



ANNUAL CUSTOMER SATISFACTION SURVEY REPORT



Prepared By
**Consumer Affairs
Commission**

2 0 2 5

The Consumer Affairs Commission (CAC) conducted a Customer Satisfaction Study on behalf of the Companies Office of Jamaica (COJ) and hereby presents the findings in a written report. The CAC's Team comprises a cadre of qualified research professionals with over 50 years of cumulative experience in the conduct of research activities on behalf of both local and international agencies.



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Table of Contents

LIST OF FIGURES	V
LIST OF TABLES.....	VIII
LIST OF ACRONYMS.....	IX
KEY TERMS	IX
DASHBOARD.....	1
EXECUTIVE SUMMARY	2
INTRODUCTION	13
RESEARCH METHODOLOGY	17
CORPORATE CLIENTS.....	18
SURVEY INSTRUMENT	18
LIMITATIONS.....	19
DATA SOURCES	20
DATA ANALYSIS	20
KEY FINDINGS	21
GENERAL SERVICES	22
CONTACT WITH COJ	23
CATEGORY OF COJ USERS.....	24
FREQUENCY OF USING THE SERVICES OF THE COJ	26
WAITING TIME.....	28
CLIENT IMPROVEMENTS TO WAIT TIME.....	30
COJ GUARANTEED SERVICE DELIVERY	32
COJ'S ONLINE SERVICES	36
COJ's ONLINE SERVICES	37
QUALITY OF COJ'S WEBSITE.....	38
IMPROVED WEBSITE SERVICES	42
THE NSIPP REGISTRY.....	47



COJ CLIENTS' RATING OF NSIPP FEATURES	48
IMPROVEMENT TO NSIPP REGISTRY	50
DOCUMENTATION.....	51
RATING OF DOCUMENTATION	56
REJECTED DOCUMENTS	60
CUSTOMER SERVICE DELIVERY	67
SERVICE PROCESSES	68
COJ ACCESS POINTS	72
CUSTOMER SERVICE QUALITY FEATURES.....	76
OVERALL SATISFACTION	81
SERVICE RATING	85
IMPROVEMENTS TO SERVICE	89
SUGGESTIONS FOR AN ADDITIONAL BRANCH.....	91
ADDITIONAL COMMENTS/RECOMMENDATIONS	92
DEMOGRAPHICS	95
<u>STATISTICAL ANALYSIS</u>	<u>99</u>
WALK-IN CLIENTS.....	100
<u>CONCLUSION & RECOMMENDATIONS</u>	<u>102</u>
<u>APPENDIX</u>	<u>108</u>
APPENDIX A: COJ CUSTOMER SATISFACTION SURVEY FORM	109



LIST OF FIGURES

Figure 1. Showing the proportion of walk-in clients who initiated contact with the COJ.....	23
Figure 2. Showing the proportion of corporate clients who initiated contact with the COJ.....	23
Figure 3. Showing the proportion of clients who initiated contact (2013 – 2025).....	24
Figure 4. Showing the proportion of walk-in clients who were first-time users.	25
Figure 5: Showing the proportion of first-time clients (2015 – 2025).....	26
Figure 6. Showing the frequency in which walk-in clients accessed the services.	26
Figure 7. Showing the frequency in which corporate clients accessed the services.	27
Figure 8. Showing the proportion of clients who use the services only when necessary (2011 - 2025)	28
Figure 9. Showing the walk-in clients' wait time before speaking with a COJ Rep.....	29
Figure 10. Showing wait-time of corporate clients before speaking with a COJ Rep....	30
Figure 11. <i>Showing the percentage of walk-in clients who received documents within the guaranteed time.</i>	33
Figure 12. Showing the percentage of corporate clients who received documents within the guaranteed time.	34
Figure 13. Showing the proportion of COJ's customers whose documents were processed within guaranteed service delivery times (2011 – 2025).....	35
Figure 14. Showing the proportion of walk-in clients who used the COJ's online services.....	37
Figure 15. Showing the proportion of corporate clients who used the COJ's online services.....	37
Figure 16. <i>Showing walk-in clients' ratings of COJ's website quality (All Island).</i>	39
Figure 17. Showing walk-in clients' rating of COJ's website quality (By Access Points)	40
Figure 18. Showing corporate clients' ratings of COJ's website quality (All Island).....	41
Figure 19. Showing corporate clients' rating of COJ's website quality (By Access Points)	42
Figure 20. Showing the services walk-in clients wanted to be improved on COJ's website.....	43
Figure 21. Showing the services corporate clients wanted to be improved on COJ's website.....	44
Figure 22. Showing the proportion of walk-in clients who have used the NSIPP registry.	47
Figure 23. Showing the proportion of corporate clients who have used the NSIPP registry.	47
Figure 24. Showing COJ walk-in clients' rating of NSIPP service features	48
Figure 25. Showing COJ corporate clients' rating of NSIPP service features.....	49
Figure 26. Showing the percentage of walk-in clients who viewed/ uses specified forms (All Island).	52
Figure 27. Showing the percentage of walk-in clients who viewed/ used specified forms (By Access Points).....	53



Figure 28. Showing the percentage of corporate clients who viewed/ used specified forms (All Island)	54
Figure 29. Showing the percentage of corporate clients who viewed/ used specified forms (by Access Points).	55
Figure 30. Showing walk-in clients' ratings of the quality of documents/forms	57
Figure 31. Showing corporate clients' ratings of the quality of documents/forms (All Island).	58
Figure 32. Showing corporate clients' ratings of the quality of documents / forms (by Access Points).	59
Figure 33. Showing the proportion of walk-in clients who returned document(s) to the COJ for amendments/corrections	60
Figure 34. Showing the proportion of corporate clients who returned document(s) to the COJ for amendments/corrections	60
Figure 35. Showing the proportion of clients who returned document(s) for amendments 2011- 2025.	61
Figure 36. Showing how walk-in clients were contacted about their documents.	62
Figure 37. <i>Showing how corporate clients were contacted about their documents.</i>	63
Figure 38. Showing the percentage of walk-in clients who received sufficient help to resolve their problem with rejected documents.	64
Figure 39. Showing the percentage of corporate clients who received sufficient help to resolve their problem with rejected documents.	64
Figure 40. Showing the proportion of clients who received sufficient help to resolve problems with returned documents (2011-2025).....	65
Figure 41. Showing walk-in clients' level of satisfaction with the process of new services (All Island).	68
Figure 42: Showing walk-in clients' level of satisfaction with the process of new services (by access points).	69
Figure 43: Showing the proportion of corporate clients who are satisfied with the services offered by the COJ (All Island).	70
Figure 44. Showing corporate clients' level of satisfaction with the process of new services (by access point).	71
Figure 45. Showing walk-in clients' effectiveness rating on the COJ's access points (All Island).	73
Figure 46. Showing corporate clients' effectiveness rating on the COJ's access points (All Island).	74
Figure 47. Showing corporate clients' effectiveness rating on the COJ's access points (By Access Points)	76
Figure 48. <i>Showing walk-in clients' rating of customer service quality features (All Island)</i>	77
Figure 49. Showing walk-in clients' rating of customer service quality features (By Access Points).....	78
Figure 50. Showing corporate clients' rating of customer service quality features (All Island)	79
Figure 51. Showing corporate clients' rating of customer service quality features (All Island)	80



Figure 52. Showing the overall satisfaction level of walk-in clients.	81
Figure 53. Showing the overall satisfaction level of walk-in clients by branch.	82
Figure 54: Showing the overall satisfaction level of COJ corporate clients	83
Figure 55. Showing the overall satisfaction of COJ’s clients (2011 – 2025).....	84
Figure 56. Showing clients’ level of satisfaction with the services they received (2011 – 2025)	84
Figure 57. Showing walk-in clients and how they rate the services they received.	85
Figure 58. Showing walk-in clients’ ratings of the service they received from the COJ.	86
Figure 59. Showing walk-in clients’ overall satisfaction (All Island).....	86
Figure 60. Showing average rating of services received by corporate clients	87
Figure 61. Showing average rating of services by corporate clients	87
Figure 62. Showing rating of services received by corporate clients across access points.	88
Figure 63. Showing clients’ rating of the services they received (2011-2025)	89
Figure 64. Showing walk-in clients’ perceptions regarding what could have been done to serve them better (All Island)	90
Figure 65: Showing corporate clients’ perceptions regarding what could have been done to serve them better (All Island).....	91



LIST OF TABLES

Table 1. <i>Showing clients' suggestions to improve COJ's wait time.</i>	30
Table 2. <i>Showing clients' suggestions on how the website could be improved.</i>	45
Table 3. <i>Showing clients' suggestions on services to be added to the COJ website.</i>	46
Table 4. <i>Showing the type of help clients would need to resolve the problem.</i>	66
Table 5. <i>Showing suggested locations for additional COJ branch(es).</i>	92
Table 6. <i>Showing clients' final comments and recommendations.</i>	93
Table 7. <i>Showing COJ clients' profiles (profession)</i>	96
Table 8. <i>Showing the types of businesses operated by COJ clients.</i>	96
Table 9. <i>Showing parish locations of businesses</i>	97
Table 10. <i>Showing a correlation between quality features and walk-in clients' satisfaction with COJ services (All Island).</i>	100



LIST OF ACRONYMS

Acronyms	Definitions
CAC	Consumer Affairs Commission
COJ	Companies Office of Jamaica
NSIPP	National Security Interest in Personal Property

KEY TERMS

Terms and Phrases	Definitions
Above Average	This refers to the percentage of respondents who gave a rating of excellent and good.
Below Average	This refers to the percentage of respondents who gave a rating of fair and poor.
High Levels of Satisfaction	This refers to the percentage of respondents who indicated that they were satisfied and very satisfied.
Low Levels of Satisfaction	This refers to the percentage of respondents who indicated that they were somewhat satisfied.
Some Level of Satisfaction	This refers to the percentage of respondents who indicated that they were somewhat satisfied, satisfied, and very satisfied.
Corporate Clients	These are COJ's corporate clients who form part of a database and were contacted by telephone or via email during the data collection phase of the survey.
Walk-in Clients	These are clients who visit the COJ's offices to conduct their business and were engaged in face-to-face interviews utilizing survey forms during the data collection phase of the survey.



COJ CUSTOMER SATISFACTION DASHBOARD

96.4%

walk-in clients
who initiated
contact with the
COJ

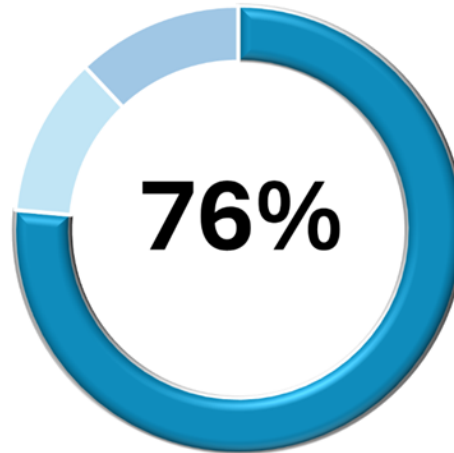
98%

corporate clients
who initiated contact
with the COJ



16%

Repeat client



Overall Satisfaction
Rating 76%

Clients expressed
some level of
satisfaction with the
COJ services

Overall Satisfaction
by Client

Walk-in : 76.3%

Corporate : 83%

6.7 /10

Overall score

42%

Gave a rating of
8 or more out
of 10

ONLINE
RECOMMENDATION



Most clients (46.3% of walk-in
clients and 43.5% of corporate
clients) wanted the COJ's web-
site to be more **user friendly**.

Effective Access Points for
Walk-in Clients



68.2%



54.1%

Most effective Access Points
for Corporate Clients



82%



67.3%

Received Documents Within
Guaranteed Time

New Company Registration:

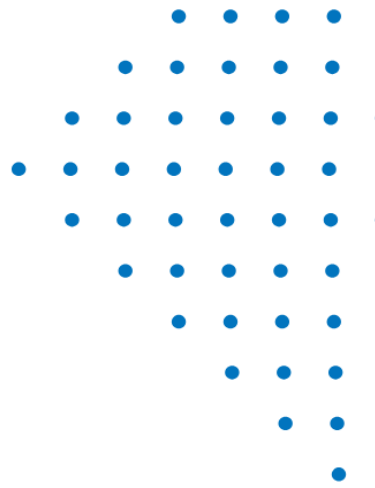
82%

Business Name Registration:

79%



77.2% of walk-in clients
and 50.0% of corporate
clients recommended that
the COJ **reduce the wait**



EXECUTIVE SUMMARY



2025 CUSTOMER SATISFACTION SURVEY



Overview

This report presents the findings of the Companies Office of Jamaica's (COJ) annual Customer Satisfaction survey which was conducted during the period February 12 to March 11, 2025. The survey was aimed at assessing the satisfaction levels of COJ's customer base with the products and services offered and it was observed that clients mostly had a positive perception towards the COJ. The results will be used by the COJ as the basis for appropriate intervention to expand and/or improve their services.

The survey captured customer feedback on overall customer satisfaction; COJ representatives' professionalism, friendliness, attentiveness, and competence; wait times, COJ access points; quality of service, NSIPP registry, and documentation. The survey further sought to examine possible differences in satisfaction levels based on the branch accessed and the category of the client (walk-in or corporate).

Summary of Findings

The COJ's Users:

- The majority of COJ's walk-in clients (58.1%) and the largest proportion of corporate clients (26.9%) were business owners.
- Most walk-in clients (22.0%) indicated that their type of business was in retail, while most corporate clients (30.8%) indicated that their type of business was Accounting services.
- The largest group of walk-in (48.1%) and corporate (34%) clients had their businesses located in Kingston & St. Andrew.

Overall Satisfaction:

The majority of COJ's clients (76.4%) expressed some level of satisfaction (satisfied, somewhat satisfied, very satisfied) with the agency's services, with the largest percentage (33.8%) being satisfied.

Satisfaction with the services offered by the COJ decreased marginally from 77% in 2024.

Satisfaction level among walk-in clients was 76.3% while 79.2% of corporate clients had some level of satisfaction.

- **93.3%** of Montego Bay walk-in clients and **72%** of Kingston walk-in clients expressed some level of satisfaction

- **77.8%** of Montego Bay Corporate clients and **79.2%** of Kingston Corporate clients experienced some level of satisfaction.

The COJ scored an average rating of 6.7 for overall customer satisfaction among walk-in clients and an average rating of 6.4 from corporate clients.

Wait Times:

Most walk-in clients (65.1%) indicated waiting within 15 minutes before speaking to the COJ Receptionist. On the other hand, more than three in ten walk-in clients (36.2%) indicated that they waited more than one hour before they could speak to a COJ Customer Service Representative.

Similarly, for walk-in clients from the Kingston branch, most (76.7%) indicated that they waited within 15 minutes before speaking to the COJ Receptionist. On the other, slightly more than a third of walk-in clients (37.9%) from the Kingston branch indicated that they waited more than one hour before they could speak to a COJ Customer Service Representative.

93% and 94.6% of Corporate clients spoke to someone at the **information desk** and **receptionist** within 15 minutes of waiting respectively.

NSIPP Registry

Most walk-in clients (**99.7%**) indicated they had **not** utilized the services of the NSIPP registry within the last year, while **13.2%** of corporate clients **were users**.

- Walk-in users (66.7%) of the NSIPP registry rated the clarity of information and security features as **good**.
- Most corporate clients gave an above-average (good or excellent) rating to all NSIPP quality features (security features → **83.4%**, ease of use → **71.4%**, clarity of information → **71.4%**).



Guaranteed Service Delivery Times:

Most walk-in clients (79.9%) reported receiving their Business Name registration within the guaranteed time while similarly 79.9% of walk-in clients received their company name registration within the guaranteed time.

Regardless of the access point, most walk-in clients reported receiving Business Name (88.4% in Montego Bay; and 76.9% at the Head Office) and Company Name registration (83.1% at the Head office; and 78.6% in Montego Bay) within the guaranteed time.

Most corporate clients who accessed the services of the COJ through the Kingston branch (84.2%) and the Montego Bay branch (73.1%) indicated that they received the New Company Registration within the specified time.

Similarly, most corporate clients (Kingston branch 80%; Montego Bay branch 73.1%) reported receiving the Registration of a Business Name within the specified time.

Two online corporate clients reported that they **did not** receive the New Company or Business Name Registration within the specified time.

Documentation:

Form 19A was viewed or used by most walk-in clients (57.6%) within the last year. However, most walk-in clients (52.0% - 75.1%) indicated that they **did not** view or use the other listed forms within the past year.

Most walk-in clients (65.5%) from Head Office reported that they had viewed/used Form 19A (65.5%) and Form BOR-A/B (53.2%) while most Montego Bay walk-in clients **did not** use/view any of the 6 forms listed.

It was noted that between 78.3% and 91.7% of corporate clients that accessed the Kingston branch indicated that they viewed/used the forms.

In respect to the Montego Bay branch, between 80.8% and 100% of corporate clients indicated that they used/ viewed the specified forms within the last year.

When asked to rate the quality of documents, most walk-in clients (**47.9% to 59.6%**) gave every quality aspect an above-average rating (excellent and good) while most corporate clients (50.9% to 67.9%) rated all areas as above average.

More than half of walk-in clients (**57.2%**) and **98.1%** of corporate clients indicated the COJ had returned their documents for amendments/ corrections.



The COJ's Website:

- One-third of walk-in clients (33%) and 62.3% corporate clients used the COJ's online services within the last year.
- Approximately 32.1% of walk-in clients from the Kingston branch and 36.8% from the Montego Bay branch reported that they used the COJ's online services.
- Unlike walk-in clients, most corporate clients (79.2%) from the Kingston branch and 55.6% from the Montego Bay branch used COJ's online services within the last year.
- Most quality features on the website were rated as above average by most walk-in clients (43.1%-51.2%) except user-friendliness and responsiveness to queries which was mostly rated below average.
- Corporate clients from the Kingston branch (50% to 89.5%) and Montego Bay corporate clients (66.7% to 75%) gave all features of the website an above average rating.

Customer Service Delivery:

Access Points

- As regards the effectiveness of the COJ access points, most walk-in clients rated in-branch/Lobby (68.6%), email (54.1%), website (50.9%) and COJ Mobile Team (46.8%) **as being effective to very effective**. On the other hand, most walk-in clients thought the telephone (58.3%) and mail (61.0%) were **ineffective** access points.
- Similarly, most corporate clients rated the in-branch/ Lobby (82.0%), email (67.3%), and website (54.3%) as being effective (effective and very effective) access points. Conversely, most corporate clients rated the telephone (54.2%) and mail (88.9%) as ineffective access points while 63.6% thought the COJ Mobile Team was fairly effective.



Customer Service Quality Features

- Most walk-in clients gave all customer service quality features above average (excellent and good) ratings ranging from 47.2% to 53.7%. It was observed that the courtesy/professionalism of staff received the highest above-average rating of 54.5%.
- Most corporate clients (53.8% to 82.6%) gave all customer service quality features an above-average rating. It was observed that the courtesy/professionalism of staff received the highest above-average rating of 82.6%.

Suggested Recommendation for Service Improvements:

Top 3 Recommendations by Walk-in Clients:

- Reduce the Wait Time (77.2%)
- Improve efficiency of Customer Service staff (46.6%)
- Reduce the processing time (46.6%)

Top 3 Recommendations by Corporate Clients:

- Reduce the processing time (58.7%)
- Reduce the Wait Time (50.0%)
- Improve efficiency of Customer Service staff and Improve documents (46.6%)



Conclusion

The Companies Office of Jamaica continues to deliver quality service as is evident from the majority of clients **(76%)** experiencing some level of satisfaction **with the services offered**. However, consideration should be given to improving the service offerings and customer experience of those who are dissatisfied. At the access point level, more clients using the **Montego Branch** (93.3% of walk-in clients and 82.4% of corporate clients) than the **Head Office** (77.1% of walk-ins and 68.8% of corporate clients) expressed some level of satisfaction with the COJ's services.

The lack of response to **telephone calls** remains a challenge for COJ clients and can be seen from the rating of the various access points. Telephone was rated as ineffective by most walk-in **(58.3%)** and corporate clients **(54.2%)**.

The data revealed that walk-in clients were more likely than corporate clients to have received documents within the guaranteed time. Corporate clients were most likely to have had documents returned to them for corrections however, walk-in clients were most likely to have had their issues resolved. When compared to 2024, there was an overall reduction in the percentage of clients who had document(s) returned to them for amendments/corrections. In 2024, 80% of clients had documents returned for amendments or corrections while this year, 59% had their documents returned for corrections/ amendments.

An overview of clients' satisfaction regarding COJ's online services, documents, and COJ's customer service features shows that corporate clients were more likely than walk-in clients to rate the services of COJ as above average. Conversely, as it relates to rating the services they had received out of 10, it was observed that walk-in clients were more likely to give a higher rating, compared to their corporate client counterparts.



Regardless of any disparity between categories of clients or locations, the results of this survey point to a predominantly satisfied client base. It is prudent that the COJ continues to maintain and improve the quality of the service it delivers. Keen attention should be given to those areas that the largest percentage of clients rated below average, such as the user-friendliness and responsiveness to queries on the COJ's website. The agency should also note that clients regard access points such as the telephone and mail as the least effective in delivering services to them.

The COJ has made several changes/ improvements to their service over the last few years; however, a review of the current processes and structure can reveal gaps and inspire the necessary changes needed to improve the service offerings and customer experience. By building on its strengths and addressing customer concerns, the COJ can continue to improve its services. This will help to maintain/improve its high level of customer satisfaction, especially as the volume of customers increases.

The annual Customer Satisfaction Survey will act as a tool to guide this process. Below are recommendations that the COJ should take into consideration as they strive to achieve impeccable customer satisfaction.



Recommendations

Based on the findings of the survey, the following recommendations are proposed:

i. **Standardized System:**

The Companies Office of Jamaica should implement a standardized system where once clients arrive, they are greeted by COJ personnel who will provide them with clear and accurate information as well as professional assistance to complete their transactions. This process should be efficient and seamless to reduce the number of documents and reduce the number of visits by clients. All COJ staff members should be able to provide the same advice for the same issue no matter what branch customers access. Additionally, allow for the transfer of ticket number or issue different series of numbers if clients are conducting more than one service.

ii. **Improve response time to telephone calls and emails:**

The COJ should work towards improving response time to telephone calls and emails. Some suggestions include implementing automated responses to emails, fixing phone lines, or implementing an interactive voice response (IVR). The use of WhatsApp could also be utilized as an access point to address clients' concerns.

iii. **Reduce document errors:**

The frequency with which documents were rejected for amendments and corrections continues to be a challenge cited by COJ clients. To reduce errors and simultaneously reduce the number of times a document was rejected; it's prudent that the COJ either: simplify the documents; provide an example of a complete document; provide professional assistance to clients; and review all documents in its entirety highlighting all errors at the same time. This could be done by designating a representative to



assist clients in the lobby area with completing forms and guiding them on how to correct the errors. Additionally, there should be communication across both branches as a few clients have highlighted that documents were approved by agents in Montego Bay but rejected in Kingston when sent for authorization.

The COJ should also ensure that staff are knowledgeable of forms, as some clients complained that even with the assistance of staff their documents were rejected.

iv. **Improve website quality:**

COJ should have a complete revamp of its website making it more user-friendly. Additionally, clients have requested that more transactions be placed online.

v. **Improve/increase customer service staff:**

Adequate staffing remains an issue of concern, as clients have requested that more staff be made available to answer queries and assist with completing documents. Other clients had issues with the professionalism and knowledge of staff, consequently there should be constant training of staff to ensure the utmost customer service experience.

vi. **Improve Customer Service Area**

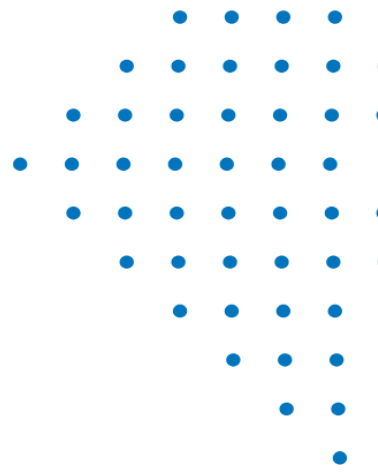
Some clients suggested that given the long wait time, COJ could accommodate them better by providing them with refreshments and entertainment while they wait. Also, provide more seats in the lobby. Others even suggested having a monitor showing samples of completed forms or FAQ and answers.



vii. **Improve infrastructure (Long Term Objective):**

Some of the major recommendations by clients included improved parking, a larger office space, and establishing more branches island-wide. A few parking spaces could be leased from nearby parking lots specifically for COJ clients. Another location could be opened in Kingston to provide specialized services to minimize the crowd or wait time at the Head Office. This office could deal with quick transactions or other services as deemed necessary.

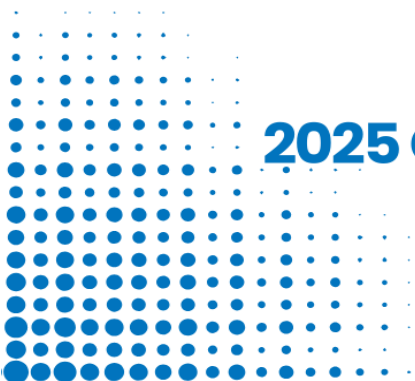




INTRODUCTION



2025 CUSTOMER SATISFACTION SURVEY



The Companies Office of Jamaica (COJ) has been in operation since 1975. This entity registers local and overseas companies; individuals and firms carrying on business in Jamaica. As one of the agencies under the Ministry of Industry, Investment, and Commerce (MIIC), the COJ's mission is to

“...foster trade and commerce; and facilitate ease of doing business in Jamaica by providing easy to use, efficient registration systems which will promote business regulation and deliver accurate information to all stakeholders”.

The COJ's primary functions include:

- I. business and company registration and regulation
- II. maintaining accurate and up-to-date records on registered commercial entities
- III. administering the National Security Interests in Personal Property (NSIPP) and Beneficial Owner Online Registries.

The agency actively encourages voluntary compliance of companies and businesses with the Companies Act of 2004, the Companies (Amendment Act) 2013, and the Registration of Business Names Act of 1934. It also initiates court action against delinquent clients and removes entities that have been wound up or are no longer in operation.

The COJ offers a suite of business registration and support services to its clients from its two offices located in St. Andrew (Head Office) and Montego Bay, St. James. Several services can also be accessed via the agency's website. Members of the public may use COJ's website to access a company's or business' current legal status, statutory compliance, and ownership. Additionally, the website is used for public education.



Every other month, the COJ head office utilizes a mobile unit to facilitate the submission of documents by customers outside of Kingston and St Andrew. Documents are also accepted by the courier service.

The COJ has made several commitments to its customers. They include:

- Providing trained, polite, and capable staff to handle customers' business.
- Providing service beyond the standards of the day.
- Efficiently and pleasantly fulfilling clients' needs in the shortest possible time.
- Providing registration services within certain timelines.

Since the last Customer Satisfaction survey conducted between February and March 2024, several changes have been made to the operations of COJ. These include: the introduction of an e-ticketing system, online annual returns and a dedicated help desk to assist customers with applications.

The results of this current survey will be analyzed to ascertain if customers have experienced an improvement in the processes.



COJ In The News

Companies Office introduces ticketing

Kingston office to open this Saturday

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Published: Wednesday | March 20, 2024 | 17

The Companies Office of Jamaica (COJ) has established a Rejection Help Desk to assist customers facing issues with e-ticketing system to better facilitate long wait times at its Kingston office.

The feature, set for launch on March 23, aims to reduce the number of documents that are rejected due to inaccuracies and incompetencies, this in turn enhancing convenience and efficiency for customers requiring flexibility and experiencing long wait times conducting their business. According to Inger Hainsley-Bennett, told JIS News that "persons can now receive assistance from our internal staff, who will provide

Annual returns going online

Companies Office platform expected to reduce

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Published: Sunday | August 27, 2023 | 12:08 AM | Karena Bennett - Business Reporter

the Companies Office of Jamaica, COJ, will be upgrading its annual returns along with the supporting dr





RESEARCH METHODOLOGY



2025 CUSTOMER SATISFACTION SURVEY



Walk-in Clients

Data Collection for this study was undertaken during the period February 12, 2025 to March 11, 2025, targeting 1,055 customers of the Companies Office of Jamaica using a margin of error of $\pm 3\%$. Responses were obtained from 1,067 clients, yielding a margin of error of $\pm 2.97\%$ at the 95% level of confidence. The sample consisted of 855 walk-in clients who interacted with the Head Office and 212 walk-in clients who engaged with the Montego Bay branch. Data was collected via face-to-face interviews with COJ's clients (walk-ins) over a four-week period. The walk-in clients were selected for interview using a systematic random sampling method: survey officers approached every fifth person to enter the branch from the opening time.

Corporate Clients

Data Collection was undertaken during the period February 17 to March 6, 2025. Corporate clients were interviewed via telephone or provided with a link to an online survey. A list of 110 corporate clients was provided, which was a vast reduction in the database given during previous years. A sample of 100 was targeted using a margin of error of $\pm 3\%$. However, responses were received from 53 clients yielding a margin of error of $\pm 9.73\%$ at the 95% level of confidence. The sample consisted of 24 corporate clients who had interacted with the Kingston branch, 27 corporate clients who had engaged the Montego Bay branch, and 2 corporate clients who utilized the Online services of the COJ.

Survey Instrument

The survey instrument used was a questionnaire consisting of a combination of open-ended and closed-ended questions. In using open-ended questions, respondents could elaborate on their answers in cases where their responses could not be adequately captured in the closed-ended items.



The questionnaire assessed COJ's services which are accessible online, through its mobile unit, and both branches (Head Office and Montego Bay). These services include:

- Registration of a New Company
- Registration of a Business Name
- Filing of Annual Returns
- Beneficial Ownership Return (introduced April 2023)
- Status Quo Annual Returns (introduced December 2017)
- Auto-renewal of Business Names (introduced December 2017)
- Requests for Certified Copies of Documents
- Filing of Other Company Documents
- Information Search
- Queries (Company Status, Letters, etc.)
- Other Services

The questions sought to capture the demographic profile of COJ's customers, frequency of use, and customer satisfaction levels with various attributes of the services offered at COJ including:

- Overall customer satisfaction
- Representative's professionalism and competence
- Wait time for attention.
- Quality of service

Limitations

- The list of corporate clients provided was inadequate and did not represent a true reflection of the population. Over previous years, the list of corporate clients had over 1000 unique individuals/ companies.
- Many of the telephone numbers on the list were out of service or rang without an answer. This resulted in a lower-than-expected response rate.



The relatively high margin of error suggests some degree of variability in the results, which may be attributed to factors such as sample size, response rate, or potential non-response bias. Moreover, the breakdown of responses by branch implies that any conclusions drawn about client satisfaction or feedback should be interpreted with caution.

Consequently, this margin of error highlights the need for careful consideration when generalizing the survey findings to the broader corporate client base. Therefore, while the response rate provides a useful estimate, the actual satisfaction level among all corporate clients could be higher or lower within the specified range.

Data Sources

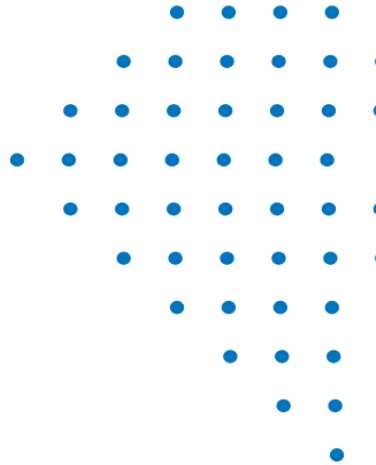
Secondary sources were used in the study. These included:

- Past Customer Satisfaction Studies conducted by the COJ (2011, 2013 - 2024)
- COJ Customer listing with contact details - Sample Frame

Data Analysis

The analysis involved the use of descriptive statistics, including measures of frequencies, central tendencies, dispersions, and cross-tabulations. Qualitative data acquired via open-ended questions were categorized and analyzed appropriately. The overall satisfaction levels were presented, as well as the satisfaction levels based on individual customer service attributes. The analysis also included a year-on-year comparison to track the performance of the COJ over time.





KEY FINDINGS



2025 CUSTOMER SATISFACTION SURVEY





GENERAL SERVICES

Initiated Contact with the COJ

96.6% of walk-in clients

98% of corporate clients

Type of Client

84%
of walk-in clients were repeat users

100%
All corporate clients were repeat users.

Frequency of Use

51.7%

of walk-in clients indicated used the services of the Companies Office when necessary

37.7%

of corporate clients used the services of the Companies Office on a weekly basis.

Wait Time for Receptionist

65.1%

of walk-in clients spoke to the Receptionist within 15 minutes

88.2%

of corporate clients spoke to the Receptionist within 15 minutes

Wait Time for CSR

36.2%

of walk-in clients waited for more than an hour

68.4%

of corporate clients waited for more than an hour

Recommendation to Reduce Wait Time

- ⇒ employ more staff
- ⇒ Improve customer service

This first section of the report discusses general information on the type of COJ customers, the types of services they frequently accessed, how these services were accessed, and the length of time they waited before being acknowledged for service. The section also assesses what customers believed was a reasonable time to wait before being served and if the services received were within the guaranteed service delivery times. Below are the results for this section of the survey.

Contact with COJ

The data revealed that 96.6% of walk-in clients reported that they initiated contact with the COJ while 3.4% of respondents reported that the COJ initiated contact.

