Government Contracting Certification Customer Experience Evaluation: 4.3 Phases 1 and 2 Combined – Comprehensive Report

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Acknowledgements

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1.0 Introduction

1.1 Background

The Small Business Administration's (SBA) mission is to assist entrepreneurs and small business owners in pursuing the American dream. As a primary go-to resource and advocate for small companies in the United States, SBA is the only cabinet-level government agency wholly devoted to small businesses. It offers free business counseling, funding, and contracting expertise.[1]

1.1.1 Types of Small Business Certifications Offered Through SBA

SBA accomplishes this mission through several programs that assist and guide small businesses throughout the United States and its territories. Among these are programs that limit competition for small businesses when they compete for government contract work. Three of these programs—the 8(a) Business Development program, the Women-Owned Small Business (WOSB) Federal Contracting program, and the Historically Underutilized Business Zone (HUBZone) program—provide set-aside contract opportunities for small businesses that are certified through one of these programs.

8(a) Program Key Qualifying Criteria

- Be a small business
- Not have previously participated in the 8(a) program
- Be at least 51% owned and controlled by U.S. citizens who are socially and economically disadvantaged
- Have a personal net worth of $850 thousand or less, adjusted gross income of $400 thousand or less, and assets totaling $6.5 million or less
- Show moral integrity
- Show potential for success, for example, by demonstrating two years in business operation

Note: Qualifying Criteria for 8(a) Program. Retrieved from Small Business Administration. (n.d.). 8(a) Application Preview.

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[1] Small Business Administration. (n.d.). Retrieved February 27, 2023, from https://www.sba.gov/

The 8(a) program refers to businesses that are run by individuals who are both socially and economically disadvantaged. The 8(a) program supports small businesses by competitively bidding and obtaining set-aside and sole-source contracts. SBA also provides personalized business development assistance for the duration of a small business's nine-year term as an 8(a) business—in the form of Business Opportunity Specialists who assist businesses in growing and achieving their goals, including collaboration with compliance and procurement professionals who are knowledgeable about laws as they relate to business expansion, funding, and government contracting. Other forms of assistance provided through this program to small businesses include training, technical assistance, and mentorship opportunities, among other services.[2]

HUBZone refers to businesses that are located in, and hire employees from, designated underserved areas. Once HUBZone-certified, a business becomes eligible to be awarded HUBZone sole source contracts and to compete for contracts set aside for HUBZone firms. In full and open contract contests, HUBZone-certified companies are also given a ten percent price evaluation priority. HUBZone-certified businesses are also eligible to compete for contracts through other socioeconomic programs.[3]

HUBZone Program Key Qualifying Criteria

- Be a small business
- Be at least 51% owned and controlled by U.S. citizens, a Community Development Corporation, an agricultural cooperative, an Alaska Native corporation, a Native Hawaiian organization, or an Indian tribe
- Have its primary office located in a HUBZone
- Have at least 35% of its employees residing in a HUBZone

Note: Qualifying Criteria for HUBZone Program. Retrieved from U.S. Small Business Administration HUBZone Program. (n.d.). HUBZone Program Required Supporting Documents Checklist.

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[2] 8(A) business development programs. (n.d.). Retrieved February 27, 2023, from https://www.sba.gov/federal-contracting/contracting-assistance-programs/8a-business-development-program

[3] HUBZone program. (n.d.). Retrieved February 27, 2023, from https://www.sba.gov/federal-contracting/contracting-assistance-programs/hubzone-program.

WOSB refers to women-owned businesses that function in sectors where women-owned organizations are marginalized. The government restricts competition for some contracts to companies that take part in the Women-Owned Small Business (WOSB) Federal Contract program to help level the playing field for women-owned businesses. To qualify as an economically disadvantaged WOSB (EDWOSB), there are additional requirements for income and net worth.[4]

WOSB Program Key Qualifying Criteria

- Be a small business
- Be at least 51% owned and controlled by women who are U.S. citizens
- Have women manage day-to-day operations who also make long-term decisions
- EDWOSB applicants - Possess assets of no more than $6.5 million, an adjusted gross income of no more than $400k, and a personal net worth of no more than $850k

Note: Qualifying Criteria for WOSB Program. Retrieved from Small Business Administration. (n.d.). WOSB and EDWOSB Application and Checklist.

1.1.2 Obtaining SBA Certification as a Small Business

Small business owners who apply for certification in one of these contracting programs proceed through a series of steps, summarized at a high level in Exhibit 1. The small business owner must first understand the program and how to apply (General Information). They must then assemble and submit information about their business and eligibility using one of the program's online certification platforms (Submission). SBA provides Supporting Document Guides and Checklists to assist applying small businesses in understanding the information needed and paperwork required for submission to SBA. During the Application Review, SBA staff assess the application and follow up with the applicant to obtain any information that may be missing or needs clarification.

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[4] Women-Owned Small Business Federal Contract Program. (n.d.). Retrieved February 27, 2023, from https://www.sba.gov/federal-contracting/contracting-assistance-programs/women-owned-small-business-federal-contract-program

Exhibit 1: Process of Obtaining and Maintaining Program Participation.

If a business is accepted into a program (Decision), it must fulfill ongoing requirements to qualify for recertification. Ongoing Recertification has different terminology depending on the program. For 8(a), the term is *Annual Review*, in which 8(a) program participants must provide certain information to the SBA District Office that serves them. For HUBZone, the terms are *Recertification* (which takes place annually) and *Program Examination* after at least every third-year recertification. Periods of eligibility differ across the programs. 8(a) participants can only hold this designation for a maximum of nine years, whereas for HUBZone or WOSB certifications there is no time limit, provided these businesses maintain their eligibility and certification status within the program. To maintain certification status, SBA must be notified if a HUBZone business is involved in a merger or acquisition or has a HUBZone employee percentage below 20 percent while performing on a HUBZone contract.[5] The WOSB program requires a program examination every three years.
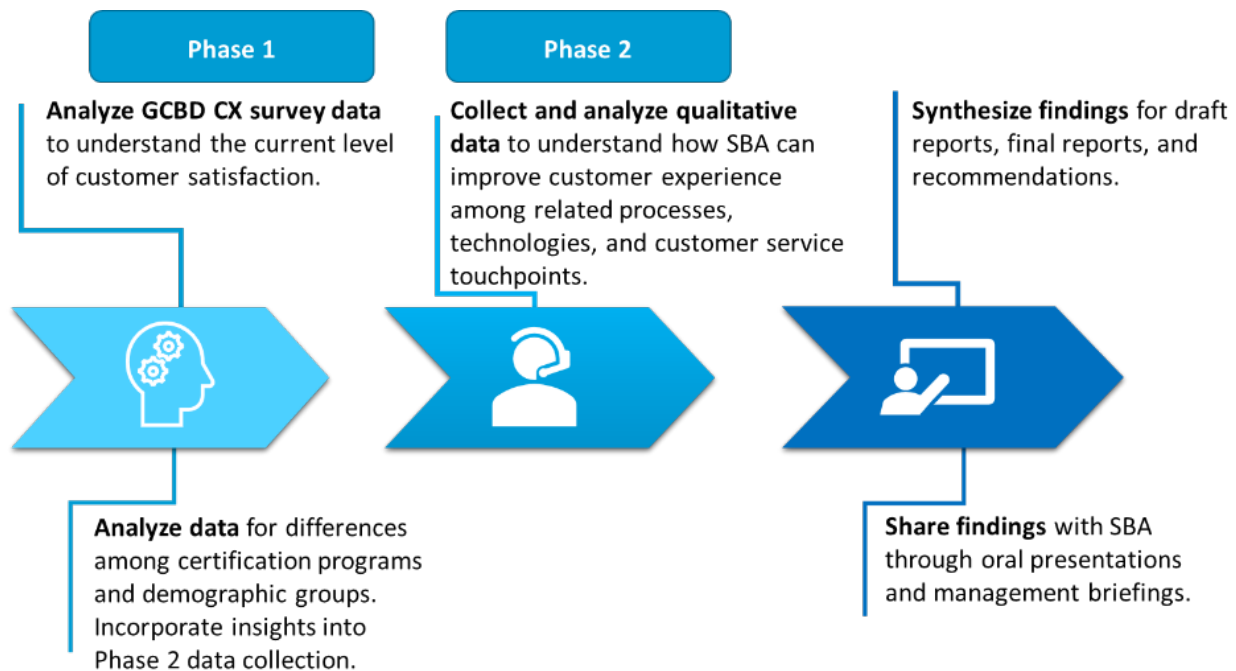
1.2 Evaluation of Customer Experience

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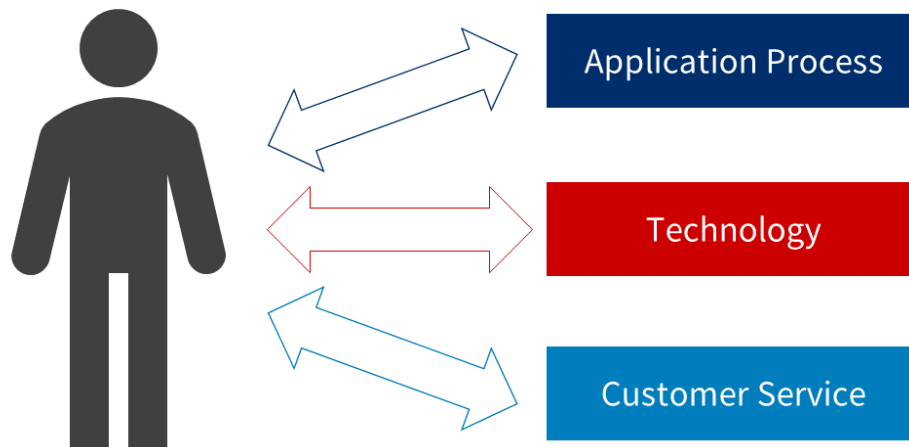
[5] HUBZone program. (n.d.). Retrieved February 27, 2023, from https://www.sba.gov/federal-contracting/contracting-assistance-programs/hubzone-program

The study's purpose is to evaluate the experience of businesses that apply to one or more of these programs. The customer experience is examined in the context of the processes and technologies that small business owners experience on their SBA journey. Interactions with staff are also examined in the context of customer service. Specifically, the study seeks to answer the following evaluation questions (EQs):

1. Identify strengths and weaknesses to address which aspects of the programs, as seen through the customers' experiences, are positive or need improvement.
2. Examine the customer experience among identified demographic groups (such as age, gender, race, ethnicity, veteran status, disability status, and business location).
3. Relay suggestions to each program on how it could better meet the needs of all its applicants.

This study was conducted in two phases (see Exhibit 2). Phase 1 was an examination of the survey data obtained for each touchpoint that program applicants encountered. Phase 2 included a series of in-depth qualitative interviews from program participants across all three programs of focus to gain a deeper understanding of the customer experience.

Exhibit 2: Two-Phase Evaluation Approach.

Phase 1

Analyze GCBD CX survey data to understand the current level of customer satisfaction.

Analyze data for differences among certification programs and demographic groups. Incorporate insights into Phase 2 data collection.

Phase 2

Collect and analyze qualitative data to understand how SBA can improve customer experience among related processes, technologies, and customer service touchpoints.

Synthesize findings for draft reports, final reports, and recommendations.

Share findings with SBA through oral presentations and management briefings.

1.3 Methodology

1.3.1 Data Sources

Phase 1 data consisted of SBA customers navigating through each program. SBA provided survey data for analysis. Phase 2 data were collected among small business owners who volunteered to participate in a semi-structured interview. These sources are described in more detail in the following sections.

Phase 1 Survey Data

The Phase 1 survey data were collected using a web survey delivered to participants at different steps in the process. Each step involved potential "touchpoints" with the materials needed for applying to the program, technologies for gathering information and submitting materials, and staff for communicating and obtaining additional information to determine certification status.

<div align="center">Survey Participation by Program</div>

- 1,349 participants from the 8(a) program submitted survey responses.
- 166 HUBZone participants submitted survey responses.
- 2,346 WOSB participants submitted survey responses.

Survey questions asked respondents to rate satisfaction with their experience "today" and asked additional questions regarding the customer experience with processes, customer service, and technology. Overall ratings of satisfaction and trust with SBA were also measured, and the survey provided a place where respondents could provide feedback in their own words. Measures were designed to align as much as possible to Office of Management and Budget (OMB) guidance for metrics of customer experience drivers.

SBA used an anonymous survey link delivered to participants at different steps during the certification process. SBA provided 2M with six months of customer experience survey data for a period ending on October 18, 2022. As a result, the reader should note that any system or process improvements made after this date will not influence ratings.

Phase 2 Interview Data

2M sought to recruit a diverse group of respondents for the Phase 2 interviews who would be able to provide in-depth perspectives and insights about their experiences with certification processes. To identify these business owners, 2M constructed a sampling frame of program participants who fulfilled one of the following criteria: (1) they had recently applied for the program; (2) they were recently certified; or (3) they had recently been reviewed/recertified. 2M also sought to recruit from a wide range of demographic groups based on limited information available in the program files. Given that demographic characteristics were not readily available for each program and the sample sizes were small, 2M did not make distinctions in participant experiences based on demographic characteristics in the Phase 2 Interviews. However, the Phase 1 survey data provides a more reliable source for distinctions among demographic groups in fulfillment of EQ2.

When selecting potential interview participants, 2M developed a sampling frame based on data elements provided from each program and then ran descriptive and grouping statistics. We then pulled random samples among records in prioritized clusters that had complete and reliable contact information. In all sampling, we sought to include business owners who had the most recent experience with the application/certification process. 2M contacted potential respondents using emails and phone calls to schedule the interviews conducted between May 3, 2023, and July 24, 2023 (with all but three completed in May and June). Exhibit 3 provides additional details about the number of interviews for each program and stage of certification.

Exhibit 3: Interview Participants by Program Type and Certification Phase.

