**Assessment of Business Card Needs Among SB Post Covid-19 – Questionnaire**

Select country you live in –

|  |  |
| --- | --- |
| Malaysia | 1 |
| Vietnam | 2 |
| Hong Kong | 3 |
| Australia | 4 |
| Taiwan | 5 |

Let us know your preferred language for the survey –

|  |  |  |
| --- | --- | --- |
| English | 1 | Show for all countries |
| Vietnamese | 2 | Show for Vietnam only |
| Chinese Traditional HK | 3 | Show for HK only |
| Chinese Traditional | 4 | Show for Taiwan only |

**Screener –** response on all questions is mandatory

1. Which of the following best describes your current employment status?

|  |  |  |
| --- | --- | --- |
|  | [SINGLE SELECT] | CRITERION |
| Unemployed | 1 | TERMINATE |
| Student | 2 | TERMINATE |
| Part-time / casual employee | 3 | TERMINATE |
| Full-time employee | 4 | CONTINUE |
| Business owner | 5 | CONTINUE |
| Retired | 6 | TERMINATE |
| Other (please specify) | 7 | TERMINATE |

1. Which of the below best describes the industry in which your business operates?

|  |  |  |
| --- | --- | --- |
|  | [SINGLE SELECT] | CRITERION |
| Accounting/ Accountant | 1 | CONTINUE |
| Healthcare / Medical Services | 2 | CONTINUE |
| Home Services (Construction, Home Improvement/Repair, Plumbing/HVAC, Architecture/Design etc.) | 3 | CONTINUE |
| Manufacturing | 4 | CONTINUE |
| Legal Services/ Lawyer | 5 | CONTINUE |
| Real Estate, Rental/Leasing | 6 | CONTINUE |
| Restaurants / Food services | 7 | CONTINUE |
| Retail / Store / Wholesale (including specific or general merchandise, home furnishings, Misc. retail etc.) | 8 | CONTINUE |
| Technology, Media and Advertising, or Telecommunications | 9 | CONTINUE |
| Transportation / Logistics | 10 | CONTINUE |
| Various Professional/Business Services (Management Consulting, Financial Services, Insurance, etc.) | 11 | CONTINUE |
| Others | 12 | CONTINUE |

1. Please let us know if you are the key decision maker for **making business payments**?

|  |  |  |
| --- | --- | --- |
|  | [SINGLE SELECT] | CRITERION |
| Yes, I am the sole key decision maker | 1 | CONTINUE |
| Yes, I am one of the key decision makers | 2 | CONTINUE |
| No, I am not the key decision maker | 3 | TERMINATE |

1. Please let us know an estimate of the employee count in your organization.

|  |  |  |
| --- | --- | --- |
| **VIETNAM / TAIWAN / HONG KONG** | [SINGLE SELECT] | CRITERION |
| Single person/ Sole Trader | 1 | TERMINATE |
| 2 – 4 employees | 2 | CONTINUE |
| 5 – 9 employees | 3 | CONTINUE |
| 10 – 19 employees | 4 | CONTINUE |
| 20 – 50 employees | 5 | CONTINUE |
| > 50 Employees | 6 | TERMINATE |

|  |  |  |
| --- | --- | --- |
| **AUSTRALIA** | [SINGLE SELECT] | CRITERION |
| Single person/ Sole Trader | 1 | TERMINATE |
| 2 – 4 employees | 2 | CONTINUE |
| 5 – 9 employees | 3 | CONTINUE |
| 10 – 19 employees | 4 | CONTINUE |
| > 20 Employees | 6 | TERMINATE |

|  |  |  |
| --- | --- | --- |
| **MALAYSIA** | [SINGLE SELECT] | CRITERION |
| Single person/ Sole Trader | 1 | TERMINATE |
| 2 – 4 employees | 2 | CONTINUE |
| 5 – 9 employees | 3 | CONTINUE |
| 10 – 19 employees | 4 | CONTINUE |
| 20 – 50 employees | 5 | CONTINUE |
| 50 – 74 Employees | 6 | CONTINUE |
| > 75 Employees | 7 | TERMINATE |