- Most walk-in clients who accessed the COJ services through the Head Office (96.2%), and Montego Bay branch (98%) indicated that they were the ones to initiate contact with the COJ. See Figure 1.

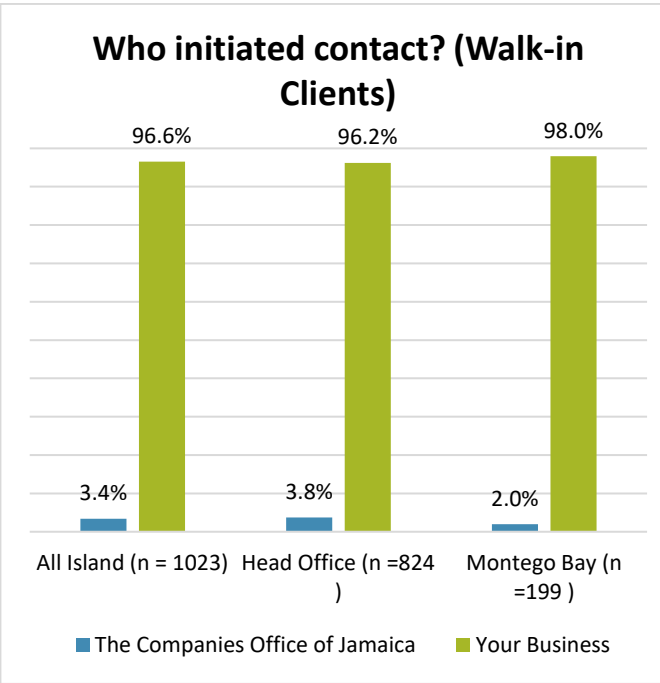


Figure 1. Showing the proportion of walk-in clients who initiated contact with the COJ.

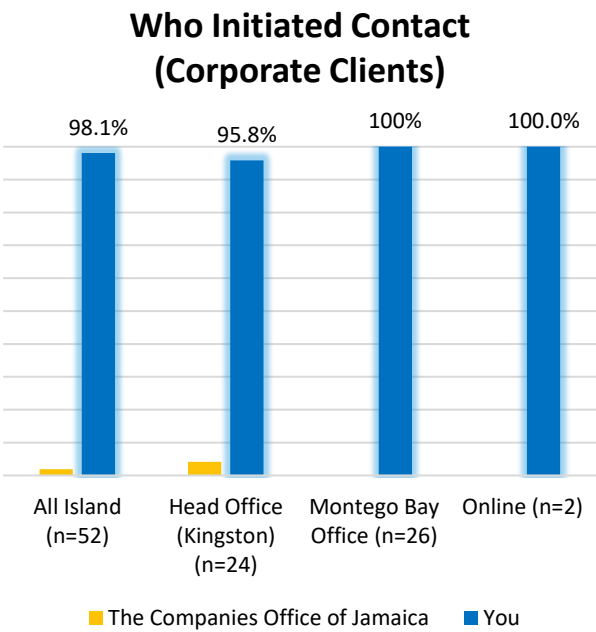


Figure 2. Showing the proportion of corporate clients who initiated contact with the COJ.



Similarly, as seen in Figure 2, most corporate clients (98%) reported that they initiated contact with the COJ while 1.9% indicated that the COJ initiated contact.

- All corporate clients from the Montego Bay branch (100%); Kingston branch (95.6%); and Online (100%) indicated that they initiated contact with the COJ.

The data revealed that the proportion of clients who initiated contact with the COJ increased by three (3) percentage point in 2025 from 95% to 97%. See Figure 3.

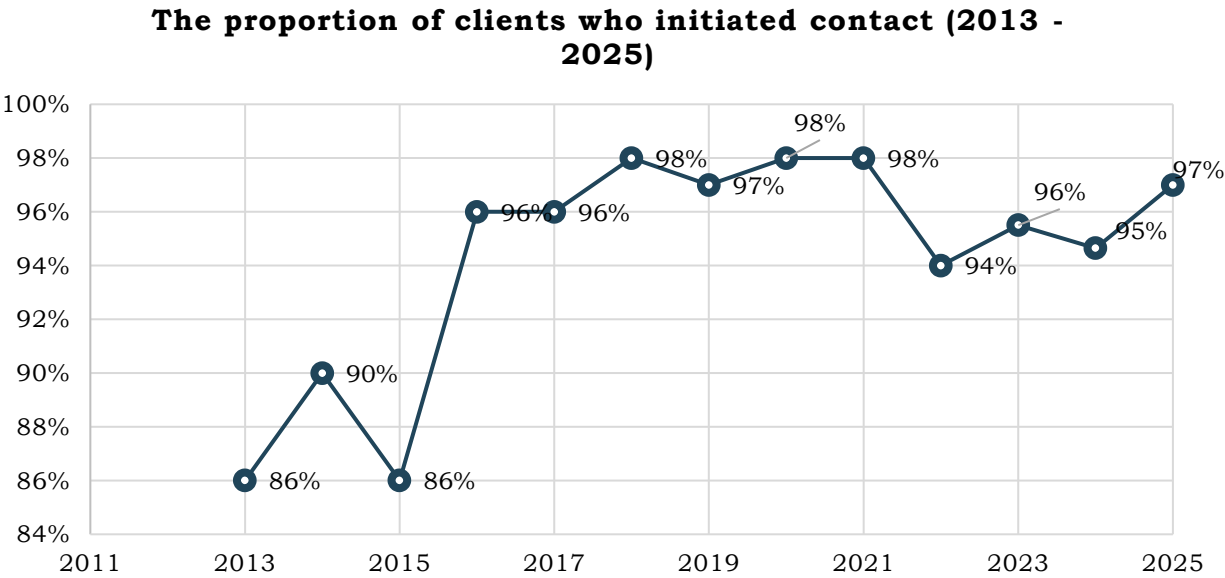


Figure 3. Showing the proportion of clients who initiated contact (2013 – 2025)

Category of COJ Users

More than eight in ten walk-in clients (84%) who visited the COJ reported that they were repeat users, while 16% of walk-in clients were first-time users.

- Figure 4 shows that more than 8 in 10 walk-in clients from the Head Office (86.5%) and the Montego Bay branch (74.1%) indicated that they were repeat clients.



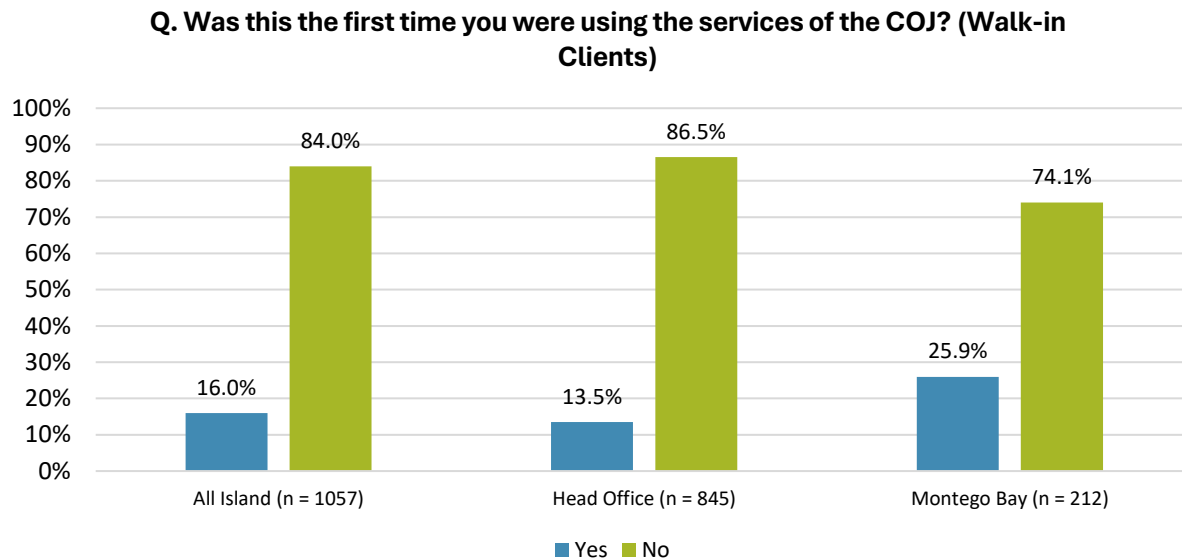


Figure 4. Showing the proportion of walk-in clients who were first-time users.

Regardless of branch, all corporate clients (100%) who accessed COJ's services through the various locations of COJ indicated that they were repeat users.

Compared to 2024, there was a 2-percentage point increase in the overall number of first-time users moving from 14% to 16% in 2025. See Figure 5.



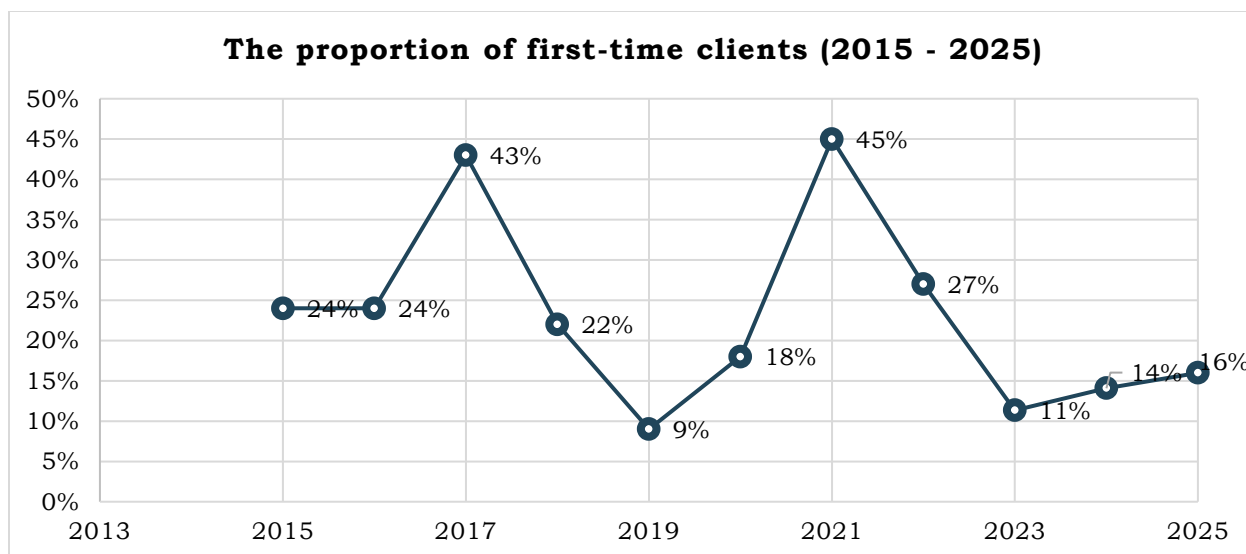


Figure 5: Showing the proportion of first-time clients (2015 – 2025)

Frequency of using the Services of the COJ

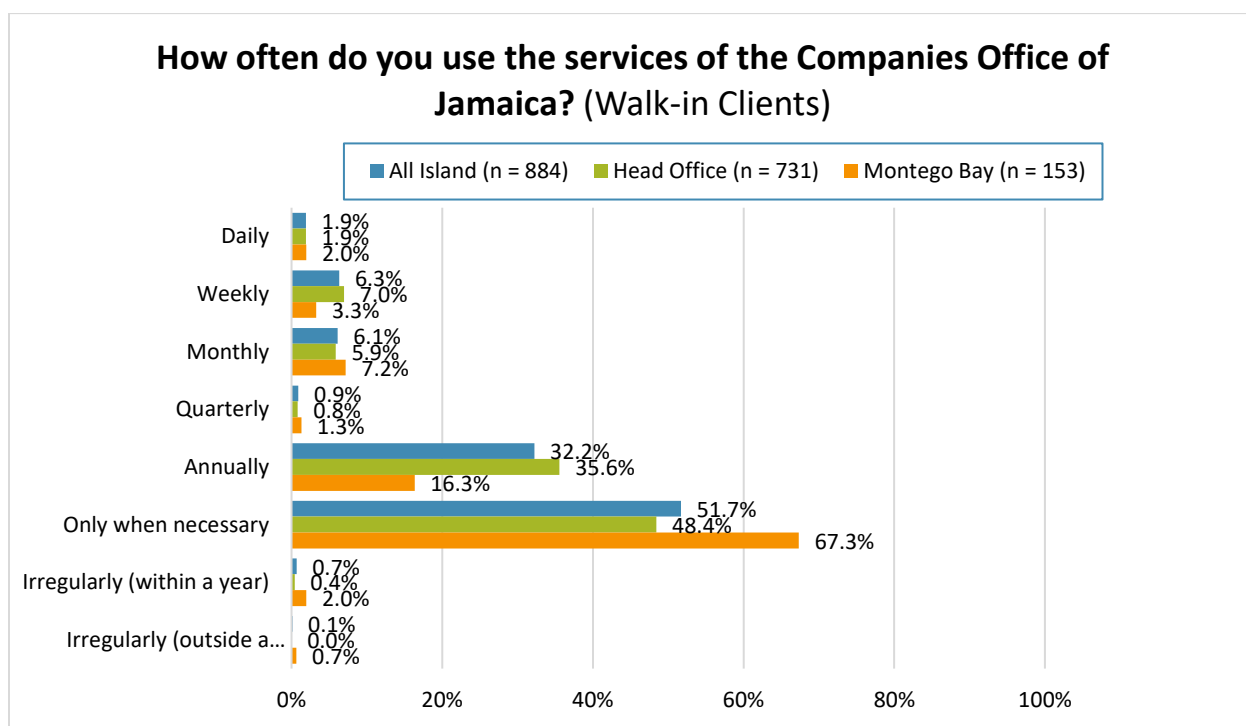


Figure 6. Showing the frequency in which walk-in clients accessed the services.

As seen in Figure 6 above, more than 5 in ten walk-in clients (51.7%) indicated that they utilized the services of the Companies' Office only when necessary. This

was followed by 32.2% who utilized the services annually; 6.3% said weekly, 6.1% said monthly, and 1.9% said daily. The smallest portion of walk-in clients (0.1%) indicated that they utilized the COJ services irregularly (outside a year).

- Walk-in clients from the Montego Bay branch (67.3%) and the Head Office (48.4%) indicated that they utilized the services of the COJ only when necessary.

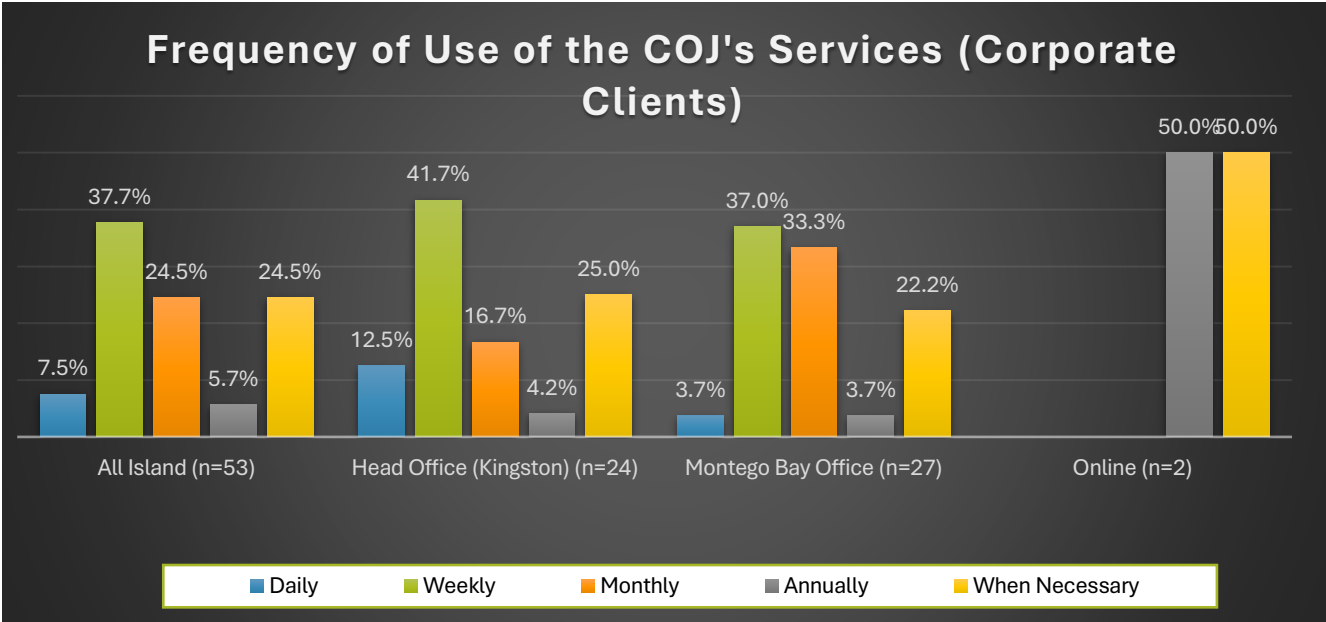


Figure 7. Showing the frequency in which corporate clients accessed the services.

Figure 7 above shows that most corporate clients (37.7%) used the services of the Companies Office weekly. One quarter of corporate clients (24.5%) used the COJ services monthly while another quarter (24.5%) used the services when necessary. The smallest portion of corporate clients (5.7%) indicated that they used the services of COJ annually.

- Most corporate clients of the Head Office and the Montego Bay branch indicated that they used the services of COJ on a weekly basis while 50% of online clients used the services annually and when necessary, respectively.



As presented in Figure 8, the overall proportion of clients who used COJ's services "only when necessary", increased by four (4) percentage points in 2025 moving to 50%.

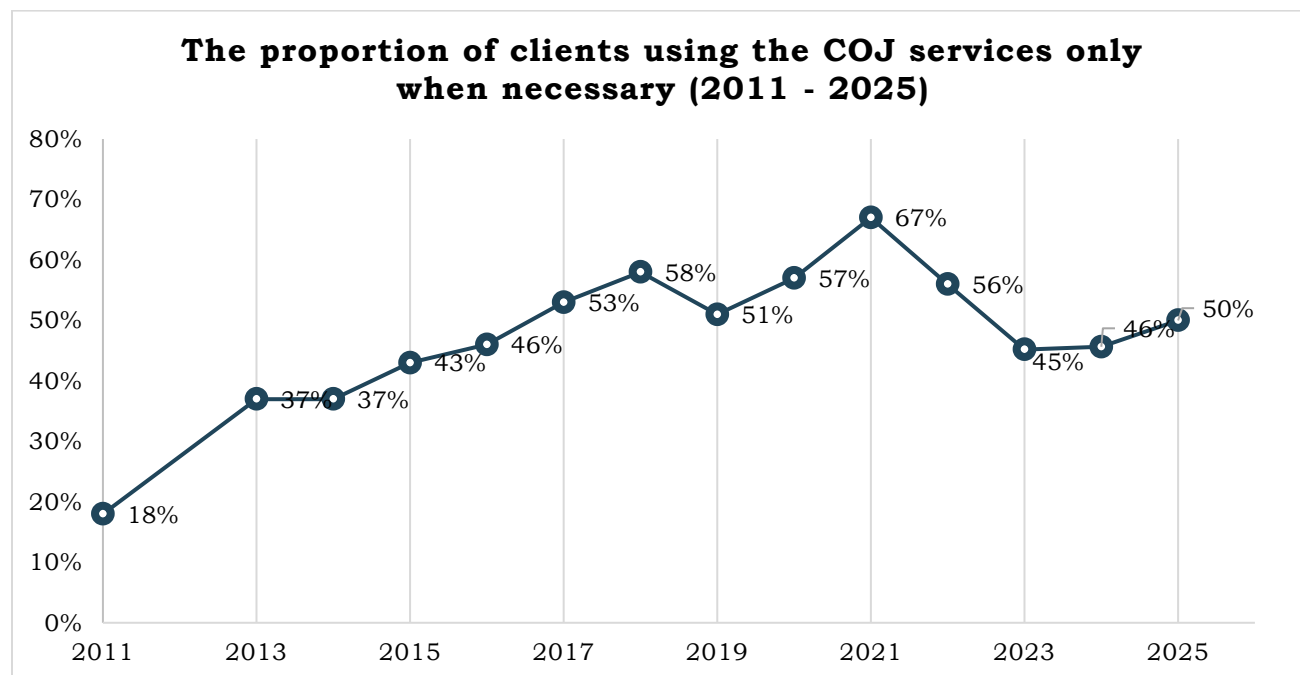


Figure 8. Showing the proportion of clients who use the services only when necessary (2011 - 2025)

Waiting Time

More than six in ten walk-in clients (65.1%) indicated waiting up to 15 minutes before speaking to the COJ Receptionist. Similarly, more than six in ten walk-in clients (61.5%) also indicated waiting up to 15 minutes before getting through at the information desk.

- More than nine in ten walk-in clients (97.6%) from Montego Bay indicated that they waited within 15 minutes before they could speak to a Receptionist. See Figure 9.
- Similarly, for walk-in clients from the Head Office (61.5%) indicated that they waited within 15 minutes before speaking to the Information Desk. On the other, slightly more than a third of walk-in clients (33.1%) from the



Head Office indicated that they waited within 15-30 minutes before they could speak to the Receptionist.

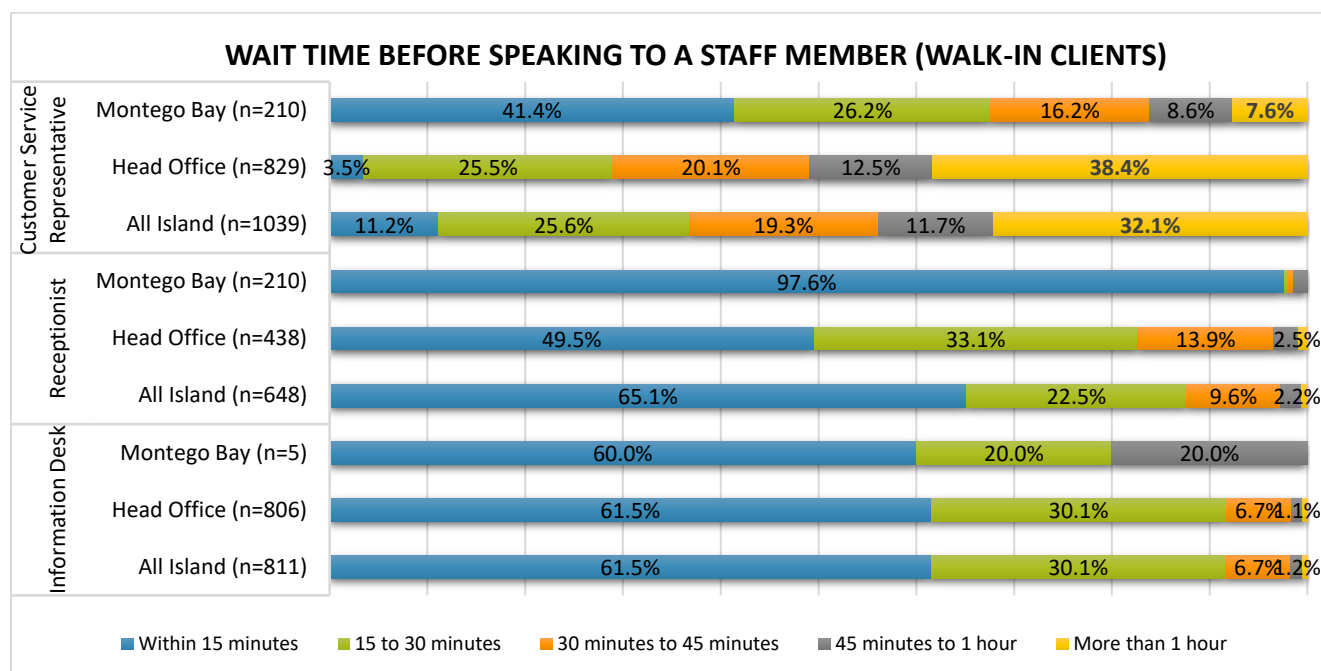


Figure 9. Showing the walk-in clients' wait time before speaking with a COJ Rep

As presented in Figure 10, most corporate clients (93.0%) indicated that they spoke to a staff member at the information desk within 15 minutes while 94.6% waited up to 15 minutes before speaking to the receptionist. On the other hand, more than four in five corporate clients (40.9%) indicated that they waited more than 1 hour before speaking to a COJ customer service representative.

- At the Head Office, 84.2% of corporate clients indicated that they spoke to someone at the information desk within 15 minutes of waiting while 88.2% waited up to 15 minutes before speaking with the receptionist. On the other hand, most corporate clients (68.4%) waited more than an hour to speak to the COJ Customer Representative.
- For the Montego Bay branch, all corporate clients (100%) reported that they waited up to 15 minutes before speaking to the Representative at the information desk and the COJ Receptionist. In addition, the largest proportion of corporate clients (40%) at the Montego Bay branch waited



between 15 to 30 minutes before speaking to a COJ Customer Representative followed by 32.0% who waited up to 15 minutes.

- The online clients interviewed did not have any interaction in-branch with COJ representatives.

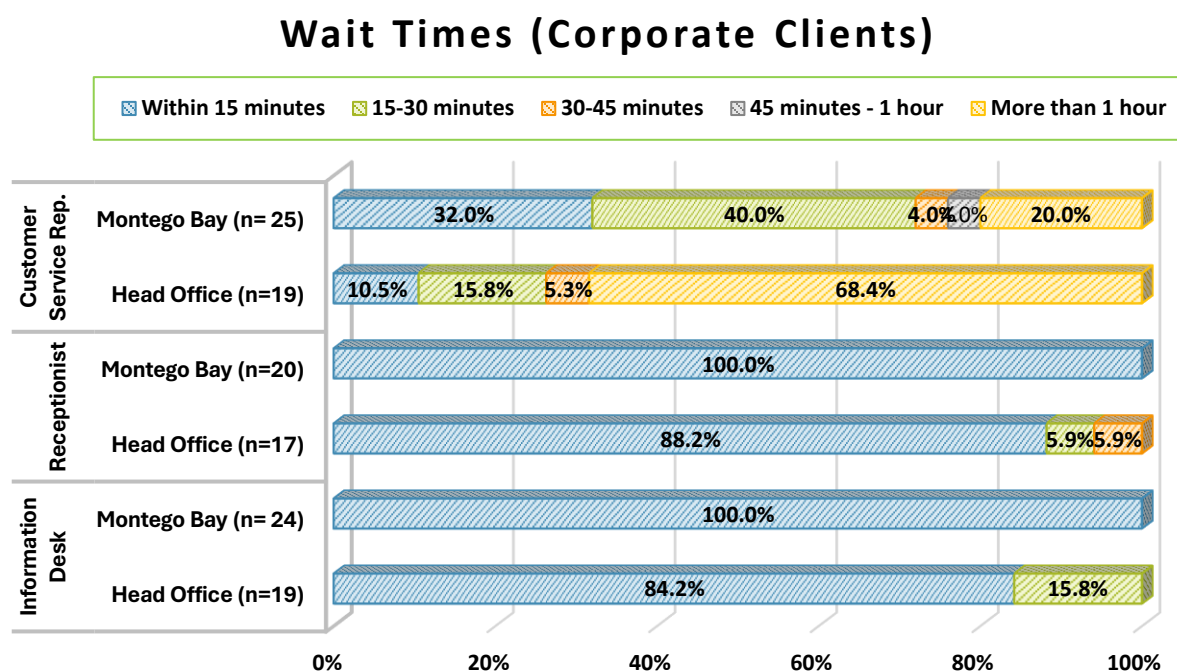


Figure 10. Showing wait-time of corporate clients before speaking with a COJ Rep

Client Improvements to Wait Time

Most walk-in clients suggested that the COJ could improve the wait time by employing more staff (30.7%). This was followed by those who indicated COJ could improve customer service by improving efficiency, professionalism and the knowledge of employees. (22.5%).

Similarly, most corporate clients suggested improving the wait time by employing more staff (39.3%). This was followed by those (21.4%) who indicated improving the customer service of COJ employees.

Table 1. Showing clients' suggestions to improve COJ's wait time.

What do you believe the COJ could do to improve the wait time?	Walk-in Clients (n=632)	Corporate Clients (n=31)
More Staff	30.7%	39.3%
Improve Customer Service by Improving Efficiency, Professionalism, and Knowledge of Employees	22.5%	21.4%
Standardize Systems (assign employees in the waiting area to assist clients with the completion of forms to reduce wait time and ensure there is a smooth organizational process)	8.4%	0.0%
Bigger Space	7.3%	3.6%
Offer More Services Online	9.2%	7.1%
Create an Appointment System (Especially for document pick-up)	2.2%	0.0%
Improve Number/Ticket System	2.4%	0.0%
Provide refreshments (coffee) and better seating arrangements	0.2%	0.0%
An express service line for smaller matters e.g. reservation of names, reprint, change of business address	4.0%	0.0%
Other	1.7%	7.1%
Specially designated officer to assist corporate clients	0.0	10.71
Simplify Forms	2.1%	3.6%
More Branches/ Kiosks	1.4%	0.0%
Respond quickly to Phone calls, emails, and online queries	0.5%	0.0%
Communicate with Clients	3.8%	0.0%
Revamp Website	0.6%	0.0%
Improve Customer Service Area	1.4%	0.0%
Courier Services	0.5%	7.1%
Restructuring system and workflow to improve efficiency	0.8%	10.7%
Customer Education	0.3%	0.0%



COJ GUARANTEED SERVICE DELIVERY



Business Name Registration

79.9%

of walk-in clients received the registration within the guaranteed time.

72.9%

of corporate clients received the registration within the guaranteed time.

1

New Company Registration

74.5%

of corporate clients received the registration within the guaranteed time.

79.9%

of walk-in clients received the registration within the guaranteed time.

2

The Companies Office of Jamaica has guaranteed service delivery times for processing the registration of a new company (5 working days at Head Office and 7 business days in Montego Bay) and registration of a new business name (2 business days at Head Office and 5 business days in Montego Bay.)

- As presented in Figure 11, more than seven in ten walk-in clients (79.9%) reported receiving their Business Name within the guaranteed time while similarly 79.9% of walk-in clients indicated that they registered their company within the guaranteed time.
- Regardless of the access point, most walk-in clients reported receiving Business Name (88.4% in Montego Bay; and 76.9% at the Head Office) and Company Name registration (83.1% at the Head office; and 78.6% in Montego Bay) within the guaranteed time.

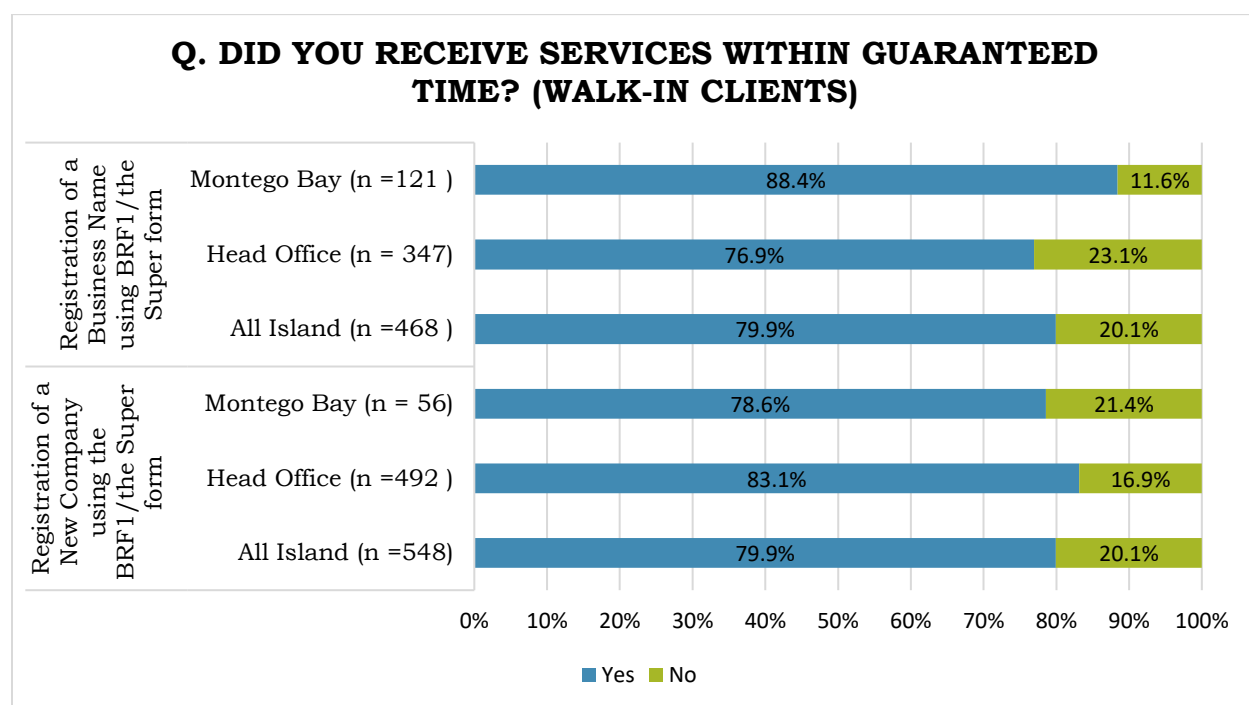


Figure 11. Showing the percentage of walk-in clients who received documents within the guaranteed time.



