# Discover Card Satisfaction Study\*

**Company Background:**

Discover Financial Services has recently introduced its Discover Platinum Card. This credit card offers the following highlight features: 1) no annual fee, 2) 0% APR on purchases for 5 months, 3) low introductory 5.9% APR on balance transfers, 4) 2 % cash back program, and 100% fraud protection. Managers at Discover Financial Services are expecting revenues to increase 10% in the twelve months following the introduction of the Discover Platinum Card.

**Purpose of the Study:**

Far Horizons Research has been hired to help Discover Financial Services conduct survey research on the topic of consumer loyalty. Specifically, Discover management wants researchers to explain the possible influence of customer interactions with Discover’s customer-service call-center representatives on loyalty to the Discover card. Discover management will then be better able to decide whether to initiate a $250,000 effort to upgrade training for call center representatives.

**Research Approach:**

Using a Discover list of those calling into the Discover customer service call center in the last three months, Far Horizons research completed telephone interviews with 244 respondents in the US in September 2000.

**Analysis note:** Missing responses are denoted as “-9” in the data set.

\* Adapted from C. McDaniel, Jr. & R. Gates (2002), **Marketing Research: The Impact of the Internet**, 5th edition, Wiley & Sons, NY.

### Far Horizons Research

**DISCOVER CARD SATISFACTION**

**Project: 9453801**

**RESPONDENT’S NAME: MARKET NAME:**

**ADDRESS: SITE/MALL:**

**APPOINTMENT DATE: TIME: CATI Station:**

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **TELEPHONE NUMBER** | | | | | | | | | | **Respondent** | | | | |
| **Area Code** | | | **Prefix** | | | **Suffix** | | | | **Number** | | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

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| --- |
| **FOR FIELD USE:** |
| **Interviewer Number \_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_**  **Monitored/Validated by: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **Edited by: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **Completed: ( )**  **Terminated: ( )** |

**DATE: \_\_\_\_/\_\_\_\_/\_\_\_\_ TIME ENDED: \_\_\_\_:\_\_\_\_ am pm TIME STARTED: \_\_\_\_:\_\_\_\_ am pm NO. OF MINUTES: \_\_\_\_\_\_\_\_\_\_**

1) Hello, I'm -------- with Far Horizons Research calling on behalf of [**DISCOVER**] credit card. May I please speak with [**INSERT CUSTOMER NAME**]?

(IF NECESSARY ASK TO SPEAK WITH THE PERSON WHO HAS SPOKEN WITH CUSTOMER SERVICE RECENTLY REGARDING A [**DISCOVER**] CREDIT CARD)?

**(IF RESPONDENT HAS CANCELLED CARD, SAY: “EVEN THOUGH YOU NO LONGER HAVE THE CARD/ACCOUNT, [DISCOVER] IS INTERESTED IN YOUR OPINIONS.”)**

**(IF NEW RESPONDENT COMES TO PHONE, REPEAT INTRODUCTION BEFORE CONTINUING)**

Respondent available 1

Respondent not available [**SCHEDULE CALLBACK**] 2

No such person [**TALLY & TERMINATE: WRONG NUMBER**] 3

2) We are conducting a customer satisfaction study for [**DISCOVER**] credit card. They are interested in obtaining your opinions regarding your recent interaction with their credit card customer service department.

**(NOTE: If Respondent asks how long the survey will take, say: "This survey will take just a few minutes of your time.")**

**(NOTE: If further information is required, say "We are not selling anything we are only interested in your opinions today.")**

**(NOTE: IF RESPONDENT HAS CANCELLED CARD, SAY: “EVEN THOUGH YOU NO LONGER HAVE THE CARD/ACCOUNT, [DISCOVER] IS INTERESTED IN YOUR OPINIONS.”)**

Yes 1

No, not now [**SCHEDULE CALLBACK**] 2

Customer not available [**SCHEDULE CALLBACK**] 3

No one has called [**TALLY & TERMINATE: NER USAGE**] 4

3) During your most recent call to the credit card customer service department, what was the purpose of your call? (**DO NOT READ LIST. RECORD ALL THAT APPLY.) (IF RESPONDENT UNSPECIFIC, PROBE**: “Could you be more specific?”)

Ask about a Disputed charge……………………………………...1=Yes, 2=No

Cancel the card / Close the account 1=Yes, 2=No

Increase your credit line 1=Yes, 2=No

Lower your annual fee 1=Yes, 2=No

Lower your interest rate 1=Yes, 2=No

Question about late fee 1=Yes, 2=No

Request an emergency authorization to exceed your credit limit 1=Yes, 2=No

Waive the annual fee 1=Yes, 2=No

Waive the late fee 1=Yes, 2=No

Or, some other reason (**SPECIFY**) 1=Yes, 2=No

Inquire about my account balance 1=Yes, 2=No

Transfer funds to another Discover account 1=Yes, 2=No

Request a new card 1=Yes, 2=No

Report a lost/stolen card 1=Yes, 2=No

Transfer funds out of my Discover account 1=Yes, 2=No

Refusal [**TALLY & TERMINATE: REFUSAL**] 1=Yes, 2=No

**[END OF SCREENER]**

3a) [**ASK IF Q.3=2. OTHERWISE, SKIP TO Q.4**]

And is your account currently closed?

