2M | RESEARCH

SBA OFFICE OF FIELD OPERATIONS CUSTOMER EXPERIENCE DATA EVALUATION

DELIVERABLE 4.3 FINAL REPORT

December 21, 2020

CONTENTS

LIST OF EXHIBITS

LIST OF TABLES

LIST OF ACRONYMS

ACR	Activity Contact Report
B2B	Boots 2 Business Training
BOS	Business Opportunity Specialists
CX	Customer Experience
EIDL	Economic Injury Disaster Loan
EQ	Evaluation question
GMATT	Goals Measures Activity Tracking Tool
LRS	Lender Relations Specialist
OFO	Office of Field Operations
OMB	Office of Management and Budget
PPP	Paycheck Protection Program
SBA	Small Business Administration
SBIR	Small Business Innovation Research

EXECUTIVE SUMMARY

2M Research (2M) has been contracted by the U.S. Small Business Administration (SBA) Office of Program Performance, Analysis and Evaluation to conduct the Office of Field Operations (OFO) Customer Experience (CX) Data Evaluation study. This report describes the purpose of the evaluation, details the approach and methodology, answers the evaluation questions, provides a preliminary framework for a customer journey map, and offers recommendations for SBA to improve CX in its district offices.

The OFO is the organizational unit primarily responsible for direct execution of SBA's products and services for small businesses. The OFO is SBA's customer-facing arm and designated as SBA's High-Impact Service Provider by the Office of Management and Budget (OMB). In May 2019, SBA launched a survey to measure CX in SBA's 68 district offices. The CX survey is administered in accordance with an OMB directive that provides guidance for accomplishing the President's Management Agenda's Cross-Agency Priority goal of improving CX with federal services. The survey measures CX across seven domains per OMB guidance:[1] satisfaction, confidence/trust, effectiveness/quality, ease/simplicity, efficiency/speed, equity/transparency, and employee helpfulness.

The 2M study team used a mixed-methods approach to answer the following key evaluation questions:

1. What is the current level of customer satisfaction with SBA's field offices?
2. For areas that are rated lower, what has the CX been and how can SBA improve it?
3. Are the data collected and analysis methodology sufficient to provide clear measures of OFO CX and to support ongoing CX improvements?
4. How can OFO synthesize captured CX data and integrate the data with a new tool for capturing activity contact data at the field office level to gain further insight into best practices or opportunities for improvement?

This evaluation's key purpose was to provide SBA with insights into existing OFO CX survey results, including low-scoring areas, and how those results can be better understood through the use of other SBA data sources.

In the initial phase of the evaluation, the 2M study team performed descriptive analyses of CX survey data collected from May 2019 through November 2019. The 2M study team reviewed the results of the initial survey analysis with SBA to discuss integration of the CX data with the Activity Contact Report, potential survey changes, and additional lines of inquiry. Based on commonalities across lower-rated CX survey scores identified in 2M's analysis, SBA's OFO requested that the 2M study team focus additional inquiry on customers who interacted with field offices for the purposes of receiving 8(a) business development assistance and information about option to fund a business, including guaranteed loans and microloans. The 2M study team conducted a series of one-on-one interviews with district office leaders and focus groups with Supervisory Lender Relations Specialists (LRSs) and Supervisory Business Opportunity Specialists (BOSs), along with customers interacting with SBA district offices for funding assistance and 8(a) assistance.

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[1] Office of Management and Budget. (2020). *OMB Circular A 11: Section 280*. Retrieved from https://www.performance.gov/cx/a11-280.pdf

The qualitative data collected from the interviews and focus groups were coded, and four themes emerged that are presented as opportunities SBA can consider for improving CX in the district offices. SBA employees and customers agreed that improving access to information would greatly enhance customer service in the future. The current processes can be cumbersome for both 8(a) customers and customers seeking lending assistance. Recommendations for improving communication include having the SBA program office copy the BOS in the field office when application decisions are made, thereby increasing transparency and enhancing customers' and district offices' access to information.

Another avenue for improving access to information is improving or adding mechanisms for communication. SBA should work with district leaders to standardize language and information materials, both in the office and online. SBA should consider process enhancements including increasing the amount of information on the SBA website to include "how to" guides or Frequently Asked Questions. Furthermore, developing a Customer Relationship Management (CRM) system is a powerful tool for improving customer communication, so providing staff with a dynamic and user-friendly CRM system could equip SBA employees with the knowledge and tools required to help a variety of customers.

District leaders and Supervisory BOSs also expressed interest with growing institutional knowledge. Heavy workloads within the district office reduce the staff's ability to provide high-quality service because staff members can be overly burdened with administrative duties. In particular, SBA could focus on BOS retention by revising the duties and responsibilities of specialist staff, which would allow for more time to grow institutional expertise and increase retention. SBA district office staff could also benefit from enhanced training opportunities to allow for knowledge in multiple areas, resulting in the ability to answer a wide variety of questions from customers at the initial point of contact.

The final theme that emerged from the interviews and focus groups with SBA employees is the idea that SBA should work to build knowledge consistencies. SBA employees and district leaders could benefit from a comprehensive repository on the SBA website that encompasses information for SBA, its resource partners, and other government agencies involved in SBA programs on the SBA website. Clear messaging from the top regarding SBA programs could empower SBA staff to disseminate information to customers and partners in a standardized fashion, thereby enhancing perceptions of SBA from the local level up, as well as boosting overall confidence in the Agency. This could reduce the burden on SBA staff to come up with answers "on the spot" and reduce discrepancies from one office to the other.

INTRODUCTION

2M Research (2M) has been contracted by the U.S. Small Business Administration (SBA) Office of Program Performance, Analysis and Evaluation to conduct the Office of Field Operations (OFO) Customer Experience (CX) Data Evaluation study. Given SBA's high-impact customer-facing services, the SBA was designated as a High-Impact Service Provider. The OFO is the organizational unit primarily responsible for direct interaction with the public on a variety of SBA's products and services for small businesses. The OFO oversees the 68 field offices that implement SBA programs and initiatives to support entrepreneurs and small business owners; these field offices are the point of delivery and source of information for many SBA programs and services. The offices work to accomplish SBA's mission by providing quality service to the small business community and by working with SBA resource partners, other partners, and intermediaries.

As SBA's customer-facing arm, the OFO was selected to oversee CX improvement efforts and was charged with driving overall satisfaction, confidence, and trust with SBA. In May 2019, SBA launched a survey to measure CX in its 68 district offices in accordance with Section 280 of the Office of Management and Budget (OMB) Circular A-11, which provides guidance for accomplishing the President's Management Agenda's Cross-Agency Priority goal to improve CX with federal services. OFO's CX survey is deployed to all customers of SBA's district offices after they receive a service or have an interaction with SBA. OFO's survey measures CX in seven domains, per OMB guidance: satisfaction, confidence/trust, effectiveness/quality, ease/simplicity, efficiency/speed, equity/transparency, and employee helpfulness.

Study Purposes

To assist SBA in achieving process improvement and CX goals, the 2M study team implemented an evaluation to improve the CX survey and methodologies used to analyze the survey data. The key purpose of this evaluation was to provide SBA with insights into existing OFO CX survey results, including low-scoring areas, and how those results could be contextualized with other SBA data sources such as the Activity Contact Report (ACR) or its replacement system, the Goals Measures Activity Tracking Tool (GMATT) data. Through the use of focus groups and one-on-one interviews, the evaluation also sought to identify ways to improve low-scoring areas.

Evaluation Questions

Evaluation findings can help OFO improve survey construction and the methodologies used to analyze survey data, operationalize survey data to positively impact process improvement efforts and CX, and address an Office of the Inspector General audit finding to better assess OFO customer satisfaction.

The evaluation had four key evaluation questions (EQs):

1. What is the current level of customer satisfaction with SBA's field offices?
2. For areas that are rated lower, what has the CX been and how can SBA improve it?
3. Are the data collected and analysis methodology sufficient to provide clear measures of OFO CX and to support ongoing CX improvements?

4.   How can OFO synthesize captured CX data and integrate the data with a new tool for capturing activity contact data at the field office level to gain further insight into best practices or opportunities for improvement?

Exhibit 1 below maps the EQs to the evaluation activities.

Exhibit 1: EQs Mapped to Evaluation Questions

EQs	Activities
What is the current level of customer satisfaction with SBA's field offices?	Initial survey analysis (OFO's CX survey and ACR data)
For areas that are rated lower, what has the CX been and how can SBA improve it?	Additional data collection and analysis (focus groups and one-on-one interviews)
Are the data collected and analysis methodology sufficient to provide clear measures of OFO CX and to support ongoing CX improvements?	Initial survey analysis and additional data collection and analysis
How can OFO synthesize captured CX data and integrate it with a new tool for capturing activity contact data at the field office level to gain further insight into best practices or opportunities for improvement?	Additional data collection and analysis

The following section details the 2M study team's approach to the evaluation and provides details on activities to address the evaluation questions.

Methods

APPROACH

The fundamental components of the OFO CX data evaluation are outlined in Exhibit 2. The 2M study team met with SBA to establish a shared understanding of the work and to finalize the evaluation workplan. The 2M study team performed descriptive analyses of the initial CX survey data and reviewed the ACR data to assess how the dataset could be integrated and used in the evaluation. SBA discontinued the use of the ACR system and replaced it with the GMATT system to capture customer interactions. The ACR data used in this evaluation were collected from October 2018–June 2019. SBA also provided GMATT data for the analysis for the period from June 2019 to November 2019; however, after initially reviewing the GMATT data, the 2M study team determined they were too cumbersome to combine with the ACR data to be used for the evaluation. The 2M study team shared the results of the initial analyses with SBA and drafted recommendations for additional areas of research to better understand the level of customer satisfaction. The initial CX survey analyses were limited to district offices with 25 or more survey responses. Offices with fewer than 25 survey responses were not included because of insufficient data at the district level that would not produce meaningful results. Seventeen district offices (25 percent) were included in the analyses. A more detailed discussion of the analysis of the CX survey data is included later in this report.

In consultation with SBA, the 2M study team finalized the evaluation methodology plan, which included plans for one-on-one interviews and focus groups with district leaders (district directors and deputy district directors), select SBA employees, and customers. Based on commonalities across lower rated

CX+ Scores[2] identified in the analysis, SBA requested that the 2M study team focus additional inquiry on customers who interacted with field offices for the purposes of receiving 8(a) business development assistance (8(a) assistance) and receiving information about options to fund a business, including guaranteed loans and microloans (lending assistance).[3] The 2M study team conducted interviews and focus groups with the following groups of respondents:

- District leaders
- Supervisory 8(a) business opportunity specialists (BOSs)
- Supervisory lender relations specialists (LRSs)
- Select customers who interacted with field offices for the purpose of 8(a) assistance
- Select customers who interacted with field offices for the purpose of lending assistance

The 2M study team conducted the interviews and focus groups in July and August 2020. The interviews and focus groups were conducted using Microsoft Teams software. Participants were able to elect to be on video or use the audio-only option. The 2M study team shared findings with SBA in a presentation and report.