1. Please let us know an estimate of your organizations annual turnover. [COUNTRY SPECIFIC GRID WILL BE SHOWN TO EACH RESPONDENT]

|  |  |  |
| --- | --- | --- |
| **VIETNAM** | [SINGLE SELECT] | CRITERION |
| 1. Less than VND 1 Billion | 1 | TERMINATE |
| 1. VND 1 - 2 Billion | 2 | CONTINUE |
| 1. VND 2.001 - 5 Billion | 3 | CONTINUE |
| 1. VND 5.001 - 10 Billion | 4 | CONTINUE |
| 1. VND 10.001 - 15 Billion | 5 | CONTINUE |
| 1. VND 15.001 - 20 Billion | 6 | CONTINUE |

|  |  |  |
| --- | --- | --- |
| **TAIWAN** | [SINGLE SELECT] | CRITERION |
| 1. Less than NTD 1 Million | 1 | CONTINUE |
| 1. NTD 1 - 5 Million | 2 | CONTINUE |
| 1. NTD 5.001 - 10 Million | 3 | CONTINUE |
| 1. NTD 10.001 - 20 Million | 4 | CONTINUE |
| 1. NTD 20.001 - 50 Million | 5 | CONTINUE |
| 1. NTD 50.001 - 100 Million | 6 | CONTINUE |
| 1. More than NTD 100 Million | 7 | TERMINATE |

|  |  |  |
| --- | --- | --- |
| **AUSTRALIA** | [SINGLE SELECT] | CRITERION |
| 1. Less than AUD 100k | 1 | CONTINUE |
| 1. AUD 100k AUD - 500k | 2 | CONTINUE |
| 1. AUD 500.1k AUD - 1 Million | 3 | CONTINUE |
| 1. AUD 1.001 - 2 Million | 4 | CONTINUE |
| 1. AUD 2.001 - 5 Million | 5 | CONTINUE |
| 1. AUD 5.001 - 10 Million | 6 | CONTINUE |
| 1. More than AUD 10 Million | 7 | TERMINATE |

|  |  |  |
| --- | --- | --- |
| **MALAYSIA** | [SINGLE SELECT] | CRITERION |
| 1. Less than MYR 500k | 1 | CONTINUE |
| 1. MYR 500.1k - 1 Million | 2 | CONTINUE |
| 1. MYR 1.001 - 2 Million | 3 | CONTINUE |
| 1. MYR 2.001 - 5 Million | 4 | CONTINUE |
| 1. MYR 5.001 - 10 Million | 5 | CONTINUE |
| 1. MYR 10.001 - 15 Million | 6 | CONTINUE |
| 1. More than MYR 15 Million | 7 | TERMINATE |

|  |  |  |
| --- | --- | --- |
| **HONG KONG** | [SINGLE SELECT] | CRITERION |
| 1. Less than HKD 1 Million | 1 | CONTINUE |
| 1. HKD 1.001 - 5 Million | 2 | CONTINUE |
| 1. HKD 5.001 - 10 Million | 3 | CONTINUE |
| 1. HKD 10.001 - 20 Million | 4 | CONTINUE |
| 1. HKD 20.001 - 30 Million | 5 | CONTINUE |
| 1. HKD 30.001 - 50 Million | 6 | CONTINUE |
| 1. More than 50 Million | 7 | TERMINATE |

5.1 [For Vietnam ONLY] – Let us know the main city of operation for your business –

|  |  |  |
| --- | --- | --- |
|  | SINGLE SELECT | CRITERION |
| Hanoi | 1 | CONTINUE |
| HCMC | 2 | CONTINUE |
| Da Nẵng | 3 | CONTINUE |
| Hai Phong | 4 | CONTINUE |
| Others | 5 | TERMINATE |

1. Which, if any, of the following **products do you currently leverage specifically for business purposes**? Please select all the apply

|  |  |
| --- | --- |
|  | [MULTI SELECT] |
| Business Account: Checking/Current/ Saving account | 1 |
| Business Debit or Credit Card | 2 |
| Personal Account: Checking/Current/ Saving account | 3 |
| Personal Debit or Credit Card | 4 |
| Business Loan or Line of Credit | 5 |

**NOTE FOR TERMINATION-**

CONDITION 1: CODE 1 OR 3 MUST BE SELECTED TO CONTINUE; **AND**

CONDITION 2: CODE 2 OR 4 MUST BE SELECTED TO CONTINUE

**QUOTA CLASSIFICATION GRID**

|  |  |  |
| --- | --- | --- |
| **USERSHIP** | **CRITERIA** | **QUOTA** |
| BUSINESS DEBIT OR CREDIT CARD USER | CODED ‘2’ IN Q6 | MINIMUM 50% |