As seen in Figure 12, more than seven in ten of the corporate clients reported that they received the New Company Registration (74.5%) and Business Name Registration (72.9%) within the guaranteed time.

- Most corporate clients who indicated that they accessed the services of the COJ through the Kingston branch (84.21%) and the Montego Bay branch (73.1%) indicated that they did receive the New Company Registration within the specified time. On the other hand, two corporate clients that accessed the services online reported that they did not receive the New Company Registration within the specified time.
- Similarly, most corporate clients (Kingston branch 80%; Montego Bay branch 73.1%) reported receiving the Registration of a Business Name within the specified time. On the other hand, the corporate clients that accessed the services online indicated that it was not received in the specified time.

**Q. DID YOU RECEIVE SERVICES WITHIN GUARANTEED TIME?
(CORPORATE CLIENTS)**

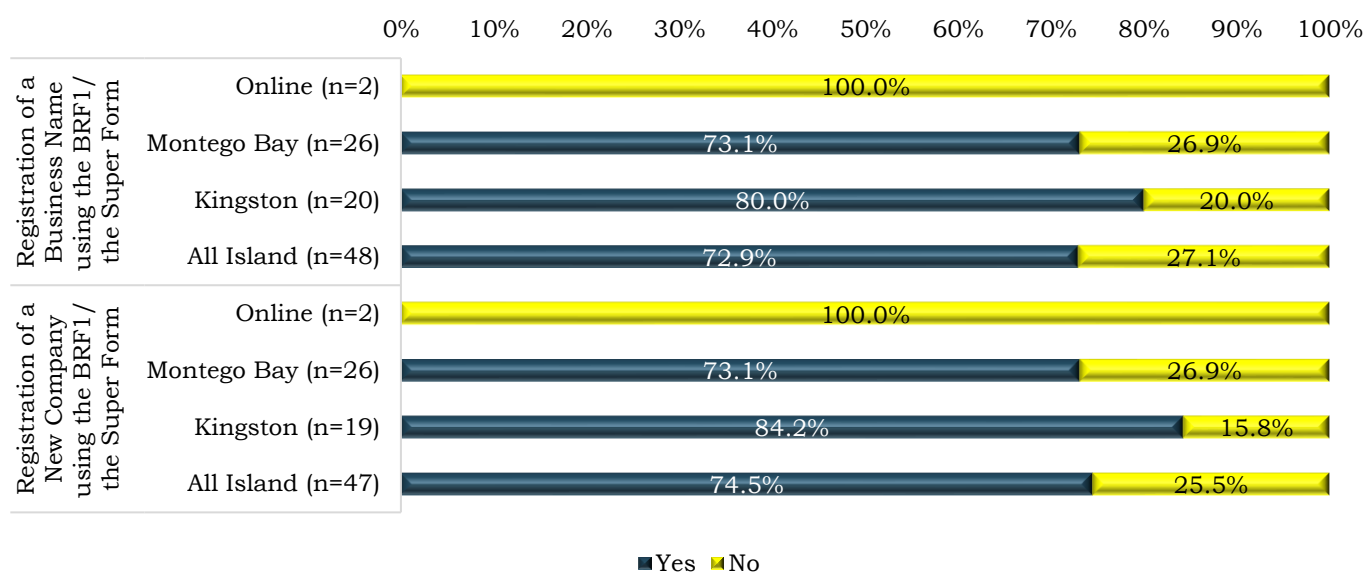


Figure 12. Showing the percentage of corporate clients who received documents within the guaranteed time.

As graphically presented in Figure 13, the proportion of clients who indicated that they received New Company and Business Name registration certificates within the guaranteed time increased in 2025. The proportion of clients who indicated that they received their New Company registration certificate increased by nine (9) percentage points (from 73% in 2024 to 82% in 2025). Similarly, the proportion of clients who indicated that they received a Business Name registration certificate increased by twelve (12) percentage points (67% in 2024 to 79% in 2025).

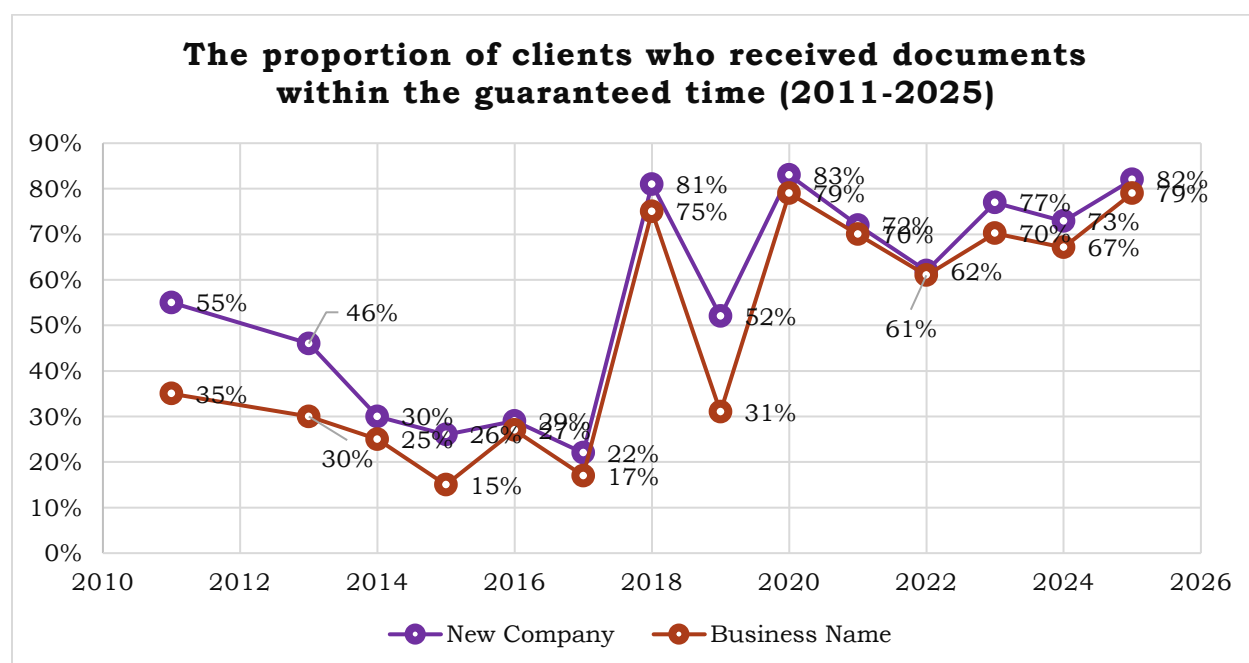


Figure 13. Showing the proportion of COJ's customers whose documents were processed within guaranteed service delivery times (2011 – 2025)

COJ'S ONLINE SERVICES

33.0%



Of walk-in clients used COJ's online services within the last year.

62.3%



Of corporate clients used COJ's online services within the last year.



38.4%

of website users, rated the responsiveness to queries of COJ's website was poor or fair



46.3% of walk-in clients reported that COJ's website search features should be improved



Most corporate clients indicated that the viewing of documents (25.0%), and request for name reservation (25.0%) should be improved on the website.



81.9% of corporate clients agreed that details on services offered on the COJ's website was above average.



29.5% of walk-in clients requested more services online.

29.8%

of corporate clients requested the ability to file their annual returns online.



This section of the report documents the percentage of COJ clients who utilized the COJ’s online services within the last year. Additionally, it encapsulates customers’ ratings of the quality of the website, and clients' recommendations as to how the website quality could be improved. Furthermore, data was disaggregated by branch and type so that an in-depth analysis could be conducted to obtain the perceptions and opinions of different clients.

COJ’s Online Services

Approximately, one-third of walk-in clients (33%) indicated that they utilized COJ’s online services.

- Similarly, 32.1% of walk-in clients who accessed the Head office reported that they utilized the COJ’s online services last year. Moreover, 36.8% from the Montego Bay branch reported that they had used the COJ’s online services. See Figure 14.

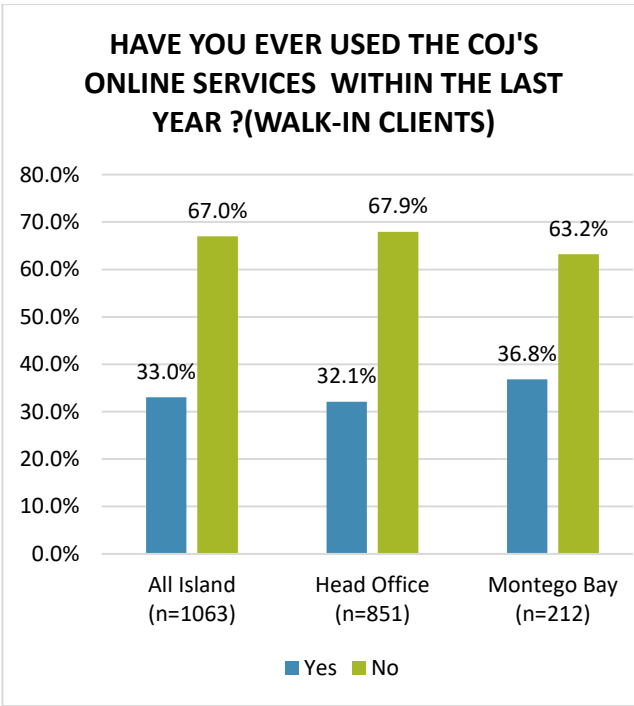


Figure 14. Showing the proportion of walk-in clients who used the COJ's online services.

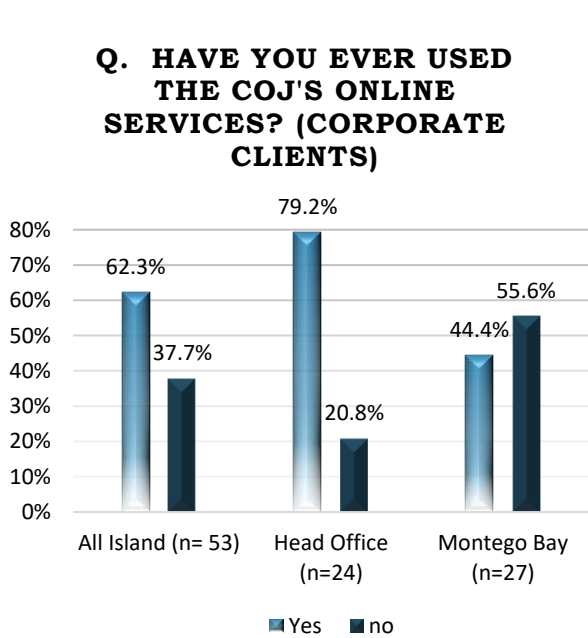


Figure 15. Showing the proportion of corporate clients who used the COJ's online services.



More than six out of ten corporate clients (62.3%) indicated that they used COJ's online services within the last year. See Figure 15.

- Most corporate clients (79.2%) who accessed the services of the COJ through the Kingston branch indicated that they used the COJ's online services.
- On the other hand, five out of ten corporate clients (55.6%) who accessed the services of the COJ through the Montego Bay branch indicated that they did not use the COJ's online services within the last year.

Quality of COJ's Website

Walk-in clients who indicated that they used the online services of the COJ, were asked to rate the quality of the COJ's website.

- Most walk-in clients agreed that the quality of COJ's website was above average (good or excellent). Accuracy of information (60.4%) and Details on Services Offered (60.4%) attained the highest above-average rating while user friendly achieved the lowest rating of 42.3%.



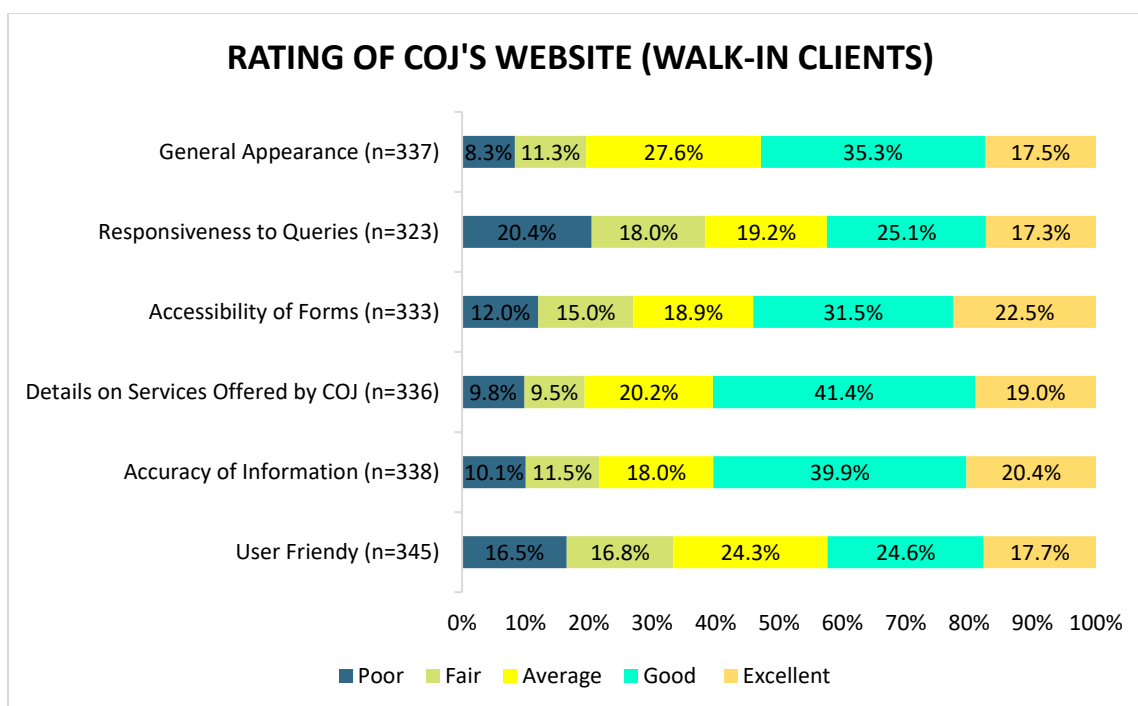


Figure 16. Showing walk-in clients' ratings of COJ's website quality (All Island).

When the access points were assessed, most walk-in clients who accessed the services of the COJ through the Head Office gave an above-average rating (excellent and good) to the accuracy of information (55.3%); details on services offered by COJ (55%); and accessibility of forms (51.5%). See Figure 17.

Most walk-in clients who accessed the services of the COJ through the Montego Bay branch gave an above-average rating (51.5% - 79.7%) to the COJ online service quality features. The data revealed that details on services offered (79.7%) attained the highest above-average rating while User Friendly achieved the lowest rating of 49.4%. See Figure 17.



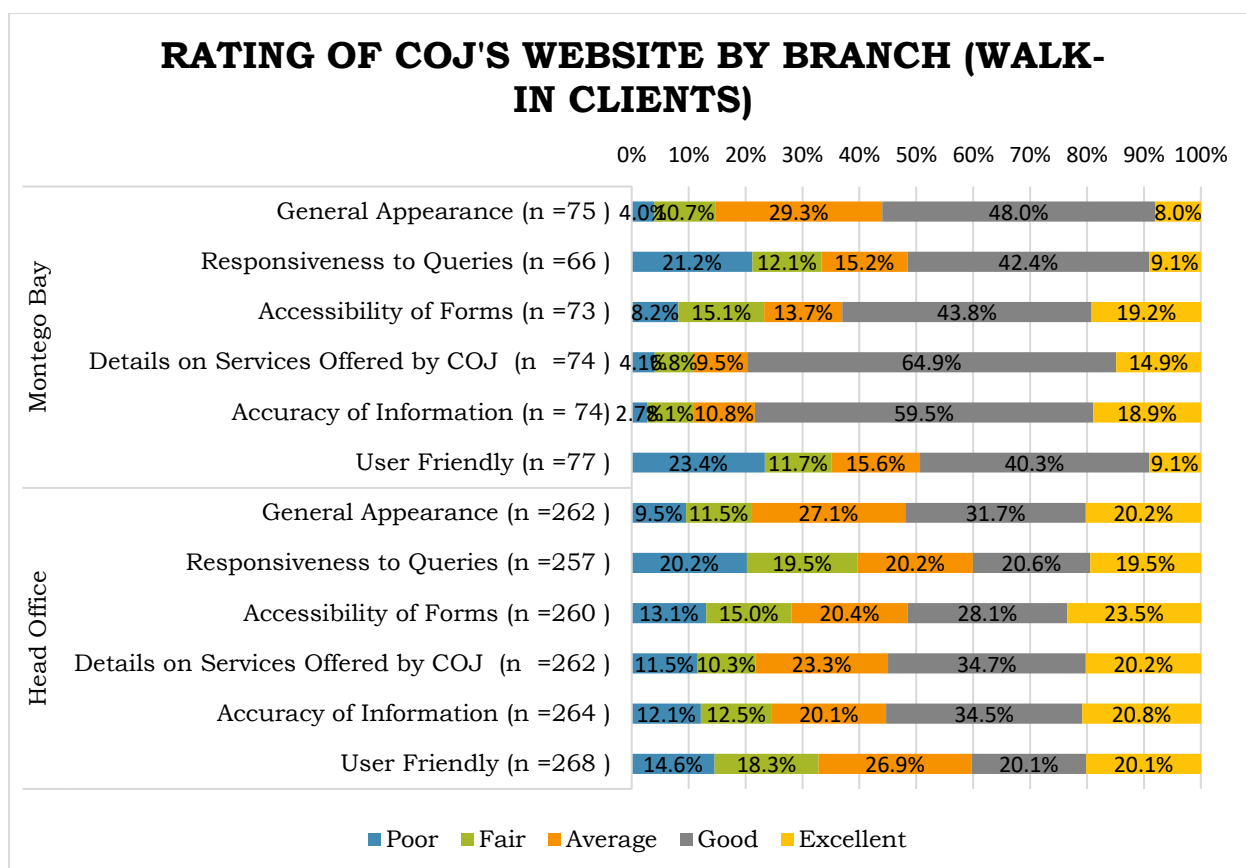


Figure 17. Showing walk-in clients' rating of COJ's website quality (By Access Points)

As graphically presented in Figure 18 below, corporate clients who indicated that they used the online services of the COJ, were asked to rate the quality of the COJ's website.

- Most corporate clients agreed that the quality of COJ's website was above average (good or excellent). Details on services offered (81.9%) attained the highest above-average rating while a little more than half (59.3%) of respondents rated responsiveness to queries as good or excellent.



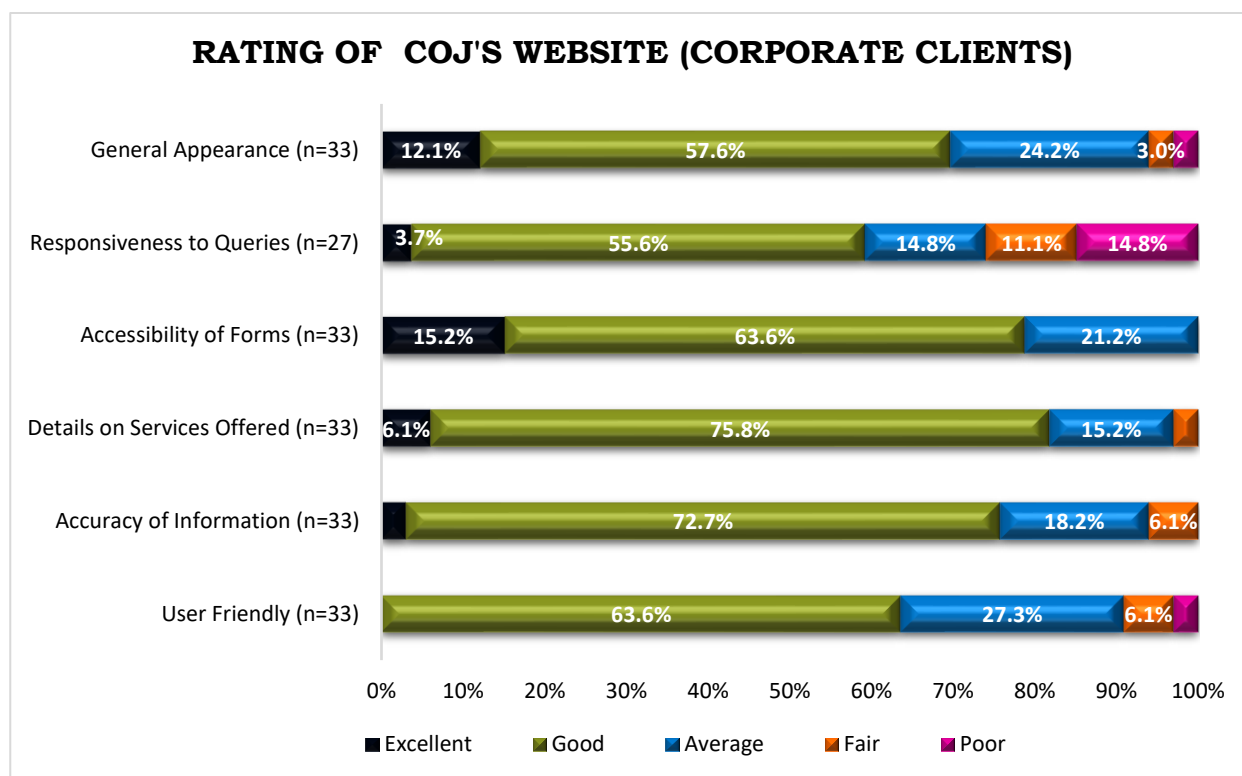


Figure 18. Showing corporate clients' ratings of COJ's website quality (All Island).

- Most corporate clients from the Kingston branch gave an above-average rating (50.0% - 89.5%) to all online quality features. It should be noted that details on services offered (89.5%) attained the highest above-average rating while five out of ten corporate clients (50%) gave an above average rating for responsiveness to queries.
- Similarly, most corporate clients who accessed the Montego Bay branch gave an above average rating to all online quality features (66.7% - 75.0%). Accessibility of forms and details on services offered received the highest above average rating (75.0%). Subsequently, user friendliness, accuracy of information and general appearance received above average ratings of 66.7%. See Figure 19 below.



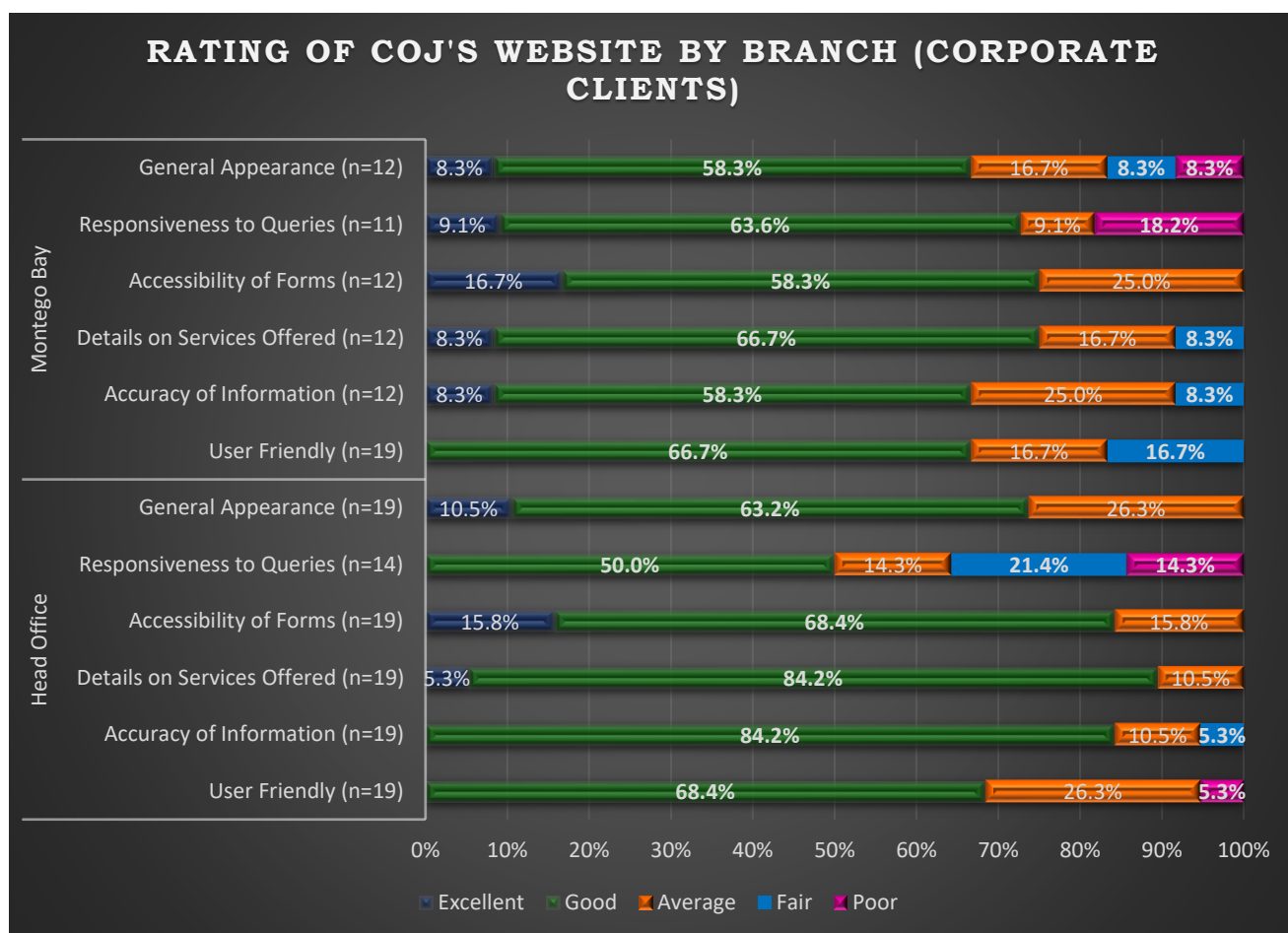


Figure 19. Showing corporate clients' rating of COJ's website quality (By Access Points)

Improved Website Services

Most walk-in clients indicated that the COJ could improve the search features (34.6%), viewing of documents (18.8%), and request for letter of good standing/confirmation (14.3%) on the website. See Figure 20.



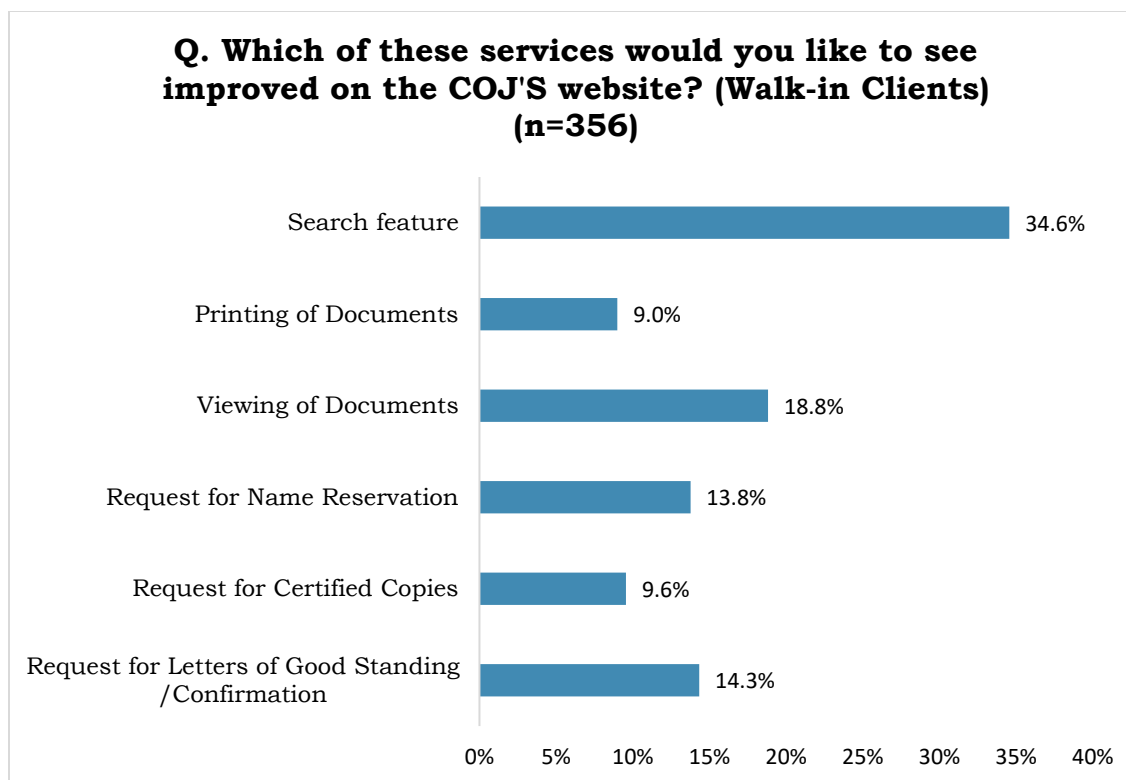


Figure 20. Showing the services walk-in clients wanted to be improved on COJ's website.

Most corporate clients indicated that they would like the viewing of documents (25.0%), requests for name reservations (25.0%) and search features (20.0%) improved on the website. See Figure 21.



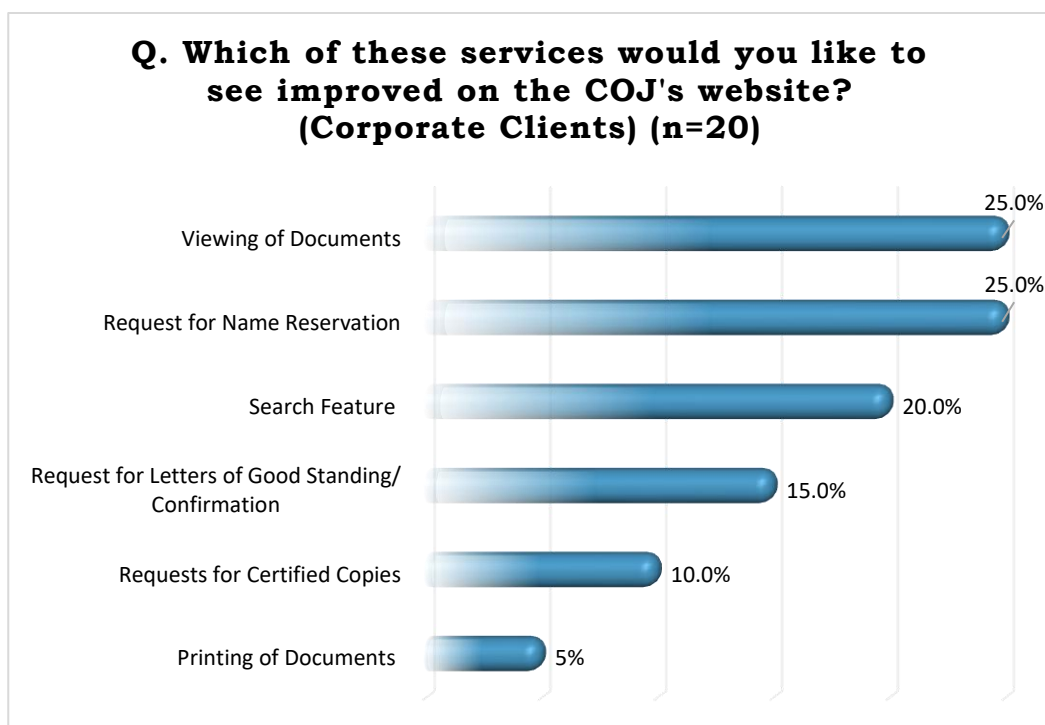


Figure 21. Showing the services corporate clients wanted to be improved on COJ's website.

The largest group of walk-in (28.2%) clients agreed that COJ could improve its website quality by making it more user-friendly. Features specified included: being mobile-friendly; having fillable forms, and the ability to save, and submit forms online; providing clear and concise instructions on how to fill out forms; having easy access to information; making forms simpler; etc. On the other hand, almost three in ten corporate clients (28.6%) indicated that the COJ should improve the customer service feature of the website. Corporate clients agreed that there needs to be more technical support on the website. See Table 2.



Table 2. Showing clients' suggestions on how the website could be improved.

How might the quality of the COJ's website be improved?	Walk-in Clients (n=202)	Corporate Clients (n=14)
More user-friendly (E.g., mobile friendly; fill out, save, and submit forms online; download forms; clear and concise information /instructions, make forms simpler, etc.).	32.7%	14.3%
Offer more transactions online (submit the necessary document(s); Apply for certificates online; Print certificates; Online Payment.).	9.9%	0.0%
Update Website /Upgrade the System (e.g., Fix glitches/bugs, save forms (for an extended period), system alerts, email alerts, working tabs, faster processing times, etc.).	21.8%	14.3%
Improve Website Map/ Navigation and Easy Access to Information and Forms (sort forms in categories).	20.8%	21.4%
Include Customer Service Features (Live Chat, Chat Bots, Tech Support etc.).	6.4%	28.6%
Update /Add more information on the website and use simplified language.	7.9%	0.0%
Group and show forms needed for various services.	3.0%	0.0%
Include /Improve Search Feature.	5.0%	21.4%
Other	8.4%	0.0%

When clients were asked, “What services would you like to see added to the COJ’s website?” Most walk-in clients (30.8%) said filing of annual returns, while corporate (61.1%) clients agreed that more services should be online. See Table 3 below.