Phase	Certification Program			
	8(a)	**HUBZone**	**WOSB**	**Total**
Application	3	4	8	15
Certification	4	4	6	14
Recertification	4	4	0	8
Total	11	12	14	37

8(a) files were provided to 2M in mid-April. Business owners participating in the 8(a) application phase interviews had each applied in March or April of 2023. The 8(a) certification participants had certification dates ranging from November 2022 to February 2023, and the 8(a) annual review participants had initial certification dates ranging from November 2021 to February 2022.

HUBZone files were provided to 2M in-mid April and were labeled by the group to which they belonged. While the application group lacked application dates, the certification participants had certification dates ranging from November 2022 to January 2023. The initial certification dates of participants who had undergone a Level 1 or Level 3 review ranged from November 2018 to December 2022.

The WOSB files provided to 2M were dated January 25, 2023, for applicants and March 16, 2023, for certified businesses. All but one of the business owners participating in the WOSB application phase interviews had applied in January 2023 with the other one applying in November 2022. The WOSB certification interview participants had certification dates ranging from October 2022 to January 2023. WOSB does not have a recertification process like the 8(a) and HUBZone programs. Consequently, we interviewed more business owners among the WOSB application and certification participants with 6 of the 14 interviews taking place with EDWOSB participants.

The reader should consider the application and certification dates and note that any system or process improvements made after these dates will most likely have no influence on interview participant feedback.

1.3.2 Data Analysis

Phase 1 Survey Data Analysis

2M worked with SBA staff to reliably code the step in the process when a customer experienced a touchpoint and answered the survey. Data were analyzed for all respondents within each program and by touchpoint. Analyses included frequencies and segmentations by demographic groups. Regression analyses were used to determine key drivers of satisfaction.

Phase 2 Qualitative Data Analysis

2M coded the interview data using a coding framework based on the following goals:

- Leveraging the qualitative data to respond to the EQs
- Coding the data as they relate to the domains and frameworks for each interview guide—with the goal of developing thematic findings for each respondent group as well as across each stage of the customer's journey (for example, reviewing findings among parallel items across all respondent groups answering those questions)
- Examining differences by demographic characteristics (when applicable)
- Associating the data with the survey's key findings to determine the extent to which the data aligns with, contradicts, and/or provides additional context and elaboration for these findings

Throughout the process, 2M considered the data source to identify any key similarities or differences among the respondent perspectives. Given the relatively small sample size as it relates to demographic groupings, however, 2M did not disaggregate qualitative responses based on demographic characteristics. We have instead produced findings associated with EQ1 and EQ3, disaggregated by program type and certification phase.

2.0 Program Insights

This section provides findings for each program in the subsections that follow. Whenever the provided data allow for segmentation by steps in the certification process in adequate quantity, we provide findings within that step. The analysis of each program ends with insights and recommendations.

Insights on the 8(a) program are derived from 1,349 survey responses and 11 in-depth, qualitative interviews. 8(a) program survey respondents were majority male (57.7 percent) with over two-thirds aged 45 or older (72.7 percent). While there was a mix of racial/ethnic backgrounds, nearly half were African American (49.5 percent). Respondents answering the survey had encountered the survey invitation at several touchpoints—the most common being the time of submission, the annual review submission, or during the application review (see Exhibit 4).

2.1 8(a) Program

Exhibit 4: Survey Response Counts by Touchpoint.

Touchpoints	Count	Pct.
General Information	0	0%
Submission	583	43.1%
Application Review	268	20.3%
Decision	48	3.3%
Annual Review	450	33.3%
Total	**1,349**	**100.0%**

2.1.1 Insights on Process Touchpoints

8(a) program participants encounter touchpoints with program elements and staff as they progress through the process of certification and annual review. This section highlights insights gained from the survey and qualitative interviews for each touchpoint.

Obtaining General Information

Ratings for obtaining general information were unavailable from the survey data. Insights gained from the qualitative interviews demonstrated a lack of agreement among respondents about the quality of the initial information they found as well as the ease of locating it. Some respondents felt that the SBA 8(a) program website was very clear in providing guidance; one respondent noted, "It was pretty intuitive, to be honest with you. I didn't really need or ask for a whole lot of support from SBA local." However, another respondent pointed to a lack of information on the website related to the process, which caused them some difficulty: "I think part of my frustration was [that] there's no guidance in terms of some of the [certification tasks]." Together, these disparate perspectives yielded the insight that while the SBA website is very clear regarding the information it provides, the website lacks detailed information that may be necessary to some, if not all, new applicants.

Against this backdrop, several respondents indicated that they were able to easily access additional, necessary information through further SBA-provided supports such as seminars, workshops, and webinars. One respondent commented that the "SBA . . . runs a lot of information seminars for 8(a), so I would advise [small business owners new to the process to] go through those before actually venturing out to actually file the paperwork for 8(a)."
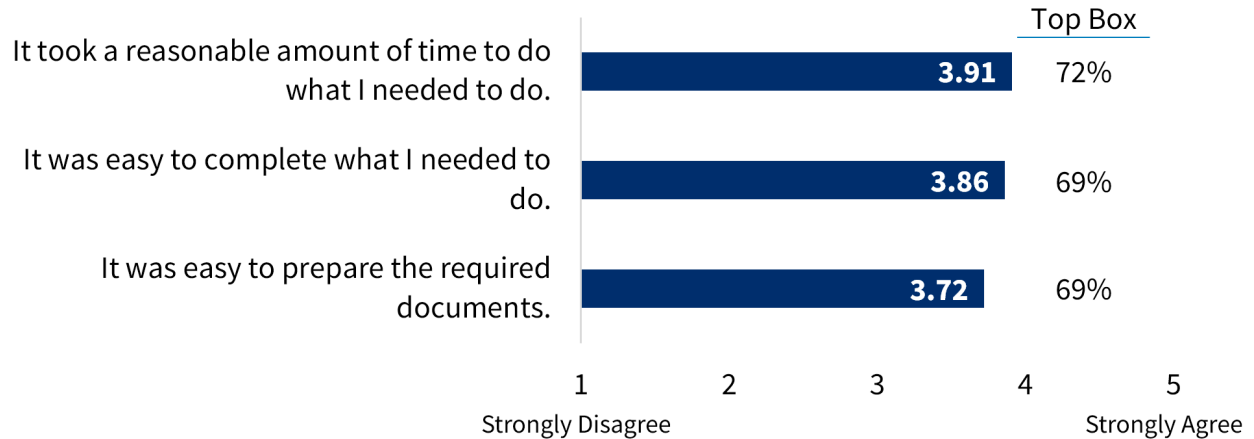
Submission

Three-quarters of the survey respondents agreed that the application questions were easy to understand (77 percent). A similar percentage, 73 percent, agreed that they understood what was being asked of them throughout the whole process. This left approximately one-fourth of the survey respondents from the submission touchpoint indicating that they were neutral or disagreed with those statements. Feedback related to this topic included a desire for more detailed descriptions of the information needed to prepare the application. Out of 235 comments provided by 8(a) survey respondents, approximately one-fourth of the responses expressed that instructions were unclear or difficult to fulfill and needed further clarification. Similar comments were expressed in the in-depth interviews: "I think there still has to be a common list, literally, a step one, do this, step two, do this, because I know I've heard in the past, people say, 'Well, I tried to call the SBA office' . . . they're thinking they can just call and somebody's walking [them] through it [but that is not the case]."

Another interview participant commented, "There's a lot of webinars and materials, but at least for me, I'm spending a lot of time in webinars and . . . the webinars are really helpful, but we need a better guide . . . The application is document-heavy . . . but if one understands that it's going to be document-heavy, then they can be prepared for it. The checklists are going to help with that."

> *"Provide a more detailed list of what is required for a successful submission. A lot of the needed documents were not stated in the prep information."*

Ratings were somewhat lower for questions relating to the burden of submitting an application. Seventy-two percent stated that it took a reasonable amount of time to do what they needed to do. Fewer than 70 percent of the survey respondents indicated that it was easy to complete what they needed to do or prepare the required documents (see Exhibit 5).

Exhibit 5: 8(a) Application Submission Responses to Burden Questions.

		Top Box
It took a reasonable amount of time to do what I needed to do.	3.91	72%
It was easy to complete what I needed to do.	3.86	69%
It was easy to prepare the required documents.	3.72	69%

1 — Strongly Disagree   5 — Strongly Agree

Out of 235 process-related comments provided in the 8(a) survey data, approximately one-fourth were made by survey respondents regarding the burden involved in the submission process. While some were positive (approximately 11 percent), approximately one-fourth offered suggestions for improvement in the submission process.

> *"It was a very easy experience. I remember trying to do it 14 years ago manually. It was super paper-intense and hard. This is so much easier."*
>
> *"Simplify the process. You asked way too much information for a small business just starting out. It doesn't seem to be worth the effort."*

Interestingly, the in-depth interviews did not yield the same perspective as the survey data. Instead, there was a consensus among applicants that the process of preparing the required documentation was challenging. There were two key reasons for this challenge. The first reason was that the amount of required documentation could be overwhelming: "It was a lot of . . . personal information, how much money I had . . . what kind of bank accounts I have, statements, and whatnot." The second reason was that some of the required documentation was unavailable for certain businesses; there was no option to select "not applicable" or explain why this documentation did not exist for a given application. One respondent noted, "Certain documents they were asking for . . . they just weren't applicable to us as an LLC."

Many 8(a) interview participants felt that SBA could benefit from increasing capacity among its staff, particularly specialized staff and staff who can provide individualized, real-time support: "I think each state might have two or three officers that are assigned. I think each state needs more help." In addition to increased capacity, respondents seek increased access: "I [would] appreciate the opportunity to be able to call someone and go . . . 'Hey, could we schedule just a quick 15-minute phone call for this one topic?' . . . I know you don't want to bog the analyst down . . . but sometimes I think that transparency . . . would be helpful."

Finally, survey respondents who received the survey while applying for the program were asked to rate their "overall experience today." Exhibit 6 shows respondent ratings for those applying to the program compared to all 8(a) survey respondents. Generally, average ratings of overall experience by respondents applying for the program were more favorable (4.17) than all 8(a) survey respondents (4.05). This suggests that while the initial submission process is positive, the other touchpoints provide a lower-rated customer experience. However, one should note that all these experiences average on the positive side.

Exhibit 6: Overall Experience Today for Application Submission Compared to All 8(a) Respondents.
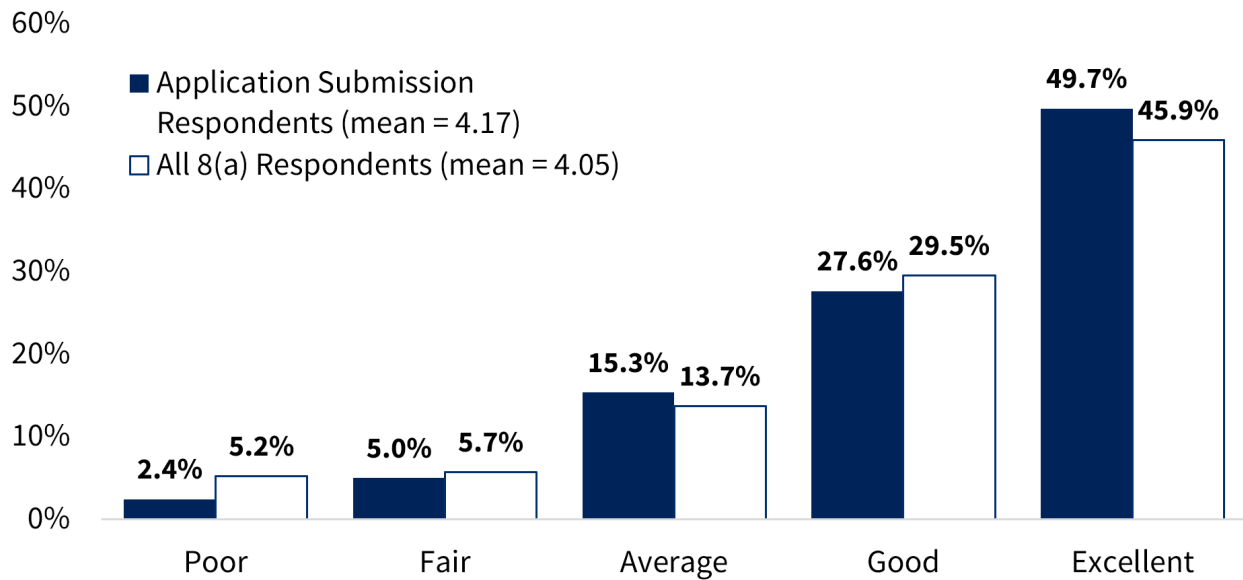
Application Review

The application review process may involve communications between SBA staff reviewing the application and the applicant. Such communications may include requests for clarification and additional information, which are usually delivered via email. Sixty-six percent of the respondents answering the survey during the application review phase agreed that they understood what was being asked of them throughout the whole process, a smaller percentage compared to respondents from the submission touchpoint (73 percent). This left approximately one-third of application review respondents indicating neutral sentiments or disagreement that they understood what was being asked of them throughout the whole process.

Survey feedback related to understanding what was being asked of them included a request for more detailed descriptions of what SBA required to fulfill additional information needs. Approximately 10 percent of the 111 application review comments expressed that staff follow-up instructions needed greater clarification.

