



Client Satisfaction

ACAD-Finance
Social Performance
2022-2023



Introduction

Sample

Questions

Sample Size

* Each branch was requested to fill several numbers of surveys accounting for 30% of the number of active loans based on each branch's portfolio as per the outstanding portfolio by the end of Q3-2022; with a total requested sample of 1,031 survey from the 9 branches.

* 838 surveys were returned and analyzed representing 81.3% of the initial sample and 24.4% of the total population.

Survey's Questions

The survey is divided into different sections including general information, evaluation of products offered by ACAD-F, Loan officer's performance, transparency, privacy, complaints' handling, environment, and a general assessment of each client's experience.

Branch

***Educational
Level***

Gender

Demographic Statistics

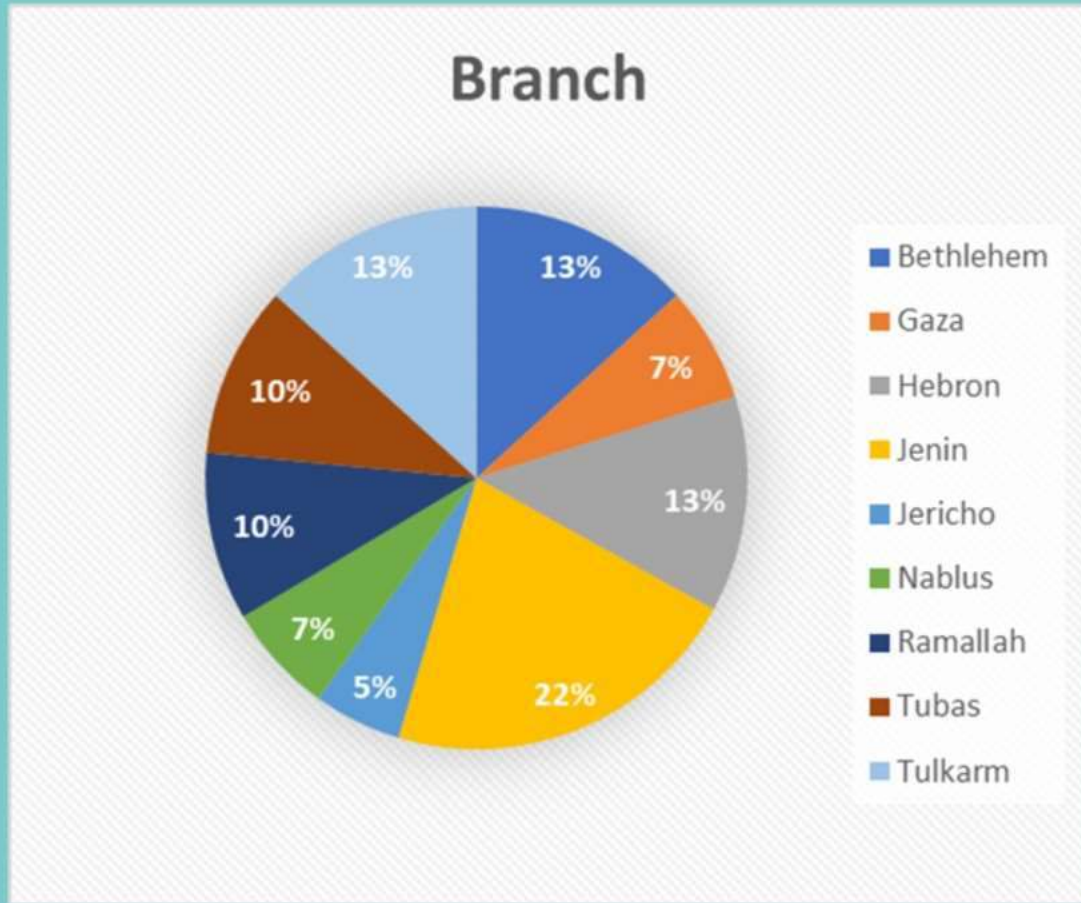
Area

The sample used covers a wide range of clients with different demographic characteristics.