Table 3. *Showing clients' suggestions on services to be added to the COJ website.*

What services would you like to see added to the COJ's website?	Walk-in Clients (n=120)	Corporate Clients (n=23)
All/More Services Online.	21.7%	61.1%
Submission of documents/ forms (including renewal, closure, filling out documents online).	17.5%	0.0%
Filing Annual Returns.	30.8%	38.9%
Online Payments (More Payment Options).	14.2%	0.0%
Online Chat with a representative.	4.2%	11.1%
Registration of Company/ Business.	2.5%	0.0%
Viewing/ Printing Documents.	0.8%	0.0%
Status of Documents Submitted.	4.2%	5.6%
Other	15.0%	5.6%
Update of Company/ Business Information (e.g., Change of Directors, change of business particulars, etc.).	2.5%	5.6%
Notifications/ Alerts (e.g., reminders for payments or appointments, business closure, etc.).	1.7%	0.0%
Viewing of Outstanding Balances.	0.0%	0.0%
Status Quo Filing.	0.0%	0.0%
TCC Application	1.7%	0.0%



As seen in Figure 22, almost all walk-in clients (99.7%) indicated they had not utilized the services of the NSIPP registry within the last year, while three (3) or 0.3% of walk-in clients were users. With reference to access points, most walk-in clients (99.9% at the Head Office and 99.0% in Montego Bay) reported that they had not utilized the services of the NSIPP registry.

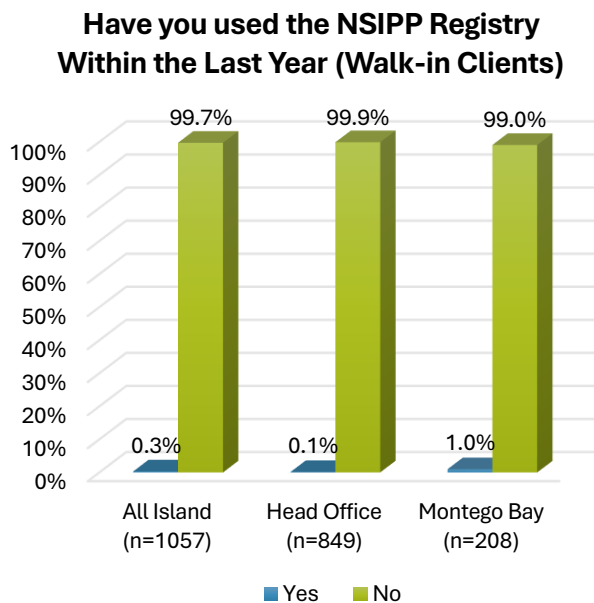


Figure 22. Showing the proportion of walk-in clients who have used the NSIPP registry.

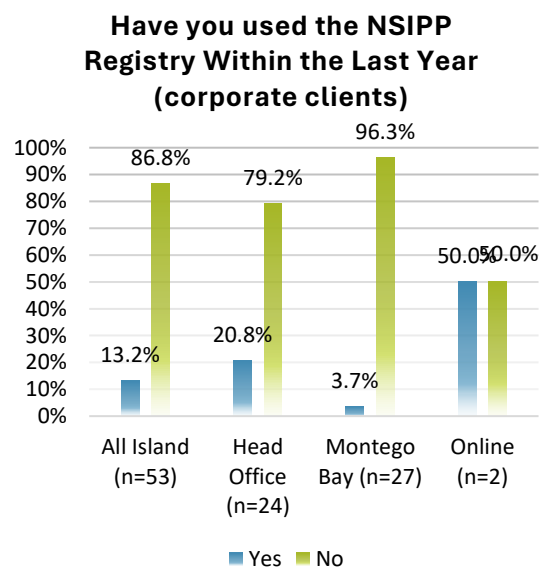


Figure 23. Showing the proportion of corporate clients who have used the NSIPP registry.

Similarly, most corporate clients (86.8%) indicated that they had not utilized the services of the NSIPP registry, while 13.2% of corporate clients were users of the registry (See Figure 23). More than nine out of every ten corporate clients who accessed the services of the COJ through the Montego Bay branch (96.3%), while more than seven out of ten corporate clients that accessed the Kingston branch (79.2%) indicated that they had not utilized the services of the NSIPP registry. Of the two online corporate clients, one utilized the service within the last year while the other did not utilize the service.



COJ Clients' Rating of NSIPP Features

The users of the NSIPP registry were asked to rate its features and the largest percentage of walk-in clients gave an above-average rating (excellent and good) for clarity of information (66.7%) and security features (66.7%). A third of the walk-in clients (33.3%) rated the ease of use as above average. See Figure 24.

- One walk-in client from Head Office provided a rating on the NSIPP quality features where all features were rated as good.
- Two walk-in clients from the Montego Bay branch provided a rating for the NSIPP quality features with 50% rating clarity of information and security features as good. Ease of use was rated as average by 50% of respondents.

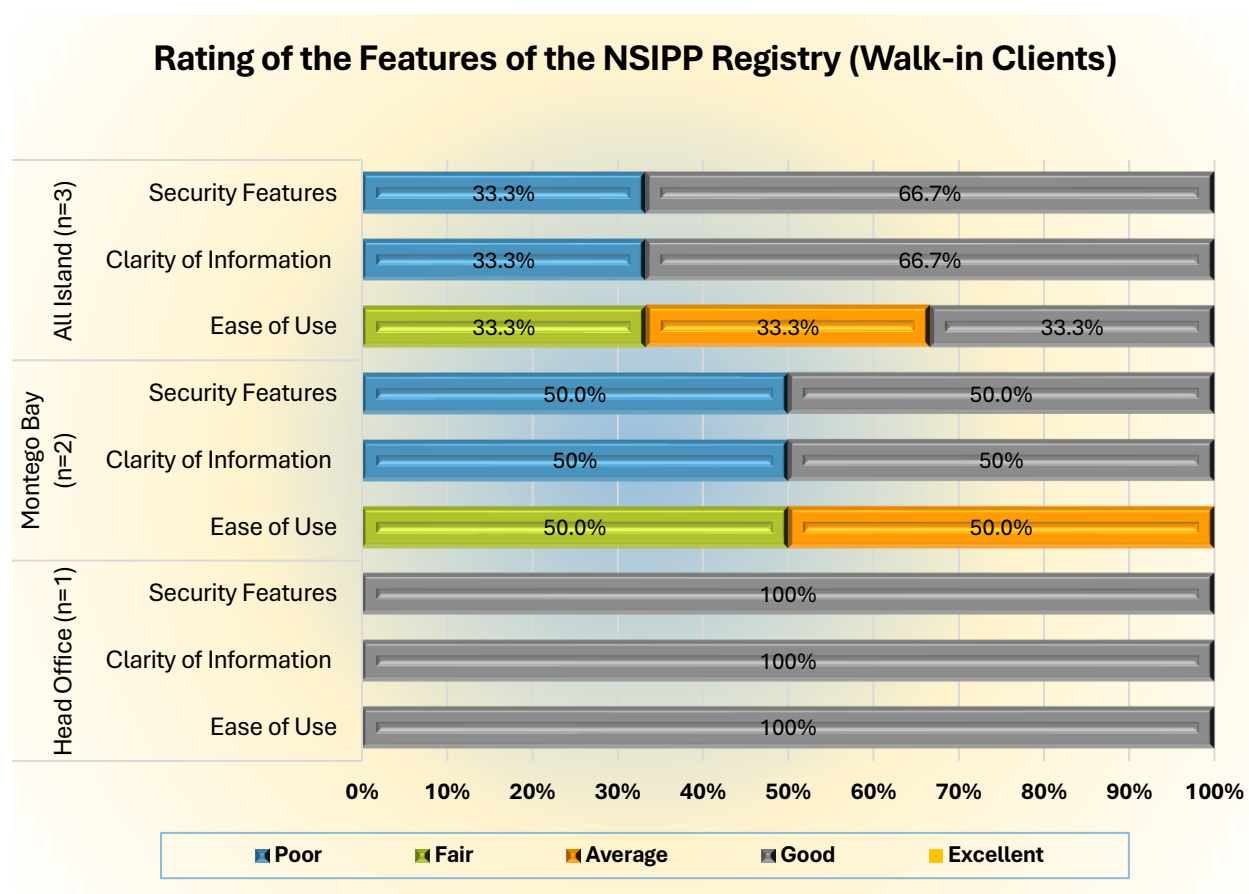


Figure 24. Showing COJ walk-in clients' rating of NSIPP service features

Most corporate clients gave an above-average rating to all NSIPP quality features: security features (83.4%), ease of use (71.4%) and clarity of information (71.40%).

- Most corporate clients from the Kingston branch gave a rating of good to all NSIPP quality features: ease of use (100%), clarity of information (80%), and security features (80%).
- One corporate client that accessed the Montego Bay branch gave a rating of fair to all NSIPP quality features; while one online corporate client gave a rating of average to all NSIPP quality features. See Figure 25.

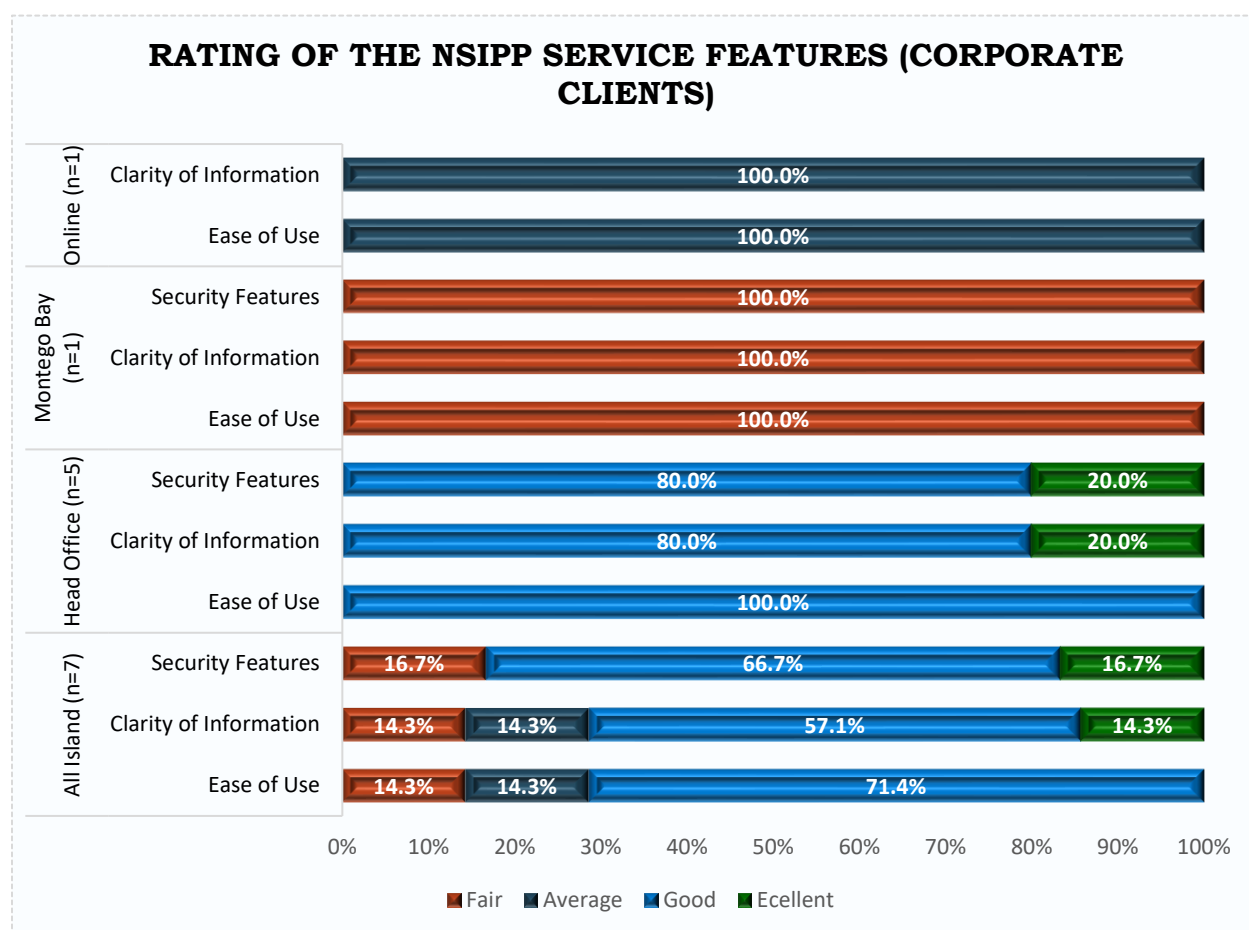
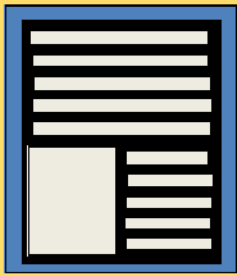


Figure 25. Showing COJ corporate clients' rating of NSIPP service features

Improvement to NSIPP Registry

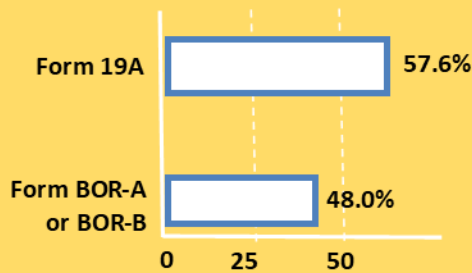
A walk-in client from Montego Bay provided a response on how the NSIPP registry could be improved, indicating that it needed to be more user-friendly and simpler. One corporate client indicated that documents should be available for download on the NSIPP registry.





DOCUMENTATION

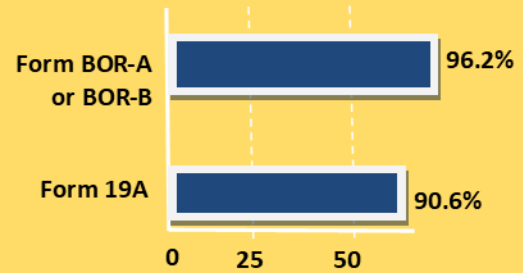
Documents Most Viewed Or Used (Walk-in Clients)



47.9% - 59.6%

Of walk-in clients gave an above-average rating to COJ's documents

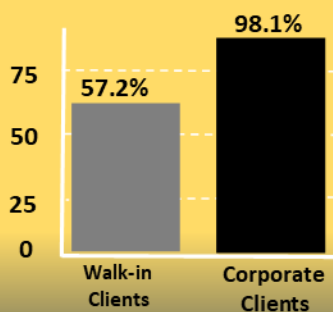
Documents Most Viewed Or Used (Corporate Clients)



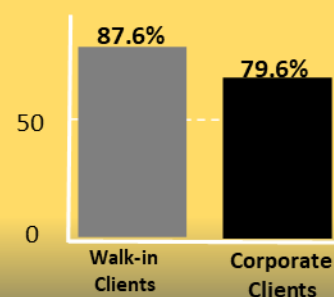
50.9% - 67.9%

Of corporate clients gave an above-average rating to COJ's documents

Rejected Documents



Clients Who Were Provided With Sufficient Help to Resolve Their Problems.



This section of the report presents the findings of the views of COJ's customers on the forms used within the last year. Respondents were asked to rate the forms in terms of font size, clarity, layout, accuracy, quality of print, number of pages, and spacing using above-average (excellent or good), average, and below-average (fair or poor).

FORMS USED OR VIEWED WITHIN THE LAST YEAR (WALK-IN CLIENTS)

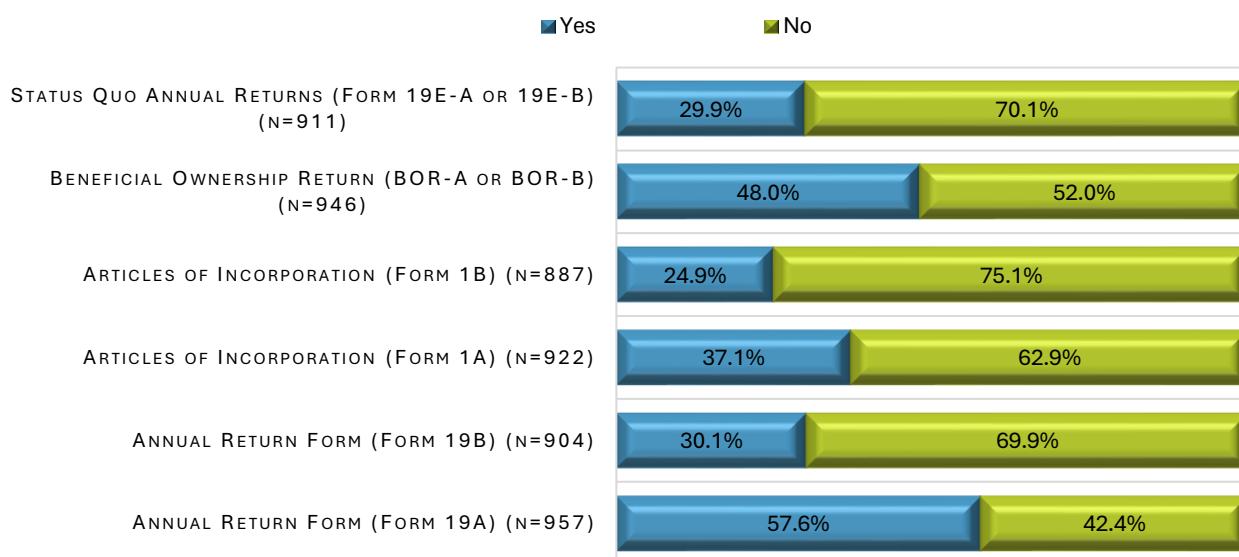


Figure 26. Showing the percentage of walk-in clients who viewed/ uses specified forms (All Island).

More than half of walk-in clients (57.6%) reported that they viewed or used Form 19A within the last year. On the other hand, most walk-in clients (52.0% - 75.1%) indicated that they did not view or use Form 19B (69.9%), Form 1A (62.9%), Form 1B (75.1%), Form BOR-A or Form BOR-B (52.0%), and Form 19E-A or 19E-B (70.1%) within the past year. See Figure 26.



Forms Viewed or Used During the Last Year (Walk-in Clients)

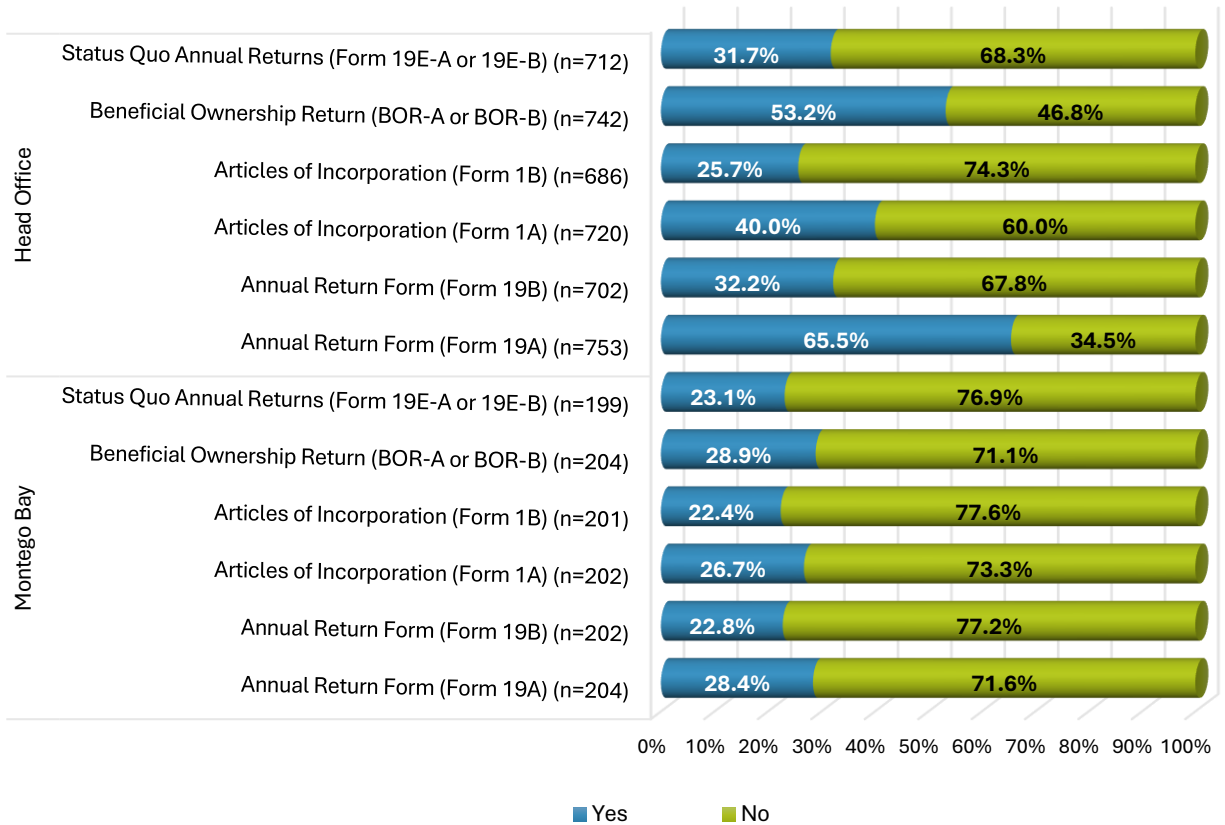


Figure 27. Showing the percentage of walk-in clients who viewed/ used specified forms (By Access Points).

As presented in Figure 27, most walk-in clients (65.5%) from Head Office reported that they had viewed/used Form 19A (65.5%) and Form BOR-A/B (53.2%) within the last year. Conversely, most clients indicated that they did not view/use Form 19B (67.8%), Form 1A (60.0%), Form 1B (74.3%) and Form 19E-A or 19E-B (68.3%) within the last year.

Most walk-in clients from the Montego Bay branch indicated that they did not use/view any of the 6 forms listed. A few respondents stated that they used Form 19A (28.4%), Form 19B (22.8%), Form 1A (26.7%); Form 1B (22.4%), Form BOR-A/B (28.9%), and Form 19E-A/B (23.1%) within the last year.



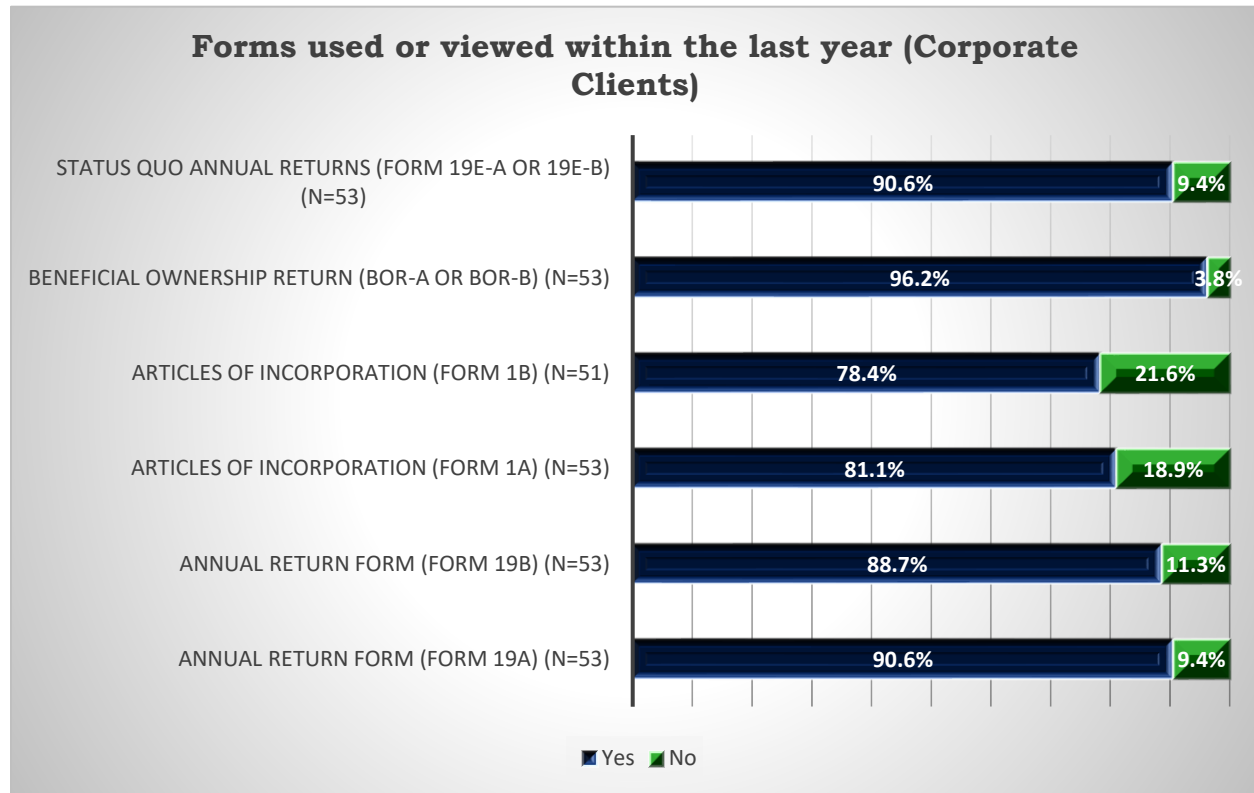


Figure 28. Showing the percentage of corporate clients who viewed/ used specified forms (All Island)

Regarding documents/forms used or viewed within the last year, most corporate clients indicated that they had used or viewed Form BOR-A or Form BOR-B (96.2%), Form 19A (90.6%), Form 19E-A or Form 19E-B (90.6%), Form 19B (88.7%), Form 1A (81.1%), and Form 1B (78.4%). See Figure 28.



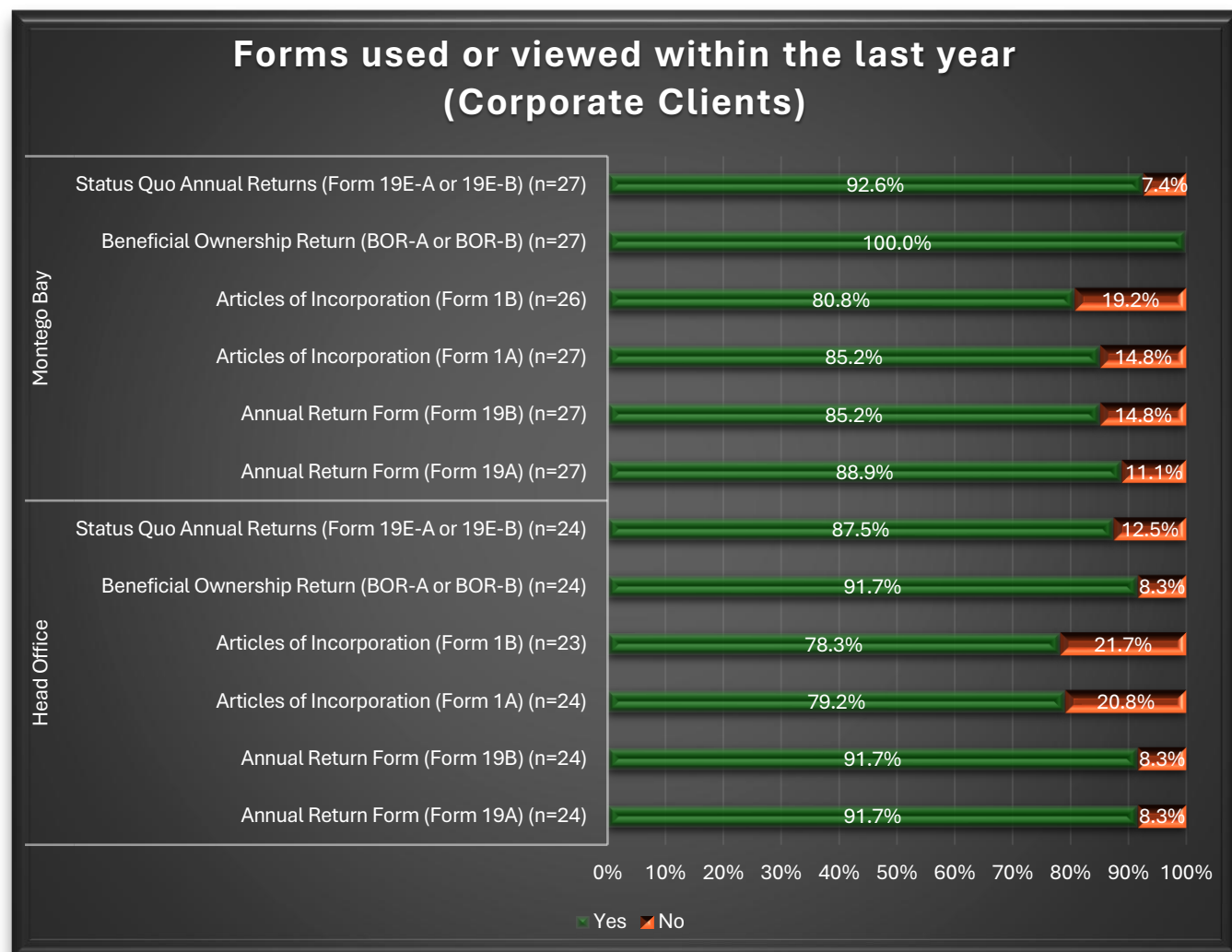


Figure 29. Showing the percentage of corporate clients who viewed/ used specified forms (by Access Points).

Regardless of access point, most corporate clients reported that they viewed/used the specified COJ documents within the last year. As presented in Figure 29, between 78.3% and 91.7% of corporate clients that accessed the Kingston branch indicated that they viewed/used the forms. Approximately two out of ten corporate clients reported that they did not use or view Form 1B (21.7%) and Form 1A (20.8%) within the last year.



In respect to the Montego Bay branch, between 80.8% and 100% of corporate clients indicated that they used/ viewed the specified forms within the last year. Meanwhile, almost two out of ten (19.2%) corporate clients who accessed the Montego Bay branch indicated that they did not use/view Form 1B within the last year.

Rating of Documentation

When walk-in clients were asked to rate the quality of the COJ documents/forms based on varied criteria, most walk-in clients gave every quality aspect an above-average rating (excellent and good). As seen in Figure 30, most walk-in clients indicated an above average rating for the quality of print of documents/ forms (59.6%) and accuracy of forms (58.1%). A little less than half of walk-in clients (47.9%) rated their awareness of new/ updated forms as above average.



Rating of Features of Documents/ Forms (Walk-in clients)

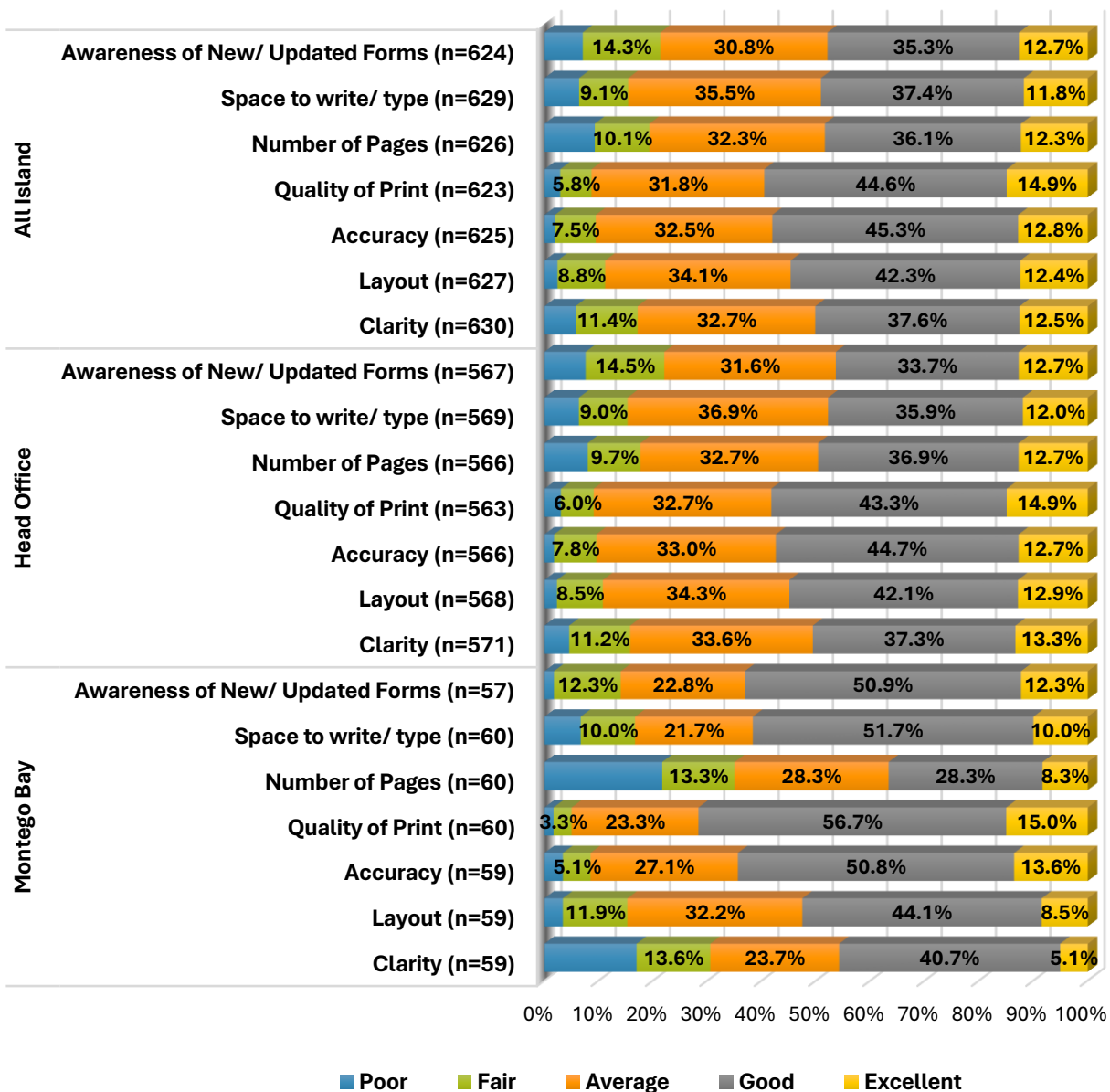


Figure 30. Showing walk-in clients' ratings of the quality of documents/forms

As shown in Figure 30 above, among the walk-in clients who accessed services through Head Office, the quality of the print (58.3%) received the highest above-average rating. More than 4 in 10 walk-in clients (46.4%) rated their awareness of new/ updated forms as above average.

