

DIRECT MARKETING
FOR THE FINANCIAL SERVICES INDUSTRY
IN HONG KONG

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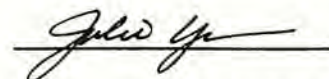
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ABSTRACT

Direct Marketing has gained increasing popularity and importance during recent years in Hong Kong. Both macro and micro market forces seem to work towards this sophisticated marketing strategy. Yet, systematic study and research on the subject in the local marketplace has been scarce or has been oriented unidimensionally. In this research project, the authors attempt to explore the development of Direct Marketing in Hong Kong in general and in the financial services industry in particular, from a multi-dimensional perspective (societal forces, marketers and consumers) and with emphasis on the real situation data rather than a theoretical framework.

From the macro viewpoint, there is increasing evidence of "Third Wave" forces in the local society, moving towards further de-massification and differentiation among the population. Interpreting various sources of demographic data, the authors try to summarize and explain these forces. By the nature of its characteristics as defined by the authors, namely accountability, relationship marketing and objectivity, Direct Marketing is destined to maximize

cost-effectiveness of the marketing effort. The graduate card program is presented to illustrate the success achieved through careful planning, targeting and implementation. Faced with increasing intensive competition, Direct Marketing is definitely one of the most important alternatives to be considered by the marketers.

The financial services industry is one of the most active users of Direct Marketing. Through a mail survey to major credit card companies and personal interviews with two marketing managers, the authors are able to delineate the development strategy, major difficulties, and managers' attitudes toward Direct Marketing. The results, though by no means conclusive to the industry, do provide important implications on the forces and constraints acting on Direct Marketing. People from the supportive agencies are also interviewed to enhance understanding of the dynamics of the market conditions.

Any marketing strategy will operate in vain if it does not take into account the needs of consumers. Thus, a survey in the form of a questionnaire is conducted to investigate consumers' attitudes and behaviour towards direct mail, which is the most dominant Direct Marketing program used in Hong Kong.

With a sample size of 363 respondents, the authors are able to highlight some relationships that are statistically significant.

By combining the studies of these three dimensions, the authors have come up with several recommendations for the financial services industry to further increase the cost-effectiveness of Direct Marketing activities, in consideration of constraints, consumer behaviour and opportunities provided by cable TV.

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PART A

INTRODUCTION, OBJECTIVES AND
METHODOLOGY

Chapter I

Introduction

Chapter II

Objectives and Methodology

(3) An efficient postal, communication and delivery system which makes Direct Marketing more viable than ever; and

(4) Rapid advancements in computer, printing and electronic media technology, to name but a few.

These major trends of development have been fully explored and discussed by sociologists and have received attention from marketers who see the need to devise more sophisticated marketing techniques to replace the mass-oriented marketing strategies. Thus comes Direct Marketing, but no longer in the classical sense of simple mail order catalogues. In the preface of MaxiMarketing, the authors describe, " It (Direct Marketing) is something quite different -- a whole new direction in marketing strategy, a new way of advertising, selling and thinking -- which is affecting and will increasingly affect not just direct marketers, but all providers of advertised goods and services." (Rapp & Collins, preface vi)

The Third Wave

The notion of "market segmentation" is a central

phenomenon to Direct Marketing. The growing differentiation among people, as versus mass society, is explored with details by Alvin Toffler in his book, The Third Wave (Alvin Toffler defines the First Wave as the agricultural revolution and the Second Wave as the industrial revolution). Start with the search for a new, reusable energy base, a new techno-sphere, with major emphasis on computer and electronic industries, and a group of techno-rebels, who advocate more hi-tech yet more humane-basis production, will emerge. Media, once called mass media, is also de-massified. The de-massification of media is, on the one hand, responding to the rising demand for special interest and knowledge; on the other hand, it is being made possible and affordable by advanced printing technology. This development of de-massified media, in turn, leads to information differentiation and hence helps to de-massify people's minds, ways of thinking and cultures. Coupled with rapid developments in computer and production technology, product differentiation is made easier and more affordable. All these forces and trends characterizing the "Third Wave" become the important cues for marketing in the coming future. The age of diversity is no more negligible and more sophisticated marketing techniques are needed to maintain competitiveness. Those who can realize and

capitalize on these trends of development will enjoy numerous business opportunities extending from market segmentation.

The Local Marketplace

All of the aforementioned phenomena are resulted from a long-term process. Direct Marketing is thus no accident or fashion in the marketplace, but a logical and inevitable path along the evolution of society. As for Asia and here in Hong Kong, the forces of market differentiation have been felt since the late 1970s when the average population began to get better education and earn more money, and become more demanding and dissatisfied with the mass products. The earliest users of Direct Marketing in the local marketplace, probably Reader's Digest and American Express, started their practice more than 8 years ago and have gained the advantage of market penetration and business opportunities. The boom of the financial services sector (financial products include bank products, card services, mail order catalogues, etc.) in Direct Marketing has been spectacular for the past several years. Today, Direct Marketing has become indispensable for credit card marketing of most banks.

Direct Marketing has also diffused into the everyday lives of people. Nearly every adult has received a direct mail package, been approached by telephone marketing staff, or seen a direct response TV advertisement. And many have already ordered merchandise from a mail order catalogue, applied for a credit card through a direct mail package, called the hotline advertised on TV, or returned a reply coupon requesting information. All these kinds of participation on the consumers' part are going on without the realization of the growing force of Direct Marketing, and the notion of "junk mail" is still a popular description of the direct mail package. Thus, when people say that they feel frustrated by the "junk mail" filling up their letter boxes, they may not be aware that they bought Christmas gifts from a mail order catalogue last year.

The Quest for Knowledgeable Practitioners

On the marketers' side, Direct Marketing units are established and specialists are recruited. But they do not work by themselves, and a number of supportive agents were set up to satisfy this demand. Major parties include creative agencies specializing in

Direct Marketing, list compilers, list brokers, lettershop houses and courier services. Even the post office, in view of the immense demand on delivery of direct mail packages, has installed a new, hi-tech optical machine for the screening and sorting of bulk mail. Thus, the market seems to be really excited by the development of Direct Marketing in the local marketplace. Despite all these observations, many myths of Direct Marketing still remain and, from time to time, there are some unjustified statements made by marketers. For example, "Direct Marketing is only one of the below-the-line promotion techniques, not much different from a lucky draw or a free gift"; "direct mail package is simply inserting the advertising materials into an envelope and I don't see why creative strategy has to be done all over again"; "direct mail can only reach a very small number of people compared to TV or newspaper advertising". The scarcity of knowledgeable practitioners seriously hinders the development of Direct Marketing, and the present state of training is unable to keep pace with Hong Kong as it emerges into a "Third Wave" society.

CHAPTER II

OBJECTIVES AND METHODOLOGY

Decision Making Objectives

As discussed in Chapter I, there are two main aspects regarding the development of Direct Marketing:

(1) Society's evolution process

The trends, as revealed by various phenomena in fully developed industrialized societies, all lead towards further differentiation of the population, in contrast to the mass society under industrialization. The Third Wave of Alvin Toffler does not point to a post-industrial society, but implies a totally new ideology and life-style. Direct Marketing is one of the numerous phenomena that emerge and grow under "the Third Wave" society.

(2) Local market scenario

Apart from the sociological framework, the actual activities in the local marketplace must be studied to understand the specific conditions and cultures. While there is apparent evidence of the growing influence of Direct Marketing in Hong Kong, there is lack of academic training and research effort in this area. On the other hand, with the operation of cable TV, there will be further stimulation to the growth of Direct Marketing. But, at the same time, there will also be a greater demand for more specialists in Direct Marketing. With all these dilemmas and forces, it is important to investigate further to enhance the understanding and awareness of the role and development of Direct Marketing in the local marketplace.

The financial services industry is one of the most active users of Direct Marketing. By studying both the macro- (social development of the marketplace) and micro- (specific difficulties and opportunities) environments faced by the industry, it is hoped that implications and recommendations can be drawn for the development of more effective marketing strategies and optimal utilization of Direct Marketing programs.

Research Objectives

Based on the decision making objectives described above, the authors would like to achieve the following research objectives:

(1) To understand the viable market conditions for Direct Marketing and to investigate the existence of such conditions in Hong Kong. Specifically, social, economic and technological factors related to demassification of the population will be emphasized.

(2) To investigate the development opportunities and difficulties of Direct Marketing of the financial services industry in Hong Kong. Studies will be carried out on two levels. Firstly, the more objective factors will be considered, including characteristics of Direct Marketing, comparison with general advertising, features of financial services, as well as analysis of a successful Direct Marketing program of a financial product. On the second level, opinions on the advantages and difficulties of Direct Marketing as well as the corporate marketing strategies will be collected from the marketers and the supportive agencies.

(3) To investigate the consumers' attitudes and behaviour towards direct mail which is the most commonly used Direct Marketing program in Hong Kong. Through the survey, demographic variables such as age, income, occupation, etc. of the respondents will be collected and measured against their utilization and attitudes towards direct mail as well as their reactions to various elements and techniques of direct mail packages.

(4) To consolidate the aforesaid findings and then to arrive at an overview of financial services industry in the conduction of Direct Marketing programs in Hong Kong. The propositions will be made on the basis of various dimensions: social development, industry factors and consumers' perception.

Organization of Research Content

The project is divided into two main parts. The first part develops an objective framework, based on which the feasibility of using Direct Marketing for financial services in Hong Kong is measured. The second part is devoted to an understanding of the behaviour of the participants in Direct Marketing in Hong Kong. The

principal participants who are being studied include the bankers, the supportive services, and the consumers.

The results of the research will be presented in the following sequence:

First Part

1. Environmental factors for Direct Marketing
2. Characteristics of Direct Marketing and features of financial services
3. Direct Marketing as a total marketing concept.

Second Part

4. Application of Direct Marketing in the financial services industry
5. Supportive services for Direct Marketing
6. Consumers' attitude and behaviour towards Direct Marketing

The environmental factors are considered to be the objective indicators for determining whether the local marketplace has the right atmosphere for the burgeoning of Direct Marketing. The characteristics of Direct Marketing are then studied for two purposes. Firstly, to

establish its link with the local marketplace, and secondly, to evaluate its compatibility with features of financial services. The graduate card programme is studied and described as a demonstration of using Direct Marketing for financial services. All these aspects are further integrated to assess the potential of application of Direct Marketing for financial services in Hong Kong.

The study of the bankers, the supportive services, and the consumers is used to assess the extent of utilization and commitment of the society to Direct Marketing for financial services. Based on the observations, possible developments in the future are then discussed.

Methodology

The first part of the project is basically exploratory research, yet descriptive research has also been introduced. The second part is basically descriptive research supported by interviews. The methodology for the individual chapters are described in the following paragraphs:

Environmental factors for Direct Marketing

Secondary data are used for the study. Firstly, a literature review is conducted. Based on it, the phenomenon of demassification is identified and discussed. A framework of demassified societies is then built, and regardingly, environmental factors of Hong Kong are fitted to the framework for analysis.

Secondly, data concerning environmental factors of Hong Kong are collected from past surveys and census. The trends are highlighted and compared with the framework. The environmental factors which are considered include:

- * demographics
- * living patterns and family patterns
- * income levels
- * economic patterns
- * product development and consumers' buying behaviours
- * computer and communication technology

The analysis is qualitative. The present trends of the factors are discussed in the chapter.

Characteristics of Direct Marketing and features of financial services

Again, a literature review is done to identify the characteristics of Direct Marketing. The characteristics are evaluated and compared with those of general advertising to determine the extent of complement between Direct Marketing and general advertising.

A field search is conducted. Direct Marketing materials are collected from the local market to enhance the study of the characteristics. They are also used to review the current practice of Direct Marketing by the local marketers. Special attention is, of course, given to the financial services industry.

Through published information, the features of financial services are elaborated with the purpose to reviewing the possibility of using Direct Marketing for the industry. The approach is qualitative.

Direct Marketing as a total marketing concept

The four Ps model is used as the framework for total marketing. The illustrative case is a real case selected from the marketing programme of Chase Manhattan

Bank. Discussion of the case is based on how the programme, which is Direct Marketing in nature, can be fitted into the four Ps framework. The analysis is qualitative. Although no quantitative analysis is carried out, numerical data is available to measure the achievement of the campaign.

Application of Direct Marketing in the financial services industry

Credit card issuing banks or companies are among the most active users of Direct Marketing in Hong Kong. A questionnaire was designed and sent by hand to eleven of those companies in February, 1990. A letter, which was addressed to a senior person responsible for the marketing function of the respective company, was attached to the questionnaire. The questionnaire is designed to concentrate on three aspects:

1. The organizational support for Direct Marketing. The support includes organizational structure, resources and staff development.
2. The recipients' perception of foreseeable difficulties and opportunities.
3. The recipients' observation of the practice of Direct Marketing now in Hong Kong.

Likert scale and Semantic differential are the two rating methods used for the questionnaire survey.

In order to raise the response, telephone follow-up is conducted one week after the delivery of the questionnaire.

The eleven companies represent a major proportion of such companies in Hong Kong. Since this number is small, the judgement sample is assumed to be non-probabilistic and researcher-controlled. The eleven companies are broadly classified into local based and foreign based. A summary of findings compares the attitudes of the two groups. Two personal interviews with two marketing managers of those companies are also conducted. The interviews provide further insights on this topic. From the results, the authors can draw implications about the degree of application and development of Direct Marketing in the financial services industry in Hong Kong.

Supportive services for Direct Marketing

Two major supportive services for Direct Marketing are studied: list suppliers and creative agencies. However, the feasibility of using cable TV to support Direct Marketing also receives attention. The study is exploratory in nature. Personal interview is the core method used, and is supported by periodicals and articles on related issues.

Five personal interviews have been conducted. All interviewees are well known in their respective trades. Discussions with them generate deeper insights for the authors. They also help the authors to view the Direct Marketing process from different angles. The support provided by the companies are being analyzed and difficulties encountered are also highlighted.

Consumers' attitudes and behaviours towards Direct Marketing

A descriptive survey forms the basis of the study. A questionnaire is designed by the authors, and samples are collected between January and February of 1990. The questionnaire concentrates on the view of the general public towards utilization of mail order service and

their reaction towards receiving direct mail. Fourteen close-ended questions are set; eight carry itemized rating scales. Basically, nominal measurement is used throughout the questionnaire. The degree of importance of the various nominal choices in each question is measured by the number of positive responses for each choice.

The aim of the survey is to obtain the general public's opinion; however, in view of time and resources, effort is concentrated at the population whose ages are between 20 to 40. An age interval of five years is selected. It is planned that the respondents are to be divided into four main classes. Other demographic classifications are included. Again, the authors limit the number of classes to be not larger than six, with professional classification being the only exception. The number of classes of profession in a demassified society is unavoidably larger than six. With this design of classifications, and assume samples collected would follow normal distribution by the central limit theorem, a class size of not less than 30 is expected. It is projected that at least 200 samples must be collected. This is the minimum target, while in actuality, 370 samples are collected as to improve reliability of the result and to avoid small class sizes in the important classes.

Quantitative work is done after the survey. Means and standard deviations of their utilization behaviour in mail order service are calculated. From them, a 95 percent confidence intervals have been worked out.

The limits of the confidence interval are:

$$\text{mean} \pm 1.96 \sigma_{\bar{x}}$$

The selection of sample size, n , can be based on modification of the above formula, that is,

If it is desired to control error within $1.96 \sigma_{\bar{x}}$, then

$$n = \frac{1.96^2 (\sigma)^2}{\text{error}^2}$$

Nevertheless, the method is not used as there is no information regarding the distribution of response prior to this survey. Past results of the same kind are scarce, and quantitative analysis is not sufficiently published. A trial of the survey would be time consuming and would make the project run short of time. Hence, considering the constraints, the authors believe that selection of sample size qualitatively is the best alternative. Future follow-up survey or reassessment, of course, can be based on the authors' results for selection of sample sizes.

The questionnaire is also designed in a format ready for completion by the respondents themselves, and which can be adapted for personal or telephone interviews. It is planned that 90 percent of the returned questionnaire are completed by the respondents themselves. Test run is done for the questionnaire. Ten persons are interviewed and then the questionnaire is modified with their feedback. Since the society is demassified, it may be difficult to obtain unbiased samples from a single area. Therefore, the samples are collected from various sources in batches with usual sizes less than 30. However, the largest batch size is 150 which is collected at the Kowloon Park and nearby areas. The selection of the Kowloon Park is because it is a convenient park, well known to the public, and relatively beyond private or public housing estates. The authors believe that the pedestrians in the park represent all levels of population, especially since one of the days of data collection is a public holiday. Cross-tabulations are done to test statistical independence among the batches, including a batch of 24 samples obtained by telephone interview.

The collected responses are input to the computer, using Lotus 1-2-3 as the software package. The percentages of responses to each choice is worked out. Sorting of the data by demographics and then comparisons of the percentages are also introduced. The quantitative analysis has been used to review the behaviour of each group. In addition, cross-tabulations for testing independence of the demographic groups are also done by using chi-square. (Hamburg, Statistical Analysis for Decision Making, pp319-323):

1st step: set hypothesis,

H_0 = it is statistically independent

H_1 = it is not statistically independent

2nd step: build a contingency table with observed frequencies $(f_o)_{ij}$

3rd step: based on the above contingency table, build another contingency table, but with expected frequencies $(f_t)_{ij}$

where

$$(f_t)_{ij} = \frac{(\sum \text{row } i)(\sum \text{column } j)}{\text{grand total}}$$

4th step: degree of freedom equals

$$(\text{number of rows} - 1)(\text{number of columns} - 1)$$

5th step: calculate chi-square, which is

$$\frac{[(f_o)_{ij} - (f_t)_{ij}]^2}{(f_t)_{ij}}$$

6th step: obtain chi-square with 0.05 level of significance from table or otherwise

7th step: compare the two chi-squares.

If chi-square(calculated) is equal to or less than chi-square(tabled), accept H_0 ; otherwise, reject H_0 .

In cases when contingency tables are 2 x 2 matrices, Yates' correction will be applied. Using the quantitative results, a qualitative discussion is conveyed. Difficulties of the survey are also highlighted. Results of past surveys are also compared to identify the changes in behaviour within the past two years.

PART B

RESULTS

- Chapter III Environmental Factors for Direct Marketing
- Chapter IV Characteristics of Direct Marketing and Features of Financial Services
- Chapter V Direct Marketing as a Total Marketing Concept
- Chapter VI Application of Direct Marketing in Financial Services Industry
- Chapter VII Supportive Services for Direct Marketing
- Chapter VIII Consumers' Attitudes and Behaviours towards Direct Marketing

CHAPTER III

ENVIRONMENTAL FACTORS FOR DIRECT MARKETING

The World Environment in
the View of Famous Marketers

The November 21, 1983 issue of Business Week quotes a saying by James R. McManus, Chairman of Marketing Corporation of America:

" Vast economic and social changes have made better marketing an imperative....., Today, companies realize that their raw material, labour , and physical resource costs are all scaled down and that the only portion for dramatic improvement will come from doing a better marketing job."

Alvin Toffler also advocates the concern on "demassification". In his book, The Third Wave, he describes how and why the mass society created by the industrial revolution is splintering more and more into the "demassified" society. He warns the world in the early 80s, "The mass market has split into

ever-multiplying, ever-changing sets of mini-markets that demand a continually expanding range of options, models, types, sizes, colours and customizations."

Stan Rapp concurs with the opinion of Alvin Toffler. He points out that in the second half of the eighties, the trend of unprecedented diversification is intensified more than ever. He quotes an example that Nine Lives is offering 23 kinds of cat food; Revlon makes 157 shades of lipsticks among which 41 were pink; Coca-Cola introduces many new Cokes: Diet Coke, Tab, Fresca, Cherry Coke, and Caffeine-free Coke, on top of their classic Coca-Cola. Stan Rapp advises that niche marketers must develop new more targeted, more efficient ways to reach and convert their special markets. (Rapp & Collins, MaxiMarketing, pp 3-4)

In his book, Maxi-Marketing, Stan Rapp describes that there are various changes taking place. Many segments which were not significant a decade ago are now extremely significant in the United States. For example, there are 1.6 million unmarried couples, and 70 percent of the new households are two-income families. The households tend to have more money but less time to spend, more and more divorced people with children remarry to form "aggregate families", 'new old

are emerging, longevity is rising, birth rate is declining, and working population in service industry is growing. He believes that new marketing strategies to address the new segments are required. In addition, target marketing to specific segments is desirable, and more importantly, can be cost-effective.

Demographic Changes in Hong Kong Relating to Demassification

Literature review of statistical data reveals that the changes described above have also occurred in Hong Kong. In fact, there are more changes taking place within the local framework.

General Social Changes

1. People are better educated:

The number of people with no schooling keeps decreasing. In 1984, it was 16 per cent, and in 1988, it was 11 per cent. (SRH Media Index) On the other hand, the percentages of population who have attained secondary education and tertiary degrees are rising, for both the male and female populations. For males, in 1961, they were 23.0 percent and 2.5 percent,

respectively. In 1981, they became 42.9 percent and 6.6 percent respectively. The rise was more significant for the female population; the percentages in 1961 were 12.1 and 0.8 respectively; while in 1981, they were 35.3 and 4.1. The difference between the two sex in this respect became less. (Tsim, The Other Hong Kong Report, pp 372-373; H K Census Main Report)

In the past 15 years, the number of degree places has been increased by 200 percent. (EC Report No. 3, & HKU'S Convocation Newsletter, Sep 1989) The Governor in his annual report of 1989 announces that it will be further doubled by 1995. A more educated population can be expected, especially on the level of matriculation and tertiary standard.

2. Longevity is rising:

The expectation of life is increasing. During the 1971 to 1987 period, male life expectancy in Hong Kong increased by 9.1 percent (from 68.0 to 74.2 years) and that of females increased by 5.4 percent (from 75.6 to 79.7 years). The proportion of population who are over 60 years of age is increasing. (Tsim, The Other Hong Kong Report, pp 373-374)

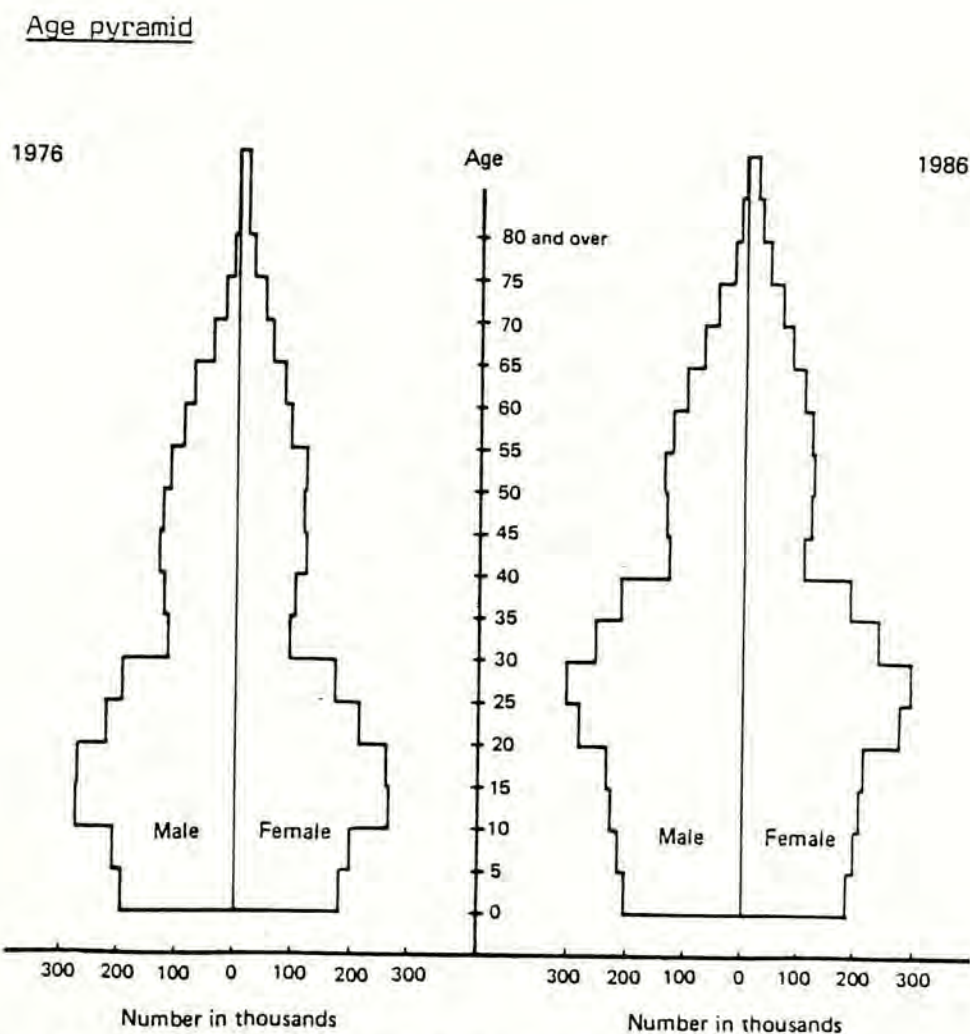
3. Birth rate is declining:

The birth rate declined from 35 per 1000 in 1961 to 19.7 per 1000 in 1971, and then to 16.9 per 1000 in 1981. Mothers tend to have fewer children than their parents. Women being more educated, the popularity of birth control, tendency of late marriage, and more working women are some major factors of declining birth rates. (Tsim, The Other Hong Kong Report, pp 374-377;

邢 香港之發展經驗 pp 193-205)

4. Change in age pyramid:

As a result of increasing longevity, declining birth rate, the second world war, and young immigrants, the age pyramid of Hong Kong keeps on changing.



The main features of the age pyramid in 1986 were:

- (a) a decreasing number of the young population aged below 20;
- (b) a bulge in the age group 20-29 due to high fertility in the late 1950s and early 1960s and also due to the inflow of young immigrants during the years 1978-80;
- (c) an indentation at ages 40-44: birth cohorts born in the war years; and
- (d) an increasing number of the population aged 50 and above.

(H K 1986 By-census, Summary Results, pp 12)

5. Late marriage:

The tendency towards late marriage has existed since 1961. In that year, the age of first marriage for men was 25.2 years old, and that for women was 20.9 years. The figures rose to 27.6 and 23.8, respectively, in 1977, and rose further to 29.1 and 26.1, respectively, in 1987. Between the sexes, females again have a significant change. (Tsim, The Other Hong Kong Report, pp 377-378; 邢 香港之發展經驗, pp 144)

6. Unmarried couples:

More and more unmarried couples have evolved. This is a well accepted fact, despite the lack of actual figures to reflect the situation. It is believed that this segment of population may have a different life style, ideology and social concept.

7. More divorce petitions:

The number of divorce petitions filed in district courts rose by more than 700 percent within the period of 1973 to 1988. The actual figures for the years were 793 and 5,893 respectively. (Tsim, The other Hong Kong report, pp 378)

Changes in family and household characteristics

8. More aggregate families:

Since there are more elderly, more unmarried couples, and more re-married couples with children of their former spouses, the family combination is becoming more complex than ever. In addition, there will be more single parent families and more divorced singles.

9. Smaller households:

There is a significant decline in the household size. It dropped from 4.37 in 1961 to 3.90 in 1981 and then to 3.70 in 1988. The number of children per household declined as discussed in foregoing paragraphs.

The number of households per unit also dropped from 1.21 in 1971 to 1.11 in 1988. Multi-household units dropped from 8 percent to 3 percent within the last three years. (H K 1986 By-census, Summary Results)

10. More home owners

The percentage of population living in public housing increased in the last decade. It was 43 percent in 1981 and became 49 percent in 1988. All such public housing is on low rental. Nevertheless, the percentage of home owners is increasing. First of all, because of provision of the home ownership scheme which started in 1980 by the Government is further enforced, the percentage of population living in the buildings under this scheme was changed from 0.6 percent in 1981 to 5.7 percent in 1988. The home ownership apartments are purchased by the occupants from the Government. On top of them, there were 35.1 percent of the population who lived in owner-occupied flats, thus making a total of

40.8 percent for this whole owner-occupiers category. In 1971, this was 18.1 percent only. This implies that people of Hong Kong are inclined to have their own flat. (H K 1986 By-census, Summary Results; Tsim, The Other Hong Kong Report, pp 229-243)

11. Two income families

Many working women are married women. Their participation in workforce generates more income for the family.

12. Wealthier families

Due to the above income factor, together with the rapid increase of personal income, the household income increases. Most of the families are wealthier than before. Also because of a smaller household size, the wealth enjoyed by each family member is further enhanced. The personal income rose from \$3,432 in 1984 to \$5,016 in 1988. The household income rose from \$6,128 to \$8,405 in 1988. (H K 1986 By-census, Summary Results; SRH Media Index)

Changes in geographic distribution of population

13. Geographic relocation of population

The population of Hong Kong rapidly grew from

3.13 million in 1961, 3.93 million in 1971, 4.98 million in 1981 to 5.39 million in 1988. (SRH Media Index) In the decade from 1971, population used to live in urban areas. But because of the population growth and better utilization of land, more and more people have to move to the new satellite districts or new towns in the New Territories since 1981. In 1976, only 21.6 percent of the population lived in the New Territories. In 1986, the figure became 34.9 percent, and is still growing.

(H K 1986 By-census, Summary Results, pp 8)

14. Cluster of comparable families by areas:

The Housing Authority imposes income constraints on applicants for home ownership and public housing. Hence it creates the situation that people living in similar estates are basically homogeneous. This applied equally well to the public housing estates and the home ownership scheme estates. On top of that, the private developers constructed many large private housing estates of various classes for families of different lifestyles and household incomes. Families of similar status are therefore clustered together.

The new town movement (mentioned in 13) also enhances clustering. For example, in Tsuen Wan, a Government survey of 1981 revealed that the percentage of middle income families in the district was almost 10 percent higher than the average of the city.

(邢 香港之發展經驗 pp 28-35) The population of new towns are generally younger. The largest age group is 25 to 34 years old, followed by the 5 to 14 years old age group and the 15 to 24 age group. Most of the families moving from urban areas and clustering in new towns are two generation households with unmarried children. (Tsim, The Other Hong Kong Report, pp 370-371)

Changes in economic characteristics

15. Larger labour force:

The economically active population grew from 1.92 million in 1976 to 2.05 million in 1981, and then to 2.75 million in 1986. The change may be considered not too significant as the total population of Hong Kong grew at almost the same rate. However, the median age is fluctuating. In 1976, it was 33.1; in 1981, it was 31.8 and in 1986, it became 32.9. (H K 1986 By-census, Summary Results)

16. More working women:

The participation of women in the total workforce rose from 36.8 percent in 1961 to 42.8 percent in 1971, and then to 49.5 percent in 1981 and 51.2 percent in 1986. The median age for this segment was 28.1 in 1976, 28.8 in 1981 and 30.3 in 1986. This was partly due to late marriage tendency, and partly contributed by the philosophy of more independence for the female population. (H K Census Main Report; 那 香港之發展 經驗 pp 144-146)

17. Labour shortage:

Almost 100 percent employment is recorded in Hong Kong. The unemployment rate was constantly below 2 percent for the most recent two years. (Tsim, The Other Hong Kong Report, pp 85, 120) This phenomenon is most significant among several sectors, like services sector and construction sector. As a result, wage for labour rises substantially in those sectors.

18. Growth of GDP

Industrialization provides rapid economic growth for Hong Kong. In terms of constant (1980) market prices, the per capita GDP for 1968 was \$11,942, for 1978 was \$24,086, and for 1988 was \$43,308. This growth enhances both personal income and household income. It

produces more middle income families as well as more wealthy proprietors. The families have higher disposable income in real terms. (Tsim, The Other Hong Kong Report, pp 238)

Not only could the middle income or wealthier families afford luxury products, a survey by the Chinese University of Hong Kong in 1981 on perception of poverty indicated that the lower income segment also considered that luxury products were part of their lives. (邢 香港之發展經驗 pp 249-267)

19. Moving from manufacturing to services industries:

The distribution of the working population changes in the past 15 years. In manufacturing, it was 44.6 percent in 1976, 41.3 percent in 1981 and 35.8 percent in 1986. In the services sector (including financing, insurance, real estate and business services), it was 18.5 percent in 1976, 20.1 percent in 1981, and 24.5 percent in 1986. (H K 1986 By-census, Summary Results, pp 20) The two segment sizes are rapidly changing reversely. The phenomenon is similar to that in the United States.

Changes in buying behaviour

20. Product differentiation:

The population believes that product differentiation is required in Hong Kong, not only for the basic demographic and psychographic differences, but also as a way to differentiate status quo. An obvious example is the private vehicle. Not only is the product range of a make important, the various makes are also status indicators. Benz and Rolls Royce are for the proprietors, and Toyota and Honda are for the middle managers, etc. There are also more classes of department stores than in the past. A similar phenomenon is found even in smaller retailer shops, groceries, beauty saloons, restaurants, and boutique shops, etc.

Like the United States, there are more soft drinks than before, more brands of toilet papers, more flavours of ice-cream, more brands of noodles, and more kinds of biscuits even from the the same producer. Many of the kinds, in fact, are only marginally different. They have to be differentiated to address different populations.

In addition, we have mini-cinemas for the younger generations, and to suit the different tastes of consumers. Many large cinemas have to be rebuilt or redesigned into several mini-cinemas to provide a wider choice for the different tastes.

21. More specialized products

Not only have products become more differentiated, some new products are also specialized products which suit a particular demographic or psychographic segment only. An obvious example is magazines. In the past, general magazines could successfully penetrate the whole population. This trend is declining, and general magazines have become less popular. Even the traditional mass circulation periodicals, such as Readers' Digest, are falling out of the public's interest. Whereas in 1984, some 18 per cent of the population read one such monthly within the previous month, less than 5 per cent did so in 1988. The more successful monthlies launched in recent years are rather specialized publications. The best known among such new publications is no doubt Capital, a glossy "gossip" magazine on the financial and business world." (Tsim, The Other Hong Kong Report, pp 312)

The same can be said about newspapers. In 1988, two of the top ten newspapers in Hong Kong were specialized newspapers, while in 1984 there were none. The two newspapers were Professional Racing Journal, and Hong Kong Economic Journal. Besides, the general newspapers received less readership compared with that in 1984. (Tsim, The Other Hong Kong Report, pp 311-313)

22. More credit cards

The payment method is also changed. A decade ago, credit cards were unpopular in Hong Kong. Nowadays, part of the population prefers some of their payments to be settled by credit cards. The number of credit cards issued is increasing. In 1987, the total number of credit card members of all the card issuing banks was 950,000, and in 1989, it grew to 1,400,000. An almost 50 per cent increase is recorded in two years.

(source: from Chase Manhattan Bank's Report)

Communication and Transportation

1. Efficient postal service:

Hong Kong has an efficient postal service, especially the local postal service. In 1989, the General Postal Office started to use new optical

machines to sort and manage letters. The service has become more efficient, any letter posted for local delivery requires less than a day to reach its destination. However, the new machines impose certain new constraints, the most obvious one being the limits of physical dimensions of the mailings.

2. Telephone network:

Telecommunication is popular in Hong Kong. It had 48.3 telephones per 100 population in 1988, and is still among the top ten countries in this respect. It is also the number two user of fax lines, with 6.5 lines per 100 business lines in 1988. (Tsim, The Other Hong Kong Report, pp 313) Nevertheless, the subscriber lines' rental charge is among one of the lowest in the world. The most advanced digital techniques for ISDN services are available in Hong Kong. Using the telephone can reach almost every home in Hong Kong.

3. Wireless broadcasting:

Hong Kong is served by two commercial television broadcasting companies, one commercial radio broadcasting company and one government owned radio & television broadcasting station. The audiences for both television and radio broadcasting are declining. The

weekly prime time rating of television industry as a whole had gone down to 43 in 1988 from 52 in 1984. The drop in radio audience was 14 percent for the same period. (Tsim, The Other Hong Kong Report, pp 293-307) It is thought that the decline was possibly because of deteriorating production standards, or some of the population had turned from "broad"-casting to something which was specially addressed to their demographic or psychographic segments. (i.e., Narrowcasting)

4. Cable television network:

The new cable television network is being built by the Hong Kong Cable Communication Ltd. The network can be an interactive system. Not only can messages be transmitted from the station to the consumers, the consumers can transmit messages to the station if a terminal or converter is provided. The interactive system can effectively change some of the buying behaviour. Although there is a decline in interest in general TV programmes, the cable TV will provide channels of various interests to cater to the different needs of demographic and psychographic segments. The cable TV will use optical fibres for transmission. It can serve as the second telecommunication network for Hong Kong.

5. Printed media:

The article Communications and the Media, written by K. C. Chan and P. K. Choi, suitably describes the situation in Hong Kong: "Hong Kong is probably the only place in the world with such a diverse range of publications on sale at the newstand, from dozens of daily newspapers to hundreds of colourful magazines of various specializations and persuasions." The publications are always ready to meet the needs of diversified interest groups.

6. Transportation network:

Hong Kong has a well integrated public transport infrastructure. Five mass transit railways, three in the urban areas run by Mass Transit Railway Ltd. and two in the New Territories run by Kowloon Canton Railway Co., are available. The public bus companies operate buses to reach almost every area. Taxi service is also convenient. The population of Hong Kong can move around freely by public transport. The only hindrance is the road congestion problem. Hong Kong has only 1447 kilometers of trafficable roads to support a total of 354,518 registered vehicles as of 1989. The problem is becoming more acute every year, as the growth rate of vehicle fleets is always faster than the

road expansion. (Tsim, The Other Hong Kong Report, pp 293-307)

7. Easy access to shops and banks:

Owing to a small amount of usable land to support a large population, the people in Hong Kong are clustered in urban areas and new towns. The new towns have shopping arcades which are usually within walking distance. In the urban areas, shops are scattered all over the place. Integrated shopping services and facilities are available in every main district. Shopping is convenient in Hong Kong, unless the consumers want a particular highly differentiated product. For all general products, the service support in a district is sufficient to meet the demand.

Banks are no exception. Most of the banks have more than one branch in the same district. Banking service is convenient, and tele-banking is also available.

Interpretation

From the foregoing facts, it can be visualized that there are new demographic and psychographic segments emerging. The existing segments are also disintegrating into smaller segments. As a result, the lifestyles of the population keep on changing. Products have to be more differentiated, and each of them may be suitable to a particular segment. General advertising may be too costly for these differentiated and specialized products. The wastage of general advertising may be high. New marketing strategies and techniques are required to launch the differentiated or specialized products to the targeted populations. Direct Marketing is an obvious choice for this demassified society.

The communication and transportation systems are well established for Direct Marketing in Hong Kong. However, as the concept is still new, it may not be readily acceptable by the higher age groups of the population. Besides, there are postal restrictions which hinder creative designs. Additionally, shopping is convenient in Hong Kong, and mail order service may not be more convenient in the eyes of the general public.

Therefore, in Hong Kong, the marketers should consider Direct Marketing for some of their differentiated or specialized products. Although there are some negative forces, there are more positive forces. After all, the population has more wealth than ever. A smaller household size also necessitates a better quality of life with the wealth. Besides, the trend necessitates such a move towards Direct Marketing which may be more cost effective if wastage is much smaller.

For the bankers, because of the strong competition, convenience must be maintained. However, as almost all banks are within walking distance, it may be difficult for the bankers to promote mail order service for financial products or services. Nevertheless, Direct Marketing can help them to launch their differentiated or specialized products. Particular segments are addressed personally. It is necessary, of course, that the bankers should also consider the customers' response channels. To be effective, these channels must appear to be more convenient to existing channels or an upgrade of present channels.

CHAPTER IV

CHARACTERISTICS OF DIRECT MARKETING AND
FEATURES OF FINANCIAL SERVICESIntroduction

The dynamic evolution of Direct Marketing can be traced back to the 1940's postwar period, when new ways of living and thinking were brought about by the numerous technological breakthroughs and social changes. These forces began to affect the local society about ten years ago. Since then, there has been a massive transfer of knowhow and technique of Direct Marketing from the United States. Direct Marketing is now a common terminology used by both marketers and agencies and the subject draws its distinct boundaries from general advertising.

As the official definition given by the Direct Marketing Association (US), "Direct Marketing is an interactive system of marketing which uses one or more

advertising media to effect a measurable response and/or transaction at any location."(Stone, p.1) This sentence is further enhanced by Bob Stone: "The two most important words in the definition are "measurable response", for if response can't be measured, if cost and income can't be calculated precisely, it's not direct marketing."(Stone, p.2) Another version in defining Direct Marketing is given by Stan Rapp: "Direct marketing offers a unique strategic approach that takes advantage of high-tech communications technologies to create a responsive, enduring relationship with a company's prime prospects and best customers."(Rapp, Direct Marketing p.74)

The objective of this chapter is to recap and discuss the most important characteristics of Direct Marketing: accountability, one-to-one marketing and scientific orientation. Some of the common myths regarding Direct Marketing are also discussed and a comparison with general advertising will be briefly described. The authors will then explore the opportunities and difficulties of Direct Marketing in the financial services industry and end this chapter with a field search on the current utilization of Direct Marketing in Hong Kong.

Accountability

Accountability of Direct Marketing comes from the incorporation of direct response element thus enabling the tracking of performance of media, creative approach, offer and other important elements. The ultimate objective is to maximize the marketing effort in terms of money and other resources. As stated by Stan Rapp & Tom Collins, "An intriguing and significant aspect of the MaxiMarketing approach to marketing is how the various parts fit together and work together. The common thread is a measurable response from the individual consumer to whom you want to sell or have already sold."(Rapp & Collins, p.29) The scope of measurement is extensive and can cover targeting, media, creative approaches, offer and distribution channel, and such response measurement is essential for optimizing the advertising budget allocation and the foundation of in-house database(s).

Response measurement is not a take-for-granted result but rather involves careful planning and operation process. The basic rationale is to assign different coding to the differential elements and, all other things equal, compare the response. For example, the marketer can compare the same advertisement

published in different newspapers; or the same advertisement published on different pages of the same publication; or the same package sent to different lists of prospects; or different premium in the same package sent to same group of prospects. If there are other interfering factors such as different packages sent to different target groups, the results will be inconclusive and thus not useful. The next step is to track and record the response, either manually or through computer technology. Accuracy and consistency are most important to ensure validity of results. Reports should then be generated, preferably on a time horizon basis. Evaluation can then be conducted on both the trend and frequency of response. By incorporating the findings, the advertising budget can be allocated more efficiently.

In fact, the accountability concept utilized in MaxiMarketing is originated from the testing technique of Direct Marketing in the endless search for breakthrough and increasing effectiveness. The rule of the game is, as described by Bob Stone, "to test the big things", which include: "1. The products or services you offer, 2. The media you use (lists, print and broadcast), 3. The propositions you make, 4. The copy platforms you use, 5. The formats you use, 6. The

timing you choose."(Stone, p.426) A useful elaboration on the qualification of test is from Freeman Gosden: "test what is meaningful" and the guidelines are "how much money will the test results save you?" and "when you get the results, what can you do with them?" (Gosden, p.179) In other words, elements that will have so little effect on business income or elements with results that cannot be incorporated in future activities are not justified for testing.

One-to-one-marketing

The implications of Alvin Toffler's "Third Wave" for marketing are captured essentially by Stan Rapp & Tom Collins, "The trend is as clear as the name on your checkbook. From mass marketing to segmented marketing to niche marketing to tomorrow's world of one-to-one marketing -- the transformation will be complete by the end of the eighties."(Stone, p.426) Although the process has not been complete at least in the local marketplace, the essence is still valid. There is evidence of better response for personalized mailing as compared to mass mailing. With more information about the prospect/customer, the offer can be more tailor-made (e.g., pre-approved accounts to good credit

record people, baby items to mothers, computer courses to executives) and the response can be enhanced.

The foundation of such relationship marketing is the building up of databases. Stan Rapp & Tom Collins write: "Thanks to the computer, detailed profiles of millions of prospects and customers can be developed using geographic, demographic and psychographic characteristics and buying history. Special products, services and offers can be tailored to selected segments of the database to increase both return on investment and customer satisfaction."(Rapp & Collins, p.8) Thus, the marketing method becomes a carefully planned, strategic process involving different levels of customer relationships. Stan Rapp further writes: "Modern-day Direct Marketing always comes in three parts: direct response advertising that leads to the sale, development of a dynamic, relational customer database, and direct cultivation of a customer relationship to increase sales and profits."(Rapp, Direct Marketing p.74)

The various phases in the development of the customer relationship are clearly illustrated by Murray Raphael's "Ladder of Loyalty"(Roel, Direct Marketing p.37):

suspect --> prospect --> customer --> client -->
advocate

The first level is reaching the market, i.e., pick from the universe and turn suspect into prospect. The second level is making the sale by converting a prospect into a customer. At this level, a database can be built around customers. By further developing the relationship, customers are turned into clients and even advocates. As described, "The good news is that the higher you go up the Ladder of Loyalty, the less expensive it becomes. Developing the relationship above the customer rung is the most cost efficient process of all. The most expensive process is in finding the customers in the first place, that is, in buying new business." (Roel, Direct Marketing p.37)

Another issue related to this cumulative customer relationship is the long-run time value of a customer. That is, the relevant income includes all the expected cash inflow from the customer for a given period. Thus, the present value of the stream of income should be more realistic than the upfront revenue. As described by Drayton Bird in Media & Marketing, "Because his (a marketing director of major catalogue company)

objective was not to make an immediate profit. He knew how much each customer was worth to him over time, once recruited. He, therefore, simply wished to recruit customers at an acceptable cost. Only if you discover how much a customer is worth to you over time, can you set a proper recruitment objective. If you don't know the answer to this question, you are working in the dark."(Bird, Media & Marketing p.6)

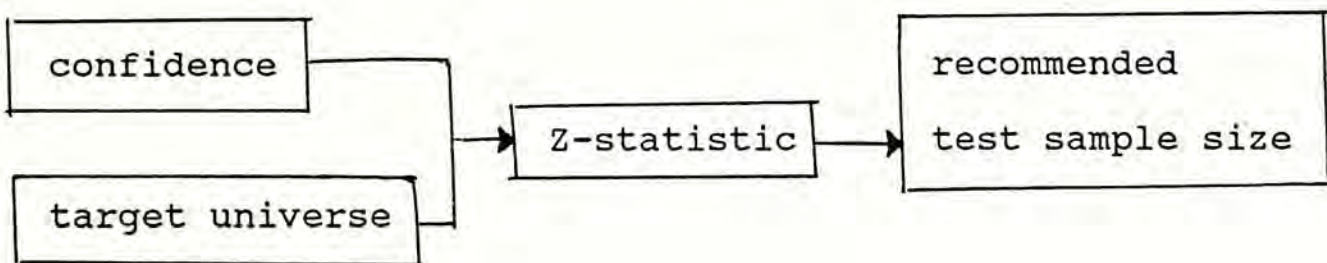
Scientific Orientation

As described above, Direct Marketing involves a complicated process in terms of response measurement and relationship building, thus quantitative techniques are utilized to optimize the analysis and evaluation. Figures can come in meaningfully at two main dimensions: response forecast and business projection. It should be noted that these two dimensions are highly interdependent: while business projection depends on the response forecast, the latter has to be interpreted in the business sense.

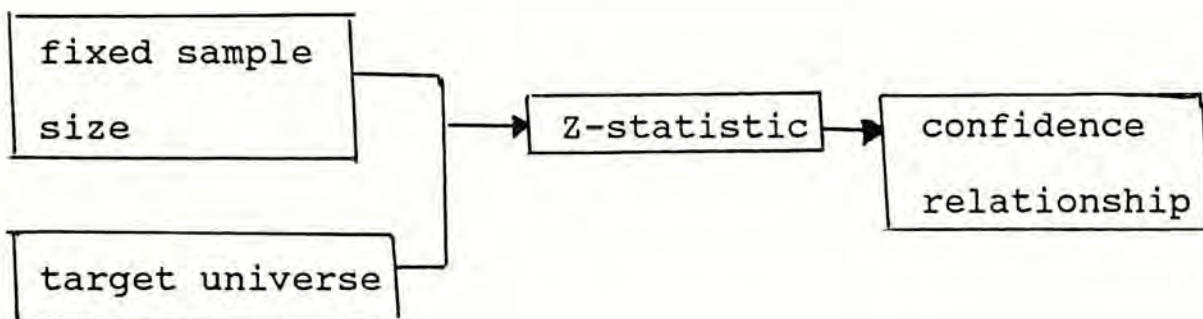
In predicting the response, Alan Reiss gives a comprehensive description of the quantitative approach, utilizing the Z-statistic as the major mathematical

tool. The process is essentially a two-step process. The first step uses the Z-statistic to recommend a reasonable test sample size based on the target universe and the desired confidence relationship of the test. Alternatively, if given the desired sample size, we can make use of the Z-statistic to calculate the resulting confidence relationship. These two approaches are represented by the flow charts below: (Reiss, Direct Marketing p.85)

(1) Optimizing the test sample size



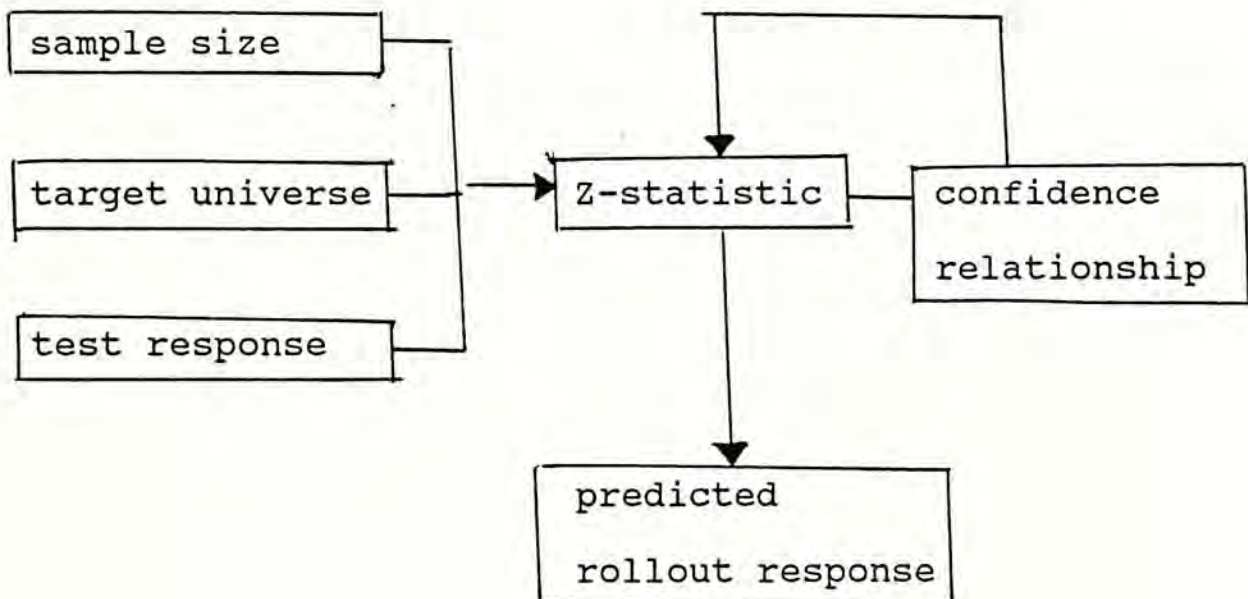
(2) Computing the expected reliability



The second step is then to compute the expected

response. As Alan Reiss writes: "Perhaps the most important aspect of the Z-algorithm is its ability to correlate between the test and the expected full rollout response."(Reiss, Direct Marketing p.85) The relationship is as follows:(Reiss, Direct Marketing p.86)

Computing the expected response:



Thus, the inputs include 1) target universe, 2) fixed or recommended sample size, 3) desired or resulting confidence correlation, and 4) actual measured test response. The output variable is then the predicted rollout response. In fact, we can further incorporate a seasonal adjustment factor to better

reflect the actual result: (Reiss, Direct Marketing p.87)

predicted rollout response x seasonal adjustment factor = corrected rollout response

The second dimension of quantitative analysis is business projection. Bob Stone provides a very comprehensive working example on the various uses of such calculations. (Stone, chp.15)

(1) For the basic interpretation of business projection based on expected response, there are four primary calculations: contribution per net order to selling cost, overhead and profit; promotion and fixed overhead cost per thousand; net orders per thousand required to break even; and total profit at the expected or other levels of response.

(2) Given the different expected responses of different media, we can utilize the worksheet in (A) to compare their effectiveness.

(3) The worksheet can also be adapted to calculate profits of inquiry conversion. For such cases, it involves two expected rates, i.e., the expected

response rate and expected conversion rate.

(4) On a more sophisticated level, the lifetime value of customers should be calculated. For a given period, say five years, all the expected sales to the customer should be calculated, resulting in a total amount of cash flow. The total figure is then discounted (the discount rate is chosen by the business as a fair return covering the risk factor and opportunity cost) to obtain the net present value.

The second feature of Direct Marketing regarding its scientific orientation is the utilization of advanced technology. The versatility of usage can be summarized into several major aspects.

(1) Database management includes the input, storage, organization and analysis of various data about individual customers, prospects or even suspects. Using computer hardware and software, customer information is made much more accessible and actionable. More sophisticated selections can be accommodated but the results depend a lot on the data input. Garbage-in-garbage-out is a valid rule for this phenomenon.

(2) Advanced technology also contributes a lot to the creative production of Direct Marketing materials and segmentation of media. A case quoted by Drayton Bird: "Technology is making remarkable things possible. Farm Journal in the USA now has copies segmented. A farmer on one side of the road, raising cattle for milk, gets a different magazine than a farmer on the other side who raises them for beef. It's done through the database." (Bird, Media & Marketing p.6) And from Bob Stone: "Segmented magazine circulation -- TV guide with over 80 editions, for example, became the direct marketer's dream. Newspaper inserts, by the billions, became feasible with the advent of high-speed inserting equipment. Laser beam printing at incredible speed made it possible to personalize direct mail "forty ways from Sunday", at reasonable cost." (Stone, preface xvi)

(3) The next step of technological application is lead-tracking analysis, so as to increase effectiveness of marketing effort. For example, an automatic phone-lead tracking system, with unique phone numbers assigned to various advertisements and mailings, works as follows: "When a prospect calls in response to any promotion, the number dialed and the date, time and length of a call are automatically recorded by the call-detail system and stored in a computer-readable

file. The information recorded by the system is then analyzed using statistical analysis and data management software. This task, which would take days to perform manually each month, can be completed on a computer in less than an hour. A simple frequency distribution routine is produced to see how many times each of the phone numbers was called."(Dobrozdravic, Marketing News, p.27)

(4) One of the most exciting applications of technology to Direct Marketing is the advent of interactive media: "the interactive television, in which the former couch potato becomes an active participant -- and thus a better sales prospect." Another usage is the touch-tone phone: "combine that telephone with a computer capable of automatically responding to hundreds or thousands of calls per hour and capturing and manipulating data, and you've got a powerful selling tool."(Slutsker, Forbes p.146)

Myths of Direct Marketing

The discussion is mainly based on a Chinese book on Direct Marketing (新一代廣告人語) written by a local specialist, Mr. Ricky Law, who is currently a

partner of a locally-based Direct Marketing agency. From his working experience and academic study in this area, he proposed seven common myths of Direct Marketing: (比比, p.126-132)

(1) "Direct Marketing did not work for my products."

This statement has to be qualified cautiously. The factors contributing to the failure of a Direct Marketing program are numerous, such as the offer itself, the package presentation, and the selection of a list. Arbitrary conclusions due to lack of skills in Direct Marketing may miss the valuable business opportunities made possible by Direct Marketing.

(2) "Direct Marketing is easy; you just mail out a duplicate of the press advertisement or the product catalogue."

As discussed in previous paragraphs, one major characteristic of Direct Marketing is the one-to-one marketing approach. Thus, only specific and relevant messages and offers should be sent to the carefully selected target groups. A generic mass-oriented brochure or press advertisement cannot communicate effectively with the prospect and response is expected to be low.

(3) "No one would read the direct mail package."

Consumer attitude and behaviour can be different. Stereotyping the consumer reaction to a marketing strategy would lead to a subjective and immature conclusion. Moreover, business record on Direct Marketing programs, such as those of publishers and credit card companies, are ready to offer evidence for counter-argument. Thus, the best way is to try and observe the results.

(4) "The reach of Direct Marketing programs is much more limited compared to general advertising."

This is apparently correct in the upfront figures. On a closer look, when only the relevant target group is taken into consideration, TV coverage includes a great wastage if the product is produced for a particular market segment. Thus, depending on the target group of prospects, the reach should be compared on the same basis.

(5) "Direct Marketing materials can be produced by general advertising firms."

As the objectives and skills are different for Direct Marketing and general advertising, different specialists are required for producing effective communication materials.

(6) "Hong Kong has a too small population and thus is not a suitable market for Direct Marketing."

Development of Direct Marketing depends on a number of factors, including social and technological changes. Population size, in this regard, is one of the factors and has to be considered with other determinants.

(7) "I don't believe in Direct Marketing."

Direct Marketing is built on objectivity and scientific orientation. Subjective judgement should be qualified by testing results.

Comparison with General Advertising

A comparison of Direct Marketing with general advertising can help to highlight their major differences in terms of objectives and strategies. The following discussion is based on Bob Stone's comparison table with some elaboration by the authors: (Stone, p.2)

(1) Selling approach

Direct Marketing sells to individuals. Customers are identified by name, address, demographic, psychographic and other personal data. The basic

strategy is segmented marketing and, to a more sophisticated level, to cater to the individual needs of market niches. Whereas for general advertising, the basic approach is mass selling and buyers are identified as broad groups showing common demographic and psychographic characteristics. General advertising usually addresses its target audience as a group rather than as individuals.

(2) Distribution

For Direct Marketing, distribution is an important product benefit and thus delivery service is usually provided free or on a cost basis. In fact, the concept of "shop in the comfort of your own home" has been utilized to appeal to the busy and affluent consumers who would prefer to reserve more time for other leisure activities. For general advertising, although "place" is an important element of the advertising mix, product benefits do not always include convenient distribution channels.

(3) Marketplace

The media used in Direct Marketing serve as the marketplace and the prospect is urged to make a decision on the spot. Thus, shelf space and point-of-purchase visibility are no concerns in Direct

Marketing. For general advertising, the marketers depend on the retail outlets as the marketplace.

(4) Control of distribution

As delivery service is provided by the direct marketer, the product can be well-controlled until actual delivery to the customer. As general advertisers depend on wholesalers and/or retail outlets for distribution, the marketer may lose control as the product enters the distribution channel.

(5) Selling technique

The objective of Direct Marketing is to motivate an individual to make immediate order or enquiry. Thus, the approach needs to be convincing enough to initiate immediate action by the consumer. For general advertising, the objective is mainly to build up image, positioning, awareness and loyalty through cumulative effect over time. The advertisement usually does not demand immediate response from the audience.

(6) Repetition skill

Repetition is used within the mail package or direct response advertisement to enhance persuasive power, whereas, in general advertising, repetition is used over time.

(7) Product visibility

Although the products or services are clearly explained and introduced by text and pictures in Direct Marketing communications, consumers still perceive higher risk as the products/services are bought unseen. For general advertising, consumers can go to the retail outlets and have direct contact with the products or services before making the buying decision.

There is no attempt to evaluate the two marketing functions as they work with different objectives and, in fact, they are complementing each other in maximizing the marketing effort. Alan Yu, the ex-Director of American Express (HK), addressed in the first Asian Direct Marketing Symposium, "For our business, advertising performs a number of important functions,.....We are also aware that the cost per contact of advertising may be very low, but its cost per unit of result achieved may be very high."; he then drew an interesting analogy, "Advertising draws fish to that part of the pond where you have laid the bait. Direct Marketing is the bait itself. Neither can work without the other." (Yu, Asian Direct Marketing Symposium)

Financial Services Industry

Just like other consumer products, the financial services industry is selling services to prospects. The services are intangible and cannot be physically touched. Pricing and service quality are the major attributes and consumers usually make the buying decision on a more rational basis. Given such nature of the products and consumers of the industry, there are both advantages and disadvantages in the utilization of Direct Marketing. While it is generally agreed that Direct Marketing has become one of the major marketing tools for the financial services industry, it has to be planned carefully and executed skillfully to maximize the effectiveness.

There are three main attributes of financial services that are most pertinent to Direct Marketing:

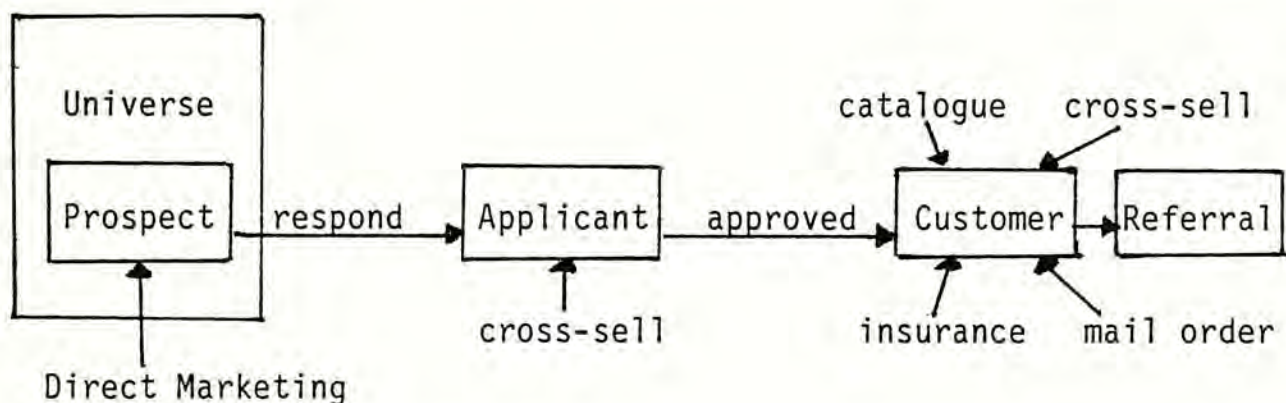
(1) Financial services are relatively more complicated in nature. Detailed and clear explanation of the usage, customer benefits, pricing and application procedure is needed. Thus, through Direct Marketing skills such as mail package or telemarketing, more information can be provided for the prospects in making the buying decision. General advertising, while definitely helping

to reinforce the corporate image and arouse awareness, probably cannot present the complete story. For even more complicated products such as unit trusts, personal selling is the only feasible method and the role of Direct Marketing is lead-generation.

(2) For nearly all financial services, consumers have to apply for the services. Depending on the requirement of the services, the application form will ask for personal and financial data as criteria for assessment. Through Direct Marketing, the application form can be forwarded directly to the prospects who can then return the completed form to the company easily, either through mail, phone or in person. Thus, it helps to eliminate the step of asking for an application form, therefore simplifying the overall procedure and enhancing the marketing effectiveness. Other forms of Direct Marketing programs aiming to maximize the distribution of application forms include take-one boxes and direct selling.

(3) In the financial services industry, it is important to enhance utilization by customers after acquisition. Continuing relationship and increasing the breadth and depth of customer relationship are very crucial to the business, and Direct Marketing becomes most relevant

here. For example, for the credit card industry, after acquiring a new cardholder, utilization of the card is enhanced through mail order catalogues, joint promotion with shops, cross-selling other bank services and insurance products, etc. The higher level of relationship is through referral of prospects from the existing customer. See the illustration of the process:



Cultivation process of a customer
for the credit card industry

Financial services, with their complicated nature, also lead to many difficulties in the utilization of Direct Marketing. This is how Thomas Byrne summarizes the difficulties: (Byrne, Direct Marketing)

(1) Financial services offered by different companies/banks are very similar in nature, such as a time deposit account or a credit card. Thus, differentiation by extra services, benefits and added value is extremely important.

(2) The detailed information required from your prospects in the application procedure may deter response. Thus, special techniques are needed to initiate action and give incentives for prospects to respond. Such techniques include pre-approval, discounted entry fee, upfront free gift, priority processing, special pricing, etc.

(3) In buying financial services, decisions are made more carefully and with fuller consideration. Such hesitation in reply can lead to serious loss of business as the impulsive impact of incentive fades away or the pricing becomes obsolete under market fluctuations. To tackle this problem, deadlines are usually given for special offers, preferential rates and other special terms. The purpose is to urge immediate response from the prospects.

(4) The buying decision depends a lot on the credibility of the company. The most popular solution to this problem is to borrow credibility from celebrities or endorsement by affinity groups or associations.

(5) Similar names of financial institutions tend to create confusion among the consumers. Thus company

image has to stand out through various memory devices such as conspicuous logo, colour and celebrities.

From the above discussion, there are favourable and unfavourable aspects of the financial services industry that are pertinent to Direct Marketing. But the booming of Direct Marketing activities in the industry has been witnessed in the United States as well as in Hong Kong in recent years. Various techniques and skills are used to overcome the difficulties and Direct Marketing has been working synergistically with other marketing functions. But apart from the theoretical framework, local factors such as culture, geographic concentration, life-style, consumer attitude and behaviour should also be taken into account.

Direct Marketing Activities in Hong Kong

As an attempt to detect the degree of sophistication in the Direct Marketing skill of the local market, the authors have conducted a small-scale field search by collecting various Direct Marketing materials produced locally over the past few years. These materials are labelled according to section

numbers and are included in Appendix 2. Firstly, the samples are used to illustrate the various characteristics of Direct Marketing, namely accountability, one-to-one marketing and scientific orientation. The second step is to investigate the versatility of Direct Marketing utilization in Hong Kong, including media, format and users.

There are two main methods of coding on printed materials. Coding can be put on the labels (2.1) if the list supplier provides the service. Otherwise, coding can be pre-printed on the application/order forms (2.2). Coding is also commonly found on the response coupons of print advertisements (2.3) so that the effectiveness of different newspapers can be compared.

The most common format used in one-to-one communication is the personalization of a marketing letter, whether in English (2.4) or Chinese (2.5). For such cases, laser printers are usually used to print the letters and the response is expected to increase by about 50%, as compared to a non-personalized mailing with the same offer. Another major format of relationship marketing is member-get-member programs (2.6).

Cable TV will be in operation locally in the near future, and it is expected to become an important medium for Direct Marketing in view of its well-defined database. Interactive TV will definitely lead to a new era in Direct Marketing and can be made possible in the local market through technological development. Touch-tone phones are already utilized in Hong Kong, such as the phone banking service for in-bound telemarketing (2.7). Another example is the call-for-information service (2.8), whereby the users are charged on duration basis.

During recent years, Direct Marketing activities in Hong Kong have grown diversely, in terms of versatility of media, format and users. The samples enclosed are used to illustrate these aspects of versatility:

(1) Media: telemarketing (2.9), newspaper advertisement (2.10), Japanese newspaper insert (2.11), hotel magazine insert (2.12), rice-pack insert (2.13)

(2) Format: package with tangible object with perceived value (e.g. key, stamp, etc.) and lots of participating mechanism (2.14), special die-cut (2.15), last push lift-note in the reply envelope (2.16), package in

Chinese only (which is not common practice of a foreign bank in previous years) (2.17), post card design of the envelope (2.18)

(3) Users: non-profit-making organizations (2.19), department store (2.20), music company (2.21), fashion retailer (2.22), recreation club (2.23), insurance company (2.24), cultural association (2.25), cosmetics (2.26), computer course (2.27)

While there is evidence of versatility of users, the skills are of varied levels. Some come up with more sophisticated designs and offers, while some are sending company brochures only. As the forefront runner in Direct Marketing, the financial services industry is utilizing marketing strategy more effectively. The following are some examples of their various activities in Direct Marketing:

acquisition of new customers (2.28), mail order merchandising (2.29), announcement of new service (2.30), newsletter (2.31), occupant mailing (2.32), household drop (2.33), seasonal catalogue (2.34), magazine (2.35), insurance products (2.36).

While the listing is by no means exhaustive, the

extensive application of Direct Marketing can be perceived.

CHAPTER V

DIRECT MARKETING AS A TOTAL
MARKETING CONCEPTIntroduction

As a total marketing concept, Direct Marketing can achieve great effectiveness with careful planning and implementation. Inability to grasp this essential dimension of Direct Marketing would lead to underutilization of this sophisticated marketing technique, and the marketers will stand helplessly by, watching others enjoying the fruits of Direct Marketing. In this chapter, the authors have selected a Direct Marketing project for analysis, delineating the various elements of the marketing mix used in the process of planning and execution.

The objective is to illustrate the total marketing orientation on both the conceptual and application

levels of Direct Marketing. Specifically, we can observe how a financial product is marketed successfully using Direct Marketing strategy. The case chosen is a graduate card program carried out by the Chase Manhattan Bank. A sample package is included in Appendix 3. Before going into the details of the project, the authors would like to present a review of the theories of the marketing concept.

Marketing Mix and Direct Marketing

As Professor Johan Arndt writes, "The so-called Marketing Concept advocated focus on customer needs and argued for integrated analysis, planning, and control of all elements of the marketing mix, popularized as 4Ps (product, price, promotion and place) by McCarthy (1960). Hence the main avenue to profits went through developing, producing and distributing products satisfying customer wants." (Baker, p.19)

Martin Baier also says, "A total marketing system is often presented in terms of "Ps": product, price, place and promotion, along with perspective, plans and profits." He further elaborates on the relationship between the total marketing system and Direct

Marketing, "Direct Marketing can be viewed in these terms. The "product" can be a book, a record..... "Place" can be thought of in terms of lists or market segments to which direct response advertisements together with products and services are distributed....When thinking in terms of the "P" designating "promotion", we are concerned with the direct mail package or the printed magazine/newspaper advertisement or the broadcast television/radio commercial. The offering can be presented in a large variety of formats....When all of its elements and characteristics are put together....we view Direct Marketing as an aspect of total marketing." (Baier, p.18)

Based on the above discussion, the authors now proceed to review the graduate card program, using the "Four Ps" framework.

Marketing Objective of the Graduate Card Program

The project was launched in September 1989, and the marketing objective is to gain a foothold in the high growth potential student segment and develop brand

loyalty at an early stage. Accordingly, the card is positioned as "especially designed for smart, outstanding people like you". The business target is to acquire 2,000 cardmembers through this campaign. Assuming an approval rate of 99%, the upfront response is expected to be 2020, or 11.3% response rate with total target population of 17,800. With a budget of HK\$150,000, the average cost per new cardmember acquired is HK\$75. As the annual fee of HK\$150 is payable upon approval, the expected upfront earning is HK\$75 per new account opened.

Product

The graduate card is basically a Visa card, sharing the same card features and design. In the current market, Chase's Visa card has two unique card benefits: longest interest-free repayment period and the advantage points scheme. Cardmembers can settle the balance up to 55 days from the date of purchase without incurring any interest. This repayment period is the longest in the market. Under the advantage points scheme, cardmembers earn one point for each dollar charged to their cards. The accumulated points can be used to buy brand name items at special discounts from

the catalogue published by the bank on a half-yearly basis. Otherwise, the points can be used to waive the annual fee based on a rating system. This scheme is also unique to the market.

Apart from the generic benefits, the card is designed with a special feature for students: a credit line of HK\$6,000, which is among the highest in the market of graduate cards. The amount is also considered to offer enough financial flexibility as needed by the students. The application form is also simplified and fewer documents are required. The product is also packaged with a bundle of extra benefits, details being described in the "Price" section.

Price

The Chase Visa card has been charging an annual fee of HK\$150, 25% higher than others (\$120), to differentiate itself from other Visa cards. Due to the mutual agreement among the credit card companies, the bank cannot waive all or part of the annual fee as a promotional offer. Also, the bank considers the amount as affordable to students, and therefore it is decided not to cut the annual fee in any format.

However, the product is packaged with a bundle of extra benefits to overcome any barrier to the upfront annual fee. The benefits bundle includes: an executive portfolio free upon approval of application; a stock market directory for the first 400 successful applicants; and special discounts from seven establishments, including a motoring school, student travel bureau, optical shop, cosmetics, salon, magazine subscription and sports shop.

Place

The target segment is final year students of all post-secondary institutions in Hong Kong. These include University of Hong Kong, Chinese University, City Polytechnic, Hong Kong Polytechnic, Lingnam College, Baptist College, Shu Yan College and the three Colleges of Education. As the target segment is well defined and concentrated geographically, direct distribution of mail packages is used to maximize the coverage. Three main channels are utilized, namely drop at pigeon holes, set-up of counter booths at the campus and dispatch via class representatives/student unions. The campaign is launched in September as students would be

more relaxed and active at the beginning of the academic year.

Promotion

The overall objective of the package presentation is to reinforce the positioning and image of the card, to address the target segment directly and to highlight the promotional offers as well as the generic card features. The tone and mood is student-oriented, being simple, straightforward, friendly and informal. The complete package consists of an outer envelope, a marketing letter, a full-color brochure and an application form with reply envelope.

The outer envelope displays the logos of the Bank and Visa card so that identity is clear upfront. It depicts a memo note which reads, "to final year students" and a teaser which reads, "a credit line of HK\$6,000 especially for you". All wordings are in hand written format, making it more informal and personalized. Thus, on the outer envelope, the target prospect is directly addressed and the most important and relevant benefit is brought to his/her attention upfront. The objective is to motivate the recipient to

open the envelope.

The marketing letter is written in Chinese and covers two pages to convince prospects of the benefits that the card can bring them. The letter begins with a headline to position the card and state the extra bonuses. It reads, "Chase Visa is especially designed for you, the future elite of society. Apply now to receive special gifts and discounts from seven establishments." The lead-in paragraph further elaborates the headline and is then picked up by the first section which gives a comprehensive description of the card benefits. The second section then explains the special offers, while the ending paragraph gives the last push by urging the recipients to act without delay. The postscript section states the deadline and again urges immediate action. Thus, the letter is written with a strategic flow and aims to direct the prospect either to send in the application form or read the brochures for more details.

The full-color brochure is an elaboration of the promotional offers, starting with a column to recapitulate the card benefits. Each offer is presented with photos and a brief description to arouse interest and incentive to apply. The last paragraph is set in

bold type to remind prospects of the deadline and appeal for action. The tone throughout is tailored to the students, using terms such as "future elite of society; your academic achievement; helps to give you a headstart in your career development; be more smart-looking at an interview; be well-informed of the economic and social events."

The application form illustrates a hand written memo on the front cover which reads, "credit line of HK\$6,000" and a teaser of "apply now". A postage-paid reply envelope is included for greater convenience. The back panel summarizes the card benefits and states the enquiry hotline. The fill-out columns are simplified from the regular form and is bilingual due to corporate policy. Coding is pre-printed under the Visa logo to track response from different institutions.

Evaluation of Results

As of December 31, 1989, the response rate is 9.7% i.e., 1,719 applications received. With a 97% approval rate, there are a total of 1,662 new cardmembers. The average cost is about HK\$90 per new account. Though the results fall short of the business target, the response

is deemed satisfactory. To ride on the results, a member-get-member program is offered to new cardmembers using a cash bonus incentive. The result is unknown to the authors. The authors also learn that the campaign is re-launched in April 1990 and the target segment is extended to include students from all years. Direct response advertisements are placed in college newspapers to enhance awareness and coverage. The graduate card program is regarded as a long-run strategy and there would be continual effort in cultivating the brand loyalty among the post-secondary students who would become elites of society.

Interpretation

The graduate card program illustrates an example of effective utilization of Direct Marketing with a total marketing orientation. This orientation can be perceived on conceptual and execution levels. Conceptually, it can be interpreted as the process of strategic planning for a marketing project, involving the development, production and distribution of the product to satisfy the customer needs. In the short-run, the objective is to maximize cost-effectiveness through response tracking; in the

long-run, the cumulative effect of marketing effort in cultivating brand loyalty and the further utilization of customer relationships are the keys for business success. On the execution level, the "four Ps" provide a useful framework for focusing effort: product packaging, benefit bundle, market segmentation and distribution channel, presentation and communication with prospects. By making each element accountable for results measured, the marketing money can be allocated more effectively.

If the total marketing orientation of Direct Marketing is disregarded, the marketer is doing so at his own peril. For example, if Direct Marketing is viewed only as a promotion tactic for the graduate card program, disregarding the product positioning, benefit bundle and market segmentation, the response can be expected to be much lower. Thus, given the same expenses, the average cost of business acquisition is much higher as a result of deficiencies in the total marketing approach.

CHAPTER VI

APPLICATION OF DIRECT MARKETING
IN THE FINANCIAL SERVICES INDUSTRYIntroduction

As one of the most active and forefront users of Direct Marketing, the financial services industry is selected for study. To focus effort for more in-depth analysis, one specific yet significant fast-growing financial product, credit card, is chosen as the subject of study. A sample of prospects was compiled through telephone inquiries to explain the purpose of the research and ensure their willingness to return the questionnaire. As a result, a total of eleven credit card issuing companies/banks, representing the majority of market share (see Appendix 4), is selected as the sample for research. The sample can be divided into two groups: local-based banks/companies and foreign banks/companies.

A postage-paid reply envelope is enclosed for greater convenience of return. (A full package is enclosed in Appendix 5.) A follow-up telephone call one week after sending out the questionnaire was used both to remind and enhance response. As a result, ten replies were received (i.e., 91% response rate), four from the first group and six from the second group. A summary of the sample and respondents is outlined below:

Group A : (locally-based)

Heng Sang Bank (R), Hongkong Bank (R),
International Bank of Asia (N), Nanyang Credit
Card Co. (R), Overseas Trust Bank (R)

Group B: (foreign)

American Express (R), Chase Manhattan Bank (R),
Citibank (R), Diner's Club (R), JCG (R), Standard
Chartered Bank (R)

(R denotes respondent, N denotes nonrespondent)

In order to enhance the understanding of research results, in-depth interviews were conducted with managers from each group of companies. Interviews were carried out in an informal atmosphere and discussion was based on the issues raised by the questionnaire.

The questionnaire is divided into two sections: Section A with multiple choice and open-ended questions on the company policy and utilization of Direct Marketing; and Section B in the form of attitudinal ratings on statements describing phenomena of Direct Marketing on both conceptual and execution levels. Notwithstanding a total of four pages, the questions in Section A are straightforward, closely related to job experience and a variety of answers are provided for choice; whereas for Section B, the statements are in short sentences, commonly encountered situations and a seven-point scale is provided to allow for more personal differentiation.

The objective of Section A is mainly to collect information on the company's structural and financial back-up (question 1: years of experience in Direct Marketing; question 2: agency support; question 3: growth of annual expenses; question 4: structural set-up; question 5: training for Direct Marketing staff); strategy, tactics and skills (question 6: strategy for Direct Marketing; question 7: tactics; question 8: Direct Marketing related activities; question 9: testing programs); as well as difficulties in the implementation and attitude towards Direct Marketing (question 10: major advantages of Direct

Marketing; question 11: major difficulties; question 12: overall comments and suggestions). It is hoped that through such a multi-dimensional approach, a more comprehensive picture of each respondent can be visualized.

In Section B, the main objective is to measure attitudes of managers towards Direct Marketing, which are expected to correlate, in a qualitative sense, to the findings in Section A. The statements cover a wide scope of concepts and practices of Direct Marketing, including: as a marketing strategy for credit cards, marketing letter in a direct mail package, services from agencies, copy length, shortage of specialists, testing, as a total marketing concept, good mailing list, role of cable TV and bilingual mail package.

Due to the small sample size, no significant quantitative relationships are expected. The discussion on Section A will follow the sequence of the questions, drawing inter-group comparisons wherever appropriate. For Section B, the weighted averages of overall ratings, as well as per group, will be calculated and their implications discussed. This is then followed by a summary of two interviews, with one interviewee from each group. Depending on the persons

that can be contacted as well as their willingness to be interviewed, only two interviews can be conducted. Nevertheless, the authors have managed to interview one manager from each group, thus achieving a more balanced viewpoint. Finally, an interpretation is presented to review the overall results from both sections.

Discussion and Analysis

Section A: A tabulation of response is presented in Appendix 6. Discussion on each question follows.

Question 1: How long has your Company been using Direct Marketing as a marketing/promotion strategy?

All the respondents have been using Direct Marketing as a marketing strategy for at least one year, with 30 percent at 3-5 years and 40 percent more than five years. On an inter-group basis, Group A companies are less experienced than Group B which represents the overall proportion responding to the answer of more than five years.

Question 2: What kind of Direct Marketing agency is your Company using?

Most respondents (77 percent of responses) are

supported by multinational and/or local-based agencies. Inter-group comparison reveals that 40 percent of the responses from Group A rely on in-house production, which usually implies more primitive production skills. Fifty percent of the responses from Group B rely on support from the relatively more professional multinational agencies.

Question 3: What is the annual growth of expenses (1988-89) on Direct Marketing programs?

Eighty-nine percent of overall response indicates a moderate (10-20 percent) or more aggressive (>20 percent) growth of expenses on Direct Marketing. The individual groups have a similar trend.

Question 4: What is the structural set-up for Direct Marketing in your Company?

There are no respondents with an independent functional unit of Direct Marketing on a departmental or divisional level. Fifty percent of the companies have Direct Marketing as an independent functional team under the marketing department. This is consistent with individual group response.

Question 5: What kinds of training has your Company provided for the Direct Marketing staff?

Two respondents (both from Group A) indicated they do not provide any training to Direct Marketing staff. On the other hand, Group B companies provide more extensive training, including in-house programs as well as seminars/symposia organized by other institutions.

Question 6: What is your Company's strategy for Direct Marketing?

The major tendency (46 percent of responses) is towards developing independent strategy for Direct Marketing programs. Group A companies show an even distribution of strategy options; whereas Group B has more sophisticated strategic skills in general, with 57 percent response on the third answer ("develop independent strategy for Direct Marketing programs"). Some respondents also indicated that more than one strategy may be used on a project basis.

Question 7: What Direct Marketing tactics is your Company using?

The most commonly used tactic is direct mail (48 percent of responses). However, Group B has a relatively greater variety of tactics, with a total of 67 percent response on telemarketing, print advertisement, direct response TV, household drop, handbill distribution and personal selling. For Group

A, only one respondent indicated utilization of tactics other than direct mail.

Question 8: What is/are the Direct Marketing related activities being carried out by your Company?

The overall response shows a rather even distribution on various types of Direct Marketing activities. Group B companies are relatively more active and versatile, with an average of 3.8 options given by each respondent and an even distribution in different modes of programs. The average response of Group A is three options and the companies are least active in list rental/swap.

Question 9(a): Has your Company conducted any testing program on the effectiveness of Direct Marketing?

This question shows the greatest group divergence in Section A, thus the overall figure is essentially biased. No respondent in Group A has conducted any testing programs on Direct Marketing, whereas 83 percent of Group B respondents have utilized this more sophisticated skill to improve the effectiveness of Direct Marketing.

Question 9(b): What are the major finding(s) of the testing programs?

This question is applicable to Group B only. Testings have been conducted on various dimensions: 50 percent on list quality, 20 percent on offer, 20 percent on reply envelope and one respondent tested on the flow of copy.

Question 9(c): What are the major reason(s) for not conducting any testing programs?

Although this question is intended for those answering "No" in 9(a), some respondents from Group B also answered the question, indicating the general difficulties encountered in testing programs. The overall response is consistent with group trends and covers a wide range of difficulties: small sample size (13 percent), costly (20 percent), budget constraint (27 percent) and time constraint (33 percent). There is no respondent choosing the last answer ("we don't believe in testing programs"), thus indicating that at least there is no negative feeling towards testing programs.

Question 10: What do you consider the major advantage(s) of Direct Marketing?

The major advantage most often chosen (45 percent) is measurability of response. Other responses are distributed quite equally over all remaining response

categories. Upon comparison between groups, it is interesting to note that while two respondents of Group A consider easy implementation as one of the major advantages, there is no concurrence from Group B.

Question 11: What do you consider the major difficulties of undertaking Direct Marketing?

The difficulties most mentioned are duplication of lists (38 percent) and lack of Direct Marketing specialists (29 percent). Other difficulties include costly per head (10 percent), ineffective support from agency (10 percent), long production lead time (5 percent) and bilingual copy (5 percent). The overall response is consistent with group trends.

Question 12: What are your overall comments/suggestions on Direct Marketing of the financial services industry (such as credit card issuing companies) in Hong Kong?

There were three responses, one from Group A and two from Group B. In general, while they recognize the advantages of Direct Marketing in terms of penetration of market segments and provision of innovative reach channels, they are also concerned about the quality of mail packages and the need to ride on the relationship with cardholders (i.e., cross-sell product/services to existing cardholders).

Section B: the average ratings and respective standard deviations are tabulated in Appendix 7. Note that point 1 represents "strongly agree", point 4 represents "neutral" and point 7 represents "strongly disagree". Discussion of each statement follows.

Statement 1: Direct Marketing has become one of the indispensable marketing strategy for the credit card industry.

Sixty percent of respondents strongly agree with the statement, and the overall average rating is 1.8. The intergroup difference is mainly due to one main deviant (rating 6) in Group A, indicated by its relatively large standard deviation.

Statement 2: Marketing letter is the most important element of a direct mail package.

Respondents range from "agree" to "neutral" with the statement, with similar response from both groups.

Statement 3: In general, the services of Direct Marketing agencies are satisfactory and professional.

The response is relatively more diverse, ranging from "agree" to "slightly disagree". While both groups have quite close averages, Group B has a higher standard deviation.

Statement 4: Long copy is in general more effective than short copy.

The intergroup difference is obvious, with averages located on opposite sides of the neutral rating. For Group A, 75 percent of respondents disagree, while 83 percent of respondents of Group B feel neutral about the statement.

Statement 5: There is a serious shortage of Direct Marketing specialists in Hong Kong.

There is again relatively large intergroup difference. In general, Group A respondents feel neutral or slightly disagree (75 percent), while all respondents of Group B agree (rating 1 to 3) with the statement.

Statement 6: Testing is very important in increasing the effectiveness of Direct Marketing.

Ninty percent of respondents agree (rating 1 to 3) with the statement, and no respondents disagree. Note that this is consistent with findings of 9(c) in Section A.

Statement 7: Direct Marketing is a total marketing concept and strategy on its own.

Again, 90 percent of respondents agree (rating 1

to 3) with the statement, and there is one deviant who slightly disagrees and comes from Group B.

Statement 8: It is not so easy to get a "good" list in Hong Kong.

Overall, 90 percent of respondents agree (rating 1 to 3) with the statement, with 67 percent of Group B respondents strongly agreeing with the statement. For Group A, the response is more diverse, including ratings of 1, 2, 3 and 5, and thus has a larger standard deviation.

Statement 9: Cable TV would be one of the most effective media for Direct Marketing.

Ninty percent of respondents fall within the positive to neutral range with an average of 3. One deviant with rating 6 comes from Group B which, therefore, has a relatively larger standard deviation.

Statement10: Bilingual mail package is a must in Hong Kong.

The responses are highly diverse, ranging from a rating of 1 to 7. By showing the mean value only, the average is thus biased and cannot reveal the diversity. Both groups show contrasting attitudes towards the statement.

Interview Reports

Due to time and manpower constraints, it is not possible to conduct interviews with all respondents. Moreover, the request for an interview was turned down by some managers of major banks/companies who may be unwilling to disclose more in-depth information of corporate policies and strategies. As a result, the authors conducted two interviews, with one interviewee from each group, i.e., one manager from a local-based credit card issuing company and one manager from a foreign bank.

The first interviewee is Ms. Wendy Mui, Marketing Manager of Nanyang Credit Card Co. Ltd. The company issues Federal, Master and Visa cards in the local market. Generally, Direct Marketing has not been given great emphasis as it has been in US banks. The company mainly relies on general advertising for greater reach and referral from customers. Direct Marketing is considered especially effective as a secondary push to the media coverage. Usually in-house lists are used by selecting the relevant segments from the bank customer base. No testing program was conducted due to budget and time constraints and the company mainly relies on the expertise knowledge of the agency/production

people. In conclusion, Wendy opines that the growth of Direct Marketing in Hong Kong is mainly due to the "technology transfer" of the US banks, more than evolution from market needs. Thus, the development of strategies by local banks/companies would continue to be relatively limited and confined to more specific promotions such as member-get-member programs and cross-sell campaigns to bank customers. She also suspects that the implementation of Direct Marketing may increase the cost of operation and hence impose higher charges on credit card services.

The second interviewee is a Manager (who prefers not to disclose her name) of Marketing Services Department, Chase Manhattan Bank. The Direct Marketing Department was established about five years ago when the bank perceived the opportunities of Direct Marketing in the financial services industry. The Department has undergone structural changes for more efficiency and is now working hand in hand with the general advertising team under the Marketing Services Department. The bank has been quite active in the utilization of various tactics and activities of Direct Marketing, according to the specific target group of each campaign. Testing programs are carried out from time to time in exploring ways to enhance the

effectiveness of Direct Marketing programs. Major difficulties include time and budget constraints as well as small sample size. Thus, the findings should be further tested for verification. Currently, the bank is supported by a multinational agency and a local agency, depending on the nature and scale of projects. Training is provided for staff on Direct Marketing skills, effective communication and computer technology. The major difficulty in carrying out Direct Marketing programs is the lack of "good" lists. An in-house list, i.e., list of bank customers, is more cost-effective as it is much easier to build on existing relationships. Thus, she thinks that while direct marketers should keep on acquiring new customers, the value of the existing customer base should not be neglected.

Interpretation

As expected, all respondents have been practicing Direct Marketing and most of them agree that Direct Marketing has become an indispensable marketing strategy for the credit card industry. But the stage of development, in general, seems to be quite primitive, as most respondents have implemented Direct Marketing programs for less than five years, being backed up by a

moderate budget growth and structural support below the departmental level. Nevertheless, there is active utilization in terms of the variety of Direct Marketing tactics and activities, as well as testing programs. The main advantage perceived is measurability of response, whereas major difficulties include lack of Direct Marketing specialists and duplication of lists. On the execution level, most respondents feel positive towards the importance of a marketing letter but the opinion is more controversial over the copy length and the need for bilingual packages in Hong Kong.

On closer observation, some significant differences between local-based and foreign credit card companies can be observed. On the corporate level, the local-based respondents have relatively more conservative policies regarding Direct Marketing, in terms of agency support, training for staff, utilization of tactics and conducting of testing programs. For respondents from the group of foreign banks/companies, all of them are supported by multinational agencies and have, in general, started Direct Marketing earlier (as described by Ms. Mui, the possible correlation is a form of "technology transfer" via these agencies). This group also has a more aggressive policy on Direct Marketing, exercising a variety of tactics and activities and putting more

emphasis on future development, e.g., providing training opportunities for staff and conducting testing programs (despite the many difficulties) for long-run benefits.

In summary, the credit card industry, one of the most active users of Direct Marketing in the local market, is still in the initial development stage, particularly the local-based banks/companies. However, the attitude is generally positive and the advantages of Direct Marketing are well perceived. The growth rate is not expected to accelerate greatly as difficulties abound, many of which are peculiar to the culture and infrastructure of the local market. For example, lack of Direct Marketing specialists is due to the brain drain problem in general and the advertising industry in particular; list duplication is due to the small population and various formats of English names of the Chinese; the effectiveness of long copy is questionable in the busy environment of Hong Kong; the need for bilingual packages in this international city will lead to higher costs.

A valuable and insightful suggestion raised by one interviewee, the manager from Chase Manhattan Bank, relates to the opportunities in the existing customer

base. By cultivating brand loyalty in the current customer base, it not only provides a cost-effective business source for new products or cross-selling other products; at a more sophisticated level, these customers refer new customers for your business. For the credit card industry, cross-selling tactics can include selling bank products (such as loans and mortgages), mail order merchandise, member-get-member programs and any offer that the marketer can think of. Thus, while the effort of reaching prospects should continue, the business opportunities in the existing customer base should be fully explored.

CHAPTER VII

SUPPORTIVE SERVICES FOR DIRECT MARKETING

Introduction

The three major elements of a Direct Marketing program are offer, list and package presentation. As the offer is determined by the marketer, we focus this section of study on the supportive services in the other two aspects, i.e., list suppliers and creative agencies. List suppliers are vendors of demographic or psychographic lists, compiled either from available sources (such as directories, membership listing, etc.), or from research effort (e.g., site visit, telephone survey). These suppliers often provide other related services for Direct Marketing, such as lettershop service, fulfilment support, handbill distribution and telemarketing. Creative agencies are defined as full-service agencies for Direct Marketing and the scope of services include creative development and execution (specifically, these include concept

development, design and layout, media planning and placement, photo shooting, artwork production, colour separation and printing) of Direct Marketing materials, such as direct mail packages and direct response advertisements. Cable TV, as one of the most advanced electronic media in Hong Kong, may bring about important breakthroughs in the development of Direct Marketing. The authors therefore attempt to obtain more information on the company development strategy and market penetration.

The objective of this chapter is to collect more opinions on the difficulties of Direct Marketing in the local market from the perspective of supporting agents as well as their perception of the growth of Direct Marketing in the financial services industry. Personal interviews are conducted to collect more detailed information on the company profiles and personal views, which are unavailable in published literature. Except for cable TV, the selected interviewees are, or have been, decision-makers of local-based companies, including two list suppliers and two creative agencies. The rationale is to obtain opinions from those who are most familiar with the local market conditions and thus less inclined to present theoretical or academic viewpoints.

The following presents the brief background information on the five interviewees:

(1) Mr. Hermann Chan of Times Direct Marketing

Times Direct Marketing is one of the most established locally-based list suppliers in Hong Kong. The business was recently expanded to provide fulfilment service and mail order merchandising. Overseas offices are established in Singapore, Malaysia and Japan. Times organized the first Asian Direct Marketing Symposium in July last year. Mr. Hermann Chan is the sole proprietor of the company and has been exercising hands-on control and management over his business.

(2) Mr. K. M. Yim of Direct Force

Direct Force is one of the fastest-growing local agencies specializing in Direct Marketing. Its success is mainly due to its emphasis on meeting customers' needs. Mr. K. M. Yim is the partner of the company and has years of experience as creative director on Direct Marketing projects. His viewpoint thus reflects an important and relevant opinion from the agency perspective.

(3) Mr. Benjamin Wong of Ad-Post

Ad-Post is a well-established local company in providing various services in Direct Marketing, including list rental, fulfilment service, lettershop and labor support for various kinds of activities such as handbill distribution and household drop. Mr. Benjamin Wong is the partner of the company from its establishment seven years ago. The services are tailored to meet marketers' needs and the company evolves along the development of Direct Marketing in the local market.

(4) Mr. Nat Chan of Nat Alan Direct

Mr. Nat Chan has worked both as client and agency, thus gaining versatile experience in Direct Marketing. Currently, he is running a trading company supplying merchandise to mail order merchants. Nat Alan Direct has been in operation for only one year though both partners are well experienced in Direct Marketing. While Nat is still working closely with Direct Marketing people, his ex-partner, Alan Lung, is working in an international-based mail order company as its marketing director.

(5) Mr. Jim D. Venne of Hong Kong Cable Communications

The company was formed in late 1988, planning to

start operation in mid to late 1990. Mr. Jim Venne is the Manager of Sales and Commercial Development and is responsible for expanding the subscription network as well as marketing of air time to advertisers. While the company has a well-defined target market segment and will progress to the interactive mode of communication with the audience, it has no solid plan in the development of home shopping or other Direct Marketing programs. The interview report also includes information supplied by Ms. Teresa Tam of the Marketing Department via telephone conversation.

Interview Reports

The reports are presented in chronological order of the interviews. In general, each report is divided into two major sections: the first covers the company profile and personal background, while the second part sums up the interviewee's opinion on Direct Marketing in Hong Kong.

Times Direct Marketing

Date : December 13 (Wed), 12:30pm

Interview with Mr. Hermann Chan, Managing Director of
Times Direct Marketing

Company profile

Times Direct Marketing (TDM) was established eight years ago when Mr. Chan realized the market niche in Direct Marketing, which would sooner or later become a strong force, given the infrastructure of Hong Kong society. Initially, the services provided by TDM (then referred to as Times Direct Mail) included mainly rental of compiled or researched lists, as well as lettershop support. In recent years, TDM has expanded its business to include services in telemarketing, mail order merchandising and fulfilment. Thus, two years ago, Hermann gave TDM the new name as Times Direct Marketing to reflect the growth and development. As revealed by Mr. Chan himself, the business strategy of TDM for the coming years would concentrate on the development of consultation and fulfilment services for Direct Marketing. On the rental of lists, the target customers would include more upscale marketers who are willing to pay higher costs for better quality lists.

Though credit card companies are not the major customers of TDM, Mr. Chan did have unpleasant experience with some of these companies. In general, he feels that these financial services marketers are often constrained by tight budgets and aggressive business targets. As a result, these marketers look for quantity rather quality of lists. They are unwilling to pay for higher costs of good lists and prefer to maximize the reach given the money available. A recent example of such a case is the acquisition package mailed out by a credit card company in celebration of its Xth anniversary. (Note: The author learned that a senior executive received the same package ten times within one week.) Such abuse of Direct Marketing would not only arouse frustration of consumers but also have an unfavourable effect on the reputation of the company and that of the Direct Marketing industry as a whole.

As described by Mr. Chan in his speech during the first Asian Direct Marketing Symposium held in July of last year, "An accurate, updated list may not always be a good list, but more often a good list is accurate and updated." A list would not be useful if the information is incorrect but the labor cost of updating lists is very heavy. Thus, Mr. Chan also says that "An expensive list may not always be a good list, but most good lists

are expensive." For TDM, the most common way of updating lists is by its usage. As all lists are 100 percent guaranteed for accuracy, most customers would return undelivered packages for refund on list rental and postage. Such returned lists are then followed up by telephone inquiries to find the replacing person. For those lists not being frequently rented out, they should be reviewed carefully whether it is worthwhile to retain and conduct updating. As regards compilation of lists, they are researched from any possible source available, including customer purchase records, advertising enquiries, membership rosters, etc. Telephone directories are also very useful tools since they list all companies currently in operation. One basic criterion is the availability of telephone number with the name, otherwise updating would be made impossible. The emphasis on accuracy of lists would remain the long-term strategy of TDM, aiming to serve the specific needs of marketers who look for good lists and are willing to pay the higher costs incurred.

Direct Marketing in Hong Kong

Mr. Chan perceives two main problems of Direct Marketing in the local market: targeting and communicating. On the problem of targeting, he refers

to the strategy on market segmentation and quality of lists. The first aspect mainly lies with those marketers who disregard the very nature of Direct Marketing on market segmentation. Packages are thus sent out to irrelevant recipients, creating the bulk of junk mails. On the other hand, the supply of cheaper lists with inaccurate information and duplication also makes effective targeting much more difficult. The problem is further intensified by the marketers' lack of skill to minimize the effect of duplication, such as testing the lists, sending out the packages through various stages so any duplicating mail can serve as a reminder package.

As regards the problem of communication, Mr. Chan is talking about the message being conveyed to the recipients of the package. Vagueness and confusion may result from poor skill of creative agencies or the sending out of left-over materials (such as branch display leaflets, product catalogues) by the marketers. Moreover, the under-utilization of the direct response mechanism makes a direct marketing project incomplete and defective as consumers cannot respond immediately; response cannot be tracked and thus evaluation is not possible.

An important implication from the above two problems is the lack of qualified Direct Marketing specialists in Hong Kong. In his personal opinion, Mr. Chan estimates that only 25 percent of the personnel in the Direct Marketing industry are really qualified. The Direct Marketing Symposium organized by TDM last year is an attempt made by Mr. Chan to arouse attention and a sense of professionalism in the Direct Marketing industry. Organized on a regional basis, the Symposium invited experts from various countries to deliver speeches and gathered together the specialists in the Asian region to discuss mutual difficulties and exchange viewpoints.

Recapping the abuse of direct mail strategy in Hong Kong, Mr. Chan feels that the undesirable situation has created a bad reputation of junk mail and for the industry as a whole. But there is no easy solution as some problems are generic to the cultural and social development. For example, the list duplication caused by different formats of written names of the same person (such as Betty Yeung and Yeung Oi Yung) is an inherent problem of the society. Another example is the lack of specialists which is a common phenomenon in the advertising and marketing industry.

As such, Mr. Chan feels that direct mail has overgrown in the past few years and he foresaw a slower growth rate for the coming few years. Regarding other media of Direct Marketing, TV is too costly in terms of buying air time and labour cost for fulfilment service (such as hotline service). Direct response print advertising and telemarketing would grow steadily but would not be the major thrust. The most potential media would be cable TV, which implies a well-defined network of consumers, electronic terminals for more direct and convenient response, and visual catalogues for more effective selling techniques.

Direct Force

Date : January 2, 1990 (Tue.) , 6:00pm

Interview with Mr. K. M. Yim, Executive Director of
Direct Force (Hong Kong) Limited

Company profile

Direct Force was established in September 1988, and its billings have grown from HK\$10 million in 1988 to HK\$45 million in 1989. Mr. Yim claims that Direct Force is the largest independent Direct Marketing agency in Hong Kong, with a working team of 30 full-time staff. There are less than ten direct competitors while the number of multinational agencies is also very small. In the near future, Direct Force will set up branch offices in Thailand and Taiwan.

The scope of services includes mainly direct mail, direct response print ad and telemarketing, depending on the needs of customers. The business strategy is to fill the market niche where the needs for dynamic, flexible, yet professional and reasonably-priced service have not been fully satisfied. In Mr. Yim's words, the service must be "平靚快正", i.e., cheap, good, quick and satisfactory, in order to be

competitive. The current client base includes mail order merchants, credit card, insurance, club membership and newspaper subscription.

Direct Force has been providing staff with in-house training programs on various skills, techniques and trends of Direct Marketing. These programs mainly take the form of a short course, seminar and video, and the main emphasis has been stressing customer needs. The long-term growth strategy of Direct Force is increasing professional standards in terms of service and creative quality, as well as penetrating into market segments currently predominated by general advertising, such as cigarette, liquor and travel service.

Mr. Yim opines that the development of Direct Marketing in Hong Kong in recent years has been characterized by versatility in terms of media, creative design and users as more marketers turn to Direct Marketing as an alternative to or to reinforce marketing strategy. But the challenge remains as more new product categories go into Direct Marketing, thus requiring different approaches and special skills. The operation of cable TV would also bring about great stimulation to the Direct Marketing industry.

Direct Marketing in Hong Kong

In general, the three major factors for Direct Marketing, namely list (40 percent), product & offer (40 percent) and creative production & presentation (20 percent), are still valid for Hong Kong, but the last factor can be stressed more to increase effectiveness of Direct Marketing. In Hong Kong, the most favourable factor is the increasing prosperity and educational level of the population, which leads to a greater need for personalization and exclusivity of products/services. Shopping convenience would then become less relevant to the development of Direct Marketing in the local marketplace. The major difficulty is the lack of Direct Marketing specialists, due to inadequate training opportunities and the problem of the brain drain. The problem is further intensified by the labor-intensive nature of the industry and the salary of key staff has been pushed up by 30-50 percent over the past two years. Other difficulties include long production lead time, the involvement of more parties (e.g., vendors, credit card people, list owners, lettershop staff, post office, etc.), too small mailing base for effective testing, and the requirement for bilingual copy for maintaining product image and communicating with English-speaking

recipients.

On the client side, the cutting of costs and product offers as well as a complicated management structure would lead to particular problems in the creative process and production schedule. In general, financial institutions are more positive and knowledgeable about Direct Marketing. Regarding the supply of lists, it's rather difficult to get good lists, especially on psychographic classification. Lists available in Hong Kong, according to Mr. Yim, are mainly demographic in nature. There is also lack of an enforcing body on the discipline and operation of the industry. The DMMA (Direct Mail & Marketing Association) has helped to arouse awareness and professionalism of the industry but is seriously limited by its scope of authority and unofficial status.

Ad-Post: The Direct Marketing People

Date : February 20, 1990 (Tue), 5:00pm

Interview with Mr. Benjamin Wong, General Manager of Ad-Post(Hong Kong) Ltd.

Company profile

Ad-Post was established seven years ago, initially specializing in direct mail services. Later on, it expanded to provide services on various Direct Marketing and sales promotion activities, including list rental, list management, fulfilment service, street distribution of samples and discount coupons, as well as set-up and staffing of exhibition booths at shopping centres and MTR stations. The basic strategy is to achieve a synergistic effect from various marketing activities. Response from various supportive programs would then be tracked directly or estimated by research studies of the change in market share. Ad-Post now has 40 full-time employees and Mr. Wong expects to further develop the scope of service and look for opportunities of overseas expansion.

Lists supplied by Ad-Post for rental purposes include three major categories: compiled lists on

business establishments, executives, professionals, consumers and other specially compiled lists; brokerage on behalf of list owners such as video club memberships; and researched lists according to specific requirements of the client, such as lists of factory owners in a particular district. Maintenance of lists mainly relies on returned mail, phone search, field search, directories and newspapers. Although there is on-going controversy about the right of privacy, Mr. Wong opines that the name and address should not be regarded as private property and thus no ownership can be claimed. Instead, he agrees to the practice in the United States whereby the consumer can choose to be deleted from the mailing list altogether or for a particular kind of merchandise.

The existing clients of Ad-Post are comprised mainly of US based companies which are more knowledgeable and have more positive inclinations towards Direct Marketing. Ad-Post also provides service to some credit card companies, in supplying lists and staffing exhibition booths. However, he thinks that marketing of financial services is more effective through cross-selling to an existing customer base and it is more difficult to appeal to new prospects via Direct Marketing effort.

Direct Marketing in Hong Kong

In Hong Kong, available lists are mostly demographic in nature. Those lists claiming to be psychographic have validity problems (e.g., list of concert goers is both inconclusive and vague in psychographic classification). The fixed costs of compiled and researched lists are relatively high, due to labour-intensiveness and limited market demand. List duplication due to different formats of the same name is yet another problem unique to the Chinese population in Hong Kong.

For telemarketing, there are also difficulties in the operation, especially for outbound strategy. Hong Kong people are suspicious of calls from strangers, not to mention hesitant to reveal the full address (full address is not printed in the telephone directory) upon closing a deal. Secretaries of senior executives would be another obstacle as they usually screen out the sales calls. Thus, telemarketing would be most effective in the marketing of brand name merchandise or products from well known companies. As regards direct response TV commercials, the creation of effective communication messages and the support for accommodating responses are the most important

considerations.

In general, Mr. Wong thinks that Direct Marketing in Hong Kong is still in a primitive stage and most users do not really know much about the rationale, techniques and advantages of this marketing strategy. Even the renowned direct marketers in Hong Kong, namely American Express and Reader's Digest, are trying to directly transfer the skills and strategies of Direct Marketing from the United States (described as "copycat" by Mr. Wong). But all these deficiencies do not alter the unique advantage of Direct Marketing: scientific, measurable response, precise targeting and one-to-one relationship. Thus, its main advantage over general advertising is the reach of appropriate prospects, hence minimizing the wastage of marketing dollars. Mr. Wong opines that even with the implementation of cable TV, the problem of wastage would still exist.

Although there has been growing popularity of mail order in Hong Kong, there are still difficulties to overcome: convenience of shopping, targeting and effective communication in such an information society where the consumer receives thousands of messages each day. But the prospect of direct mail is still positive

despite the difficulties mentioned above, as media is growing more and more costly and is flooded with advertisements. Direct mail also provides more flexibility and has relatively fewer limitations in the spatial and time dimensions when compared with other media.

There is definitely much room for development of Direct Marketing in view of its unique advantages. Moreover, the measurability of results can more successfully satisfy the result-oriented management of the new generation. However, Mr. Wong is disappointed with the DMMA of Hong Kong, which is relatively inactive and much less authoritative than its counterpart in the United States.

Nat Alan Direct

Date : February 22, 1990 (Thu), 6:00pm

Interview with Mr. Nat Chan, former partner of Nat Alan Direct

Nat Chan

Currently running a trading company supplying collectibles to mail order merchants, Mr. Chan has accumulated a variety of relevant experiences in Direct Marketing. Having graduated from the Chinese University in 1979, he joined American Express, one of the local pioneers in Direct Marketing, in 1981 as the Marketing Manager. The major emphasis of A.E. was then concentrated on cardmember acquisition. The second phase of development was on mail order merchandising, and the first Christmas catalogue was published in 1982. In 1983, Mr. Chan left A.E. and joined American International Assurance Ltd. as the Marketing Services Manager, taking care of marketing programs for Hong Kong, Malaysia, Thailand, Singapore and Burma. Mr. Chan established his own consultancy firm as early as 1985 and formed Nat Alan Direct in 1988 when he met his previous agency counterpart, Alan Lung. During that period, they provided consultancy service for the

set-up of the credit card operation and marketing division of a local bank. Nat Alan Direct was then incorporated with FCB, one of the largest multinational agencies with worldwide establishment in general advertising as well as direct marketing. Unfortunately, the business fell short of expectations and Nat Alan Direct was dissolved in April 1989.

Company profile

Nat Alan Direct was established in view of increasing Direct Marketing activities in the local marketplace and hence increasing demand for more effective agency support. The joint venture with FCB was deemed as a great stimulus to both partners as Diner's Club was then the client of FCB. The expectation was greatly challenged when the partners found that the agency-client relationship was extremely fragile, and was finally terminated though Mr. Chan and his partner tried very hard to restore the connection.

The major difficulty faced by Nat Alan Direct at that time was business acquisition, as major users of Direct Marketing (such as financial services, publishers and insurance) were mainly backed up by multinational agencies or in-house production, without

much confidence in local agencies. In addition, Nat Alan Direct placed emphasis on selling their strategic planning of Direct Marketing projects, which then threw them into role conflict with the clients and head-on competition with the expatriates of multinational agencies. With business revenues falling short of expectations, there were insufficient funds for adequate structural support in the administrative and technical sense (for example, the company consisted of the two partners and one secretary only; and studio support was shared with FCB without priority). This in turn further deteriorated business opportunities. The continual deficit and low morale forced the partners to terminate the company in April 1989.

Direct Marketing in Hong Kong

From the agency perspective, Mr. Chan opines that there are great entry barriers to the start-up of agencies specializing in Direct Marketing. These include domination by multinational agencies, low credibility of local agencies, thin margins on serving small budget clients, great pressure, and the need for cultivating new prospective clients. Thus, a full package agency (offering services on both general advertising and Direct Marketing) would be more viable.

Whereas for the established agency, the major concern is the communication with clients, including issues involving strategic approach, budgetary constraint, working schedule and the expected role of the agency. When asked about his opinion on the predominance of expatriates in the multinational agencies, Mr. Chan thinks that while he can't deny the more extensive exposure of these expatriates, they are probably not the most superior experts in Direct Marketing, who would prefer to stay in the States. Nevertheless, their major advantages lie in their strategic approach, more effective communication with the senior management of clients (who would also probably be expatriates), and the international connection with headquarters and branches of the agencies abroad.

On the client side, Mr. Chan thinks that the most important considerations are the support from the senior management and the matching with other marketing activities. However, the success of a Direct Marketing project depends much on the judgement of the manager, and clients often try to be very cautious to avoid accountability for failure. Direct Marketing is also regarded as a relatively complicated and tedious process involving quite a number of uncontrollable elements. These may include the unexpected market

situation when you have mailed out the packages and long production lead time, thus making it more difficult to control the working schedule and dilution effect from competitors' actions. Last but not least is getting effective agency support in terms of list solicitation, creative development, production, mailing and evaluation. Usually, full support from agencies is not expected and the client has to bear a lot of decision making and monitoring responsibilities.

In Hong Kong, Direct Marketing relies mainly on creative pitch and thus lags behind by three to five years compared to the more strategic approach in the United States. For example, according to Mr. Chan, the success of Direct Force also lies in its creative pitch whereas Nat Alan Direct's failure is due to its strategic pitch which is not well received by the clients. The local marketers are still lacking adequate exposure and structural support, and the managers are hesitant due to the accountability for the results of Direct Marketing projects. Testing is relatively more costly in Hong Kong, as the base is small but the effort is going on slowly and will be particularly useful for continual marketing effort. Other disadvantages to the development of Direct Marketing include convenience of shopping, low acceptance among

the consumers towards Direct Marketing programs, immature list development, and inadequate computer technology back-up for more sophisticated database management.

Cable TV will definitely become one of the most effective media for Direct Marketing as well as evolve to be the largest and most sophisticated database owner. While telemarketing would also prosper in the future, there is clear evidence of decline in direct mail. There are also specific factors for individual business. For the credit card industry, ineffective list supply has granted diminishing returns for the marketing effort. For the insurance companies, the resistance of agency managers would still be the greatest obstacle, as they regard Direct Marketing campaigns would threaten their business source. However, there is increasing utilization of Direct Marketing programs in selling funds to the more upscale market segment.

Hong Kong Cable Communications Ltd.

Date: April 11, 1990 (Wed) at 5:00pm

Interview with Representatives of
the Sales & Commercial Development Division of
Hong Kong Cable Communications Ltd.

Background

The Broadcasting Review Board of Hong Kong Government recommended in 1984 that a broadband cable television be introduced. It was further decided later on that the new television network should also have the capability to provide public telecommunication services. Hong Kong Cable Communications Limited (HKCC) was formed in late 1988, which was in fact only a few months before the deadline of proposal submission to the Government. With enthusiastic effort, they won the bid. The major shareholders of the company include the Wharf Group, the American Telecommunications Company US West, the Shaw Brothers, Sun Hung Kai Properties, and Coditel.

Market potential and development

The study by the company reveals that cable television will be widely accepted by the general public, especially among the age groups between 25 and 44. With a potential market of over 1.6 million homes, it will be the largest single cable television network in the world. It is projected that the company can penetrate 70 percent of the market. The full network, using fibre optics technology and interlinking with hups, will be completed within three to five years in stages. Their plant construction will begin in June 1990, and will serve several densely populated residential districts in Kowloon and Hong Kong. The final network can reach almost every home of the city.

Cable entertainment products

In their first launch, approximately 20 basic channels and an unspecified number of premium channels will be provided. Four basic channels will be used to accommodate the wireless (off-air) broadcast programmes produced by TVB and ATV. Many of the remaining basic channels and all of the premium channels will carry "narrowcast" programmes addressed to various psychographic segments of the market. One of the channel may serve as a preview channel.

In order to gain access to cable television, a consumer must pay a monthly fee to become a subscriber. Hence the cost of some of the entertainment production can be supported by the charges, even if they do not carry commercial advertisements. Indeed, it is their product philosophy that some channels will be commercial free, while others will not be.

The narrowcast channels may include channels for sports, channels for financial news, channels for children's programmes, channels for cultural activities, and channels for blockbuster movies, etc. The subscriber who pays the basic subscription can get access to all the basic channels. Premium channels are accessible upon settlement of further charges, and several packages will be available.

In addition, pay-per-view option will be available. They are usually for special movies and big events. Three usual modes of delivery are technologically available. They are customer service ordering, automatic number identification (ANI), and impulse pay-per-view. By utilizing customer service ordering, a subscriber may call the office to order the movies in advance of the

viewing time. ANI utilizes phone technology to identify the caller and access a billing system data base to "authorize" the household for a movie or event. Making use of impulse PPV, it is possible to use store-and-forward technology so that the subscribers may watch these special programmes any time they wish. Up to this point in time, no decision has been made as to the type of equipment to be used for pay-per-view delivery.

Advantages of cable television

The interweaves state that competition with wireless (off-air) television will not be keen as basically they are quite different products, as one is operating on broadcasting philosophy and the other on a narrowcasting philosophy. However, they also comment that cable television can be a substitute for off-air television since the former will carry all channels of the latter. The off-air channels will be an important source of quality programming for HKCC. In addition, the subscribers may still use the original television sets for cable television entertainment. Even if the subscribers prefer to maintain reception of off-air programmes through off-air channel, a selective switch can be installed at their homes so that they can switch to cable or off-air reception channel as they wish.

Popularity of cable television in Hong Kong can be expected since it is highly compatible and complimentary to off-air television:

(1) Cable provides excellent reception quality by nature of its technology. Images of off-air transmission are quite distorted when there are tall buildings and mountains as well as reflections.

(2) Broadband cable can also carry off-air programmes on top of the cable entertainments.

(3) An addressable converter, with interactive capability, can be provided.

(4) Twenty-four hour entertainment on almost all channels can be available, while off-air television companies can provide it only when there is sufficient audience to support the advertising.

(5) Premium channels are available, and they can be free of commercial advertising.

(6) It is also technically possible for a cable system to be interfaced with security cameras or monitoring systems.

(7) Home shopping or telecommunication can be utilized by upgrading the network and converter facilities.

In addition, HKCC plans to provide good maintenance service for their subscribers. This also enhances the competitive advantages of the company.

Utilizing cable television for Direct Marketing

An interviewee iterates that cable entertainment is their prime product. At the present stage, HKCC is focusing their resources on their launch. They have no solid plan to include the use of interactive converters for home shopping in the initial launch, however they will test its feasibility at a later stage. The cost effectiveness of home shopping is yet to be measured, and its popularity in other places of the world must also be taken into consideration. But certainly the cable system has potential for any interactive non-voice telecommunication within the city. The system also has ample capacity with up to fifty channels for the present network.

Good lists are fundamental for Direct Marketing. They advise that HKCC may have one of the largest database of decision makers in Hong Kong. Through response to narrowcast entertainments, HKCC can also build up up-to-date psychographic lists with households, and possibly include name of customers.

Technological components are built in for interactive financial services. Bank customers can use the network to communicate with their banks, and even to perform transactions where electronic money is acceptable. They may even use it to pay their monthly bills, and to do home shopping with payment directly deducted from their bank accounts. They reiterate that their first launch objective is to provide programming which entertains, informs and enriches. Therefore, despite the fact that there is such a capability and there will be channels dedicated for financial news, it is premature to project how HKCC would react to such business proposition until an in depth analysis of commercial ventures like banking transactions, etc., have been completed by them.

HKCC is now looking for a Database Manager who should have experience in Direct Marketing, and the basic job responsibility is database processing. Direct Marketing is being considered by HKCC as an opportunity, and has never been a main direction. In their first launch, HKCC will, however, implement Direct Marketing programs to reach the selected geographical segments. HKCC does not want to rule out any marketing opportunities. They will continue marketing their entertainment programmes, and assist other marketers in marketing their products through commercials on the channels. The HKCC's monthly magazine will also be a good medium for Direct Marketing.

By and large, because the first launch is aimed at entertainment, therefore at this moment, HKCC does not have any concrete development plan for Direct Marketing for Hong Kong's marketers, nor do they play an active role in promoting Direct Marketing of financial services for the banking industry. Nevertheless the authors consider that cable network is a powerful interactive and convenient system. The bankers and the direct marketers are encouraged to generate solid ideas and discuss them with HKCC should they wish to utilize and implement such a capability.

Interpretation

All interviewees from the list industry and creative agencies have ample experience in Direct Marketing and witnessed its growth in Hong Kong, especially in the versatility of users, media and creative presentation. Difficulties exist in every aspect and many of them cannot be solved easily.

In the list industry, the most serious problems are duplication of lists and shortage of psychographic lists. List duplication can be due to poor discipline of the list supplier, the small population size and the multi-format of Chinese names. While the list supplier can definitely deduplicate his lists, the other two factors are more inherent problems of the society. As Hong Kong continues to prosper with increasing income and educational level, the consumers will become more sophisticated. Population is better segmented on attitudes, behaviour, life-style and other intangible attributes rather than demographic characteristics. Thus, a shortage of such psychographic lists will greatly limit the effectiveness of Direct Marketing programs.

From the agency perspective, effective

communication with the client is most important in meeting mutual expectations. There are more problems on the execution level, including bilingual package, involvement of different parties in the process, complicated management structure of the client, long production lead time and cost-cutting decisions of the client. With respect to the dominance of expatriates, this phenomenon will remain a dilemma when Direct Marketing stresses the importance of one-to-one relationships, thus requiring the usage of the local language and an understanding of the local culture. The dilemma becomes more acute when most of these expatriates are employed on short-term contracts.

As regards the financial services industry in Hong Kong, in general, the interviewees opine that it is more positive and knowledgeable towards Direct Marketing when compared with other sectors. However, the skills are not maturely developed and the stage of development is rather primitive. Limited by budget constraints, the managers always try to get cheaper lists and packages in order to maximize reach and cut down the upfront cost per head. As a result, a substantial amount of junk mail is created. In the long run, this phenomenon is extremely harmful to the development of Direct Marketing in the local market and

primarily damages the image of the industry.

In general, the major difficulties of Direct Marketing in Hong Kong are the lack of specialists and absence of an enforcing body on the discipline and practices of the industry. Most of those who are working within the Direct Marketing industry are not really qualified due to lack of training opportunities. The first Asian Direct Marketing Symposium was organized by Times as an attempt to arouse awareness of the professionalism of the industry. Although there is a Direct Mail & Marketing Association in Hong Kong, its activities are limited in scope and it lacks the authority or status to influence its members and the industry as a whole. For the marketers, the lack of full agency support and fear of accountability lead to more conservative and short term effort on Direct Marketing. In general, the marketers are lacking the exposure and structural support for carrying out effective Direct Marketing programs. In fact, without the proper knowledge and skills, the mailing of irrelevant materials to irrelevant consumers will lead to deterioration of the image and acceptance of Direct Marketing among the population.

Despite all the difficulties, Direct Marketing

will continue to grow, though with a more moderate rate as direct mail, currently the main emphasis of Direct Marketing in the local market, has shown excessive growth in the past few years. With the operation of cable TV, there will be great stimulation for the development of Direct Marketing as a new era of database marketing will emerge. But the marketers have to take initiative in developing innovative ways of utilizing the interactive media for more effective Direct Marketing programs.

CHAPTER VIII

CONSUMERS' ATTITUDES AND BEHAVIOURS

TOWARDS DIRECT MARKETING

A CONSUMER SURVEY ON DIRECT MAIL

Introduction

The increasing trend of market segmentation and demassification have been highlighted in the previous chapters. Many direct marketers have advocated that Direct Marketing must be introduced for penetration into some of the newly significant segments. As they believe that consumers in different segments may behave differently, manufactured products or services are bound to become more differentiated than ever. General advertising, which has a high reach to public, may simultaneously only have a low reach to the targeted segment. On the other hand, Direct Marketing promotion

can reach whom you target, provided you have a good list in hand.

Months before our survey, Times Direct Marketing conducted a telephone survey (June 1989). The sample size of their survey was 200. Their main objective was to discover the attitudes of the general population towards Direct Marketing, but without consideration of demographic variables. The same survey was also conducted at the same time in Singapore and Malaysia. The results obtained from the three populations were cross compared. The attitude of the Hong Kong's population was different from the other two places in certain respects. Furthermore, most of the people in Hong Kong received less direct mail than their counterparts. Possibly because of this reason, the local population showed least annoyance with direct mail, and the utilization of mail order service was also the lowest among the three.

Times' survey indicated that quite a lot of the population do not mind the volume of mailings they receive. Their indifferent or "don't mind" behaviour gave a good chance for the direct marketers of Hong Kong to put forward their products to the target

segments. Once the potential customers receive the mailings, there is an almost 100% chance that the mailings will receive their attention. The authors regard the attitude of the Hong Kong population as quite positive towards Direct Marketing.

The authors have also mentioned in the previous chapters, based on literature study and interviews, that testing of Direct Marketing in Hong Kong is difficult. Consumer behaviour is by and large not known. Direct marketers have to adopt either the foreign strategies, or they have to conduct the marketing programme by trial and error.

Design of the Survey Instrument

The questionnaire of the aforesaid survey by Times Direct Marketing basically consisted of questions of dichotomous format. Compared with the Times' survey, the survey conducted by the authors is to collect more specific information about consumers' attitudes towards Direct Marketing through study of their utilization behaviour in mail order service. Instead of using telephone interviews, a questionnaire which can be completed by the respondent himself is designed. The

questionnaire is designed not just to treat the population as a whole, but also to visualize the behaviour of different segments. The main variables which have been addressed for the segment classification are sex, age, personal income, education, and credit card holdership, plus a subsidiary variable, profession. These segments will be compared by cross-tabulation statistically after the survey so that the extent of independency of those segments can be identified.

The questionnaire is designed to reveal the following in the different segments. With regard to segmentation by age, the segments between 20 and 40 are emphasized as the authors believe that they are the groups with which Direct Marketing receive the biggest applause. Certain aspects of behaviour are particularly noted:

- 1) The most popular Direct Marketing products bought by consumers.
- 2) The major reasons for choosing mail order service.
- 3) The major reasons for never choosing mail order service.
- 4) The common consumers' attitudes towards

mail order service.

- 5) The common consumers' reactions towards receiving direct mail.
- 6) The degree of popularity of using mail order for financial services.
- 7) The degree of affinity for cable television.

Since 98% of the population in Hong Kong is Chinese, the language of the questionnaire is Chinese. A copy of the original questionnaire and a copy of its English translation are included in Appendix 8. The average monthly income has been used as the basis of personal income in this survey.

Three hundred and seventy completed questionnaires are collected. Seven of them are unusable. Most of the questionnaires are completed by the respondents. Only 31 questionnaires are completed through personal or telephone interviews.

Among the usable self-completed questionnaires, 150 of them are collected at public places on one public holiday and one normal week day. All passers-by of the 20 to 40 age segments are invited to complete

the questionnaires. More than 90% of them were cooperative and completed the questionnaire. The sample is considered to be a convenience sample for those age groups.

The remaining 182 self-completed questionnaires are collected either separately or in batches. Batch names are given to all batches having a sample size larger than ten. The batches are all studied individually, and compared by cross-tabulation for statistical independence.

Seven passers-by chose not to complete the questionnaires by themselves, but accepted being interviewed by the authors. Completed questionnaires are produced on their behalf. In addition, telephone interviews in the evenings are conducted. Telephone numbers are randomly selected, but only a half of the potential respondents agreed to inform. As those who are cooperative on the telephone are of a particular character, the authors are concerned that the sample obtained by telephone interview is a biased sample. However, since it may well represent a particular segment of the population, their responses are also taken into account in the analysis.

Observation of Result
by Overall Sample

Utilization of mail order service by general population

Two questions have been set to test the past utilization:

Q1) What have you purchased by mail orders?

Q2) How many times of mail order purchases have you made in the past 12 months?

With regard to whether the respondents have ever used mail order service in the past, the sample mean of the positive group is 75.8% (MEAN 1), with a standard deviation of 42.91%. With a sample size of 363, the standard error is 2.25%. A 95% confidence interval from 71.3% to 80.3% is calculated. The Chinese University of Hong Kong has also conducted a survey to determine the utilization of mail order services by the population in 1985. The figure obtained by that survey is only 25%. Assuming the samples in both cases are representative samples, then the increased utilization over the past

five years will indicate that the population is utilizing mail order service more and more.

With regard to whether they have used such service in the past twelve months, the sample mean is 56.0% (MEAN 2), with a standard deviation of 49.72%. With a sample size of 363, the standard error is 2.61%. Hence the respective 95% confidence interval is from 50.8% to 61.2%. This result concurs with the finding by Times. Their sample mean is 53%. The 3% difference may be due to sampling error, or may be it represents an increased utilization over the past eight months.

The sample means corresponding to MEAN 1 and MEAN 2 of the demographic segments are listed in Appendix 10. The standard errors are also listed, and the relative affinity for Direct Marketing by individual groups is compared by the number of standard errors away from the population mean. Based on the extent of deviation, the potential of Direct Marketing markets in the segments are summarized in the appendix.

In the appendix, the segments have been divided into five groups according to the market potential: very low, low, average, high and very high. A normal distribution is assumed. And if the sample mean of the segment deviates away from the population mean by more than 0.67 standard error (i.e., outside the 50% region), it will be classified as a low or high category, according to the direction of deviation. If the sample mean of the segment deviates from the population mean by more than 1.15 standard error (i.e., outside the 75% region), it will be categorized as very low or very high.

The two deviations, measured from MEAN 1 and MEAN 2, of each of the segment samples have also been compared between themselves to distinguish inconsistency. Only those segments which are very high in both respects will be considered to have very high potentiality for direct marketers.

Applying these criteria, the demographic segments which have very high market potential are:

- * Salary group: \$10,001 to \$20,000
- * Education group: college/university education

- * Credit card holders
- * Teachers

Besides consumers' actual utilization performance, the authors also compared the various segments by their relative attitudes towards Direct Marketing. The questions used to assess this behaviour are:

Q4) Will you utilize mail order service in future?

Q6) Do you open and read direct mail advertisements?

Q9b) Do you normally read more than one part of the direct mail advertisements?

Among the 363 respondents, their likelihood of future utilization of mail order service is as follows:

Most of the times, yes	58.4%
Not certain	35.8%
Most of the times, no	4.7%

Their likelihood of opening direct mails is:

Most of the times, yes	56.2%
Would open them, but would not spend time in reading the content	35.8%
Most of the times, no	5.8%

And about whether they read more than one part, the percentages are:

Most of the times, yes	27.5%
If the first part is interesting, then yes	60.6%
Most of the times, no	11.8%

Combining the three sets of percentages, it will indicate that 92.0% of the direct mail will be opened, and 88.1% of the direct mails will be read. In addition, 94.2% of the population are potential users of mail orders. All the figures contributed to the fact that the population in Hong Kong is very positive. Since Direct Marketing is a targeted marketing, the figures imply that direct mail can yield a high reach.

However, the response of the reach may depend on other factors, which are not explicitly tested in the survey.

