U.S. Small Business Administration
SBA Form 2313, Customer Satisfaction Survey
OMB Control Number 3245-0370
Justification – Part A Supporting Statement

Overview of Information Collection:

The purpose of this submission is to request the renewal and extension of an existing collection without changes. The SBA administers the Disaster Assistance program and provides customer service to individual and business loan applicants over the phone, via email through its Disaster Assistance Customer Service Center (CSC), and in-person through its Field Operations Centers (FOCs). SBA is seeking renewal of OMB control No. 3245-0370, an approved survey to collect basic customer satisfaction data regarding service provided at the CSC and FOCs. The survey questions remain unchanged. The survey is brief, consisting of six questions, one of which requires a "Yes/No" response and the other five requiring a rating on a scale of 1 to 5. The survey is voluntary, and historically, the survey takes less than 5 minutes per respondent to complete.

1. Need & Method for the Information Collection.

The Small Business Administration is authorized to make loans to survivors of declared disasters for the purpose of restoring their damaged property to, as near as possible, pre-disaster conditions. SBA is also authorized to make loans to businesses that have suffered an economic loss as a result of the disaster. This authority is found in Section 7(b) of the Small Business Act (attached), 15 U.S.C. 636, as amended.

The Disaster Assistance Customer Service Center (CSC) is the national contact center for SBA's Disaster Assistance Program. Operating from offices in Buffalo, NY, and Citrus Heights, CA, the CSC provides customer support to disaster survivors throughout the United States and U.S. Territories. The CSC averaged approximately 500,000 -780,000 (depending on disaster activity calls annually during years 2022-2024. Typical call volume of 45,000 - 65,000 calls monthly. Disaster Recovery Specialists (DRSs) at the CSC respond to a variety of SBA inquiries concerning the disaster loan program. OCA also operates two Field Operations Centers – the FOC-East in Atlanta, GA and the FOC-West in Citrus Heights, CA. The Field Operations Centers (FOCs) deploy Customer Service Representatives (CSRs) to staff temporary disaster recovery centers and SBA disaster loan outreach centers in disaster-affected locales. During a typical year, the FOCs deploy hundreds of CSRs to the field to aid tens of thousands of disaster survivors.

The CSC and FOCs use various 'output' metrics to assess effectiveness. Key Performance Indicators (KPIs) for the call center, including wait times, abandonment rates, and average call handling times, are tracked and compared with industry benchmarks. Similarly, the FOCs track productivity including customer contacts, applications accepted, and maintaining appointment schedules. While these output measures provide production information, they are not considered to be effective indicators of 'customer satisfaction.' A customer satisfaction

survey is more "outcome" oriented and a much better indicator of the overall effectiveness of the program.

Information is collected using an automated phone system, email via a web-based application, or if the survey is completed manually, trained Quality Assurance staff, who also oversee the collection of information. Without a Customer Satisfaction Survey, the SBA would be unable to have a thorough understanding of the customer experience under the disaster assistance program. The lack of direct feedback reduces the ability to identify pain points and respond proactively to changing needs. In addition, it may also result in missed strategic insights that are crucial to long-term growth and service excellence.

2. Use of the Information.
   The CSC may conduct its customer surveys through a variety of methods including automated telephone applications, email and/or live interviews with trained specialists. Regardless of method, the survey will ask a sample of callers a few brief questions for purposes of gauging customer satisfaction with the CSC and FOCs. The survey results are strictly used internally to evaluate performance and provide management with timely feedback regarding areas of concern. Customer satisfaction surveys are commonly conducted by successful organizations in both the private and public sectors, and SBA's interest in this data demonstrates its commitment to delivering quality customer service for the nation's taxpayers. This information will not be utilized by other Federal agencies.

3. Use of Information Technology.
   The CSC may administer the survey telephonically using automated means or through a web-based application (emailed invitation). An automated approach allows for broader reach, as the survey can be offered to every caller. At times, the CSC may elect to contact customers and conduct the survey "live" using active agents to conduct the interview. This manual approach provides the ability for the survey specialist to address any customer service concerns raised by the respondent during the survey. The results will be captured through the CSC's phone system and saved to a secure cloud-based database for analysis and reporting purposes. Approximately 25% of responses will be collected electronically.

4. Non-duplication.
   SBA believes an on-going survey is beneficial for providing the type of specific, targeted, timely and actionable feedback that will make a difference in the customer's experience. In order to provide constructive feedback at the department level, an automated, streamlined survey process is necessary. This survey is the only method for collecting customer satisfaction information for the disaster lending program.

5. Burden on Small Business.
   This survey will not have a significant economic impact on small businesses or other small entities. To minimize the burden on small businesses, participation in the survey is voluntary. In

addition, the CSC may conduct its customer surveys through a variety of methods including automated telephone applications, email, and/or live interviews with trained specialists. Regardless of method, the survey will ask a sample of callers a few brief questions for purposes of gauging customer satisfaction with the CSC and FOCs. Approximately 35% (11,340) of respondents are small businesses.

