Credit card survey

INTRODUCTION

Thank you for agreeing to participate in this survey on credit and other payment cards. It should take no more than ten minutes to complete this survey. We are carrying out this survey on behalf of a major international payment services network. The answers you give will be very important to us in developing the company’s products and services to its customers such as you.

Please read through the questions carefully and give us as accurate answers as possible. All the information you provide will be treated in strictest confidence. We will not identify you individually to our client.

1. Do you have any credit cards or other payment cards such as debit cards, charge cards, store cards or similar?
2. Yes continue
3. No CLOSE
4. Do you have cards that belong to any of these payment services groups?
5. Amex/American Express
6. Discover
7. Diners’ Club continue
8. Mastercard
9. VISA
10. None of these CLOSE
11. How often do you use a credit card or payment card to pay for goods or services, instead of using cash?
12. On most days
13. Several times a week
14. About once a week
15. Several times a month
16. About once a month or less often
17. It varies

1. How many of the following types cards do you have…

1. Credit card (where you may pay of all or some of the balance each month)
2. Debit card (where the amount charged is deducted immediately from your bank account)
3. Charge card (where you must pay the total balance of your account each month)
4. Store cards (which can only be used in one retailer or a small group of retailers)
5. Pre-paid cards (where you need to load a cash balance to the card before you can use it)

Q4a Which of these types of payment card have you ever used…

1. Credit card
2. Debit card
3. Charge card
4. Store cards
5. Pre-paid cards
6. None of these

Q4b Which of these have you used in the past year…

1. Credit card
2. Debit card
3. Charge card
4. Store cards
5. Pre-paid cards
6. None of these

Q4c Which of these have you held in the past, but no longer hold…

1. Credit card
2. Debit card
3. Charge card
4. Store cards
5. Pre-paid cards
6. None of these

ACCOUNT BILLING AND PAYMENTS

IF Q4.1 > 1

1. Now just thinking about your credit cards, Is there any one credit card that you use more often than the other(s)?
2. Yes > Q7

1. No > Q6

1. Is there one card which has a larger balance outstanding than the others?

1. Yes

1. No

1. We would now like to ask you some questions just about the credit card [if Q5.1: “you use most often”; if Q6.1: “with the largest balance outstanding”; if Q6.2 “that you used most recently”] What is the name of this card?

Enter text \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What level of payment do you usually make each month on your [Q7] card?
2. Pay the minimum payment amount shown on the statement
3. Pay more than the minimum amount but less than the full amount
4. Pay the full amount and clear the outstanding balance to zero
5. It varies
6. I was unable to make the minimum payment
7. Prefer not to say
8. Do you have any of these automated monthly payments set up?
9. To pay the minimum payment amount
10. To pay the maximum amount to clear the balance to zero
11. To pay a fixed amount each month
12. I have no automated payment set up
13. Now thinking of the most recent statement you paid on your [Q7] card, did you…
14. Pay the minimum payment amount shown on the statement > Q11
15. Pay more than the minimum amount but less than the full amount
16. Pay the full amount and clear the outstanding balance to zero > Q12
17. I was unable to make the minimum payment > Q11

1. Prefer not to say

1. What was the approximate balance outstanding on your [Q7] card after you made your last payment?

Enter amount \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. Are you satisfied with the minimum amount you are asked to pay each month?
2. I think it is too much
3. I think it is about right
4. I think it is too little and would prefer to pay more
5. Not sure

ASK ALL

USAGE

1. We would now like to ask you about the kinds of items you use a credit card to pay for – and we are continuing to talk about credit cards, store cards or charge cards where you receive one bill each month, rather than debit cards.  
     
   For each item, please say how likely you are to use a credit card to make this kind of payment.