IF BOTH 2 & 4 ARE CODED IN Q6, THEN COUNT THAT RESPONDENT AS BOTH BUSINESS CARD USER AS WELL AS PERSONAL CARD USER

**Main section –** response on all questions is mandatory

**PLEASE ANSWER THE BELOW QUESTIONS KEEPING YOUR BUSINESS PAYMENT NEEDS IN MIND.**

1. Which is the **primary** payment method you use for making the following business payments?

IF CODE 2 NOT SELECTED IN Q6, THEN DO NOT SHOW BUSINESS CARD OPTION

IF CODE 4 NOT SELECTED IN Q6, THEN DO NOT SHOW PERSONAL CARD OPTION

ROTATE LIST OF OPTIONS - [SINGLE SELECT PER ROW] – MANDATORY RESPONSE FOR ALL OPTIONS

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Personal card | Business card | Cash | Cheque | Bank Transfer | Not Applicable |
| 1. Travel Expenses (i.e. Airfare, Train, Taxi, Car Rentals) | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 |
| 1. Hotel Expenses | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 |
| 1. Dining expenses for business meetings | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 |
| 1. Office Supplies (i.e. Hardware, stationeries, software) | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 |
| 1. Advertising & PR (i.e. Digital Ads) | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 |
| 1. Supplier payments (i.e. raw materials, packaging, wholesale purchases) | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 |
| 1. Taxes | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 |
| 1. Insurance | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 |
| 1. Logistics (i.e. Fedex, DHL) | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 |

1. How has your usage of the following business payment modes changed since the beginning of the COVID-19 pandemic?

IF CODE 2 NOT SELECTED IN Q6, THEN DO NOT SHOW BUSINESS CARD OPTION

IF CODE 4 NOT SELECTED IN Q6, THEN DO NOT SHOW PERSONAL CARD OPTION

ROTATE LIST OF OPTIONS - [SINGLE SELECT PER ROW] – MANDATORY RESPONSE FOR ALL OPTIONS

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Use it more | Same as usual | Use it less | Stopped using it | Never used it |
| 1. Personal credit/ debit card | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 |
| 1. Business credit/ debit card | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 |
| 1. Cash | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 |
| 1. Cheque | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 |
| 1. Bank transfers – EFT | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 |

1. Please rate the following features of Business or Personal debit/credit based on their relevance to you as a business owner/manager?

ROTATE LIST OF OPTIONS - [SINGLE SELECT PER ROW] – MANDATORY RESPONSE FOR ALL OPTIONS

[SHOW ONLY 4-5 STATEMENTS IN ONE SCREEN – ideally 5 -4-4]

|  |  |  |  |
| --- | --- | --- | --- |
|  | Very Important (1) | Somewhat Important (2) | Not at all important (3) |
| * 1. Corporate Liability Waiver: Protects your company from unauthorized or fraudulent transactions made by your employees | 🞈 | 🞈 | 🞈 |
| * 1. Ecommerce Protection: Allows you to claim for online purchases where the items are not received or are defective | 🞈 | 🞈 | 🞈 |
| * 1. Mobile Phone Protection: Provides coverage of mobile phone against accidental damage and theft | 🞈 | 🞈 | 🞈 |
| * 1. Wallet Protection: Covers replacement cost of loss of wallet and items in the wallet in the event of theft or accidental loss. | 🞈 | 🞈 | 🞈 |
| * 1. Travel Insurance: Provides coverage for travel accident and travel medical expenses. | 🞈 | 🞈 | 🞈 |
| * 1. Trip Inconvenience: Coverage for travel delay, trip cancellation, trip postponement, baggage delay. | 🞈 | 🞈 | 🞈 |
| * 1. Data Roaming / WiFi: Allows you to stay connected on your mobile network when overseas with 1GB data plan for 5 consecutive days and discounted rate for subsequent plans. | 🞈 | 🞈 | 🞈 |
| * 1. Flight Delay Pass: Provides free lounge access in the event of flight delay | 🞈 | 🞈 | 🞈 |
| * 1. Discount on Airport Lounge Access: Access to >1,000 airport lounge worldwide at a preferential rate and dining, spa and retail discounts | 🞈 | 🞈 | 🞈 |
| * 1. Discounts on Airport Limousine: Ground transport with dedicated chauffer from airport to city center and vice versa | 🞈 | 🞈 | 🞈 |
| * 1. Dining Discounts: Enjoy savings on dining at merchant partners | 🞈 | 🞈 | 🞈 |
| * 1. Hotel & Travel Discounts: Enjoy exclusive travel and hotel deals | 🞈 | 🞈 | 🞈 |
| * 1. Rewards Points and/or Cashback: Rewarded with cash credited into your card account to offset next purchase or points to allow redeem of mileage, dining offers etc. | 🞈 | 🞈 | 🞈 |

