

**PRESENTED TO:**

**Department of Interior (DOI)**

**Card Holder Satisfaction Survey - Wave 2**

**BY:**

**Convergys Customer Intelligence Services**

**August 24, 2009**



## **Convergys Customer Intelligence Services**

Convergys Customer Intelligence Services (CIS) will leverage our more than 30 years of primary market research experience and our 10 years of applied contact center experience to repeat a world class survey program for the United States Department of Treasury. We designed your original 2008 program by leveraging our deep experience with the credit card industry, while closely collaborating with the Treasury Department every step of the way to ensure your satisfaction. We once again look forward to working with you to fine tune the survey and analytics for wave 2 of this important study.

## **Card Holder Satisfaction Program Components**

- JPMC will provide electronically a list of card holders eligible to participate in the survey program. Card holder as defined as current or previous card holder
- The electronic customer list will include:
  - Card holder name
  - Phone number
  - Date of enrollment
  - Any other pertinent information that may aid in the analysis of results (i.e. market penetration of WaMu / JPMC in the respondents' geographical area)
- Convergys CIS will garner as many surveys as possible, up to a total of 300 completed surveys, by placing up to four attempts by phone on each of the approximately 2400 card holders included in the electronic list
- Live phone surveys will be facilitated by Convergys CIS' professional market research interviewers located in Cincinnati, OH.
- Convergys will leverage the questionnaire developed for wave 1 of this survey (see Appendix), with the addition of a loyalty question and an open-end follow up question
- DOI and/or Treasury will have final approval rights of the survey instrument
- The survey is estimated to be ten minutes or less in duration (additional interview lengths provided and priced upon request) and will be conducted in English

## Card Holder Satisfaction Survey

- Verbatim comments (e.g., what can the Treasury Department do to improve the card holder program) will be “coded” and placed in similar categories to quantify this form of feedback. All verbatim comments will be provided to DOI and the Treasury Department upon completion of this program
- An Executive Summary Report will be provided via WebEx to DOI and the Treasury Department by Convergys CIS.

## **Project Timeline**

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Convergys Customer Intelligence commits to the following project timeline. Any changes to this timeline will be discussed and agreed upon by Convergys, DOI and the Treasury Department.

Planning Stage (Survey redesign & approval, Receipt of Customer list)	3 Weeks
Survey Data Collection	3 Weeks
Analysis and Reporting	2 Weeks
Total project timeline - Approval to Report Delivery	7-8 Weeks

## **Key Survey Areas**

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The Survey to be used will be identical to the survey used in wave one of the study (see Appendix) and will focus on

- Overall Satisfaction with the Program
- Awareness of the Program
- Previous method for receiving IIM disbursements
- Satisfaction with enrollment process
- Card usage
- Likelihood to recommend the Program to others

## Card Holder Satisfaction Survey

In addition, a question regarding likelihood to continue using the program will be added to the survey, along with an open ended follow up question for those who rate this question low.

## **Analysis and Reporting**

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Data analysis and reporting will mirror that of wave 1 of the study, with the addition of trending data to determine any shifts in satisfaction or usage from the previous wave of the study. Satisfaction and usage of the program will also be analyzed by market penetration level of WaMu / JPMC in the respondents' geographic area, providing JPMC is able to provide the requisite market penetration data in the customer record file. The final report is expected to be approximately 40 pages in length and will be presented to the client in Power Point Format, via a WebEx meeting.

## **Treasury Department Associated Investment**

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All costs necessary for successful implementation and execution of the Treasury Department card holder satisfaction survey programs are included. Any necessary travel costs incurred by Convergys will be pre-approved and billed at cost. Any changes to the scope of this program will be handled via a formal change management process with DOI and the Treasury Department approving any such changes before incurring any additional costs. Associated costs are valid for 90 days.

**Convergys is pleased to offer the above referenced services for a one time fee of \$23,300.**



## APPENDIX

### Wave 1 Survey



JPMC/US DEPT OF THE INTERIOR – CHASE MASTERCARD DEBIT CARD  
 CONVERGYS CUSTOMER INTELLIGENCE SERVICES  
 TELEPHONE SURVEY  
 7/15/08 9/5/08

INTRODUCTION

[ASK TO SPEAK TO THE SPECIFIC PERSON ON THE LIST. NO OTHER PERSON IN THE HOUSEHOLD QUALIFIES FOR THE SURVEY.]

Hello. My name is (INSERT NAME) with Convergys Research, an independent market research company. I am calling on behalf of the U.S. Department of the Treasury to ask about your experience with the Chase MasterCard Debit Card you recently received for disbursing American Indian Monies from the US Department of the Interior Office of the Special Trustee. May I speak with (INSERT NAME FROM SAMPLE)?

