Questionnaire - I

This Questionnaire is for the survey of Ph.D work entitled “A Study of PROBLEMS AND PROSPECTS OF CREDIT CARD AND DEBIT CARD HOLDERS IN NANDED CITY” by Ms Jajoo Rupa D, Research Fellow*, under the Guidance of Dr.Mrs.Laturkar. V. N., Professor, *School Of Commerce and Management Sciences, Swami Ramanand Teerth Marathwada University, Nanded.

(Debit card Users)

1. Name:................................................................

2. Marital status:  Married  □  Unmarried  □

3. Age:20-29  □  30-39  □

   40-49  □  50-59  □

   >=60  □

4. Education: Intermediate  □  Under-graduate  □

   Post-graduate  □  Ph. D.  □

5. Occupation: Businessmen  □  Govt. Employee  □

   Pvt. Employee  □  Professionals  □

   Other  □

6. Monthly Income: <=Rs.15,000  □  Rs.15,001-Rs.20,000  □

   Rs.20,001-Rs.25,000  □  >Rs.25,000  □

7. Name of the bank (card issuer): .........................

8. Do you have more than one card?

   Yes □

   No □

   If yes, how many cards you have?

   Two □

   Three □

   More than Three □
9. What are the Factors which influenced the choice of the card?

- Interest rate
- Brand name
- Offer of my own bank
- Cash back offer
- Considering all the advantages combined

10. What functions do you perform through this particular Card?

<table>
<thead>
<tr>
<th>Features of the card</th>
<th>Always</th>
<th>Sometimes</th>
<th>Rarely</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance Transfer</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shop online with password protection</td>
<td></td>
<td></td>
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<tr>
<td>Convenience of E-statement</td>
<td></td>
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<tr>
<td>Additional Cards</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Domestic Purchase</td>
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<td></td>
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<tr>
<td>Hotel restaurant bill</td>
<td></td>
<td></td>
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<tr>
<td>Online EMI payment</td>
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<td></td>
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<tr>
<td>Travel Booking</td>
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<tr>
<td>Other</td>
<td></td>
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</tr>
</tbody>
</table>

11. What is the frequency of using Debit Card?

- Daily
- Not Daily - several times a week
- Not Weekly- several times a month
- Less than once in a Month

12. How much Average expenditure you make through your debit card per month?

- Below Rs 1000
- Rs 1000-5000
- Rs 5001-10000
- Above Rs 10000
13 Do you keep a budget while using a debit card

   Yes □   No □

14 Why do you choose this particular bank’s credit card?

   • Good service □
   • Facilities provided by bank □
   • Trust □
   • Co-operation and mutual help □

15 By which facility are you satisfied most?

<table>
<thead>
<tr>
<th>Features of the card</th>
<th>Highly Satisfied</th>
<th>Satisfied</th>
<th>Neither satisfied nor dissatisfied</th>
<th>Highly dissatisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance Transfer Facility</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Global emergency Assistance Service</td>
<td></td>
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<tr>
<td>Statement by E-mail and mobile alerts</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Travel Booking</td>
<td></td>
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<tr>
<td>Photo-Card</td>
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<tr>
<td>Domestic Purchase</td>
<td></td>
<td></td>
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<tr>
<td>Additional Cards</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

16 Have you ever experienced any fraud in E-ticketing?

   Yes □
   No □

17 How do you rate the Product/ Service on a five point scale?

   1 □  2 □  3 □  4 □  5 □

18 Have you ever faced the problem of hidden charges?

   Yes □
   No □
19 Are you satisfied with the Tariff charged by debit Card Issuer?

Highly Satisfied  
Satisfied  
Neither satisfied nor dissatisfied  
Highly dissatisfied  

20 What do you feel? Is it safe to use a Debit card online?

Yes  
No  

21 Whether your numbers of transaction through bank account have increased post card situation?

Yes  
No  

22 Whether your bank informed you about utility of these cards?

Yes  
No  

23 Your bank continuously alerts you about updated facilities of these cards?

Yes  
No  

24 How much you are satisfied by use of this card:

Fully satisfied  
Partially satisfied  
Satisfied  
Partially dissatisfied  
Fully dissatisfied  

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Questionnaire- II

This Questionnaire is for the survey of Ph.D work entitled “A Study of PROBLEMS AND PROSPECTS OF CREDIT CARD AND DEBIT CARD HOLDERS IN NANDED CITY” by Ms Jajoo Rupa D. Research Fellow*, under the Guidance of Dr.Mrs.Laturkar. V. N., Professor, *School Of Commerce and Management Sciences, Swami Ramanand Teerth Marathwada University, Nanded

(Credit Card Users)

1. Name:.................................................................

2. Marital status: Married ☐ Unmarried ☐

3. Age: 20-29 ☐ 30-39 ☐

   40-49 ☐ 50-59 ☐

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4. Education: Intermediate ☐ Under-graduate ☐

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5. Occupation: Businessmen ☐ Govt. Employee ☐

   Pvt. Employee ☐ Professionals ☐

   Other ☐

6. Monthly Income: <=Rs.15,000 ☐ Rs.15,001-Rs.20,000 ☐

   Rs.20,001-Rs.25,000 ☐ >Rs.25,000 ☐

7. Name of the bank (card issuer):.................................

8. Do you have more than one card?

   Yes ☐

   No ☐

If yes, how many cards you have?