***Marital
Status***

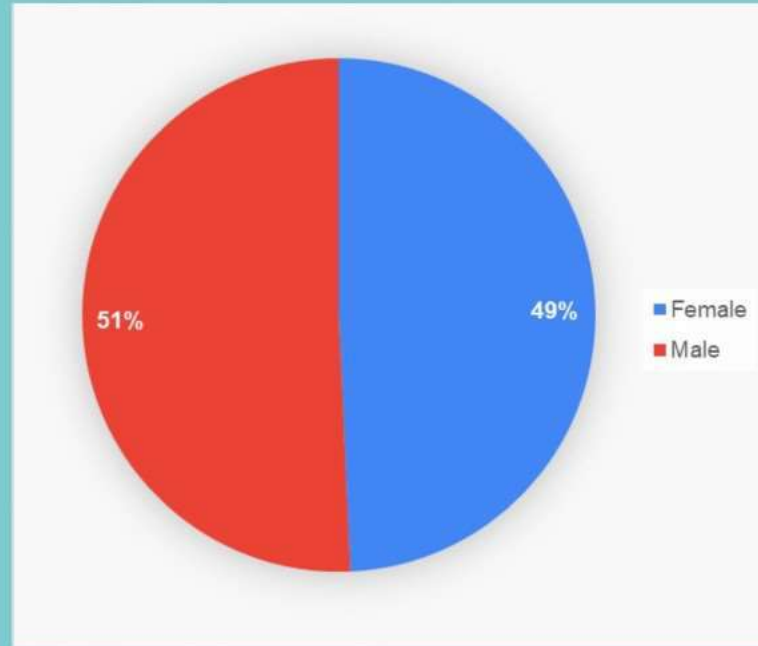
Age

Distribution of Surveys upon branches



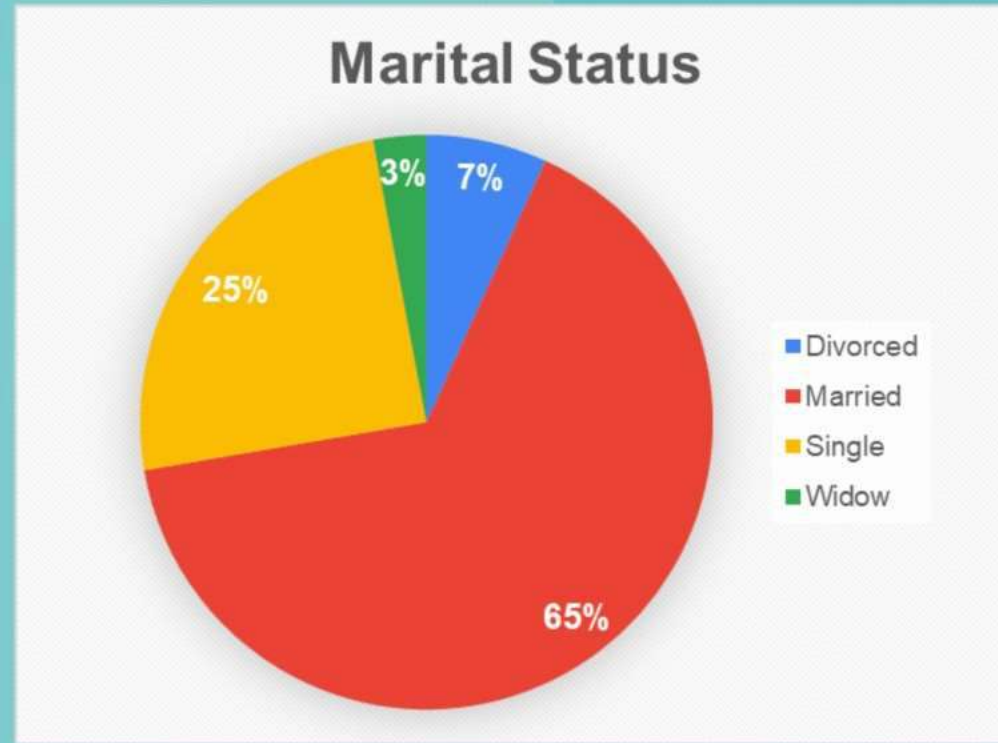
Jenin, Ramallah, and Tulkarem branches have the highest number of surveys, respectively, representing their Loan portfolio size.

Distribution based on Gender



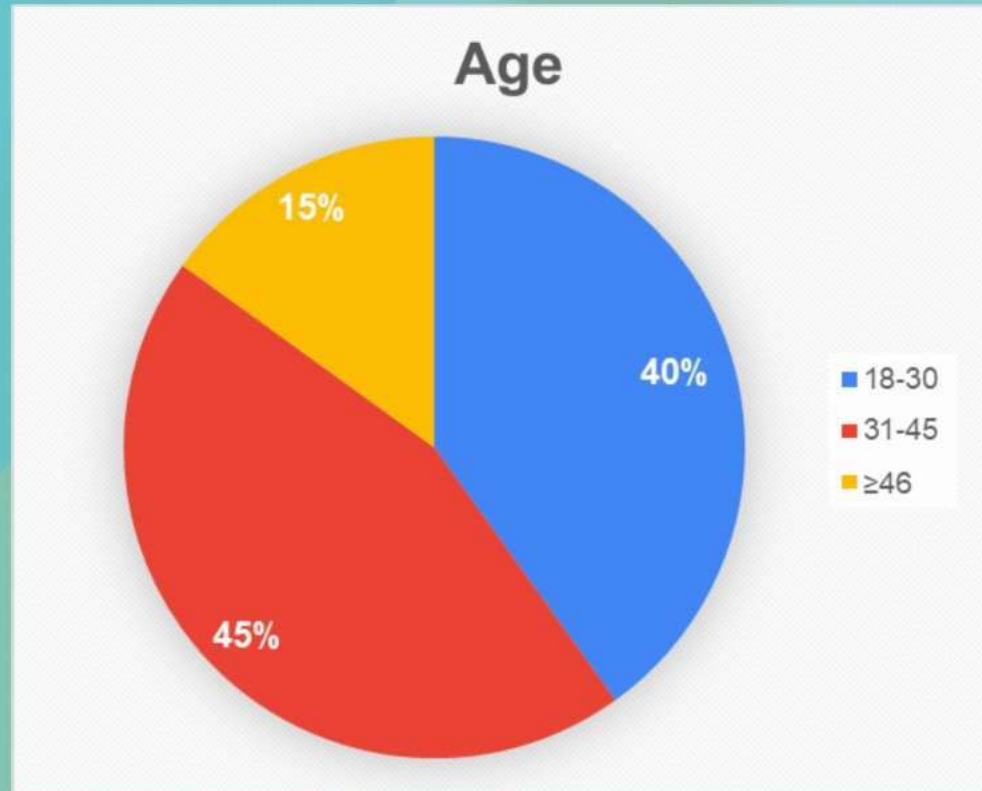
51% of the 838 surveys were filled by Female borrowers in comparison to 49% by males; a true representation of the total portfolio.

Marital Status



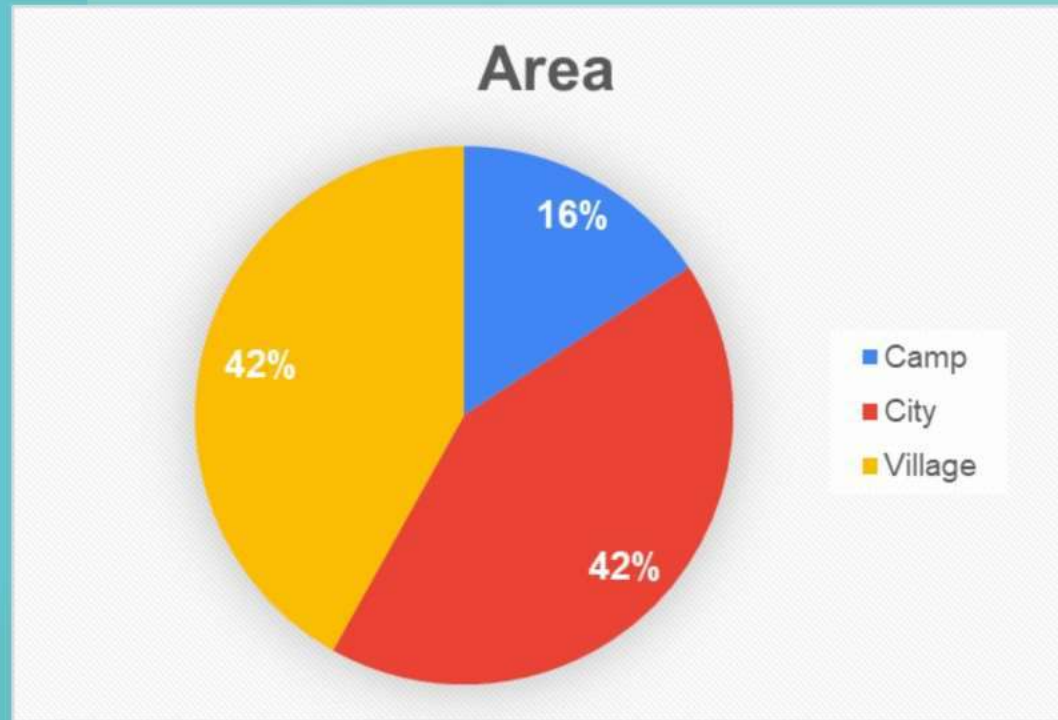
65% of the surveys were filled by married clients followed by 25% from single clients, 7% divorced and 3% widowers.