Yes 1

No 2

4) Overall how satisfied (are/were) you with your [**DISCOVER**] credit card? Would you say you are (**READ LIST**)?

Very satisfied 5

Satisfied 4

Neither satisfied nor dissatisfied 3

Dissatisfied 2

Very dissatisfied 1

4a) [**IF ANY CODE AT Q.3 EXCEPT 2 OR IF Q.3a=2 or DK, ASK. OTHERWISE, SKIP TO Q.4b]**

How likely are you to keep your [**DISCOVER**] credit card in the future? Would you say you would (**READ LIST**)?

Definitely keep and use it 5

Probably keep and use it 4

Might or might not keep and use it 3

Probably not keep and use it 2

Definitely not keep and use it 1

4b) How likely would you be to recommend the card to a friend or family member? Would you say you would be (**READ LIST**)?

Extremely likely to recommend 5

Very likely 4

Somewhat likely 3

Not very likely 2

Not at all likely to recommend 1

4c) Considering the price charged and the overall quality of service, please rate the VALUE of the credit card. Would you say it (is/was) (**READ LIST**)?

Excellent 5

Very Good 4

Good 3

Fair 2

Poor 1

5) Now I would like to know how you felt about the CUSTOMER SERVICE REPRESENTATIVE during the last contact you had regarding the **[INSERT CREDIT CARD NAME FROM SAMPLE**] credit card. I am going to read you a list of statements and for each one, please tell me whether you agree completely, agree somewhat, neither agree nor disagree, disagree somewhat, or disagree completely.

The [**FIRST/NEXT**] statement is the Customer Service Representative **[INSERT STATEMENT**]. Would you say you (**READ LIST**)? (**REPEAT SCALE IF NECESSARY) [ROTATE STATEMENTS**]

(**INTERVIEWER NOTE: ENSURE THAT RESPONDENT IS RATING THE CUSTOMER SERVICE REPRESENTATIVE SPOKEN TO DURING THEIR MOST RECENT CALL**)

Agree completely 5

Agree somewhat 4

Neither agree nor disagree 3

Disagree somewhat 2

Disagree completely 1

**Neither**

**Agree Agree Agree Nor Disagree Disagree**

**Completely Somewhat Disagree Somewhat Completely**

**{ROTATE}**

a) Was able to speak with someone  
 who could take care of you 5 4 3 2 1

b) Call was handled efficiently 5 4 3 2 1

c) Was courteous 5 4 3 2 1

d) Was concerned about your needs 5 4 3 2 1

e) Was competent 5 4 3 2 1

f) Had the authority to take action 5 4 3 2 1

g) Told you what you could expect

to occur in the handling of your

request 5 4 3 2 1

h) Was friendly 5 4 3 2 1

i) Was professional 5 4 3 2 1

j) Listened to you 5 4 3 2 1

k) Made you feel important 5 4 3 2 1

l) Trusted you 5 4 3 2 1

m) Demonstrated they valued you 5 4 3 2 1

6) (**RECORD SEX**)

Male 1

Female 2

These last few questions are for classification purposes only. You may refuse to answer any of these questions.

**(IF RESPONDENT APPEARS TO BE AT ALL IRRITATED DURING THE DEMOGRAPHIC SECTION, THANK AND TERMINATE IMMEDIATELY)**

7) What is your age? (**IF NECESSARY, READ LIST**)

Under 18 1

18 to 24 years 2

25 to 34 years 3

35 to 44 years 4

45 to 54 years 5

55 to 64 years 6

65 years to 74 years 7

Or, 75 years or older 8

(**DO NOT READ**) Refused -9

8) What is the last grade of school you completed? (**IF NECESSARY, READ LIST**)

Some high school or less 1

Completed high school 2

Technical school 3

Some college 4

Completed college 5

Or, Post graduate school 6

(**DO NOT READ**) Refused -9

9) What is your marital status? (**READ LIST**)

Married / Living with someone 1

Single (Never married) 2

Or, Widowed, Divorced, Separated 3

(**DO NOT READ**) Refused -9

10) Which of the following groups best represents your household income before taxes?

(**READ LIST**)

Under $15,000 1

$15,000 but less than $20,000 2

$20,000 but less than $30,000 3

$30,000 but less than $40,000 4

$40,000 but less than $50,000 5

$50,000 but less than $75,000 6

$75,000 but less than $100,000 7

$100,000 but less than 150,000 8

Or, $150,000 or more 9

(**DO NOT READ**) Refused -9

11) May I verify that I have reached you at **(READ AREA CODE AND PHONE NUMBER FROM THE TOP OF THE SCREEN**)?

Yes [**SKIP TO LAST SCREEN**] 1

No, incorrect number 2

Refused [**SKIP TO LAST SCREEN**] 3

12) May I please have your correct phone number? **(ENTER AREA CODE AND PHONE NUMBER. DO NOT ENTER SPACES, COMMAS, COLONS, DASHES, OR PARENTHESES.)**

[\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_]

Thank you for taking time to complete our survey **(TODAY/TONIGHT).** Your answers will be very useful to **[DISCOVER]** credit card. Have a nice **(DAY/EVENING).**