   Two ☐

   Three ☐

   More than Three ☐
9. How frequently you make payment on your card?
   - Once a year
   - A couple of times a year
   - A few times a year
   - Once every couple of months
   - Every month

10. How you tend to make payment on your card?
    - Direct debit from bank account
    - Pay in bank by cash
    - Pay in bank by cheque
    - Post-dated cheque
    - Internet from bank account (Net Banking)

11. How frequently you withdraw cash using your credit card?
    - At least once a week
    - Once every couple of weeks
    - Once a month
    - Once every couple of months
    - A few times a year
    - Once a year

12. On an average how much cash withdraw each-time using your credit card?
    - Less than Rs. 5,000
    - Rs. 5,001 to Rs. 10,000
    - Rs. 10,001 to Rs. 20,000
    - Rs. 20,001 to Rs. 50,000
    - More than Rs. 50,000
13 which sources of information you used while deciding which credit card to apply?

- Money saving expert
- Price comparison sites/Internet
- Adverts for credit cards in newspapers, magazines or on TV
- Mail out from a credit card provider
- Talking to someone at my bank/building
- Other

14 Have you ever changed your credit card provider in last 12 months?

- Yes
- No

  If yes please select one of the reasons from below mentioned list

  - Higher credit limit
  - Better interest rate on balance transfer
  - Better interest rate on purchase made with the card
  - Better interest rate on cash withdrawals made with the card
  - Better customer service
  - Better associated benefits (e.g. travel insurance, fraud guarantee, cash back.)
  - Another reason

15 In the last twelve months, has the interest rate on any of your cards been changed?

  Please include cards which you no longer own.

- Yes
- No

  If yes, did you feel that the reasons for this change were adequately explained to you by your card issuer?

- Yes
- No
16 How frequently you use following services of the credit card?

<table>
<thead>
<tr>
<th>Features of the card</th>
<th>Always</th>
<th>Sometimes</th>
<th>Rarely</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>I use credit card because of low interest rate on balance transferred.</td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>I use credit card because of low interest rate on purchases made with the card.</td>
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<tr>
<td>I use credit card because of low interest rate on cash withdrawals made with the card.</td>
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<tr>
<td>I use credit card because of cash back on purchases made.</td>
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<tr>
<td>I use credit card because of Air miles.</td>
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<tr>
<td>I use credit card because of interest free period on balance transfers.</td>
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<tr>
<td>I use credit card because of interest free period on other purchases.</td>
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<tr>
<td>I use credit card because of no/low fee on balance transfers.</td>
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<tr>
<td>I use credit card because, I can sign up gifts/incentives/donations to charity.</td>
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</tbody>
</table>

17 Do you feel that convenience of safety (cashless dealing) is the greatest factor behind usage of this card?

- Strongly Agree  
- Agree
- Neither agrees nor disagrees
- Disagree
- Strongly Disagree

18 Whether your card issuer informed you about utility of these cards?

- Yes
- No

19 Your card issuer continuously alerts you about updated facilities of these cards?

- Yes
- No
20 How much you are satisfied with the various below mentioned services provided with the credit card?

<table>
<thead>
<tr>
<th>Services</th>
<th>Satisfaction Level</th>
<th>High Satisfie d</th>
<th>Satisfie d</th>
<th>Neither Satisifie d Nor Dissatisfie d</th>
<th>Dissatisfie d</th>
<th>Highly Dissatisfie d</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low interest rate on balance transfer</td>
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<tr>
<td>Low interest rate on purchases made with the card</td>
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<tr>
<td>Low interest rate on cash withdrawal with the card</td>
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<tr>
<td>Cash back on purchases made with the card</td>
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<tr>
<td>Air miles</td>
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<tr>
<td>Interest free period on balance transfer</td>
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<tr>
<td>Interest free period on other purchases made with the card</td>
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<tr>
<td>No/low fee on balance transfer</td>
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<td>Signup gifts/incentives/donations to charity.</td>
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</table>

21 Have you ever faced the problem of hidden charges?

- Yes □
- No □

22 Are you satisfied with the Tariff charged by Credit Card Issuer?

- Highly Satisfied □
- Satisfied □
- Neither satisfied nor dissatisfied □
- Highly dissatisfied □

23 Whether your numbers of transaction through bank account have increased pre& post card situation?

- Yes □
- No □