Borrowers' Age



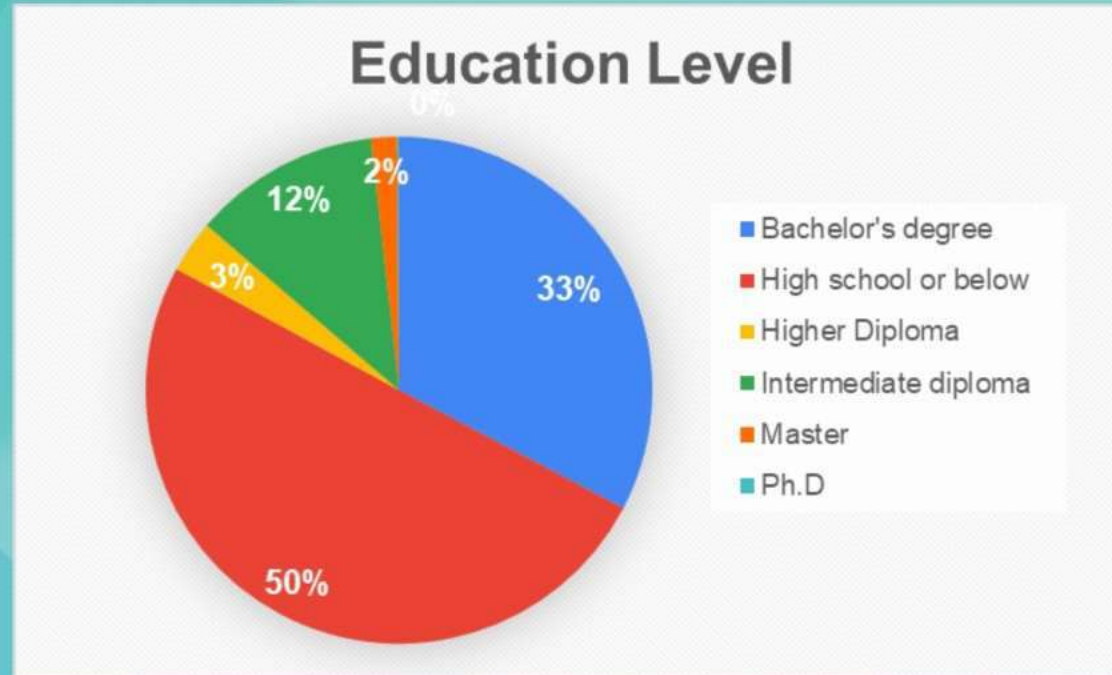
The highest number of surveys filled were by middle aged borrowers (31-45 years old) with a percentage of 45%, followed by 40% by young borrowers (18-30 years), and 15% by elder clients (> or = 45 years)

Area



58% of the 838 surveys were filled by borrowers in rural areas (with 16% from camps), and 42% from urban areas.

Educational Level



50% of the surveys were filled by clients with an educational level of High school or below, this is followed by bachelor's degree, intermediate diploma, higher diploma, and a master degree with a percentage of 33%, 12%, 3%, and 2%, respectively.

*Relationship
with the banking
sector*

*Credit history with
other Financial
Institutions*

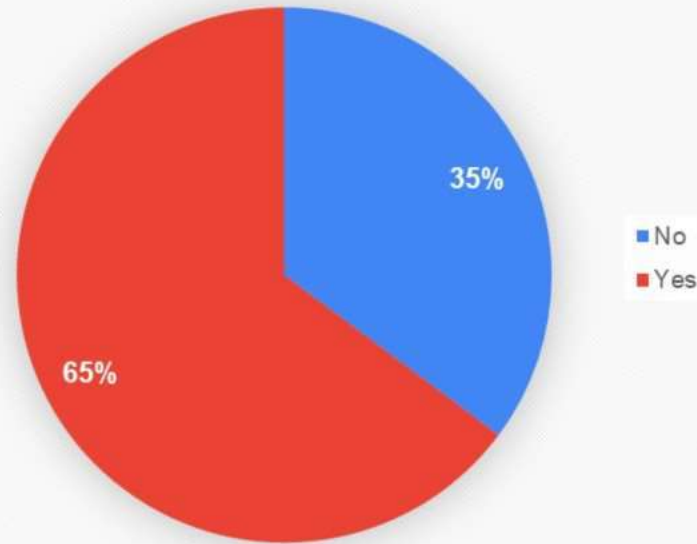
*History with
ACAD- F*

*Relationship with
ACAD-F and the
other financial
institutions*

*Loan Size
granted by
ACAD-F*

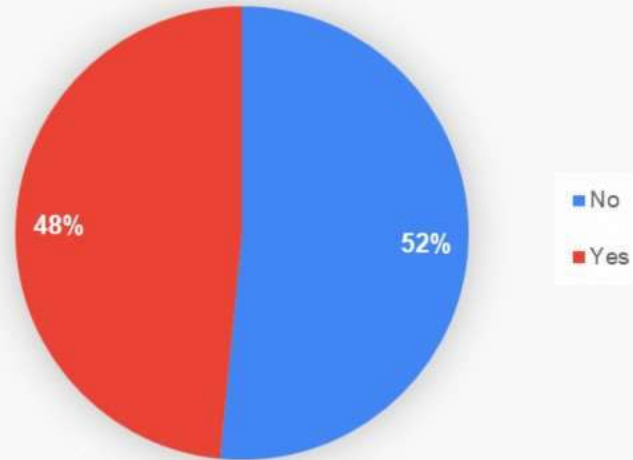
*Years
with
ACAD-F*

Own a Bank account?



The survey addresses ACAD-F's clients' relationship with the banking sector in Palestine, a question on whether the clients own a bank account or not was considered. 65% of the sample analyzed have a bank account compared to 35% with no established relationship with banks. This is consistent with the fact that ACAD-F, as a microfinance institution, addresses non-bankable clients, hence enduring higher risk.

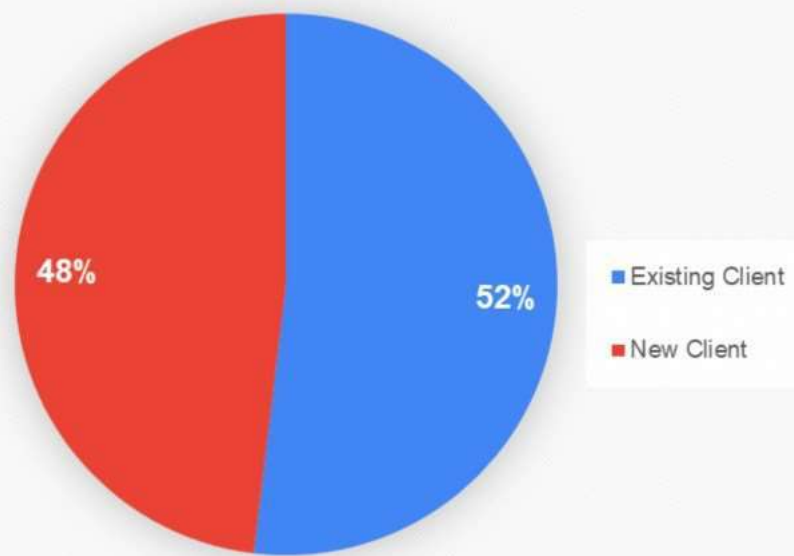
Have your been granted Credit Facilities from other financial institutions



The surveys' results highlighted the credit history of a sample of ACAD-F's borrowers with other Financial Institutions. 48% of the sample had been granted credit facilities by other financial institutions, while 52% had only been dealing with ACAD-F in the financial sector.