(ENTER ONE)

- |   |                                 |                                  |
|---|---------------------------------|----------------------------------|
| 1 | Yes                             | (CONTINUE)                       |
| 2 | No – schedule call back         | (SCHEDULE CALL BACK)             |
| 3 | No – do not want to participate | (THANK RESPONDENT/END INTERVIEW) |
|   | DK                              | (THANK RESPONDENT/END INTERVIEW) |

We are conducting an opinion survey among people who have recently signed up for the Chase MasterCard Debit Card, which is a debit card that allows people to receive their disbursements from their IIM accounts electronically, instead of by check. This is NOT a sales call. This call is for research purposes only. I am only interested in your opinions. All responses will be grouped together for reporting purposes. All of your individual responses will remain completely confidential. Your participation in this study is voluntary. This survey should take about 10 minutes of your time.

According to the Paperwork Reduction Act of 1995, you are not required to respond to a survey like this one unless you are given a valid OMB control number. The valid OMB control number for this survey is 1510-0074. (If necessary: You do not have to do anything with this information, I am just required to read it to you.)

- QS1 Do you have a few minutes to participate in our survey?
- |   |                                 |                                  |
|---|---------------------------------|----------------------------------|
| 1 | Yes                             | (CONTINUE)                       |
| 2 | No – schedule call back         | (SCHEDULE CALL BACK)             |
| 3 | No – do not want to participate | (THANK RESPONDENT/END INTERVIEW) |
|   | DK                              | (THANK RESPONDENT/END INTERVIEW) |

(If necessary: Nothing you say will affect the amount of your IIM account disbursements. I am only interested in your opinions about your experiences in signing up for the MasterCard.)

INTERVIEWER INSTRUCTION: IF RESPONDENT EXPRESSES CONCERN AT ANY POINT DURING THE INTERVIEW, REASSURE THEM THAT YOU DO NOT WORK FOR THE GOVERNMENT. YOU ARE WORKING FOR AN INDEPENDENT RESEARCH COMPANY. THEIR ANSWERS WILL BE KEPT COMPLETELY CONFIDENTIAL AND THEIR INDIVIDUAL RESPONSES WILL NOT BE SHARED WITH ANYONE.

IF RESPONDENT WANTS A PHONE NUMBER TO CALL TO VERIFY THIS IS A LEGITIMATE SURVEY: THE OST TRUST BENEFICIARY CALL CENTER AT 1-888-678-6836.

QS2 Did you sign up for the Chase MasterCard Debit Card to receive disbursements from your IIM account?

- |   |     |                                  |
|---|-----|----------------------------------|
| 1 | Yes | (CONTINUE)                       |
| 2 | No  | (THANK RESPONDENT/END INTERVIEW) |
|   | DK  |                                  |
- 

From now on, if you don't mind, I'll just refer to that card as the MasterCard.

QS3 Just to check, do you still have that MasterCard?

- |   |     |                                  |
|---|-----|----------------------------------|
| 1 | Yes | (CONTINUE)                       |
| 2 | No  | (SKIP TO Q22)                    |
|   | DK  | (THANK RESPONDENT/END INTERVIEW) |

For your information, this conversation may be recorded by my supervisor for quality control purposes only.

OVERALL SATISFACTION
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Q1 Overall, how satisfied are you with the MasterCard? Please use a scale from 1 to 5, where 1 is Not At All Satisfied and 5 is Extremely Satisfied, and you may use any number between 1 and 5.

- |   |                       |
|---|-----------------------|
| 5 | Extremely satisfied   |
| 4 |                       |
| 3 |                       |
| 2 |                       |
| 1 | Not at all satisfied  |
|   | NULL (NOT APPLICABLE) |
|   | DK (DNR)              |
|   | RF (DNR)              |

(PROGRAMMER: IF RESPONSE AT Q1 IS NOT APPLICABLE, ASK Q1A, OTHERWISE SKIP TO DIRECTIONAL ABOVE Q2)

Q1A Why do you feel that you can not rate your overall satisfaction with the MasterCard?  
(RECORD RESPONSE)  
(CLARIFY IF NEEDED)  
(ALLOW DK AND REF)

(PROGRAMMER: IF RATING OF 4 OR 5 AT Q1 ASK Q2; OTHERWISE SKIP TO DIRECTIONAL AT Q3)

Q2 Why did you rate your overall satisfaction with the MasterCard a (INSERT RATING FROM Q1)?  
(RECORD RESPONSE)  
(CLARIFY IF NEEDED)



(ALLOW DK AND REF)

(PROGRAMMER: IF RATING OF 1, 2, OR 3 AT Q1 ASK Q3; OTHERWISE SKIP TO Q4)

Q3 You mentioned your satisfaction with the MasterCard is a (INSERT RATING FROM Q1). What is the single most important thing Chase Bank or OST can do to improve your overall satisfaction with your MasterCard?