The 4.7% negative attitudes towards future utilization is considered very low. In fact, in many sampled segments, no respondents have this negative attitude. These segments are:

(The bracketed values are the respective percentages of definitely positive attitude)

Age group: 20 or under	(44.4%)
Professionals	(71.4%)
Proprietors	(50.0%)
Salesmen	(30.8%)
Supermarket staff	(65.2%)
Teachers	(73.3%)
MBA students (part time)	(52.2%)
Engineering postgraduates	
(part time)	(63.2%)
Final year engineering	
undergraduates	(81.1%)
Students(overall)	(70.9%)

In addition, there are two more groups having very positive attitudes towards future utilization. They are:

Age group: 21 to 25 (67.0%)

Salary group:

\$20,001 to \$30,000 (65.6%)

With this attitude taken into account, the authors considered that the following groups can be added to the list of segments having very high Direct Marketing potential:

University students

Salary group:

\$20,001 to \$30,000

Age group: 21 to 25

This is indicated in Appendix 10.

On the other hand, there are some segments whose respondents show relatively negative attitudes towards future utilization of mail order service. They are:

(the bracketed values are the respective percentages of definitely negative response)

Age group: 41 or above	(19.2%)
Lecturers	(30.8%)
Housewives & retired	(66.7%)
Telephone respondents	(33.0%)

Considering both attitude and actual utilization, the following groups are classified as very low potential segments for Direct Marketing penetration:

Age group: 20 or under
 Age group: 41 or above
 Those with lower education level
 Lecturers in engineering
 Housewives and retired

The non-credit card holders have a low utilization rate, but they are not classified as a low potential segment because the utilization is affected by other factors which will be discussed in a later paragraph.

It is also interesting to note that among the 16 respondents who do not wish to give information about their profession, their percentages of utilization of mail order service is very low. The percentage of past utilization (MEAN 1) is 50.0% and that of last year (MEAN 2) is 18.90%. Their attitude towards future

utilization is also relatively quite negative. The "very likely" percentage is 31.3% and the "very unlikely" percentage is 12.5%.

Product preference by the general population

Among the 363 respondents, 275 of them have ordered product by mail. The most popular products among the 13 products to be tested are rank as follows:

<u>Product type</u>	<u>% base 363</u>	<u>% base 275</u>
books & periodicals	57.0%	75.3%
credit card appl.	41.3%	54.5%
membership appl.	23.4%	30.9%
charity donation	17.6%	23.3%
records & tapes	9.9%	13.1%
ticket bookings	6.9%	9.1%

It should be noted that the ticket bookings is not among the 13 products under test. Hence, the 6.9% and 9.1% of ticket bookings may be misleading. This 6.9% of the respondents indicated in the "others: please specify" column of the questionnaire that such service has been utilized. This is indeed the only "others" product that have been written down by the respondents.

As it is a general practice that respondents are not used to writing down choices which are not specified by the surveying party, the authors believe that the percentages are higher than those stated above for this item.

The survey carried out by the Chinese University of Hong Kong in 1985 showed that the ranks at that time were as follows:

<u>Product type</u>	<u>% population</u>
books & periodicals	11.0%
ticket bookings	2.5%
records & tapes	2.5%
collectibles & jewelleries	2.5%

The comparison shows that utilization has been increased for all product types. Even for collectibles and jewelleries, the utilization, (Appendix 9), has been increased to 8.5%.

Utilization of mail order service for financial services does not seem to be popular. The percentage of the population which has used it is 3.3%. The discussion on it is written in a later section of this chapter.

The percentage of utilization may be attractive to the marketers. Nevertheless, the survey also shows that the utilization frequency is in fact very low. Among the total 363 respondents, their frequencies of utilization in the past 12 months are:

nil	47.6%
once or twice	37.5%
three to five times	10.2%
six to ten times	2.5%

The marketers should also take this point into consideration.

General reaction to built-in mechanisms of direct mail

Two questions contribute to the findings:

Q3) Why did you purchase by mail orders?

Q5) Why have you never purchased by mail order?

The major inherent mechanisms or characteristics that may activate consumers' responses are: (275 respondents are chosen as the base since they represent the number of respondents who have utilized the service)

convenience	70.9%
time saving	54.5%
easy payment method	38.9%
discount or privilege	32.0%
free delivery	22.5%

Among the respondents who have never used mail order service, the main reasons for their behaviour are: (The number of non-users, which is 88, is used as the base of percentages)

products not suitable	44.3%
no displayed sample for inspection	35.2%
unreliable	29.5%
seldom received direct mail	19.3%
could not make up the mind, and later on forget	19.3%

People who have utilized mail order service may also have the same concerns. Perhaps it is an explanation why mail order utilization rates for membership application and magazine subscription are much higher than those for merchandises, as inspection before buying for these product types is not crucial.

The survey also tests the effect of the major promotional techniques used by direct marketers in the mailings:

Q7a) What motivates you to open direct mail?

Q7b) What prevents you from opening direct mail?

Q8) Which types of direct mail advertisements would you like to open immediately?

The most important elements which drive the respondents to open the direct mail are:

accustom to open all mailings	56.2%
curiosity	53.4%
design beautiful & attractive	25.9%
do not want to miss that chance	16.5%
since I have the time	12.9%

Elements not mentioned are less significant.

The elements which motivate them to open the mailings immediately upon receipt are:

If I know what is the product	43.0%
the mailing is mysterious,	
or because of my curiosity	39.7%
envelope design is elegant	
or attractive	28.4%
gift is stated on the envelope	16.8%
discount or privilege are	
stated on the envelope	16.0%

It is interesting to note that the top two elements on the list are contradictory to each other. It implies that if you cannot make the design mysterious, it will be better if you can make the product known to the readers before opening the mailings. The remaining of the above are the usual tactics of direct marketers.

Although using appropriate wordings to suit the target segment is a characteristic of direct mail, it is not a major factor for motivating the respondents to open direct mail. The phrase "open immediately" on the envelope has impact on 13.2% of the respondents, and warm personal address on the envelope has impact on 11.0% of the respondents only. Both of them are rated below the above five elements.

Only three reasons to explain why some people do not open direct mail are considered significant:

direct mail are junk mail	20.9%
no time to read	20.1%
mailing not attractive	14.9%

Some respondents indicated that they open all mailings. No element can make them not open any mailing unless the mailing is not addressed to them or is a duplicated mailing. More than one fifth of the respondents do not indicate any reason which they think can influence their decision in opening the mailings.

All these figures show again that the barrier for a direct mail reaching a target consumer is low. In other words, direct mail can have a high reach in the targeted segment.

Those respondents who say that some of the mailings they received are junk mail do not imply they are negative users of mail order service. Analysis of their behaviour indicates that 78.9% of them have utilized such a service. For the groups of "no time" and "mailings not attractive", 79.5% and 72.2%, respectively, do utilize mail order service. Comparing with the overall mean of 75.8%, none of the groups is considered to be a low potential group. Hence even among people who have reasons not to open some direct mail, some other direct mail can still reach them sometimes, and like the others, these groups will equally appreciate the campaigns.

Three questions are dedicated for testing the effectiveness of content design:

Q9a) When you open a direct mail, which part of the advertisement would you like to read first?

Q9c) Which type of content design in direct mail normally receives your first attention?

Q10) If direct mail advertisements are written in both Chinese and English, which will be the version you prefer to read?

It is found that among the various items of content, product brochures usually receive the first attention of readers. Among all the 363 respondents, 70.2% of have this experience. Next to it is the letter, with a percentage of 15.7%, which lags behind the former by 54.5%:

product brochure	70.2%
letter	15.7%
price list	13.2%
mail order form	2.8%

The result is consistent with the telephone survey done by Times Direct Marketing. The percentages of it for brochure, letter, and order form are 75%, 12% and 1% respectively. The Times' survey also indicated that the product brochure is the most memorable item. All the figures show the importance of the brochure in

Direct marketing in Hong Kong. Besides it has been pointed out in a previous paragraph that 60.6% of the respondents will continue reading the mailings only if they find that the first items being read are interesting. Hence, in order for direct mail to be successful, the product brochure must not be overlooked, and must be made interesting to the readers.

With respect to the bilingual format of most of the direct mail, 58.7% of the respondents will read Chinese only, and 8.3% will read English only. Statistics show that their utilization of mail order service is independent of this difference in reading behaviour.

Q12) How many direct mailings, on the average, do you receive in one month?

The percentage of respondents who receives one to ten direct mailings every month is 76.5%. In addition, 8.6% receives none, and the remaining 14.9% receives more than ten. More than 60% of them confirm that they do not mind the number of mailings sent to their homes. However, 20% of the people receiving more than ten direct mailings a month answer that they would like to

receive less. This percentage is 13.5% only for the overall. Nevertheless, for this group, the majority still considers that the number of mailings to be unimportant. The result concurs with the Times' finding.

The foregoing discussion treats the overall sample as a whole. In fact, when analysis is done on the demographic segments, different percentages and hence different behaviours and utilization patterns can be seen. The percentages of respective segments are printed out in Appendix 9. The following section will be dedicated for discussion of the demographic variables.

Observation of Results

by Demographic Segments and Interactions

The collected samples for this survey can be classified by six demographics: sex, age, income, education, credit card ownership, and profession. All the six classifications are tested with the nominal variables governed by the questions for statistical

independence. In each case, a significance level of 0.05 is used. Tables of calculations are shown in Appendix 12.

The groups of nominal variables being used to test independence are usually:

past utilization behaviours

attitudes

product affinity

elements of motivation

methods of financial services application

The analysis of individual segments is also an important result. The response to questions by each segment is summarized individually on separate pages in Appendix 9. Graphs are produced in Appendix 11 to compare effects of demographic variables on consumers' behaviour in mail order service.

The results will now be discussed. The discussion is primarily based on the variation of the nominal variables under changes of demographic variables. The significance of the discussion is to show the relativities in responses, and does not reflect the actual percentages of segments' responses. If a reader

wants to be informed of the absolute percentages, reference must be made to the reports in Appendix 9.

Sex demographic

The general utilization of mail order service is independent of sex. A chi-square value of 0.001, which is obtained for the past utilization, is indeed very low and shows almost perfect independence. The chi-square value for the past 12 months utilization is 0.191, again significantly low. Attitudes are also found to be independent of the sexes. However, males and females are affected slightly differently by different mechanisms of the mailings. Females have a higher curiosity and show higher appreciation of mail package design, while a larger proportion of males is accustomed to opening all mailings.

The most significant difference is indeed the product affinity; among the 11 product types being tested, the chi-square obtained is 19.285, slightly above the critical value of 18.307. The difference in this behaviour is represented by a graph in appendix 11. Males have higher utilization for credit cards, financial services, and club membership. Females utilize mail order service more frequently than their

counterparts for charitable donations and ticket bookings.

Offering gifts, privileges or discount may influence more males than females in utilization. But it is interesting to note that females show more inclination to opening direct mail if indication of such offers is made on the envelopes. They are more easily persuaded to open the mailings; however, on the other hand, no mechanism can motivate females easier than males in actual utilization.

Relatively, higher percentages of males than females consider unclear messages, no inspection samples, and clumsy order forms as hindrances of their participation in utilization. On the other hand, the elements which hinder more females than males are expensive items, less mailings received, and could not make up the mind. The latter reason indeed is significantly higher in females.

Females give higher preference to reading brochures, while more males would read the English version, all or just a part. The attitudes towards using mail order for bank loans are relatively the same. The same phenomenon is observed for general mail order utilization.

Age demographic

Different age groups have different utilization behaviour. This means that age is an important variable for utilization nowadays in Hong Kong. The chi-square value for all groups for the two utilization tests are 20.208 and 22.182, respectively. Both of them well exceed the critical value, which is 11.070. Age groups: 21-25, 26-30 and 31-35 are active users, while age group 41 or above is relatively negative. The authors believe that it is a phenomenon that the younger working population accepts the Direct Marketing concept more readily than their more mature counterpart. Since the survey also indicates that once a person utilized mail order service, he is much more likely to use it in the future than the average population. Hence the authors believe that the popularity of mail order service or similar interactive service can also be significant in mature age groups in the years ahead, when the younger age groups have moved to higher age groups.

However, it is interesting to note that although the two most mature groups are less responsive to direct mail, they give better responses to utilization

of mail order service for bank loans. This inclination is smallest in the youngest segments, and then rises with age.

Not only is utilization rate dependent on age, attitude is also dependent of age. But the preference in methods for approaching a bank for a loan is independent of age, except in very mature segments. It is also interesting to note that the elements or mechanisms which can activate people reading or opening direct mail are independent of age, despite the fact that they are slightly dependent upon sex.

The graphs in Appendix 11 show the trends or effects of the age demographic on the responses. The trends are quite significant in many response variables.

Similar to the sex demographic, different age groups utilize mail order service more readily than others for different types of products. The obvious peak utilization for each type of product under test is as follows:

<u>Type of product</u>	<u>Age segment with peak utilization</u>
credit cards	26-30
financial service	>=31

books & magazines	26-35
records & tapes	31-35
jewelleries	>=41
club membership	21-25
housewares	>=41
insurance	31-35 & >=41
body fitness equipments	31-40
charity donations	26-40
tickets	26-30

The reasons for utilization are basically the same among the segments. Comparing among them, higher percentage of the 21-25 age segment considers convenience is a reason, higher percentage of the 31-35 age segment considers privilege and discount offer are reasons, and higher portion of the >=41 age segment considers time saving is important.

With regard to reasons for no utilization, cannot make up the mind at reading is a more probable reason for the 21-25 age segment than the other segments. More 25-30 year old persons consider clumsy order forms and items too expensive as hindrances. A higher proportion of 31-35 & >=41 age segments demands inspection before buying.

The 21-25 age segment is more likely to be driven by curiosity, mysterious design and elegant design. The effect diminishes slowly as age increases. Knowing the type of product before opening direct mail is an important concern of the 31-35 age segment. A much higher proportion of 36-40 age segment (30%) thinks that direct mail is junk mail. More than 10% of the ≥ 41 age segment do not open the mailings because they do not like to fall into temptation.

With respect to content design, the ≥ 41 age segment is inclined to read more letters than the other age segments. Quite a significant portion prefers to read English. Highlighted headings receive better attention from them. They are also less affected by diagrams. People who are ≤ 35 years old have higher affinity towards brochures. More than 20% of the age 36-40 segment do not read more than two parts of the mailings. In the two most mature age segments, higher percentages of population hope to receive less direct mail.

Interaction between sex demographic and age demographic

The questionnaire is designed in such a way that evaluation of interactions among variables is possible. Owing to time constraint, only interaction between sex demographic and age demographic is considered. Also, in view of small class sizes of ≤ 20 and ≥ 41 age groups, the youngest age group is discarded, and the most mature group is combined with the 36-40 age group. Test of statistical independence can also be done on the interaction groups. However, the lack of time also hinders the analysis. The following discussion is based on comparison of the percentages of the nominal variables and observation of the graphs of the age groups of the sexes.

Comparing males of different ages, it is noticed that the 21-25 age group is a potential segment for jewelleries. Application for club membership is most popular in the 26-30 age group. Reasons for purchase by mail order are comparatively similar, but reasons for no purchase are quite different. Less than ten percent of the negative consumers in the 26-30 age group think that direct response advertisement is unreliable; but this percentage is more than 30 percent in the other groups. No one in the 31-35 age group considers filling in forms is clumsy, while the proportion is quite

significant in the other age groups. Motivating factors for reading and opening direct mail are quite alike. The mature males are relatively less responsive to direct mail. Almost 40 percent of the group want to receive less mailings. Males of the 31-35 age segment are the most active users of mail order service among these four segments. Preferences of using mail order for bank loans are the same among the segments.

While attitudes towards receiving direct mail are relatively equal among the age groups of females, the utilization attitude of the ≥ 36 age segment, like males of the same ages, is less responsive to mail order service. However, it is noticed that they are the only segment which has utilized the service for loans and overdrafts. Product affinity varies quite significantly with age. Records, tapes, housewares, and insurance are most popular in the 31-35 age groups than in the other age groups. Credit cards, club memberships, ticket bookings and magazines receive better response in the 26-30 age group. Most of the motivating factors being tested are equally effective among the age groups. Free delivery and privilege offer are the two exceptions. Both are highly appreciated by the 31-35 age segment. It is also interesting to note that exclusive offer is not a reason of this segment

for utilization of mail order service. Young females have higher curiosity and give higher appreciation to design. Thick mailings have a negative effect among the 21-25, 31-35 and ≥ 36 age segments, but have no such effect in the 26-30 age segment at all. The graph showing reasons for no utilization is not significant as the sample sizes of some segments are too small (less than five). Almost 100% of the females in the 26-30 age segment read the product brochure first, and they usually continue reading the remaining content of the mailings. Highlighted headings also receive better attention from this segment. They are the segment which has highest service utilization (94.3%) in the past, and are very definite towards using the service in future. Like males, preferences of using mail order for bank loans are similar among the segments.

The foregoing discussion concerning the two sexes is also valid between their corresponding age segments. Females read more brochures than males at all ages. More males would read remaining parts of the mailings. It is also interesting to note that the reading behaviours of males are quite similar among age groups, but females are not. Females are most responsive to reading at ages 26-35. As can be observed from the graphs, the effects of age on females are higher than

on males for most of the nominal variables. It is also worthwhile to point out again that in utilization of mail order service, the most active age segment of males is 31-35, and that of females is 26-30, and hence are different.

Salary demographic

The salary groups also behave differently from each other, but not as significantly as do the age groups. The chi-square value is 10.347 for question 1 and 11.123 for question 2, while the critical values are 9.488 and 11.070, respectively. The most popular utilizers of mail order service are the two groups \$10,001-\$20,000 and \$20,001-\$30,000 (figures are monthly incomes). The group \$30,001 or above are less frequent users. However, as many of the constituents of this group are 36 or above, it may be that the age variable rather than the salary variable affects the utilization.

With the exception of product affinity, all tests for independence show that the behaviours and attitudes are independent of salary. For the product affinity, sample sizes of some groups are too small to be tested.

When grouping them into two larger groups, it is found that product affinity is independent of salary.

The graphs in Appendix 11 show that utilization and behaviours are either slightly dependent or quite independent of salary under a significance level of 0.05; however, there are significant trends of variation of many nominal variables with variation of the salary variable.

From the graphs, the segments which have the peak utilization for each type of product are identified as follows:

<u>Type of product</u>	<u>Salary segment with peak utilization</u>
credit cards	5001-10000
financial services	20001-30000
books & magazines	20001-30000
records & tapes	>=30001
collectibles	>=30001
jewelleries	>=30001
club membership	20001-30000
insurance	10001-20000
tickets	10001-20000

While the $\geq \$30,001$ segment is relatively less frequent user of mail order service, its utilization of some products is significantly higher than its counterparts. The utilization of mail order service for financial services is extremely significant in the \$20,001-30,000 segment. With a percentage of 12.5%, it is much higher than the overall percentage of 3.3% for the financial services variable.

Convenience is taken very seriously as a reason for mail order by the \$5,001-10,000 segment. This segment also weighs free inspection and warranty higher than do the other segments. The \$10,001-20,000 segment indicates a higher demand for inspection of the product sample, and they are the persons who make decisions slower than the others. The \$20,001-30,000 segment shows a higher desire for privilege and discount offers. It is interesting to note that this segment gives much fewer reasons for not utilizing mail order service.

The $\geq \$30,000$ segment gives poorest response to utilization in the future. Their attitude towards reading direct mail is also less positive.

The segments also react slightly differently towards the various mechanisms and techniques. The $\leq 5,000$ segment has higher curiosity, and is more readily persuaded by beautiful design of mailings. However, they are relatively more sensitive to price lists. Mysterious content is an important technique, but its effect is significantly reduced in the segment $\geq 30,000$. This segment is also unaffected by price discount or special wordings on envelopes. Influence by making product known on envelopes is diminished in the segment $\$20,001-30,000$. Highlighted headings also receive little attention from this group. Yet it is the only demographic segment which shows indifferent preference to communicative language.

The brochure design is important for the $\$10,001-20,000$ segment. Less attractive brochures are unlikely to provoke further reading by this group.

The lower the salary, the higher will be the indifferent attitudes towards receiving direct mail. On the contrary, 39.3% of the $\geq \$30,001$ segment likes to receive less mailings. This figure is considered high as the overall figure is 13.5% only. It is also interesting to note that while this group is comparatively more negative than the other groups, they

receive more mailings from marketers than the other salary groups.

Education demographic

Utilization is found to be dependent on education levels. In the survey, only two education demographic groups are identified, those with college education and those without. The chi-square values of 4.150 and 4.905, with one degree of freedom, are in fact quite marginally above the critical chi-square value of 3.841. This means that the dependency is not as significant as that of the age groups.

Attitudes towards future utilization, for financial services as well as for nonfinancial products, are dependent on the education achievement of the consumers. They also react differently against motivating mechanisms. But to one's surprise, the product affinity is marginally independent of education demographic. Nevertheless, the readers should take a note that the less popular products have not been put into the statistical tests if their cell sizes are less than five. Their utilization for those products may be different. Indeed it is as shown by the graphs in Appendix 11.

The higher education segment significantly utilizes mail order service more frequently to purchase books and magazines, to give donations, and to apply for club membership. The lower education segment buys more jewelleries and body fitness equipment by mail order. The former segment are more responsive to future utilization.

Comparing the two segments, the higher education group is more sensitive to discount and gift offer. The other segment is more sensitive about convenience, time saving, free delivery and payment method. Curiosity is significantly more motivating in the lower education segment, while product made known on envelopes is important to the other segment. The non-users in the lower education segment give more reasons to explain their behaviour. Many of them think that such service is unreliable and direct mail is not attractive.

Their direct mail reading habits are basically the same. Each content design can receive the same attention in both segments.

Their preference for using mail order for financial loans appears to be almost identical.

Credit card ownership demographic

The population is broadly classified as card holders and non-card holders. The chi-squares for the tests of utilization independence are 10.421 and 11.764, and the critical value in each case is 3.841. Therefore, the utilization is very dependent on this demographic. Nevertheless, the chi-squares obtained for attitudes are relatively low. This means that although their utilization behaviours are significantly different, their attitudes are, in general, the same. This also implies that it is not the basic attitudes which affects the utilization between the groups; the effect is due to some other factors. These factors may be the difference in receiving volumes of direct mail, and the non-credit card holders do not have the choice of paying by credit card. The two reasons can be significant since easy payment is an advantage of mail order service as mentioned by the respondents, and as people all know, many of the direct mailings are sent by credit card companies to the card holders only. The non-credit card holders cannot be activated since the direct mail do not reach them.

Utilization of mail order service for almost all types of products is higher in the holders segment. However, again, it may be the effects of income and age, as the two demographics are also considerations for credit card approvals. In addition, some product types may be promoted only by credit card companies, and hence the non-holders do not have the chance to buy.

With regard to reasons for non-utilization, the only reason to which the non-holders segments has a higher percentage of response is that they seldom receive direct mail. The non-users in the holders segments give more reasons than the average non-user population in this respect.

The non-holders have higher curiosity levels, and the holders are more sensitive to elegant design. Both segments are almost identical in responses to questions related to content design. Preference of language is the only exception. A higher percentage of non-holders read the Chinese version only.

The tendency of using mail order service for bank loans is independent of this demographic, yet the holders segment appears to be slightly more positive than the non-holders segment.

Profession demographic

Comparison among the profession segments is difficult since many segments do not have sufficient sample sizes for the test. Many segments have to be dropped or combined with others. The degree of accuracy is less than those of the other demographic variables. The chi-square obtained for testing utilization independence are 6.822 and 5.445, with six degrees of freedom. The critical value is 12.592. Based on them, we may say that the utilization of mail order service is strongly independent of profession, despite the fact that some of the segments show distinctive difference in utilization. Their interests and attitudes are strongly independent, the only exception being the types of content read. The latter is only marginally independent of profession.

Only responses of the larger profession segments are drawn on graphs for comparison. These larger segments are clerks (including secretaries), executives and middle managers, blue collars, and professionals. The blue collars are shown to behave differently from the rest in many respects. For example, blue collars buy housewares and body fitness equipment much more

frequently than do the other profession segments. They consider free inspection to be an important element for purchase decisions. Very few blue collars think that direct mail is junk mail, but they read less mailings than the other profession segments. Unexpectedly, covering letters receive better attention from the blue collars. The professionals, on the other hand, like to utilize mail order for non-merchandise products, for example, club memberships and magazines. They indicate that time saving and convenient payment methods are two major factors supporting their utilization decisions. By and large, the attitudes of the these four profession segments are considered comparable to each other.

Utilization of Mail Order Service
for Financial Services

Utilization of mail order service for credit card applications are very popular. Nevertheless, only 3.3% of the population has utilized mail order service for other direct financial services. An exceptional performance is recorded for the \$20,001-30,000 segment. It is found that 12.5% of that segment has utilized such a service. The percentage is slightly higher than

average in the age segments from 31 to 40. The percentages of the remaining demographic segments cluster around the average.

The bankers, perhaps, should pay more attention to the past mail order users. The survey indicates that they are very positive in future utilization of mail order service, and are relatively more positive than non-users in using it for financial services.

With regard to using mail order for bank loans, 13.5% of the population will put it as first preference. Compared with the other methods, the ranks of first preferences are:

go to the bank in person	71.1%
telephone the bank	13.5%
mail application	13.5%
self written letter	1.1%

The percentages of their second preference are:

go to the bank in person	15.7%
telephone the bank	42.7%
mail application	29.8%
self written letter	6.1%

Using mailings for financial products or services is less preferred by the population. Even among the segments which give better response, none of them has a percentage of first preference greater than 20%. Those better response segments are ≥ 31 age segments, \$20,001-30,000 salary segment, segment of professionals, and segment of blue collars. The analysis also shows that the affinity for using the service varies positively with age, and is also most significant among middle income segments.

Some respondents comment that they prefer going to the bank and telephoning them because these two methods carry instant feedback loops. Besides, going to the bank is usually convenient in Hong Kong. It implies that unless the response channel for Direct Marketing of financial products becomes interactive, the in-person or telephone approaches will still be preferred by the population.

However, indirect financial services have market potential. The questionnaire survey indicates that many mail order users use the service because they consider the service to be time saving, convenient, and an easy method of payment as the most important mechanisms to motivate utilization.

If these top mechanism can be integrated with Direct Marketing of financial products and services, the population will utilize the service more frequently. In addition, if financial services as a payment tool for some other Direct Marketing merchandise, the situation can also be favourable.

Finally, although it is difficult to identify the persons who usually do not read direct mail, it is interesting to note that they are relatively very positive in attitudes towards utilization of service for bank loans. Among them, 28.6% choose it as the first preference. Those who read them letter first also gives higher ratings than the average population. Among them, 21.1% choose it as their first preference.

Comparison between Nominal Variables
and among Batches

Mail order users

Independence tests, similar to those for demographic segments, are performed for two groups: those who have utilized mail order service and those

who have not. Their attitudes towards future utilization are significantly different. The chi-square is 92.398, with one degree of freedom. The critical value is 3.841. This is the most significant dependence among all independence tests, including those for the demographics. Attitudes towards using mail order for financial services are also dependent upon their past experiences.

The past users is far more inclined towards future utilization; 72.4% of them say that they will use the service again, but only 14.8% of their counterparts say that they will use that service. In addition, only 1.1% of the former say that they will not use the service again, while 15.9% of the latter has this attitude.

The result is observed from another angle. Among those who have definitely positive attitudes towards direct mail, 93.9% of them had utilized mail order service in the past.

All figures implied that most of the past users are satisfied with the service and hence will likely use it again. In the survey conducted by the Chinese University of Hong Kong, they also found that 86% of the users claimed that the service was satisfactory.

Other significant findings

The population who do not like to open direct mail have a low utilization rate, 47.6% in the past. Together with the above discussion, the authors consider that psychographics may create important impacts on buying behaviour. However, it is extremely interesting to note that this is the segment which gives relatively higher preferences for using mail order form for applying for bank loans. It is found that 28.6% of them like to use it as their first preference. Only just about half of them says that going to the bank in person is their top preference, as compared to 71.1% of the overall population. This segment also has lower curiosity, and the most effective mailing design to reach them is to make them aware of the product without opening the mail.

The curiosity group is not a group particularly interested in mail order service; only 76.8% of them have utilized the service. Those who do not want to miss a chance are better responders; 85.0% of them have utilized the service. A person in the latter group is also likely to be a person in the curiosity group, but not vice versa.

The elements which can motivate people to open the direct mail, and to open them immediately, are further analyzed. None of them seems to create prominent impacts on buying decisions. The proportion of the group members who have utilized mail order service is not higher than the overall proportion. Those of the two most significant groups are 81.4% and 81.9%, respectively, while overall MEAN 1 is 75.8%. These two groups are: "open mailings if they knew the product", and "open mailings if they were mysterious".

Those who read product brochures before other items produces a slightly better response rate, which again shows the importance of brochures. Those who read the letter is slightly worse, but shows more preference in using mail order for loan.

The language versions, as previously discussed, do not have much effect on utilization, although the English preferred shows a slightly better response. Those who read partly English and partly Chinese show a higher appreciation of mailing design, and have the most positive attitudes among these psychographic groups.

In some segments, poor response to general direct mail does not imply that they are more negative towards utilizing mail order for loans. However, this statement is not true in the overall picture. Those who choose mail order service as their first preference are usually past users of mail order service (85.7%). Most of the others who choose it as their second preference are also past users (79.2%), but the correlation seems to be smaller. These people are also positive towards other Direct Marketing services.

Although one-fifth of the people receiving more than ten direct mails say they would like to receive less, this group is among the top segments in which most of the people will open all mailings. This indicates that the larger number of mailings do not deter them from opening the mailings. They still open the mailings when they are received. They have a good past utilization record; 89.1% of the segment has utilized mail order service. Perhaps, it is best to reiterate at this point that even those respondents who think that direct mail can be junk mail, 78.9% of them have utilized mail order service.

Those who like to receive more direct mail are more positive towards this service; the measured percentage of past utilization is 81.6%, against the overall MEAN 1 of 75.8%. However, as the sample size is 38 only, the difference of 5.8% only represents a deviation of 0.83 standard error.

Batches

Since samples are collected in batches, they are tested and analyzed for two purposes: first of all, to identify the degree of statistical independence; secondly, to study the behaviour of some batches. There are nine batches having sample sizes greater than or equal to ten, and they are to be tested. The comparison of the batches as segments has been discussed under past utilization. The independence tests are conducted as for the demographic segments. The results show that the nominal responses are independent of the batches. Hence, it is confirmed that the collection of the batches does not affect the significance of the survey.

Cable Television

Although mail order service has become popular and Direct Marketing is rapidly growing, utilization of them for financial products is still vague for direct financial products/services because the interactive mechanism is missing in mail response. Direct mail can be used primarily for indirect financial services. However, since cable television will be launched in Hong Kong in the next few months, the situation may be changed if the cable network can provide an interactive link among the parties concerned. Besides, cable television can be an advertising medium.

It is also believed that the Cable Communication Ltd. can develop the largest and most sophisticated database of consumers' profile if they want to. The profiles can cover both demographic and psychographic segments. In view of this importance, the questionnaire is also used to evaluate the attitude of the general public towards this interactive TV.

Q14) If the subscription fee is reasonable, will you
subscribe for cable television?

The overall response is:

definitely yes	39.2%
probably yes	52.9%
probably no	5.0%
definitely no	2.8%

It shows that the new network is welcomed by the public. The MBA students, the blue collars, the executives and salesmen are the most positive groups, and all the remaining groups are also considered positive. Nevertheless, basically the preference for becoming cable TV subscribers is independent of all demographics. If finer comparison is made, then people of ages 31-35, credit card holders, and university and college graduates are more responsive to the new medium.

The survey indicates that positive users of mail order service have a higher demand for cable television. Responding to the above question, the results of the groups are:

from past users:	definitely yes	42.1%
	probably yes	52.7%
from potential users:	definitely yes	46.2%
	probably yes	50.0%

The potential users are those respondents who are very definite towards future utilization of mail order service. Conversely, it is also notice that cable TV watchers, to a great extent, are potential users of mail order service. The reason for the relationship is not known, but the importance of the linkage must not be overlooked.

Cable television can be a potential tool for Direct Marketing in Hong Kong, but its contribution to the Direct Marketing of financial services is not seen in the survey. An interview report to discuss the effectiveness of cable TV can be found in Chapter VII.

Interpretation

The population of Hong Kong is positive towards Direct Marketing. Only a very proportion of it has negative feeling about direct mail. Nevertheless, the present utilization frequency may not sound attractive to the marketers. Only about 13% of the population have utilized mail order service more than twice in the past twelve months before the survey.

The demassification of the society does not lead to significantly different attitudes and behaviours towards Direct Marketing among most of the segments. The demographic variables have effects on certain nominal variables, but the overall attitudes of the segments are comparable. Mature age segments seem to be outstanding exceptions. Also, the survey reveals that product affinity somehow depends on demographics.

Consumers rate convenience, time saving, easy method of payment, and discount offer as important motivating mechanisms for utilization. However, the marketers should take those as nominal variables, and hence they may not be equally effective among all segments. While almost all of the segments are positive towards direct mail, the marketers should adopt different strategies for different market segments.

Other than credit cards, mail order for direct financial services is not popular in Hong Kong. However, there is a good chance of integrating indirect financial services with other direct response services. Payment through credit cards for direct marketable products also has potential in the market. It is also desirable that interactive element be included in future direct response advertisement for financial services

The marketers should also note that past users of mail order service will be active users of such service in future. They are also advised that the people who like to say direct mail is junk mail may not necessarily be negative respondents. The survey indicate that Direct Marketing is feasible in Hong Kong, but using it for financial services may be difficult. In addition, mailings are not the only possible medium for promotion, home shopping through cable TV may also help achieving target marketing purposes.

PART C

CONCLUSION

Chapter IX

Limitations

Chapter X

Conclusion

CHAPTER IX

LIMITATIONS

The research is attempted to cover the major aspects of Direct Marketing. Data are available for all areas of investigation, and results have been presented and discussed in the foregoing chapters. The results are considered to be significant. Nevertheless, the authors would like to use this chapter for an overall review of the limitations of the research project. For reading convenience, it is presented along the sequence of the chapters on the findings. Basically, time and resources in terms of manpower and money are seriously limited in tackling such a wide scope of study. Scarcity of secondary data is also considered as hindrance. Difficulty in collecting random samples for surveys may also affect validity of result. Besides, the numbers of potential financial services companies and supportive agencies for Direct Marketing are also few in Hong Kong. Therefore, in many cases, such constraints lead to limitations of the interpretation.

Environmental Factors

The major disadvantage of relying on secondary data is the obsolescence of data, especially in view of the rapid development of society. Moreover, categories of data compiled at different time horizons may lead to deficiencies of interpretation. While the choice of environmental factors is limited and is primarily based on a framework introduced in MaxiMarketing (Rapps & Collins), it is not considered to be a significant limitation as the factors investigation are sufficient to prove the demassification and trend of changes in the local market.

Characteristics of Direct Marketing and Features of Financial Services

There is great scarcity of published information regarding the development of Direct Marketing in Hong Kong. The authors have to rely mainly on the framework written up by experts in other countries, where culture may be significantly different from that of Hong Kong. While these frameworks do have important implications for the local scenario, the degree of application will

be limited by neglecting the dynamic forces operating in the local environment.

Direct Marketing as a
Total Marketing Concept

Due to lack of information of graduate card programs launched by other financial institutions, the authors are unable to conduct a comparison of the Direct Marketing programs so as to better understand the relative strategic direction and response of the case under study.

Application of Direct Marketing
in the Financial Services Industry

Regarding the mail survey on the credit card companies, the population size is very small. Thus, even though the response rate is as high as 91%, i.e., ten out of eleven, the sample size is still too small for conducting any significant quantitative analysis. As such, this qualitative orientation is supplemented with more in-depth analysis. The authors are, however, unable to conduct personal interviews with each

respondent. Apart from time constraints, another major reason of limited number of interviews is the unwillingness of the managers to be visited.

On the other hand, the managers of the credit card companies may be unwilling to disclose certain confidential information and management issues relating to the corporate policies on Direct Marketing. As a result, the responses may tend to be superficial and incomplete.

Supportive Services for Direct Marketing

Given more time, the authors may be able to explore and include more interviewees to increase the variety of supportive agencies, such as list broker on psychographic lists and multinational agencies. Information is primarily collected through interviews. In some cases, it represents the views of the interviewees only, and may not suggest a totally clear picture of the real market.

Consumer Survey on Direct Mail

For the survey of consumers, a total of 363 valid questionnaires are collected. In view of the possible numerous segments of the population, the sample size may be too small, in the sense that some segments may be under-represented while some segments may dominate the sample and thus bias the response pattern. For example, there are two age groups, one salary group and five profession groups with a sample size less than 30.

As an attempt for non-biased analysis, samples are collected in batches at various predetermined locations. While the test of independence shows that the batches do not affect the response, the samples are in fact not random samples. They are treated as convenience samples, and are based on assumption that their results reflect the attitudes and behaviours of the general consumers.

The questionnaire is quite long and thus most respondents prefer to complete the form by themselves. Hence, direct interaction for immediate feedback or queries is absent. However, of course, on the other hand, this may be a positive factor for more information.

The test of statistical independence is not completely reliable as cells with less than five entries have to be dropped from the test or be grouped under other cells. Validity of analysis is therefore affected.

Time and manpower constraints are another two major limitations. Detail analysis of the survey information require much further time, and is impossible to do so before the scheduled deadline. Hence most of the interactive effects among demographic variables as well as nominal variables have to be ignored in the analysis. Basically, only main effects are considered in depths.

The analysis is done on a personal computer, and it is found that the RAM size is insufficient to hold the results of the analysis. As a result, the analysis of the survey is broken into pieces by demographic variables in order that the personal computer can serve the purpose.

Last, but not least, it is highly desirable to conduct some kind of experiment under actual market conditions so as to better understand consumer behaviour. However, such an experiment would be very costly and time-consuming, yet may not be practical. There are too many variables, and many of them are uncontrolled. The authors have to give up this option in view of resource constraints.

CHAPTER X

CONCLUSION

Concluding Remarks

After a series of discussions from the perspectives of the society as a whole, the marketers, supportive agencies and consumers, the authors would like to link up the various parts of the findings and highlight the major considerations by making some recommendations for the financial services industry. The objective is to maximize the effectiveness of Direct Marketing effort and minimize the difficulties encountered.

During the past ten years, Hong Kong has developed rapidly and, along with this economic prosperity is the social evolution process that is characterized by larger diversification and segmentation of the population, as contrasted to the

mass society under industrialization. Technological advances are also conspicuous in the communications system and computer application. Products have become much more differentiated to match this growing demassification of the society. The result is a more viable environment for Direct Marketing than ever before. And for the consumers, the survey shows that the majority has no negative feeling towards direct mail, which is currently one of the most popular technique of the local marketers. Against the general opinion that people feel frustrated with "junk mail", most of the respondents have neutral or positive attitudes towards receiving these mails and in opening them for reading. More specifically, most of the respondents would not negate the chance of utilizing mail order service. In general, there is increasing popularity of mail order purchase as compared to a study conducted by the Chinese University several years ago. Regarding financial services, credit card is the most popular item applied for through direct mail. For other financial products such as personal loans, consumers prefer a more interactive response mechanism. This preference, while it may defeat the function of direct mail, does not preclude any opportunity of Direct Marketing.

For the financial services industry, the products by nature, with more complicated product features and the necessity of application by prospects, contribute both positive and negative forces in the utilization of Direct Marketing. But the case study of the graduate card program well illustrates that, with careful planning, effective targeting, maximizing distribution channel, specially designed offer and niche marketing approach in the package presentation, Direct Marketing programs can come up with most cost-effective success. Regarding the major concerns on poor quality of lists and lack of trained specialists, these can be overcome or minimized through various skills, long-term planning and a more initiative role in training opportunities. As the need for product proliferation continues in order to maximize profit and return, there will be increasing need for more cost-effective target marketing. Direct Marketing would offer many business opportunities with careful and strategic planning and implementation. In this regard, the potential advantages of cable TV should not be overlooked. An interactive system by the cable network or other networks will continue to evolve.

While marketers are decision makers on the planning and implementation of marketing programs, it is the consumers that are making the buying decisions. Thus, it is most important to avoid being trapped by the theoretical framework and "rules" put forward by specialists from other countries without proper adaptation. What is most needed is research or survey effort on the consumers to explore and understand their behaviour. Assuming that the survey is conducted with a representative sample, good design, etc., the results of a survey reflect the "real" situation better than by guess, and has been demonstrated by this project. It has also been found that while people in the same city have many similar behaviours and attitudes, the mechanisms for provoking these behaviours can be different. Not only should the market segment be targeted, the mechanisms and techniques should also be targeted to match the characters of the segments.

Recommendations

As revealed by the mail survey, one of the major difficulties encountered by the credit card companies is poor quality of list. This problem is also concurred by the supporting agencies who further interpret the problem in two dimensions: list duplication and lack of psychographic lists. In this regard, the authors propose the following recommendations:

1. As the consumer survey shows that there may be a relationship between demographic trends and preference for particular mail order products, the demographic list should be fully explored, especially for new product launch. Conversely, as new segments emerge under interactions of environmental factors, the possibility of demographic attributes of these new segments should not be overlooked. In short, the authors think that the marketers should fully utilize the business opportunities of the well-developed demographic lists.

2. On the other hand, marketers should also explore the potential opportunities of psychographic groups. Shortage of such lists can be overcome by contracting research houses on the compilation of lists based on given psychographic attributes as testing effort. Upon favourable response, further investment in this area for long-run benefits should be considered.

3. Regarding list duplication, the inherent problem of formalization of names cannot be solved easily. In order to minimize the nuisance effect of duplicate mailings, the marketers should schedule the mailings cautiously. By structuring the mailing schedule into stages, any duplicated mailing can be regarded as a reminder package for more positive effect. In the long-run, the Direct Marketing industry should look into the possibility of setting up a central body as a list clearinghouse so as to maximize the cost-effectiveness of Direct Marketing programs.

The second major concern of the managers as well as the supporting agencies is lack of trained specialists. The recommendations are as follows.

4. The Direct Marketing industry should urge the Government to include the subject into post-secondary studies or offer short-term curricula in the evening programs.

5. The industry should organize and sponsor training programs for current practitioners as well as new entrants. These programs can include seminars, workshop, training course or even diploma studies.

6. In-house, on-the-job training under close guidance and supervision, though relatively more limited in scope, is also desirable and necessary.

7. Management's recognition of the Direct Marketing function on both structural level and establishment support is very important in maintaining the professional aspiration as well as attracting new entrants to the industry.

From the consumer survey, there are some interesting findings that should have important implications for the financial services industry in enhancing the effectiveness of Direct Marketing.

8. While consumers feel positive about direct mails in general, the majority prefer to apply for financial loans in person or by telephone. This preference for interactive communication is especially applicable to financial services, which are more complicated in nature and thus need more clarification. Thus, while the distribution of application forms can continue via direct mail, more emphasis should be put on more interactive response mechanisms (e.g., urge the prospect to call the hotline to apply or return the application form to the branch in person).

9. There is an overwhelming preference for reading the brochure in a direct mail package. Moreover, these readers are found to be more active users of mail order than those who prefer to read the letter first. However, from the mail survey, the managers generally agree that the marketing letter is the most important element of a mail package. Such discrepancy between the consumers' behavior and marketer's viewpoint should be carefully investigated. Research effort in this respect would be highly desirable to avoid any premature stereotyping which may lead to substantial wastage of marketing resources.

10. While the managers show great controversy over the need for a bilingual package, the consumers feel indifferent in this regard. Thus, in order to enhance cost effectiveness and creative flexibility, it may be worthwhile to spend research effort on the necessity of a bilingual approach.

11. For those who have used mail order service, they have very positive attitudes towards Direct Marketing and are very likely to reuse the service in the future. The implication here is that the business opportunities exist with mail order respondents who have great potential for further purchase. Thus, in the case of cost constraints and/or needs for highly selected targeting, this group of customers should not be overlooked. On a similar basis, the cost-effectiveness of cross-selling to current customers has been discussed by the manager of a credit card company in the interview.

12. Last but not least are the opportunities of cable TV. There are two important implications for Direct Marketing. Firstly, the database of the

subscribers will provide well-defined segments based on demographic or psychographic attributes. The second implication is the development of interactive TV. Through interactive communication with the prospects visually, the sales effort can be maximized. Given the consumers' preference for interactive response mechanisms for financial services, cable TV could become one of the most effective media for the industry.

Summary of Research

The research identifies the characteristics of Direct Marketing and the environmental factors for its existence in Hong Kong. The society is demassified and Direct Marketing has intrinsic characteristics to address to the both new and old segments. The graduate card campaign is a Direct Marketing strategy for financial products; and is conducted locally. The research shows that the campaign suffices the total marketing concept. Technical developments are also considered. The integration of results identifies the market conditions for Direct Marketing.

The research is able to show, through results of surveys and interviews, that the attitudes and behaviours of the consumers are positive. Commitment of most of the bankers and marketers are also constructive. The research also proves that Direct Marketing for financial services, other than credit card applications, is not popularly utilized by the consumers. While the survey indicates that there are barriers to be overcome for launching Direct Marketing in financial services industry, the research arrives with solid implementation suggestions for the industry. Recommendations for development are made. The research data is valuable to both marketers and bankers for decision making, and to future researchers of the subject for continuation of the effort.

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APPENDICES

TABULATED DATA OF DEMOGRAPHIC CHARACTERISTICS

APPENDIX 1

PEOPLE ARE BETTER EDUCATED:

Educational Attainment of Population

<u>Educational Attainment</u>	<u>Percentage</u>		
	<u>1976</u>	<u>1981</u>	<u>1986</u>
No schooling/kindergarten	18.5	15.5	13.8
Primary	47.1	39.9	35.3
Secondary	29.2	36.3	39.5
Matriculation	2.0	3.7	5.4
Tertiary education			
Non-degree course	0.7	1.9	2.4
Degree course	2.5	2.7	3.6
Total	100.0 (4 024)	100.0 (4 598)	100.0 (5 002)

Note: (1) The figures exclude persons aged below 5.
(2) Figures in brackets are in thousands.

Source: Government, H. K. 1986 By-Census, Summary Results

表 一
1961, 1971, 1976及1981年五歲以上人口中
按教育程度及性別之百分比分佈

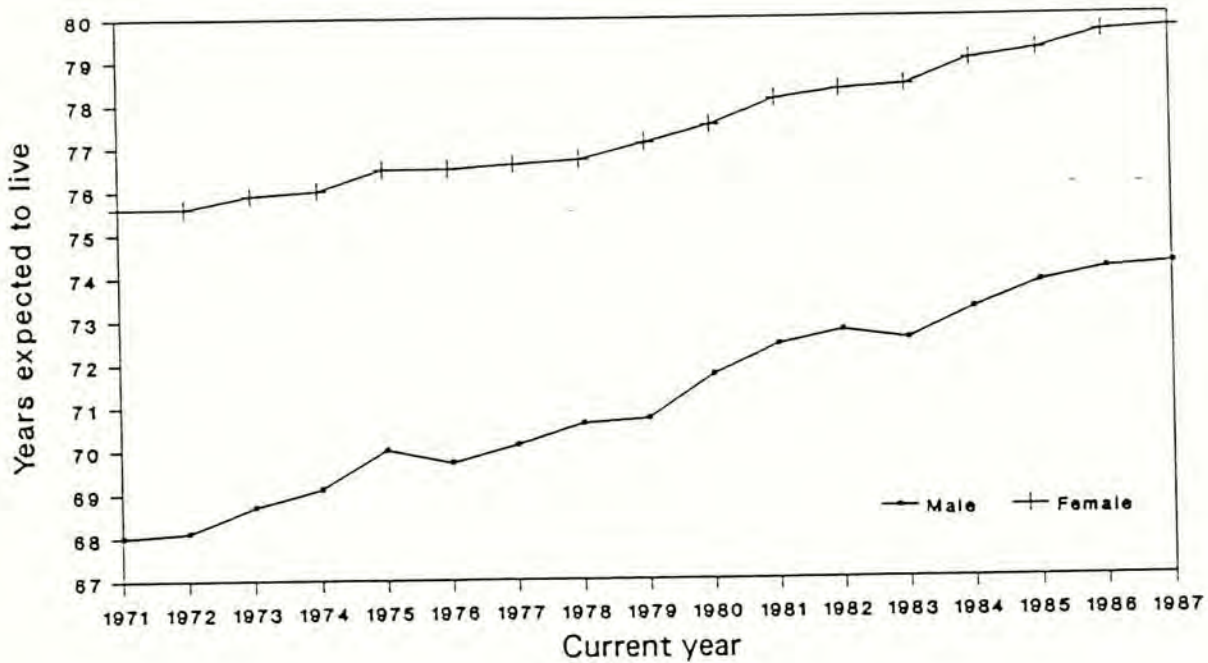
教育程度	男 性				女 性			
	1961	1971	1976	1981	1961	1971	1976	1981
未受過教育	12.7	11.7	10.1	8.6	41.8	30.5	27.3	23.1
小 學	61.8	56.9	50.0	41.9	45.3	49.1	44.3	37.5
中 學	23.0	28.7	36.4	42.9	12.1	19.5	27.0	35.3
大 專	2.5	2.7	3.5	6.6	0.8	0.9	1.4	4.1
合 計	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

資料來源: *Hong Kong Census Main Report* (Hong Kong: Government Printer).

Source: 邢, 香港之發展經驗

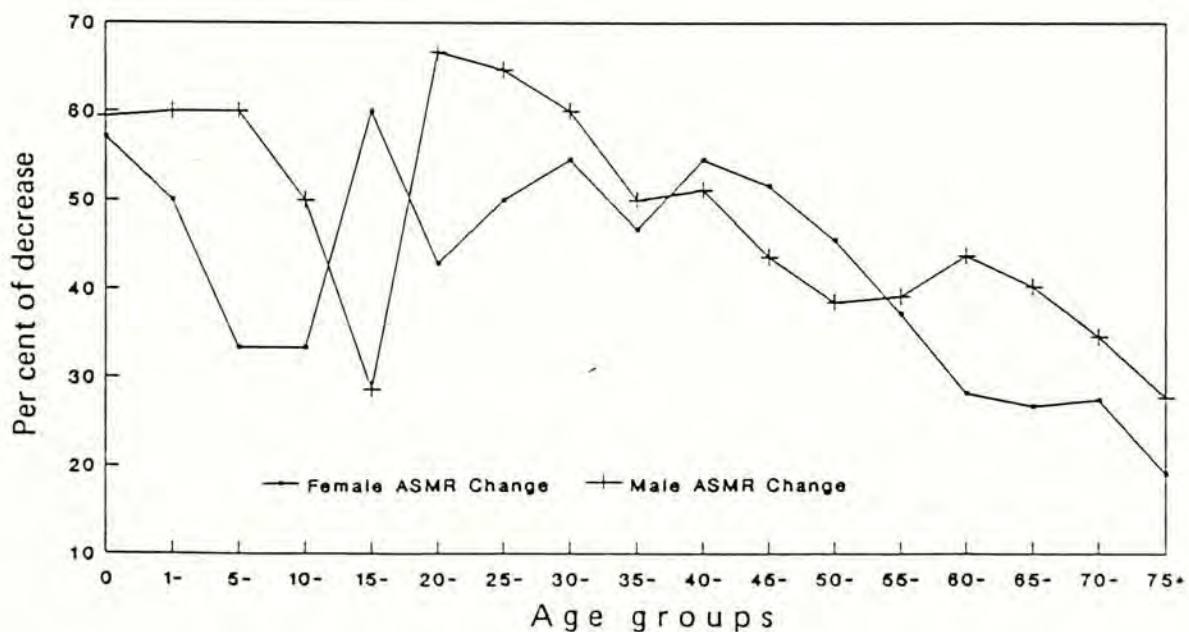
LONGEVITY IS RISING

Figure 1. Expectation of Life at Birth, 1971–1987



Source: Tsim, The Other Hong Kong Report

Figure 2. Improvement of Age Specific Mortality by Age and Sex, 1971–1988



5— represents the age group: 5 – 9

ASMR means Age Specific Mortality Rate

Source: Tsim, The Other Hong Kong Report

BIRTH RATE IS DECLINING:

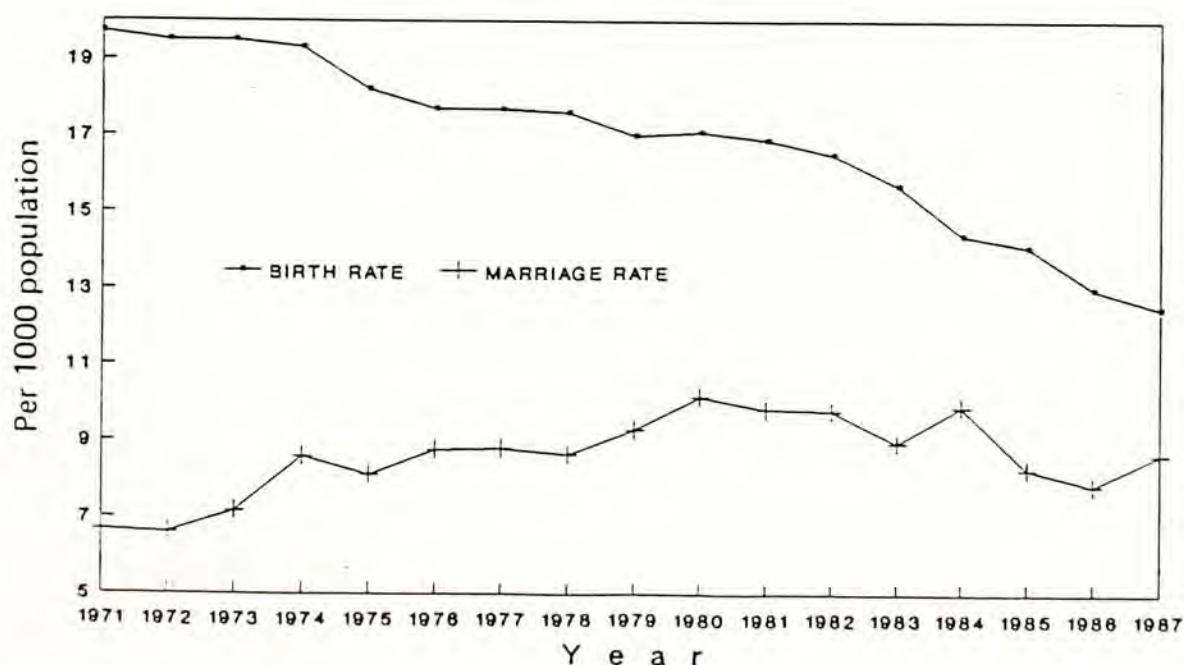
表一：一九六一年至一九八一年粗略出生率

年 份	粗略出生率 (千分人口計算)	年 份	粗略出生率 (千分人口計算)
1961	35.0	1972	19.5
1962	34.0	1973	19.5
1963	33.5	1974	19.3
1964	30.7	1975	18.2
1965	28.1	1976	17.7
1966	25.3	1977	17.7
1967	23.7	1978	17.5
1968	21.7	1979	17.0
1969	21.4	1980	17.1
1970	20.0	1981	16.9
1971	19.7		

資料來源：一九六一至一九七一年的比率採自 United Nations, *The Demographic Situation in Hong Kong*, Table 119; 一九七二年至一九七八年的比率則採自 Census and Statistics Department of Hong Kong, *Hong Kong Monthly Digest of Statistics* (January 1979), Table 15.1; 一九七九年至一九八一年的比率則採自 Census and Statistics Department of Hong Kong, *Hong Kong Monthly Digest of Statistics* (February 1982), Table 15.3。

Source: 那，香港之發展經驗

Figure 5. Crude Birth Rate vs Crude Marriage Rate
(Excluding Boat People). 1971-1987



Source: Tsim, *The Other Hong Kong Report*

TENDENCY OF LATE MARRIAGE

表三：三十歲以下已婚女性佔同年齡組人口之百分比

年齡組	年 份				
	1961	1966	1971	1976	1981
15-19	6.4	4.7	2.9	3.9	3.4
20-24	51.0	42.7	32.3	31.5	28.4
25-29	83.4	85.2	79.5	74.0	68.9

資料來源：一九六一年人口統計、一九六六年人口中期統計、一九七一年人口統計、一九七六年人口中期統計及一九八一年人口統計等報告書。

Source: 邢，香港之發展經驗

Marital Status of Population

Year	<u>Crude Percentage</u>			<u>Total</u>
	<u>Never Married</u>	<u>Married</u>	<u>Widowed & Divorced/Separated</u>	
1976	37.7	56.9	5.4	100.0 (3 078)
1981	38.2	55.0	6.8	100.0 (3 749)
1986	35.2	57.2	7.6	100.0 (4 149)
	<u>Standardised Percentage</u> ⁽³⁾			
1976	32.8	61.5	5.7	100.0
1981	33.5	59.1	7.4	100.0
1986	35.2	57.2	7.6	100.0

Note: (1) The figures exclude persons aged below 15.
 (2) Figures in brackets are in thousands.
 (3) Using the 1986 age and sex distribution of the population aged 15 and above as standard.

Source: Government, H. K. 1986 By-Census, Summary Results

MORE WORKING WOMEN:

Quarter ending	Labour force participation rate (%)		
	Overall	Male	Female
1986 March	64.6	-	-
June	65.4	-	-
September	65.3	-	-
December	65.0	-	-
1987 March	64.1	80.1	47.2
June	64.4	79.9	48.1
September	65.1	80.5	49.1
December	65.4	80.3	49.9
1988 March	64.3	79.7	48.1
June	64.1	79.4	47.8
September	64.8	80.4	48.3
December	64.8	80.5	48.6

Source: Tsim, The Other Hong Kong Report

Participation of Population in Labour Force

<u>Year</u>	<u>Labour Force Participation Rate (%)</u>	
	<u>Male</u>	<u>Female</u>
1976	80.4	43.6
1981	82.5	49.5
1986	80.9	51.2

Source: Government, H. K. 1986 By-Census, Summary Results

SMALLER HOUSEHOLDS:

Household Size

<u>Household Size</u>	<u>Percentage</u>		
	<u>1976</u>	<u>1981</u>	<u>1986</u>
1	14.7	15.2	14.8
2	14.1	15.4	16.3
3	13.5	15.4	17.3
4 - 5	28.6	31.5	35.6
6 and over	29.1	22.5	16.0
Total	100.0	100.0	100.0
Average household size	4.2	3.9	3.7

Source: Government, H. K. 1986 By-Census, Summary Results

Sharing of Living Quarters

<u>Type of Housing</u>	<u>Average No. of Households per Living Quarters</u>		
	<u>1976</u>	<u>1981</u>	<u>1986</u>
Public and aided	1.01	1.01	1.01
Housing Authority home ownership estates	-	1.00	1.00
Private	1.39	1.35	1.21
Temporary	1.13	1.11	1.07
Overall	1.21	1.19	1.11

Source: Government, H. K. 1986 By-Census, Summary Results

MORE HOME OWNERS:

Tenure

<u>Tenure</u>	<u>Percentage</u>		
	<u>1976</u>	<u>1981</u>	<u>1986</u>
Owner-occupier	23.2	27.9	35.1
Sole tenant	46.3	44.0	45.4
Co-tenant	4.7	5.6	5.9
Main tenant	4.3	3.9	1.7
Sub-tenant	14.5	11.7	5.1
Rent free	3.5	2.5	2.2
Provided/Subsidised by employer	3.5	4.4	4.6
Total	100.0	100.0	100.0

Source: Government, H. K. 1986 By-Census, Summary Results

WEALTHIER FAMILIES:

14. Income from Main Employment

<u>Monthly Income from Main Employment</u> HK\$	<u>Percentage</u>		
	<u>1976</u>	<u>1981</u>	<u>1986</u>
Under 1,000	71.8	18.7	6.4
1,000 - 1,999	21.0	49.6	21.8
2,000 - 2,999	3.8	18.2	29.8
3,000 - 3,999	1.6	6.6	18.4
4,000 - 4,999	0.4	2.6	8.3
5,000 - 5,999	0.5	1.3	4.6
6,000 - 7,999	0.4	1.1	4.4
8,000 - 9,999	0.2	0.5	2.1
10,000 and over	0.3	1.4	4.2
Total	100.0 (1 802)	100.0 (2 366)	100.0 (2 594)

Note: (1) The figures exclude unpaid family workers and the unemployed.
(2) Figures in brackets are in thousands.

	<u>1976</u>	<u>1981</u>	<u>1986</u>
Median monthly earnings from main employment:	HK\$	HK\$	HK\$
At current prices	742	1,516	2,573
At 1976 prices	742	1,010	1,125

Source: Government, H. K. 1986 By-Census, Summary Results

WEALTHIER FAMILIES (continued):

Household Income

The following table compares the distribution of household income in the years 1976-86. It should be noted that the comparison does not make any allowance for inflation during this period as household incomes are classified by reference to their current values:

<u>Monthly Household Income</u> HK\$	<u>Percentage</u>		
	<u>1976</u>	<u>1981</u>	<u>1986</u>
Under 2,000	69.4	28.6	9.7
2,000 - 3,999) 27.0	38.3	25.4
4,000 - 5,999		16.8	23.5
6,000 - 7,999) 2.4	7.4	14.4
8,000 - 9,999		3.4	8.6
10,000 - 14,999	0.7	3.2	10.1
15,000 - 19,999	0.2	1.0	3.7
20,000 and over	0.3	1.3	4.6
Total	100.0	100.0	100.0
	<u>1976</u>	<u>1981</u>	<u>1986</u>
Median monthly household income:	HK\$	HK\$	HK\$
At current prices	1,425	2,955	5,160
At 1976 prices	1,425	1,969	2,255

Source: Government, H. K. 1986 By-Census, Summary Results

UPPER: GROWTH OF GDP:

LOWER: MOVING FROM MANUFACTURING TO SERVICES INDUSTRIES:

Table 4. Per Capita Gross Domestic Product at
Constant (1980) Market Prices

Year	Per capita GDP
1968	HK\$11,942
1973	17,536
1978	24,086
1983	30,583
1988	43,308

Source: 1980 and 1988 Economic Background, Hong Kong Government.

Source: Tsim, The Other Hong Kong Report

Industrial Distribution of Working Population

<u>Industry</u>	<u>Percentage</u>		
	<u>1976</u>	<u>1981</u>	<u>1986</u>
Manufacturing	44.6	41.3	35.8
Construction	5.8	7.9	6.3
Wholesale and retail trade, restaurants and hotels	19.3	19.1	22.5
Transport, storage and communication	7.4	7.6	8.0
Financing, insurance, real estate and business services	3.3	4.7	6.4
Services	15.2	15.4	18.1
Others	4.4	4.0	2.9
Total	100.0 (1 915)	100.0 (2 487)	100.0 (2 745)

Note: (1) The figures include unemployed persons having had previous jobs.
(2) Figures in brackets are in thousands.

About one-third of workers were in manufacturing industries. Less than a quarter were in wholesale and retail trade, restaurants and hotels; and one-third in services industries. The distribution of workers by industry was quite different 10 years ago. In 1976, there were considerably more workers in manufacturing industries and less in the other industries.

LABOUR SHORTAGE:

Quarter ending	Seasonally adjusted unemployment rate (%)	Number of persons unemployed
1986 March	3.2	83,200
June	3.0	80,900
September	2.8	81,300
December	2.2	59,000
1987 March	2.1	50,700
June	1.8	41,300
September	1.8	50,100
December	1.9	47,800
1988 March	1.6	37,100
June	1.8	43,000
September	1.6	40,900
December	1.3	30,800

Source: Tsim, *The Other Hong Kong Report*

Table 5. Recent Unemployment Rates, Seasonally Adjusted (%)

	1988/89	1987/88
March/May	1.5 (1989)	1.7 (1988)
December/February	1.2 (1988/89)	1.6 (1987/88)
September/November	1.3 (1988)	1.9 (1987)
June/August	1.7 (1988)	1.8 (1987)

Source: *Hong Kong Monthly Digest of Statistics*, various issues.

Source: Tsim, *The Other Hong Kong Report*

Quarter ending	Under-employment rate (%)	Number of persons under-employed
1987 March	1.0	25,500
June	1.1	29,500
September	1.0	26,800
December	1.0	28,500
1988 March	0.9	25,200
June	0.7	18,900
September	0.6	15,400
December	0.7	18,400

Source: Tsim, *The Other Hong Kong Report*

GEOGRAPHIC RELOCATION OF POPULATION:

Geographic Distribution of Population

<u>Area</u>	<u>Population</u>			<u>Percentage</u>		
	<u>1976</u>	<u>1981</u>	<u>1986</u>	<u>1976</u>	<u>1981</u>	<u>1986</u>
Hong Kong Island	1 026 900	1 183 600	1 175 800	23.3	23.7	21.8
Kowloon and New Kowloon	2 366 800	2 449 100	2 301 700	53.8	49.1	42.6
New Territories	950 100	1 304 200	1 881 200	21.6	26.2	34.9
Marine	59 200	49 700	37 300	1.3	1.0	0.7
Total	4 403 000	4 986 600	5 396 000	100.0	100.0	100.0

Source: Government, H. K. 1986 By-Census, Summary Results

Internal Movement by Areas of Origin and Destination

<u>Area of Origin</u>	<u>Area of Destination</u>			<u>Total</u>
	<u>Hong Kong Island, Kowloon and New Kowloon</u>	<u>New Towns</u>	<u>Rural New Territories</u>	
Hong Kong Island, Kowloon and New Kowloon	444 731 (38.5%)	401 597 (34.7%)	30 639 (2.6%)	876 967 (75.8%)
New Towns	62 489 (5.4%)	118 706 (10.3%)	15 603 (1.3%)	196 798 (17.0%)
Rural New Territories	18 830 (1.6%)	44 030 (3.8%)	4 102 (0.4%)	66 962 (5.8%)
Marine	5 768 (0.5%)	8 078 (0.7%)	2 527 (0.2%)	16 373 (1.4%)
Total	531 818 (46.0%)	572 411 (49.5%)	52 871 (4.5%)	1 157 100 (100.0%)

A total of 1 157 100 people living in Hong Kong in 1981 was recorded in the By-census as having moved home between District Boards/new towns during the period 1981-86. This represents 24.3 per cent of the population aged 5 and above (4 769 200) who were in Hong Kong five years ago.

Source: Government, H. K. 1986 By-Census, Summary Results

Weekday Prime Time Ratings (TVR's)

	TVB Jade	ATV Home	Total
1984	44	8	52
1988	39	4	43
Change	-5	-4	-9
	(-11%)	(-50%)	(-17%)

Source: Tsim, The Other Hong Kong Report

Rank	1984 (% readership)	1988 (% readership)
1	Oriental Daily News (35)	Oriental Daily News (33)
2	Sing Pao (20)	Sing Pao (17)
3	Ming Pao (11)	Ming Pao (9)
4	Hong Kong Daily News (7)	Tin Tin Daily News (8)
5	Sing Tao Jih Pao (5)	South China Morning Post (5)
6	Sing Tao Wan Pao (5)	Hong Kong Daily News (5)
7	South China Morning Post (5)	Sing Tao Jih Pao (3)
8	Wah Kiu Yat Pao (4)	Professional Racing Journal (2)
9	Express News (4)	Express News (1)
10	Tin Tin Daily News (3)	Hong Kong Economic Journal (1)
	Aggregate readership (99)	(84)

Source: Tsim, The Other Hong Kong Report

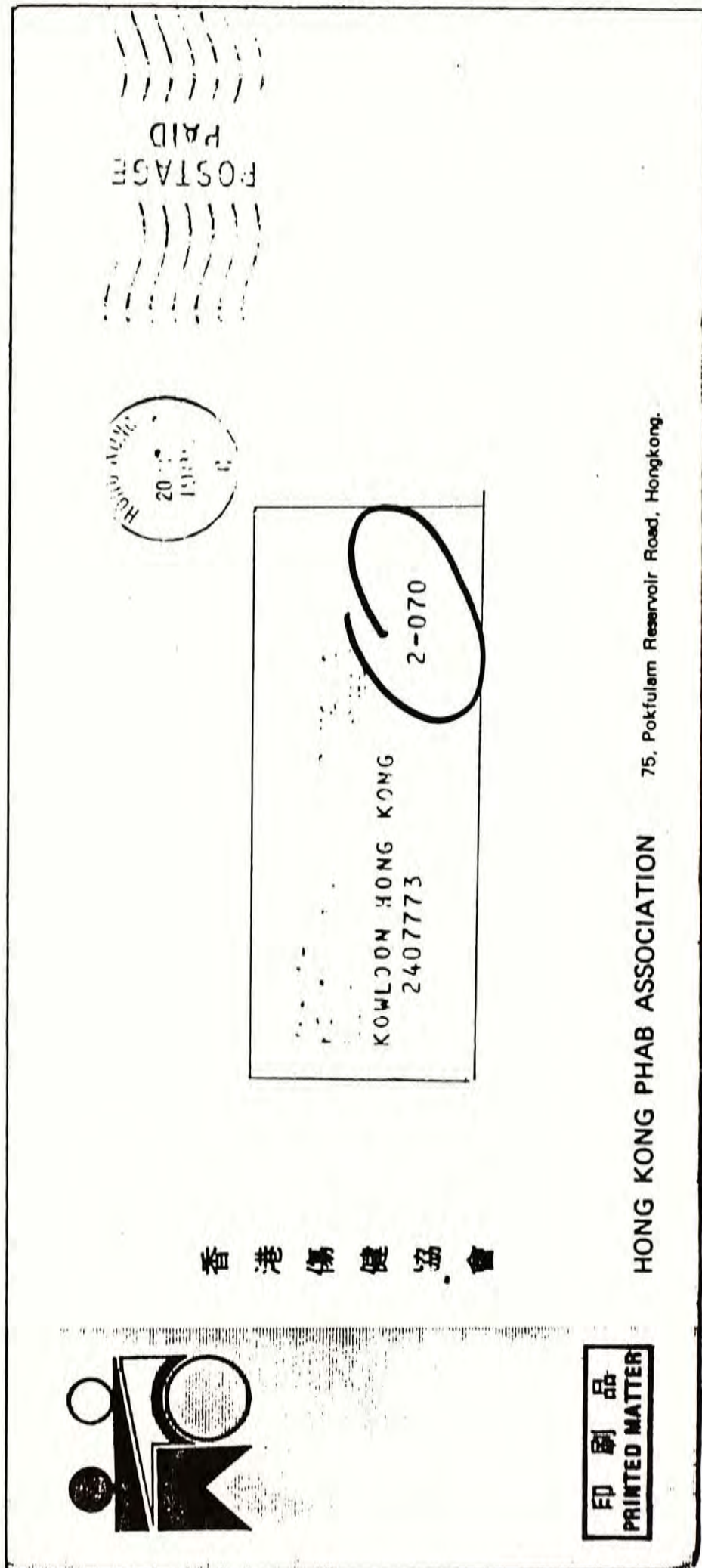
□ Telecommunications

The typical Hong Kong person is a heavy consumer of telecommunications services. The territory is one of the world's top ten countries in terms of telephones per 100 population (48.3 in 1988), the world's number two business user of fax lines (6.5 lines per 100 business lines, with Japan holding the world record at 15 lines), and probably the world's most concentrated consumer of the radio pager (over half a million in service, or the same number as for the whole of the United Kingdom with ten times Hong Kong's population).

The following table on the growth in telecommunications services, exponential in many cases, is self-explanatory:

	1984	1988	Change
Telephones in service (Telephones per 100 population)	2,064,000 (38.4)	2,708,000 (48.3)	+31% (+26%)
Fax lines	1,000	38,000	+3700%
Datel lines	2,000	12,000	+500%
IDD connections	143,000	622,000	+335%
International telephone traffic ('000 minutes)	95,000	317,000	+234%
Cellular telephones	1,000	35,000	+3400%
Radio pagers	150,000	500,000	+233%

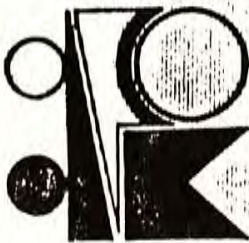
Source: Tsim, The Other Hong Kong Report



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Address 地址 Tel. 電話

Your Job 職業

Employer or firm name and address 僱主名稱及地址

Years there 任職年期

Business 業務性質

Annual salary HK\$ (Please enclose copy of your income proof) 年俸 請附寄入息證明副本

If annual salary is less than HK\$65,000, please state other income 若年俸不足港幣六萬五千元，請註明其他收入之數目及來源

Source 來源

Name and address of reference 人名及地址

Tel. 電話

Name and address of previous employer (if employed by above for less than 3 years) 上述僱主任職不足三年，請填前任僱主名稱及地址

Years there 任職年期

Your Spouse 配偶

Name of spouse 配偶姓名 Name in Chinese 中文姓名

Employer 僱主名稱

Gross annual salary HK\$ 年俸總額

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Type of account 戶口類別 Account no. 賬號

List other bank name and branch 其他銀行及分行名稱

Type of account 戶口類別 Account no. 賬號

Type of credit facility 信用資料類別
 Overdraft Limit 戶口透支 限額
 Personal loan 私人貸款 金額

List other credit card or charge account, if any 如持有其他信用卡，請填信用卡名稱及號碼

Account no. 賬號

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Mr Ms Family name 姓

Given names 名 Name in Chinese 中文姓名

ID/Passport no. 身份證/護照號碼 Date of birth 出生日期 D 日 M 月 Y 年

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Signature of Additional Card applicant 附屬卡申請人簽署

X Date 日期

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Personal billing address 私人賬戶之寄付賬單地址
 Home 住宅 Office 辦公室

If other, please specify 其他 (請註明)

(Company Account bills are mailed only to the company) (如申請公司賬戶，賬單將寄至公司)

Direct debit 直接扣款 Yes 是 No 否

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Note: The American Express Card carries an Initial Joining Fee of HK\$250 and Annual Fee of HK\$325. Each Additional Card has an Annual Fee of HK\$230 with no Joining Fee. Please do not include any payment with your application. We will bill you later.

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X Date 日期

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Apply glue and seal 請以膠水封口



民以^{免費}食為天

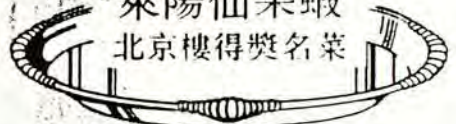
現申請 CHASE VISA 免費可得「美心 美食咭」



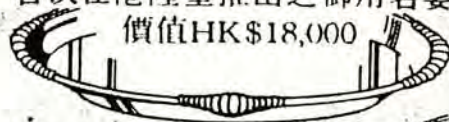
金箔豆腐
The Peacock
得獎名菜



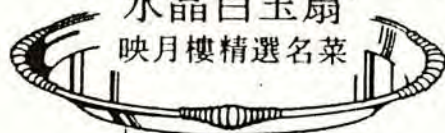
萊陽仙果蝦
北京樓得獎名菜



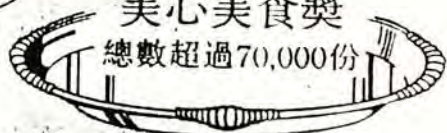
乾隆江南宴
首次在港隆重推出之御用名宴
價值HK\$18,000



水晶白玉扇
映月樓精選名菜



美心美食獎
總數超過70,000份



CHASE VISA 美食世界

「美心美食咭」張張有獎，一擦即中；
更可參加「CHASE VISA 美食世界大抽獎」，
贏取美心集團得獎及名貴佳餚，大飽口福！

現凡於1990年5月12日前申請 CHASE VISA 主咭，即免費可得「美心美食咭」一張，張張有獎，一擦即中，贏取超過70,000份美食獎，包括美心集團HK\$1,000餐券及多款美心中外美食，讓您大快朵頤，一飽口福！

CHASE VISA 會員在1990年5月31日前惠顧美心集團食府，並以 CHASE VISA 簽賬，可再得「美心美食咭」，除可即時贏得一擦即中，永不落空的美食獎外，更可參加「CHASE VISA 美食世界大抽獎」，贏取十項豐富美食大獎，品嚐美心集團多年來之得獎及名貴菜式。頭獎為美心集團專誠為 CHASE VISA 會員首次在港烹製的御用乾隆江南宴(價值HK\$18,000)，讓您率先品嚐皇室御用名廚的極品佳餚！

此外，CHASE VISA 更獨家提供不少專有權益，包括：

- 全港獨有最長免息還款期，可達簽賬後55天方需付款。
- 全港獨有 CHASE VISA 積分優惠計劃，每簽賬HK\$1得1分，累積足夠積分便可減免年費，及以優惠價格購買名牌精品。
- 可達3倍月薪信用額。

申請 CHASE VISA 毋需在美國大通銀行開有戶口，請即前往各大通分行、屈臣氏或 7-ELEVEN 索取申請表格。
查詢詳情請電：890 2132

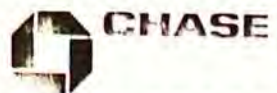
CHASE VISA 好過其他信用卡

本人欲申請 CHASE VISA，請寄申請表格。(請以英文正楷填寫)

姓名：_____ 先生/小姐/女士

地址：_____

請寄回：美國大通銀行信用卡中心
香港銅鑼灣郵政信箱31371號



The Chase Manhattan Bank, N.A.
World Trade Centre, Causeway Bay
G P O. Box 104, Hong Kong



CHASE

Mr. Hermann H K Chan
Times Direct Marketing
19/F Hang Lung Bank Building
8 Hysan Avenue
Causeway Bay Hong Kong

Dear Mr Chan,

You may already have an overdraft account. But the Chase Executive Credit Account gives you extra financial freedom and a special rate preference which you can get only from Chase.

Outstanding Benefits

You can get up to HK\$80,000 with the Chase Executive Credit Account, and always have additional financial resources for expanding your business, purchasing your dream car or making a high-yield investment.

The high credit line offers you more flexibility in money management. It is easy to exercise your credit line. You simply issue a check or make a cash withdrawal from over 600 Chase and JETCO ATMs.

Moreover, you can enjoy our innovative two-tier rate preference which allows you to secure an outstandingly high credit line at the lowest possible rate. And the more you use your line, the lower interest rate you'll pay.

The regular rate for the Chase Executive Credit Account is prime rate plus 4% per annum. You can enjoy an even lower rate of prime plus 2% per annum for any amount above 50% of your credit limit - one of the lowest in the market.

Accept Our Invitation Now

Only the Chase Executive Credit Account matches your financial needs and provides you with a high credit line at the preferential rate you deserve. Simply return your application and you can start enjoying all the privileged benefits of a Chase Executive Credit Account.

Yours sincerely,

James B. Brew
Vice President & Manager
Individual Bank

P.S. Only the Top 1% Executives will receive this special invitation from Chase. To ensure your privilege, return the enclosed application before July 31, 1988.



讀者文摘

香港阿公岩村道三號

00024 89912 31 953 3090131

MS 01 YUNG BETTY YEUNG

YAUMATEI

KCLW

親愛的MS 01 YUNG BETTY YEUNG :

這封信可能是你有生以來收到最有價值的一封信，請快快坐下來從速展讀！

最近我們收到一份電腦資料，列出了今年內有資格參加1988大抽獎的入選名單，閣下MS 01 YUNG BETTY YEUNG已名列榜上，保證有機會贏得超級巨獎HK\$250,000黃金。

一份給MS 01 YUNG BETTY YEUNG的專用抽獎證，很快便會寄達FLAT C 15/F KWONG FAI MANS 3-13 KWONG WAH ST。如果你決定寄回來參加抽獎，閣下立即有機會贏得超級巨獎HK\$250,000或在未來的十年內，連續每年收到黃金HK\$30,000。

若閣下依照指示在十四日內回覆，你在贏得超級巨獎時，還可以喜出望外地多贏HK\$50,000及早回覆獎。

只要你在收到抽獎證後，馬上寄回來，住在旺角及大角嘴區的MS 01 YUNG BETTY YEUNG便很可能在1988大抽獎揭曉的那一天，接到通知領獎的掛號信成為HK\$250,000的黃金得主！

想獲得HK\$250,000黃金及HK\$50,000及早回覆獎，請記着盡快寄回你的抽獎證。否則一時大意擱下，便白白失去贏巨獎的黃金機會了。

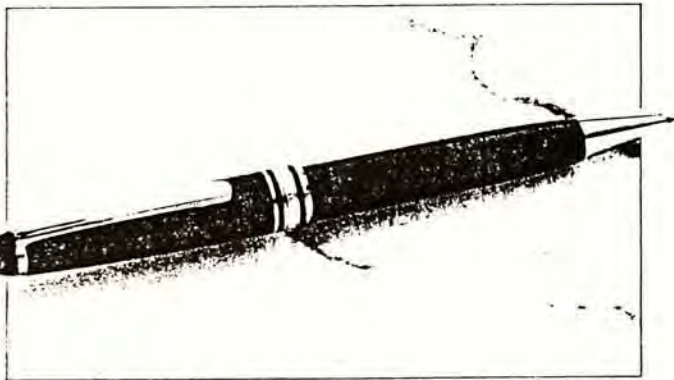
祝你好運！

讀者文摘抽獎經理
譚志良 謹上

**把握良機.....於1989年7月31日前推薦親友加入金卡會員行列。
TIME IS RUNNING OUT... DEADLINE FOR GOLD CARD®
MEMBER-GET-MEMBER APPLICATIONS IS JULY 31, 1989**

幫助親友成為金卡會員以享用眾多尊貴權益,輕易簡便,還可獲贈精美禮品,何樂而不為?閣下祇須填妥金卡會員推薦會員申請表的頂部以及**揀選喜愛的禮品***(在適當方格內加剔號),然後將申請表交給閣下推薦的親友填寫及寄回美國運通即可。

It only takes a moment to help a friend enjoy the many benefits of Gold Card membership. You can receive these special gifts when you help a friend become a Gold Card member. Simply fill in the top of the attached Gold Card Priority Referral Application. **Be sure to tick the appropriate Prize Preference Box***. Then pass the application to someone you know to complete and mail. American Express® does all the rest.



萬寶龍原子筆——成功推薦一位金卡會員贈品(請在申請表上劃方格A)
Mont Blanc Ball Pen when one friend becomes a Gold Card member
(Tick Box A on Priority Referral Application).



美國運通真皮旅行銀包——成功推薦一位金卡會員贈品
(請在申請表上劃方格B)
American Express Leather Travel Wallet when one friend becomes a
Gold Card member (Tick Box B on Priority Referral Application).



Mandarin Duck 手提行李袋——成功推薦兩位金卡會員贈品
(請在申請表上劃方格C)
Mandarin Duck Travel Bag when two friends become Gold Card
members (Tick Box C on Priority Referral Application).



聲寶牌IQ-7000萬能資料庫——成功推薦三位金卡會員贈品
(請在申請表上劃方格C)
Sharp IQ-7000 Data Organizer when three friends become Gold Card
members (Tick Box C on Priority Referral Application).

如閣下選擇的禮品是原子筆或真皮旅行銀包,一俟金卡申請獲得批准,禮品便會直接送予閣下。若選擇其他禮品,我們將會寄奉禮品換領券,以待閣下集齊換領。如有詢問,請致電5-8682228,我們當樂意為閣下解答。
*禮品數量有限,送完即止。

If you've chosen the ball pen or travel wallet, we'll send the gift directly to you once the application is approved. If you've chosen either of the other gifts, we'll send you vouchers to save and redeem at another time. For enquiries, call 5-8682228.

* Supplies of gifts are limited.

The Chase Manhattan Bank, N.A.
World Trade Centre, Causeway Bay
G P O Box 104, Hong Kong



Dear Customer,

Thank you for using the Chase Bank-by-Phone service.

In order to better serve your banking needs, effective March 28, 1990, a new hotline 881 0888 will be installed under the existing Bank-by-Phone service. The new hotline will give you better and more efficient service for the following enquiries:

- (a) **General Enquiries**
 - i. interest rates on US Dollar, HK Dollar and other currency deposits
 - ii. exchange rates on major currencies
 - iii. product information on loan account, deposit account, credit cards and other Chase services
- (b) **Balance Enquiries** of your Chase accounts and your Chase credit card accounts
- (c) **Transfer of Funds** among your Chase accounts
- (d) **Other Enquiries**
 - i. request for an interim statement on your Checking Account
 - ii. order new checkbooks

To give you added convenience, the business hours of this new hotline will be 9:00 am to 9:00 pm, Monday through Saturday. To use this new service, simply complete and send in the enclosed Customer Sign-up Card now. All you need is a touch-tone telephone to enjoy this service.

Please note that Bank-by-Phone services for payment of utility bills and "Third Party Transfer" will continue via hotline 890 8828 with your current password. And, the business hours remain as 9:00 am to 6:00 pm, Monday through Friday and 9:00 am to 1:00 pm on Saturdays.

If you have any questions about the new service, please call 890 8828. We will be most pleased to offer our assistance.

Yours sincerely,

A handwritten signature in dark ink, appearing to read "BFK", with a long horizontal flourish extending to the right.

Bradley F. Kerr
Vice President & Manager
Community Banking

P.S. Please complete and return the Sign-up Card now to enjoy our better and more efficient Bank-by-Phone service.

萬事Call

鄭重介紹全世界 第一個中文全面性之聲訊服務

敬啓者：

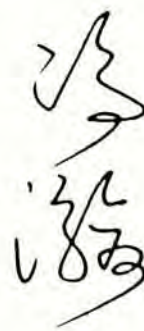
「萬事Call」是九十年代資訊科技大突破，更是大東聲訊系統有限公司專誠爲您創先提供全世界第一個中文全面性之聲訊服務。

祇要您是直通國際電話IDD用戶，便可每日24小時任何時間打「萬事Call」特備電話號碼，獲知許多切身實用生活資料，由保靚湯、財經行情、本港及世界各地天氣預告、樓宇買賣成交個案、辦理證件手續、牙齒及醫療保健、移民資訊以至個人每日運程等...包羅萬有，不勝盡錄。所有資訊會按時更新及增添最新訊息，並會繼續擴大服務範圍。

「萬事Call」聲訊服務，全部資料均由有關行業之專家協助提供，並經有關專業團體如香港醫學會、香港牙醫學會等審核認可，資料簡明精闢，切身實用。服務費每分鐘僅爲港幣二元或四元而已。

有關「萬事Call」詳細使用方法，請參閱附上的「萬事Call用戶手冊」。從今開始，祇需打「萬事Call」，生活資訊可以馬上知清楚。您現在不妨撥電話試試！

大東聲訊系統有限公司



總經理 馮翰 謹上

RECEIVED 6 JUL 1987

10th April, 1987

THE TIMES TELEMARKETING

CHASE MANHATTAN BANK NA / PREMIER VISA / TELEMARKETING PROGRAMME

PHASE II - GUIDED SCRIPT

Good morning/good afternoon, Mr XXX, this is LILY LI calling from The Chase Manhattan Bank.

We've recently sent you a letter inviting you to apply for our Chase Premier VISA. It's a very special invitation from Chase. Until now we haven't heard from you, just wonder if you may need any help?

IF RESPONDENT RECEIVED:

You've received, that's good. Can we expect to receive your application within the next couple of days? Please make sure you enclose your personal identity like you ID card copy, tax return or any proof of your income or asset. I'm sure you'll find no problem in doing so.

Meanwhile if you have any problem filling out the form, just give me a call ... my name is LILY LI.

IF RESPONDENT NOT RECEIVED:

I see, may be it's still in your IN tray, I hope it's not lost in the mail. Can I send you another new form today? Just to help you understand more of our Chase Premier VISA before you fill in the form. Our bank is inviting Mr XXX to apply for this Chase Premier VISA because of your status and very sound financial standing, it's a card meant only for a chosen few. I'm sure you'll take up our invitation after you've read about all the exclusive benefits we're offering to cardmembers.

Can I expect to receive your application in the next few days, or you prefer me to give you a call again to see if you need any help?

OBJECTIONS:-

I ALREADY HOLD OTHER VISA's

Is it a Classic or Premier VISA you're holding?

If Classic VISA:

You'll miss so much if you do not apply for our Chase Premier VISA. Obviously you know the status of being a Chase Premier VISA cardmember. Featurewise and usagewise, you can hardly compare any card with the Chase Premier VISA (Go into benefit details if opportunity arises).

If Premier VISA:

May be you haven't had the time to compare the features and benefits of the one you're holding and the Chase Premier VISA

Page 2

If Premier VISA/con't

So many of our existing Premier VISA cardmembers were previously holding others banks' VISA's.

(Well, they are all the same, afterall they're still VISA's... all VISA's should be the same...):

Oh, no! First of all, we're an international bank - one of the world's largest - with all the international linkage, we've branches all over the world to give you extra convenience, this is even more important when you've to travel quite often... (Turn to other benefits if opportunity arises).

I ALREADY HOLD AMEX GOLD AND AM VERY HAPPY WITH IT

I'm not surprised. Amex Gold is quite a popular card nowadays. If you already hold the Amex Gold, you'll have more reasons to hold the Chase Premier VISA because the Premier VISA is a CREDIT CARD - you can have long extended repayment period, there's NO preset spending limit, just in case you need some case, you can draw up to \$10,000 a day from any Chase ATM.

AMEX GOLD is not so unique these days, they only require annual income of \$165,000 to qualify, compared to ours which requires \$3-400,000 per annum, that's why this card is the real symbol of status, and we offer so much more to cardmembers... (Go to other benefits if opportunity arises).

I DON'T NEED TOO MANY CARDS, ONE IS ENOUGH FOR ME

Quite true if you're holding the Chase Premier VISA, because this card can represent your status best, offers all features any other cards are offering PLUS A LOT MORE... (Go to other benefits if opportunity arises).

I DON'T USE CREDIT CARDS, IT ENCOURAGES OVERSPENDING

Well, for a financially responsible person like Mr XXX, this surely will not happen. People who are used to using credit cards find it much easier to manage their finance because every time you charge the card, you get a sales slip; at the end of the month you get a full run-down of all expenses, making personal accounting so much easier.

I DON'T EARN \$300,000 OR MORE A YEAR, I'M NOT QUALIFIED

Income is just one of the criteria, we'll also consider your personal assets like property or fixed time deposits. Why don't you enclose copies of these with your application for our evaluation, we'll give you an answer right away.

(If respondent emphasizes he doesn't meet our requirements):

In that case, why don't I send you an application for the Chase Classic VISA which also promises MORE benefits than any other VISA's, it's got the 'Chase' image and convenience. And once you think you're prepared to take up a Premier VISA, just let us know.

Page 3

OBJECTIONS/Con't

I THINK YOUR ANNUAL FEES ARE TOO HIGH

It's actually still very reasonable, considering the EXTRA's you're getting. You can't compare Lane Crawford with the Wing On, you get value for money. Our EXTRA's definitely worth times more than that little difference. For a card like Chase Premier VISA, no one would expect a fee lower than the ORDINARY cards, and we're just talking about one or two hundred dollars.

I HAD BAD EXPERIENCE WITH CHASE

I'm so sorry. Is there anything I could help, I can try to reflect your problem to our management. Actually we're very concerned about our service to customers. We're all the time improving. I wish we could impress you this time. I'm sure you know no bank can be successful without the support from their customers. We're always trying to improve our products, improve our services. I wish I could change your impression on our bank this time.

I NEED TO THINK ABOUT IT FIRST

You're surely right. Please take our invitation very seriously. I know you do need a little more time to make a right decision. When can I get the good news from you? You see the earlier you get the Chase Premier VISA, the earlier you can benefit from us.

マネーゲーム必勝法



チャエースの資産管理について詳細な説明書をお送りください。
Please send me further details on Chase money management ideas.

- マネージドアセットポートフォリオ MANAGED ASSET PORTFOLIO
- ユニットトラスト UNIT TRUSTS
- 定期預金 TIME DEPOSITS
- レバレッジドデポジット LEVERAGED DEPOSITS
- イージーアクセスパッケージ EASY ACCESS PACKAGE
- チャエースゴールドVISAカード CHASE GOLD VISA CARD

氏名 NAME _____

住所 ADDRESS _____

電話番号 PHONE # _____

パスポート番号 PASSPORT NO. _____

(クーポン送付先) Please return the completed coupon to:

Customer Service Center
The Chase Manhattan Bank, N.A.
9/F., World Trade Centre
280 Gloucester Road
Causeway Bay
Hong Kong

資料のご請求はチャエースの各支店にお問い合わせください。本リーフレットをお持ちくださるか、チャエースホットライン8908828にお電話くださればエクストラボーナスを受け取ることができます。
If you prefer, you can collect the information brochures at any Chase Branch or call the Chase Hotline 8908828. Remember to bring along this leaflet to enjoy the extra bonuses.
この特別サービスの有効期間は1990年2月28日までです。
The special offers are valid until February 28, 1990.

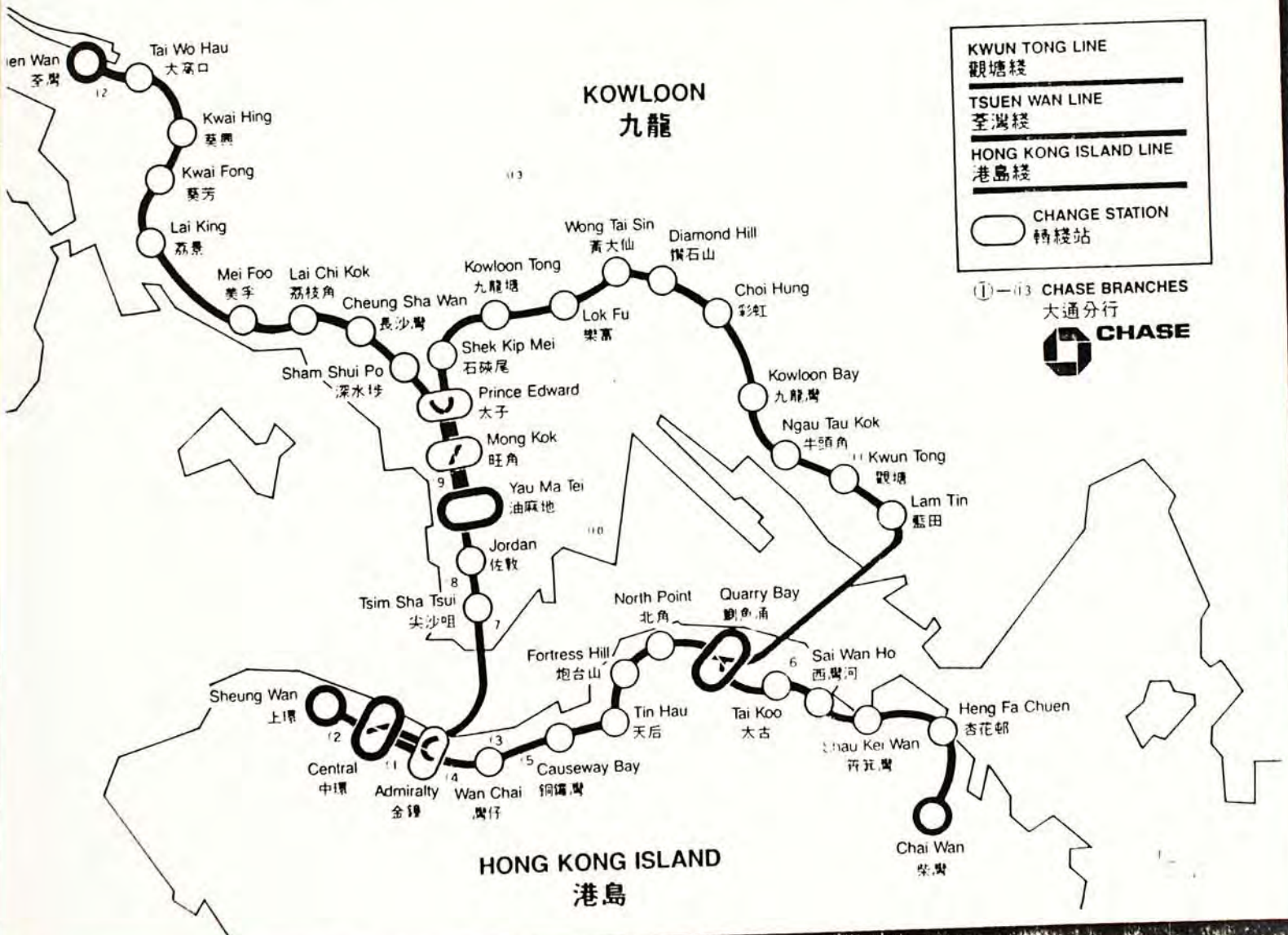


大通支店
Chase Branches

- Hong Kong**
Central: G/F., Alexandra House. Tel: 8410888
Man Yee Building: G/F., Man Yee Building. Tel: 5217243
Great Eagle Centre: Shop 113-120, Great Eagle Centre, Harbour Road. Tel: 8336881
Wanchai: Shanghai Industrial Investment Building. Tel: 5200122
Hennessy Road: 501-503 Hennessy Road. Tel: 8920660
Taikoo Shing: Shop 38, G/F., Cityplaza 2, Taikoo Shing. Tel: 8854522
- Kowloon**
Tsimshatsui: Sheraton Shopping Mall, 20 Nathan Road. Tel: 3690161
Silvercord: 30 Canton Road. Tel: 7237993
Mongkok: 720 Nathan Road. Tel: 3944161
Hungnam: 21 Ma Tau Wai Road. Tel: 3659161
Kwun Tong: 68 Yue Man Square. Tel: 3427261
- New Territories**
Tsuen Wan: 57-63 Chung On Street. Tel: 4904174
Shatin: Shop 61, 3/F., Shatin Shopping Centre. Tel: 6940322

美國大通銀行 香港地下鐵路指南

THE CHASE GUIDE TO THE H.K. MTR



There are many ways to make money in Hong Kong. Opportunities and pitfalls abound. Being able to recognize risk is essential ... but that's not all. That's not enough. It also takes connections and global strength. With US\$105.6 billion in assets and operations in 54 countries, Chase has what it takes to help you manage your funds. Right now, Chase can offer the overseas investor a number of solid options with some rather special extras.

MANAGED ASSET PORTFOLIO

One of the unique services Chase provides is Managed Asset Portfolio. At Chase, successful investment management works through a two step process:

- 1) Identify and understand the Clients' investment objectives.
- 2) Create and manage an investment portfolio that matches the Client's objectives.

UNIT TRUSTS

Chase has 9 funds to choose from: shares, bond, currency and special purpose funds. Designed for a medium to long term investment horizon, our funds offer the flexibility of switching between funds and easy liquidity.

Note:

Unitholders must appreciate that the price of units and the income from them may fall as well as rise. Under particular circumstances, their right to redeem units may be restricted. The Funds are not subject to the provisions of the Banking Ordinance. Information and conditions for redemption can be found in the Offering Circulars.

1/8% EXTRA INTEREST

SAVINGS AND TIME DEPOSITS

Chase offers a wide range of currencies for savings and time deposits, which include Japanese Yen, Hong Kong Dollar, Swiss Franc,

Deutsche Mark, Pound Sterling, United States, Australian, and Canadian Dollar, all with favorable tenors and added features.

If you open a one-month or above Hong Kong Dollar Time Deposit Account with us now, you will get 1/8% additional interest rate applied to the current rate for a Time Deposit over HK\$100,000.

LOCAL SERVICE FOR TRAVELERS

Chase can also provide the banking services you need when you're far from home. For example, you can use CHASE VISA facilities to obtain ready cash. You can also open a Savings Account with a range of currencies to choose from, or Checking Account in Hong Kong or US Dollar. At Chase, we're at your service.

For more details on any of the above services, visit the nearest Chase Branch or call the Chase Hotline 8908828. Remember to bring along the leaflet to enjoy the extra bonuses.

The special offer is valid until February 28, 1990.

For Bank use:

Name _____
Passport No. _____
Hotel _____
Purpose of trip _____
Date _____



歐 · 楊 · 寶 · 珠 · 好 · 介 · 紹

商業一台「日日好時光」歐楊寶珠好介紹

如欲惠顧歐楊寶珠優惠貨品,可親臨:香港灣仔告士打道109-111號 東惠商業大廈2301室 電話:5-8335561

家 居 好 介 紹

生活小常識

懂得一些小竅門,生活可以更覺方便,還會引來別人的稱讚,以下的「生活小常識」,便是為您而專誠提供——

- (一) 做牛排用的肉,選厚而不選大者,因為牛排的主要味道就在肉汁本身,用太薄的肉做牛排,常因煮得過熟而失却食味。
- (二) 牛排用的肉不可拍打,因為肉的組織一但破壞,肉汁也會流失。
- (三) 烤牛排時,切莫不停的翻面,最好將要作正面的一邊先下鍋,煮成需要的顏色後,再翻上來烤反面,否則翻來覆去的煮法,會令肉汁流失,牛肉也會變得堅韌。
- (四) 以指頭來試牛排的生熟程度,通常牛排分為半熟、七分熟和全熟三種,半熟的牛排按起來,就像按面頰那般柔軟,七分的情形如按耳垂般,而全熟則如按在鼻頭上。

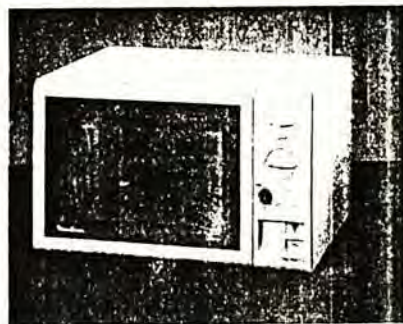


法國萬能牌微波爐

歐洲銷量冠同儕

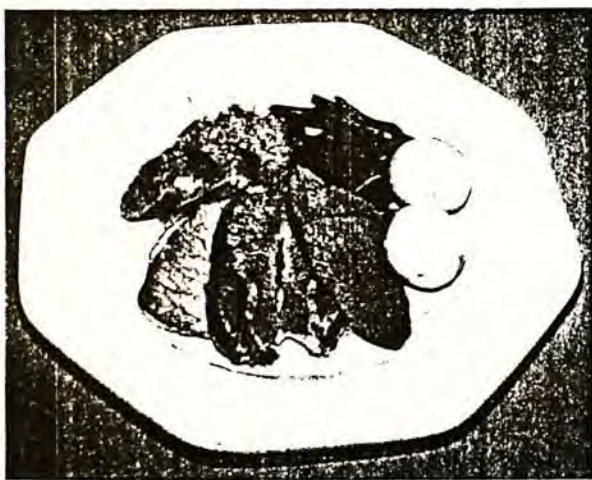
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三十六首精挑細選的情歌,首首皆屬百聽不厭,歷久常新之作,包括:
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這些動人情歌,由多位不同歌星重新灌錄,除保留原曲精神韻外,更融入新音樂時風格,使歌曲更添動聽。
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 請認明封面標,連同封套,以「Sight & Sound Hong Kong」全頁插畫 為準,並留意121號七海商業中心132字號,以便查詢購買詳情。

B. Melody of Love 音樂集 全套包括 粵語 36首 十式碟裝

動人的旋律,悠揚的樂韻,輕輕地在空中飄起,包括:
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要參加抽獎，並確保有機會贏取HK\$300,000
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刻付寄。注意：趕快回覆，贏得的獎金可能會更
多。

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NRE/H/CFAP-2

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親愛的朋友：

1989

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運通卡是經濟豐裕人士的信用卡，而您有一定的成就，所以我們特別邀請您成為運通卡會員。

衆所周知，美國運通是享譽全球的財務機構，而事實上，我們的首要宗旨是為會員提供周全的個人服務。

我們提供的獨有服務，是專為會員而設，讓您在世界各地享受無可比擬的便利和保障。遇有需要，您更可隨時致電或親身與我們聯絡，讓我們立即為您解決問題。

相信您已十分熟悉運通卡會員可享有的多項專有權益。何不及早加入成為會員，享用優厚服務？隨函附奉您專用的會員申請表，此表格十分簡短，請即填妥寄回，以便我們儘快為您辦理。

我們衷心希望早日收到您的回覆，並在此預先歡迎您成為我們的會員。

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謹啓

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---	--	-------------------

Hi, 我現在在布魯島沙灘享受陽光。昨天我失掉銀包，幸好我是運通卡會員，即時補領了新卡，並提取了應急現金款。否則，真不知如何是好！


我會照原定計劃，星期五回港。

P.S. 其實您也可以享受運通卡的保障，快來看信內容。

MR

KGWLJUN

DYCL10006907



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PRINTED MATTER

Child Case No. 42. Ah Tak, age 5.
 Favourite colour: blue
 Favourite story: Around the World in 80 Days
 Father: chronic drug addict, now imprisoned
 Mother: missing

Dear friend,

When The Save the Children Fund (SCF) found Ah Tak, he was a shy and quiet child of five with no family to care for him and little hope for the future.

But with the help of Save the Children, Ah Tak was placed in a carefully chosen foster home. A home where he would receive the love and attention and care he so desperately needed.

The foster care programme for neglected children is only one of many SCF child-welfare programmes. SCF also runs programmes for single parents and their children who suffer a financial and emotional despair unknown to those of us more fortunate.

In fact, since 1919 SCF has been helping disadvantaged children in over 50 countries around the world, including China. Our aim is to help them on a long-term basis, within their communities, to give them a chance of life.

But we need your support.

Help us meet the cost of saving and improving the life of a child.

Today, Ah Tak is an independent, outgoing child with dreams for a future he might never have had if it wasn't for financial help from people like you.

But Ah Tak is just one case. There are literally thousands of children who are not as fortunate. They are in desperate need of care and help.

Your generous support of SCF can make dreams of happiness come true for so many children, their families and the community.

Your contribution can supply teachers and equipment to combat child illiteracy, provide nurses and essential supplies to prevent sickness and promote basic health care, offer shelter for the homeless and food for the hungry, bring attention, understanding and badly needed equipment to the physically and mentally handicapped.

One HK\$300 donation from you can save a children from deadly disease or buy a stethoscope to monitor a child's health.

Please, give to Save the Children today. It's as easy as completing the special form enclosed and posting it, with your cheque, today. In an ocean of need, every drop of support will make a difference.

Yours sincerely,

Linda Pratt

Chairman
 Fundraising Working Committee

P.S. Together, we can give desperately needy children like Ah Tak real hope for the future. Please put SCF at the top of your "Red Packet" list this New Year. Send your contribution to Save the Children today.



Save the Children

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男裝羊毛背心: 水鴨、綠草、綠草、紅、紅、黃、黑。
女裝小企圓羊毛衫: 水鴨、綠草、綠草、紅、紅、黃、黑、白、黃、黑。

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特價
Special **\$245**

男裝 V 領羊毛衫
Men's V-Neck Pullover
原價 Reg. \$380
特價
Special **\$250**

男裝羊毛背心 Men's Vest
原價 Reg. \$315
特價
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女裝小企圓羊毛衫
Ladies' High Neck Pullover
原價 Reg. \$395
特價
Special **\$245**



WING ON 永安公司


Tower Music
 Address: 6, Cameron Road, Tsingjatsui, Kowloon Telephone: 3-7232002 (S.H.K.)



The sign is divided into several sections:

- Top Section:** A grid pattern with a stylized arrow logo pointing up and to the right.
- Middle Section:** A dark band with the Chinese characters "達華琴行" (Tower Music) in white.
- Text Section:** The words "Tower Music" in a large, bold, serif font.
- Bottom Section:** A grid pattern above a photograph of the store's interior, showing musical instruments and a person.

Text on the sign:

- 達華琴行 (Chinese characters)
- Tower Music (English text)
- Tower Music 達華琴行 (Text above the photograph)

A small permit label is visible at the bottom right of the sign:

- TRAFFIC PERMIT NO. 118

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THE
Spotlight Recreation Club
博 藝 會
MANAGED BY SPOTLIGHT ENTERPRISES LTD.

Dear Friend,

Do you wish to look and feel good? Of course you do! Now it's easier than ever. Because in June, a new giant sports and leisure complex will open in the heart of the city — right in Whampoa Garden, only minutes away from Central and Tsim Sha Tsui — the Spotlight Recreation Club.

The Spotlight Recreation Club is your one stop exercise and relaxation centre. We have invested over HK\$40 million in an extensive range of top-quality sports and entertainment facilities, set up in pleasant, spacious surroundings, with ample parking space, covering a whopping 140,000 sq. ft. area!

Whenever you wish, you can refresh yourself in the swimming pool, unwind in the sauna or whirlpool spa, shape up in the gymnasium, indulge in tennis, squash, badminton or billiards, taste the culinary delights of a first-class restaurant and lots more.

Moreover, you are one of a selected few who can enjoy the excellent facilities of the Spotlight Recreation Club at a very special rate. Join us now and you only pay HK\$10,000 for a transferable membership. That's 30% off the normal membership fee of HK\$15,000.

We are limiting this special offer to the first thousand applicants. So, don't be left behind and apply for membership today. Simply fill in the enclosed application form and return it to No. 1 Leighton Road, Hong Kong together with your cheque made payable to "Spotlight Enterprises Ltd.".

If you wish to know more about the facilities that the Spotlight Recreation Club is offering you, please call us on 5-8319111 during office hours. Or visit our information booth at Site 6, Whampoa Garden, B1 (entrance of Yaohan Department Store).

Yours sincerely,

A handwritten signature in black ink, appearing to read "Hector S.H. Chan".

Hector S.H. Chan
Operations Manager
The Spotlight Recreation Club

金錢——可否買得到健康？

的朋友們：

精明能幹的您，不畏困難，面對可怕的癌症問題亦會迎刃而解。以下摘錄自一九八七月廿二日南華早報：“過去十年，因癌症而死亡的人數不斷增加……癌症死亡率現今到令人震慄的地步……自一九六四年起，**癌症一直為本港第一號殺手**，去年（一九八）癌症死亡率更逾全港總死亡率之三成（共 8,054 人死亡），亦即表示每三宗死亡個案有一宗為癌症死亡。**現時本港的癌症死亡數字高於世界各國的平均數。**”

男性因癌病而致死者以患肺癌、肝癌及鼻咽癌居多；女性則以肺癌、乳癌及子宮頸癌為多。以下是一般癌症之信號：

- 不正常的出血或分泌物——子宮癌。
- 乳房發生腫瘤或硬塊——乳癌。
- 潰爛長久不癒，痣的大小、顏色有了變化——皮膚癌。
- 不明原因排出黑色糞便，便中有血——腸癌。
- 大便習慣改變，有時泄瀉或便秘——直腸癌。
- 消化不良或吞嚥困難——食道癌。
- 胃部不適，食慾減退，對食物嗜好變化——胃癌。
- 持續性的咳嗽或慢性咳嗽有了改變，痰中帶血——肺癌。
- 耳鳴、聽力減退、鼻阻塞、鼻音重、流鼻血——鼻咽癌。

無容置疑，年紀越大，患癌的機會越大。癌症愈早治療，痊癒機會愈大，樂觀的生命為戰勝癌魔的不二法門。「**癌症保障計劃**」能替不幸患上癌症的人解除治療過程中的經濟負擔，使他們能全力與癌魔對抗，全力拓展新生，今天，請把握機會，發掘「**癌症保障計劃**」的優點*。



趙明謹啓

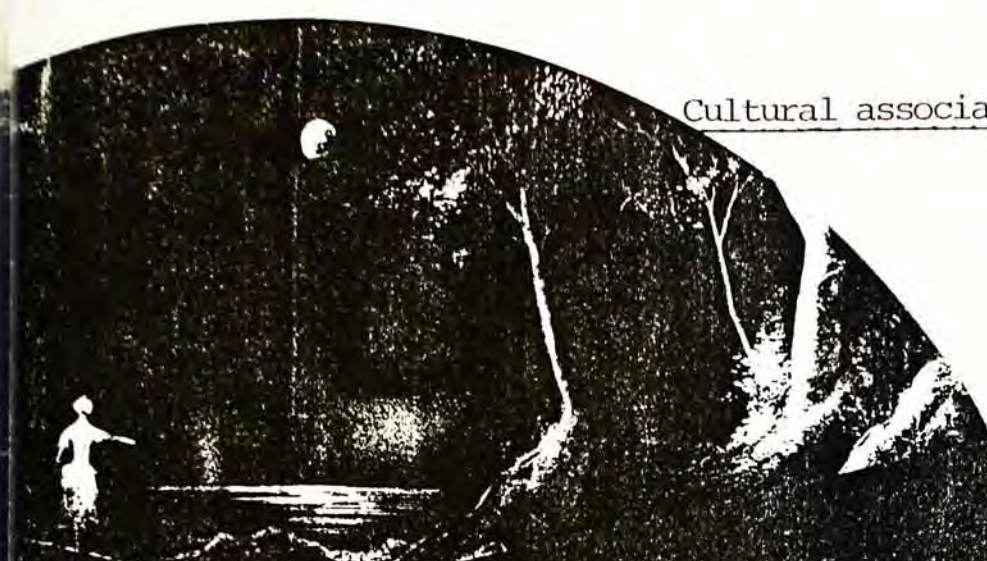
友邦保險有限公司

註：如您對此項癌症保障計劃有任何疑問請於辦公時間內致電

熱線電話：5-8321741查詢。

*癌症計劃之優點刊於本章程之背面！





Prokofsky
Ivanov
Lev Ivanov
Prokofsky
Cheung

香港管弦樂團現場伴奏
Accompanied by the Hong Kong Philharmonic Orchestra

客席指揮：加爾·威美頓、葉詠詩
Guest Conductors: Guy Hamilton, Wing-sie Yip

客席舞蹈家：李奧尼·哥茲洛夫、華倫天娜·哥茲洛娃、林建偉
Guest Artists: Leonid Kozlov, Valentina Kozlova, Jian Wei Ling

演藝學院歌劇院
Lyric Theatre, Academy for Performing Arts

客席舞蹈家

華倫天娜·哥茲洛娃與李奧尼·哥茲洛夫皆於波索爾芭蕾舞學院習舞。畢業後加入該團。隨後擢升為首席舞蹈員，並在多齣經典作品中擔任重要角色。

一九七九年，他們決定投奔西方，因而令他們的舞蹈才華得已發揮，並拓闊了演出的劇目，不論是古典或是現代作品。他們先後演出過多齣著名編舞家如謝羅、羅賓士及艾雲·艾利的作品。

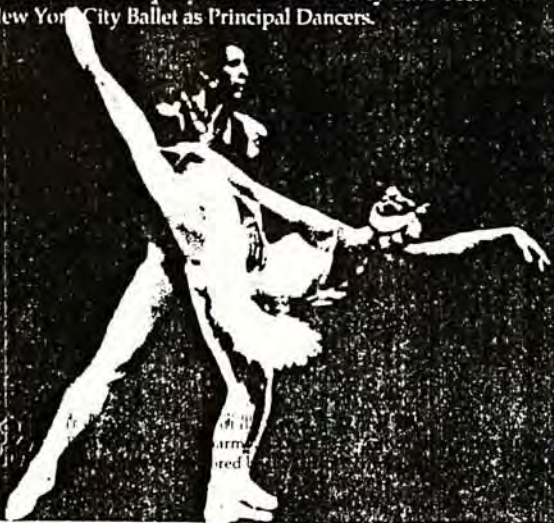
一九八零年至八二年，他們被選往澳洲芭蕾舞團作客席舞蹈員。一九八三年，加盟紐約城市芭蕾舞團為首席舞蹈員。

GUEST ARTISTS

Valentina Kozlova and Leonid Kozlov trained at the Bolshoi Ballet School before joining the Bolshoi Ballet Company where they both rose to the ranks of Principal Dancers performing major classic roles to audiences throughout the world.

In 1979 they decided to defect to the West where both dancers' talents and repertoires have benefitted from classic and contemporary works by Western choreographers such as Jerome Robbins and Alvin Ailey.

From 1980 to 1982 the Kozlovs were Guest Artists with the Australian Ballet Company and since 1983 they have been with the New York City Ballet as Principal Dancers.



各位觀眾帶來另一驚喜
普哥斯基製作，柴可夫

舞台、閃耀奪目的佈景
伴奏。而整個表演的另
哥茲洛夫及華倫天娜·哥
為紐約城市芭蕾舞團的
首席舞蹈員。他倆將於九
月九日及十日晚八時正
在劇院上演另一里程碑。

Prokofsky's ballet "Swan
on occasion in the Hong
Kong Lyric Theatre, Lyric
Theatre, Academy for Per-
forming Arts, Lyric Theatre,
Academy for Performing Arts
Lyric Theatre, Academy for Per-
forming Arts, Lyric Theatre,
Academy for Performing Arts

SCHEDULE

八月九日	晚八時正
八月十日	晚八時正

TICKET PRICE

時間 Time	夜場 Evening	日場 Matinee
成人 Adult	180 140 90 50	150 100 90 50
特惠優待 Concession (學生、長者、殘疾人士、 child under 14)	90 70 45 25	75 50 45 25
學生票 (附學生證) Student (with ID)	70 45 25	50 45 25
團體訂票 (10或更多位人士同場) Group Party (10 or more for the same performance)	disc. count	disc. count

學生特惠票只限 B、C 及 D 三款 Student concession B, C and D only.

訂票方法

票房訂票
由八月七日起，各場門票於城市電腦售票網發售。
所有票房均接受現金、支票或信用卡訂票。

電話訂票及留座
電話訂票由八月七日開始，訂票者可選擇支票或信用卡(美國運通卡、VISA卡、大來信用卡、萬事達卡或OTB卡)付款。電話留座，預留時間最長為三天。請於三日內到各城市電腦售票處取回所訂門票。

電話訂票：三-七三三九二九九
郵購訂票
郵購現已開始，詳情可參閱郵購表格。期票付款恕不接受。如有任何查詢，請電：五-七三三-七七七
三-七三三九二九九

BOOKING METHOD

Counter Booking
Tickets available at all URBIX outlets from 7 August.
PAYMENT for tickets may be made in cash, by cheque or by credit card.

Telephone Booking and Reservation
Telephone booking begins on 7 August. Payment can be settled by cheque or credit card (American Express, Visa, Diners Club, Mastercard or OTB). For telephone reservation, tickets reserved must be collected and paid for within 3 days of booking.
HOTLINE: 3-734909

Postal Booking
Postal booking has started. For further details, please refer to the postal booking form. Post-dated cheques are not accepted.
If you have any queries about completing the form or postal booking, please telephone: 3-734909.

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1990

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Name: _____ Position: _____
Who, if anyone, approved your registration?

Company: _____
Address: _____

Telephone: _____ Fax: _____

Course(s)	Date(s)	Fee(HK\$)
_____	_____	_____
_____	_____	_____
_____	_____	_____
		Total: _____

Amount of Cheque Enclosed: _____
Signature: _____
Date: _____

Note:

Telephone reservations are welcome but are subjected to confirmation by payment. For details, please call Customer Services at 8344788.

Cheques are to be payable to **Computer Power Educational Services Limited.**

To reserve your space



Call Today!
834-4788

OR



FAX your registration
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AND THEN



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We reserve the right to cancel or reschedule any courses. Students will be informed in advance. No refund will be made after payment but substitution or class transfer is possible.

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大來迎 十八
年事皆早展新粉

Diners Club International (H.K.) Ltd.
42/F., Hopewell Centre
183 Queen's Road East,
Hong Kong.
Telephone: 5-8238686
Telex: 74404 DCHK HX



CITICORP + DINERS CLUB

Dear Sir/Madam,

**WIN BIG WITH THE WORLD'S FIRST CHARGE CARD!
JOIN DINERS CLUB'S 38TH ANNIVERSARY CELEBRATION &
BE ELIGIBLE FOR THE "AS YOU WISH" GRAND LUCKY DRAW**

We're celebrating 38 years of quality service worldwide and 30 years in Hong Kong. And we invite you to join in the celebration. To get things going, we have three fabulous gifts, any one of which can be yours when you become a successful applicant for a Diners Club Basic Card before April 28, 1989.

- Christian Dior Necklace from Germany
- Trussardi Bag from Italy
- Tundra Glass Set from Italy

In addition, you'll be eligible for more than HK\$1.38 million in prizes in our "As You Wish" Grand Lucky Draw. And you have total control over the use and enjoyment of the top three prizes!

First prize is HK\$500,000 credit on your Diners Club account so you can make any purchases you want. Second prize is any package tour for 2 from Highlight Tours Limited and HK\$100,000 free credit on your Diners Club account for making purchases while travelling. And third prize is your choice of any audio-visual system you like from Hitachi.

GOLD MAPLE LEAF COINS 38TH ANNIVERSARY DRAW

If you act quickly, you could win one of 38 1-oz. Gold Maple Leaf Coins in the 38th Anniversary Draw. To be eligible, just become a successful applicant for a Diners Club Basic Card before February 28, 1989.

GREATER BENEFITS AWAIT YOU'

Once you become a Diners Club Member, you'll enjoy many benefits. Like worldwide acceptance in more than 1 million fine establishments in over 150 countries, no pre-set spending limit, and US\$300,000 free travel protection.

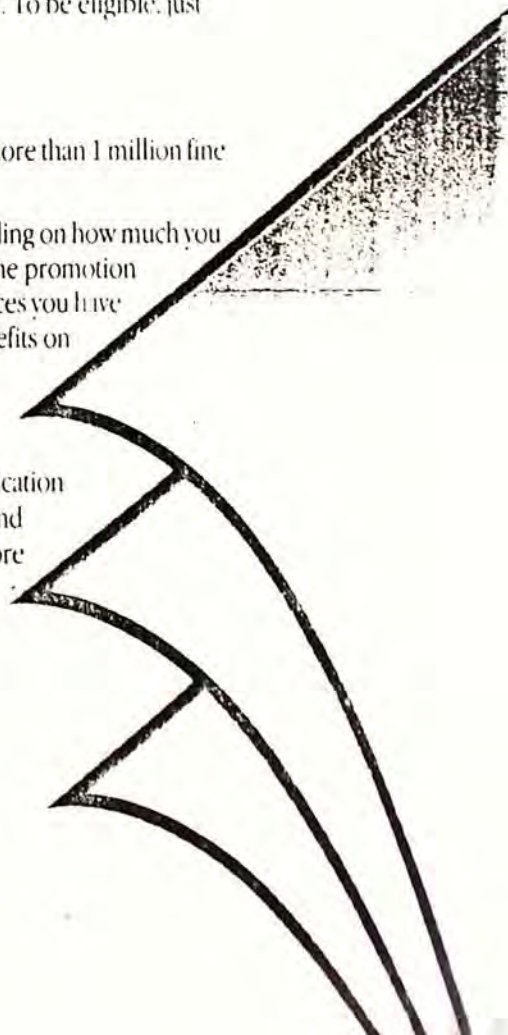
Also, you'll be able to increase your chances of winning our "As You Wish" Grand Lucky Draw. Depending on how much you charge to your card or spend at 38 selected merchants/brands (with a total of over 198 outlets), during the promotion period, you could receive additional Grand Lucky Draw coupons. So the more you spend the more chances you have to win. Plus, each merchant will reward you with their own "Special Offer" coupon, redeemable for benefits on your next visit.

JOIN THE CELEBRATION

All you have to do to join Diners Club's 38th Anniversary celebration is to complete the enclosed application form and return it to us before April 28, 1989. Return it together with proof of income and I.D. card copy and you'll receive an extra Grand Lucky Draw opportunity should you become a successful applicant. For more information, please contact Diners Club Cardmembers Services Assistants 5-297171.

Yours sincerely,

David A. Lopes
Marketing Director





American Express International, Inc.

18-22 Floor, Somerset House, 28 Tong Chong Street, Quarry Bay, Hong Kong. Tel: 5-8859366

The Imperial Gold Lions Rare, Historic Filigree Artistry

Dear Cardmember,

One of the qualities distinguishing you from others is your appreciation of the finest works of art which have timeless aesthetic value enduring from age to age. For this reason, we are proud to present to you stunning masterworks of filigree art with eminent historical significance — *The Imperial Gold Lions*, which fully capture all the unique features of traditional lion sculptures from China's various dynasties.

In ancient China, lions were rare animals exclusively owned by the Imperial Court, signifying royalty, nobility and power. In the Buddhist classics, the animal is strongly associated with a holy aura and said to have been made the official steed of Bodhisattva Manjusri. The spread of Buddhist belief is also referred to as the "Lion Roar". From the Eastern Han Dynasty onwards, the tradition of lion sculptures has been thriving in China and the animal is regarded as a symbol of auspiciousness — a bearer of good fortune to the Chinese.

Harmonizing the essence of the most renowned lion sculptures from the Han Dynasty down to the Qing Dynasty, *The Imperial Gold Lions*, with their heads held high in a regal poise and their glittering mane inlaid with precious gemstones, are manifestations of prosperity and abundance. With the male lion are coins inscribed with the Chinese character "Fu", which symbolizes good luck and happiness. These superb works of filigree art will bring you the finest tradition of lion sculptures, and pride of ownership.

The Imperial Lions are outstanding examples of filigree art with much delicacy and charm, all hand-worked from start to finish. As the craftsmanship of filigree takes years to perfect, it is becoming a dying art, with only a few surviving grand masters today. By special commission, *The Imperial Gold Lions* are, in fact, superb works of filigree impeccably created by Beijing's Master Craftsman Li Zhijun. Inlaid with gleaming precious gemstones, including coral, rose quartz, turquoise, agate, amethyst and jade, the glittering gold lions are real classics in the art of filigree truly worthy of your collection.

Due to stringent production requirements, the number of 18K gold-plated sterling silver edition of *The Imperial Gold Lions* for Hong Kong collectors is limited to 118 sets only, available exclusively to American Express® Cardmembers. A double-sized version carries an even fewer limit of 28 sets. For Cardmembers who favor a unique 18K solid gold edition, there are 3 sets of Imperial Lions, made to special order.

All orders will be treated on a first-come-first-served basis. To avoid disappointment and enjoy pride of ownership in these rare filigree works of art, please forward your order now.

Yours sincerely,

Alan Yu
Director
Cardmember Services

P.S. Closing date for this offer is October 31, 1989. Remember, orders are first-come first-served.
So, for faster ordering, call our Cardmember Merchandise Services on 5-8859328.



Dear Cardmember,

As our Chase VISA Cardmember, you're accustomed to the highest level of financial services and privileges.

Now, we're raising this level even higher. With an exciting range of new privileges and advantages created to serve your financial and personal needs.

To begin with, we've given your Chase VISA an exciting, elegant new look. And a new name that reflects the extraordinarily high level of new services we offer you.

Your Card is now called Chase Gold VISA.

The following describes the new privileges you're entitled to as the holder of this most prestigious Card.

Exclusive, Comprehensive Worldwide Emergency Assistance Services.

As a valued Chase Gold VISA Cardmember, you can now take advantage of an extensive new program of worldwide emergency assistance services. These wide-ranging services have been created to allow you to receive help rapidly while you're traveling.

From medical aid to message delivery ... from lost ticket replacement to help with your lost luggage — you and your family will enjoy a new sense of security whenever, and wherever, you travel.

A New Financial Tool for Better Planning.

We've received many requests from Cardmembers asking for information on their spending limits to allow them to plan their finances with greater certainty. To satisfy this need, we're pleased to advise you that, based on the information you supplied in your original application, and based on your current usage of your Chase Gold VISA, we have given you a flexible, personalized credit line, which you'll find on the enclosed Credit Limit Advice.

The Chase Gold VISA Supplementary Card. Now is the Time.

You've worked hard to achieve your outstanding financial status. And you want to make sure your loved ones enjoy all the advantages and privileges of your high standing.