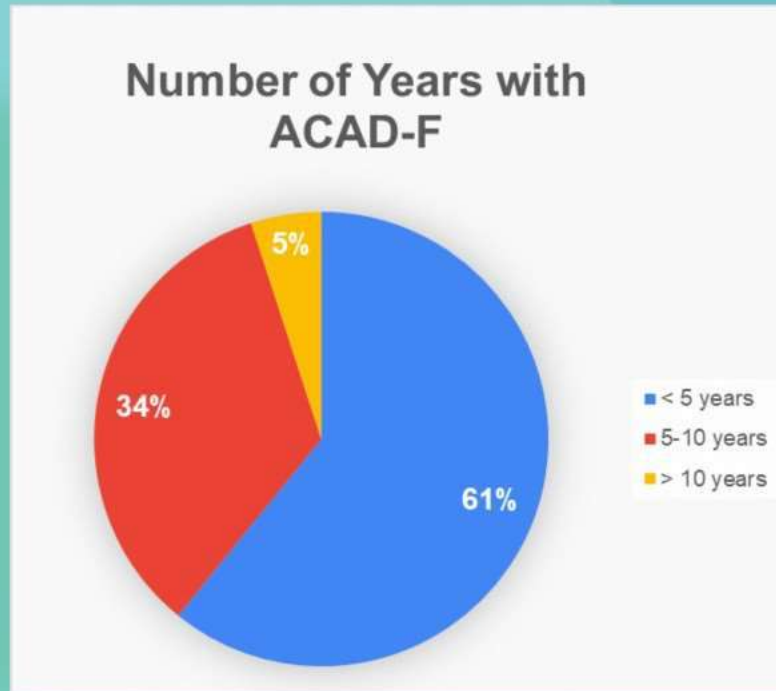
Relationship with ACAD-F

Client's Relationship with ACAD-F



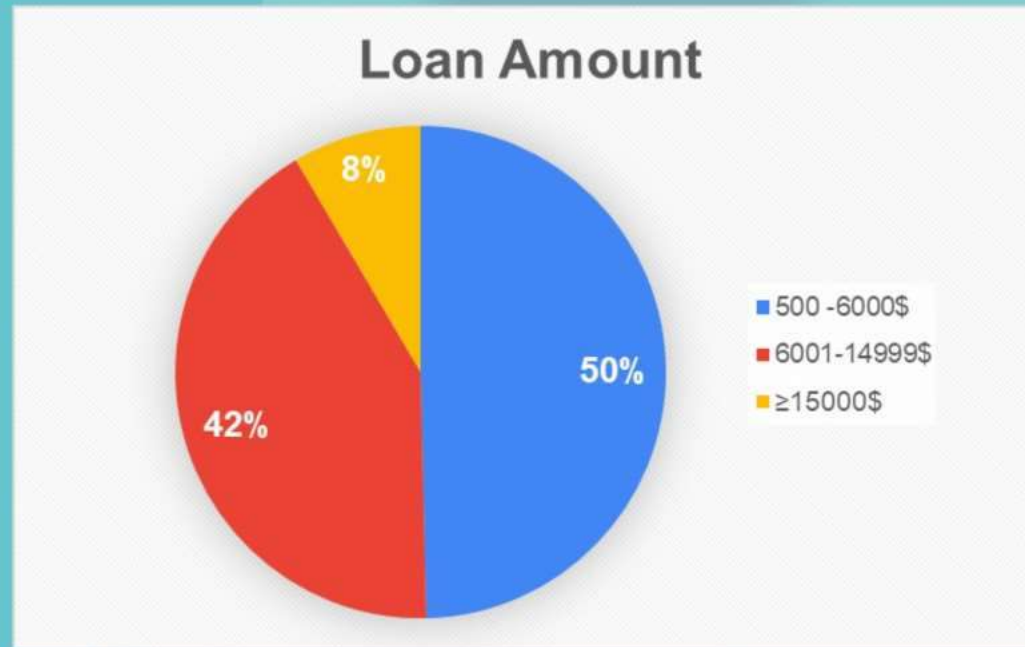
In term of client's relationship nature with ACAD-F, 48% of the surveys were filled by new clients and the remaining 52% by existing clients (clients with previous credit history at ACAD-F). This suggests ACAD-F ability to attract new borrowers while maintaining a loyal relationship with its existing borrowers.

Number of years with ACAD-F



The Figure above corresponds with the previous charts where 39% of the borrowers have a long-standing relationship with ACAD-F which exceeds 5 years. Nevertheless, 61% of the borrowers have a relationship between 0 and 5 years reflecting new clients and existing borrowers with a relationship of less than 5 years.

Loan Size



The figure above reflects the range of loan sizes offered by ACAD-F to meet the ever-changing needs and wants of its clients. Based on the sample, 50% of the borrowers have been granted micro loans of value less than \$6001 followed by 42% with small loans of value less than \$15000, and 8% with large loans of value greater and equal to \$15000.

