



I. How the Marketing Survey was conducted

Like last year, we, PNB Japan, prepared the Marketing Survey to distribute to our clients. Given the Marketing Survey either by mail or in person, approximately 180 clients cooperated and responded to it. Taking this opportunity, we would like to express our cordial gratitude to those who kindly responded.

At the moment, PNB Japan provides the five remittance methods: Walk-In (over-the-counter), Bank Transfer, Post Office, Postal Link and Virtual Access. We have categorized those clients who gently filled out the Marketing Survey by the remittance methods as follows:

1. Walk-In Clients
2. Bank Transfer and Virtual Access Clients
3. Post Office and Postal Link Clients

In order to collect as many answers as possible, last year, we attached a 500 yen discount coupon for the remittance charge to each Marketing Survey, and put the sign on the envelopes for our clients to recognize it more easily. However, we eventually retrieved only 35% of the Marketing Survey circulated. Therefore, this year we handed it to our Walk-In clients directly and requested them to fill out on the spot. For the clients remitting through the other methods, we mailed it only to those who agreed to return it to us. Accordingly, we collected around 87% of the Marketing Survey distributed this time. As the incentive, we presented three five-minute Brastel calling Cards to each respondent.

II. Findings from the Marketing Survey

1. GENERAL QUESTIONS

(1) How did you come to know Philippine National Bank?:

	Number of Responds	%
By friends	95	58%
By PNB Staff	31	19%
By advertisement	6	4%
By webpage	7	4%
By magazine	12	7%
Others	14	8%
Total	165	100%

Others:
 - By relatives

(2) Are you interested in Virtual Access +10 and Postal Link +10?

	Number of	%
--	------------------	----------

	Responds	
Yes, I am.	123	79%
No, I am not.	32	21%
Total	155	100%

(Note: We will soon start to provide these two methods, which will be applicable for the transactions of over 100,000yen)

(3) Do you also remit through other banks but PNB Tokyo and Nagoya?

	Number of Responds	%
Yes, I do.	22	15%
No, I do not.	123	85%
Total	145	100%

Main Reasons

- Yes:** - In case of emergency
 - Other banks are closer to home
- No:** - I work/live near PNB
 - Higher exchange rate
 - Good service
 - English speaking staff
 - Opened on Sundays

2. WALK IN

(1) Why do you prefer transacting over the counter to remitting through the other methods?

	Number of Responds	%
Because I work/live near PNB.	60	38%
Because it is fastest method.	73	46%
Because it is nice to meet Filipino.	22	14%
Others.	3	2%
Total	158	100%

(2) Is the remittance processing fast enough?:

	Number of Responds	%
Yes, it is.	114	100%
No, it is not.	0	0%
Total	114	100%

(3) Is our tellers' assistance excellent?:

	Number of Responds	%
Yes, it is.	111	97%
No, it is not.	4	3%
Total	115	100%

Main reasons

- No:** - Unpleasant gesture

(4) Is our overall assistance on Sundays excellent?:

	Number of Responds	%
Yes, it is.	106	99%
No, it is not.	1	1%
Total	107	100%

(5) Good remarks

- Continue the good work
- All the staff are nice
- Nothing to improve

Suggestions to improve our service

- Need more staff on Sunday for counseling/assistance at the counter like on filling up of forms or inquiries
- Hope it would be possible that only the amount relating to remittance be filled up in the forms as information is already in our files

3. OUR CALL CENTER

(1) Is the attitude of assisting staff good?:

	Number of Responds	%
Yes, it is.	129	100%
No, it is not.	0	0%
Total	129	100%

(2) Is the explanation of assisting staff sufficient or clear?:

	Number of Responds	%
Yes, it is.	131	100%
No, it is not.	0	0%
Total	131	100%

(3) Is the assistance on follow-ups excellent?:

	Number of Responds	%
Yes, it is.	117	98%
No, it is not.	3	2%
Total	120	100%

(4) Are the fax lines always busy?:

	Number of Responds	%
Yes, they are.	25	63%
No, they are not.	15	37%
Total	40	100%

(5) Are the telephone lines always busy?:

	Number of Responds	%
Yes, they are.	47	38%
No, they are not.	76	62%
Total	123	100%

(6) Does it take much time for the forwarded calls to be attended?:

	Number of Responds	%
Yes, it does.	39	37%
No, it does not.	66	63%
Total	105	100%

4. POST OFFICE

(1) Are you remitting through Post Office?:

	Number of Responds	%
Yes, I am.	19	27%
No, I am not.	52	73%
Total	71	100%

Main Reasons

Yes: - Work far from PNB
- Possible to enclose Passbook

No: - No time to go to Post Office
- Don't know how to use Genkin Kakitome
- Easier to transact over the counter
- Language problems at Post Office
- No interest in using Post Office