> *"Have the reviewer clearly state instructions for continuing the process. Messages were sent prior with zero response; application was resubmitted having all requested items attached, and reviewer did not acknowledge at all."*
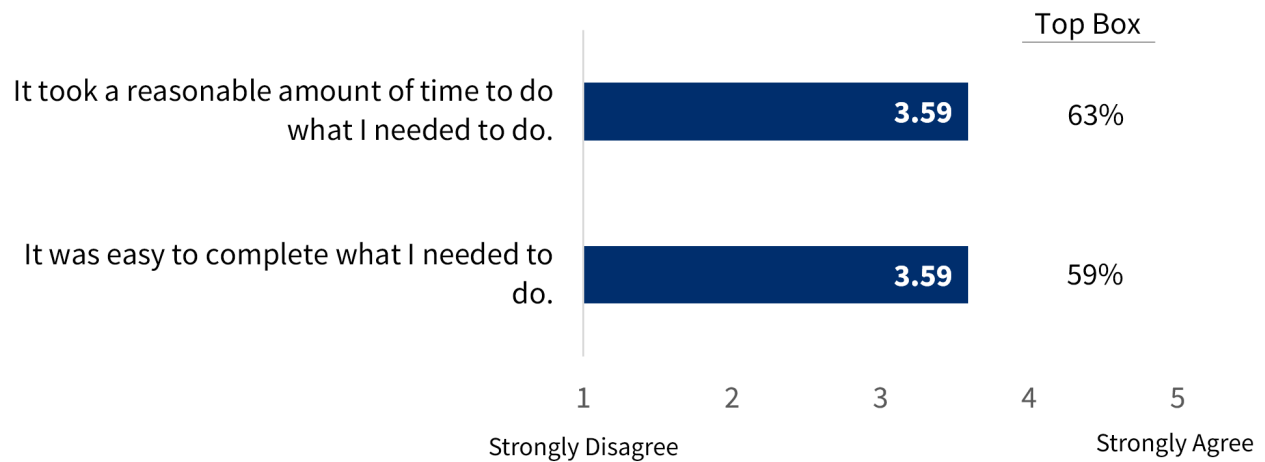>
> *"[It would be] great to be able to get directed for help. Everything seems vague."*
>
> *"The requests for more information are a little unclear. I think more message dating would help in this situation."*

The in-depth interviews, however, indicated a more positive picture of communications between SBA and applicants during the application review period. Program participants who were asked to provide additional information during the application review period felt that these requests were communicated clearly, and that guidance was accurate. One respondent said that when asked to provide additional materials for their application, the instructions from SBA "were clear . . . [and the additional documentation] was easy to correct . . . What they were requesting was something that could be done within a 15-day period . . . I was able to upload it and put everything up there." Another respondent noted that when asked for additional documentation from SBA, it was a request that made sense to them and was easy to provide: "When I first applied, they asked [me] to provide maybe 12 items that I didn't put in there [originally], which they were very valid in doing so."
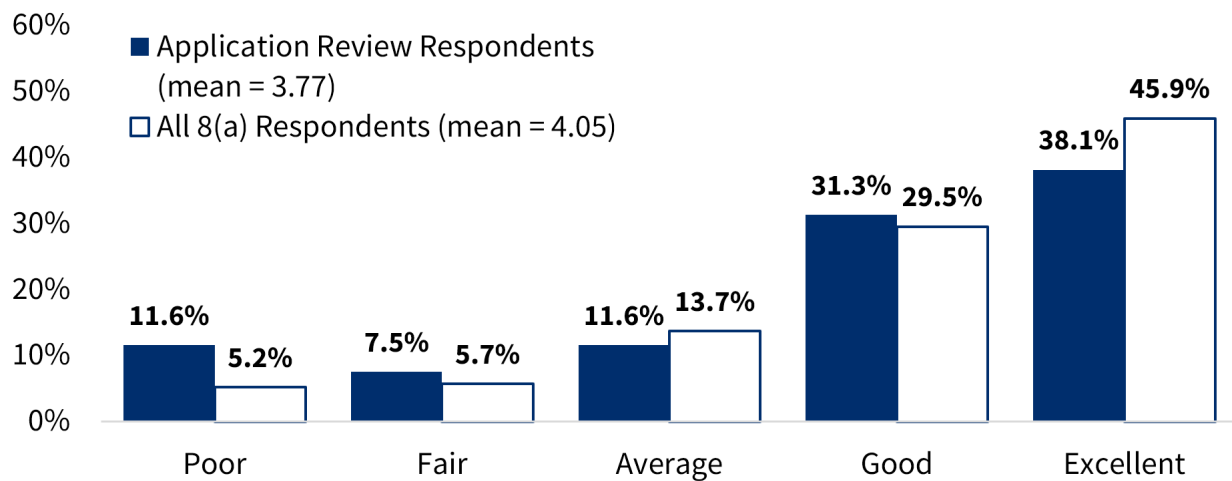
Survey questions relating to burden among respondents undergoing application review demonstrated lower ratings than respondents undergoing the initial application submission. The percentage indicating agreement on these factors was generally about 10 percent lower than the percentage of the survey respondents who answered the survey during their initial application submission (see Exhibit 7).

Exhibit 7: Application Review Responses to Burden Questions.

Top Box

It took a reasonable amount of time to do what I needed to do. — **3.59** — 63%

It was easy to complete what I needed to do. — **3.59** — 59%

1   2   3   4   5

Strongly Disagree   Strongly Agree

Respondents in the application review period were asked to rate their "overall experience today." Exhibit 8 shows these respondent ratings compared to all 8(a) respondents. Overall, ratings of application review respondents were less favorable than all 8(a) responses. The percentage rating "poor" or "fair" was double that of all 8(a) respondents. In addition to the comments made regarding the need for greater clarity discussed above, respondents also had feedback regarding customer service in general. Approximately 27 percent of the comments expressed that existing customer service was unresponsive, unhelpful, or difficult to contact.

Exhibit 8: Overall Experience Today for Application Review Compared to All 8(a) Respondents.

- ■ Application Review Respondents (mean = 3.77)
- □ All 8(a) Respondents (mean = 4.05)

	Poor	Fair	Average	Good	Excellent
Application Review Respondents	11.6%	7.5%	11.6%	31.3%	38.1%
All 8(a) Respondents	5.2%	5.7%	13.7%	29.5%	45.9%

Many of the interview participants felt that the length of the application review period was overly long and that SBA was unclear on its process or rationale for the multi-month review period. One respondent suggested that because the application components were very prescribed, they were unsure why applications could not be quickly assessed on their completeness and why a decision could not be reached: "They obviously [have] some type of checklist to review and make sure that it's a comprehensive completion, but then why does it take so long for it to be reviewed and approved? It should take hours . . . Unless there's just that much volume of applications and there's so few people to do it, I don't understand why it's not turned around in a week . . . a week and a half." Another reported that following his communication with SBA and his submission of additional requested materials, "The guy says, 'Oh, we should be looking at [your application] on Monday.' That was . . . two months ago. I'm probably at the third month now." Several respondents also agreed that they felt frustrated by the lack of communication from SBA during the application review process and suggested that they would like the ability to track the status of their application review in some way: "I haven't heard a peep from SBA, not a word. [The application] is still active but I have no idea if it got sent to the analyst. There was no feedback. There's nothing."

> *"There was no way to respond to the customer service agent. No email or phone number. A general main number to local SBA was given, but again, it's for a general mailbox. Not sure if he will get my message."*

> *"The emails are very general, and there is no one to ask questions. All they do is pawn me off to someone else. The guy sending me email, I can't even contact to get answers. It's a terrible system."*

Suggestions for improvement included approximately one-third of the survey responses expressing a desire for live chat, phone, and email assistance. Respondents expressed the opinion that this type of assistance could help them better respond to requests for additional information. If the requests were misunderstood, a robust mechanism for feedback would allow the applicants to receive clarification.

Decision

The decision of whether to certify a small business will result in communications between SBA staff and the applicant. Only 48 survey respondents answered questions during the decision phase; results from this phase should therefore be interpreted with caution. Over 80 percent agreed that their need was addressed, the questions were easy to understand, and they understood what was being asked of them throughout the process. Only 68 percent agreed that it took a reasonable amount of time to accomplish what they needed or that it was easy to complete. Overall satisfaction with their experience averaged higher than the average of all 8(a) respondents (4.15 compared to 4.05 overall).

Interview participants were asked about their experience with receiving their decision from SBA. Overall, participants felt the decisions were communicated clearly to them, but the factors that led to the decision were not necessarily clear. A respondent explained, "I think sometimes, it becomes unclear, is it . . . analyst preference versus [a specific missed requirement] . . . I think sometimes . . . we feel like we've answered the question and maybe [the reviewers] don't [agree] because they expect [the answer] a certain way."

> *"Provide the option for live chat with an expert to get help, because I tried calling my local SBA coordinator because I had questions and was not able to reach anyone. Live chat would help answer any unsure questions the small business owner may have during the application process."*

Annual Review

The annual review may result in communications between SBA staff reviewing the recertification phase and the applicant. Such communications may include requests for clarification and additional information, which are usually delivered via email.

Two metrics showed higher agreement percentages among annual review survey respondents compared to respondents initially submitting their application: "I understood what was being asked of me throughout the whole process" (77 percent compared to 73 percent) and "The questions were easy to understand" (82 percent compared to 77 percent). Questions relating to burden among annual review respondents demonstrated similar ratings to those of the initial application submission respondents (see Exhibit 9). There appeared to be a greater percentage of annual review respondents who stated it was easy to prepare the required documents (73 percent) compared to the percentage of initial applicants (69 percent) who stated it was easy to prepare required documents. These findings suggest that once the program participant has provided the required documentation the first time, the process gets easier the second or third time around.

**Exhibit 9: Annual Review Responses to Burden Questions.**
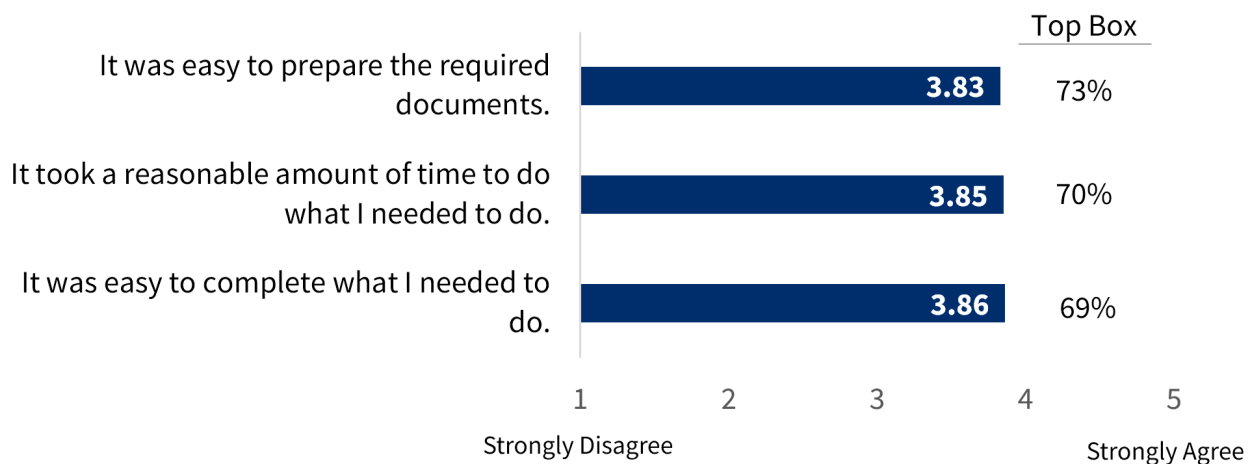
Open-ended survey responses expressed some frustration with the annual review process, particularly in terms of redundancy. Approximately eight percent of the comments were related to autosaving information or requesting that participants avoid inputting information that has not changed since the initial submission.

> *"It would be great, when asking for three years of info, you default to the last 2 years and only ask for the current year or what changed."*
>
> *"Please have the information from the previous year that is baseline (address, basic data, etc.) carry over to the next year's documents."*

Annual review survey respondents were asked to rate their "overall experience today." Exhibit 10 shows annual review respondent ratings compared to all 8(a) respondents. Overall, ratings of annual review respondents trended close to the average of all 8(a) responses.

Exhibit 10: Overall Experience Today for Annual Review Compared to All 8(a) Respondents.
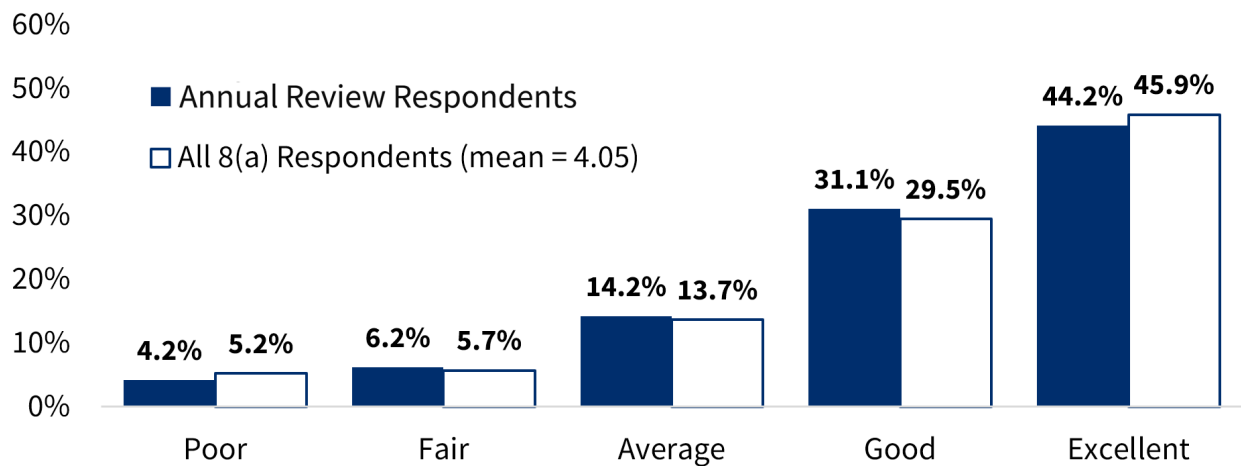
2.1.2 Insights on Technology Touchpoints

Technology ratings are intended to provide insights into respondent ease of use for program websites and portals. This section covers survey ratings across topics such as interface quality, system usefulness, and information quality. As shown in Exhibit 11, 78 percent of the survey respondents expressed the opinion that it was easy to learn to use this system, and 72 percent agreed that it was easy to find the information needed.