Exhibit 2: Approach to OFO CX Evaluation

2M's Approach to the Office of Field Operations Customer Experience Data Evaluation

Establish a shared understanding with SBA. Finalize work plan, evaluation plan, and communication strategies.

Analyze OFO's CX survey data to understand the current level of customer satisfaction.

Review results of analysis to develop recommendations for further lines of inquiry.

Conduct interviews and focus groups to develop a deeper understanding of how SBA can improve customer experience.

Share findings with SBA through oral presentations and/or management briefings.

Synthesize findings for the final report and recommendation action plan.

SAMPLING

The 2M study team and the Lead Program Evaluator discussed the practical and methodological considerations for building a sample frame and selecting an appropriate sample for the interviews and focus groups. Exhibit 3 summarizes the outcome of those discussions.

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[2] A CX+ Score is a measure constructed by the 2M study team to quantify the data from the CX survey for analyses and comparison purposes. A more detailed explanation of the CX+ Score is included later in this report.

[3] SBA and the 2M study team decided to conduct focus groups with Supervisory LRSs and BOSs to secure their input, feedback, and perspective as SBA employees who directly engage customers. Specifically, the Supervisory LRSs engage with customers for lending assistance, and Supervisory BOSs engage with customers for 8(a) assistance.

Exhibit 3: Participant Groups

Participant Group	Data Collection Type	Expected Participant Count	Sampling and Grouping Consideration
District Leadership	Interview	3	Offices with high CX+ Scores in 8(a) and lending assistance
		3	Offices with low CX+ Scores in 8(a) and lending assistance
		3	Offices with the largest 8(a) portfolios
Supervisory BOS	Focus group	8	Office volume and Lead Evaluator input
Supervisory LRS	Focus group	8	Office volume and Lead Evaluator input
8(a) Assistance Customers	Focus group	8	In consideration of business characteristics
Funding Assistance Customers	Focus group	8	In consideration of CX scores

District leaders from three offices with high CX+ Scores in 8(a) assistance and lending were selected to participate, along with district leaders from three offices with low CX+ Scores in 8(a) assistance and lending. The 2M study team and SBA also decided to invite three district leaders from offices with the largest 8(a) portfolios. Supervisory BOSs and Supervisory LRSs were purposively selected to participate in a focus group session.

The sampling frame for 8(a) customers was drawn from the SBA 8(a) customer database. The initial query for 8(a) customers was limited to 14 district offices identified as having either high or low CX+ Scores and businesses that had applied to or were certified into the 8(a) program on or after October 1, 2017. The sample was then further stratified by business size (less/more than $1 million or 100 employees) and categorized as socially disadvantaged (minority-owned, women-owned, veteran-owned) or otherwise disadvantaged.

The sample frame for lending customers consisted of customers who completed the CX survey and agreed to be contacted for a focus group. The 2M study team used CX survey responses from February 26, 2020, through March 31, 2020. During that time frame, 24 lending customers completed the CX survey and agreed to be contacted for a focus group. The 2M study team intended to select a sample primarily from district offices with CX+ Scores at the high and low ends of the range, in addition to using demographic variables to ensure a wide range of representation. However, due to the limited number of responses to the CX survey, along with the low response to the initial outreach, the 2M study team eventually had to contact all 24 members in the sample; five customers confirmed their participation, but only two customers participated in the focus group.

DATA COLLECTION AND INSTRUMENTATION

The 2M study team prepared documentation to be submitted under SBA's generic Information Collection Request Clearance for the evaluation's data collection efforts. The package included a memo describing the purpose of the data collection, an estimate of respondent burden, a description of data collection activities, and a description of the data collection instruments. Also included were a revised CX survey instrument, interview guides for lending customers and 8(a) customers, and recruitment materials. The CX survey instrument was revised to include additional follow-up questions for respondents who indicated that obtaining funding or funding/lending assistance was their purpose for

interacting with SBA. If a respondent included funding assistance as a purpose for their interaction, the respondent was then asked whether they would be willing to be contacted to participate in a brief online focus group. If the respondent indicated they would be willing to participate, then the respondent was asked for their name and email address, so the 2M study team could contact them. In addition, the 2M study team prepared discussion guides for district leader interviews and guides for the Supervisory BOSs and Supervisory LRSs focus groups (see Appendices A–E).

The initial plan called for data collection using the revised CX survey to begin shortly after receiving OMB clearance. The project received OMB clearance in April 2020; however, due to the COVID-19 pandemic and the Federal Government programs enacted to help small businesses impacted by the pandemic (i.e., the Paycheck Protection Program [PPP] and Economic Injury Disaster Loans [EIDL]), SBA decided to postpone data collection activities for approximately 3–4 months. SBA employees at both the district office and agency levels were extremely busy during the early phases of the pandemic, assisting small business owners to navigate the new federal assistance programs.

Data collection started in July 2020 with the district leader interviews. SBA sent an initial email to each district leader explaining the study and requesting their cooperation with scheduling an interview with the 2M study team. Shortly after the SBA email, the 2M study team sent emails to each district leader requesting a convenient day and time to schedule the interview.

Focus groups with Supervisory BOSs and Supervisory LRSs were also conducted in July 2020. As with the district leader outreach, SBA made the initial contact to each Supervisory BOS and Supervisory LRS explaining the study and requesting their participation. The 2M study team sent follow-up emails to the participants, and using a Doodle Poll, scheduled the focus groups at a convenient time for the majority of participants.

For both the district leader interviews and the focus groups, the 2M study team sent a reminder email that included the discussion questions prior to the scheduled interview/focus group date.

Focus groups for the lending customers and 8(a) customers were conducted in August 2020. SBA sent initial emails to the sampled customers prior to outreach from the 2M study team. Response to the recruitment was lower than expected and eventually all lending customers and 8(a) customers in the sample were contacted for participation in the focus groups.

Interviews and focus groups were conducted using Microsoft Teams. Each interview and focus group included a moderator and a notetaker, and all respondents were asked and consented to have the session recorded. Recordings from the interviews and focus groups were sent to a professional transcription service and the transcriptions were compared with the notes for accuracy. Transcriptions were imported into NVivo for analysis and were then coded and reviewed by a senior analyst on the 2M study team.

METHODOLOGICAL LIMITATIONS AND DATA QUALITY

The initial CX survey data analyzed as part of this evaluation included responses to the survey received from May 2019 through November 2019. Because the survey had just launched and many district offices had only recently begun to distribute the survey URL, the number of completed surveys per district office was low; in many cases, there were insufficient data to analyze and make meaningful comparisons, so the 2M study team excluded district offices with fewer than 25 responses from the

analyses. Because of the low survey counts, the CX survey analyses includes just 25 percent of the district offices. Additionally, the 2M study team, in consultation with SBA, decided to remove erroneous cases from the CX survey analyses as they could possibly skew the results. Twenty-six survey responses were removed from the CX survey analyses for this evaluation as they were determined to be invalid because they were used as test cases, were completed in error, or were prompted by a YouTube video on cameras in government offices.

The evaluation was also limited by the difficulties in building an appropriate sampling frame for lending customers and recruiting customers for the lending focus groups. The sampling frame for customers seeking lending assistance was created from customers who completed the revised CX survey after it was launched in February 2020 and who indicated they were willing to participate in a focus group. The original plan was to build a sampling frame with lending customers from various district offices and with a range of demographic features and CXs and to sample from the frame. However, shortly after the revised CX survey was launched with the additional questions for recruiting lending customers, the COVID-19 pandemic emerged. Small businesses began contacting the SBA district offices for information regarding the new programs launched as part of the federal stimulus package. The COVID-19 pandemic changed the entire landscape for small businesses and their interactions with SBA. Businesses were contacting SBA for pandemic relief; therefore, the 2M study team and SBA decided that these customers had a very unique experience which could alter their CX. SBA and the 2M study team decided to exclude customers seeking lending assistance who contacted the SBA and completed the CX survey after the pandemic started and the federal stimulus package was announced. The sampling frame for lending customers was naturally limited and was built from respondents who agreed to be contacted for a focus group and who completed the revised CX survey between February 26 and March 31, 2020. There were 24 respondents seeking assistance to fund their business who completed the CX survey during the 35-day window and that agreed to be contacted for a focus group.

ANALYSIS AND FINDINGS

EQ1 Customer Satisfaction: What is the current level of customer satisfaction with the SBA's field offices?

To address the first EQ, "What is the current level of customer satisfaction with SBA field offices?", the 2M study team performed descriptive analyses of CX survey data collected from May 2019 through November 2019. The methodology used and results of the analyses are presented in this section.

SURVEY DATA ANALYSIS METHODOLOGY

Overall, customer satisfaction was high: On a scale of 1 to 10, ranging from extremely unlikely to extremely likely, survey respondents rated their likelihood of referring the SBA to a friend or colleague as an average of 8.81. In addition, survey respondents, on average, agreed (i.e., rating of 4 or higher, "agree" or "strongly agree") with statements regarding all CX prompts, indicating positive experiences such as the ability to have needs addressed; being treated fairly; and being satisfied with service.

To delve deeper into the data and help identify patterns in the survey responses, the 2M study team created a composite score called a CX+ Score to measure CX. In the CX survey, respondents were asked to rate their agreement with the seven measures of customer service on a scale from "strongly

disagree" to "strongly agree." Specifically, customers were asked the following customer service questions:

- I am satisfied with the service I receive from SBA.
- This interaction increased my confidence in SBA.
- My need was addressed.
- It was easy to complete what I needed to do.
- It took a reasonable amount of time to do what I needed to do.
- I was treated fairly.
- Employees I interacted with were helpful.

Immediately following the seven Likert-scaled questions, respondents are asked on the CX survey, "On a scale of 1 to 10, with 10 being extremely likely, would you refer the SBA to a friend or colleague?" Using these two questions from the CX survey, the 2M study team created a CX+ Score to quantify CX ratings. This measure combined the 7 CX Likert scale scores and the recommendation score so that each score accounted for half of a score out of 100. The CX+ Score was only calculated if all seven of the items were answered. CX Likert scale scores, when summed, had a maximum score of 35, and the recommendation score had a maximum of 10. A CX+ Score was calculated by dividing the CX and recommendation scores out of the maximum possible scores for each, multiplying each by 50 (so each score accounted for 50 percent of the score), and adding them together.