(2) Is the remittance processing fast enough?:

	Number of Responds	%
Yes, it is.	20	95%
No, it is not.	1	5%
Total	21	100%

(3) Do you always have supply of Genkin Kakitome money envelopes?:

	Number of Responds	%
Yes, I do.	15	94%
No, I do not.	1	6%

Total	16	100%
--------------	----	------

5. MIZUHO BANK TRANSFER

(1) Are you remitting through Mizuho Bank?:

	Number of Responds	%
Yes, I am.	21	27%
No, I am not.	56	73%
Total	77	100%

Main Reasons

- No:**
- Don't know how to use Bank Transfer
 - Easier to transact over the counter
 - Work/Live near PNB
 - No Mizuho Bank in our area

(2) Is the remittance processing fast enough?:

	Number of Responds	%
Yes	20	100%
No	0	0%
Total	20	100%

6. POSTAL LINK

(1) Have you heard of Postal Link?:

	Number of Responds	%
Yes, I have.	38	44%
No, I have not.	48	56%
Total	86	100%

(2) If Yes in the previous question, how did you become familiar with it?

	Number of Responds	%
By friends	10	30%
By marketing call from PNB	4	13%
By advertisement	10	30%
Others	9	27%
Total	33	100%

Others:

- By PNB staff
- By magazine

(3) Are you using Postal Link now?:

	Number of Responds	%
Yes, I am.	14	50%

No, I am not.	14	50%
Total	28	100%

(4) If Yes in the previous question, how often do you remit through Postal Link?

	Number of Responds	%
Only once.	2	13%
A few times so far.	2	13%
Sometimes.	4	25%
Always.	7	44%
Once a month.	1	5%
Total	16	100%

(5) Do you find Postal Link is convenient?:

	Number of Responds	%
Yes, I do.	9	90%
No, I do not.	1	10%
Total	10	100%

7. VIRTUAL ACCESS

(1) Have you heard of Virtual Access?:

	Number of Responds	%
Yes, I have.	26	35%
No, I have not.	49	65%
Total	75	100%

(2) If Yes in the previous question, how did you become familiar with Virtual Access?

	Number of Responds	%
By friends	6	32%
By marketing call from PNB	7	37%
By advertisement	5	26%
Others	1	5%
Total	19	100%

Others:
- By our website

(3) Are you Using Virtual Access now?:

	Number of Responds	%
--	--------------------	---

Yes, I am.	8	20%
No, I am not.	32	80%
Total	40	100%

(4) If Yes in the previous question, how often do you remit through Virtual Access?:

	Number of Responds	%
Only once	1	25%
A few times so far	2	50%
Sometimes	1	25%
Always	0	0%
Total	4	100%

(5) Do you find Virtual Access is convenient?:

	Number of Responds	%
Yes, I do.	5	83%
No, I do not.	1	17%
Total	6	100%

(6) Suggestions to improve our service

- Hope there will be a card available like for Postal Link
- The maximum amount of remittance is too low (only at 100,000 yen)
- Domestic transfer charge is too high

8. ADDITIOANL SERVICES OF INTEREST TO CLIENTS

(1) Are you interested in Internet or Phone banking for simple services like Account Balance inquiry, transaction history, and so on?:

	Number of Responds	%
Yes, I am.	77	100%
No, I am not.	0	0%
Total	77	100%

(2) Are you interested in Auto Debit for Pension Plan if you retire in the Philippines?:

	Number of Responds	%
Yes, I am.	50	100%
No, I am not.	0	0%
Total	50	100%

(3) Which of the following loan products are you interested in? :

	Number of Responds	%
Car Loan	31	33%
Personal/Cash Loan	44	46%
Cash Loan with Creatural	14	15%
Yen Deposit Collateral Loan	6	6%
Total	95	100%

Other Proposal:

- Loan to start a business venture
- Student Loan
- Requirements for Loan easy to comply with
- Need more information especially payment system
- Business Loan

(4) Which of the following Investment and Trust products are you interested in? :

	Number of Responds	%
Trust and Investment Products	24	40%
Personal Fund Management (e.g. OFW Fund)	36	60%
Total	60	100%

Other Proposal:

- Need more information on Mutual Funds/Trust and Investment

9. Complaints/Other remarks

- A Call Center staff talked to me very frankly and had no consideration like listening to the client's side.
- Kind staff in PNB Japan should be the good examples to all PNB staff in the Philippines.
- The remittance charge is too expensive.