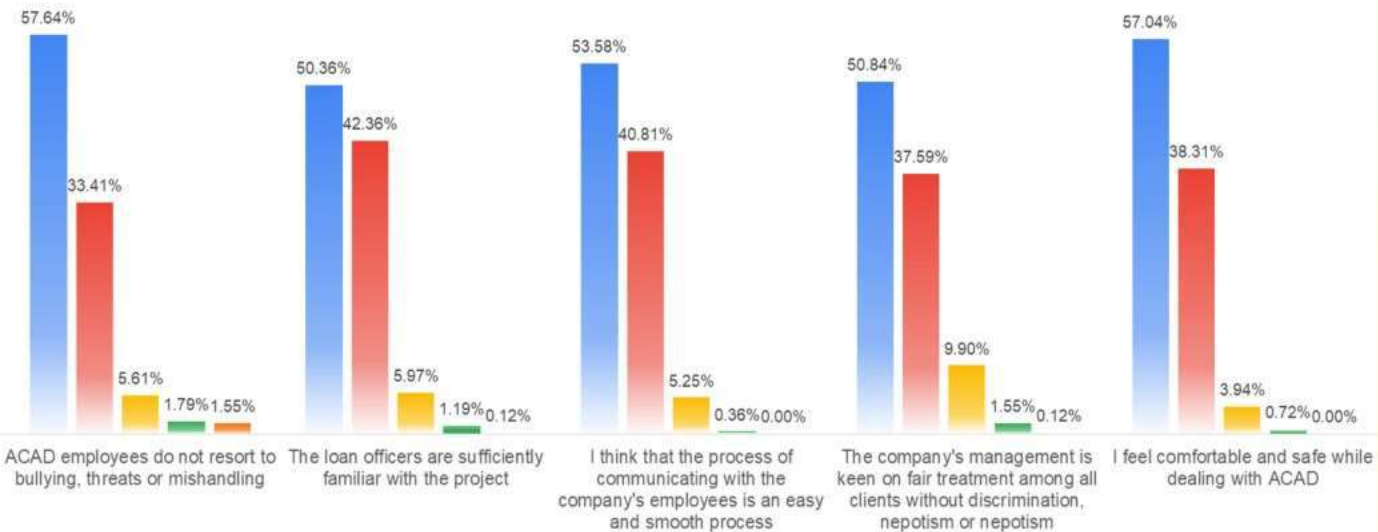
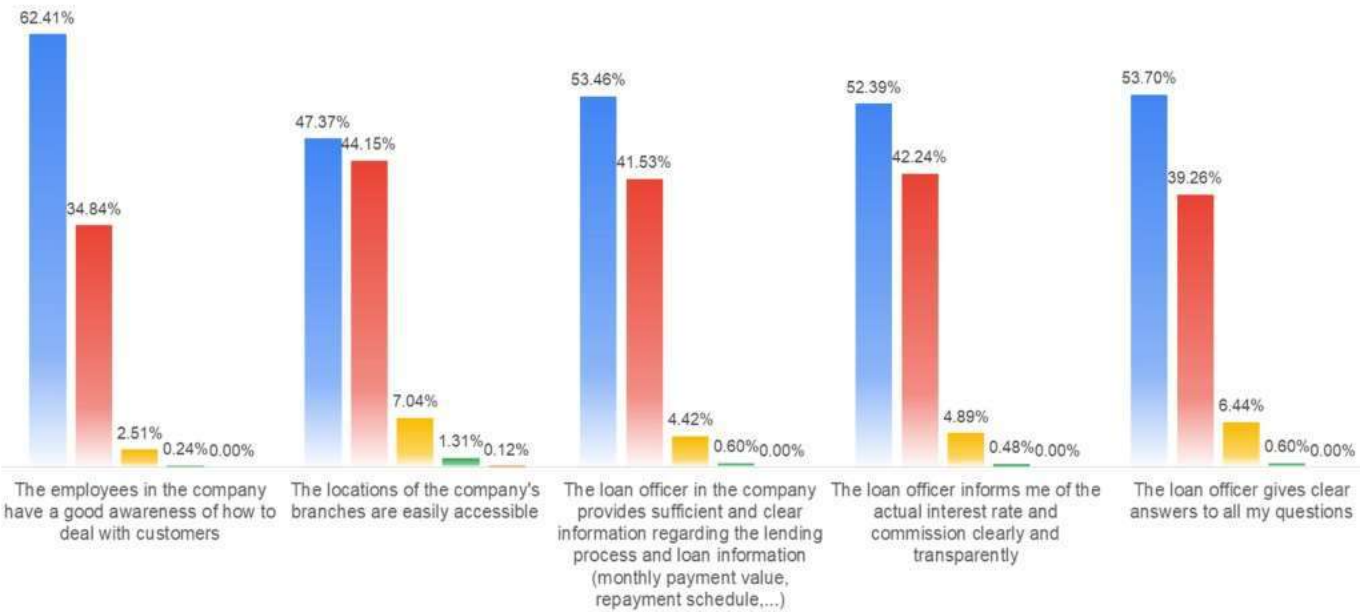
*Customer
Service*

*Evaluation of
customer service
and products
provided by
ACAD-F*

*Products
Provided*

CUSTOMER SERVICE

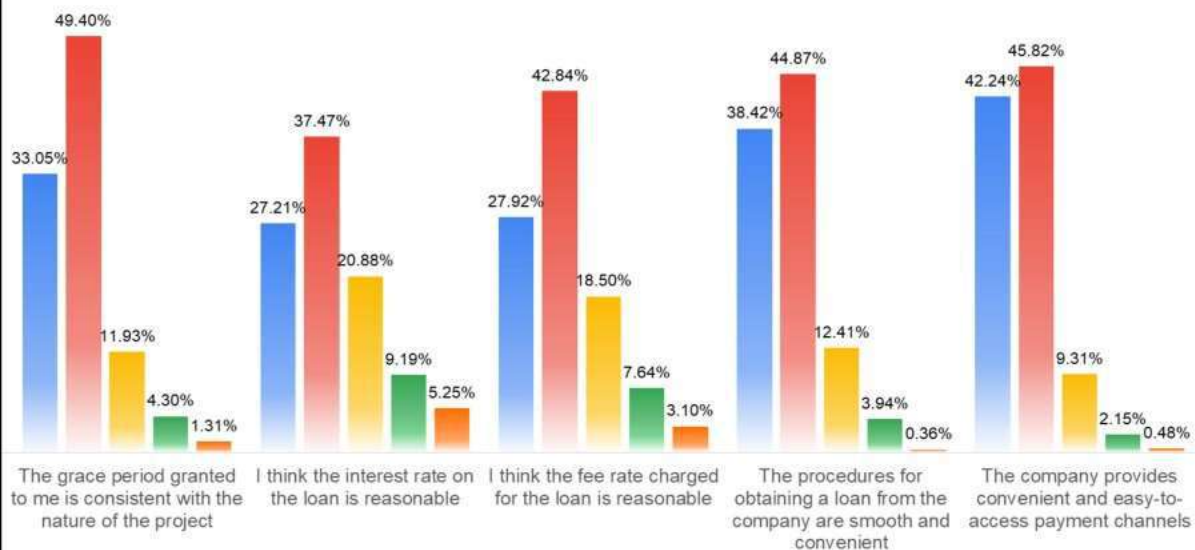
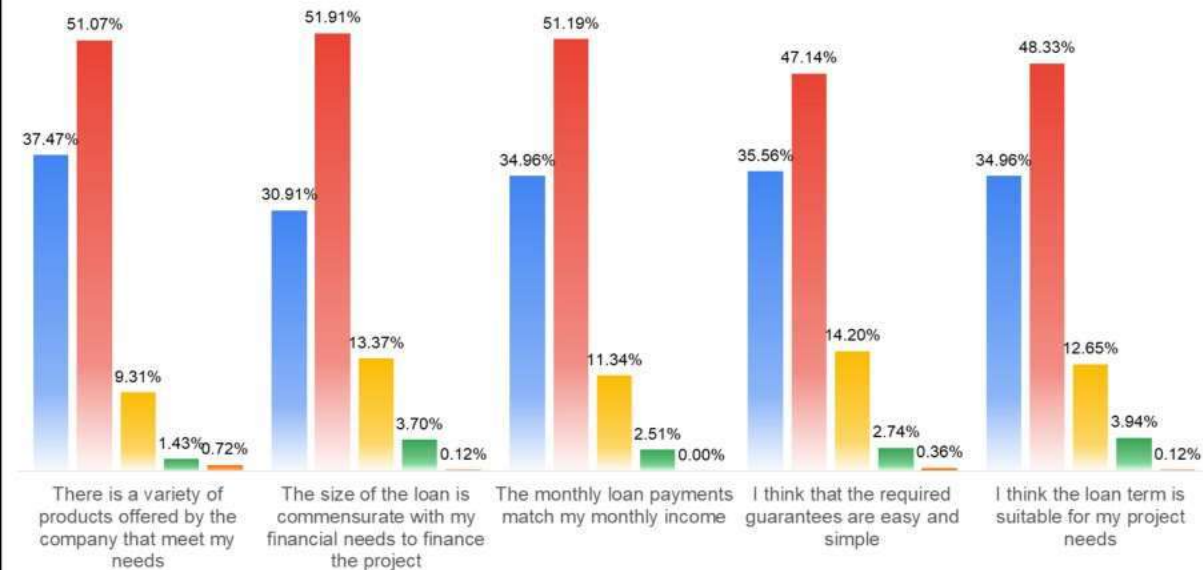
Strongly Agree Agree Neutral Disagree Strongly Disagree



