical research studies
- Research Team Structure

XIII. APPROVED BUDGET FOR THE CONTRACT

The approved budget for the contract is **₱900,000.00** inclusive of all government taxes and charges.

XIV. MODE OF PROCUREMENT

The mode of procurement shall be through Small Value Procurement under the 2016 Revised Implementing Rules and Regulations of Republic Act No. 9184, otherwise known as the Government Procurement Reform Act.

A bid is determined to be responsive if it is equal to or higher than the passing rate of **80%**.

**RECOMMENDED BY
CSAT FOCAL PERSONS**

MA. NEMIA MARIENNE C. BENOSA

ANA MARIA Y. YALONG


LUISA A. BANUA

NEPOMUCENO S.A. REYES


KRISTINE KATE C. JIMENEZ

CECILE S. MALOTA

**APPROVED BY:
BIDS AND AWARDS COMMITTEE**


Digitally signed
by Favila Maria
Luisa Merto
Date: 2021.05.26
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MA. LUISA M. FAVILA
Member


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by Cortez
Carolina Cervania

CAROLINA C. CORTEZ
Member


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ATTY. DANTE M. PATAPAT
Member

ROMEO S. ROLDAN
Vice-Chairperson

MA. VICTORIA L. ALPAJARO
Chairperson