If "CX" represents an individual Likert score value from each of the seven options and "Rec" represents the recommendation score, the equation looks like this:

$$\left(\frac{(CX_1 + CX_2 + CX_3 + CX_4 + CX_5 + CX_6 + CX_7)}{35} * 50 \right) + \left(\frac{Rec}{10} * 50 \right)$$

Using the above formula, the highest possible CX+ Score is 100. The seven CX scores, all based on the same 5-point Likert scale, were considered as one single score for this analysis. The recommendation score, based on the scale of 1–10 captured in the survey, was considered a separate single score. The CX and recommendation scores were considered to be of equal significance for evaluating overall CX as reported in the survey and were given equal weight in the formula. The 2M study team used this measure to examine variation by district office, purpose of visit, and demographics. Results of the analyses are described in more detail in the following tables.

Table 1 below shows that in general, respondents who did not specify the SBA district office they had interacted with, or who did not specify a purpose for their interaction, had overall low CX+ Scores—75.3 and 76.4, respectively.

Table 1: CX+ Score: Unspecified Purpose and/or Office

Category	Survey Count	CX Aggregate Count	CX Aggregate Average	Recommend Count	Recommend Average	CX+ Score
No Office	60	16	18.4	18	6.3	75.3
Unspecified Purpose	380	69	26.2	77	7.8	76.4

SURVEY DATA ANALYSIS RATINGS BY OFFICE

Most district offices did not have high counts of completed CX surveys. The mean was 24.7 completed surveys and the median was 20 completed surveys per district office. Because survey counts could skew CX ratings, the 2M study team computed CX+ Scores for each district office that had at least 25 completed surveys. To be counted as complete for this analysis, all seven CX questions and the recommendation question had to be answered. Offices and their CX ratings are presented below. Only 17 of the 68 district offices had enough completed surveys to be included in this analysis. Table 2 below shows the total survey count, counts for the CX and recommend questions, the CX Aggregate Average and Recommend Average, and the CX+ Score. There was a wide range of scores (21.4-point range) with the average score of 86.3 and maximum and minimum scores of 96.7 and 75.3, respectively.

Table 2: CX+ Scores by District Office

Office	Survey Count	CX Aggregate Count	CX Aggregate Average	Recommend Count	Recommend Average	CX+ Score
1001	80	61	25.66	64	7.73	75.3
1002	38	28	27.43	28	7.61	77.2
1003	42	32	27.59	33	8.03	79.6
1004	63	47	27.21	50	8.22	80.0
1005	122	102	27.73	104	8.16	80.4
1006	62	56	27.64	56	8.23	80.7
1007	29	27	28.81	27	8.59	84.1
1008	30	25	29.52	25	8.40	84.2
1009	101	89	30.82	90	9.00	89.0
1010	76	63	30.73	63	9.10	89.4
1011	32	30	30.50	31	9.16	89.4
1012	48	38	30.97	36	9.06	89.5
1013	49	39	30.31	38	9.34	90.0
1014	38	34	31.97	34	9.50	93.2
1015	39	32	32.31	33	9.48	93.6
1016	34	31	32.13	30	9.63	94.1
1017	38	37	33.27	37	9.84	96.7

SURVEY DATA ANALYSIS RATINGS BY PURPOSE

Within the CX survey, respondents were asked to specify the reason for their contact or interaction with the SBA district office (see Exhibit 4). Respondents were able to select multiple purposes for their interaction with the district office and were also allowed to write in a specific purpose if none of the existing categories fit the reason for their interaction. The 2M study team reviewed the write-in responses and coded them to existing categories, if appropriate, and created new categories when warranted.

Exhibit 4: Purpose of Visit Question From CX Survey

The primary reasons for my interactions with the SBA were (select all that apply):

[ ] Receiving business counseling or referral to a business counselor

[ ] Receiving 8(a) business development assistance

[ ] Attending a Boots to Business or Reboot training

[ ] Receiving assistance for government contracting, including certifications

[ ] Attending training held by the SBA

[ ] Receiving information about options to fund my business, including SBA guaranteed loans and microloans

[ ] Attending a webinar held by the SBA

[ ] Receiving general assistance to start, grow, or expand my business

[ ] Participating in an 8(a) Certified Firm annual review

[ ] Other (please specify)

NOTE: Customers selecting response option "Receiving information about options to fund . . ." are identified in this evaluation as customers seeking lending assistance.

While some respondents identified multiple purposes for their interactions, others specified one purpose. Table 3 below includes the survey counts and CX aggregate and recommend counts along with CX average, recommend average, and CX+ Score for each purpose, regardless of whether that purpose was one of multiple purposes identified by the respondent. Respondents whose purpose for their interaction with SBA could not be classified had the lowest CX+ Scores (71.6); however, there were only five survey responses in this group. As mentioned earlier, respondents who did not specify a reason for their interaction with SBA also had very low CX+ Scores. while Respondents who interacted with or contacted SBA for the Small Business Innovation Research (SBIR) program had the highest CX+ Scores.

Table 3: CX+ Scores by Purpose of Interaction

Purpose	Survey Count	CX Aggregate Count	CX Aggregate Average	Recommend Count	Recommend Average	CX+ Score
Other	5	5	25.6	4	7.0	71.6
Unspecified	380	69	26.2	77	7.8	76.4
Funding	336	326	28.6	324	8.6	83.9
8(a) Review	115	111	28.7	111	8.8	85.0
Boots 2 Business (B2B) Training	140	134	29.0	134	8.8	85.4
8(a) Assistance	295	281	29.1	281	8.8	85.7
Counsel	471	458	29.5	459	8.8	86.2
General Assistance	560	533	29.6	539	8.8	86.3
Other Assistance	293	275	29.6	280	8.9	86.6
Webinar	166	158	29.5	162	9.2	88.0
Training	520	505	30.4	503	9.1	89.1
SBIR	12	12	30.8	11	9.1	89.4

At SBA's request, the 2M study team further examined data from respondents who indicated they had contacted, or interacted with, their district office for the SBIR program. These respondents had reported generally high CX+ Scores; most were female and 45 years of age or older (see Table 4). The respondents

had almost exclusively interacted with one office, and the timing of the surveys corresponded to an SBIR Road Tour stop at that particular office. The relatively high CX+ Scores are likely the result of a policy or practice at the district office related specifically to the SBIR Road Tour and are not likely generalizable or useful as a best practice for other district offices in matters not related to the SBIR Road Tour.

Table 4: Demographic Information for SBIR Respondents

Other Purposes	Office	CX	Recommend	CX+ Score	Age Group	Gender
None Given	1012	28	8	80.0	45–54	Female
None Given	1012	28	8	80.0	55–64	Male
Training	1012	31	8	84.3	≥65	Male
None Given	1012	25	10	85.7	55–64	Female
None Given	1012	28	10	90.0	35–44	Female
General Assistance	1012	35	8	90.0	55–64	Female
Counsel and Funding	1012	35	8	90.0	No Answer	No Answer
None Given	1012	30	10	92.9	≥65	Male
None Given	1012	32	10	95.7	55–64	Female
Training	1021	33	10	97.1	45–54	Female
None Given	1012	35	10	100	≥65	Male
None Given	1012	29		N/A	45–54	Female

Table 5 below includes the average scores by purpose when a customer specified that purpose as their sole reason for an interaction with SBA. There were notable differences in the CX+ Score for cases in which only one purpose is specified. When funding was the exclusive purpose for a customer's interaction with SBA, the average rating dropped 8.9 points; and when 8(a) assistance was the sole purpose for the interaction, CX+ scores dropped 6.3 points. When a webinar was the exclusive purpose for a customer's interaction with SBA, the rating increased 4.9 points, and for B2B Training, scores increased 4.4 points.

Table 5: CX+ Scores by Purpose, Among Respondents With a Single Purpose

Purpose (Mutually Exclusive)	Survey Count	CX Aggregate Count	CX Aggregate Average	Recommend Count	Recommend Average	CX+ Score	Difference from Non-Mutually Exclusive Score
Other	5	5	25.6	4	7.0	71.6	0.0
Funding	58	56	25.5	55	7.7	75.0	-8.9
8(a) Assistance	41	39	27.0	38	8.2	79.4	-6.3
General Assistance	145	137	29.5	137	8.6	85.3	-1.0
Counsel	107	106	29.0	106	8.8	85.6	-0.6
8(a) Review	17	16	30.4	16	8.5	86.0	1.0
Other Assistance	39	34	29.7	36	8.8	86.4	-0.2
SBIR	8	8	29.4	7	9.4	89.1	-0.3
B2B Training	62	61	30.3	61	9.3	89.8	4.4
Training	195	186	31.2	188	9.1	90.0	0.8
Webinar	21	19	31.2	21	9.7	92.9	4.9

SURVEY DATA ANALYSIS AND DISCUSSIONS ON FURTHER RESEARCH

The 2M study team shared the results of the CX survey data analyses with SBA in a memo and discussed the results and potential areas for further research during project conference calls. Five potential opportunities for further research emerged and were further discussed internally at SBA with OFO program staff:

1. Examining the attributes of the top five highest scoring district offices, which might provide insight on practices that could be adopted by other district offices.
2. Exploring the lower CX ratings related to funding and 8(a) assistance to help address messaging, marketing, and employee training.
3. Exploring how and why the CX+ Scores on training and webinars were higher to identify and adopt best practices for other district office events.
4. Examining CXs resulting in lower scores to inform future services or customer service changes (i.e., referrals or resources). Customers that selected "other" or unspecified reasons for contacting the SBA office produced low CX+ Scores.
5. Assessing practices and strategies that will increase customer participation in the survey. Only 17 of 68 offices received 25 or more completed surveys.

As mentioned earlier in the report, the SBA OFO decided to focus additional inquiry on customers interacting with field offices for the purposes of 8(a) assistance and funding assistance. The 2M study team conducted interviews with district leaders from district offices that had low CX+ Scores in lending and 8(a) assistance and offices that had high CX+ Scores in lending and 8(a) assistance. The team also conducted Interviews with leaders from districts that have the largest 8(a) portfolios to get their unique perspectives. The 2M study team conducted focus groups with both Supervisory BOSs and Supervisory LRSs to better understand the customer service challenges faced at the district office and conducted focus groups with lending and 8(a) customers to gain their perspective on their CX interactions with SBA at the district office. The results of these interviews and focus groups are discussed in the next section.

EQ2 Customer Experience Opportunities: For areas that are rated lower, what has the customer experience been and how can SBA improve it?

OVERVIEW OF SAMPLE THAT FOCUSED ON LENDING AND 8(A) ASSISTANCE

The analysis of the CX survey data showed that interactions with SBA district offices for lending and 8(a) assistance were rated lower than other reasons for interacting with SBA district offices. The CX+ Score when lending was the purpose of the SBA interaction was 75.0, while the score for 8(a) assistance was 79.4; these scores are in stark contrast to CX+ Scores for trainings and webinars, which were 90.0 and 92.9, respectively. There were also distinct differences in ratings between district offices. The three lowest scoring offices had an average score 9 points lower than the overall average CX+ Score, while the three highest rated offices had average CX+ Scores 8.5 points higher than the overall average CX+ Score.

