

Philippine Customer Empowerment Initiative 1st Roundtable Discussion

Thursday, March 11, 2021 | Zoom

List of Participants

Presenters

1. Mr. Anton Simanowitz SPTF
2. Ms. Lalaine Joyas MCPI/SPTF

Participants

Regulators/Government

1. Ms. Joyce Suficiencia BSP
2. Ms. Rochelle Tomas BSP
3. Atty. Charina De Vera-Yap BSP
4. Ms. Jenny Asistin BSP
5. Ms. Allean Grace Molina CDA
6. Ms. Claudia Carbonell DTI
7. Mr. Lester Lantin Insurance Commission
8. Ms. Wilma Conde Insurance Commission
9. Ms. Jonalyn Cabinatan Insurance Commission
10. Mr. Juan Paolo Roxas Insurance Commission
11. Ms. Ryzpah Capicio MNRC-SEC
12. Atty. Dyan Lucero MNRC-SEC
13. Ms. Chelsea Chincuanco MNRC-SEC

FSPs

14. Mr. Kamrul Tarafder ASA
15. Ms. Maria Regina Pacifico ASA
16. Ms. Mercedes Abad ASHI
17. Ms. Rachel Bulawit ASKI
18. Ms. Melany Grecia-Viajante CARD
19. Ms. Evelyn Narvaez CARD
20. Mr. Alex Caponpon Credit Access
21. Mr. Lito Villanueva FinTech Alliance
22. Mr. Mitch Gomez GM Bank
23. Mr. Dexter Flores KCoop
24. Ms. Maria Anna Ignacio KCoop
25. Hazel Christine Bayaca KMBI
26. Mr. Gilbert Maramba NWTf

FSP Associations

27. Mr. Eduardo Jimenez MCPI/KMBI
28. Ms. Jesila Ledesma MCPI
29. Mr. Allan Sicat MCPI
30. Ms. Anna Manahan MCPI
31. Ms. Noriel Tolentino MCPI
32. Mr. Jun Jay Perez MiMAP

33. Ms. Milott Requillo RBAP

Consumer Association

34. Atty. Rodel Taton Consumers Union

Funders/Support Organizations

35. Mr. Benedicte Goderfroid ADA
36. Ms. Wendy Medrano ADA
37. Ms. Kelly Hattel ADB
38. Ms. Myra Valenzuela CGAP
39. Mr. Nitin Madan SPTF
40. Ms. Laura Foose SPTF

A. Welcoming Remarks

Mr. Eduardo Jimenez – Chairperson, MCPI

Mr. Jimenez welcomed all the stakeholders for participating in this discussion. He mentioned that this customer empowerment initiative of MCPI is part of its social performance and client protection initiative and is MCPI's commitment to empowerment and protect clients and avoid any microfinance crisis.

Atty. Charina De Vera-Yap – Director, Consumer Protection and Market Conduct Office, Bangko Sentral ng Pilipinas

Atty De Vera-Yap shared that BSP has always been on the forefront of the call to empower financial consumers and to foster an environment of trust and confidence and encourage greater participation in the financial services industry. Their own consumer protection initiatives continue to grow as the BSP adopts and adjusts to the likewise ever evolving plane of the financial services environment. She also emphasized that consumer protection is a shared responsibility. She thus called on everybody to work together as the industry continuously strive to improve consumer protection in the Philippines.

Mr. Allan Sicat – Executive Director, MCPI

Mr. Sicat indicated that the MCPI and SPTF's consumer empowerment initiative will undergo a series of consultations through roundtables, small group discussions, and pilot initiatives. A number of funders and support organizations have confirmed their commitment and expressed their interest to support this initiative.

Ms. Laura Foose – SPTF, Executive Director

Ms. Foose shared that the centerpiece of their work is the universal standards for social performance management. At their core, these standards promote essential client protection practices and promote ways that financial service providers (FSPs) can create value to their customers. They are focused on the important role that FSPs can play in creating an equitable, inclusive, responsible financial marketplace. However, in the last few years with working with FSPs, they realized that there were gaps in the market to having truly empowered customers, with external factors that FSPs cannot control. So, they directed their recent efforts to thinking about what they can do directly with customers at the market-level to complement the work of FSPs. There is no real client protection if customers are not empowered. The focus of this roundtable discussion is to think of a market-level approach to provide an enabling environment for customer empowerment to thrive.