Exhibit 11: System Usefulness Ratings.
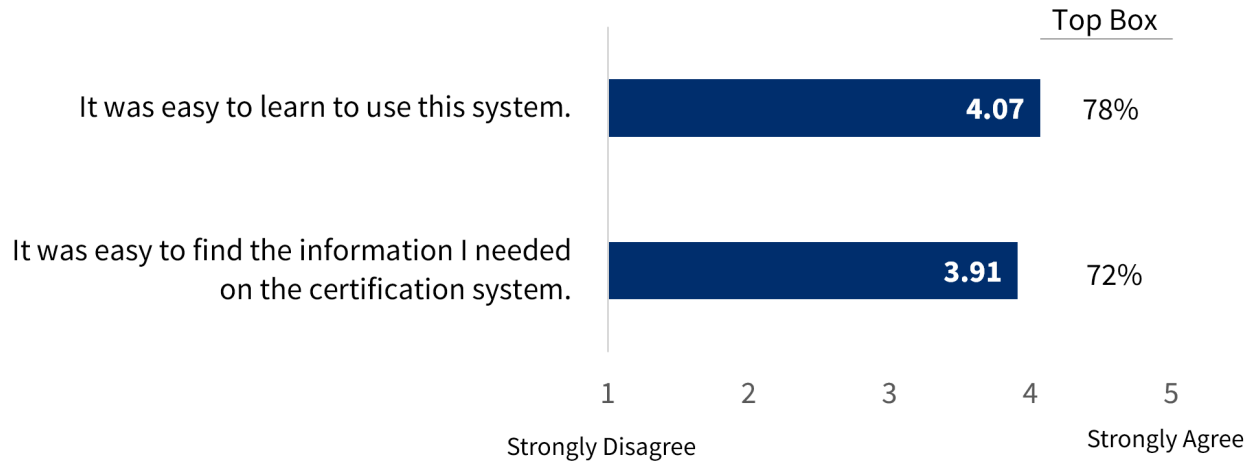
8(a) respondents were also asked to rate the quality of the system interface. Exhibit 12 shows that 84 percent of respondents agreed or strongly agreed that it was easy to upload documents using this system, and 76 percent of respondents agreed or strongly agreed that the system has the function and capabilities that they expect it to have.

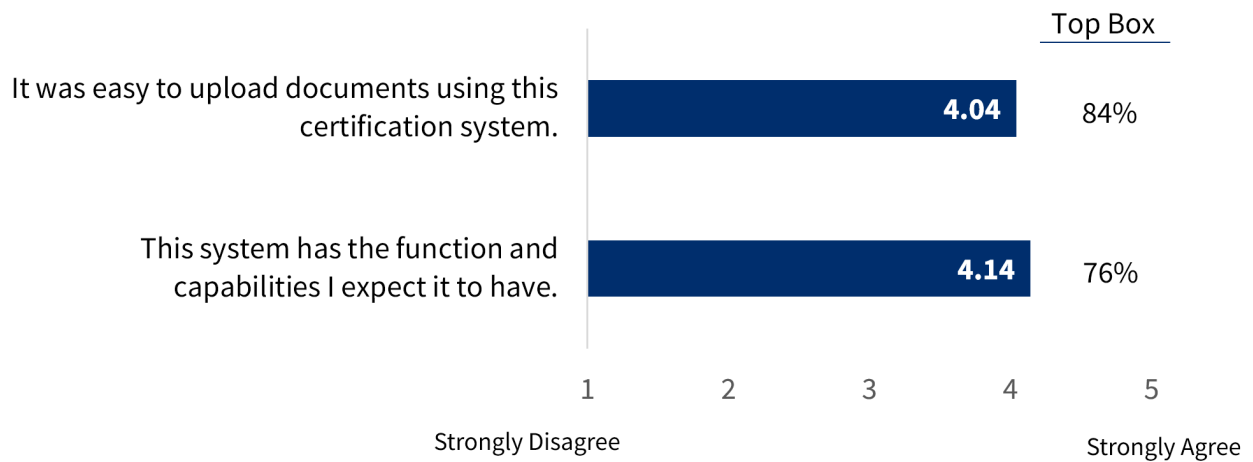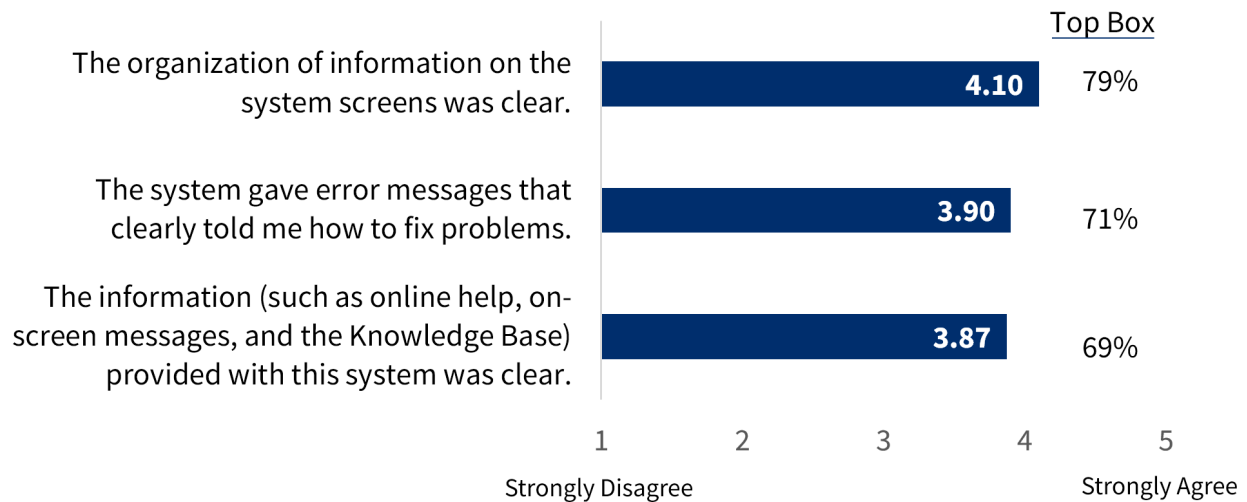**Exhibit 12: Interface Quality Ratings.**

Exhibit 13: Information Quality Ratings.

Top Box

The organization of information on the system screens was clear.	**4.10** 79%
The system gave error messages that clearly told me how to fix problems.	**3.90** 71%
The information (such as online help, on-screen messages, and the Knowledge Base) provided with this system was clear.	**3.87** 69%

1   2   3   4   5

Strongly Disagree   Strongly Agree

8(a) survey respondents rated three metrics related to the quality of information. Exhibit 13 shows that 79 percent of respondents agreed or strongly agreed that the organization of information on the system screens was clear; 71 percent agreed or strongly agreed that the system gave error messages that clearly told respondents how to fix problems; and 69 percent agreed or strongly agreed that the system-provided information (such as online help, on-screen messages, and the Knowledge Base) was clear.

Interview participants were asked about the technology interface and web platform more generally as the interview guide sought to determine what worked well and what did not work well. While there were not any extremely negative views regarding the web platform, there was consensus that the process for uploading documents could benefit from refinement and improvement. Related to the submission stage findings that some of the required documentation was not applicable to all businesses, respondents noted that the web platform required uploads rather than offering another option. This means that respondents must either upload something that is not the requested document to complete the application on the platform or submit an incomplete application. One applicant found this confusing as they worked through the process, explaining, "There [are] certain questions that were not applicable, but they didn't have the option of 'not applicable' and so [I] had to answer it and . . . how do I answer something that doesn't apply to me? I think . . . they need a 'not applicable' option, definitely." Beyond this specific feedback, respondents generally felt that SBA should work to improve the overall usability of its website's document

upload tools and functions: "The uploading of the documents . . . was not always easy. I had to upload one by one and then if I needed to change a file . . . let's say I uploaded the wrong tax return, I could never delete it . . . I had a problem where it was like 'What do I do now?' Which file are they going to take? The uploading process is not user-friendly, but more importantly, we don't have an opportunity to delete any files if we made a mistake." In this applicant's experience, their concern focused not only on the web platform's difficulty to complete the uploads, but it also suggested that the platform contributed to confusion and anxiety about the contents of their application and what exactly would be reviewed.

2.1.3 Program Insights and Recommendations

EQ 1: Strengths and Weaknesses in Customer Experience and Needs for Improvement.

Overall ratings of survey respondent experiences and trust in SBA to fulfill our country's commitment to small businesses are high, averaging above 4.00. Overall ratings of respondent experiences were lowest among respondents in the Application Review phase.

Having their needs addressed was the highest process rating among all respondents at 4.06 and 76 percent agreeing with the statement. This rating varied by the touchpoints that respondents were experiencing at the time the survey link was sent, with the lowest ratings among respondents in the Application Review phase (3.80 and 68 percent agreeing with the statement). This appears to stem from the need for clearer instructions and the desire to contact customer service staff to obtain clarification.

Roughly one-third of the respondents did not indicate agreement with several of the process-related statements. "It was easy to complete what I needed to do," "It was easy to prepare the required documents," and "It took a reasonable amount of time to do what I needed to do" scored lowest. Respondents most frequently expressed that instructions were unclear or difficult to fulfill and that the process was burdensome and redundant.

Application Review respondents in particular expressed frustration that feedback from SBA was unclear and seemed vague. Furthermore, it is difficult to secure help over the phone or email when they have a question. Several respondents suggested the need for a live chat or other channels where they could receive help. Qualitative interview participants generally commented that the decision process took too long after an application was submitted.

Respondents in the Annual Review phase requested that the system populate, rather than the applicant re-input, information that had already been provided in prior years. On a positive note, some respondents also expressed that the process was simple and one commented that it had improved significantly compared to a decade ago when they first applied.

Technology ratings were generally strong; several of the ratings demonstrated an average of 4.00 or greater. For the highest average rating, 4.14, 84 percent thought it was easy to upload documents into the system. However, there was still room for improvement as some mentioned they would prefer the ability to upload multiple documents or complained of glitches while uploading documents into the system. Ratings were generally lower regarding information provided by the system or its content. One-fourth to one-third of respondents did not agree that online help/on-screen messages were clear or well-organized, or that error messages clearly told them how to fix problems. Technology ratings were generally lower during the Application Review phase and sometimes during the Decision Phase as well.

EQ 2: Customer Experience Among Identified Demographic Groups.

Ratings of overall experience and trust in SBA were higher among men but lower among disabled and/or service-disabled respondents. SBA Regions 9 and 10 rated lower on these measures.

Female respondents demonstrated lower ratings on all the process-related measures. Disabled or veteran-disabled respondents had lower ratings on "It took a reasonable amount of time to do what I needed to do" and "It was easy to complete what I needed to do." We observed the same outcome for respondents aged 55 or older on "It was easy to complete what I needed to do" and the technology rating of "It was easy to learn to use this system."

SBA Regions 1, 2, 3, 7, and 8 scored above the average on each process measure. Regions 9 and 10 scored below the average on each process measure. Some respondents perceived additional difficulties related to their type of business structure or personal situation (for example, entity-owned firms and women who have changed their names due to marriage, divorce, or remarriage).

African American and white respondents had above-average ratings on most of the technology-related attributes. Females had lower ratings on most technology attributes as did disabled and/or veteran-disabled respondents. There were also differences by region, but those differences may reflect other demographic differences by region (assuming they are all using the same system).

EQ 3: Specific Changes that the 8(a) Program Could Make to Improve its Customer Experience.

Most survey respondents, often two-thirds to three-fourths, appear satisfied with many of the measured components. Opportunities for improvement include:

Streamline or simplify the application and recertification processes.

Respondents and participants expressed the need for streamlining the process, removing redundancies or cumbersome application interfaces, and providing more information at each step of the process (for example, including detailed descriptions on demand of what is needed). Recurring suggestions were made to develop a comprehensive, step-by-step guide with examples and specific information needed for going through the application and certification process. Webinars were suggested as a means to guide applicants through the process and required documentation information.

Improve or Expand Customer Service

When participants have difficulties understanding or processing their submissions, they are seeking timely assistance. The Application Review phase, in particular, demonstrated lower ratings, indicating a critical period when customer service may play an important role. Many expressed a desire for live chat, phone, and email assistance during the process. One-fourth of the respondents who provided customer service feedback stated that customer service was unresponsive. Another common theme in the customer service comments was the need for further clarification in

provided instructions. Across the interviews, a few key recommendations emerged in the areas of technology and web platform (as discussed above) and customer service and support. These included the following recommendations:

These findings were bolstered by regression analysis of the survey data which showed that streamlined and simpler processes, ease of completion, and system functionality were strong predictors of overall experience ratings. As a result, we believe that improving these attributes could result in higher overall customer experience ratings for the 8(a) program.

2.2 HUBZone Program

HUBZone program insights come from 166 survey responses and 12 in-depth qualitative interviews. The number of survey responses is very low for a program of this size. Consequently, survey data should be considered as customer feedback rather than a representative sample of HUBZone participants.

Regardless of these limitations, several insights can be gained from the collected survey data and in-depth qualitative interviews that followed. Respondents to the HUBZone program survey were majority male (53.5 percent) with almost 90 percent aged 45 or above (89.3 percent). While there was a mix of racial/ethnic backgrounds, more than half (52.8 percent) were white and about one-third (30.2 percent) were Black/African American. Ten percent identified as Hispanic, and 10.6 percent identified themselves as disabled. Twenty-nine percent were veterans or service-disabled veterans.

Respondents answering the survey had encountered the invitation from several touchpoints, the most common being the Application Review and Recertification/Program Review (see Exhibit 14). It is worth noting that all these touchpoints represent small samples not appropriate for generalization. An additional 17 cases could not be coded by touchpoint, but they were included in the aggregated findings for a total of 166 responses.