These differences in CX responses were explored in interviews and focus groups conducted with SBA employees and customers. Consistent themes that emerged from the focus groups and interviews related to improving CX are detailed below, along with suggestions for SBA's consideration. As mentioned earlier in the report, the focus groups and interviews were conducted in July and August 2020 during the COVID-19 pandemic. The pandemic has caused severe economic distress for many small

businesses, and SBA district offices were inundated with requests for assistance from small businesses. This evaluation was designed before the pandemic struck, and although the 2M study team tried to elicit feedback from the respondents on general customer service, it was inevitable that the respondents discussed some specific customer service issues related to the pandemic. This was especially the case with the district leaders, the Supervisory LRS focus group, and the lending customer focus group. Because it was sometimes difficult for participants to separate customer service in general from the pandemic-related issues, SBA may want to consider additional research on lending assistance, in particular, in the future.

STREAMLINING ACCESS TO INFORMATION AND IMPROVING COMMUNICATION MECHANISMS

Cumbersome processes

Customers applying for 8(a) certification can face a difficult and cumbersome process when completing applications. Customers described a process that can take months, and in some cases, more than a year to complete the application, respond to additional requests for information, and finally get a decision from SBA. Customers

> *I started the 8(a) application probably about 2 years ago, and I think we're just getting to the point where I got past the first level of approval. – 8(a) Applicant*

attributed the lengthy process mostly to repeated requests from SBA for additional information, which they found unnecessary and time-consuming. One 8(a) customer noted that they were ill-prepared for the intensity of the application, citing the length and level of detail required as daunting and difficult for their small business. Even though these requests were burdensome, customers did note that SBA staff were helpful and available for questions when responding to these additional requests. One 8(a) customer recalled the ability to pick up the phone and call their local office and described the interaction as "very helpful" given the back and forth of clarification questions required. In response, SBA should improve communication between district offices and SBA headquarters. SBA can copy the BOS in the field office when application decisions are made, which could increase customer knowledge on 8(a) application status and reduce burden on SBA office staff.

Missing mechanisms for customer communication

The 2M study team's interviews and focus groups revealed several areas where enhanced customer communication would improve the CX. The first area identified was 8(a) application denials. Customers described not knowing the status of their applications for long periods of time, and that they sometimes had to reach out to SBA to

> *Somebody could have sent me an email that would have been wonderful—to let me know, "Hey, at this time you're not approved." – Denied 8(a) Applicant*

learn if they had received 8(a) certification status. Other customers were unclear about why their application had been denied. Enhanced communication, including emails sent to applicants explaining their acceptance or denial, as well as potential next steps, could greatly benefit customers seeking SBA's services.

Personnel changes within SBA were also identified as an issue. Customers often worked with a specific SBA staff member who provided guidance and oversaw their application. However, multiple customers

described occasions when the staff member they worked with left their position without notifying their customers. This forced customers to work with new and unfamiliar staff members, sometimes in different district offices. This caused further irritation to the customer when the replacement staff member was not responsive and did not provide good customer service.

Customers applying for 8(a) certification did not necessarily have a clear understanding of the process(es) at the beginning. When expectations were not clearly set, the customers underestimated the time and effort needed to apply and be accepted into a program. They perceived the extra time and effort required as poor customer service when, in reality, it was to be expected in the normal course of the application process. District leaders and SBA employees highlighted this issue and suggested that setting realistic expectations for customers

People just wanted information. They didn't understand the process. They didn't understand the flow of things. They didn't know what to expect. There's terminology that they didn't understand. And they just needed somebody to give them additional information, a little more reassurance, and point them in the right direction. – District Leader

could improve their CX. Customer focus group data were also examined for emotive components to develop a preliminary framework for a customer journey map. The journey map is a visual representation of a customer's thoughts and feelings as they navigate the process to their end goal. Emotions ebb and flow at each touchpoint, and the journey mapping creates a holistic view of the customer's emotional experience that, when better understood, can bring about process improvements. A preliminary 8(a) customer journey map is included at the end of this section.

District leaders and employees believed that many of the questions from customers when they contacted the district office were a direct result of not being able to easily navigate the SBA website. SBA employees discussed other sources that had useful information on loan programs, but then said that changes in the SBA website had removed useful information or altered it to a form that was less useful to small businesses. Supervisory LRSs cited a missed opportunity to

It's 2020, [the internet is] where people go, they're not looking to read our resource guides, they're not looking at our print materials, someone who's at home and just Googling small business loan SBA, it's going to get hopefully SBA.gov if we're lucky and then the information isn't there. – Supv. LRS

provide great customer service through enhanced information on the SBA website, noting that pertinent information is currently unavailable. This issue had become even more apparent as SBA was tasked with administering COVID-19 relief programs. Providing guidance to small businesses with regard to the relief programs available became complicated for district offices due to lack of information available to the district leaders and LRSs, leading to frequent communications about basic information. One Supervisory LRS noted information that was once available on SBA.gov has since been removed, leaving a gap of key program details and important information.

District staff, including leaders, were unable to obtain necessary information from SBA about ongoing programs or initiatives. Supervisory LRSs discussed difficulties with receiving information from SBA headquarters or from other SBA sources. Instead, they relied on information from resource partners, trade groups, and organizations. This issue became particularly acute as the PPP and EIDL were created to respond to the COVID-19 pandemic. Employees were concerned that they were the last to know the last to know about changes to programs, learning about them from trade groups or resource partners rather than from SBA.

There was too much on SBA.gov before and it made all of our programs seem like they were of equal importance, it made Export Express seemed like it was just as popular as just a normal 7(a), but they over corrected and just got rid of everything. – Supv. LRS

SBA is responsible for several programs with different target audiences and different rules. During the COVID-19 pandemic, new programs like the PPP were created to address the economic fallout of the pandemic. This program was new and changed frequently, and SBA employees needed information on these changes to best serve their customers. However, district leaders described being unable to find up-to-date information on the PPP. In response, SBA should consolidate messaging throughout SBA and providing more readily accessible information to customers. SBA can work with district leaders to standardize language and information materials, both in the office and online.

I think one of the biggest tools we have is our website. And I don't know that we necessarily take advantage of it, in the way that we can. –District Leader

GROWING INSTITUTIONAL EXPERTISE

LRSs and BOSs are on the front line of providing customer service to SBA customers. These SBA employees are often the ones answering phone calls coming into the district office. However, these specialists frequently cited heavy workloads that made it impossible to provide adequate service to each customer. Some district offices stated that they were severely understaffed, to the point where they would need twice as many employees to properly handle their workload. As a result, employees did not have the opportunity to learn about other SBA programs that they did not work on directly. This was not conducive to the goals of many district leaders, who wanted their staff to be able to answer general questions from the public.

We have 50 percent of the staff we need to serve the portfolio we have. – District Leader

The heavy workloads of SBA employees also led to a different problem. SBA employees quickly sought different opportunities within SBA, in which their workload was more reasonable, and they were compensated better. It was not uncommon for BOSs to remain in their role for just a couple of months before leaving the position due to the workload. Customers observed this issue as well and noted staffing issues in focus groups. Increasing compensation and staffing levels for these high workload positions could prevent loss of talent and ensure adequate customer service.

I get it, they're dealing with a thousand people. I'm not the only one that's doing the 8(a) application, so I get it. But I mean, at least have the manpower and be able to have some customer service in there. That is the major issue with SBA. – 8(a) Applicant

SBA's field offices are "the most public-facing and engaged organization," as noted by one district leader. This frequent in-person and virtual contact with the public meant that field offices need not be only accessible and comfortable public offices but need efficient technologies to interact with customers virtually. One district director noted the lack of efficient technology that would allow staff to communicate effectively when not in person, especially given the effects of the COVID-19 pandemic. Many respondents noted that they did not have either comfortable public offices or efficient technologies. District leaders noted that these physical and technological supports are vital to providing good customer service. In response, SBA should increase ability of LRSs and BOSs in the district office to fulfill district goals of answering general questions from the public. SBA can focus on BOS retention by revising the duties and responsibilities of specialist staff, which would allow for more time to grow institutional expertise and increase retention.

We're engaged and we're on the ground. We are doing that direct interaction, whether it's virtual or in person. – District Leader

BUILDING KNOWLEDGE CONSISTENCIES (VERTICALLY AND HORIZONTALLY THROUGH SBA)

The large and dispersed nature of SBA, its resource partners, and other government agencies involved in SBA programs has made it difficult for customers to know where to go to find answers to their questions. Even SBA employees and district leaders cited that they struggled to get needed information. This caused additional challenges for staff in providing quality customer service. Customers were unsure of where to pose their questions and often talked to several people before finding the information. This ran counter to the "warm touch" ideal of customer service in which customers are helped with little delay.

Here is the management technical assistance silo. Here's the government contract silo . . .. I think there needs to be cross-training on the top ten questions people ask on any given area, so that we could give that information without passing them off to someone else. – District Leader

Supervisory LRSs had a unique view on customer service. Although they provided some customer service to small businesses, they worked mostly with lenders. They were tasked with answering questions from lenders and customers, but the rules and program changes came from SBA headquarters. One Supervisory LRS cited that lenders are eager for information regarding loan forgiveness, yet LRSs were not provided with slides that could be used to train lenders. Supervisory LRSs said that they were seldom notified of program changes by SBA. Instead, they relied on receiving information from lenders' trade organizations. One Supervisory LRS noted they feel as though they have less information internally from SBA than when they worked for a lending institution externally. They noted the importance of providing banks and financial institutions with the right tools and information so that they can in turn help small businesses who are seeking financing.

If we could just be given PowerPoint training information to use across the board and training banks on all of these new programs that are popping up, it would be extremely helpful. – Supv. LRS

I was on the call yesterday kind of amazed that we had no access to a portal that we are the first line that every banker calls through this whole PPP. And for the same token, I mean, on the EIDL side, we have less information to help. And yet, it's our program and these lenders call us, they're not calling someone from ODA. – Supv. LRS

A common issue Supervisory LRSs faced was customers who did not have an understanding of the program to which they were applying. Without a clearly set expectations, the customers were surprised or frustrated by longer than expected timelines or a more complicated application process. Furthering these issues, lending customers did not have access to in-depth information about programs. Changes to the SBA website and the resource guide had removed useful information that was previously used to educate potential borrowers. These changes can create additional challenges for customers and negatively impact their overall experience. One Supervisory LRS cited a lending customer who requested information on the difference between the 504 and 7(a) loan programs. The customer wanted it in writing, but the LRS was unable to locate any information on the SBA.gov website, instead being directed to Lender Matching, which was not appropriate for the potential 504 or 7(a)applicant. Improving communication between SBA headquarters and the LRSs would provide the LRSs with the needed resources to answer questions and provide strong customer service.