NETWORK 縱橫

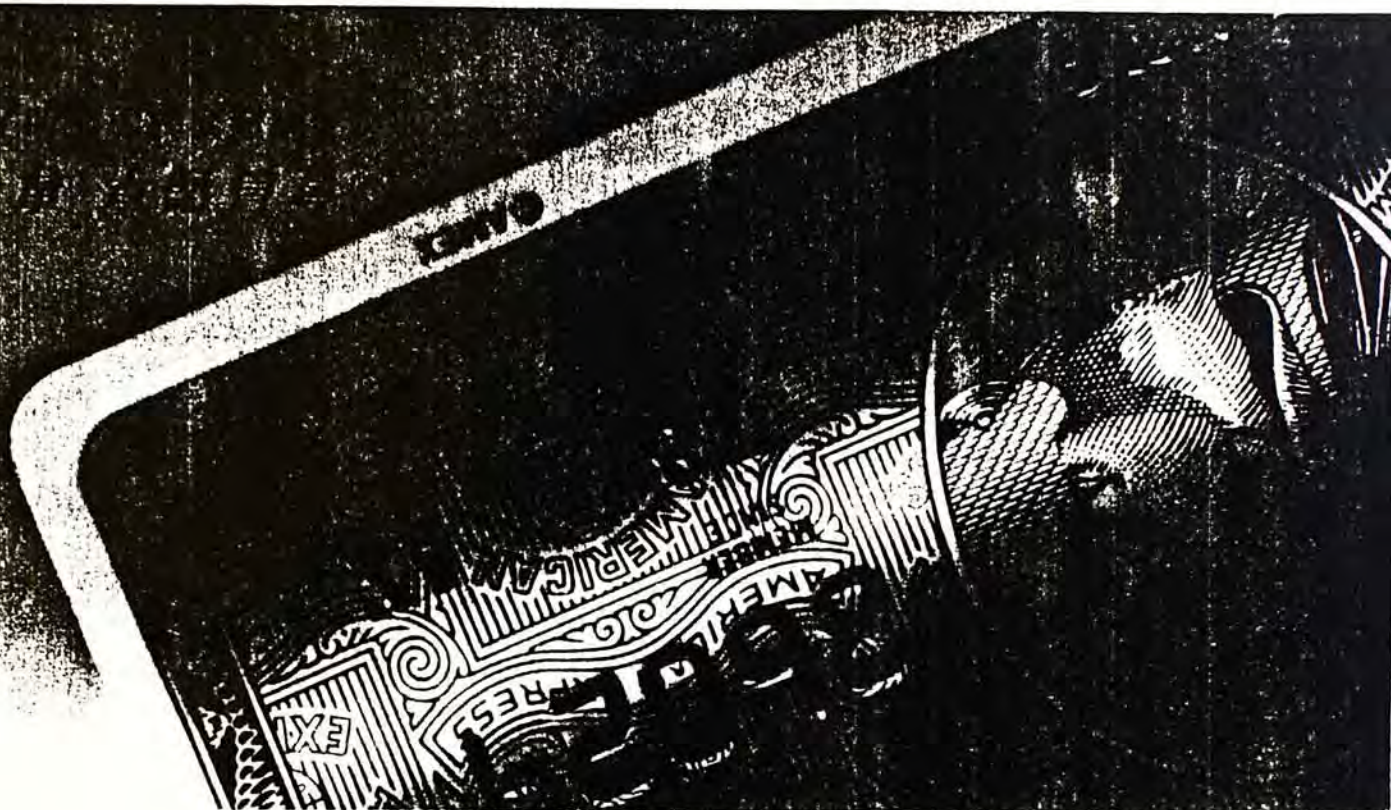
Magazine of
 Chase Advantage
 Opportunities
 CHASE VISA
 Cardmembers
 March 1990
 CHASE VISA
 員報導
 新優惠服務
 雜誌
 九九〇年三月號



Treat yourself to the greatest event of the season —
 CHASE VISA Gourmet World!

CHASE VISA 美食世界奉贈一擦即中「美心美食咭」，並舉辦
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一卡傍身 世界通行

The Chase Manhattan Bank, N.A.
Taikoo Shing Branch
38, Cityplaza 2
Taikoo Shing, Hong Kong.
Tel: 5-8854522

CHASE

Now, Chase works longer hours to make your money work harder

Dear Neighbor,

Your Taikoo Shing address means you're a successful, hard-working person.

In fact, you might probably be too busy during the day to have a serious discussion with an investment expert on how to make your money work harder for you.

Chase introduces Investors' Hours

At Chase, we understand your busy schedule. That's why we're introducing Investors' Hours here in Taikoo Shing:

Every Tuesday and Thursday from June 15, 1989, our
Taikoo Shing Branch will open from 7 pm to 9 pm —
for FREE investment counseling.

Come and talk with our investment experts about your financial goals. Together, we can discuss your options. Slowly, quietly and thoroughly. Ask all the questions you want — so you really understand how to make your money work hardest for you.

No matter what your investment goals, Chase has a range of secure, profitable options that can make money for you right away. Short term or long term ... in Hong Kong or offshore ... in equities, currencies and more.

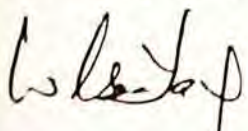
And it's never been easier to find out which are best for your investment.

A free gift for you during Investors' Hours

Take advantage of Chase Investors' Hours, bring along the enclosed invitation on June 15 and 20, 1989, to receive a free gift that can help you be a better, smarter investor.

I look forward to seeing you at the Branch soon.

Sincerely yours,



Wilson Tang
Taikoo Shing Branch Manager

THE
DIFFERENCE
滙·粹·篇

SUMMER COLLECTION 89

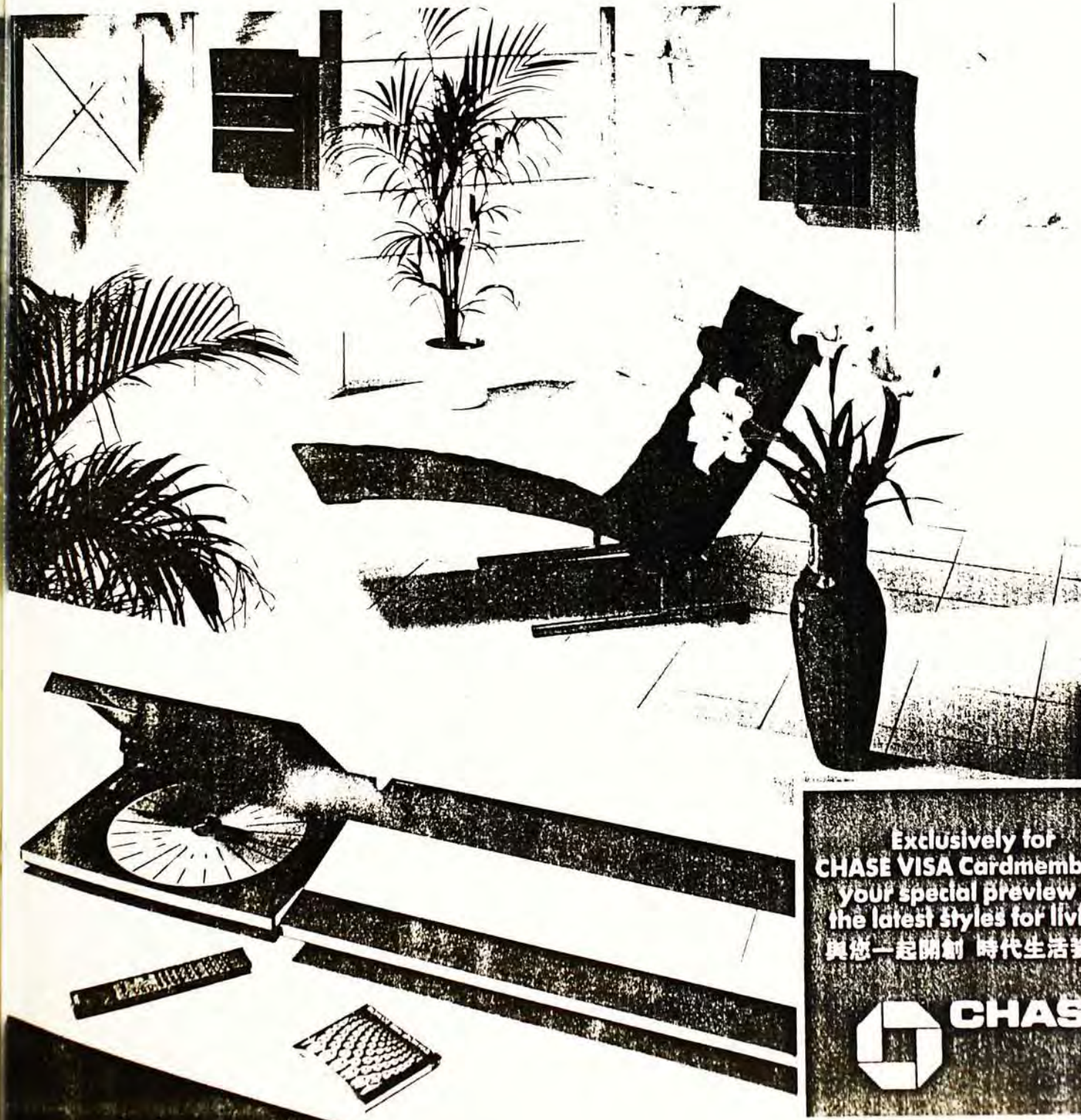
夏 日 精 選

HongkongBank 
滙豐銀行

INSPIRATION

時代創意

The world's most innovative sound
video and furniture designs
極具創意的傢俬視聽組合



Exclusively for
CHASE VISA Cardmembers —
your special preview of
the latest styles for living
與您一起開創 時代生活姿采



CHASE



CARDMEMBER
FINANCIAL
SERVICES

Please enrol before October 30, 1989

Guaranteed acceptance for up to HK\$3,000,000 with
the Gold Accident Protector

or Gold Card® member,

One of the many privileges of being a Gold Card member is being offered exclusive insurance plans at equally exclusive rates.

Now you can get up to HK\$3,000,000 coverage
with the Gold Accident Protector

The Gold Accident Protector offers you up to HK\$3,000,000 worth of protection for you and your family against the potentially disastrous consequences of an accident. This generous amount of coverage costs as little as HK\$150 per month.

The Gold Accident Protector pays:

- HK\$2,000,000 - HK\$200,000 a year, for up to 10 years, if you suffer a permanently disabling accident which prevents you from earning an income to support yourself and your loved ones.
- HK\$1,000,000 - HK\$28,000 a month is paid to you if you're hospitalised because of an accident. You're paid these benefits for up to three years.
- HK\$1,000,000 - to your family or loved ones in case you suffer a fatal accident.
- HK\$1,000,000 - to you should an accident cause you to lose two eyes, two limbs or one eye and one limb.

In all, cash benefits of up to HK\$3,000,000 are available... for you and your loved ones in the event of a tragic accident.

- The Gold Accident Protector covers you 24 hours a day, 365 days a year.
- Coverage is worldwide...no restrictions whatsoever.
- Exclusive benefits...covers you for accidents during strike, riot and civil commotion.



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Chase VISA助您

敬啟者:

閣下為新一代社會精英, 錦繡前程盡在
VISA會員的尊貴行列, 閣下除可享
外, 更可獲得僅為少數學界精英而設

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各員提供多項與別不

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The Chase Manhattan Bank, N.A.
P.O. Box 31371,
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Hong Kong.

美國大通銀行
香港銅鑼灣郵政信箱31371號

致: 畢業班同學

為您提供HK\$6000信用額!



Credit Card Market Share Analysis

(as at May 31, 1989)

I. By Branding

	No. of cards ('000s)	Market share (%)
American Express	240	18.3
Diners Club	80	6.1
MasterCard	180	13.0
VISA	880	60.9
Others: JCG, OTB, etc.	20	1.7
Total :	1,400 =====	100 ===

II. By Issuing Banks

	No. of cards ('000s)	Market share (%)
<u>VISA</u>		
Bank of China Group	25	2.8
Chase Manhattan	91	10.3
Citibank	130	14.8
Hang Seng	130	14.8
Hongkong Bank	330	37.5
International Bank of Asia	20	2.3
Standard Chartered	130	14.8
Total :	856 ===	97.3 ====

Source: Credit Card Business Report, Chase Manhattan Bank,
January, 1990.

Mail Survey to Credit Card Companies

List of recipient:

Ms. Clara Chong
Manager, Retail Marketing,
Standard Chartered Bank

Mr. Francis Fok
Marketing Manager,
Hang Seng Bank Card Centre

Mr. Peter Kong
Marketing Director,
Diners Club International (HK) Ltd.

Mr. Lee Soo-jin
Senior Vice-President & General Manager,
American Express International Inc.

Mr. Michael Leung
Marketing Director,
Citibank Card Centre

Miss Katherine Li
Assistant Product Manager,
International Bank of Asia Ltd.

Miss Wendy Mui
Marketing Manager,
Nanyang Credit Card Co., Ltd.

Miss Katherine Tong
Assistant General Manager,
Overseas Trust Bank Ltd.

Mr. John Tung
Manager, Marketing & Sales,
Hongkong Bank Card Centre

Miss Ada Wong
Marketing Officer
JCG Finance Co., Ltd.


THE CHINESE UNIVERSITY OF HONG KONG 香港中文大學

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管理學院碩士課程
 Programmes
 of Business Administration

0-6952783
 3-7225808
 (Town centre)

專題研究用箋
 Direct Research Projects

Dear

Re: Research Project on Direct Marketing

We are students from the part-time MBA program of the Chinese University. As an effort to furnish current data for our research project on "Direct Marketing", we enclose a questionnaire which is divided into two sections:

- Section A : questions asking for some factual data of your Company on Direct Marketing; answers are provided for your choice
- Section B : statements for your review; simply circle the ratings according to your opinion

Please assist us by completing the questionnaire. Where appropriate, you may choose more than one answer to questions in Section A.

After completing the questionnaire, just use the enclosed reply envelope to return. You can be assured that your individual response will be kept in strict confidence.

Thank you for your kind assistance and looking forward to receive your early reply.

Yours sincerely,

Betty Yeung Lee Wing Kin

P.S. In order to facilitate the study of results, your reply before February 20, 1990 would be most appreciated.

The Chinese University of Hong Kong
MBA Programmes
Faculty of Business Administration
Shatin, New Territories,
Hong Kong

THE CHINESE UNIVERSITY OF HK
MBA Programmes

The Town Centre
Unit 308 East Ocean Centre
Granville Rd. Tsimshatsui East
Kowloon.

Attn: Mr. Lee Wing Kin



Questionnaire on Direct Marketing

Name of Company _____

Credit Card(s) issued _____

Section A

1. How long has your Company been using Direct Marketing as a marketing/promotion strategy?

-] does not use any Direct Marketing strategy
] < 1 year
] 1 -- < 3 years
] 3 -- 5 years
] > 5 years

2. What kind of Direct Marketing agency is your Company using?

-] multinational agency
] local-based agency
] in-house production

others: _____

3. What is the annual growth of expenses (1988-89) on Direct Marketing programs?

-] nil
] 1 - 9%
] 10 - 20%
] > 20%

4. What is the structural set-up for Direct Marketing in your Company?

-] no independent functional unit
] as sub-function of general advertising team
] as independent functional team under marketing department
] as independent department
] as independent division

others: _____

If you prefer, you can attach the organizational chart to indicate the location of Direct Marketing unit.

5. What kinds of training has your Company provided for the Direct Marketing staff?

-] nil
] in-house training program
] seminar/workshop
] diploma course

others: _____

6. What is your Company's strategy for Direct Marketing?
- as a program under general advertising/sales promotion
 - follows major approach of general advertising but tag on special message/incentive
 - develop independent strategy for Direct Marketing programs

others: _____

7. What Direct Marketing tactics is your Company using?
- direct mail
 - tele-marketing
 - direct response print ad
 - direct response TV

others: _____

8. What is/are the Direct Marketing related activities being carried out by your Company?
- acquisition of cardholders
 - regular communication with cardholders (e.g. newsletter)
 - merchandising program (e.g. mail order catalog)
 - list rental/swap

others: _____

9(a). Has your Company conducted any testing programs on the effectiveness of Direct Marketing? (e.g. testing on the list or the copy)

- Yes (please go to 9(b))
- No (please go to 9(c))

- 9(b). What are the major finding(s) of the testing programs?
- some lists generate better response than others
 - different lists generate similar response
 - teaser envelopes are preferred to plain envelopes
 - long copy is preferred to short copy for the letter
 - free gift offer generates better response than discount offer
 - packages with postage-paid reply envelope generate better response

others: _____

9(c). What are the major reason(s) for not conducting any testing programs?

- sample size is too small for generating significant results
- too costly
- budget constraint
- time constraint
- we don't believe in testing programs

others: _____

10. What do you consider the major advantage(s) of Direct Marketing?

- response measurable
- easy to implement
- more precise business projection/forecasting
- more cost-effective
- less costly than media advertising

others: _____

11. What do you consider the major difficulties of undertaking Direct Marketing?

- lack of Direct Marketing specialists
- lists duplication
- long production lead time
- bilingual copy
- costly per head
- fulfillment service
- ineffective support from agency
- small base for testing

others: _____

12. What are your overall comments/suggestions on Direct Marketing of the financial services industry (such as credit card issuing companies) in Hong Kong?

PLEASE TURNOVER FOR SECTION B

Section B

Using a 7-point scale, please indicate the extent to which you agree or disagree with the following statement

	Strongly agree	Agree	Slightly agree	Neutral	Slightly disagree	Disagree	Strongly disagree
1. Direct Marketing has become one of the indispensable marketing strategy for the credit card industry.....	1	2	3	4	5	6	7
2. Marketing letter is the most important element of a direct mail package.....	1	2	3	4	5	6	7
3. In general, the services of Direct Marketing agencies are satisfactory and professional.....	1	2	3	4	5	6	7
4. Long copy is in general more effective than short copy.....	1	2	3	4	5	6	7
5. There is a serious shortage of Direct Marketing specialists in Hong Kong.....	1	2	3	4	5	6	7
6. Testing is very important in increasing the effectiveness of Direct Marketing.....	1	2	3	4	5	6	7
7. Direct Marketing is a total marketing concept and strategy on its own.....	1	2	3	4	5	6	7
8. It is not so easy to get a "good" list in Hong Kong.....	1	2	3	4	5	6	7
9. Cable TV would be one of the most effective media for Direct Marketing.....	1	2	3	4	5	6	7
10. Bilingual mail package is a must in Hong Kong.....	1	2	3	4	5	6	7

THANK YOU FOR COMPLETING THE QUESTIONNAIRE. PLEASE USE THE ENCLOSED REPLY ENVELOPE TO RETURN THE QUESTIONNAIRE.

Name of Company _____

Credit Card(s) issued _____

Section A

	GROUP		
	A	B	A + B
1. How long has your Company been using Direct Marketing as a marketing/promotion strategy?			
[] does not use any Direct Marketing strategy.....	0	0	0
[] < 1 year	0	0	0
[] 1 -- < 3 years	1	2	3
[] 3 -- 5 years.....	3	0	3
[] > 5 years	0	4	4
2. What kind of Direct Marketing agency is your Company using?			
[] multinational agency	1	4	5
[] local-based agency	2	3	5
[] in-house production	2	1	3
others: _____	0	0	0
3. What is the annual growth of expenses (1988-89) on Direct Marketing programs?			
[] nil	0	0	0
[] 1 - 9%	1	0	1
[] 10 - 20%	2	3	5
[] > 20%	1	2	3
4. What is the structural set-up for Direct Marketing in your Company?			
[] no independent functional unit	1	2	3
[] as sub-function of general advertising team	1	1	2
[] as independent functional team under marketing department	2	3	5
[] as independent department	0	0	0
[] as independent division	0	0	0
others: _____	0	0	0
If you prefer, you can attach the organizational chart to indicate the location of Direct Marketing unit.			
5. What kinds of training has your Company provided for the Direct Marketing staff?			
[] nil	2	1	3
[] in-house training program	2	3	5
[] seminar/workshop	0	5	5
[] diploma course	0	0	0
others: _____	0	0	0

/....2

Note : Group A represents local-based companies

Group B represents foreign companies

		P2		
		GROUP		
		A	B	A + B
6. What is your Company's strategy for Direct Marketing?				
<input type="checkbox"/>	as a program under general advertising/sales promotion	2	2	4
<input type="checkbox"/>	follows major approach of general advertising but tag on special message/incentive.....	2	1	3
<input type="checkbox"/>	develop independent strategy for Direct Marketing programs	2	4	6
	others:.....	0	0	0
7. What Direct Marketing tactics is your Company using?				
<input type="checkbox"/>	direct mail	4	6	10
<input type="checkbox"/>	tele-marketing	0	5	5
<input type="checkbox"/>	direct response print ad	1	3	4
<input type="checkbox"/>	direct response TV.....	0	2	2
	others:.....	1	2	3
8. What is/are the Direct Marketing related activities being carried out by your Company?				
<input type="checkbox"/>	acquisition of cardholders	3	6	9
<input type="checkbox"/>	regular communication with cardholders (e.g. newsletter)	4	5	9
<input type="checkbox"/>	merchandising program (e.g. mail order catalog)	3	6	9
<input type="checkbox"/>	list rental/swap	2	5	7
	others:.....	0	1	1
9(a). Has your Company conducted any testing programs on the effectiveness of Direct Marketing? (e.g. testing on the list or the copy)				
<input type="checkbox"/>	Yes(please go to 9(b)).....	0	5	5
<input type="checkbox"/>	No(please go to 9(c)).....	4	1	5
9(b). What are the major finding(s) of the testing programs?				
<input type="checkbox"/>	some lists generate better response than others.....	0	5	5
<input type="checkbox"/>	different lists generate similar response	0	0	0
<input type="checkbox"/>	teaser envelopes are preferred to plain envelopes	0	0	0
<input type="checkbox"/>	long copy is preferred to short copy for the letter	0	0	0
<input type="checkbox"/>	free gift offer generates better response than discount offer	0	2	2
<input type="checkbox"/>	packages with postage-paid reply envelope generate better response	0	2	2
	others:.....	0	1	1

/....3

Note : Group A represents local-based companies
Group B represents foreign companies

	GROUP		
	A	B	A + B
9(c). What are the major reason(s) for not conducting any testing programs?			
<input type="checkbox"/> sample size is too small for generating significant results	1	1	2
<input type="checkbox"/> too costly	1	2	3
<input type="checkbox"/> budget constraint	2	2	4
<input type="checkbox"/> time constraint	3	2	5
<input type="checkbox"/> we don't believe in testing programs.....	0	0	0
others: _____	1	0	1
10. What do you consider the major advantage(s) of Direct Marketing?			
<input type="checkbox"/> response measurable	3	6	9
<input type="checkbox"/> easy to implement	2	0	2
<input type="checkbox"/> more precise business projection/forecasting...	1	2	3
<input type="checkbox"/> more cost-effective	2	2	4
<input type="checkbox"/> less costly than media advertising.....	0	1	1
others: _____	1	0	1
11. What do you consider the major difficulties of undertaking Direct Marketing?			
<input type="checkbox"/> lack of Direct Marketing specialists	2	4	6
<input type="checkbox"/> lists duplication	3	5	8
<input type="checkbox"/> long production lead time	0	1	1
<input type="checkbox"/> bilingual copy	1	0	1
<input type="checkbox"/> costly per head	1	1	2
<input type="checkbox"/> fulfillment service	0	0	0
<input type="checkbox"/> ineffective support from agency	0	2	2
<input type="checkbox"/> small base for testing	0	0	0
others: _____	1	0	1
12. What are your overall comments/suggestions on Direct Marketing of the financial services industry (such as credit card issuing companies) in Hong Kong?			

_____	2	2	4

Note : Group A represents local-based companies

Group B represents foreign companies

Mail survey to credit card companies:
summary of results of Section B

Appendix 7

Statement	Respondent	Distribution	\bar{x}	σ
1	Group A	1, 1, 2, 6	2.50	2.3805
	Group B	1, 1, 1, 1, 2, 2	1.33	0.5164
	Overall		1.80	1.5492
2	Group A	2, 2, 3, 3	2.50	0.5774
	Group B	2, 2, 2, 3, 3, 4	2.67	0.8165
	Overall		2.60	0.6992
3	Group A	2, 3, 3, 4	3.00	0.8165
	Group B	2, 3, 3, 4, 4, 5	3.50	1.0488
	Overall		3.30	0.9487
4	Group A	5, 6, 6, 6	5.75	0.5000
	Group B	3, 4, 4, 4, 4, 4	3.83	0.4082
	Overall		4.60	1.0750
5	Group A	2, 4, 4, 5	3.75	1.2583
	Group B	1, 1, 2, 2, 2, 3	1.83	0.7528
	Overall		2.60	1.3499
6	Group A	2, 2, 2, 4	2.50	1.0000
	Group B	1, 1, 2, 2, 2, 3	1.83	0.7528
	Overall		2.10	0.8756
7	Group A	1, 2, 3, 3	2.25	0.9574
	Group B	1, 2, 2, 2, 3, 5	2.50	1.3784
	Overall		2.40	1.1738
8	Group A	1, 2, 3, 5	2.75	1.7078
	Group B	1, 1, 1, 1, 2, 2	1.33	0.5164
	Overall		1.90	1.2867
9	Group A	2, 2, 2, 3	2.25	0.5000
	Group B	1, 3, 3, 4, 4, 6	3.50	1.6432
	Overall		3.00	1.4142
10	Group A	1, 2, 3, 7	3.25	2.6300
	Group B	2, 3, 3, 4, 5, 5	3.67	1.2111
	Overall		3.50	1.7795

Note : Group A represents local-based companies
 Group B represents foreign companies
 \bar{x} denotes the arithmetic mean
 σ denotes the standard deviation

APPENDIX 8

Questionnaire for Survey on Direct Mail

(This English copy is a back-translation copy. The original version is in Chinese. Researcher's work column is omitted in this copy)

The aim of this questionnaire is to collect information about the reaction of the general public while they receive direct mails from direct marketers. Unless the question request for one answer only, the respondent may give as many answers as he deems fit. The questionnaire should be kept anonymous.

1. What have you purchased by mail-order(s)?

- 5[] Nil ---> please continue
 from question 4,
 answers for questions
 2 & 3 are not required.
- 6[] Applying credit cards or
 charge cards
- 7[] Applying financial services,
 e.g. loan, overdraft, etc.
- 8[] Books or magazines
- 9[] Records, sound tapes or
 video tapes
- 10[] Collectibles
- 11[] Jewelleries
- 12[] Applying club membership
- 13[] Housewares
- 14[] Footwears and clothes
- 15[] Insurance
- 16[] Body fitness equipments
- 17[] Other merchandise
- 18[] Charity donations

19 Others:(please specify)

2. How many times of mail order purchase have you made in the past 12 months? (one answer only)

- 20x[] Nil
 a[] Once or twice
 b[] Three times to five times
 c[] Six times to ten times
 d[] More than ten times
 u[] I have, but I forget the
 number of purchases, I
 guess it was probably
 _____ times
 21u[] I forget whether I have
 or have not

3. Why did you purchase by mail order(s)?

- 22[] Time saving
 23[] Convenient
 24[] Easy method of payment
 25[] There was/were gift(s)
 26[] There was free delivery
 27[] It was a privilege or
 discount offer
 28[] It was an exclusive offer,
 or product was not sold
 at shops
 29[] Free inspection or warranty
 period provided
 30[] It was a blind decision

Others:(please specify)

31 _____

4. Will you use mail order in future?
 (one answer only)

- 32a[] Very likely
 b[] Very unlikely
 c[] I am not sure

Those who have used mail-order service need not answer question 5. Please continue from question 6.

5. Why have you never purchased by mail-order?

- 33[] Message of the mailings was
 not clear
- 34[] I seldom received direct mail
- 35[] Products and services were not
 suitable
- 36[] Too expensive
- 37[] No chance to look at samples
 before purchase, and hence
 was risky
- 38[] Unreliable
- 39[] Filling in forms was clumsy
- 40[] Could not make up the mind at
 the time of reading, and
 later on, forgot about the
 whole thing

Others:(please specify)

41 _____

6. Do you open and read direct mail advertisements regularly? (one answer only)

- a[] Most of the times, yes
- b[] Most of the times, no
- c[] I usually open them, but
 most of the times,
 I do not read them

7(a).What motivates you to open direct mail?

- 43[] Curiosity
- 44[] Because I have the time
- 45[] Designs are beautiful &
 attractive
- 46[] I do not want to miss
 any opportunity
- 47[] The mailings are thick
- 48[] The mailings are thin
- 49[] I open them by mistakes
- 50[] I am accustom to open all mails

others:(please specify)

51 _____

7(b).What prevents you from opening direct mail?

- 52[] They are junk mails
- 53[] Nothing seems attractive
- 54[] I do not have the time
- 55[] I do not want to fall
 into temptation
- 56[] The mailings are too thick
- 57[] The mailings are too thin

others:(please specify)

58 _____

8. Which types of direct mail advertisements would you like to open immediately?

- 59[] If there is indication of
 gifts
- 60[] If there is indication of
 special offer or discount
- 61[] I feel that content is
 mysterious, or because
 of my own curiosity
- 62[] The words on the envelope
 ask me to
- 63[] The design of the envelope
 is attractive or elegant
- 64[] The words on the envelope
 show respect to my status
 or give me warmth
- 65[] If I know what is the type
 of product

Others:(please specify)

66 _____

9(a).When you open a direct mail advertisement, which part of it would you like to read first? (one answer only)

- 67a[] The covering letter
- b[] The product catalogue/brochure
- c[] The mail order form
- d[] The price list

9(b). Will you normally read the remaining parts of the mailings? (one answer only)

- 68a[] Most of the times, yes
- b[] Most of the times, no
- c[] If the first part I have read
 is interesting, then yes

9(c). Which type of content design in direct mail normally receive your first attention? (one answer only)

- 69a[] Highlighted headings
- b[] Diagrams
- c[] Charts
- d[] Passages advising you of the
 special offers

Others: (please specify)

70 _____

10. If direct mail advertisements are written in both Chinese and English, which will be the version you prefer to read? (one answer only)

- 71a[] Usually Chinese only
- b[] Usually partly Chinese, and
 partly English
- c[] Usually both Chinese & English
- d[] Usually English only

11(a). If you want to secure a loan from a bank, what will be the most probable way that you will choose to approach that bank? (one answer only)

- 72a[] By mail-order
- b[] By a self-written letter
- c[] By presenting yourself at a
 service counter of the bank
- d[] By telephone

11(b). Which will be the next most probable way? (one answer only)

- 73a[] By mail-order
- b[] By a self-written letter
- c[] By presenting yourself at a service counter of the bank
- d[] By telephone

12. How many direct mails, on the average, do you receive in one month? (one answer only)

- 74x[] Nil
- a[] About 1 to 10
- b[] About 11 to 20
- c[] About 21 to 30
- d[] About 31 to 40
- e[] About 41 to 50
- f[] More than 50
- u[] Uncountable

13. Comparing with present monthly volume of direct mail which you are receiving, what will be the volume you would like to receive in the future? (one answer only)

- 75a[] More
- b[] Less
- c[] Same
- d[] Indifferent

14. If the subscription fee is reasonable, will you subscribe for cable television? (one answer only)

- 76a[] Definitely yes
- b[] Probably yes
- c[] Probably no
- d[] Definitely no

A few of your personal information (for research classification):

15. 77a[] Male b[] Female

16. Age: 78a[] 20 or under
 b[] 21 to 25
 c[] 26 to 30
 d[] 31 to 35
 e[] 36 to 40
 f[] 41 or above

17. Average monthly income (including all monetary allowances & bonuses) in the past 12 months:

79a[] \$5,000 or under
 b[] \$5,001 to \$10,000
 c[] \$10,001 to \$20,000
 d[] \$20,001 to \$30,000
 e[] \$30,001 or above

18. Academic qualification:

80a[] Secondary School Education
 b[] College/University Education

19. Do you hold credit card(s)?

81a[] Yes
 b[] No

20. Your profession : 82 _____
 title : 83 _____

End of Questionnaire. Thank you for your cooperation.

直銷廣告函件調查問卷

(Questionnaire for Survey on Direct Mail)

問卷的目的是為搜集一般市民對接收直銷廣告函件的反應。除非該問題只要求一個答案，回答者可按本身情理選擇一項至多項答案。問卷無須記名。

研究員用

1. 問卷編號:

2. _____

3. _____

4. ^a電話 / ^b面談 / ^c填表

5. _____

6. _____

7. _____

8. _____

9. _____

10. _____

11. _____

12. _____

13. _____

14. _____

15. _____

16. _____

17. _____

18. _____

19. _____

你用郵購服務 (mail order) 購買過什麼?

5x 無 → 請沿第4題繼續作答，無須答第2、3題

6 申請信用卡

7 申請貸款、透支等財務服務

8 書籍或雜誌

9 唱片、錄音帶或錄影帶

10 珍藏品

11 飾物

12 申請會籍

13 家庭用品

14 衣著及鞋襪

15 保險

16 健身器材

17 其他一般商品

18 慈善捐獻

其他：(請註明)

研究員用

在過去的十二個月內，你曾經用過多少次郵購服務？（只需一答案）

- 20x 沒有
- 20a 一次至兩次
- 20b 三次至五次
- 20c 六次至十次
- 20d 十次以上
- 20u 我運用過，但我忘記了多少次，
我想大概是_____次
- 21u 我忘記了我有沒有

20 _____

21 _____

為何你選擇了郵購服務？

- 22 節省時間
- 23 方便
- 24 付款方法簡單
- 25 有贈品
- 26 有免費送貨服務
- 27 有特別優惠或折扣
- 28 因獨家發售或商品
沒在商店出售
- 29 有免費退貨或保用
- 30 一時盲目的決定

22 _____

23 _____

24 _____

25 _____

26 _____

27 _____

28 _____

29 _____

30 _____

其他：（請註明）

31 _____

研究員用

將來你會用郵購服務嗎？(只需一答案)

32a 極有可能

32b 極不可能

32c 不太肯定

32 _____

有用過郵購服務者，不需答第5題，請轉到第6題繼續作答。

為何你從來沒有運用過郵購服務？

33 函件內容欠明朗

34 我很少收到直銷廣告函件

35 商品或服務不合用

36 太貴

37 隔山買牛，有點冒險

38 不可靠

39 填寫表格有點繁複

40 讀廣告時拿不定主意，後來結果把整件事都忘掉了

33 _____

34 _____

35 _____

36 _____

37 _____

38 _____

39 _____

40 _____

其他：(請註明)

41 _____

研究員用

你有拆閱直銷廣告函件的習慣嗎？(只需一答案)

- 42a 通常有
- 42b 通常沒有
- 42c 我會拆開函件，但通常不會
花時間閱讀

42 _____

a). 什麼促使你拆閱直銷廣告函件？

- 43 好奇心
- 44 我有時間
- 45 設計吸引且精美
- 46 我不想損失機會
- 47 郵件厚
- 48 郵件薄
- 49 我拆開純因一時錯手
- 50 我有拆開所有郵件的習慣

43 _____

44 _____

45 _____

46 _____

47 _____

48 _____

49 _____

50 _____

其他：(請註明)

51 _____

研究員用

(6). 什麼促使你不拆閱直銷廣告函件?

52 函件只是無實用的郵件

(junk mails)

53 函件無吸引之處54 我沒有時間55 我不想陷入引誘56 函件太厚57 函件太薄

其他：(請註明)

58

52 _____

53 _____

54 _____

55 _____

56 _____

57 _____

58 _____

你會立刻拆閱那類直銷廣告函件?

59 如果信封註明有贈品60 如果信封註明有優惠或折扣61 我感覺函件有神秘感，或
由於自己的好奇心62 信封的字句催促我立刻拆閱63 信封裝潢高貴或設計吸引64 信封的字句親切，或令我
感受到被尊崇65 如果我知道函件推銷何種
商品或服務

其他：(請註明)

66

59 _____

60 _____

61 _____

62 _____

63 _____

64 _____

65 _____

66 _____

研究員用

(a). 當你拆閱直銷廣告函件，你會較喜歡首先閱讀下列那一部份？（只需一答案）

- 67a 信
 67b 商品小冊子
 67c 訂購表格
 67d 價目表

67 _____

(b). 讀完上選的部份後，你通常會繼續閱讀函件的餘下部份嗎？（只需一答案）

- 68a 通常會
 68b 通常不會
 68c 如果首先閱讀的那一部份能提高我的興趣，我會繼續閱讀

68 _____

(c). 直銷廣告函件內那種內容設計，通常會最先引起你的注意？（只需一答案）

- 69a 突出的標題
 69b 圖片
 69c 圖表
 69d 介紹你可享有何種優惠的文字

69 _____

其他：（請註明）

70 _____

研究員用

10. 如果直銷廣告函件內容中、英文兼備，
你會閱讀中文還是英文？（只需一答案）

- 71a 通常閱讀中文
 71b 通常閱讀部份中文，
及部份英文
 71c 通常中、英文兼讀
 71d 通常閱讀英文

71 _____

11(a) 如果你需要向銀行借貸，你會選擇下列
那一種方法申請？

- 72a 用郵遞表格
 72b 自己撰寫信件
 72c 親身去到銀行
 72d 用電話

72 _____

11(b) 下列那一種方法會是你的第二選擇？

- 73a 用郵遞表格
 73b 自己撰寫信件
 73c 親身去到銀行
 73d 用電話

73 _____

研究員用

2. 你目前每月收到多少份直銷廣告函件？
(只需一答案)

- 74x 無
- 74a 大概 1 份至 10 份
- 74b 大概 11 份至 20 份
- 74c 大概 21 份至 30 份
- 74d 大概 31 份至 40 份
- 74e 大概 41 份至 50 份
- 74f 超過 50 份
- 74u 無從估計

74 _____

3. 和你目前每月收到的直銷廣告函件數量比較，你希望將來收到的數量是怎樣？
(只需一答案)

- 75a 更多
- 75b 更少
- 75c 一樣
- 75d 多少都無所謂

75 _____

14. 如果月費合理，你會成為有線電視的客戶嗎？(只需一答案)

- 76a 一定會
- 76b 可能會
- 76c 可能不會
- 76d 一定不會

76 _____

一些關於你的個人資料：(供研究分類用)

研究員用

5. 77a 男 77b 女

77 _____

6. 年齡：
 78a 20歲或以下
 78b 21歲至25歲 78c 26歲至30歲
 78d 31歲至35歲 78e 36歲至40歲
 78f 41歲或以上

78 _____

7. 將花紅、獎金及各項金錢津貼計算在內，
 你去年的平均月薪大概是：

79a \$ 5,000 或以下
 79b \$ 5,001 至 \$ 10,000
 79c \$ 10,001 至 \$ 20,000
 79d \$ 20,001 至 \$ 30,000
 79e \$ 30,001 或以上

79 _____

8. 學歷：
 80a 中學程度
 80b 大專/大學程度

80 _____

9. 你是否擁有信用咗？
 81a 是
 81b 否

81 _____

20. 在職行業： _____
 職位： _____

82 _____

83 _____

多謝合作

84 _____

—— 完 ——

EXPLANATIONS OF CODES AND FIGURES OF APPENDIX 9

1. BATCH, REM, METH - Classifications by authors for analysis purpose only. No significance to readers. Information below them also has no significance to readers.
2. Q1,Q2,Q3,... - Question 1, Question 2, Question 3,...
3. no.(1st column) - Sequential nos. of completed questionnaires, not shown in the print out.
4. 5,6,7,... - codes of nominal variables referred to questionnaire.
5. x,a,b,c,... - sub-codes of nominal variables referred to questionnaire.
6. Figures in 1st row of results - The total count of positive respondents for the respective codes and sub-codes. (e.g. the figure below no. represents the no. of respondents of that segment; the figure below code 5 represents the no. of respondents who have never utilized mail order service)
7. 1st figure in 2nd row of results - The total count of respondents who have utilized mail order service at least once before the survey.
8. Remaining figures in 2nd row of results - Figures are expressed in percentages. From codes 6 to 31, they represent the proportion of positive respondents for the respective codes, using the the count of 7) as the base. From codes 33 to 41, they represent the proportion of positive respondents for the respective codes, using the count of respondents who have never utilized mail order service as the base. Beyond codes 41, there is no figures in 2nd row of results.
9. Figures in 3rd row of results - Figures are expressed in percentages. They represent the the proportion of positive respondents for the respective codes and sub-codes, using the sample size of the segment as the base.
10. Figures in 4th row of results - Normalization of the percentages of 9) so that percentages of sub-codes add up to 100% for each question.

RYEY - ALL

SUMMARY OF DIRECT MAIL SURVEY BY SEGMENTS

A9.1
APPENDIX 9

TCH	REM	METH	Q1																	Q2								
			5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	a	b	c	d	u					
363	0	363	88	150	12	207	36	12	19	85	21	10	21	8	17	64	25	85	136	37	9	8	13					
			24.2%	41.3%	3.3%	57.0%	9.9%	3.3%	5.2%	23.4%	5.8%	2.8%	5.8%	2.2%	4.7%	17.6%	6.9%	23.4%	37.5%	10.2%	2.5%	2.2%	3.6%					

SURVEY - ALL

Q3											Q4			Q5				Q6																									
22	23	24	25	26	27	28	29	30	31	32	a	b	c	33	34	35	36	37	38	39	40	41	42	a	b																		
150	195	107	38	62	88	51	24	3	8	212	17	130	8	17	39	14	31	26	13	17	10	204	21																				
54.5%	70.9%	38.9%	13.8%	22.5%	32.0%	18.5%	8.7%	1.1%	2.9%	58.4%	4.7%	35.8%	9.1%	19.3%	44.3%	15.9%	35.2%	29.5%	14.8%	19.3%	11.4%	56.2%	5.8%																				

SURVEY - ALL

Q7a											Q7b				Q8										
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66		
194	47	94	60	10	0	3	204	8	76	54	73	13	15	5	23	61	58	144	48	103	40	156	26		
53.4%	12.9%	25.9%	16.5%	2.8%	0.0%	0.8%	56.2%	2.2%	20.9%	14.9%	20.1%	3.6%	4.1%	1.4%	6.3%	16.8%	16.0%	39.7%	13.2%	28.4%	11.0%	43.0%	7.2%		

SURVEY - ALL

Q9b				Q9c			Q10				Q11a				Q11b				Q12					
68				69			70				71				72				73	74				
a	b	c	d	a	b	c	a	b	c	d	a	b	c	d	a	b	c	d	a	b	c	d	x	
7	255	10	48	99	43	218	87	229	12	59	7	213	52	68	30	49	4	258	49	108	22	57	155	31
7%	70.2%	2.8%	13.2%	27.3%	11.8%	60.1%	24.0%	63.1%	3.3%	16.3%	1.9%	58.7%	14.3%	18.7%	8.3%	13.5%	1.1%	71.1%	13.5%	29.8%	6.1%	15.7%	42.7%	8.5%
				27.5%	11.9%	60.6%					58.7%	14.3%	18.7%	8.3%									8.6%	

SURVEY - ALL

Q13							Q14				Q15		Q16	Q17	Q18	Q19	REM	Q20			
75							76				77		78	79	80	81	82	83			
a	b	c	d	e	f	u	a	b	c	d	a	b	c	d	a	b	c	d			
77	32	4	2	2	1	13	38	49	48	227	140	189	18	10	363	363	363	363	363	0	363
.3%	8.8%	1.1%	0.6%	0.6%	0.3%	3.6%	10.5%	13.5%	13.2%	62.5%	38.6%	52.1%	5.0%	2.8%							
.5%	8.8%	1.1%	0.6%	0.6%	0.3%	3.6%	10.5%	13.5%	13.3%	62.7%	39.2%	52.9%	5.0%	2.8%							

SURVEY - 2 (final year engg undergrad)

BATCH	REM	METH	Q1																	Q2				
			2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	a	b	c
37	0	37	6	15	1	23	3	0	0	15	1	1	0	0	0	1	1	9	16	5	3	0	0	
			16.2%	40.5%	2.7%	62.2%	8.1%	0.0%	0.0%	40.5%	2.7%	2.7%	0.0%	0.0%	0.0%	2.7%	2.7%	24.3%	43.2%	13.5%	8.1%	0.0%	0.0%	

SURVEY - 2 (final year engg undergrad)

I	Q3											Q4			Q5					Q6				
	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	a	b	
J	19	24	11	7	7	8	3	0	0	2	30	0	7	1	2	4	0	2	1	0	1	0	22	1
	61.3%	77.4%	35.5%	22.6%	22.6%	25.8%	9.7%	0.0%	0.0%	6.5%	81.1%	0.0%	18.9%	16.7%	33.3%	66.7%	0.0%	33.3%	16.7%	0.0%	16.7%	0.0%	59.5%	2.7%

SURVEY - 2 (final year engg undergrad)

C	Q7a											Q7b				Q8									
	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	
	3	21	5	9	7	0	0	0	23	1	4	1	9	1	0	1	0	6	7	16	4	12	5	14	4
	1%	56.8%	13.5%	24.3%	18.9%	0.0%	0.0%	0.0%	62.2%	2.7%	10.8%	2.7%	24.3%	2.7%	0.0%	2.7%	0.0%	16.2%	18.9%	43.2%	10.8%	32.4%	13.5%	37.8%	10.8%

SURVEY - 2 (final year engg undergrad)

Ja	Q9b				Q9c			Q10				Q11a				Q11b				Q12															
	7	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	x
a	b	c	d	a	b	c	a	b	c	d	a	b	c	d	a	b	c	d	a	b	c	d	a	b	c	d	a	b	c	d	e	f	u	x	
4	32	0	1	8	6	23	8	25	1	4	1	23	6	5	4	4	0	26	6	11	2	6	16	4											
.8%	86.5%	0.0%	2.7%	21.6%	16.2%	62.2%	21.6%	67.6%	2.7%	10.8%	2.7%	62.2%	16.2%	13.5%	10.8%	10.8%	0.0%	70.3%	16.2%	29.7%	5.4%	16.2%	43.2%	10.8%											
				21.6%	16.2%	62.2%						60.5%	15.8%	13.2%	10.5%																				10.8%

SURVEY - 2 (final year engg undergrad)

a	Q13							Q14							
	b	c	d	e	f	u	75	a	b	c	d	76	a	b	c
31	1	0	0	0	0	1	7	3	7	21	17	21	0	0	
1.8%	2.7%	0.0%	0.0%	0.0%	0.0%	2.7%	18.9%	8.1%	18.9%	56.8%	45.9%	56.8%	0.0%	0.0%	
1.8%	2.7%	0.0%	0.0%	0.0%	0.0%	2.7%	18.4%	7.9%	18.4%	55.3%	44.7%	55.3%	0.0%	0.0%	

SURVEY - 2 (lecturers of an engg dept)

BATCH	REM	METH	Q1																	Q2				
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u
10	0	10	6	1	1	2	1	0	2	1	2	0	1	0	1	2	0	3	2	2	0	0	0	
			25.0%	25.0%	50.0%	25.0%	0.0%	50.0%	25.0%	50.0%	0.0%	25.0%	0.0%	25.0%	50.0%	0.0%	75.0%	50.0%	50.0%	0.0%	0.0%	0.0%	0.0%	
			60.0%	10.0%	10.0%	20.0%	10.0%	0.0%	20.0%	10.0%	20.0%	0.0%	10.0%	0.0%	10.0%	20.0%	0.0%	30.0%	20.0%	20.0%	0.0%	0.0%	0.0%	

SURVEY - 2 (lecturers of an engg dept)

Q3											Q4			Q5					Q6				
22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42			
										a	b	c							a	b			
1	2	0	0	0	1	2	0	0	0	2	3	5	0	0	2	0	4	3	0	1	0	6	1
25.0%	50.0%	0.0%	0.0%	0.0%	25.0%	50.0%	0.0%	0.0%	0.0%	20.0%	30.0%	50.0%	0.0%	0.0%	33.3%	0.0%	66.7%	50.0%	0.0%	16.7%	0.0%	60.0%	10.0%

SURVEY - 2 (lecturers of an engg dept)

Q7a											Q7b				Q8										
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66		
3	0	0	1	0	0	1	8	0	3	1	0	0	1	0	0	0	1	3	0	2	0	3	1		
30.0%	0.0%	0.0%	10.0%	0.0%	0.0%	10.0%	80.0%	0.0%	30.0%	10.0%	0.0%	0.0%	10.0%	0.0%	0.0%	0.0%	10.0%	30.0%	0.0%	20.0%	0.0%	30.0%	10.0%		

SURVEY - 2 (lecturers of an engg dept)

a				Q9b			Q9c			Q10				Q11a			Q11b			Q12				
7				68			69			70	71			72			73			74				
a	b	c	d	a	b	c	a	b	c	d	a	b	c	d	a	b	c	d	a	b	c	d	x	
4	2	0	3	4	3	3	4	4	0	2	0	2	3	3	2	0	1	7	2	3	2	3	1	0
20.0%	20.0%	0.0%	30.0%	40.0%	30.0%	30.0%	40.0%	40.0%	0.0%	20.0%	0.0%	20.0%	30.0%	30.0%	20.0%	0.0%	10.0%	70.0%	20.0%	30.0%	20.0%	30.0%	10.0%	0.0%
				40.0%	30.0%	30.0%						20.0%	30.0%	30.0%	20.0%									0.0%

SURVEY - 2 (lecturers of an engg dept)

Q13							Q14							
75							76							
a	b	c	d	e	f	u	a	b	c	d	a	b	c	d
6	2	1	0	1	0	0	1	6	1	2	2	7	0	1
20.0%	20.0%	10.0%	0.0%	10.0%	0.0%	0.0%	10.0%	60.0%	10.0%	20.0%	20.0%	70.0%	0.0%	10.0%
20.0%	20.0%	10.0%	0.0%	10.0%	0.0%	0.0%	10.0%	60.0%	10.0%	20.0%	20.0%	70.0%	0.0%	10.0%

SURVEY - 2 (MBA students)

BATCH	REM	METH	Q1																	Q2				
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	a	b	c	d	u	
23	0	23	6	8	2	14	3	0	0	7	1	1	0	0	0	8	1	5	7	3	1	1	0	
			26.1%	34.8%	8.7%	60.9%	13.0%	0.0%	0.0%	30.4%	4.3%	4.3%	0.0%	0.0%	0.0%	34.8%	4.3%	21.7%	30.4%	13.0%	4.3%	4.3%	0.0%	
			47.1%	11.8%	82.4%	17.6%	0.0%	0.0%	41.2%	5.9%	5.9%	0.0%	0.0%	0.0%	0.0%	47.1%	5.9%	29.4%	41.2%	17.6%	5.9%	5.9%	0.0%	

SURVEY - 2 (MBA students)

Q3											Q4			Q5					Q6				
22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42			
										a	b	c								a	b		
10	15	9	6	6	7	3	0	1	0	12	0	11	1	0	1	0	2	2	0	0	1	11	0
58.8%	88.2%	52.9%	35.3%	35.3%	41.2%	17.6%	0.0%	5.9%	0.0%	52.2%	0.0%	47.8%	16.7%	0.0%	16.7%	0.0%	33.3%	33.3%	0.0%	0.0%	16.7%	47.8%	0.0%

SURVEY - 2 (MBA students)

Q7a										Q7b						Q8							
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66
10	1	6	5	0	0	0	15	0	7	2	7	1	2	0	0	3	2	6	2	6	1	9	2
43.5%	4.3%	26.1%	21.7%	0.0%	0.0%	0.0%	65.2%	0.0%	30.4%	8.7%	30.4%	4.3%	8.7%	0.0%	0.0%	13.0%	8.7%	26.1%	8.7%	26.1%	4.3%	39.1%	8.7%

SURVEY - 2 (MBA students)

a				Q9b			Q9c			Q10				Q11a			Q11b				Q12			
7				68			69			70	71			72			73			74				
a	b	c	d	a	b	c	a	b	c	d	a	b	c	d	a	b	c	d	a	b	c	d	x	
3	15	1	5	7	4	12	4	17	0	3	0	8	3	8	4	2	0	19	2	4	2	2	15	0
0%	65.2%	4.3%	21.7%	30.4%	17.4%	52.2%	17.4%	73.9%	0.0%	13.0%	0.0%	34.8%	13.0%	34.8%	17.4%	8.7%	0.0%	82.6%	8.7%	17.4%	8.7%	8.7%	65.2%	0.0%
				30.4%	17.4%	52.2%						34.8%	13.0%	34.8%	17.4%									0.0%

SURVEY - 2 (MBA students)

a							Q13				Q14			
b	c	d	e	f	u		75			76				
a	b	c	d	e	f	u	a	b	c	d	a	b	c	d
15	6	2	0	0	0	0	1	6	3	13	13	9	1	0
.2%	26.1%	8.7%	0.0%	0.0%	0.0%	0.0%	4.3%	26.1%	13.0%	56.5%	56.5%	39.1%	4.3%	0.0%
.2%	26.1%	8.7%	0.0%	0.0%	0.0%	0.0%	4.3%	26.1%	13.0%	56.5%	56.5%	39.1%	4.3%	0.0%

SURVEY - 2 (part-time engg postgrad)

A9.5

BATCH	REM	METH	Q1																	Q2				
			5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u
19	0	19	4	12	0	14	0	0	1	8	1	0	0	0	0	0	4	0	0	13	1	0	1	0
			21.1%	63.2%	0.0%	73.7%	0.0%	0.0%	5.3%	42.1%	5.3%	0.0%	0.0%	0.0%	0.0%	0.0%	21.1%	0.0%	0.0%	68.4%	5.3%	0.0%	5.3%	0.0%
				80.0%	0.0%	93.3%	0.0%	0.0%	6.7%	53.3%	6.7%	0.0%	0.0%	0.0%	0.0%	0.0%	26.7%	0.0%	0.0%	86.7%	6.7%	0.0%	6.7%	0.0%

SURVEY - 2 (part-time engg postgrad)

Q3	22	23	24	25	26	27	28	29	30	31	Q4			Q5					Q6						
											32	33	34	35	36	37	38	39	40	41	42	a	b		
											a	b	c	33	34	35	36	37	38	39	40	41	42	a	b
12	15	9	1	2	4	1	1	0	0	0	12	0	7	1	1	3	1	2	1	0	1	1	8	0	0
80.0%	100.0%	60.0%	6.7%	13.3%	26.7%	6.7%	6.7%	0.0%	0.0%	0.0%	63.2%	0.0%	36.8%	25.0%	25.0%	75.0%	25.0%	50.0%	25.0%	0.0%	25.0%	25.0%	42.1%	0.0%	

SURVEY - 2 (part-time engg postgrad)

Q7a	43	44	45	46	47	48	49	50	51	Q7b					Q8									
										52	53	54	55	56	57	58	59	60	61	62	63	64	65	66
11	2	2	4	1	0	0	15	0	3	2	2	1	1	0	0	4	4	7	3	3	2	7	5	
57.9%	10.5%	10.5%	21.1%	5.3%	0.0%	0.0%	78.9%	0.0%	15.8%	10.5%	10.5%	5.3%	5.3%	0.0%	0.0%	21.1%	21.1%	36.8%	15.8%	15.8%	10.5%	36.8%	26.3%	

SURVEY - 2 (part-time engg postgrad)

a	7	b	c	d	Q9b			Q9c			Q10				Q11a				Q11b				Q12	
					68	69	70	71	72	73	74	a	b	c	d	a	b	c	d	a	b	c	d	x
2	15	0	2	5	2	12	5	13	1	2	1	7	5	3	4	4	0	16	0	6	3	2	8	0
5%	78.9%	0.0%	10.5%	26.3%	10.5%	63.2%	26.3%	68.4%	5.3%	10.5%	5.3%	36.8%	26.3%	15.8%	21.1%	21.1%	0.0%	84.2%	0.0%	31.6%	15.8%	10.5%	42.1%	0.0%
				26.3%	10.5%	63.2%						36.8%	26.3%	15.8%	21.1%									0.0%

SURVEY - 2 (part-time engg postgrad)

a	b	c	d	e	f	u	Q13				Q14			
							75	76	77	78	79	80	81	82
18	1	0	0	0	0	0	0	7	2	10	7	11	1	0
.7%	5.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	36.8%	10.5%	52.6%	36.8%	57.9%	5.3%	0.0%
.7%	5.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	36.8%	10.5%	52.6%	36.8%	57.9%	5.3%	0.0%

SURVEY - 2 (supermarket staff)

A9.6

BATCH	REM	METH	Q1																	Q2				
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u
23	0	23	8	11	1	7	3	1	0	5	0	1	1	0	1	3	0	6	4	3	0	2	1	
			73.3%	6.7%	46.7%	20.0%	6.7%	0.0%	33.3%	0.0%	6.7%	6.7%	0.0%	6.7%	20.0%	0.0%	40.0%	26.7%	20.0%	0.0%	13.3%	6.7%		
			34.8%	47.8%	4.3%	30.4%	13.0%	4.3%	0.0%	21.7%	0.0%	4.3%	4.3%	0.0%	4.3%	13.0%	0.0%	26.1%	17.4%	13.0%	0.0%	8.7%	4.3%	

SURVEY - 2 (supermarket staff)

Q3											Q4			Q5					Q6							
22	23	24	25	26	27	28	29	30	31	32	a	b	c	33	34	35	36	37	38	39	40	41	42	a	b	
10	12	9	2	5	4	4	3	1	0	15	0	8	1	1	4	2	2	1	1	2	0	16	1			
66.7%	80.0%	60.0%	13.3%	33.3%	26.7%	26.7%	20.0%	6.7%	0.0%					12.5%	12.5%	50.0%	25.0%	25.0%	12.5%	12.5%	25.0%	0.0%				
										65.2%	0.0%	34.8%											69.6%	4.3%		

SURVEY - 2 (supermarket staff)

Q7a											Q7b					Q8									
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66		
18	3	9	6	3	0	0	14	0	8	9	6	2	1	1	0	8	6	10	4	8	2	10	0		
78.3%	13.0%	39.1%	26.1%	13.0%	0.0%	0.0%	60.9%	0.0%	34.8%	39.1%	26.1%	8.7%	4.3%	4.3%	0.0%	34.8%	26.1%	43.5%	17.4%	34.8%	8.7%	43.5%	0.0%		

SURVEY - 2 (supermarket staff)

Q9a				Q9b				Q9c				Q10				Q11a				Q11b				Q12	
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66		
18	3	9	6	3	0	0	14	0	8	9	6	2	1	1	0	8	6	10	4	8	2	10	0		
78.3%	13.0%	39.1%	26.1%	13.0%	0.0%	0.0%	60.9%	0.0%	34.8%	39.1%	26.1%	8.7%	4.3%	4.3%	0.0%	34.8%	26.1%	43.5%	17.4%	34.8%	8.7%	43.5%	0.0%		

SURVEY - 2 (supermarket staff)

Q13							Q14							
a	b	c	d	e	f	u	a	b	c	d	a	b	c	d
18	1	0	0	0	0	1	4	3	3	13	8	15	0	0
.3%	4.3%	0.0%	0.0%	0.0%	0.0%	4.3%	17.4%	13.0%	13.0%	56.5%	34.8%	65.2%	0.0%	0.0%
.3%	4.3%	0.0%	0.0%	0.0%	0.0%	4.3%	17.4%	13.0%	13.0%	56.5%	34.8%	65.2%	0.0%	0.0%

SURVEY - 2 (passers-by)

A9.7

BATCH	REM	METH	Q1	6	7	8	9	10	11	12	13	14	15	16	17	18	19	Q2	a	b	c	d	u
2	3	4	5														20	x					
150	0	150	37	59	3	88	18	4	8	24	12	3	10	7	8	25	12	43	52	13	4	0	6
				52.2%	2.7%	77.9%	15.9%	3.5%	7.1%	21.2%	10.6%	2.7%	8.8%	6.2%	7.1%	22.1%	10.6%	38.1%	46.0%	11.5%	3.5%	0.0%	5.3%
			24.7%	39.3%	2.0%	58.7%	12.0%	2.7%	5.3%	16.0%	8.0%	2.0%	6.7%	4.7%	5.3%	16.7%	8.0%	28.7%	34.7%	8.7%	2.7%	0.0%	4.0%

SURVEY - 2 (passers-by)

Q3	23	24	25	26	27	28	29	30	31	Q4	32	Q5	33	34	35	36	37	38	39	40	41	Q6	42
22										a	b	c										a	b
56	69	35	9	25	34	24	16	0	2	83	3	60	3	7	13	6	10	11	5	3	5	80	12
49.6%	61.1%	31.0%	8.0%	22.1%	30.1%	21.2%	14.2%	0.0%	1.8%				8.1%	18.9%	35.1%	16.2%	27.0%	29.7%	13.5%	8.1%	13.5%		
										55.3%	2.0%	40.0%										53.3%	8.0%

SURVEY - 2 (passers-by)

Q7a	44	45	46	47	48	49	50	51	Q7b	52	53	54	55	56	57	58	Q8	59	60	61	62	63	64	65	66
43																									
82	26	35	17	6	0	1	77	5	26	25	26	3	6	2	8	23	21	64	24	42	21	74	5		
54.7%	17.3%	23.3%	11.3%	4.0%	0.0%	0.7%	51.3%	3.3%	17.3%	16.7%	17.3%	2.0%	4.0%	1.3%	5.3%	15.3%	14.0%	42.7%	16.0%	28.0%	14.0%	49.3%	3.3%		

SURVEY - 2 (passers-by)

a	7	Q9b	68	Q9c	69	Q10	70	71	Q11a	72	Q11b	73	Q12	74										
a	b	c	d	a	b	c	d	a	b	c	d	a	b	c	d	x								
6	99	6	25	32	16	101	44	89	6	26	0	101	19	25	4	23	1	103	21	47	7	20	64	14
3%	66.0%	4.0%	16.7%	21.3%	10.7%	67.3%	29.3%	59.3%	4.0%	17.3%	0.0%	67.3%	12.7%	16.7%	2.7%	15.3%	0.7%	68.7%	14.0%	31.3%	4.7%	13.3%	42.7%	9.3%
			21.5%	10.7%	67.8%							67.8%	12.8%	16.8%	2.7%									9.3%

SURVEY - 2 (passers-by)

a	b	c	d	e	f	u	Q13	75	Q14	76				
a	b	c	d	e	f	u	a	b	c	d				
15	10	1	1	1	1	7	16	13	16	105	59	74	11	6
.7%	6.7%	0.7%	0.7%	0.7%	0.7%	4.7%	10.7%	8.7%	10.7%	70.0%	39.3%	49.3%	7.3%	4.0%
.7%	6.7%	0.7%	0.7%	0.7%	0.7%	4.7%	10.7%	8.7%	10.7%	70.0%	39.3%	49.3%	7.3%	4.0%

SURVEY - 2 (unclassified)

BATCH	REM	METH	Q1	6	7	8	9	10	11	12	13	14	15	16	17	18	19	Q2	20	a	b	c	d	u
2	3	4	5															x						
101	0	101	21	44	4	59	8	7	8	25	4	4	9	1	7	21	11	19	42	10	1	4	6	
				55.0%	5.0%	73.8%	10.0%	8.8%	10.0%	31.3%	5.0%	5.0%	11.3%	1.3%	8.8%	26.3%	13.8%	23.8%	52.5%	12.5%	1.3%	5.0%	7.5%	
			20.8%	43.6%	4.0%	58.4%	7.9%	6.9%	7.9%	24.8%	4.0%	4.0%	8.9%	1.0%	6.9%	20.8%	10.9%	18.8%	41.6%	9.9%	1.0%	4.0%	5.9%	

SURVEY - 2 (unclassified)

Q3	23	24	25	26	27	28	29	30	31	Q4	32	33	34	35	36	37	38	39	40	41	Q5	42	Q6	42
22										a	b	c										a	b	
42	58	34	13	17	30	14	4	1	4	58	11	32	1	6	12	5	9	7	7	9	3	61	6	
52.5%	72.5%	42.5%	16.3%	21.3%	37.5%	17.5%	5.0%	1.3%	5.0%				4.8%	28.6%	57.1%	23.8%	42.9%	33.3%	33.3%	42.9%	14.3%			
										57.4%	10.9%	31.7%										60.4%	5.9%	

SURVEY - 2 (unclassified)

Q7a	43	44	45	46	47	48	49	50	51	Q7b	52	53	54	55	56	57	58	Q8	59	60	61	62	63	64	65	66
49	10	33	20	0	0	1	52	2	25	14	23	5	4	1	15	17	17	38	11	30	9	39	9			
48.5%	9.9%	32.7%	19.8%	0.0%	0.0%	1.0%	51.5%	2.0%	24.8%	13.9%	22.8%	5.0%	4.0%	1.0%	14.9%	16.8%	16.8%	37.6%	10.9%	29.7%	8.9%	38.6%	8.9%			

SURVEY - 2 (unclassified)

Q9a	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
a	b	c	d	a	b	c	a	b	c	d	70	71	a	b	c	d	a	b	c	d	a	b	c	d	x											
76	3	8	34	8	57	17	65	3	18	5	58	12	20	11	12	1	70	16	28	5	20	44	10													
75.2%	3.0%	7.9%	33.7%	7.9%	56.4%	16.8%	64.4%	3.0%	17.8%	5.0%	57.4%	11.9%	19.8%	10.9%	11.9%	1.0%	69.3%	15.8%	27.7%	5.0%	19.8%	43.6%	9.9%													
			34.3%	8.1%	57.6%						57.4%	11.9%	19.8%	10.9%										10.0%												

SURVEY - 2 (unclassified)

Q13	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
a	b	c	d	e	f	u	a	b	c	d	a	b	c	d												
11	0	1	0	0	4	9	11	16	63	35	52	5	3													
10.9%	0.0%	1.0%	0.0%	0.0%	4.0%	8.9%	10.9%	15.8%	62.4%	34.7%	51.5%	5.0%	3.0%													
11.0%	0.0%	1.0%	0.0%	0.0%	4.0%	9.1%	11.1%	16.2%	63.6%	36.8%	54.7%	5.3%	3.2%													

SURVEY - 4A telephone interview (HK & Outlying)

A9.11

MATCH	REM	METH	Q1																	Q2					
			2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c
12	0	12	3	8	0	7	0	0	0	2	1	0	0	0	0	0	0	0	6	2	5	1	0	0	0
			25.0%	88.9%	0.0%	77.8%	0.0%	0.0%	0.0%	22.2%	11.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	66.7%	22.2%	55.6%	11.1%	0.0%	0.0%	0.0%
			66.7%	0.0%	58.3%	0.0%	0.0%	0.0%	16.7%	8.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	50.0%	16.7%	41.7%	8.3%	0.0%	0.0%	0.0%

SURVEY - 4A telephone interview (HK & Outlying)

Q3											Q4			Q5					Q6						
22	23	24	25	26	27	28	29	30	31	32	a	b	c	33	34	35	36	37	38	39	40	41	42	a	b
2	9	6	2	3	2	1	0	0	0	7	2	3	0	2	1	1	0	0	1	1	1	12	0	0	
22.2%	100.0%	66.7%	22.2%	33.3%	22.2%	11.1%	0.0%	0.0%	0.0%	58.3%	16.7%	25.0%	0.0%	66.7%	33.3%	33.3%	0.0%	0.0%	33.3%	33.3%	33.3%	100.0%	0.0%	0.0%	

SURVEY - 4A telephone interview (HK & Outlying)

Q7a											Q7b					Q8									
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66		
12	1	9	4	0	0	0	1	0	10	1	4	0	0	0	2	5	3	9	0	8	0	5	1		
100.0%	8.3%	75.0%	33.3%	0.0%	0.0%	0.0%	8.3%	0.0%	83.3%	8.3%	33.3%	0.0%	0.0%	0.0%	16.7%	41.7%	25.0%	75.0%	0.0%	66.7%	0.0%	41.7%	8.3%		

SURVEY - 4A telephone interview (HK & Outlying)

				Q9b			Q9c			Q10			Q11a			Q11b			Q12							
b	c	d	68	a	b	c	69	a	b	c	70	71	a	b	c	72	a	b	c	73	a	b	c	d	x	74
11	0	0	5	1	6	0	11	0	1	0	9	0	3	0	0	0	10	2	5	0	2	5	1	1	1	
91.7%	0.0%	0.0%	41.7%	8.3%	50.0%	0.0%	91.7%	0.0%	8.3%	0.0%	75.0%	0.0%	25.0%	0.0%	0.0%	0.0%	83.3%	16.7%	41.7%	0.0%	16.7%	41.7%	8.3%	8.3%	8.3%	
			41.7%	8.3%	50.0%						75.0%	0.0%	25.0%	0.0%												8.3%

SURVEY - 4A telephone interview (HK & Outlying)

							Q13				Q14					
a	b	c	d	e	f	u	75	a	b	c	d	76	a	b	c	d
9	1	0	0	0	0	1	1	0	4	7	2	7	0	0	0	0
0%	8.3%	0.0%	0.0%	0.0%	0.0%	8.3%	8.3%	0.0%	33.3%	58.3%	16.7%	58.3%	0.0%	0.0%	0.0%	0.0%
0%	8.3%	0.0%	0.0%	0.0%	0.0%	8.3%	8.3%	0.0%	33.3%	58.3%	22.2%	77.8%	0.0%	0.0%	0.0%	0.0%

SURVEY - 4A telephone interview (Kln)

A9.12

ATCH	REM	METH	Q1																	Q2																
			5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u												
12	0	12	8	3	0	2	0	0	0	0	0	1	0	0	0	0	1	0	1	2	1	0	0	0	1	2	1	0	0	0						
			75.0%	0.0%	50.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	25.0%	0.0%	0.0%	0.0%	0.0%	25.0%	0.0%	25.0%	50.0%	25.0%	0.0%	0.0%	0.0%	8.3%	0.0%	0.0%	0.0%	8.3%	0.0%	8.3%	16.7%	8.3%	0.0%	0.0%	0.0%

SURVEY - 4A telephone interview (Kln)

Q3											Q4			Q5					Q6																				
22	23	24	25	26	27	28	29	30	31	32	a	b	c	33	34	35	36	37	38	39	40	41	42	a	b														
2	3	0	0	1	2	0	0	0	0	4	6	2	0	3	4	2	4	5	2	1	1	5	1				0	3	4	2	4	5	2	1	1	5	1		
50.0%	75.0%	0.0%	0.0%	25.0%	50.0%	0.0%	0.0%	0.0%	0.0%	33.3%	50.0%	16.7%	0.0%	37.5%	50.0%	25.0%	50.0%	62.5%	25.0%	12.5%	12.5%	41.7%	8.3%																

SURVEY - 4A telephone interview (Kln)

Q7a											Q7b				Q8										
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66		
4	1	2	2	0	0	1	5	0	2	3	0	1	1	0	2	0	1	0	2	1	1	2	3		
33.3%	8.3%	16.7%	16.7%	0.0%	0.0%	8.3%	41.7%	0.0%	16.7%	25.0%	0.0%	8.3%	8.3%	0.0%	16.7%	0.0%	8.3%	0.0%	16.7%	8.3%	8.3%	16.7%	25.0%		

SURVEY - 4A telephone interview (Kln)

Q9b				Q9c			Q10				Q11a			Q11b			Q12							
68				59			70				71			72			73		74					
a	b	c	d	a	b	c	a	b	c	d	a	b	c	d	a	b	c	d	x					
8	0	0	0	5	1	4	1	5	0	2	2	7	0	3	2	0	0	8	3	0	1	3	6	3
66.7%	0.0%	0.0%	0.0%	41.7%	8.3%	33.3%	8.3%	41.7%	0.0%	16.7%	16.7%	58.3%	0.0%	25.0%	16.7%	0.0%	0.0%	66.7%	25.0%	0.0%	8.3%	25.0%	50.0%	25.0%
				50.0%	10.0%	40.0%						58.3%	0.0%	25.0%	16.7%									25.0%

SURVEY - 4A telephone interview (Kln)

Q13							Q14							
75							76							
a	b	c	d	e	f	u	a	b	c	d				
8	0	0	1	0	0	0	0	1	3	8	3	4	3	2
7%	0.0%	0.0%	8.3%	0.0%	0.0%	0.0%	0.0%	8.3%	25.0%	66.7%	25.0%	33.3%	25.0%	16.7%
7%	0.0%	0.0%	8.3%	0.0%	0.0%	0.0%	0.0%	8.3%	25.0%	66.7%	25.0%	33.3%	25.0%	16.7%

1 SURVEY - 4B personal interview

BATCH	REM	METH	Q1															Q2						
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u
7	0	7	1	4	0	4	0	0	1	0	1	0	0	0	0	1	0	1	1	4	1	0	0	0
			14.3%	57.1%	0.0%	57.1%	0.0%	0.0%	16.7%	0.0%	16.7%	0.0%	0.0%	0.0%	16.7%	0.0%	16.7%	16.7%	66.7%	16.7%	0.0%	0.0%	0.0%	0.0%

2 SURVEY - 4B personal interview

Q3											Q4			Q5					Q6							
22	23	24	25	26	27	28	29	30	31	32	a	b	c	33	34	35	36	37	38	39	40	41	42	a	b	
0	5	0	1	0	3	1	0	0	0	4	1	2	0	1	0	0	0	0	0	0	0	0	5	2		
0.0%	83.3%	0.0%	16.7%	0.0%	50.0%	16.7%	0.0%	0.0%	0.0%	57.1%	14.3%	28.6%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	71.4%	28.6%		

3 SURVEY - 4B personal interview

Q7a										Q7b					Q8										
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66		
3	1	2	2	0	0	0	3	1	2	1	1	0	0	0	2	0	0	3	2	3	0	3	1		
42.9%	14.3%	28.6%	28.6%	0.0%	0.0%	0.0%	42.9%	14.3%	28.6%	14.3%	14.3%	0.0%	0.0%	0.0%	28.6%	0.0%	0.0%	42.9%	28.6%	42.9%	0.0%	42.9%	14.3%		

4 SURVEY - 4B personal interview

Q9b				Q9c			Q10				Q11a			Q11b			Q12						
68				69			70				71			72			73		74				
b	c	d	a	b	c	a	b	c	d	a	b	c	d	a	b	c	d	a	b	c	d	x	
5	0	1	2	1	4	1	3	0	3	0	3	1	1	2	0	0	4	3	2	0	1	3	1
71.4%	0.0%	14.3%	28.6%	14.3%	57.1%	14.3%	42.9%	0.0%	42.9%	0.0%	42.9%	14.3%	14.3%	28.6%	0.0%	0.0%	57.1%	42.9%	28.6%	0.0%	14.3%	42.9%	14.3%
			28.6%	14.3%	57.1%						42.9%	14.3%	14.3%	28.6%									14.3%

5 SURVEY - 4B personal interview

Q13							Q14							
75							76							
a	b	c	d	e	f	u	a	b	c	d	a	b	c	d
4	0	1	0	0	1	0	0	3	0	4	4	1	0	2
1%	0.0%	14.3%	0.0%	0.0%	14.3%	0.0%	0.0%	42.9%	0.0%	57.1%	57.1%	14.3%	0.0%	28.6%
1%	0.0%	14.3%	0.0%	0.0%	14.3%	0.0%	0.0%	42.9%	0.0%	57.1%	57.1%	14.3%	0.0%	28.6%

RVEY - 77B females

FCH	REH	METH	Q1																	Q2				
			2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b
117	0	117	29	39	1	67	10	5	7	18	5	3	5	1	8	27	14	26	41	12	1	3	6	
			44.3%	1.1%	76.1%	11.4%	5.7%	8.0%	20.5%	5.7%	3.4%	5.7%	1.1%	9.1%	30.7%	15.9%	29.5%	46.6%	13.6%	1.1%	3.4%	6.8%		
			24.8%	33.3%	0.9%	57.3%	8.5%	4.3%	6.0%	15.4%	4.3%	2.6%	4.3%	0.9%	6.8%	23.1%	12.0%	22.2%	35.0%	10.3%	0.9%	2.6%	5.1%	

RVEY - 77B females

Q3											Q4			Q5					Q6						
22	23	24	25	26	27	28	29	30	31	32	a	b	c	33	34	35	36	37	38	39	40	41	42	a	b
44	64	35	7	22	21	18	9	0	3	66	7	43	1	9	13	6	6	8	3	8	3	61	7		
10.0%	72.7%	39.8%	8.0%	25.0%	23.9%	20.5%	10.2%	0.0%	3.4%	56.4%	6.0%	36.8%	3.4%	31.0%	44.8%	20.7%	20.7%	27.6%	10.3%	27.6%	10.3%	52.1%	6.0%		

RVEY - 77B females

Q7a										Q7b					Q8										
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66		
70	17	37	21	5	0	1	54	2	25	25	32	3	7	2	11	27	24	49	20	39	11	46	1		
59.8%	14.5%	31.6%	17.9%	4.3%	0.0%	0.9%	46.2%	1.7%	21.4%	21.4%	27.4%	2.6%	6.0%	1.7%	9.4%	23.1%	20.5%	41.9%	17.1%	33.3%	9.4%	39.3%	0.9%		

RVEY - 77B females

Q9a			Q9b			Q9c			Q10			Q11a			Q11b			Q12					
67	68	69	68	69	70	68	69	70	70	71	72	71	72	73	72	73	74	74					
b	c	d	a	b	c	a	b	c	a	b	c	a	b	c	a	b	c	d	x				
91	0	17	25	10	81	27	71	5	22	2	74	18	21	5	13	1	83	19	37	4	20	51	16
77.8%	0.0%	14.5%	21.4%	8.5%	69.2%	23.1%	60.7%	4.3%	18.8%	1.7%	63.2%	15.4%	17.9%	4.3%	11.1%	0.9%	70.9%	16.2%	31.6%	3.4%	17.1%	43.6%	13.7%
			21.6%	8.6%	69.8%						62.7%	15.3%	17.8%	4.2%									13.7%

RVEY - 77B females

Q13						Q14							
75	76	77	78	79	80	75	76	77	78	79			
b	c	d	e	f	u	a	b	c	d	a			
6	1	1	1	0	5	10	13	15	78	37	62	8	5
5.1%	0.9%	0.9%	0.9%	0.0%	4.3%	8.5%	11.1%	12.8%	66.7%	31.6%	53.0%	6.8%	4.3%
5.1%	0.9%	0.9%	0.9%	0.0%	4.3%	8.6%	11.2%	12.9%	67.2%	33.0%	55.4%	7.1%	4.5%

SRVEY - 78A aged <=20

A9.17

TCH	REM	METH	Q1																		Q2				
				2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b
363	0	363	88	150	12	207	36	12	19	85	21	10	21	8	17	64	25	85	136	37	9	8	13		
				54.5%	4.4%	75.3%	13.1%	4.4%	6.9%	30.9%	7.6%	3.6%	7.6%	2.9%	6.2%	23.3%	9.1%	30.9%	49.5%	13.5%	3.3%	2.9%	4.7%		
				24.2%	41.3%	3.3%	57.0%	9.9%	3.3%	5.2%	23.4%	5.8%	2.8%	5.8%	2.2%	4.7%	17.6%	6.9%	23.4%	37.5%	10.2%	2.5%	2.2%	3.6%	

SRVEY - 78A aged <=20

											Q4				Q5											Q6
22	23	24	25	26	27	28	29	30	31	32	a	b	c	33	34	35	36	37	38	39	40	41	42	a	b	
150	195	107	38	62	88	51	24	3	8	212	17	130	8	17	39	14	31	26	13	17	10	204	21			
54.5%	70.9%	38.9%	13.8%	22.5%	32.0%	18.5%	8.7%	1.1%	2.9%					9.1%	19.3%	44.3%	15.9%	35.2%	29.5%	14.8%	19.3%	11.4%				
										58.4%	4.7%	35.8%											56.2%	5.8%		

SRVEY - 78A aged <=20

											Q7a											Q7b											Q8
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66										
194	47	94	60	10	0	3	204	8	76	54	73	13	15	5	23	61	58	144	48	103	40	156	26										
53.4%	12.9%	25.9%	16.5%	2.8%	0.0%	0.8%	56.2%	2.2%	20.9%	14.9%	20.1%	3.6%	4.1%	1.4%	6.3%	16.8%	16.0%	39.7%	13.2%	28.4%	11.0%	43.0%	7.2%										

SRVEY - 78A aged <=20

											Q9b				Q9c											Q10				Q11a				Q11b				Q12
			68				69				70	71				72				73				74														
b	c	d	a	b	c	a	b	c	d	a	b	c	d	a	b	c	d	a	b	c	d	x																
255	10	48	99	43	218	87	229	12	59	7	213	52	68	30	49	4	258	49	108	22	57	155	31															
70.2%	2.8%	13.2%	27.3%	11.8%	60.1%	24.0%	63.1%	3.3%	16.3%	1.9%	58.7%	14.3%	18.7%	8.3%	13.5%	1.1%	71.1%	13.5%	29.8%	6.1%	15.7%	42.7%	8.5%															
			27.5%	11.9%	60.6%						58.7%	14.3%	18.7%	8.3%									8.6%															

SRVEY - 78A aged <=20

							Q13				Q14				
							75				76				
b	c	d	e	f	u	a	b	c	d	a	b	c	d		
32	4	2	2	1	13	38	49	48	227	141	189	18	10		
8.8%	1.1%	0.6%	0.6%	0.3%	3.6%	10.5%	13.5%	13.2%	62.5%	38.8%	52.1%	5.0%	2.8%		
8.8%	1.1%	0.6%	0.6%	0.3%	3.6%	10.5%	13.5%	13.3%	62.7%	39.4%	52.8%	5.0%	2.8%		

TCH	REM	METH	Q1	6	7	8	9	10	11	12	13	14	15	16	17	18	19	Q2	a	b	c	d	u	
2	3	4	5														20	x						
112	0	112	23	54	3	64	7	1	2	37	5	4	3	1	2	10	7	23	44	14	6	1	4	
				60.7%	3.4%	71.9%	7.9%	1.1%	2.2%	41.6%	5.6%	4.5%	3.4%	1.1%	2.2%	11.2%	7.9%	25.8%	49.4%	15.7%	6.7%	1.1%	4.5%	
				20.5%	48.2%	2.7%	57.1%	6.3%	0.9%	1.8%	33.0%	4.5%	3.6%	2.7%	0.9%	1.8%	8.9%	6.3%	20.5%	39.3%	12.5%	5.4%	0.9%	3.6%

SURVEY - 788 aged 21-25

Q3	23	24	25	26	27	28	29	30	31	Q4	32	Q5	33	34	35	36	37	38	39	40	41	Q6	42
										a	b	c										a	b
52	71	35	15	21	30	16	6	0	4	75	2	35	2	5	12	2	6	8	1	7	4	63	4
58.4%	79.8%	39.3%	16.9%	23.6%	33.7%	18.0%	6.7%	0.0%	4.5%	67.0%	1.8%	31.3%	8.7%	21.7%	52.2%	8.7%	26.1%	34.8%	4.3%	30.4%	17.4%	56.3%	3.6%

SURVEY - 788 aged 21-25

Q7a	43	44	45	46	47	48	49	50	51	Q7b	52	53	54	55	56	57	58	Q8	59	60	61	62	63	64	65	66
71	22	40	23	6	0	0	64	3	20	20	25	1	5	2	4	20	22	55	25	44	19	46	7			
63.4%	19.6%	35.7%	20.5%	5.4%	0.0%	0.0%	57.1%	2.7%	17.9%	17.9%	22.3%	0.9%	4.5%	1.8%	3.6%	17.9%	19.6%	49.1%	22.3%	39.3%	17.0%	41.1%	6.3%			

SURVEY - 788 aged 21-25

			Q9b	Q9c		Q10	Q11a	Q11b	Q12														
b	c	d	68	69		70	71	72	73	74													
			a	b	c	a	b	c	d	x													
90	1	16	23	15	73	26	73	1	18	3	68	15	20	10	14	1	82	16	35	5	20	50	10
80.4%	0.9%	14.3%	20.5%	13.4%	65.2%	23.2%	65.2%	0.9%	16.1%	2.7%	60.7%	13.4%	17.9%	8.9%	12.5%	0.9%	73.2%	14.3%	31.3%	4.5%	17.9%	44.6%	8.9%
			20.7%	13.5%	65.8%						60.2%	13.3%	17.7%	8.8%									8.9%

SURVEY - 788 aged 21-25

						Q13	Q14							
b	c	d	e	f	u	75	76							
						a	b	c	d					
4	0	0	1	0	5	16	10	17	70	46	60	4	3	
x	3.6%	0.0%	0.0%	0.9%	0.0%	4.5%	14.3%	8.9%	15.2%	62.5%	41.1%	53.6%	3.6%	2.7%
x	3.6%	0.0%	0.0%	0.9%	0.0%	4.5%	14.2%	8.8%	15.0%	61.9%	40.7%	53.1%	3.5%	2.7%

CH	REH	METH	Q1																		Q2				
				2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b
76	0	76	13	33	4	48	15	3	3	19	7	2	8	4	7	20	6	21	34	7	2	2	1		
			52.4%	6.3%	76.2%	23.8%	4.8%	4.8%	30.2%	11.1%	3.2%	12.7%	6.3%	11.1%	31.7%	9.5%	33.3%	54.0%	11.1%	3.2%	3.2%	1.6%			
			17.1%	43.4%	5.3%	63.2%	19.7%	3.9%	3.9%	25.0%	9.2%	2.6%	10.5%	5.3%	9.2%	26.3%	7.9%	27.6%	44.7%	9.2%	2.6%	2.6%	1.3%		

VEY - 78D aged 31-35

Q3											Q4			Q5					Q6						
22	23	24	25	26	27	28	29	30	31	32	a	b	c	33	34	35	36	37	38	39	40	41	42	a	b
35	44	28	12	16	26	11	6	2	1	46	5	24	1	3	8	3	8	4	1	2	2	49	3		
5.6%	69.8%	44.4%	19.0%	25.4%	41.3%	17.5%	9.5%	3.2%	1.6%	60.5%	6.6%	31.6%	7.7%	23.1%	61.5%	23.1%	61.5%	30.8%	7.7%	15.4%	15.4%	64.5%	3.9%		

VEY - 78D aged 31-35

Q7a											Q7b					Q8									
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66		
35	2	15	11	0	0	1	47	2	16	8	12	3	5	1	4	11	10	30	8	16	4	39	5		
16.1%	2.6%	19.7%	14.5%	0.0%	0.0%	1.3%	61.8%	2.6%	21.1%	10.5%	15.8%	3.9%	6.6%	1.3%	5.3%	14.5%	13.2%	39.5%	10.5%	21.1%	5.3%	51.3%	6.6%		

SURVEY - 78D aged 31-35

Q9a			Q9b			Q9c			Q10			Q11a			Q11b			Q12					
b	c	d	a	b	c	a	b	c	d	70	71	a	b	c	d	a	b	c	d	x			
54	5	8	23	8	45	17	52	4	10	2	43	11	15	6	13	0	49	11	22	4	15	30	3
71.1%	6.6%	10.5%	30.3%	10.5%	59.2%	22.4%	68.4%	5.3%	13.2%	2.6%	56.6%	14.5%	19.7%	7.9%	17.1%	0.0%	64.5%	14.5%	28.9%	5.3%	19.7%	39.5%	3.9%
			30.3%	10.5%	59.2%						57.3%	14.7%	20.0%	8.0%									3.9%

SURVEY - 78D aged 31-35

Q13						Q14							
b	c	d	e	f	u	a	b	c	d	a	b	c	d
9	2	1	1	0	2	7	8	15	45	36	35	4	0
11.8%	2.6%	1.3%	1.3%	0.0%	2.6%	9.2%	10.5%	19.7%	59.2%	47.4%	46.1%	5.3%	0.0%
11.8%	2.6%	1.3%	1.3%	0.0%	2.6%	9.3%	10.7%	20.0%	60.0%	48.0%	46.7%	5.3%	0.0%

H	REM	METH	Q1																	Q2					
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u	
2	0	32	11	11	2	16	4	2	3	5	1	0	1	2	0	7	1	5	10	4	0	0	1		
				52.4%	9.5%	76.2%	19.0%	9.5%	14.3%	23.8%	4.8%	0.0%	4.8%	9.5%	0.0%	33.3%	4.8%	23.8%	47.6%	19.0%	0.0%	0.0%	4.8%		
				34.4%	34.4%	6.3%	50.0%	12.5%	6.3%	9.4%	15.6%	3.1%	0.0%	3.1%	6.3%	0.0%	21.9%	3.1%	15.6%	31.3%	12.5%	0.0%	0.0%	3.1%	

VEY - 78E aged 36-40

Q3											Q4				Q5							Q6	
22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	a	b	
8	12	7	4	3	4	5	1	1	0	15	3	14	0	1	1	0	4	4	2	1	1	16	4
1.1%	57.1%	33.3%	19.0%	14.3%	19.0%	23.8%	4.8%	4.8%	0.0%	46.9%	9.4%	43.8%	0.0%	9.1%	9.1%	0.0%	36.4%	36.4%	18.2%	9.1%	9.1%	50.0%	12.5%

RVEY - 78E aged 36-40

Q7a											Q7b									Q8						
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66			
16	4	9	3	0	0	0	17	0	10	3	6	2	2	0	1	3	5	10	2	6	4	10	3			
0.0%	12.5%	28.1%	9.4%	0.0%	0.0%	0.0%	53.1%	0.0%	31.3%	9.4%	18.8%	6.3%	6.3%	0.0%	3.1%	9.4%	15.6%	31.3%	6.3%	18.8%	12.5%	31.3%	9.4%			

JRVEY - 78E aged 36-40

			Q9b				Q9c					Q10					Q11a					Q11b					Q12
b	c	d	68	b	c	a	b	c	d	70	a	b	c	d	a	b	c	d	a	b	c	d	x				
18	1	6	9	7	15	6	18	2	6	0	19	3	7	3	6	0	18	8	3	4	7	16	4				
56.3%	3.1%	18.8%	28.1%	21.9%	46.9%	18.8%	56.3%	6.3%	18.8%	0.0%	59.4%	9.4%	21.9%	9.4%	18.8%	0.0%	56.3%	25.0%	9.4%	12.5%	21.9%	50.0%	12.5%				
			29.0%	22.6%	48.4%						59.4%	9.4%	21.9%	9.4%									12.9%				

SURVEY - 78E aged 36-40

						Q13					Q14				
b	c	d	e	f	u	75	a	b	c	d	76	a	b	c	d
5	1	0	0	0	2	2	9	4	17	11	15	2	3		
15.6%	3.1%	0.0%	0.0%	0.0%	6.3%	6.3%	28.1%	12.5%	53.1%	34.4%	46.9%	6.3%	9.4%		
16.1%	3.2%	0.0%	0.0%	0.0%	6.5%	6.3%	28.1%	12.5%	53.1%	35.5%	48.4%	6.5%	9.7%		

REM	METH	Q1																	Q2					
3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u	
0	26	10	5	1	10	3	1	4	3	3	0	3	0	2	4	0	8	8	1	1	0	0		
			31.3%	6.3%	62.5%	18.8%	6.3%	25.0%	18.8%	18.8%	0.0%	18.8%	0.0%	12.5%	25.0%	0.0%	50.0%	50.0%	6.3%	6.3%	0.0%	0.0%		
			38.5%	19.2%	3.8%	38.5%	11.5%	3.8%	15.4%	11.5%	11.5%	0.0%	11.5%	0.0%	7.7%	15.4%	0.0%	30.8%	30.8%	3.8%	3.8%	0.0%	0.0%	

VEY - 78F aged >=41

										Q4				Q5											Q6
3										32				33	34	35	36	37	38	39	40	41	42		
2	23	24	25	26	27	28	29	30	31	a	b	c										a	b		
1	9	4	0	4	4	2	1	0	0	9	5	12	1	2	2	2	5	4	2	2	0	12	5		
8%	56.3%	25.0%	0.0%	25.0%	25.0%	12.5%	6.3%	0.0%	0.0%	34.6%	19.2%	46.2%	10.0%	20.0%	20.0%	20.0%	50.0%	40.0%	20.0%	20.0%	0.0%	46.2%	19.2%		

VEY - 78F aged >=41

										Q7b									Q8								
7a										52	53	54	55	56	57	58	59	60	61	62	63	64	65	66			
43	44	45	46	47	48	49	50	51																			
8	4	2	3	0	0	1	12	2	6	1	2	3	0	0	5	0	2	4	0	7	2	10	4				
1.8%	15.4%	7.7%	11.5%	0.0%	0.0%	3.8%	46.2%	7.7%	23.1%	3.8%	7.7%	11.5%	0.0%	0.0%	19.2%	0.0%	7.7%	15.4%	0.0%	26.9%	7.7%	38.5%	15.4%				

URVEY - 78F aged >=41

			Q9b				Q9c					Q10				Q11a				Q11b				Q12
			68				69					70	71			72				73				74
b	c	d	a	b	c	a	b	c	d		a	b	c	d	a	b	c	d	a	b	c	d	x	
11	1	5	7	3	16	10	10	0	4	2	14	2	5	5	5	1	16	4	9	2	3	7	2	
12.3%	3.8%	19.2%	26.9%	11.5%	61.5%	38.5%	38.5%	0.0%	15.4%	7.7%	53.8%	7.7%	19.2%	19.2%	19.2%	3.8%	61.5%	15.4%	34.6%	7.7%	11.5%	26.9%	7.7%	
			26.9%	11.5%	61.5%						53.8%	7.7%	19.2%	19.2%									7.7%	

URVEY - 78F aged >=41

						Q13					Q14				
						75					76				
b	c	d	e	f	u	a	b	c	d	a	b	c	d		
2	1	1	0	1	1	1	9	2	14	8	13	1	2		
7.7%	3.8%	3.8%	0.0%	3.8%	3.8%	3.8%	34.6%	7.7%	53.8%	30.8%	50.0%	3.8%	7.7%		
7.7%	3.8%	3.8%	0.0%	3.8%	3.8%	3.8%	34.6%	7.7%	53.8%	33.3%	54.2%	4.2%	8.3%		

EY - 77A78A male aged <= 20

A9.23

Q1	Q2																				
5	20	6	7	8	9	10	11	12	13	14	15	16	17	18	19	x	a	b	c	d	u
3	2	1	0	2	0	0	0	1	0	0	0	0	1	0	1	2	1	0	0	0	1
33.3%	66.7%	0.0%	0.0%	66.7%	0.0%	0.0%	0.0%	33.3%	0.0%	0.0%	0.0%	0.0%	33.3%	0.0%	33.3%	66.7%	33.3%	0.0%	0.0%	0.0%	33.3%
50.0%	16.7%	0.0%	33.3%	0.0%	0.0%	0.0%	0.0%	16.7%	0.0%	0.0%	0.0%	0.0%	16.7%	0.0%	16.7%	33.3%	16.7%	0.0%	0.0%	0.0%	16.7%

RVEY - 77A78A male aged <= 20

Q3	Q4	Q5															Q6
22	32	33	34	35	36	37	38	39	40	41	42	a	b	c	d	e	
1	4	2	1	2	0	2	1	1	0	1	3	0					
33.3%	66.7%	66.7%	33.3%	66.7%	0.0%	66.7%	33.3%	33.3%	0.0%	33.3%	50.0%	0.0%					
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%					

SURVEY - 77A78A male aged <= 20

Q7a	Q7b															Q8
43	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	
2	2	0	1	0	0	0	1	0	0	5	1	3	0	3	0	
33.3%	33.3%	0.0%	16.7%	0.0%	0.0%	0.0%	16.7%	0.0%	0.0%	83.3%	16.7%	50.0%	0.0%	50.0%	0.0%	
83.3%	33.3%	33.3%	16.7%	0.0%	0.0%	0.0%	50.0%	16.7%	33.3%	33.3%	0.0%	16.7%	0.0%	0.0%	0.0%	

SURVEY - 77A78A male aged <= 20

Q9b	Q9c	Q10	Q11a	Q11b			Q12	
68	69	70	72	73	74	74		
a	b	c	d	a	b	c	d	x
1	1	4	1	2	0	0	4	1
16.7%	16.7%	66.7%	16.7%	33.3%	0.0%	0.0%	66.7%	16.7%
16.7%	16.7%	100.0%	0.0%	16.7%	0.0%	0.0%	66.7%	16.7%

SURVEY - 77A78A male aged <= 20

Q13	Q14										
75	76	a	b	c	d	a	b	c	d		
1	3	1	0	0	5	3	2	1	0		
16.7%	50.0%	16.7%	0.0%	0.0%	83.3%	50.0%	33.3%	16.7%	0.0%		
16.7%	50.0%	16.7%	0.0%	0.0%	83.3%	50.0%	33.3%	16.7%	0.0%		

Q1	Q2																							
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d
78	0	78	15	41	3	45	4	0	0	30	4	2	2	1	0	5	2	15	34	8	6	1	2	
			65.1%	4.8%	71.4%	6.3%	0.0%	0.0%	47.6%	6.3%	3.2%	3.2%	1.6%	0.0%	7.9%	3.2%	23.8%	54.0%	12.7%	9.5%	1.6%	3.2%		
			19.2%	52.6%	3.8%	57.7%	5.1%	0.0%	0.0%	38.5%	5.1%	2.6%	2.6%	1.3%	0.0%	6.4%	2.6%	19.2%	43.6%	10.3%	7.7%	1.3%	2.6%	

VEY - 77A788 male aged 21-25

Q3	Q4																			Q5	Q6				
	22	23	24	25	26	27	28	29	30	31	32	a	b	c	33	34	35	36	37			38	39	40	41
39	49	26	12	14	22	11	4	0	3	55	0	23	1	3	8	0	3	4	1	4	3	45	3		
1.9%	77.8%	41.3%	19.0%	22.2%	34.9%	17.5%	6.3%	0.0%	4.8%	70.5%	0.0%	29.5%	6.7%	20.0%	53.3%	0.0%	20.0%	26.7%	6.7%	26.7%	20.0%	57.7%	3.8%		

IRVEY - 77A788 male aged 21-25

Q7a	Q7b																			Q8			
	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61		62	63	64
45	12	23	17	4	0	0	49	2	12	12	14	1	2	1	1	10	13	36	14	24	13	35	7
57.7%	15.4%	29.5%	21.8%	5.1%	0.0%	0.0%	62.8%	2.6%	15.4%	15.4%	17.9%	1.3%	2.6%	1.3%	1.3%	12.8%	16.7%	46.2%	17.9%	30.8%	16.7%	44.9%	9.0%

SURVEY - 77A788 male aged 21-25

Q9b	Q9c	Q10	Q11a	Q11b	Q12																		
						68	69	70	71	72	73	74	x										
b	c	d	a	b	c	a	b	c	d	a	b	c	d	a	b	c	d	x					
63	1	8	21	11	46	20	50	1	12	2	47	11	13	8	11	1	59	8	25	4	14	33	8
80.8%	1.3%	10.3%	26.9%	14.1%	59.0%	25.6%	64.1%	1.3%	15.4%	2.6%	60.3%	14.1%	16.7%	10.3%	14.1%	1.3%	75.6%	10.3%	32.1%	5.1%	17.9%	42.3%	10.3%
			26.9%	14.1%	59.0%						59.5%	13.9%	16.5%	10.1%									10.3%

SURVEY - 77A788 male aged 21-25

Q13	Q14												
		75	76										
b	c	d	e	f	u	a	b	c	d	a	b	c	d
3	0	0	0	0	3	14	5	13	47	38	39	2	0
3.8%	0.0%	0.0%	0.0%	0.0%	3.8%	17.9%	6.4%	16.7%	60.3%	48.7%	50.0%	2.6%	0.0%
3.8%	0.0%	0.0%	0.0%	0.0%	3.8%	17.7%	6.3%	16.5%	59.5%	48.1%	49.4%	2.5%	0.0%

CH	REM	METH	Q1																	Q2				
			5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u
34	0	34	8	13	0	19	3	1	2	7	1	2	1	0	2	5	5	8	10	6	0	0	2	
			50.0%	0.0%	73.1%	11.5%	3.8%	7.7%	26.9%	3.8%	7.7%	3.8%	0.0%	7.7%	19.2%	19.2%	30.8%	38.5%	23.1%	0.0%	0.0%	7.7%		
			23.5%	38.2%	0.0%	55.9%	8.8%	2.9%	5.9%	20.6%	2.9%	5.9%	2.9%	0.0%	5.9%	14.7%	14.7%	23.5%	29.4%	17.6%	0.0%	0.0%	5.9%	

SURVEY - 778788 female aged 21-25

Q3											Q4			Q5					Q6						
22	23	24	25	26	27	28	29	30	31	32	a	b	c	33	34	35	36	37	38	39	40	41	42	a	b
13	22	9	3	7	8	5	2	0	1	20	2	12	1	2	4	2	3	4	0	3	1	18	1		
0.0%	84.6%	34.6%	11.5%	26.9%	30.8%	19.2%	7.7%	0.0%	3.8%				12.5%	25.0%	50.0%	25.0%	37.5%	50.0%	0.0%	37.5%	12.5%				
										58.8%	5.9%	35.3%										52.9%	2.9%		

SURVEY - 778788 female aged 21-25

Q7a											Q7b				Q8										
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66		
26	10	17	6	2	0	0	15	1	8	8	11	0	3	1	3	10	9	19	11	20	6	11	0		
76.5%	29.4%	50.0%	17.6%	5.9%	0.0%	0.0%	44.1%	2.9%	23.5%	23.5%	32.4%	0.0%	8.8%	2.9%	8.8%	29.4%	26.5%	55.9%	32.4%	58.8%	17.6%	32.4%	0.0%		

SURVEY - 778788 female aged 21-25

Q9b			Q9c			Q10				Q11a			Q11b				Q12						
68			69			70				71			72				73	74					
b	c	d	a	b	c	a	b	c	d	a	b	c	d	a	b	c	d	x					
27	0	8	2	4	27	6	23	0	6	1	21	4	7	2	3	0	23	8	10	1	6	17	2
79.4%	0.0%	23.5%	5.9%	11.8%	79.4%	17.6%	67.6%	0.0%	17.6%	2.9%	61.8%	11.8%	20.6%	5.9%	8.8%	0.0%	67.6%	23.5%	29.4%	2.9%	17.6%	50.0%	5.9%
			6.1%	12.1%	81.8%						61.8%	11.8%	20.6%	5.9%									5.9%

SURVEY - 778788 female aged 21-25

Q13						Q14							
75						76							
b	c	d	e	f	u	a	b	c	d				
1	0	0	1	0	2	2	5	4	23	8	21	2	3
2.9%	0.0%	0.0%	2.9%	0.0%	5.9%	5.9%	14.7%	11.8%	67.6%	23.5%	61.8%	5.9%	8.8%
2.9%	0.0%	0.0%	2.9%	0.0%	5.9%	5.9%	14.7%	11.8%	67.6%	23.5%	61.8%	5.9%	8.8%

TCH	REM	METH	Q1																	Q2				
			2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b
35	0	35	2	18	0	26	1	3	3	7	0	1	2	0	2	12	7	8	16	3	0	2	4	
			54.5%	0.0%	78.8%	3.0%	9.1%	9.1%	21.2%	0.0%	3.0%	6.1%	0.0%	6.1%	36.4%	21.2%	24.2%	48.5%	9.1%	0.0%	6.1%	12.1%		
			5.7%	51.4%	0.0%	74.3%	2.9%	8.6%	8.6%	20.0%	0.0%	2.9%	5.7%	0.0%	5.7%	34.3%	20.0%	22.9%	45.7%	8.6%	0.0%	5.7%	11.4%	

URVEY - 77B78C female aged 26-30

Q3											Q4			Q5					Q6						
22	23	24	25	26	27	28	29	30	31	32	a	b	c	33	34	35	36	37	38	39	40	41	42	a	b
15	25	13	1	6	7	9	5	0	1	27	1	6	0	0	2	2	0	1	1	2	0	19	1		
45.5%	75.8%	39.4%	3.0%	18.2%	21.2%	27.3%	15.2%	0.0%	3.0%	77.1%	2.9%	17.1%	0.0%	0.0%	100.0%	100.0%	0.0%	50.0%	50.0%	100.0%	0.0%	54.3%	2.9%		

URVEY - 77B78C female aged 26-30

Q7a											Q7b					Q8									
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66		
15	2	10	8	0	0	0	19	0	7	6	8	1	0	0	2	8	7	15	2	8	1	13	0		
42.9%	5.7%	28.6%	22.9%	0.0%	0.0%	0.0%	54.3%	0.0%	20.0%	17.1%	22.9%	2.9%	0.0%	0.0%	5.7%	22.9%	20.0%	42.9%	5.7%	22.9%	2.9%	37.1%	0.0%		

URVEY - 77B78C female aged 26-30

Q9b			Q9c			Q10				Q11a			Q11b			Q12												
b	c	d	68	a	b	c	a	b	c	d	70	71	a	b	c	d	72	a	b	c	d	73	a	b	c	d	74	x
28	0	3	9	2	24	10	19	1	8	0	21	8	6	1	4	1	26	4	11	1	6	17	4					
80.0%	0.0%	8.6%	25.7%	5.7%	68.6%	28.6%	54.3%	2.9%	22.9%	0.0%	60.0%	22.9%	17.1%	2.9%	11.4%	2.9%	74.3%	11.4%	31.4%	2.9%	17.1%	48.6%	11.4%					
			25.7%	5.7%	68.6%						58.3%	22.2%	16.7%	2.8%														11.4%

URVEY - 77B78C female aged 26-30

Q13						Q14									
b	c	d	e	f	u	75	a	b	c	d	76	a	b	c	d
2	0	0	0	0	1	2	2	4	26	11	19	3	0		
5.7%	0.0%	0.0%	0.0%	0.0%	2.9%	5.7%	5.7%	11.4%	74.3%	31.4%	54.3%	8.6%	0.0%		
5.7%	0.0%	0.0%	0.0%	0.0%	2.9%	5.9%	5.9%	11.8%	76.5%	33.3%	57.6%	9.1%	0.0%		

H	REM	METH	Q1	6	7	8	9	10	11	12	13	14	15	16	17	18	19	Q2	20	a	b	c	d	u
2	0	62	11	29	4	40	12	3	3	19	4	2	6	3	4	13	5	17	28	7	1	1	1	
			56.9%	7.8%	78.4%	23.5%	5.9%	5.9%	37.3%	7.8%	3.9%	11.8%	5.9%	7.8%	25.5%	9.8%	33.3%	54.9%	13.7%	2.0%	2.0%	2.0%		
			17.7%	46.8%	6.5%	64.5%	19.4%	4.8%	4.8%	30.6%	6.5%	3.2%	9.7%	4.8%	6.5%	21.0%	8.1%	27.4%	45.2%	11.3%	1.6%	1.6%	1.6%	

VEY - 77A78D male aged 31-35

Q3	22	23	24	25	26	27	28	29	30	31	Q4	32	Q5	33	34	35	36	37	38	39	40	41	Q6	42
											a	b	c										a	b
	28	36	23	11	10	21	11	5	2	1	39	3	19	1	1	7	2	7	4	0	1	1	41	2
	4.9%	70.6%	45.1%	21.6%	19.6%	41.2%	21.6%	9.8%	3.9%	2.0%	62.9%	4.8%	30.6%	9.1%	9.1%	63.6%	18.2%	63.6%	36.4%	0.0%	9.1%	9.1%	66.1%	3.2%

SURVEY - 77A78D male aged 31-35

Q7a	43	44	45	46	47	48	49	50	51	Q7b	52	53	54	55	56	57	58	Q8	59	60	61	62	63	64	65	66
	28	2	12	7	0	0	0	39	2	12	5	9	1	3	1	3	9	8	26	5	12	3	32	4		
	45.2%	3.2%	19.4%	11.3%	0.0%	0.0%	0.0%	62.9%	3.2%	19.4%	8.1%	14.5%	1.6%	4.8%	1.6%	4.8%	14.5%	12.9%	41.9%	8.1%	19.4%	4.8%	51.6%	6.5%		

SURVEY - 77A78D male aged 31-35

Q9b	68	Q9c	69	Q10	70	71	Q11a	72	Q11b	73	Q12	74												
b	c	d	a	b	c	d	a	b	c	d	a	b	c	d	x									
41	5	8	17	8	37	12	44	4	8	1	35	9	11	6	11	0	39	9	19	4	11	24	3	
66.1%	8.1%	12.9%	27.4%	12.9%	59.7%	19.4%	71.0%	6.5%	12.9%	1.6%	56.5%	14.5%	17.7%	9.7%	17.7%	0.0%	62.9%	14.5%	30.6%	6.5%	17.7%	38.7%	4.8%	
			27.4%	12.9%	59.7%						57.4%	14.8%	18.0%	9.8%										4.8%

SURVEY - 77A78D male aged 31-35

Q13	75	Q14	76											
b	c	d	a	b	c	d								
8	2	0	1	0	1	5	6	12	38	28	31	3	0	
8%	12.9%	3.2%	0.0%	1.6%	0.0%	1.6%	8.1%	9.7%	19.4%	61.3%	45.2%	50.0%	4.8%	0.0%
8%	12.9%	3.2%	0.0%	1.6%	0.0%	1.6%	8.2%	9.8%	19.7%	62.3%	45.2%	50.0%	4.8%	0.0%

CH	REM	METH	Q1															Q2						
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u
14	0	14	2	4	0	8	3	0	0	0	3	0	2	1	3	7	1	4	6	0	1	1	1	0
				33.3%	0.0%	66.7%	25.0%	0.0%	0.0%	0.0%	25.0%	0.0%	16.7%	8.3%	25.0%	58.3%	8.3%	33.3%	50.0%	0.0%	8.3%	8.3%	0.0%	
				14.3%	28.6%	0.0%	57.1%	21.4%	0.0%	0.0%	0.0%	21.4%	0.0%	14.3%	7.1%	21.4%	50.0%	7.1%	28.6%	42.9%	0.0%	7.1%	7.1%	0.0%

II. SURVEY - 778780 female aged 31-35

Q3										Q4										Q5						Q6	
22	23	24	25	26	27	28	29	30	31	32	a	b	c	33	34	35	36	37	38	39	40	41	42			a	b
7	8	5	1	6	5	0	1	0	0	7	2	5		0	2	1	1	1	0	1	1	1	8	1			
8.3%	66.7%	41.7%	8.3%	50.0%	41.7%	0.0%	8.3%	0.0%	0.0%	50.0%	14.3%	35.7%		0.0%	100.0%	50.0%	50.0%	50.0%	0.0%	50.0%	50.0%	50.0%	57.1%	7.1%			

III. SURVEY - 778780 female aged 31-35

Q7a										Q7b																		
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66					
7	0	3	4	0	0	1	8	0	4	3	3	2	2	0	1	2	2	4	3	4	1	7	1					
50.0%	0.0%	21.4%	28.6%	0.0%	0.0%	7.1%	57.1%	0.0%	28.6%	21.4%	21.4%	14.3%	14.3%	0.0%	7.1%	14.3%	14.3%	28.6%	21.4%	28.6%	7.1%	50.0%	7.1%					

IV. SURVEY - 778780 female aged 31-35

			Q9b			Q9c				Q10				Q11a			Q11b					Q12					
b	c	d	68	a	b	69	a	b	c	70	71	a	b	c	d	72	a	b	c	d	73	a	b	c	d	74	x
13	0	0	6	0	8	5	8	0	2	1	8	2	4	0	2	0	10	2	3	0	4	6	0				
92.9%	0.0%	0.0%	42.9%	0.0%	57.1%	35.7%	57.1%	0.0%	14.3%	7.1%	57.1%	14.3%	28.6%	0.0%	14.3%	0.0%	71.4%	14.3%	21.4%	0.0%	28.6%	42.9%	0.0%				0.0%
			42.9%	0.0%	57.1%						57.1%	14.3%	28.6%	0.0%													

V. SURVEY - 778780 female aged 31-35

						Q13				Q14				
b	c	d	e	f	u	75	a	b	c	76	a	b	c	d
1	0	1	0	0	1	2	2	3	7	8	4	1	0	
7.1%	0.0%	7.1%	0.0%	0.0%	7.1%	14.3%	14.3%	21.4%	50.0%	57.1%	28.6%	7.1%	0.0%	
7.1%	0.0%	7.1%	0.0%	0.0%	7.1%	14.3%	14.3%	21.4%	50.0%	61.5%	30.8%	7.7%	0.0%	

TCH	REN	METH	Q1																				Q2				
				2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d
45	0	45	15	14	2	22	6	2	6	7	4	0	4	2	2	10	0	12	14	4	1	0	1				
			46.7%	6.7%	73.3%	20.0%	6.7%	20.0%	23.3%	13.3%	0.0%	13.3%	6.7%	6.7%	33.3%	0.0%	40.0%	46.7%	13.3%	3.3%	0.0%	3.3%					
			33.3%	31.1%	4.4%	48.9%	13.3%	4.4%	13.3%	15.6%	8.9%	0.0%	8.9%	4.4%	4.4%	22.2%	0.0%	26.7%	31.1%	8.9%	2.2%	0.0%	2.2%				

IRVEY - 77A78E&F male aged >= 36

											Q3				Q4				Q5						Q6
22	23	24	25	26	27	28	29	30	31	32	a	b	c	33	34	35	36	37	38	39	40	41	42	a	b
14	17	7	4	6	7	5	2	1	0	20	6	19	1	1	3	2	8	8	4	2	0	24	7		
46.7%	56.7%	23.3%	13.3%	20.0%	23.3%	16.7%	6.7%	3.3%	0.0%	44.4%	13.3%	42.2%	6.7%	6.7%	20.0%	13.3%	53.3%	53.3%	26.7%	13.3%	0.0%	53.3%	15.6%		

IRVEY - 77A78E&F male aged >= 36

											Q7a						Q7b											Q8
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66					
16	6	9	6	0	0	1	23	1	14	3	4	5	0	0	3	1	4	10	1	9	4	14	7					
35.6%	13.3%	20.0%	13.3%	0.0%	0.0%	2.2%	51.1%	2.2%	31.1%	6.7%	8.9%	11.1%	0.0%	0.0%	6.7%	2.2%	8.9%	22.2%	2.2%	20.0%	8.9%	31.1%	15.6%					

IRVEY - 77A78E&F male aged >= 36

											Q9b			Q9c			Q10			Q11a			Q11b			Q12								
											68	69		70	71	72		73		74		x												
											a	b	c	a	b	c	a	b	c	a	b	c	a	b	c	d	x							
											20	2	8	15	7	22	15	21	0	7	2	25	3	11	6	9	1	27	9	9	6	8	17	2
											44.4%	4.4%	17.8%	33.3%	15.6%	48.9%	33.3%	46.7%	0.0%	15.6%	4.4%	55.6%	6.7%	24.4%	13.3%	20.0%	2.2%	60.0%	20.0%	20.0%	13.3%	17.8%	37.8%	4.4%
											34.1%			15.9%			50.0%			55.6%			6.7%			24.4%			13.3%					

IRVEY - 77A78E&F male aged >= 36

							Q13				Q14			
							75	76						
a	b	c	d	e	f	u	a	b	c	d	a	b	c	d
1	6	1	1	0	1	2	1	16	5	23	14	25	2	3
9%	13.3%	2.2%	2.2%	0.0%	2.2%	4.4%	2.2%	35.6%	11.1%	51.1%	31.1%	55.6%	4.4%	6.7%
5%	13.6%	2.3%	2.3%	0.0%	2.3%	4.5%	2.2%	35.6%	11.1%	51.1%	31.8%	56.8%	4.5%	6.8%

TCH	REM	METH	Q1																	Q2				
			5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u
13	0	13	6	2	1	4	1	1	1	1	0	0	0	0	0	1	1	1	4	1	0	0	0	
			28.6%	14.3%	57.1%	14.3%	14.3%	14.3%	14.3%	14.3%	0.0%	0.0%	0.0%	0.0%	0.0%	14.3%	14.3%	14.3%	57.1%	14.3%	0.0%	0.0%	0.0%	
			46.2%	15.4%	7.7%	30.8%	7.7%	7.7%	7.7%	7.7%	0.0%	0.0%	0.0%	0.0%	0.0%	7.7%	7.7%	7.7%	30.8%	7.7%	0.0%	0.0%	0.0%	

SURVEY - 77B78E&F female age >=36

Q3											Q4			Q5					Q6						
22	23	24	25	26	27	28	29	30	31	32	a	b	c	33	34	35	36	37	38	39	40	41	42	a	b
5	4	4	0	1	1	2	0	0	0	4	2	7	0	2	0	0	1	0	0	0	1	1	4	2	
41.7%	33.3%	33.3%	0.0%	8.3%	8.3%	16.7%	0.0%	0.0%	0.0%	30.8%	15.4%	53.8%	0.0%	100.0%	0.0%	0.0%	50.0%	0.0%	0.0%	50.0%	50.0%	30.8%	15.4%		

SURVEY - 77B78E&F female age >=36

Q7a											Q7b				Q8										
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66		
8	2	2	0	0	0	0	6	1	2	1	4	0	2	0	3	2	3	4	1	4	2	6	0		
61.5%	15.4%	15.4%	0.0%	0.0%	0.0%	0.0%	46.2%	7.7%	15.4%	7.7%	30.8%	0.0%	15.4%	0.0%	23.1%	15.4%	23.1%	30.8%	7.7%	30.8%	15.4%	46.2%	0.0%		

SURVEY - 77B78E&F female age >=36

Q9b			Q9c			Q10				Q11a			Q11b			Q12							
68			69			70	71			72			73			74							
b	c	d	a	b	c	a	b	c	d	a	b	c	d	a	b	c	d	x					
9	0	3	1	3	9	1	7	2	3	0	8	2	1	2	2	0	7	3	3	0	2	6	4
69.2%	0.0%	23.1%	7.7%	23.1%	69.2%	7.7%	53.8%	15.4%	23.1%	0.0%	61.5%	15.4%	7.7%	15.4%	15.4%	0.0%	53.8%	23.1%	23.1%	0.0%	15.4%	46.2%	30.8%
			7.7%	23.1%	69.2%						61.5%	15.4%	7.7%	15.4%									30.8%

SURVEY - 77B78E&F female age >=36

Q13						Q14							
75						76							
b	c	d	e	f	u	a	b	c	d				
1	1	0	0	0	1	2	2	1	8	5	3	1	2
7.7%	7.7%	0.0%	0.0%	0.0%	7.7%	15.4%	15.4%	7.7%	61.5%	38.5%	23.1%	7.7%	15.4%
7.7%	7.7%	0.0%	0.0%	0.0%	7.7%	15.4%	15.4%	7.7%	61.5%	45.5%	27.3%	9.1%	18.2%

- 79A salary <=\$5,000

REM	METH	Q1																	Q2				
3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u
0	52	17	15	1	25	3	1	1	10	2	1	1	1	4	8	2	15	12	6	1	1	1	1
			42.9%	2.9%	71.4%	8.6%	2.9%	2.9%	28.6%	5.7%	2.9%	2.9%	2.9%	11.4%	22.9%	5.7%	42.9%	34.3%	17.1%	2.9%	2.9%	2.9%	2.9%
			32.7%	28.8%	1.9%	48.1%	5.8%	1.9%	1.9%	19.2%	3.8%	1.9%	1.9%	1.9%	7.7%	15.4%	3.8%	28.8%	23.1%	11.5%	1.9%	1.9%	1.9%

- 79A salary <=\$5,000

										Q4			Q5							Q6			
23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42				
										a	b	c								a	b		
	24	11	1	2	4	3	3	0	1	26	4	22	1	6	9	3	7	7	2	3	0	26	4
	68.6%	31.4%	2.9%	5.7%	11.4%	8.6%	8.6%	0.0%	2.9%				5.9%	35.3%	52.9%	17.6%	41.2%	41.2%	11.8%	17.6%	0.0%		
										50.0%	7.7%	42.3%										50.0%	7.7%

- 79A salary <=\$5,000

											Q7b				Q8										
44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66			
	12	18	9	3	0	0	23	0	11	17	11	3	2	1	1	13	12	21	8	13	7	23	1		
	23.1%	34.6%	17.3%	5.8%	0.0%	0.0%	44.2%	0.0%	21.2%	32.7%	21.2%	5.8%	3.8%	1.9%	1.9%	25.0%	23.1%	40.4%	15.4%	25.0%	13.5%	44.2%	1.9%		

- 79A salary <=\$5,000

			Q9b			Q9c			Q10			Q11a			Q11b			Q12					
b	c	d	68	a	b	c	a	b	c	d	70	71	a	b	c	d	73	a	b	c	d	x	
3	2	11	13	9	28	14	33	3	9	0	40	6	7	0	5	1	39	6	12	2	8	25	12
5%	3.8%	21.2%	25.0%	17.3%	53.8%	26.9%	63.5%	5.8%	17.3%	0.0%	76.9%	11.5%	13.5%	0.0%	9.6%	1.9%	75.0%	11.5%	23.1%	3.8%	15.4%	48.1%	23.1%
			26.0%	18.0%	56.0%						75.5%	11.3%	13.2%	0.0%									23.1%

- 79A salary <=\$5,000

						Q13				Q14					
b	c	d	e	f	u	75	a	b	c	d	76	a	b	c	d
2	0	0	1	0	5	4	3	4	41	14	33	3	2		
1.8%	0.0%	0.0%	1.9%	0.0%	9.6%	7.7%	5.8%	7.7%	78.8%	26.9%	63.5%	5.8%	3.8%		
1.8%	0.0%	0.0%	1.9%	0.0%	9.6%	7.7%	5.8%	7.7%	78.8%	26.9%	63.5%	5.8%	3.8%		

798 salary \$5,001-10,000

A9.34

REM	METH	Q1																		Q2				
3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u	
0	113	22	61	3	68	10	4	6	27	8	5	9	4	5	20	8	30	42	9	3	4	9	9	
			67.0%	3.3%	74.7%	11.0%	4.4%	6.6%	29.7%	8.8%	5.5%	9.9%	4.4%	5.5%	22.0%	8.8%	33.0%	46.2%	9.9%	3.3%	4.4%	9.9%	9.9%	
			19.5%	54.0%	2.7%	60.2%	8.8%	3.5%	5.3%	23.9%	7.1%	4.4%	8.0%	3.5%	4.4%	17.7%	7.1%	26.5%	37.2%	8.0%	2.7%	3.5%	8.0%	

798 salary \$5,001-10,000

										Q4			Q5						Q6				
23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	a	b		
									70	3	38	3	4	9	5	9	6	5	5	3	63	5	
									61.9%	2.7%	33.6%	13.6%	18.2%	40.9%	22.7%	40.9%	27.3%	22.7%	22.7%	13.6%	55.8%	4.4%	

798 salary \$5,001-10,000

												Q7b				Q8									
44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66			
19	34	21	4	0	1	63	2	22	21	22	4	6	2	7	21	16	53	16	38	18	46	6			
16.8%	30.1%	18.6%	3.5%	0.0%	0.9%	55.8%	1.8%	19.5%	18.6%	19.5%	3.5%	5.3%	1.8%	6.2%	18.6%	14.2%	46.9%	14.2%	33.6%	15.9%	40.7%	5.3%			

798 salary \$5,001-10,000

				Q9b			Q9c			Q10				Q11a			Q11b			Q12							
	c	d	68	a	b	c	69	a	b	c	d	70	71	a	b	c	72	a	b	c	73	a	b	c	d	x	74
1	4	11	31	9	71	29	72	1	22	2	68	14	21	8	17	2	79	14	36	6	19	44	4			44	4
7.7%	3.5%	9.7%	27.4%	8.0%	62.8%	25.7%	63.7%	0.9%	19.5%	1.8%	60.2%	12.4%	18.6%	7.1%	15.0%	1.8%	69.9%	12.4%	31.9%	5.3%	16.8%	38.9%	3.5%			3.5%	3.6%
			27.9%	8.1%	64.0%						61.3%	12.6%	18.9%	7.2%													

798 salary \$5,001-10,000

						Q13				Q14					
b	c	d	e	f	u	75	a	b	c	d	76	a	b	c	d
5	0	0	0	0	4	10	11	13	78	46	55	7	4		
0.4%	0.0%	0.0%	0.0%	0.0%	3.5%	8.8%	9.7%	11.5%	69.0%	40.7%	48.7%	6.2%	3.5%		
0.5%	0.0%	0.0%	0.0%	0.0%	3.6%	8.9%	9.8%	11.6%	69.6%	41.1%	49.1%	6.3%	3.6%		

- 79D salary \$20,001-30,000

A9.36

REM	METH	Q1																	Q2				
3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u
0	32	4	14	4	22	4	2	1	10	2	0	1	0	1	7	2	9	14	5	0	1	1	1
		50.0%	14.3%	14.3%	78.6%	14.3%	7.1%	3.6%	35.7%	7.1%	0.0%	3.6%	0.0%	3.6%	25.0%	7.1%	32.1%	50.0%	17.9%	0.0%	3.6%	3.6%	3.6%
		12.5%	43.8%	12.5%	68.8%	12.5%	6.3%	3.1%	31.3%	6.3%	0.0%	3.1%	0.0%	3.1%	21.9%	6.3%	28.1%	43.8%	15.6%	0.0%	3.1%	3.1%	3.1%

- 79D salary \$20,001-30,000

											Q4			Q5					Q6				
23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	
											a	b	c						a	b			
19	7	7	5	13	6	1	1	0	21	1	10	0	0	2	0	1	0	1	1	2	17	1	
67.9%	25.0%	25.0%	17.9%	46.4%	21.4%	3.6%	3.6%	0.0%	65.6%	3.1%	31.3%	0.0%	0.0%	50.0%	0.0%	25.0%	0.0%	25.0%	25.0%	50.0%	53.1%	3.1%	

- 79D salary \$20,001-30,000

											Q7b				Q8										
44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66			
2	8	7	0	0	0	18	1	9	2	4	1	1	0	1	5	8	15	4	9	2	8	5			
6.3%	25.0%	21.9%	0.0%	0.0%	0.0%	56.3%	3.1%	28.1%	6.3%	12.5%	3.1%	3.1%	0.0%	3.1%	15.6%	25.0%	46.9%	12.5%	28.1%	6.3%	25.0%	15.6%			

- 79D salary \$20,001-30,000

											Q9b			Q9c			Q10				Q11a			Q11b			Q12		
											68			69			70	71			72			73			74		
											a	b	c	a	b	c	a	b	c	d	a	b	c	d	a	b	c	d	x
0	1	6	10	6	16	4	22	1	6	1	11	6	8	7	6	0	20	6	11	2	6	10	2						
5%	3.1%	18.8%	31.3%	18.8%	50.0%	12.5%	68.8%	3.1%	18.8%	3.1%	34.4%	18.8%	25.0%	21.9%	18.8%	0.0%	62.5%	18.8%	34.4%	6.3%	18.8%	31.3%	6.3%						
		31.3%	18.8%	50.0%							34.4%	18.8%	25.0%	21.9%									6.3%						

- 79D salary \$20,001-30,000

						Q13				Q14			
						75				76			
b	c	d	e	f	u	a	b	c	d	a	b	c	d
7	0	0	1	1	1	2	7	7	16	14	16	0	1
.9%	0.0%	0.0%	3.1%	3.1%	3.1%	6.3%	21.9%	21.9%	50.0%	43.8%	50.0%	0.0%	3.1%
.9%	0.0%	0.0%	3.1%	3.1%	3.1%	6.3%	21.9%	21.9%	50.0%	45.2%	51.6%	0.0%	3.2%

SURVEY - 79E salary \geq 30,001

ATCH	REM	METH	Q1																	Q2						
			2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d
28	0	28	10	8	1	13	4	2	3	8	2	1	2	1	1	8	1	6	9	3	1	0	1			
			44.4%	5.6%	72.2%	22.2%	11.1%	16.7%	44.4%	11.1%	5.6%	11.1%	5.6%	5.6%	44.4%	5.6%	33.3%	50.0%	16.7%	5.6%	0.0%	5.6%				
			35.7%	28.6%	3.6%	46.4%	14.3%	7.1%	10.7%	28.6%	7.1%	3.6%	7.1%	3.6%	3.6%	28.6%	3.6%	21.4%	32.1%	10.7%	3.6%	0.0%	3.6%			

SURVEY - 79E salary \geq 30,001

Q3											Q4			Q5					Q6						
22	23	24	25	26	27	28	29	30	31	32	a	b	c	33	34	35	36	37	38	39	40	41	42	a	b
8	11	7	3	6	5	4	0	1	0	12	3	13	0	0	1	1	4	4	0	1	0	14	4		
44.4%	61.1%	38.9%	16.7%	33.3%	27.8%	22.2%	0.0%	5.6%	0.0%				0.0%	0.0%	10.0%	10.0%	40.0%	40.0%	0.0%	10.0%	0.0%			50.0%	14.3%
										42.9%	10.7%	46.4%													

SURVEY - 79E salary \geq 30,001

Q7a										Q7b					Q8								
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66
10	3	6	3	0	0	1	17	0	7	3	7	2	4	0	0	1	0	3	1	6	0	14	2
35.7%	10.7%	21.4%	10.7%	0.0%	0.0%	3.6%	60.7%	0.0%	25.0%	10.7%	25.0%	7.1%	14.3%	0.0%	0.0%	3.6%	0.0%	10.7%	3.6%	21.4%	0.0%	50.0%	7.1%

SURVEY - 79E salary \geq 30,001

Q9a			Q9b			Q9c			Q10				Q11a			Q11b			Q12											
b	c	d	68	a	b	c	69	a	b	c	d	70	71	a	b	c	d	72	a	b	c	d	73	a	b	c	d	74	x	
17	1	5	10	5	13	8	16	1	3	0	10	4	10	4	10	4	2	1	20	5	7	5	4	10	2					
60.7%	3.6%	17.9%	35.7%	17.9%	46.4%	28.6%	57.1%	3.6%	10.7%	0.0%	35.7%	14.3%	35.7%	14.3%	7.1%	3.6%	71.4%	17.9%	25.0%	17.9%	14.3%	35.7%	7.1%							
			35.7%	17.9%	46.4%						35.7%	14.3%	35.7%	14.3%																

SURVEY - 79E salary \geq 30,001

Q13							Q14											
a	b	c	d	e	f	u	75	a	b	c	d	76	a	b	c	d		
6	7	3	0	0	0	0	3	11	2	11	13	13	1	1				
25.0%	10.7%	0.0%	0.0%	0.0%	0.0%	0.0%	10.7%	39.3%	7.1%	39.3%	46.4%	46.4%	3.6%	3.6%				
25.0%	10.7%	0.0%	0.0%	0.0%	0.0%	0.0%	11.1%	40.7%	7.4%	40.7%	46.4%	46.4%	3.6%	3.6%				

REM	METH	Q1																		Q2					
3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u		
0	57	20	15	1	29	5	0	0	16	1	1	0	0	0	1	2	10	20	6	3	0	0	0		
			40.5%	2.7%	78.4%	13.5%	0.0%	0.0%	43.2%	2.7%	2.7%	0.0%	0.0%	0.0%	2.7%	5.4%	27.0%	54.1%	16.2%	8.1%	0.0%	0.0%	0.0%		
		35.1%	26.3%	1.8%	50.9%	8.8%	0.0%	0.0%	28.1%	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%	3.5%	17.5%	35.1%	10.5%	5.3%	0.0%	0.0%	0.0%		