Similarly, walk-in clients who accessed COJ's services through the Montego Bay branch gave the highest above-average rating for the quality of print (71.7%). On the other hand, the number of pages of documents/ forms was rated above average by 36.7% of walk-in clients.

Corporate clients were asked to rate the quality of the COJ documents/forms based on selected criteria; most corporate clients gave every criterion an above-average rating. As seen in Figure 31, the accuracy of the documents (67.9%) was given the highest above-average rating while the clarity received an above-average rating of 50.9%.

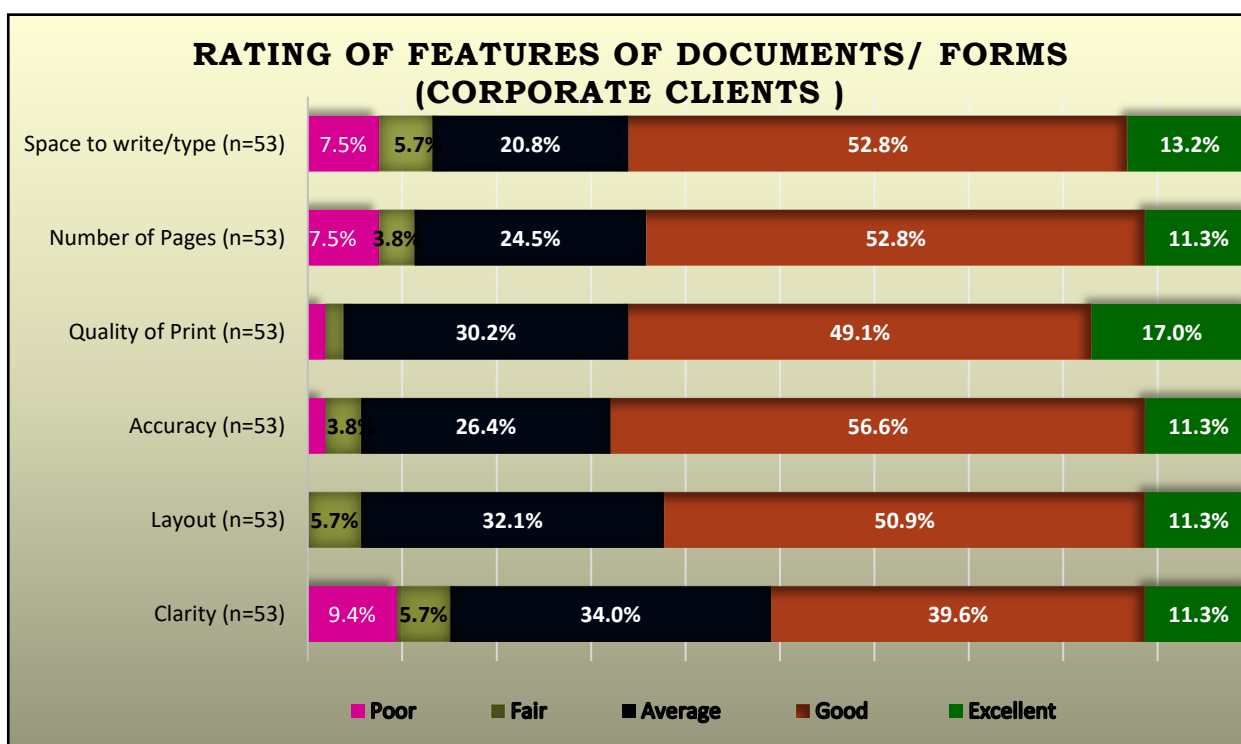


Figure 31. Showing corporate clients' ratings of the quality of documents/forms (All Island).



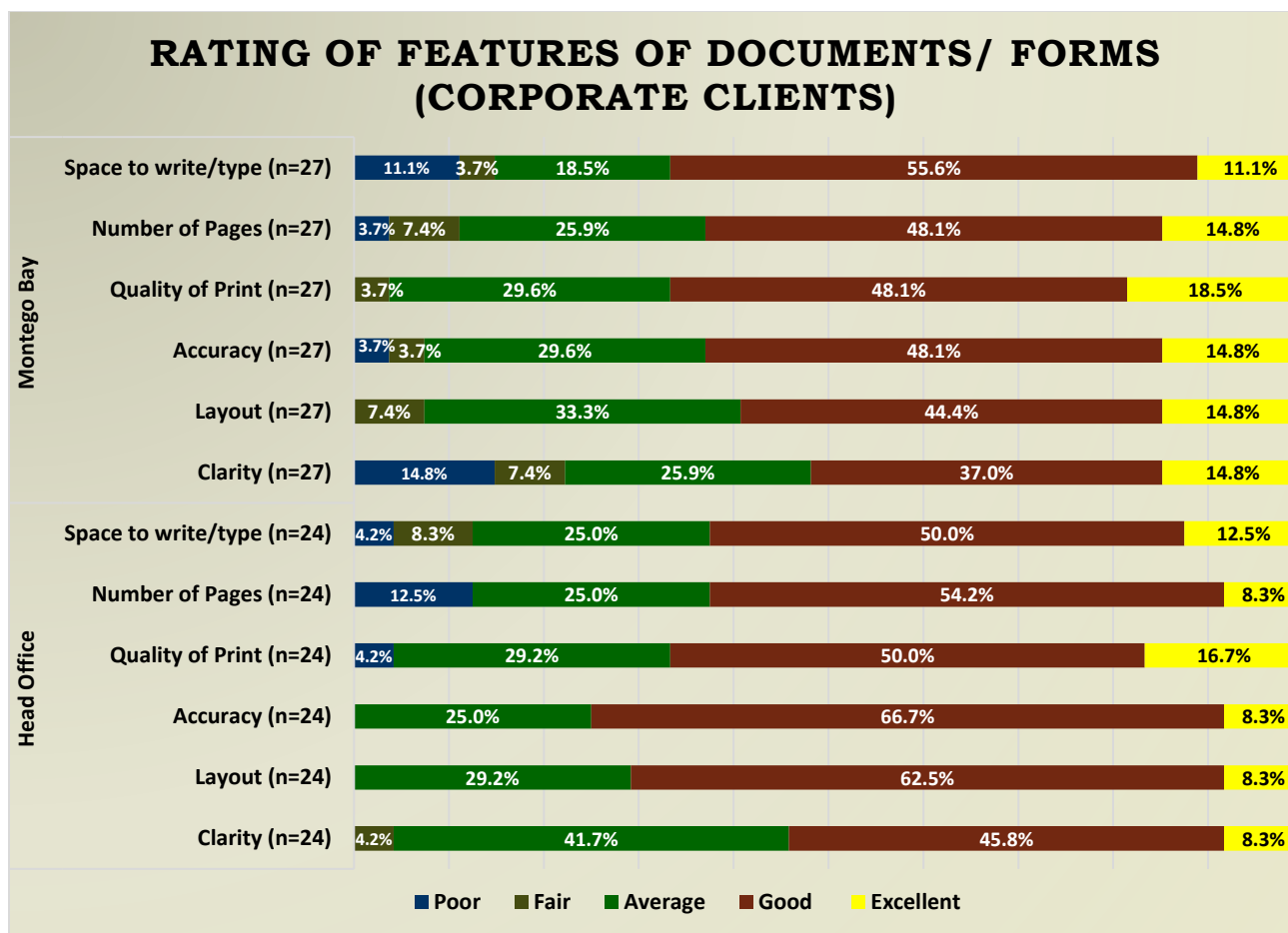


Figure 32. Showing corporate clients' ratings of the quality of documents /forms (by Access Points).

As presented in Figure 32, among the corporate clients who accessed services through the Kingston branch, the accuracy of the documents (75.0%) received the highest above-average rating while clarity (54.2%) received the lowest above-average rating.

Concerning corporate clients who accessed the services of the COJ through the Montego Bay branch, quality of print (66.7%) and space to write/type (66.7%) received the highest above-average rating while clarity (51.9%) received the lowest above-average rating.



Rejected Documents

More than five in ten walk-in clients (57.2%) indicated that the COJ had returned document(s) to them for amendments/corrections.

- Similar to the island-wide observation, most walk-in clients from the Head Office (62.7%) reported that the COJ had returned document(s) for amendments/corrections. Conversely, most walk-in clients from Montego Bay (65.1%) reported that they did not have document(s) returned for amendments/corrections. See Figure 33.

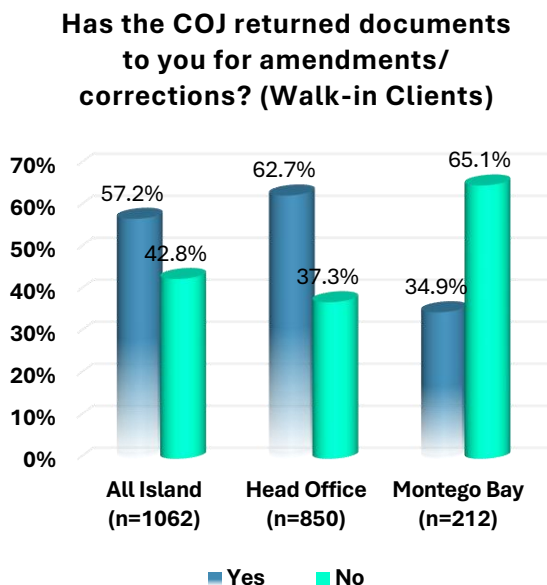


Figure 33. Showing the proportion of walk-in clients who returned document(s) to the COJ for amendments/corrections

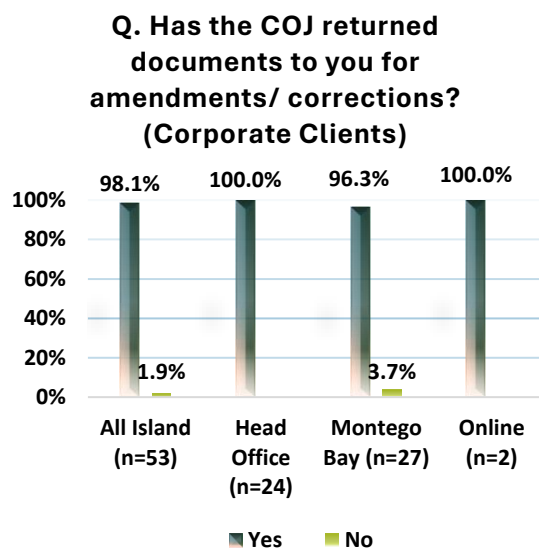


Figure 34. Showing the proportion of corporate clients who returned document(s) to the COJ for amendments/corrections

As graphically presented in Figure 34, more than nine in ten corporate clients (98.1%) reported that the COJ had returned document(s) to them for amendments/corrections.

- Similarly, more than nine in ten corporate clients (96.3%) from the Montego Bay branch indicated that the COJ had returned document(s) to them for amendments.



- All corporate clients (100%) from the Kingston branch reported that the COJ had returned document(s) to them for amendments.
- Two online corporate clients indicated that COJ had returned document(s) to them for amendments.
- Figures 33 and 34 showed that more corporate clients (98.1%) than walk-in clients (57.2%) reported that the COJ had returned document(s) for amendments.

The proportion of clients to whom the COJ had returned document(s) for amendments/corrections decreased by twenty-one (21) percentage points in 2025 from 80% in 2024. See Figure 35.

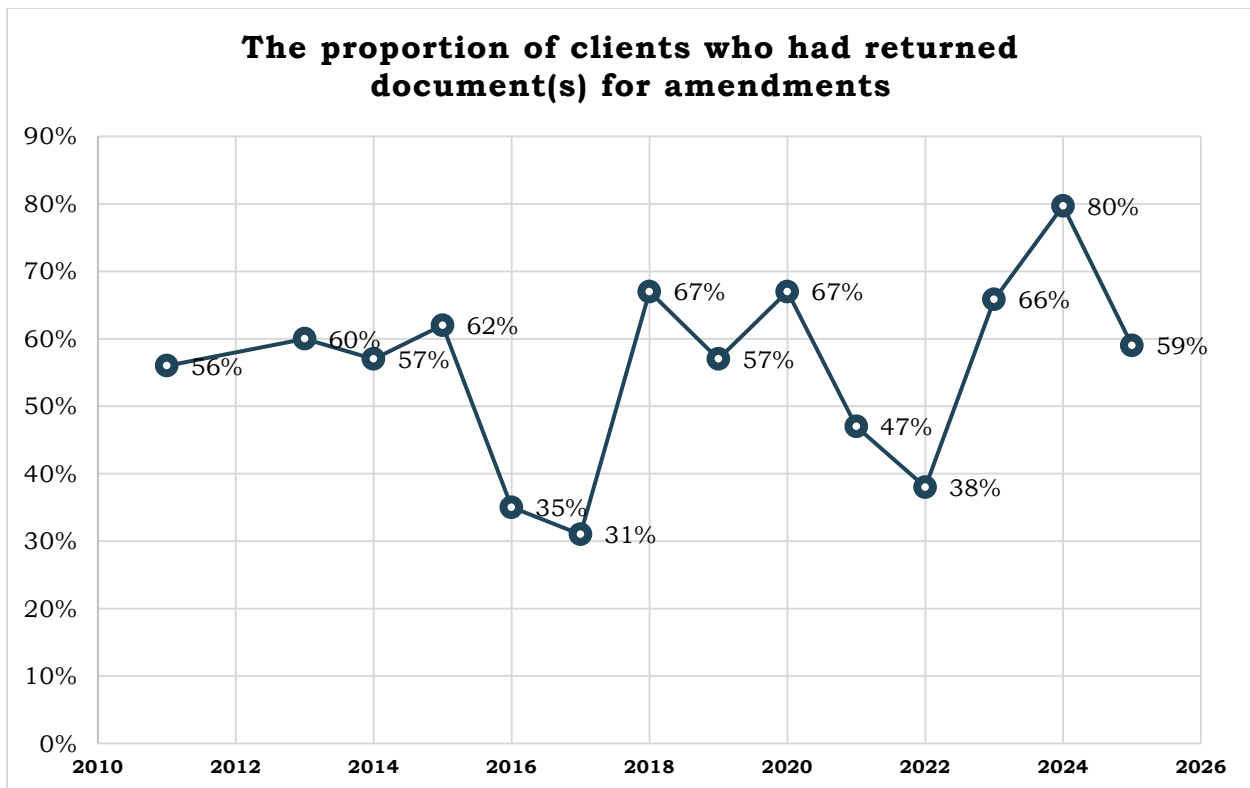


Figure 35. Showing the proportion of clients who returned document(s) for amendments 2011- 2025.



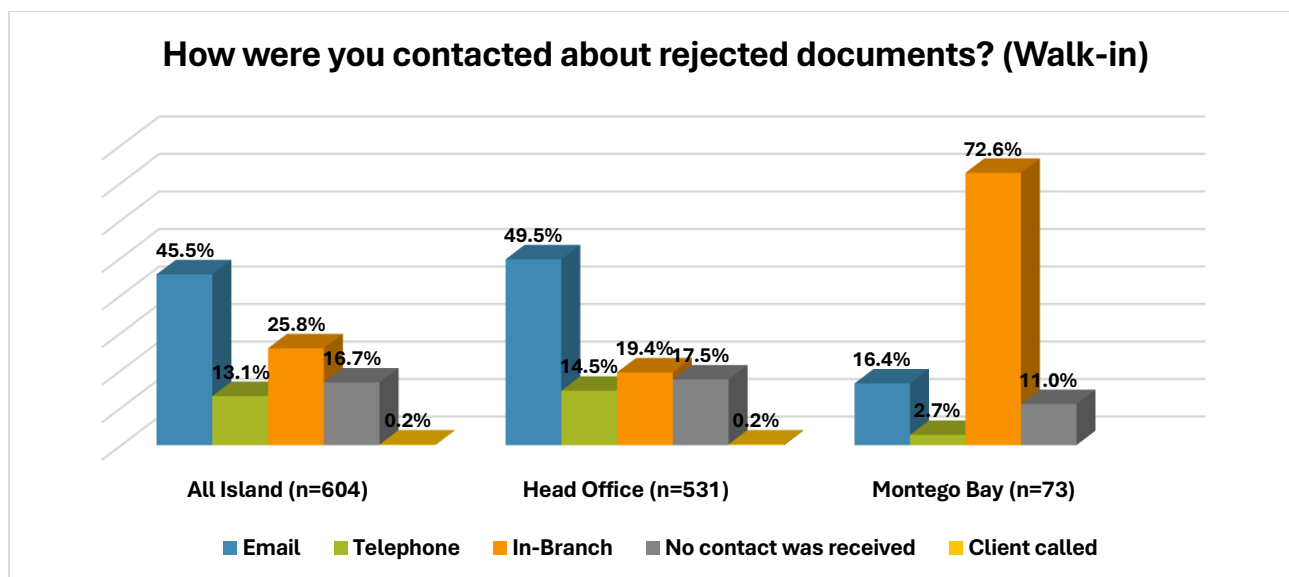


Figure 36. Showing how walk-in clients were contacted about their documents.

Of the walk-in clients, (57.2%) indicated that the COJ returned document(s) to them for amendment, and most (45.5%) indicated that they were contacted by email. Approximately 16.7% of walk-in clients reported that they were not contacted about any rejected documents while one respondent reported that they had to contact the COJ.

- With respect to access points, most walk-in clients from the Kingston branch indicated that they were contacted via email (49.5%) while 19.4% reported that they were informed in-branch and 14.5% indicated that they were contacted via telephone. Seventeen percent (17.5%) of respondents indicated they received no contact.
- Most walk-in clients (72.6%) from the Montego Bay branch reported that they were notified in the branch while 16.4% indicated that they were contacted by email. See Figure 36 above.



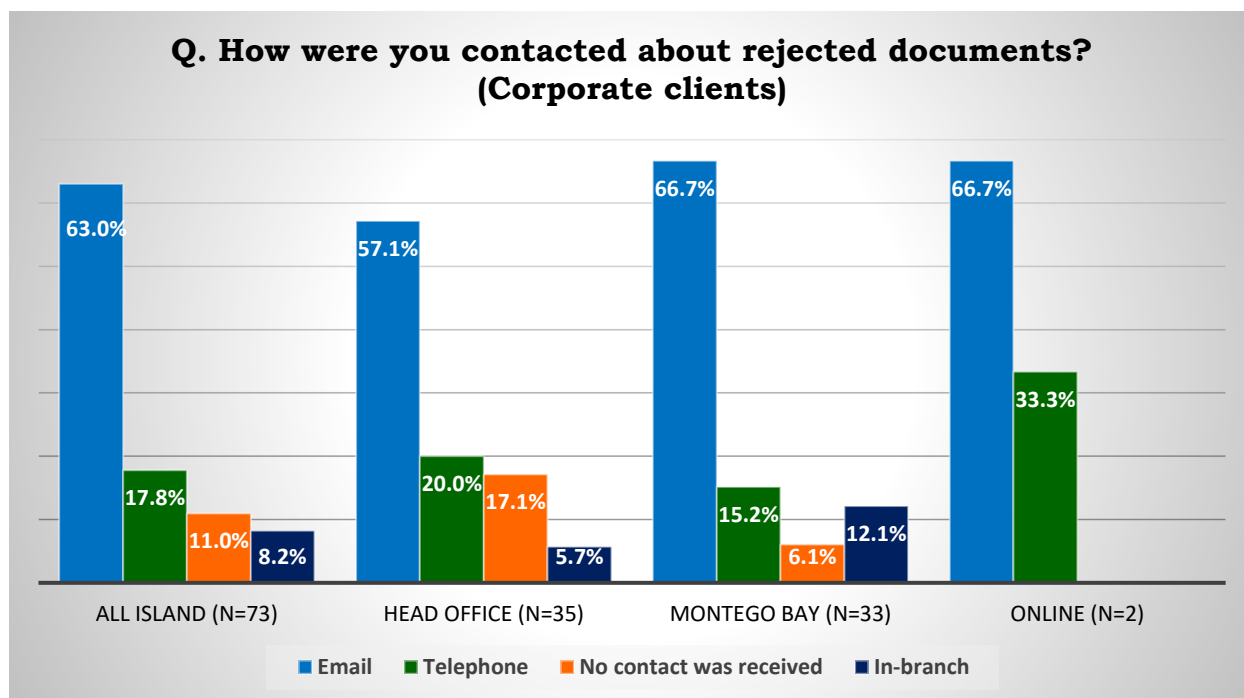


Figure 37. Showing how corporate clients were contacted about their documents.

Of those corporate clients (98.1%) who reported that the COJ had returned documents for amendments, the majority (63.0%) reported that they were contacted via email while 11.0% said they were not contacted. The smallest proportion of corporate clients (8.2%) indicated that they had to go in-branch.

- Regardless of the access point, most corporate clients reported that they were contacted by email (Montego Bay branch (66.7%); Kingston branch (57.1%) and Online 66.7%).
- A higher proportion of corporate clients from the Kingston branch (17.1%) than from the Montego Bay branch (6.1%) reported not being contacted regarding rejected documents. See Figure 37.

Walk-in clients (57.2% or 607) who indicated that the COJ had returned documents for their amendments /corrections were also asked if they were provided with sufficient help to resolve the problem. Most respondents (87.6%)



indicated that they received sufficient assistance to resolve the problem with their rejected document(s).

- The data revealed that more than eight in every ten walk-in clients from the Kingston branch (86.9%) whose documents were returned for correction received sufficient help. Similarly, more than nine out of every ten walk-in clients of the Montego Bay branch (93.2%) received sufficient help to resolve problems with documents returned to them by the COJ for correction / amendment. See Figure 38.

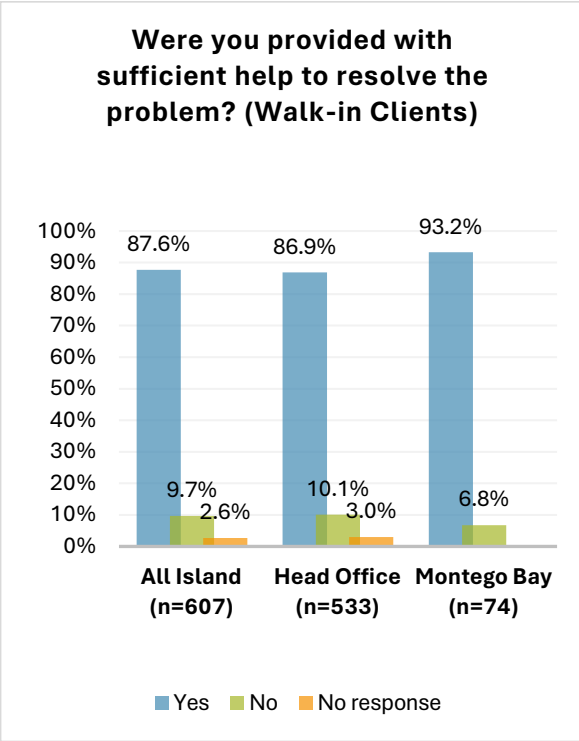


Figure 38. Showing the percentage of walk-in clients who received sufficient help to resolve their problem with rejected documents.

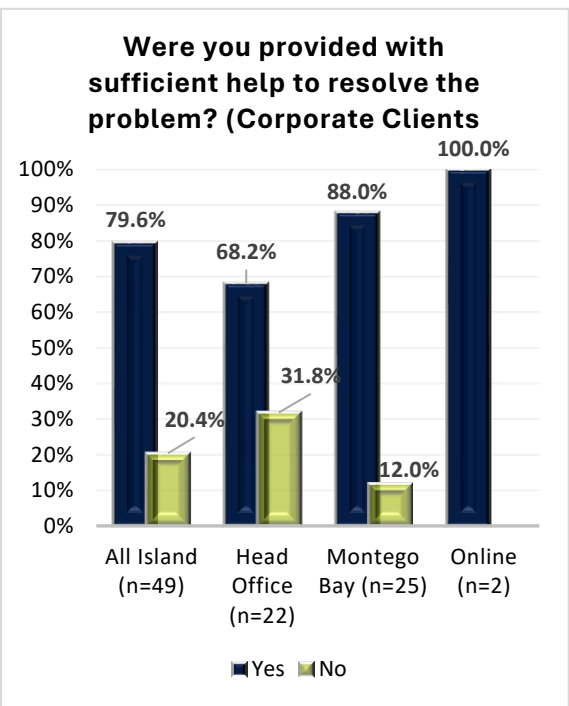


Figure 39. Showing the percentage of corporate clients who received sufficient help to resolve their problem with rejected documents.

Of those corporate clients (98.1% or 53) who had documents returned to the COJ for amendments, the majority (79.6%) reported that they were provided with sufficient help to resolve the problem.



- When looking across access points, most (88.0%) corporate clients who accessed the services of COJ through the Montego Bay branch indicated that they had received sufficient help to resolve the problem they encountered with their documentation. This was followed by 79.6% of clients from the Kingston branch who indicated that they had received sufficient help to resolve their problems.
- Both online corporate clients reported that they had received sufficient help to resolve their problems.

Since 2011, COJ has maintained a good track record in providing sufficient assistance in resolving clients' problems with rejected documents.

- This year, 89% of clients who had documents returned, reported that they received sufficient assistance in resolving their problems. This was a 5% increase from the 84% in 2024. See Figure 40.

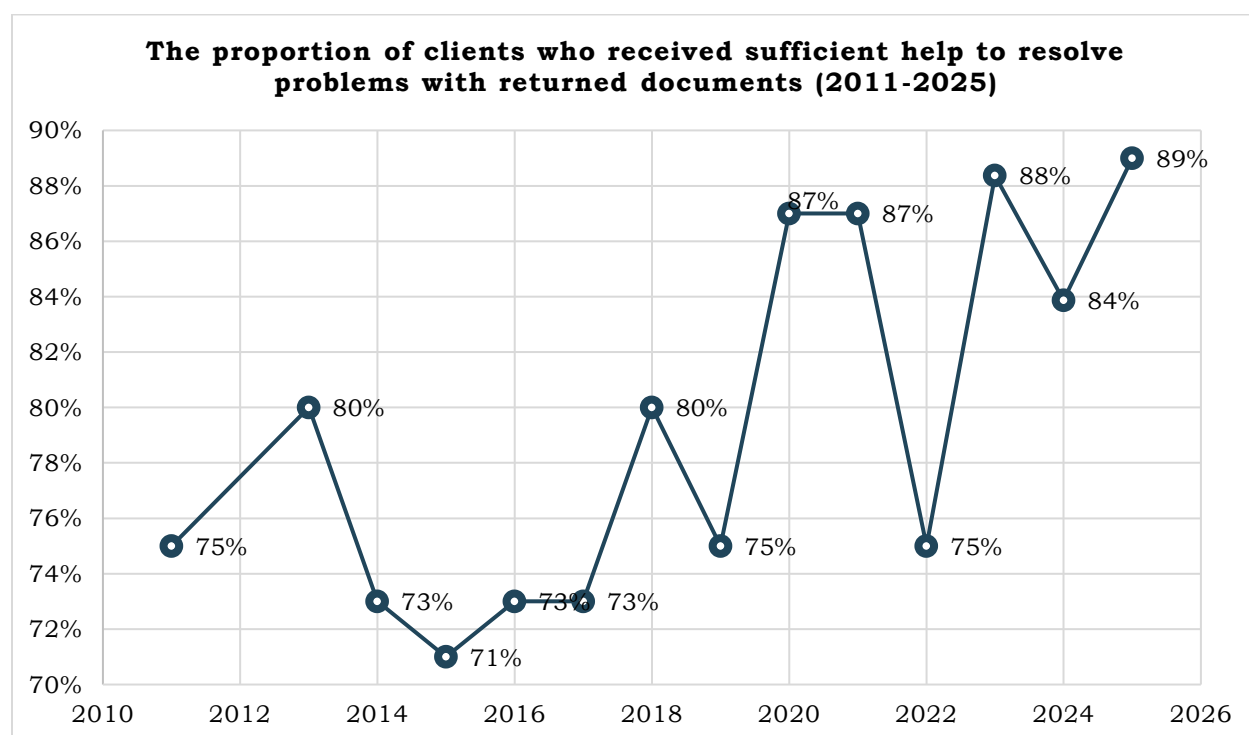


Figure 40. Showing the proportion of clients who received sufficient help to resolve problems with returned documents (2011-2025)



Most walk-in clients (35.2%) indicated that clarity and effective communication of information would have helped to resolve their issues. This was followed by those who indicated that staff needed to thoroughly review documents (31.5%) and have faster follow-up (11.1%).

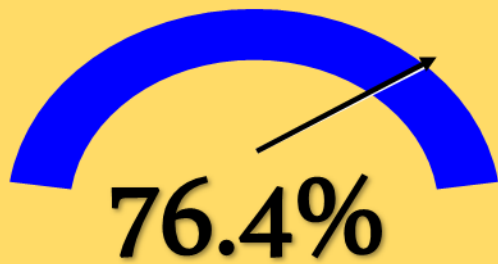
Similarly, most corporate clients (54.5%) reported that clarity and effective communication of information would have helped them resolve their problem. This was followed by those who indicated that Coordination and return of documents between branches would have helped them resolve their problems. (27.3%). See Table 4.

Table 4. Showing the type of help clients would need to resolve the problem.

If "No", please indicate the type of help that was needed to resolve the problem:	Walk-in Clients (n=54)	Corporate clients (n=11)
Clarity or Clearer Communication	35.2%	54.5%
More comprehensive help and attention to details from staff	31.5%	18.2%
Faster Follow-up or review	11.1%	18.2%
Additional Information	9.3%	0.0%
Meeting with staff	9.3%	0.0%
Improved Customer Service	3.7%	0.0%
Coordination and return of documents between branches	0.0%	27.3%



CUSTOMER SERVICE DELIVERY



Overall satisfaction with COJ's services

6.7/10

Walk-in clients' average rating of COJ service received.




6.4/10

Average rating by corporate clients



77.2% of walk-in clients and
50.0% of corporate clients
recommended that the COJ reduce its
wait time.

Most Effective Access Points

	Walk-in Clients	Corporate Clients
	68.6%	82.0%
	54.1%	67.3%
	50.9%	54.3%

24.2% of walk-in clients
recommended that the COJ
move to a bigger building
with more space.



30.6% of
Corporate clients indicated
that the COJ needed to
improve customer service.

23.1%

Of walk-in clients indicated that the
COJ needed an additional branch in
St. Catherine.

30.0%

of corporate clients indicated that the
COJ needed an additional branch in
St. James and Manchester

This section of the report documents the clients' overall rating of the service they received from the COJ. It specifically examines clients' ratings of the service processes, access points and customer quality features. Additionally, clients' overall satisfaction with the services provided by the COJ were explored. Data was also disaggregated by branches and categories of client, providing more in-depth analysis, and understanding of clients' perceptions.

Service Processes

Nine out of every ten walk-in clients (89.7%) indicated that they had some level of satisfaction with the processes of the business name auto-renewal services. Similarly, more than eight in ten walk-in clients were satisfied to some level with the processes of the business name auto-closure services (85.0%), and the processes of the status quo annual returns services (86.2%). See Figure 41 below.

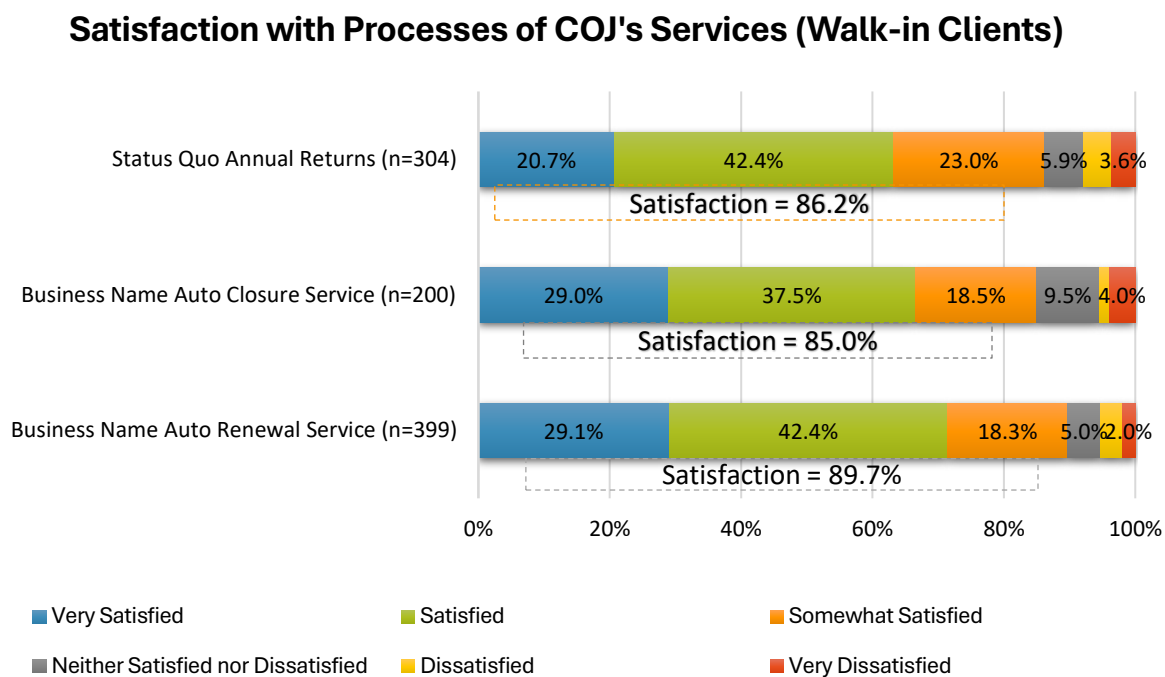


Figure 41. Showing walk-in clients' level of satisfaction with the process of new services (All Island).