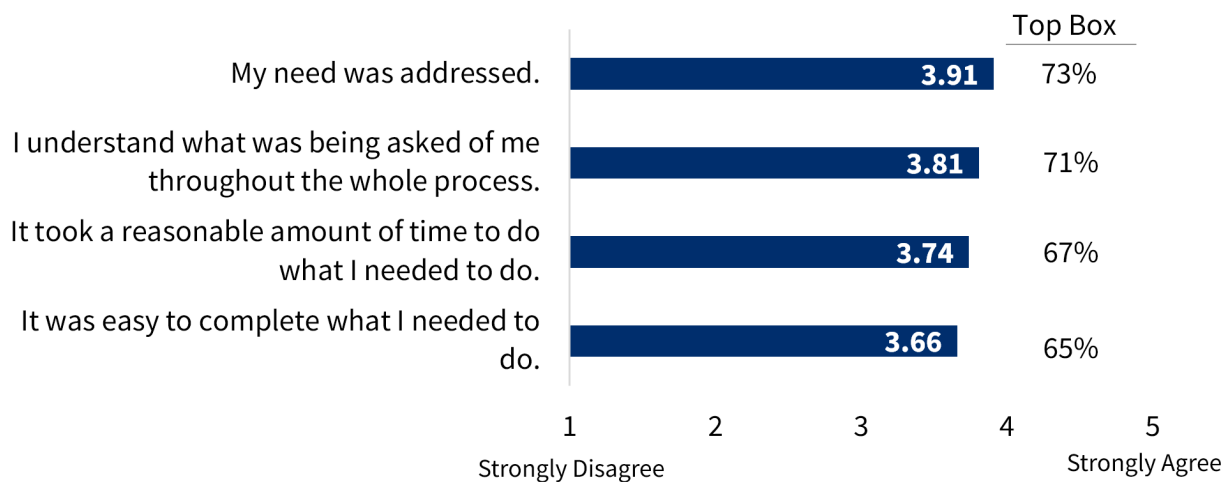**Exhibit 14: HUBZone Survey Response Counts by Touchpoint.**

Touchpoints	Count	Pct.
General Information	18	10.9%
Submission	13	8.6%
Application Review	66	45.7%
Decision	5	3.4%
Recertification/Program Review	47	31.4%
Total	**149**	**100.0%**

Differences in ratings were not statistically significant among the steps in the certification process (likely resulting from the small sample sizes). Consequently, the quantitative responses are presented for the sample as a whole and provide additional insights by step in the certification process.

2.2.1 Insights on Process Touchpoints

While most HUBZone respondents indicated that their need was addressed (73 percent) or that they understood what was being asked of them throughout the whole process (71 percent), fewer than 70 percent of the survey respondents indicated that it took a reasonable amount of time to do what they needed to do or it was easy to complete what they needed to do (see Exhibit 15).

Exhibit 15: Responses to Burden Questions.

Top Box

My need was addressed.	3.91	73%
I understand what was being asked of me throughout the whole process.	3.81	71%
It took a reasonable amount of time to do what I needed to do.	3.74	67%
It was easy to complete what I needed to do.	3.66	65%

1   2   3   4   5

Strongly Disagree   Strongly Agree

Obtaining General Information and Submission

Qualitative interviews provided insights into HUBZone customer experiences for general information and submission processes. Participants were able to provide insights for each stage of the application process, as well as overarching recommendations through in-depth interviews. These responses provide more nuance to the survey findings and allow for a clearer understanding of the HUBZone customer experience. Regarding obtaining general information about the application process, HUBZone respondents, as with 8(a) respondents, tended to obtain general information about the certification process from the main SBA and HUBZone websites. As with the 8(a) respondents, however, HUBZone respondents were divided on their views about the website's ability to provide all the information they needed to begin to prepare for the application process and learn about the program. It was more common for them to indicate that they experienced some challenges in locating all the information they needed to begin the application process. One applicant stated that the program information was clear, but the application requirements and logistics were not: "The information was there about the HUBZone, but then when I went to go research it and find out where to upload the documents, that was challenging." Another respondent largely agreed that going beyond the first level of information available on the website was challenging, explaining, "There were some things that were not quite clear. It wasn't on the surface as when I got down deeper into some of the requirements to figure out did we qualify or what do we need to be saying to make sure that we're qualified to say what we're saying."

A total of 29 survey respondents had provided process-related responses to the question, "What can we do to improve your experience?" One-third of those comments were complimentary.

> *"You have streamlined the recertification process and made it much easier to complete. It was so easy that I thought I was missing something. I wrote to the help desk just to make sure, and they explained that I had done things right."*

Another six respondents expressed dissatisfaction or offered suggestions regarding required forms.

> *"There was a lot of information to deal with and on at least one occasion it seemed contradictory."*
>
> *"Remove unnecessary verbiage to clarify questions."*

Interview participants were also asked about the submission process, namely preparing and uploading the required documentation. In general, these respondents did not report the same level of burden in preparing and submitting the documents as the 8(a) respondents had expressed. Additionally, these respondents generally found the level of help and communication from SBA to be clear and easy; they also found the response time to questions to be quick. One respondent stated that SBA staff have "always been very helpful in helping me resolve [a] problem. I really don't have any complaints. I really don't." The one pain point that respondents noted in the document preparation and submission process was that program examination participants felt some of the information to provide was unnecessary and redundant. They had to submit information identical to what they had submitted for initial certification and/or to other SBA certification programs: "Even in the SBA, all of them basically asked for the same thing . . . so a lot of times, it was just resubmitting the same paperwork but in a different location."

> *"When . . . trying to figure out [which are] the actual documents they're looking for . . . I had to go and research and find [information] for myself and figure out . . . the translation from governmentese to commercial."*

Application Review

The Application Review process may result in communications between SBA staff reviewing the application and the applicant. Such communications may include requests for clarification and additional information which are usually delivered via email. Survey respondents who had engaged the helpdesk or were answering the survey from the pre-screen or review of application touchpoints were asked if the employees they interacted with were helpful. As shown in Exhibit 16, 73 percent of the survey respondents agreed that the employees they interacted with were helpful.

Exhibit 16: HUBZone Customer Service Ratings: Employees I interacted with were helpful.
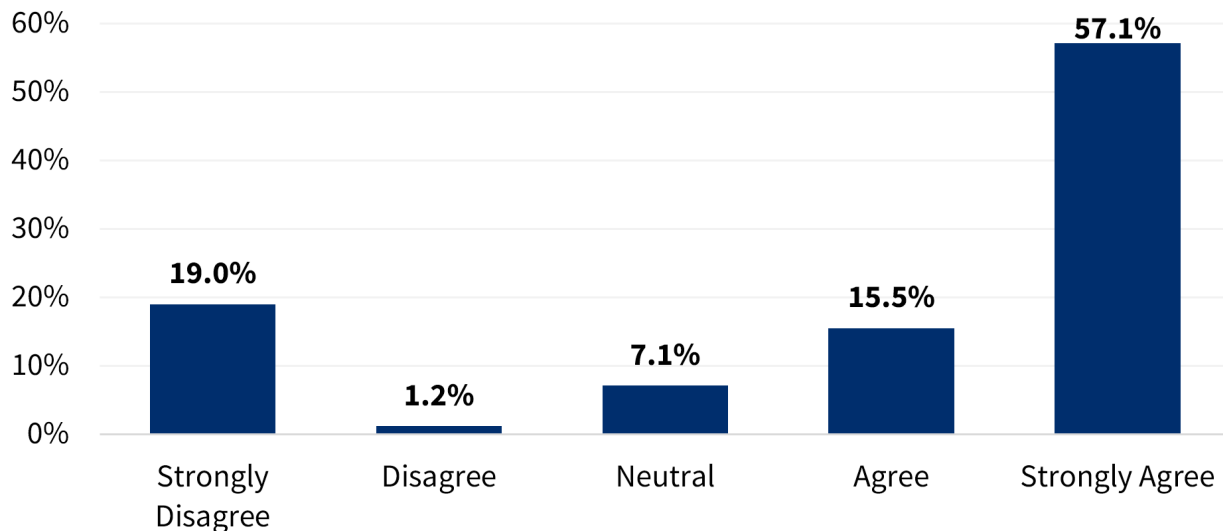
Qualitative interview participants also provided feedback on this process. As with 8(a) respondents, HUBZone respondents requested transparency about the status of their application as it moved through the review process and expressed frustration with the length of time it took them to receive a decision. The lack of information about application status appears to potentially contribute to the frustration about the time to decision, as one respondent explained: "You submit the [application] and you don't know if it was received or it was submitted." Another affirmed this experience and connected it to the decision time: "After I submitted [the application], I didn't . . . get . . . answers for I want to say a month . . . Then my agent . . . said it takes a process. It took a long process, but if you stick it out, at least if you get that HUBZone [certification] . . . it just makes it a lot better for you, so just be patient. I was."

Beyond frustrations about application status clarity and a long time to decision, interview participants noted that SBA customer support during the Application Review process could also be slower and/or less clear than they preferred. One respondent noted the competing deadlines that many applicants are trying to meet during the review period, stressing it is important to get "the answers [to their questions or requests for more information] quickly. Like, is it three days or 10 days [before a response/before submitting more information]? It makes a huge difference. What if I have a deadline and I cannot make it in three days?" Another suggested that real-time support would be critical for applicants: "I think if there was an online chat to be able

to go in and immediately resolve the issue instead of opening up a ticket that's open-ended would be better . . . Best case scenario, being able to immediately address it rather than waiting around for it to work through somebody's workload would be better."

And finally, one interview participant noted how critical it is for SBA staff to have not only knowledge about the challenges of running a small business, but also an understanding and sensitivity to applicant's questions and support requests during the process. One respondent shared an experience in which they were asked questions about their payroll in a way that seemed ill-informed, saying: "You're screening my application for HUBZone and for you to ask me, 'How come I'm not on payroll?' It's obvious why I'm not on payroll. Because I didn't have the money to be on payroll. That's the purpose of me applying for this HUBZone application in the hopes that this will help to further bring in more revenue for my company so that I am able to put myself on payroll for some weeks. I just felt it was insensitive . . . I had to explain it to her. This is real life. You're processing paperwork. You don't know what it's like to run a business. I really think that sometimes . . . SBA [should] . . . look at hiring more entrepreneurs."

Decision

The decision may result in communications between SBA staff and the applicant. Such communications may include an explanation of whether a program has or has not been certified.

Interview participants felt that their application decisions were communicated clearly and accurately, even if they reported frustration with the amount of time it took SBA to reach a decision. One respondent described their experience with receiving a decision: "In the email, yes, it was very clear. I was thankful to finally get that. It was clear and precise and then they sent me an email telling me when [the certification] would end . . . Now they keep me up to date with emails. They're very clear."

HUBZone interview respondents completing recertification felt that some of the documentation needed was redundant and unnecessary because it was submitted when they were initially certified.

When asked to rate their overall experience today (see Exhibit 17), there was a divide among respondents who had an excellent experience versus a poor experience, reflecting a similar divide shown in Exhibit 18.

**Exhibit 17: HUBZone Survey Respondents Overall Experience Today.**
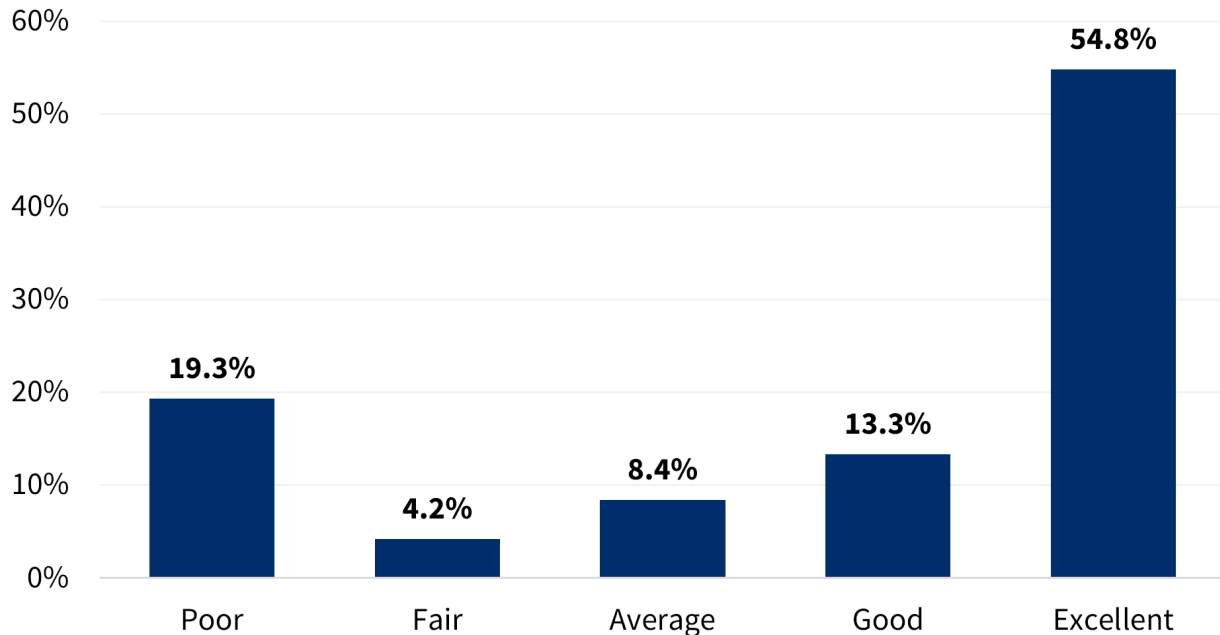
2.2.2 Insights on Technology Touchpoints

HUBZone survey respondents were asked several questions regarding the technological interface they used in the certification process. Although some questions were like those asked of 8(a) survey respondents, HUBZone technology questions were more streamlined (available in Exhibit 18).