Y - 79F non-working

											Q4			Q5						Q6			
23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42				
											a	b	c							a	b		
28	16	7	8	10	3	0	0	2	37	2	17	3	6	10	2	2	5	2	3	4	31	3	
x	75.7%	43.2%	18.9%	21.6%	27.0%	8.1%	0.0%	0.0%	5.4%			15.0%	30.0%	50.0%	10.0%	10.0%	25.0%	10.0%	15.0%	20.0%			
									64.9%	3.5%	29.8%										54.4%	5.3%	

EY - 79F non-working

a	Q7b														Q8									
3	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	
6	8	13	10	3	0	0	28	2	8	5	11	1	1	2	5	9	11	24	9	19	8	24	5	
x	2%	14.0%	22.8%	17.5%	5.3%	0.0%	0.0%	49.1%	3.5%	14.0%	8.8%	19.3%	1.8%	1.8%	3.5%	8.8%	15.8%	19.3%	42.1%	15.8%	33.3%	14.0%	42.1%	8.8%

EY - 79F non-working

										Q9b			Q9c			Q10			Q11a			Q11b			Q12	
										68	69	70	71	72	73	74										
										b	c	d	a	b	c	d	a	b	c	d	a	b	c	d	x	
44	0	5	15	8	34	11	38	2	7	1	39	6	9	4	6	0	41	9	23	4	8	21	10			
x	2%	0.0%	8.8%	26.3%	14.0%	59.6%	19.3%	66.7%	3.5%	12.3%	1.8%	68.4%	10.5%	15.8%	7.0%	10.5%	0.0%	71.9%	15.8%	40.4%	7.0%	14.0%	36.8%	17.5%		
			25.3%	14.0%	59.6%						67.2%	10.3%	15.5%	6.9%											17.5%	

IVEY - 79F non-working

						Q13				Q14				
						75	76							
b	c	d	e	f	u	a	b	c	d	a	b	c	d	
2	0	0	0	0	2	8	4	11	35	18	34	3	0	
x	3.5%	0.0%	0.0%	0.0%	0.0%	3.5%	14.0%	7.0%	19.3%	61.4%	31.6%	59.6%	5.3%	0.0%
	3.5%	0.0%	0.0%	0.0%	0.0%	3.5%	13.8%	6.9%	19.0%	60.3%	32.7%	61.8%	5.5%	0.0%

I SURVEY - 80A secondary education

BATCH	REM	METH	Q1	A9.40																Q2				
				6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u
17	167	0	167	49	70	4	85	17	4	11	25	11	7	9	6	7	22	11	43	59	11	4	3	6
18				59.3%	3.4%	72.0%	14.4%	3.4%	9.3%	21.2%	9.3%	5.9%	7.6%	5.1%	5.9%	18.6%	9.3%	36.4%	50.0%	9.3%	3.4%	2.5%	5.1%	
.7%				29.3%	41.9%	2.4%	50.9%	10.2%	2.4%	6.6%	15.0%	6.6%	4.2%	5.4%	3.6%	4.2%	13.2%	6.6%	25.7%	35.3%	6.6%	2.4%	1.8%	3.6%

II SURVEY - 80A secondary education

Q3	Q4	Q5	Q6																					
				22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
u	a	b	c	a	b																a	b		
1	59	77	43	13	31	32	22	17	1	2	86	12	66	4	14	21	9	16	17	9	9	5	87	12
1.8%	50.0%	65.3%	36.4%	11.0%	26.3%	27.1%	18.6%	14.4%	0.8%	1.7%				8.2%	28.6%	42.9%	18.4%	32.7%	34.7%	18.4%	18.4%	10.2%		
1.6%											51.5%	7.2%	39.5%										52.1%	7.2%

III SURVEY - 80A secondary education

Q7a	Q7b	Q8																							
			43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
c																									
62	101	22	46	25	5	0	1	73	3	33	37	30	7	5	2	12	32	27	67	27	49	22	66	6	
7.1%	60.5%	13.2%	27.5%	15.0%	3.0%	0.0%	0.6%	43.7%	1.8%	19.8%	22.2%	18.0%	4.2%	3.0%	1.2%	7.2%	19.2%	16.2%	40.1%	16.2%	29.3%	13.2%	39.5%	3.6%	

IV SURVEY - 80A secondary education

Q9a	Q9b	Q9c	Q10	Q11a	Q11b	Q12																		
							67	68	69	70	71	72	73	74	a	b	c	d	x					
a	b	c	d	a	b	c	d	a	b	c	d	a	b	c	d	a	b	c	d	x				
30	111	6	24	44	17	103	38	108	6	29	2	122	16	24	4	22	2	116	26	50	7	29	69	21
18.0%	66.5%	3.6%	14.4%	26.3%	10.2%	61.7%	22.8%	64.7%	3.6%	17.4%	1.2%	73.1%	9.6%	14.4%	2.4%	13.2%	1.2%	69.5%	15.6%	29.9%	4.2%	17.4%	41.3%	12.6%
				26.8%	10.4%	62.8%						73.5%	9.6%	14.5%	2.4%									12.7%

V SURVEY - 80A secondary education

Q13	Q14														
		75	76	a	b	c	d	a	b	c	d				
a	b	c	d	e	f	u	a	b	c	d	a	b	c	d	
130	5	1	2	0	0	7	15	13	14	123	59	84	11	8	
77.8%	3.0%	0.6%	1.2%	0.0%	0.0%	4.2%	9.0%	7.8%	8.4%	73.7%	35.3%	50.3%	6.6%	4.8%	
78.3%	3.0%	0.6%	1.2%	0.0%	0.0%	4.2%	9.1%	7.9%	8.5%	74.5%	36.4%	51.9%	6.8%	4.9%	

REM	METH	Q1																		Q2					
3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u		
0	111	39	11	1	62	9	2	2	22	1	0	4	0	7	14	5	31	36	7	0	1	3			
			15.3%	1.4%	86.1%	12.5%	2.8%	2.8%	30.6%	1.4%	0.0%	5.6%	0.0%	9.7%	19.4%	6.9%	43.1%	50.0%	9.7%	0.0%	1.4%	4.2%			
			35.1%	9.9%	0.9%	55.9%	8.1%	1.8%	1.8%	19.8%	0.9%	0.0%	3.6%	0.0%	6.3%	12.6%	4.5%	27.9%	32.4%	6.3%	0.0%	0.9%	2.7%		

VEY - 81B non-credit card holders

3											Q4				Q5							Q6			
2	23	24	25	26	27	28	29	30	31	32	a	b	c	33	34	35	36	37	38	39	40	41	42	a	b
1	51	23	9	9	21	11	6	0	4	61	7	41		2	12	18	4	10	10	6	5	3	57	10	
9%	70.8%	31.9%	12.5%	12.5%	29.2%	15.3%	8.3%	0.0%	5.6%	55.0%	6.3%	36.9%		5.1%	30.8%	46.2%	10.3%	25.6%	25.6%	15.4%	12.8%	7.7%	51.4%	9.0%	

VEY - 81B non-credit card holders

Ta											Q7b									Q8						
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66			
65	19	31	18	5	0	2	49	3	20	19	25	5	4	3	7	20	17	43	15	27	12	46	7			
3.6%	17.1%	27.9%	16.2%	4.5%	0.0%	1.8%	44.1%	2.7%	18.0%	17.1%	22.5%	4.5%	3.6%	2.7%	6.3%	18.0%	15.3%	38.7%	13.5%	24.3%	10.8%	41.4%	6.3%			

VEY - 81B non-credit card holders

			Q9b				Q9c					Q10				Q11a				Q11b				Q12	
b	c	d	68	a	b	c	a	b	c	d	70	71	a	b	c	d	a	b	c	d	a	b	c	d	x
81	3	13	22	20	66	26	67	2	22	3	79	10	21	3	16	1	79	11	28	3	16	57	22		
73.0%	2.7%	11.7%	19.8%	18.0%	59.5%	23.4%	60.4%	1.8%	19.8%	2.7%	71.2%	9.0%	18.9%	2.7%	14.4%	0.9%	71.2%	9.9%	25.2%	2.7%	14.4%	51.4%	19.3%		
			20.4%	18.5%	51.1%						69.9%	8.8%	18.6%	2.7%										19.2%	

VEY - 81B non-credit card holders

						Q13					Q14				
b	c	d	e	f	u	75	a	b	c	d	76	a	b	c	d
4	0	0	1	0	6	9	12	11	79	32	64	8	5		
3.6%	0.0%	0.0%	0.9%	0.0%	5.4%	8.1%	10.8%	9.9%	71.2%	28.8%	57.7%	7.2%	4.5%		
3.6%	0.0%	0.0%	0.9%	0.0%	5.4%	8.1%	10.8%	9.9%	71.2%	29.4%	58.7%	7.3%	4.6%		

REM	METH	Q1																Q2					
3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u
0	76	17	34	2	40	4	4	3	16	2	5	4	0	3	12	6	22	25	11	0	2	4	
			57.6%	3.4%	67.8%	6.8%	6.8%	5.1%	27.1%	3.4%	8.5%	6.8%	0.0%	5.1%	20.3%	10.2%	37.3%	42.4%	18.6%	0.0%	3.4%	6.8%	
			22.4%	44.7%	2.6%	52.6%	5.3%	5.3%	3.9%	21.1%	2.6%	6.6%	5.3%	0.0%	3.9%	15.8%	7.9%	28.9%	32.9%	14.5%	0.0%	2.6%	5.3%

EY - 83C clerks

										Q4			Q5								Q6		
3										32			33	34	35	36	37	38	39	40	41	42	
2	23	24	25	26	27	28	29	30	31	a	b	c									a	b	
13	42	22	6	16	12	14	9	1	3	48	3	24	2	5	6	4	5	6	4	4	2	44	3
9%	71.2%	37.3%	10.2%	27.1%	20.3%	23.7%	15.3%	1.7%	5.1%	63.2%	3.9%	31.6%	11.8%	29.4%	35.3%	23.5%	29.4%	35.3%	23.5%	23.5%	11.8%	57.9%	3.9%

VEY - 83C clerks

Q7a										Q7b														
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	Q8	59	60	61	62	63	64	65	66
45	17	27	15	6	0	0	42	2	16	20	20	2	5	3	3	17	13	31	14	23	9	31	2	
9.2%	22.4%	35.5%	19.7%	7.9%	0.0%	0.0%	55.3%	2.6%	21.1%	26.3%	26.3%	2.6%	6.6%	3.9%	3.9%	22.4%	17.1%	40.8%	18.4%	30.3%	11.8%	40.8%	2.6%	

JRVEY - 83C clerks

			Q9b			Q9c				Q10			Q11a			Q11b						Q12				
b	c	d	68	a	b	c	a	b	c	70	71	a	b	c	d	72	a	b	c	d	73	a	b	c	d	x
57	1	10	15	8	53	18	50	2	15	1	47	11	15	3	10	1	50	14	22	3	15	32	9			
75.0%	1.3%	13.2%	19.7%	10.5%	69.7%	23.7%	65.8%	2.6%	19.7%	1.3%	61.8%	14.5%	19.7%	3.9%	13.2%	1.3%	65.8%	18.4%	28.9%	3.9%	19.7%	42.1%	11.2%			
			19.7%	10.5%	69.7%						61.8%	14.5%	19.7%	3.9%										12.0%		

SURVEY - 83C clerks

						Q13					Q14												
b	c	d	e	f	u	75	a	b	c	d	76	a	b	c	d								
4	1	0	1	0	3	8	8	10	48	28	40	3	3										
5.3%	1.3%	0.0%	1.3%	0.0%	3.9%	10.5%	10.5%	13.2%	63.2%	36.8%	52.6%	3.9%	3.9%										
5.3%	1.3%	0.0%	1.3%	0.0%	4.0%	10.8%	10.8%	13.5%	64.9%	37.8%	54.1%	4.1%	4.1%										

EY - 83E executives & middle managers

A9.45

H	REM	METH	Q1																	Q2				
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	a	b	c	d	u	
7	0	67	11	30	2	40	2	3	5	17	3	2	4	1	4	17	7	16	30	6	1	2	2	
			53.6%	3.6%	71.4%	3.6%	5.4%	8.9%	30.4%	5.4%	3.6%	7.1%	1.8%	7.1%	30.4%	12.5%	28.6%	53.6%	10.7%	1.8%	3.6%	3.6%		
			16.4%	44.8%	3.0%	59.7%	3.0%	4.5%	7.5%	25.4%	4.5%	3.0%	6.0%	1.5%	6.0%	25.4%	10.4%	23.9%	44.8%	9.0%	1.5%	3.0%	3.0%	

VEY - 83E executives & middle managers

Q3											Q4			Q5					Q6				
22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	a	b	
27	42	21	7	12	24	9	1	0	1	38	2	26	1	0	6	1	3	2	1	3	2	42	1
1.2%	75.0%	37.5%	12.5%	21.4%	42.9%	16.1%	1.8%	0.0%	1.8%	56.7%	3.0%	38.8%	9.1%	0.0%	54.5%	9.1%	27.3%	18.2%	9.1%	27.3%	18.2%	62.7%	1.5%

RVEY - 83E executives & middle managers

Q7a											Q7b					Q8									
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66		
33	5	15	12	0	0	0	41	1	19	7	17	2	2	0	4	13	9	26	9	21	5	25	3		
9.3%	7.5%	22.4%	17.9%	0.0%	0.0%	0.0%	61.2%	1.5%	28.4%	10.4%	25.4%	3.0%	3.0%	0.0%	6.0%	19.4%	13.4%	38.8%	13.4%	31.3%	7.5%	37.3%	4.5%		

URVEY - 83E executives & middle managers

Q9			Q9b			Q9c			Q10				Q11a			Q11b			Q12				
b	c	d	58	a	b	c	a	b	c	d	70	71	a	b	c	d	a	b	c	d	74	x	
49	2	8	27	5	35	18	41	2	11	3	28	12	17	10	9	1	52	5	19	6	6	36	1
73.1%	3.0%	11.9%	40.3%	7.5%	52.2%	26.9%	61.2%	3.0%	16.4%	4.5%	41.8%	17.9%	25.4%	14.9%	13.4%	1.5%	77.6%	7.5%	28.4%	9.0%	9.0%	53.7%	1.5%
			40.3%	7.5%	52.2%						41.8%	17.9%	25.4%	14.9%									1.5%

SURVEY - 83E executives & middle managers

Q13						Q14									
b	c	d	e	f	u	75	a	b	c	d	76	a	b	c	d
12	2	1	0	0	2	10	9	7	40	32	34	1	0		
17.9%	3.0%	1.5%	0.0%	0.0%	3.0%	14.9%	13.4%	10.4%	59.7%	47.8%	50.7%	1.5%	0.0%		
17.9%	3.0%	1.5%	0.0%	0.0%	3.0%	15.2%	13.6%	10.6%	60.6%	47.8%	50.7%	1.5%	0.0%		

83F blue collars

A9.46

REM	METH	Q1																		Q2					
3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u		
0	35	8	17	3	21	6	1	2	8	5	0	4	5	1	8	1	8	11	4	4	0	1			
			63.0%	11.1%	77.8%	22.2%	3.7%	7.4%	29.6%	18.5%	0.0%	14.8%	18.5%	3.7%	29.6%	3.7%	29.6%	40.7%	14.8%	14.8%	0.0%	3.7%			
			22.9%	48.6%	8.6%	60.0%	17.1%	2.9%	5.7%	22.9%	14.3%	0.0%	11.4%	14.3%	2.9%	22.9%	2.9%	22.9%	31.4%	11.4%	11.4%	0.0%	2.9%		

83F blue collars

											Q4				Q5											Q6				
											32				33	34	35	36	37	38	39	40	41	42						
											a	b	c				a	b											a	b
	16	11	2	5	5	6	6	0	0	21	1	12	1	2	4	2	5	5	1	2	0	13	4							
%	59.3%	40.7%	7.4%	18.5%	18.5%	22.2%	22.2%	0.0%	0.0%	60.0%	2.9%	34.3%	12.5%	25.0%	50.0%	25.0%	62.5%	62.5%	12.5%	25.0%	0.0%	37.1%	11.4%							

EY - 83F blue collars

											Q7b																		Q8
											52	53	54	55	56	57	58	59	60	61	62	63	64	65	66				
10	3	7	5	0	0	0	18	1	2	8	1	0	1	0	3	6	5	17	2	8	6	15	1						
%	8.6%	20.0%	14.3%	0.0%	0.0%	0.0%	51.4%	2.9%	5.7%	22.9%	2.9%	0.0%	2.9%	0.0%	8.6%	17.1%	14.3%	48.6%	5.7%	22.9%	17.1%	42.9%	2.9%						

VEY - 83F blue collars

											Q9b					Q9c					Q10				Q11a				Q11b				Q12		
											68					69					70	71			72				73				74		
											a	b	c	d	a	b	c	d	a	b	c	d	a	b	c	d	a	b	c	d	a	b	c	d	x
16	4	7	12	6	14	5	21	1	7	0	28	2	3	0	6	0	24	4	9	0	7	12	4												
%	5.7%	11.4%	20.0%	34.3%	17.1%	40.0%	14.3%	60.0%	2.9%	20.0%	0.0%	80.0%	5.7%	8.6%	0.0%	17.1%	0.0%	68.6%	11.4%	25.7%	0.0%	20.0%	34.3%	11.4%											
			37.5%	18.8%	43.8%						84.8%	6.1%	9.1%	0.0%										11.4%											

RVEY - 83F blue collars

						Q13					Q14				
						75					76				
b	c	d	e	f	u	a	b	c	d	a	b	c	d		
2	0	0	0	0	2	3	2	0	30	19	15	1	0		
%	5.7%	0.0%	0.0%	0.0%	0.0%	5.7%	8.6%	5.7%	0.0%	85.7%	54.3%	42.9%	2.9%	0.0%	
%	5.7%	0.0%	0.0%	0.0%	0.0%	5.7%	8.6%	5.7%	0.0%	85.7%	54.3%	42.9%	2.9%	0.0%	

Q1	Q2																																											
	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u																				
0	13	6	3	2	5	3	1	2	3	2	0	1	0	1	5	0	3	4	2	0	0	1	46.2%	23.1%	15.4%	38.5%	23.1%	7.7%	15.4%	23.1%	15.4%	0.0%	7.7%	0.0%	7.7%	38.5%	0.0%	23.1%	30.8%	15.4%	0.0%	0.0%	14.3%	7.7%

EY - 83L lecturers

Q3	Q4										Q5					Q6																															
	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	a	b	c	d	u																						
3	3	1	1	1	2	3	0	0	0	4	4	5	0	0	2	0	4	3	0	1	0	8	2	0.9%	42.9%	14.3%	14.3%	14.3%	28.6%	42.9%	0.0%	0.0%	0.0%	30.8%	30.8%	38.5%	0.0%	0.0%	33.3%	0.0%	66.7%	50.0%	0.0%	16.7%	0.0%	61.5%	15.4%

WILKINSON - 83L lecturers

Q7a	Q7b										Q8																																					
	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66																								
4	1	1	1	0	0	1	10	0	5	1	2	0	1	0	0	0	2	3	0	2	0	0	6	1	0.8%	7.7%	7.7%	7.7%	0.0%	0.0%	7.7%	76.9%	0.0%	38.5%	7.7%	15.4%	0.0%	7.7%	0.0%	0.0%	0.0%	15.4%	23.1%	0.0%	15.4%	0.0%	46.2%	7.7%

WILKINSON - 83L lecturers

Q9a	Q9b			Q9c			Q10				Q11a			Q11b				Q12																														
	b	c	d	68	a	b	c	70	71	a	b	c	d	72	a	b	c	d	73	a	b	c	d	x	74																							
5	0	3	5	3	5	4	7	0	2	0	2	3	4	4	1	1	8	3	3	3	3	5	1	0	38.5%	0.0%	23.1%	38.5%	23.1%	38.5%	30.8%	53.8%	0.0%	15.4%	0.0%	15.4%	23.1%	30.8%	30.8%	7.7%	7.7%	61.5%	23.1%	23.1%	23.1%	38.5%	7.7%	0.0%

WILKINSON - 83L lecturers

Q13	Q14																										
	75	76	a	b	c	d																					
3	1	0	1	0	0	1	7	2	4	3	9	0	1	23.1%	7.7%	0.0%	7.7%	0.0%	0.0%	7.7%	53.8%	15.4%	30.8%	23.1%	69.2%	0.0%	7.7%

REM	METH	Q1																		Q2				
3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u	
0	42	9	22	2	29	6	2	0	15	2	0	2	0	2	8	4	6	19	5	0	2	1		
		66.7%	6.1%	87.9%	18.2%	6.1%	0.0%	45.5%	6.1%	0.0%	6.1%	0.0%	6.1%	24.2%	12.1%	18.2%	57.6%	15.2%	0.0%	6.1%	3.0%			
		21.4%	52.4%	4.8%	69.0%	14.3%	4.8%	0.0%	35.7%	4.8%	0.0%	4.8%	0.0%	4.8%	19.0%	9.5%	14.3%	45.2%	11.9%	0.0%	4.8%	2.4%		

8EY - 83PF professionals

											Q4			Q5					Q6				
2	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42			
											a	b	c						a	b			
13	27	18	6	8	15	5	2	2	1	30	0	12	1	1	3	2	4	2	1	2	1	24	3
7.1%	81.8%	54.5%	18.2%	24.2%	45.5%	15.2%	6.1%	6.1%	3.0%	71.4%	0.0%	28.6%	11.1%	11.1%	33.3%	22.2%	44.4%	22.2%	11.1%	22.2%	11.1%	57.1%	7.1%

9VEY - 83PF professionals

											Q7b				Q8								
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66
19	1	9	7	1	0	0	30	0	8	2	7	2	1	0	2	8	7	15	5	9	3	21	10
75.2%	2.4%	21.4%	16.7%	2.4%	0.0%	0.0%	71.4%	0.0%	19.0%	4.8%	16.7%	4.8%	2.4%	0.0%	4.8%	19.0%	16.7%	35.7%	11.9%	21.4%	7.1%	50.0%	23.8%

10RVEY - 83PF professionals

			Q9b			Q9c			Q10				Q11a			Q11b			Q12				
b	c	d	58	a	b	c	a	b	c	d	70	71	a	b	c	d	a	b	c	d	74		
32	1	6	10	6	26	9	27	2	8	0	18	9	8	7	8	0	31	3	15	3	6	17	1
76.2%	2.4%	14.3%	23.8%	14.3%	61.9%	21.4%	64.3%	4.8%	19.0%	0.0%	42.9%	21.4%	19.0%	16.7%	19.0%	0.0%	73.8%	7.1%	35.7%	7.1%	14.3%	40.5%	2.4%
			23.8%	14.3%	61.9%						42.9%	21.4%	19.0%	16.7%									2.4%

11A# URVEY - 83PF professionals

						Q13				Q14					
b	c	d	e	f	u	75	a	b	c	d	76	a	b	c	d
3	0	0	0	1	0	3	10	7	22	18	22	2	0		
7.1%	0.0%	0.0%	0.0%	2.4%	0.0%	7.1%	23.8%	16.7%	52.4%	42.9%	52.4%	4.8%	0.0%		
7.1%	0.0%	0.0%	0.0%	2.4%	0.0%	7.1%	23.8%	16.7%	52.4%	42.9%	52.4%	4.8%	0.0%		

83PP proprietors

A9.49

REM	METH	Q1																	Q2					
3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u	
0	8	1	2	0	6	3	0	2	0	1	0	2	1	0	3	0	2	5	0	0	0	0	0	
			28.6%	0.0%	85.7%	42.9%	0.0%	28.6%	0.0%	14.3%	0.0%	28.6%	14.3%	0.0%	42.9%	0.0%	28.6%	71.4%	0.0%	0.0%	0.0%	0.0%	0.0%	
			12.5%	25.0%	0.0%	75.0%	37.5%	0.0%	25.0%	0.0%	12.5%	0.0%	25.0%	12.5%	0.0%	37.5%	0.0%	25.0%	62.5%	0.0%	0.0%	0.0%	0.0%	

83PP proprietors

										Q4				Q5											Q6
23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	a	b				
									4	0	4	0	0	1	1	1	0	0	0	6	1				
									50.0%	0.0%	50.0%	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%	0.0%	0.0%	0.0%	75.0%	12.5%			

83PP proprietors

a											Q7b											Q8	
3	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66
3	2	1	1	0	0	0	4	0	1	1	3	0	0	0	1	0	0	2	0	2	0	4	0
5%	25.0%	12.5%	12.5%	0.0%	0.0%	0.0%	50.0%	0.0%	12.5%	12.5%	37.5%	0.0%	0.0%	0.0%	12.5%	0.0%	0.0%	25.0%	0.0%	25.0%	0.0%	50.0%	0.0%

83PP proprietors

			Q9b				Q9c					Q10				Q11a				Q11b				Q12	
b	c	d	68	a	b	c	69	a	b	c	d	70	a	b	c	d	a	b	c	d	a	b	c	d	x
6	1	2	3	0	6	2	6	1	0	0	8	0	0	0	1	0	5	2	1	1	1	1	5	1	
5.0%	12.5%	25.0%	37.5%	0.0%	75.0%	25.0%	75.0%	12.5%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	12.5%	0.0%	62.5%	25.0%	12.5%	12.5%	12.5%	62.5%	12.5%	12.5%	
			33.3%	0.0%	66.7%						100.0%	0.0%	0.0%	0.0%											12.5%

83PP proprietors

						Q13					Q14				
b	c	d	e	f	u	75	a	b	c	d	76	a	b	c	d
1	0	0	0	0	0	1	1	0	6	3	5	0	0		
12.5%	0.0%	0.0%	0.0%	0.0%	0.0%	12.5%	12.5%	0.0%	75.0%	37.5%	62.5%	0.0%	0.0%		
12.5%	0.0%	0.0%	0.0%	0.0%	0.0%	12.5%	12.5%	0.0%	75.0%	37.5%	62.5%	0.0%	0.0%		

REM	METH	Q1																Q2					
3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u
0	55	16	17	1	31	5	0	0	18	1	1	0	0	0	2	2	10	21	6	3	0	0	
			43.6%	2.6%	79.5%	12.8%	0.0%	0.0%	46.2%	2.6%	2.6%	0.0%	0.0%	0.0%	5.1%	5.1%	25.6%	53.8%	15.4%	7.7%	0.0%	0.0%	
			29.1%	30.9%	1.8%	56.4%	9.1%	0.0%	0.0%	32.7%	1.8%	1.8%	0.0%	0.0%	0.0%	3.6%	3.6%	18.2%	38.2%	10.9%	5.5%	0.0%	0.0%

83ST students

										Q4				Q5											Q6							
										32	a	b	c	33	34	35	36	37	38	39	40	41	42	a	b							
										30	16	8	9	12	3	0	0	2	39	0	15	3	4	9	1	2	5	1	2	2	29	3
										76.9%	41.0%	20.5%	23.1%	30.8%	7.7%	0.0%	0.0%	5.1%	70.9%	0.0%	27.3%	18.8%	25.0%	56.3%	6.3%	12.5%	31.3%	6.3%	12.5%	12.5%	52.7%	5.5%

83ST students

a											Q7b											Q8	
3	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66
12	9	13	10	3	0	0	28	2	8	5	13	2	0	2	3	9	11	24	9	18	8	22	4
2.2%	16.4%	23.6%	18.2%	5.5%	0.0%	0.0%	50.9%	3.6%	14.5%	9.1%	23.6%	3.6%	0.0%	3.6%	5.5%	16.4%	20.0%	43.6%	16.4%	32.7%	14.5%	40.0%	7.3%

83ST students

				Q9b				Q9c					Q10				Q11a				Q11b				Q12					
				68	a	b	c	69	a	b	c	d	70	71	a	b	c	d	72	a	b	c	d	73	a	b	c	d	74	x
42	0	5	13	9	33	12	36	2	6	1	35	7	10	4	6	0	38	10	22	4	8	19	10							
5.4%	0.0%	9.1%	23.6%	16.4%	60.0%	21.8%	65.5%	3.6%	10.9%	1.8%	63.6%	12.7%	18.2%	7.3%	10.9%	0.0%	69.1%	18.2%	40.0%	7.3%	14.5%	34.5%	18.2%							
			23.6%	16.4%	60.0%						62.5%	12.5%	17.9%	7.1%										18.2%						

83ST students

						Q13					Q14				
						75	a	b	c	d	76	a	b	c	d
2	0	0	0	0	1	8	4	11	33	20	34	2	0		
3.6%	0.0%	0.0%	0.0%	0.0%	1.8%	14.5%	7.3%	20.0%	60.0%	36.4%	61.8%	3.6%	0.0%		
3.6%	0.0%	0.0%	0.0%	0.0%	1.8%	14.3%	7.1%	19.6%	58.9%	35.7%	60.7%	3.6%	0.0%		

REM	METH	Q1																		Q2					
3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u		
0	15	0	4	0	13	2	0	1	2	3	0	3	0	3	5	1	2	10	1	1	1	1	0		
			26.7%	0.0%	86.7%	13.3%	0.0%	6.7%	13.3%	20.0%	0.0%	20.0%	0.0%	20.0%	33.3%	6.7%	13.3%	66.7%	6.7%	6.7%	6.7%	6.7%	0.0%		
			0.0%	26.7%	0.0%	86.7%	13.3%	0.0%	6.7%	13.3%	20.0%	0.0%	20.0%	0.0%	20.0%	33.3%	6.7%	13.3%	66.7%	6.7%	6.7%	6.7%	0.0%		

Q5:Y - 83T teachers

3											Q4				Q5											Q6
2	23	24	25	26	27	28	29	30	31	32	a	b	c	33	34	35	36	37	38	39	40	41	42	a	b	
1	9	6	1	1	6	1	2	0	0	11	0	4	0	0	0	0	0	0	0	0	0	0	11	0	0	
3%	60.0%	40.0%	6.7%	6.7%	40.0%	6.7%	13.3%	0.0%	0.0%	73.3%	0.0%	26.7%	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	

Q7:VEY - 83T teachers

7a											Q7b											Q8		
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	
9	1	5	2	0	0	0	9	0	4	3	5	2	2	0	0	1	6	6	1	5	3	12	0	
7%	1.0%	6.7%	33.3%	13.3%	0.0%	0.0%	0.0%	60.0%	0.0%	26.7%	20.0%	33.3%	13.3%	13.3%	0.0%	0.0%	6.7%	40.0%	40.0%	6.7%	33.3%	20.0%	80.0%	0.0%

Q9:RVEY - 83T teachers

			Q9b				Q9c					Q10				Q11a					Q11b				Q12
b	c	d	68	a	b	c	a	b	c	d	70	a	b	c	d	a	b	c	d	a	b	c	d	x	
9	1	2	4	0	11	6	8	0	4	0	9	3	4	0	3	0	9	2	6	1	3	4	1	1	
30.0%	6.7%	13.3%	26.7%	0.0%	73.3%	40.0%	53.3%	0.0%	26.7%	0.0%	60.0%	20.0%	26.7%	0.0%	20.0%	0.0%	60.0%	13.3%	40.0%	6.7%	20.0%	26.7%	6.7%	6.7%	
			26.7%	0.0%	73.3%							56.3%	18.8%	25.0%	0.0%										

Q13:RVEY - 83T teachers

						Q13					Q14				
b	c	d	e	f	u	75	a	b	c	d	76	a	b	c	d
1	0	0	0	0	0	0	2	3	10	3	9	2	0		
6.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	13.3%	20.0%	66.7%	20.0%	60.0%	13.3%	0.0%		
6.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	13.3%	20.0%	66.7%	21.4%	64.3%	14.3%	0.0%		

REM	METH	Q1																	Q2					
3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u	
0	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
			ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	
			100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	

EY - 83H housewives

										Q4				Q5							Q6		
13	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	
2										a	b	c							a	b			
0	0	0	0	0	0	0	0	0	0	0	3	2	0	3	1	1	0	0	1	1	2	3	1
RR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR				0.0%	60.0%	20.0%	20.0%	0.0%	0.0%	20.0%	20.0%	40.0%	60.0%	20.0%
										0.0%	60.0%	40.0%										60.0%	20.0%

VEY - 83H housewives

										Q7b									Q8						
17a	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	
4	1	1	0	0	0	0	1	0	1	0	0	0	0	1	0	3	0	0	1	0	3	0	3	1	
0.0%	20.0%	20.0%	0.0%	0.0%	0.0%	0.0%	20.0%	0.0%	20.0%	0.0%	0.0%	0.0%	0.0%	20.0%	0.0%	60.0%	0.0%	0.0%	20.0%	0.0%	60.0%	0.0%	60.0%	20.0%	

IRVEY - 83H housewives

										Q9b				Q9c					Q10				Q11a				Q11b					Q12
			68				69				70	71				72				73					74							
b	c	d	a	b	c	a	b	c	d	a	b	c	d	a	b	c	d	a	b	c	d	x										
4	0	0	2	1	2	0	4	0	1	0	5	0	0	0	0	5	0	1	0	0	4	2										
80.0%	0.0%	0.0%	40.0%	20.0%	40.0%	0.0%	80.0%	0.0%	20.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	20.0%	0.0%	0.0%	80.0%	40.0%										
			40.0%	20.0%	40.0%					100.0%	0.0%	0.0%	0.0%									40.0%										

SURVEY - 83H housewives

						Q13					Q14				
						75					76				
b	c	d	e	f	u	a	b	c	d	a	b	c	d		
0	0	0	0	0	1	0	0	1	4	0	0	1	1		
0.0%	0.0%	0.0%	0.0%	0.0%	20.0%	0.0%	0.0%	20.0%	80.0%	0.0%	0.0%	20.0%	20.0%		
0.0%	0.0%	0.0%	0.0%	0.0%	20.0%	0.0%	0.0%	20.0%	80.0%	0.0%	0.0%	50.0%	50.0%		

83H&R housewives & retired

A9.55

REM	METH	Q1																		Q2					
3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u		
0	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
			ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR	ERR		
			100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		

83H&R housewives & retired

										Q4				Q5											Q6
23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	a	b				
									0	4	2	0	4	1	1	1	1	1	1	2	3	1			
									ERR																
									0.0%	66.7%	33.3%	0.0%	66.7%	16.7%	16.7%	16.7%	16.7%	16.7%	16.7%	16.7%	33.3%	50.0%			

83H&R housewives & retired

a											Q7b											Q8	
3	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66
5	1	1	0	0	0	0	2	0	1	0	0	1	1	0	3	0	0	1	0	3	0	3	2
3%	16.7%	16.7%	0.0%	0.0%	0.0%	0.0%	33.3%	0.0%	16.7%	0.0%	0.0%	16.7%	16.7%	0.0%	50.0%	0.0%	0.0%	16.7%	0.0%	50.0%	0.0%	50.0%	33.3%

83H&R housewives & retired

										Q9b				Q9c					Q10				Q11a					Q11b					Q12				
										68	a	b	c	69	a	b	c	d	70	71	a	b	c	d	72	a	b	c	d	73	a	b	c	d	74	x	
										4	0	0	3	1	2	1	4	0	1	0	6	0	0	0	0	0	0	0	6	0	1	0	0	0	5	2	
										16.7%	0.0%	0.0%	50.0%	16.7%	33.3%	16.7%	66.7%	0.0%	16.7%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	100.0%	0.0%	16.7%	0.0%	0.0%	0.0%	83.3%	33.3%
										50.0%	16.7%	33.3%							100.0%	0.0%	0.0%	0.0%												33.3%			

83H&R housewives & retired

						Q13					Q14				
b	c	d	e	f	u	75	a	b	c	d	76	a	b	c	d
0	0	0	0	0	1	0	0	1	5	0	1	1	1		
0.0%	0.0%	0.0%	0.0%	0.0%	16.7%	0.0%	0.0%	16.7%	83.3%	0.0%	16.7%	16.7%	16.7%		
0.0%	0.0%	0.0%	0.0%	0.0%	16.7%	0.0%	0.0%	16.7%	83.3%	0.0%	33.3%	33.3%	33.3%		

Y - 83U no information about profession

REM	METH	Q1																		Q2				
3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u	
0	16	8	5	0	5	1	0	1	0	0	1	0	0	2	0	1	7	1	0	0	1	1		
		62.5%	0.0%	62.5%	12.5%	0.0%	12.5%	0.0%	0.0%	12.5%	0.0%	0.0%	25.0%	0.0%	12.5%	87.5%	12.5%	0.0%	0.0%	12.5%	12.5%			
		50.0%	31.3%	0.0%	31.3%	6.3%	0.0%	6.3%	0.0%	0.0%	6.3%	0.0%	0.0%	12.5%	0.0%	6.3%	43.8%	6.3%	0.0%	0.0%	6.3%	6.3%		

EY - 83U no information about profession

											Q4			Q5						Q6			
22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42			
											a	b	c							a	b		
4	6	3	0	3	2	0	1	0	0	5	2	9	0	1	4	2	3	1	4	1	0	8	1
0.0%	75.0%	37.5%	0.0%	37.5%	25.0%	0.0%	12.5%	0.0%	0.0%	31.3%	12.5%	56.3%	0.0%	12.5%	50.0%	25.0%	37.5%	12.5%	50.0%	12.5%	0.0%	50.0%	6.3%

SURVEY - 83U no information about profession

											Q7b				Q8										
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66		
7	2	6	1	0	0	1	7	0	7	4	0	1	1	0	0	1	1	4	3	3	3	7	0		
3.8%	12.5%	37.5%	6.3%	0.0%	0.0%	6.3%	43.8%	0.0%	43.8%	25.0%	0.0%	6.3%	6.3%	0.0%	0.0%	6.3%	6.3%	25.0%	18.8%	18.8%	18.8%	43.8%	0.0%		

SURVEY - 83U no information about profession

											Q9b			Q9c			Q10			Q11a			Q11b			Q12			
											68			69			70	71			72			73			74	x	
											b	c	d	a	b	c	a	b	c	d	a	b	c	d	a	b	c	d	x
12	0	2	3	3	10	4	13	0	0	1	12	2	2	0	2	1	11	2	3	1	1	8	1						
75.0%	0.0%	12.5%	18.8%	18.8%	62.5%	25.0%	81.3%	0.0%	0.0%	6.3%	75.0%	12.5%	12.5%	0.0%	12.5%	6.3%	68.8%	12.5%	18.8%	6.3%	6.3%	50.0%	6.3%						
			18.8%	18.8%	62.5%						75.0%	12.5%	12.5%	0.0%									6.3%						

SURVEY - 83U no information about profession

						Q13				Q14			
						75				76			
b	c	d	e	f	u	a	b	c	d	a	b	c	d
2	0	0	0	0	1	0	3	3	10	3	8	3	2
12.5%	0.0%	0.0%	0.0%	0.0%	6.3%	0.0%	18.8%	18.8%	62.5%	18.8%	50.0%	18.8%	12.5%
12.5%	0.0%	0.0%	0.0%	0.0%	6.3%	0.0%	18.8%	18.8%	62.5%	18.8%	50.0%	18.8%	12.5%

ATCH	REM	METH	Q1																	Q2									
			5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u					
21	0	21	11	3	1	7	3	1	2	1	3	0	2	0	1	3	0	6	3	1	1	0	1						
				30.0%	10.0%	70.0%	30.0%	10.0%	20.0%	10.0%	30.0%	0.0%	20.0%	0.0%	10.0%	30.0%	0.0%	60.0%	30.0%	10.0%	10.0%	0.0%	10.0%						
			52.4%	14.3%	4.8%	33.3%	14.3%	4.8%	9.5%	4.8%	14.3%	0.0%	9.5%	0.0%	4.8%	14.3%	0.0%	28.6%	14.3%	4.8%	4.8%	0.0%	4.8%						

SURVEY - 42B usually do not open dmail

Q3											Q4			Q5					Q6							
22	23	24	25	26	27	28	29	30	31	32	a	b	c	33	34	35	36	37	38	39	40	41	42	a	b	
6	2	3	1	4	4	2	1	0	1	10	4	7	0	3	1	1	1	1	4	1	1	2	1	21		
60.0%	20.0%	30.0%	10.0%	40.0%	40.0%	20.0%	10.0%	0.0%	10.0%				0.0%	27.3%	9.1%	9.1%	9.1%	36.4%	9.1%	9.1%	18.2%					
										47.6%	19.0%	33.3%										4.8%	100.0%			

SURVEY - 42B usually do not open dmail

Q7a											Q7b				Q8								
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66
7	4	6	3	0	0	2	3	1	6	6	5	1	2	0	3	2	0	3	1	7	0	8	2
33.3%	19.0%	28.6%	14.3%	0.0%	0.0%	9.5%	14.3%	4.8%	28.6%	28.6%	23.8%	4.8%	9.5%	0.0%	14.3%	9.5%	0.0%	14.3%	4.8%	33.3%	0.0%	38.1%	9.5%

SURVEY - 42B usually do not open dmail

			Q9b			Q9c			Q10				Q11a			Q11b				Q12			
			68			69			70	71			72			73			74				
b	c	d	a	b	c	a	b	c	d	a	b	c	d	a	b	c	d	a	b	c	d	x	
15	0	3	2	7	12	4	11	1	4	0	12	3	3	3	6	1	11	4	5	2	6	5	5
71.4%	0.0%	14.3%	9.5%	33.3%	57.1%	19.0%	52.4%	4.8%	19.0%	0.0%	57.1%	14.3%	14.3%	14.3%	28.6%	4.8%	52.4%	19.0%	23.8%	9.5%	28.6%	23.8%	28.6%
			9.5%	33.3%	57.1%					57.1%	14.3%	14.3%	14.3%										28.6%

SURVEY - 42B usually do not open dmail

						Q13				Q14				Q15	Q16	Q17	Q18	Q19	REM	Q20	REM
						75				76				77	78	79	80	81	82	83	84
b	c	d	e	f	u	a	b	c	d	a	b	c	d								
0	0	0	0	1	0	2	5	1	13	7	9	2	3	21	21	21	21	21	0	21	0
0.0%	0.0%	0.0%	0.0%	4.8%	0.0%	9.5%	23.8%	4.8%	61.9%	33.3%	42.9%	9.5%	14.3%								
0.0%	0.0%	0.0%	0.0%	4.8%	0.0%	9.5%	23.8%	4.8%	61.9%	33.3%	42.9%	9.5%	14.3%								

CH	REM	METH	Q1																	Q2				
			2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b
94	0	194	45	78	6	110	18	6	6	50	8	4	11	1	8	26	17	43	73	23	4	2	9	
			23.2%	40.2%	3.1%	56.7%	9.3%	3.1%	3.1%	25.8%	4.1%	2.1%	5.7%	0.5%	4.1%	13.4%	8.8%	22.2%	37.6%	11.9%	2.1%	1.0%	4.6%	
				52.3%	4.0%	73.8%	12.1%	4.0%	4.0%	33.6%	5.4%	2.7%	7.4%	0.7%	5.4%	17.4%	11.4%	28.9%	49.0%	15.4%	2.7%	1.3%	6.0%	

RVEY - 43 curiosity

Q3	22	23	24	25	26	27	28	29	30	31	Q4			Q5				Q6					
											32	a	b	c	33	34	35	36	37	38	39	40	41
87	118	67	23	36	53	26	13	3	4	115	7	71	2	11	17	6	14	12	4	8	6	109	7
8.4%	79.2%	45.0%	15.4%	24.2%	35.6%	17.4%	8.7%	2.0%	2.7%	59.3%	3.6%	36.6%	4.4%	24.4%	37.8%	13.3%	31.1%	26.7%	8.9%	17.8%	13.3%	56.2%	3.6%

RVEY - 43 curiosity

Q7a	43	44	45	46	47	48	49	50	51	Q7b				Q8				65	66				
										52	53	54	55	56	57	58	59			60	61	62	63
194	33	65	42	9	0	0	88	4	52	38	45	7	10	5	9	48	46	113	38	68	25	82	8
10.0%	17.0%	33.5%	21.6%	4.6%	0.0%	0.0%	45.4%	2.1%	26.9%	19.6%	23.2%	3.6%	5.2%	2.6%	4.6%	24.7%	23.7%	58.2%	19.6%	35.1%	12.9%	42.3%	4.1%

IRVEY - 43 curiosity

Q9	13	14	Q9b			Q9c			Q10	Q11a				Q11b			Q12						
			62	b	c	69	a	b		c	d	70	71	72	73	74							
143	3	27	57	15	121	39	129	6	39	3	123	31	30	10	24	2	143	24	61	13	27	83	18
73.7%	1.5%	13.9%	29.4%	7.7%	62.4%	20.1%	66.5%	3.1%	20.1%	1.5%	63.4%	16.0%	15.5%	5.2%	12.4%	1.0%	73.7%	12.4%	31.4%	6.7%	13.9%	42.8%	3.3%
			29.5%	7.8%	62.7%						63.4%	16.0%	15.5%	5.2%									3.3%

URVEY - 43 curiosity

Q13	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466	467	468	469	470	471	472	473	474	475	476	477	478	479	480	481	482	483	484	485	486	487	488	489	490	491	492	493	494	495	496	497	498	499	500	501	502	503	504	505	506	507	508	509	510	511	512	513	514	515	516	517	518	519	520	521	522	523	524	525	526	527	528	529	530	531	532	533	534	535	536	537	538	539	540	541	542	543	544	545	546	547	548	549	550	551	552	553	554	555	556	557	558	559	560	561	562	563	564	565	566	567	568	569	570	571	572	573	574	575	576	577	578	579	580	581	582	583	584	585	586	587	588	589	590	591	592	593	594	595	596	597	598	599	600	601	602	603	604	605	606	607	608	609	610	611	612	613	614	615	616	617	618	619	620	621	622	623	624	625	626	627	628	629	630	631	632	633	634	635	636	637	638	639	640	641	642	643	644	645	646	647	648	649	650	651	652	653	654	655	656	657	658	659	660	661	662	663	664	665	666	667	668	669	670	671	672	673	674	675	676	677	678	679	680	681	682	683	684	685	686	687	688	689	690	691	692	693	694	695	696	697	698	699	700	701	702	703	704	705	706	707	708	709	710	711	712	713	714	715	716	717	718	719	720	721	722	723	724	725	726	727	728	729	730	731	732	733	734	735	736	737	738	739	740	741	742	743	744	745	746	747	748	749	750	751	752
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VEY - 65 know the product

A9.71

Q1	Q2																							
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d
56	0	156	29	12	7	95	25	6	9	43	12	8	13	3	13	40	16	32	64	17	5	4	9	
			56.7%	5.5%	74.8%	19.7%	4.7%	7.1%	33.9%	9.4%	6.3%	10.2%	2.4%	10.2%	31.5%	12.6%	25.2%	50.4%	13.4%	3.9%	3.1%	7.1%		
			18.6%	46.2%	4.5%	60.9%	16.0%	3.8%	5.8%	27.6%	7.7%	5.1%	8.3%	1.9%	8.3%	25.6%	10.3%	20.5%	41.0%	10.9%	3.2%	2.6%	5.8%	

VEY - 65 know the product

Q3	Q4																			Q5					Q6				
	22	23	24	25	26	27	28	29	30	31	32	a	b	c	33	34	35	36	37	38	39	40	41	42	a	b			
80	92	60	14	30	45	31	12	2	3	95	6	53	3	6	12	4	9	5	6	1	5	86	8						
72.4%	47.2%	11.0%	23.6%	35.4%	24.4%	9.4%	1.6%	2.4%		60.9%	3.8%	34.0%	10.3%	20.7%	41.4%	13.8%	31.0%	17.2%	20.7%	3.4%	17.2%								
																						55.1%	5.1%						

VEY - 65 know the product

Q7a	Q7b																			Q8						
	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66		
82	27	37	29	5	0	0	104	4	40	29	37	7	8	3	8	14	24	41	14	42	21	156	2			
17.3%	23.7%	18.6%	3.2%	0.0%	0.0%	66.7%	2.6%	25.6%	18.6%	23.7%	4.5%	5.1%	1.9%	5.1%	9.0%	15.4%	26.3%	9.0%	26.9%	13.5%	100.0%	1.3%				

VEY - 65 know the product

Q9b	Q9c					Q10					Q11a					Q11b					Q12																																																																																																															
	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199
114	4	24	39	15	103	43	104	4	30	1	92	23	31	9	23	1	113	18	50	9	21	67	7																																																																																																													
3.1%	2.6%	15.4%	25.0%	9.6%	66.0%	27.6%	66.7%	2.6%	19.2%	0.6%	59.0%	14.7%	19.9%	5.8%	14.7%	0.6%	72.4%	11.5%	32.1%	5.8%	13.5%	42.9%	4.5%																																																																																																													
			24.8%	9.6%	65.6%						59.4%	14.8%	20.0%	5.8%									4.5%																																																																																																													

VEY - 65 know the product

Q13	Q14					Q15					Q16					Q17					Q18					Q19					Q20					REM																																																																																									
	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199
12	4	0	2	1	7	16	22	23	96	72	75	5	1	156	156	156	156	156	156	0	156	15																																																																																																							
7.7%	2.6%	0.0%	1.3%	0.6%	4.5%	10.3%	14.1%	14.7%	61.5%	46.2%	48.1%	3.2%	0.6%																																																																																																																
7.7%	2.6%	0.0%	1.3%	0.6%	4.5%	10.2%	14.0%	14.6%	61.1%	47.1%	49.0%	3.3%	0.7%																																																																																																																

Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13	Q14	Q15	Q16	Q17	Q18	Q19	Q20	Q21	Q22	Q23	Q24	Q25
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
																		x	a	b	c	d	u	
57	0	57	17	26	1	27	3	0	3	12	1	1	5	3	4	7	2	15	17	5	1	2	2	
			65.0%	2.5%	67.5%	7.5%	0.0%	7.5%	30.0%	2.5%	2.5%	12.5%	7.5%	10.0%	17.5%	5.0%	37.5%	42.5%	12.5%	2.5%	5.0%	5.0%		
			29.8%	45.6%	1.8%	47.4%	5.3%	0.0%	5.3%	21.1%	1.8%	1.8%	8.8%	5.3%	7.0%	12.3%	3.5%	26.3%	29.8%	8.8%	1.8%	3.5%	3.5%	

VEY - 67A read letter first

Q3	Q4	Q5	Q6
22	23	24	25
26	27	28	29
30	31	32	33
34	35	36	37
38	39	40	41
42	43	44	45
46	47	48	49
50	51	52	53
54	55	56	57
58	59	60	61
62	63	64	65
66	67	68	69
70	71	72	73
74	75	76	77
78	79	80	81
82	83	84	85
86	87	88	89
90	91	92	93
94	95	96	97
98	99	100	101
102	103	104	105
106	107	108	109
110	111	112	113
114	115	116	117
118	119	120	121
122	123	124	125
126	127	128	129
130	131	132	133
134	135	136	137
138	139	140	141
142	143	144	145
146	147	148	149
150	151	152	153
154	155	156	157
158	159	160	161
162	163	164	165
166	167	168	169
170	171	172	173
174	175	176	177
178	179	180	181
182	183	184	185
186	187	188	189
190	191	192	193
194	195	196	197
198	199	200	201
202	203	204	205
206	207	208	209
210	211	212	213
214	215	216	217
218	219	220	221
222	223	224	225
226	227	228	229
230	231	232	233
234	235	236	237
238	239	240	241
242	243	244	245
246	247	248	249
250	251	252	253
254	255	256	257
258	259	260	261
262	263	264	265
266	267	268	269
270	271	272	273
274	275	276	277
278	279	280	281
282	283	284	285
286	287	288	289
290	291	292	293
294	295	296	297
298	299	300	301
302	303	304	305
306	307	308	309
310	311	312	313
314	315	316	317
318	319	320	321
322	323	324	325
326	327	328	329
330	331	332	333
334	335	336	337
338	339	340	341
342	343	344	345
346	347	348	349
350	351	352	353
354	355	356	357
358	359	360	361
362	363	364	365
366	367	368	369
370	371	372	373
374	375	376	377
378	379	380	381
382	383	384	385
386	387	388	389
390	391	392	393
394	395	396	397
398	399	400	401
402	403	404	405
406	407	408	409
410	411	412	413
414	415	416	417
418	419	420	421
422	423	424	425
426	427	428	429
430	431	432	433
434	435	436	437
438	439	440	441
442	443	444	445
446	447	448	449
450	451	452	453
454	455	456	457
458	459	460	461
462	463	464	465
466	467	468	469
470	471	472	473
474	475	476	477
478	479	480	481
482	483	484	485
486	487	488	489
490	491	492	493
494	495	496	497
498	499	500	501
502	503	504	505
506	507	508	509
510	511	512	513
514	515	516	517
518	519	520	521
522	523	524	525
526	527	528	529
530	531	532	533
534	535	536	537
538	539	540	541
542	543	544	545
546	547	548	549
550	551	552	553
554	555	556	557
558	559	560	561
562	563	564	565
566	567	568	569
570	571	572	573
574	575	576	577
578	579	580	581
582	583	584	585
586	587	588	589
590	591	592	593
594	595	596	597
598	599	600	601
602	603	604	605
606	607	608	609
610	611	612	613
614	615	616	617
618	619	620	621
622	623	624	625
626	627	628	629
630	631	632	633
634	635	636	637
638	639	640	641
642	643	644	645
646	647	648	649
650	651	652	653
654	655	656	657
658	659	660	661
662	663	664	665
666	667	668	669
670	671	672	673
674	675	676	677
678	679	680	681
682	683	684	685
686	687	688	689
690	691	692	693
694	695	696	697
698	699	700	701
702	703	704	705
706	707	708	709
710	711	712	713
714	715	716	717
718	719	720	721
722	723	724	725
726	727	728	729
730	731	732	733
734	735	736	737
738	739	740	741
742	743	744	745
746	747	748	749
750	751	752	753
754	755	756	757
758	759	760	761
762	763	764	765
766	767	768	769
770	771	772	773
774	775	776	777
778	779	780	781
782	783	784	785
786	787	788	789
790	791	792	793
794	795	796	797
798	799	800	801
802	803	804	805
806	807	808	809
810	811	812	813
814	815	816	817
818	819	820	821
822	823	824	825
826	827	828	829
830	831	832	833
834	835	836	837
838	839	840	841
842	843	844	845
846	847	848	849
850	851	852	853
854	855	856	857
858	859	860	861
862	863	864	865
866	867	868	869
870	871	872	873
874	875	876	877
878	879	880	881
882	883	884	885
886	887	888	889
890	891	892	893
894	895	896	897
898	899	900	901
902	903	904	905
906	907	908	909
910	911	912	913
914	915	916	917
918	919	920	921
922	923	924	925
926	927	928	929
930	931	932	933
934	935	936	937
938	939	940	941
942	943	944	945
946	947	948	949
950	951	952	953
954	955	956	957
958	959	960	961
962	963	964	965
966	967	968	969
970	971	972	973
974	975	976	977
978	979	980	981
982	983	984	985
986	987	988	989
990	991	992	993
994	995	996	997
998	999	1000	1001

VEY - 67A read letter first

Q7a	Q7b	Q8
43	44	45
46	47	48
49	50	51
52	53	54
55	56	57
58	59	60
61	62	63
64	65	66
67	68	69
70	71	72
73	74	75
76	77	78

Y - 68C read the whole if the first part is interesting

REM	METH	Q1																	Q2				
3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	y
0	218	46	91	5	138	25	8	12	56	13	9	13	4	11	48	16	49	85	23	8	3	10	
			52.9%	2.9%	80.2%	14.5%	4.7%	7.0%	32.6%	7.6%	5.2%	7.6%	2.3%	6.4%	27.9%	9.3%	28.5%	49.4%	13.4%	4.7%	1.7%	5.2%	
		21.1%	41.7%	2.3%	63.3%	11.5%	3.7%	5.5%	25.7%	6.0%	4.1%	6.0%	1.8%	5.0%	22.0%	7.3%	22.5%	39.0%	10.6%	3.7%	1.4%	4.6%	

Y - 68C read the whole if the first part is interesting

										Q4			Q5					Q6							
1	23	24	25	26	27	28	29	30	31	32	a	b	c	33	34	35	36	37	38	39	40	41	42	a	b
3	122	64	19	43	58	33	13	1	4	128	10	78	5	9	24	7	17	9	7	11	5	110	12		
2%	70.9%	37.2%	11.0%	25.0%	33.7%	19.2%	7.6%	0.6%	2.3%				10.9%	19.6%	52.2%	15.2%	37.0%	19.6%	15.2%	23.9%	10.9%			50.5%	5.5%
										58.7%	4.6%	35.8%													

Y - 68C read the whole if the first part is interesting

										Q7b			Q8												
a	3	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	
1	28	53	33	8	0	1	126	7	43	29	50	8	9	4	13	36	36	91	28	62	26	103	13		
5%	12.8%	24.3%	15.1%	3.7%	0.0%	0.5%	57.8%	3.2%	19.7%	13.3%	22.9%	3.7%	4.1%	1.8%	6.0%	16.5%	16.5%	41.7%	12.8%	28.4%	11.9%	47.2%	6.0%		

Y - 68C read the whole if the first part is interesting

			Q9b			Q9c			Q10				Q11a			Q11b			Q12				
b	c	d	68	a	b	c	a	b	c	d	70	71	a	b	c	d	73	a	b	c	d	74	x
8	7	30	1	0	218	54	137	9	42	4	128	34	39	18	27	1	153	34	69	10	31	100	16
5%	3.2%	13.8%	0.5%	0.0%	100.0%	24.8%	62.8%	4.1%	19.3%	1.8%	58.7%	15.6%	17.9%	8.3%	12.4%	0.5%	70.2%	15.6%	31.7%	4.6%	14.2%	45.9%	7.3%
			0.5%	0.0%	99.5%						58.4%	15.5%	17.8%	8.2%									7.4%

Y - 68C read the whole if the first part is interesting

						Q13				Q14				Q15	Q16	Q17	Q18	Q19	REM	Q20	REM		
b	c	d	e	f	u	75	a	b	c	d	76	a	b	c	d	77	78	79	80	81	82	83	84
19	2	2	2	1	8	18	26	28	143	84	112	10	7	218	218	218	218	218	218	0	218	17	
7%	0.9%	0.9%	0.9%	0.5%	3.7%	8.3%	11.9%	12.8%	65.6%	38.5%	51.4%	4.6%	3.2%										
8%	0.9%	0.9%	0.9%	0.5%	3.7%	8.4%	12.1%	13.0%	66.5%	39.4%	52.6%	4.7%	3.3%										

REM	METH	Q1																	Q2				
		3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c
1	0	213	56	85	3	120	24	5	13	40	12	5	11	7	4	30	15	58	83	16	3	1	7
			54.1%	1.9%	75.4%	15.3%	3.2%	8.3%	25.5%	7.6%	3.2%	7.0%	4.5%	2.5%	19.1%	9.6%	36.9%	52.9%	10.2%	1.9%	0.6%	4.5%	
			26.3%	39.9%	1.4%	56.3%	11.3%	2.3%	6.1%	18.8%	5.6%	2.3%	5.2%	3.3%	1.9%	14.1%	7.0%	27.2%	39.0%	7.5%	1.4%	0.5%	3.3%

VEY - 71A usually read Chinese

3	Q4										Q5					Q6								
	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	a	b	c	d
3	110	59	23	31	41	25	12	2	3	114	9	86	3	13	23	9	20	15	9	10	4	116	12	
	9%	70.1%	37.6%	14.6%	19.7%	26.1%	15.9%	7.6%	1.3%	1.9%			53.5%	4.2%	40.4%	5.4%	23.2%	41.1%	16.1%	35.7%	26.8%	16.1%	17.9%	7.1%
																							54.5%	5.6%

VEY - 71A usually read Chinese

7a	Q7b										Q8													
	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66
23	35	49	32	7	0	1	107	2	43	35	41	10	10	3	13	35	37	86	34	59	25	92	9	
	17%	16.4%	23.0%	15.0%	3.3%	0.0%	0.5%	50.2%	0.9%	20.2%	16.4%	19.2%	4.7%	4.7%	1.4%	6.1%	16.4%	17.4%	40.4%	16.0%	27.7%	11.7%	43.2%	4.2%

VEY - 71A usually read Chinese

b	c	d	Q9b			Q9c			Q10				Q11a			Q11b				Q12				
			68	a	b	c	69	a	b	c	d	70	71	a	b	c	d	72	a	b	c	d	74	x
46	8	30	58	26	128	43	138	7	37	2	213	0	0	1	26	2	156	27	61	7	30	104	26	
	1.5%	3.8%	14.1%	27.2%	12.2%	60.1%	20.2%	64.8%	3.3%	17.4%	0.9%	100.0%	0.0%	0.0%	0.5%	12.2%	0.9%	73.2%	12.7%	28.6%	3.3%	14.1%	48.8%	12.2%
			27.4%	12.3%	60.4%							99.5%	0.0%	0.0%	0.5%									12.3%

VEY - 71A usually read Chinese

b	c	d	e	f	u	Q13				Q14			Q15	Q16	Q17	Q18	Q19	REM	Q20	REM	
						75	a	b	c	d	76	a	b	c	d	77	78	79	80	81	82
12	1	1	0	0	8	28	23	22	137	76	114	11	6	213	213	213	213	213	0	213	19
	5.6%	0.5%	0.5%	0.0%	0.0%	3.8%	13.1%	10.8%	10.3%	64.3%	35.7%	53.5%	5.2%	2.8%							
	5.7%	0.5%	0.5%	0.0%	0.0%	3.8%	13.3%	11.0%	10.5%	65.2%	36.7%	55.1%	5.3%	2.9%							

VEY - 75B hope to receive less

A9.85

H	REM	METH	Q1																	Q2				
			5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	x	a	b	c	d	u
9	0	49	13	15	0	23	8	2	6	8	6	1	1	1	4	11	0	9	16	5	2	2	2	
			41.7%	0.0%	63.9%	22.2%	5.6%	16.7%	22.2%	16.7%	2.8%	2.8%	2.8%	11.1%	30.6%	0.0%	25.0%	44.4%	13.9%	5.6%	5.6%	5.6%		
			26.5%	30.6%	0.0%	46.9%	16.3%	4.1%	12.2%	16.3%	12.2%	2.0%	2.0%	2.0%	8.2%	22.4%	0.0%	18.4%	32.7%	10.2%	4.1%	4.1%	4.1%	

VEY - 75B hope to receive less

22	23	24	25	26	27	28	29	30	31	Q4			Q5				Q6						
										32	33	34	35	36	37	38	39	40	41	42	a	b	
17	23	15	2	9	7	4	2	1	2	23	7	19	1	1	2	0	6	5	1	0	0	21	5
2.2%	63.9%	41.7%	5.6%	25.0%	19.4%	11.1%	5.6%	2.8%	5.6%	46.9%	14.3%	38.8%	7.7%	7.7%	15.4%	0.0%	46.2%	38.5%	7.7%	0.0%	0.0%	42.9%	10.2%

VEY - 75B hope to receive less

43	44	45	46	47	48	49	50	51	52	Q7b				Q8									
										53	54	55	56	57	58	59	60	61	62	63	64	65	66
20	5	9	3	0	0	1	27	3	18	7	12	2	4	0	4	6	5	9	3	11	0	22	7
1.8%	10.2%	18.4%	6.1%	0.0%	0.0%	2.0%	55.1%	6.1%	36.7%	14.3%	24.5%	4.1%	8.2%	0.0%	8.2%	12.2%	10.2%	18.4%	6.1%	22.4%	0.0%	44.9%	14.3%

VEY - 75B hope to receive less

6	7	8	Q9b			Q9c			Q10				Q11a			Q11b			Q12				
			68	69	70	71	72	73	74	a	b	c	d	a	b	c	d	y					
26	3	9	10	12	26	12	29	2	6	3	23	5	14	7	4	1	37	7	15	5	6	18	0
3.1%	6.1%	18.4%	20.4%	24.5%	53.1%	24.5%	59.2%	4.1%	12.2%	6.1%	46.9%	10.2%	28.6%	14.3%	8.2%	2.0%	75.5%	14.3%	30.6%	10.2%	12.2%	36.7%	0.0%
			20.8%	25.0%	54.2%						46.9%	10.2%	28.6%	14.3%									0.0%

VEY - 75B hope to receive less

7	8	9	10	11	12	13	Q13				Q14				Q15	Q16	Q17	Q18	Q19	REM	Q20	REM
							75	76	77	78	79	80	81	82	83	84	a	b	c	d		
7	1	0	1	1	1	0	49	0	0	17	23	5	3	49	49	49	49	49	0	49	8	
4.3%	2.0%	0.0%	2.0%	2.0%	2.0%	0.0%	100.0%	0.0%	0.0%	34.7%	46.9%	10.2%	6.1%									
4.3%	2.0%	0.0%	2.0%	2.0%	2.0%	0.0%	100.0%	0.0%	0.0%	35.4%	47.9%	10.4%	6.3%									

MAIL SURVEY - SUMMARY OF MARKET POTENTIAL BY SEGMENTS
OF SEGMENTS

BATCH	SIZE	MEAN1	MEAN2	S1	S2	DEV1	DEV2	class	class	overall classifica		
ALL	1	75.80%	56.00%	42.91%	49.72%	abs	z1	abs	z2	on z1 on z2	of DM potential	
2enggrundgrad	37	83.80%	66.80%	7.05%	8.17%	8.00%	1.13	10.80%	1.32	H	VH	H to VH
2englecturer	10	40.00%	40.00%	13.57%	15.72%	-35.80%	-2.64	-16.00%	-1.02	VL	L	L
2MBastudent	23	79.00%	52.00%	8.95%	10.37%	3.20%	0.36	-4.00%	-0.39	A	A	A
2engpostgrad	19	78.90%	78.90%	9.84%	11.41%	3.10%	0.31	22.90%	2.01	A	VH	H
2supmarketstaff	23	65.20%	43.40%	8.95%	10.37%	-10.60%	-1.18	-12.60%	-1.22	VL	VL	VL
2passersby	150	75.30%	50.10%	3.50%	4.06%	-0.50%	-0.14	-5.90%	-1.45	A	VL	L
2unclassified	101	79.20%	62.40%	4.27%	4.95%	3.40%	0.80	6.40%	1.29	H	VH	H
4AphoneintALL	24	54.20%	37.50%	8.76%	10.15%	-21.60%	-2.47	-18.50%	-1.82	VL	VL	VL
4AphoneintKln	12	33.30%	25.00%	12.39%	14.35%	-42.50%	-3.43	-31.00%	-2.16	VL	VL	VL
4AphoneintHK	12	75.00%	50.00%	12.39%	14.35%	-0.80%	-0.06	-6.00%	-0.42	A	A	A
4Bpersonlint	7	85.70%	71.40%	16.22%	18.79%	9.90%	0.61	15.40%	0.82	A	H	A
4Ccompletebyself	332	77.10%	56.90%	2.35%	2.73%	1.30%	0.55	0.90%	0.33	A	A	A
77Anale	246	76.00%	56.90%	2.74%	3.17%	0.20%	0.07	0.90%	0.28	A	A	A
77Bfemale	117	75.20%	53.90%	3.97%	4.60%	-0.60%	-0.15	-2.10%	-0.46	A	A	A
78Aaged<=20	27	48.10%	33.30%	8.26%	9.57%	-27.70%	-3.35	-22.70%	-2.37	VL	VL	VL
78Baged21-25	112	79.50%	61.70%	4.05%	4.70%	3.70%	0.91	5.70%	1.21	H	VH	H to VH
78Caged26-30	90	81.10%	60.10%	4.52%	5.24%	5.30%	1.17	4.10%	0.78	VH	H	H
78Daged31-35	76	82.90%	60.40%	4.92%	5.70%	7.10%	1.44	4.40%	0.77	VH	H	H
78Eaged36-40	32	65.60%	61.50%	7.59%	8.79%	-10.20%	-1.34	5.50%	0.63	VL	A	L
78Faged>=41	26	61.50%	38.40%	8.42%	9.75%	-14.30%	-1.70	-17.60%	-1.80	VL	VL	VL
79A<=\$5000	52	67.30%	40.30%	5.95%	6.89%	-8.50%	-1.43	-15.70%	-2.28	VL	VL	VL
79B\$5001-\$10000	113	80.50%	59.40%	4.04%	4.68%	4.70%	1.16	3.40%	0.73	VH	H	H
79C\$10001-\$20000	77	84.40%	66.20%	4.89%	5.67%	8.60%	1.76	10.20%	1.80	VH	VH	VH
79D\$20001-\$30000	32	87.50%	65.60%	7.59%	8.79%	11.70%	1.54	9.60%	1.09	VH	H	H to VH
79E>\$30000	28	64.30%	50.00%	8.11%	9.40%	-11.50%	-1.42	-6.00%	-0.64	VL	A	L
79Fnonworking	57	64.90%	50.90%	5.68%	6.59%	-10.90%	-1.92	-5.10%	-0.77	VL	L	L
79Uunidentified	4	25.00%	0.00%	21.46%	24.86%	-50.80%	-2.37	-56.00%	-2.25	VL	VL	VL
80Asecondeduca	167	70.70%	49.70%	3.32%	3.85%	-5.10%	-1.54	-6.30%	-1.64	VL	VL	VL
80Bcolleducation	194	80.40%	61.90%	3.08%	3.57%	4.60%	1.49	5.90%	1.65	VH	VH	VH
81Acardholder	250	81.20%	62.40%	2.71%	3.14%	5.40%	1.99	6.40%	2.04	VH	VH	VH
81Bnoncardhold	111	64.90%	42.30%	4.07%	4.72%	-10.90%	-2.68	-13.70%	-2.90	VL	VL	VL
83Cclerk	76	77.60%	55.30%	4.92%	5.70%	1.80%	0.37	-0.70%	-0.12	A	A	A
83Eexecutive	67	83.60%	61.30%	5.24%	6.07%	7.80%	1.49	5.30%	0.87	VH	H	H
83Fbluecollar	35	77.10%	57.10%	7.25%	8.40%	1.30%	0.18	1.10%	0.13	A	A	A
83Llecturer	13	53.80%	53.80%	11.90%	13.79%	-22.00%	-1.85	-2.20%	-0.16	VL	A	L
83PFprofessional	42	78.60%	64.30%	6.62%	7.67%	2.80%	0.42	8.30%	1.08	A	H	A
83PPproprietor	8	87.50%	62.50%	15.17%	17.58%	11.70%	0.77	6.50%	0.37	H	A	A
83SAsalesman	13	76.90%	69.20%	11.90%	13.79%	1.10%	0.09	13.20%	0.96	A	H	A
83STstudent	55	70.90%	54.60%	5.79%	6.70%	-4.90%	-0.85	-1.40%	-0.21	L	A	A
83Tteacher	15	100.00%	86.70%	11.08%	12.84%	24.20%	2.18	30.70%	2.39	VH	VH	VH
83Omiscprofession	17	82.40%	35.30%	10.41%	12.06%	6.60%	0.63	-20.70%	-1.72	A	VL	L
83H&Rhousewife&ret	6	0.00%	0.00%	17.52%	20.30%	-75.80%	-4.33	-56.00%	-2.76	VL	VL	VL
83Uunidentified	16	50.00%	18.90%	10.73%	12.43%	-25.80%	-2.41	-37.10%	-2.98	VL	VL	VL

MEAN 1 = % of population who
have utilized mail order
service in the past
(distribution Q1)

MEAN 2 = % of population who
have utilized mail order
service in the past
12 months
(distribution Q2)

S1 = exp. standard error of distribution Q1

S2 = exp. standard error of distribution Q2

DEV1 = absolute difference between
MEAN1 of sample and overall MEAN1

DEV2 = absolute difference between
MEAN2 of sample and overall MEAN2

z1 = DEV1 expressed in no. of S1

z2 = DEV2 expressed in no. of S2

VH = very high

H = high

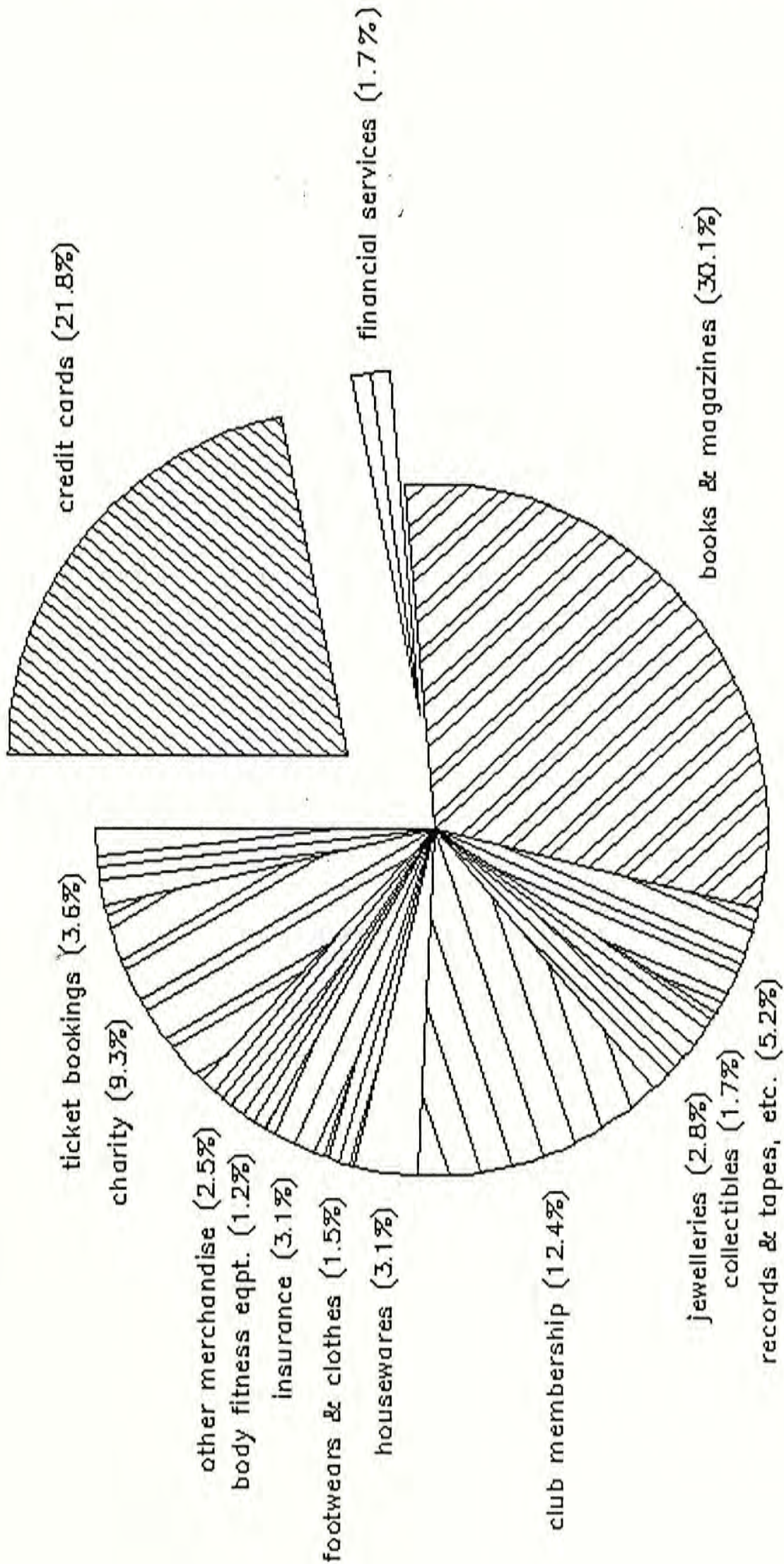
A = average

L = low

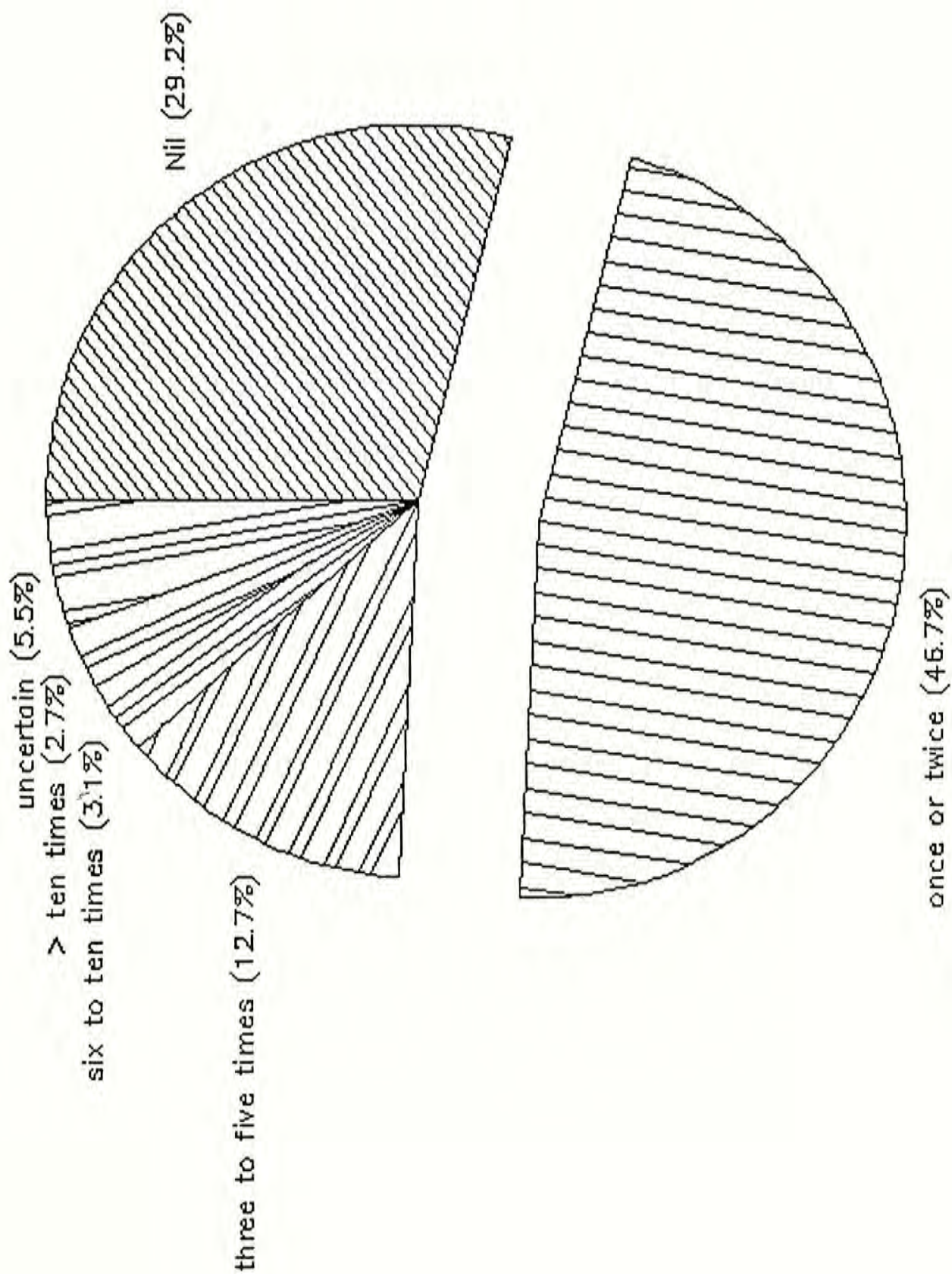
VL = very low

PRODUCTS PURCHASED BY MAIL ORDERS (ALL)

total no. of count of items as base

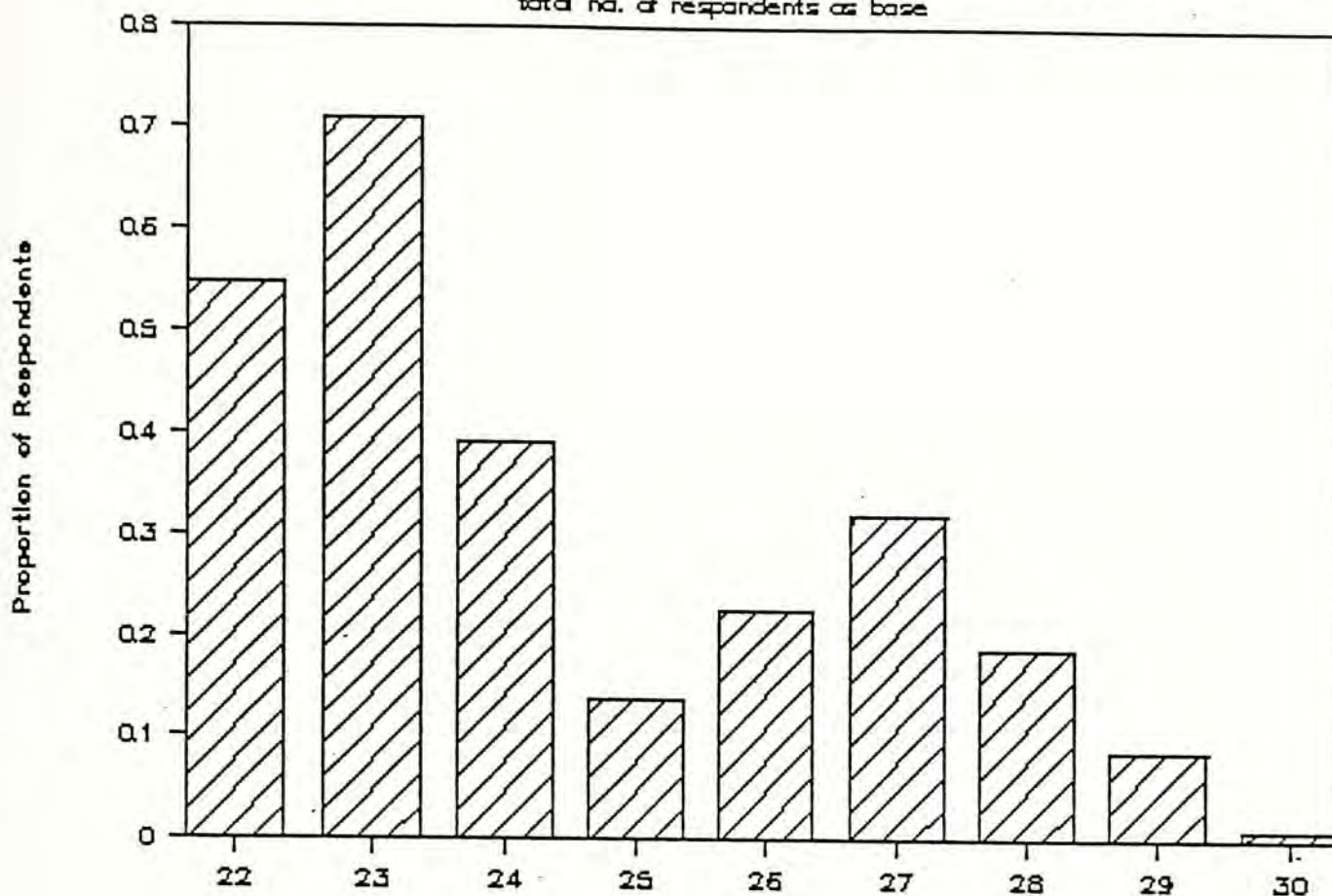


total no. of respondents as base



REASON FOR MAIL ORDER UTILIZATION (ALL)

total no. of respondents as base

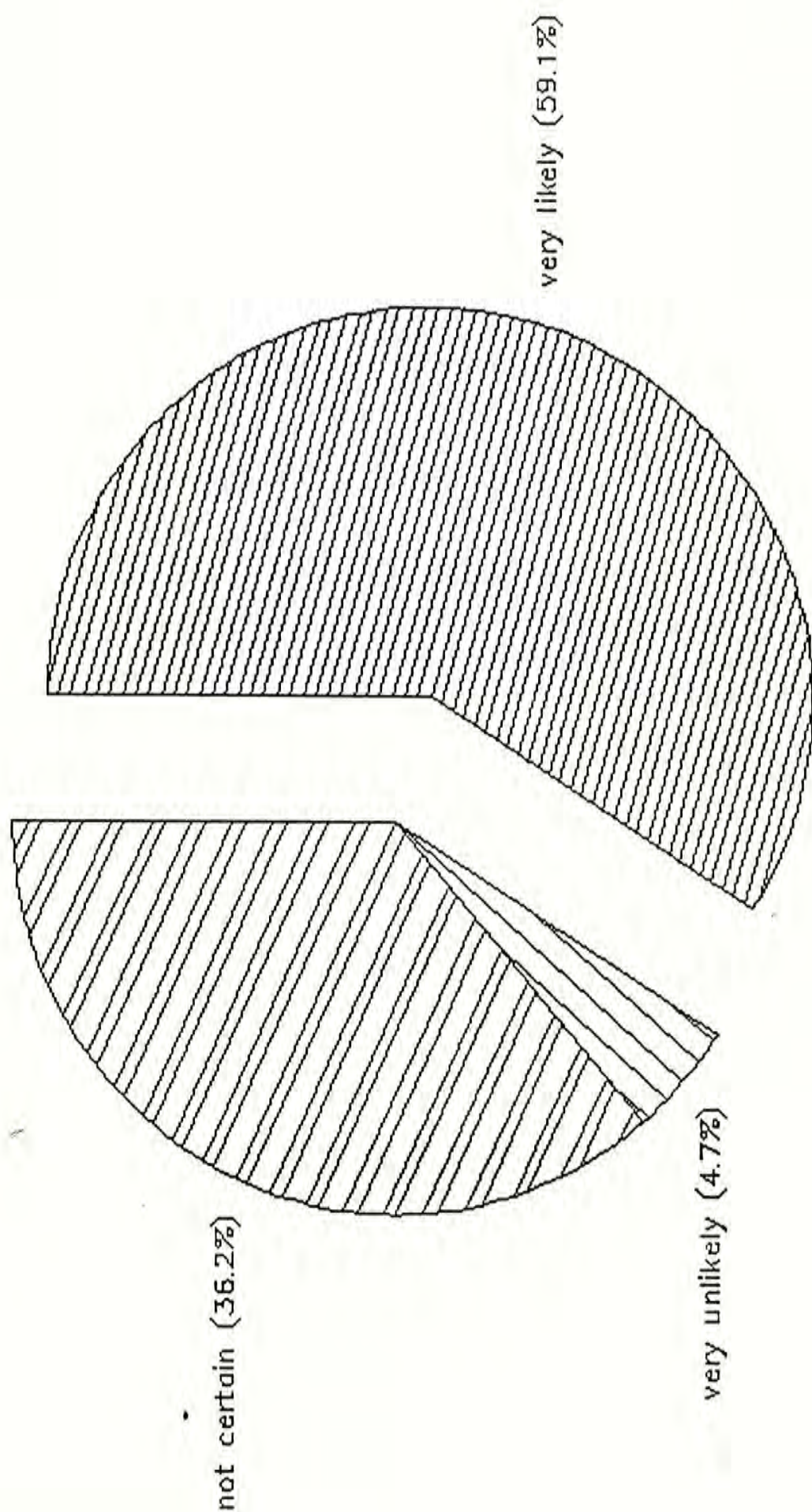


Why did you purchase by mail order(s)?

- 22[] Time saving
 23[] Convenient
 24[] Easy method of payment
 25[] There was/were gift(s)
 26[] There was free delivery
 27[] It was a privilege or discount offer
 28[] It was an exclusive offer, or product was not sold at shops
 29[] Free inspection or warranty period provided
 30[] It was a blind decision

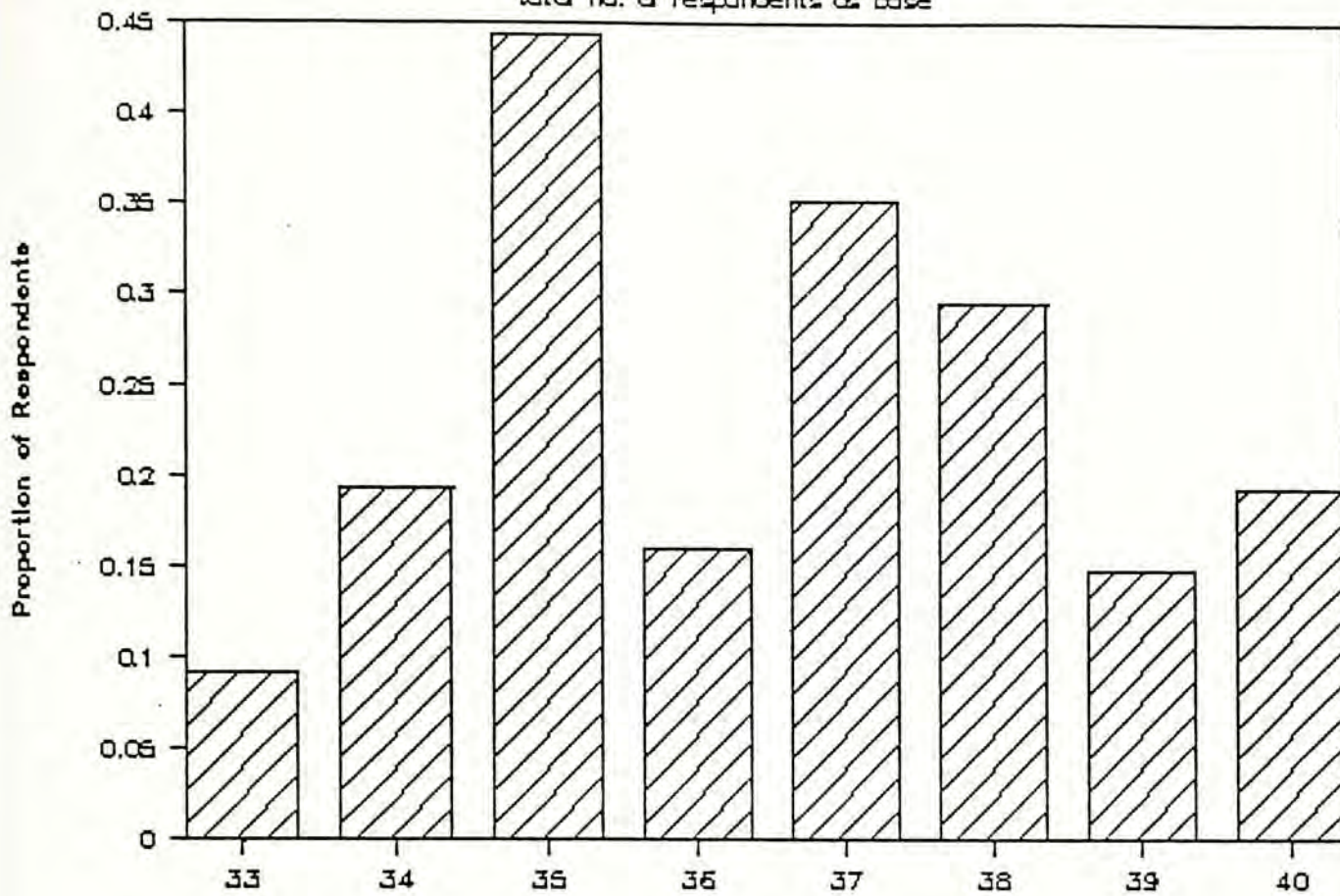
MAIL ORDER UTILIZATION IN FUTURE (ALL)

total no. of respondents as base



REASONS FOR NO UTILIZATION (ALL)

total no. of respondents as base

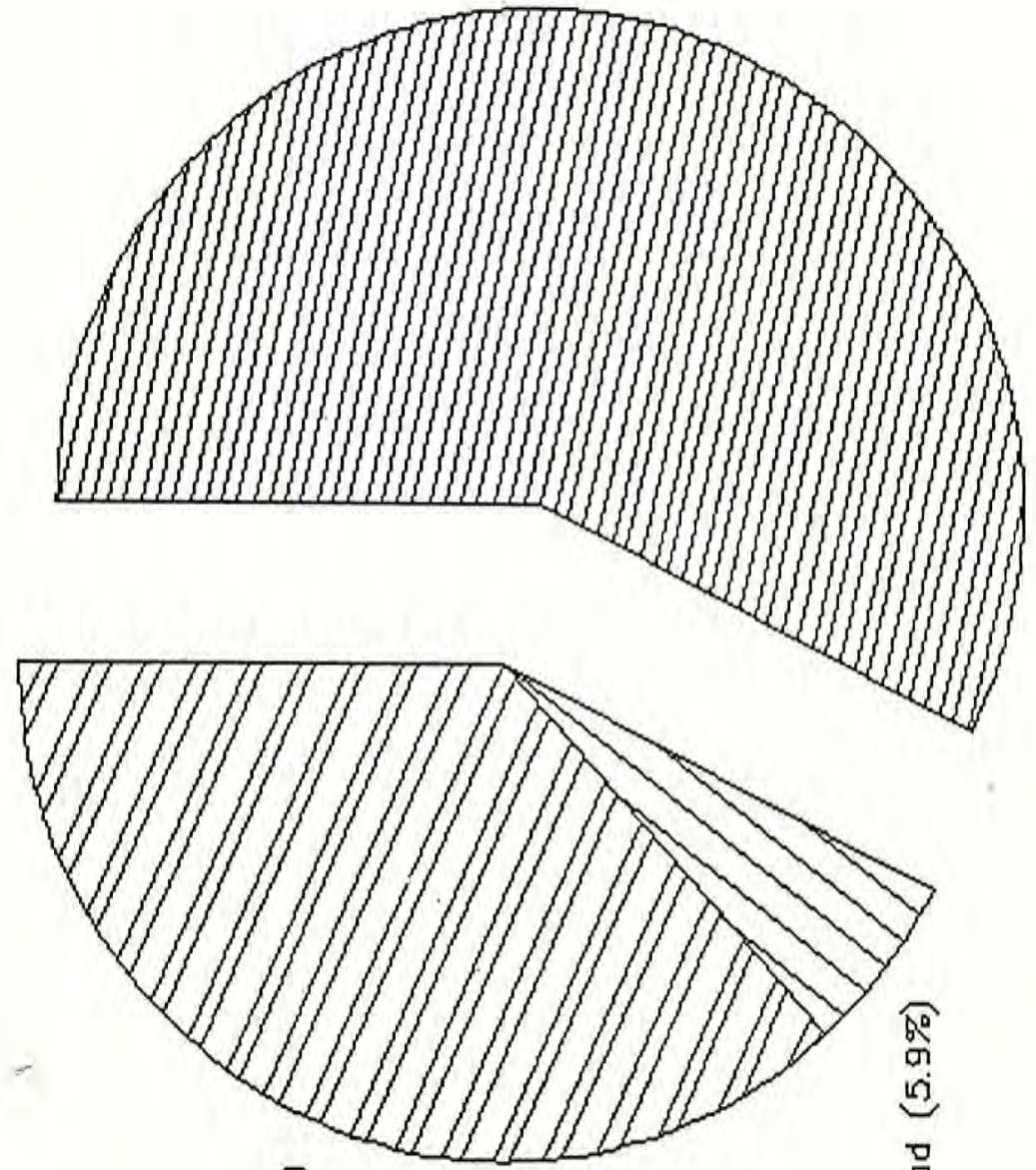


Why have you never purchased by mail-order?

- 33[] Message of the mailings was not clear
- 34[] I seldom received direct mail
- 35[] Products and services were not suitable
- 36[] Too expensive
- 37[] No chance to look at samples before purchase, and hence was risky
- 38[] Unreliable
- 39[] Filling in forms was clumsy
- 40[] Could not make up the mind at the time of reading, and later on, forgot about the whole thing

READ DMAIL MOST OF THE TIMES? (ALL)

total no. of respondents as base



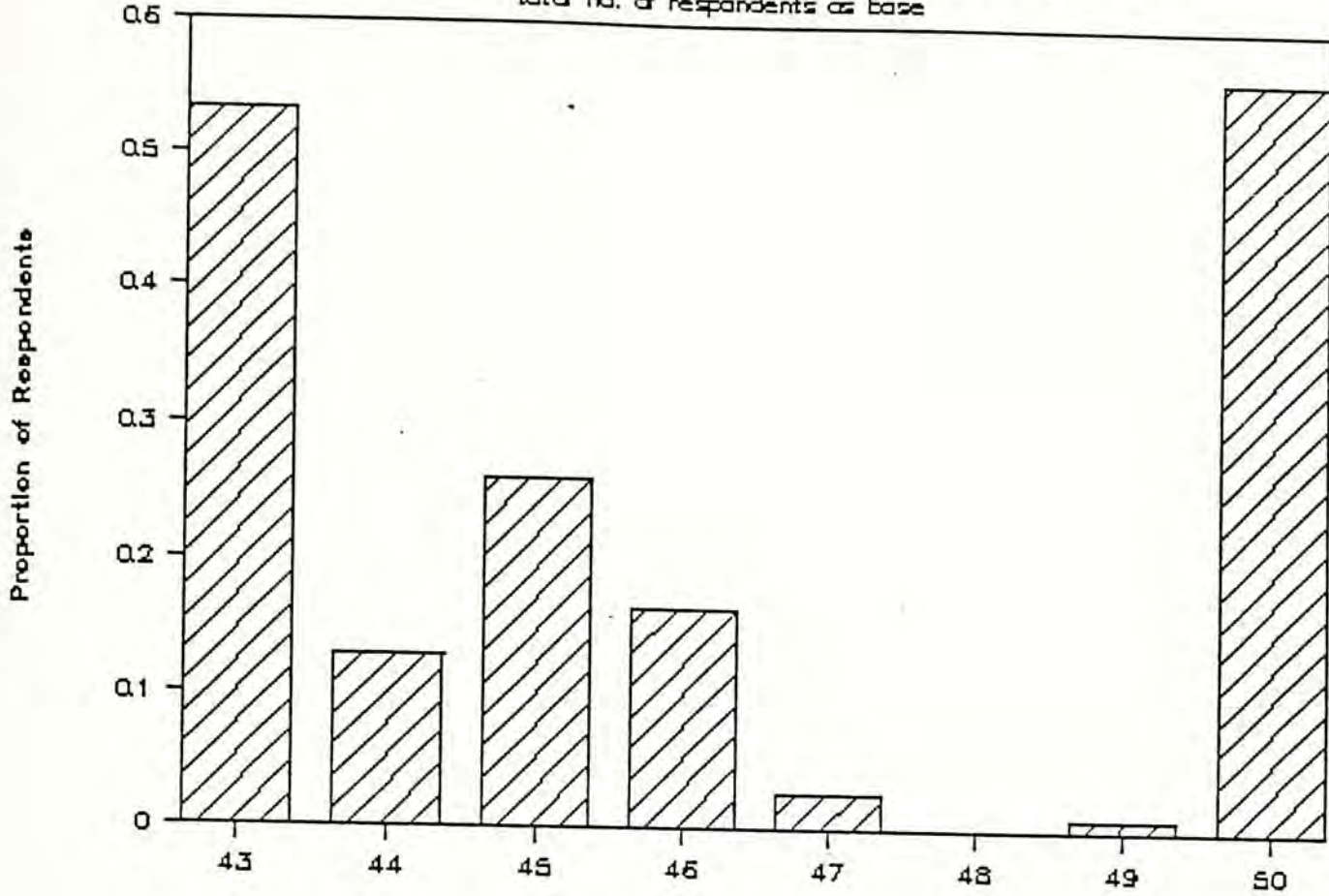
open but not read (36.6%)

not open nor read (5.9%)

open & read (57.5%)

REASONS FOR OPENING DMAIL (ALL)

total no. of respondents as base

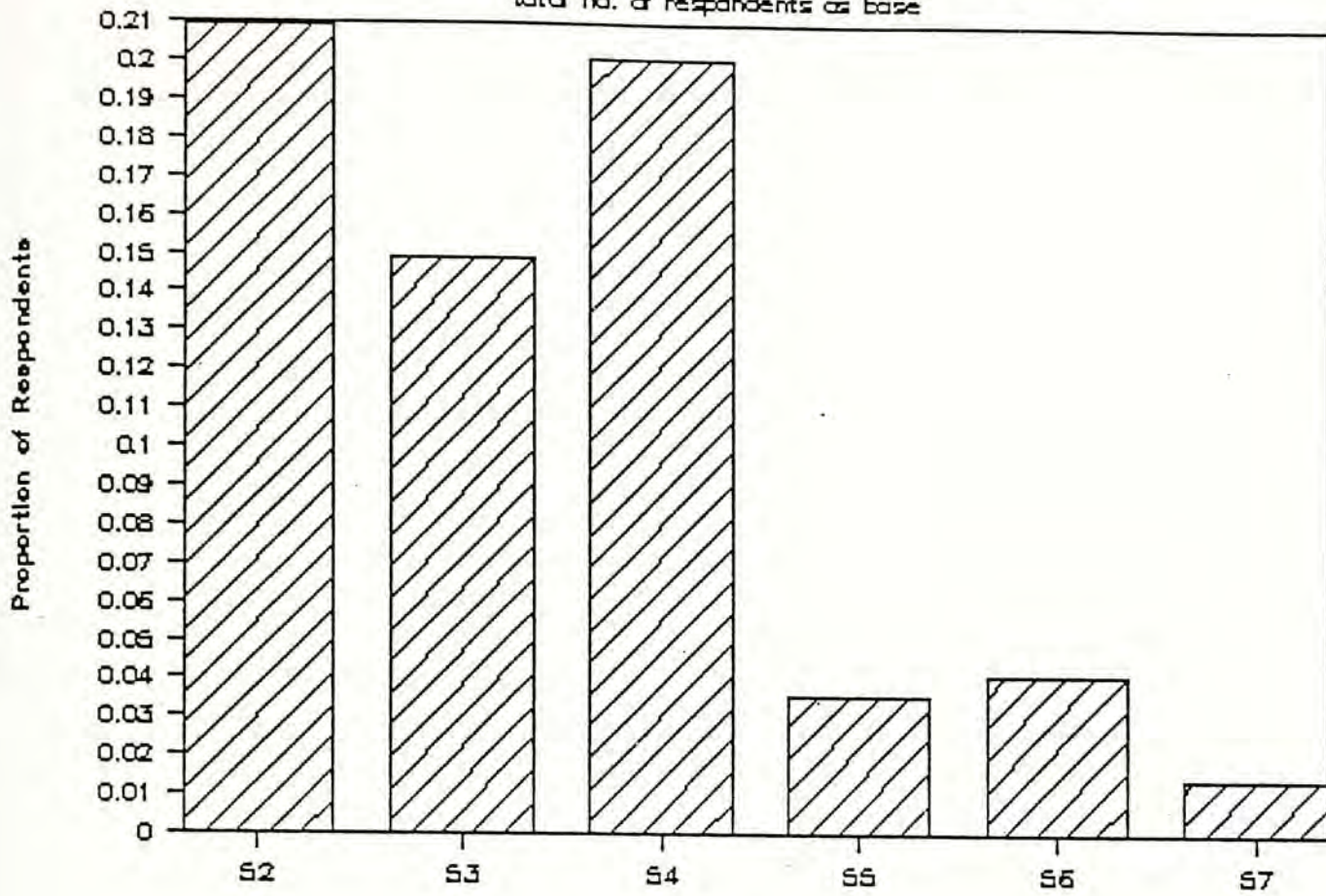


What motivates you to open direct mail?

- 43[] Curiosity
 44[] Because I have the time
 45[] Designs are beautiful &
 attractive
 48[] I do not want to miss
 any opportunity
 47[] The mailings are thick
 48[] The mailings are thin
 49[] I open them by mistakes
 50[] I am accustomed to open all mails

REASONS FOR NO OPENING (ALL)

total no. of respondents as base

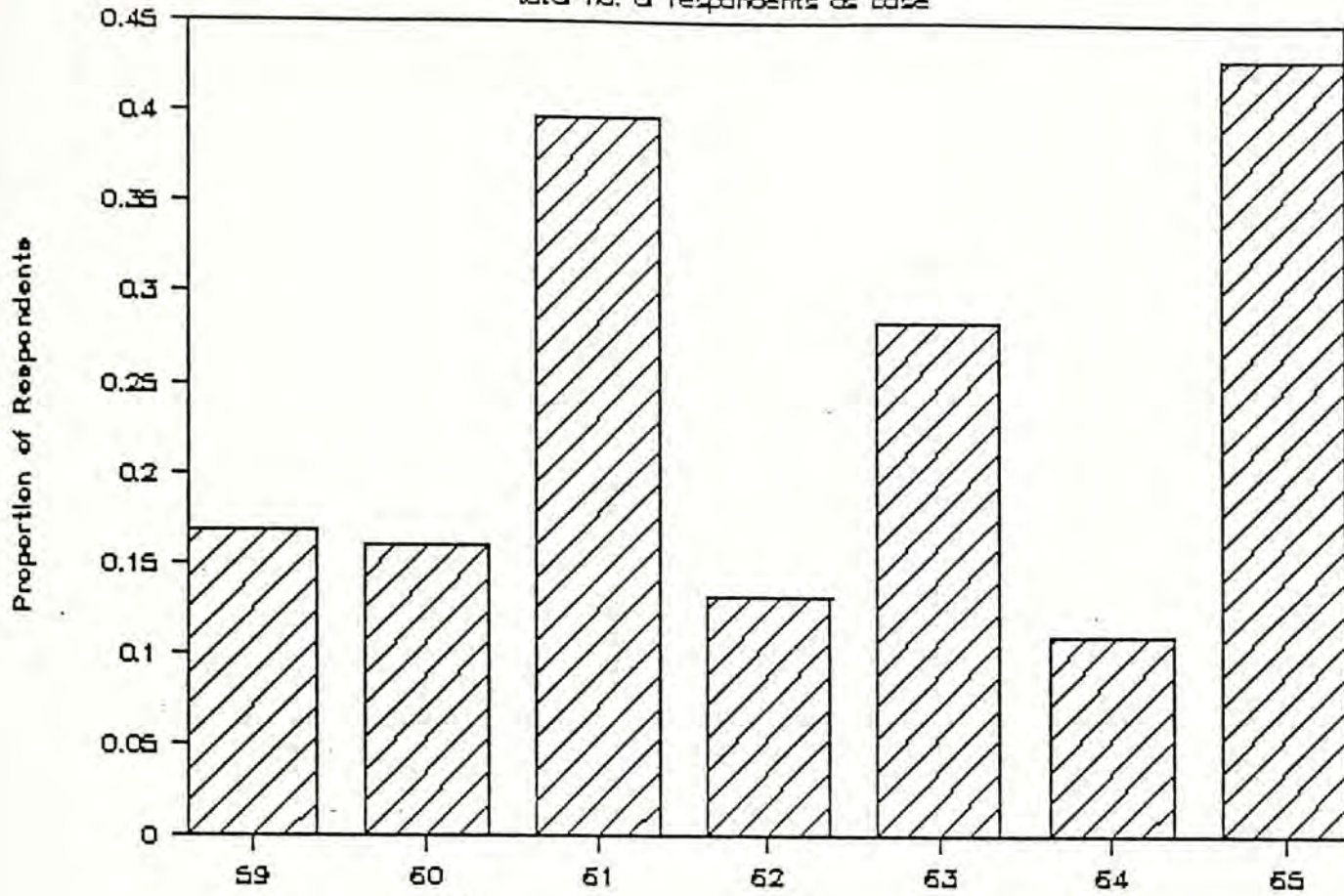


What prevents you from opening direct mail?

- 52[] They are junk mails
 53[] Nothing seems attractive
 54[] I do not have the time
 55[] I do not want to fall
 into temptation
 56[] The mailings are too thick
 57[] The mailings are too thin

REASONS FOR OPENING IMMEDIATELY (ALL)

total no. of respondents as base

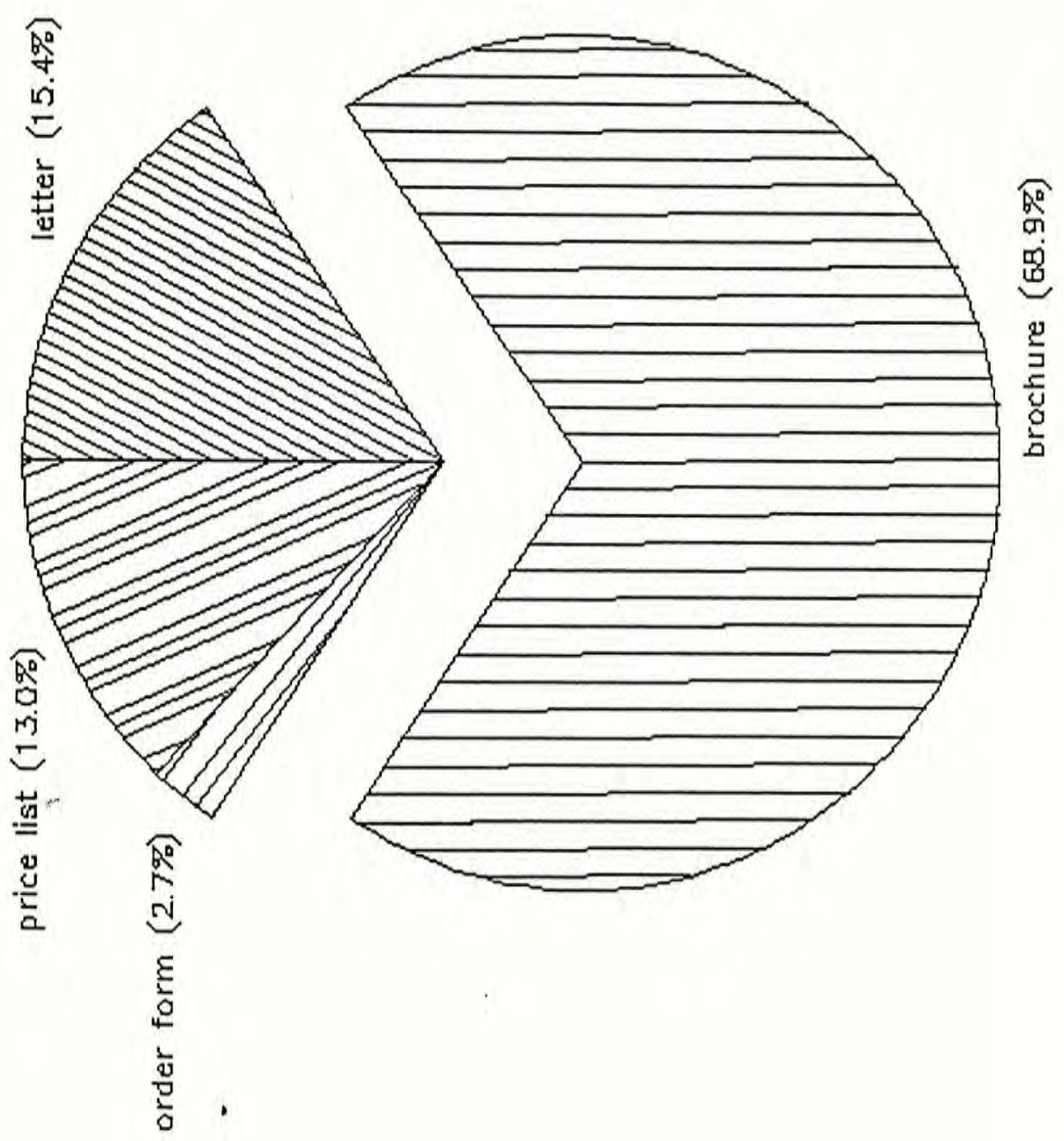


Which types of direct mail advertisements would you like to open immediately?