I just think borrowers would have more reasonable expectations of how 7(a) and 504 worked if it was on our website. It's 2020, that's where people go. – Supv. LRS

Lenders also faced barriers accessing information on SBA programs. While LRSs often did not have the information needed, there were barriers even when they did have information. Supervisory LRSs noted that slides labeled "for internal use only," contained information that would have been helpful for lending institutions. Customers were negatively impacted because representatives of lending institutions did not necessarily have a full understanding of SBA programs themselves and, therefore, did not bring them up as an option with customers.

If each district office is trying to figure out what's going on with these programs on their own, you're going to get a huge variance in how these things are being communicated to the business owner at the end of the day. – District Leader

District offices often existed in an information vacuum. They faced immediate requests for information from customers and small businesses but too often could not provide definitive answers due to lack of information coming from SBA headquarters. The lack of a clear message had negative consequences throughout SBA: Customers had less trust in their local district office and were more likely to "shop" for the answer they sought by calling multiple district offices.

Lack of clear and consistent answers also hurt SBA's credibility as an institution. Customers quickly recognized this issue, and it could cause them to mistrust their SBA contacts. 8(a) and lending customers for the most part spoke highly of the SBA employees with whom they most frequently interacted. However, customers still seemed to have somewhat negative views and were not surprised by the difficulties experienced by other customers in the group.

I think there's this inconsistency with whoever you're working with . . .. You might luck out, you might not. – 8(a) Applicant

District offices knew that relationships with customers were crucial to the customers' successful navigation of the application process and reception of subsequent help from SBA. However, during the COVID-19 pandemic, district leaders highlighted the need "*to use a lot of empathy*" with customers. The staff knew that customers would be scared and worried about their businesses, whether they managed a startup or a business with years of experience. Staff who spent time filtering calls from customers became sounding boards for concerned customers (e.g., listening to a customer get emotional, get upset, or just talk about their business). Empathy became an even bigger part of direct communication with customers as they turned to SBA for answers and comfort during the COVID-19 pandemic.

[Businesses] were all equally scared as to whether or not all that they put into it for all the amount of time that they were involved in that business could literally just get wiped away in a matter of months, because they had no ability to have customers, and that's their livelihood. – District Leader

Customers sometimes looked for additional support and guidance during the application process. A loan processed through one district office, such as an EIDL, could not be tracked by SBA staff. 7(a), 504, and PPP applications are processed by lending institutions, which means that customers are unable to get application updates from the district office, leaving customers with little information on their application

status. With the understanding that some customers need frequent updates on the status and progress of their applications, SBA might give district staff the ability to more closely work with customers, which could in turn provide additional legitimacy to the office and deliver higher quality customer service results.
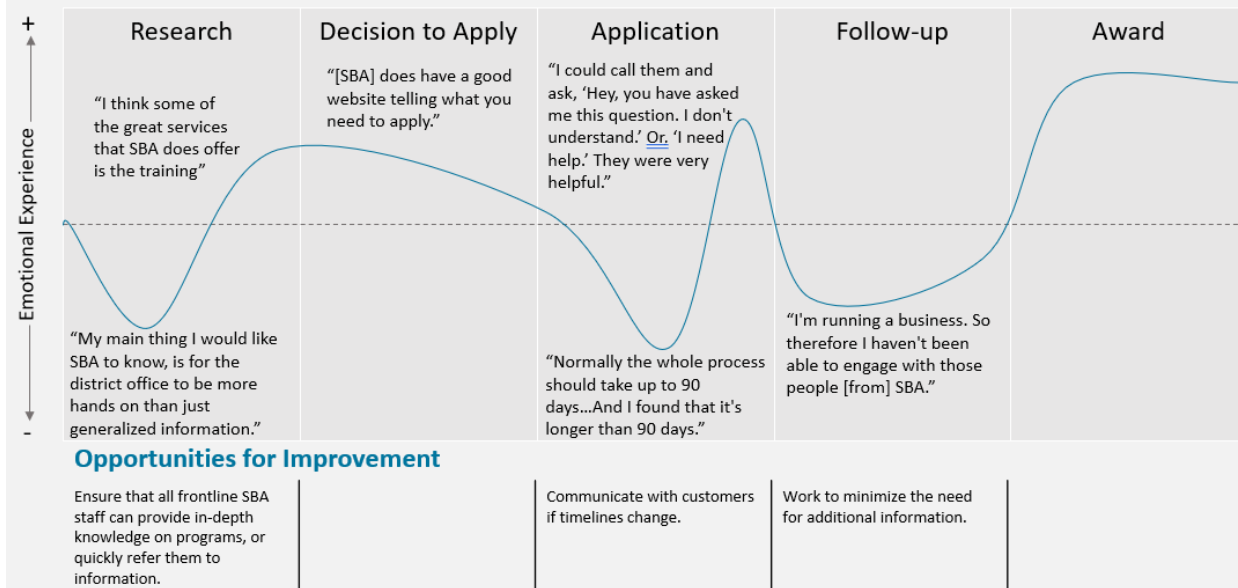
District offices provided a variety of resources in order to deliver high-quality customer service, such as local and nationwide partnerships. Partnering is specific to each state, and some states offered more dynamic partnerships, allowing staff to focus on the office's functioning and on serving their customer base. District offices might also partner with universities in the area to provide an SBA-funded Small Business Development Center and business advisor located onsite. In response, SBA should build knowledge consistencies within SBA district office staff. SBA employees and district leaders could benefit from a comprehensive repository on the SBA website of information that encompasses information for SBA, its resource partners, and other government agencies involved in SBA programs.

While the CX can vary depending on the type of customer and their particular request, a general CX in the form of a journey map can provide important context as to the processes involved and touch points within their experiences. Exhibit 5 follows a hypothetical customer through the 8(a)-certification process. Darryl owns a small IT company and wants to secure federal contracts to grow his business. He knows that an 8(a)-certification would allow him to compete for set-aside and sole-source contracts and receive assistance from SBA in both management and technical fields. Darryl conducts research into the 8(a) process and realizes that he wants a more hands-on experience from his local SBA office. While information can be found online, he desires personal contact with staff members who have direct knowledge and expertise in the application process. He decides to apply for the 8(a)-certification after realizing the website is indeed helpful and has provided him with enough information to move forward. After completing the application, Darryl found himself waiting longer than the 90 days advertised for completion of the process. This lengthy process became increasingly frustrating for Darryl, given the lack of communication as to the status of his application. A simple email or call would have been enough to clarify expectations. The lack of information caused additional stress for Darryl throughout the process as he was unable to engage with SBA staff. A follow-up email built into the system would have been appropriate and informed Darryl of his options and further information. Eventually, the hypothetical Darryl is awarded 8(a) certification.

Exhibit 5: Preliminary Customer Journey Map

Journey Map

Meet Darryl, the owner of a small IT company in Kansas City. Darryl wants to secure federal contracts. An 8(a) certification would allow him to compete for set-aside and sole-source contracts and receive management and technical assistance. He applied and after much waiting, he was glad to have received his 8(a) certification.

Research	Decision to Apply	Application	Follow-up	Award
"I think some of the great services that SBA does offer is the training"	"[SBA] does have a good website telling what you need to apply."	"I could call them and ask, 'Hey, you have asked me this question. I don't understand.' Or, 'I need help.' They were very helpful."		
"My main thing I would like SBA to know, is for the district office to be more hands on than just generalized information."		"Normally the whole process should take up to 90 days…And I found that it's longer than 90 days."	"I'm running a business. So therefore I haven't been able to engage with those people [from] SBA."	

Opportunities for Improvement

Ensure that all frontline SBA staff can provide in-depth knowledge on programs, or quickly refer them to information.		Communicate with customers if timelines change.	Work to minimize the need for additional information.	

EQ3 Customer Experience Data Opportunities: Are the data collected and analysis methodology sufficient to provide clear measures of the OFO customer experience and to support ongoing customer experience improvements?

CX+ RATINGS FOR OFFICES WITH HIGHEST AND LOWEST SURVEY COUNTS AS A PERCENTAGE OF ACR COUNTS

To determine whether the data collected from the CX survey and the analysis methodology are sufficient to support CX improvements, as a first step, the 2M study team planned to compare the counts of completed CX surveys with the ACR and GMATT counts at the district office level. The intention was to determine the proportion of customers who were completing the CX survey and whether there were sufficient data for analysis. Results from a CX survey will not be useful for improving CX if respondents do not provide feedback through the survey. The 2M study team expected to find a correlation between the activity counts (e.g., collaborative events, contract program outreach/training, lender outreach/training) reported in the ACR and GMATT and the number of completed surveys at the district level. However, the analysis was hindered by a combination of factors. The time frame for the CX survey data and the ACR data did not match. The CX survey data were collected from May–November 2019, while the ACR data were collected from October 2018–June 2019. In addition, the ACR system was replaced by the GMATT system, and it was difficult to integrate the two datasets. Because of the difficulties with integrating the two datasets, the 2M study team did not use the GMATT data in the analysis.

The results of our analysis of CX survey data from May–November 2019 show that most district offices did not have high counts of completed CX surveys. The average was 24.7 completed surveys and the median was 20 completed surveys per district office. The offices with the lowest and highest percentage of surveys relative to expected interactions from ACR data are in noted in Table 6 below.

Table 6: Survey Counts Relative to ACR Counts

	Office	Survey Count	ACR Count	CX Aggregate Average	Recommend Average	CX+ Score
Low	1018	1	515	N/A	N/A	N/A
	1019	2	542	35.0	10.0	100
	1020	2	522	N/A	N/A	N/A
High	1001	80	618	25.7	7.7	75.3
	1010	76	526	30.7	9.1	89.4
	1012	48	320	31.0	9.1	89.5

It is clear from the low numbers of survey counts in relation to ACR counts that a relatively small proportion of customers who interacted with SBA offices provided feedback through the CX survey during its initial launch phase. The CX survey initially launched in May 2019, and rollout of the survey was slow during the initial launch phase, which led to overall low counts of completed surveys in the first 6 months of data collection. It is possible that district office staff were determining the most efficient way to widely distribute the survey URL during the early months of data collection. It is also possible that respondents were not completing the survey in large numbers. These low survey response counts can skew results and comparisons. As a result, the comparison of ACR/GMATT and CX survey completion may have been premature and should be reexamined as the survey becomes part of the culture. To make the CX survey data more useful in supporting CX, the number of completed surveys relative to the interactions at the district office level must increase significantly. SBA employees and district leaders should continue working to consistently distribute the survey URL and encourage customers to complete the survey after each interaction.