It is evident that on average 93.33% of the answers are concentrated around agreeing and strongly agreeing, where's 5.6% of the answers (on average) were neutral and only 1.07% of the answers (on average) were concentrated around strongly disagreeing and disagreeing. This suggests that in general, 93.33% of the sample received agrees that ACAD-F customer service is up to standard, and employees have good awareness, provides sufficient and clear information and answers, inform clients clearly about interest rates and commissions, and do not resort to bullying and use fair treatment.

PRODUCTS

Strongly Agree Agree Neutral Disagree Strongly Disagree



It is evident that on average 81.28% of the answers are concentrated around agreeing and strongly agreeing, where's 13.39% of the answers (on average) were neutral and 5.33% of the answers (on average) were concentrated around strongly disagreeing and disagreeing. This suggests that in general, 81.28% of the sample received believes that products offered by ACAD-F is of great variety to match the needs of clients and that the size, monthly payments, required guarantees, and grace period offered are suitable. However, in relation to the questions related to the reasonableness of the interest rate and fees charged, the percentage of clients strongly disagreeing and disagreeing were the highest with a value of 14.44% and 10.74%, respectively. This suggests that clients believes that the Interest rate and fees charged by ACAD-F are relatively high.

Complaints

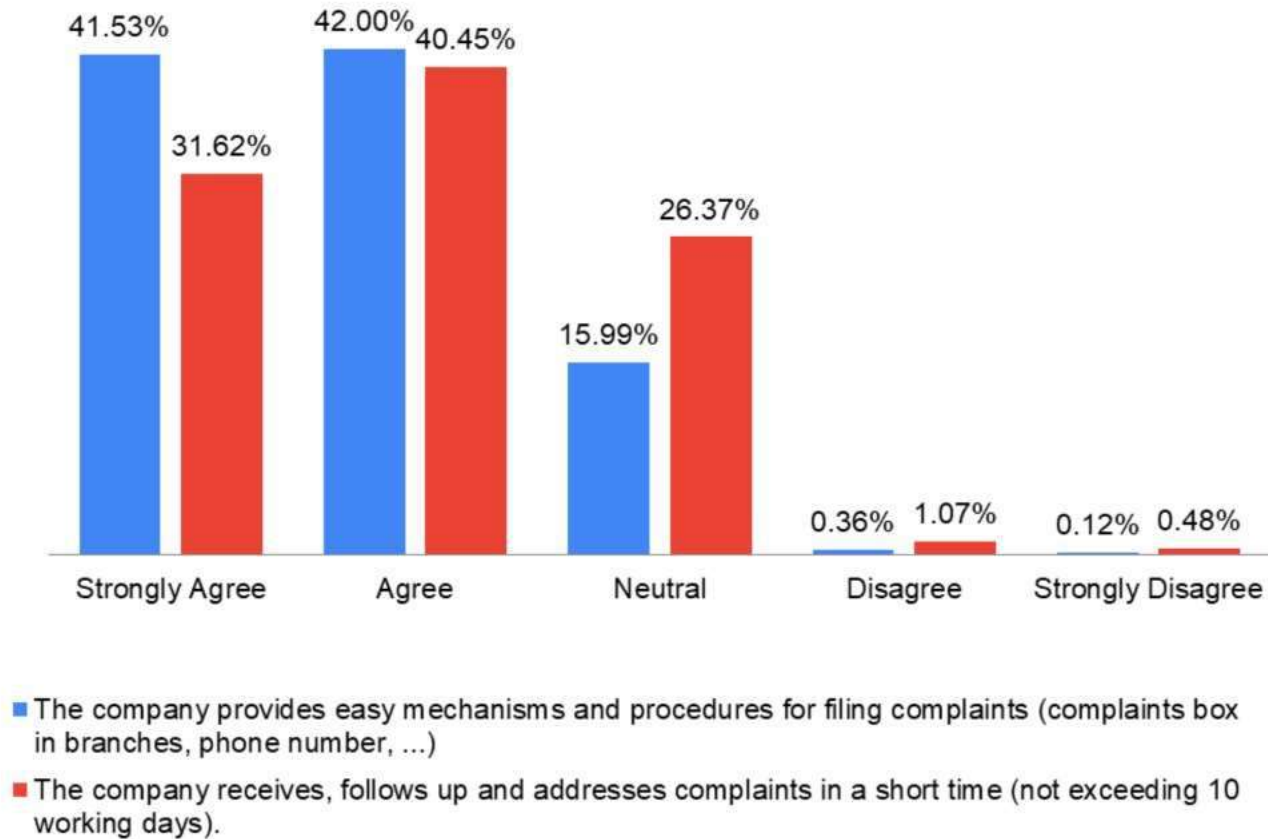
Environment

***Evaluation of privacy,
complaints' handling,