B. Agenda

Ms. Jesila Ledesma – Moderator

Ms. Ledesma moderated the whole roundtable discussion. She presented the agenda and the objectives of the roundtable discussion, which are:

1. Build understanding on customer empowerment and points of disempowerment
2. Explore market-level solutions to address the key points of disempowerment

Poll #1: Are Filipino financial customers from poor and low-income households empowered?

66% - Somewhat

11% - No

13% - Yes

C. Session 1: Building Understanding on Customer Empowerment

Mr. Anton Simanowitz – Director of Customer Centricity, SPTF

He started his session by giving examples of points of disempowerment from a customer's perspective: a poor customer feeling unwelcome in a bank branch, an illiterate customer struggling to navigate complex mobile banking menus, a mother who is not able to divert school fee savings for a hospital bill when her child is ill, and a woman travelling into town to buy stock for her business only to find the ATM is out of order. These points of disempowerment are blocking the access to or use of financial services by customers.

He presented the framework of customer empowerment that include four main areas: choice, voice, respect, and control. An empowered customer is free and able to make an informed choice, can exercise his voice, feels that he is treated with respect, and has control over their financial life.

Before ending his session, a video of a presentation given by CGAP's Ms. Antonique Koning regarding customer empowerment was shown.

Plenary Discussion

What has worked in your institution to raise the level of customer empowerment?

1. Ms. Milott Requillo (RBAP)

"In rural banks based in the rural and far-flung areas, there are difficulties in convincing customers to put their money in the bank. Clients are usually using their *alkanya* that they keep in the houses. Some of the rural banks tried to initiative to come to their houses or farms to convince them and also help them comply with requirement, such as taking pictures and filling up the application form. We also recourse them to the barangay where the barangay can certify their identity. This process is challenging because it is costly. And it has to go through many controls, making sure that it is safe and sound within the bank regulations. It works but when the pandemic came, it was stopped. But when the pandemic ends, we can continue doing that."

2. Ms. Maria Anna Ignacio (KCoop)

"We meet with our members weekly. It is important that our organizational culture values members protection and empowerment. So, we have organizational "traditions/practices" to make sure that the organizational culture is imbibed across all levels of the organization from messenger/driver to the heads of the organization. One tradition is our yearly individual consultations of all employees, our *Sipat Landas*, where we present our achievements and plans. *Sipat Landas* is also held every year with all Center Chiefs. We present to our members the financial reports of the cooperative. Moreover, we have hotlines, Facebook accounts, and chat groups that provide access to all members all the way to

the managers of the cooperative. Although we are moving to digital methods for payments and releases, we provide options to members. They can choose whether they want to use myKoins (e-passbook) or their old passbooks. We also follow 3Gs (our mantra): *Galang* (respect), *Giliw* (taking care of members with fondness) and *Galak* (serve with gladness).”

3. Mr. Dexter Flores (KCoop)

Our Board of Directors are also the Nanays we are serving. They can directly discuss things needed to improve our products and services during the monthly BOD meetings.

4. Mr. Lito Villanueva (FinTech Alliance)

“For the past couple of months, we saw a tremendous growth in the number of accounts created because of necessity given the pandemic—restricted mobility and push of the government that all the social amelioration grant for marginalized individuals are given through digital means. BSP has been trying to push all players in the industry to adopt to that given that they have a digital payments transformation roadmap set that 50% of all financial transactions will be in digital format and 70% of Filipinos will be part of this system. We have seen that all the players in the industry have contributed on how they can improve delivering awesome customer experience, while at the same time empowering customers by providing facilities for them to be onboarded and without having them to go to physical bank branches to have all these cash pay-out touch points (agency banking) to be mobilized as well.

In the Philippine context, it is not a one-size-fits-all. It depends on the culture, the make-up of the society, etc. One of the things we have seen this far in terms of addressing the barrier to entry is the aggressive stance of the Philippine Statistics Authority (PSA) in rolling out the National ID System or PhilSys. They have a target of registering around 70 million Filipinos in 2021. They are providing APIs to bank financial institutions to leverage on that APIs wherein customer onboarding will be easier—you can call the API of PSA and they will determine whether that particular individual is registered with PhilSys. Once we have that, it will ensure the empowerment of the people to be part of the formal financial system.”

Poll #2: What is your assessment of the Philippine Financial Sector’s efforts to drive customer empowerment of poor and low-income households?

