PhD QUESTIONNAIRE FOR
ICICI BANK CREDIT CARD HOLDER

A). Information about the credit cards;

1. How did you come to know of ICICI Bank cards?
   A). Press advertisements
   B). T.V. advertisement
   C). Outdoor advertisement.
   D). Friends
   E). ICICI Bank staff
   F). In company personnel
   G). ICICI bank sales association
   H). Direct mail
   I). Business contact
   J). Others specify.

2. What promoted to you to obtain a credit card?
   A). Convenience.
   B). Security
   C). Status symbol
   D). Insurance cover
   E). Free credit up to 50 days
   F). Emergency needs
   G). Others has it
   H). Friends told me
   I). Sales person told me
   J). Out of compulsion
   K). Others, specify.
3. What was the time taken by ICICI bank to issue a credit card from the date of submitting the application?
   A). Less than 15 days
   b).15 to 30 days
   c).30 to 45 days
   D).More than 45 days.

4. In your opinion, the time was taken:
   A).Too much
   B).Just right
   C).Fast action

5. What are the cards you have?
   A).Dinner’s card
   B).SBI bank proffered card
   C).SBI bank classic
   D).Others specifies.

6. In your opinion obtaining credit card from ICICI bank is;
   A).Extremely difficult
   B).Very difficult
   C).Not so difficult
   D).Easy very

7. Are aware of the credit limit on your ICICI bank classic cards?
   A).Yes
   B).No
   If your answer is NO please skip Q. nos. 9 & 10

8. If yes, what is your current credit limit?
   My current credit limit is Rs -----------on----------
9. How do you rate the adequacy of the credit limit sanctioned?
   A). More than sufficient
   B). Sufficient
   C). Less than sufficient.

10. If you feel the credit limit sanctioned to you is less than sufficient please specify the limit you require?
    
The limit requires is Rs ---------------------

11. How do you rate the adequacy of emergency cash advance limit sanctioned to you?
   A). More than sufficient
   B). Sufficient
   C). Less than sufficient.

12. If you feel the emergency cash advance limit sanctioned to you is less than sufficient specify the limit you require?
    
The limit required is Rs---------------------------------

13. What is the annual fee charged by ICICI bank?
    
The annual fee is Rs-------------------------

14. What is your view on the annual fee?
   A). High
   B). Just right
   C). Low.

15. If you feel the annual fee is high what the appropriate fee you recommend is
    
The annual fee recommended is Rs ---------------------
16. Are you aware of the rate of services charges?
   A). Yes
   B). No
   If your answer is NO please skip Q nos. 17 & 18

17. If yes, what is the rate of service charge applied by ICICI bank?

   Service charge rate is -------------------------- %

18. If you feel the service charge is high what is the rate you recommended?

   The recommended rate is------------- %

19. How often do you use the credit card?
   A). Many times a week
   B). Once a week
   C). Once in fortnight
   D). Once a month
   E). Once in a quarter
   F). Once in a half year
   G). Once in a year

20. What is your estimated average monthly purchase on credit cards?

   Rs------------------------

21. How do you rate ICICI bank card in terms of acceptance?
   A). Very good
   B). Good
   C). Bad
   D). Very bad
22. For what purposes did you use the credit card in the last three months?
   A).Hotels
   B).Restaurants
   C).Holidaying
   D).Textiles showrooms
   E).General stores
   F).Airlines
   G).Railways
   H).Jewellery shops
   I).Health services
   J).Automobile shops cash advance
   K).Insurance
   L).Shares and securities
   M).Gifts stores
   N).Others specifies.

23. How frequently do you receive your bills?
   A).Once a month
   B).Once in two months
   C).Quarterly
   D).Half yearly
   E).Annually.

24. Do you receive the bills with enough time left for making payment before due date?
   A).Yes
   B).No

25. How often you experienced wrong billings?
   A).Often
   B).Seldom
26. How satisfied are you with the response of ICICI bank employees to your telephone queries?
   A). Extremely satisfied
   B). Satisfied
   C). Neither satisfied nor dissatisfied
   D). Dissatisfied
   E). Extremely dissatisfied

27. How satisfied are you with the responses of ICICI bank employees to your mail queries?
   A). Extremely satisfied
   B). Satisfied
   C). Neither satisfied nor dissatisfied
   D). Dissatisfied
   E). Extremely dissatisfied

28. Are you aware of the dial a draft a scheme of ICICI bank?
   A). Yes
   B). No
   If NO skip Q. no. 30.

29. If yes, how satisfied is you with the scheme?
   A). Extremely satisfied
   B). Satisfied
   C). Neither satisfied nor dissatisfied
   D). Dissatisfied
   E). Extremely dissatisfied