environment, and a
general assessment of
each client's experience.***

Privacy

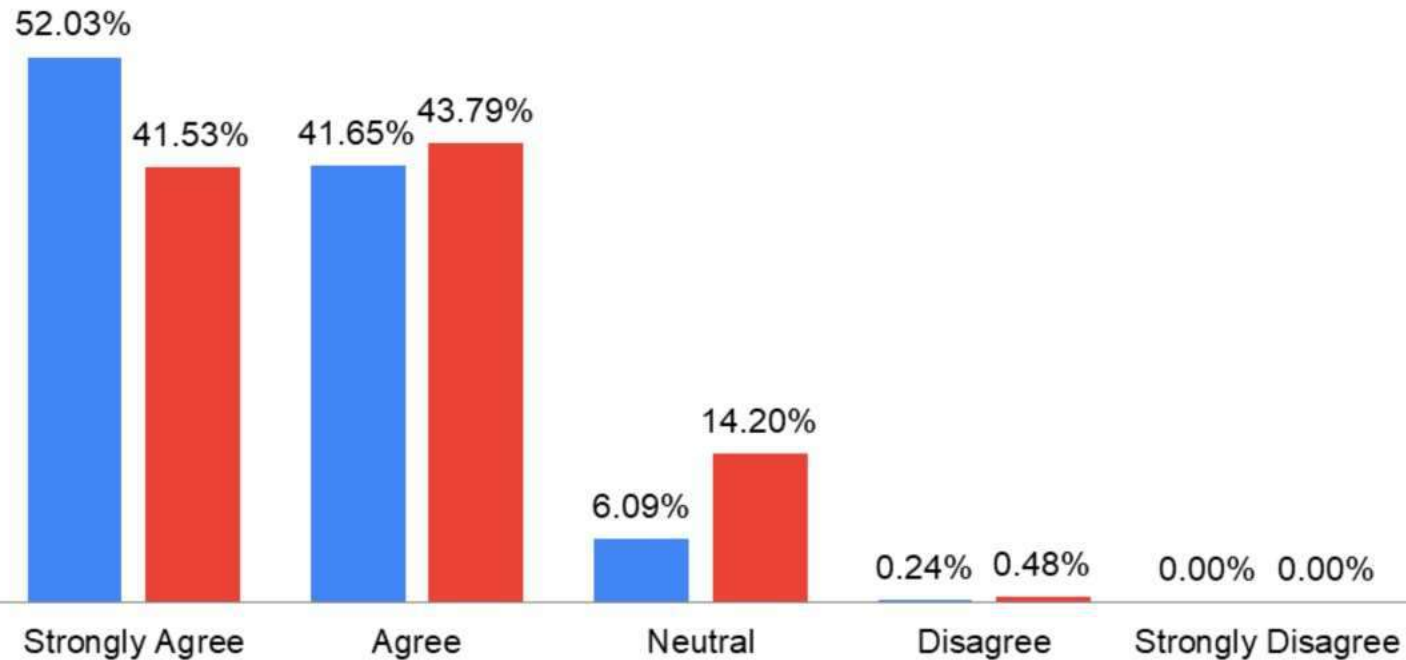
***General
Assessment***

Complaints



On average, 83.53% agree and strongly agree that ACAD-F's mechanisms and procedures in receiving complaints are easy and convenient, while 15.99% have a neutral opinion and only 0.48% disagree and strongly disagree. On the other hand, 72.08%, on average, agree and strongly agree that the follow-up and processing of complaints are quick and convenient in terms of time, while 26.37% had a neutral opinion, and only 1.55% disagreed and strongly disagreed. This suggests that, in general, the means and procedures of accepting and dealing with complaints are effective.

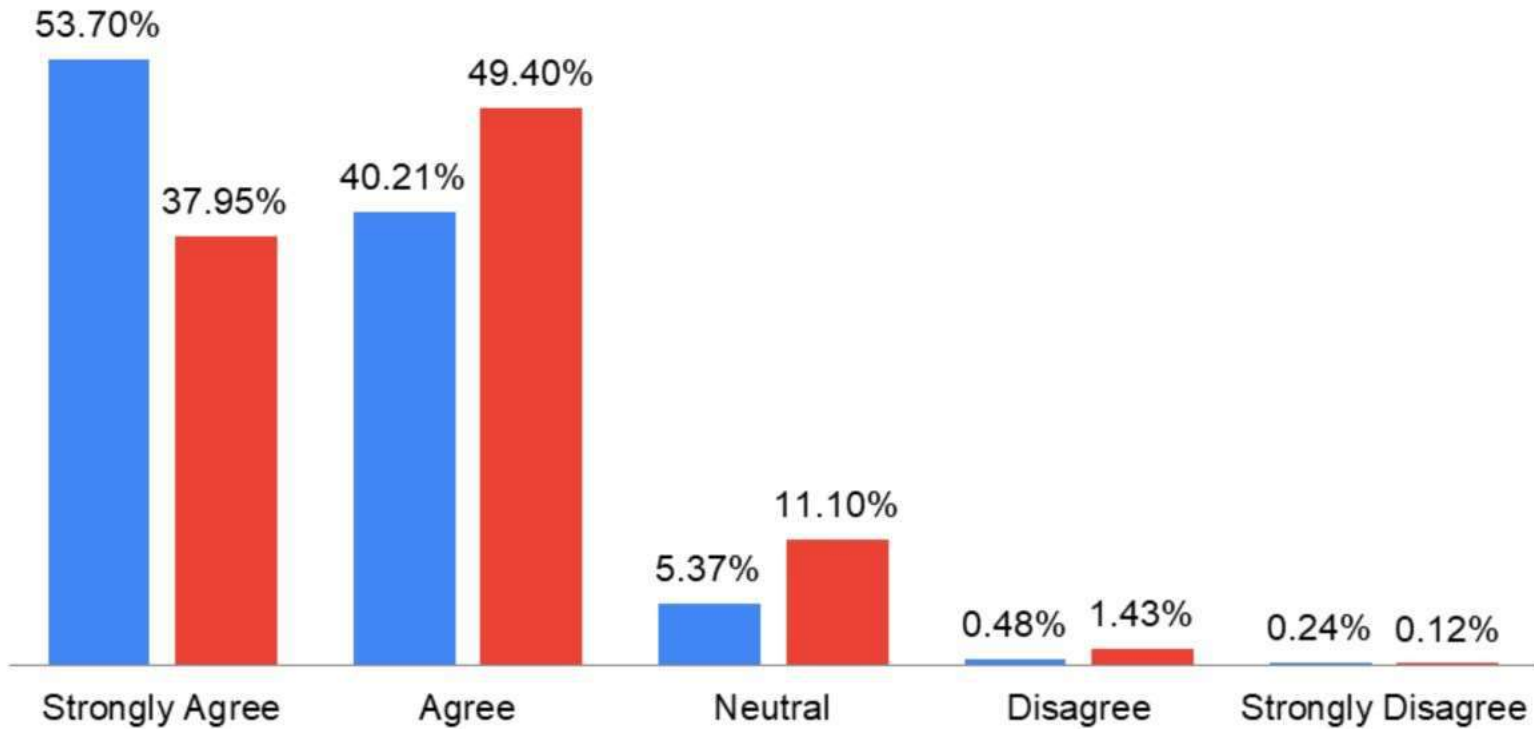
Privacy



- The Company maintains the confidentiality, security and accuracy of my financial and personal transactions
- The company maintains accurate and organized records about clients' transactions and various matters related to them

On average, 93.68% agree and strongly agree that ACAD-F and its employees maintain the confidentiality, security and accuracy of the financial and personal information and transactions, while 6.09% have a neutral opinion and only 0.24% disagree and strongly disagree. On the other hand, 85.32%, on average, agree and strongly agree that ACAD-F maintains accurate and organized records of their data and transactions, while 14.20% had a neutral opinion, and only 0.48% disagreed and strongly disagreed. This suggests that, in general, ACAD-F and its employees respect the privacy of its clients.