DISTRICT LEADER PERCEPTIONS OF CX SURVEY DATA

District leaders believed the CX survey data could be helpful, but as the rollout of data was staggered and delayed, they did not yet have regular access to the data in order to inform their processes, the data were not detailed enough, and the data were not as readily available as was informal and anecdotal feedback. While district leaders now have full access to the data, their initial perceptions varied, and a lack of clear guidance to district offices on how to interpret

So [requirements documents are] something that I think we need to do in the SBA at the low level all the way up to on high. So before we launch a new loan program, we need to survey the lenders. What is it that you need? How can we make this thing . . . What sort of requirements do we need to build into the system? We don't do that right now. We just launch it. – District Leader

the data may have set unrealistic expectations as to the overall usefulness of the initial data. One district leader noted that the CX survey was limited in the audience it captured, such as small business owners. Offices often covered a much broader network of customers not captured in the CX survey data, such as lending institutions and resource partners. This limits the ability of offices to gain a true perspective of

customer feedback in their area. Lending institutions and resource partners are also SBA customers, and it is important to capture their thoughts on the quality of the customer service they are receiving from the district offices.

The district leader also noted that the CX survey should be a continual process that goes beyond simple administration of the survey. From the information provided in the survey by customers, SBA should develop requirements documents that can be passed to contractors. For example, one district leader cited an example of working with lenders on a new loan program. They noted that using the CX survey to generate requirements documents that indicate what is needed prior to the launch of a new lending program would be helpful in managing customer expectations and resources.

We limited [the CX survey] to business owners . . . and we have a much broader network of customers, [such as lenders, stakeholders, even resource partners]. I don't think we're capturing [them] as effectively as we could. And I think those would inform how the district is performing. – District Leader

Ensuring completion of customer surveys remained a challenge for district office employees. Staff noted that data were limited by the number of surveys returned by customers but also noted that the survey process could be confusing for customers. One district leader noted that customers called the district office and requested assistance in filling out the survey. Interaction at this level took valuable time away from staff's other duties.

I'm having a hard time figuring out what [the CX survey] tells me . . .. But just kind of the numeric ratings, and the questions that we're asking. I mean, is that really telling us what we need to do to get better? I'm not really sure. – District Leader

Consistency in messaging throughout SBA is crucial to helping customers across the country. SBA should work with district leaders to standardize language and informational material, both in the offices and online. Consistency would not only alleviate subjective messaging between staff and offices but would enable more unified training opportunities that empower staff with a core message to customers. Overall, initial

Who's going to analyze data, and how's it going to be prepared? Because we're a district office with limited resources when it comes to personnel, and we'd rather be out serving customers than looking at data and taking the time. – District Leader

analysis of the CX data was limited as the rollout was staggered and delayed. Initially, the lack of quantifiable CX data forced district offices to rely on internal communication and ad hoc, anecdotal evidence to provide information on performance; these methods for receiving customer feedback were perceived by the district leaders to be less than ideal. Moving forward, complete CX survey data analysis should improve feedback analysis and allow district leaders to adjust customer service delivery accordingly.

EQ4 How can OFO synthesize captured CX data and integrate these data with a new tool for capturing activity contact data at the field office level to gain further insight into best practices or opportunities for improvement?

District leaders noted the importance of complete data in understanding areas of performance improvements within their offices. CX survey data can provide valuable insight from the customer perspective, as well as insight into how customers interact with staff and SBA overall. However, effective management of CX must also rely on staff's ability to collect and manage customer interactions effectively and efficiently, both virtually and in person.

As noted earlier in Table 5, respondents' purpose for interacting with an SBA office corresponded with their overall CX score and their recommendation to a friend or colleague. SBA district offices could benefit from understanding the needs of customers by basing their knowledge on a general idea of what different types of customers require. For example, the majority of customers who completed the CX survey interacted with SBA to ask about training or to request general assistance. Whether through calls or in-person interactions, effective communication with these different customer types is essential in providing a high level of customer service. Providing staff with a dynamic and user-friendly CRM system could empower SBA employees throughout the Agency with the knowledge and tools required to help a variety of customers. Using these data, SBA could tailor a CRM system by providing key information to staff members upon initial interaction with a training, general assistance, lending assistance, or 8(a) customer. Additionally, as one district leader noted, a CRM system could tie together all of a customer's interactions with SBA, which would allow SBA to understand the customer's complete journey of experience and to better assist a customer in achieving their goals.

I think [what] would be helpful is that we have no... kind of CRM type system, right...being able to say, "Oh, have you worked with SBA before? Do you have an email associated to your account?" Then we can go, "Oh, I see that you had this question before, and did that get resolved? You have this question, now let's do this." You know, being able to kind of really document those interactions. – District Leader

According to one district leader, SBA has previously invested in a CRM-type system. However, the district leader noted that this system, while very dynamic and powerful, was difficult to use and required "a great deal of training" to make full use of its functionality. As a result, staff were not always fully informed on how to use the system, which resulted in inconsistent data entry. The system's complexity also affected district leaders and their field accountability reviews. As the new SBA administration entered, the system was abandoned due to costs, and staff were relegated to using a Microsoft Excel file. This method also presented problems for SBA staff, such as multiple people working in the document at one time, causing saving issues and lost data.

No one ever stops to think about what is it that people need down at the lower level to make this work properly. What kind of information do we need to collect? What sort of data points are important? We've got somebody up in Washington who thinks they know what the answer is, but it's not. – District Leader

Investing in a CRM system, SBA could empower staff to effectively track a variety of customer and staff communications system-wide. Tracking would allow SBA staff to make notes for all types of customers who could be seen by other staff members if they interact with that customer at a later date. A central system with a simple user interface would allow staff to quickly learn the system and review a customer's file to see what information they have received and the source of

Having some type of centralized database that we all have access to where we can look and see, much like any type of off the shelf CRM system that we could use and actually pull up the name of company X, Y, Z, so we have a better sense of what that's all about...is very important. – District Leader

that information, which could help with consistent messaging between staff and offices. Staff note the importance—not only to customers but also to stakeholder engagement—of documenting communication between staff and offices. Accurate information about a customer enables staff to determine the level of support and services that a particular customer may be eligible for, given their geographic location, type of business, and goals sheet. The CRM system could also provide quick links for staff to answer the most frequently asked questions for 8(a) customers.

Recommendations

The analyses of the CX survey data provided insight into the current level of customer satisfaction and the interviews and focus groups provided valuable data on how SBA could improve CX in the district offices in the future. Using these two data sources – CX survey data and qualitative data from the interviews and focus groups - this evaluation developed five actionable recommendations that can enhance the overall experience of both SBA staff and customers. Exhibit 6 is included as a reference and provides an overview of the four main themes found within the analyses, along with their corresponding recommendations and quotes from the interviews and focus groups to add context to the recommendations.

1. **Improve communication between district offices and SBA headquarters.** SBA program offices should copy the BOS in the field office when 8(a) application decisions are made, thereby increasing transparency and enhancing customers' and district offices' access to information. SBA program offices could also provide updates as to the application status to the field office to ensure the BOS have full information if/when an 8(a) customer calls to enquire as to their application.

2. **Consolidate messaging throughout SBA and providing more readily accessible information to customers.** SBA should work with district leaders to standardize language and information materials, both in the office and online. Process enhancements, such as increasing the amount of information on the SBA website to include "how to" guides for customers during the application process and a Frequently Asked Questions section could reduce workload on SBA district office staff. SBA could also alter resource guides to clarify the intent and goals of each program, which could provide businesses with a clearer understanding of processes and requirements and help set their expectations appropriately, further reducing the burden on office staff.

3. **Invest in an agency-wide CRM system to equip staff at all levels to effectively communicate and document interactions with customers and other staff**. By continuing collection of CX data

in the on-going customer survey, SBA could integrate the data with a CRM system that would allow for tailored interfaces depending on the district office and customer type. The CRM system must also provide a user-friendly interface that requires minimal training for staff to use.

4. **Increase ability of LRSs and BOSs in the district office to fulfill district goals of answering general questions from the public**. Heavy workloads within the district office reduce the staff's ability to provide high-quality service, as staff members can be overly burdened with administrative duties. SBA could focus on BOS retention by revising the duties and responsibilities of specialist staff, which would allow for more time to grow BOS and LRS institutional expertise and increase staff retention. SBA district office staff could also benefit from enhanced training opportunities to enhance their knowledge in multiple areas, resulting in their ability to answer a wide variety of customer questions. This would provide confidence to staff while delivering on district leader goals.

5. **Build knowledge consistencies within SBA district office staff.** SBA employees and district leaders could benefit from a comprehensive repository on the SBA website of information that encompasses information for SBA, its resource partners, and other government agencies involved in SBA programs. Clear messaging from the top regarding SBA programs could empower SBA staff to disseminate information to customers and partners in a standardized fashion, thereby enhancing perceptions of SBA from the local level up, as well as boosting overall confidence in the Agency. Clear messaging could reduce the burden on SBA staff to come up with answers "on the spot" and reduce discrepancies from one office to the other.

Exhibit 6: Recommendations by Theme

Themes	Respondent Type	Recommended Action	Quotes
Streamlining access to information and improving communication mechanisms: cumbersome processes	8(a) Customer/Applicant Lending Customer	**Improve communication between district office and SBA headquarters:** SBA could copy the BOS in the field office when application decisions are made, which could increase customer knowledge on 8(a) application status and reduce burden on SBA office staff.	"I started the 8(a) application probably about 2 years ago, and I think we're just getting to the point where I got past the first level of approval."–8(a) Applicant "The problem that I had was that they denied me, and nobody sent me an email or called me, I just so happened to look back in the online database where my certifications were."–8(a) Applicant "I would have never known my application had went to the Washington [office], if I hadn't somehow found a help desk [contact]."–8(a) Applicant
Streamlining access to information and improving communication mechanisms: missing mechanisms for customer communication	8(a) Applicants/Customers Lending Customers District Leaders	**Consolidate messaging throughout SBA and providing more readily accessible information to customers:** SBA should work with district leaders to standardize language and information material, both in the office and online. **Invest in an agency-wide CRM system:** SBA could invest in a CRM system that would allow SBA staff to make notes for 8(a) customers that could be seen by other staff members if they interact with that customer at a later date.	"People just wanted information. They didn't understand the process. They didn't understand the flow of things. They didn't know what to expect. There's terminology that they didn't understand. And they just needed somebody to give them additional information, a little more reassurance, and point them in the right direction."–District Leader "I think one of the biggest tools we have is our website. And I don't know that we necessarily take advantage of it, in the way that we can."– District Leader "I think more transparency at an Agency level on what's going on with these programs. So it's on the website and people are like, 'Oh, okay, got it.' That would be super helpful."–District Leader "I think the other thing that would be helpful is that we have no—And this is a longer-term thing, but we have no kind of CRM type system . . ."–District Leader "We have no kind of CRM type system, right. To really intake, be able to say, okay, I talked to . . . .. And whether it's stakeholders, or it's small business customers. So I think that would be helpful both from a customer service side, but it also helps us from a management side to understand what's happening."–District Leader