Exhibit 18: HUBZone Technology Ratings.
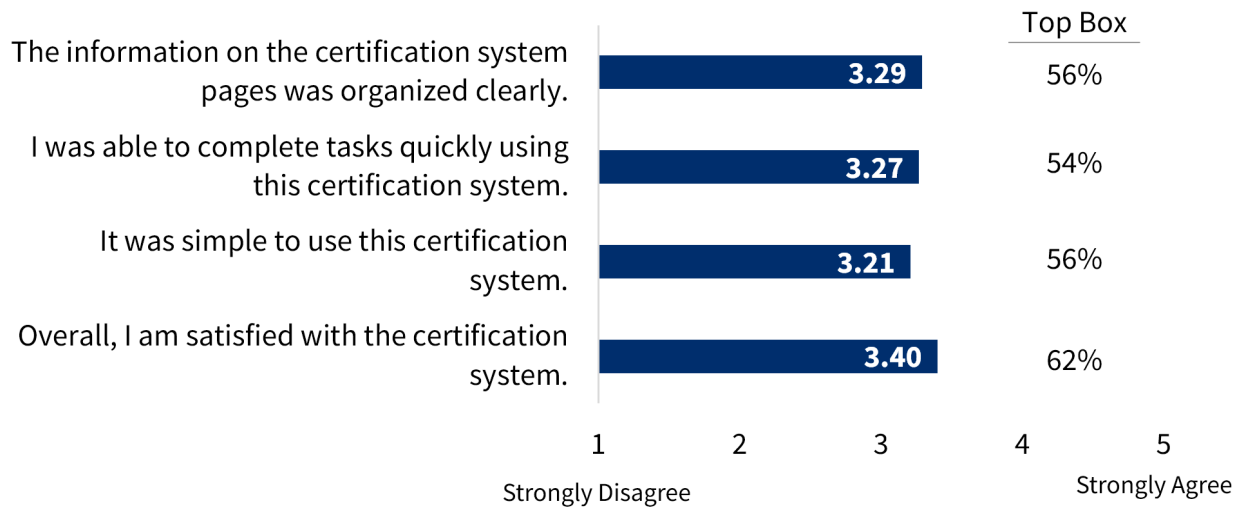
Survey respondents had mixed reviews of the HUBZone technology interface. While 62 percent of respondents agreed they were satisfied with the system overall, only 56 percent or fewer agreed with specific attributes of system usage.

Approximately half of the survey responses providing feedback on technology commented that the website was not user-friendly, hard to navigate, and confusing. Comments were also made about conflicting information and difficulty finding the right place to submit documents.

When asked about their views on the SBA HUBZone web platform, interview participants provided three central recommendations:

- Create a live chat option for applicants to provide customer support at various points in the process.
- Streamline the certification process by connecting SAM to SBA sites, ensuring that all information and processes are aligned in one location.
  - "It could simplify a lot of the . . . work because a lot of it is in SAM already, and you're reporting it through SAM . . . I think it should be . . . a link within SAM to get certified for HUBZone. It's a national program. It's with the government and it's for small businesses. Why two different things? . . . A lot of the information I have to load in one, I load into the other one."
  - "I know SBA has now connected with SAM. When you get to the bottom [of the application], it'll ask you if you want to go to the SBA website and

connect it. If the HUBZone was the same way, you're not redundant in putting in the same information."

- Create an automated process to inform applicants of successful document submission and allow them to track their application as it moves through the review process.
  - ○ "What I do think they should be doing is maybe sending updated emails every couple of weeks [about the status of your application], even . . . once a month. I'm three months in and I've heard nothing."
  - ○ "It would be nice to see a loading bar, where you can see how many [of your documents] they have reviewed."
  - ○ "Maybe just putting out a short email saying 'Okay, we've reviewed your financials' . . . instead of just a general thing at the end and then an approval because I think it was . . . about two months . . . The ultimate is if you look at the Post Office and tracking a package, you can go on and you can . . . get updates whenever it moves from here to here."

2.2.3 Program Insights and Recommendations

EQ1: Strengths and Weaknesses in Customer Experience and Needs for Improvement.

Average overall ratings of survey respondent experiences (3.80) and trust in SBA to fulfill our country's commitment to small businesses (4.03) are both positive, but the polarization of overall experience today toward excellent or poor is a noteworthy dichotomy.

All the process ratings averaged below 4.00 with "My need was addressed" as the highest average rating at 3.91. Approximately one-third of all respondents did not agree with any of the process-related statements. Many of the process-related comments provided were positive about the experience. A few of the comments discussed how instructions were unclear.

Customer service ratings were favorable with "My need was addressed" and "I understand what was being asked of me throughout the whole process" demonstrating ratings above 4.00. Helpfulness of employees that respondents interacted with demonstrated an average rating of 3.91. It is a noteworthy observation that 19 percent of the respondents strongly disagreed with this statement. We also observed this polarization in the qualitative comments where approximately 40

percent of the comments were complimentary of personnel in the program. Approximately one-fifth of the comments stated that customer service was difficult to contact, unresponsive, or unhelpful.

Technology ratings showed room for improvement with only 62.5 percent agreeing with the statement, "Overall, I am satisfied with the certification system." Technology ratings trended toward the neutral point (3.00) with slight majorities agreeing with the statements "It was simple to use the system," "I was able to complete tasks quickly using this system," and "The information on the certification system pages was organized clearly." Nearly half of the technology-related comments expressed that the HUBZone interface is unresponsive or outdated. Interview participants provided specific suggestions of how the interface could benefit from improvement.

EQ 2: Customer Experience Among Identified Demographic Groups.

The sample size of the HUBZone survey is small and only about half of the respondents answered the demographic questions. Although veteran status and region often demonstrated statistically significant differences for the HUBZone findings, with veteran-disabled respondents consistently demonstrating the lowest average ratings, only nine respondents identified themselves in this category. Similarly, regions 1, 2, and 7 through 10 have sample sizes lower than 10 respondents. The reader should therefore be cautious about drawing definitive conclusions on customer experience by identified demographic groups.

EQ 3: Specific Changes that the HUBZone Program Could Make to Improve its Customer Experience.

Survey ratings were positive overall, but there are several areas that emerged in both the survey data and interviews that demonstrate room for improvement.

Streamlining the Certification Process Across Government Agencies

The overlap between SBA's certification process and SAM.gov came up frequently among respondents, who generally expressed frustration about the separation of these platforms and the inability to share information across them. Alignment among recertification due dates and integration among systems were recommended by several interview participants.

Improving Technological Interfaces

Although a slight majority of survey respondents provided positive comments about the technology interface, half of the respondents providing technology feedback in their own words commented that the website was hard to navigate, not user-friendly, and confusing. Comments were also made about conflicting information and difficulty finding the right place to submit documents. Applicants for HUBZone certification would benefit if the program addressed these issues with easier user interfaces.

Improving Customer Service and Support

Interview participants' recommendations regarding technology were described above. As with the 8(a) respondents, HUBZone respondents also provided a series of recommendations related to customer service and support. For some program participants, there is a desire for SBA to develop comprehensive, step-by-step instructions with examples and specific information needed when going through the application and certification process. Additionally, as described above, the request for an application status tracker and a live chat option with SBA staff was common.

Acknowledge Differences Between Business Types and Provide Related Support

Some HUBZone customers noted that there is not a "one size fits all" approach to HUBZone businesses. Rather, these businesses may represent many types of goods and services and will therefore have different business models, funding streams, and types of documentation. Respondents felt that creating different applications for different businesses, or categorizing businesses differently during the certification process, might be helpful: "I think less of a one-size-fits-all for the verification side of things. Maybe doing something on the front end where you're defining a little bit more specifically, the size of your enterprise. For instance . . . 'Do you make less than 25 million?' It's like, 'Yes, by a lot.' By being in a narrower and smaller group, you might be able to cut away some of the other stuff that applies to businesses that are substantially larger." The same respondent also suggested that in addition to categorizing businesses by size in terms of creating application materials, SBA should consider the types of businesses and related materials: "If we're doing renovation and repair stuff . . . things about chemicals and terrorists and things like that, maybe really aren't apropos . . . not really thinking about how to make it more apropos for the specific business, either the industry or the business size."

Streamline the Recertification Process

Several HUBZone customers felt that most of the required documentation during the program examination process was redundant. They were often required to submit information that had not changed at all between certification and recertification. They suggested only requiring new and updated documentation as part of the recertification process: "Ideally, for me, a recertification process should only be about proving the location of your employees . . . Everything else is in the public domain and it should be pulled from the public domain by SBA and not resubmitted . . . by us."

2.3 WOSB Program

2.3.1 Insights on Process Touchpoints

Insights on the WOSB program come from 2,346 survey responses and 14 in-depth qualitative interviews. Ninety-five percent of respondents to the WOSB program survey were in the submission step of the certification process (see Exhibit 19). We will therefore limit our discussion of statistical quantitative findings to that step in the process as well as technology ratings.

Exhibit 19: Survey Response Counts by Touchpoint.

Touchpoints	Count	Pct.
General Information	3	0.1%
Submission	2,225	94.5%
Application Review	95	4.5%
Decision	15	0.6%
Recertification/Program Review	8	0.3%
Total	**2,346**	**100.0%**

Respondents to the WOSB survey were majority female (97.8 percent) with two-thirds aged 45 or older (66.7 percent). While there was a mix of racial/ethnic backgrounds, respondents were represented by similar percentages of white and African American business owners (44.4 percent and 41.2 percent, respectively). One-third of the responses were in SBA Region 4 with 17.7 percent from SBA Region 3 and 12.7 percent from SBA Region 6. Each of the other regions accounted for less than 10 percent of the responses.
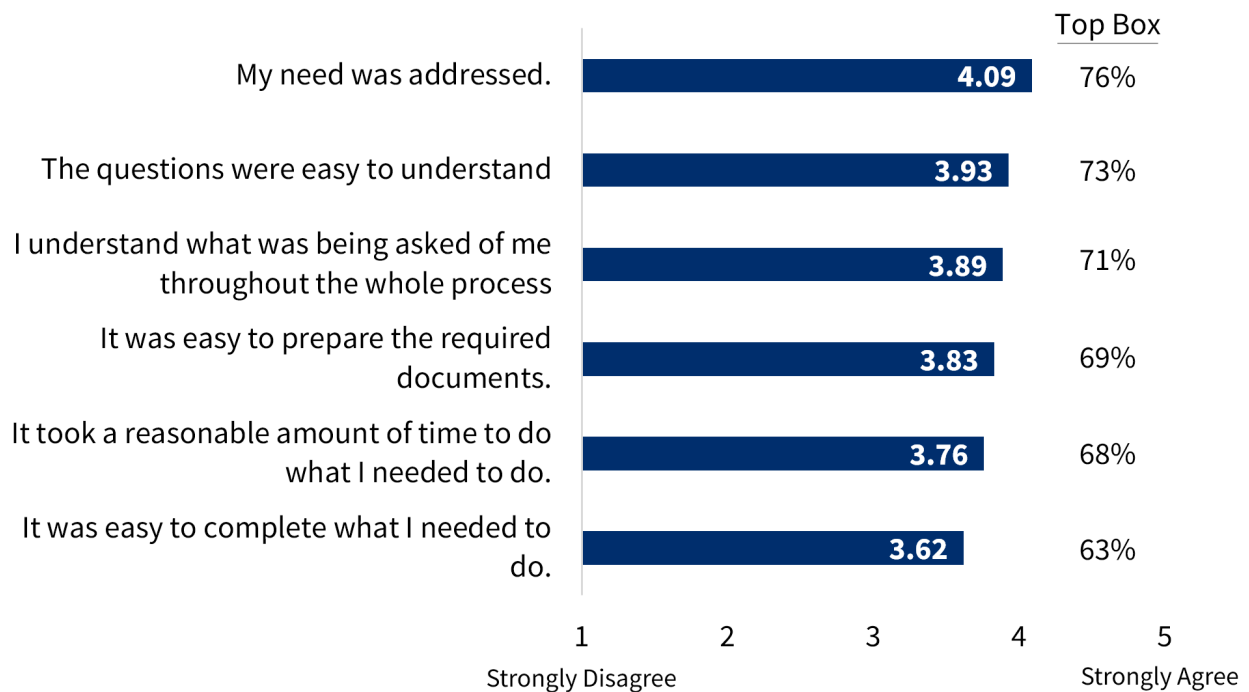
Obtaining General Information

Since few WOSB surveys were answered during the step of obtaining information, findings in this section are informed by the WOSB interviews. WOSB interview participants were asked how they obtained general information about SBA's WOSB program, as well as eligibility requirements and the application process. They were also asked about the quality and clarity of those materials and the ease of accessing them. As with 8(a) respondents, there was no consensus among WOSB program customers about the ease of understanding the initial information they found regarding certification. Some respondents found the SBA website to be clear with checklists providing helpful guidance and clarity for eligibility. One respondent stated that "I think now the website, or the application process is very clear. All the steps are very good explained, and I think all the documents required are pretty organized and the sequence of the requirements are good." Others claimed that the SBA website is unclear on what documents are required for the application. One respondent expressed that "It was very difficult for me to understand some things like the documents that you require that do not necessarily meet or match with the end of the certification."

Submission

Respondents answering the survey during their application submission were asked several questions regarding the process and related burden. While 76 percent indicated that their need was addressed, fewer than 70 percent of the survey respondents indicated that it was easy to prepare the required documents or that it took a reasonable amount of time to do (see Exhibit 20). Sixty-two percent indicated that it was easy to do what they needed to do.

Exhibit 20: Application Submission Responses to Burden Questions.

	Top Box
My need was addressed.	**4.09**	76%
The questions were easy to understand	**3.93**	73%
I understand what was being asked of me throughout the whole process	**3.89**	71%
It was easy to prepare the required documents.	**3.83**	69%
It took a reasonable amount of time to do what I needed to do.	**3.76**	68%
It was easy to complete what I needed to do.	**3.62**	63%

1 2 3 4 5
Strongly Disagree   Strongly Agree

Respondents were also asked to rate their "overall experience today." Exhibit 21 shows application submission respondent ratings compared to all WOSB respondents. Generally, ratings of overall experience for respondents submitting their applications were more favorable than all WOSB responses.

Exhibit 21: Overall Experience Today for Application Submission Compared to All WOSB Respondents.