Satisfaction with Processes of Select COJ Services by Branch (Walk-in)

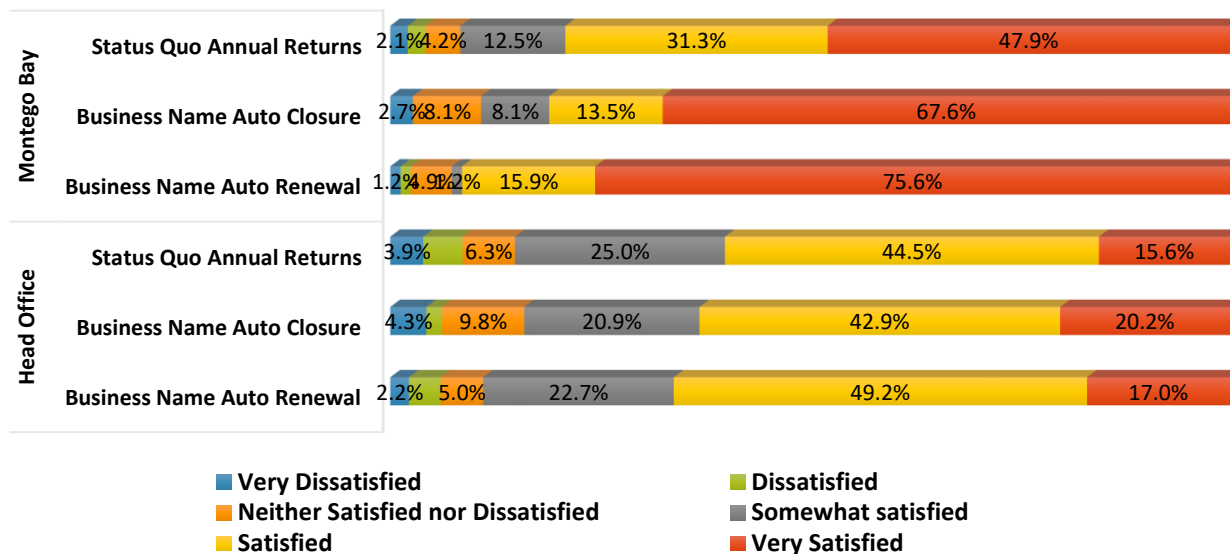


Figure 42: Showing walk-in clients' level of satisfaction with the process of new services (by access points).

- When the processes (length of time, number of forms used, etc.) involved in the Business Name Auto-Renewal, Business Name Auto Closure, and Status Quo Annual Returns services were assessed based on the branch, the data revealed that the levels of satisfaction and dissatisfaction observed island-wide were also reflected in the response from the walk-in clients accessing these services from the Kingston branch.
- It was however noted that walk-in clients who used the Montego Bay branch were more likely to experience high levels of satisfaction (satisfied and very satisfied) with the services than walk-in clients accessing them through the Kingston branch. For example, 91.5%, 81.1%, and 79.2% of Montego Bay walk-in clients expressed having high levels of satisfaction (satisfied and very satisfied) with the Business Name Auto-Renewal, Business Name Auto Closure, and Status Quo Annual Returns services, respectively. By contrast, high satisfaction levels (satisfied and very



satisfied) were expressed by 66.2%, 63.2%, and 60.2% of Kingston walk-in clients who used the Business Name Auto-Renewal, Business Name Auto Closure, and Status Quo Annual Returns services receptively. See Figure 42 above.

As presented in Figure 43, most corporate clients (91.7%) indicated that they were satisfied to some degree with the processes of the business name auto-renewal services, while 89.1% of corporate clients had some level of satisfaction with the processes of the business name auto-closure service and 83.3% reported that they were satisfied to some level with the processes of the status quo annual returns services.

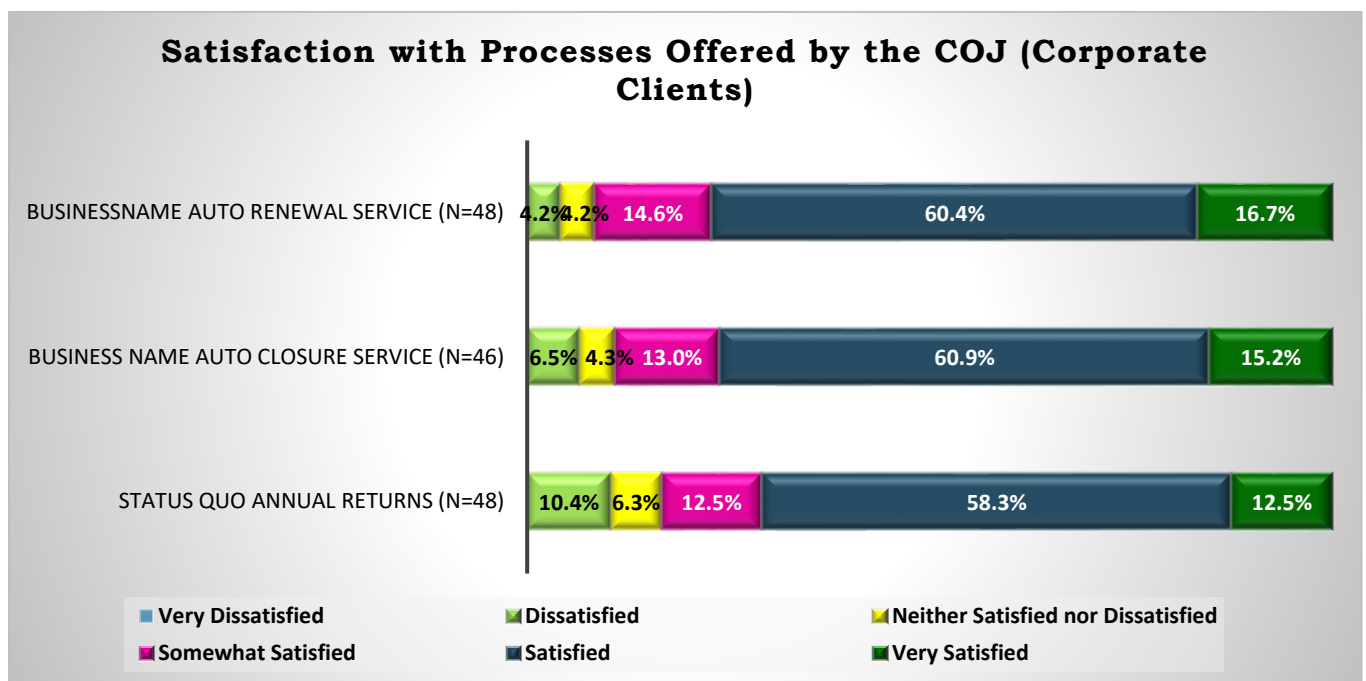


Figure 43: Showing the proportion of corporate clients who are satisfied with the services offered by the COJ (All Island).



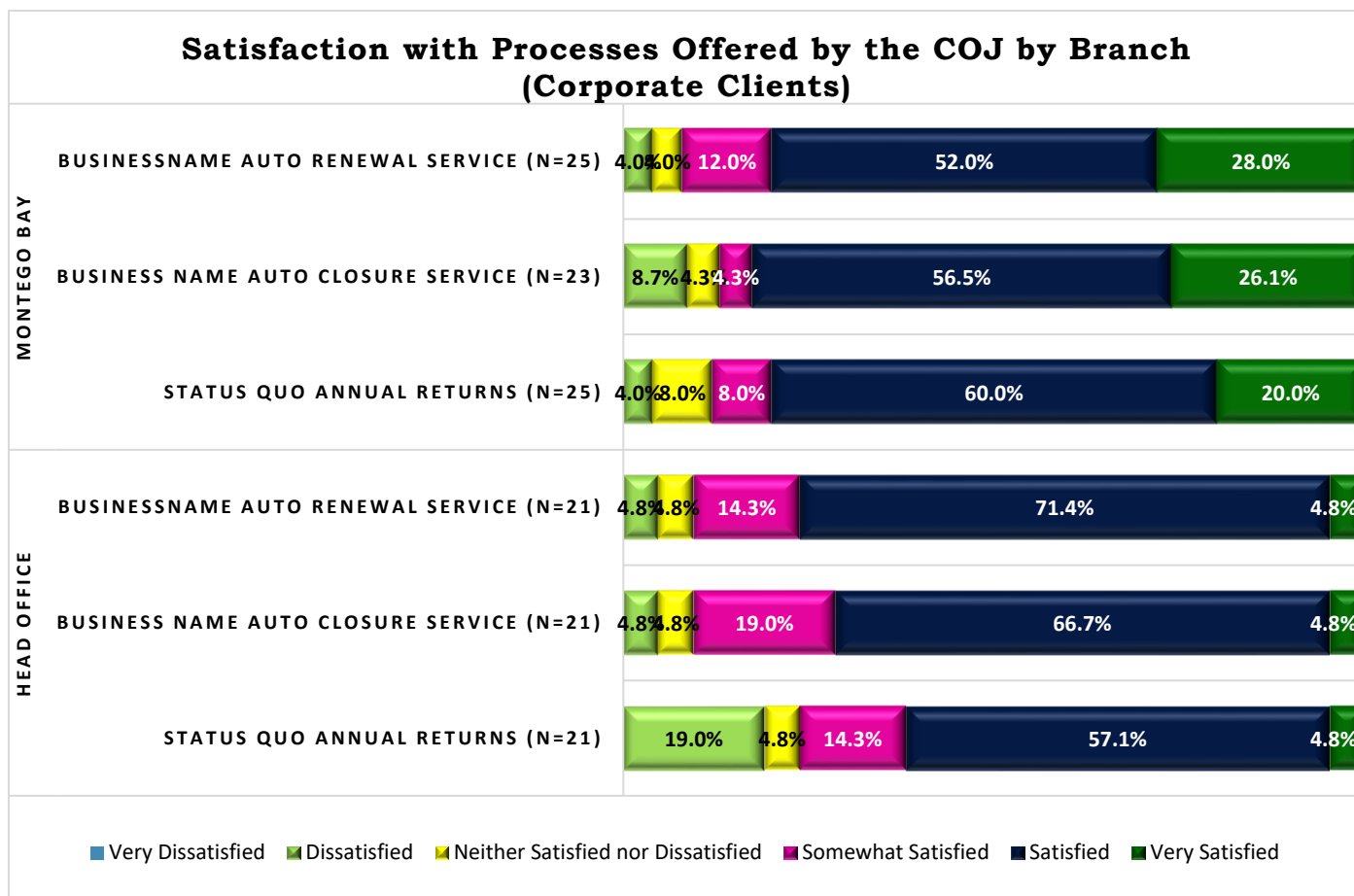


Figure 44. Showing corporate clients' level of satisfaction with the process of new services (by access point).

- The data revealed that nine out of 10 corporate clients from Kingston were satisfied to some degree with the processes (length of time, number of forms used, etc.) involved in the Business Name Auto-Renewal services (90.5%) and Business Name Auto Closure services (90.5%). Seven out of ten corporate clients were satisfied to some degree with the processes of the Status Quo Annual Returns (76.2%).
- It was however noted that corporate clients who used the Montego Bay branch were more likely to experience high levels of satisfaction (satisfied and very satisfied) with the services than corporate clients accessing them through the Kingston branch. For example, 80%, 82.6%, and 80% of



Montego Bay corporate clients expressed having high levels of satisfaction (satisfied and very satisfied) with the Business Name Auto-Renewal, Business Name Auto Closure services and Status Quo Annual Returns respectively. By contrast, high satisfaction levels (satisfied and very satisfied) were expressed by 76.2%, 71.5%, and 61.9% of Kingston corporate clients who used the Business Name Auto-Renewal, Business Name Auto Closure and Status Quo Annual Returns services respectively. See Figure 44 above for more details.

COJ Access Points

As it is related to rating the effectiveness of the COJ access points, most walk-in clients (68.6%) rated in-branch/Lobby as being effective to very effective. This was followed by email and website where walk-in clients gave a high rating (effective to very effective) of 54.1% and 50.9% respectively. The COJ mobile team was rated as being effective or very effective by 46.8%. Conversely, most walk-in clients rated the telephone (54.9%) and mail (42.1%) as an ineffective access point. See Figure 45.



Rating of the Effectiveness of the COJ's Access Points (Walk-in Clients)

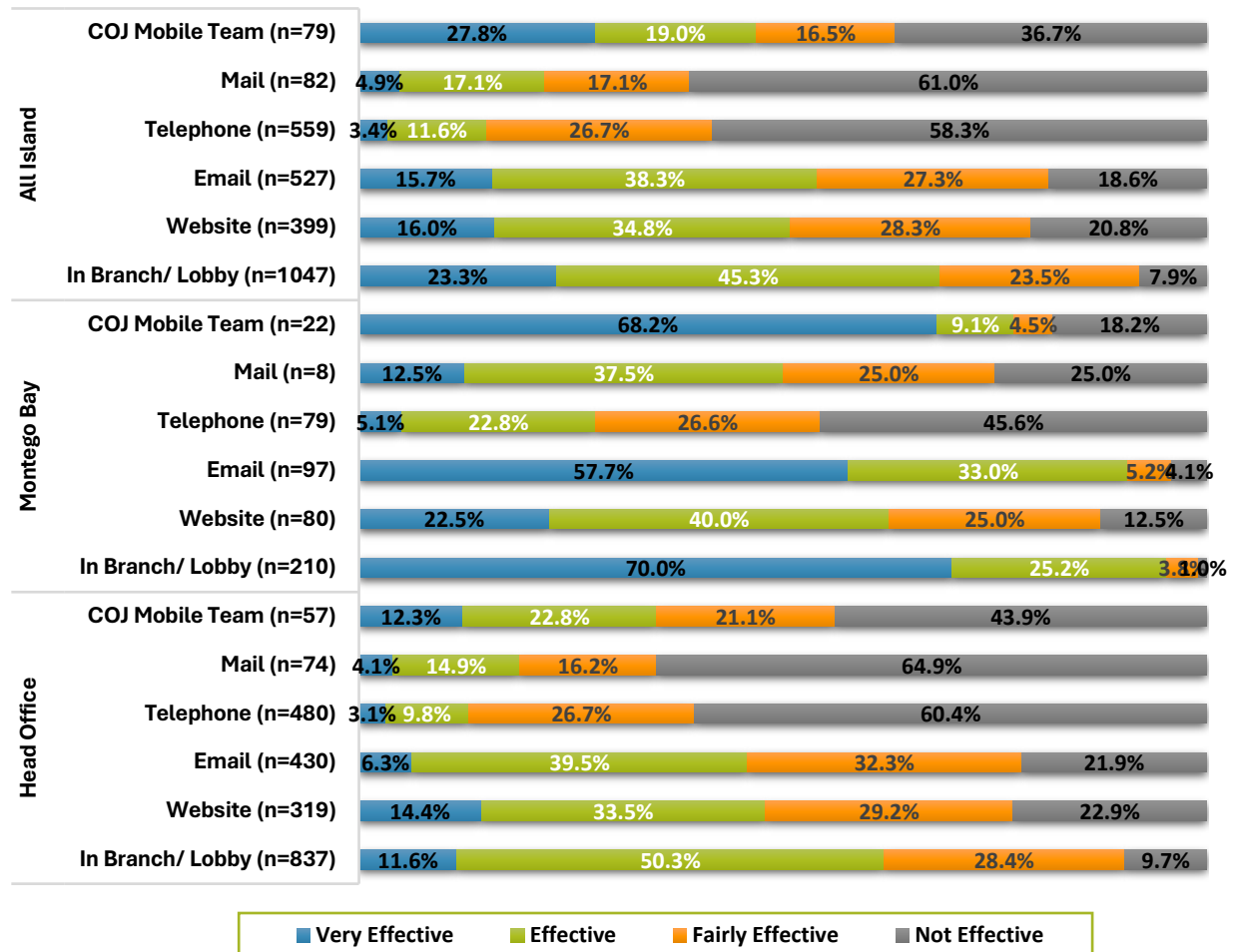


Figure 45. Showing walk-in clients' effectiveness rating on the COJ's access points (All Island)

- When COJ's access points were assessed, it was noted that a higher percentage of walk-in clients from the Montego Bay branch rated more of the access points as effective (very effective and effective) compared to the Head Office. The data revealed that 61.9% of walk-in clients from the Head Office rated the in-branch/ lobby access point as effective or very effective. More than 4 in 10 walk-in clients thought the website (48.0%) and email (45.8%) access points were effective (effective and very effective). On the other hand, most walk-in clients from the Kingston branch rated the mail

(64.9%) and telephone (60.4%) access points as not effective while 43.9% thought the COJ Mobile Team was ineffective.

- Most walk-in clients from the Montego Bay branch rated the in-branch/lobby, email, COJ Mobile Team and website as effective (effective and very effective), reporting figures of 95.2%, 90.7%, 77.3% and 62.5% respectively. Conversely, most walk-in clients (50.0%) rated the mail access point as both fairly effective and ineffective while most walk-in clients (45.6%) rated the telephone access point as ineffective. See Figure 45.

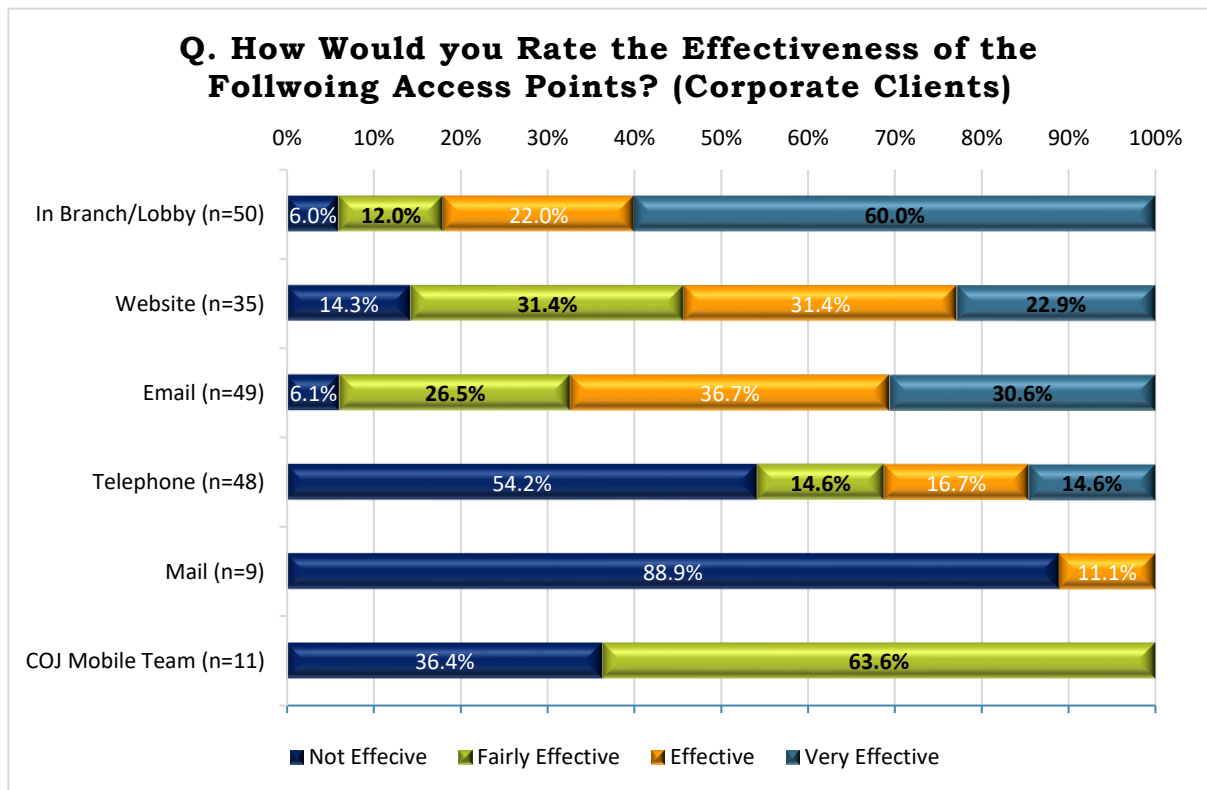


Figure 46. Showing corporate clients' effectiveness rating on the COJ's access points (All Island)

As presented in Figure 46, corporate clients were also asked to rate the effectiveness of various COJ access points. Most corporate clients rated the in-branch/ Lobby (82.0%), email (67.3%) and website (54.3%) as being effective (effective and very effective) access points. Conversely, most corporate clients

rated mail (88.9%), telephone (54.2%), and COJ Mobile Team (36.4%) as ineffective access points.

- In further examining the effectiveness rating of the COJ access points, the data was disaggregated by access points. The results revealed that regardless of the access point, most corporate clients reported that the **mail** (Montego Bay branch 100%, Head Office 83.3%) and the **telephone** (Montego Bay 60% and Head Office 52.4%) were ineffective.
- Regardless of the access point, most corporate clients indicated that the **in-branch/lobby** (Montego Bay branch 88.49% and Kingston branch 72.8%), **website** (Kingston branch 50%, Montego Bay branch 53.9%) and **email** (Kingston branch 56.5%, Montego Bay branch 75.0%) access points were effective (effective and very effective).
- Corporate clients from Montego Bay rated the **COJ Mobile Team** as fairly effective, while corporate clients from Kingston rated it as fairly effective (50%) and ineffective (50%). See Figure 47.



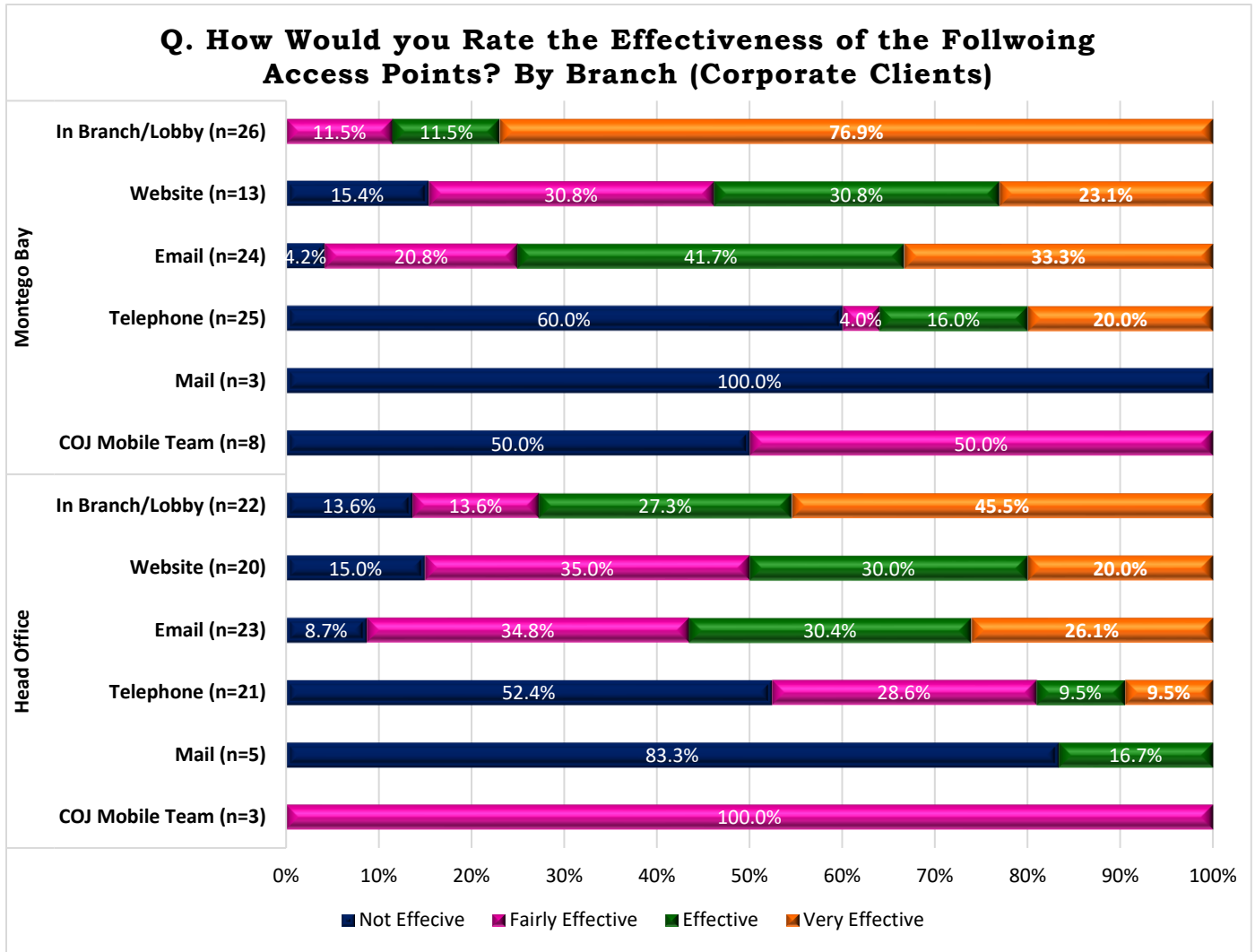


Figure 47. Showing corporate clients' effectiveness rating on the COJ's access points (By Access Points)

Customer Service Quality Features

Clients were asked to rate COJ's customer service quality features, including the customer service area, quality of service, accessibility to staff, staff efficiency, knowledge, and courtesy or professionalism.



Rating of Customer Service Features (Walk-in Clients)



Figure 48. Showing walk-in clients' rating of customer service quality features (All Island)

Most walk-in clients gave all customer service quality features above average (excellent and good) ratings ranging from 47.2% to 53.7%. It was observed that the courtesy/professionalism of staff received the highest above-average rating of 53.7% while the efficiency of staff received the lowest above-average rating of 47.2%. See Figure 48.



Rating of Customer Service Features by Branch (Walk-in Clients)

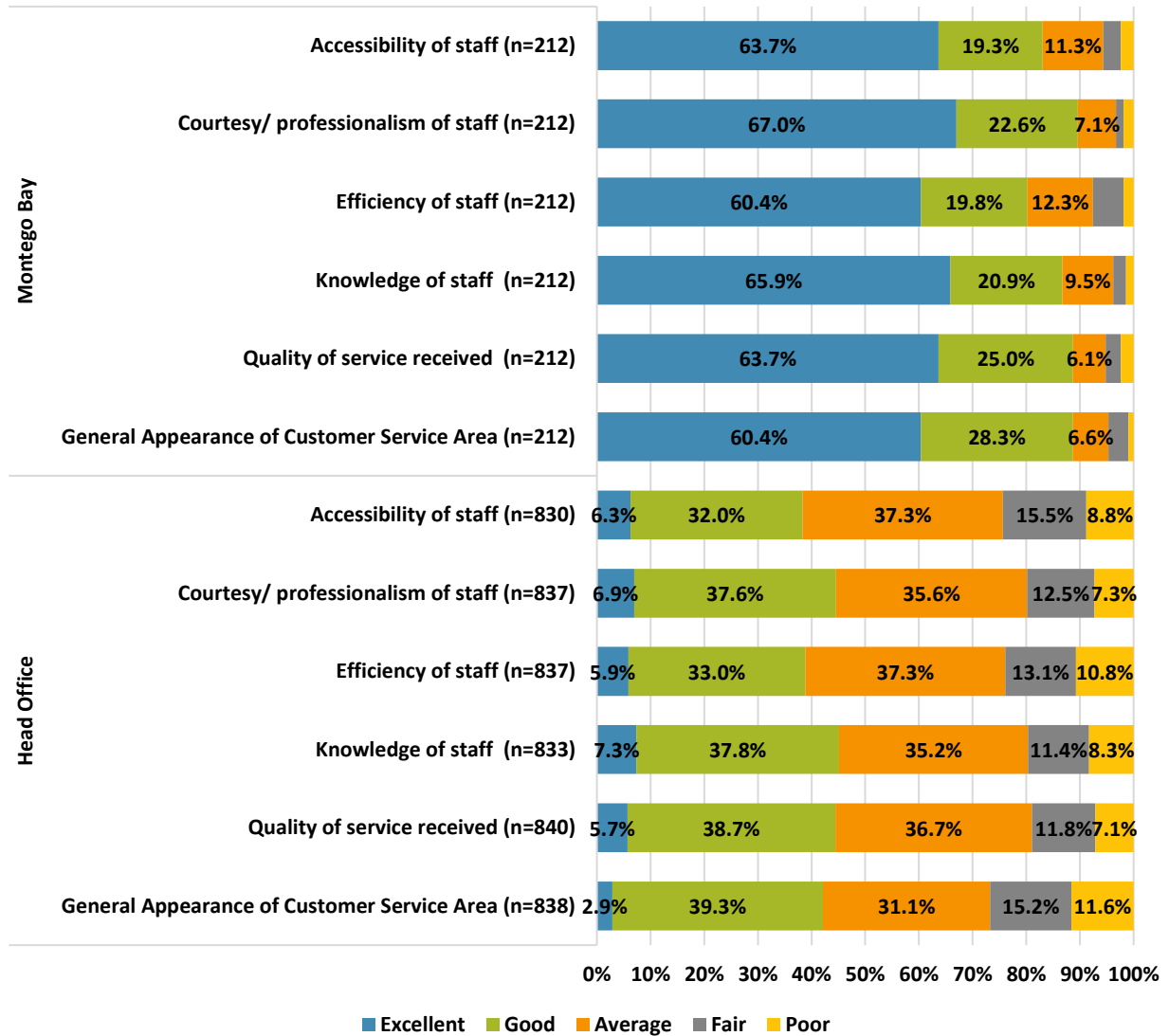


Figure 49. Showing walk-in clients' rating of customer service quality features (By Access Points)

- More walk-in clients from the Montego Bay branch (80.2% - 89.6%) rated the quality of the COJ service as above average compared to those from the Kingston branch (38.3% - 45.1%). The largest percentage of clients from the Montego Bay branch gave an above-average rating for courtesy/professionalism of staff (89.6%) compared to 44.6% from the Kingston branch who gave an above-average rating for courtesy and

professionalism of staff (44.6). The largest percentage of walk-in clients (45.1%) from the Kingston branch gave an above average rating for Knowledge of staff. See Figure 49.

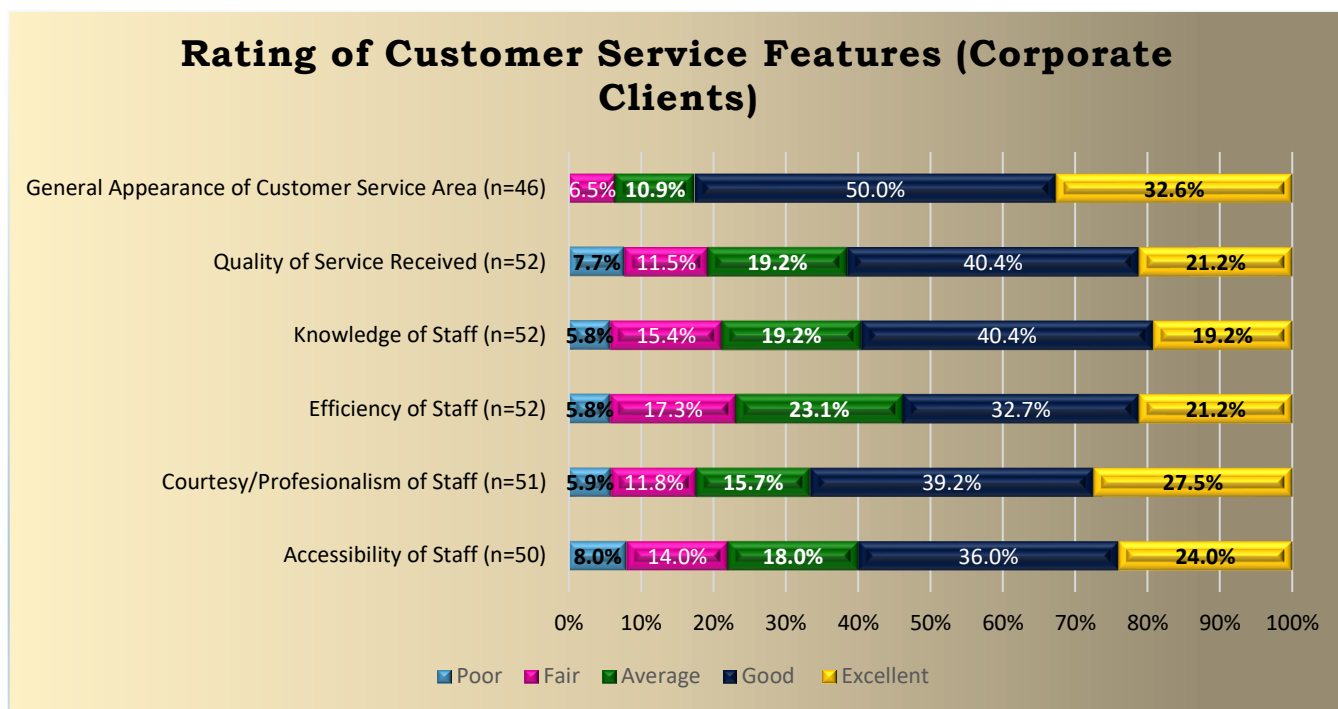


Figure 50. Showing corporate clients' rating of customer service quality features (All Island)

As seen in Figure 50, most corporate clients gave all customer service quality features an above-average rating. It was observed that the general appearance of the customer service area received the largest above-average rating of 82.6% while the efficiency of staff received the lowest above-average rating of 53.8%.