- 59[] If there is indication of gifts
- 60[] If there is indication of special offer or discount
- 61[] I feel that content is mysterious, or because of my own curiosity
- 62[] The words on the envelope ask me to
- 63[] The design of the envelope is attractive or elegant
- 64[] The words on the envelope show respect to my status or give me warmth
- 65[] If I know what is the type of product

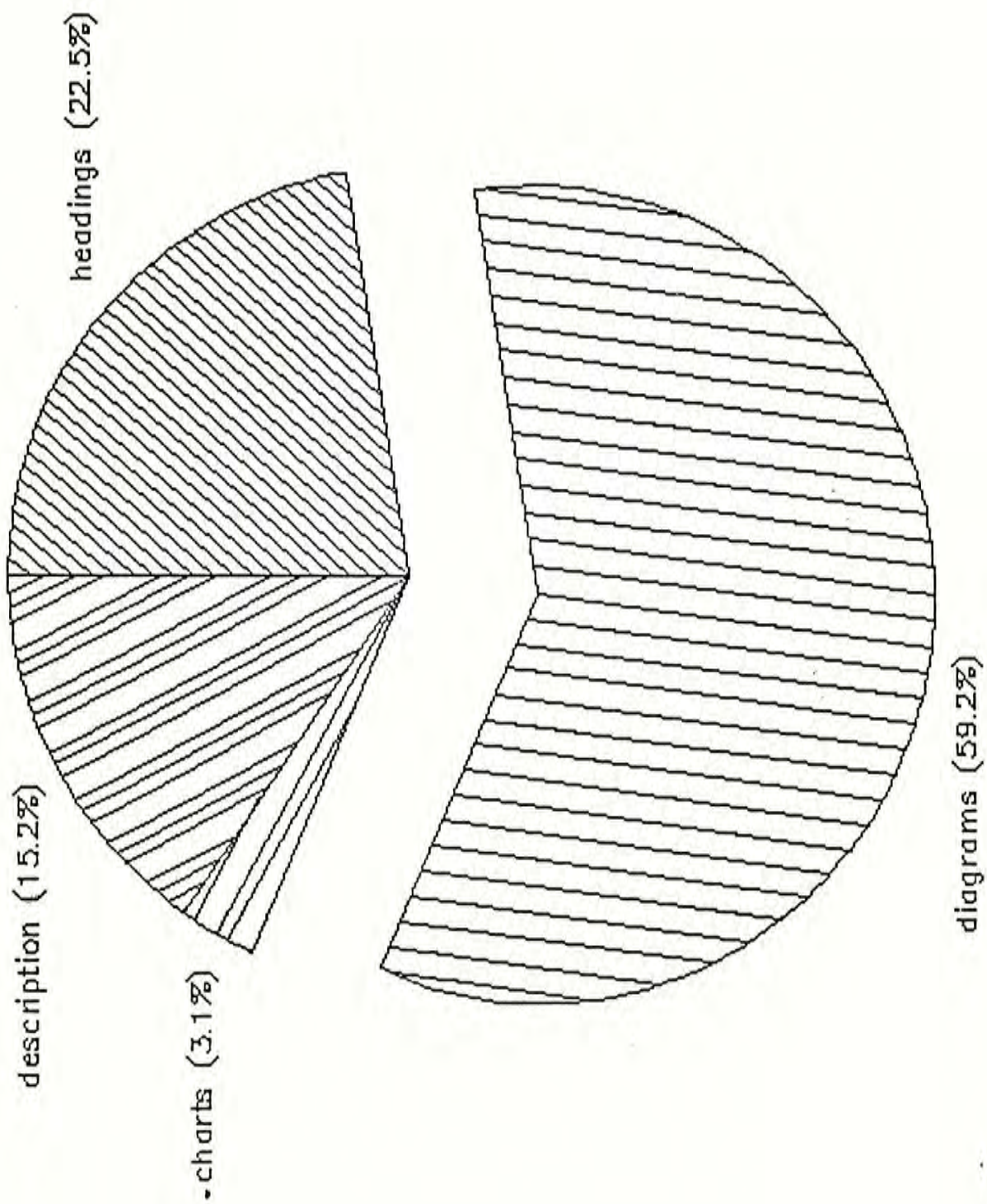
WHAT I WOULD READ FIRST: (ALL)

total no. of respondents as base



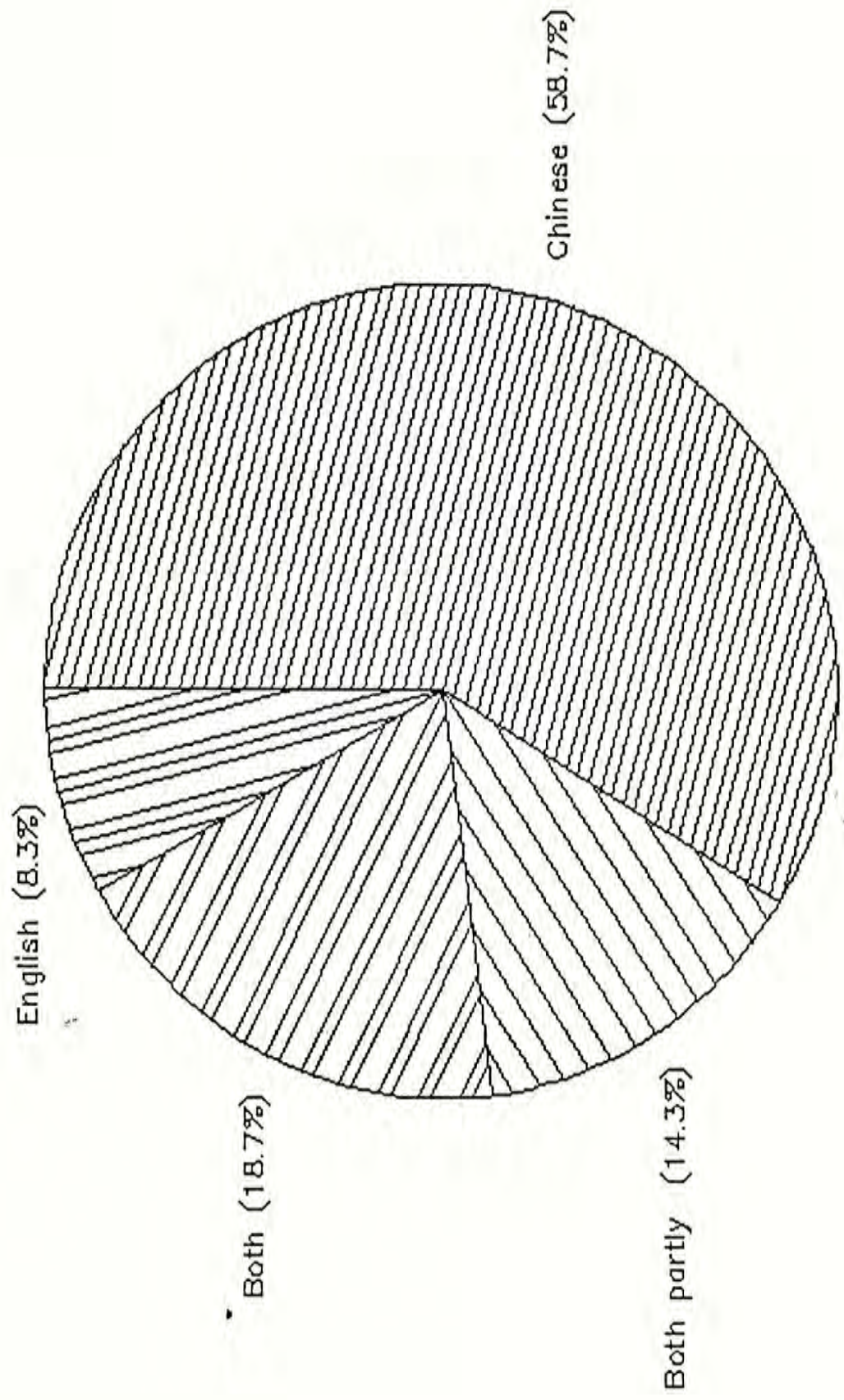
DESIGN RECEIVED FIRST ATTENTION (ALL)

total no. of respondents as base

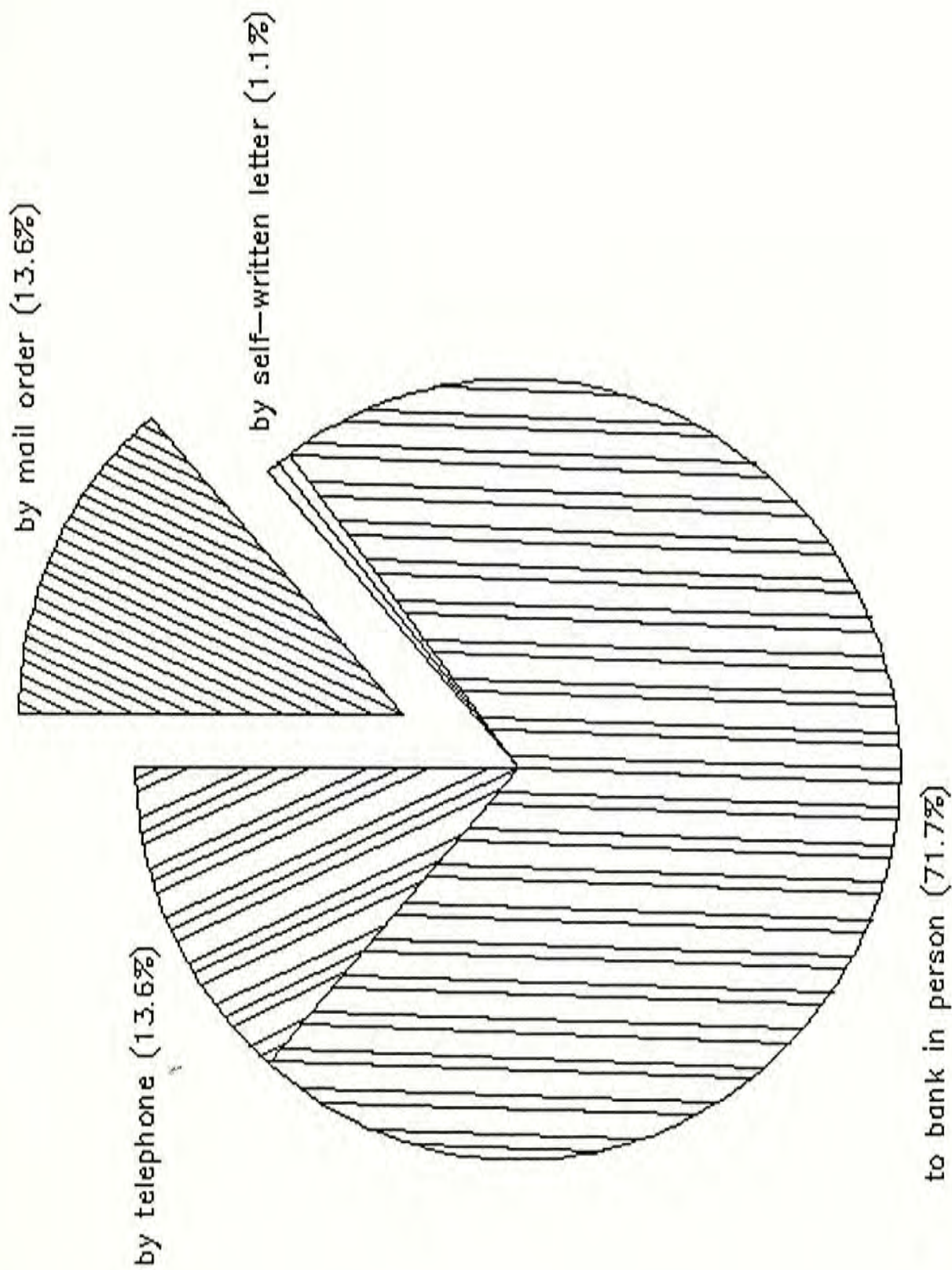


READ CHINESE OR ENGLISH: (ALL)

total no. of respondents as base

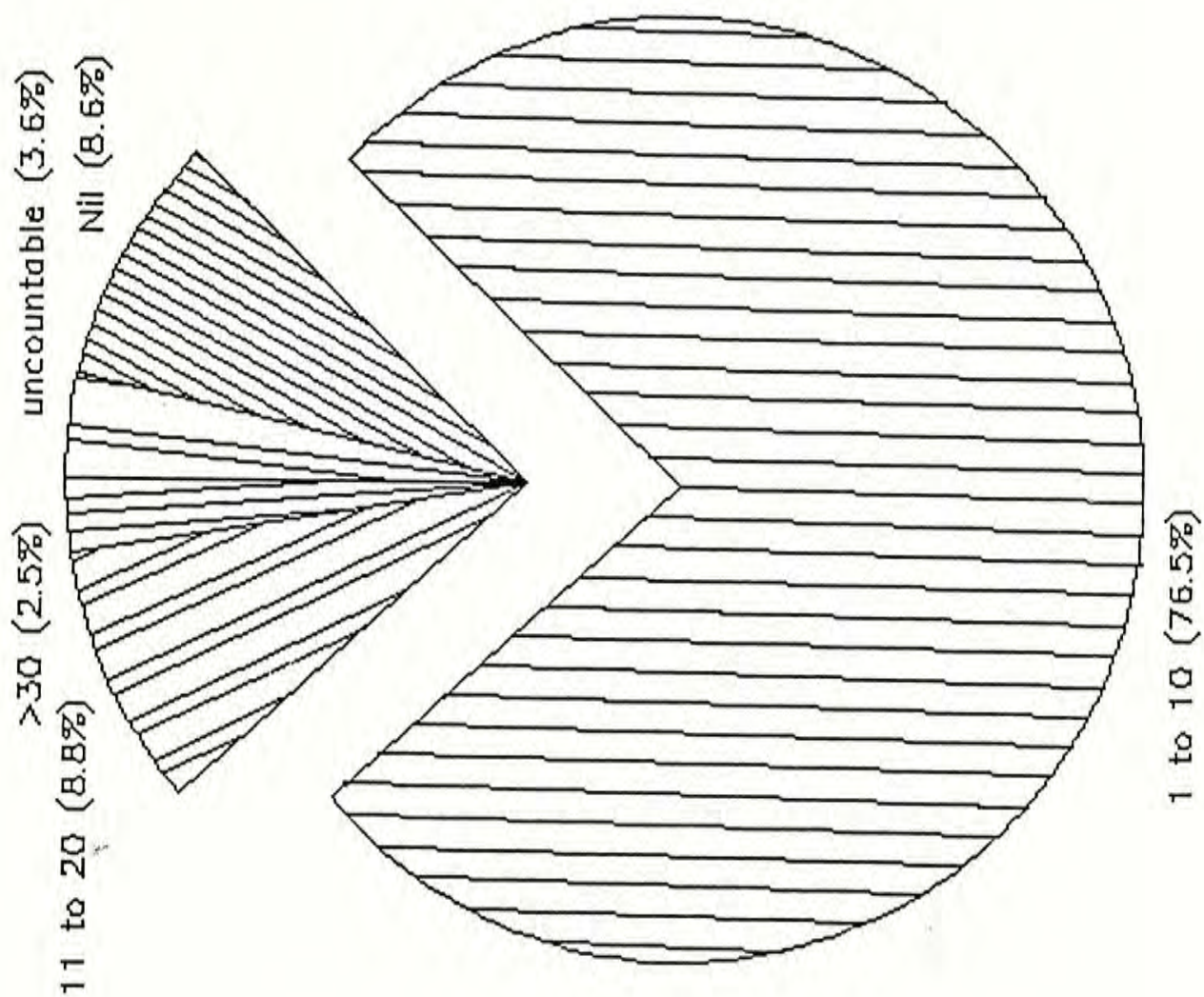


total no. of respondents as base



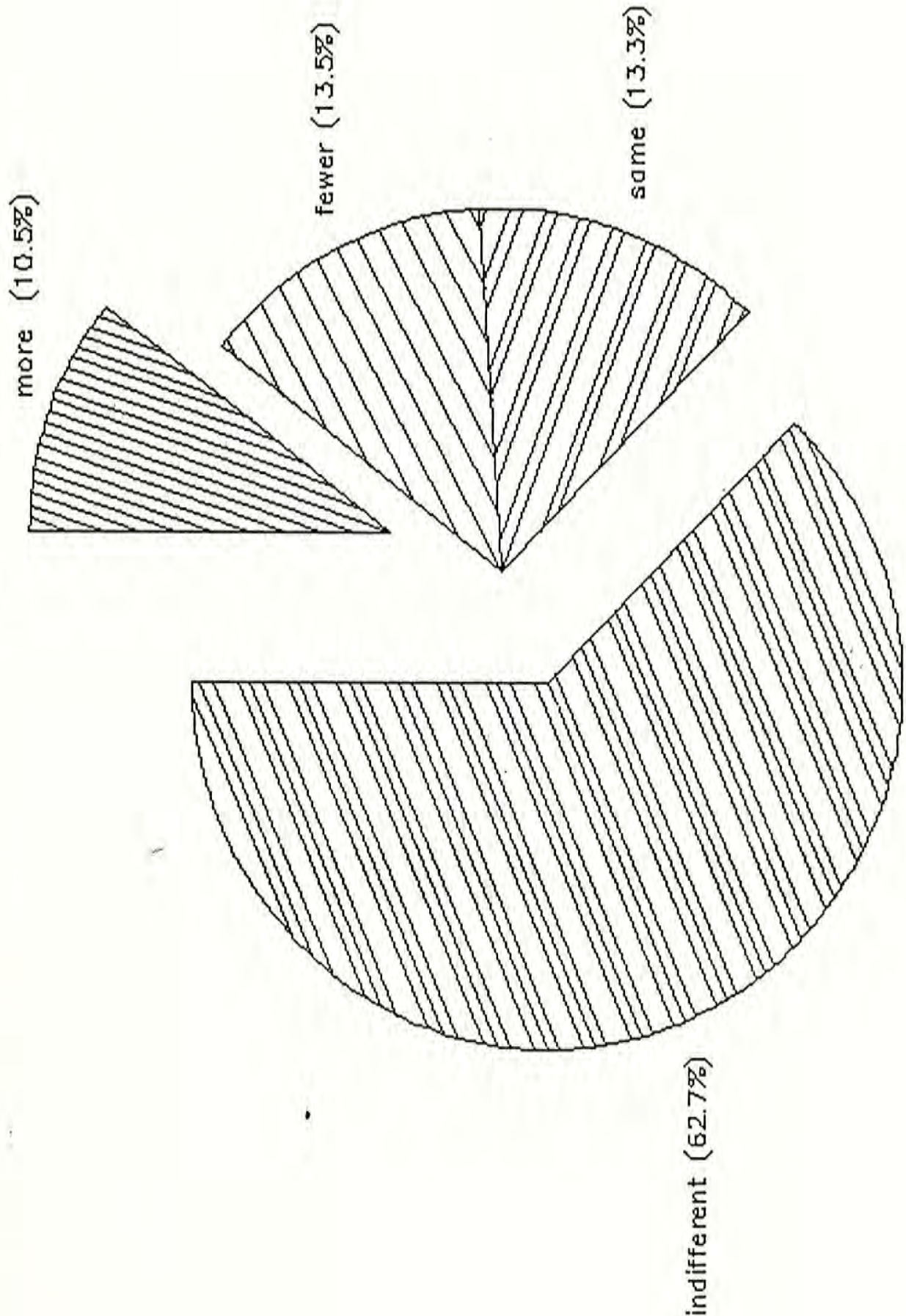
IV. VI DIVIZIJA I LIX DIVIZIJA (ALL)

total no. of respondents as base



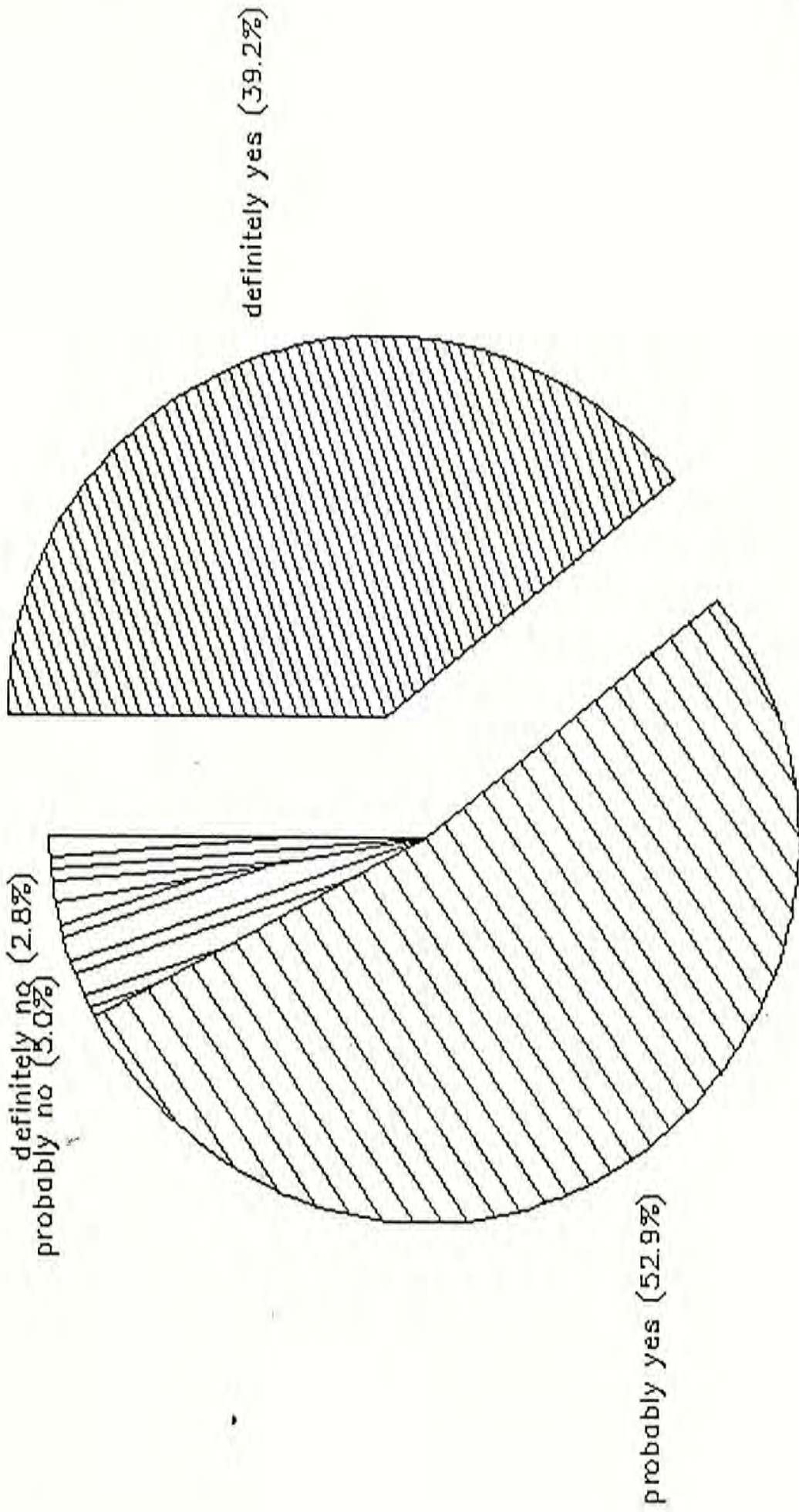
MORE OR FEWER DMAIL? (ALL)

total no. of respondents as base

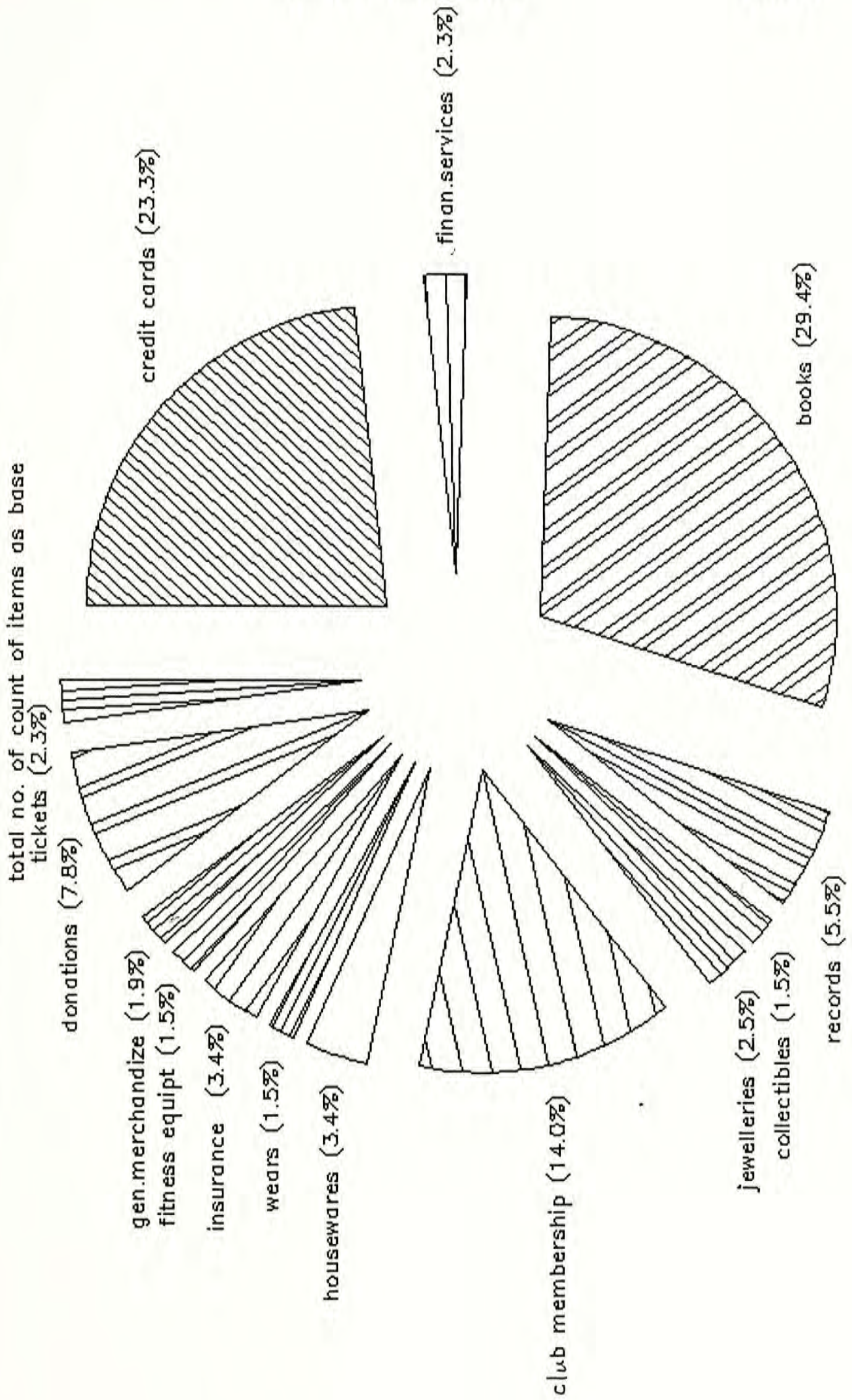


POTENTIAL CABLE TV SUBSCRIBER (ALL)

total no. of respondents as base



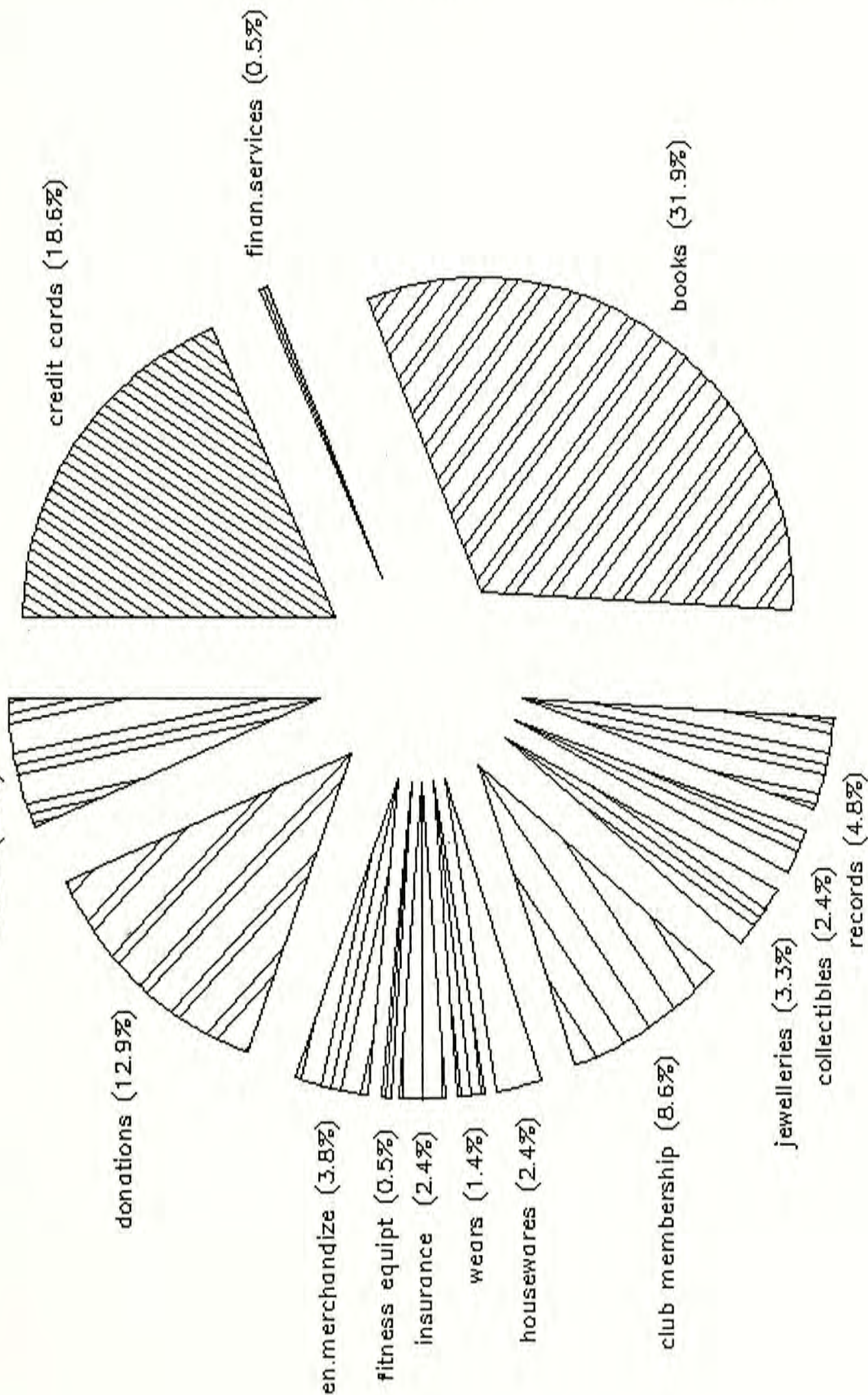
PRODUCTS PURCHASED BY MAIL ORDER (MALE)

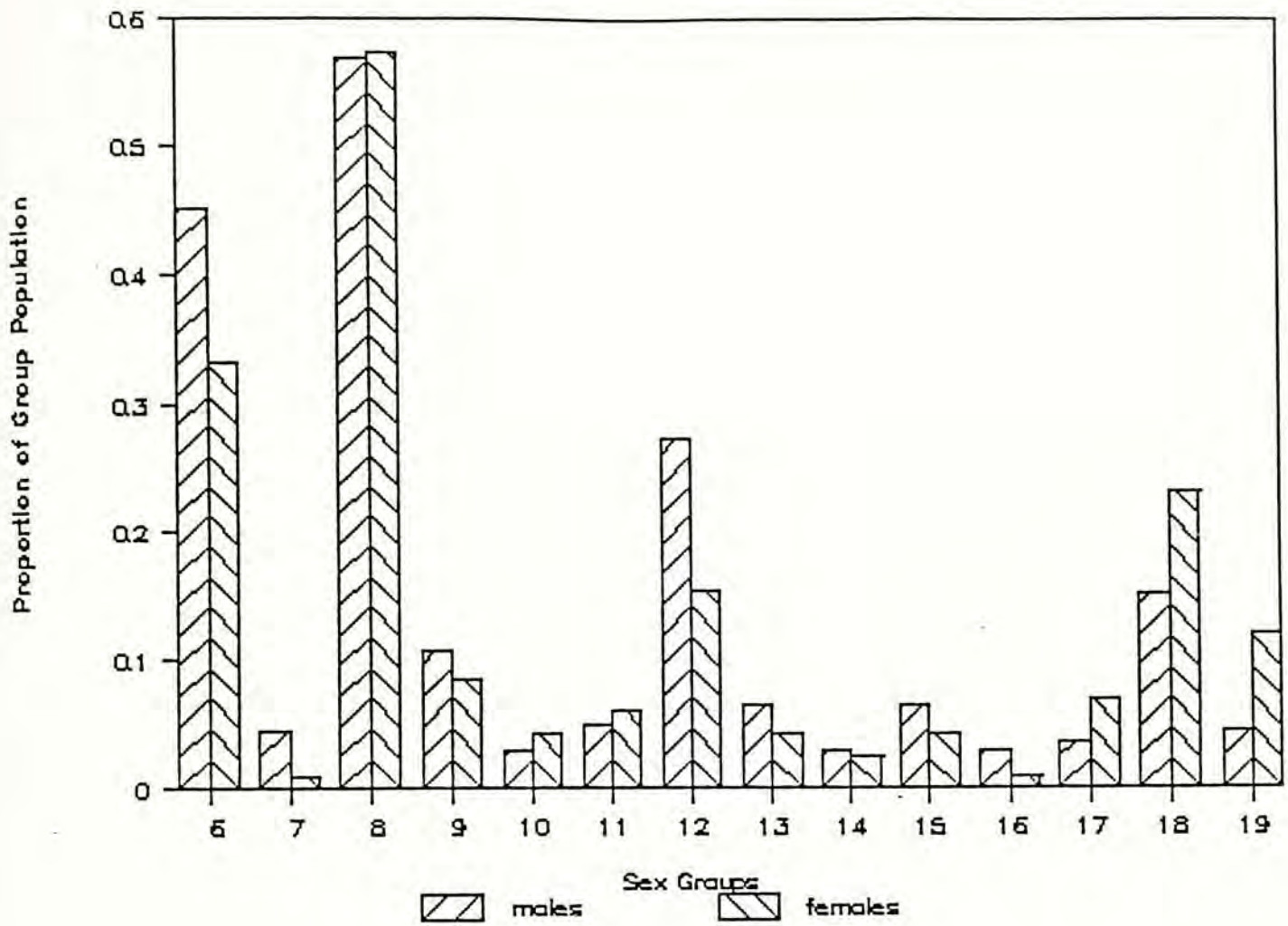


PROVID PURCHASED BY MAIL ORDER (FEMALE)

total no. of count of items as base

tickets (6.7%)

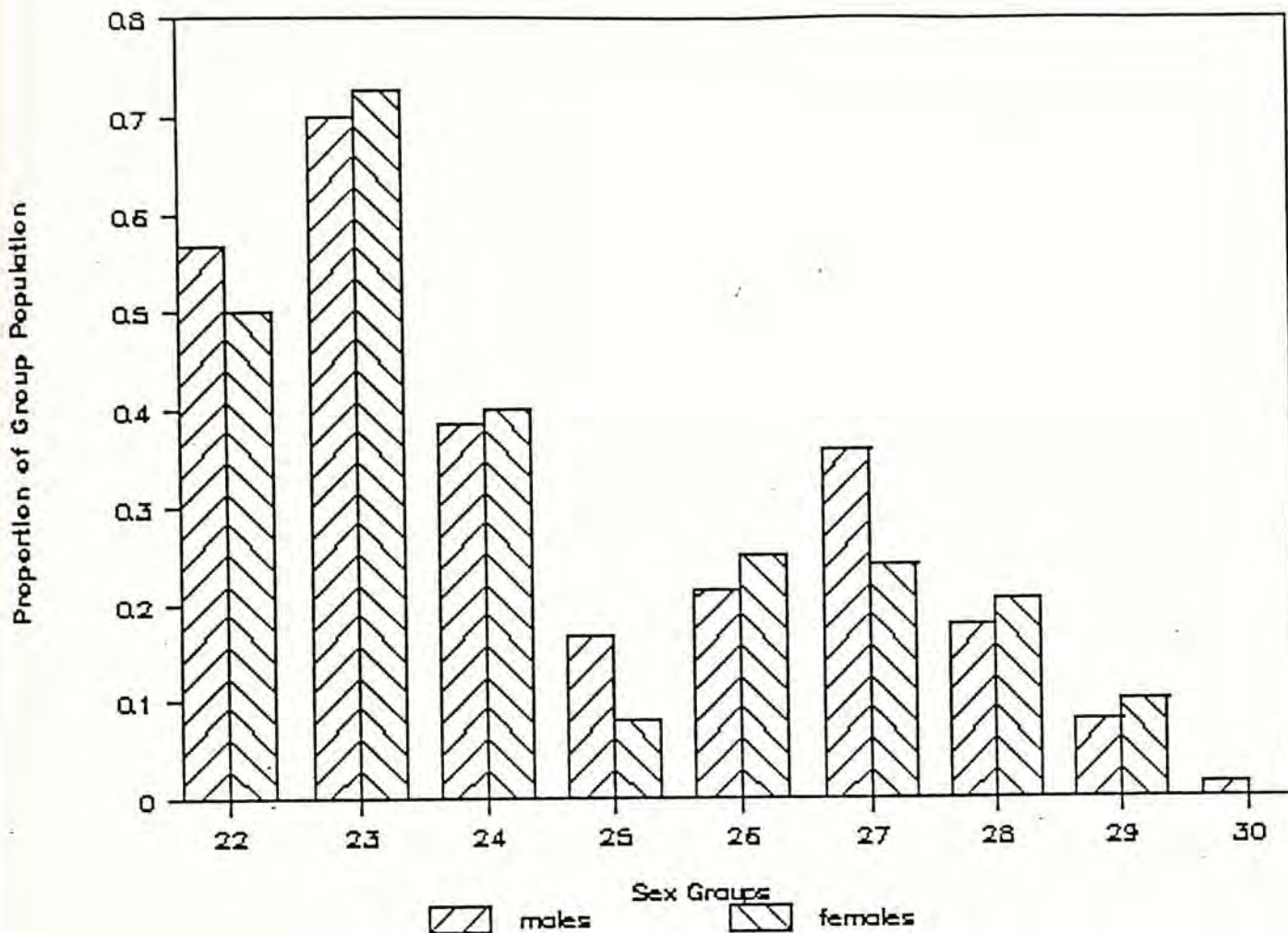




What have you purchased by mail-order(s)?

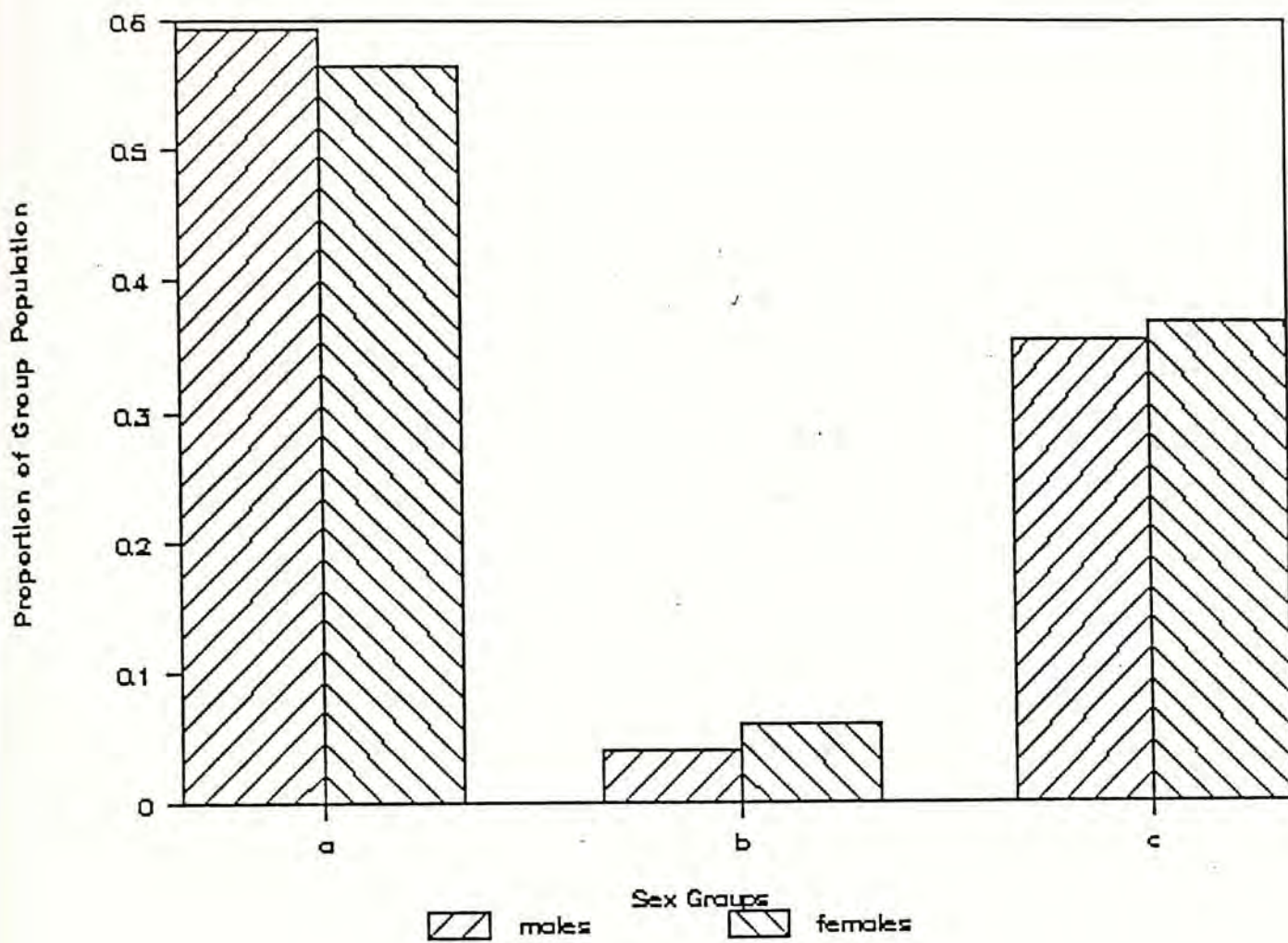
5[] Nil ---> please continue
 from question 4,
 answers for questions
 2 & 3 are not required

- 6[] Applying credit cards or charge cards
- 7[] Applying financial services, e.g. loan, overdraft, etc.
- 8[] Books or magazines
- 9[] Records, sound tapes or video tapes
- 10[] Collectibles
- 11[] Jewelleries
- 12[] Applying club membership
- 13[] Housewares
- 14[] Footweares and clothes
- 15[] Insurance
- 16[] Body fitness equipments
- 17[] Other merchandise
- 18[] Charity donations
- 19[] Ticket bookings



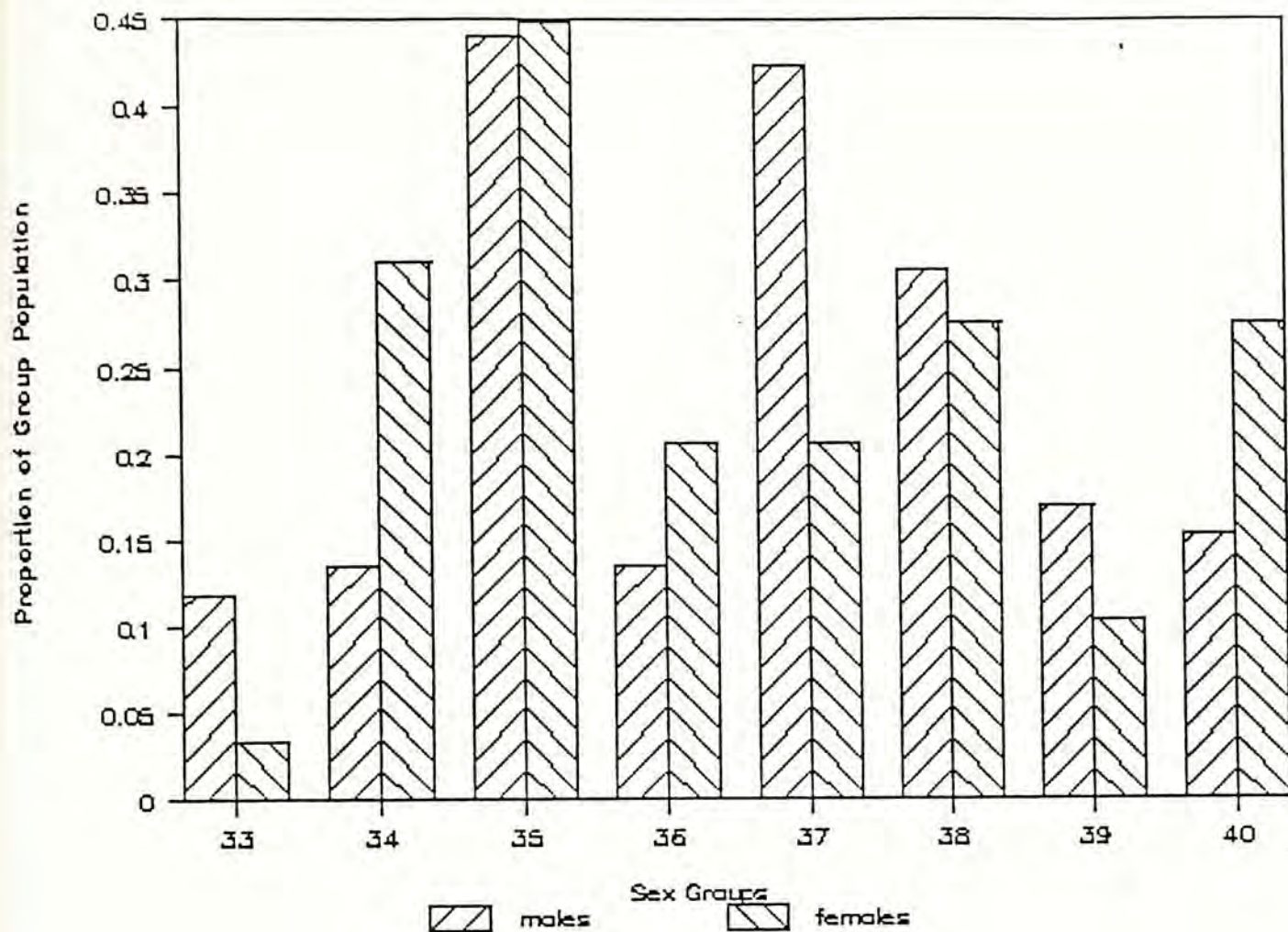
Why did you purchase by mail order(s)?

- 22[] Time saving
- 23[] Convenient
- 24[] Easy method of payment
- 25[] There was/were gift(s)
- 26[] There was free delivery
- 27[] It was a privilege or discount offer
- 28[] It was an exclusive offer, or product was not sold at shops
- 29[] Free inspection or warranty period provided
- 30[] It was a blind decision



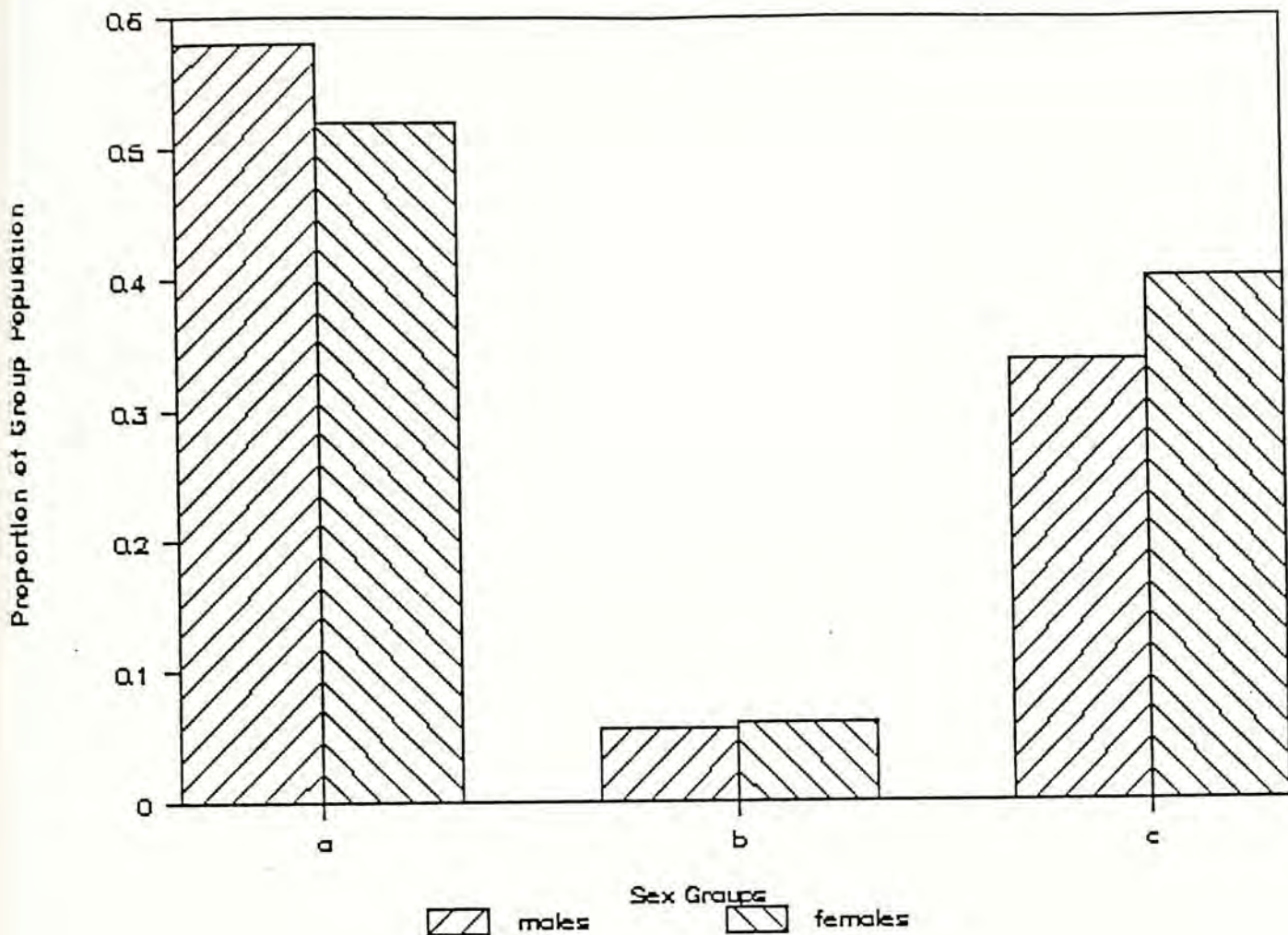
Will you use mail order in future?
(one answer only)

- a[] Very likely
- b[] Very unlikely
- c[] I am not sure



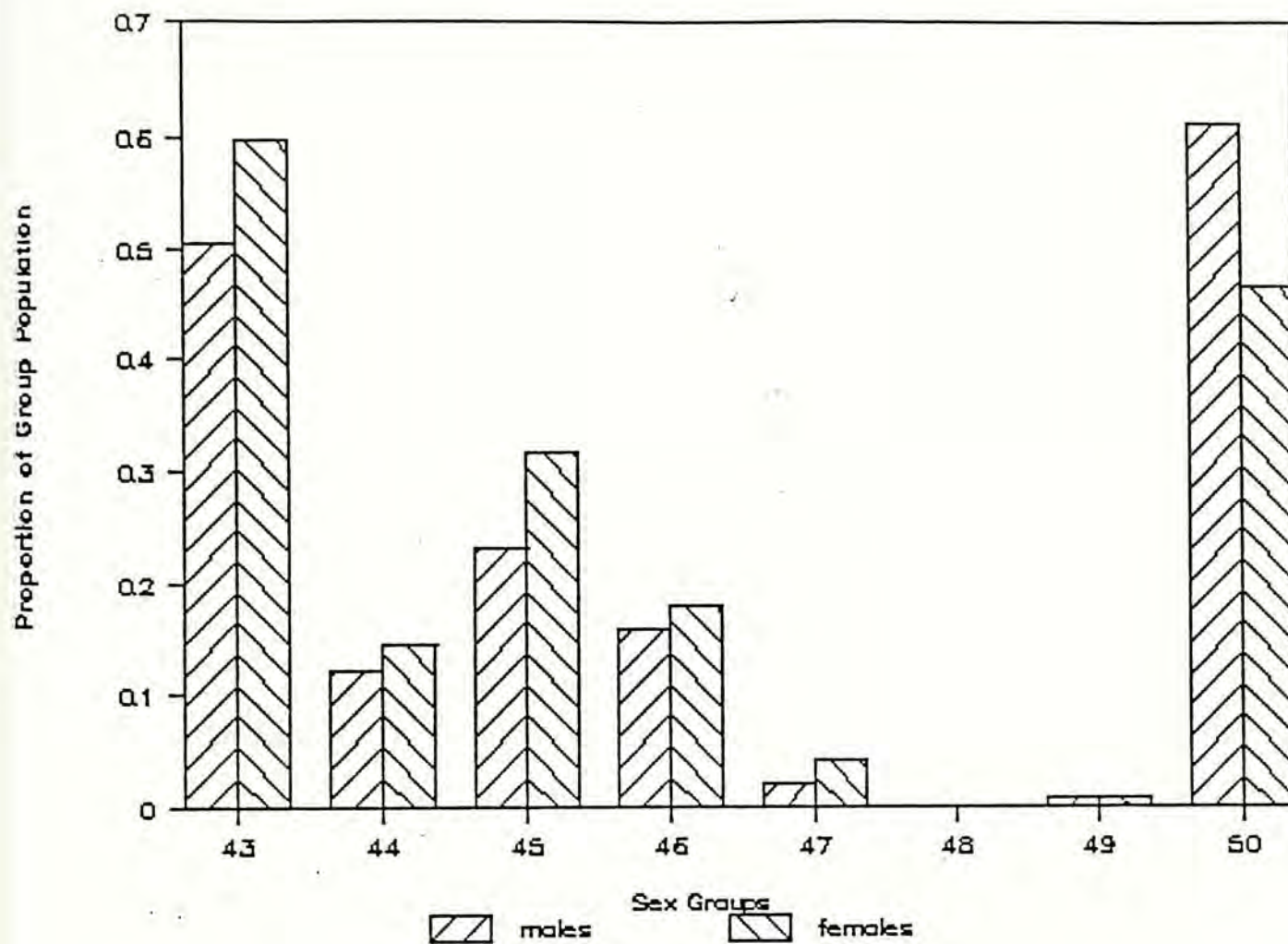
Why have you never purchased by mail-order?

- 33[] Message of the mailings was not clear
- 34[] I seldom received direct mail
- 35[] Products and services were not suitable
- 36[] Too expensive
- 37[] No chance to look at samples before purchase, and hence was risky
- 38[] Unreliable
- 39[] Filling in forms was clumsy
- 40[] Could not make up the mind at the time of reading, and later on, forgot about the whole thing



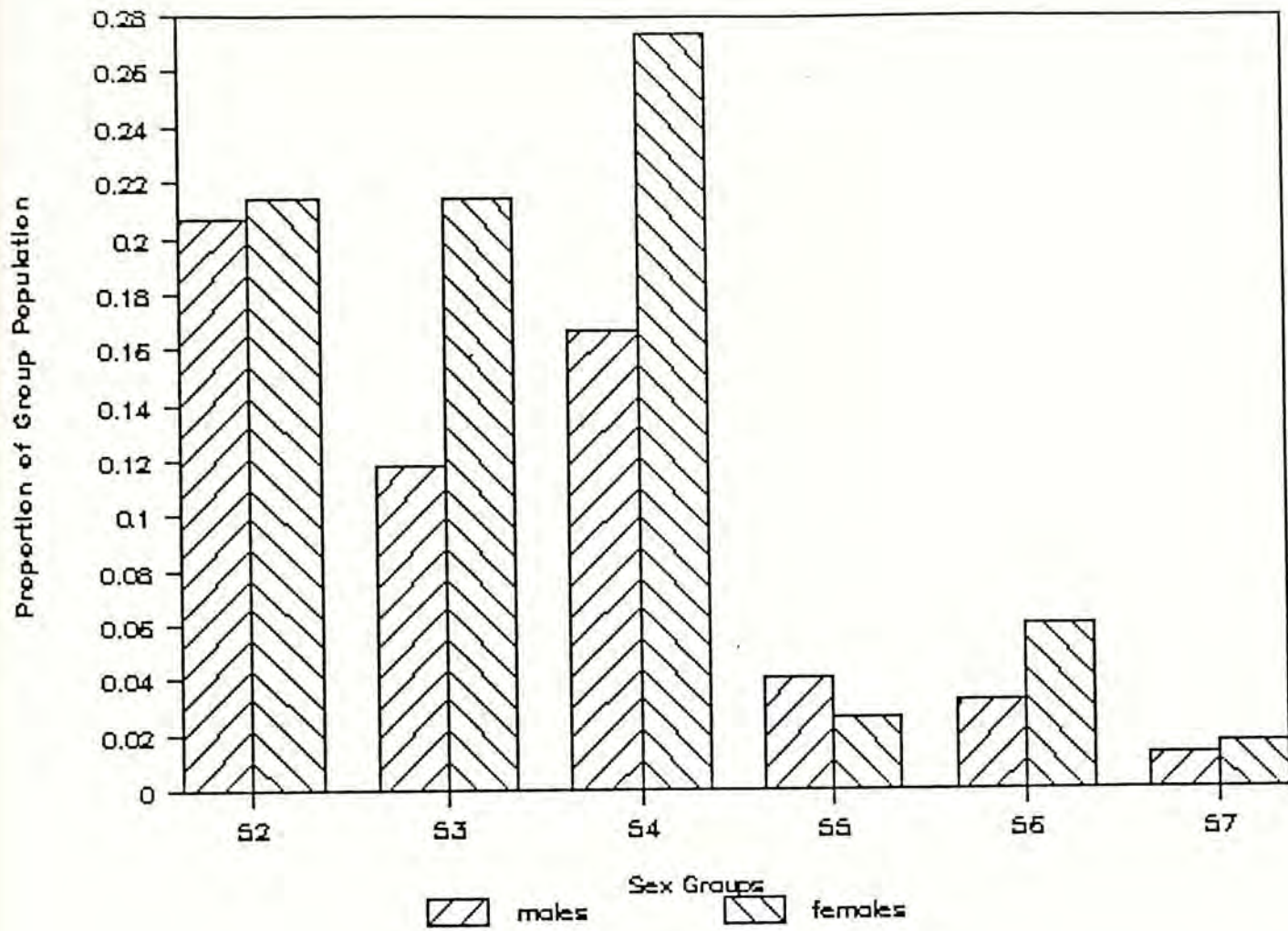
Do you open and read direct mail advertisements:
regularly? (one answer only)

- a[] Most of the times, yes
- b[] Most of the times, no
- c[] I usually open them, but
most of the times,
I do not read them



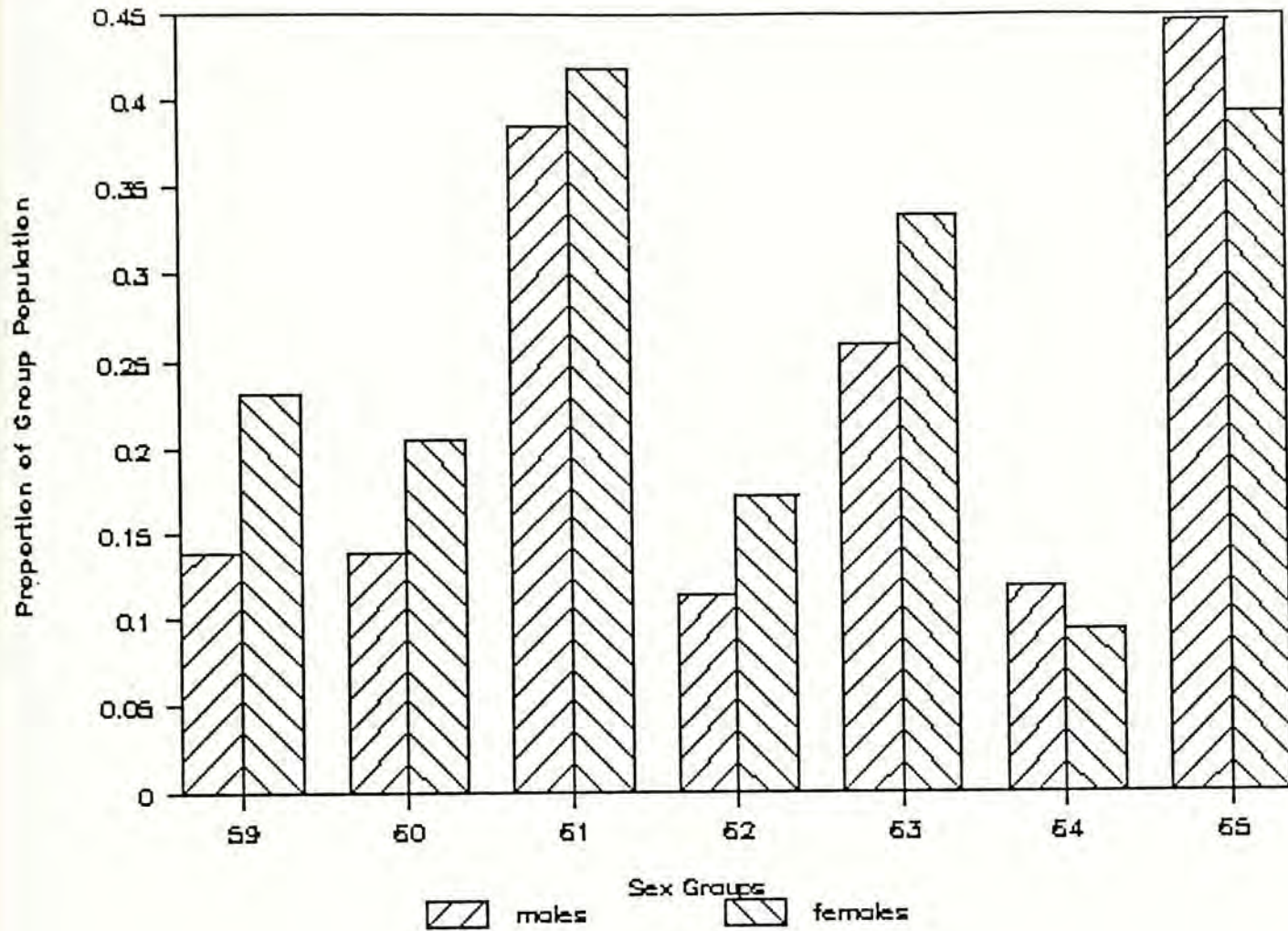
What motivates you to open direct mail?

- 43[] Curiosity
- 44[] Because I have the time
- 45[] Designs are beautiful & attractive
- 46[] I do not want to miss any opportunity
- 47[] The mailings are thick
- 48[] The mailings are thin
- 49[] I open them by mistakes
- 50[] I am accustomed to open all mails



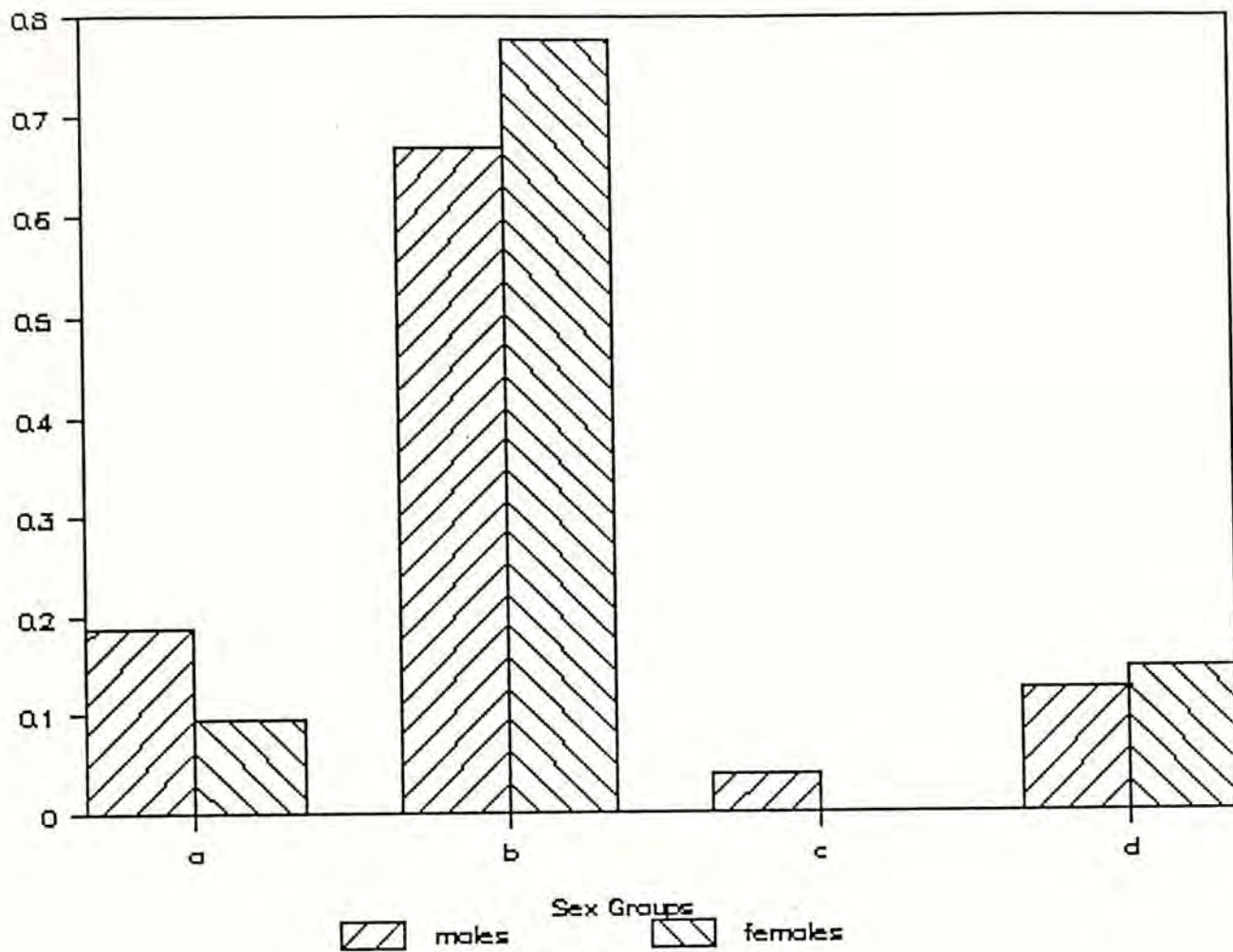
What prevents you from opening direct mail?

- 52[] They are junk mails
- 53[] Nothing seems attractive
- 54[] I do not have the time
- 55[] I do not want to fall
into temptation
- 56[] The mailings are too thick
- 57[] The mailings are too thin



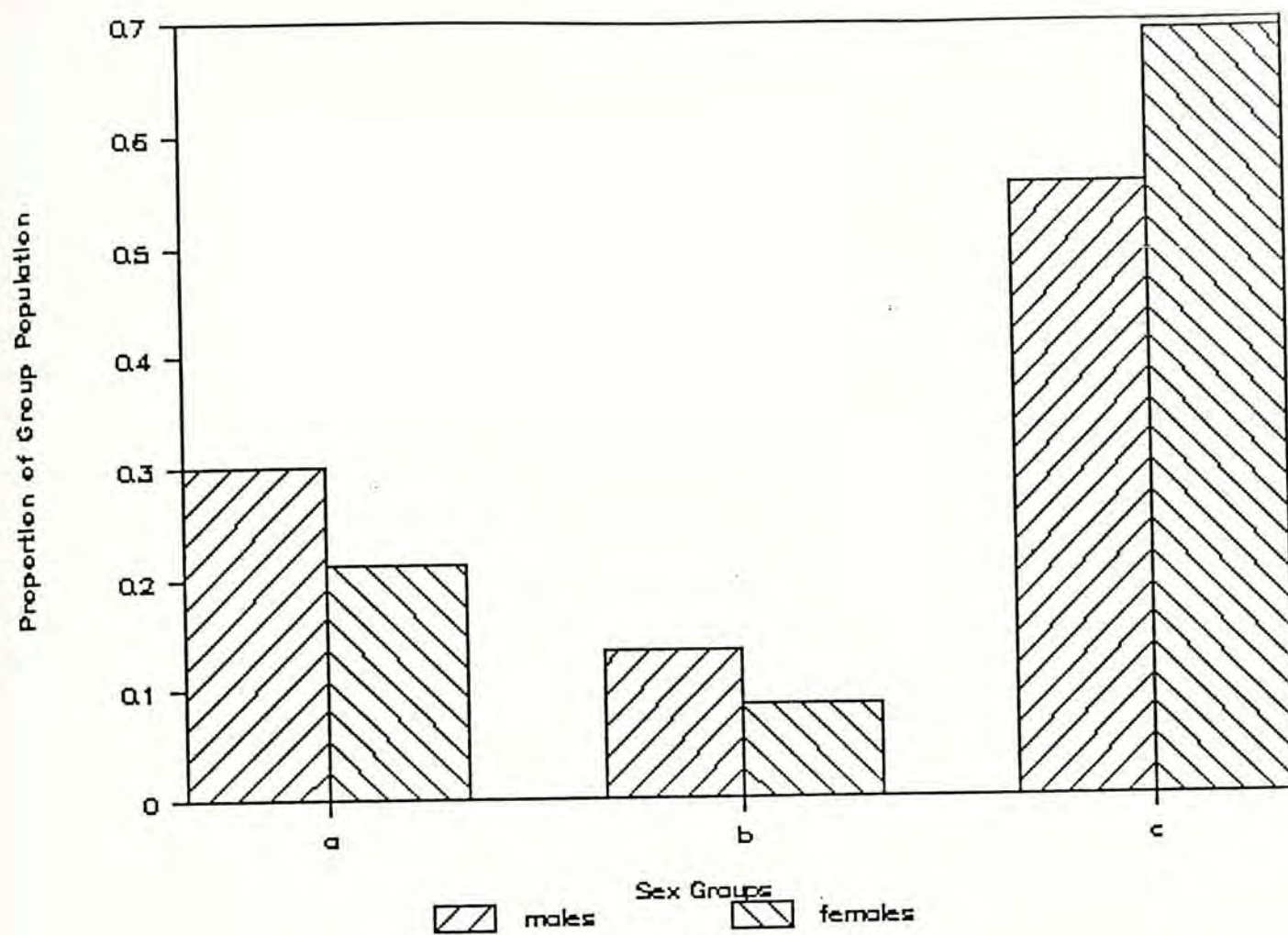
Which types of direct mail advertisements would you like to open immediately?

- 59[] If there is indication of gifts
- 60[] If there is indication of special offer or discount
- 61[] I feel that content is mysterious, or because of my own curiosity
- 62[] The words on the envelope ask me to
- 63[] The design of the envelope is attractive or elegant
- 64[] The words on the envelope show respect to my status or give me warmth
- 65[] If I know what is the type of product



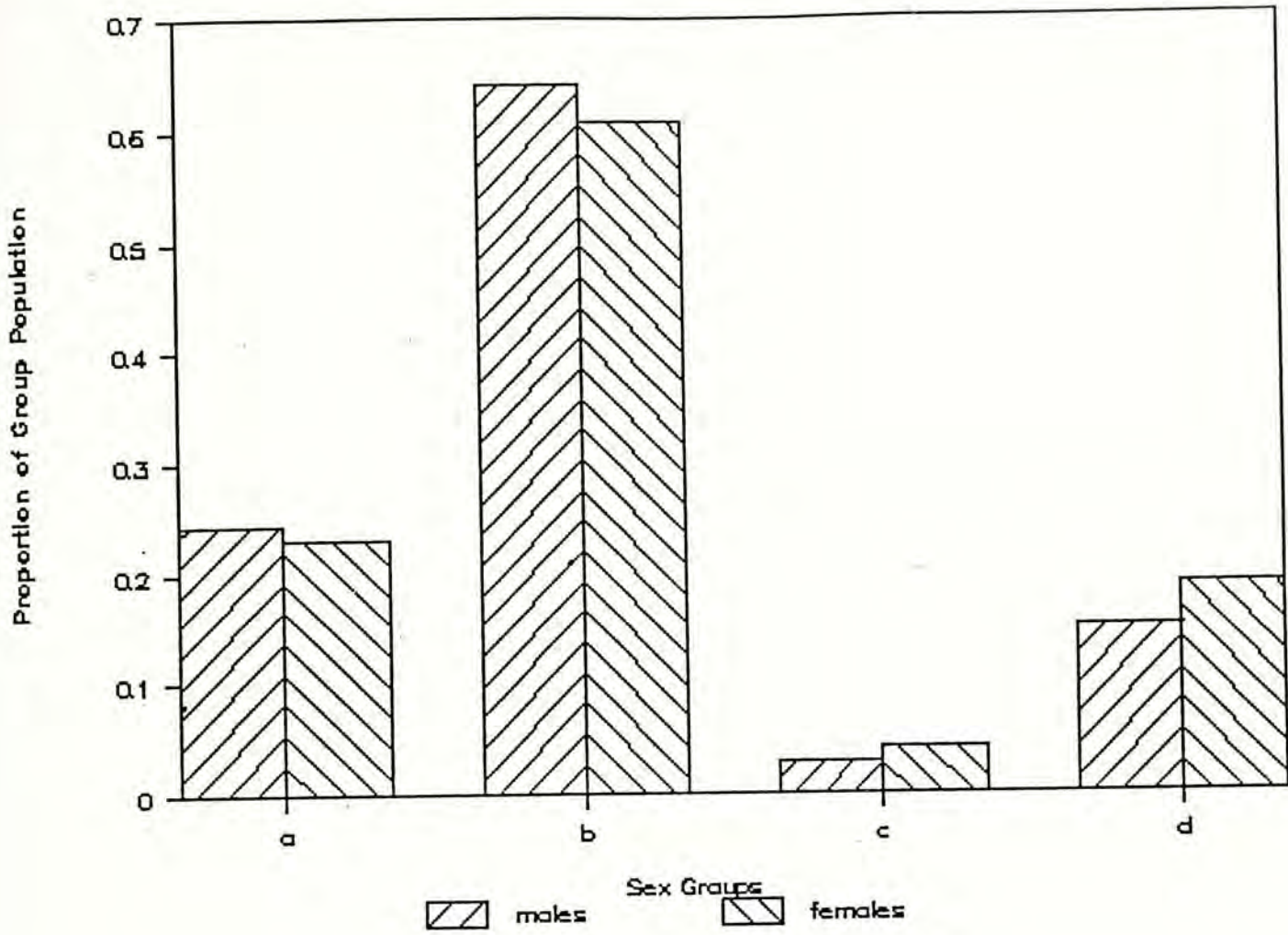
When you open a direct mail advertisements, which part of it would you like to read first? (one answer only)

- a[] The covering letter
- b[] The product catalogue/brochure
- c[] The mail order form
- d[] The price list



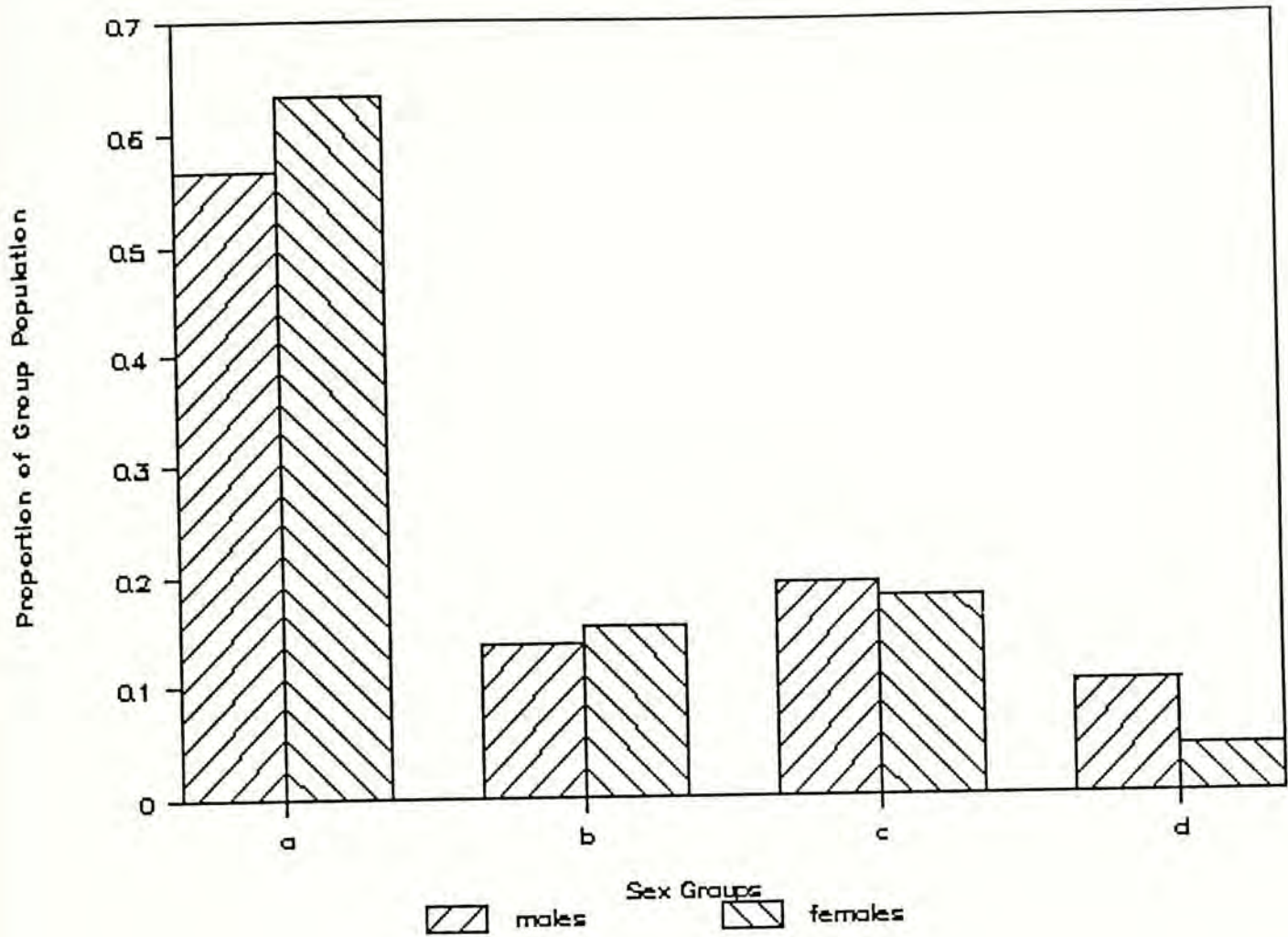
Will you normally read the remaining parts of the mailings? (one answer only)

- a[] Most of the times, yes
 b[] Most of the times, no
 c[] If the first part I have read is interesting, then yes



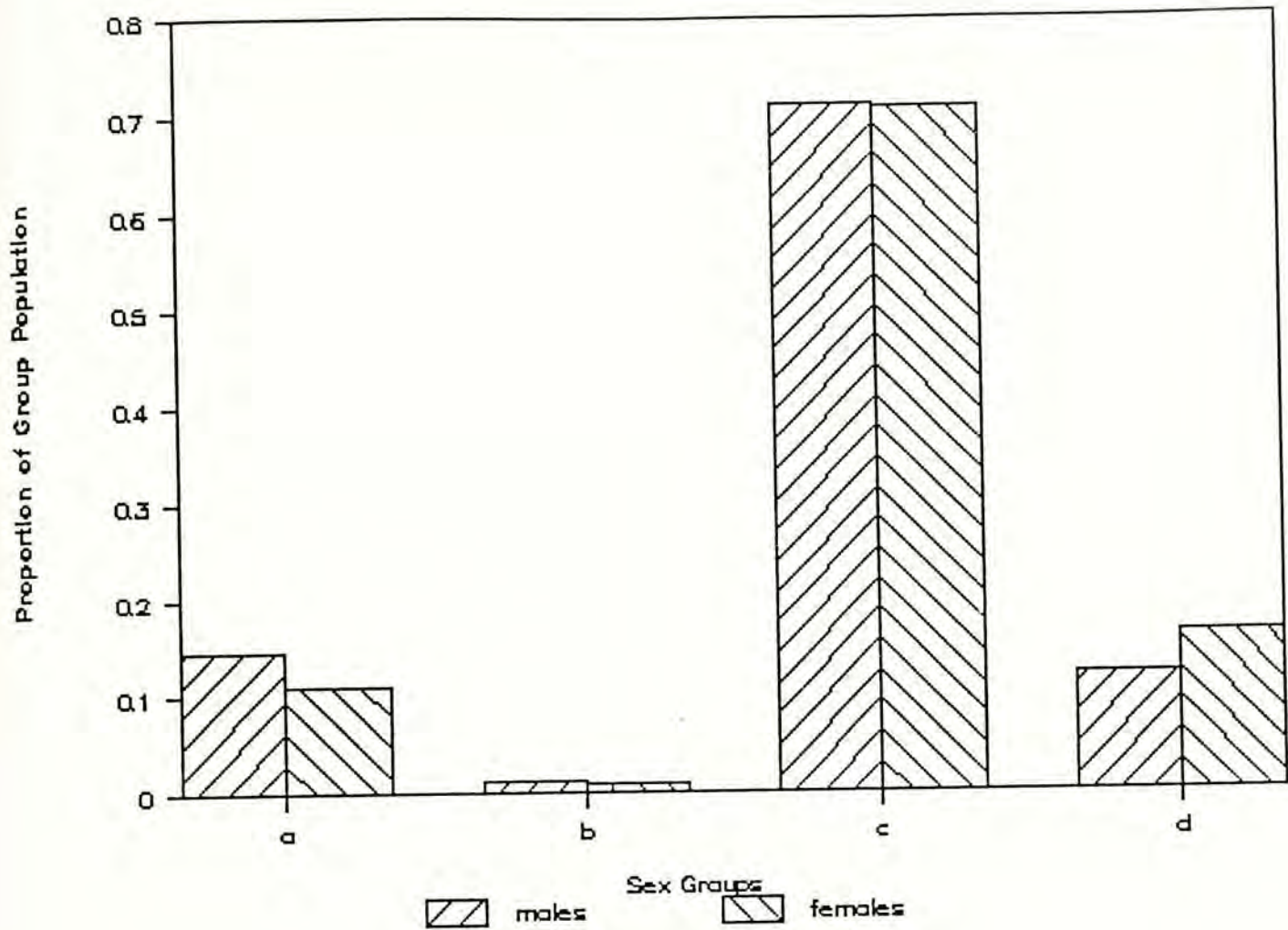
Which type of content design in direct mail normally receive your first attention?
(one answer only)

- a[] Highlighted headings
 b[] Diagrams
 c[] Charts
 d[] Passages advising you of the special offers



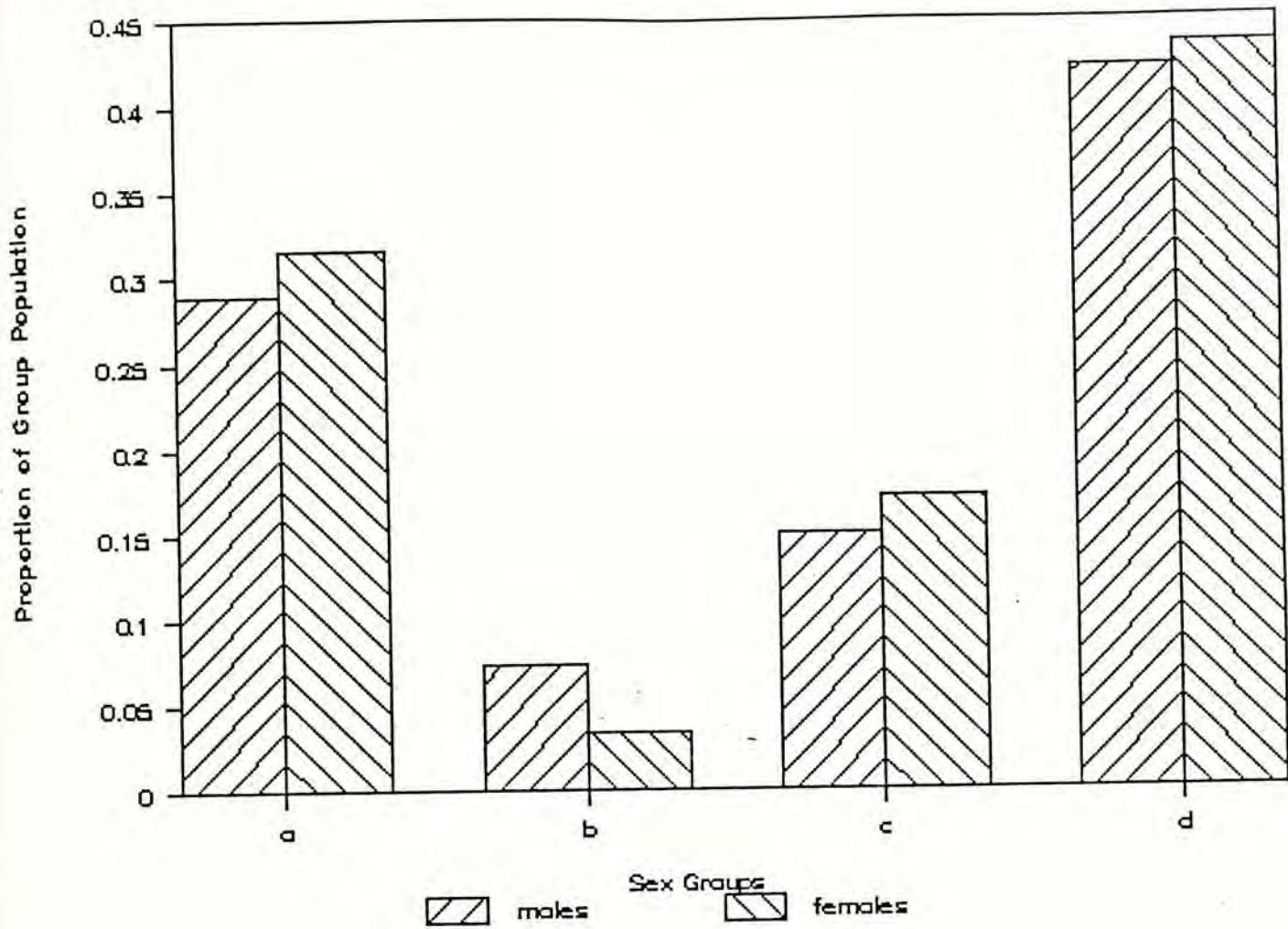
If direct mail advertisements are written in both Chinese and English, which will be the version you prefer to read? (one answer only)

- a[] Usually Chinese only
- b[] Usually partly Chinese, and partly English
- c[] Usually both Chinese & English
- d[] Usually English only



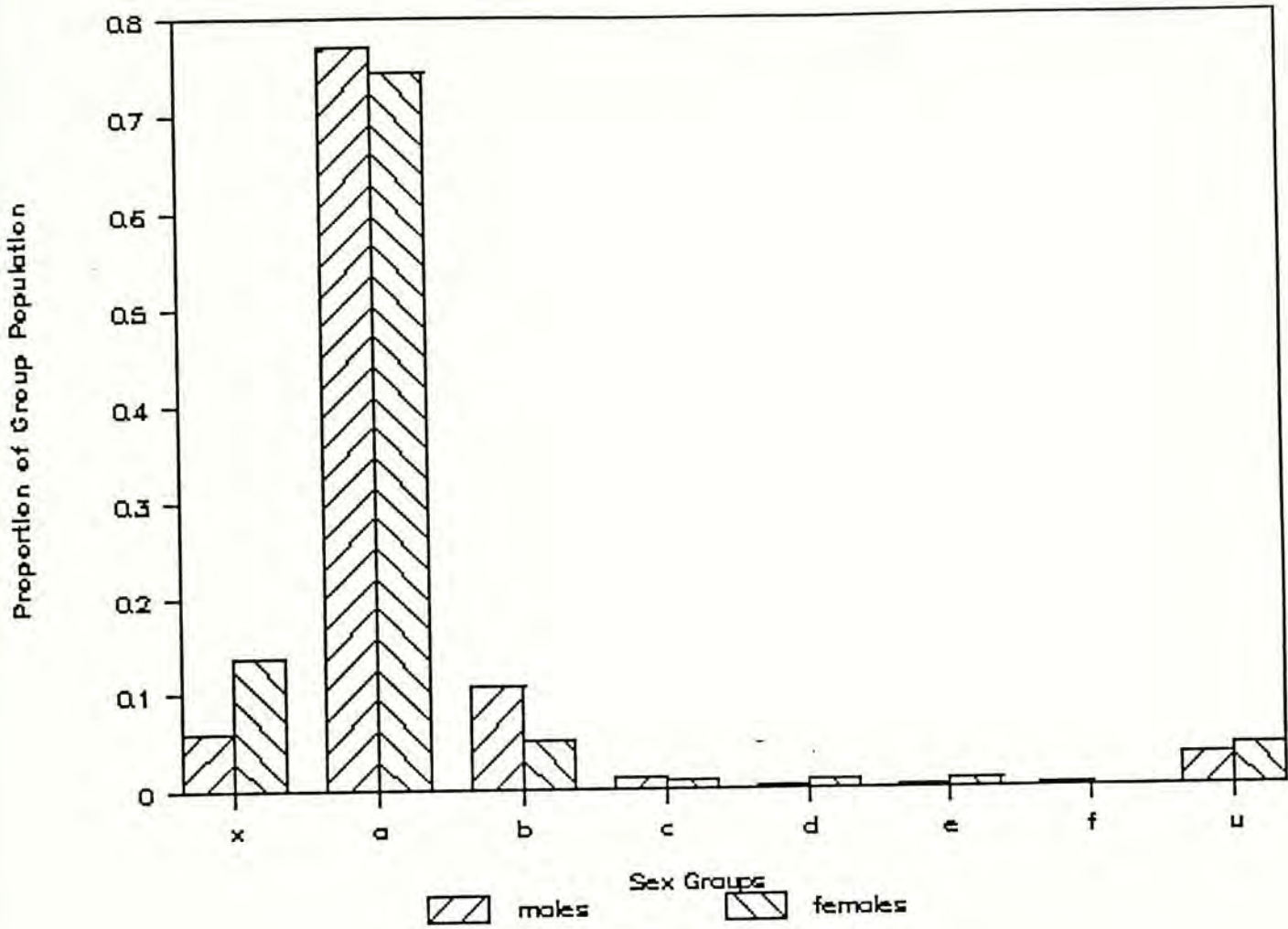
If you want to secure a loan from a bank,
 what will be the most probable way that you
 will choose to approach that bank?
 (one answer only)

- a[] By mail-order
 b[] By a self-written letter
 c[] By presenting yourself at a
 service counter of the bank
 d[] By telephone



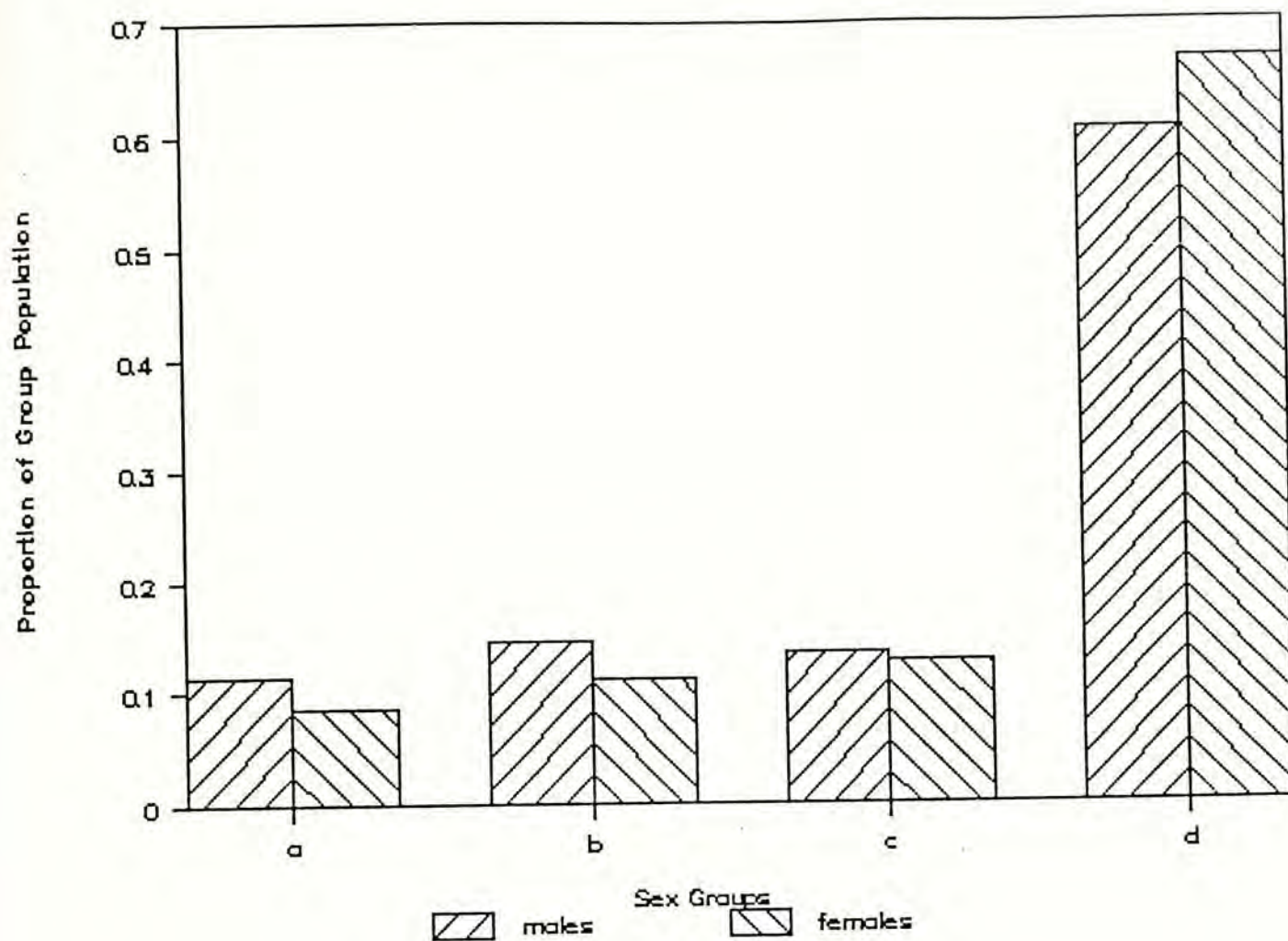
Which will be the next most probable way? (one answer only)

- a[] By mail-order
 b[] By a self-written letter
 c[] By presenting yourself at a service counter of the bank
 d[] By telephone



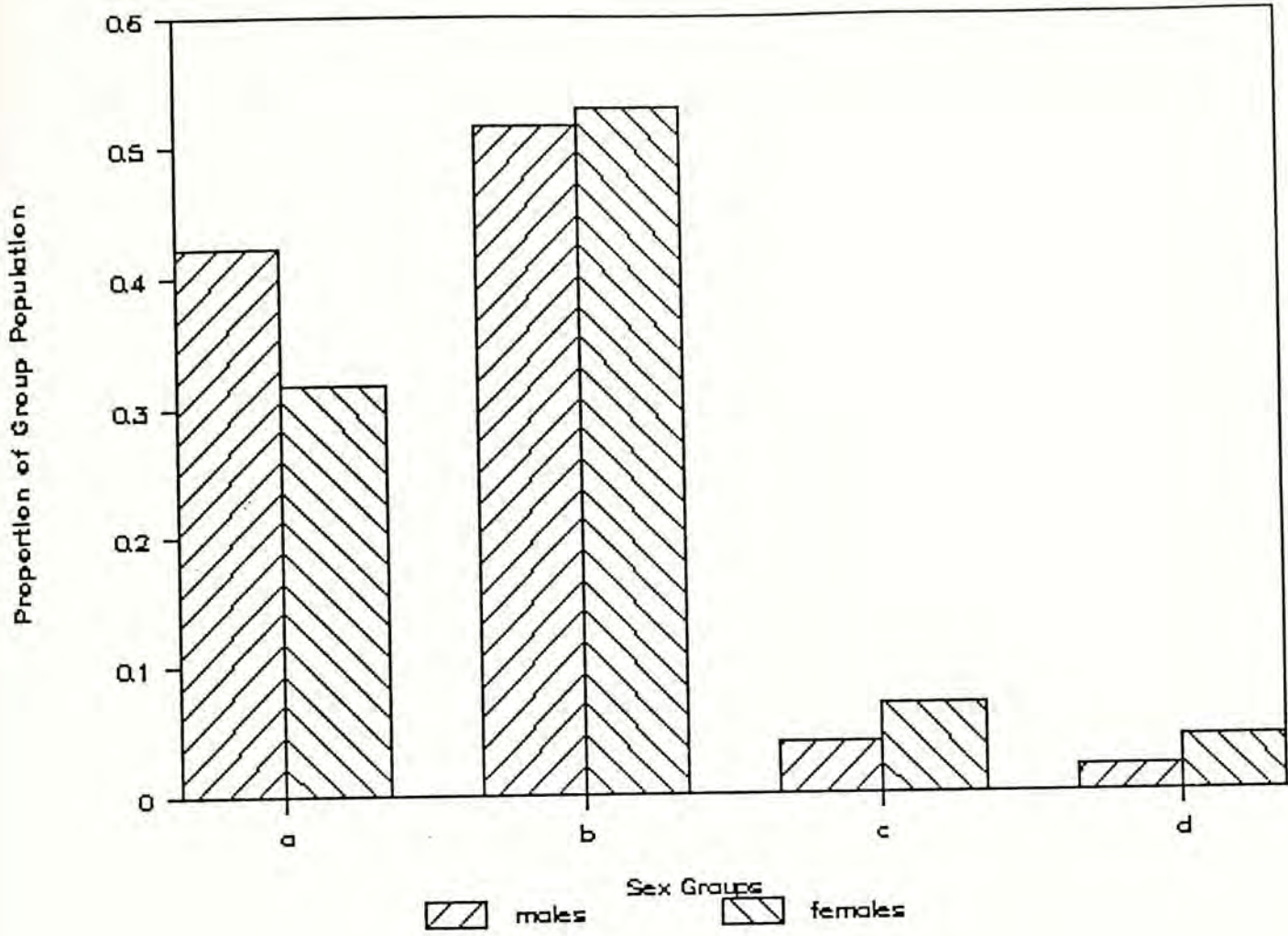
How many direct mails, on the average, do you receive in one month? (one answer only)

- x[] Nil
- a[] About 1 to 10
- b[] About 11 to 20
- c[] About 21 to 30
- d[] About 31 to 40
- e[] About 41 to 50
- f[] More than 50
- u[] Uncountable



Comparing with present monthly volume of direct mail which you are receiving, what will be the volume you would like to receive in the future?
(one answer only)

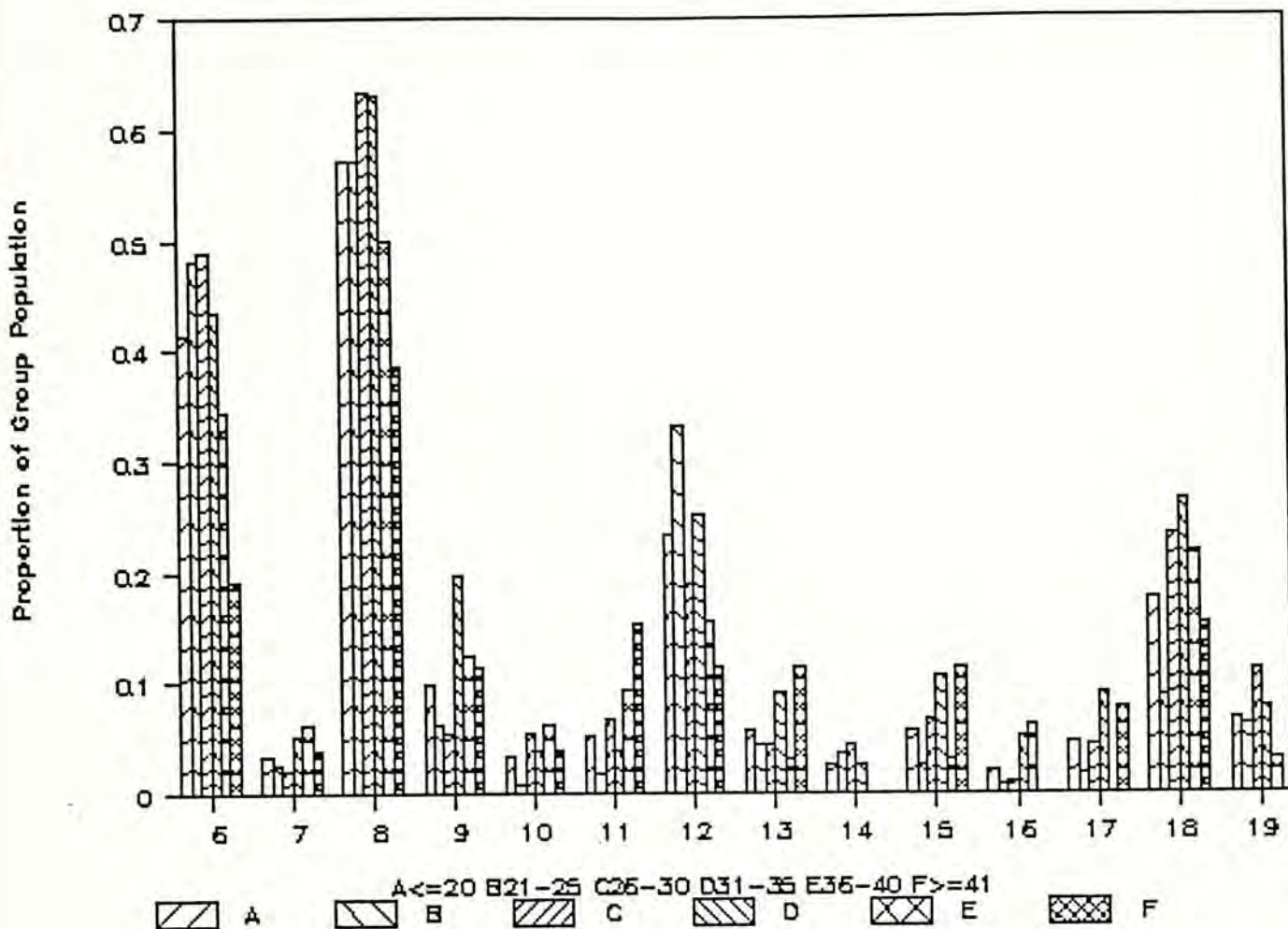
- a[] More
 b[] Less
 c[] Same
 d[] Indifferent



If the subscription fee is reasonable, will you subscribe for cable television? (one answer only)

- a[] Definitely yes
 b[] Probably yes
 c[] Probably no
 d[] Definitely no

DMAIL SURVEY - AGE GROUPS

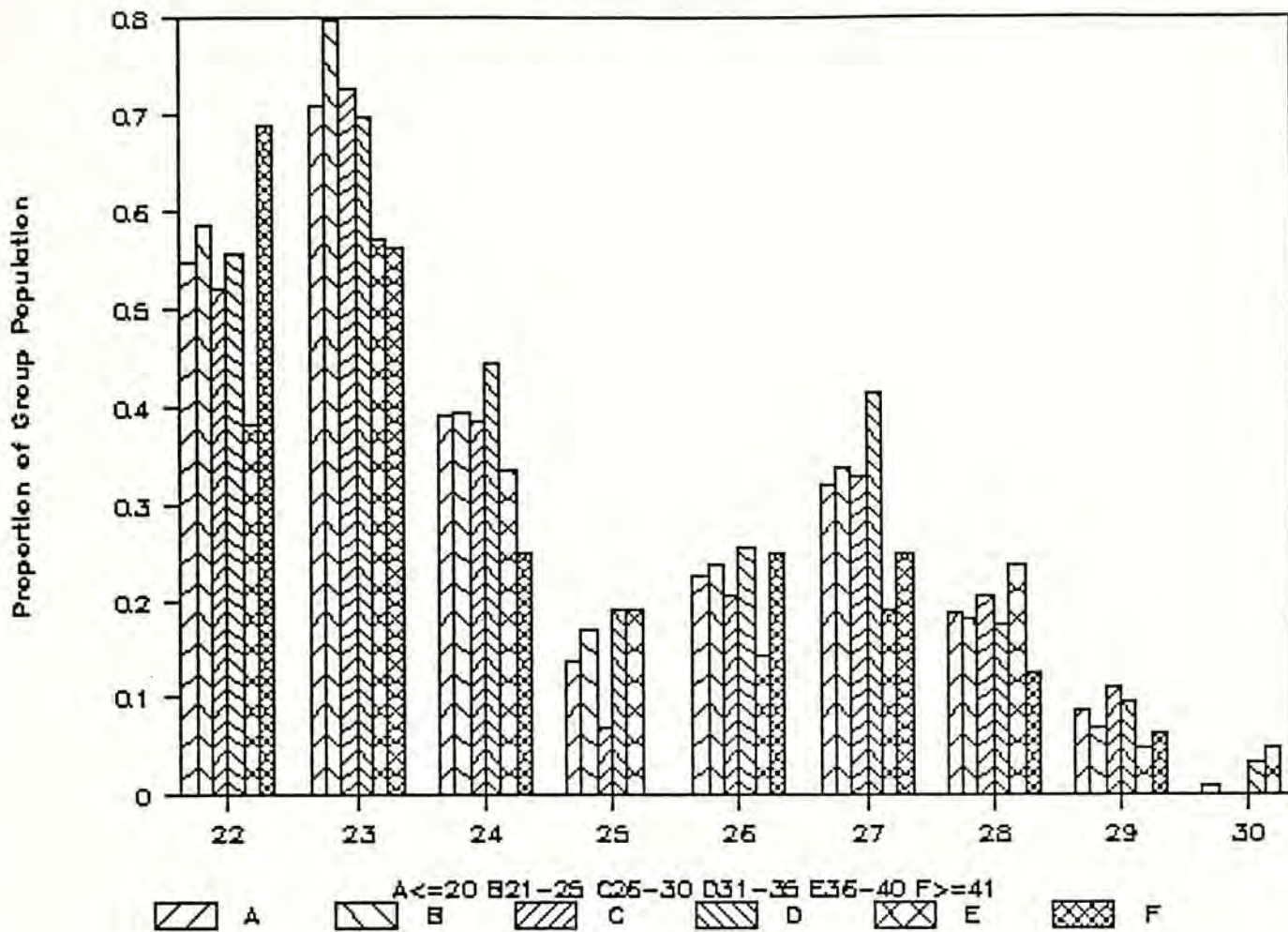


1. What have you purchased by mail-order(s)?

5[] Nil ---> please continue
from question 4,
answers for questions
2 & 3 are not required

- 6[] Applying credit cards or
charge cards
- 7[] Applying financial services,
e.g. loan, overdraft, etc.
- 8[] Books or magazines
- 9[] Records, sound tapes or
video tapes
- 10[] Collectibles
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- 17[] Other merchandise
- 18[] Charity donations
- 19[] Ticket bookings

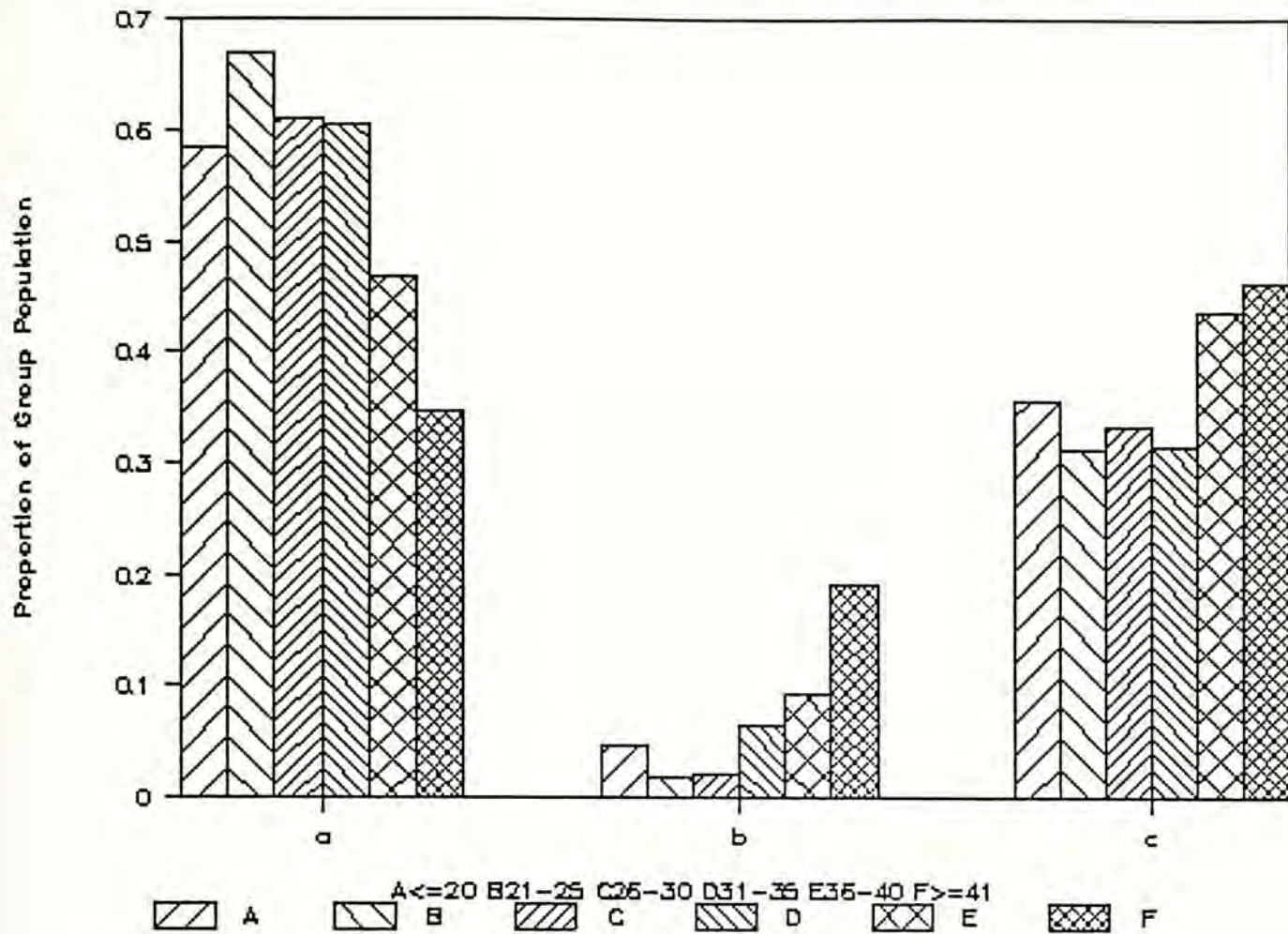
DMAIL SURVEY — AGE GROUPS



Why did you purchase by mail order(s)?

- 22[] Time saving
 23[] Convenient
 24[] Easy method of payment
 25[] There was/were gift(s)
 26[] There was free delivery
 27[] It was a privilege or
 discount offer
 28[] It was an exclusive offer,
 or product was not sold
 at shops
 29[] Free inspection or warranty
 period provided
 30[] It was a blind decision

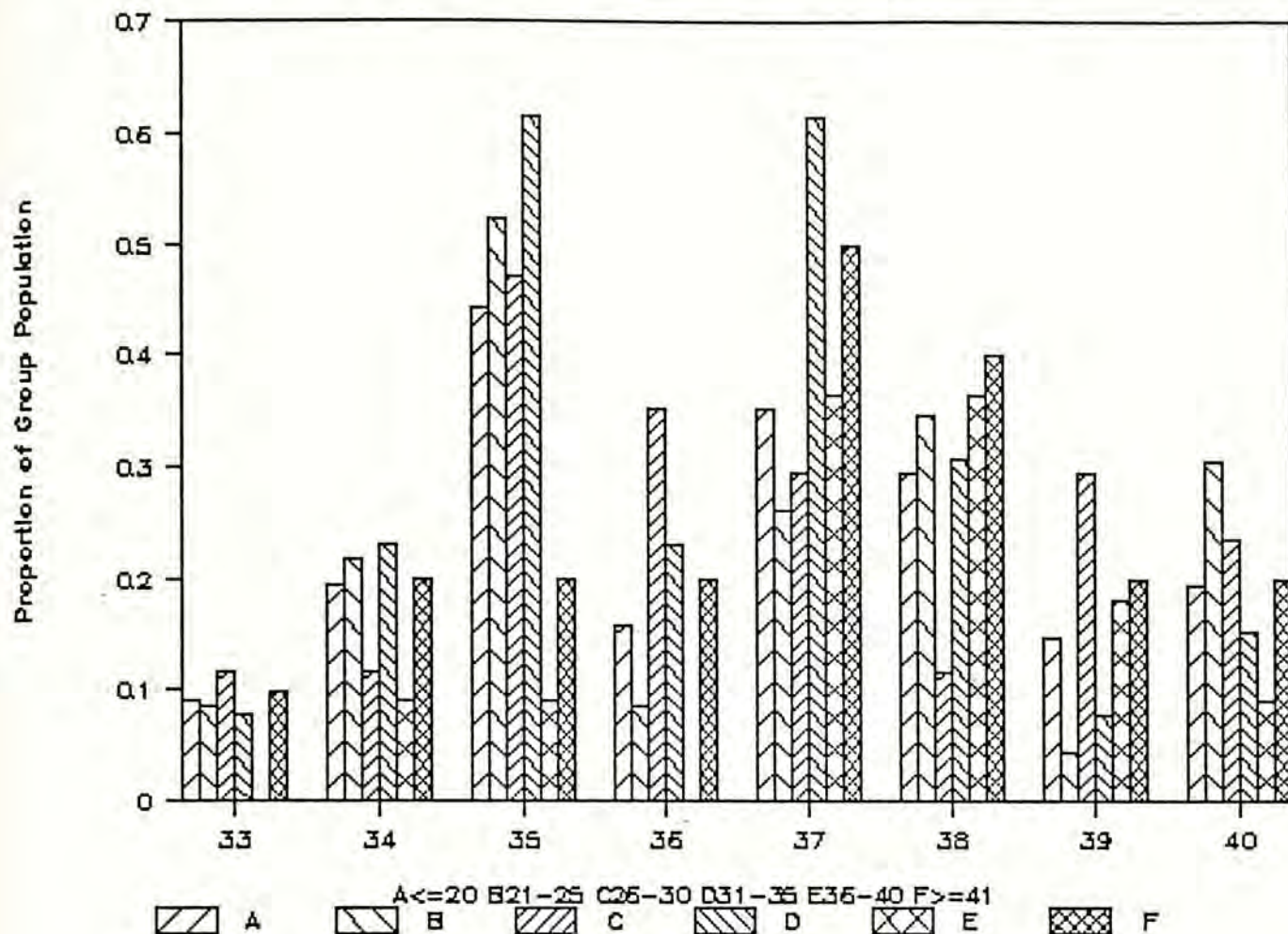
DMAIL SURVEY — AGE GROUPS



Will you use mail order in future?
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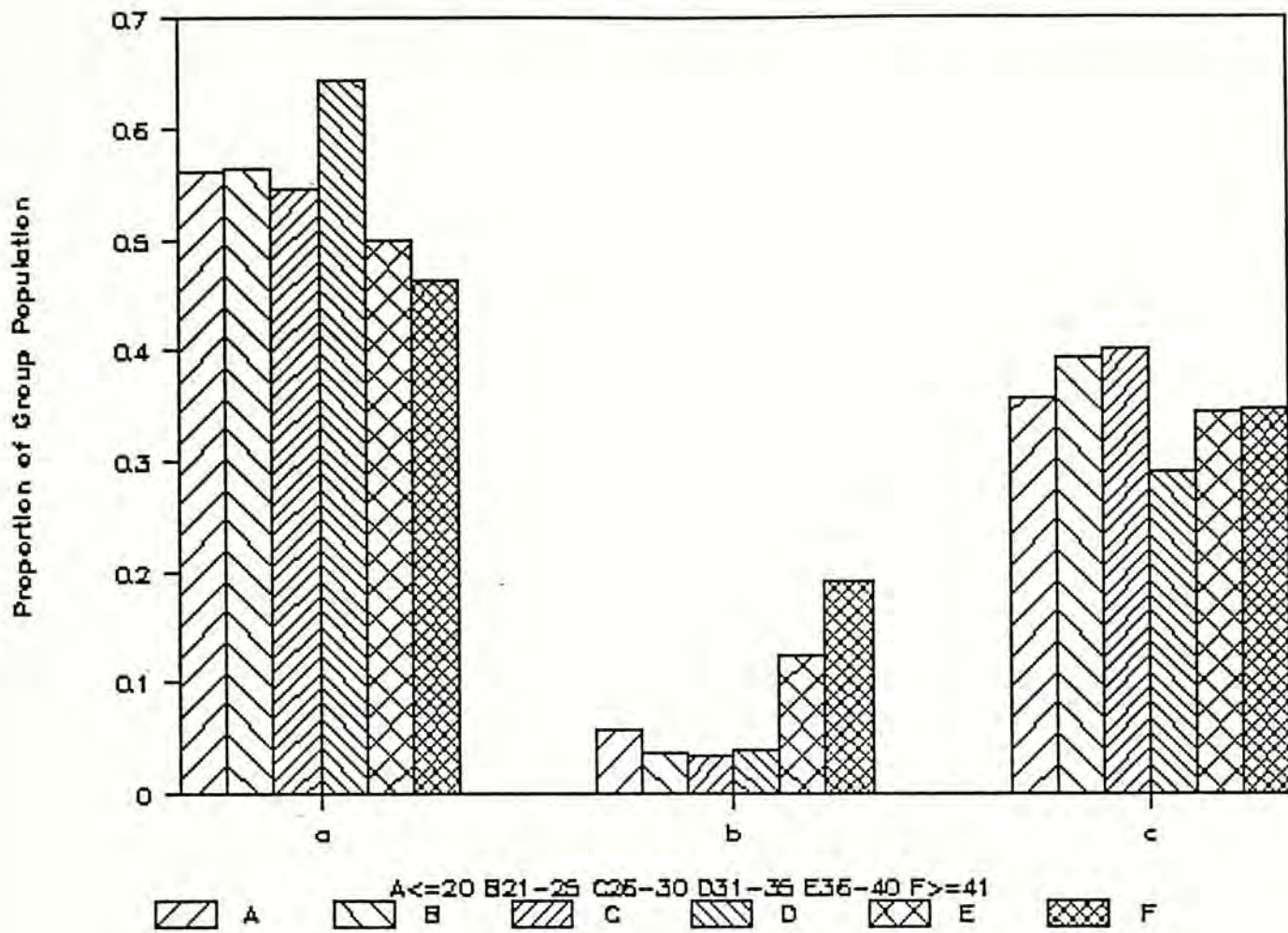
DMAIL SURVEY - AGE GROUPS



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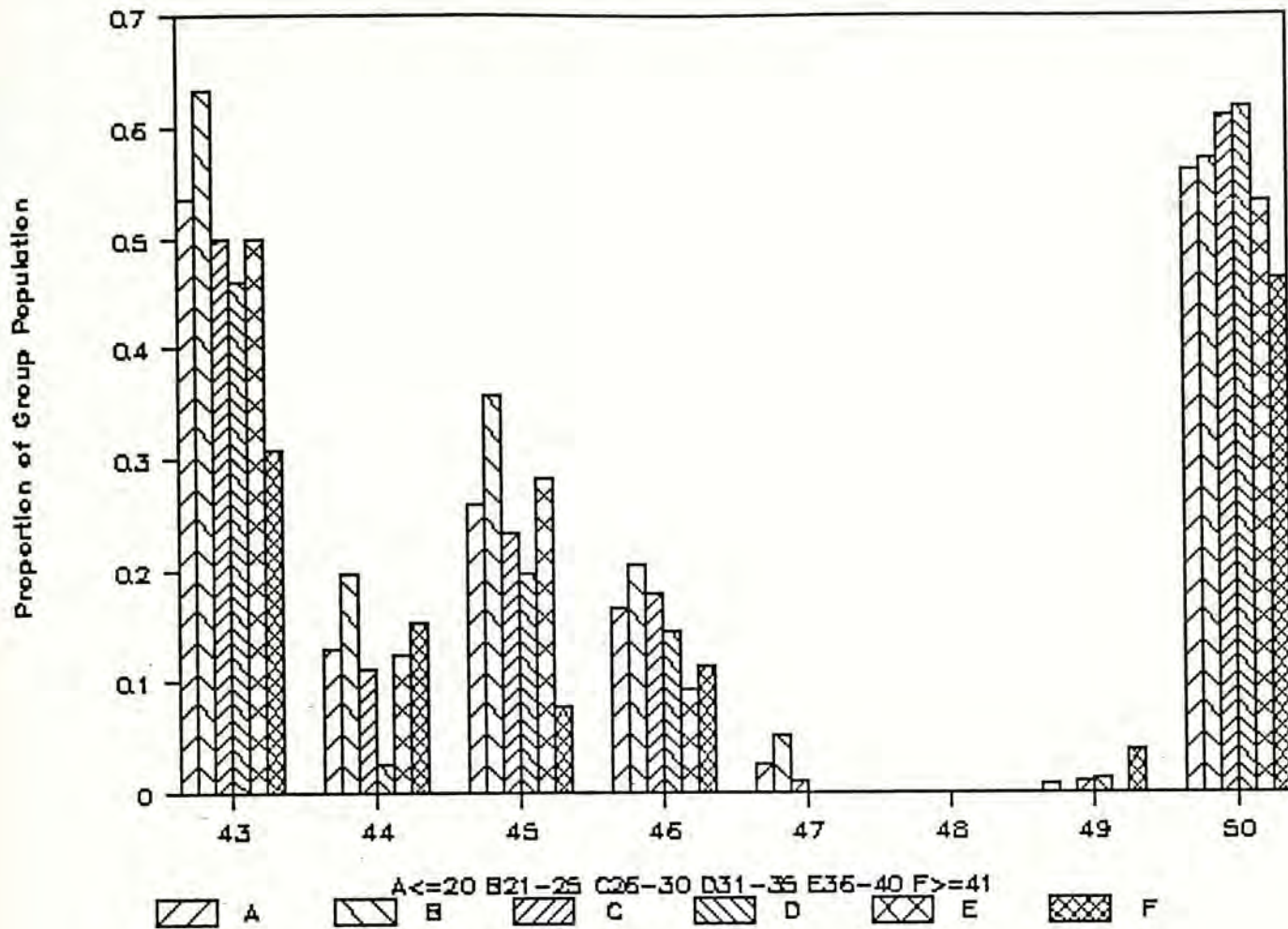
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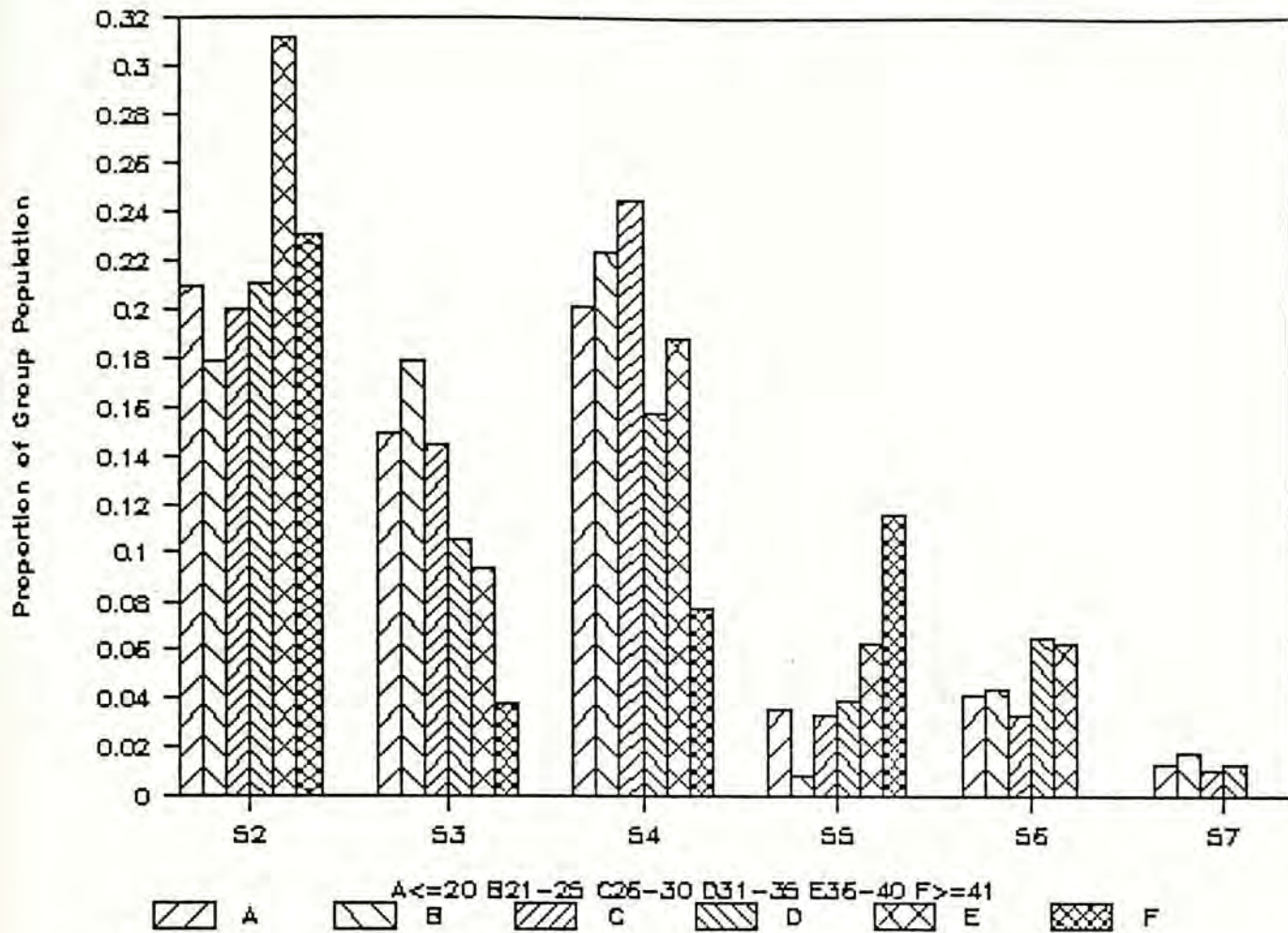
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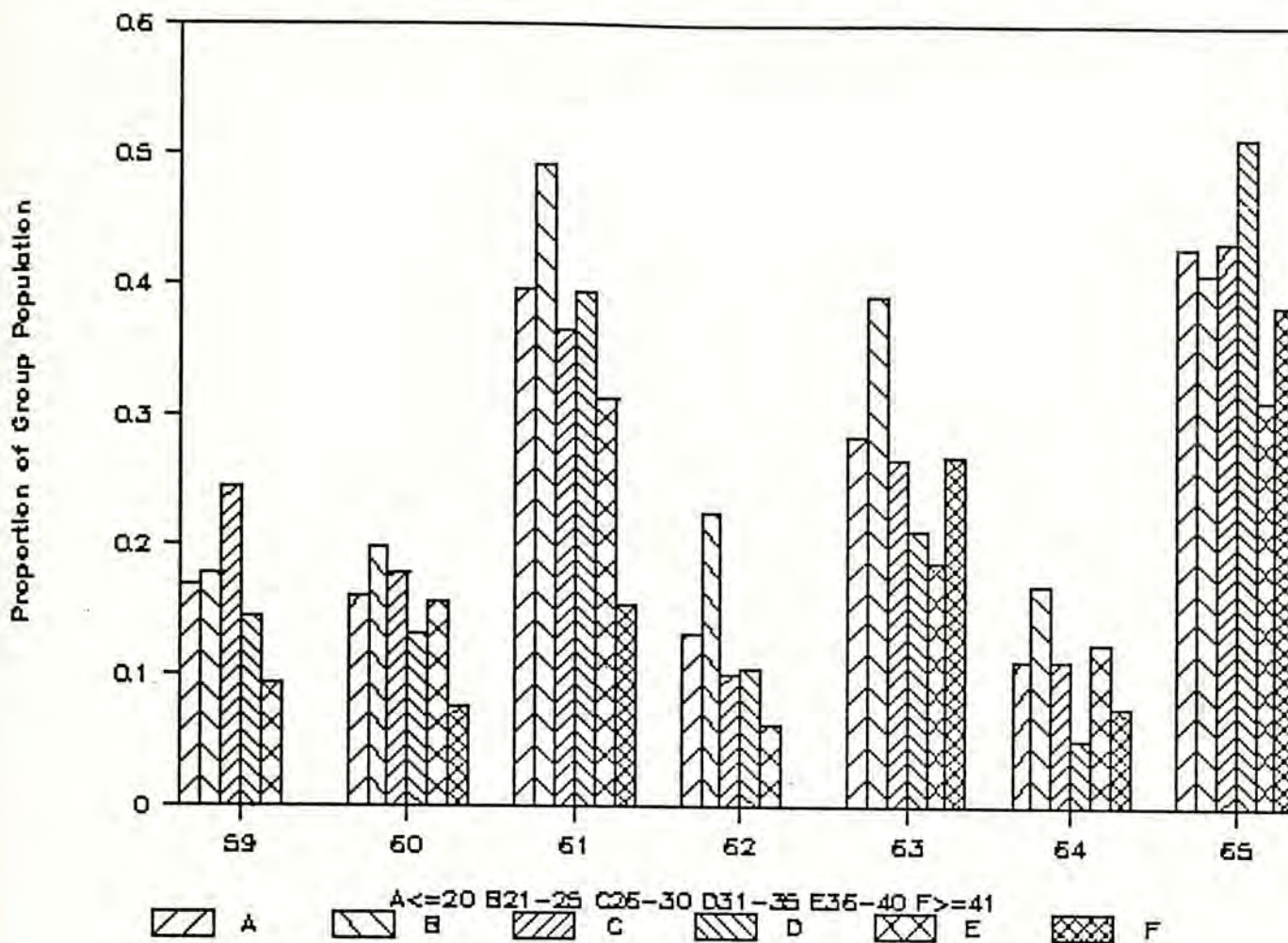
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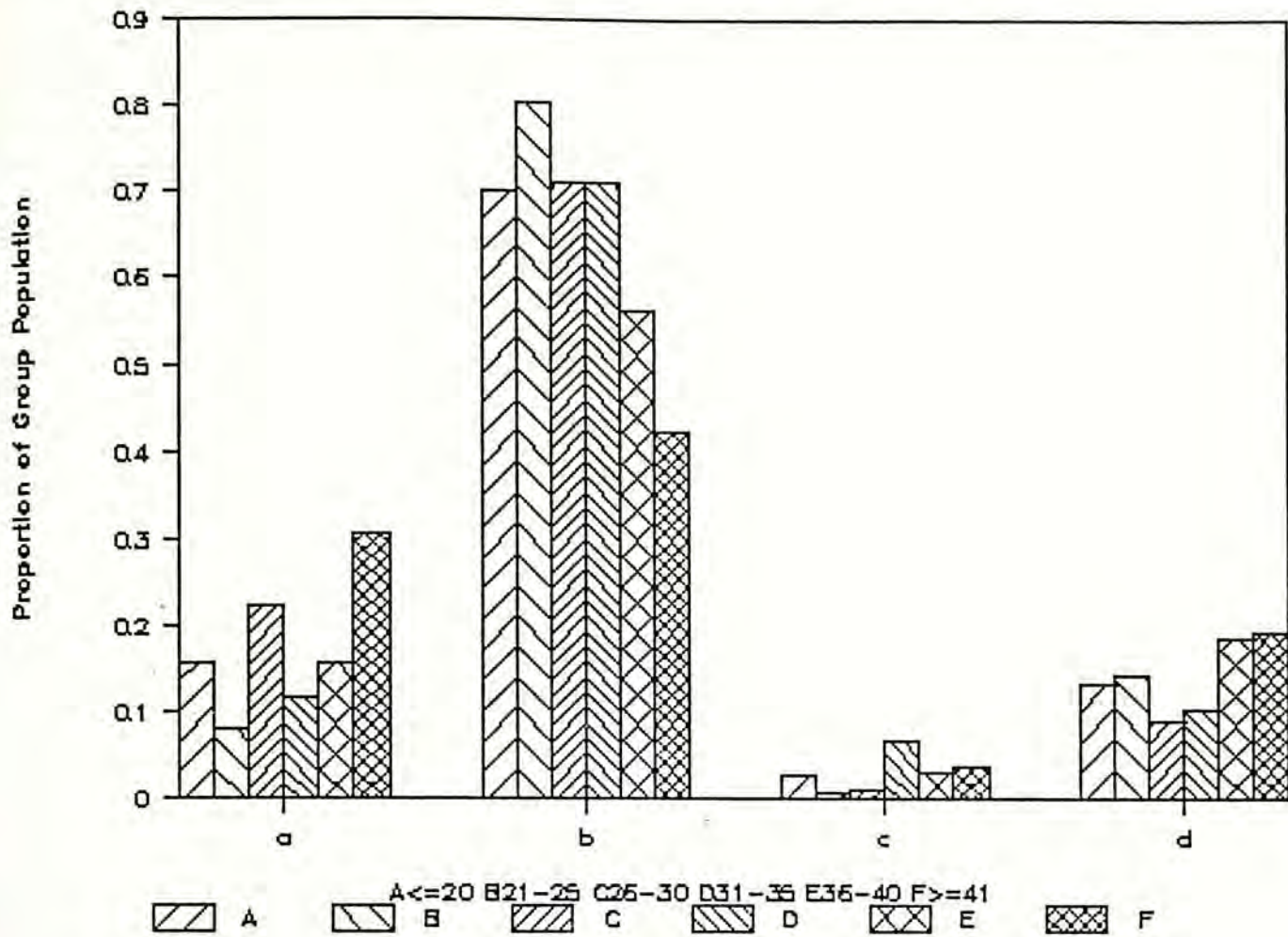
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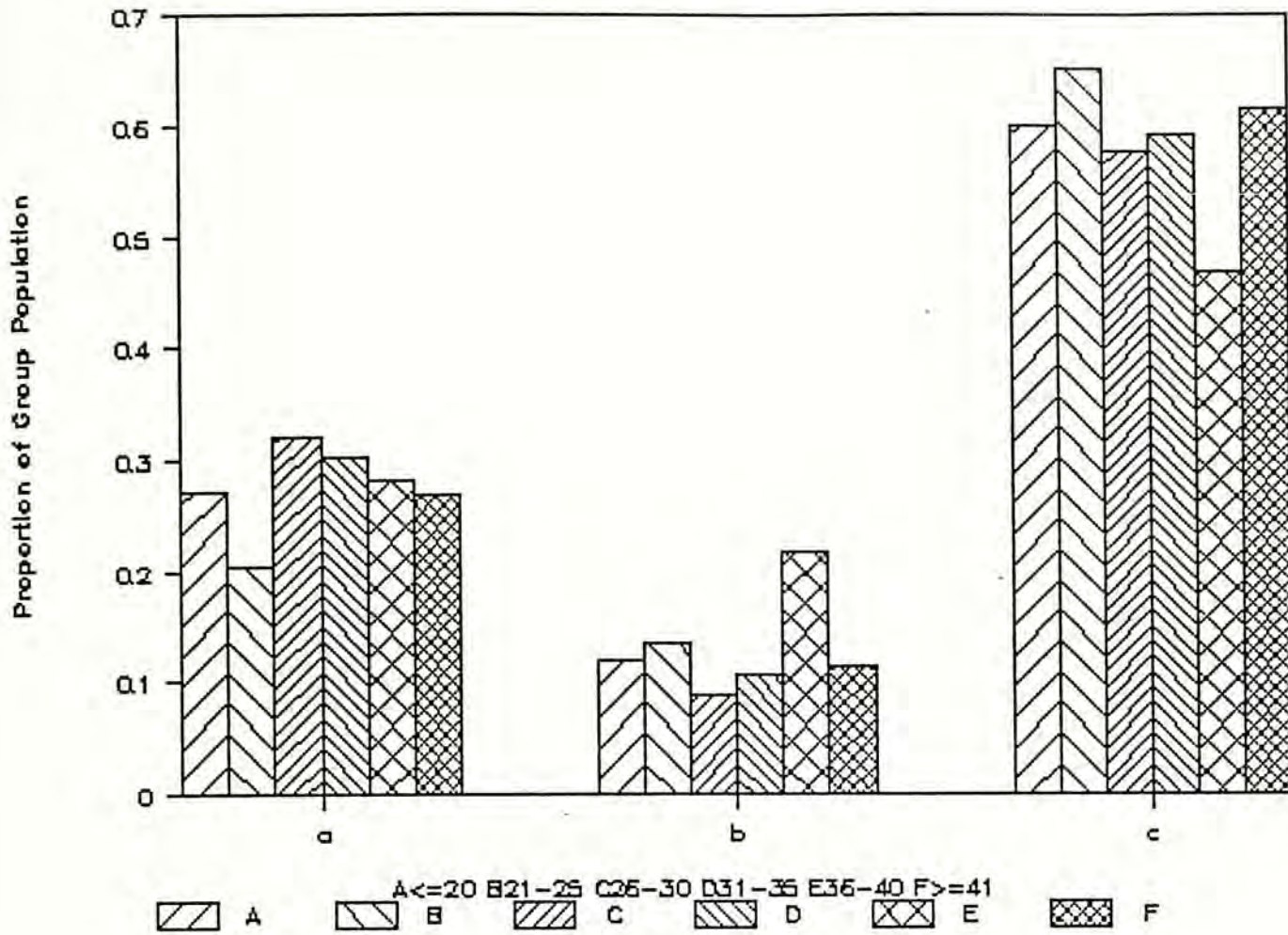
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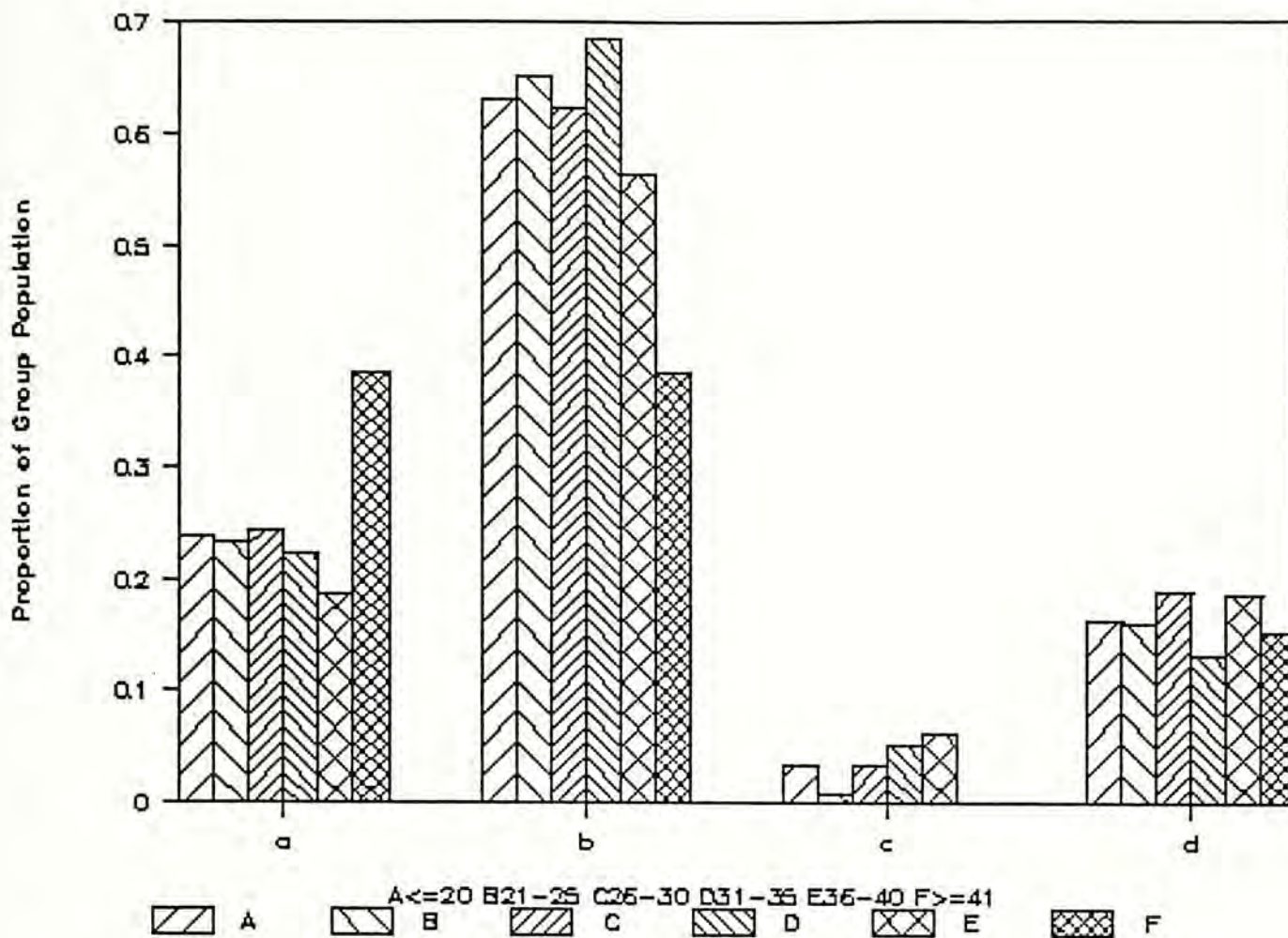
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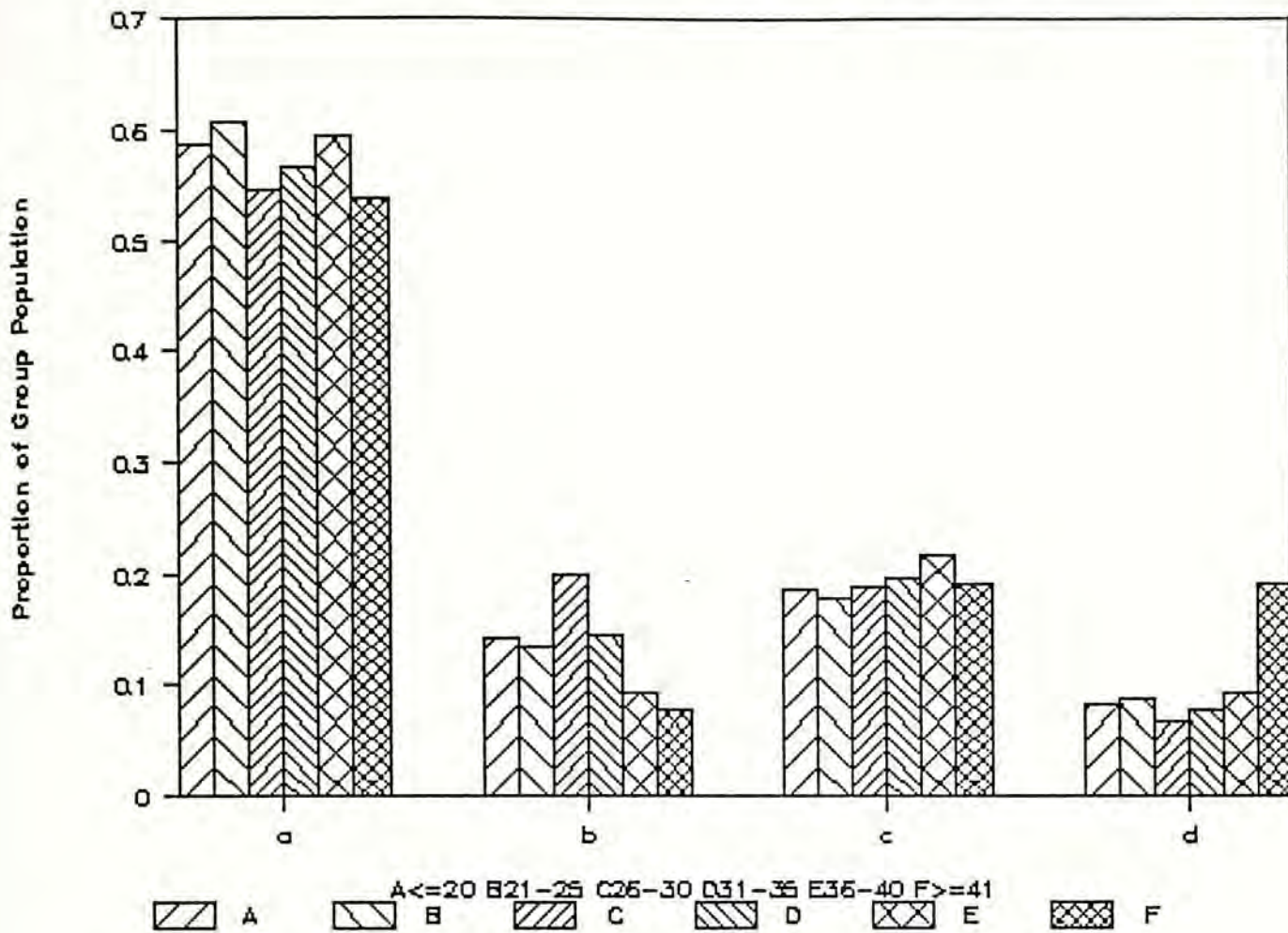
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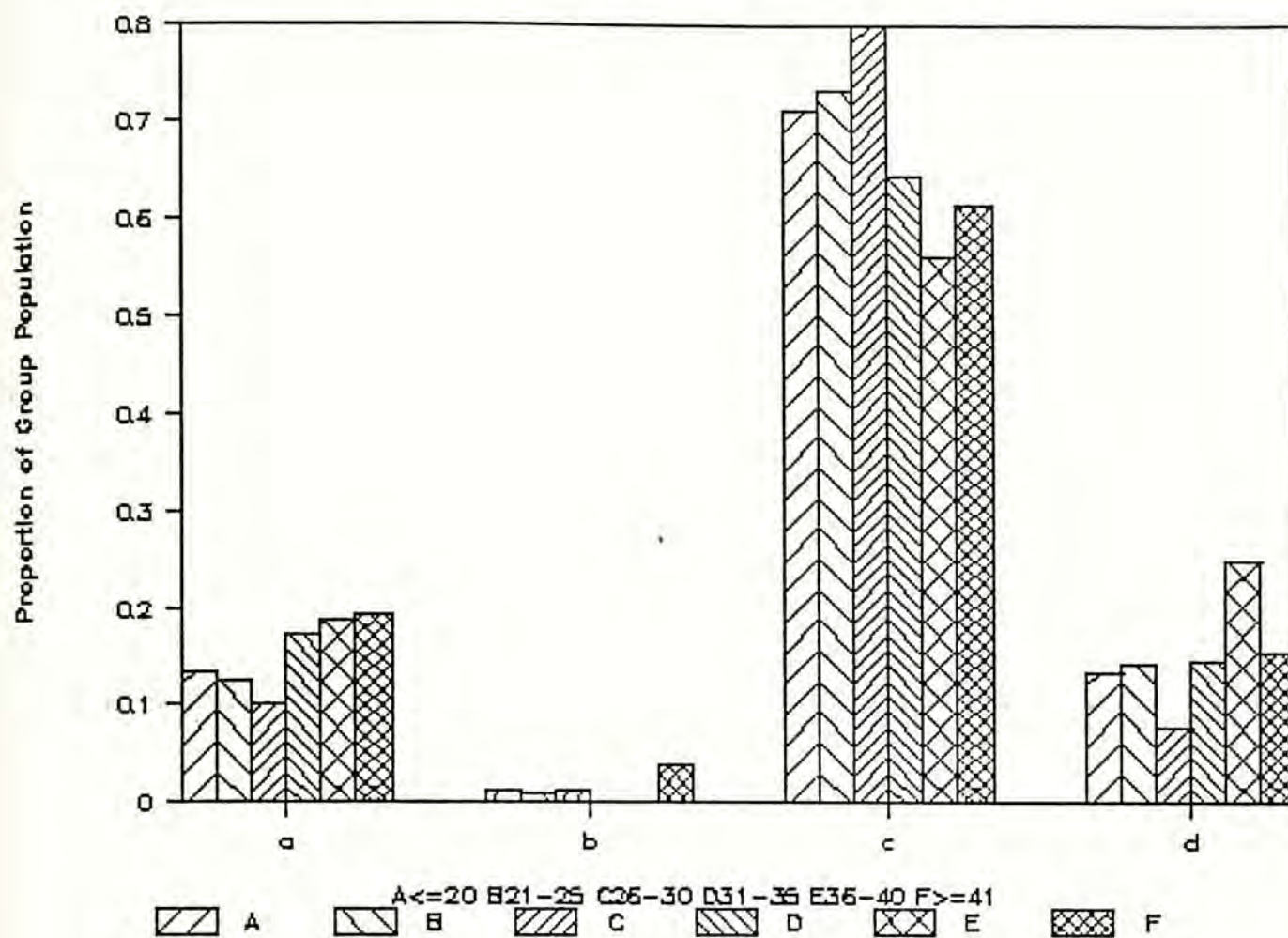
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DMAIL SURVEY — AGE GROUPS