Themes	Respondent Type	Recommended Action	Quotes
Growing institutional expertise	BOS District Leaders	**Increase ability of LRSs and BOSs in the district office to fulfill district goals of answering general questions from the public:** SBA could focus on BOS retention by revising the duties and responsibilities of specialist staff, which would allow for more time to grow institutional expertise and increase retention. SBA could also focus on cross-training specialist staff.	"We have 50 percent of the staff we need to serve the portfolio we have."–District Leader "I get it, they're dealing with a thousand people. I'm not the only one that's doing the 8(a) application, so I get it. But I mean, at least have the manpower and be able to have some customer service in there. That is the major issue with SBA."–8(a) Applicant "BOSs, they say they're going to have to be an increase in pay in order for you to attract talent or retain talent. Those of us who have been in the program for a long time is because it's in our heart, we love it. We love what we're doing. But nevertheless, it's a lot of work for the pay."–Supv. BOS
Building knowledge consistencies	District Leaders LRS	**Build knowledge consistencies within SBA district staff:** SBA employees and district leaders could benefit from a comprehensive repository of information that encompasses information for SBA, its resource partners, and other government agencies involved in SBA programs on the SBA website.	"Here is the management technical assistance silo. Here's the government contract silo . . .. I think there needs to be cross-training on the top 10 questions people ask on any given area, so that we could give that information without passing them off to someone else."–District Leader "I just think borrowers would have more reasonable expectations of how 7(a) and 504 worked if it was on our website. It's 2020, that's where people go."–Supv. LRS "I think there's this inconsistency with whoever you're working with . . .. You might luck out, you might not."–8(a) Customer "If each district office is trying to figure out what's going on with these programs on their own, you're going to get a huge variance in how these things are being communicated to the business owner at the end of the day."–District Leader

Future Research

Increased efforts to enhance overall customer satisfaction within SBA rely on continuing staff empowerment at the district office level, as well as increasing knowledge expertise and staff retainment. Future research efforts could include follow-ups to staff perceptions of the information provided by SBA headquarters to both district office staff and customers. Another area for future research may include more in-depth interviews with customers seeking 8(a) certification assistance and customers who have already been 8(a)-certified and who work more directly with their district BOS. The additional interviews with 8(a) customers could provide more nuance to the preliminary journey map framework developed for this evaluation. In addition, as mentioned previously in this report, this evaluation was developed before the occurrence of the COVID-19 pandemic, which has had a significant impact on the small businesses served by SBA and SBA employees at both the Agency and field levels. Although the 2M study team attempted to focus respondents' attention on general customer service issues during a more "normal" time, inevitably, issues affecting small businesses as a result of the COVID-19 pandemic, as well as SBA programs enacted to address those issues, sometimes controlled the conversations. While many of the issues customers and staff reported undoubtedly occurred pre-pandemic, these issues were most likely exacerbated by COVID-19. SBA may want to consider additional research on CX related to lending assistance in the future, once the COVID-19 pandemic subsides.

SUMMARY/CONCLUSIONS

The OFO's 68 district offices are the point of delivery for most SBA programs and services. They work to accomplish SBA's mission by providing quality service to the small business community, and they work with SBA resource partners, other partners, and intermediaries to accomplish the SBA mission. District leaders and other district office employees such as LRSs and BOSs are the front-line workers and are the "face" of SBA to most small businesses. Data from the CX survey, launched in May 2019 to measure CX, show that customer satisfaction is generally high at the district office level; however, there are some areas, such as lending and 8(a) assistance, where lower levels of customer satisfaction are reported. Other areas, such as interacting with the SBA district office for training purposes or to attend webinars, received very high satisfaction scores. An early analysis of the CX survey data also shows that customer satisfaction varied considerably by district office; however, the initial analysis was limited due to the low numbers of completed surveys for many offices. Low survey response was most likely a result of the staggered rollout of the survey at some district offices. The CX survey has now been capturing customer service feedback for more than 1 year and should be reexamined to determine whether variations in CX continue to exist at the district office level and whether additional service areas for customer interactions show lower levels of satisfaction.

Results from the analysis of the qualitative data from the interviews and focus groups conducted with SBA customers and with SBA employees at the district offices revealed further insights into challenges to providing good customer service. In addition to identifying challenges, the interviews and focus groups also provided rich data on recommendations for improving CX at the district level. The results of the analysis pointed to four overarching themes. These themes are presented as opportunities for SBA to consider for improving CX at the district offices.

SBA employees and customers agreed that improving access to information would greatly enhance customer service in the future. The current processes can be cumbersome for both 8(a) customers and customers seeking lending assistance Recommendations for improving communication include having the SBA program office copy the BOS in the field office when application decisions are made, thereby increasing transparency and enhancing customers' and district offices' access to information.

Another avenue to improve access to information is by improving mechanisms for communication. SBA should work with district leaders to standardize language and information materials, both in the office and online. SBA should consider process enhancements including increasing the amount of information on the SBA website to include "how to" guides or Frequently Asked Questions. Furthermore, developing a Customer Relationship Management (CRM) system is a powerful tool for improving customer communication, so providing staff with a dynamic and user-friendly CRM system could equip SBA employees with the knowledge and tools required to help a variety of customers.

District leaders and Supervisory BOSs also expressed interest with growing institutional knowledge. Heavy workloads within the district office reduce the staff's ability to provide high-quality service because staff members can be overly burdened with administrative duties. In particular, SBA could focus on BOS retention by revising the duties and responsibilities of specialist staff, which would allow for more time to grow institutional expertise and increase retention. SBA district office staff could also benefit from enhanced training opportunities to enhance knowledge in multiple areas, resulting in staff's ability to answer a wide variety of questions from customers at the initial point of contact.

The final theme that emerged from the interviews and focus groups with SBA employees is the idea that SBA should work to build knowledge consistencies. SBA employees and district leaders could benefit from a comprehensive repository on the SBA website that encompasses information for SBA, its resource partners, and other government agencies involved in SBA programs. Clear messaging from the top regarding SBA programs could empower SBA staff to disseminate information to customers and partners in a standardized fashion, thereby enhancing perceptions of SBA from the local level and up, as well as boosting overall confidence in the Agency. This could reduce the burden on SBA staff to come up with answers "on the spot" and reduce discrepancies from one office to the other.

In addition to the recommendations suggested above, SBA should consider further research around CX at the district level, including expanding the definition of an SBA OFO "customer" to include lending institutions and resource partners. SBA district office employees often mentioned the importance of their daily interactions with resource partners, lending institutions and even Congressional staff, and suggested that feedback from these customers would be valuable information on how the district office is performing. Obtaining insights on CX from lending institutions and resource partners will enable SBA to develop a more holistic view of CX at the district level.

APPENDIX A. DISTRICT LEADER INTERVIEW GUIDE

Introduction

Thank you for taking the time to talk with us today about the Office of Field Operations (OFO) Customer Experience. My name is [NAME OF INTERVIEWER], and I'm a researcher at 2M Research, a consulting firm specializing in research, program evaluation, and technical assistance. On the phone with me is my colleague [NAME OF NOTE TAKER], who will be taking notes during our discussion.

SBA has contracted 2M to conduct an evaluation of SBA OFO customer experience data. As part of our evaluation efforts, we're conducting interviews and focus group sessions with SBA district leadership, SBA specialists, and a sample of SBA customers. During this interview, we will ask about your perspective of customer experience through SBA field offices and recommendations you have for improving those experiences. The information will be used to develop a better understanding of customer experience and to inform the SBA process for collecting customer experience data and assessing customer satisfaction.

Confidentiality

Your personal information will be kept confidential. We will organize responses from this discussion into general themes, and no individuals will be identified by name in reports.

Permission to Record

We'd like to record today's interview so that we can ensure that our notes are accurate. We will not share the recording with anyone outside of the evaluation team. Do we have your permission to record? [ASK PERMISSION OF THE PARTICIPANT]

[IF PARTICIPANT STATES YES] Thank you. We'll start the recording now.

[IF PARTICIPANT STATES NO] That's fine. We'll rely on our notes for this interview.

Do you have any questions before we begin?

Background

Let's begin by taking a minute to talk about your role. Please tell us your name, your SBA district office, and how long you have worked with SBA.

What has your perspective of customer experience been?

Let's talk now about your perspectives on customer service

1. Could you tell us about how customer service is approached in your office and the role you play in the customer experience process? [Prompt: customer service approach as policies and practices and customer service approach as values and goals]

2. What are the successes and challenges you observe in the process of delivering customer service? [Note: reference and build on any mentioned in response to the first question]
3. Could you describe how data are used in your office to improve customer service experiences? [Prompt: general feedback, the CX survey, internal data collection]

How can SBA and its district offices improve?

1. Do you have any recommendations for how customer experiences can be improved more generally, either at the district office or agency level? [Prompt: office-based processes, agency rules and procedures, agency messaging, employee training, etc.]

That completes our interview. I appreciate you taking the time to speak with me today. Thank you again!

Interviewer and Note Taker Notes

The note taker will be sure to capture data that contextualizes the transcript or notes, including the emotional registers of participant responses.

Open-ended survey responses from customers included concerns on the following topics:

- Bureaucracy
- A lack of personal attention
- Not being taken seriously
- Being denied a loan
- Privacy (data collected by the SBA and sold to third parties)
- Racism (including reverse racism)

APPENDIX B. LENDER RELATIONS SPECIALISTS FOCUS GROUP DISCUSSION GUIDE

Introduction

Thank you for taking the time to talk with us today about the Office of Field Operations (OFO) Customer Experience. My name is [NAME OF FOCUS GROUP DISCUSSION LEAD], and I'm a researcher at 2M Research, a consulting firm specializing in research, program evaluation, and technical assistance. On the phone with me is my colleague [NAME OF NOTE TAKER], who will be taking notes during our discussion.

SBA has contracted 2M to conduct an evaluation of SBA OFO customer experience data. As part of our evaluation efforts, we're conducting interviews with SBA district leadership, SBA specialists, and a sample of SBA customers. During this focus group session, we will ask about your perspective of customer experience through SBA field offices and recommendations you have for improving those experiences. The information will be used to develop a better understanding of customer experience and to inform the SBA process for collecting customer experience data and assessing customer satisfaction.

Confidentiality

Your personal information will be kept confidential. We will organize responses from this discussion into general themes, and no individuals will be identified by name in reports.

