**Bancaja: Case Discussion/Memo Questions**

(Kavin) First, you should know the case well, as well as the background readings, which includes being able to discuss:

* The history of Bancaja
* Bancaja key characteristics as a company, such as
  + What business is it in? Who are its competitors? How competitive is this business?
  + Is it doing well? In trouble?
  + What is its IS/IT infrastructure?
  + Does it use IS/IT well? Is its IS/IT state-of-the-art or is it behind?

Second, based on the situation described in the case, be prepared to answer the following questions:

1. (Sisi) What is conjoint analysis? In what situations is it useful? (In your memos or presentation slides, you can use tutorials, textbooks, articles, or whatever reliable sources you want to use to answer this question. However, make sure to cite the sources that you use properly.)
2. (Sisi) Is the credit card project appropriate for launching customer intelligence at Bancaja? Why or why not? What alternatives, if any, would you suggest?
3. How would you design the project?
   1. (Abdulaziz) Would you choose traditional conjoint followed by a test campaign, or eight mini campaigns?
   2. For each of the two options:
      1. How many attributes would you choose? Which ones? How many levels per attribute would you consider (for example, how many variations in the wording of the communication, the annual fee, or the interest rate)?
      2. (Fanglin) For the mini campaigns, campaigns, assume a selection of six attributes with two levels each (for instance, an interest rate of 12% or 15%). What eight combinations of attributes would you select?
      3. In selecting the test market, how many subjects are necessary? Should the market be dispersed or localized geographically?