6. Less Frequent Collection.
   Failure to conduct the survey—or conducting it with reduced frequency—significantly undermines the agency's capacity to gather timely and reliable feedback from disaster survivors regarding their experiences with the disaster assistance program. This diminished insight hampers management's ability to identify service gaps, make data-driven decisions, and implement improvements effectively. As a result, it poses a direct risk to the timely and efficient delivery of critical financial assistance, ultimately affecting the well-being and recovery outcomes of those impacted by disasters.

7. Paperwork Reduction Act Guidelines.
   No special circumstances exist. No confidential information is required that is not protected to the extent permitted by law, including the Privacy Act and Freedom of Information Act.

8. Consultation and Public Comments.
   Comments were solicited in a Federal Register notice published on June 17, 2025, at 90 FR 2573. The comment period closed on August 18, 2025, and no comments were received.

9. Gifts or Payment.
   There are no payments or gifts to respondents.

10. Privacy & Confidentiality.
    No assurance of confidentiality is provided. The data captured through this survey will be maintained in a secure database accessible by a small number of authorized users. Management reports are not specifically linked to any person or entity but rather depict the aggregate results of surveys administered over a specified period. The information provided is subject to disclosure under the Freedom of Information Act (5 U.S.C. §552). Respondents are not required to submit proprietary trade secrets, or other confidential information. The Agency will not collect any personally identifiable information.

11. Sensitive Questions.
    No sensitive questions are asked.

12. Burden Estimate.
    When using the automated process, customers have the choice whether to participate in the

survey or not, and for these types of surveys, it is common for a relatively small percentage of customers to opt-in.

The survey is brief, consisting of six questions, one of which requires a "Yes/No" response and the other five requiring a rating on a scale of 1 to 5. Historically, the survey takes less than 5 minutes per respondent to administer. Based on recent activity levels for the CSC, SBA expects to conduct between 100 – 2,500 surveys per month. Based on customer visits to field locations, SBA estimates surveying approximately 100 field customers on behalf of the FOCs to achieve statistically significant results. The survey is voluntary, and the cost to the customer in terms of time is minimal.

Customer Service Center Customer Survey - Manual
Total Surveys = 100 surveys per month
100 surveys/month x 12 months = 1,200 annual responses
1,200 x .083 (5 minutes) = 99.6 burden hours

Customer Service Center Customer Survey – Automated (proposed)
Total Surveys = 2,500 surveys per month
2,500 surveys/month x 12 months = 30,000 annual responses
30,000 x .083 (5 minutes) = 2,490 burden hours

Field Operations Customer Survey-Manual
Total Surveys = 100 surveys per month
100 surveys/month x 12 = 1,200 annual responses
1,200 x .083 (5 minutes) = 99.6 burden hours

Total number of surveys: 32,400 respondents

Total burden hours: 2,689.2 (manual and automated)

The estimated cost to respondents for the hour burden of information collection is calculated at a salary equivalent to a GS-11, Step 1 Federal employee's annual salary of $63,163 or $30.26/hour (rounded to the nearest whole number) based on the 2025 General Schedule (Base). The GS-09 pay grade is utilized in preparing this estimate as it is equivalent to the expertise normally required to complete this form.

The annual cost is calculated below:

.083 hours x $30.26 per hour = $2.52 cost per response
$2.52 cost per response x 32,400 respondents = $81,648 annual IC Cost burden

Manual and Automated Methods – CSC and FOC

	Requested	Program Change Due to New Statute	Program Change Due to Agency Discretion	Change Due to Adjustment in Agency Estimate	Change Due to Potential Violation of the PRA	Previously Approved
Annual Number of Responses for this IC	32,400	0	0	12,000	0	20,400
Annual IC Time Burden (Hour)	2689.2	0	0	1,089.2	0	1600
Annual IC Cost Burden (Dollars)	$81,648	0	0	$81,648	0	$0

Burden per Response:

	Time Per Response	Hours	Cost Per Response
Reporting	5 minutes	.083 Hours	$2.52
Record Keeping	N/A	N/A	N/A
Third Party Disclosure	N/A	N/A	N/A
Total	**5 minutes**	**.083 Hours**	**$2.52**

Annual Burden:

	Annual Time Burden (Hours)	Annual Cost Burden (Dollars)
Reporting	2689.2	$81,648
Record Keeping	N/A	N/A
Third Party Disclosure	N/A	N/A
Total	**2689.2**	**$81,648**

13. Estimated nonrecurring costs.

There are no additional costs beyond that identified in Item 12 above.

14. Estimated cost to the Government.

The functionality necessary to administer a fully automated survey is included as a standard feature of the CSC's phone system. Implementation of the survey through total automation results in negligible additional costs to the Agency.

When using a manual outbound dialer approach using live agents, based on actual experience, SBA estimates it takes approximately 10 minutes (including unsuccessful attempts) to obtain a successful survey. Agency burden hours are calculated below:

Customer Service Center Customer Survey – Manual (QA Outbound)
1,200 (CSC) + 1,200 (FOC) surveys x .167 hours (10 minutes) per survey = 400 Agency burden hours

The annual cost estimate for the Agency is based on the salary of a GS-11, Step 1, ($37.05 per hour for the Buffalo locality), which is representative of an employee performing these surveys. The cost is calculated as follows:

400 hours x $37.05 per hour = $14,820 Annual cost to the Government

Customer Service Center Customer Survey – (Automated)
Due to the robust features of our phone system at the CSC, and the implementation of a fully automated process, there would be no incremental cost to the agency for the survey.