30. Are aware of the ----------------scheme of ICICI bank?
   A). Yes
   B). No
   If NO skip Q. no. 32.
31. If yes, how satisfied is you with the scheme?
   A). Extremely satisfied
   B). Satisfied
   C). Neither satisfied nor dissatisfied
   D). Dissatisfied
   E). Extremely dissatisfied

32. Overall, how satisfied are you with ICICI bank classic card?
   A). Extremely satisfied
   B). Satisfied
   C). Neither satisfied nor dissatisfied
   D). Dissatisfied
   E). Extremely dissatisfied

33. Did you experience any difficulty in credit card transactions?
   A). Yes
   B). No
   If yes, please narrate;

34. Please offer your specific suggestions to serve you in a better way by ICICI bank.

   b). personal information;

   1. Name:

   2. Age:

   A). less than 25 yrs
   C). 35 - 45 yrs.
   D). More than 45 yrs.
3. Education:
   A). Graduate
   B). Post-graduate
   C). Others specifies.

4. Occupation:
   A). Self employed
   B). Salaried
   C). Others, specify

5. Annual income:
   A). Less than Rs. 50,000
   B). Rs 50,000 - Rs. 100,000
   C). Rs 1.00 to 2.00 lakhs
   D). Rs 2.00 to 5.00 lakhs
   E). More than Rs. 5.00 lakhs.
PhD – QUESTIONNAIRE FOR ICICI BANKS MERCHANT ESTABLISHMENT.

1) How did you come to know of ICICI Bank Credit Card EDC machine?
   A). Press Advertisement
   B). T.V. Advertisement
   C). Outdoor Advertisement
   D). Other Merchants
   E). Friends
   F). Direct mail
   G). ICICI Bank staff
   H). Others specifies.

2) How did you become the Merchant Establishment of ICICI Bank?
   A) Voluntarily
   B) Other MEs introduced
   C) Bank staff
   D) Others specify

3) Conditions imposed by ICICI Bank in enrolling you as ME?
   A) Very stringent
   B) Stringent
   C) Easy
   D) Very easy

4) What is the floor limit sanctioned to you by ICICI Bank?
   Rs------------------

5) How much time does it take to get the authorization?
   A) Instantaneous
   B) Less than 30 seconds
   C) 30 -60 seconds
D) 1-5 minutes  
E) More than 5 minutes

6) In your opinion the time taken was?  
A) Too much  
B) Just right  
C) Fast action

7) How much time it will take for settlement?  
A). One day  
B). Less than 3 days  
C). Less than 7 days  
D). More than 7 days

8) In your opinion the time taken was?  
A). Too much  
B). Just right  
C). Fast action

9) What is the discount rate charged by ICICI bank?  
Discount rate is-----------------------------

10) In your opinion the discount rate is?  
A). Very high  
B). High  
C). Just right  
D). Low

11) If you feel the discount rate is high or very high what is your recommended rate?  
My recommended rate -----------------------------
12) How frequently do you get the transaction statement?
   A). Daily
   B). Weekly
   C). Fortnightly
   D). Monthly

13) In your opinion the time taken was?
   A). Too much
   B). Just right
   C). Fast action

14) Did you ever made an enquiry on phone to get some clarification from the merchant service division?
   A). Yes
   B). No

15) What is the minimum business target, given by ICICI bank?
   A). Rs.50000
   B). Rs.75000
   C). Rs.10000
   D). More than 100000

16) Did you get more than one machine?
   A). Yes
   B). No

17) How many EDC machines you are having?
   A). 1
   B). 2
   C). 3
   D). 4
   E). More than 4
18) What kind of machine you are having?
   A). Verifox
   B). Omni
   C). Slinfit

19) What is the amount collected by ICICI as service charges?
   A). Less than 1%
   B). 1%-2%
   C). 2%-3%
   D). more than 3%

20) Are you satisfied with that service charge?
   A). Satisfied
   B). Extremely satisfied
   C). Neither satisfied nor dissatisfied
   D). Dissatisfied
   E). Extremely satisfied

21) How much charge is collected by the ICICI bank, if target is not met?
   Collected charges is Rs------------------

22) Did you experience any difficulty through EDC machine transaction?
   A). Yes
   B). No

   If yes, please narrate the incident

23) Please offer your specific suggestions to serve you better by ICICI Bank Merchant services division?
24) Merchant establishment details:-

A) Name of the organization:

B) Year of enrollment as ME:

C) Nature of business:
A). Information about the credit cards;

1. How did you come to know of SBI Bank cards?
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