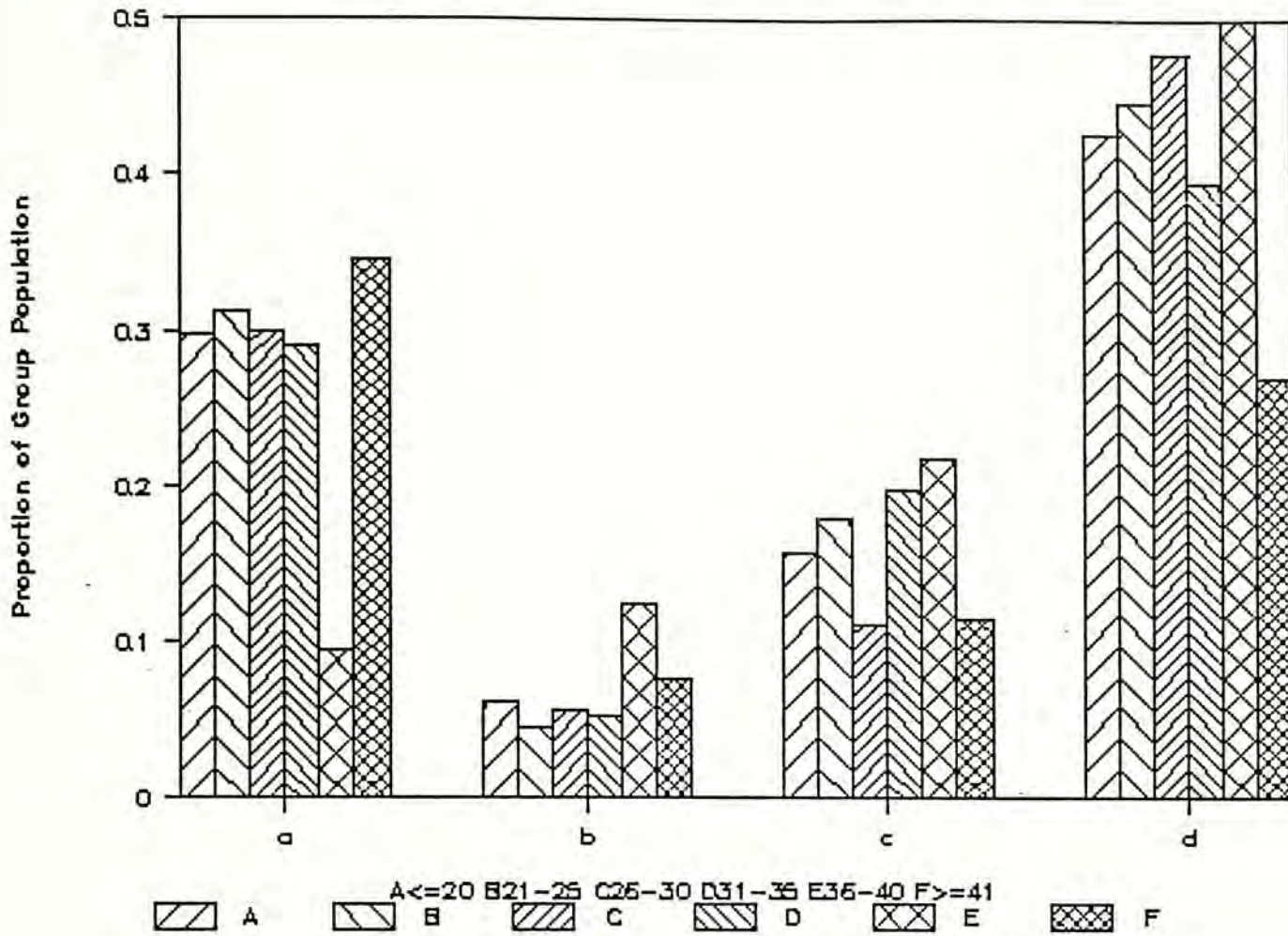


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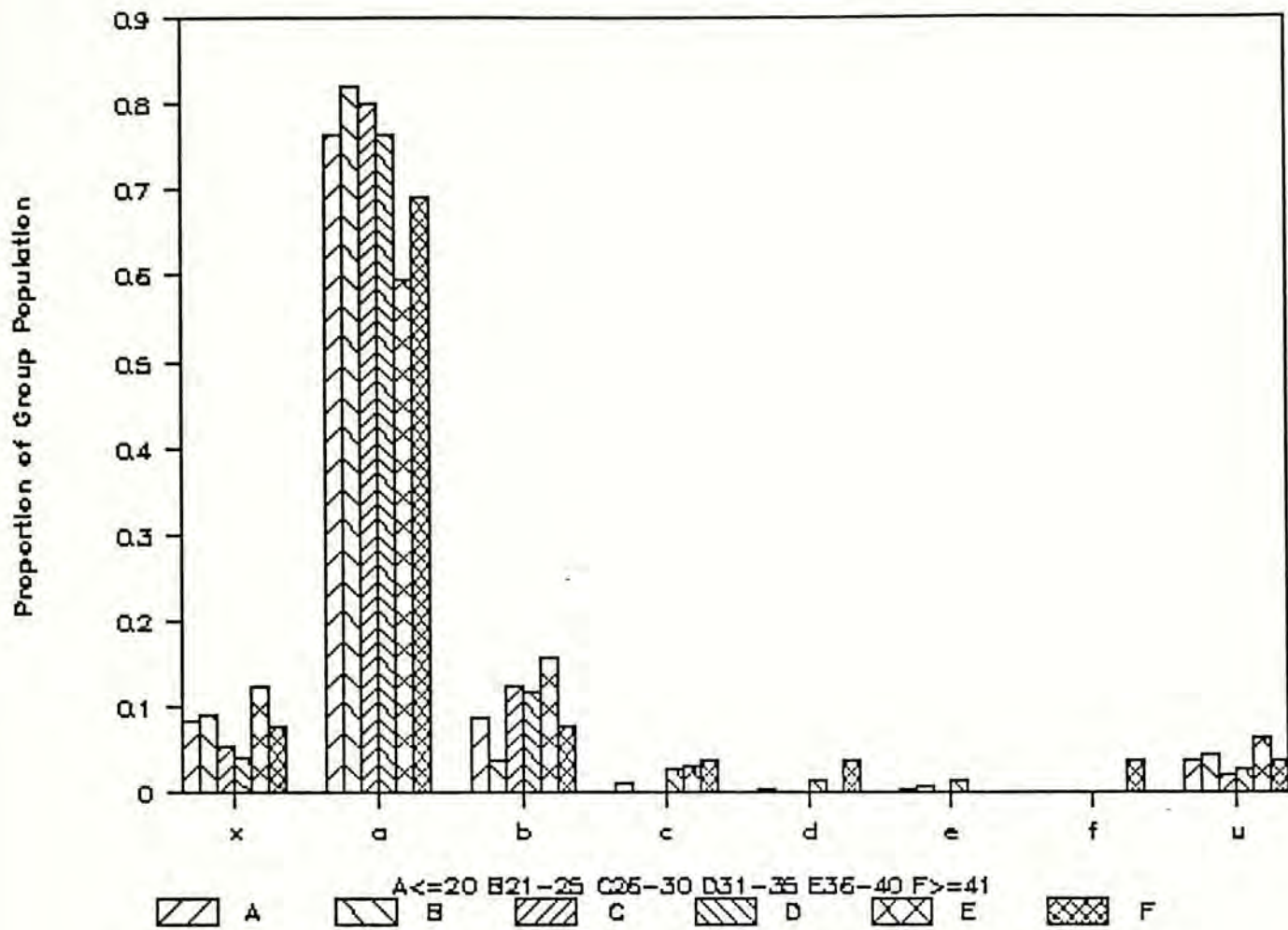
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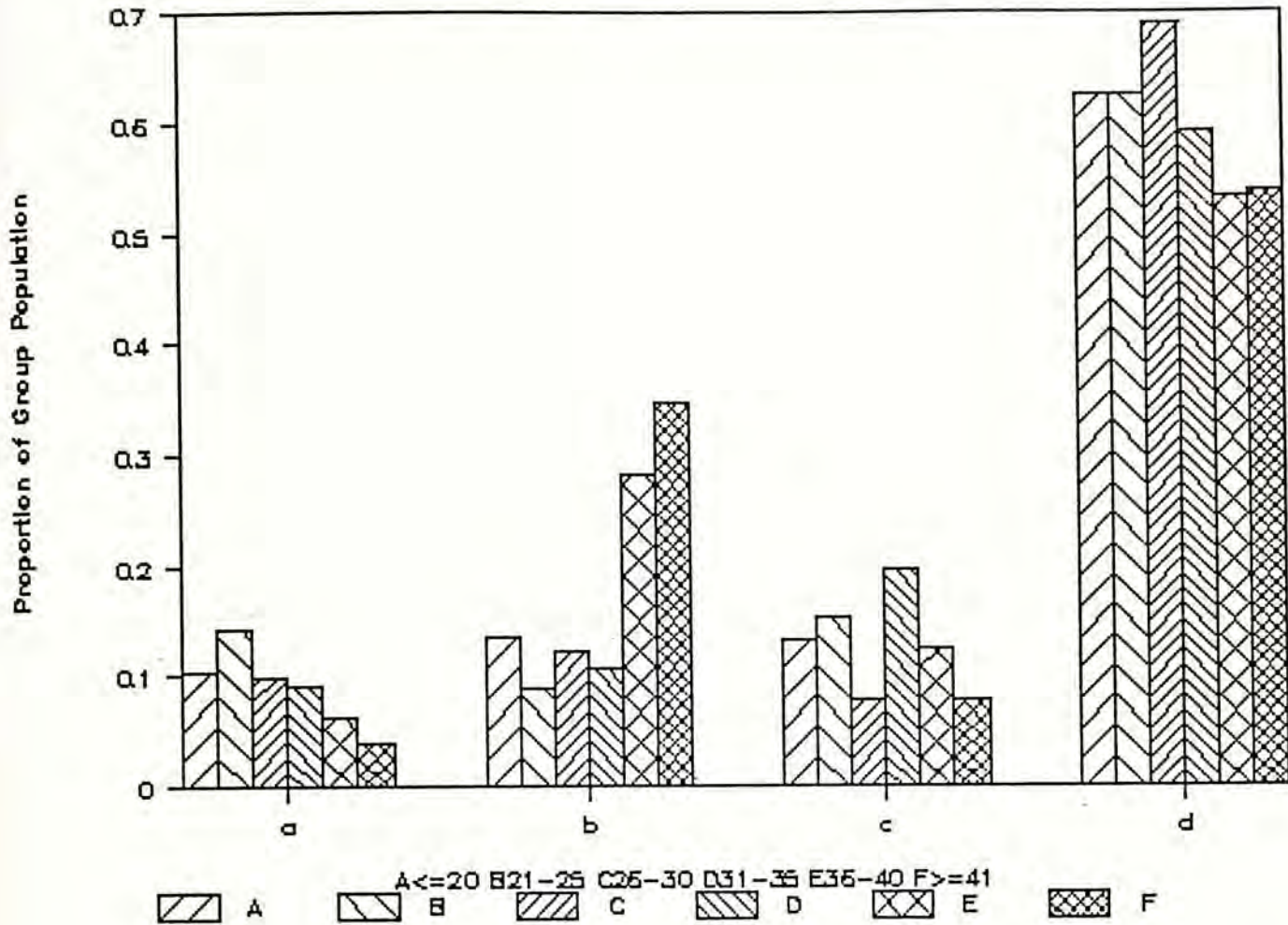
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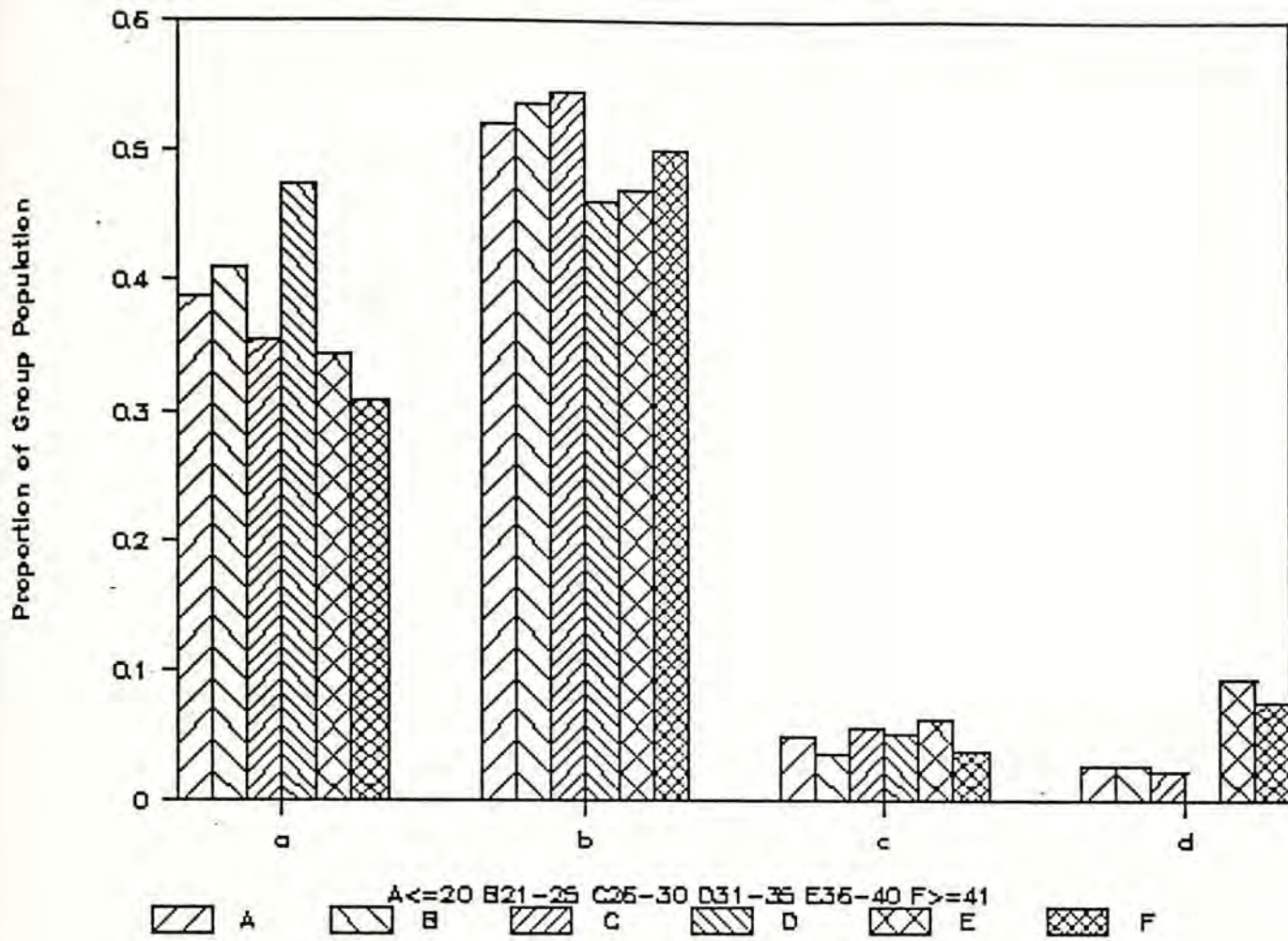
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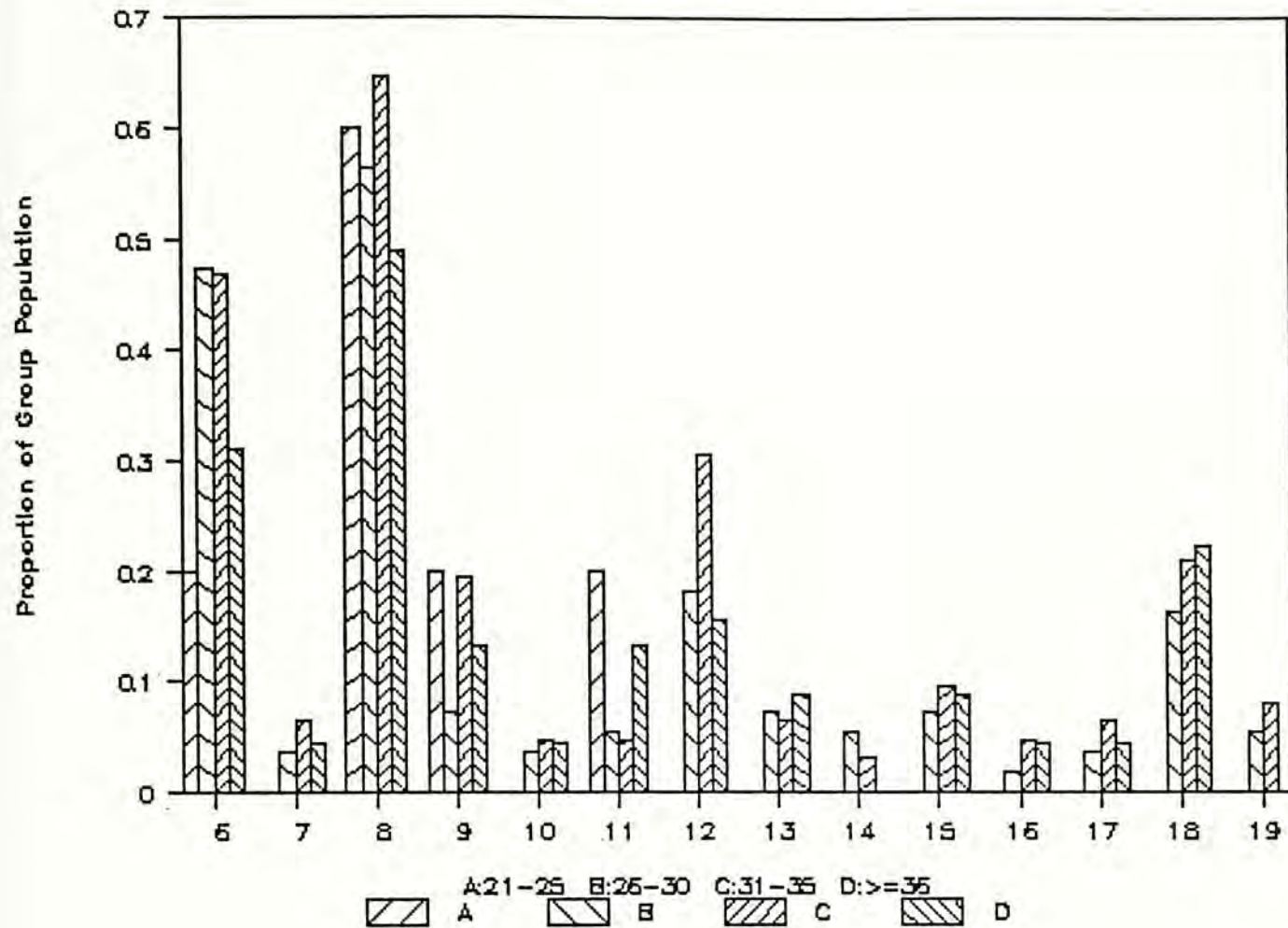
DMAIL SURVEY - AGE GROUPS



If the subscription fee is reasonable, will you
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DMAIL SURVEY — AGE GROUPS OF MALES

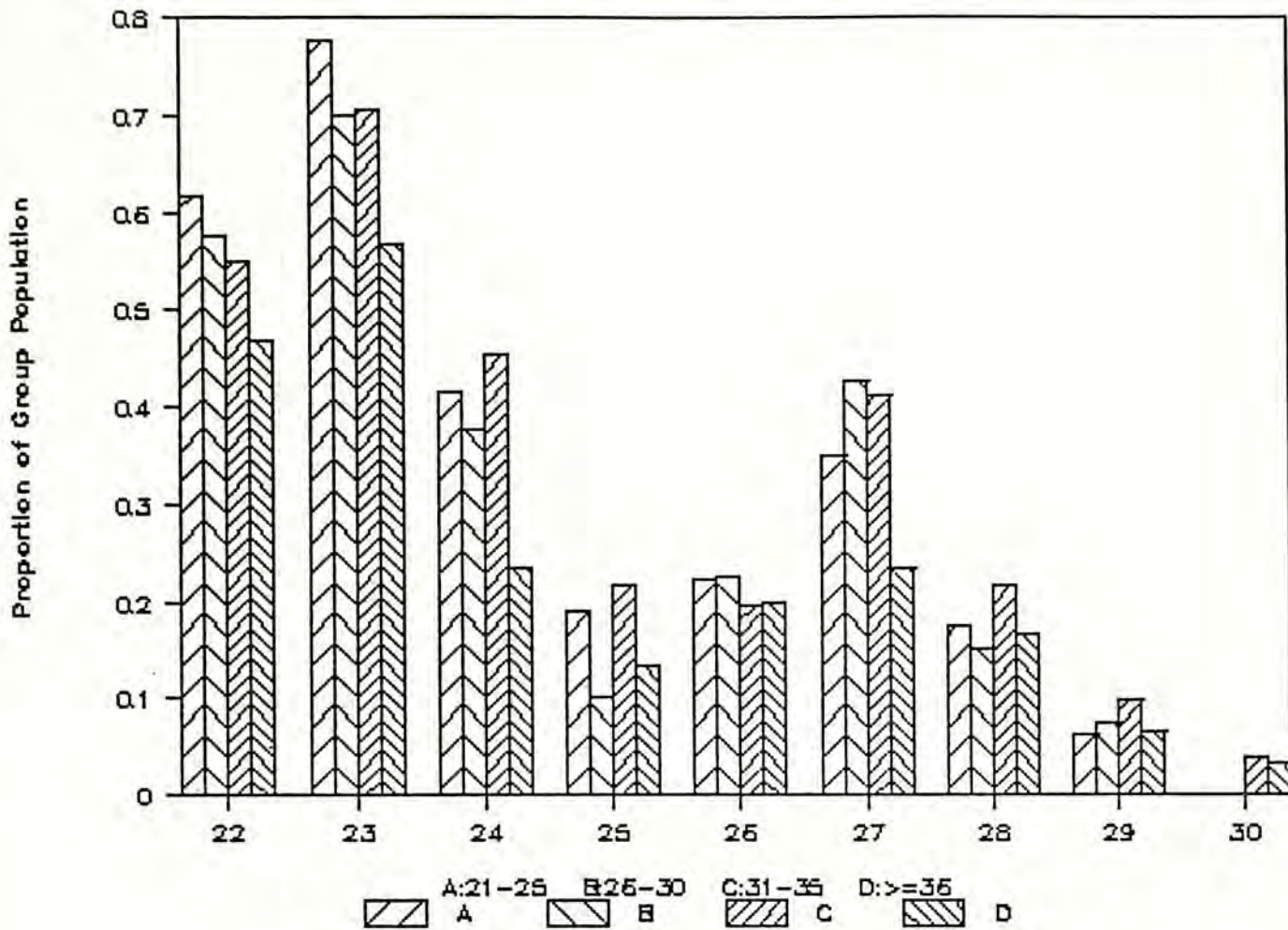


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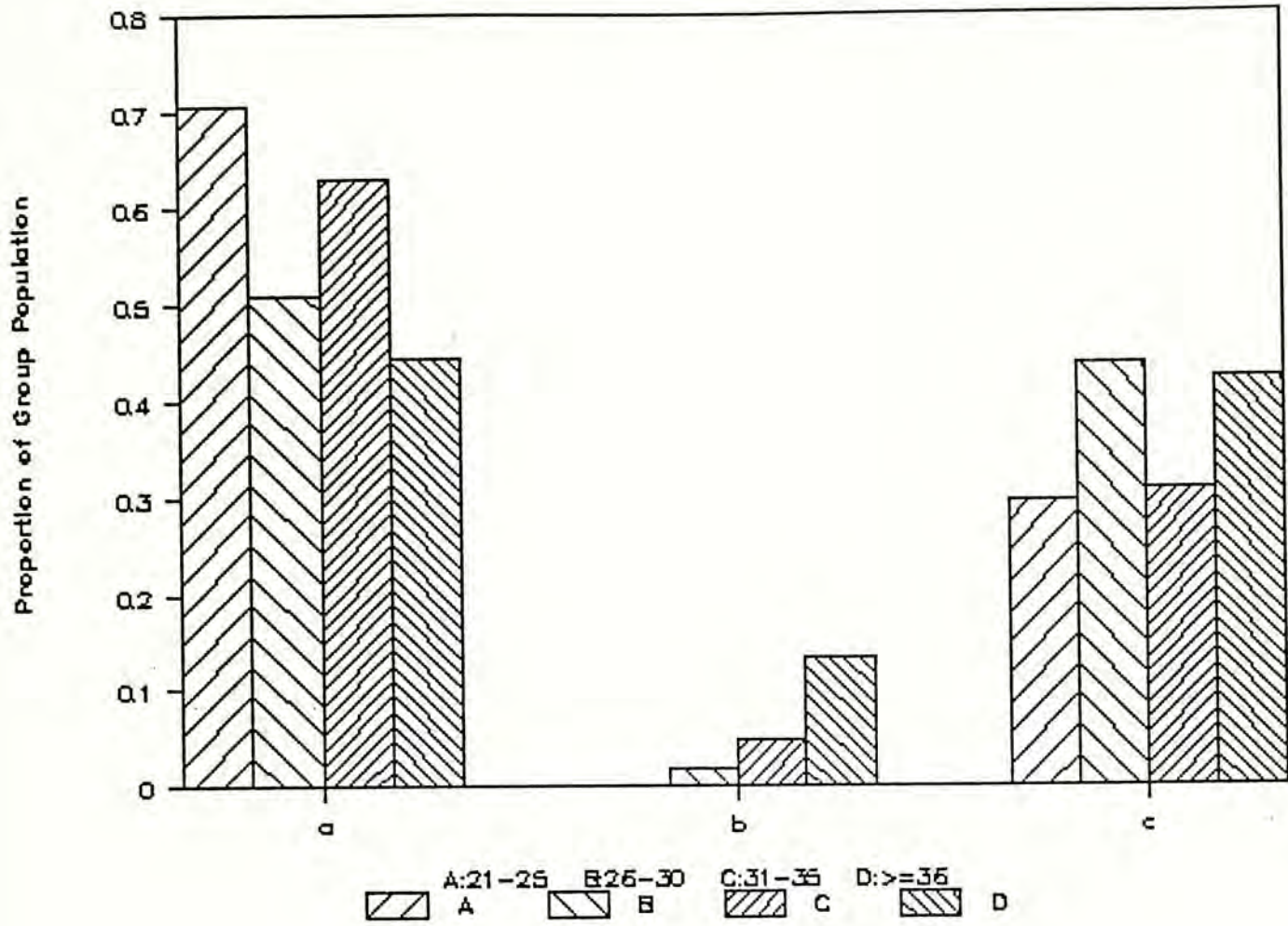
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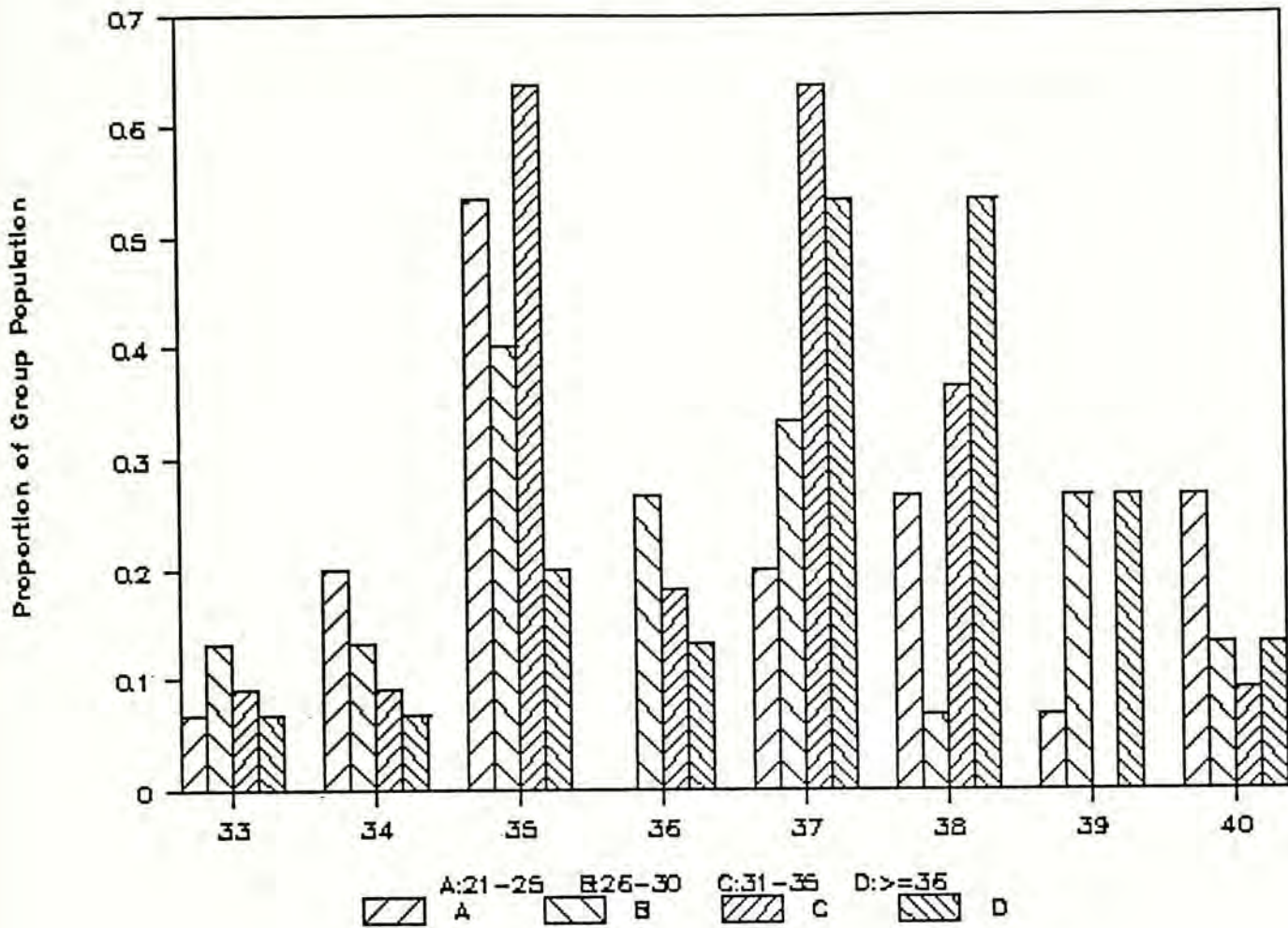
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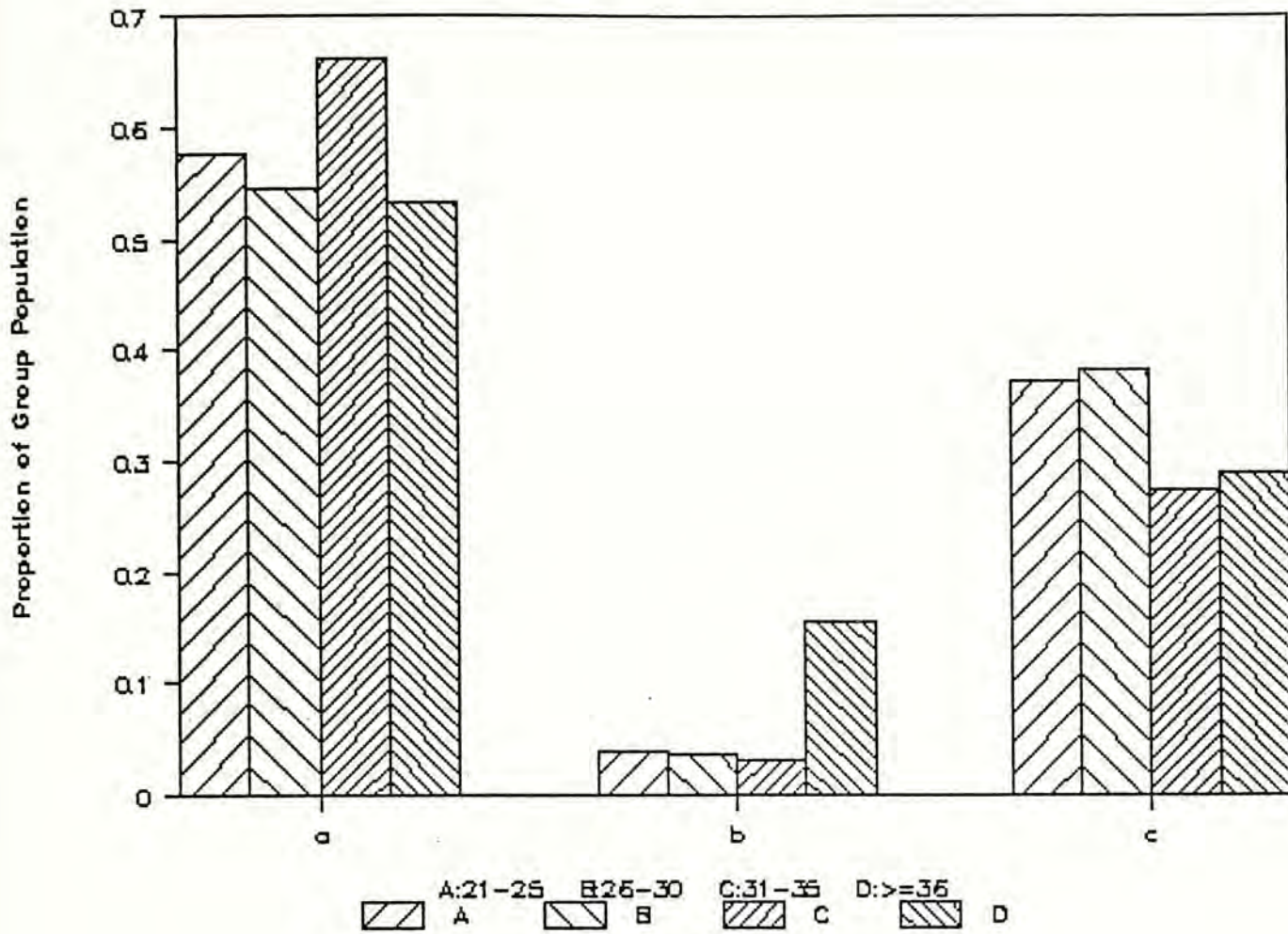
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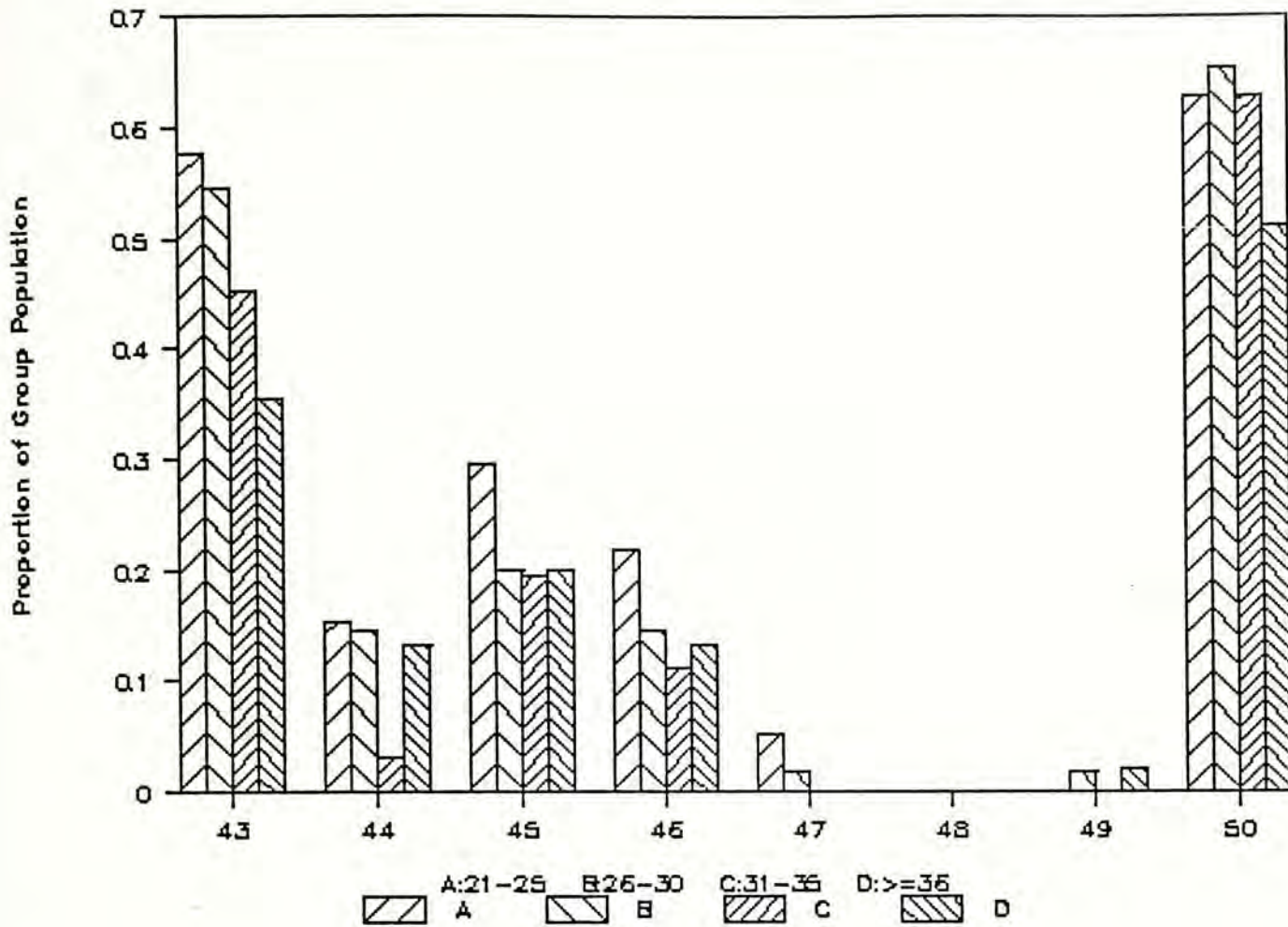
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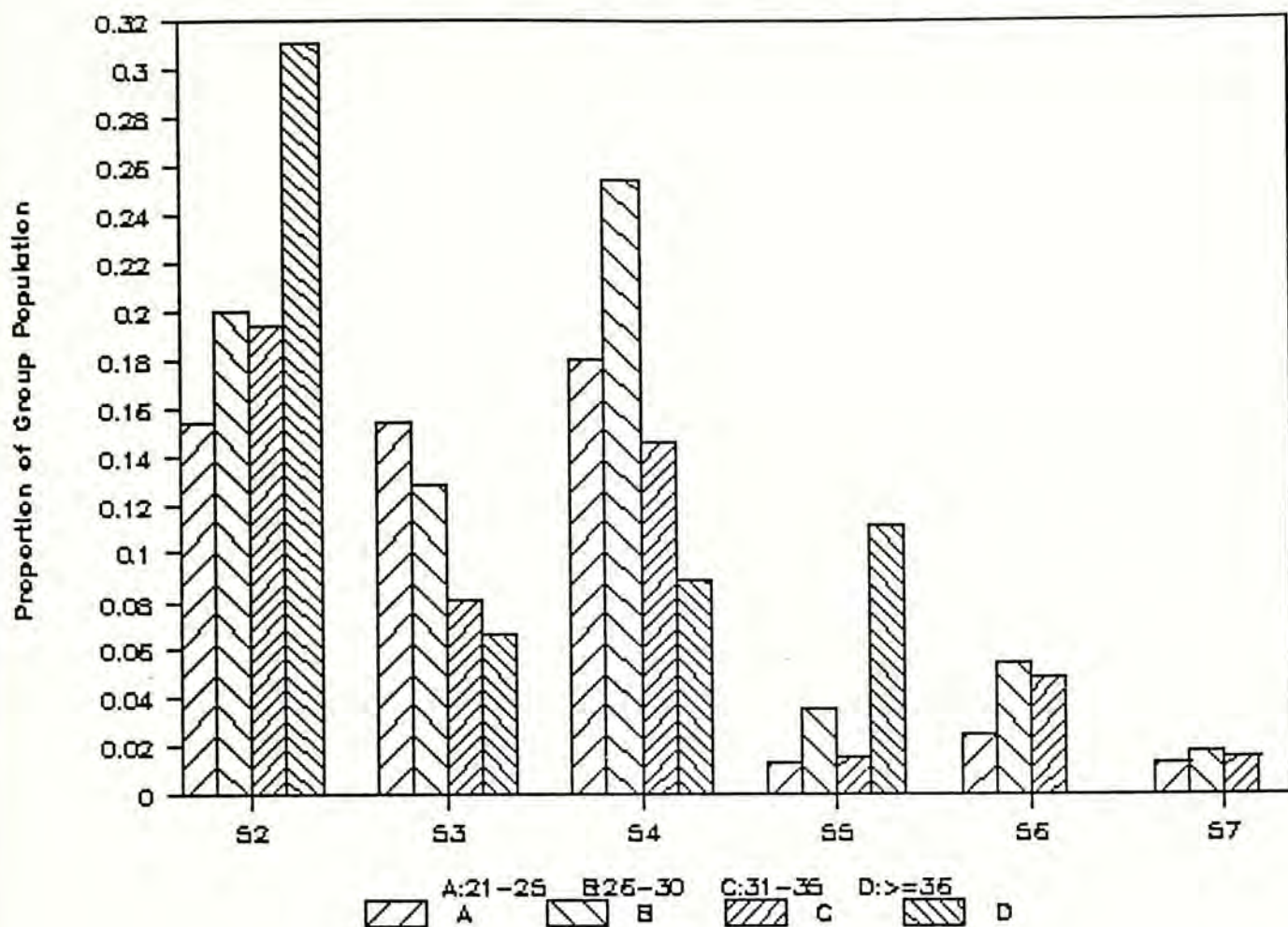
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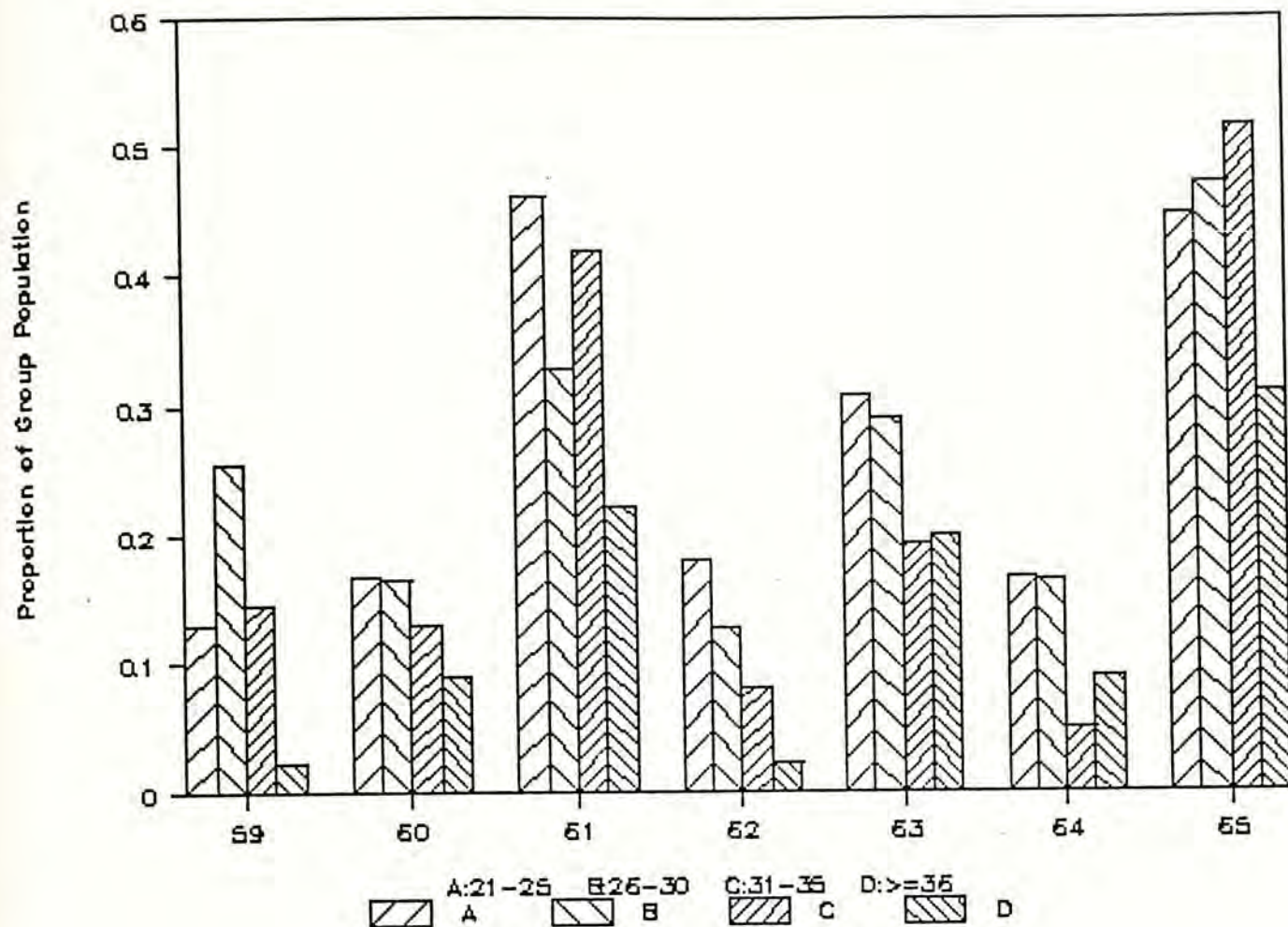
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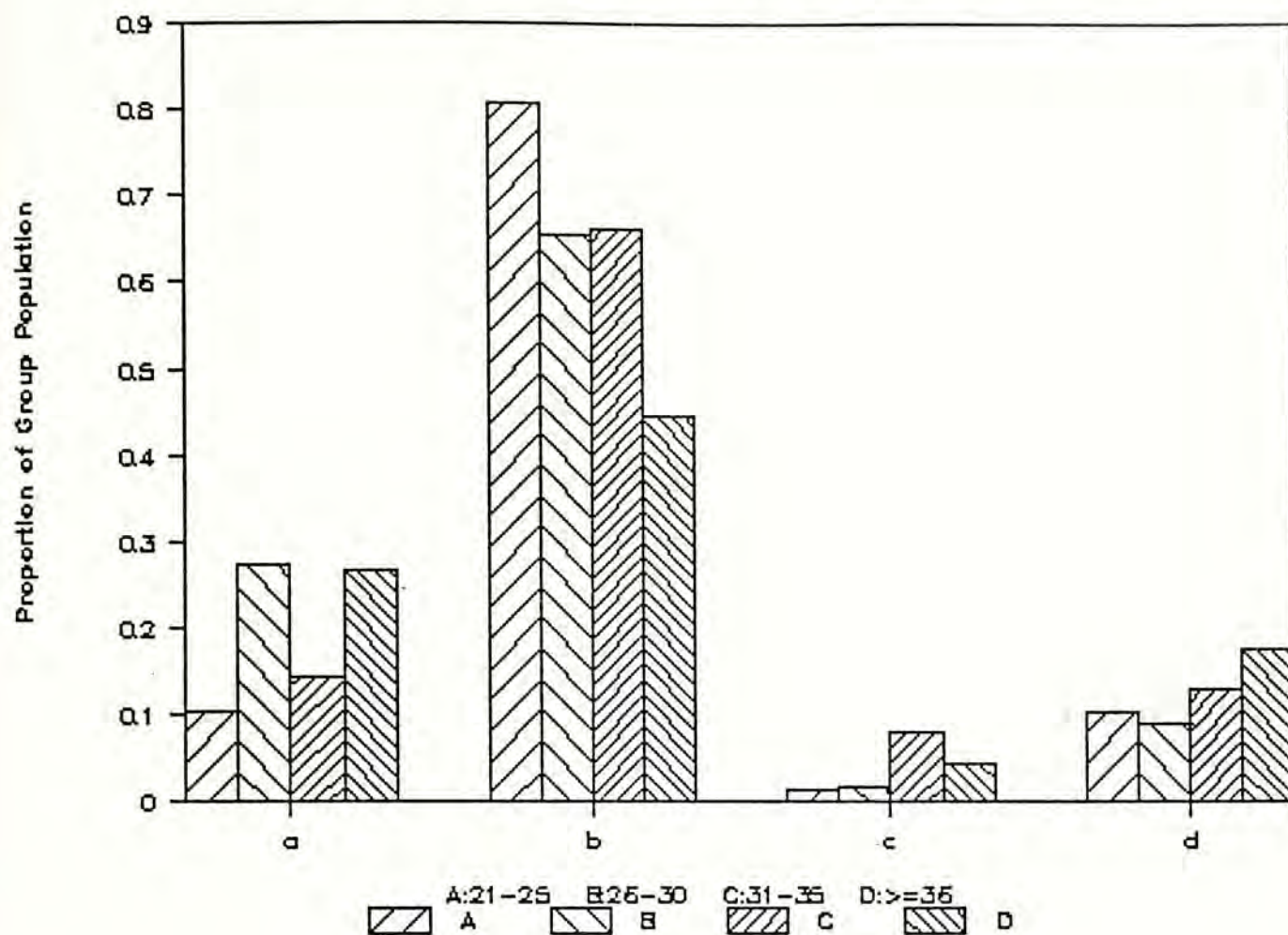
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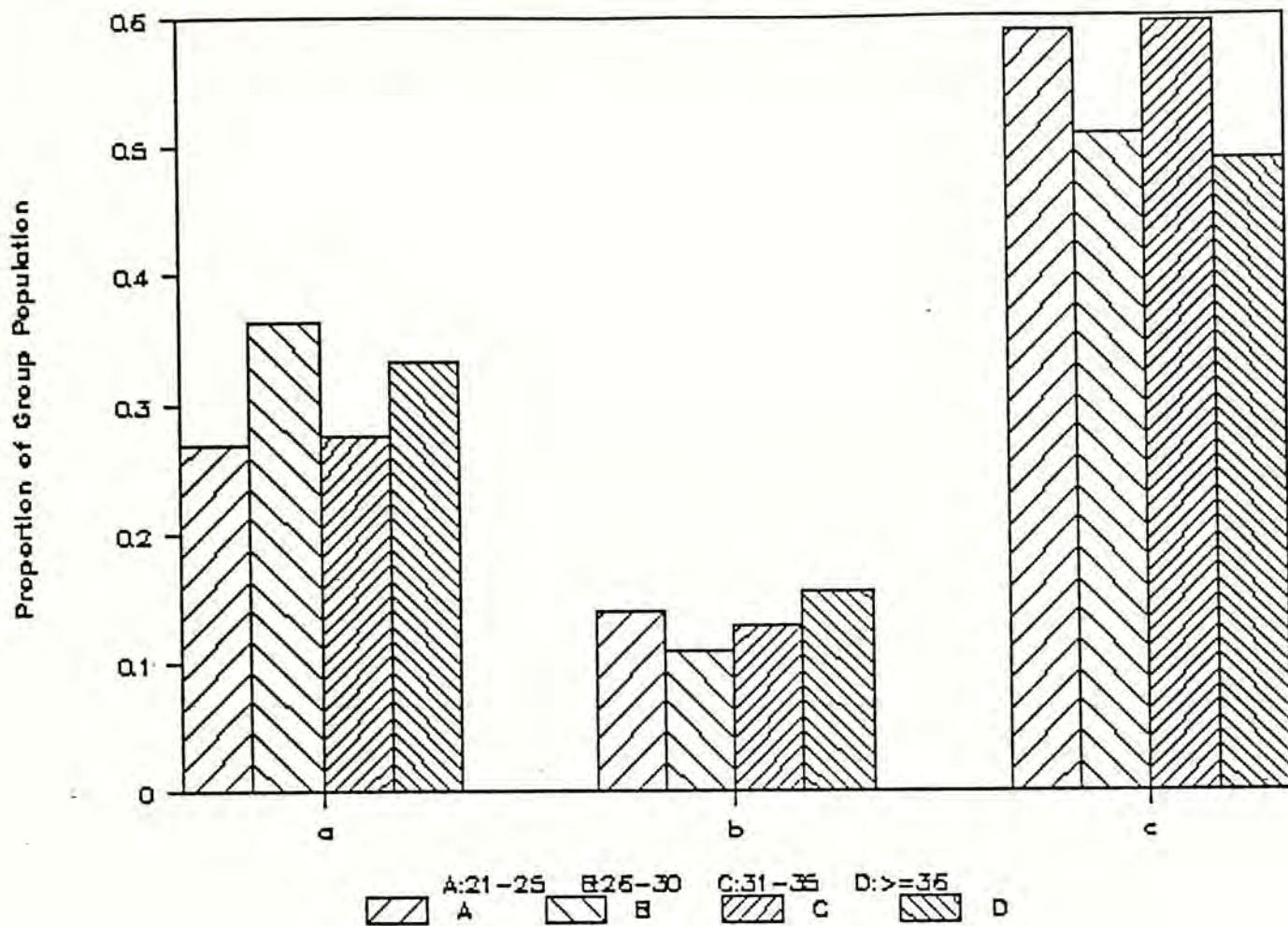
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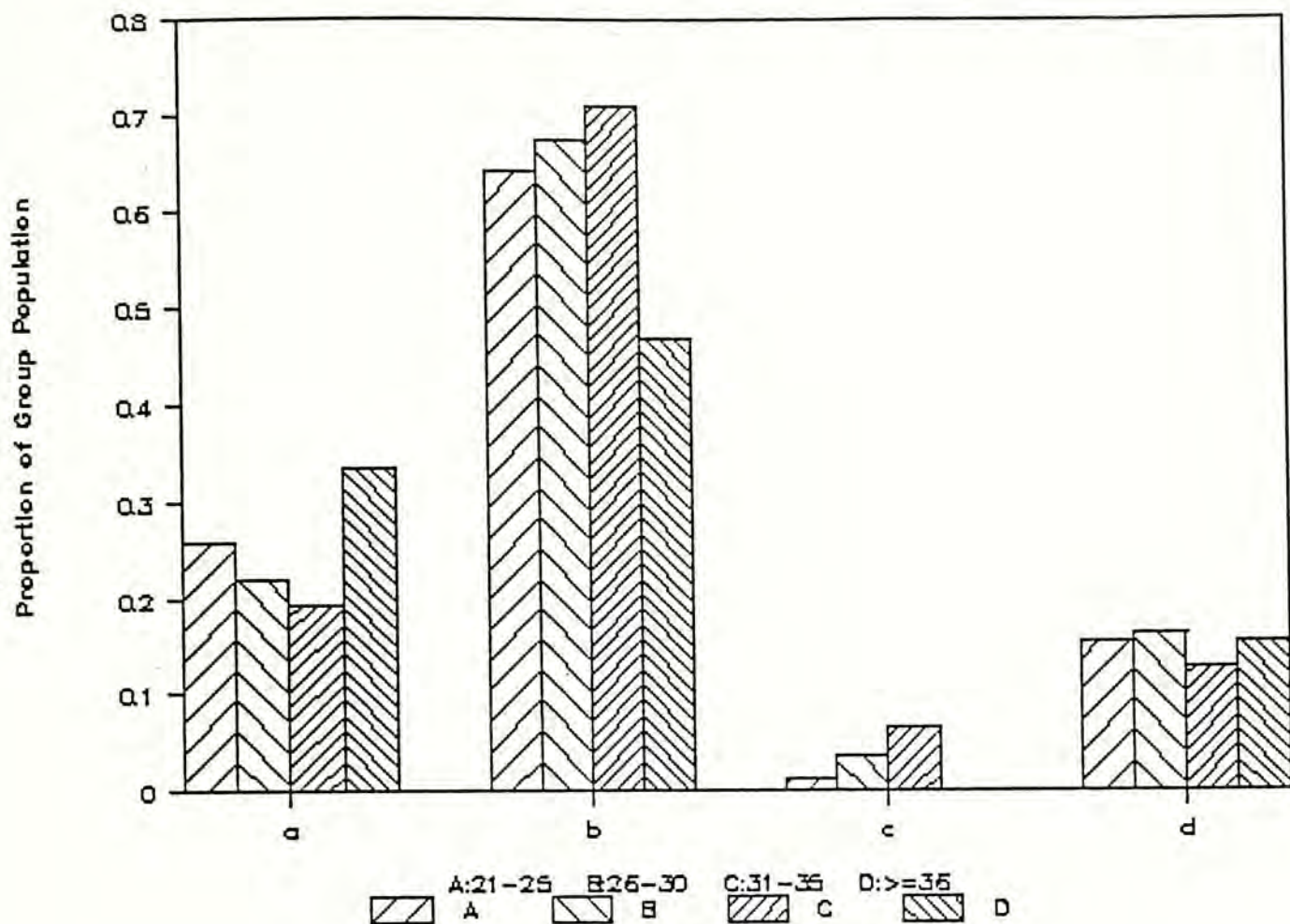
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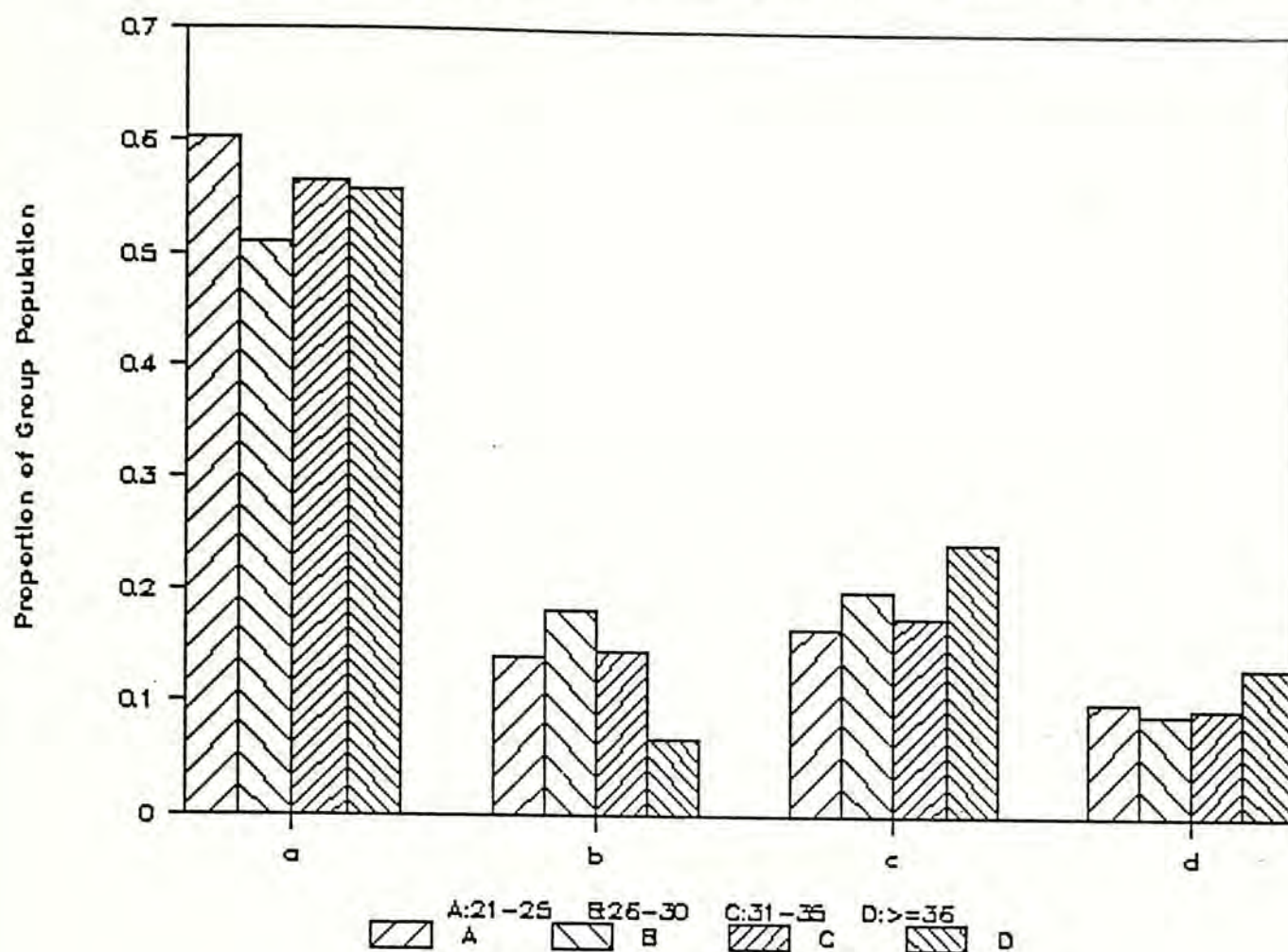
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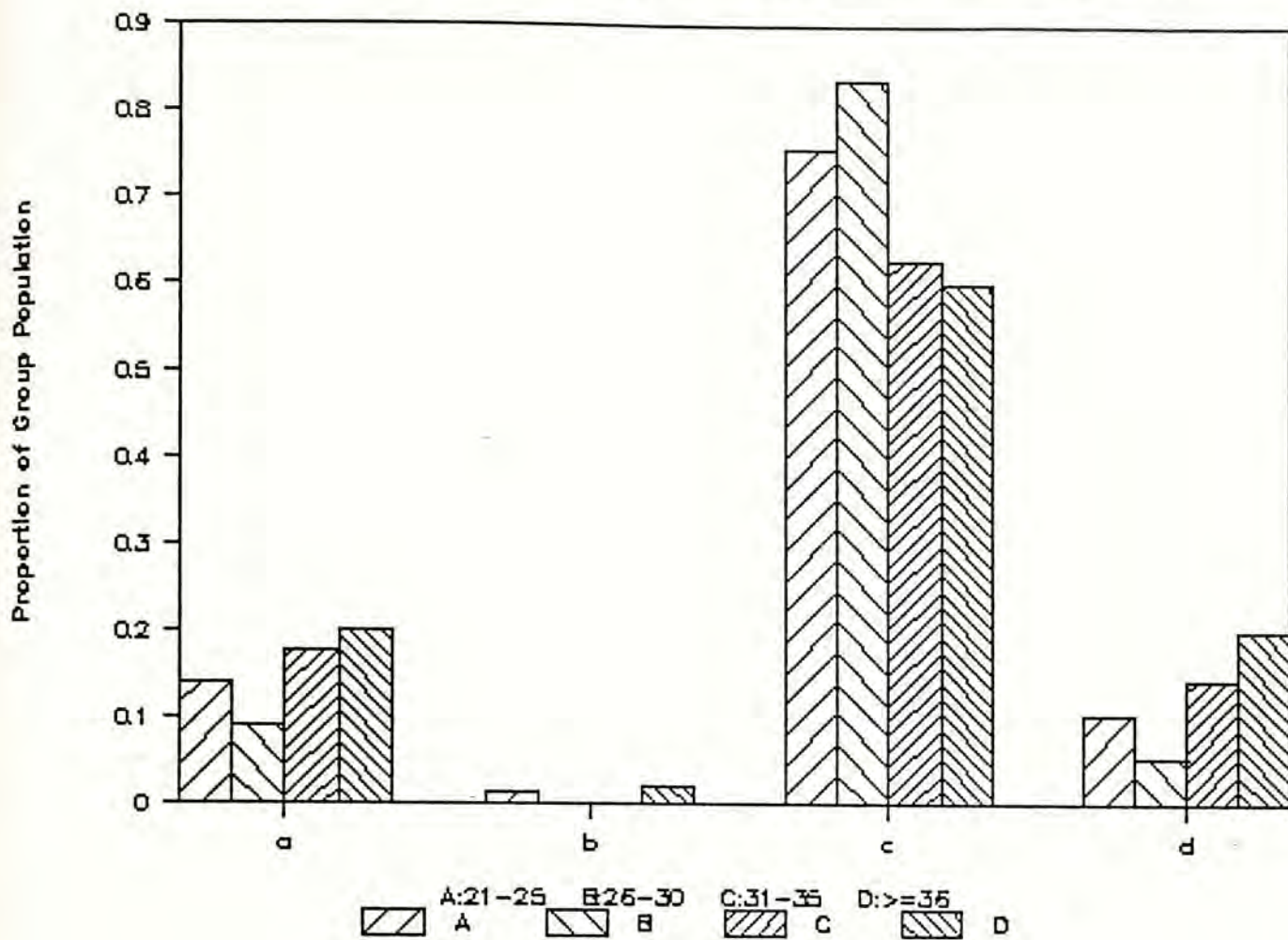
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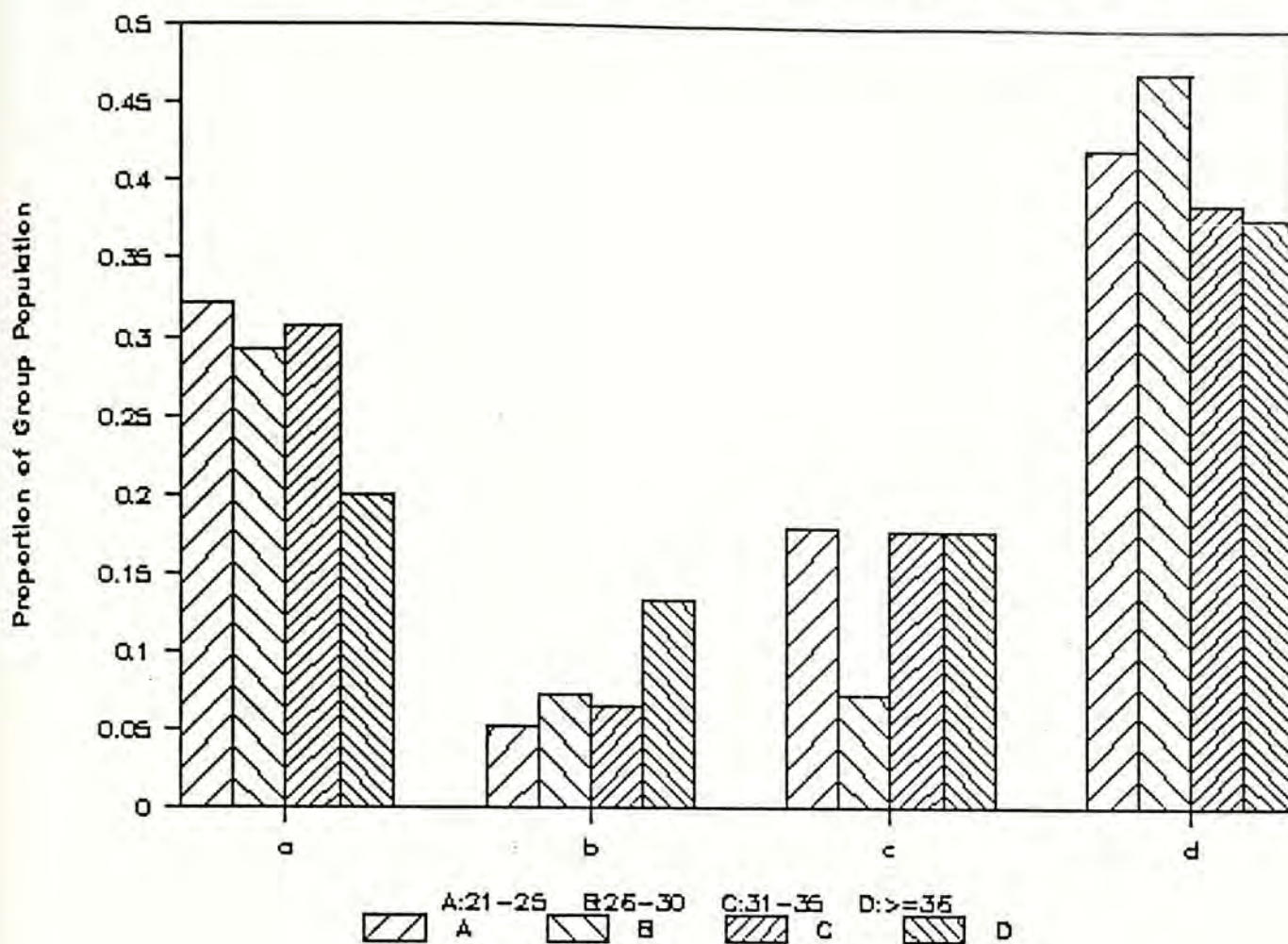
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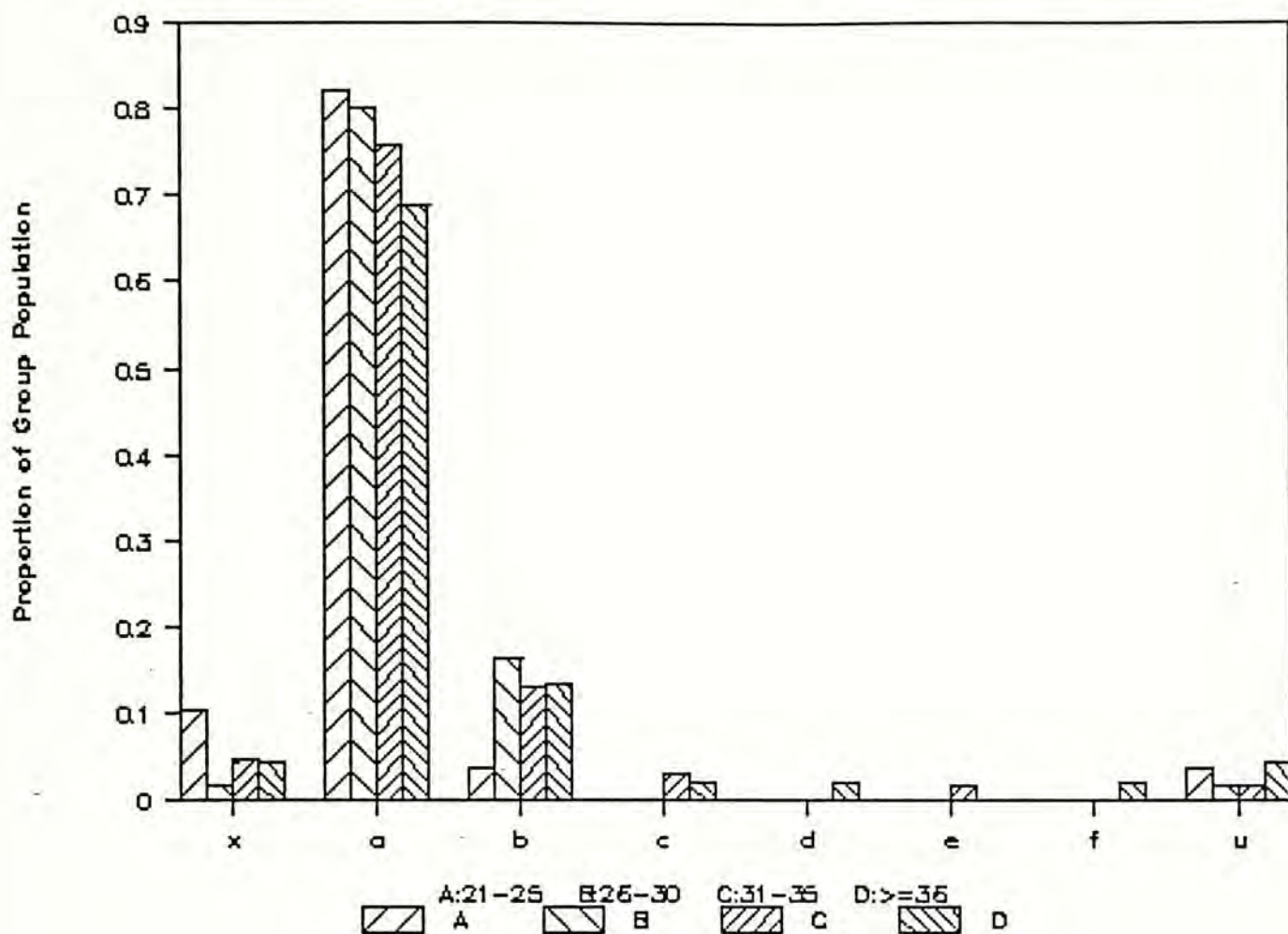
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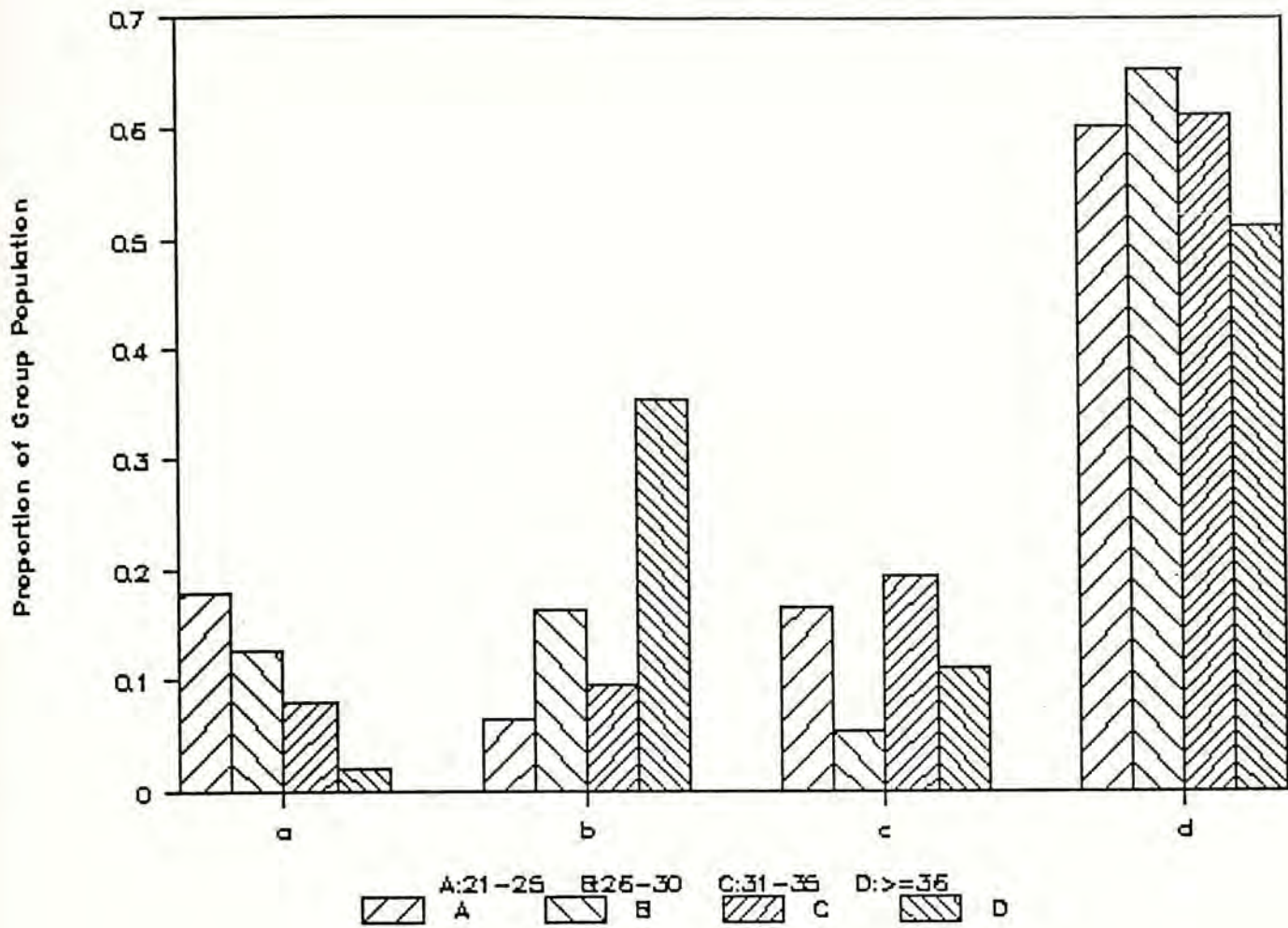
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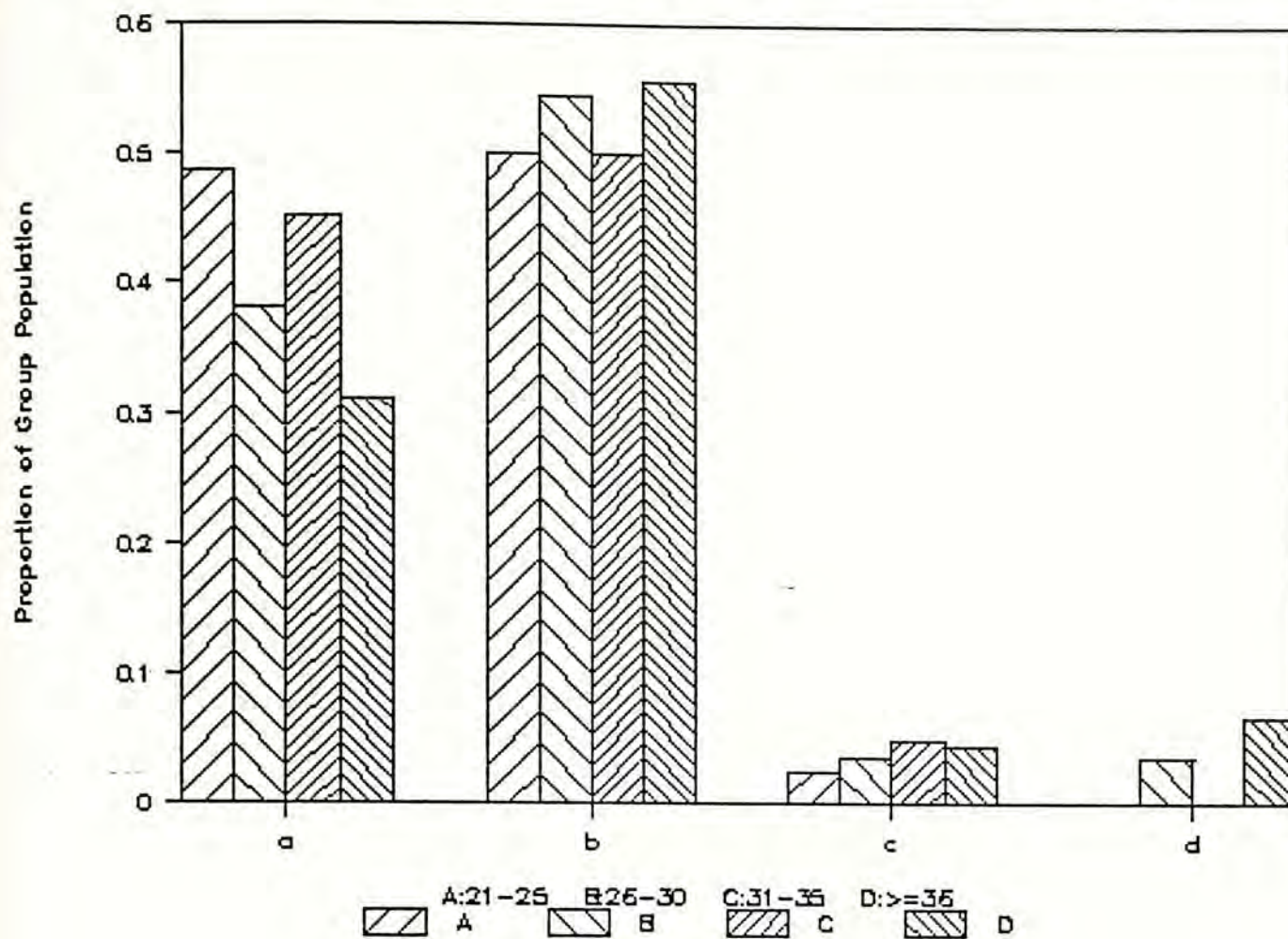
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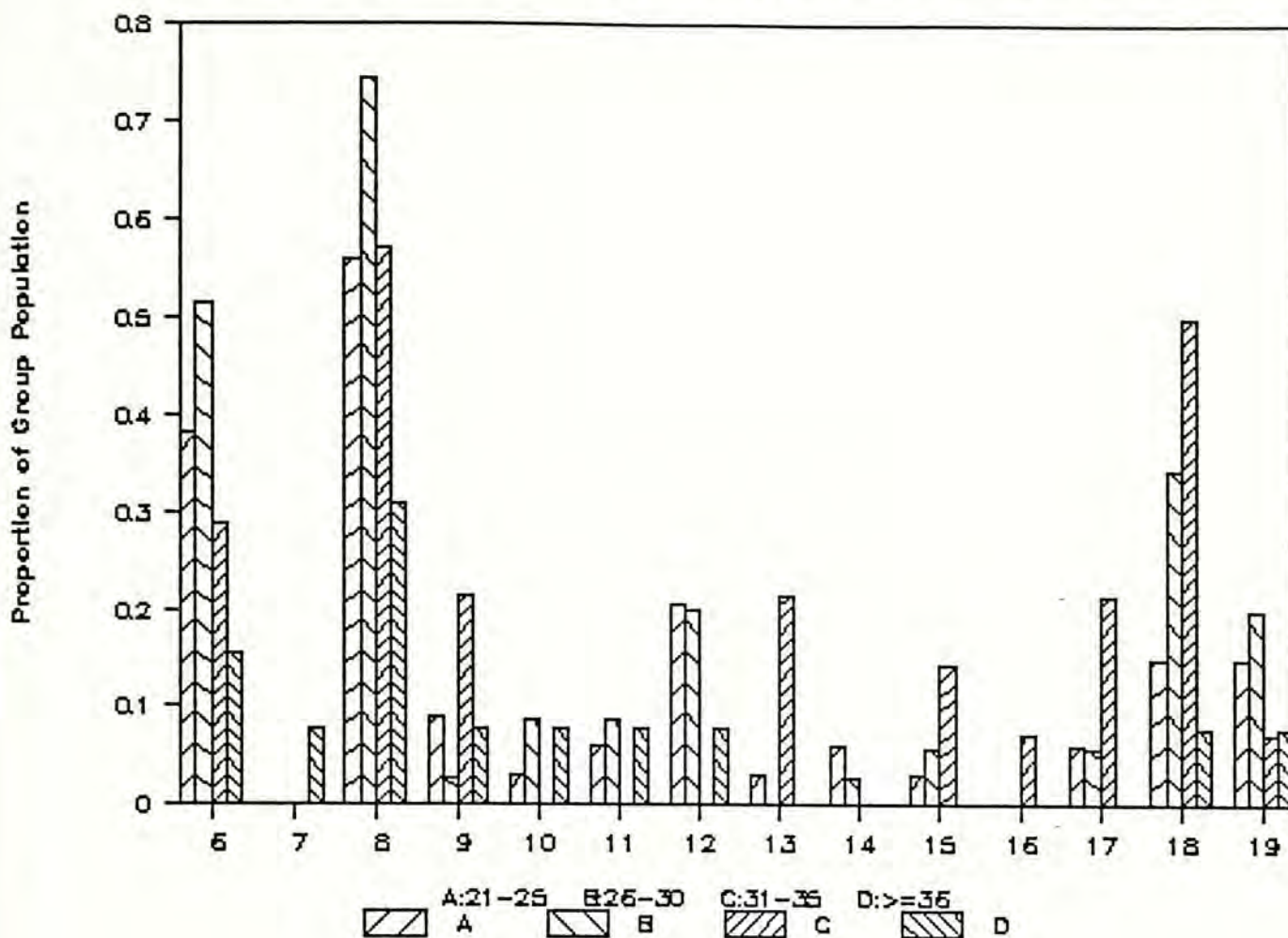
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DMAIL SURVEY - AGE GROUPS OF FEMALES

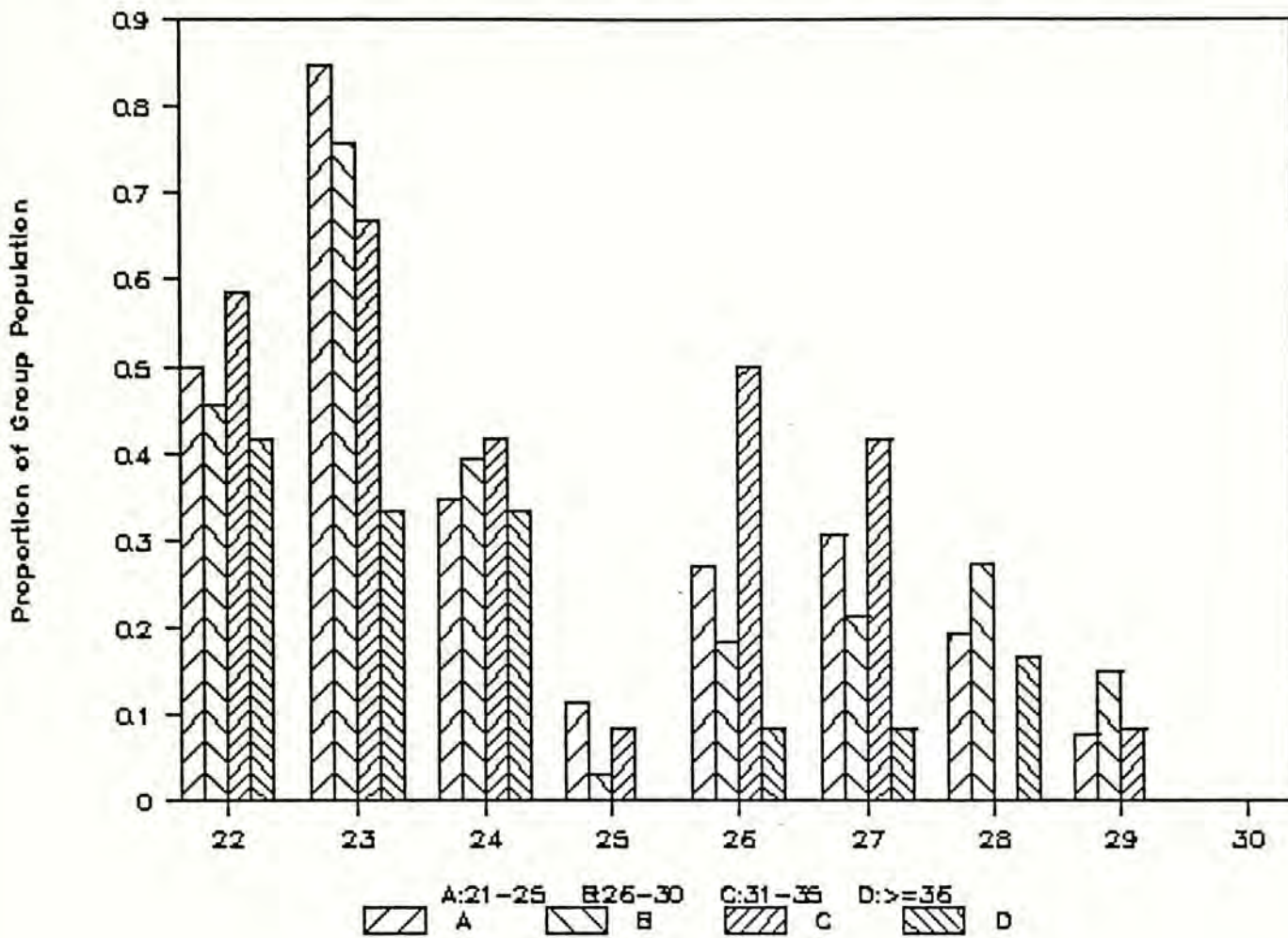


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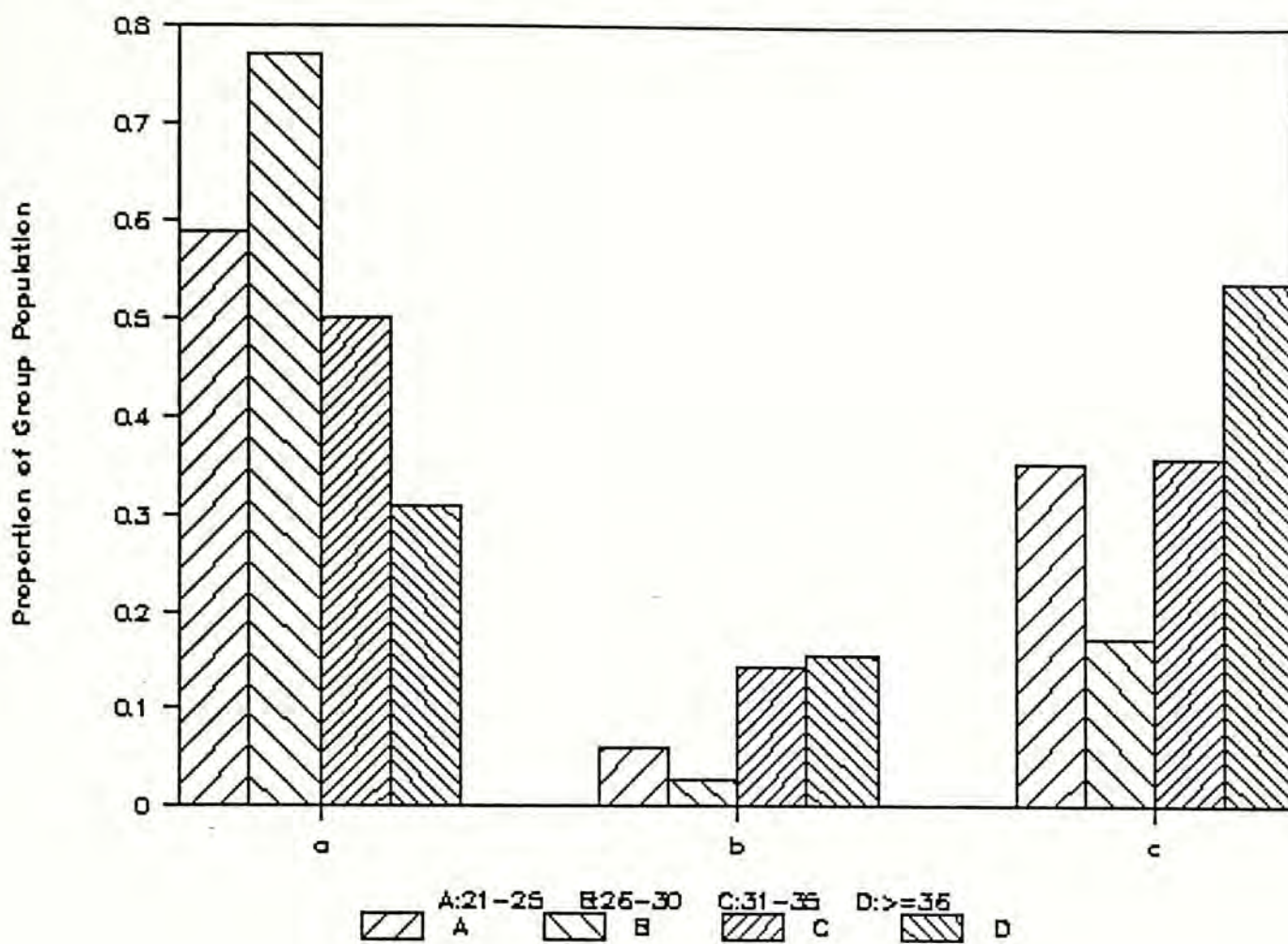
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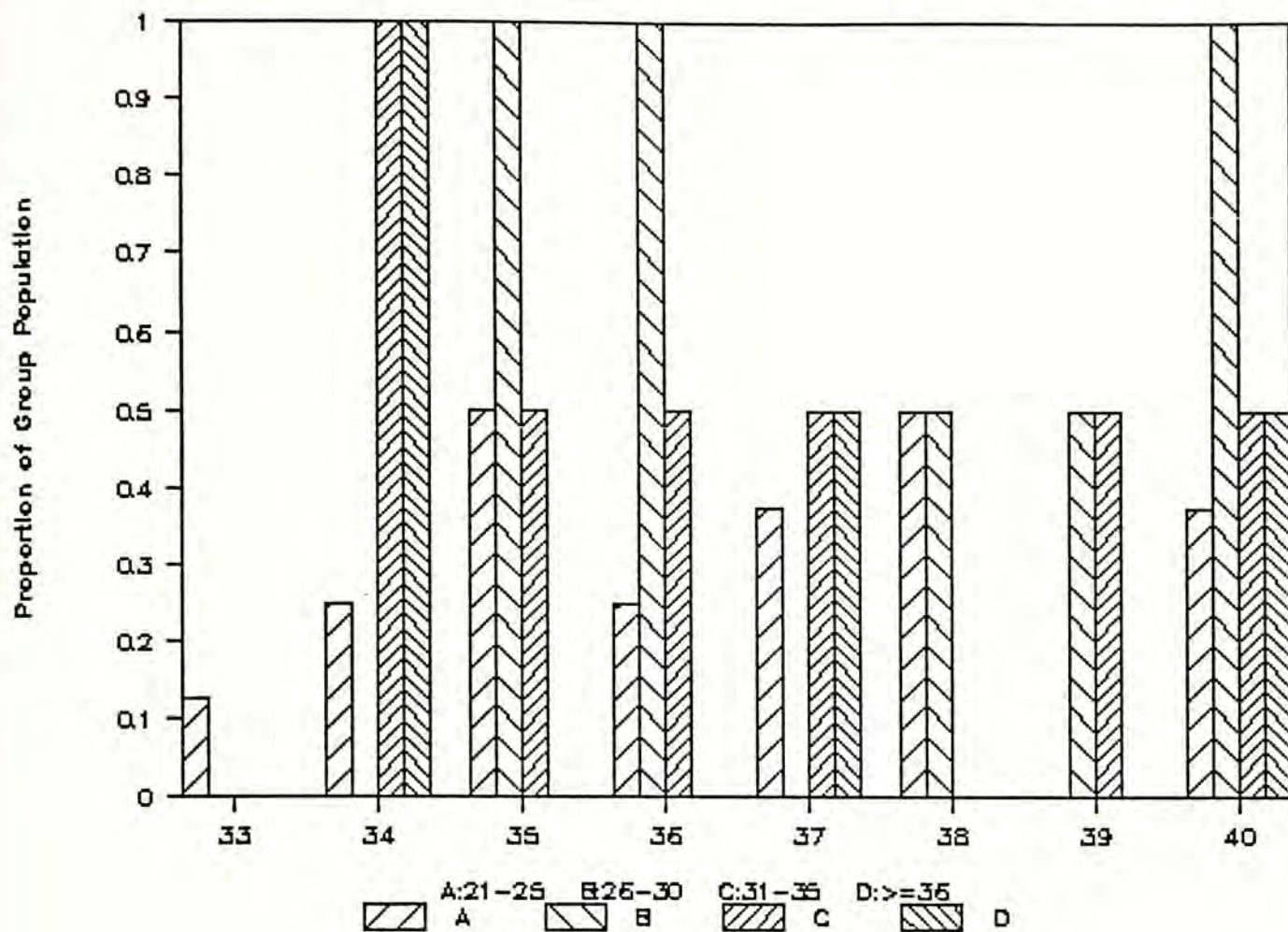
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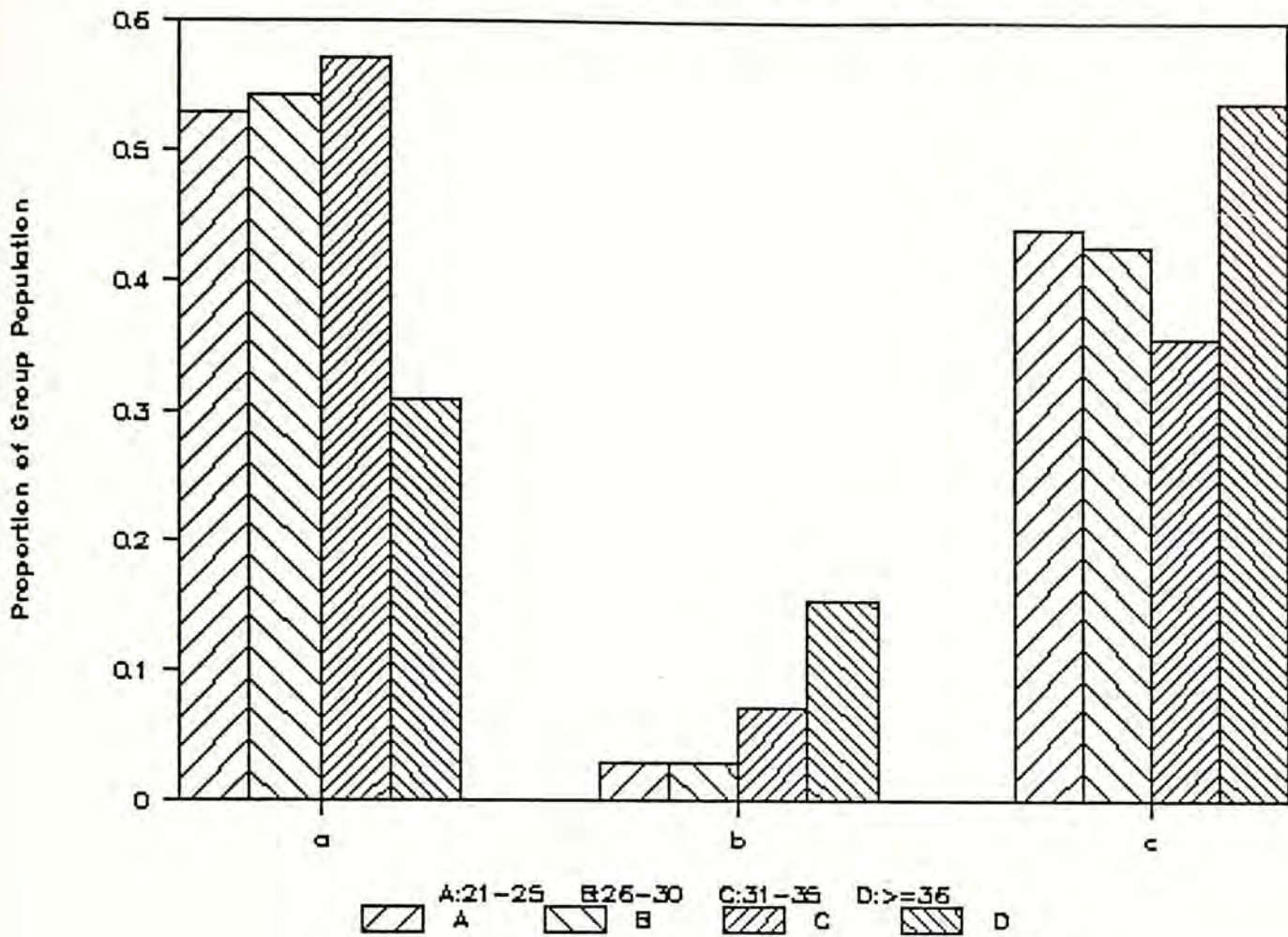
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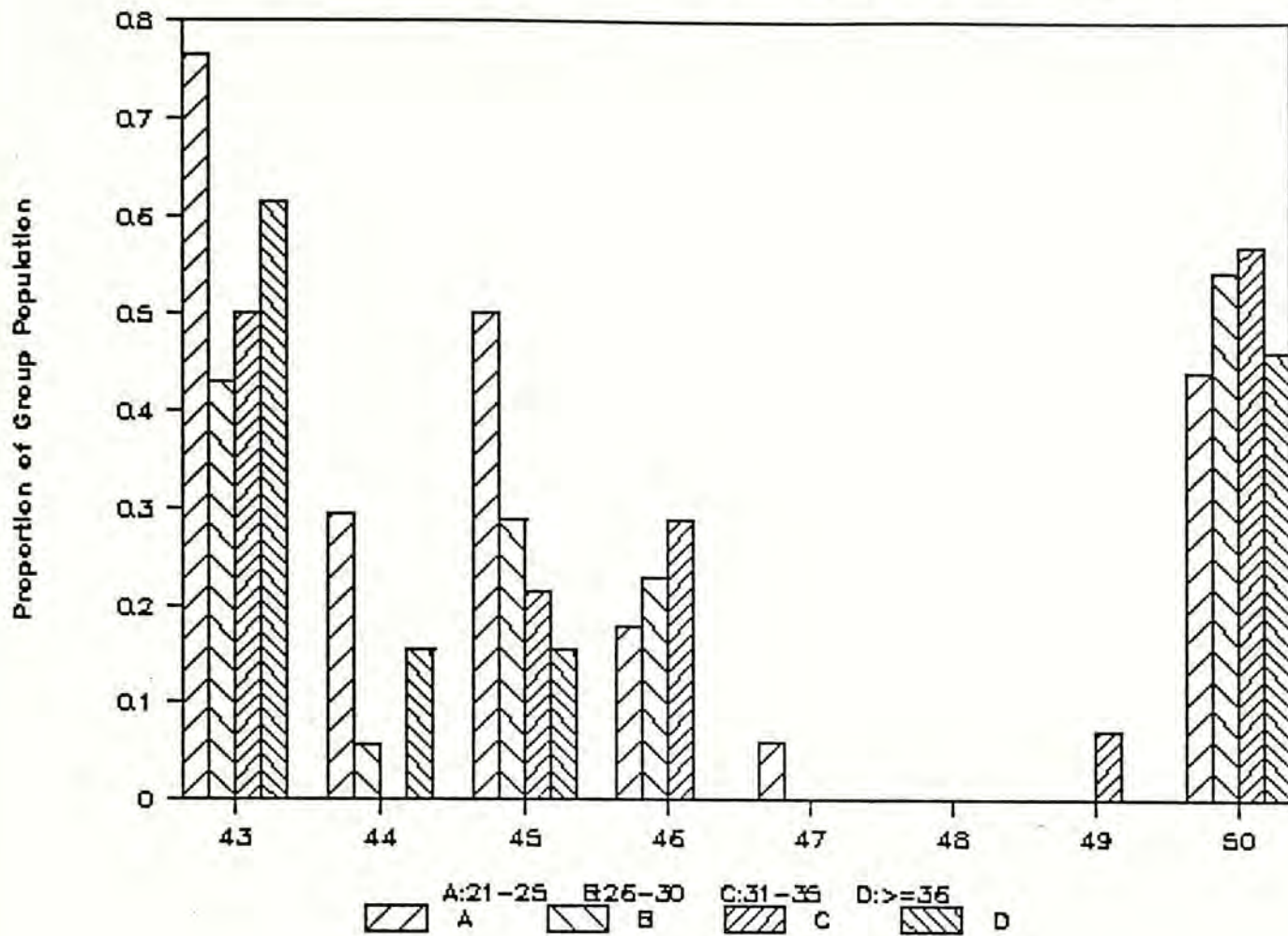
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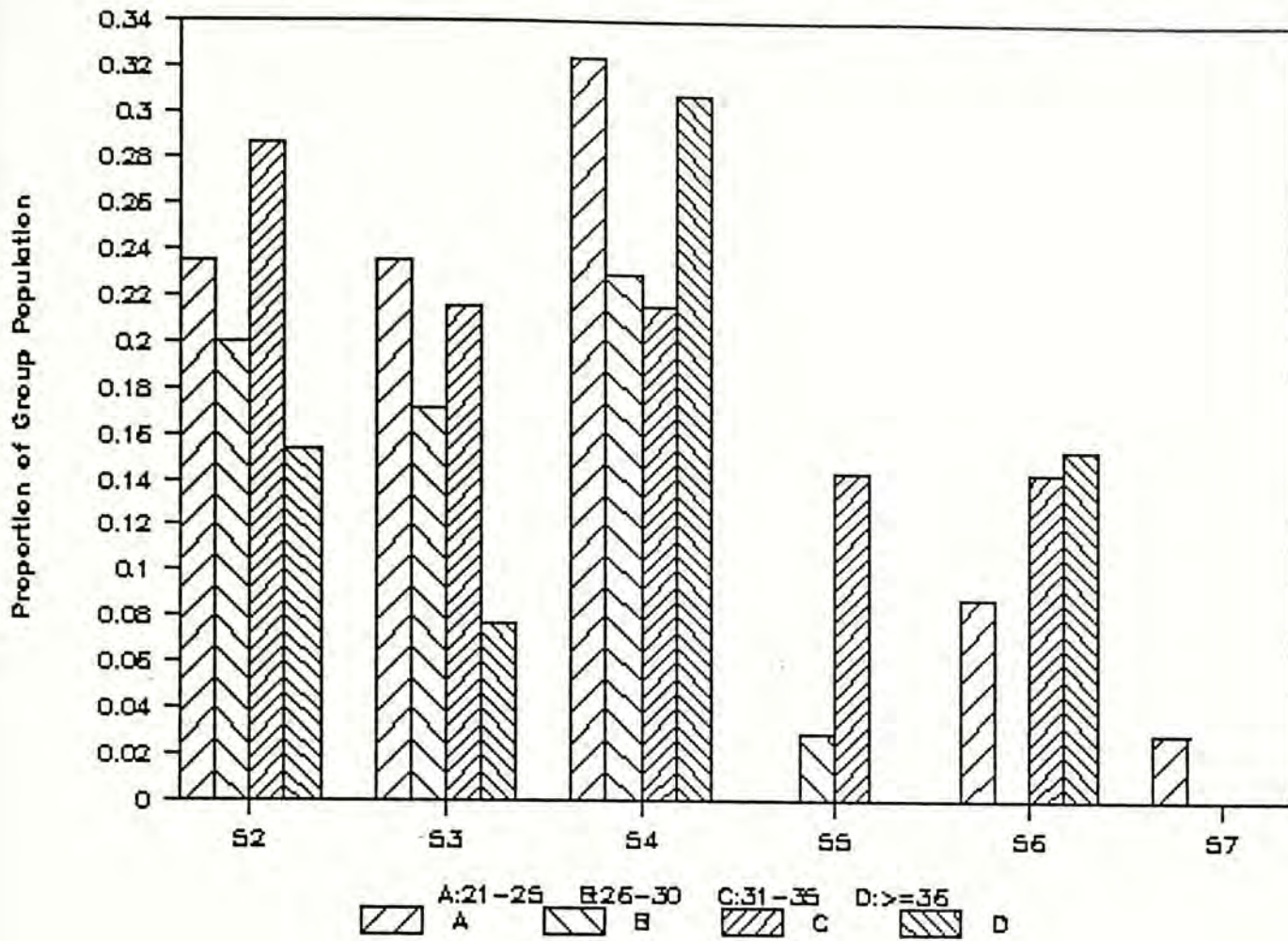
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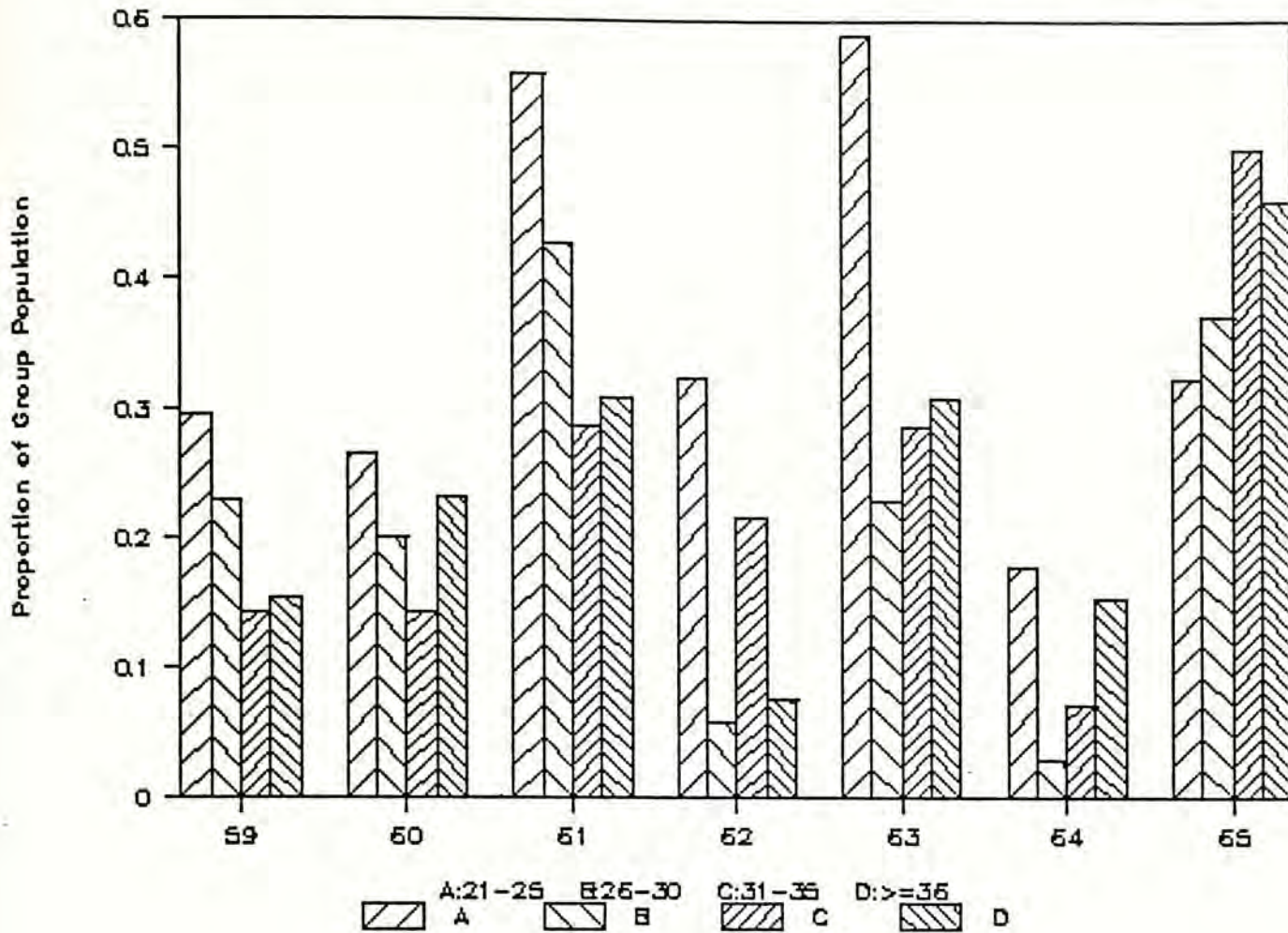
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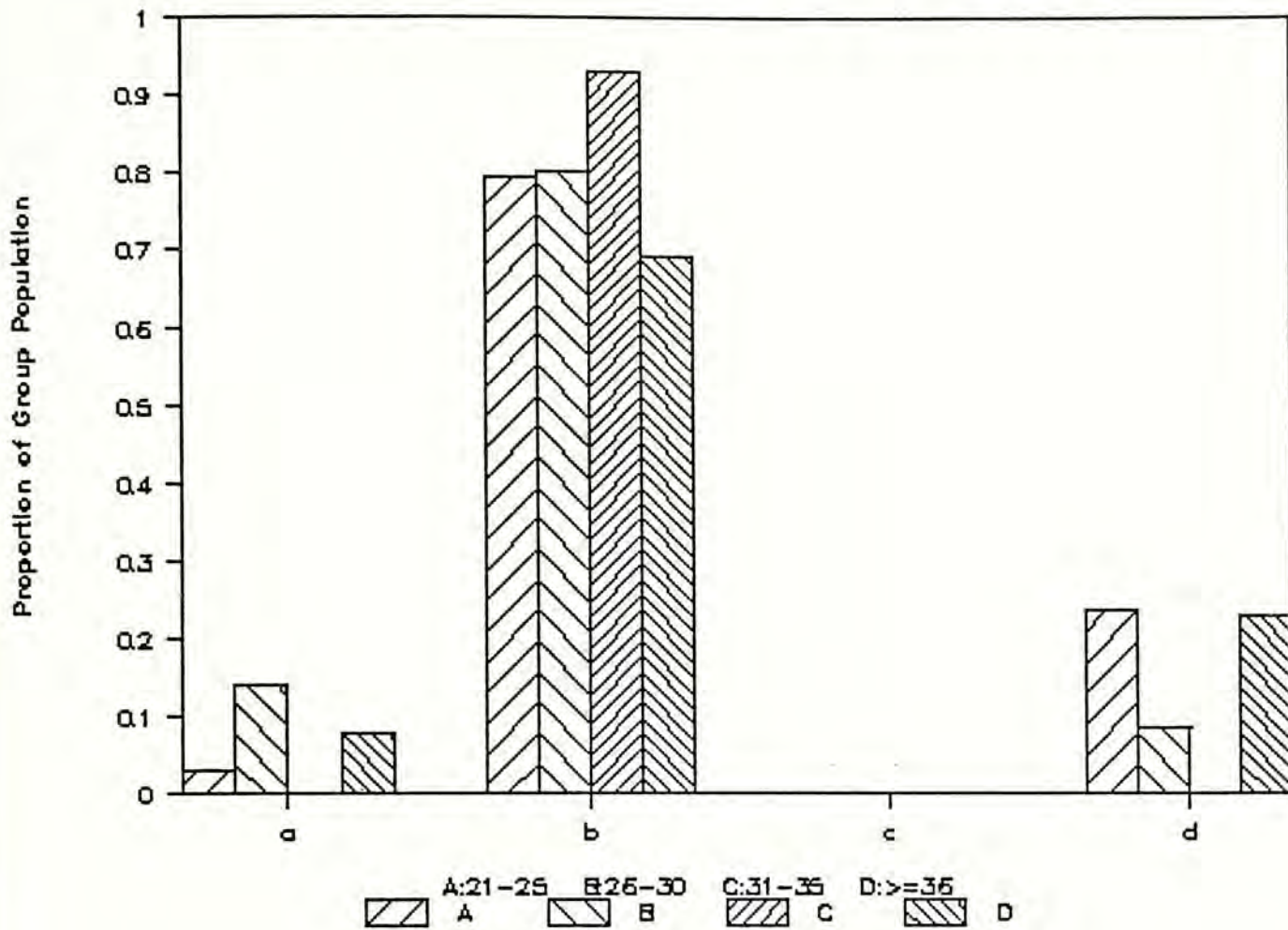
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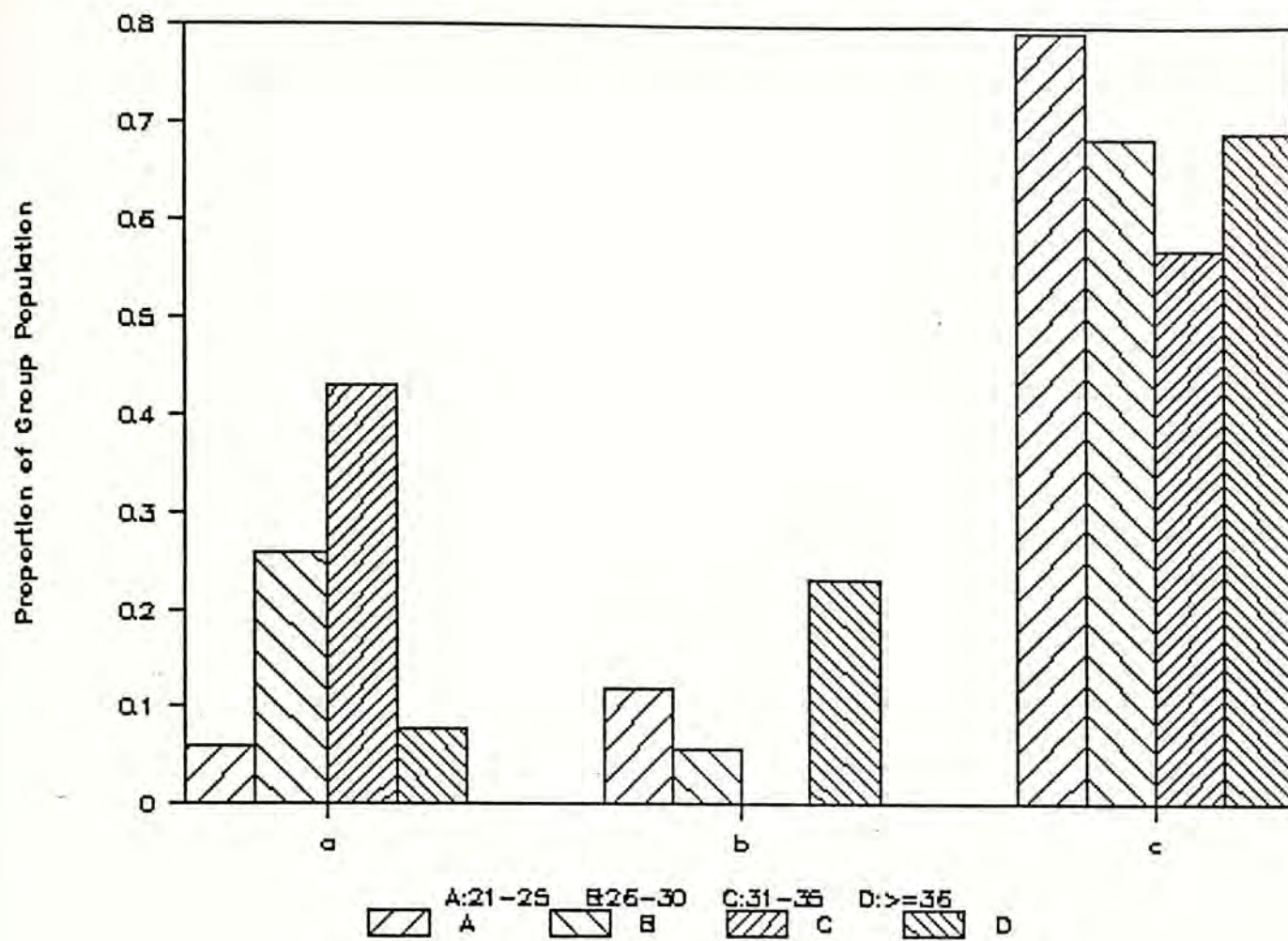
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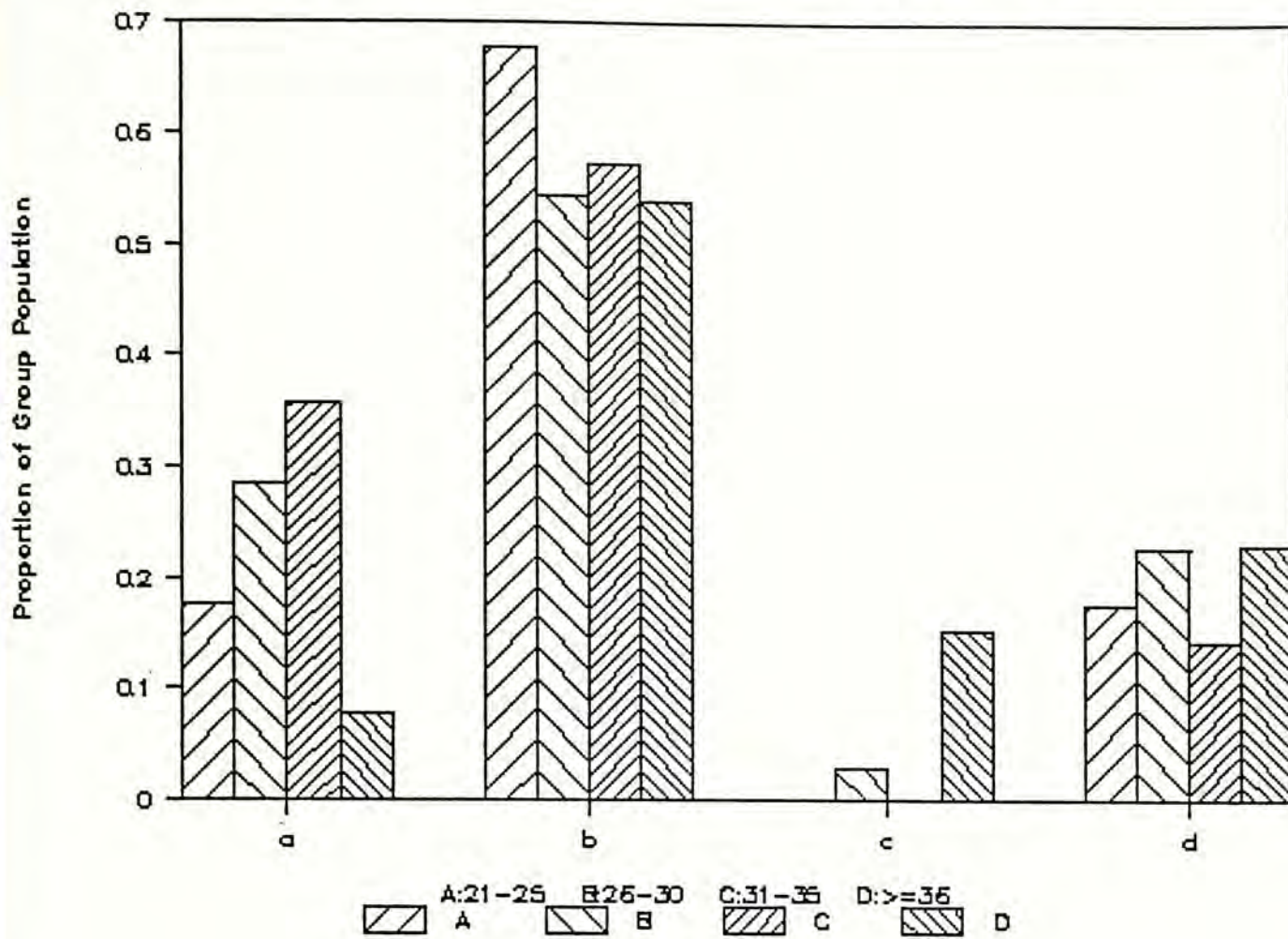
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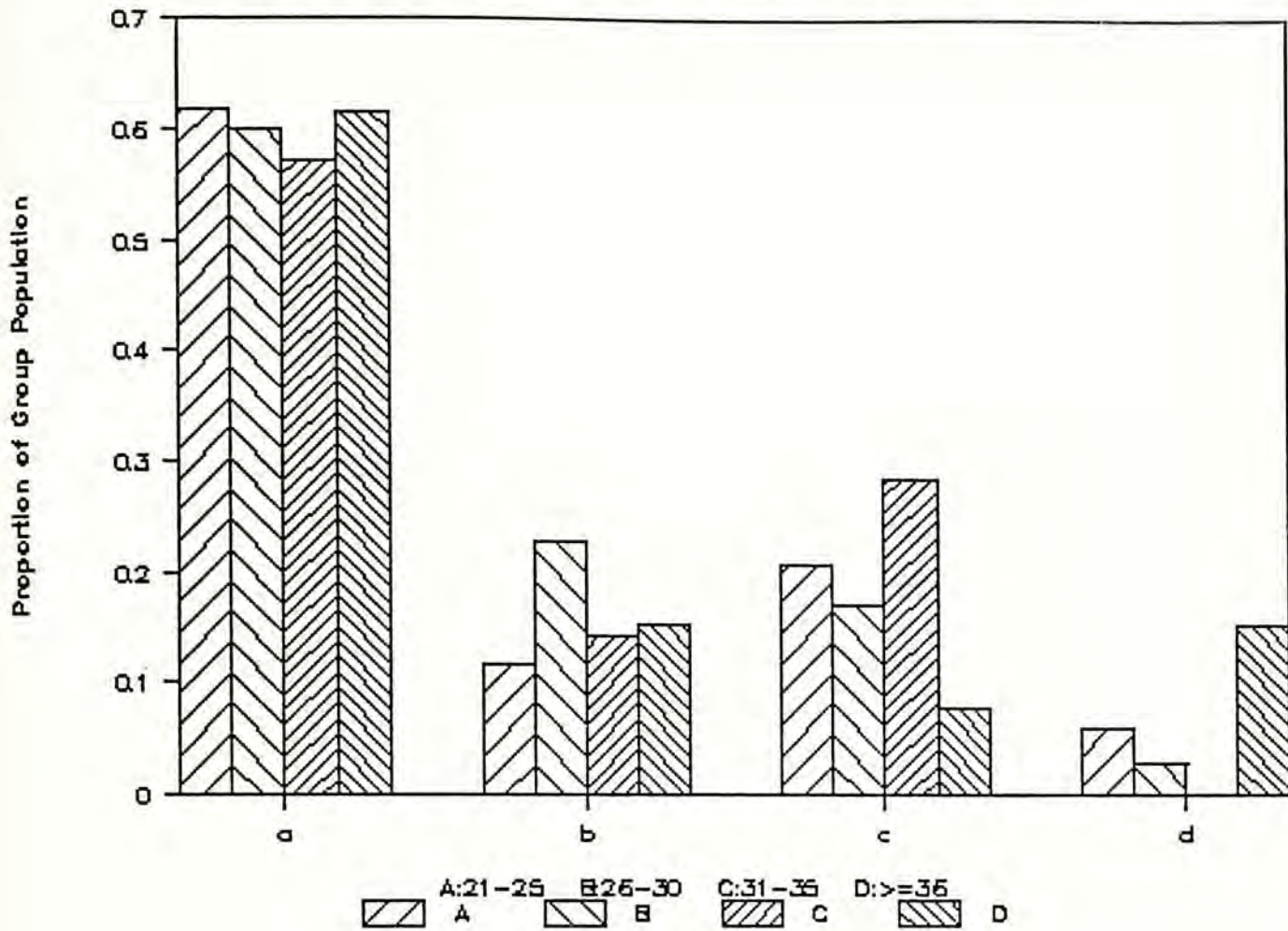
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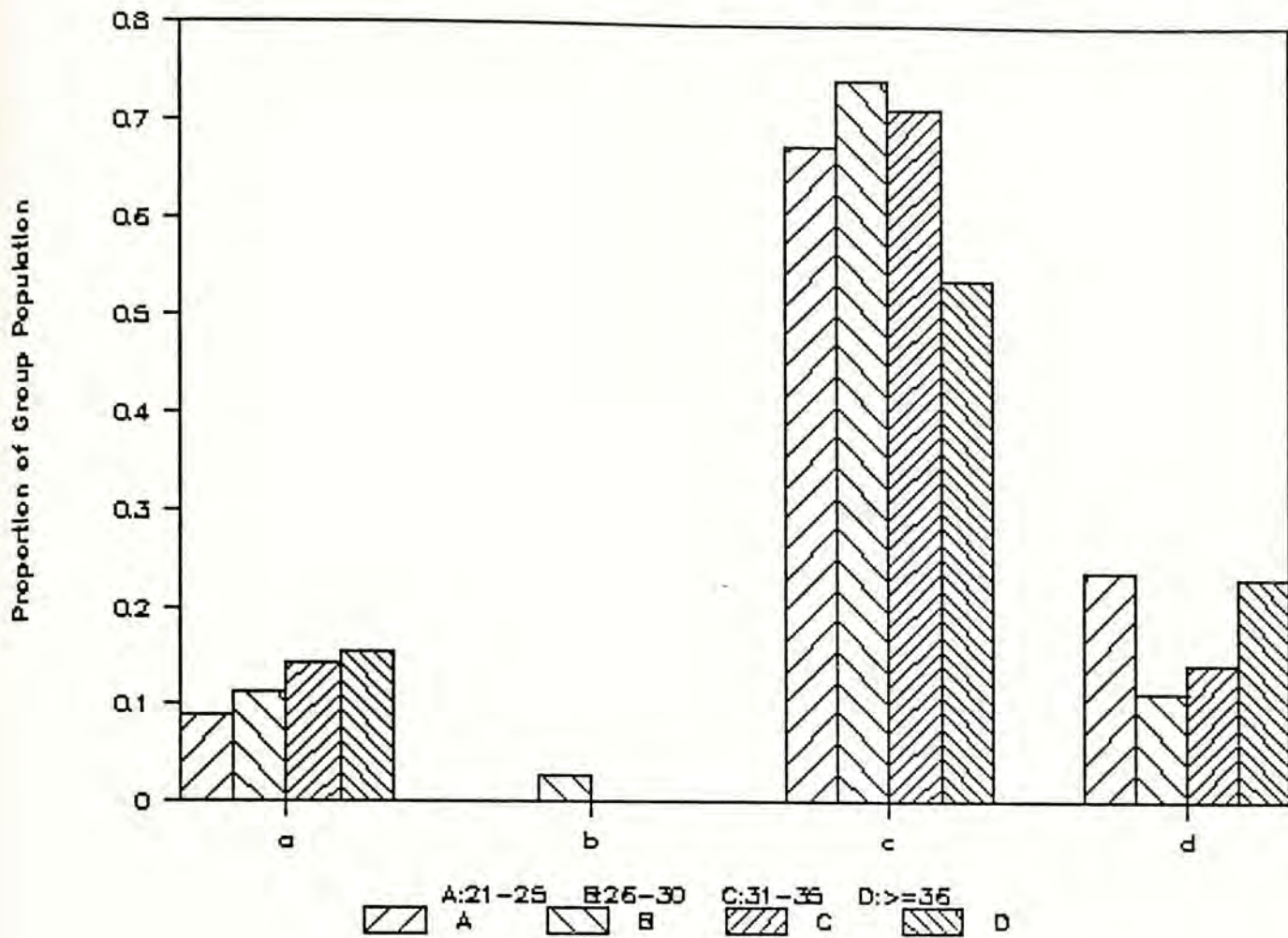
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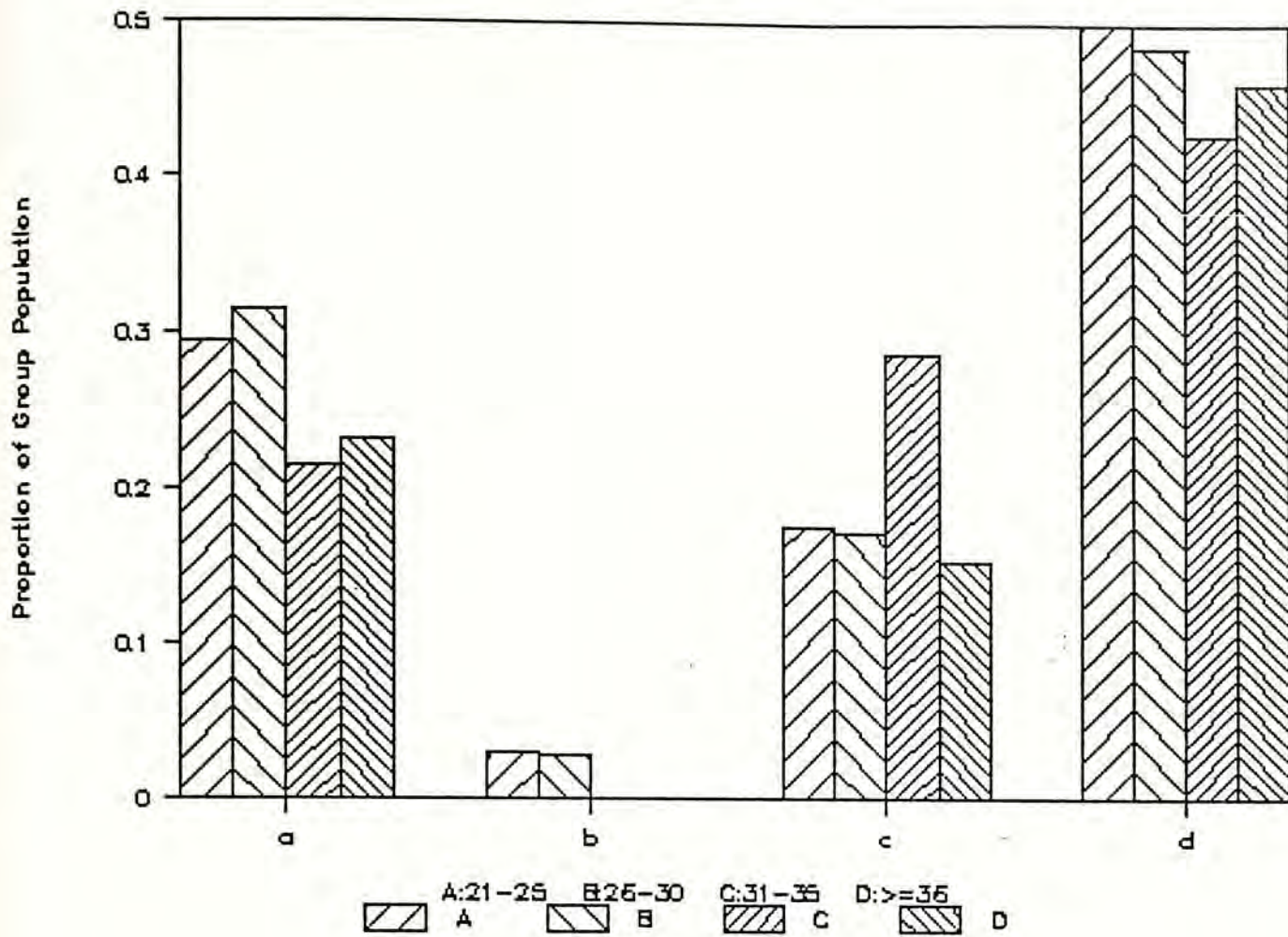
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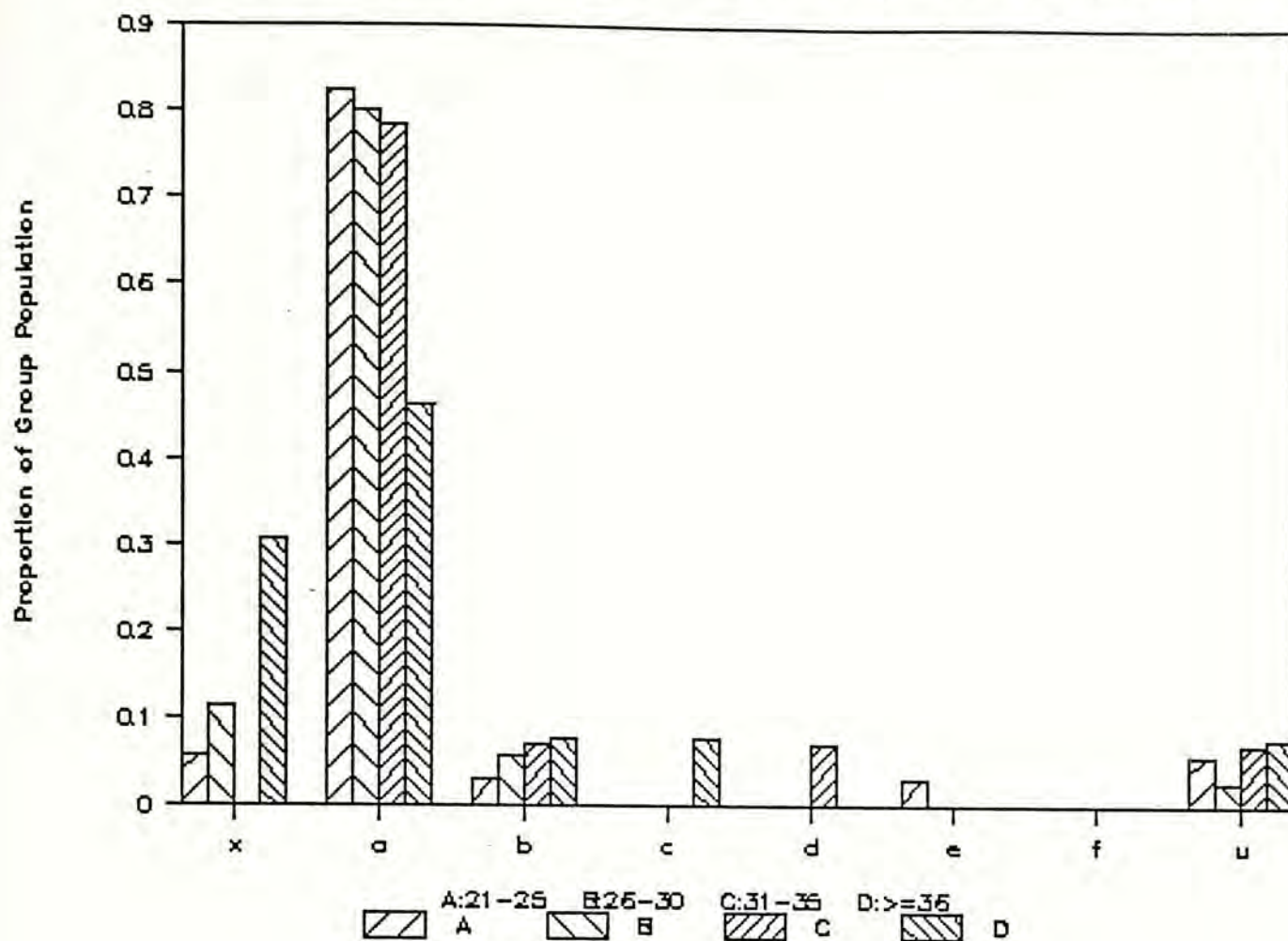
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 service counter of the bank
 d[] By telephone