■ Application Submission Respondents (mean = 3.95)
□ All WOSB Respondents (mean = 3.80)

	Poor	Fair	Average	Good	Excellent
Application Submission Respondents	5.6%	6.6%	16.7%	29.8%	49.7%
All WOSB Respondents	6.5%	6.9%	16.5%	29.3%	40.8%
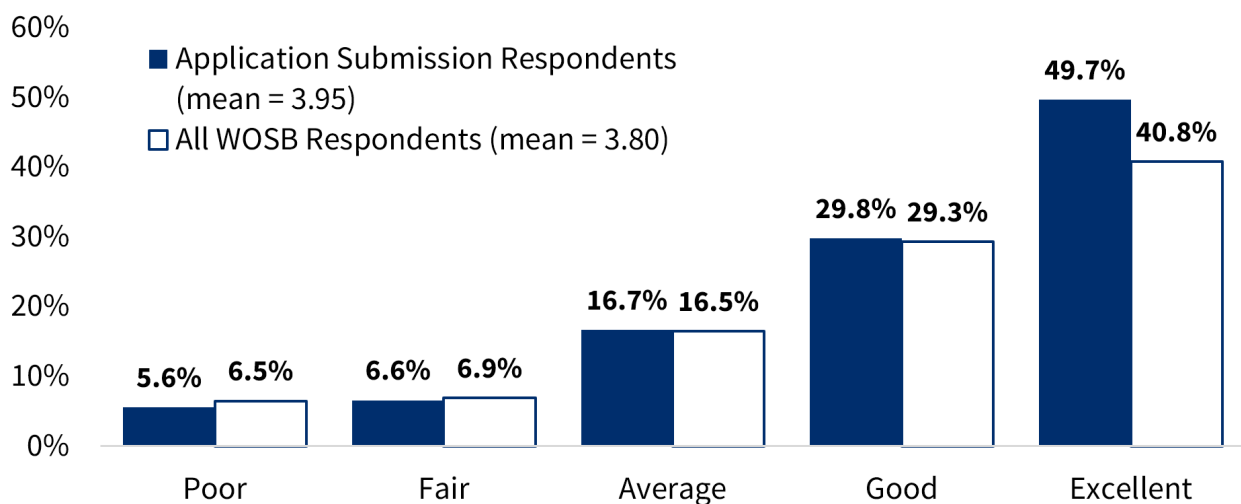
WOSB interview participants were also asked to discuss their experiences in preparing the documentation for submission, as well as the logistics involved in the submission process. In general, respondents did not experience challenges in submitting their applications. They were able to gather the required documentation and navigate the web portal effectively. One respondent noted, "We are organized . . . we have our documentations outlined. It was easy for me to just upload those documents."

Despite the ease of the submission process, however, many interview participants indicated that they found the submission component of the process to be somewhat repetitive, particularly as it relates to the types of documents they needed to upload. One respondent noted, "It just felt cumbersome and repetitive to be like, 'Give me more documents,' and I'm like, 'But I already gave you [these] documents.'" Another respondent agreed, saying that this process does not take into account the different stages a business may be in at the time of application. They shared, "It's also cumbersome too for people who are just starting out their business. You want two or three years' worth of taxes and if I haven't filed that on my tax return, I can't give you that information."

Application Review

The Application Review process may result in communications between SBA staff reviewing the application and the applicant. Such communications may include requests for clarification and additional information which are usually delivered via email. The number of respondents who answered the survey during the application review step was a very small percentage of the WOSB respondents. Consequently, their results are not detailed here. However, all their ratings of burden had notably lower ratings than those in the submission of application group. The average rating of their "overall experience today" was lower at 3.26 compared to the average of 3.80. More insights were gleaned from the interview participants.

The interview participants reported that the application review phase seemed prolonged in their experience. Some respondents expressed that their perception was that SBA is not proactive when reviewing applications. An example response in this area stated that they felt that SBA was not communicating effectively, and they had to reach out to SBA staff to learn more about their application status. Even in this case, the respondent found it difficult to track down the correct office. The respondent explained, "I tried all sorts of numbers online until I was able to reach a live person.

The live person said, 'Oh, your application is not in the queue to be reviewed.' They could immediately look and tell me, but there is no proactive engagement with me [to let me know my application status]."

In addition to the reported lack of transparency throughout the review process, which mirrors the experience from 8(a) and HUBZone respondents, WOSB interview participants noted that SBA communications for additional materials during the application process were not necessarily clear. One respondent described their experience of lacking an operating agreement in place at the time of application, but shared their frustration that SBA staff were unclear about the requirement for such an agreement for their application. If SBA had "just told me that [an operating agreement] was mandatory, that I had to create one, I would've created one, which is ultimately what happened. They sent me an email saying 'You've been denied. If you're interested in getting certification with SBA, you have to start all over again from scratch.'"

Decision

The decision may result in communications between SBA staff on certification status and the applicant. Such communications may include an explanation of whether a program has or has not been selected for certification. Since only 15 respondents answered the survey, their responses are omitted.
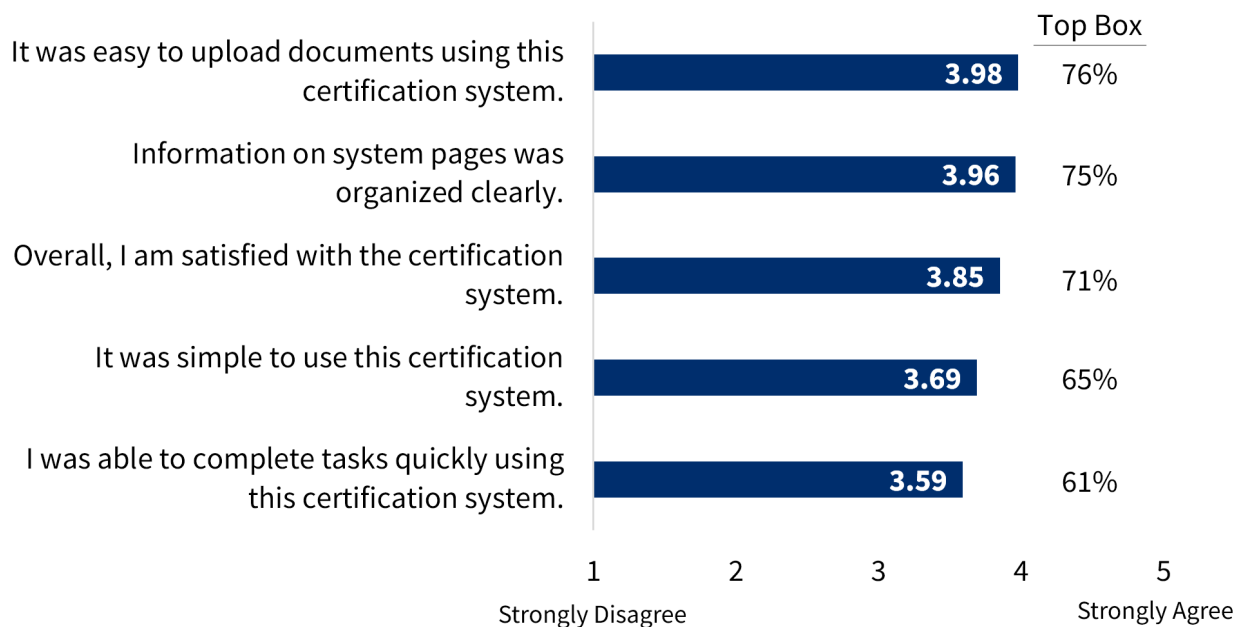
Interview participants were asked about their experience with the decision process. Respondents who had challenges generating all required documentation (such as the operating agreement example referenced above in the Application Review section) tended to express more frustration with the process and overall decision. However, many others felt that the review was clear, and they understood what their next steps would be following the decision. One respondent who was ultimately approved described their satisfaction with the process and SBA's communication: "We got that approval letter. Recently, we got another correspondence from them saying, 'You don't have to certify every year, but every three years,' which I thought was nice."

2.3.2 Insights on Technology Touchpoints

Technology ratings are intended to provide insights into respondent ease of use for program websites and portals. This section covers survey ratings across topics such as interface quality, system usefulness, and information quality. As shown in Exhibit 24, 76 percent of the survey respondents agreed that it was easy to upload documents using the certification system and 75 percent agreed that it was easy to find the information needed.

WOSB survey respondents rated metrics related to the quality of information. Exhibit 22 also shows that 75 percent of respondents agreed or strongly agreed that information on the system screens was organized clearly; 71 percent agreed or strongly agreed that they were satisfied overall with the certification system. Sixty-five percent stated that it was simple to use the system, and 61 percent were able to complete tasks quickly using the system.

Exhibit 22: WOSB Technology Ratings.

	Score	Top Box
It was easy to upload documents using this certification system.	3.98	76%
Information on system pages was organized clearly.	3.96	75%
Overall, I am satisfied with the certification system.	3.85	71%
It was simple to use this certification system.	3.69	65%
I was able to complete tasks quickly using this certification system.	3.59	61%

1 — Strongly Disagree … 5 — Strongly Agree

Additionally, interview participants generally felt that the technology platform was clunky and could benefit from improved overall useability, particularly as it relates to improving the document upload tools and functions. One respondent suggested, "Maybe you can see if they can create software that automatically extracts the information out of your tax forms when it's uploaded, instead of having to upload it and then hand type it in also." As with the 8(a) and HUBZone respondents, WOSB customers also suggested a status tracker for the application review process: "Make an automated online page where I can see where my application is in the process."

> *"The application . . . needs to be reformatted. It needs to be easier to use in terms of navigation . . . I had to contact the customer service because I was having issues uploading documents that . . . I thought I had uploaded . . . but they said they didn't see [them] on their side. There needs to be some restructuring in terms of the usability and the navigation of the application."*

2.3.3 Program Insights and Recommendations

EQ1: Strengths and Weaknesses in Customer Experience and Needs for Improvement.

Overall WOSB survey ratings of respondent experiences and trust in SBA to fulfill our country's commitment to small businesses are high, averaging above 4.00. Overall ratings of respondent experiences were lowest among respondents in the Application Review phase.

Having their needs addressed was the highest process rating among respondents submitting an application (4.09). Process ratings were lower among respondents in the Application Review phase.

Roughly one-third of the survey respondents did not indicate agreement with several of the remaining process-related statements. "It was easy to complete what I needed to do," "It was easy to prepare the required documents," and "It took a reasonable amount of time to do what I needed to do" scored lowest. Respondents most frequently expressed that the process was burdensome and redundant. They also commented on the copying of tax information into the required fields and the lengthy amount of time that would pass before receiving feedback. Respondents also said

instructions were unclear or difficult to fulfill and they preferred improved communication regarding the instructions and process. On a positive note, some respondents also expressed that the process was easy compared to other agencies and SBA programs.

Customer service was measured by qualitative feedback on the survey. Approximately half of the comments indicated that respondents wanted more communication in areas such as live chat, phone, and email assistance. Others complained that customer service was unresponsive or unhelpful. The qualitative interviews provided further insights and recommendations.

Survey ratings of technology all scored under 4.00 with 25 to 40 percent not agreeing with the statements made along technology measures. For the highest average rating of 3.96, 75 percent thought that the information on the certification system pages was organized clearly. However, we also observed lower mean scores for the ability to complete tasks quickly using the certification system and for simplicity using the system. Suggested improvements included the ability to upload multiple documents or fixing system glitches while uploading documents. Others mentioned the need to streamline the technical interface and provided several suggestions. Overall, technology ratings are generally lower during the Application Review and Decision phases compared to the Submission phase, which makes up approximately 95 percent of all survey responses.

EQ 2: Customer Experience Among Identified Demographic Groups.

Survey ratings of overall experience, likelihood of recommending, and trust in SBA were generally above the average for female respondents and respondents without a disability. White, African American, Asian, and Hispanic respondents had higher ratings than American Indian/Alaska Native respondents or "other" respondents. Respondents with a disability had lower ratings on overall experience and trust in SBA.

Female respondents had higher ratings on two of the process-related measures: "The questions were easy to understand" and "I understand what was being asked of me throughout the whole process." Respondents with a disability had ratings below average across all process measures. African American, Hispanic, and Asian respondents had above-average ratings on most process measures. American Indian/Alaska Native and other respondents had below-average ratings. Respondents

above age 65 had agreement ratings below average for the two process measures "It took a reasonable amount of time to do what I needed to do" and "It was easy to complete what I needed to do." Regions 1, 2, 6, 8, and 10 scored above the average on ease of preparing required documents and ease of completing what was needed. Regions 3, 5, and 7 scored below the average on these two measures.

Female respondents had above-average technology ratings for the clear organization of information and the ease of uploading documents compared to male respondents. Veteran respondents who were not disabled had below-average ratings for simplicity of using the certification system and clear organization of information.

African American, Asian, and Hispanic respondents had above-average ratings on most of the technology-related attributes compared to other race categories. There were also differences by region in clear organization of information.

EQ 3: Specific Changes that the WOSB Program Could Make to Improve its Customer Experience.

Most survey respondents, often two-thirds to three-fourths, appear to be satisfied with many of the measured components. Opportunities for improvement include streamlining the process, removing redundancies or cumbersome application interfaces, and providing more information at each step of the process (for example, including more detailed descriptions on demand of what is needed). When program participants have difficulties understanding or processing their submissions, they are seeking timely assistance using email, phone, or chat functions.

The Application Review phase, however, was lower on several ratings, indicating a critical period when customer service may play an important role. This phase was rated by a very small sample (95 respondents) compared to the Submission phase (2,225 respondents). Approximately half of the respondents providing feedback expressed a desire for live chat, phone, and email assistance during the process. Approximately 12 percent of the respondents who provided customer service feedback stated that customer service was unresponsive.

Regression analysis showed that a sense of "overall process and system" makes the greatest impact on experience ratings. This impact is followed by the "trust and need" and "ease of process" factors. As a result, we believe that improving these attributes could result in higher overall experience ratings.

Across the in-depth interviews, several findings emerged in the following areas:

Customer Service and Support

WOSB customers indicated that there was a desire for SBA to provide access to staff to support the application process: "[A] live chat would be really helpful [as would] some status communication above and beyond one email every few months."