Randomize the order of the questions in 0

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Usually use a credit card | Sometimes use a credit card | Never use a credit card | Don’t buy |
| 1. Travel, such as plane tickets or train tickets | 1 | 2 | 3 | 4 |
| 1. Hotel accommodations | 1 | 2 | 3 | 4 |
| 1. Entertainment, such as tickets for movies, shows, sporting events | 1 | 2 | 3 | 4 |
| 1. Your mobile phone account | 1 | 2 | 3 | 4 |
| 1. Utilities such as gas, electricity or water | 1 | 2 | 3 | 4 |
| 1. Your normal daily or weekly grocery shopping | 1 | 2 | 3 | 4 |
| 1. Goods and services bought on the Internet | 1 | 2 | 3 | 4 |
| 1. Donations to charities or good causes | 1 | 2 | 3 | 4 |
| 1. Your annual tax bill | 1 | 2 | 3 | 4 |

1. Are there any of these items you would prefer to pay for with a debit card rather than a credit card:

Exclude “Don’t buy” at 0 for each item.

1. Travel, such as plane tickets or train tickets
2. Hotel accommodations

1. Entertainment, such as tickets for movies, shows, sporting events

1. Your mobile phone account

1. Utilities such as gas, electricity or water

1. Your normal daily or weekly grocery shopping

1. Goods and services bought on the Internet
2. Donations to charities or good causes

1. Your tax bill
2. If a retailer told you in the store that you would pay a small surcharge to pay by credit card instead of another payment method, would you:
3. Always use another payment method
4. Use the credit card anyway
5. Look at the surcharge then decide
6. Not sure

IF 0. codes 1 to 3

1. And if a retailer told you on a website that you would pay a small surcharge to pay by credit card instead of another payment, would you:
2. Always use another payment method
3. Use the credit card anyway
4. Look at the surcharge then decide
5. Not sure

ASK ALL

1. When you choose to make a payment by credit card, what are your main reasons for using a credit card? You may select up to three reasons, with the most important reason first.

Allow up to 3 responses. Select in order of preference.

1. More convenient to use a card than other methods
2. Avoids the risk of carrying large amounts of cash with me
3. Allows me to manage my cash flow better and spread the payments
4. It makes it easier to get my money back if the goods or service are unsatisfactory
5. I can benefit from the purchase protection insurance provided by the card
6. It protects me from fraud
7. I get a statement that itemises all my expenditure
8. Other reasons (please specify)

CLASSIFICATION

1. Now some questions about you. First, are you:
2. Male
3. Female
4. What is your age?
5. 18-24
6. 25-34
7. 35-44
8. 45-54
9. 55-64
10. 65-74
11. 75 or over
12. Prefer not to say

1. Do you have any children dependent on your income? Please state how many:

|  |  |
| --- | --- |
| 1. Under the age of 5 |  |
| 1. Aged 5-10 |  |
| 1. Aged 11-16 |  |
| 1. Over 16 |  |

1. How many adults are there in your household, with whom you share your financial responsibilities (excluding any dependent children mentioned in Q20)
2. Myself only
3. Myself plus 1
4. Myself plus 2
5. Myself plus 3
6. Myself plus 4
7. Myself plus 5 or more
8. What is your annual household level of income, before tax?
9. Under 10,000
10. 10,000-19,999
11. 20,000-39,999
12. 40,000-59,999
13. 60,000-79,999
14. 80,000-99,999
15. 100,000-119,999,
16. 120,000-149,999
17. 150,000 or above
18. Prefer not to say
19. Which of these best describes your working status?
20. Working full time (30 or more hours per week)
21. Working part time (less than 30 hours per week)
22. Full-time duties at home as home maker or carer
23. In full time education
24. Not working but seeking work
25. Not able to work
26. Retired
27. In case we need to contact you again, can use this email address to contact you, or should we use a different email address?   
    [display email address]  
    We will only use this to contact you in relation to this survey and not for any other purpose.
28. Use this email address Skip to close message
29. I will give you a different email address > Q25

1. Please enter your alternative email address

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Close message: “We are pleased to say, that concludes our survey. We very much appreciate your time and effort in providing us with your answers. Thank you again.”