Environment



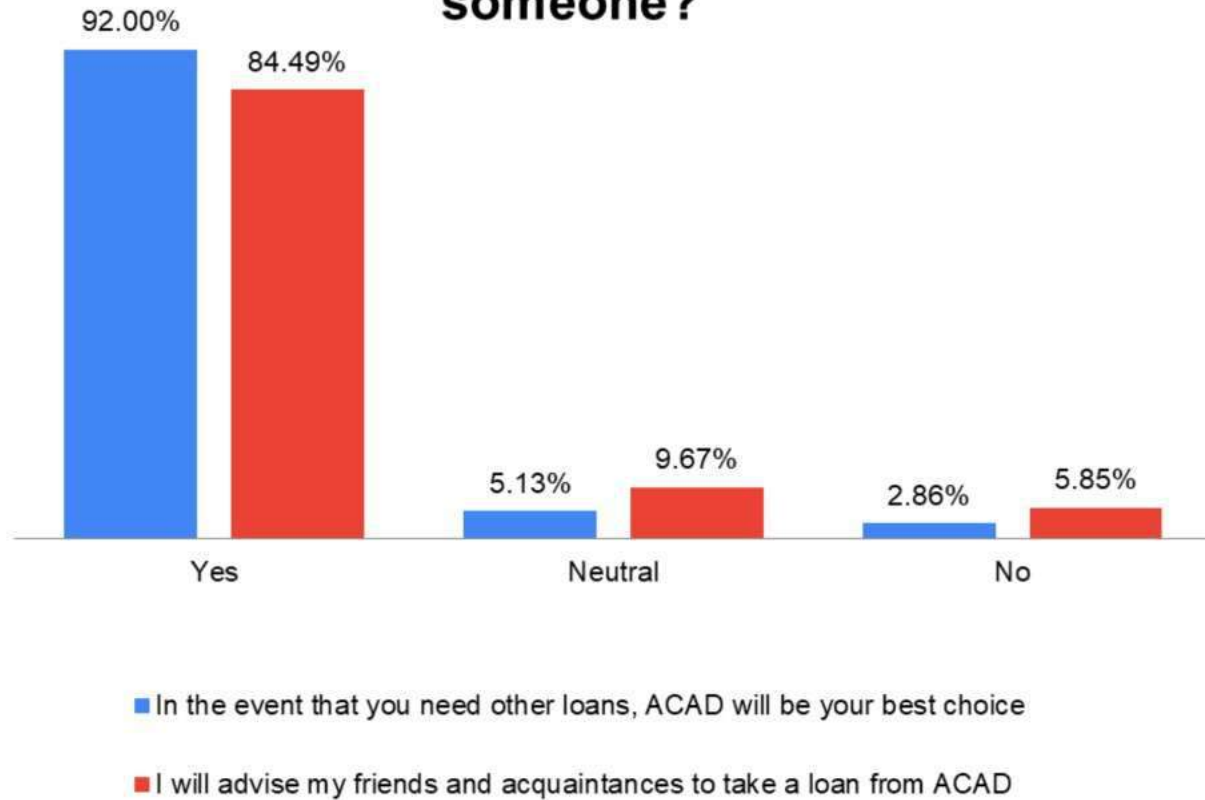
■ I believe the work environment and company facilities are comfortable, safe and clean

■ I have an interest in the impact of the project on the environment when considering the establishment, implementation or management of my project

On average, 93.91% agree and strongly agree that ACAD-F's environment and facilities are comfortable, safe, and clean, while 5.37% have a neutral opinion and only 0.72% disagree and strongly disagree. On the other hand, 87.35%, on average, agree and strongly agree that they have an interest in the impact of their projects on the environment, while 11.10% had a neutral opinion, and only 1.55% disagreed and strongly disagreed.

Maintain relationship with ACAD-F

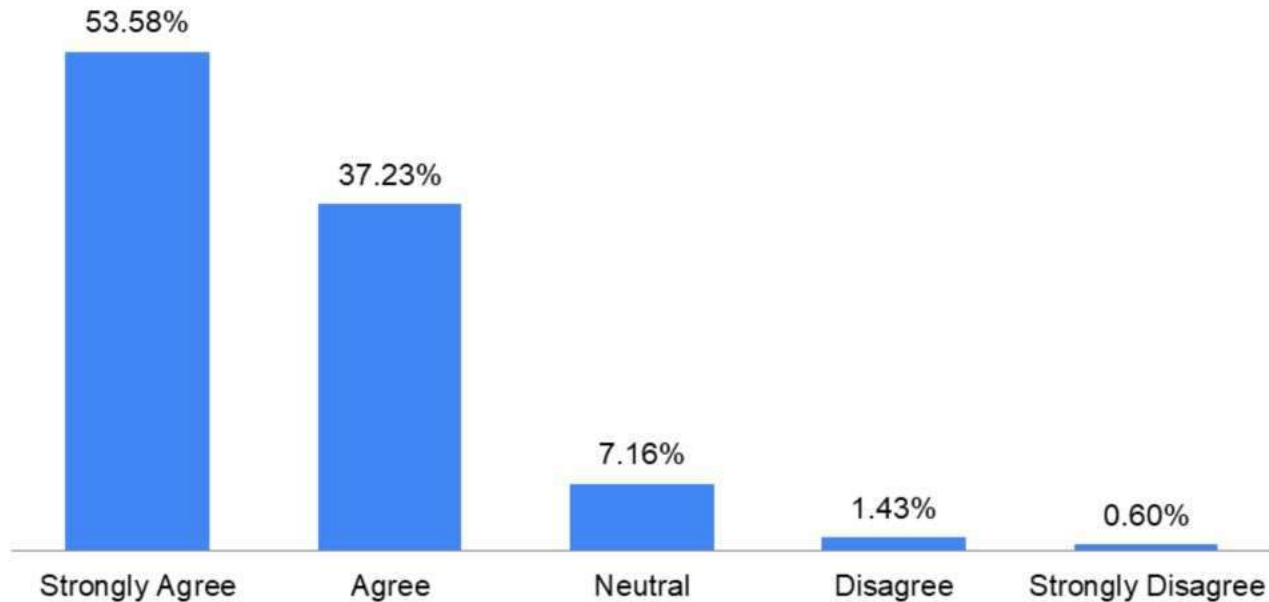
Reborrow from ACAD-F or recommend it to someone?



92% believe that ACAD-F will be the first choice when deciding to reborrow, and 84.49% will recommend ACAD-F to their friends and acquaintances. This reflects ACAD-F's ability to maintain good relations with their existing clients.

Evaluation of Overall Experience

Evaluation of overall experience



■ Are you satisfied with your experience with ACAD in general?

The Chart reflects that 90.81% of clients had a satisfactory experience borrowing from ACAD-F, while only 2.03% were dissatisfied with their experience.

This suggests that ACAD-F and its employees pay high attention to providing high-quality customer service while meeting the needs and wants of the clients.