> *"I had to pay $500 to this other organization [for application support]. I'm a small business. I don't have that money. As SBA, it should be free. The fact that I had to pay $500 to get guidance and advice to help me go through the process, I wish I didn't have to pay that."*

Additionally, they requested the creation of a detailed, step-by-step instructions guide inclusive of examples of successful applications and required supporting documentation: "I think it would have been a more expedient process to provide templates of what they want, and it would make it easier for everybody. When they get these certifications and people are trying to do them on their own, they're in all kinds of formats. I would think on their end, whomever is reviewing the documents for certification, it would help them as well if they provide the templates you're looking for and you fill it in."

Expanding SBA Capacity

In addition to specific suggestions on providing access to staff and step-by-step guidance, WOSB interview participants tended to generally think that SBA could benefit from expanding overall staff capacity as it relates to the certification process. One respondent suggested that while the staff they interacted with was very effective, it felt like SBA was stretched too thin: "When I was connecting with SBA, the people that I was talking to they were . . . phenomenal, they were really good, but it's just they're understaffed, it seemed like. I think they need more staff." Another respondent felt that these resources would be best positioned to "adjudicate files [rather than] live chat people." A third respondent noted the need for staff with specialized knowledge to support different types of small businesses: "I think maybe having more targeted people who are interested in helping . . . in their specializations . . . That would be my recommendation. Get to the right person because I think I had to go through multiple people before I even got to somebody who thought they could help me . . . Our

business is a little more technical [than others] but there still needs to be more people more readily available to you."

3.0 Discussion

Findings from the survey respondents and interview participants inform broad themes that are both similar across programs and unique to each program. These themes are presented in the context of the evaluation questions summarized below.

3.1 Insights in Relation to Evaluation Questions

3.1.1 EQ 1: Strengths and Weaknesses in Customer Experience and Needs for Improvement.

For both the 8(a) and WOSB program survey respondents, overall ratings of respondent experiences and trust in SBA to fulfill our country's commitment to small businesses are high, averaging above 4.00 with the overall ratings of respondent experiences being lowest among respondents in the Application Review phase. While HUBZone survey respondents also had positive overall ratings for respondent experiences (3.80) and trust in SBA (4.03), there was some polarization in the ratings of overall experience toward excellent or poor among HUBZone respondents.

Having their needs addressed was the highest process rating among survey respondents across all programs. Among 8(a) and WOSB respondents, the lowest process ratings were among respondents in the Application Review phase. Among HUBZone respondents, all process ratings averaged below 4.00. Across programs, respondents indicated that customer service was either difficult to contact, unresponsive, or unhelpful.

Among survey respondents in the 8(a) program, technology ratings were generally strong with several ratings averaging 4.00 or greater. However, technology ratings among HUBZone and WOSB respondents were lower and tended to score under 4.00. Interview participants had varied ratings with some expressing ease of use and others expressing difficulty. A pattern that emerged in the quantitative findings was that for many of the process and technology ratings, two-thirds to three-fourths of the respondents had positive ratings on the various components of these attributes. This left one-fourth to one-third who had difficulty with processes or technologies.

Qualitative data from the surveys and the qualitative interviews provided insight into these lower ratings among some respondents. 8(a) and WOSB respondents suggested process/technology improvements such as the ability to upload multiple documents at once and fixing system glitches that could occur while uploading documents. HUBZone respondents tended to feel that the HUBZone interface was unresponsive or outdated.

3.1.2 EQ 2: Customer Experience Among Identified Demographic Groups.

Across all programs, survey ratings of overall experience and trust in SBA tended to be lower among respondents with disabilities or among service-disabled veterans. Few conclusions on demographic characteristics could be gleaned from the HUBZone sample given its smaller sample size.

For respondents in the 8(a) program, male respondents tended to have higher ratings of overall experience and trust in SBA. For respondents in the WOSB program, however, ratings of overall experience, likelihood of recommending, and trust in SBA were generally higher for female respondents.

Age was another factor of note. For the 8(a) program in particular, we observed that respondents aged 55 or older had lower ratings on the process rating of "It was easy to complete what I needed to do" and the technology rating of "It was easy to learn to use this system." Similarly, respondents above aged 65 in the WOSB program had agreement ratings below average for the process measures "It was easy to complete what I needed to do" and "It took a reasonable amount of time to do what I needed to do."

For 8(a) and WOSB there were also a few process rating differences observed by geography, although it is unclear if we can attribute those differences to staff performance or respondents' ability to work within the system. For both 8(a) and WOSB, Regions 1 (East Coast north of New York) and 2 (NY, NJ, and DE) scored above the average on ease of preparing required documents and ease of completing what was needed. Regions 3 (PA, WV, VA, MD, and DC) and 7 (NE, IA, KS, and MO) scored below the average on these two measures. These differences offer an opportunity to explore and disseminate best practices if they are present.

African American, Hispanic, and Asian WOSB respondents had above-average ratings on most process and technology measures. American Indian/Alaska Native and "other" respondents had below-average ratings.

3.1.3 EQ 3: Specific Changes that the Programs Could Make to Improve the Customer Experience.

Survey respondents were asked how SBA could improve their experience. Responses to that question were provided in their own words, offering specific recommendations on improving the customer experience. Namely, interview participants were asked how SBA could improve the certification process including the responsiveness of staff, customer service, and communication. Several key recommendations emerged across all programs.

Streamline or simplify the application and recertification processes.

Regression analysis with both the 8(a) and WOSB programs showed that streamlined and simpler processes, ease of completion, and system functionality were strong predictors of overall experience ratings. Survey respondents and interview participants from each program expressed the need for a comprehensive, step-by-step guide with examples and specific information needed for streamlining the application and certification process.

The overlap between the SBA certification process and SAM.gov came up frequently among HUBZone respondents, who generally expressed frustration over the separation of these platforms, the inability to share information across them, and the resultant redundancy in providing information on each system.

On recertification, HUBZone participants expressed that most of the required documentation during this process was redundant. They were often required to submit documentation that had not changed at all between certification and recertification. Similar sentiments were expressed by 8(a) survey respondents and interview participants. They suggested that SBA should only require new and updated documentation as part of the recertification process such as the number of employees in a HUBZone. Auto-population of information already provided was preferred by several respondents and participants. Alignment among recertification due dates and integration among other agencies' systems were also recommended by several interview participants.

Improve Technological Interfaces.

Although a slight majority of survey respondents provided positive comments about the technology interface, half of the HUBZone respondents providing technology feedback in their own words said that the website was hard to navigate, not user-friendly, and confusing. Comments were also made about conflicting information and difficulty in finding the right place to submit documents. Similar comments can be observed among the programs.

Given that two-thirds to three-fourths of all program's respondents and participants were satisfied with technology, the emphasis should be on improving the customer experience of the remaining respondents who were dissatisfied with the technology offered.

Expand Customer Service Offerings.

When participants have difficulties understanding or processing their submissions, they seek timely assistance. Respondents from all programs, either in surveys or interviews, expressed the desire for live chat, phone, and email assistance throughout the certification process. Likewise, respondents from all programs expressed a desire to be able to track the status of their application using a tracking website.

On a similar note, some respondents/participants expressed that SBA could benefit from expanding overall staff capacity as it relates to the certification process. One respondent suggested that while the staff they interacted with were very effective, this assumed that they could be reached; otherwise, it was difficult to get a response.

Industry/Business Considerations.

Some HUBZone customers noted that there is not a "one size fits all" approach to HUBZone businesses. Rather, these businesses may represent many types of goods and services and will therefore have different business models, funding streams, and types of documentation. Respondents felt that creating different applications for different businesses, or categorizing businesses differently during the certification process, might be helpful: "I think less of a one size fits all for the verification side of things. Maybe doing something on the front end where you're defining a little bit more specifically, the size of your enterprise. For instance, . . . 'Do you make less than 25 million?' It's like, 'Yes, by a lot.' By being in a narrower and smaller group, you might be

able to cut away some of the other stuff that applies to businesses that are substantially larger."

One WOSB interview participant expressed the need for staff with specialized knowledge to support different types of small businesses: "I think maybe having more targeted people who are interested in helping . . . in their specializations . . . get to the right person, because I think I had to go through multiple people before I even got to somebody who thought they could help me . . . Our business is a little more technical [than others] but there still needs to be more people [who are] more readily available to you."

3.2 Limitations to the Study

Opportunities to respond to the survey varied depending on where respondents were in the certification process. These varied methods of delivery by each system's program may have had an impact on survey response counts for each program. As shown in Exhibit 23, programs varied in the distribution of responses with each of the touchpoint steps in the certification process. While 8(a) counts were sufficient to analyze findings by three steps in the certification process, the HUBZone counts were lacking for any segmentation and the WOSB counts were sufficient to analyze one (or possibly two) of the steps. The reader should exercise caution when comparing among programs. Ratings varied step by step (for example, Application Review ratings were lower). Consequently, we could not reliably compare responses among programs given the differences in responses by touchpoint.

Exhibit 23: Survey Response Counts by Program.

Touchpoints	8(a)	HUBZone	WOSB
General Information	0	18	3
Submission	583	13	2,225
Application Review	268	66	95
Decision	48	5	15
Annual Review	450	47	8
Total	**1,349**	**149**	**2,346**

The wording of similar questions across programs was not always exact, creating another limitation that hinders effective comparisons among programs. Furthermore, a question on the likelihood of recommending SBA was dropped from the analysis because only half of the respondents answered that question. We believe that the question's placement on the survey screen made it appear as a table banner for the subsequent question and resulted in a lack of consistent responses. Similarly, only about half of respondents answered demographic questions.

For qualitative interviews, there was a small number of participants for the key sampling criteria (for example, application, certification, and recertification) and an even smaller distribution of applicants by the many possible demographic groups. We tried to include diversity in responses and largely succeeded. However, it is difficult to make conclusive statements about demographic groups based on the small number of interviews.

For surveys, the data were collected for a six-month period up through October 18, 2022. For interviews, most people had encountered SBA processes and systems between the fourth quarter of 2022 and first quarter of 2023. Any changes that SBA has made to their systems or processes after these time periods are unlikely to factor into the ratings.

4.0 Conclusions and Recommendations

This evaluation has resulted in recommendations for improving the customer experience (CX) among program participants. Continued CX monitoring recommendations also stem from the evaluation's findings. Finally, recommendations for future research are provided below.

4.1 Improving Customer Experience

SBA can implement several improvements that emerged from the evaluation's findings. Streamlining and simplifying the application process could be accomplished by simplifying the document upload process, allowing applicants to delete or swap documents, and providing a "not applicable" option on fields that may not apply to various businesses. For recertification applicants, auto-filling already-provided information would be helpful to applicants rather than requiring them to resubmit information collected at the initial certification. Working on solutions to make

websites easier to navigate, explaining steps, and identifying where and how to upload information would also enhance the customer experience.

Having more readily available guidance from actual SBA employees—either through live internet chat or phone helpdesk personnel—is desired by many respondents/participants across programs. This customer service component is important to customers (about one-fourth to one-third of respondents) who expressed difficulty with the process or technology.

The effectiveness of any enhancement would be bolstered by providing tailored instructions, applications, and/or support by industries or business structures. Key demographic groups that indicated greater difficulties—including disabled respondents, service-disabled veterans, Native Americans, older respondents, and respondents from certain SBA regions—should also be addressed.

4.2 Enhancing Customer Experience Monitoring

As SBA continues to monitor customer experience, several enhancements could improve the monitoring program going forward.

4.2.1 Standardization of the Survey Instrument

SBA should consider a few changes to the survey instruments fielded for each program:

- Implement standardization of measures across programs. The Post-Study System Usability Questionnaire (PSSUQ) is a commonly-used, 16-item questionnaire that measures users' satisfaction with a website or portal. SBA has selected a subset of these measures, but the programs have not all adopted the same subset. Standardizing the subset of these measures would provide SBA with benchmarks across the program's technological interfaces and would help identify best practices in web portal design for SBA programs.
- Consider adopting the customer service measure from the HUBZone survey instrument (Q6: "The employees I interacted with were helpful") or a similar set of questions into the 8(a) and WOSB survey instruments. There are no direct measures of customer service for interactions with staff in the 8(a) and WOSB survey instruments.

- Place the recommendation to a friend or colleague question on the same page as rating of overall experience. This change should increase the number of people who see and respond to the question.
- Remove Question 8 for demographics, which allows respondents to opt out of answering demographic questions which respondents may see as a shortcut to quickly end the survey. They are already given the option to opt out of each question as it appears (by selecting "prefer not to answer" on each question). This change should result in a greater percentage of respondents who provide their demographic information.

4.2.2 Improvements to the Survey Process

Currently, survey links are displayed at the target touchpoints and in staff emails. SBA should consider ways to deliver survey response opportunities in multiple ways to business owners who encounter touchpoints in the certification process. These could include:

- Pop-up invitations on websites when looking for information as well as the displayed links currently used.
- Email survey invitations to respondents that are automatically triggered after an application is submitted.

4.2.3 Dissemination of Results in Real Time

Integrating survey responses with real-time dissemination tools, such as dashboards, could provide program managers with ongoing information as it is provided. This feature would be particularly important when monitoring the effectiveness of customer service performance if tools like live chats are used. The adequacy of provided information and web design could be monitored over time and could drive larger overhauls of training and systems.

Unobtrusive data that may be available through the website, but not necessarily collected or analyzed, could include the number of views, applications started, and applications finished. These metrics could provide baseline data for SBA to measure improvements to any changes in technology or process.

4.3 Recommendations for Future Research

Based on the study's findings, we recommend conducting user experience (UX) research on the technology interfaces provided by each program. This research can be instrumental in providing program staff and website developers with key insights on website and process design. Improvements can be fielded, measured, and adjusted based on UX findings over time.

The customer experience monitoring described in the prior section could be fielded to provide ongoing CX measurement over time. Refined, standardized, and quantitative metrics offer the ability for organizations to track their progress over time and make important adjustments as needed.

Emergent themes uncovered in this research, such as experiential differences among demographic groups or customers that need additional guidance, could be topics for future qualitative research to identify opportunities for improvement and more robust solutions.