1. Below are some concerns that small business have expressed, especially in the light of the pandemic. As a business owner/manager, please tell us how much you agree/disagree with the following concerns on a 5-point scale where 1 stands for ‘completely agree’ and 5 stands for ‘completely disagree.

Please select code ‘6’ in case it doesn’t apply to your business.

ROTATE LIST OF OPTIONS - [SINGLE SELECT PER ROW] – MANDATORY RESPONSE FOR ALL OPTIONS

[SHOW ONLY IN TWO VIEWS – 4 & 3]

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Completely Agree (1) | Somewhat agree (2) | Neither agree nor disagree (3) | Somewhat disagree (4) | Completely disagree (5) | It doesn’t apply to my business (6) |
| 1. During lockdown, my physical shop has to close. I need to have a way to sell my products/services online. | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 |
| 1. I need to advertise my business online because consumers are making more e-commerce purchases. | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 |
| 1. I am buying more supplies online nowadays. | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 |
| 1. As I have increased my online activities and presence, I need to protect my business from cyber-attacks and fraudsters. | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 |
| 1. I need to reduce my costs, therefore I need to automate some of my business processes like accounting and expense management. | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 |
| 1. I am experiencing or anticipate a cash crunch due to reduced revenues, therefore I need access to financing. | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 |
| 1. I need to provide for my employees’ health & well-being and personal development to make them feel valued. | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 | 🞈 |

1. Below is a list of **insurance solutions** that provide various types of protection for businesses. Please rank them in order of importance to you as a business owner/manager with rank 1 being the ‘**most important**’ and rank 7 being the ‘**least important**’.

[ROTATE LIST OF OPTIONS + All options MUST be ranked + DRAG & DROP OPTION FOR THIS QUESTION]

|  |
| --- |
| 1. Corporate Liability Insurance: Protects your company from unauthorized or fraudulent transactions made by your employees |
| 1. Travel Inconvenience: Coverage for travel delay, travel accident, baggage delay |
| 1. E-commerce Insurance: Allows you to claim for online purchases where the items are not received or are defective |
| 1. Extended Warranty: Extension of the standard product warranty coverage for repairs or replacement of product purchased. |
| 1. Product Liability Insurance: Protects business in the event of injury or property damage caused by defective product sold by your company. |
| 1. Keyman Insurance: Insure business against loss of profits in the event of loss of keyman (main decision maker, operator) of the business. |
| 1. Discount on group medical insurance for your staff |

1. Below is a list of solutions that provide businesses with **cyber security**. Please rank them in order of importance to you as a business owner with rank 1 being the ‘**most important**’ and rank 3 being the ‘**least important**’.

[ROTATE LIST OF OPTIONS + All options MUST be ranked + DRAG & DROP OPTION FOR THIS QUESTION]

|  |
| --- |
| 1. Receiving alerts when there is a threat that your business credentials have been compromised in the “dark web”, along with a recommended resolution |
| 1. For businesses with an online presence, regular automatic scoring of the business’ risk level in terms of vulnerability to malware and ransomware, as well as software & hardware risks, in order to address them before they can be exploited. |
| 1. Insurance coverage against financial losses incurred from a cyber-attack (e.g. breach of company information, breach of data security). |

1. Below is a list of offers on products and solutions that may be valuable or relevant to your business. Please rank them according to their importance to you as a business owner/manager with rank 1 being the ‘**most important**’ and rank 5 being the ‘**least important**’.

[ROTATE LIST OF OPTIONS + All options MUST be ranked + DRAG & DROP OPTION FOR THIS QUESTION]

|  |
| --- |
| 1. Discount on office supplies (e.g. hardware, furniture, stationeries) |
| 1. Discounts on business software or cloud services (e.g. accounting software, cloud storage, HR software) |
| 1. Discounted membership for online training courses for your staff |
| 1. Discount on digital advertising |
| 1. Discount on Travel & Hotels for business travel |