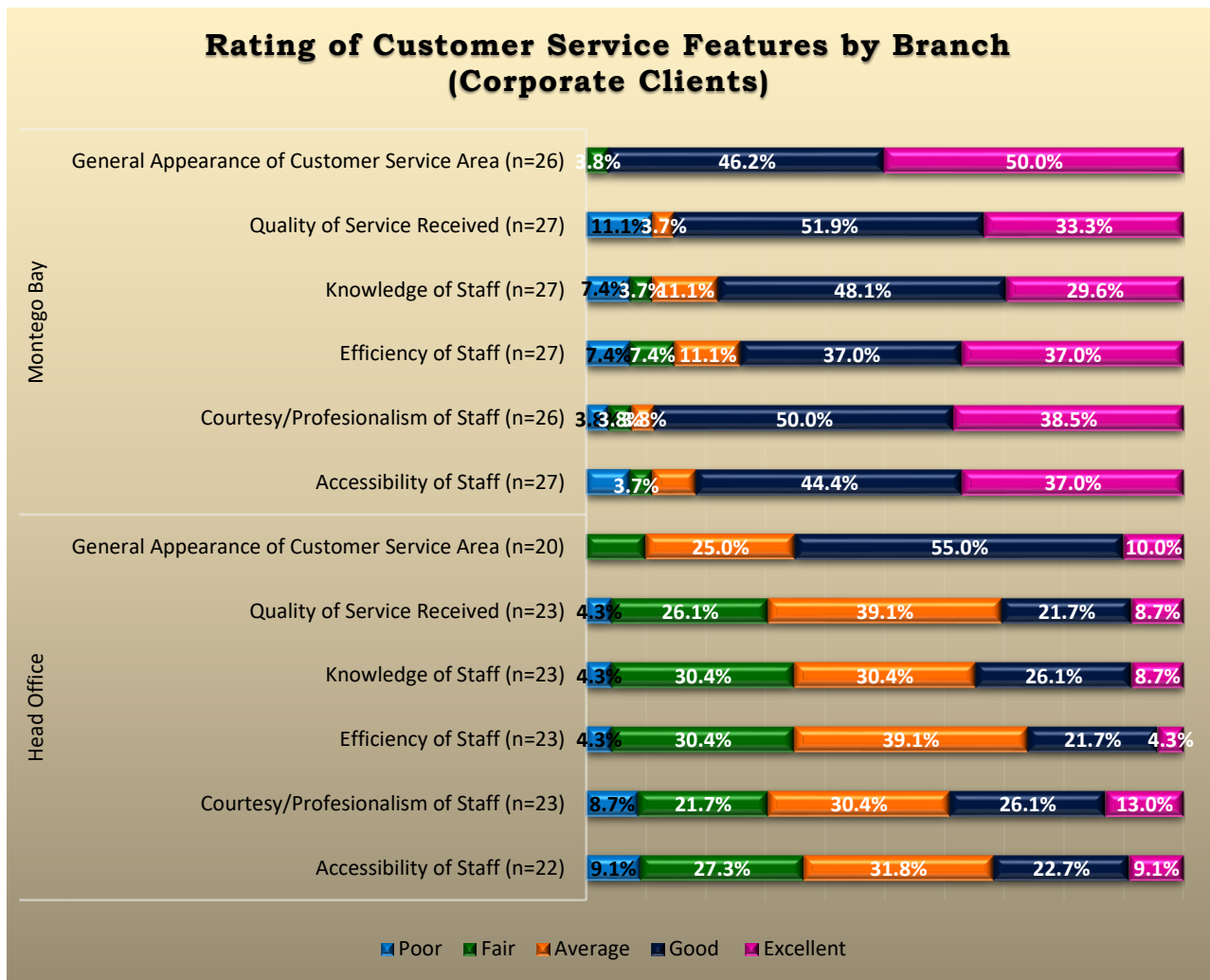


Figure 51. Showing corporate clients' rating of customer service quality features (All Island)

- When disaggregated by access point, more corporate clients who accessed COJ's services through the Montego Bay branch (74.1% - 96.2%) rated all customer service quality features as above average compared to those from the Kingston branch (30.4% - 65.0%). The largest percentage of clients from the Montego Bay branch gave an above-average rating for general appearance of the customer service area compared to 65.0% from the

Kingston branch who gave an above-average rating for the same quality feature.

Overall Satisfaction

Approximately three-quarters of walk-in clients (76.3%) indicated some level of satisfaction (somewhat satisfied, satisfied, and very satisfied) with the overall services they received from the COJ; with the largest group (33.5%) being satisfied.

More than one-tenth (12.0%) of walk-in clients expressed some level of dissatisfaction with COJ's services. See Figure 52.

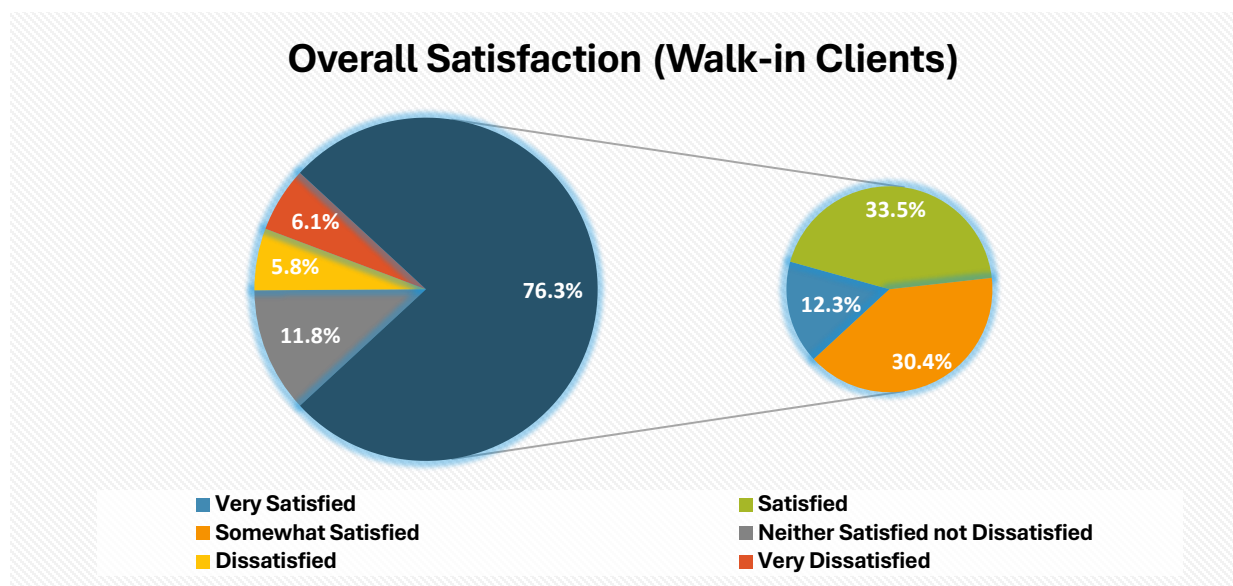


Figure 52. Showing the overall satisfaction level of walk-in clients.



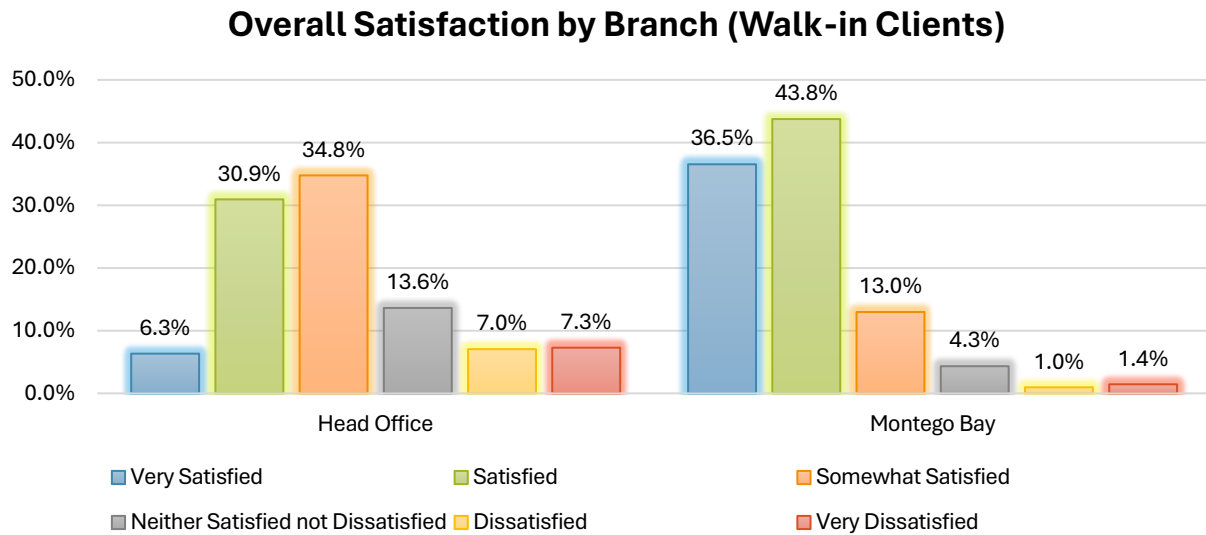


Figure 53. Showing the overall satisfaction level of walk-in clients by branch.

- Slightly more than nine in ten (93.3%) walk-in clients from the Montego Bay branch reported that they were satisfied to some level with the services they had received from the COJ.
- Similarly, more than seven in ten walk-in clients (72.0%) from the Kingston branch had some level of satisfaction. See Figure 53.

The majority of COJ's (79.2%) corporate clients expressed some level of satisfaction (somewhat satisfied, satisfied, and very satisfied) with the agency's services. See Figure 54.



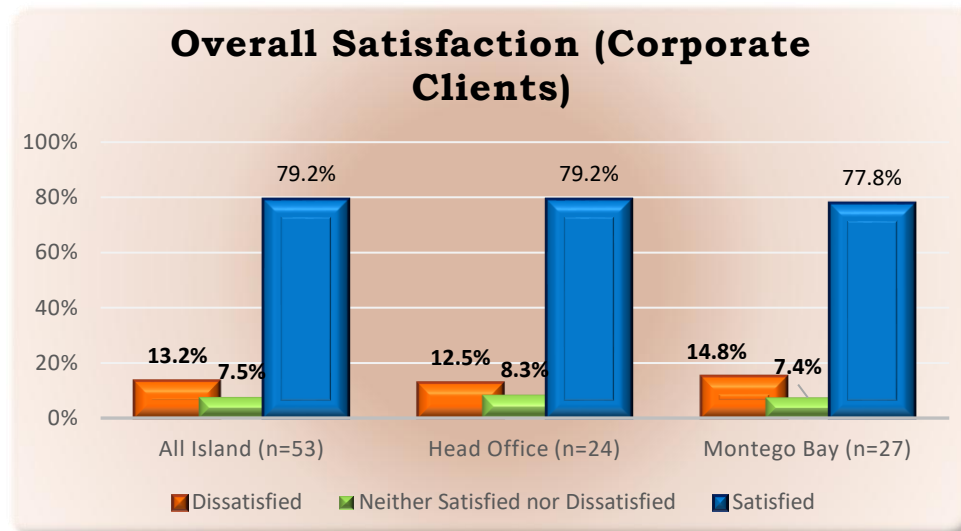


Figure 54: Showing the overall satisfaction level of COJ corporate clients

- Similarly, more than seven in ten corporate clients from the Kingston branch (79.2%) and the Montego Bay branch (77.8%) reported some level of satisfaction with the service they received from the COJ.
- Two online corporate clients indicated that they were satisfied with the agency's services.

As presented in Figure 55, clients' overall satisfaction with COJ's services was 76.4%, which represented a marginal decline in 2025, compared to the overall satisfaction of 77% which was observed in 2024.



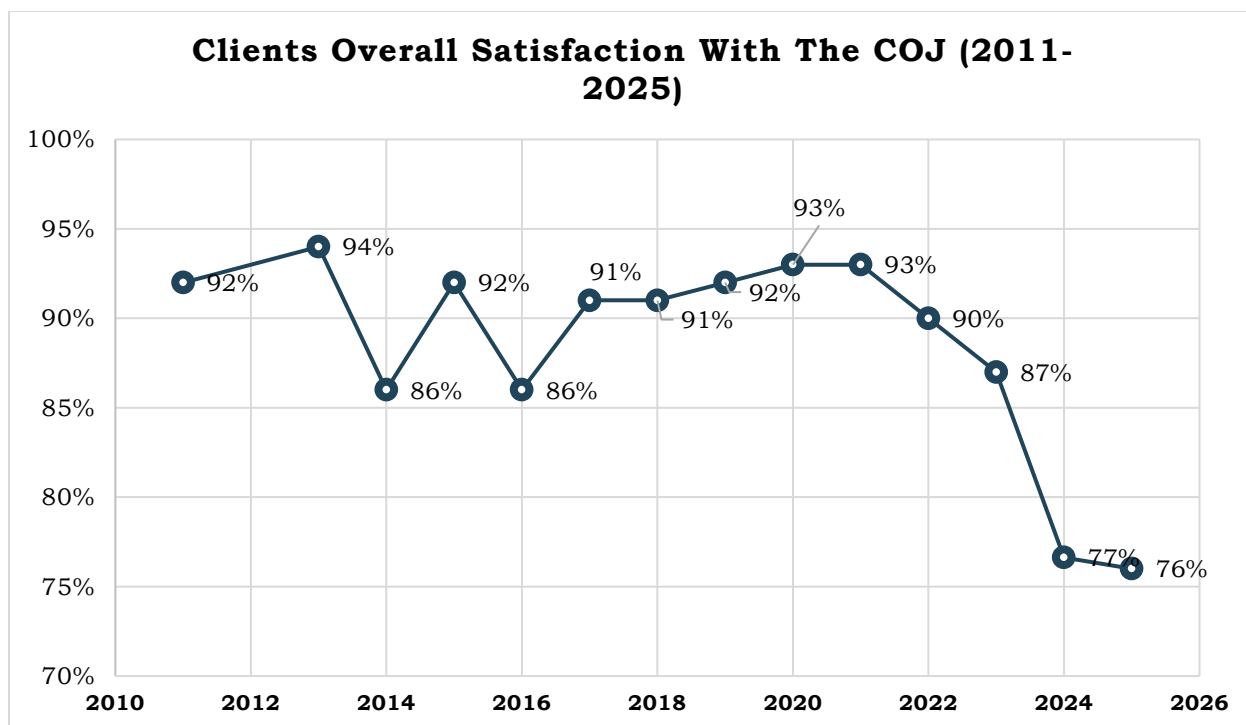


Figure 55. Showing the overall satisfaction of COJ's clients (2011 – 2025)

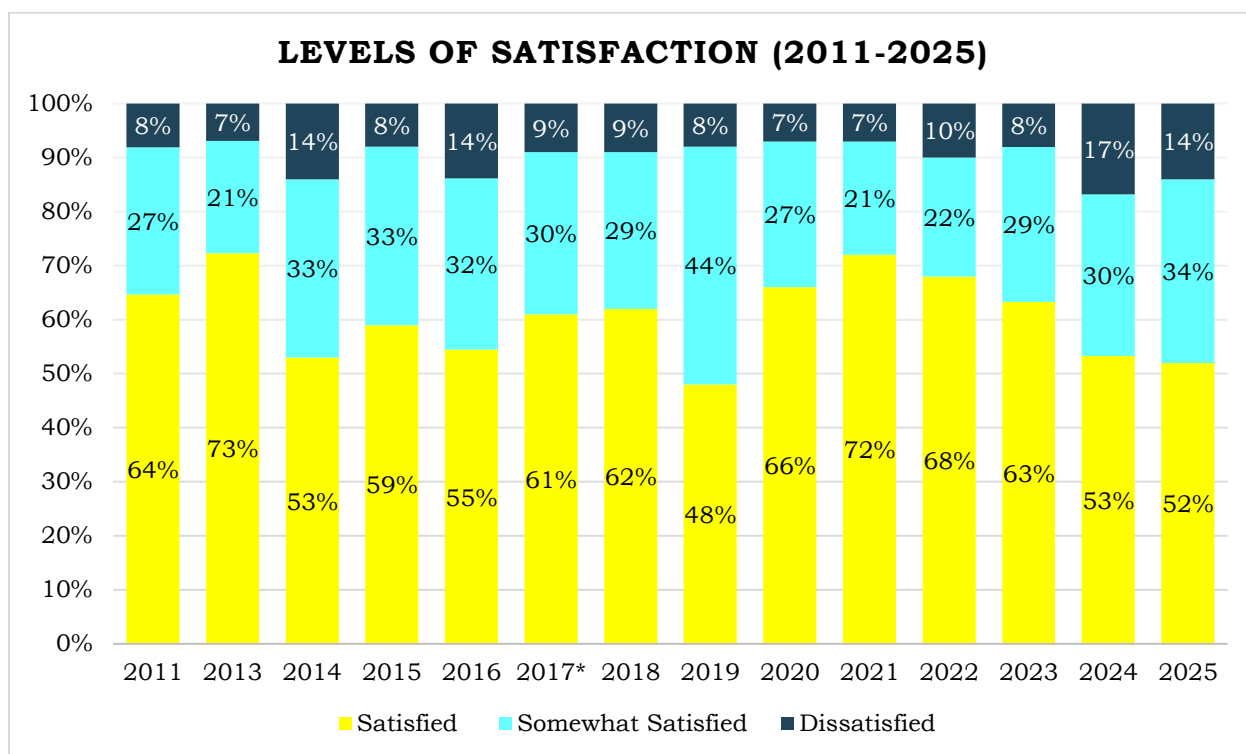


Figure 56. Showing clients' level of satisfaction with the services they received (2011 – 2025)

As seen in Figure 56, between 2011 and 2025, the majority (48% - 73%) of COJ's clients experienced high levels of satisfaction (satisfied and very satisfied) with less than one-half (21% - 44%) being somewhat satisfied.

The percentage of clients who experienced high levels of satisfaction fell by one (1) percentage points (from 53% in 2024 to 52% in 2025) while the percentage of dissatisfied clients also decreased (from 17% in 2024 to 14% in 2025).

Service Rating

Walk-in clients were asked to rate the service they received on a scale from zero to ten (zero being not at all satisfied and ten being satisfied).

- The COJ scored an average rating of 6.7 for overall customer satisfaction. Moreover, 41.7% of all walk- in customers gave the COJ a rating of 8 to 10 out of 10. See Figures 57 and 58.

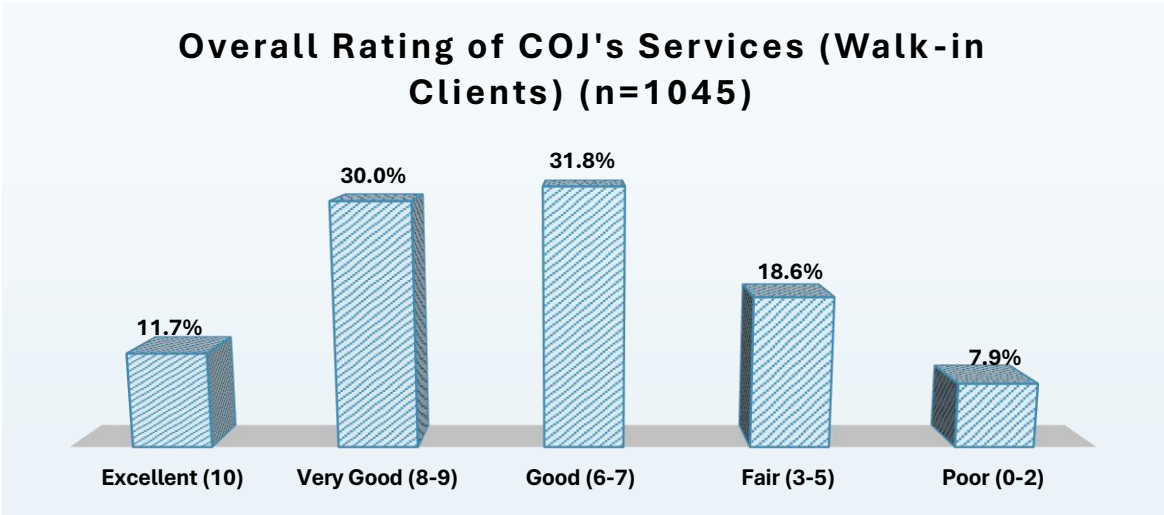


Figure 57. Showing walk-in clients and how they rate the services they received.

- Walk-in clients who accessed the Kingston branch gave an average rating of 6.2 while walk-in clients who accessed the Montego Bay branch gave an average rating of 8.5.



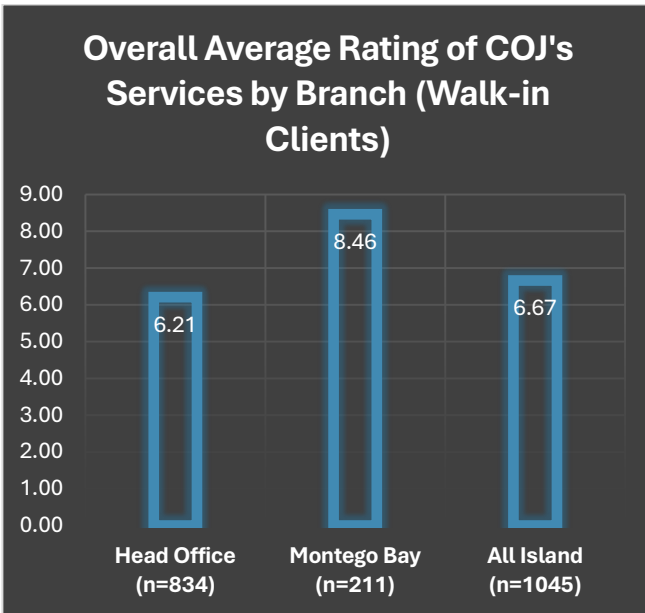


Figure 58. Showing walk-in clients' ratings of the service they received from the COJ.

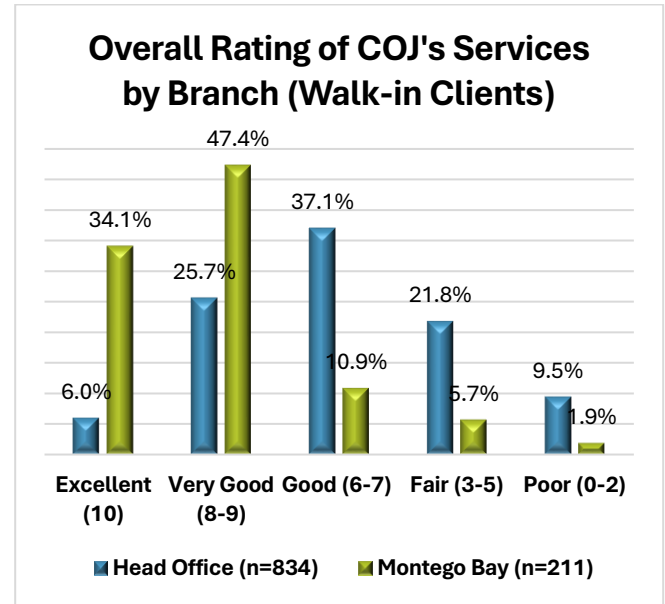


Figure 59. Showing walk-in clients' overall satisfaction (All Island).

- Most walk-in clients (37.1%) from the Kingston branch rated their overall satisfaction with the services they received from the COJ as good while most walk-in clients (47.4%) from the Montego Bay branch rated their overall satisfaction with the services they received as very good. See Figure 59.

Corporate clients were asked to rate the services they received from COJ and 35.8% gave a rating between 8 and 9 (very good).

- Consequently, corporate clients gave COJ an average rating of 6.4. See Figures 60 and 61 below.



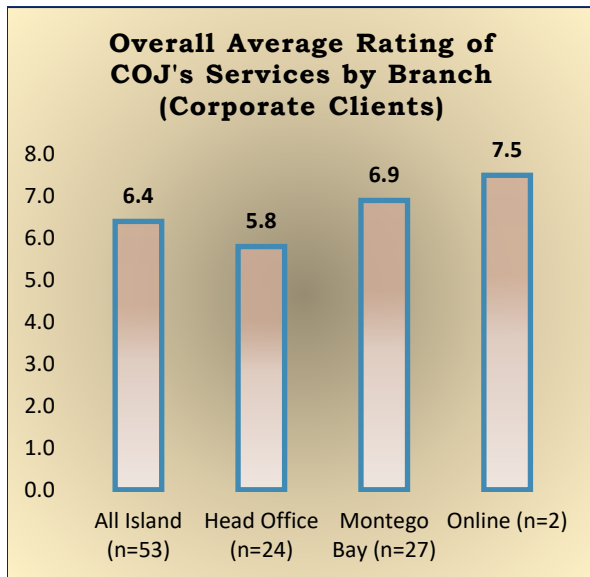


Figure 60. Showing average rating of services received by corporate clients

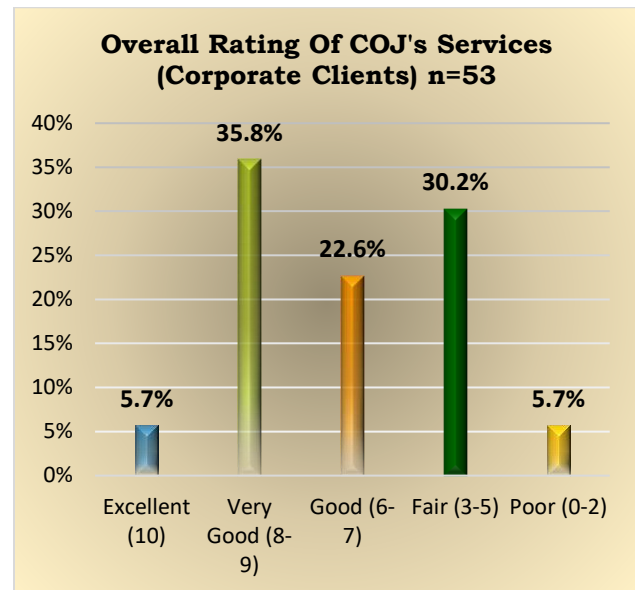


Figure 61. Showing average rating of services by corporate clients

- Corporate clients who accessed the Kingston branch gave an average rating of 5.8 while corporate clients who accessed the Montego Bay branch gave an average rating of 6.9. The online corporate clients surveyed gave an average rating of 7.5
- Overall, three in ten corporate clients rated the services they received as very good (35.8%) or fair (30.2%).
- Most corporate clients (45.8%) from the Kingston branch rated the services they received as fair; however, more than five in ten corporate clients from Montego Bay (51.9%) rated the services they received as very good. See Figure 62.



Q. On a Scale of 0 to 10, (0 Being Not at All Satisfied and 10 Being Totally Satisfied), How Would you Rate the Service You Received? (Corporate Clients)

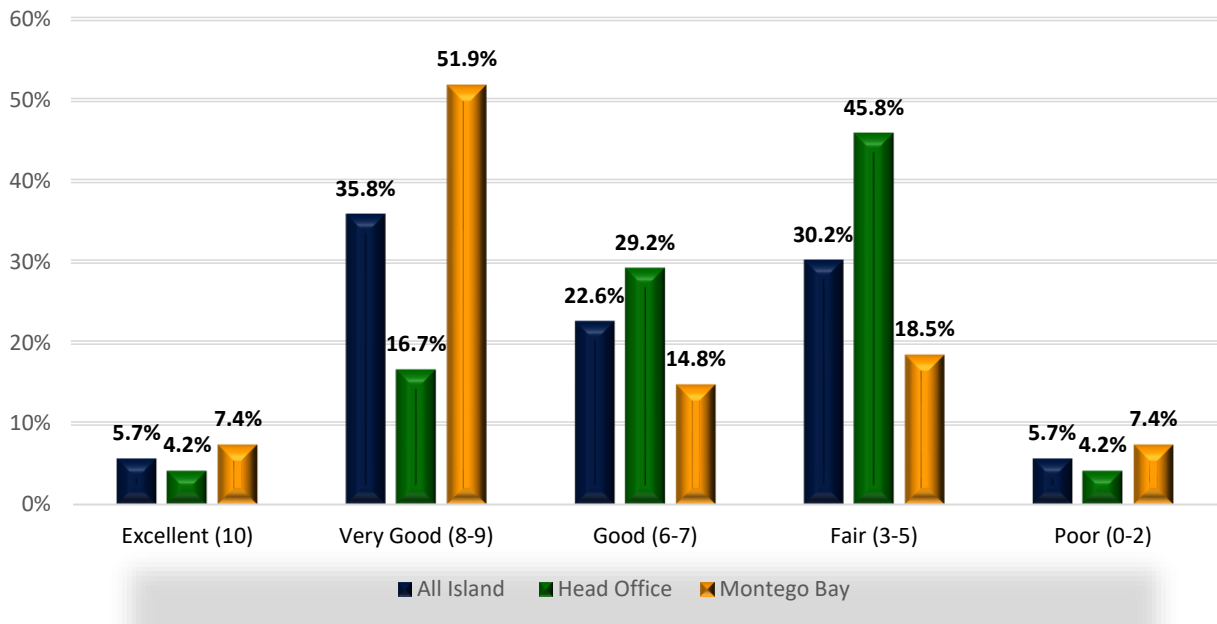


Figure 62. Showing rating of services received by corporate clients across access points.

The proportion of clients who rated the COJ's services between very good (8-9) and excellent (10) increased steadily between 2014 and 2018 to a high of 50% but declined sharply in 2019 by twelve (12) percentage points and increased again by nine (9) percentage points in 2020; followed by another increase of eight (8) percentage points in 2021. This figure remained constant in 2022; however, there was an eight (8) percentage point reduction in 2023 and a further decline by (9) percentage points in 2024. There was an increase of four (4) percentage points in 2025 settling at 42%.

- Those who rated the service as good (6-7) increased by two (2) percentage points in 2025 (from 29% in 2024 to 31% in 2025).
- Clients who rated the service as poor (0-2) to fair (3-5) decreased by five (5) percentage points in 2025 (from 33% in 2024 to 27% in 2025). See Figure 63.



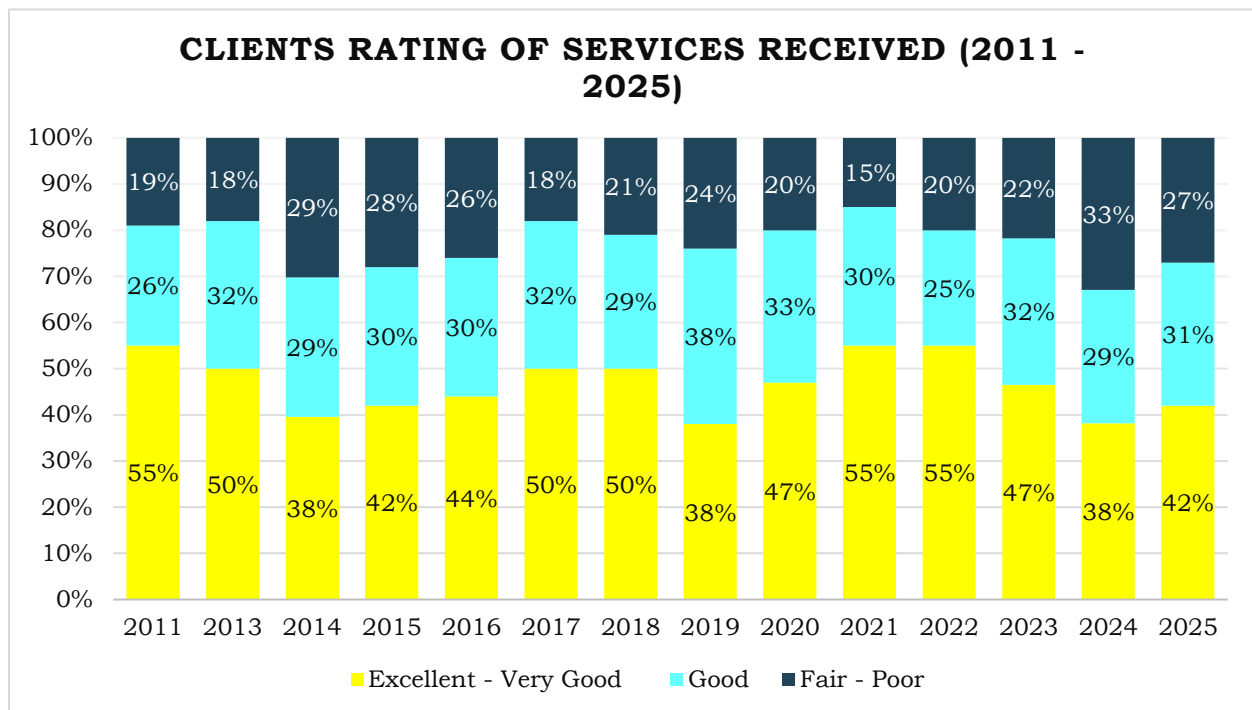


Figure 63. Showing clients' rating of the services they received (2011-2025)

Improvements to Service

Walk-in clients were asked to provide recommendations as to what could have been done to serve you better. Most walk-in clients recommended that COJ reduce its wait times (77.2%) and processing times (46.6%). Completing the top 5 recommendations by walk-in clients were to improve the efficiency of the customer service staff (46.6%), improve parking (39.2%), and offer some transactions at the front desk (23.2%). See Figure 64.