Permission to Record

We'd like to record today's interview so that we can ensure that our notes are accurate. We will not share the recording with anyone outside of the evaluation team. Do we have your permission to record? [ASK PERMISSION OF ALL PARTICIPANTS]

[IF ALL STATE YES] Thank you. We'll start the recording now.

[IF ONE OR MORE STATE NO] That's fine. We'll rely on our notes for this interview.

Do you have any questions before we begin?

Background

Let's begin by taking a minute or two for introductions. Please tell us your name, your SBA district office, and how long you have worked with SBA.

What has your perspective of customer experience been?

Let's talk now about your experiences with customer service. The three areas of customer service that that were rated the lowest, on average, by customers seeking lending assistance have been their satisfaction with service, how easy it was to complete what they needed to do, and the amount of time it took to do what they needed to do. Let's talk about each of these areas in turn.

1. From your perspective, what concerns do customers have about the services they received in seeking lending assistance and their satisfaction? [Prompt: alignment of expectations, customer knowledge, availability, etc.]
2. What about the experience makes it easy or difficult for customers to complete what they need to do? [Prompt: training, personal attention, etc.]
3. Could you discuss factors related to the amount of time it takes for customers to do what they need to do? [Prompt: bureaucracy, processes, etc.]
4. Many lending customers indicated that employees were helpful, even in cases for which customers were less satisfied with other aspects of their experience. Could you talk about how employees were helpful or how they could have been more helpful?

How can SBA district offices improve?

I'd like to ask specifically about next steps for SBA district offices.

1. Do you have any recommendations for how SBA district offices can improve experiences for customers? [Prompt: office-based processes, agency rules and procedures, agency messaging, employee training, etc.]

How can SBA better understand experiences?

Finally, I'd like to get your thoughts about how the SBA can better understand and improve customer experiences.

1. What are the most important services the SBA provides, and what would be the best way to provide information about those services?
2. What understanding do you wish SBA had about the common problems that customers experience in sustaining or growing their business?

That completes our focus group. I appreciate you taking the time to speak with me today. Thank you again!

Focus Group Discussion Lead and Note Taker Notes

The note taker will be sure to capture data that contextualizes the transcript or notes, including the emotional registers of participant responses.

Open-ended survey responses from customers included concerns on the following topics:

- Bureaucracy
- A lack of personal attention
- Not being taken seriously
- Being denied a loan
- Privacy (data collected by the SBA and sold to third parties)
- Racism (including reverse racism)

APPENDIX C. 8(A) BUSINESS DEVELOPMENT SPECIALISTS FOCUS GROUP DISCUSSION GUIDE

Introduction

Thank you for taking the time to talk with us today about the Office of Field Operations (OFO) Customer Experience. My name is [NAME OF FOCUS GROUP DISCUSSION LEAD], and I'm a researcher at 2M Research, a consulting firm specializing in research, program evaluation, and technical assistance. On the phone with me is my colleague [NAME OF NOTE TAKER], who will be taking notes during our discussion.

SBA has contracted 2M to conduct an evaluation of SBA OFO customer experience data. As part of our evaluation efforts, we're conducting interviews with SBA district leadership, SBA specialists, and a sample of SBA customers. During this focus group session, we will ask about your perspective of customer experience through SBA field offices and recommendations you have for improving those experiences. The information will be used to develop a better understanding of customer experience and to inform the SBA process for collecting customer experience data and assessing customer satisfaction.

Confidentiality

Your personal information will be kept confidential. We will organize responses from this discussion into general themes, and no individuals will be identified by name in reports.

Permission to Record

We'd like to record today's interview so that we can ensure that our notes are accurate. We will not share the recording with anyone outside of the evaluation team. Do we have your permission to record? [ASK PERMISSION OF ALL PARTICIPANTS]

[IF ALL STATE YES] Thank you. We'll start the recording now.

[IF ONE OR MORE STATE NO] That's fine. We'll rely on our notes for this interview.

Do you have any questions before we begin?

Background

Let's begin by taking a minute or two for introductions. Please tell us your name, your SBA district office, and how long you have worked with SBA.

What has your perspective of customer experience been?

Let's talk now about your experiences with customer service. The three areas of customer service that that were rated the lowest, on average, by customers seeking 8(a) have been their satisfaction with service, how easy it was to complete what they needed to do, and the amount of time it took to do what they needed to do. Let's talk about each of these areas in turn.

1. From your perspective, what concerns do customers have about the services they received in seeking 8(a) assistance and their satisfaction? [Prompt: alignment of expectations, customer knowledge, etc.]
2. What about the experience makes it easy or difficult for customers to complete what they need to do? [Prompt: training, personal attention, etc.]
3. Could you discuss factors related to the amount of time it takes for customers to do what they need to do? [Prompt: bureaucracy, processes, etc.]
4. Many 8(a) business customers indicated that employees were helpful, even in cases for which customers were less satisfied with other aspects of their experience. Could you talk about how employees were helpful or how they could have been more helpful?

How can SBA district offices improve?

I'd like to ask specifically about next steps for SBA district offices.

1. Do you have any recommendations for how SBA district offices can improve experiences for customers? [Prompt: office-based processes, agency rules and procedures, agency messaging, employee training, etc.]

How can SBA better understand experiences?

Finally, I'd like to get your thoughts about how the SBA can better understand and improve customer experiences.

1. What are the most important services the SBA provides, and what would be the best way to provide information about those services?
2. What understanding do you wish SBA had about the common problems that customers experience in sustaining or growing their business?

That completes our focus group. I appreciate you taking the time to speak with me today. Thank you again!

Focus Group Discussion Lead and Note Taker Notes

The note taker will be sure to capture data that contextualizes the transcript or notes, including the emotional registers of participant responses.

Open-ended survey responses from customers included concerns on the following topics:

- Bureaucracy
- A lack of personal attention
- Not being taken seriously
- Being denied a loan
- Privacy (data collected by the SBA and sold to third parties)
- Racism (including reverse racism)

APPENDIX D. LENDING CUSTOMERS FOCUS GROUP GUIDE

Introduction

Thank you for taking the time to talk with us today about your customer experience with the U.S. Small Business Administration's Office of Field Operations district office. My name is [NAME OF FOCUS GROUP DISCUSSION LEAD], and I'm a researcher at 2M Research, a consulting firm specializing in research, program evaluation, and technical assistance. I am joined by my colleague [NAME OF NOTE TAKER], who will be taking notes during our discussion.

SBA has contracted 2M Research to conduct an evaluation of customer experiences with the district offices. As part of our evaluation efforts, we're interviewing a sample of SBA customers. During this focus group session, we will ask about your customer experience with SBA's district offices and recommendations you have for improving those experiences. The information will be used to develop a better understanding of customer experience and to inform the SBA process for collecting customer experience data and assessing customer satisfaction.

Confidentiality

Your personal information will be kept confidential. We will organize responses from this discussion into general themes, and no individuals will be identified by name in reports.

Permission to Record

We'd like to record today's interview so that we can ensure that our notes are accurate. We will not share the recording with anyone outside of the evaluation team. Do we have your permission to record? [ASK PERMISSION OF ALL PARTICIPANTS]

[IF ALL STATE YES] Thank you. We'll start the recording now.

[IF ONE OR MORE STATE NO] That's fine. We'll rely on our notes for this interview.

Do you have any questions before we begin?

Background

Let's begin by taking a minute or two for introductions. Please tell us your name, which SBA district office you interact with, and what information about options to fund your business you have needed from SBA district offices.

What has your customer experience been?

Let's talk now about your interactions with SBA district offices.

1. Could you talk about why you do or do not believe the need for information about options to fund your business you just mentioned was addressed?
2. What about your experience made it easy or difficult to complete what you needed to do?

3. Could you discuss the amount of time it took to do what you needed to do?
4. Results from the District Office Customer Satisfaction Survey indicated that employees were helpful, even in cases where customers were less satisfied with other aspects of their experience. Could you talk about how employees were helpful or how they could have been more helpful?

How can SBA district offices improve?

I'd like to ask specifically about next steps for SBA district offices.

1. Do you have any recommendations for how SBA district offices can improve experiences for customers like you? [Prompt: office-based processes, agency rules and procedures, agency messaging, employee training, etc.]

How can SBA better understand experiences?

Finally, I'd like to get your thoughts about how SBA can better understand and improve customer experiences.

1. What are the most important services SBA provides, and how do you prefer to receive information about those services?
2. What do you want SBA to know about common problems you experience related to sustaining or growing your business?

That completes our interview. I appreciate you taking the time to speak with me today. Thank you again!

APPENDIX E. 8(A) CUSTOMER FOCUS GROUP GUIDE

Introduction

Thank you for taking the time to talk with us today about your customer experience with the U.S. Small Business Administration's Office of Field Operations district office. My name is [NAME OF FOCUS GROUP DISCUSSION LEAD], and I'm a researcher at 2M Research, a consulting firm specializing in research, program evaluation, and technical assistance. I am joined by my colleague [NAME OF NOTE TAKER], who will be taking notes during our discussion.

SBA has contracted 2M Research to conduct an evaluation of customer experiences with the district offices. As part of our evaluation efforts, we're interviewing a sample of SBA customers. During this focus group session, we will ask about your customer experience with SBA district offices and recommendations you have for improving those experiences. The information will be used to develop a better understanding of customer experience and to inform the SBA process for collecting customer experience data and assessing customer satisfaction.

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Permission to Record

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[IF ALL STATE YES] Thank you. We'll start the recording now.

[IF ONE OR MORE STATE NO] That's fine. We'll rely on our notes for this interview.

Do you have any questions before we begin?

Background

Let's begin by taking a minute or two for introductions. Please tell us your name, which SBA district office you interacted with, and what 8(a) assistance you have needed from SBA district offices. [Prompt: Are you currently 8(a)-certified or in the process of applying for certification?]

What has your customer experience been?

Let's talk now about your interactions with SBA district offices.

1. Could you talk about why you do or do not believe that the 8(a) assistance need you just mentioned was addressed?
2. What about your experience made it easy or difficult to complete what you needed to do?

3. Could you discuss the amount of time it took to do what you needed to do?
4. Many 8(a) business customers indicated that employees were helpful, even in cases where customers were less satisfied with other aspects of their experience. Could you talk about how employees were helpful or how they could have been more helpful?

How can SBA district offices improve?

I'd like to ask specifically about next steps for SBA district offices.

1. Do you have any recommendations for how SBA district offices can improve experiences for customers like you? [Prompt: office-based processes, agency rules and procedures, agency messaging, employee training, etc.]

How can SBA better understand experiences?

Finally, I'd like to get your thoughts about how SBA can better understand and improve customer experiences.

1. What are the most important services SBA provides, and how do you prefer to receive information about those services?
2. What do you want SBA to know about common problems you experience related to sustaining or growing your business?

That completes our focus group. I appreciate you taking the time to speak with me today. Thank you again!