64% - Good

21% - Minimal

14% - Excellent

D. Session 2: Build Understanding of the Points of Disempowerment

Ms. Lalaine Joyas – MCPI/SPTF Consultant

Ms. Joyas presented the result of the Sector-mapping Study conducted in 2020. The objective of this study was to understand at the provider, sector, and market levels the factors that disempower customers in relation to their engagement with financial services at different stages and in various areas (choice, access, use, and voice).

She classified the empowerment issues into domains to help know where actions may or should take place: 1) FSP domain (with incentive to address and without incentive to address), 2) Market domain, and 3) Cultural or Behavioral domain.

Search and Select (ability to make informed decisions and effective choices)	
FSP domain (with incentive to address)	<ul style="list-style-type: none"> • Limited awareness and information about products and providers • Lack of trust
FSP domain (without incentive to address)	<ul style="list-style-type: none"> • Does not compare financial products and providers
Market domain	<ul style="list-style-type: none"> • Lacks awareness and lacks access to information • DFS: Non-ownership of smart phones
Cultural/Behavioral domain	<ul style="list-style-type: none"> • Lack of trust • Does not compare financial products and providers

Access (ability to obtain financial products and services)	
FSP domain (with incentive to address)	<ul style="list-style-type: none"> • Lacks awareness, understanding & information about policies & processes • DFS: Lacks understanding of app features and T&Cs • DFS: Limited understanding of key concepts, banking services, app usage due to language & literacy limitations • Features of microfinance products & services that limit access • Inability to meet requirements • Limited access to DFS products
FSP domain (without incentive to address)	<ul style="list-style-type: none"> • Limited access to financial services due to high credit risk profile
Market domain	<ul style="list-style-type: none"> • Lacks knowledge and understanding about policies & process due to lack of information • Inaccessible FSP services due to distance
Cultural/Behavioral domain	<ul style="list-style-type: none"> • Culture of shame / fear of application getting denied • Feeling of intimidation

Use (actual usage during onboarding, renewal and continuing use of financial services)	
FSP domain (with incentive to address)	<ul style="list-style-type: none"> • Disempowerment due to consumer protection issues • DFS and e-banking-related issues and complaints • Insurance: numerous claims requirements, confusing terms in policies
FSP domain (without incentive to address)	
Market domain	<ul style="list-style-type: none"> • DFS: Usage issues due to connection problems
Cultural/Behavioral domain	<ul style="list-style-type: none"> • Lack of trust of products & providers due to harmful practices

Voice (confidence and ability to voice a concern, request, question, complaints or any feedback)	
FSP domain (with incentive to address)	<ul style="list-style-type: none"> • Limited awareness about feedback channels • Difficult to use feedback channels • DFS: Difficult to use in-app feedback channels, especially for less tech-savvy users
FSP domain (without incentive to address)	<ul style="list-style-type: none"> • Does not want to disclose identity when submitting complaints
Market domain	<ul style="list-style-type: none"> • Limited access to external/third party complaints channels
Cultural/Behavioral domain	<ul style="list-style-type: none"> • Fear of intimidation or repercussions • Does not complain by nature

- | |
|--|
| <ul style="list-style-type: none">• Does not want to go public with their complaints |
|--|

She also mentioned that the most affected customer segments are the rural financial customers, microfinance clients (mostly women), and urban low-income customers.

At the provider and market-level, there has been progress in improving customer empowerment. She presented some responses to challenges in customer empowerment which are to improve transparency and communication, build trust and confidence, support customer voice, and provide financial education.

Chat Discussions

1. Public shaming by online lenders

Mr. Lito Villanueva (FinTech Alliance)

“On the issue of public shaming by online lenders using borrowers' contacts list/phone directory, the Fintech industry adopted a code of ethics and code of conduct for all FinTech Alliance members. This was done two years ago in collaboration with the NPC, BSP, DTI, SEC and BIR.”

Ms. Myra Valenzuela (CGAP)

“Also, the National Privacy Commission (NPC) received nearly 700 complaints of alleged harassment and shaming by various mobile online lending apps. The NPC conducted some fact-finding investigations through surprise compliance raids of the online lenders, and eventually shut down 26 online lending companies and recommended five for prosecution to the DOJ.”

Mr. Lito Villanueva (FinTech Alliance)

“True. Even SEC closed a number of online lending companies. They also provided regular advisories on the proliferation of unregistered and illegal online lenders offering quick loans to Filipinos. We are now in the process of discussing regulators' push in setting an interest cap on payday and short-term loans.”