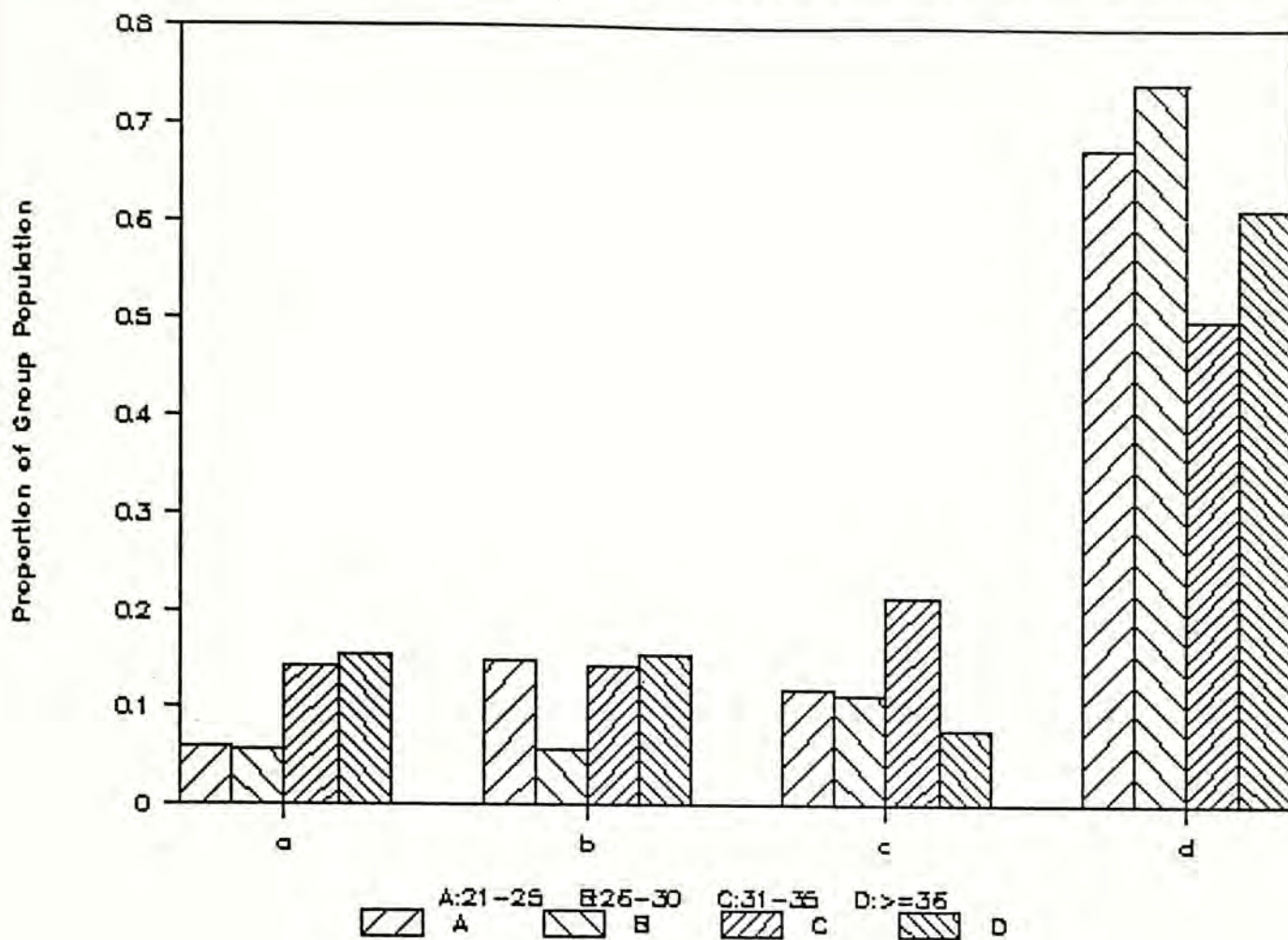
DMAIL SURVEY — AGE GROUPS OF FEMALES



How many direct mails, on the average, do you receive in one month? (one answer only)

- x[] Nil
- a[] About 1 to 10
- b[] About 11 to 20
- c[] About 21 to 30
- d[] About 31 to 40
- e[] About 41 to 50
- f[] More than 50
- u[] Uncountable

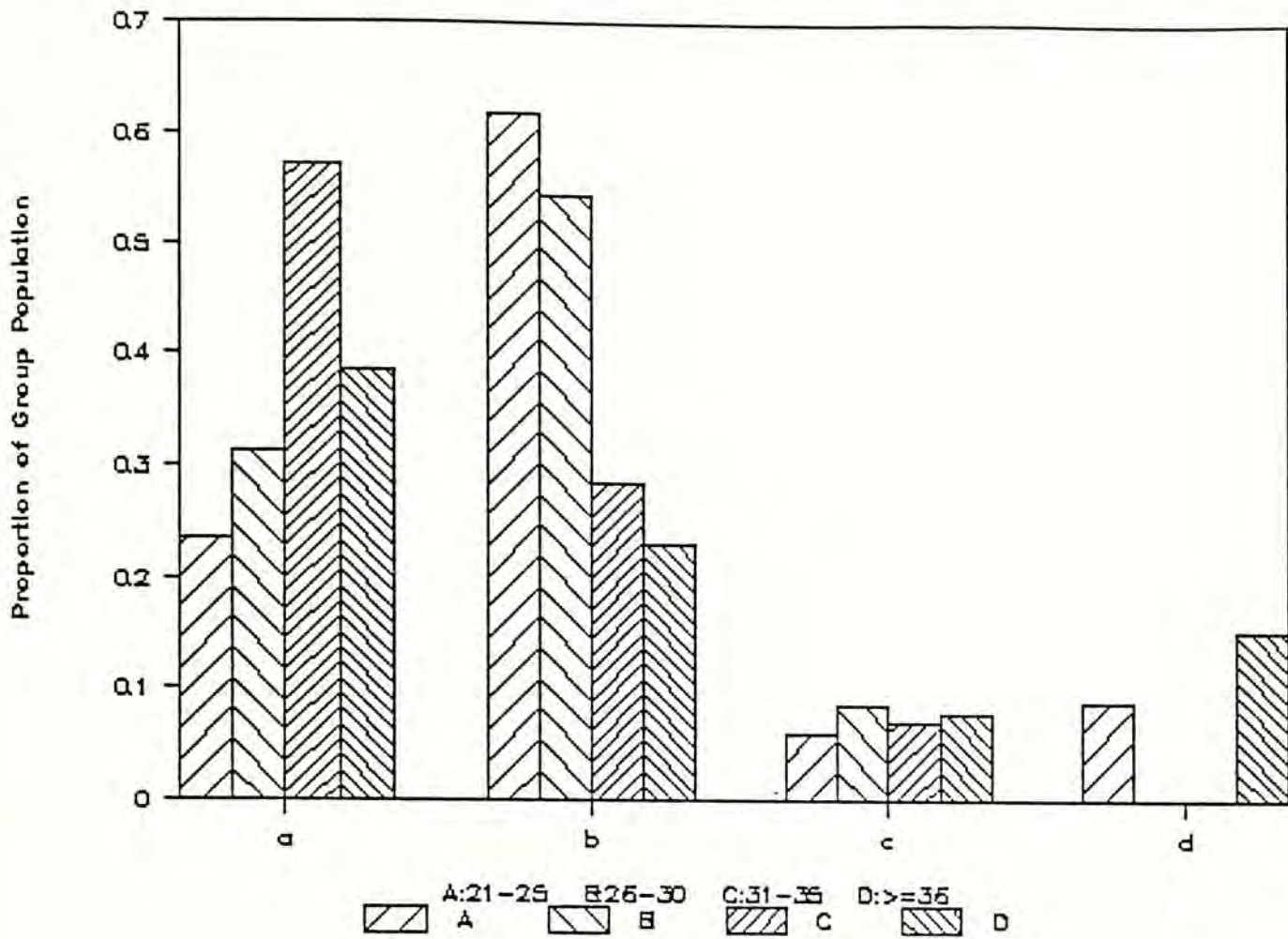
DMAIL SURVEY — AGE GROUPS OF FEMALES



Comparing with present monthly volume of direct mail which you are receiving, what will be the volume you would like to receive in the future? (one answer only)

- a[] More
 b[] Less
 c[] Same
 d[] Indifferent

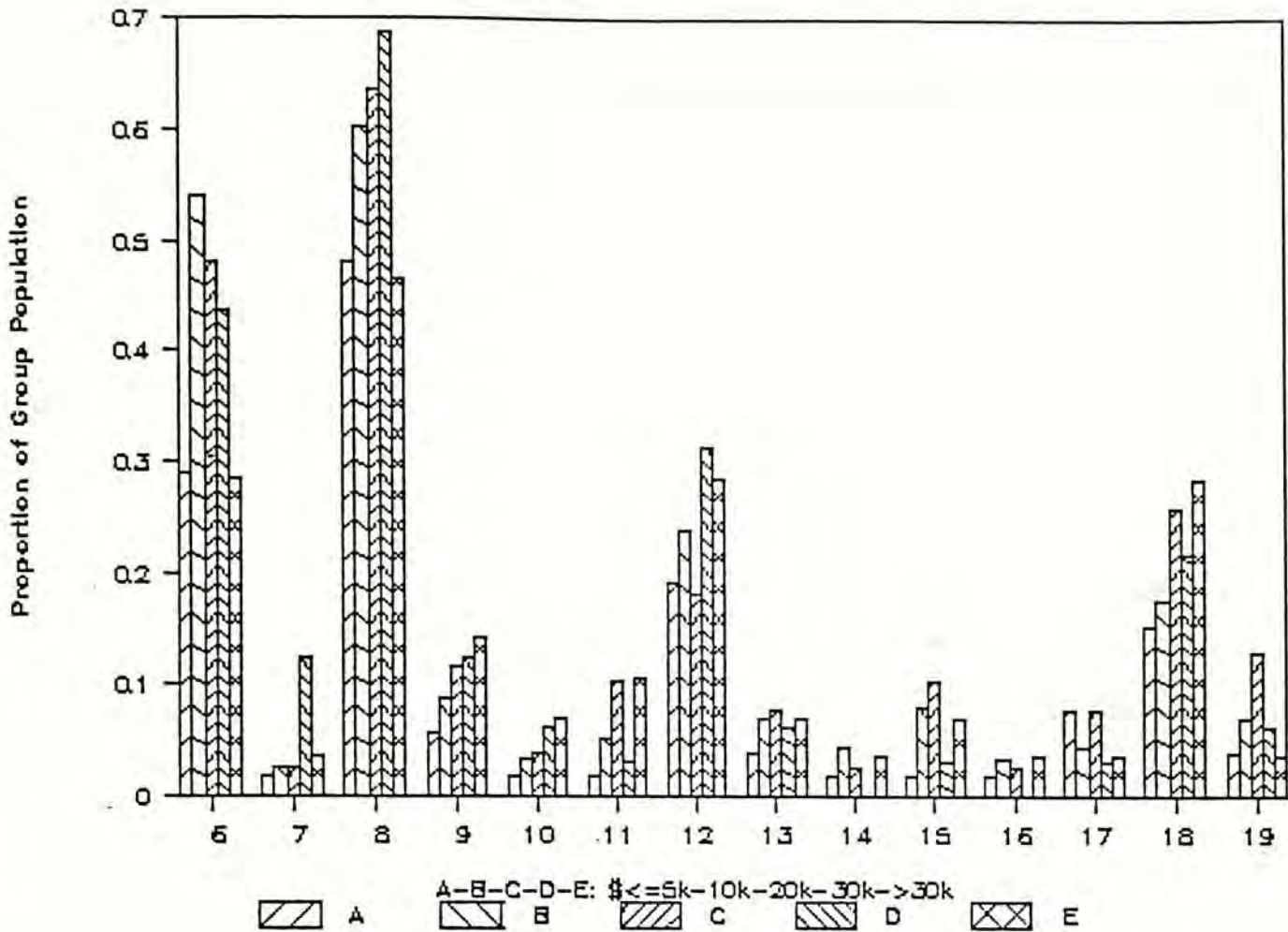
DMAIL SURVEY — AGE GROUPS OF FEMALES



If the subscription fee is reasonable, will you
 subscribe for cable television? (one answer only)

- a[] Definitely yes
 b[] Probably yes
 c[] Probably no
 d[] Definitely no

DMAIL SURVEY - SALARY GROUPS

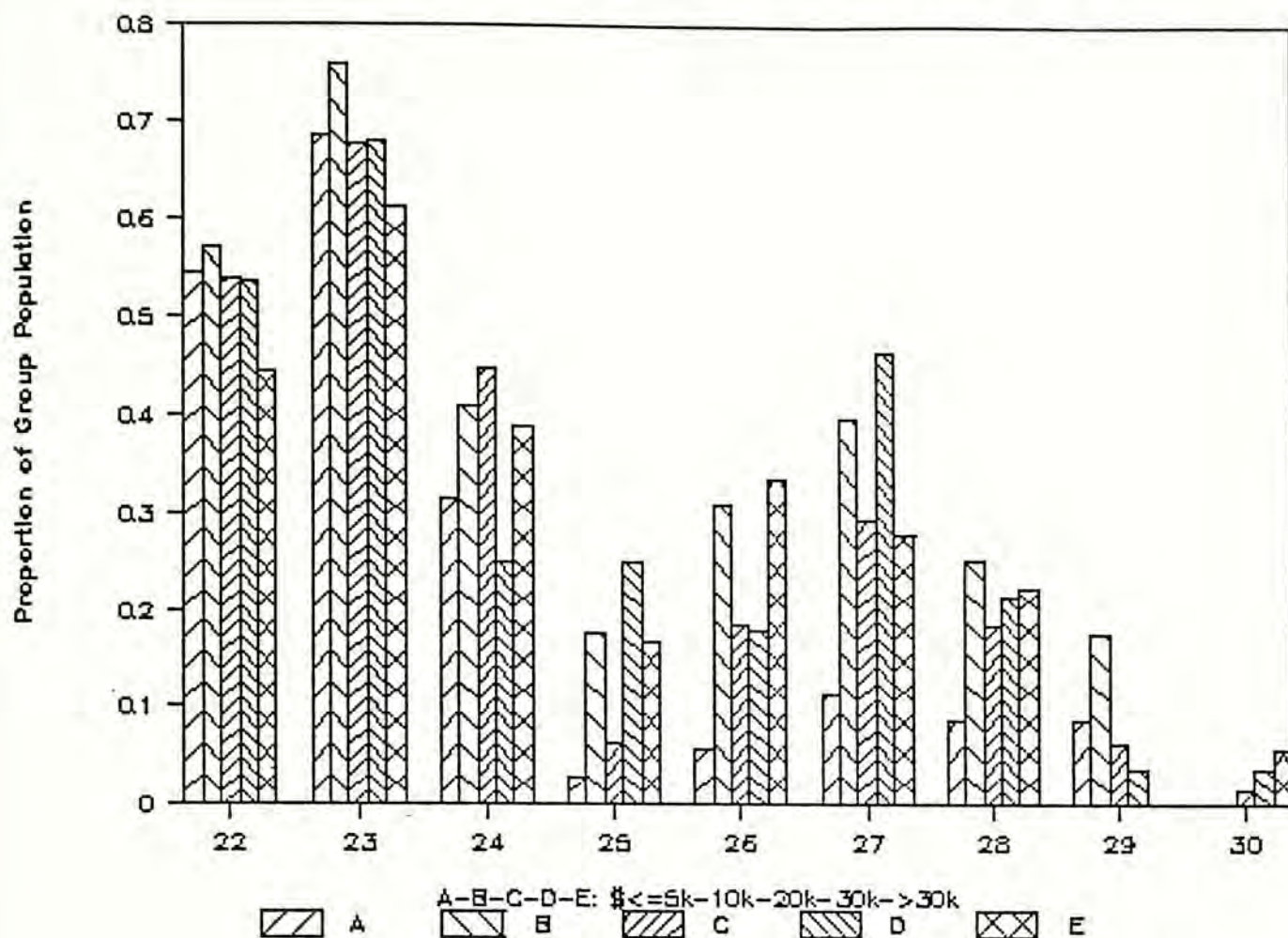


1. What have you purchased by mail-order(s)?

5[] Nil ---> please continue
from question 4,
answers for questions
2 & 3 are not required

- 6[] Applying credit cards or
charge cards
- 7[] Applying financial services,
e.g. loan, overdraft, etc.
- 8[] Books or magazines
- 9[] Records, sound tapes or
video tapes
- 10[] Collectibles
- 11[] Jewelleries
- 12[] Applying club membership
- 13[] Housewares
- 14[] Footwears and clothes
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- 16[] Body fitness equipments
- 17[] Other merchandise
- 18[] Charity donations
- 19[] Ticket bookings

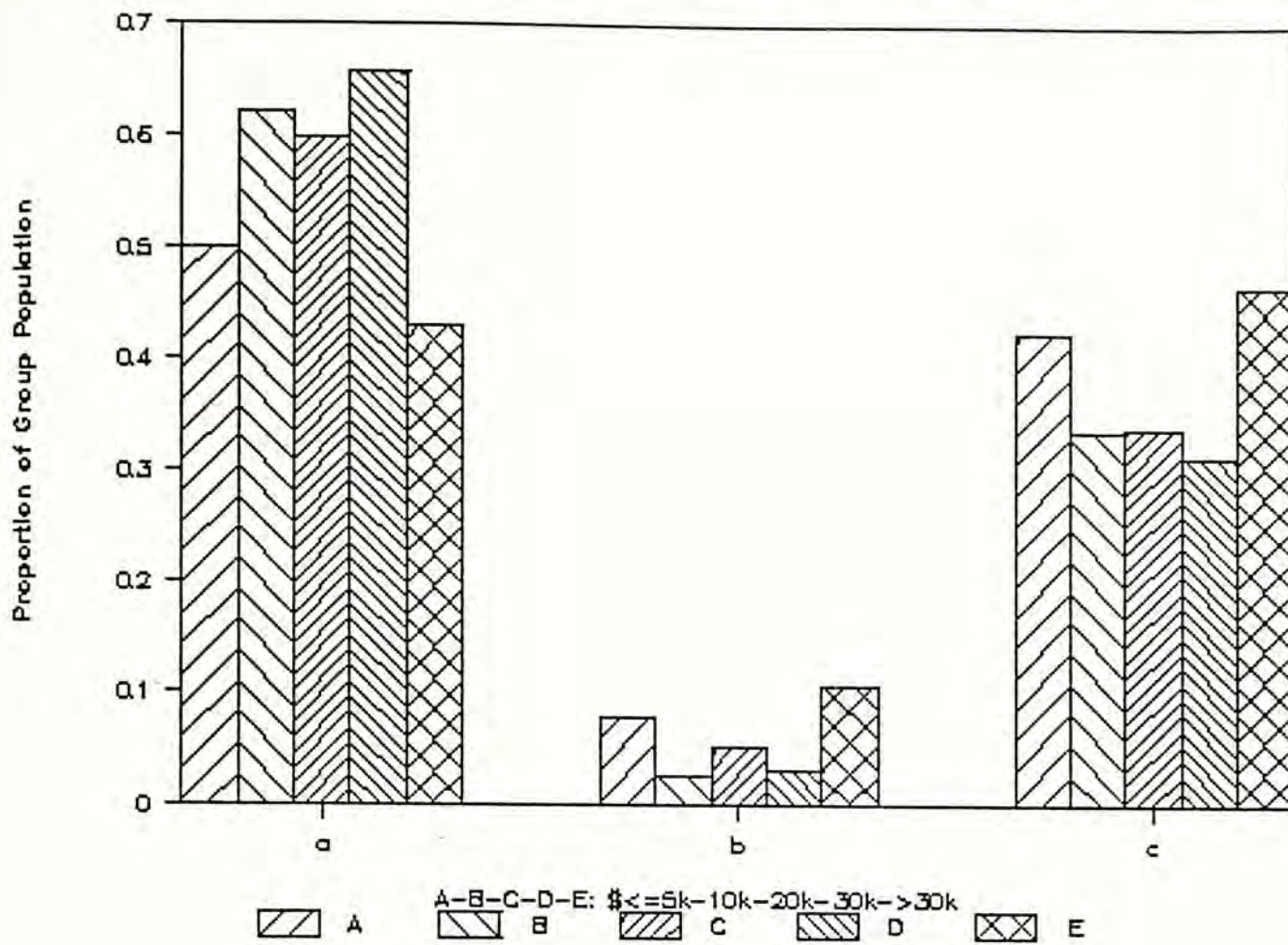
DMAIL SURVEY - SALARY GROUPS



Why did you purchase by mail order(s)?

- 22[] Time saving
- 23[] Convenient
- 24[] Easy method of payment
- 25[] There was/were gift(s)
- 26[] There was free delivery
- 27[] It was a privilege or
' discount offer
- 28[] It was an exclusive offer,
or product was not sold
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- 29[] Free inspection or warranty
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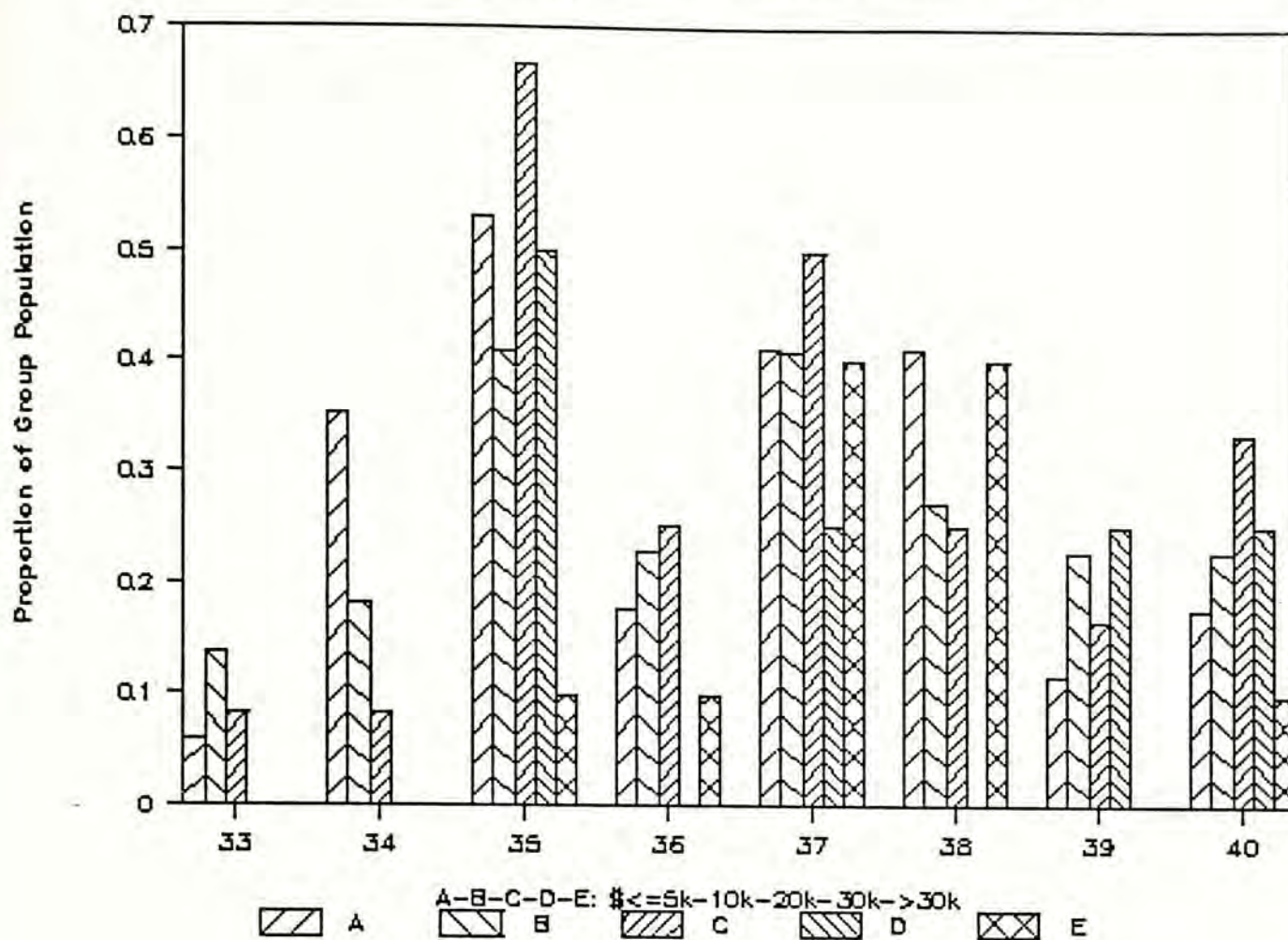
DMAIL SURVEY - SALARY GROUPS



Will you use mail order in future?
(one answer only)

- a[] Very likely
 b[] Very unlikely
 c[] I am not sure

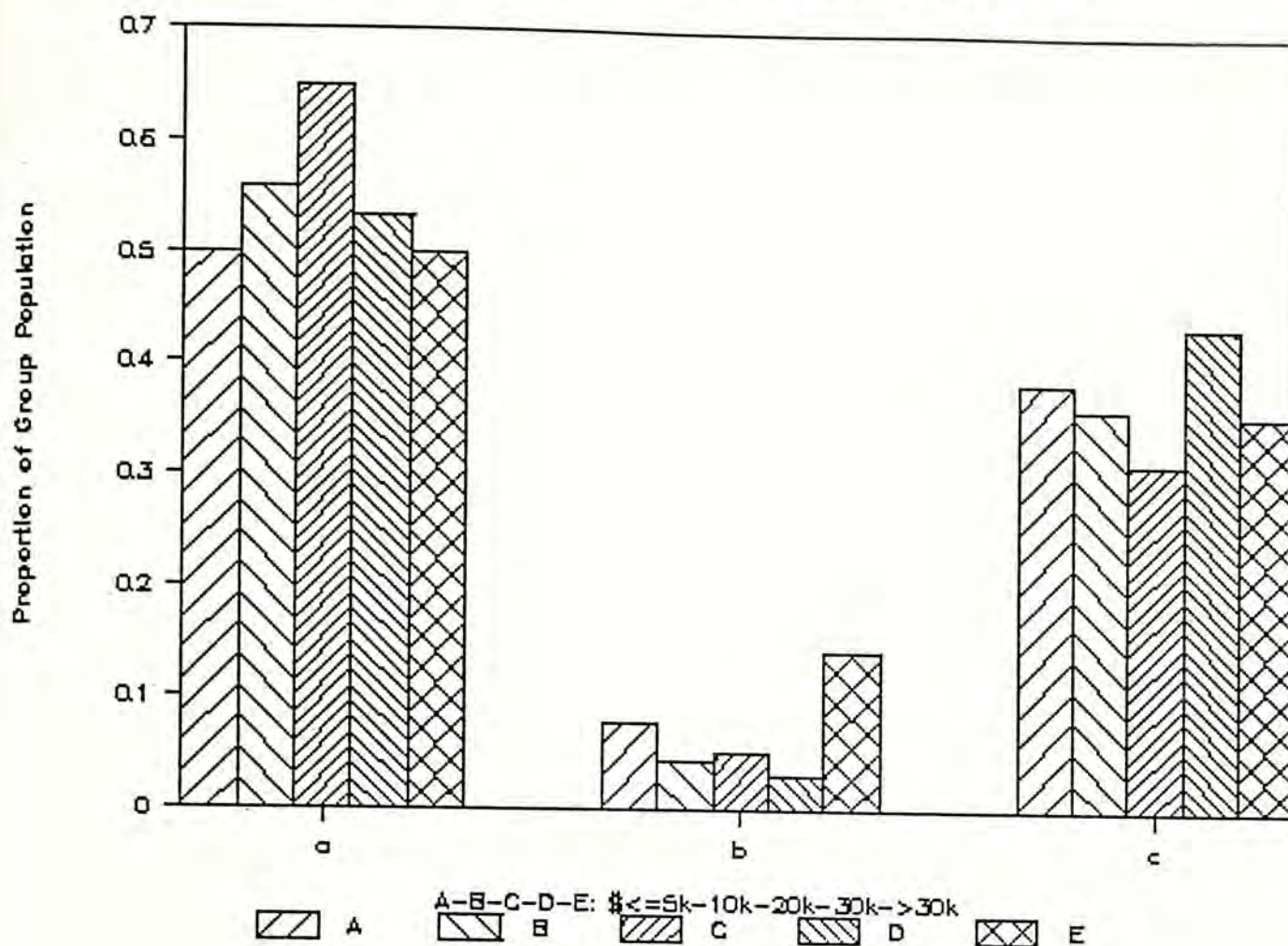
DMAIL SURVEY — SALARY GROUPS



Why have you never purchased by mail-order?

- 33[] Message of the mailings was not clear
- 34[] I seldom received direct mail
- 35[] Products and services were not suitable
- 36[] Too expensive
- 37[] No chance to look at samples before purchase, and hence was risky
- 38[] Unreliable
- 39[] Filling in forms was clumsy
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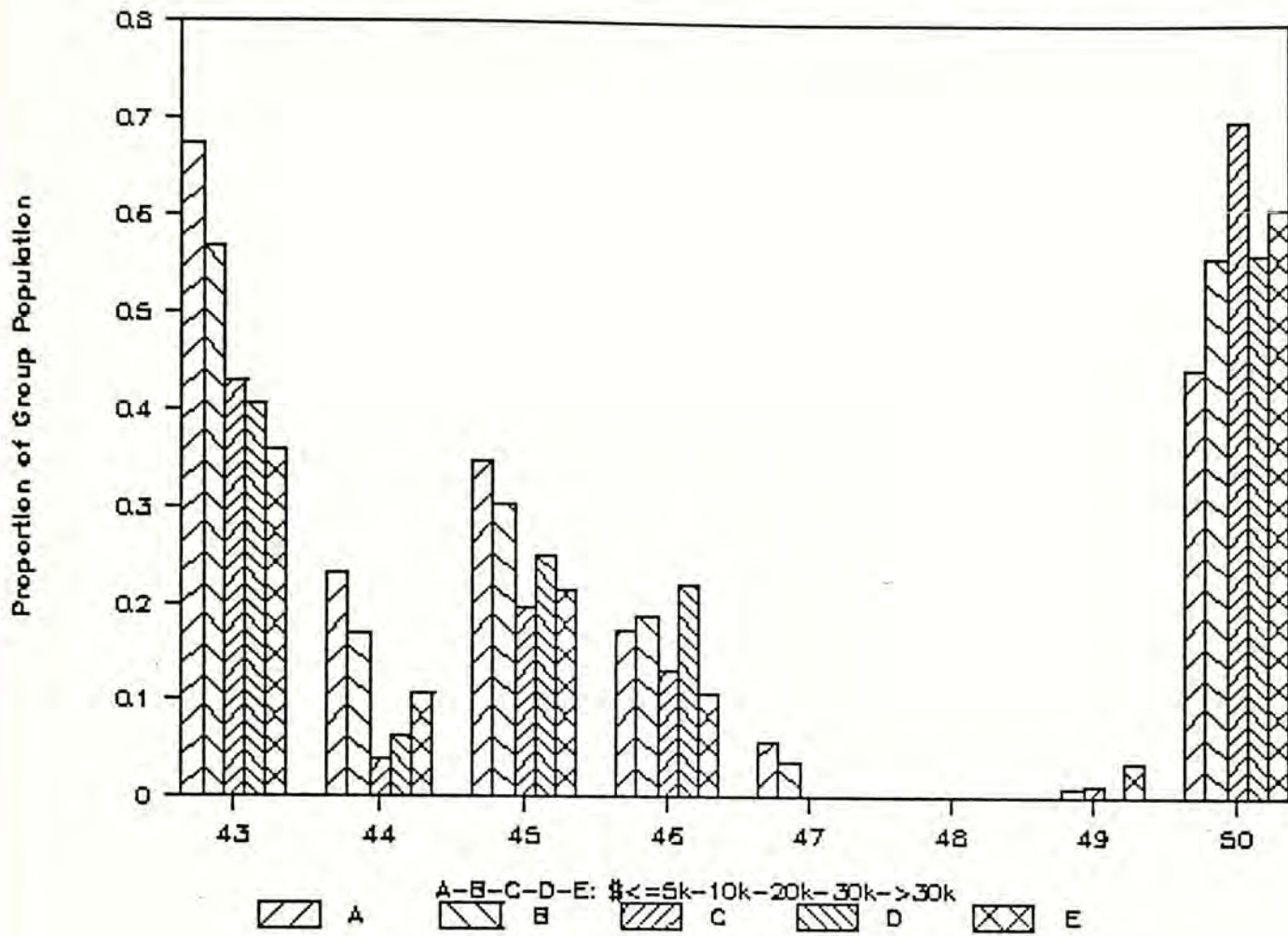
DMAIL SURVEY - SALARY GROUPS



Do you open and read direct mail advertisements regularly? (one answer only)

- a[] Most of the times, yes
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 c[] I usually open them, but
 most of the times,
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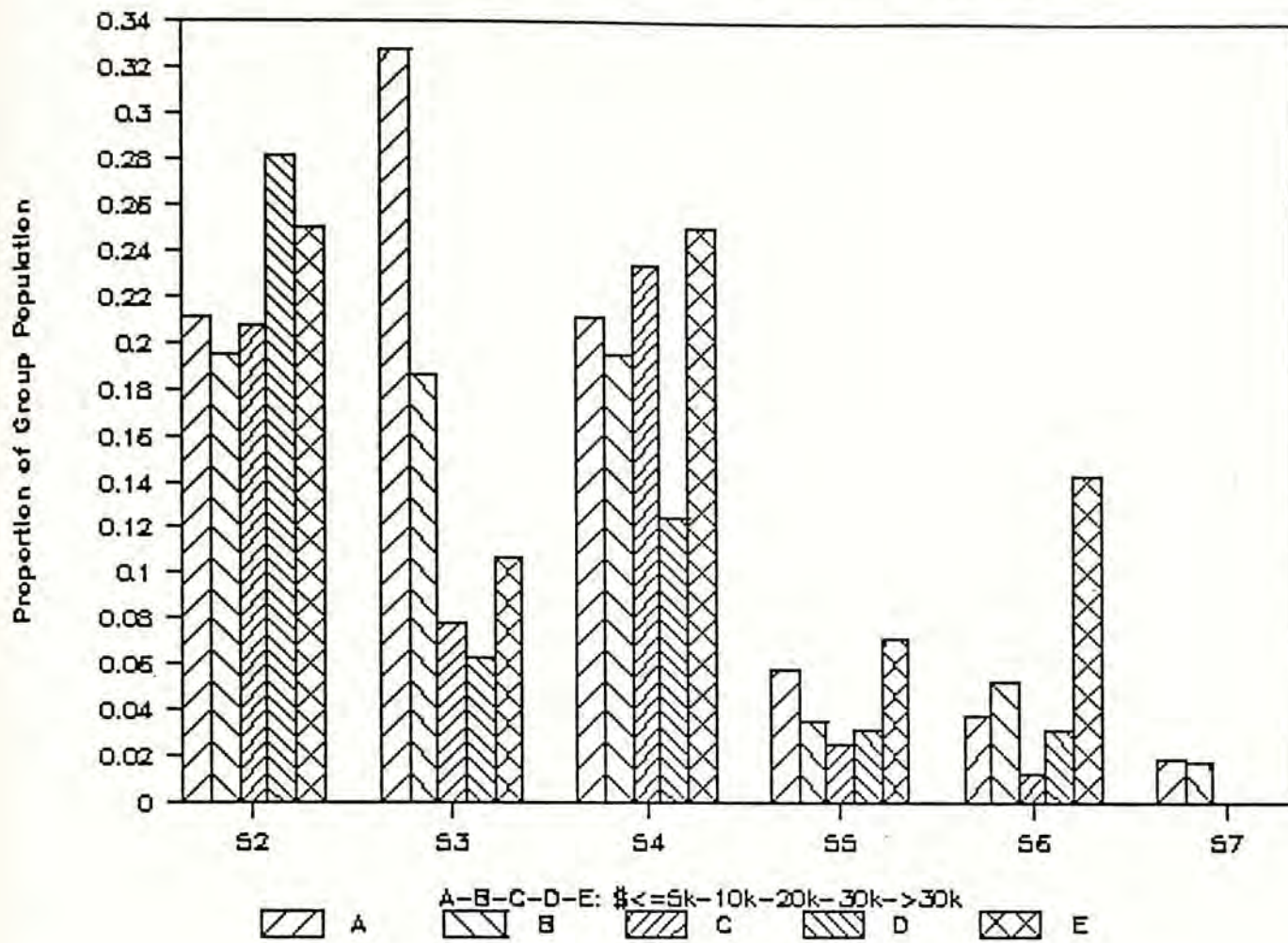
DMAIL SURVEY — SALARY GROUPS



What motivates you to open direct mail?

- 43[] Curiosity
- 44[] Because I have the time
- 45[] Designs are beautiful & attractive
- 46[] I do not want to miss any opportunity
- 47[] The mailings are thick
- 48[] The mailings are thin
- 49[] I open them by mistakes
- 50[] I am accustomed to open all mails

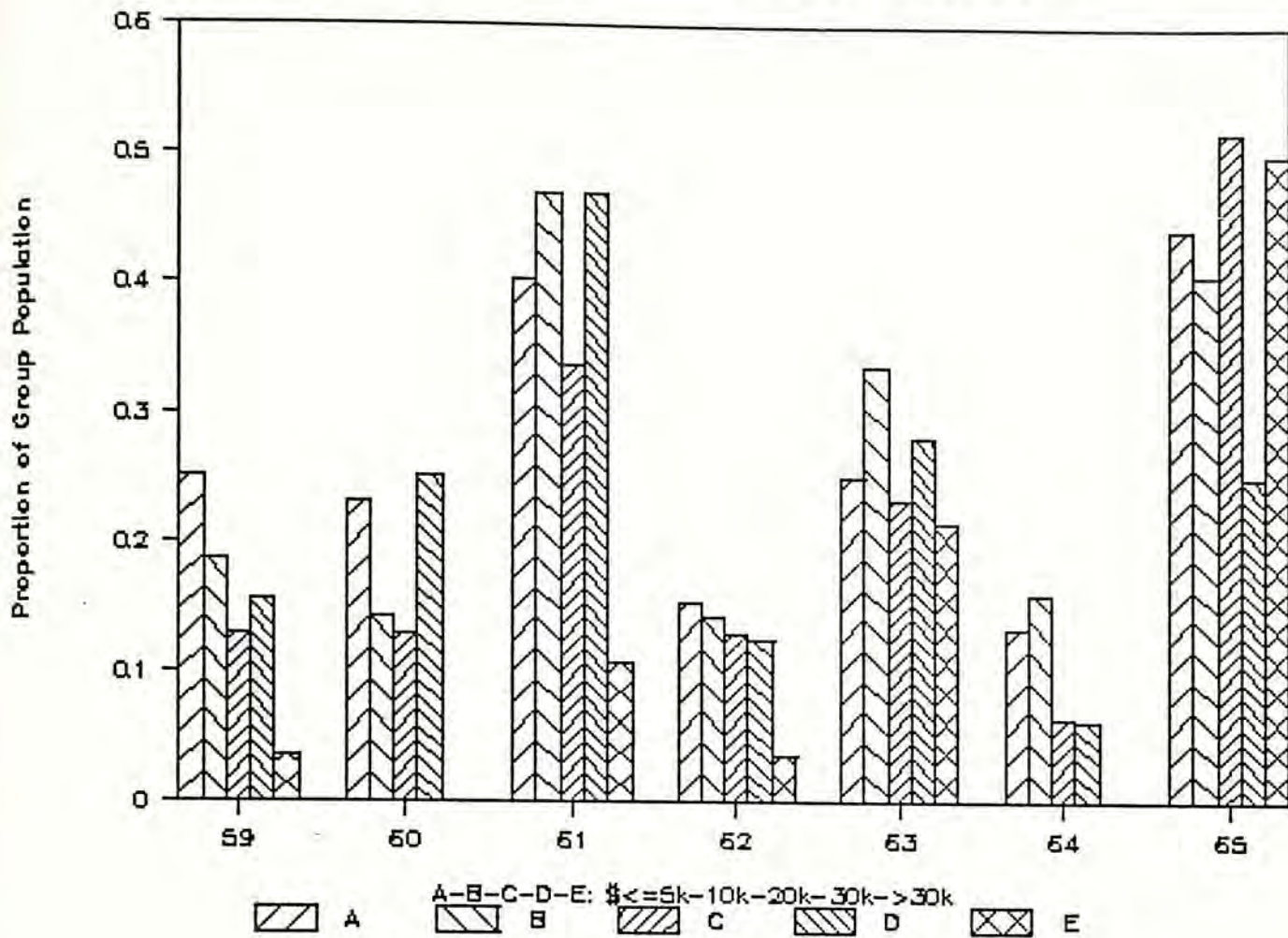
DMAIL SURVEY - SALARY GROUPS



What prevents you from opening direct mail?

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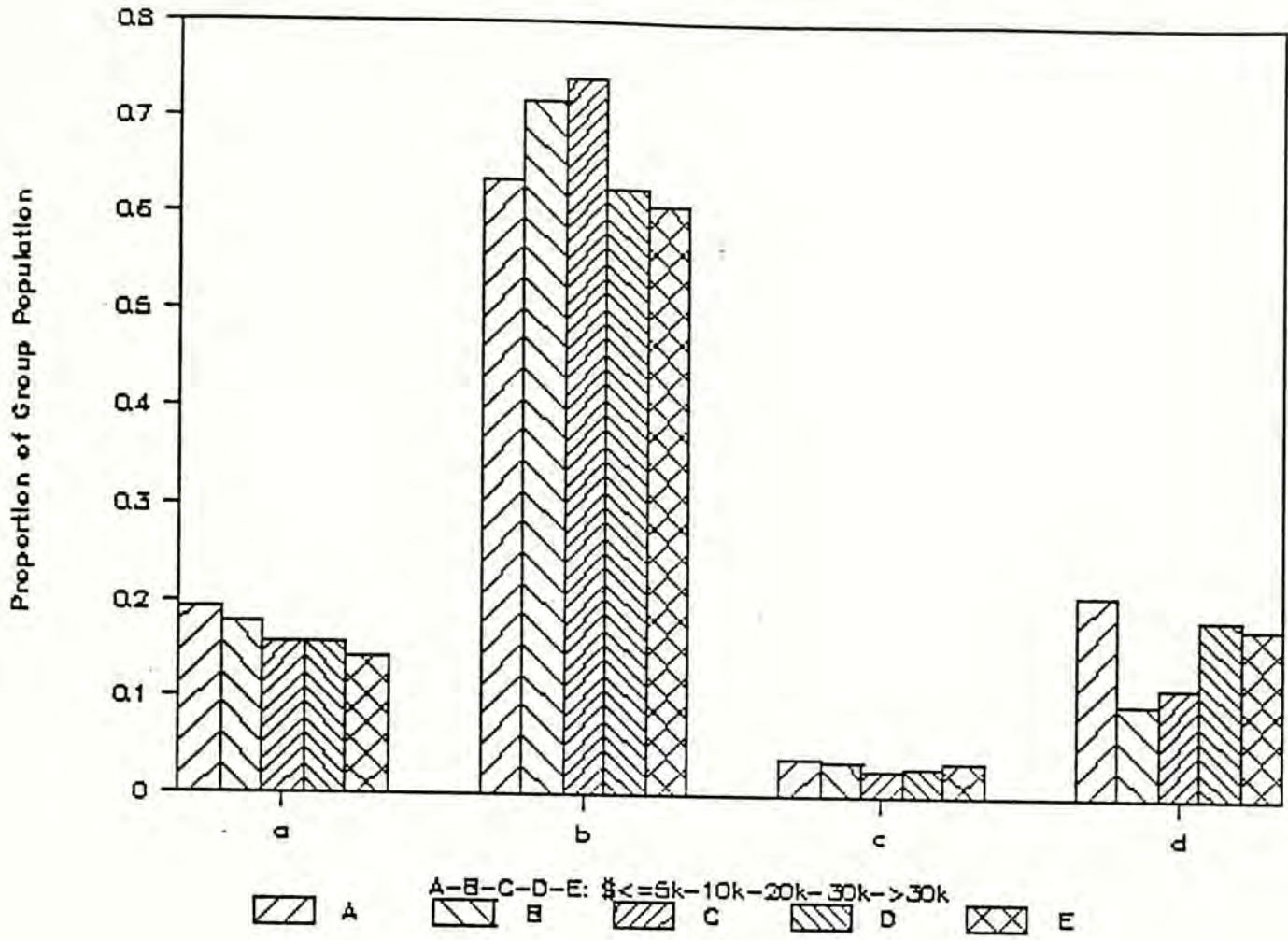
DMAIL SURVEY - SALARY GROUPS



Which types of direct mail advertisements would you like to open immediately?

- 59[] If there is indication of gifts
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- 62[] The words on the envelope ask me to
- 63[] The design of the envelope is attractive or elegant
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- 65[] If I know what is the type of product

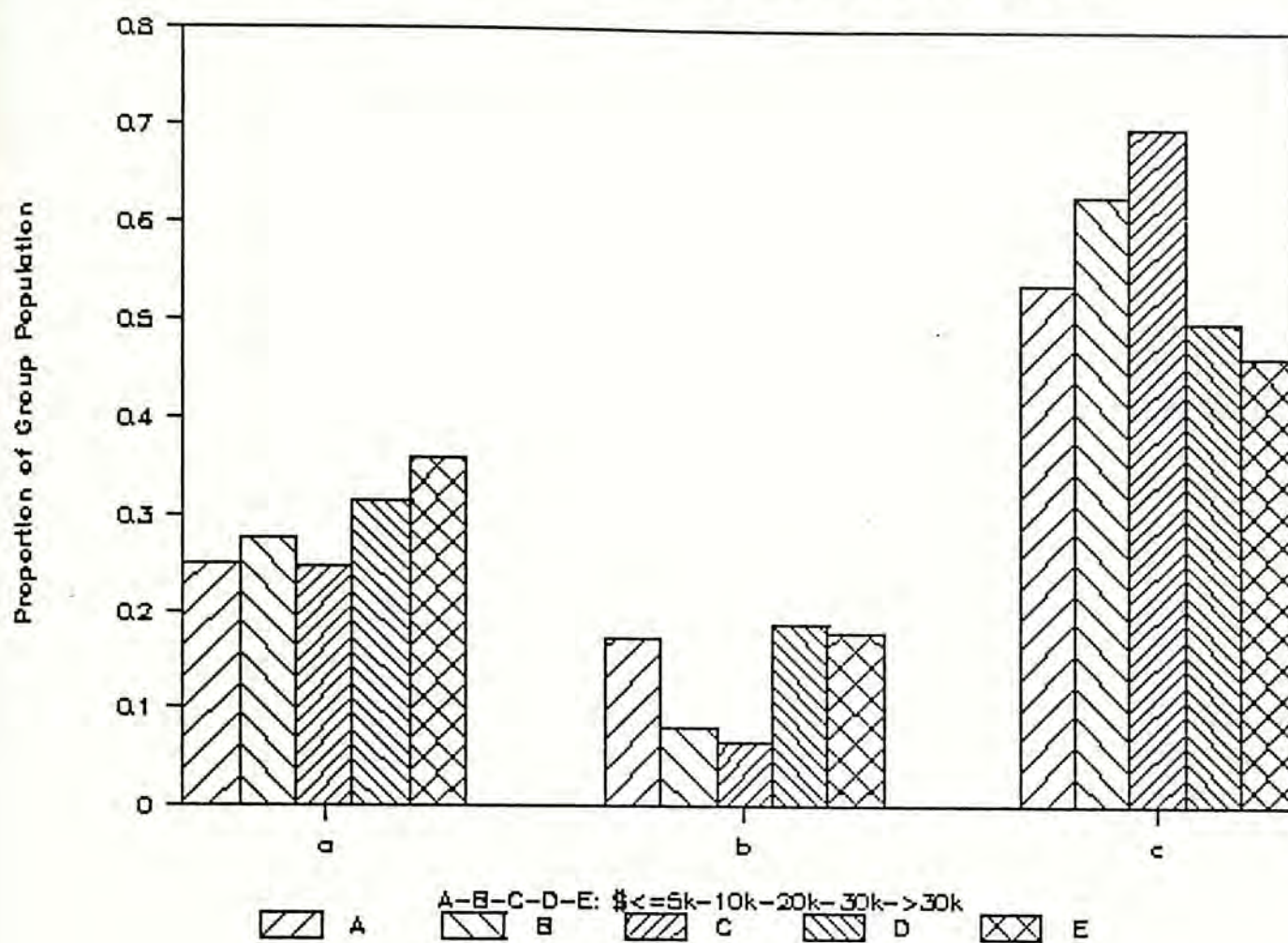
DMAIL SURVEY — SALARY GROUPS



When you open a direct mail advertisements, which part of it would you like to read first? (one answer only)

- a[] The covering letter
 b[] The product catalogue/brochure
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 d[] The price list

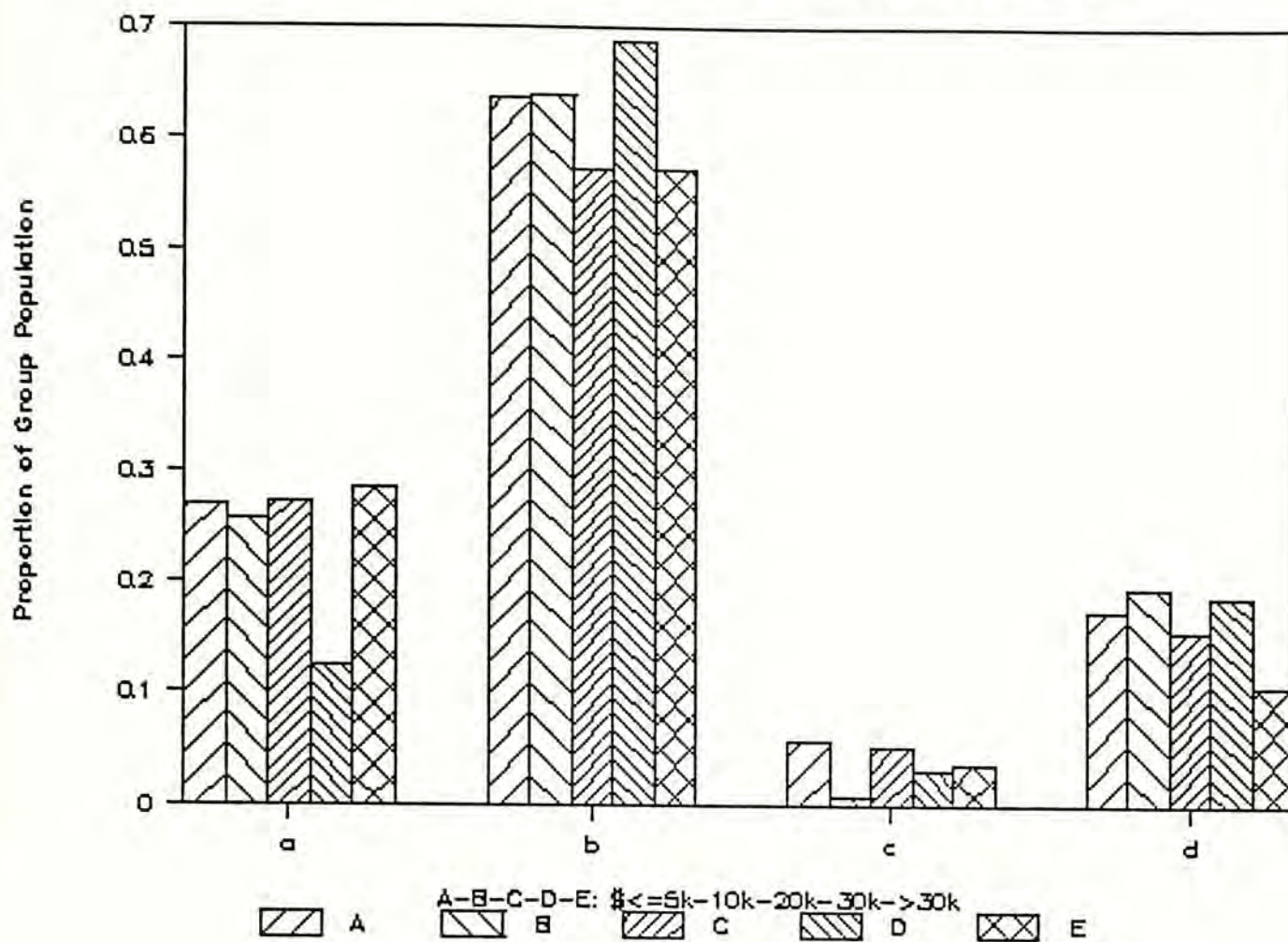
DMAIL SURVEY - SALARY GROUPS



Will you normally read the remaining parts of the mailings? (one answer only)

- a[] Most of the times, yes
 b[] Most of the times, no
 c[] If the first part I have read is interesting, then yes

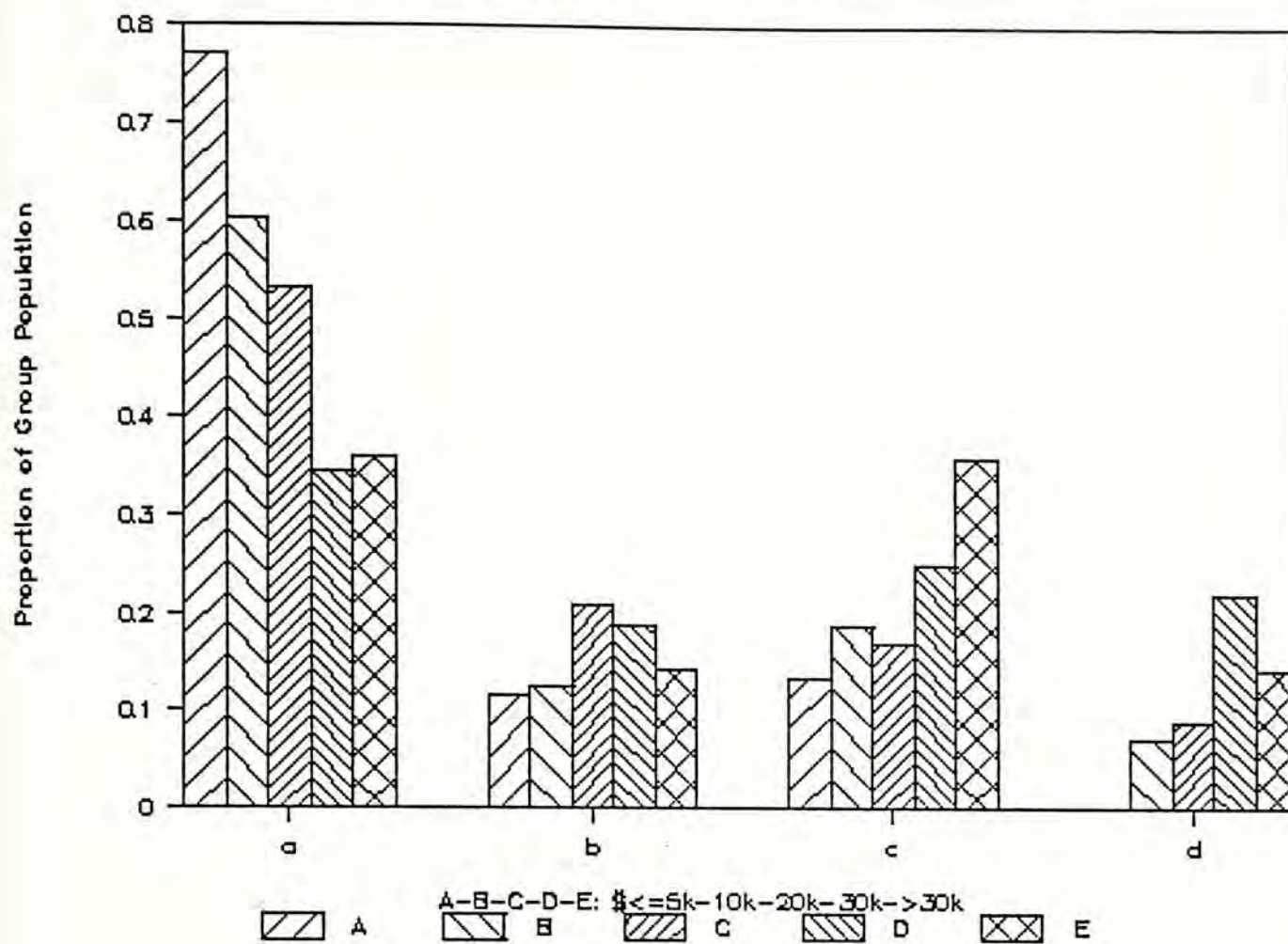
DMAIL SURVEY — SALARY GROUPS



Which type of content design in direct mail normally receive your first attention?
(one answer only)

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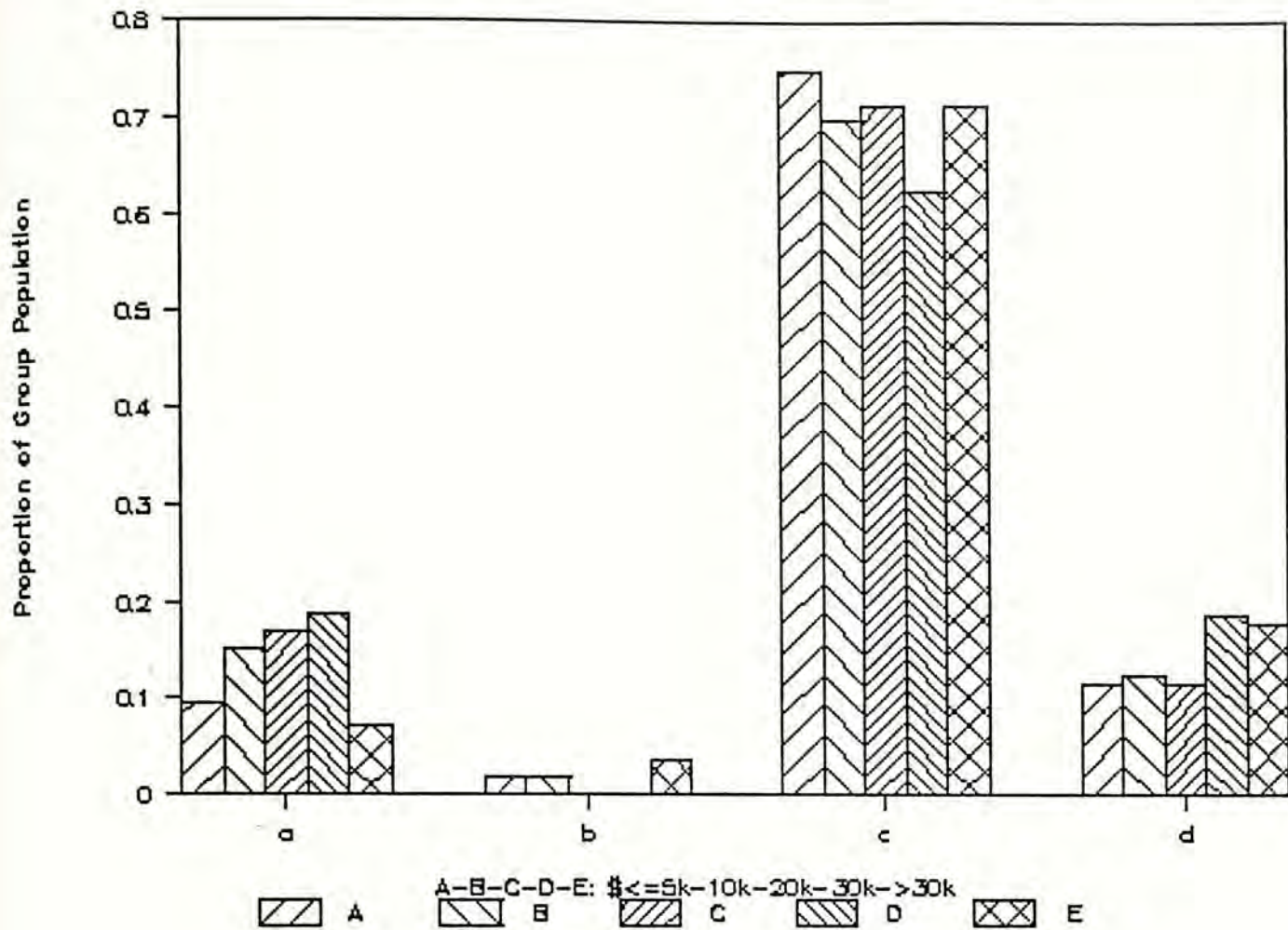
DMAIL SURVEY — SALARY GROUPS



If direct mail advertisements are written in both Chinese and English, which will be the version you prefer to read? (one answer only)

- a[] Usually Chinese only
- b[] Usually partly Chinese, and partly English
- c[] Usually both Chinese & English
- d[] Usually English only

DMAIL SURVEY — SALARY GROUPS

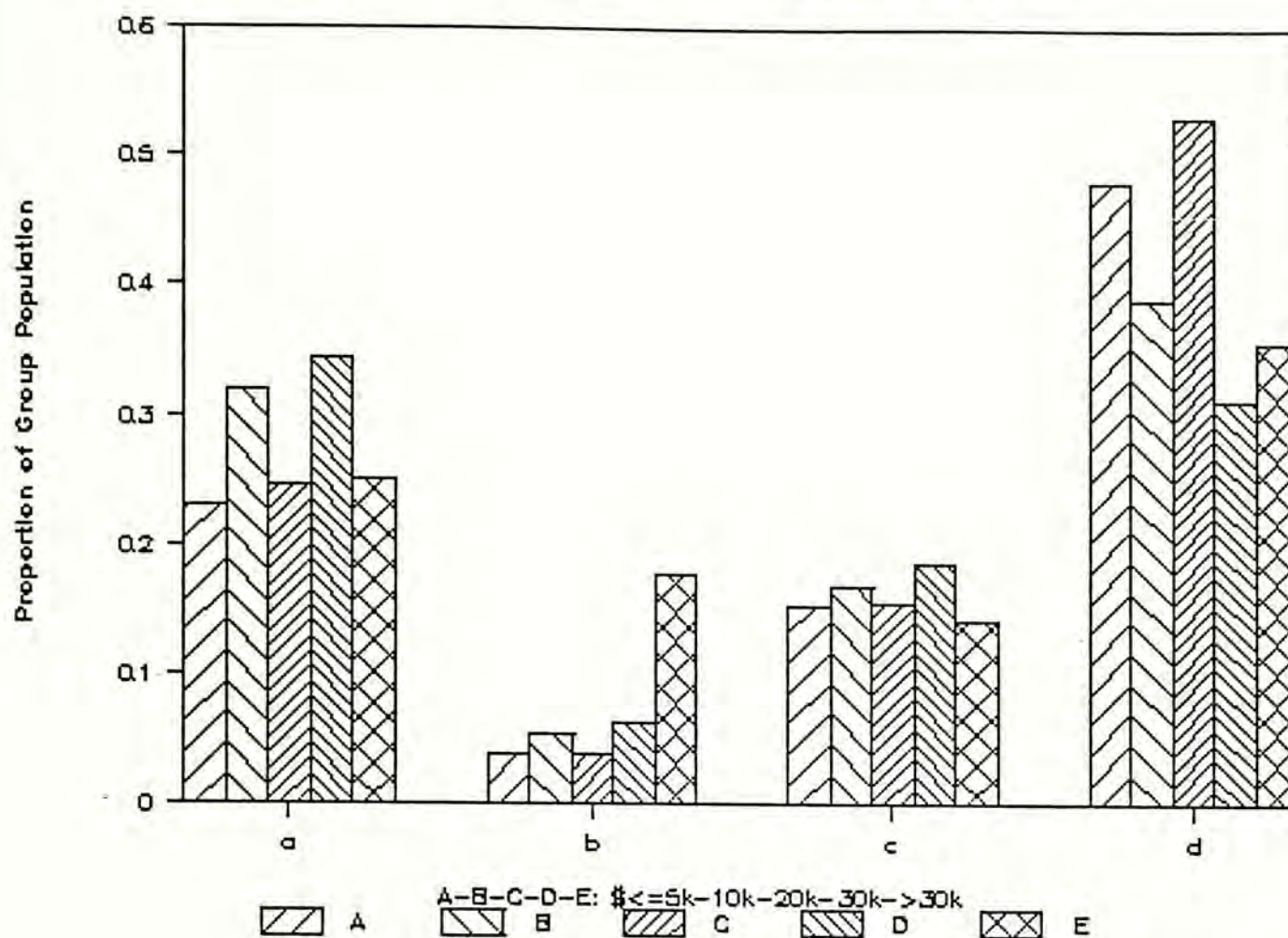


If you want to secure a loan from a bank,
what will be the most probable way that you
will choose to approach that bank?

(one answer only)

- a[] By mail-order
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 c[] By presenting yourself at a
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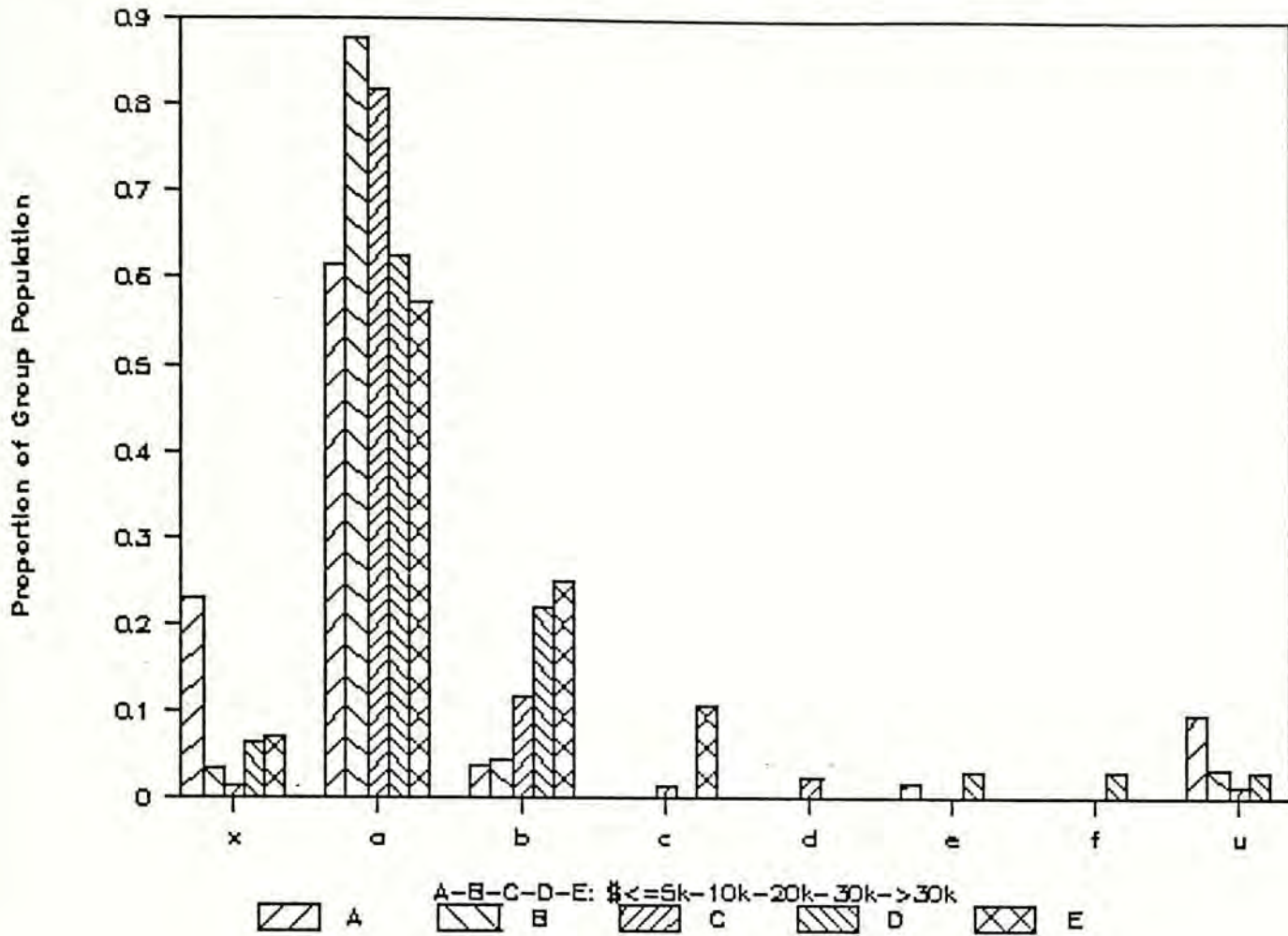
DMAIL SURVEY - SALARY GROUPS



Which will be the next most probable way? (one answer only)

- a[] By mail-order
 b[] By a self-written letter
 c[] By presenting yourself at a
 service counter of the bank
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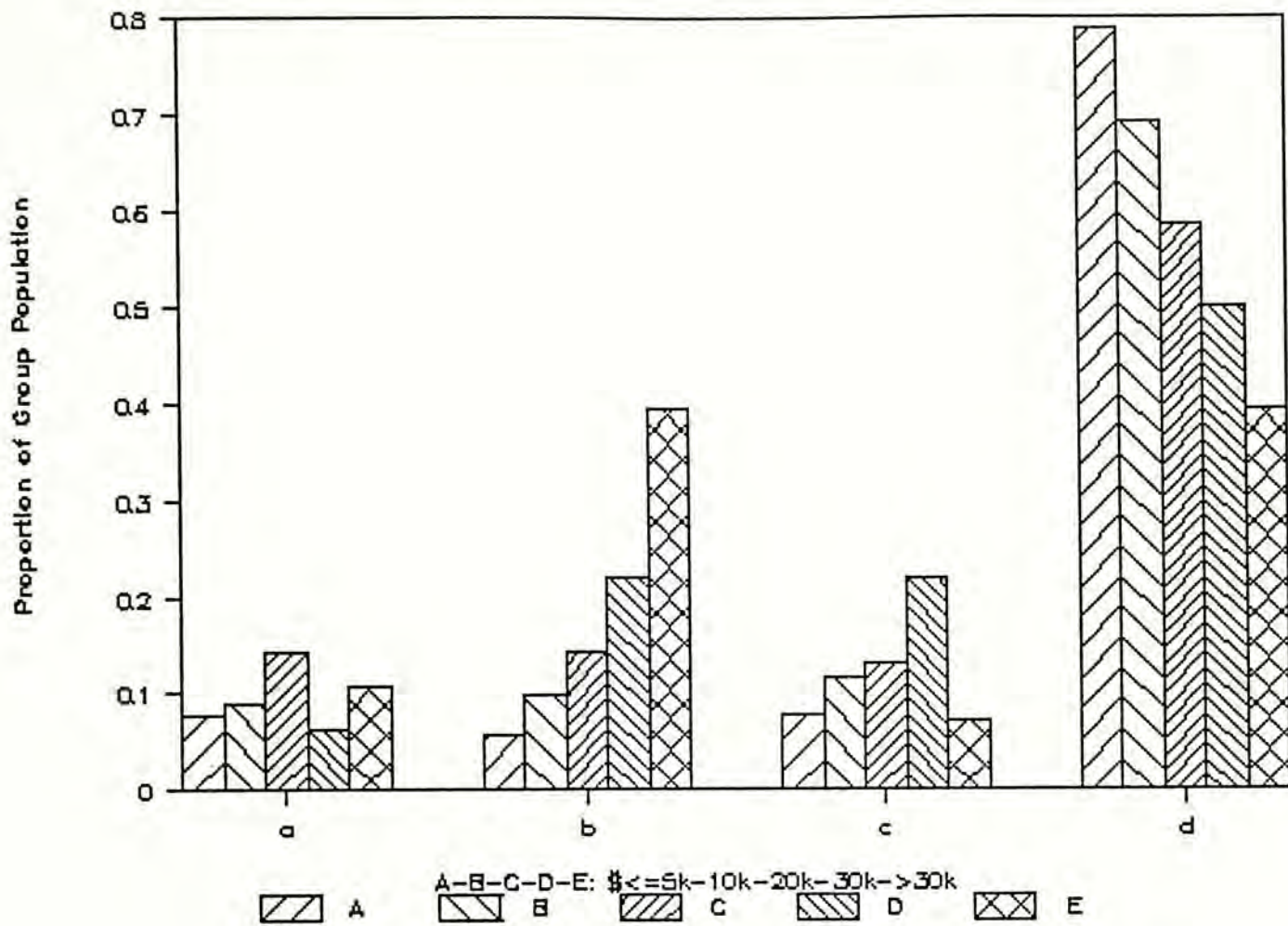
DMAIL SURVEY - SALARY GROUPS



How many direct mails, on the average, do you receive in one month? (one answer only)

- x[] Nil
- a[] About 1 to 10
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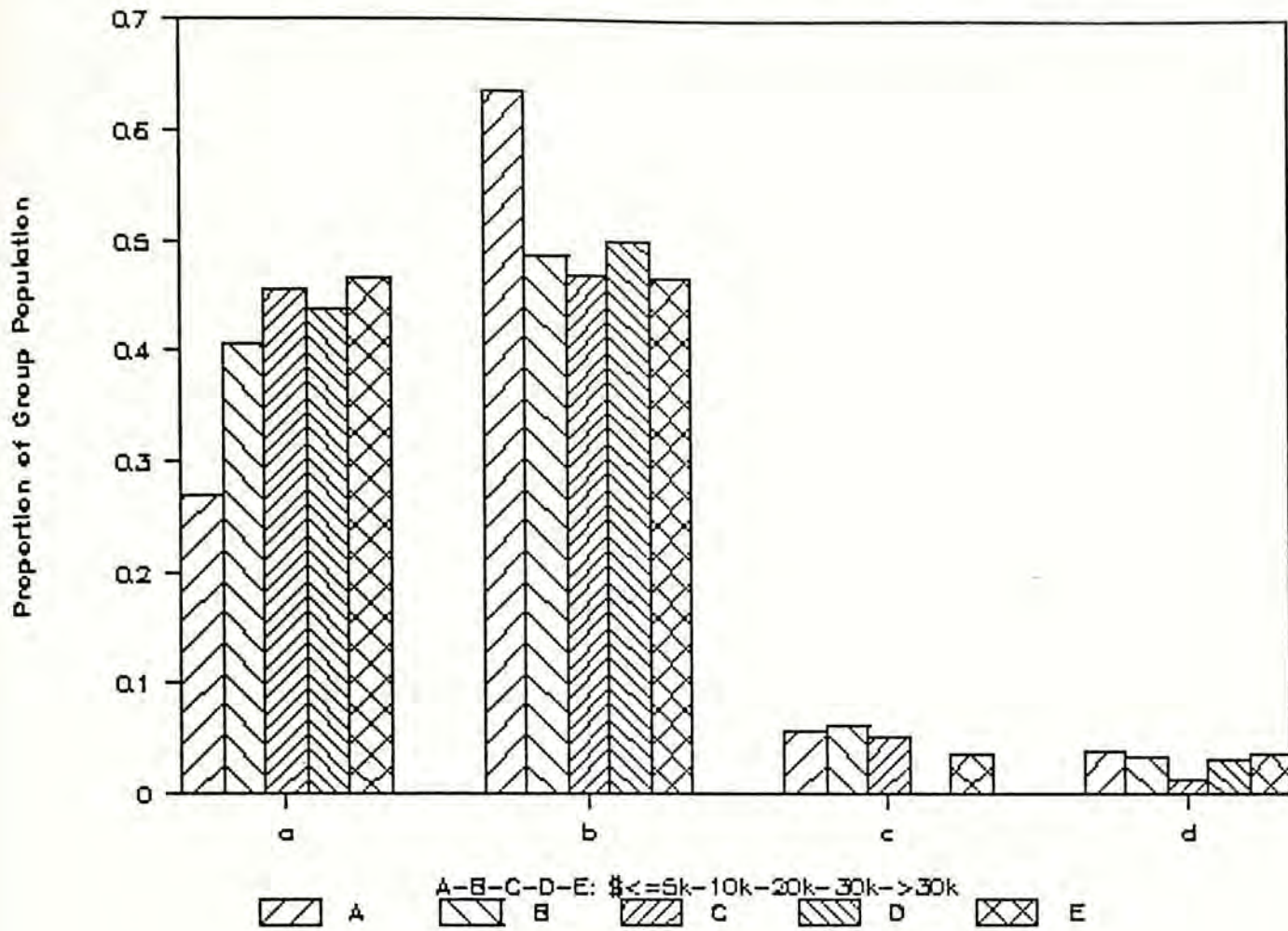
DMAIL SURVEY - SALARY GROUPS



Comparing with present monthly volume of direct mail which you are receiving, what will be the volume you would like to receive in the future?
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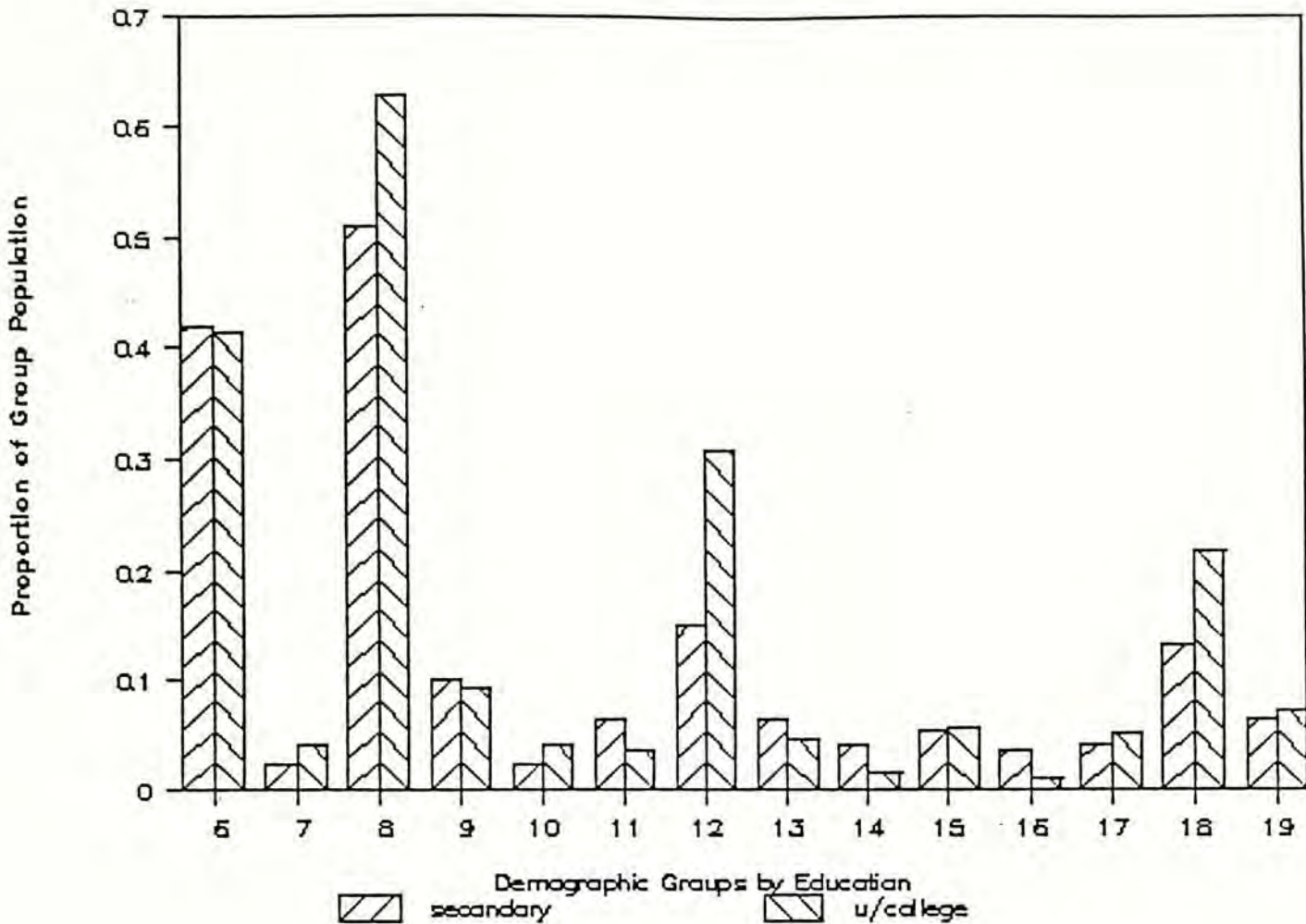
DMAIL SURVEY — SALARY GROUPS



If the subscription fee is reasonable, will you
subscribe for cable television? (one answer only)

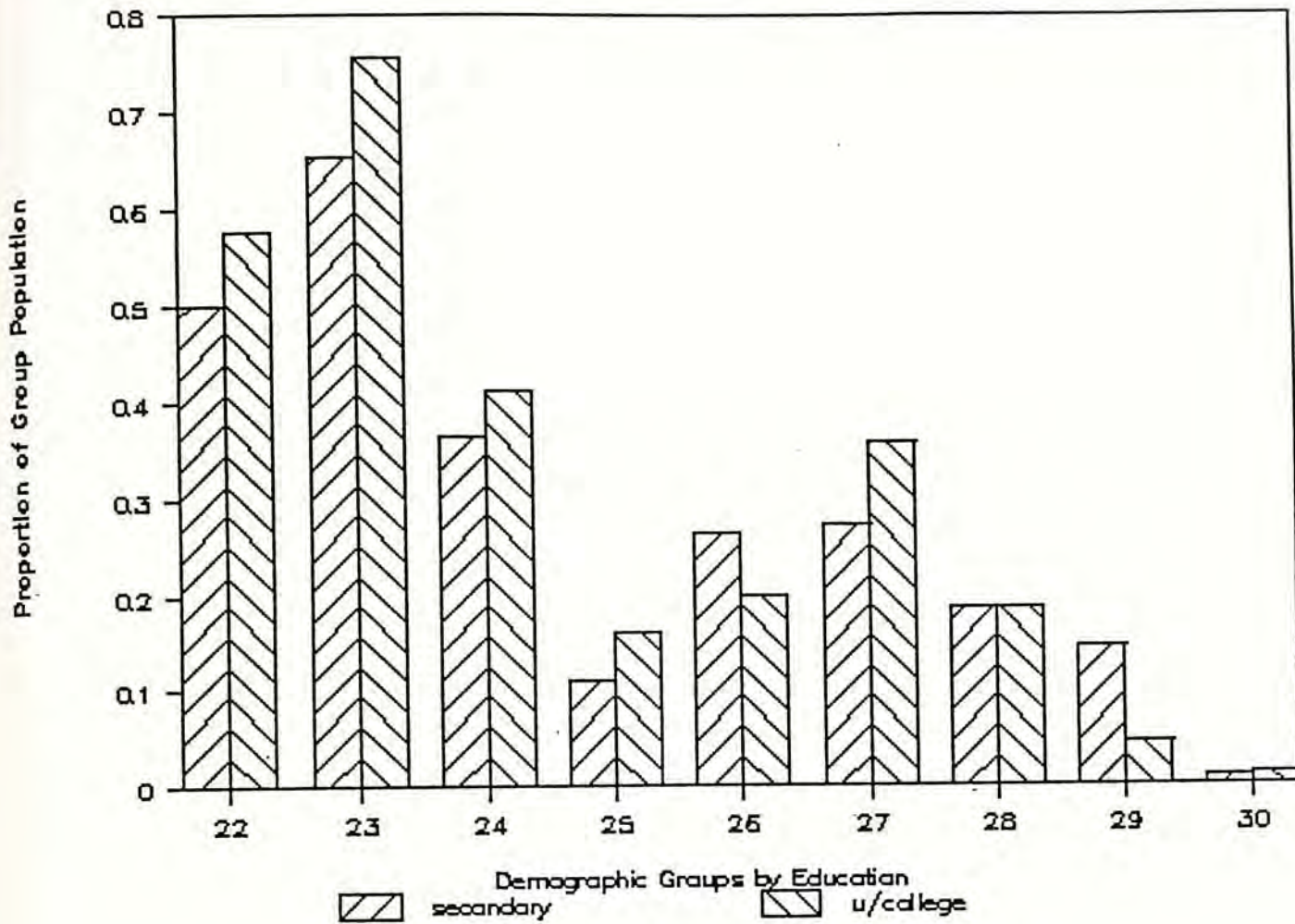
- a[] Definitely yes
 b[] Probably yes
 c[] Probably no
 d[] Definitely no

DMAIL SURVEY - EDUCATION GROUPS



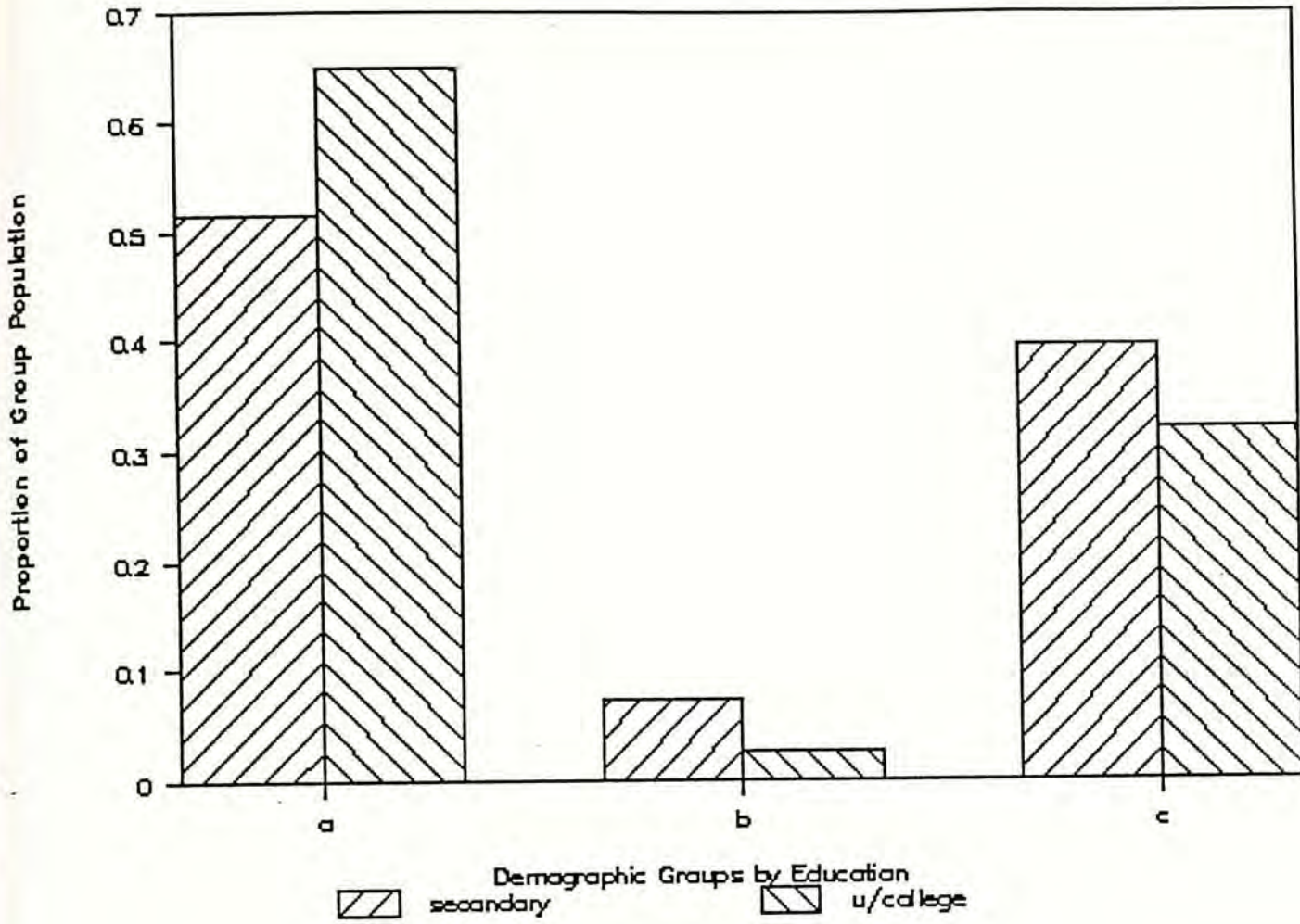
What have you purchased by mail-order(s)?

- 5[] Nil ---> please continue
from question 4,
answers for questions
2 & 3 are not required
- 6[] Applying credit cards or
charge cards
- 7[] Applying financial services,
e.g. loan, overdraft, etc.
- 8[] Books or magazines
- 9[] Records, sound tapes or
video tapes
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- 12[] Applying club membership
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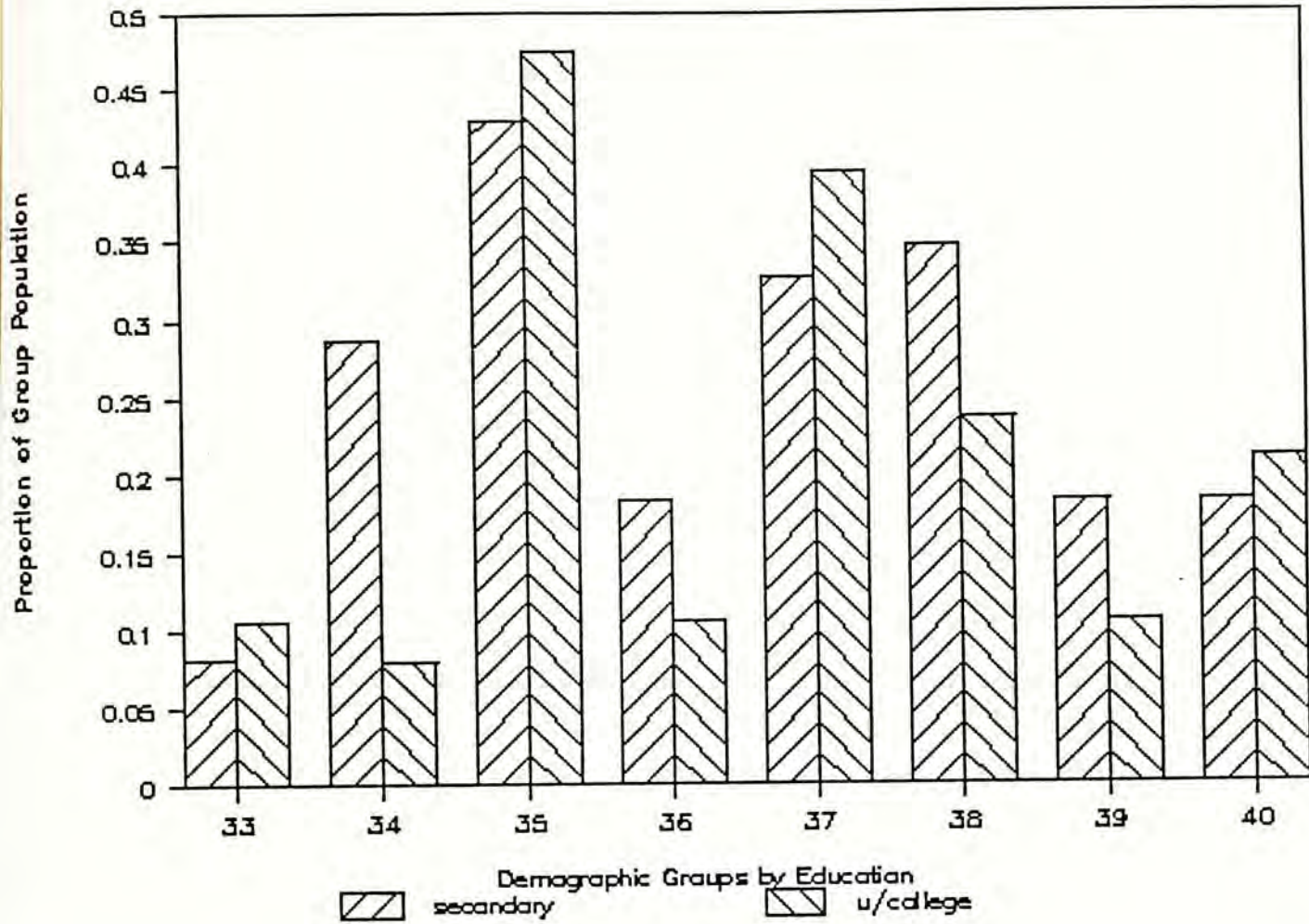
Why did you purchase by mail order(s)?

- 22[] Time saving
- 23[] Convenient
- 24[] Easy method of payment
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- 28[] It was an exclusive offer, or product was not sold at shops
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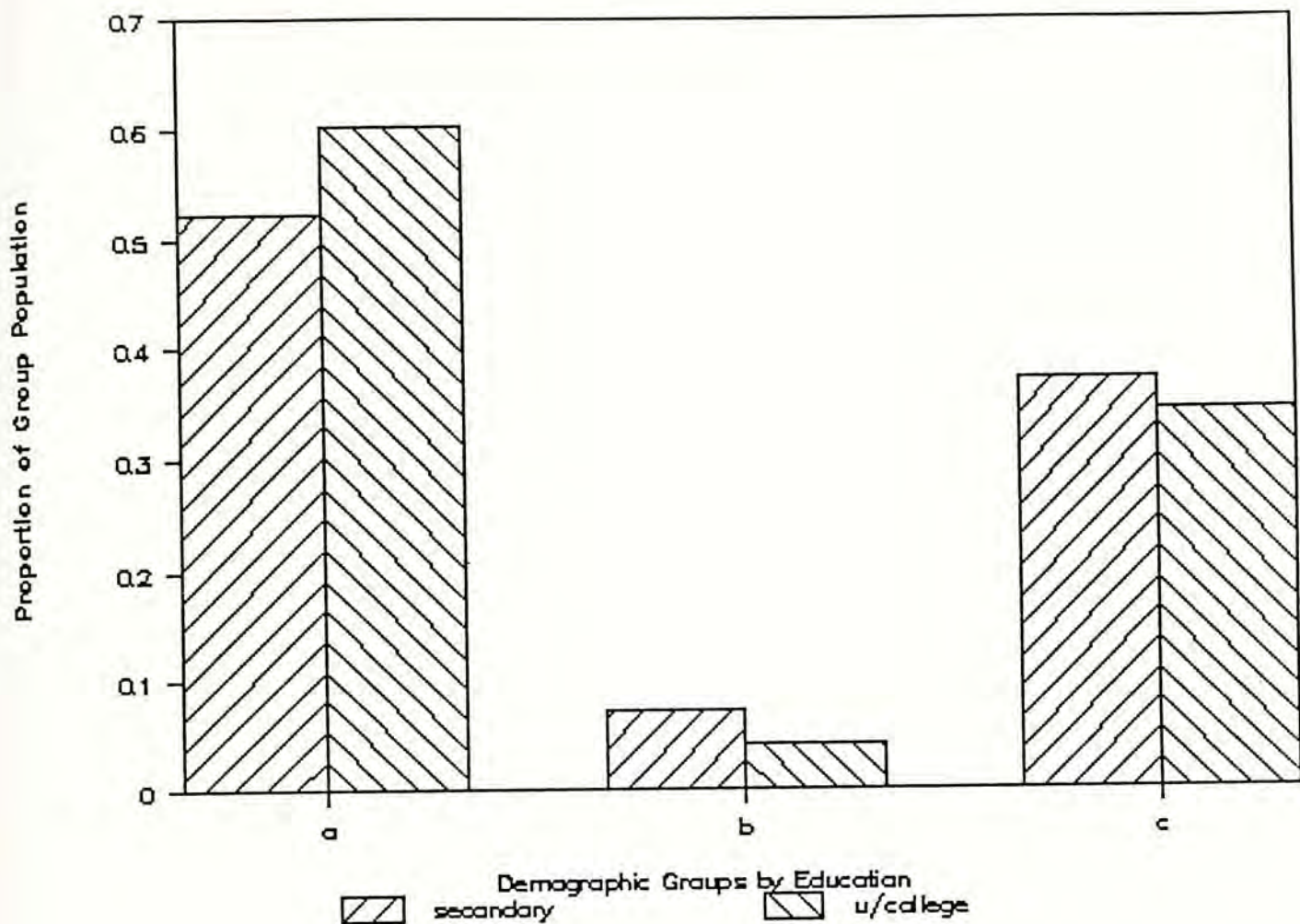
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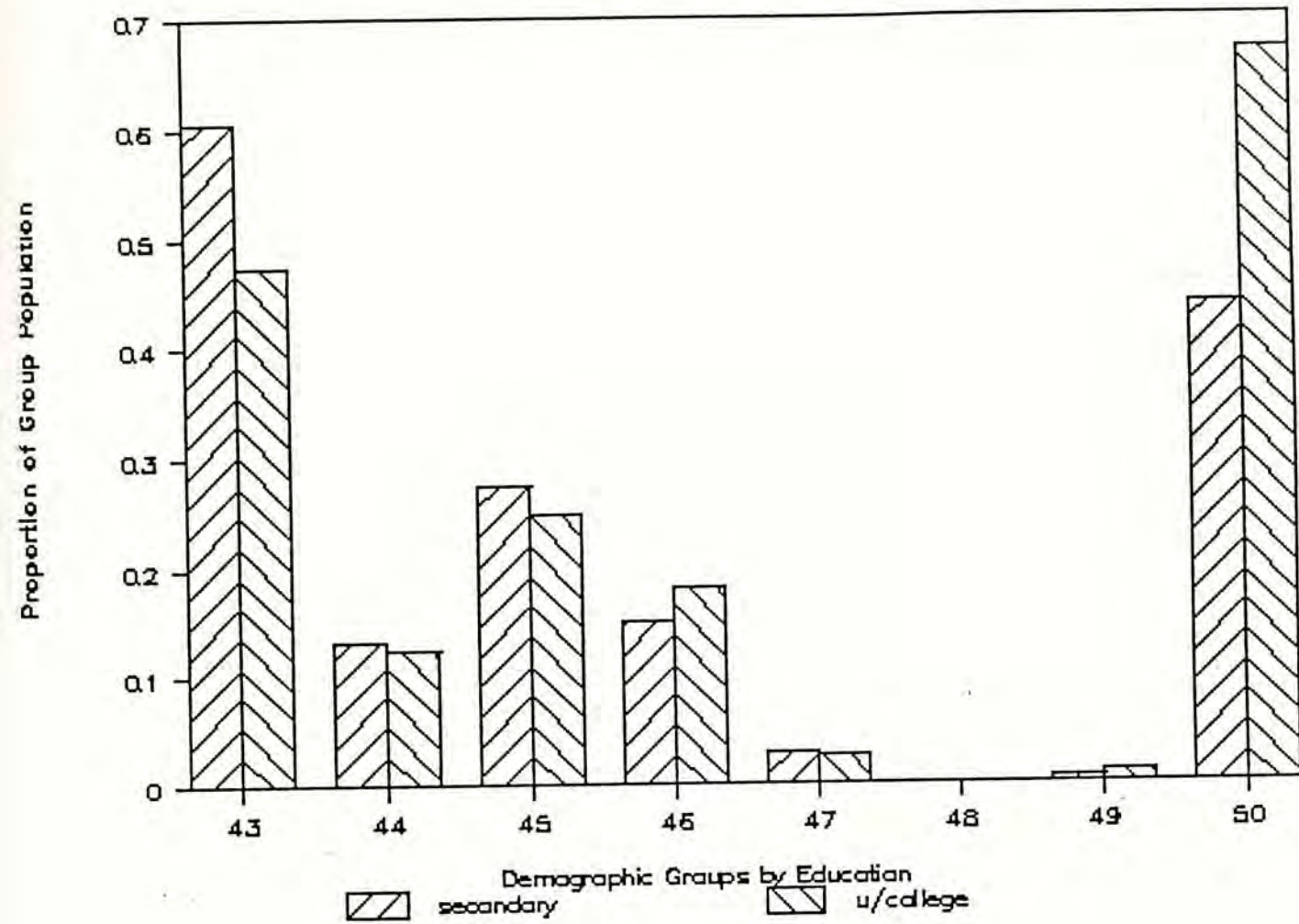
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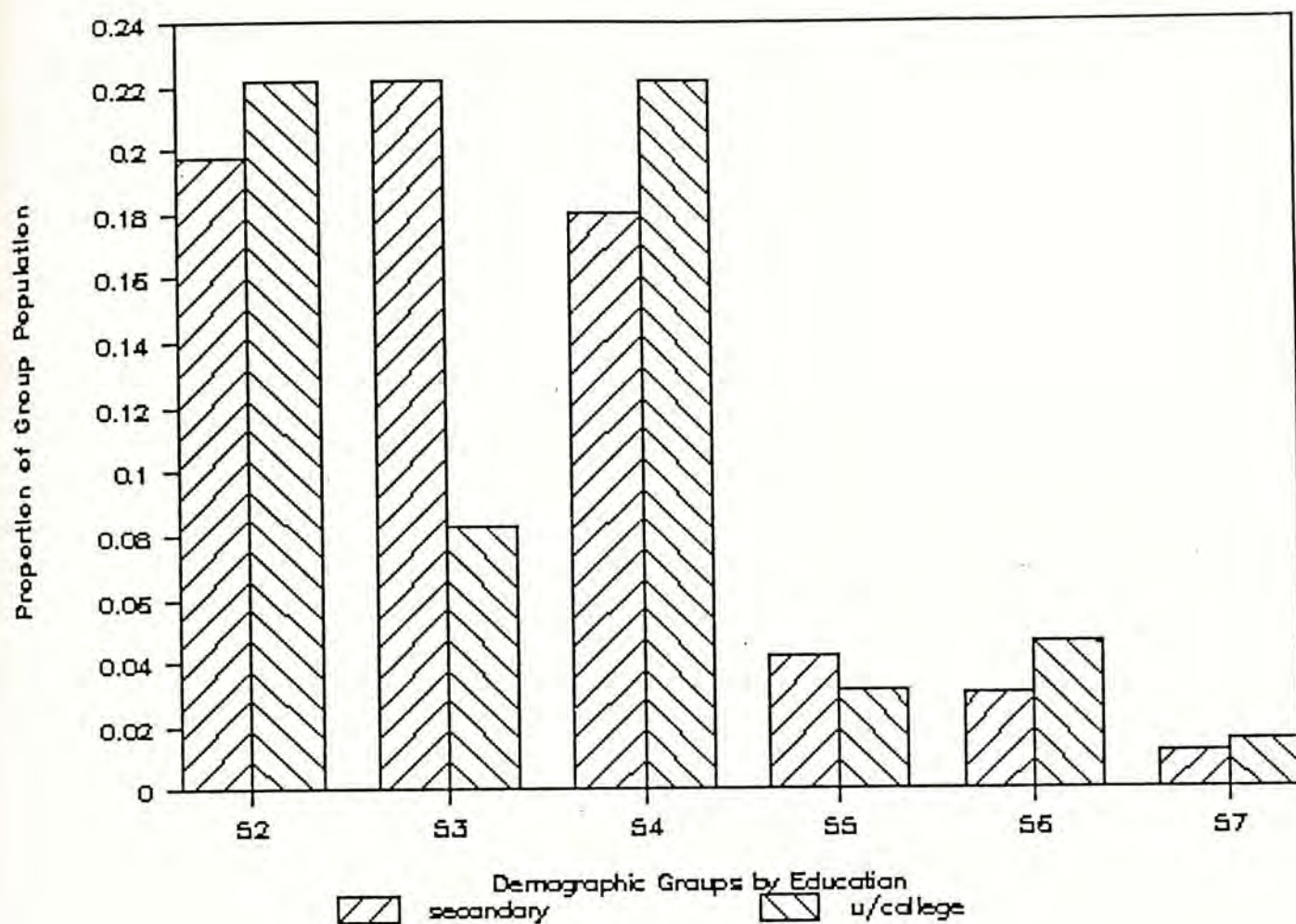
Do you open and read direct mail advertisements regularly? (one answer only)

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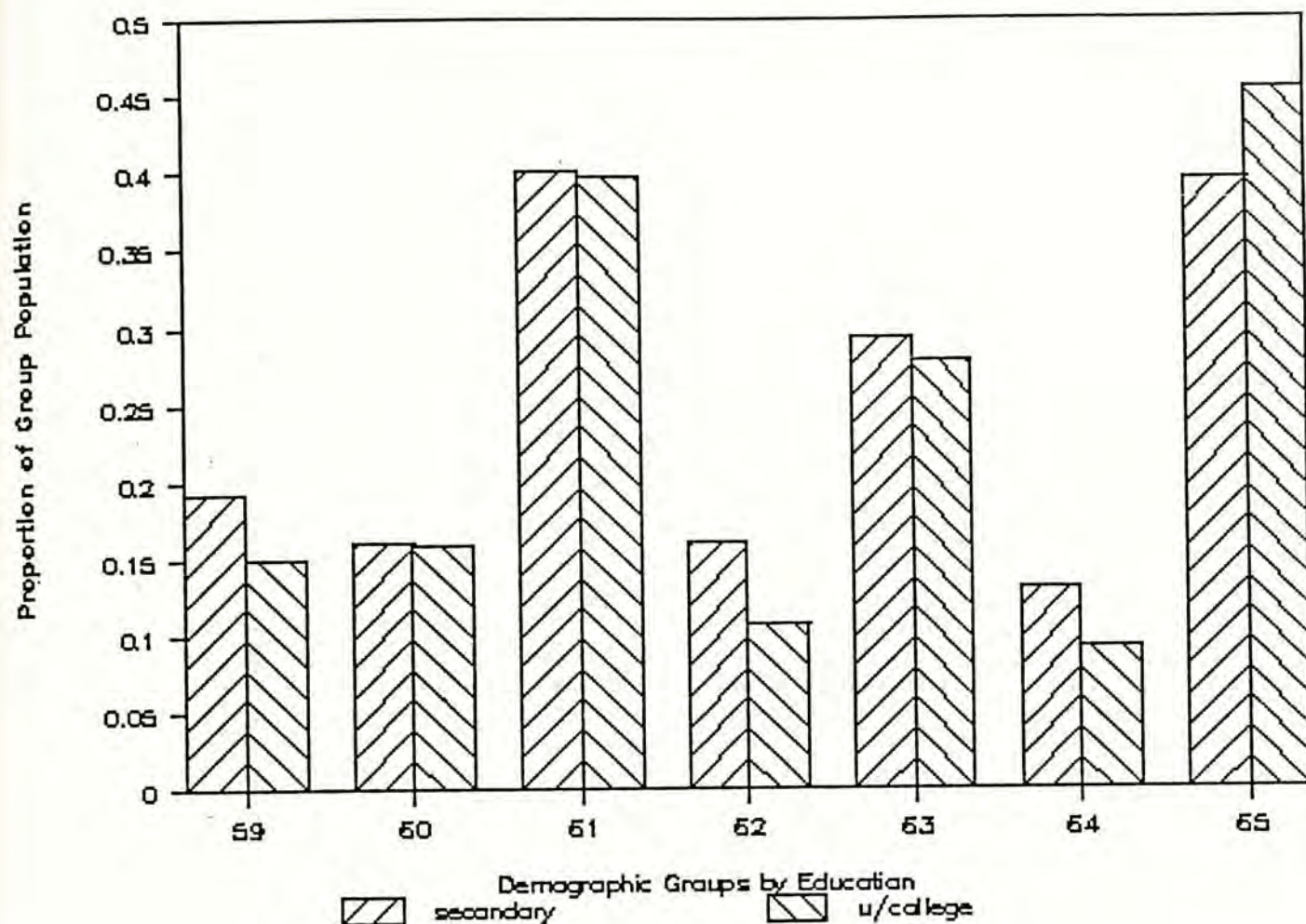
What motivates you to open direct mail?