Walk-In Clients Recommendations for Service Improvements (n=933)

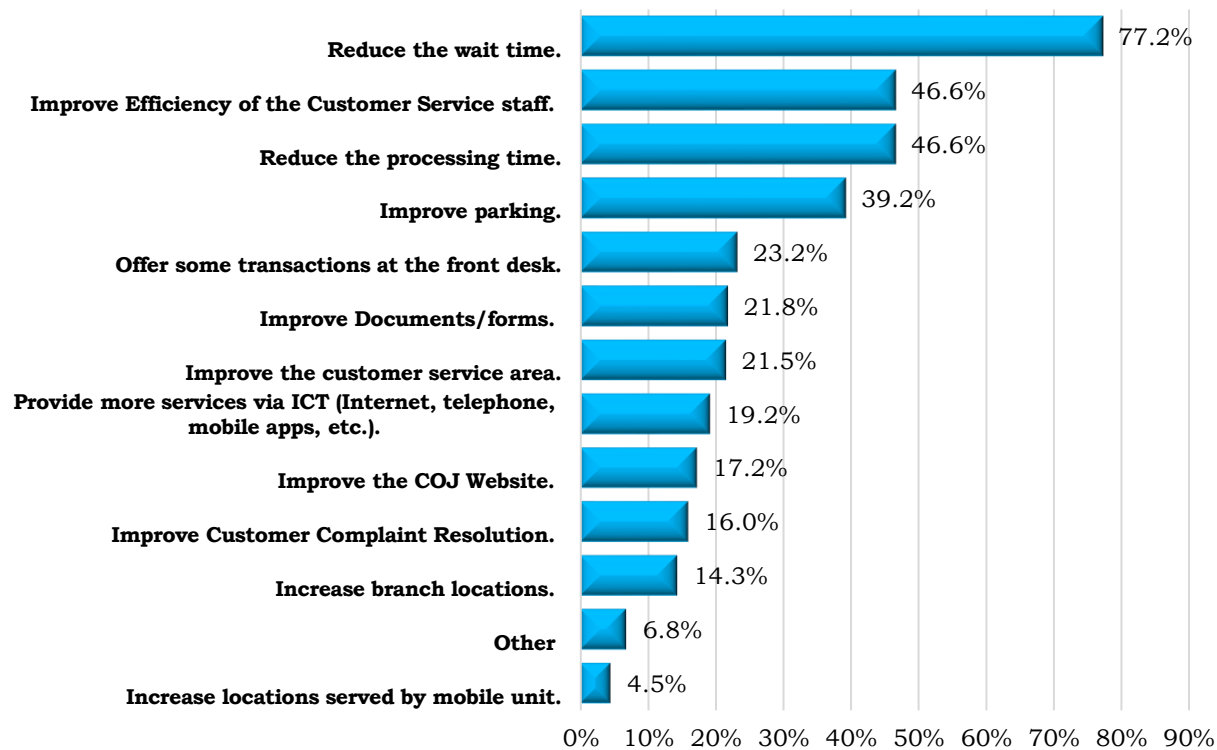


Figure 64. Showing walk-in clients' perceptions regarding what could have been done to serve them better (All Island)

Corporate clients were asked to provide any further comments or recommendations. More than half (58.7%) of corporate clients recommended that the COJ should reduce its processing time. Corporate clients also recommended that the COJ should reduce its wait time (50.0%), improve documents/ forms (34.8%), and improve efficiency of the customer service staff (34.8%). See Figure 65.



Corporate Clients Recommendation for Service Improvement (n=49)

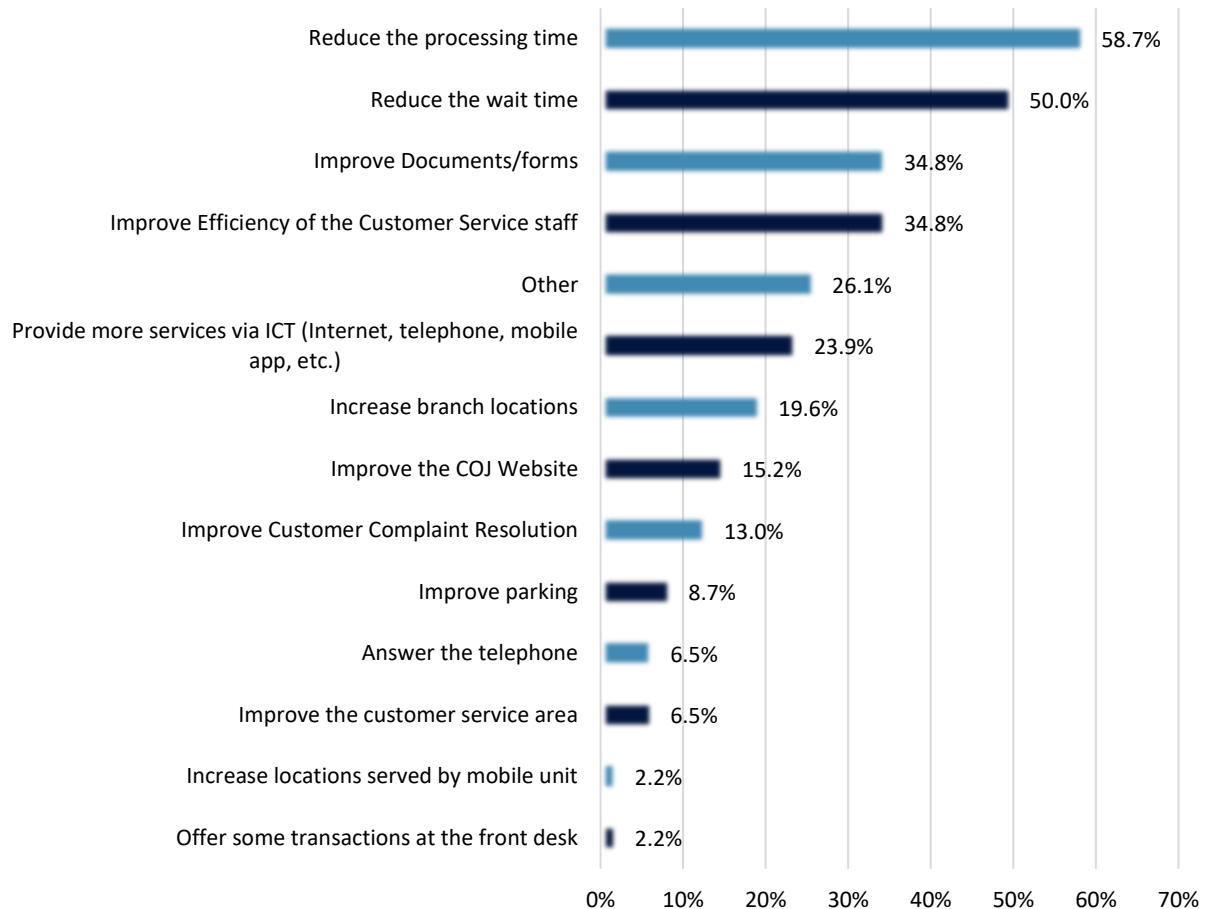


Figure 65: Showing corporate clients' perceptions regarding what could have been done to serve them better (All Island)

Suggestions for an Additional Branch

Most walk-in clients indicated that the COJ needed to place an additional branch in St. Catherine (23.1%). This was followed by those who indicated St. Ann (22.3%) and Kingston and St. Andrew (13.2%). Most corporate clients reported that the COJ needed to place additional branches in St. James and Manchester



(30.0%). This was followed by those who indicated Kingston and St. Andrew (20.0%) See Table 5.

Table 5. *Showing suggested locations for additional COJ branch(es).*

If 'increase branch locations' were selected, in which town/parish would you want to have another branch of the COJ?	Walk-in Clients (n=121)	Corporate Clients (n=10)
St. Catherine	23.1%	0.0%
St. Ann	22.3%	10.0%
Kingston & St. Andrew	13.2%	20.0%
Westmoreland	9.9%	0.0%
Manchester	9.9%	30.0%
Clarendon	8.3%	10.0%
Portland	5.0%	10.0%
St. Mary	4.1%	0.0%
St. James	4.1%	30.0%
Every Parish	4.1%	10.0%
St. Elizabeth	3.3%	0.0%
Hanover	3.3%	0.0%
St. Thomas	2.5%	0.0%
Trelawny	1.7%	0.0%
Each County	0.8%	0.0%
All TAJ Offices	0.0%	10.0%

Additional Comments/Recommendations

Most walk-in clients (29.3%) indicated that the COJ needed a bigger office, and the lobby area needed improvement by providing more seats, refreshments and entertainment. Responses incorporated in other (4.1%) included the need for public education, more cashiers, the mobile unit schedule, having the COJ accept cash and a suggested place for the mobile unit (including a contact person).



On the other hand, most corporate clients (30.6%) indicated that customer services needed to be improved training staff, enhancing professionalism and improving communication.

Table 6. *Showing clients' final comments and recommendations*

Please indicate any further comments or recommendations:	Walk-n Clients (n=294)	Corporate Clients (n=49)
Bigger Office / Improve Lobby Area (Improve Seating, Provide Refreshments and entertainment)	29.3%	2.0%
Provide guidance in the waiting area (Have staff vetting forms and assisting customers with completing their forms)	6.80%	10.2%
Consistently train staff on operations and procedures to ensure efficiency	6.5%	16.3%
Reduce wait time	6.1%	8.2%
Simplify documents and make them more user friendly	6.1%	10.2%
Update Forms (Remove duplication of information across forms)	0.0%	16.3%
Improve Process and standard operating procedures including having supervisors on the floor	5.8%	30.6%
Ensure Customer Service is paramount (Be courteous, helpful, attentive and understanding)	5.8%	8.2%
Commendations were given to staff with a few persons being singled out including the security	4.8%	14.3%
Clients were pleased with the improvements made	4.8%	2.0%
Have specialized lines (Express, Senior Citizen and/or for corrections)	4.1%	4.1%
Automate process (have more online services, self-service KIOSK and a mobile app)	3.7%	6.1%
Fix phone lines / Faster response time to telephone and emails.	3.4%	12.2%
More staff	3.4%	2.0%
Provide useful information to customers (completed sample form on monitors, FAQ brochure, guidelines, etc)	2.7%	12.2%
Improve website	2.7%	2.0%
Better communication between COJ and customers	2.7%	8.2%



Please indicate any further comments or recommendations:	Walk-n Clients (n=294)	Corporate Clients (n=49)
Improve the ticketing system	2.7%	2.0%
Open some Saturdays	2.7%	0.0%
Increase the capacity of the Montego Bay branch to approve and process documents	2.7%	6.1%
Improve parking	1.7%	2.0%
Other (Public Education, more cashiers, cash system, Mobile Unit)	4.1%	2.0%



DEMOGRAPHICS

Walk-in Clients



59.2%

were business owners.

21.0% had businesses in Retail.



Corporate Clients



26.9%

were business owners.

44.2% had businesses in Financial Services.



Most businesses (48.1% of walk-in and 34.0% of corporate), were located in Kingston & St. Andrew.

Professional Category

Of those who provided a response, the top three professions for walk-in clients were Business Owners (59.2%), Company/Corporate Secretaries (22.1%), and Accountants (9.2%). Similarly, for corporate clients, the top three professions were Business Owners (26.9%), Company/ Corporate Secretaries (21.2%), and Accountants (23.1%).

Table 7. Showing COJ clients' profiles (profession)

Please tick the category in which you fall:	Walk-in Clients (n=1,049)	Corporate Clients (n=52)
Business Owner	59.2%	26.9%
Company /Corporate Secretary	22.1%	21.2%
Accountant	9.2%	23.1%
Bearer	5.6%	0.0%
Other	1.1%	11.5%
Attorney at Law	1.2%	13.5%
Researcher	0.2%	0.0%
Administrator	0.6%	1.9%
Business Consultant	0.8%	1.9%

Types of Businesses

Most walk-in clients (22.0%) indicated that their type of business was in retail while most corporate clients (44.2%) indicated that their type of business was in Financial services (including Accounting services).

Table 8. Showing the types of businesses operated by COJ clients.

Type of business:	Walk-in Clients (n=1,034)	Corporate Clients (n=52)
Retailers	22.0%	0.0%
Non-Profit Organization	20.8%	0.0%
Financial	8.8%	44.2%
Construction	7.7%	0.0%
Other Services	6.5%	9.6%
Transportation	6.4%	0.0%
Hospitality	6.3%	1.9%



Type of business:	Walk-in Clients (n=1,034)	Corporate Clients (n=52)
Manufacturing	5.8%	0.0%
Distributors	5.5%	0.0%
Legal Services	5.5%	17.3%
Non-Governmental Organization	4.7%	0.0%
Business Services & Consultancy	4.1%	23.1%
Real Estate	4.0%	0.0%
Agriculture	3.3%	0.0%
Religious Group	1.7%	0.0%
Beauty Services	1.6%	0.0%
Utilities	1.5%	0.0%
Food and Beverage	0.8%	0.0%
Entertainment	0.8%	0.0%
Cleaning Services	0.6%	0.0%
Health & Pharmaceuticals	0.5%	0.0%
Security	0.4%	0.0%
Education	0.2%	0.0%
Research	0.2%	0.0%
Government	0.0%	3.8%

Location of COJ Users

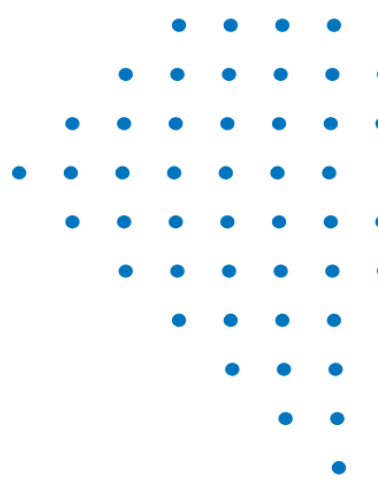
Thirteen walk-in clients (1.2%) did not disclose their business locations. Of those who responded, the businesses for most walk-in clients (48.1%) and corporate clients (34.0%) were located in Kingston and St. Andrew. The second most frequent business location was St. Catherine for walk-in clients (13.9%) and St. James for corporate clients (32.1%). See Table 9 below.

Table 9. *Showing parish locations of businesses*

Parish in which the business is located:	Walk-in Clients (n=1054)	Corporate Clients (n=53)
Kingston /St. Andrew	48.1%	34.0%
St. Catherine	13.9%	1.9%
St. James	11.0%	32.1%
Clarendon	4.6%	1.9%

Parish in which the business is located:	Walk-in Clients (n=1054)	Corporate Clients (n=53)
St. Ann	4.0%	3.8%
Manchester	3.7%	3.8%
Trelawny	2.9%	3.8%
Portland	2.3%	0.0%
St. Mary	2.2%	0.0%
Hanover	2.0%	3.8%
St. Elizabeth	1.8%	1.9%
Westmoreland	1.8%	13.2%
St. Thomas	1.7%	0.0%





STATISTICAL ANALYSIS



2025 CUSTOMER SATISFACTION SURVEY



Due to the low response rate among corporate clients, statistical analysis was not computed as responses would not yield results that are statistically representative for drawing meaningful conclusions.

Walk-in Clients

Composite scores were created for websites, documents and access point quality features. Additionally, a composite score was created for the customer services quality feature.

Table 10. Showing a correlation between quality features and walk-in clients' satisfaction with COJ services (All Island).

	Overall Satisfaction	On a scale of 0 to 10, (0 being not at all satisfied and 10 being totally satisfied), how would you rate the service you received?	Rating of Website Quality	Rating of Document Quality	Rating of Access Points	Customer Service Quality Features
Overall Satisfaction	1.000	.898**	.378**	.236**	.588**	.752**
On a scale of 0 to 10, (0 being not at all satisfied and 10 being totally satisfied), how would you rate the service you received?	.898**	1.000	.390**	.228**	.597**	.749**
Rating of Website Quality	.378**	.390**	1.000	.370**	.500	.272**
Rating of Document Quality	.236**	.228**	.370**	1.000	.213	.148**
Rating of Access Points	.588**	.597**	.500**	.213**	1.000	.671**
Customer Service Quality Features	.752**	.749**	.272**	.148**	.671**	1.000

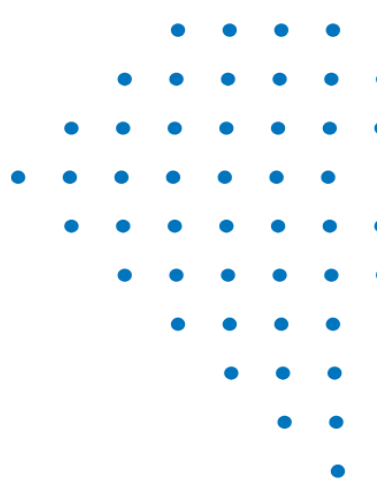
*p < 0.05, **p < 0.01, ***p < 0.001

As seen in table 10 above, the data indicates that there was a strong positive relationship between walk-in clients' satisfaction with COJ services and customer service quality. There was a moderate and positive correlation between walk-in clients' rating of COJ's access points and their overall satisfaction as well as the rating of website quality and their overall satisfaction.



The findings indicate that if clients' satisfaction with customer service quality features, COJ's access points and website increase then their overall satisfaction will increase. Efforts to enhance customer service and accessibility are likely to yield the greatest improvements in overall client satisfaction.





CONCLUSION & RECOMMENDATIONS



2025 CUSTOMER SATISFACTION SURVEY



Conclusion

The Companies Office of Jamaica continues to deliver quality service as is evident from the majority of clients **(76%)** experiencing some level of satisfaction **with the services offered**. However, consideration should be given to improving the service offerings and customer experience of those who are dissatisfied. At the access point level, more clients using the **Montego Branch** (93.3% of walk-in clients and 82.4% of corporate clients) than the **Head Office** (77.1% of walk-ins and 68.8% of corporate clients) expressed some level of satisfaction with the COJ's services.

The lack of response to **telephone calls** remains a challenge for COJ clients and can be seen from the rating of the various access points. Telephone was rated as ineffective by most walk-in **(58.3%)** and corporate clients **(54.2%)**.

The data revealed that walk-in clients were more likely than corporate clients to have received documents within the guaranteed time. Corporate clients were most likely to have had documents returned to them for corrections however, walk-in clients were most likely to have had their issues resolved. When compared to 2024, there was an overall reduction in the percentage of clients who had document(s) returned to them for amendments/corrections. In 2024, 80% of clients had documents returned for amendments or corrections while this year, 59% had their documents returned for corrections/ amendments.

An overview of clients' satisfaction regarding COJ's online services, documents, and COJ's customer service features shows that corporate clients were more likely than walk-in clients to rate the services of COJ as above average. Conversely, as it relates to rating the services they had received out of 10, it was observed that walk-in clients were more likely to give a higher rating, compared to their corporate client counterparts.



Regardless of any disparity between categories of clients or locations, the results of this survey point to a predominantly satisfied client base. It is prudent that the COJ continues to maintain and improve the quality of the service it delivers. Keen attention should be given to those areas that the largest percentage of clients rated below average, such as the user-friendliness and responsiveness to queries on the COJ's website. The agency should also note that clients regard access points such as the telephone and mail as the least effective in delivering services to them.

The COJ has made several changes/ improvements to their service over the last few years; however, a review of the current processes and structure can reveal gaps and inspire the necessary changes needed to improve the service offerings and customer experience. By building on its strengths and addressing customer concerns, the COJ can continue to improve its services. This will help to maintain/improve its high level of customer satisfaction, especially as the volume of customers increases.

The annual Customer Satisfaction Survey will act as a tool to guide this process. Below are recommendations that the COJ should take into consideration as they strive to achieve impeccable customer satisfaction.



Recommendations

Based on the findings of the survey, the following recommendations are proposed:

I. **Standardized System:**

The Companies Office of Jamaica should implement a standardized system where once clients arrive, they are greeted by COJ personnel who will provide them with clear and accurate information as well as professional assistance to complete their transactions. This process should be efficient and seamless to reduce the number of documents and reduce the number of visits by clients. All COJ staff members should be able to provide the same advice for the same issue no matter what branch customers access. Additionally, allow for the transfer of ticket number or issue different series of numbers if clients are conducting more than one service.

II. **Improve response time to telephone calls and emails:**

The COJ should work towards improving response time to telephone calls and emails. Some suggestions include implementing automated responses to emails, fixing phone lines, or implementing an interactive voice response (IVR). The use of WhatsApp could also be utilized as an access point to address clients' concerns.

III. **Reduce document errors:**

The frequency with which documents were rejected for amendments and corrections continues to be a challenge cited by COJ clients. To reduce errors and simultaneously reduce the number of times a document was rejected; it's prudent that the COJ either: simplify the documents; provide an example of a complete document; provide professional assistance to clients; and review all documents in its entirety highlighting all errors at the same time. This could be done by designating a representative to



assist clients in the lobby area with completing forms and guiding them on how to correct the errors. Additionally, there should be communication across both branches as a few clients have highlighted that documents were approved by agents in Montego Bay but rejected in Kingston when sent for authorization.

The COJ should also ensure that staff are knowledgeable of forms, as some clients complained that even with the assistance of staff their documents were rejected.

IV. Improve website quality:

COJ should have a complete revamp of its website making it more user-friendly. Additionally, clients have requested that more transactions be placed online.

V. Improve/increase customer service staff:

Adequate staffing remains an issue of concern, as clients have requested that more staff be made available to answer queries and assist with completing documents. Other clients had issues with the professionalism and knowledge of staff, consequently there should be constant training of staff to ensure the utmost customer service experience.

VI. Improve Customer Service Area:

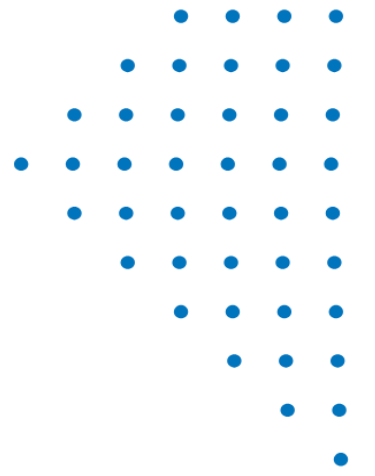
Some clients suggested that given the long wait time, COJ could accommodate them better by providing them with refreshments and entertainment while they wait. Also, provide more seats in the lobby. Others even suggested having a monitor showing samples of completed forms or FAQ and answers.



VII. Improve infrastructure (Long Term Objective):

Some of the major recommendations by clients included improved parking, a larger office space, and establishing more branches island-wide. A few parking spaces could be leased from nearby parking lots specifically for COJ clients. Another location could be opened in Kingston to provide specialized services to minimize the crowd or wait time at the Head Office. This office could deal with quick transactions or other services as deemed necessary.

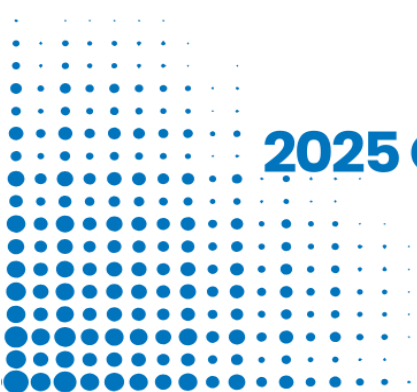




APPENDICES



2025 CUSTOMER SATISFACTION SURVEY



Appendix A: COJ Customer Satisfaction Survey Form



COMPANIES OFFICE OF JAMAICA

CUSTOMER SATISFACTION SURVEY – FEB 2025

Dear COJ Customer

The Consumer Affairs Commission is conducting an independent look at the service delivery of the Companies Office of Jamaica (COJ). We therefore ask you, its valued customer, to complete the following questions regarding your most recent customer service experience. Please be assured that your answers and comments will be completely anonymous and cannot be traced back to you.

SECTION ONE: ACCESS TO COJ SERVICES

- Which COJ location did you access today?
☐ Kingston Branch ☐ Montego Bay Branch
- Is this the first time you are using the services of the COJ?
☐ Yes (*Skip to Question 4*) ☐ No
- How often do you use the services of the COJ:
☐ Daily ☐ Weekly ☐ Monthly ☐ Annually
☐ Only when necessary ☐ Other (*Please specify*): _____
- Regarding your most recent contact with the COJ, who initiated contact?
☐ Your Business ☐ The COJ

SECTION TWO: WAIT TIME

- On your most recent visit, how long did you have to wait before speaking to a member of the COJ staff?

	Within 15 minutes	15 to 30 minutes	30 to 45 minutes	45 Minutes to 1 hour	More than 1 hour	Not Applicable
a. Information Desk	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Receptionist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Customer Service Representative	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- What do you believe the COJ could do to improve the wait time?

SECTION THREE: GUARANTEED SERVICE DELIVERY TIMES

- The COJ has guaranteed service delivery times for processing documents. Did you receive the following service(s) indicated below in the guaranteed time the most recent time you accessed them?

Guaranteed Services: Kingston		Guaranteed time	Yes	No	Never Accessed
a. Registration of a New Company using the BRF1/the Super form		5 working days	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Registration of a Business Name using BRF1/the Super		2 working days	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Guaranteed Services: Montego Bay		Guaranteed time	Yes	No	Never Accessed
a. Registration of a New Company using the BRF1/the Super form		7 working days	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Registration of a Business Name using BRF1/the Super		5 working days	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SECTION FOUR: COJ'S WEBSITE

8. Have you ever used the COJ's online services?

☐ Yes ☐ No (*Skip to Question 13*)

9. Please rate the quality of the COJ's website using the following criteria:

Website Features	Poor	Fair	Average	Good	Excellent
User Friendly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accuracy of Information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Details on Services Offered by COJ	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accessibility of Forms	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Responsiveness to Queries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
General Appearance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

10. How might the quality of the COJ's website be improved?

1. _____
2. _____
3. _____

11. Which of these services would you like to see improved on the COJ's website:

Website Services	
Request for Letters of Good Standing /Confirmation	<input type="checkbox"/>
Request for Certified Copies	<input type="checkbox"/>
Request for Name Reservation	<input type="checkbox"/>
Viewing of Documents	<input type="checkbox"/>
Printing of Documents	<input type="checkbox"/>
Search Feature	<input type="checkbox"/>

12. What services would you like to see added to the COJ's website:

SECTION FIVE: NSIPP REGISTRY

13. Within the last year, have you utilized the service of the new National Security in Personal Property (NSIPP) registry?

☐ Yes ☐ No (*If No, go to Question 16*)

14. If Yes to Question 13, please rate the following features of the service:

NSIPP SERVICE FEATURES	Excellent	Good	Average	Fair	Poor
Ease of Use	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Clarity of Information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Security Features	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

15. What services would you like to see improved on the NSIPP Registry?

1. _____
2. _____
3. _____

SECTION SIX: DOCUMENTS VIEWED/USED

Quality of Documentation:

Please respond to questions in this section in relation the following documents:

16. Are you aware of the COJ's new /updated forms?

COJ FORMS	Yes	No
Beneficial Ownership Return (BOR-A or BOR-B)	<input type="checkbox"/>	<input type="checkbox"/>
Status Quo Annual Returns (Form 19E-A or 19E-B)	<input type="checkbox"/>	<input type="checkbox"/>

17. Have you ever viewed or used any of the following COJ documents/forms within the last year?

COJ FORMS	Yes	No
Annual Return Form (Form 19A)	<input type="checkbox"/>	<input type="checkbox"/>
Annual Return Form (Form 19B)	<input type="checkbox"/>	<input type="checkbox"/>
Articles of Incorporation (Form 1A)	<input type="checkbox"/>	<input type="checkbox"/>
Articles of Incorporation (Form 1B)	<input type="checkbox"/>	<input type="checkbox"/>
Beneficial Ownership Return (BOR-A or BOR-B)	<input type="checkbox"/>	<input type="checkbox"/>
Status Quo Annual Returns (Form 19E-A or 19E-B)	<input type="checkbox"/>	<input type="checkbox"/>

(If "No" to all, please go to Question 19)

18. Please rate the quality of the COJ documents / forms viewed or used, based on the following criteria:

COJ DOCUMENTATION	Excellent	Good	Average	Fair	Poor
Clarity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Layout	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accuracy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quality of Print	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Number of Pages	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Space to Write /Type	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SECTION SEVEN: REJECTED DOCUMENTS

Please respond to questions in this section in relation to your MOST RECENT ENCOUNTER with the COJ

19. Has the COJ returned any document(s) to you for amendments /corrections?

☐ Yes ☐ No *(If "No", Please go to Question 23)*

20. If "Yes" to Ques. 19, How were you contacted about the rejected documents:

☐ Email ☐ Telephone ☐ No contact was received.

21. Were you provided with sufficient help to resolve the problem? ☐ Yes *(If "Yes", Please go to Question 23)*

☐ No

22. If "No" to Ques. 21, please indicate the type of help that was needed to resolve the problem:

SECTION EIGHT: CUSTOMER SERVICE DELIVERY

Please respond to questions in this section in relation to your MOST RECENT ENCOUNTER with the COJ

23. How satisfied are you with the processes (length of time, number of forms used, etc.) of the following services offered by the COJ?

Rate the Process	Very Satisfied	Satisfied	Somewhat satisfied	Neither Satisfied nor Dissatisfied	Dissatisfied	Very Dissatisfied	Unable to Say
Business Name Auto Renewal service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business Name Auto Closure service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Status Quo Annual Returns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

24. How would you rate the effectiveness of the following COJ access points?

Rate access to services	Very Effective	Effective	Fairly Effective	Not Effective	Unable to say
In Branch /Lobby	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Website	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Email	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Telephone	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mail	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
COJ Mobile Team	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

25. Please rate the following customer service quality features:

Customer Service Quality Features	Poor	Fair	Average	Good	Excellent	Unable to Say
General appearance of customer service area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quality of service received	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Knowledge of staff	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Efficiency of staff	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Courtesy /Professionalism of staff	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accessibility of Staff	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SECTION NINE: OVERALL SATISFACTION

26. Considering everything, what is your overall level of satisfaction with the service you received:

☐ Very Satisfied ☐ Satisfied ☐ Somewhat satisfied ☐ Neither Satisfied nor Dissatisfied ☐ Dissatisfied ☐ Very Dissatisfied

27. On a scale of 0 to 10, (0 being the not at all satisfied and 10 the being totally satisfied), how would you rate the service you received:

28. If you were less than totally satisfied (less than 10 in Ques. 27), what could have been done to serve you better?

(Choose all the options which apply)

- | | |
|--|--|
| <input type="checkbox"/> Increase branch locations. | <input type="checkbox"/> Improve Efficiency of the Customer Service staff. |
| <input type="checkbox"/> Provide more services via ICT (Internet, telephone, mobile apps, etc.). | <input type="checkbox"/> Improve Documents/forms. |
| <input type="checkbox"/> Improve the COJ Website. | <input type="checkbox"/> Improve Customer Complaint Resolution. |
| <input type="checkbox"/> Reduce the processing time. | <input type="checkbox"/> Improve parking. |
| <input type="checkbox"/> Reduce the wait time. | <input type="checkbox"/> Increase locations served by mobile unit. |
| <input type="checkbox"/> Improve the customer service area. | <input type="checkbox"/> Other (Please specify): _____ |
| <input type="checkbox"/> Offer some transactions at the front desk. | _____ |

29. If option (i) of Ques. 28 was selected, in which town /parish would you want to have another branch of the COJ?

30. Please indicate any further comments or recommendation: _____

SECTION TEN: CLIENT PROFILE

31. Please tick the category in which you fall:

☐ Company /Corporate Secretary ☐ Attorney-at-law ☐ Researcher ☐ Bearer ☐ Business owner
☐ Accountant ☐ Other (please specify): _____

32. Type of business

<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Financial	<input type="checkbox"/> Real Estate	<input type="checkbox"/> Retailers	<input type="checkbox"/> Distributors
<input type="checkbox"/> NGO	<input type="checkbox"/> Transportation	<input type="checkbox"/> Utilities	<input type="checkbox"/> Construction	<input type="checkbox"/> Legal Services
<input type="checkbox"/> Agriculture	<input type="checkbox"/> Hospitality	<input type="checkbox"/> Other (please specify): _____		

33. Business Location: _____

Town: _____

END OF SURVEY
THANK YOU FOR YOUR PARTICIPATION!