(RECORD RESPONSE)

(CLARIFY IF NEEDED)

(ALLOW DK AND REF)

LIKELIHOOD TO RECOMMEND

Q4 If asked by a family member or friend, how likely would you be to recommend that he or she obtain a MasterCard for receiving disbursements from an IIM account? Please use a scale of 1 to 5 with 1 being Definitely would not recommend and 5 being Definitely would recommend, and you may use any number between 1 and 5.

(RECORD ONE)

- 5 Definitely would
  - 4
  - 3
  - 2
  - 1 Definitely would not
- DK (DNR)  
RF (DNR)

AWARENESS

Q5 How did you become aware of the MasterCard?

(RECORD ONE)

(READ LIST IF NECESSARY)

(RANDOMIZE – ALWAYS LIST “OTHER” LAST)

- 1 Friend or family member
  - 2 Direct Mail or letter
  - 3 Web site
  - 4 Card or insert in your IIM check envelope
  - 7 From your OST field office
  - 6 Other (Specify)
- DK (DNR)  
REF (DNR)

Q6 Do you have an account at a bank or a credit union?

(RECORD ONE)

- 1 Yes
  - 2 No
- DK (DNR)  
REF (DNR)

Q7 Before signing up for the MasterCard, how were you most recently receiving your IIM disbursements...?  
(RECORD ONE)  
(READ LIST IF NECESSARY)-

- 1 By a direct deposit to your bank or credit union account
- 2 Via a check in the mail
- 3 Via a debit card, or
- 4 Some other way (Specify)
- 5 DK (DNR)
- 6 REF (DNR)

ENROLLMENT
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Now we would like you to think about the enrollment process, which involves the call to enroll, providing a written/signed approval of release for authorization, and then calling to activate once you received your MasterCard.

Q8 How satisfied are you with the overall enrollment process for the MasterCard? Please use a scale from 1 to 5, where 1 is Not At All Satisfied and 5 is Extremely Satisfied, and you may use any number between 1 and 5.  
(RECORD ONE)

- 5 Extremely satisfied
  - 4
  - 3
  - 2
  - 1 Not at all satisfied
- DK (DNR)  
REF (DNR)

Q9 What could the OST representative have done to improve the service you received (if necessary: when you called to sign up for the MasterCard)?  
(RECORD RESPONSE)  
(CLARIFY RESPONSE)  
(ALLOW NULL/DK/REF)

Q10 What was the most important reason you signed up for the MasterCard? Would you say ...?  
(READ LIST)  
(RECORD ONE)  
(PROGRAMMER: RANDOMIZE ATTRIBUTES – ALWAYS LIST “OTHER” LAST)

- 1 I don't have to go to the bank
- 2 I don't have to worry about a check being lost or stolen
- 3 It is easier than cashing a check
- 4 It has a MasterCard logo
- 5 It is cheaper than cashing a check
- 6 It's faster than the mail
- 7 It's safer than carrying cash
- 8 Other (Specify) (DNR)  
DK (DNR)

Q11 Thinking about the OST representative who assisted you in enrolling for your MasterCard and using the same 1 to 5 scale, how would you rate the representative on...?  
(If necessary: 1 is not at all satisfied, 5 is extremely satisfied and you may use any number in between.)

(ROTATE ATTRIBUTES)  
(RECORD ONE FOR EACH)

- a Taking the time to listen and help you
- b Being knowledgeable
- c Providing you with accurate information
- d Answering all of your questions
- e Being friendly

- 5 Extremely satisfied
- 4
- 3
- 2
- 1 Not at all satisfied
- DK (DNR)
- REF (DNR)

KNOWLEDGE OF BENEFITS

Q12 Where did you get most of your information about your MasterCard? Would you say...?  
(RECORD ONE)  
(READ LIST)  
(RANDOMIZE – ALWAYS KEEP “OTHER” LAST)

- 1 The OST representative when you called to enroll
- 2 The brochure
- 3 The Web site
- 4 The card package that came in the mail with your card
- 6 A letter in the mail
- 5 Other (Specify) (DNR)

(ASK Q13 IF OTHER NOT MENTIONED AT Q12; OTHERWISE SKIP TO Q14)

Q13 Using the scale where 1 is Do not agree at all and 5 is Agree completely, how much do you agree that (INSERT RESPONSE FROM Q12)...?  
(ROTATE ATTRIBUTES)

- a Explained the MasterCard clearly and understandably
- b Helped you understand the value of the service offered
- c Mentioned the MasterCard convenience and ease of use
- d Made you feel comfortable with the security offered by the MasterCard
- e Helped you understand the fees associated with the MasterCard
- f Emphasized the safety and security of using the MasterCard

(RECORD ONE FOR EACH)

- 5 Agree completely
- 4
- 3
- 2
- 1 Do not agree at all
- DK (DNR)
- REF (DNR)

Q14 Do you think the fees you pay using the MasterCard are more, less, or about the same as what you were paying before, when you were receiving a check to deposit yourself (if necessary: to receive and use your IIM disbursements)?