15. Reasons for changes.
The Customer Service Center (CSC) utilizes a dynamic telephone system that seamlessly integrates automated features. This enables the SBA to extend the opportunity to participate in

the survey to all incoming callers. As a result, participation rates are expected to increase. In addition, during periods of heightened disaster activity, call volume tends to rise significantly. Correspondingly, the number of individuals completing the survey will also increase. Finally, the Annual Cost Burden has been updated for this submission.

16. Publicizing Results.
No publication is anticipated.

17. OMB Not to Display Approval.
SBA will display the OMB expiration date.

18. Exceptions to "Certification for Paperwork Reduction Submissions.
There are no exceptions to the certification statement.

19. Surveys, Censuses, and Other Collections that Employ Statistical Methods.
See Part B Supporting Statement

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Statistical Methods – Part B Supporting Statement

B. Collections of Information Employing Statistical Methods.

1. *Describe (including a numerical estimate) the potential respondent universe and any sampling or other respondent selection method to be used. Indicate expected response rates for the collection as a whole. If the collection had been conducted previously, include the actual response rate achieved during the last collection.*

Based on a normal year, with typical disaster activity, it would be reasonable to expect the CSC to provide service to 500,000 or more callers per year for whom this survey would apply. Under an "opt-in" approach, where the caller is asked if they would be willing to participate in a post-call survey, a 5% penetration rate is expected which results in 1,500 survey respondents monthly. Automated (electronic) phone surveys will be completed using a text-to speech feature within the phone system. Participants will respond to questions posed by the Interactive Voice Response (IVR) system within the CSC's phone system using their telephone keypad. An emailed invitation with a link to a web-based survey allows participants the option to complete the survey at their convenience and could yield slightly higher participation rates.

If a manual outbound campaign is used, the goal would be to achieve a statistically significant sample of callers (90% confidence interval, 10% margin of error) which would require approximately 100 successful surveys per month. The outbound approach will be administered by a live agent and historically has a successful contact rate of approximately 45%. Therefore, approximately 225 call attempts are required to achieve 100 successful surveys using a manual outbound method.

2. *Describe the procedures for the collection of information.*

For automated surveys (telephone or web based), data will be captured and saved to a secure database. Regardless of the automation deployed, all callers to the CSC will be offered the opportunity to participate in the survey. SBA anticipates a participation rate of 5%.

When the manual method is used, the Quality Assurance staff will be responsible for conducting the survey using a scripted format to ensure uniformity in explaining the purpose of the survey, as well as the questioning, recording of results, and survey closure. The list of survey subjects will be taken from a random sample of callers to the CSC within the previous 72 hours. A 90% confidence level with a 10% margin of error is deemed acceptable for this purpose. While this survey is designed to measure customer satisfaction on an on-going basis, safeguards have been implemented to ensure the same customer is not surveyed more than once during a twelve-month period by filtering all phone numbers called over the previous year from the list provided to the survey administrator.

There are no plans to stratify the population of callers to the CSC for purposes of this survey. The results of this survey are intended to be used internally to measure the effectiveness of service at the CSC and identify any potential areas for improvement.

3. *Describe methods to maximize response rates and to deal with issues of non-response.*

Under the automated method, every caller is advised of the survey and invited to participate. The caller's opting-in will be transferred to the survey immediately following the call or provided an email link for the web-based survey method. When a manual outbound campaign is used, prospective survey participants will be contacted at their residence (or the contact number provided on the application) during reasonable hours being mindful of time zone differences. Care will be taken not to contact individuals at their place of employment when an outbound approach is used. Business customers will be contacted at the number provided for their business during customary business hours (8:00 am – 5:00 pm). To ensure completion of the requisite number of surveys, a random sample of customer contacts from the preceding 72 hours will be extracted from the CSC phone database. To ensure completion of the surveys conducted on behalf of the Field Operations Centers (FOCs), a list of customers who visited field locations will be provided to the survey administrators by the FOCs.

4. *Describe any tests of procedures or methods to be undertaken.*

The employees conducting the survey are trained in the proper procedure for administering the questions and are required to rehearse the survey with training personnel prior to conducting actual surveys. This training will ensure a standardized survey process and improve the reliability of the data obtained by the Government employees conducting the survey.

5. *Provide the name and telephone number of individuals consulted on statistical aspects of the design and the name of the agency unit, contractor(s), grantee(s), or other person(s) who will actually collect and/or analyze the information for the agency.*

No individuals were consulted on the statistical design of this survey. Paul Wustrack, Customer Service Supervisor, and his staff will be responsible for collecting and summarizing the survey data on behalf of Center Director, Lori Storch. The telephone number for the Customer Service Center is (716) 843-4100.