2. Barrier in terms of insurance requirements

Mr. Jun Jay Perez (MiMAP)

“Regarding the barriers in terms of insurance requirements and confusing terms in policies, while we acknowledge that there are still insurance companies with these practices, I think we need to highlight as well that Microinsurance MBAs have already set the standard for the past 15 years in the ease of access and fast claims settlement. In fact, over 95% of Mi-MBA claims are paid within one day from date of notice and other problematic claims are settled maximum of 5 days. In terms of insurance policies, the Mi-MBAs revolutionize the one-page certificate of cover and to the extent possible are translated into local dialects. The 1-3-5-day principle of settling claims from date of notice is also part of the code of conduct of Mi-MBAs.”

3. Imposing a cap on interest rate on loans

Ms. Allean Grace Molina (CDA)

“If we are to impose a cap on interest rate on loans, would that be counterproductive and push further people to usury and loan sharks? I believe let us allow a shock in the market but at the same time provide a minimum risk assessment standard to both creditors and debtors.”

Mr. Lito Villanueva (FinTech Alliance)

“Agree. This is why the industry is having a dialogue with regulators on this one. This may have an adverse impact. The BSP has already set an interest cap on credit cards at 2% monthly since November 2020.”

Plenary Discussion

Questions, clarifications, or insights on the report findings about points of disempowerment among Filipino financial customers.

Mr. Mitch Gomez (GM Bank)

“I want to share my experience as a customer, and I am not a rural, low-income customer and I have a smart phone. But over the past year, I have felt at a lost in terms of choice, voice, respect, and control. For example, transparency and communication, if you look at websites of top commercial banks and try looking for information on loans, it will take you deep into their website, navigating their webpages just to look for the interest rate. What does that tell us? Perhaps the industry is not that competitive, where price transparency is a competitive tool. In terms of voice, try calling a call center of a large commercial bank. It has been 20 minutes and you still haven’t received a call. Chat bots are great, but from a transparency perspective, as a customer, what really happens when you enter messages. Customers need to know what happens to that information. At the end, as a customer, how will I benefit from sending that message? That is the critical issue. That experience highlights the kind of effort that is needed to truly empower low-income customers.”

Ms. Hazel Bayaca (KMBI)

“Based on our experience, customer empowerment has a relationship with longevity of time that the client is with us—the longer the stay in our program, the more empowered they become. During our participation to MCPI’s Citi Microentrepreneurship Awards (CMA), we determined that some of them are employing from their community, taking roles in the barangay and church, and transacting in the bank on their own. From 2019-2020, we observed a 183% increase in inquiries and feedback from our clients, and 90% of these came from Facebook. This drove changes in our products and procedures, especially during the pandemic. We added new products and bended some of our policies and procedures to respond to these feedbacks. Lastly, there is really a need to invest in communication. Especially in digitalization, we have a very low take-up in terms of pilot testing our digital products and involving clients. We bombarded them with communication and education, and we coupled it with materials with collaterals and all the communication tools that we can use.”

Ms. Mercedes Abad (ASHI)

“Empowerment improves over time. At boarding, the customer is already empowerment by the fact that she was given a loan for the first time, and that builds up her self-confidence. At that point, she is still struggling with herself. Over time, when she develops, that is when she needs all the information about the other options, etc. And that is when those areas of customer empowerment become important. But in the beginning, she needs more encouragement and building up her voice. It takes time and patience to make her empowered. Knowing about other microfinance institutions (MFIs) and other possibilities are not so important because her options are very limited. There should be more education coming from the MFIs”

E. Session 3: Prioritize the Key Issues of Disempowerment

Poll #3A: For rural customers, what do you think are top 3 issues of disempowerment that call for a market-level response?

- 44% - Search and select, access: Limited awareness of FSPs, products, policies and processes due to limited access to information
- 44% - Access: Market and infrastructure barriers in terms of access to financial products and services
- 41% - Search and select, use: Lack of trust of FSPs and financial products
- 33% - Access: Behavioral effects of exclusion (intimidation, shame/fear of getting denied)
- 33% - Use: Trust and infrastructure issues with DFS and mobile banking
- 22% - Use: Empowerment issues due to inadequate financial consumer protection
- 22% - Access: Product features and FSP policies that are barriers to access
- 22% - Voice: Limited access to information about feedback channel and challenges regarding its use
- 15% - Search and select: Does not compare products and FSPs
- 15% - Voice: Cultural and behavioral norms that affect voice

Plenary Discussion

Why are these the top issues of disempowerment for rural customers?