(RECORD ONE)

- 1 More
- 2 Less
- 3 About the same
- DK (DNR)
- REF (DNR)

CARD USAGE
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Q15 Now I am going to read you a list of statements. Please tell me "yes" or "no" for each. In which of the following ways have you used your MasterCard? Have you used it to ...?

(RECORD ALL THAT APPLY)

(READ LIST)

- 1 Get cash at an ATM machine
- 2 Receive disbursements from your IIM account
- 3 Make purchases at stores, restaurants, gas stations or other retail locations
- 4 Get cash back from a store or other retail location
- 5 Purchase money orders
- 6 Pay bills
- 7 (DNR) Some other way (Specify)
- 8 (DNR) I have not yet used my card

Q16 Have you ever attempted to use your MasterCard at an ATM or other retail location and not been able to complete the transaction?  
(RECORD ONE)

- 1 Yes
- 2 No
- DK (DNR)
- REF (DNR)

(PROGRAMMER: ASK Q17 IF "Yes" AT 1 in Q16; OTHERWISE SKIP TO Q18)

Q17 Why were you not able to complete the transaction? Would you say...?  
(RECORD ALL THAT APPLY)  
(READ LIST)  
(RANDOMIZE – ALWAYS KEEP "OTHER" LAST)

- 1 Insufficient funds
- 2 You did not know your pin number
- 3 The machine was not working / card was not accepted
- 7 You did not want to pay the fee
- 8 (DNR) You were not sure how to use the machine
- 4 Other (Specify) (DNR)
- DK (DNR)

(PROGRAMMER: ASK Q18 IF "8" AT Q15; OTHERWISE SKIP TO DIRECTIONAL AT Q19)

Q18 If I may ask, why have you not used your card yet?  
(READ LIST IF NECESSARY)  
(RECORD ONE)

- 1 I have not had a chance to yet
- 2 I have not needed to yet
- 3 I do not have access to a surcharge-free ATM
- 4 I am not sure how to use it
- 5 I do not feel comfortable using it due to lack of info on using it
- 6 I have not received deposits on my card yet
- 7 Other (Specify)
- DK

(PROGRAMMER: IF "8" AT Q15; SKIP TO END)

Q19 How do you get balance or other information about your MasterCard most often? Would you say...?  
(READ LIST IF NECESSARY)  
(RECORD ONE)

- 1 I keep track of it myself
- 2 At an ATM
- 3 Call an 800#
- 4 Visit the Web site
- 5 I don't keep track of this information
- 6 (DNR) Other (Specify)
- DK

Q21 In a typical month, how often do you use your MasterCard?  
(ENTER RESPONSE)  
(PROGRAMMER: ALLOW ANY VALUE BETWEEN "0" AND "1000")  
(PROGRAMMER: ALLOW A DK/REF OPTION)

(ASK Q22 IF "NO" AT QS3; OTHERWISE SKIP TO END)

Q22 Just to check, why do you no longer have the MasterCard?  
(RECORD RESPONSE)  
(CLARIFY IF NEEDED)  
(ALLOW DK AND REF)

Those are all of my questions. On behalf of The United States Department of the Treasury, thank you for taking the time to answer these questions. Your opinions have been very helpful. Have a great day/evening!

TERMINATION SIGNOFF: Those are all of my questions. I want to thank you very much for taking the time to speak with me. Have a great day!

SAMPLE INFO
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Sample will include (Only include people who have enrolled successfully):

- Name
- Phone Number
- Time & date of enrollment

If available, please also include:

- DOB
- Current / Cancelled card holder
- Any other pertinent information that may aid in the analysis of the results

To assist keeping respondents focused on the survey if they have questions about the card, clear with "We have been asked by Chase on behalf of the U. S. Department of Treasury to gather your opinions about your recent experience with signing up for the MasterCard. Unfortunately, I am not trained to answer specific questions about the card/IIM account disbursements, only to conduct this survey. If you have questions after this call about your MasterCard, please call Chase customer service at 1-877-789-5895 OR the OST Trust Beneficiary Call Center at 1-888-678-6836."