Mr. Gilbert Maramba (NWTF)

“When we go to rural areas, many people do not have access because they feel that their talents and abilities are not enough to gain an income. They do not apply for loans because they fear that they cannot pay. It is more on the culture and behavior that has been instilled to them that they do not want to take a bigger step towards development.”

Ms. Mercedes Abad (ASHI)

“I do not believe that there is a lot of trust in the rural areas with financial service providers. I think that they just lack familiarity with what is there. How can they untrust when they do not know what is there? I think what we need is a more robust invasion of these people and show them that there are services that can get them out of poverty.”

Ms. Milott Requillo (RBAP)

“The very first step that we usually offer to our clients in the provinces is the opening of an account. The KYC forms are very intimidating because there are many pages. We tried to lower it because we can tag them as low-risk clients, but still we are burdened by the requirements of the AMLC to really establish their identity before starting up. We also believe that before they would be introduced other financial products, opening of an account is a very crucial first step. During that first step, they will be encountering a lot of documents, so we also need support from the government in that case. We are hoping for the National ID System to come, because with this, our KYC will be shortened.”

Poll #3B: For urban customers’ points of disempowerment, what do you think are top 3 issues of disempowerment that call for a market-level response?

- 71% - Search and select, access: Limited awareness of FSPs, products, policies and processes due to information and literacy gaps
- 46% - Access: Product features and FSP policies that are barriers to access (including requirements such as ID)
- 46% - Use: Trust and infrastructure issues with DFS and mobile banking
- 38% - Behavioral effects of exclusion (intimidation, shame/fear of getting denied)
- 33% - Search and select, access: Lack of trust of FSPs (including DFS providers) and financial products
- 21% - Use: Empowerment issues due to inadequate financial consumer protection
- 13% - Search and select: Does not compare products and FSPs

13% - Search and select: Non-ownership of smart phones, which limits choice and access to information

13% - Voice: Limited access to information about feedback channels and challenges regarding its use

8% - Voice: Cultural and behavioral norms that affect voice

Plenary Discussion

Why are these the top issues of disempowerment for urban customers?

Ms. Lalaine Joyas (MCPI/SPTF Consultant)

“I am not surprised that these are the top 3 answers because they also turned out from the interviews with key sector players that in urban locations, we expect more users of DFS and there are a lot of trust issue in terms of usage of DFS. But there are have been efforts to address these issues. What surprised me was that product features and FSP policies as barriers to access. Although we acknowledge that there are barriers to access because there are product designs/features that are excluding various certain segments of our low-income individuals. Limited awareness due to lack of information is very important to address, especially to rural areas.

Aside from information, it is also about what to do with the information and be able to make an informed choice. This also came out in our study in 2015 where we had interviews with urban clients that there are many providers but they do not know how to choose. One is where to get information about these providers and what products they are offering. Second, how do they now make a choice from this range of providers.”

F. Session 4: Discuss Possible Solutions

Part 1. Plenary Discussion

What can we collectively (as financial sector stakeholders) do, to address the top issues of disempowerment, for rural customers?

Ms. Myra Valenzuela (CGAP)

“In a global experience, we did a research with Consumers International last year and the report will come out next week. It included talking to different customer associations. For example, the Consumers Association of Zimbabwe, because we were asking about the limited awareness, they enacted financial education programs at the community level through what they called Consumer Action Clubs throughout the country, which was mostly targeted to women. They had programs on household budgeting, small business account keeping, and financial literacy. Through that, they have reached several thousand women. In India, there is the Consumer Unity and Trust Society (CUTS), which also operates in other countries. They have done many financial literacy activities with women, but this was to a larger scale of about 140,000 people.”

Ms. Hazel Bayaca (KMBI)

“As a first step, it is imperative to get the buy-in of the field officers/frontliners, empower them, and make sure that they are well knowledgeable.”

Mr. Lito Villanueva (FinTech Alliance)

“The FinTech Alliance, in partnership with the BSP, SEC, NPC, BIR, and DTI, adopted a code of ethics and code of conduct for all FinTech Alliance members. This came from the various complaints of most consumers pertaining to public shaming using the borrower’s contact details and phone directory. We are also policing the ranks because we have also seen quite a number of online lenders who are not

registered with the SEC. So, SEC is very progressive when it comes to providing advisories and closing some of those registered online lenders who are practically abusive. We are ensuring that this trust and certainty concept should be enshrined in the players of the digital industry.”

Ms. Melany Grecia-Viajante (CARD)

“I think Credit with Education (CwE) is still very effective in terms of educating clients at the community level. CARD has developed different education modules starting with the Basic Products and Services of the financial institution to help them appreciate the products and services available from within their reach and this eventually help them make sound decisions.”

Mr. Jun Jay Perez (MiMAP)

“In the past 2-3 years, the knowledge, understanding, and appreciation of clients of insurance products are decreasing. One factor that we have observed is the pay and go schemes that are being practiced by the MFIs. The education of insurance programs are cut short, and there are no venue for reinforcing their knowledge and appreciation. We recognize that this knowledge should also be cultivate to be updated about the policies and program. So, what we did was we worked with Citi Foundation to develop this member development program, focusing on financial insurance literacy, life cycle events, what are the products and services available in the MFIs and the MBAs, developing MBA advocates who can cascade these education program and develop the modules and tools that they can readily use for doing microinsurance program. The aim is to help MBAs to increase and improve retention and growth in terms of membership, improve their brand equity, and elicit more positive word of mouth from the members.”

Ms. Maria Anna Ignacio (KCoop)

“Reaching out to the poorer communities or in "missionary" areas pose a lot of challenges—from security concerns to financial survival. Bigger FSPs/MFIs can better "afford" to do pioneering work than smaller ones.”

Mr. Gilbert Maramba (NWTF)

“Not all our clients are the same, so there should be some kind of client segmentation first. We have clients that are more advanced and do well in their business, but we also have clients that are just starting, and we still have those that we still have not reached. All of them have different issues and concerns. There must be some kind of client segmentation to be able to formulate products and services that are appropriate to them in order to focus on what they need.”

Part 2. Addressing Customer Empowerment: Some Initial Concepts

Ms. Lalaine Joyas – MCPI/SPTF Consultant

Ms. Joyas presented some market-level solutions to address customer empowerment issues, recognizing that despite addressing issues at the FSP-level, the gaps still remain.

First is the Customer Empowerment Agent who will provide information and education about FSPs and their products and services, market monitoring, collect customer feedback (including complaints), and support customers with paperwork and process of engaging with their provider, including when they want to switch providers.

Second are the financial consumer groups, which are credible and collaborative that truly represent the voice of financial consumers, particularly in terms of providing perspectives and raising issues that can

inform financial consumer protection policymaking, financial capability program design, as well as redress and resolution.

Third is the complaints resolution by FSP association. These are external complaints channels that provide friction-free and shame-free access to channels at no or minimal cost.

Fourth is financial education that integrates customer empowerment and enables financial capabilities of consumer needs of further education regarding the four elements of customer empowerment: choice, access, use and voice. It is equally important that financial education includes consumer rights education and how FSPs should uphold their rights and protect them from harmful practices.

Fifth is an online community of users and influencers, who can help provide information about product features, step-by-step process of how the product works, and their experience in using financial products and services. It builds trust because it shows people have already used the product, and they had a positive (or negative) experience with it.

Last is the financial marketplace for all types of financial products and providers. It should target rural and low-income financial customers who are experiencing issues regarding access to information. This is useful for customers who are more particular in comparing and for those who want to make more informed decisions regarding use of financial services.

Ms. Maria Anna Ignacio (KCoop) mentioned that the best "influencer" are the empowered members/clients.

Panel Discussion

Because the session had a short time left, the participants were asked to share their initial feedback to the six possible solutions via email.

G. Session 5: Next Steps

Mr. Allan Sicat indicated that there will be small group discussions that will be facilitated from March 15-24, 2021 to have a more detailed discussions on the proposed solutions. MCPI and SPTF will process the results of the 1st RTD and small group discussions.

The 2nd Roundtable Discussion is scheduled on March 25, 2021, wherein the market-level solutions will be presented and validated with the participants, and the parameters of the proposed pilot intervention model will be set.

The Pilot Design Workshop will be held on April 2021 to be led by the MCPI and SPTF, in coordination with local stakeholders.

Poll #5: Can we count on your continued participation in the development of the sector response to improve customer empowerment/address points of disempowerment identified in this roundtable?

92% - Yes

8% - Maybe (to be discussed with management, etc.)

0% - No