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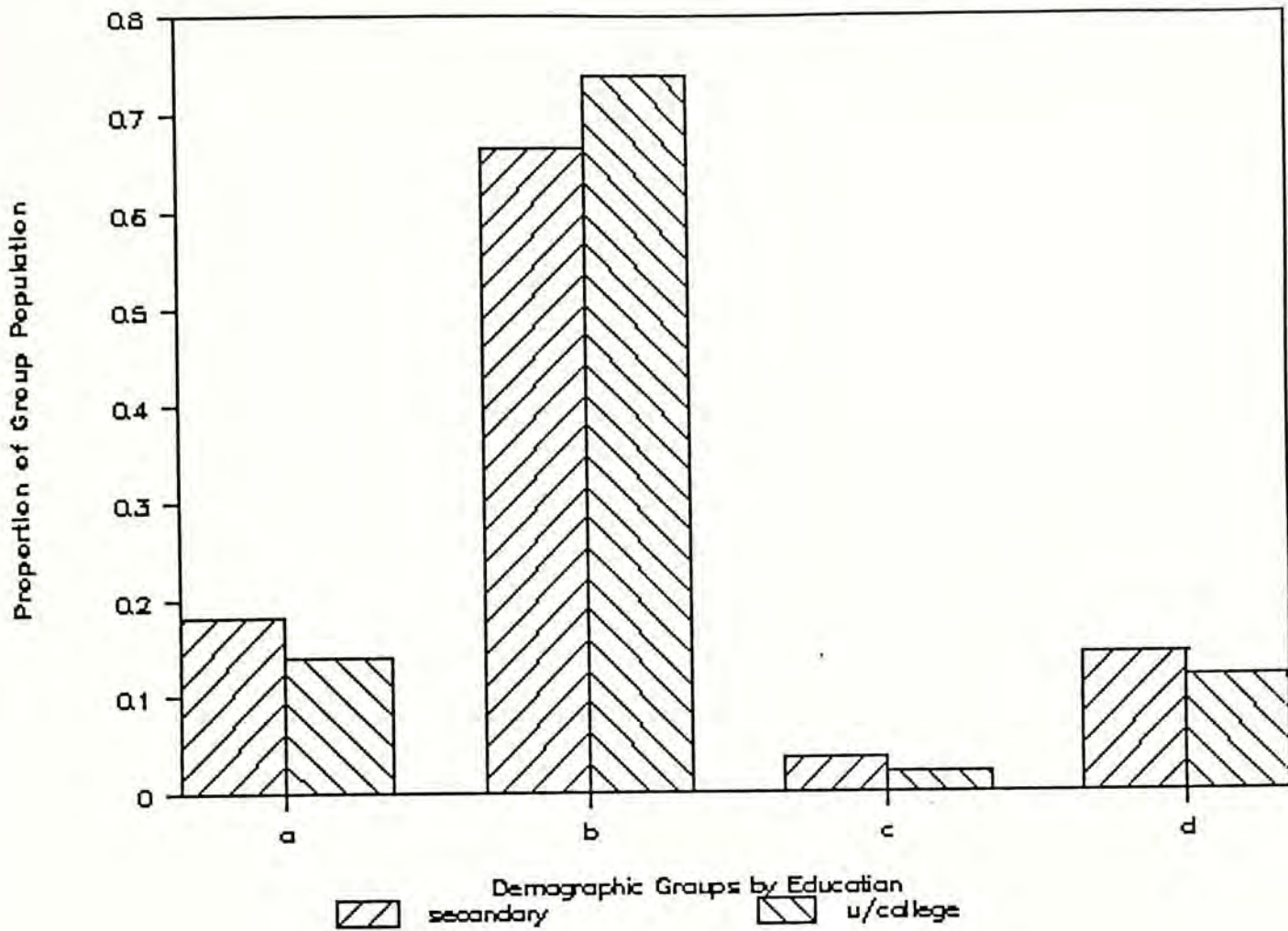
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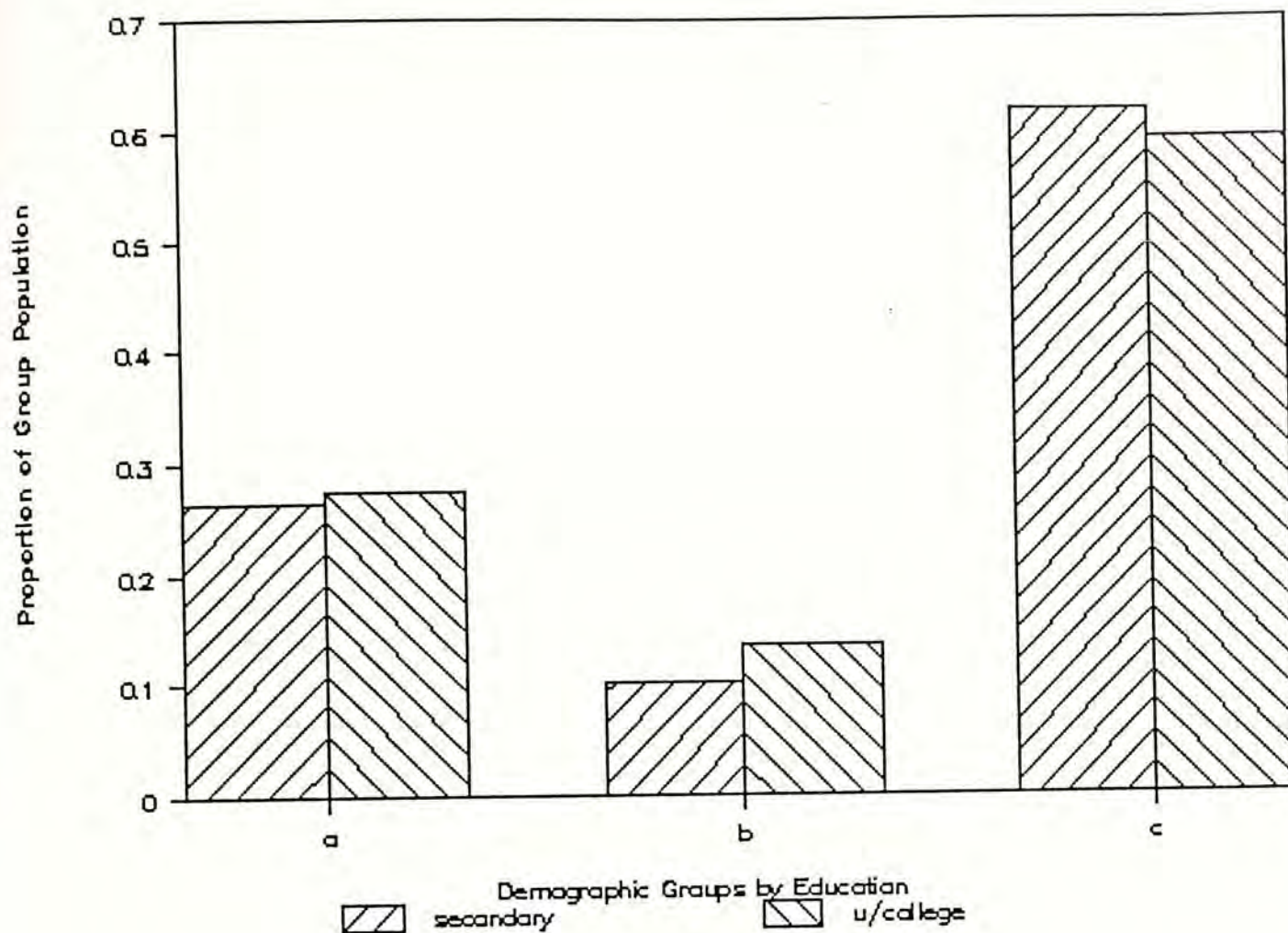
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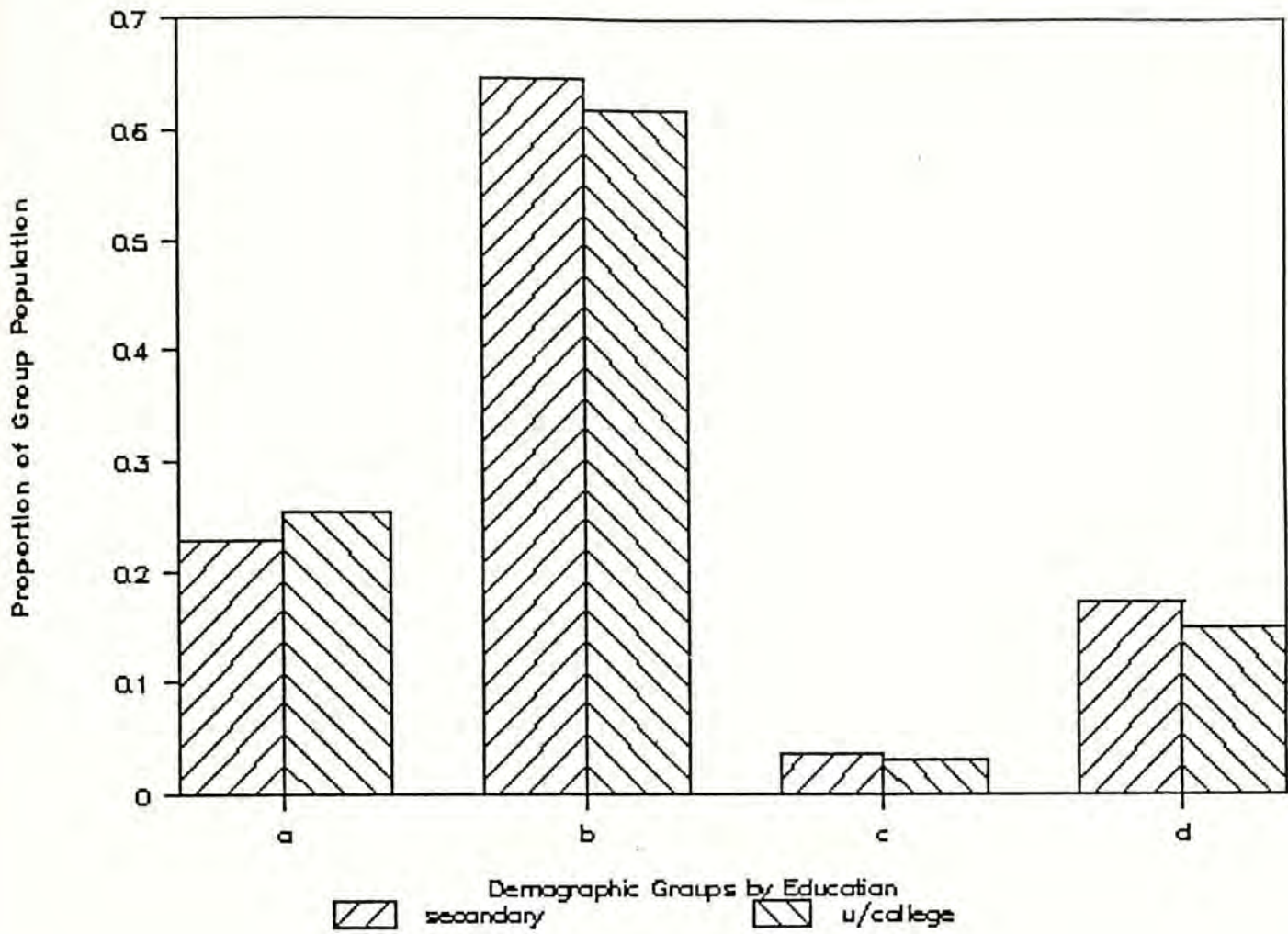
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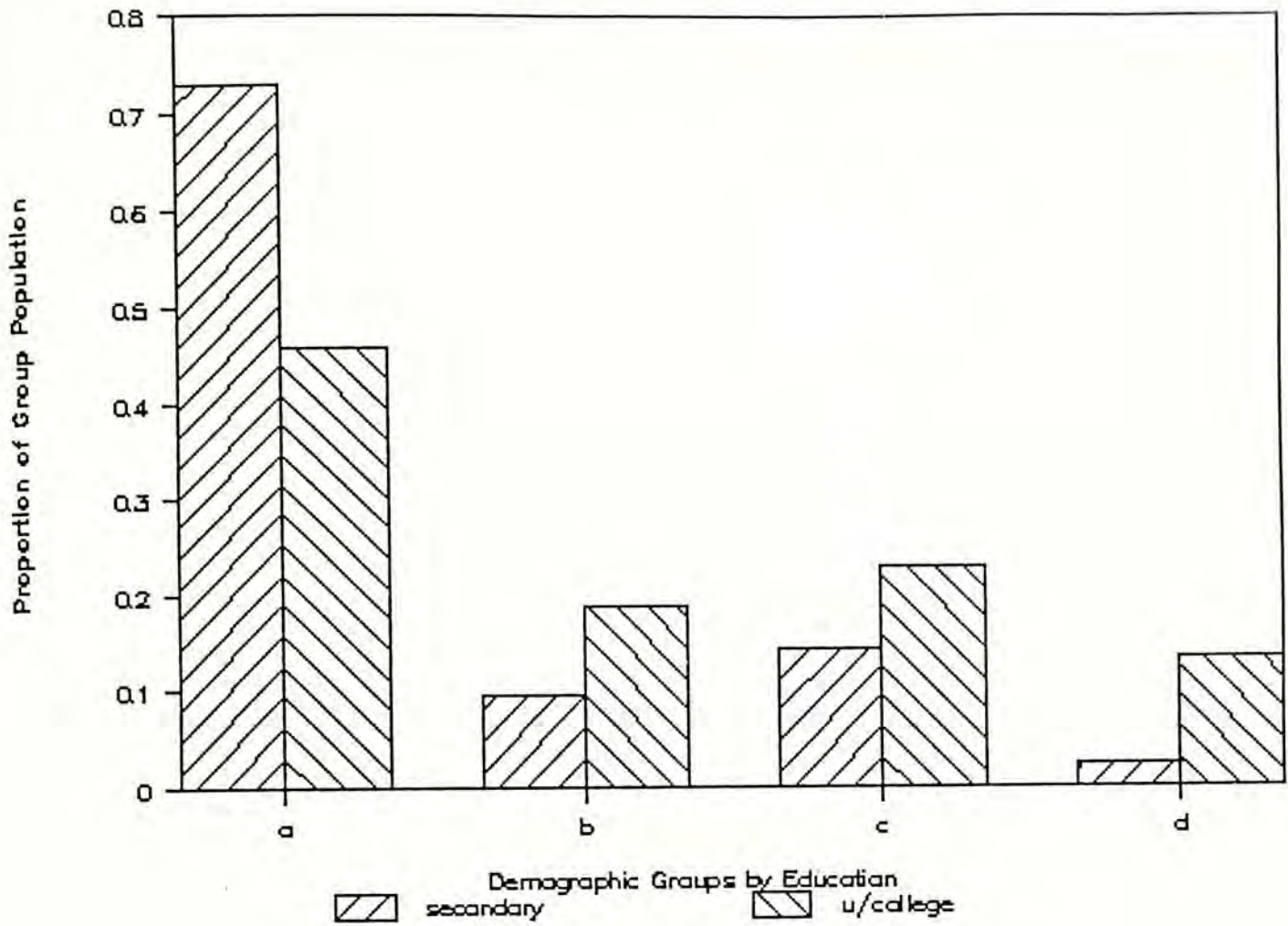
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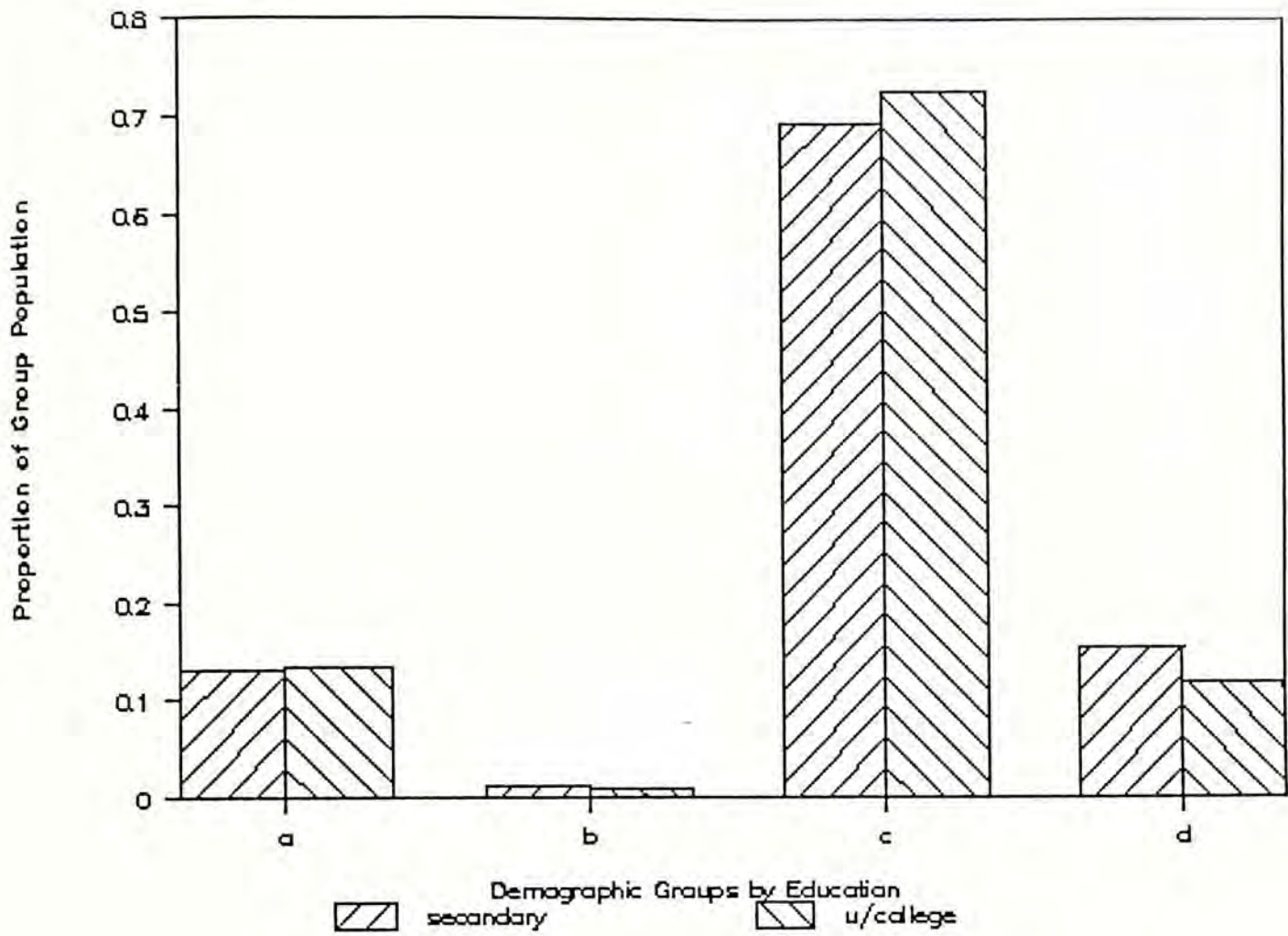
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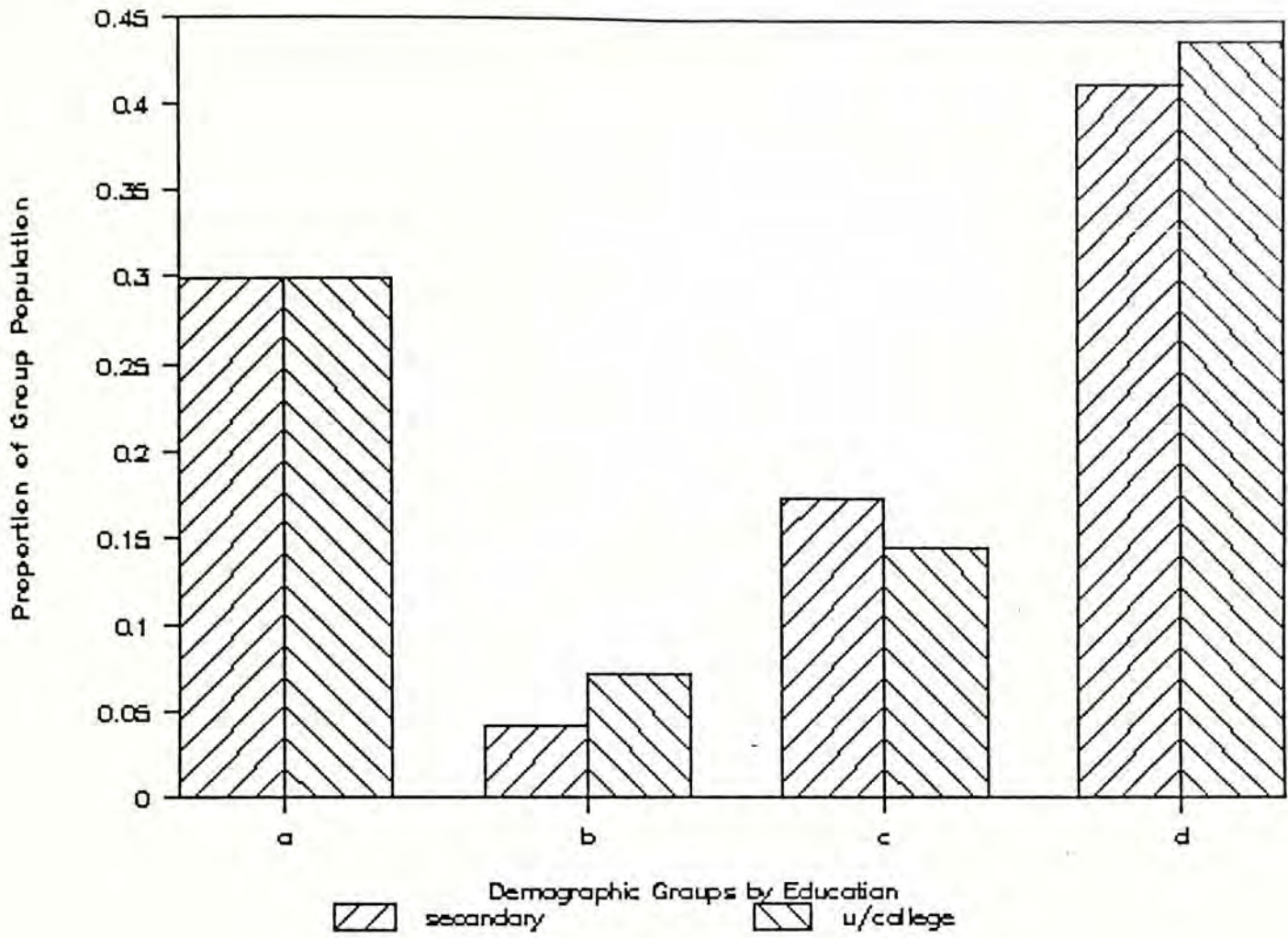
If direct mail advertisements are written in both Chinese and English, which will be the version you prefer to read? (one answer only)

- a[] Usually Chinese only
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 c[] Usually both Chinese & English
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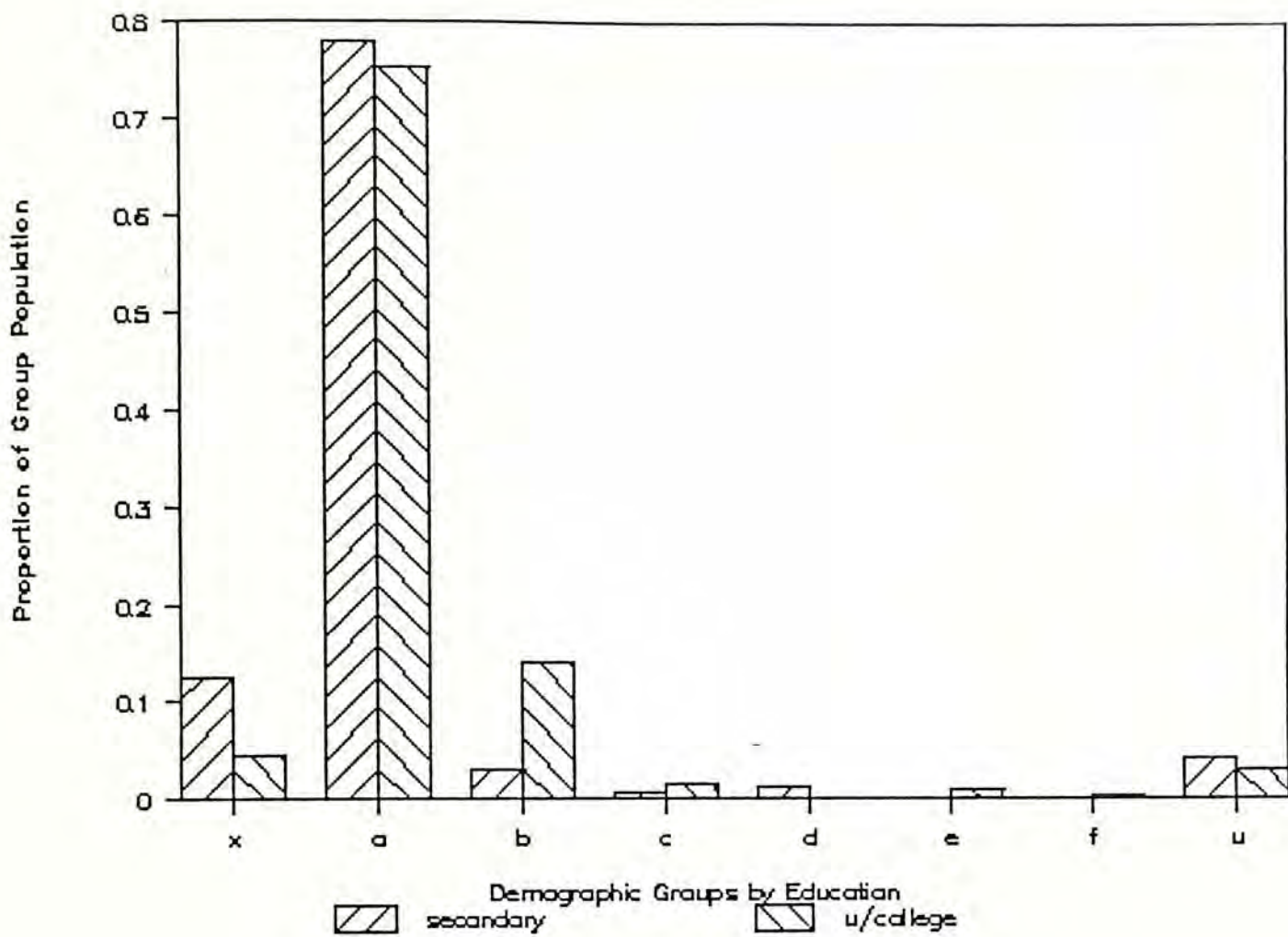
If you want to secure a loan from a bank,
 What will be the most probable way that you
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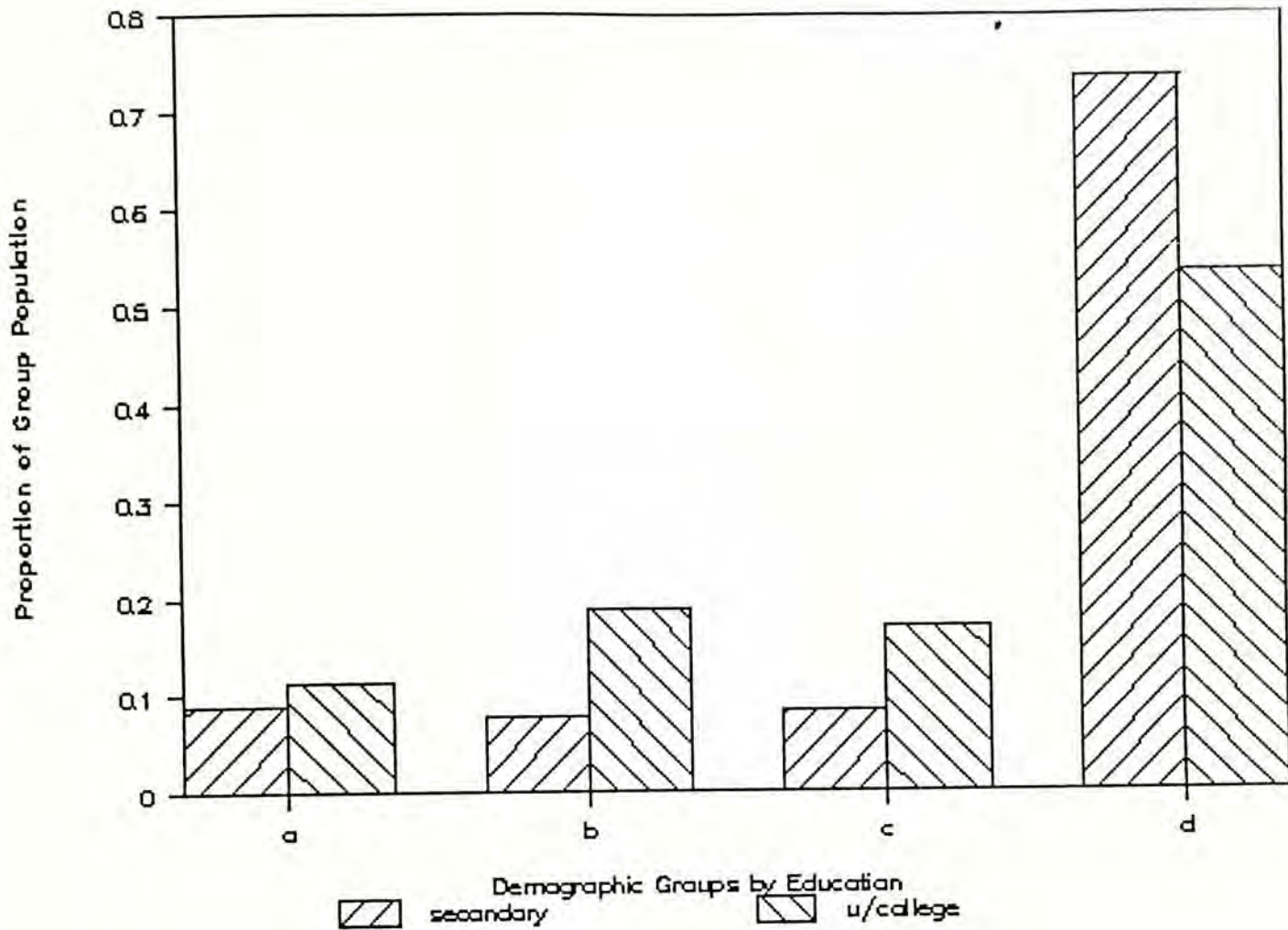
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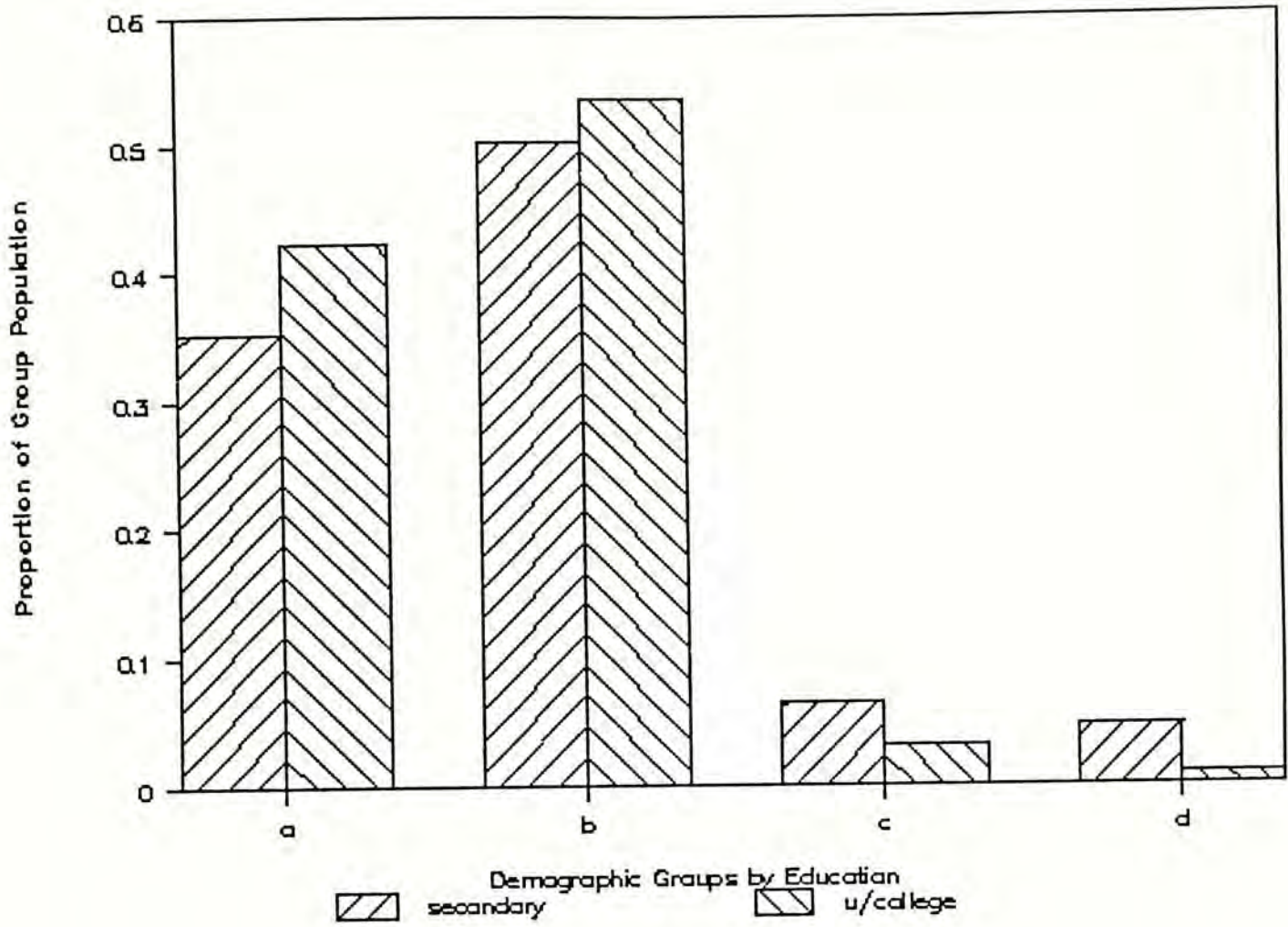
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Comparing with present monthly volume of direct mail which you are receiving, what will be the volume you would like to receive in the future?
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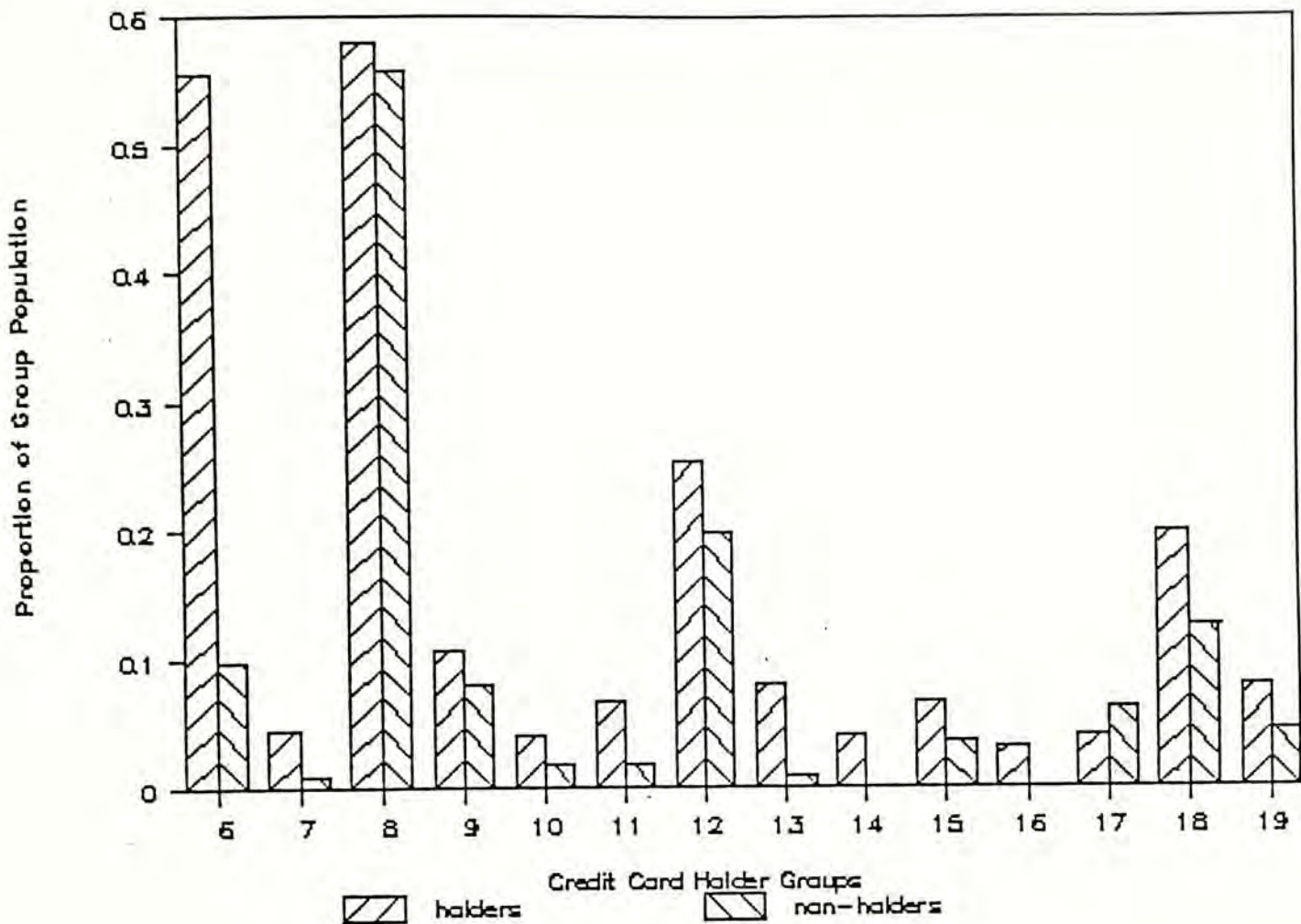
- a[] More
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If the subscription fee is reasonable, will you
subscribe for cable television? (one answer only)

- a[] Definitely yes
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 d[] Definitely no

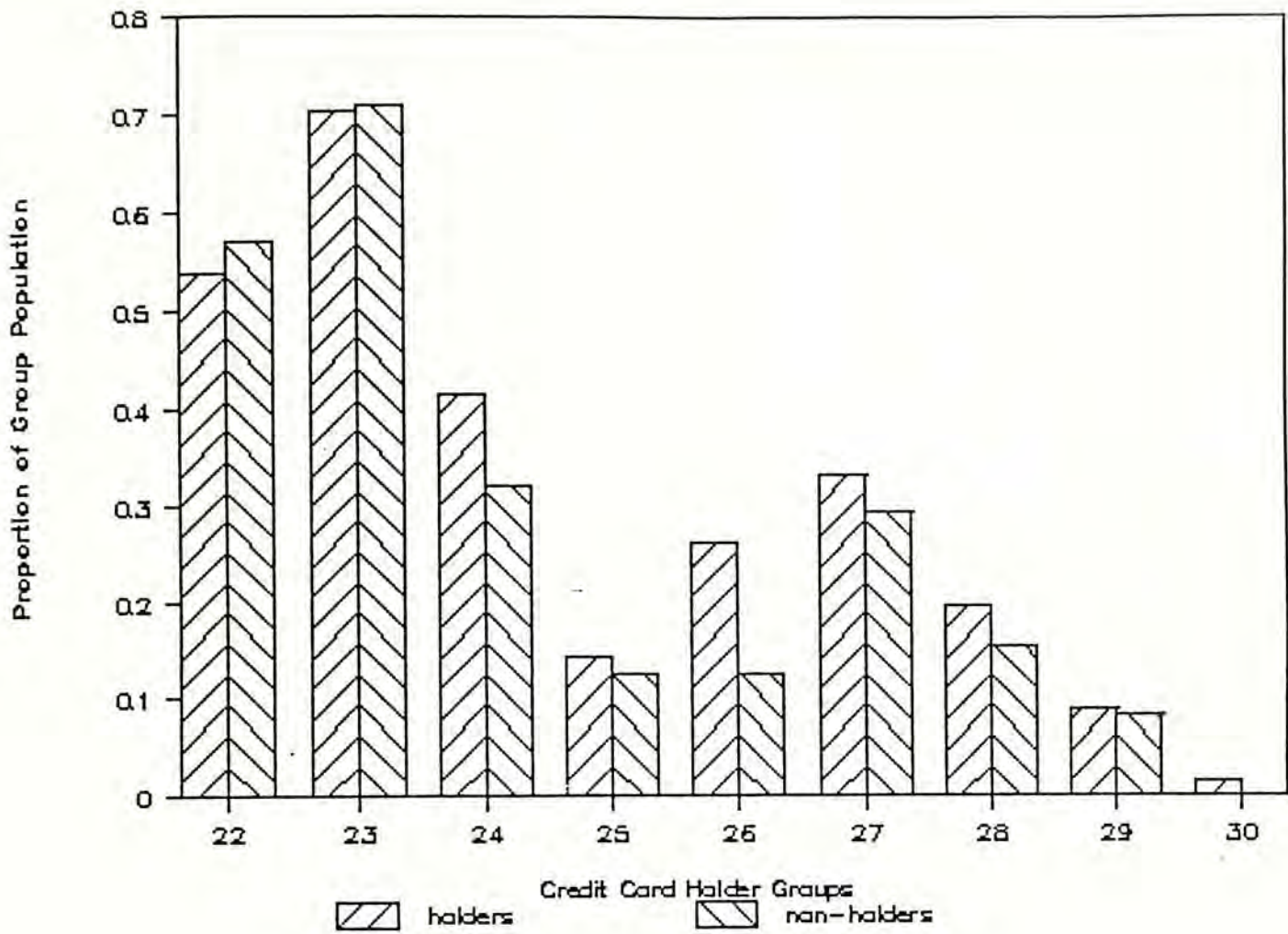
DMAIL SURVEY - CREDIT CARD HOLDER GROUPS



What have you purchased by mail-order(s)?

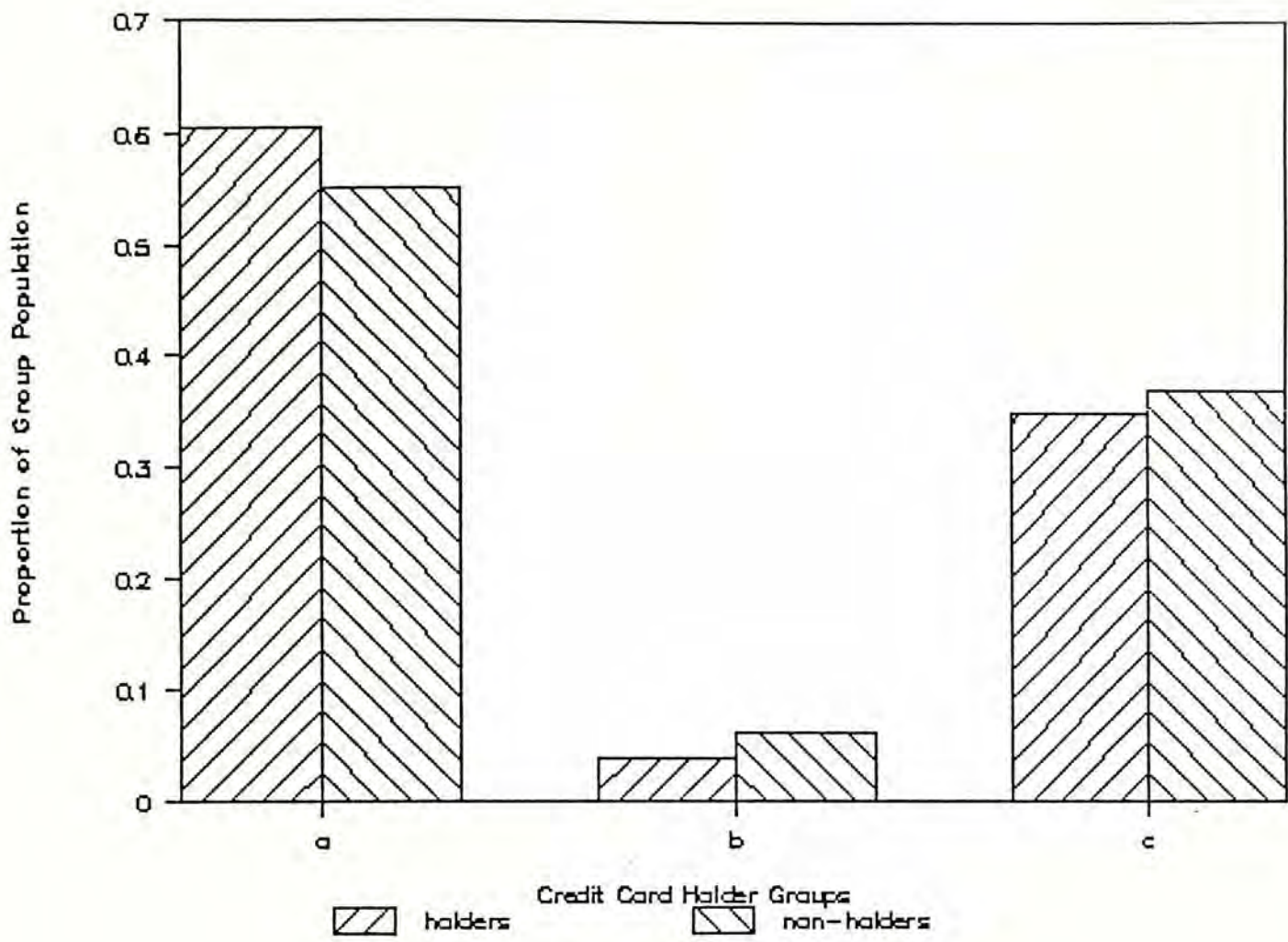
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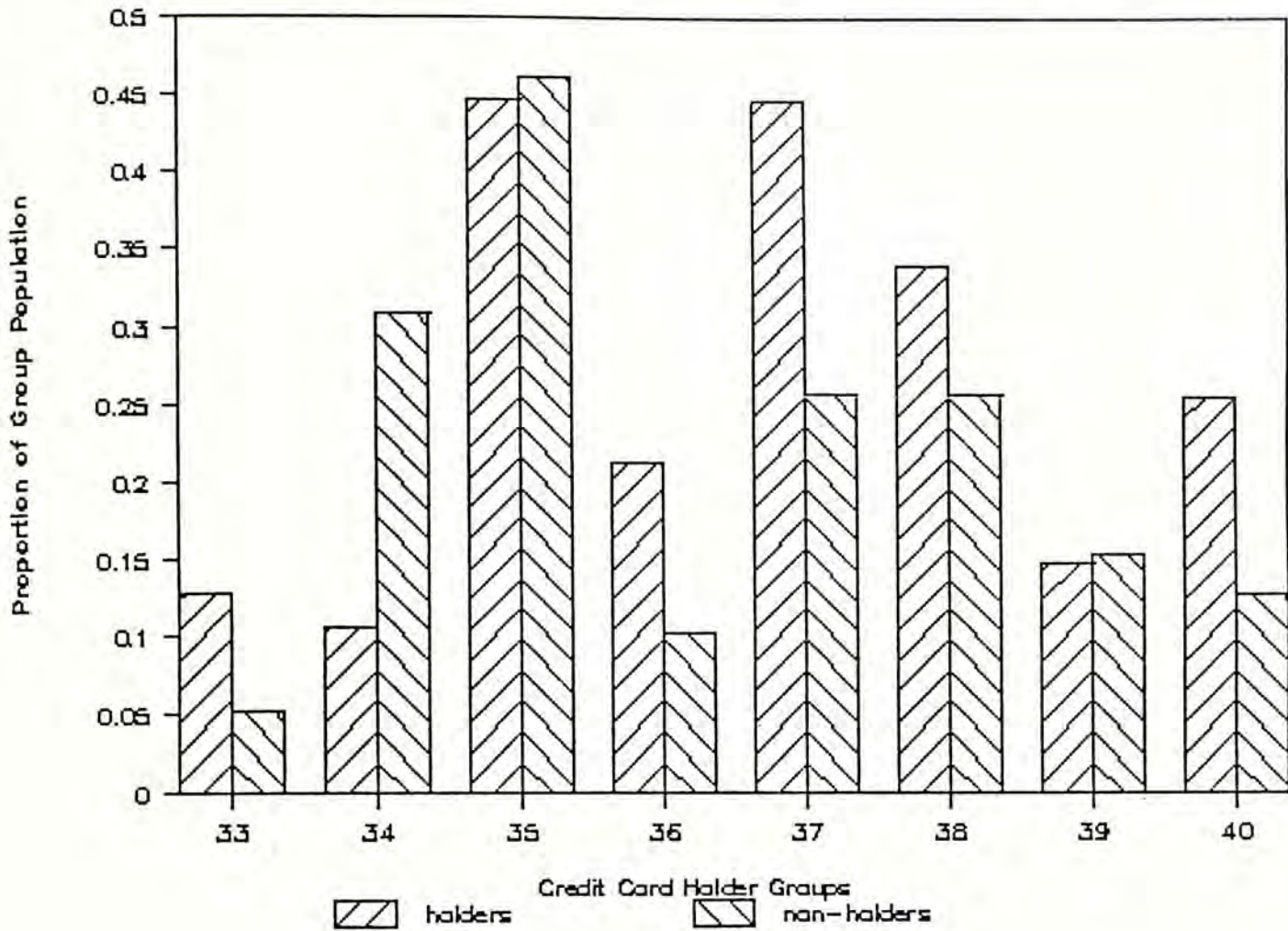
Why did you purchase by mail order(s)?

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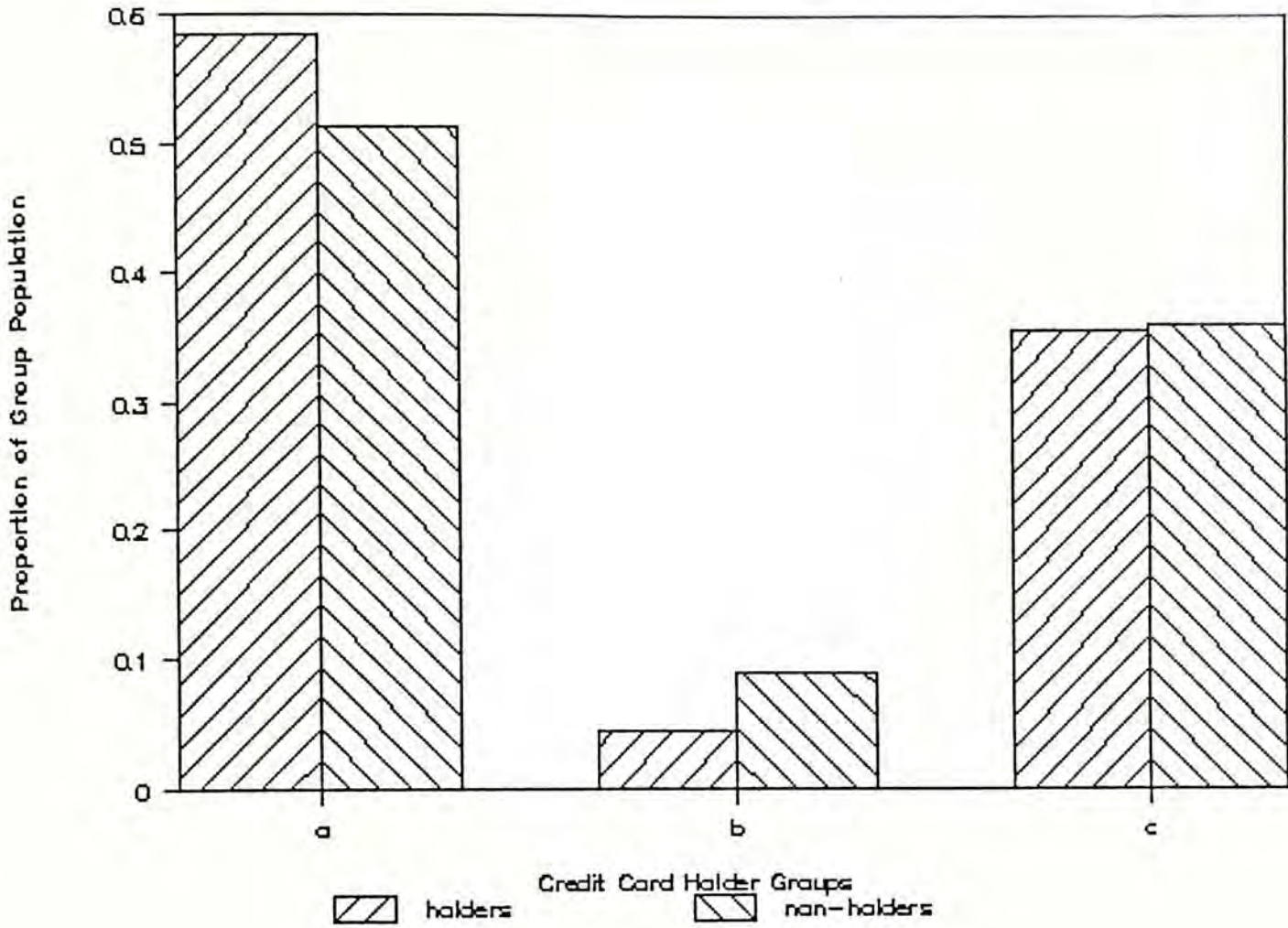
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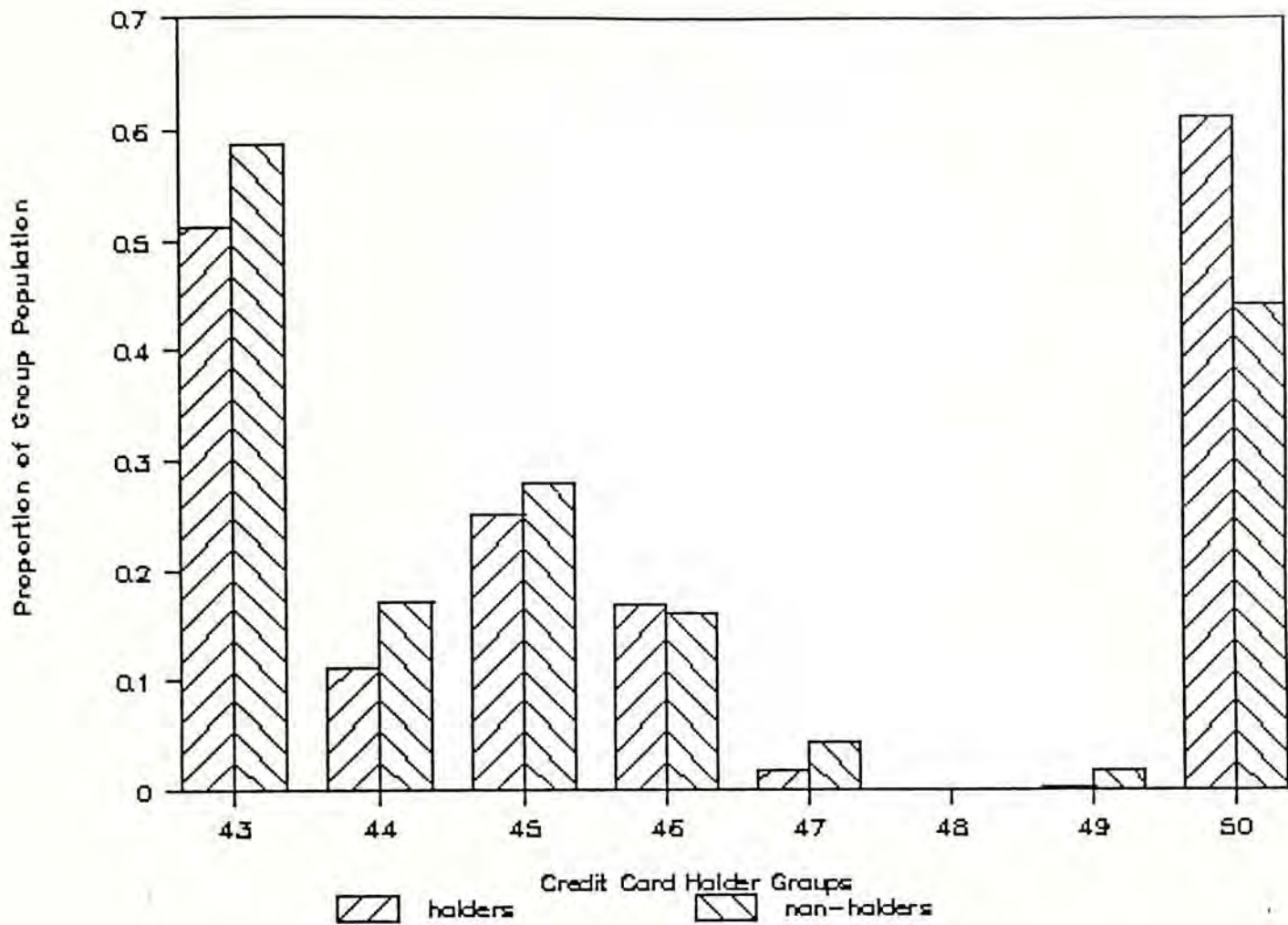
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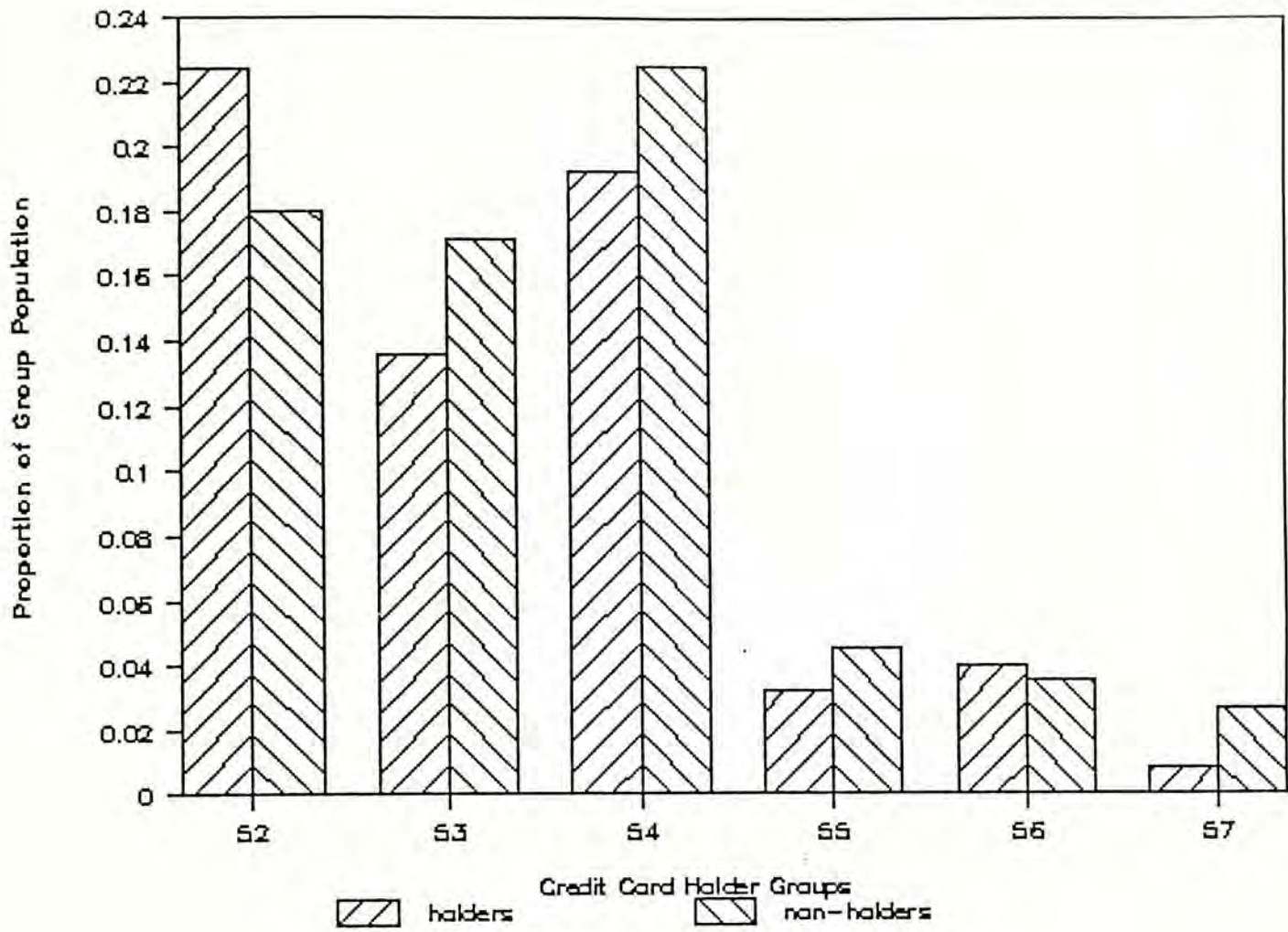
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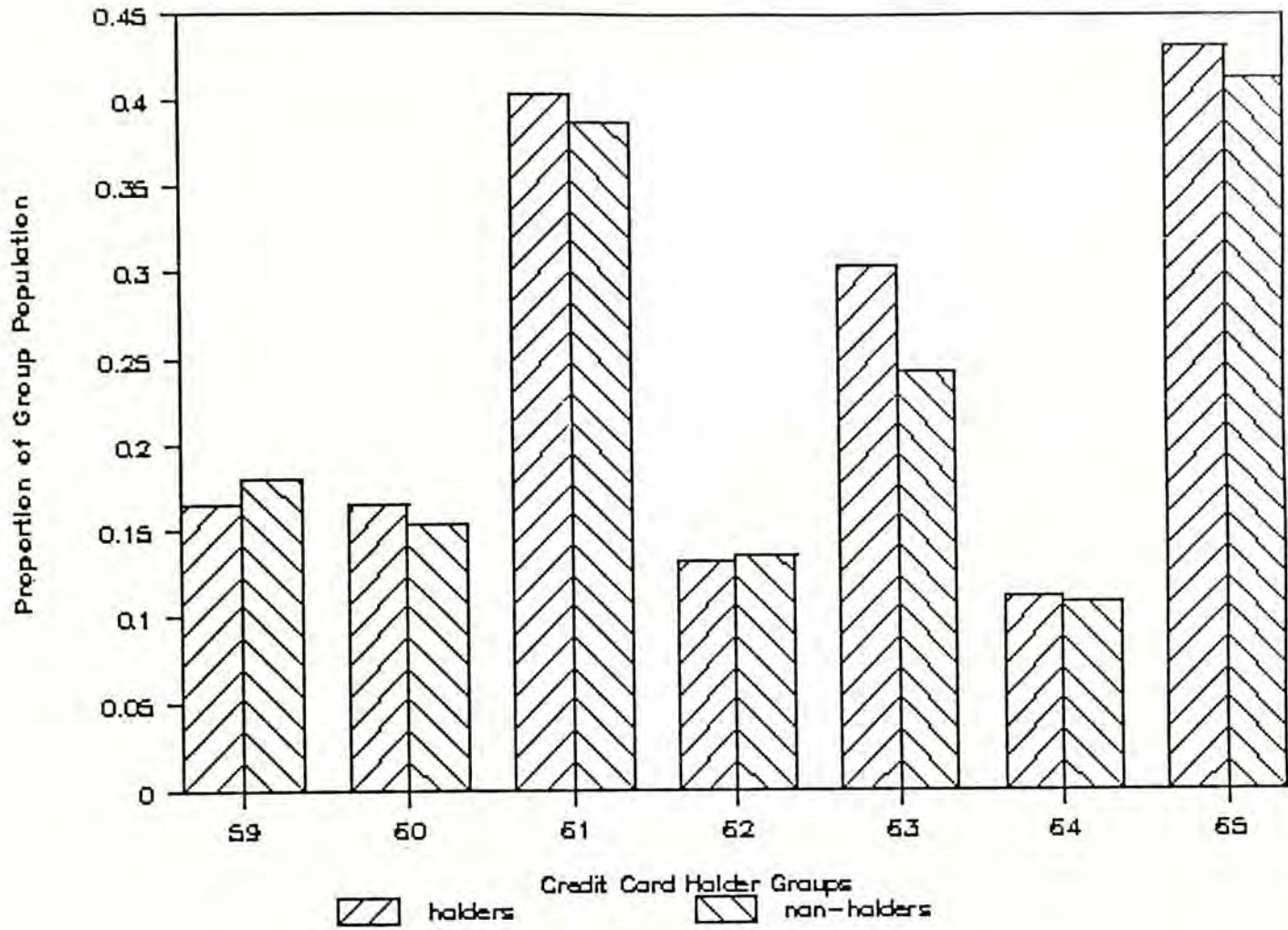
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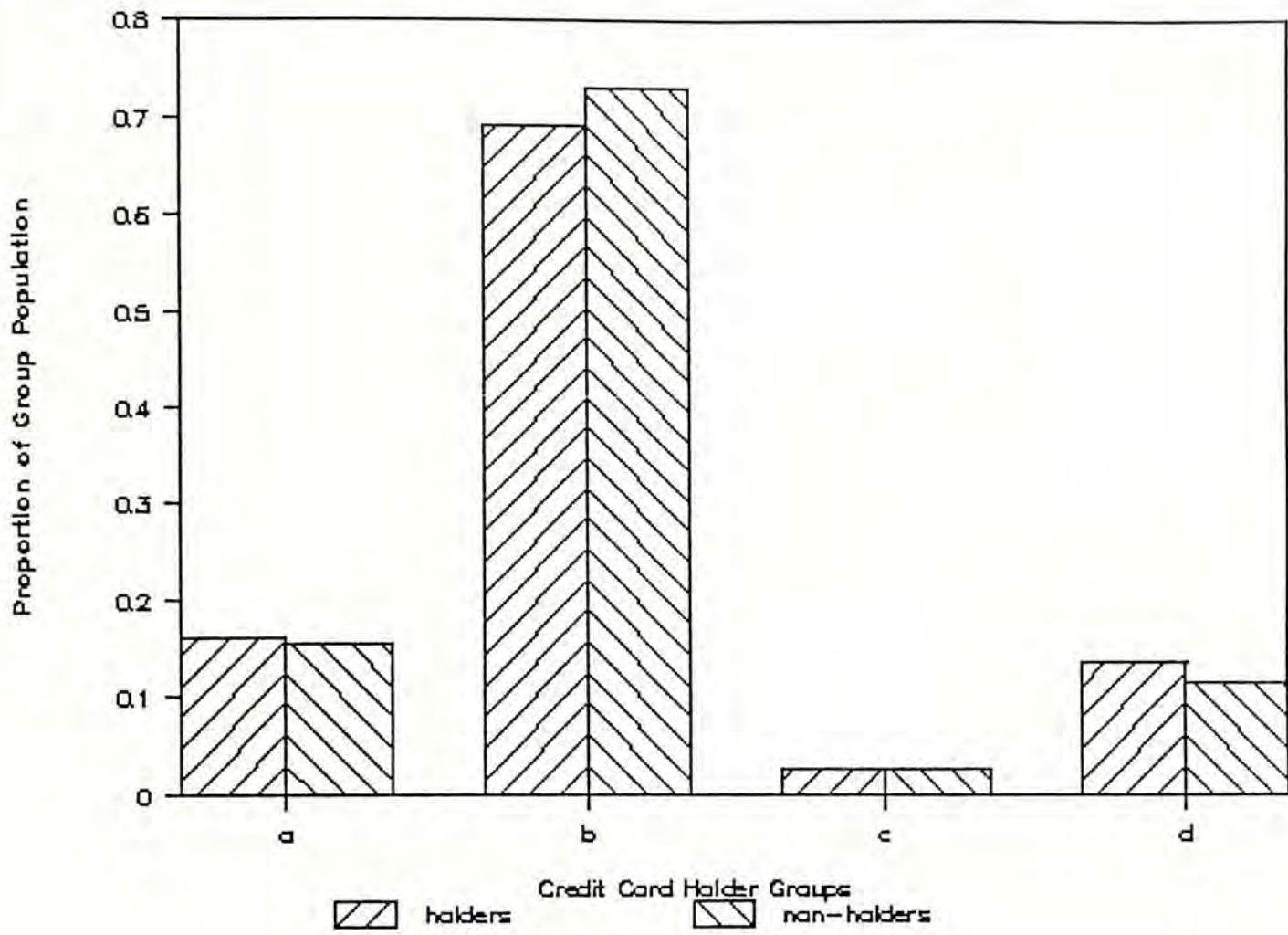
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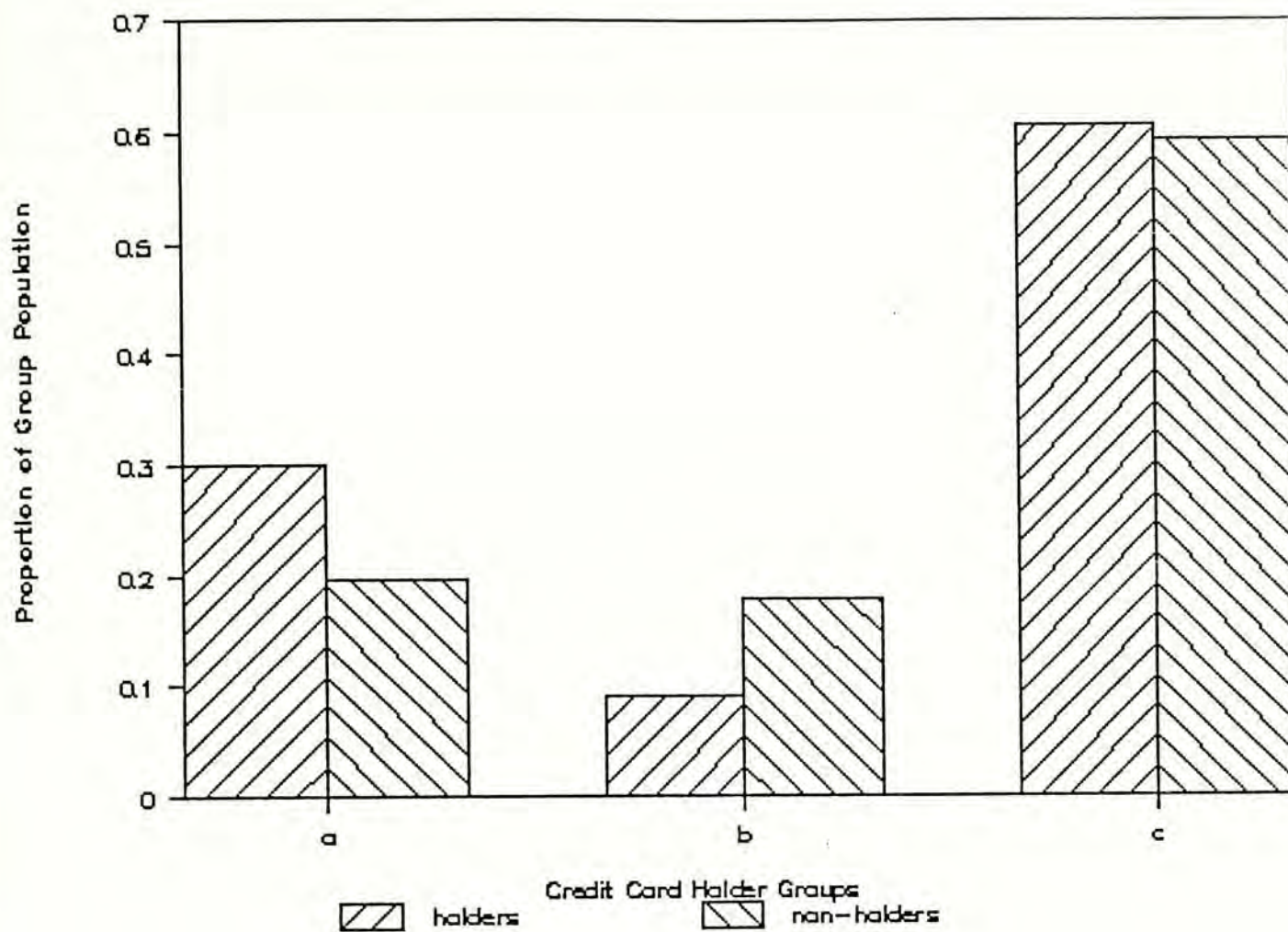
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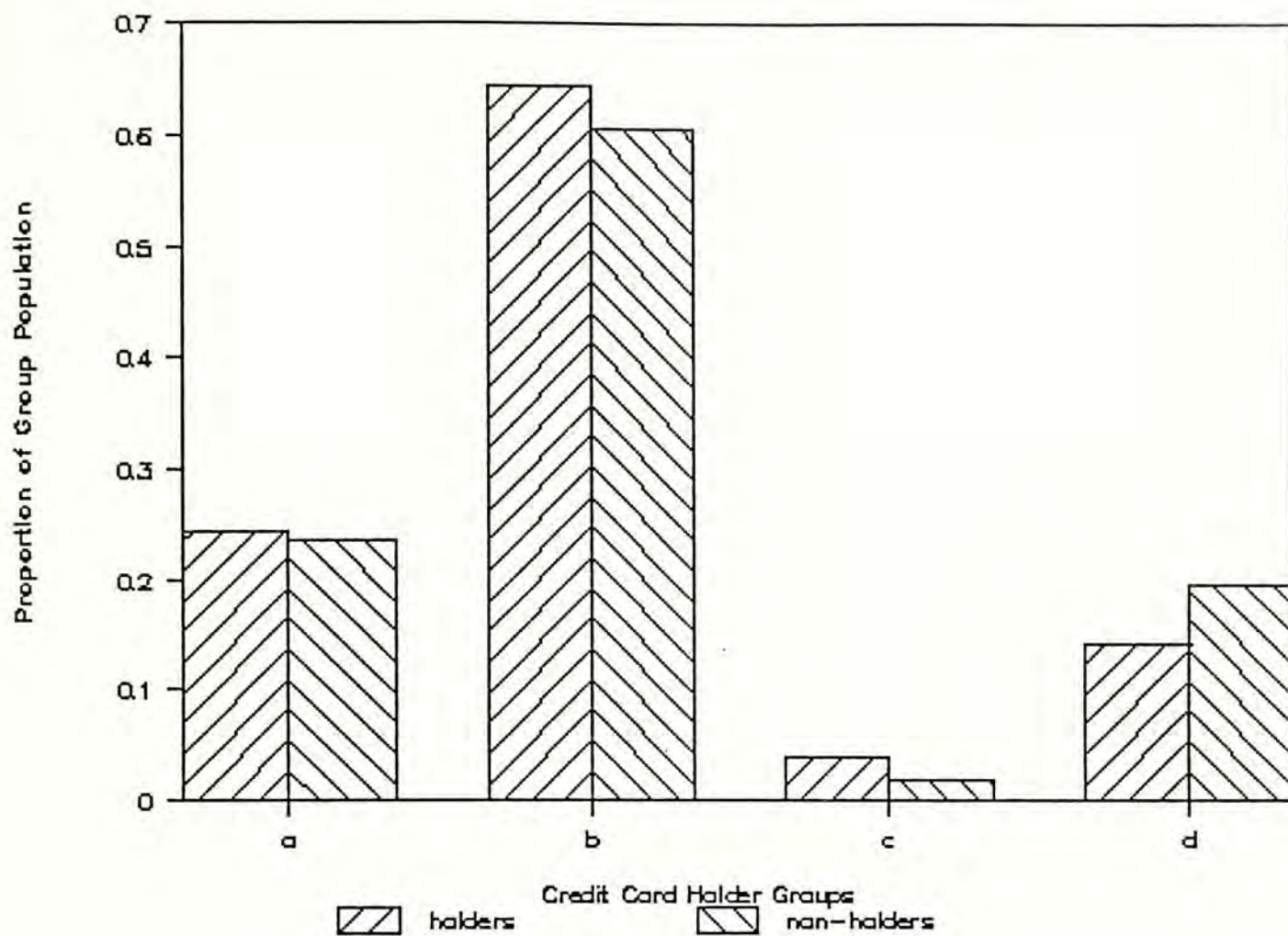
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 d[] The price list



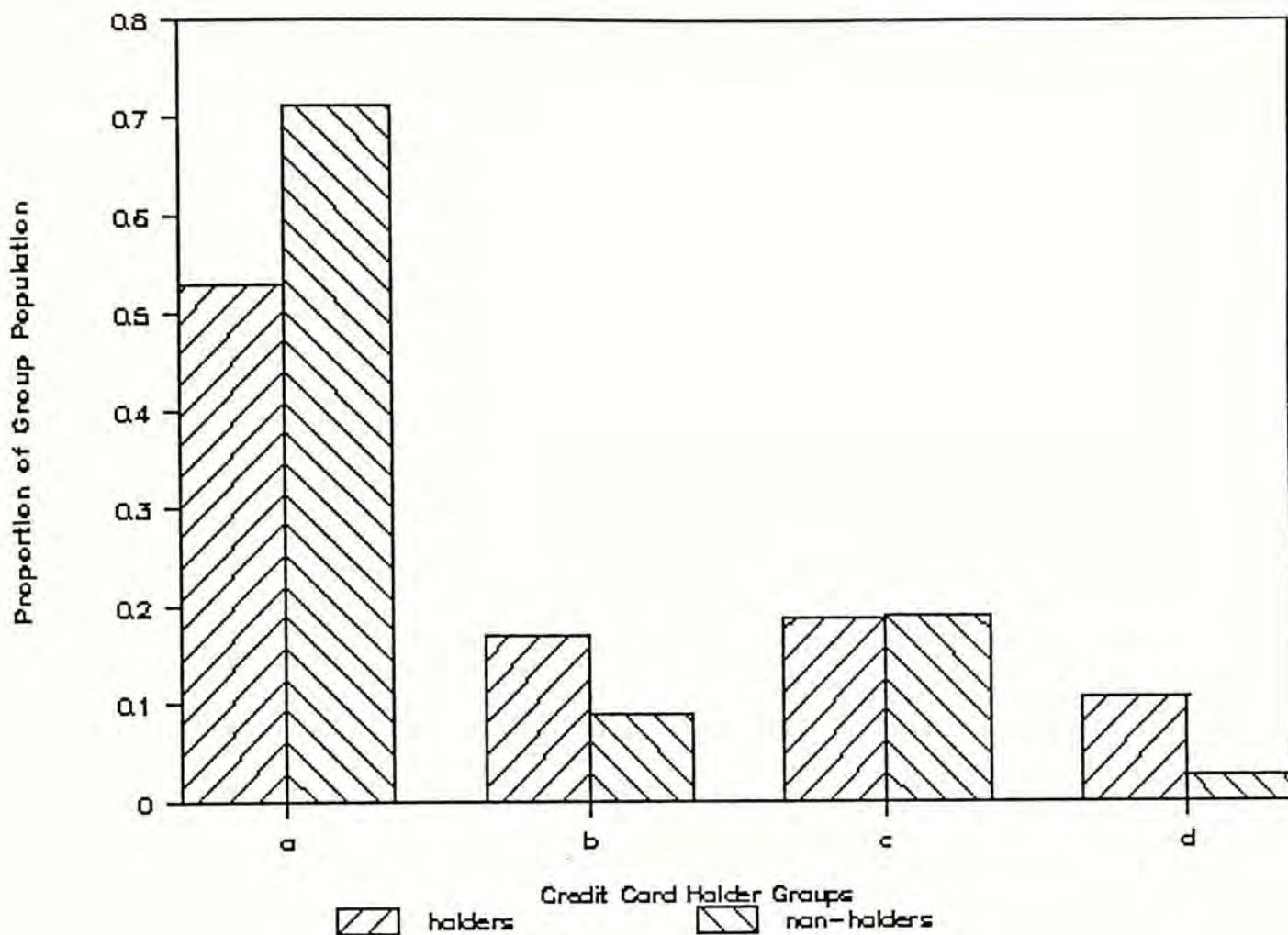
Will you normally read the remaining parts of the mailings? (one answer only)

- a[] Most of the times, yes
 b[] Most of the times, no
 c[] If the first part I have read is interesting, then yes



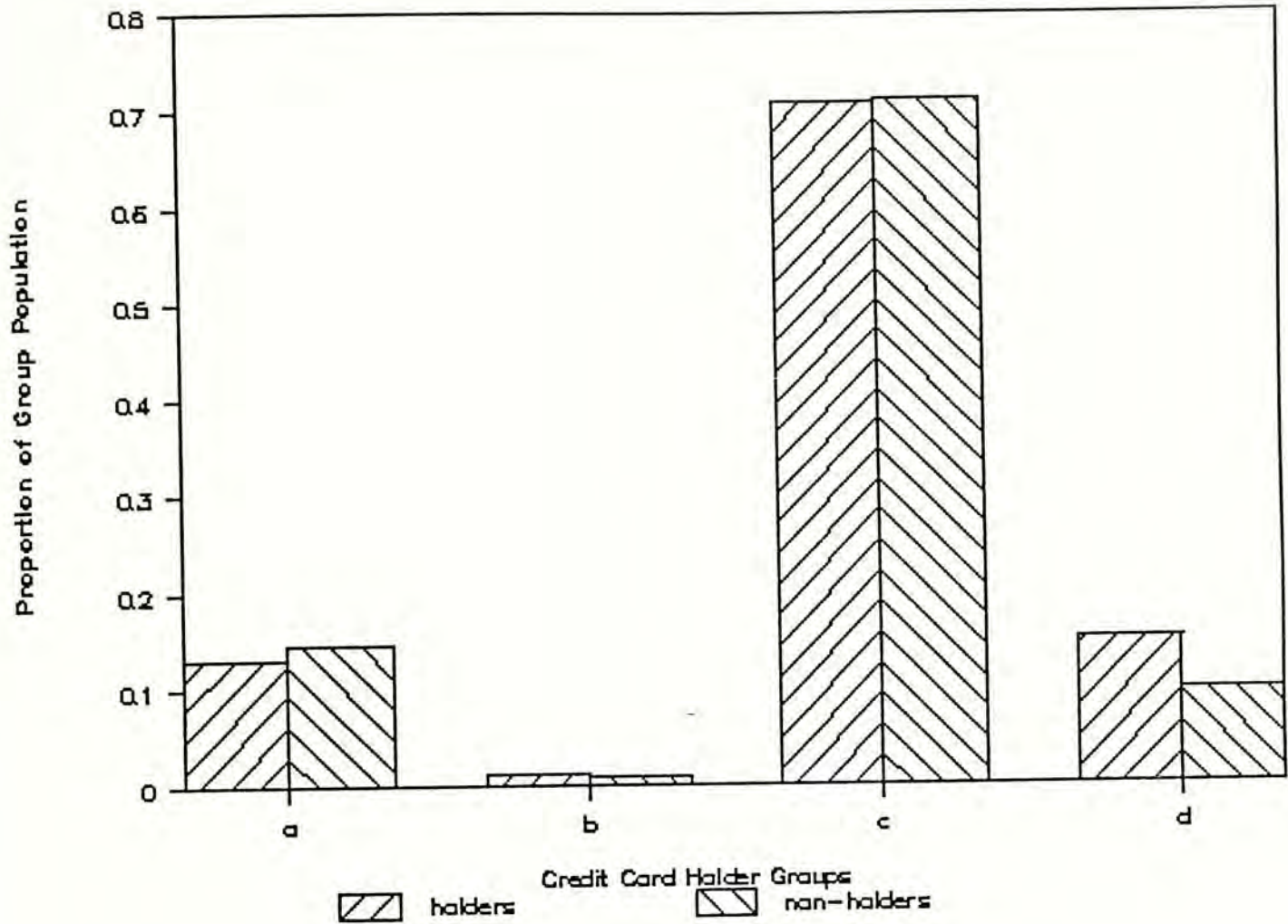
Which type of content design in direct mail normally receive your first attention?
(one answer only)

- a[] Highlighted headings
 b[] Diagrams
 c[] Charts
 d[] Passages advising you of the special offers



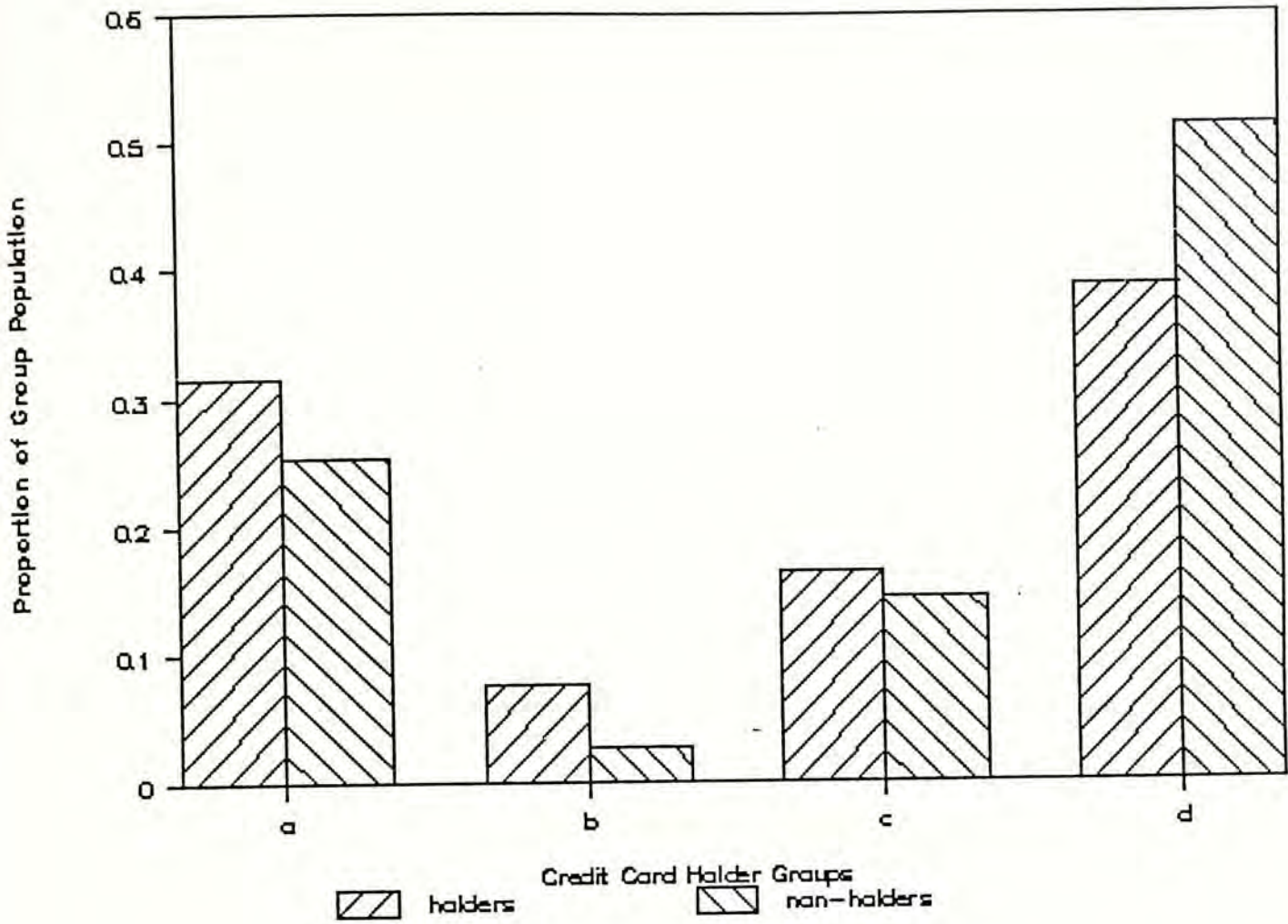
If direct mail advertisements are written in both Chinese and English, which will be the version you prefer to read? (one answer only)

- a[] Usually Chinese only
 b[] Usually partly Chinese, and partly English
 c[] Usually both Chinese & English
 d[] Usually English only



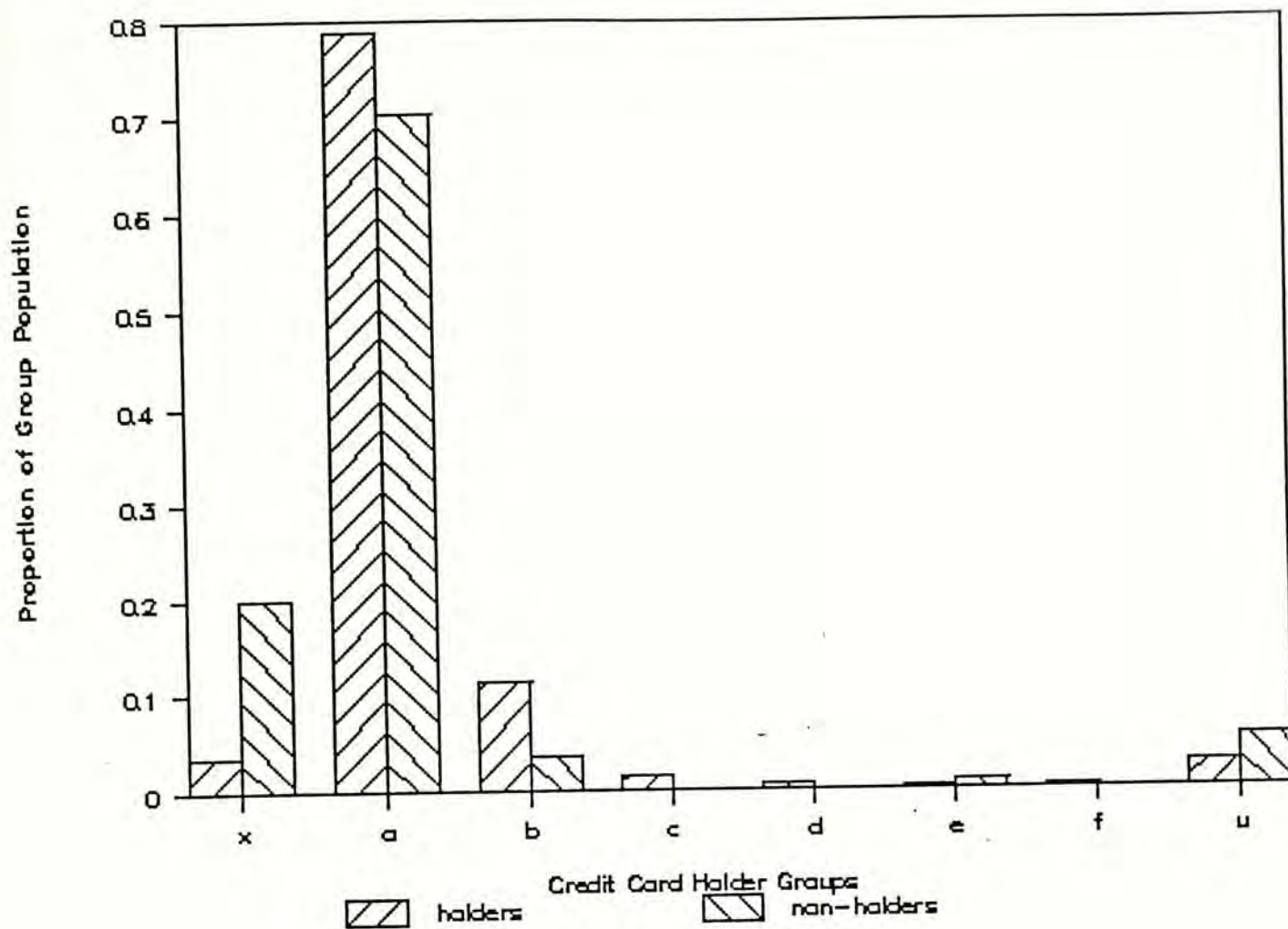
If you want to secure a loan from a bank,
 what will be the most probable way that you
 will choose to approach that bank?
 (one answer only)

- a[] By mail-order
 b[] By a self-written letter
 c[] By presenting yourself at a
 service counter of the bank
 d[] By telephone



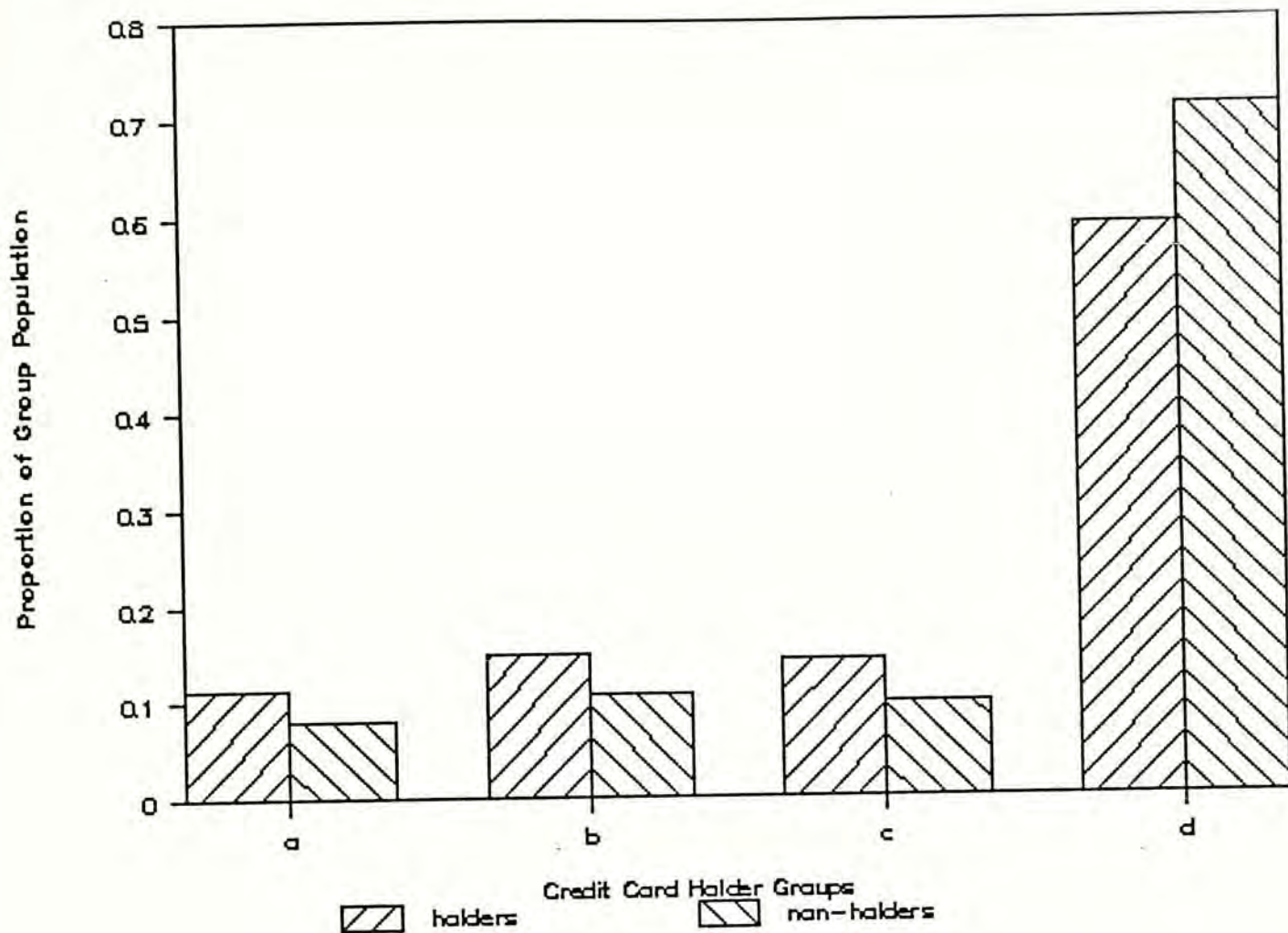
Which will be the next most probable way? (one answer only)

- a[] By mail-order
 b[] By a self-written letter
 c[] By presenting yourself at a
 service counter of the bank
 d[] By telephone



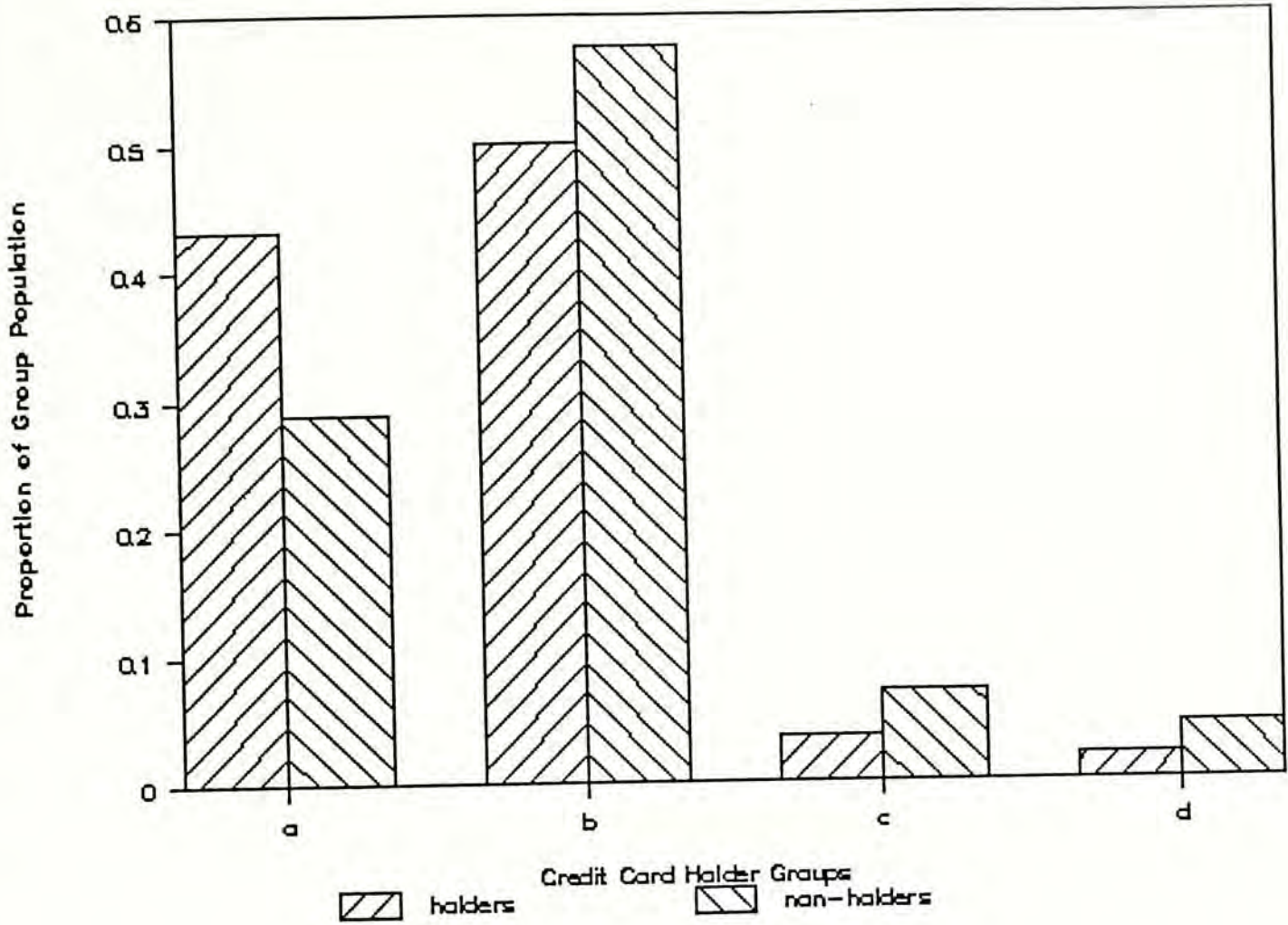
How many direct mails, on the average, do you receive in one month? (one answer only)

- x[] Nil
- a[] About 1 to 10
- b[] About 11 to 20
- c[] About 21 to 30
- d[] About 31 to 40
- e[] About 41 to 50
- f[] More than 50
- u[] Uncountable



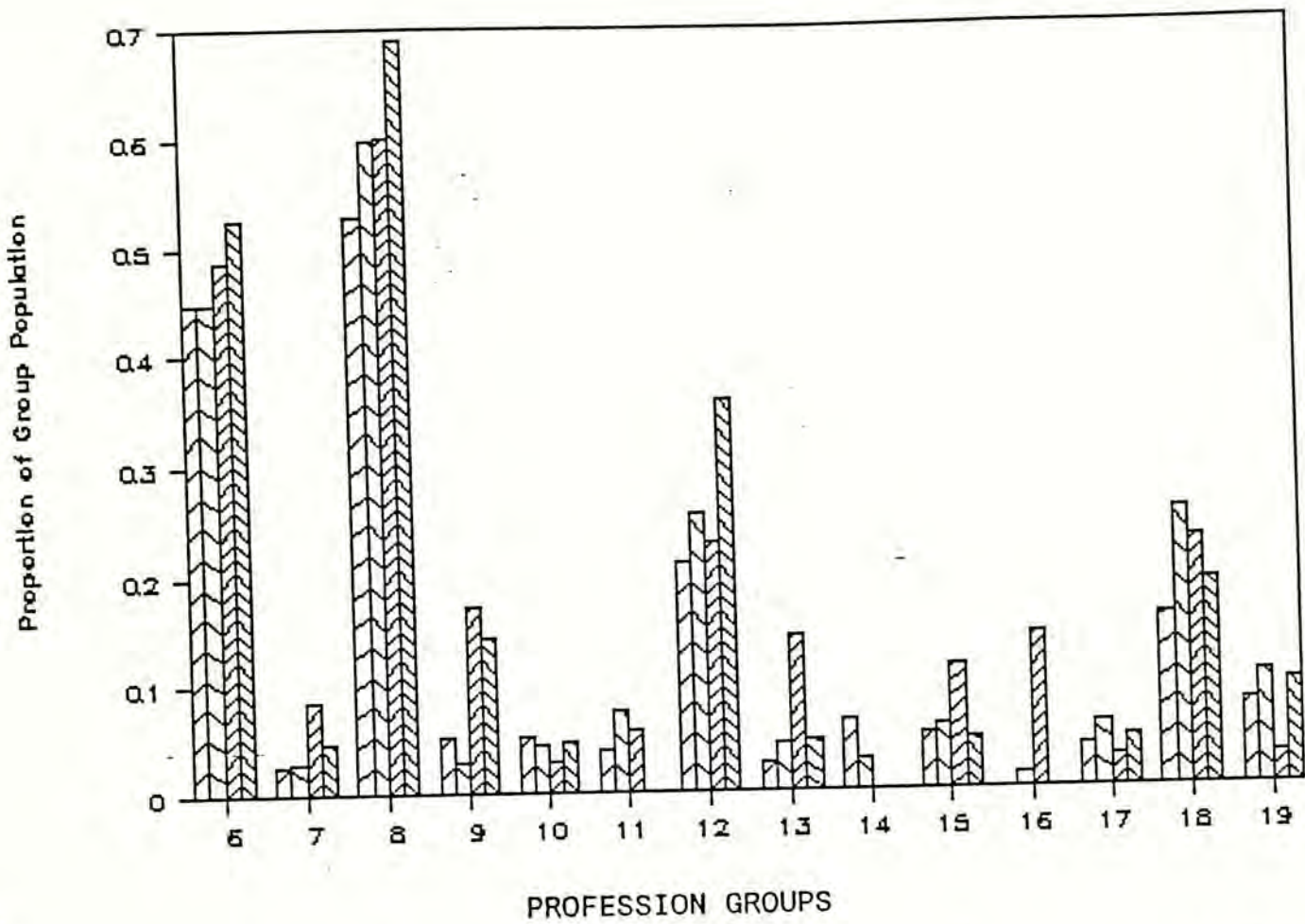
Comparing with present monthly volume of direct mail which you are receiving, what will be the volume you would like to receive in the future?
(one answer only)

- a[] More
 b[] Less
 c[] Same
 d[] Indifferent



If the subscription fee is reasonable, will you
subscribe for cable television? (one answer only)

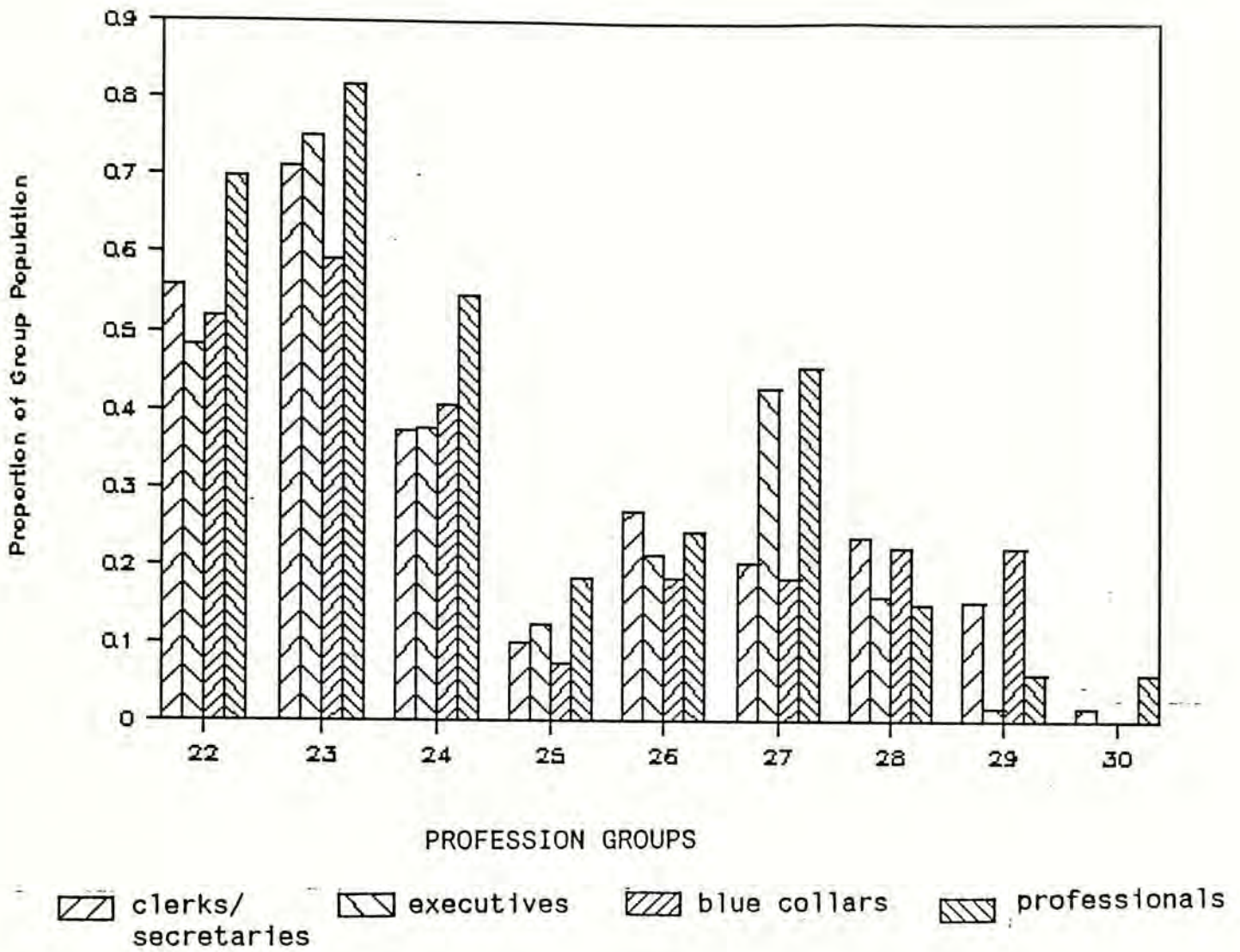
- a[] Definitely yes
 b[] Probably yes
 c[] Probably no
 d[] Definitely no



clerks/secretaries
 executives
 blue collars
 professionals

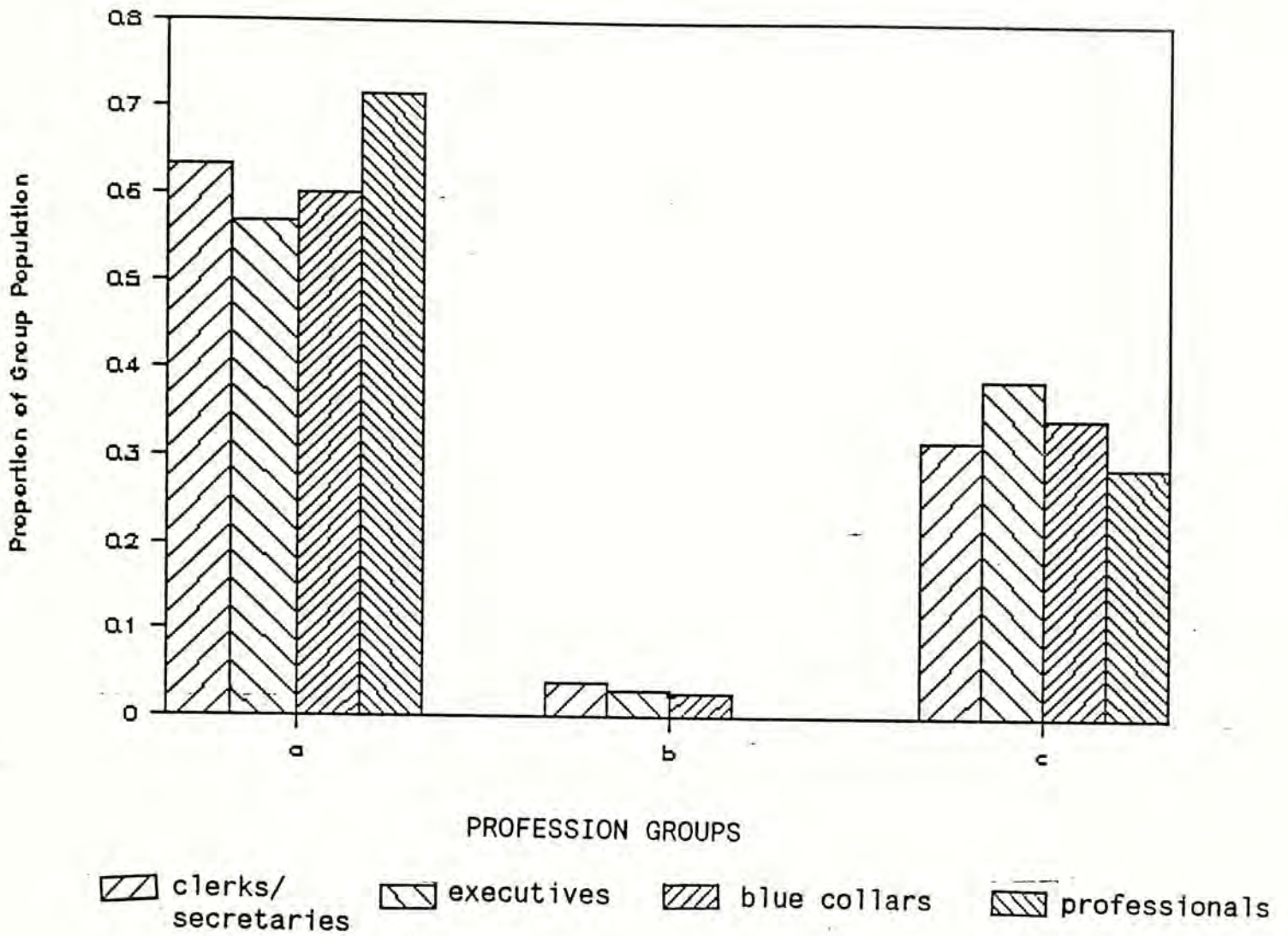
What have you purchased by mail-order(s)?

- 5[] Nil ---> please continue from question 4, answers for questions 2 & 3 are not required
- 6[] Applying credit cards or charge cards
- 7[] Applying financial services, e.g. loan, overdraft, etc.
- 8[] Books or magazines
- 9[] Records, sound tapes or video tapes
- 10[] Collectibles
- 11[] Jewelleries
- 12[] Applying club membership
- 13[] Housewares
- 14[] Footweares and clothes
- 15[] Insurance
- 16[] Body fitness equipments
- 17[] Other merchandise
- 18[] Charity donations
- 19[] Ticket bookings



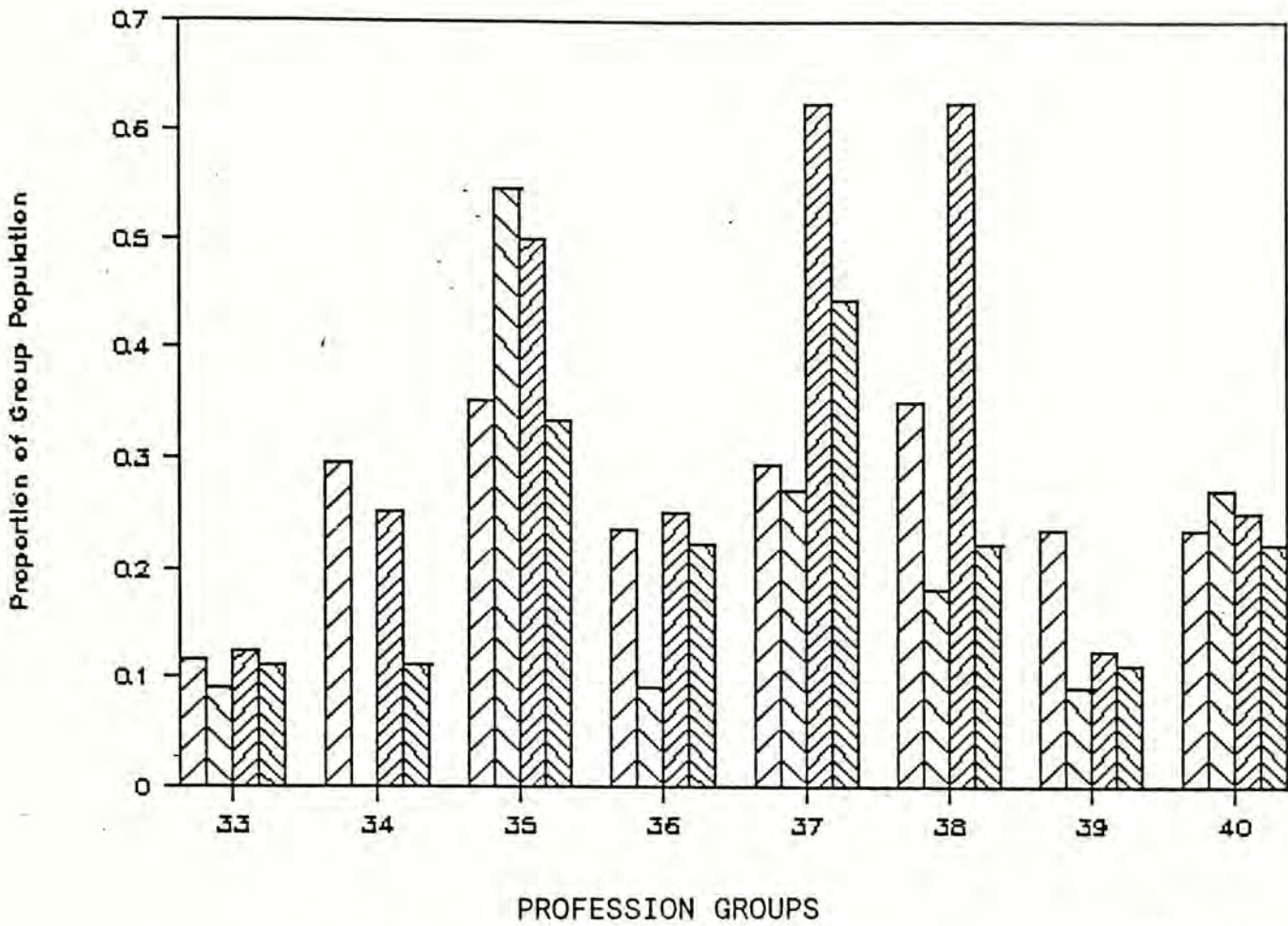
Why did you purchase by mail order(s)?

- 22[] Time saving
- 23[] Convenient
- 24[] Easy method of payment
- 25[] There was/were gift(s)
- 26[] There was free delivery
- 27[] It was a privilege or discount offer
- 28[] It was an exclusive offer, or product was not sold at shops
- 29[] Free inspection or warranty period provided
- 30[] It was a blind decision



Will you use mail order in future?
(one answer only)

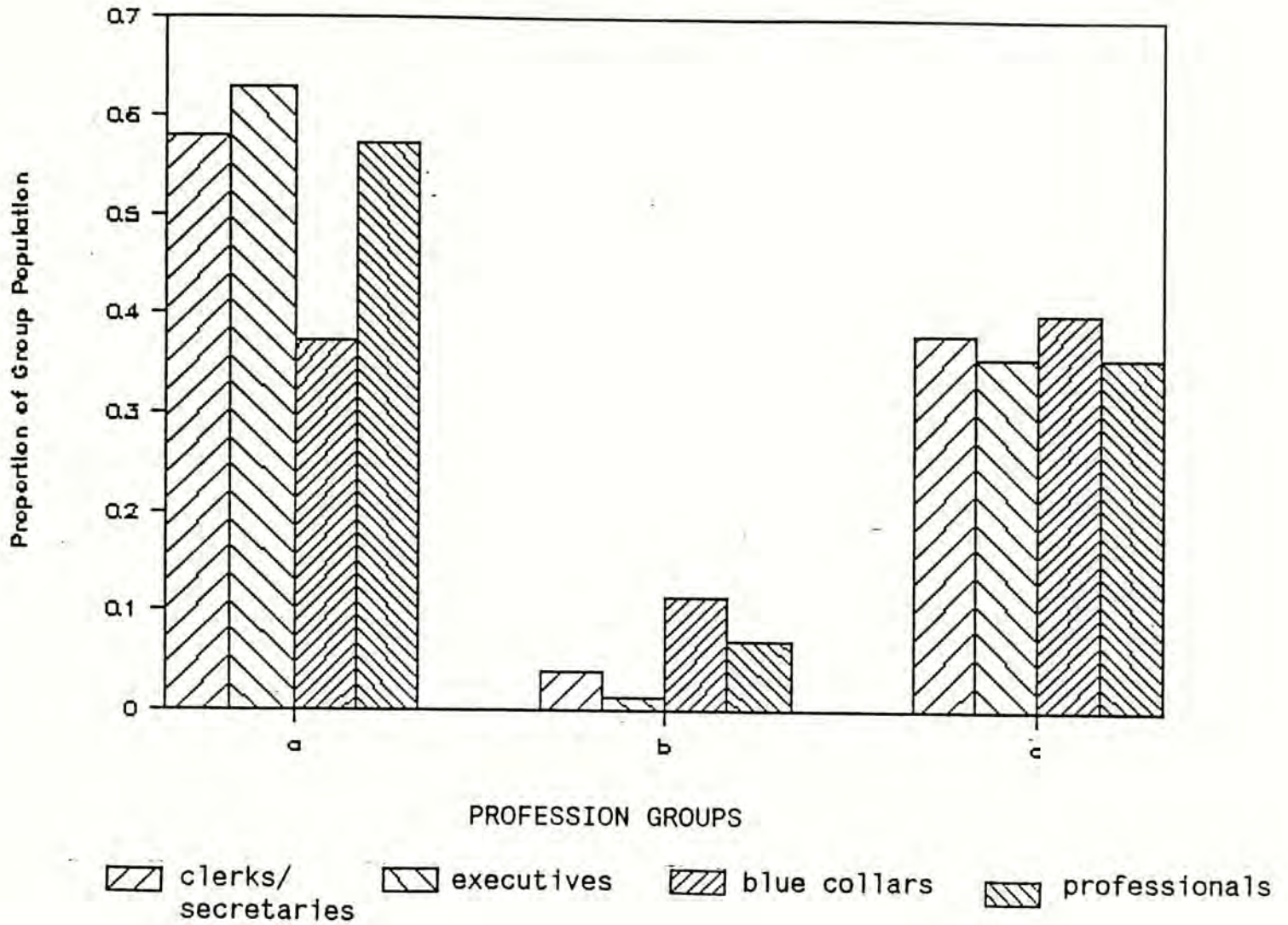
- a[] Very likely
- b[] Very unlikely
- c[] I am not sure



clerks/secretaries
 executives
 blue collars
 professionals

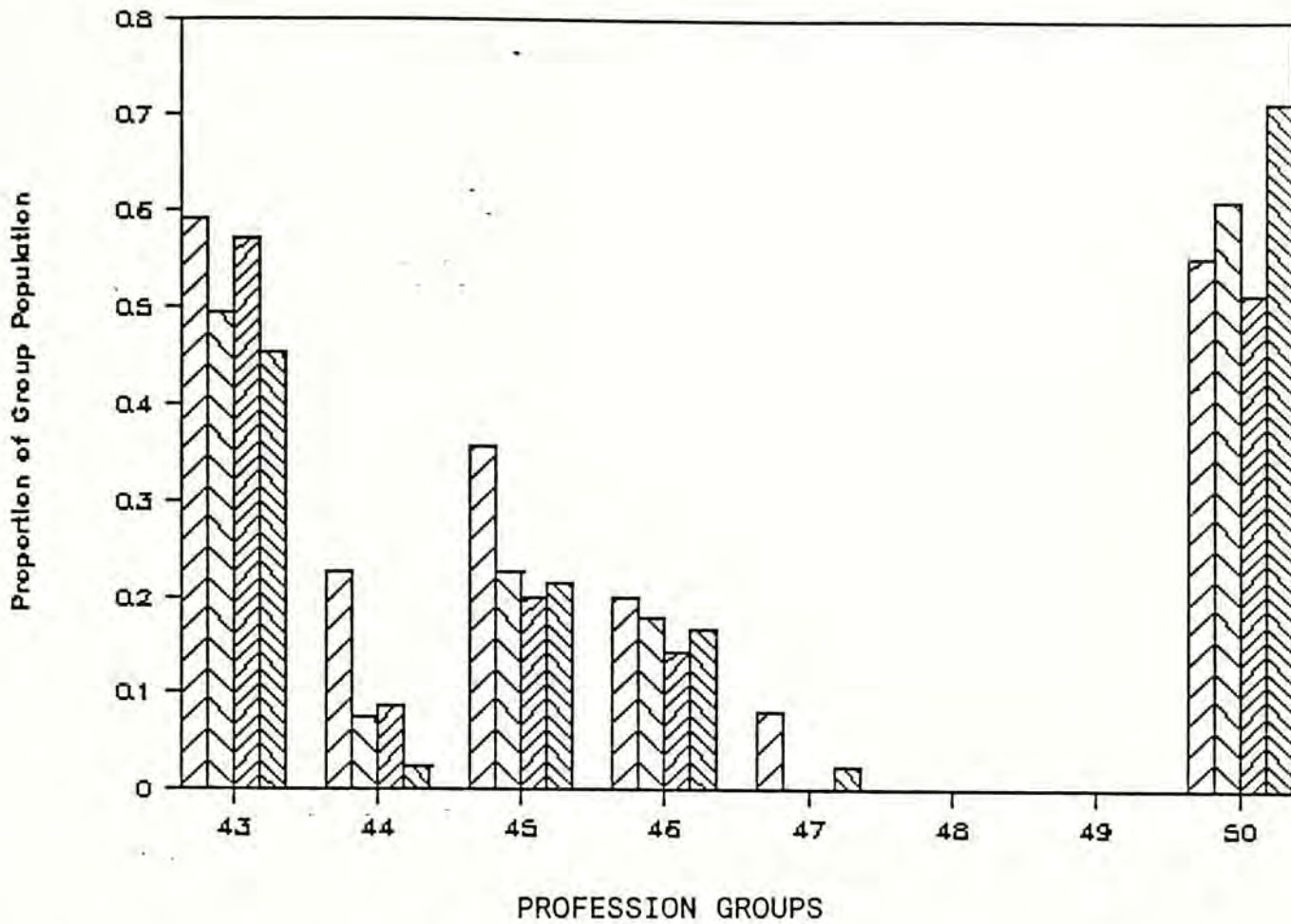
Why have you never purchased by mail-order?

- 33[] Message of the mailings was not clear
- 34[] I seldom received direct mail
- 35[] Products and services were not suitable
- 36[] Too expensive
- 37[] No chance to look at samples before purchase, and hence was risky
- 38[] Unreliable
- 39[] Filling in forms was clumsy
- 40[] Could not make up the mind at the time of reading, and later on, forgot about the whole thing



Do you open and read direct mail advertisements regularly? (one answer only)

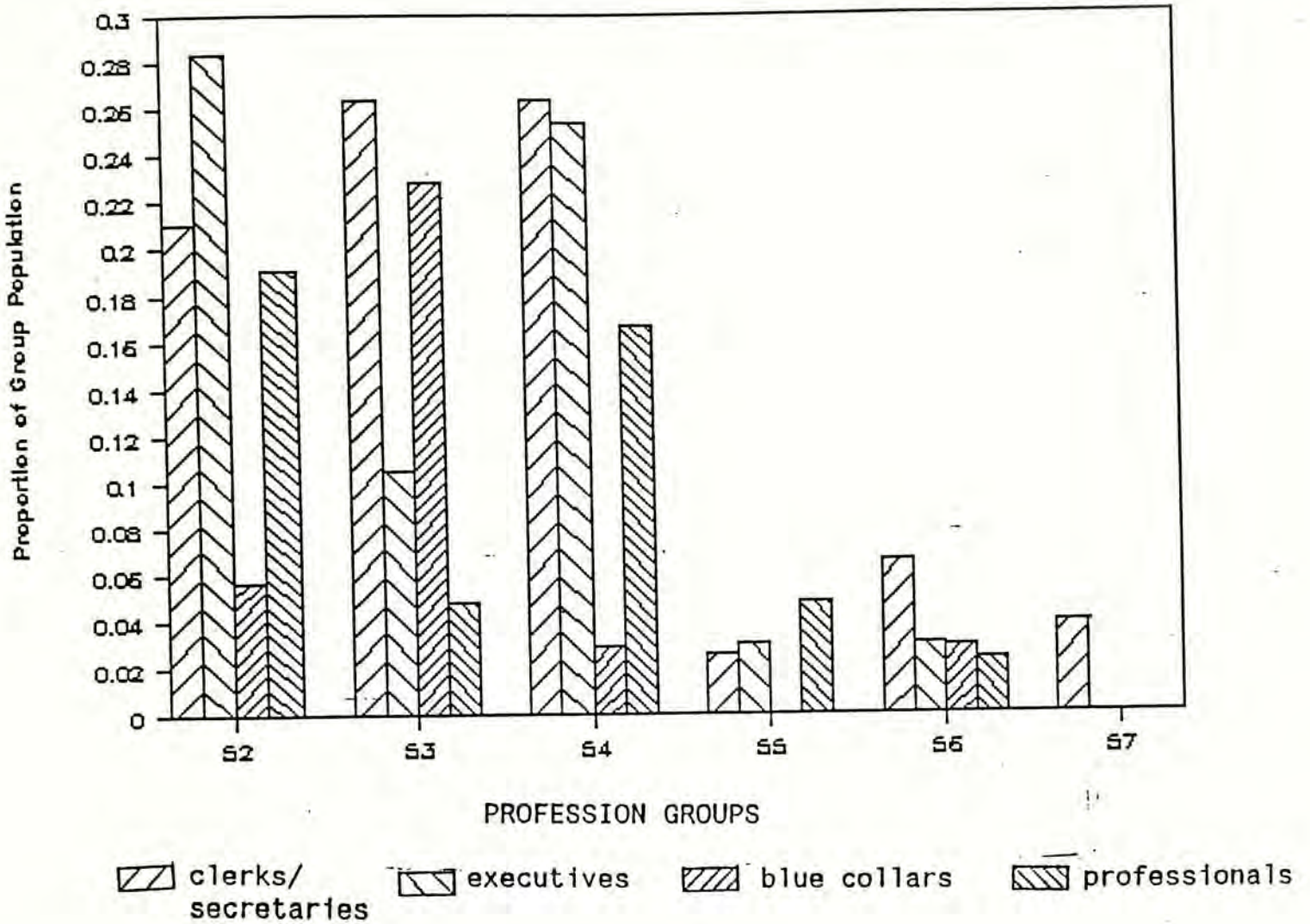
- a[] Most of the times, yes
- b[] Most of the times, no
- c[] I usually open them, but most of the times, I do not read them



clerks/secretaries
 executives
 blue collars
 professionals

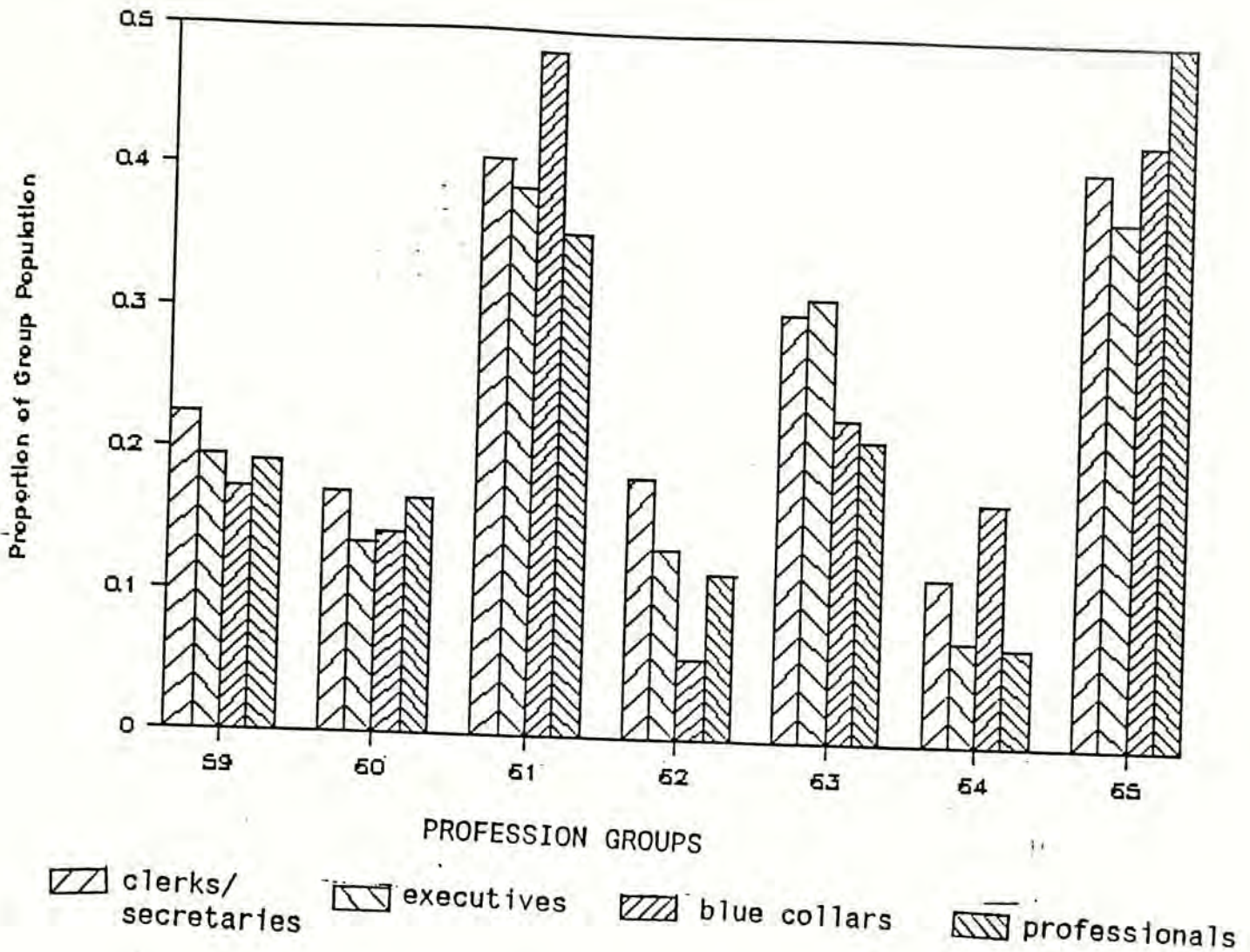
What motivates you to open direct mail?

- 43[] Curiosity
- 44[] Because I have the time
- 45[] Designs are beautiful & attractive
- 46[] I do not want to miss any opportunity
- 47[] The mailings are thick
- 48[] The mailings are thin
- 49[] I open them by mistakes
- 50[] I am accustomed to open all mails



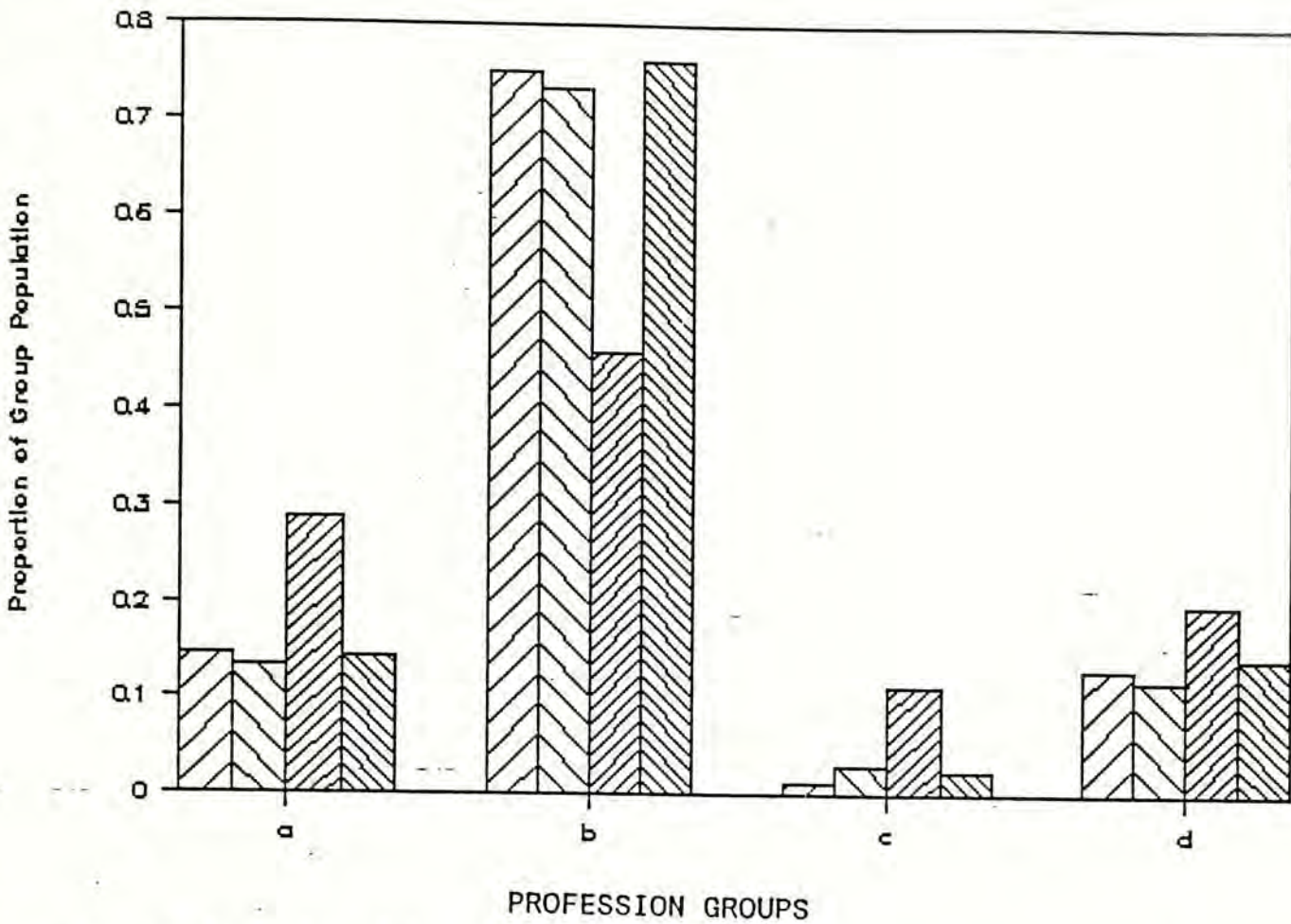
What prevents you from opening direct mail?

- 52[] They are junk mails
- 53[] Nothing seems attractive
- 54[] I do not have the time
- 55[] I do not want to fall
into temptation
- 56[] The mailings are too thick
- 57[] The mailings are too thin



Which types of direct mail advertisements would you like to open immediately?

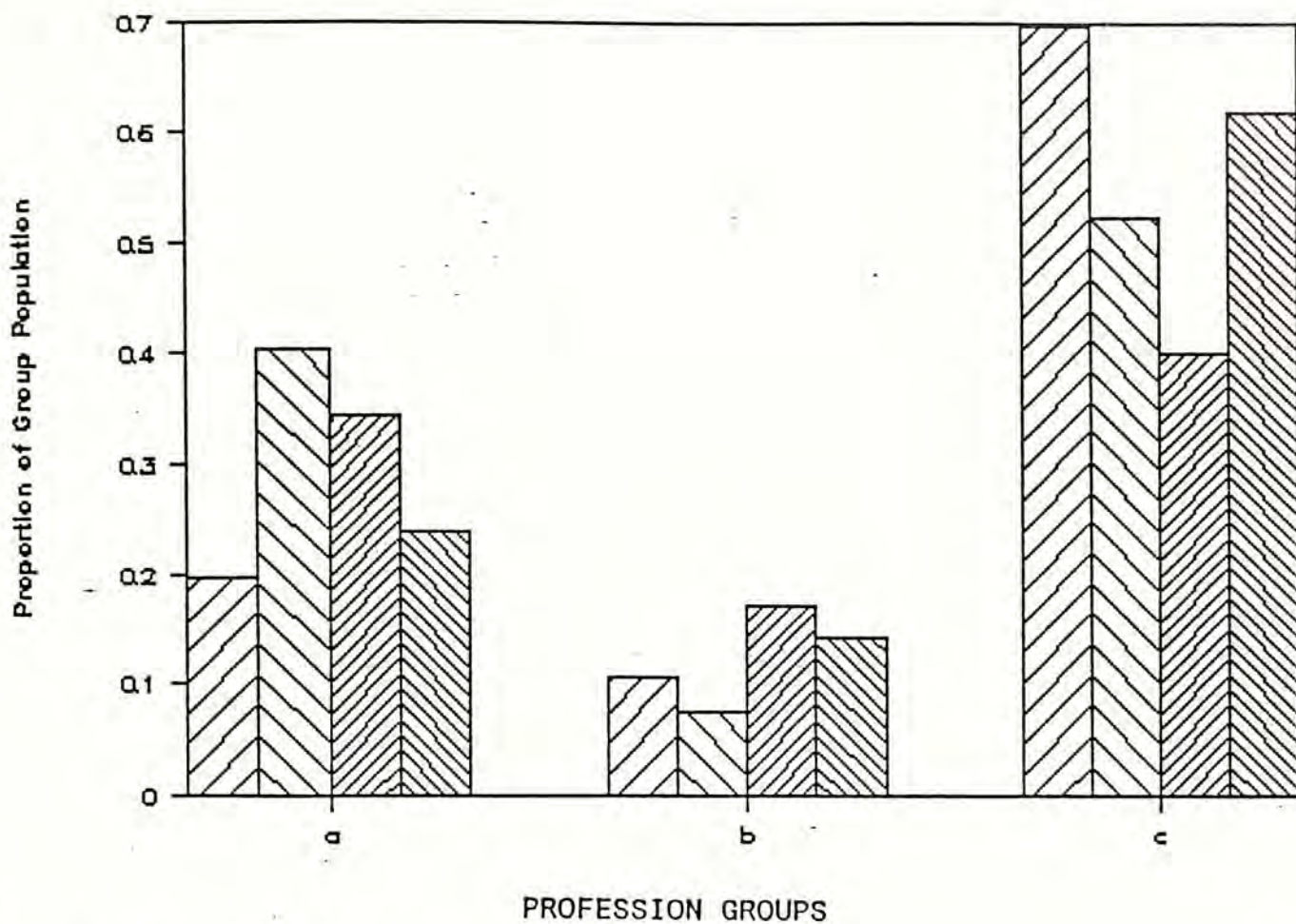
- 59[] If there is indication of gifts
- 60[] If there is indication of special offer or discount
- 61[] I feel that content is mysterious, or because of my own curiosity
- 62[] The words on the envelope ask me to
- 63[] The design of the envelope is attractive or elegant
- 64[] The words on the envelope show respect to my status or give me warmth
- 65[] If I know what is the type of product



clerks/secretaries
 executives
 blue collars
 professionals

When you open a direct mail advertisements, which part of it would you like to read first? (one answer only)

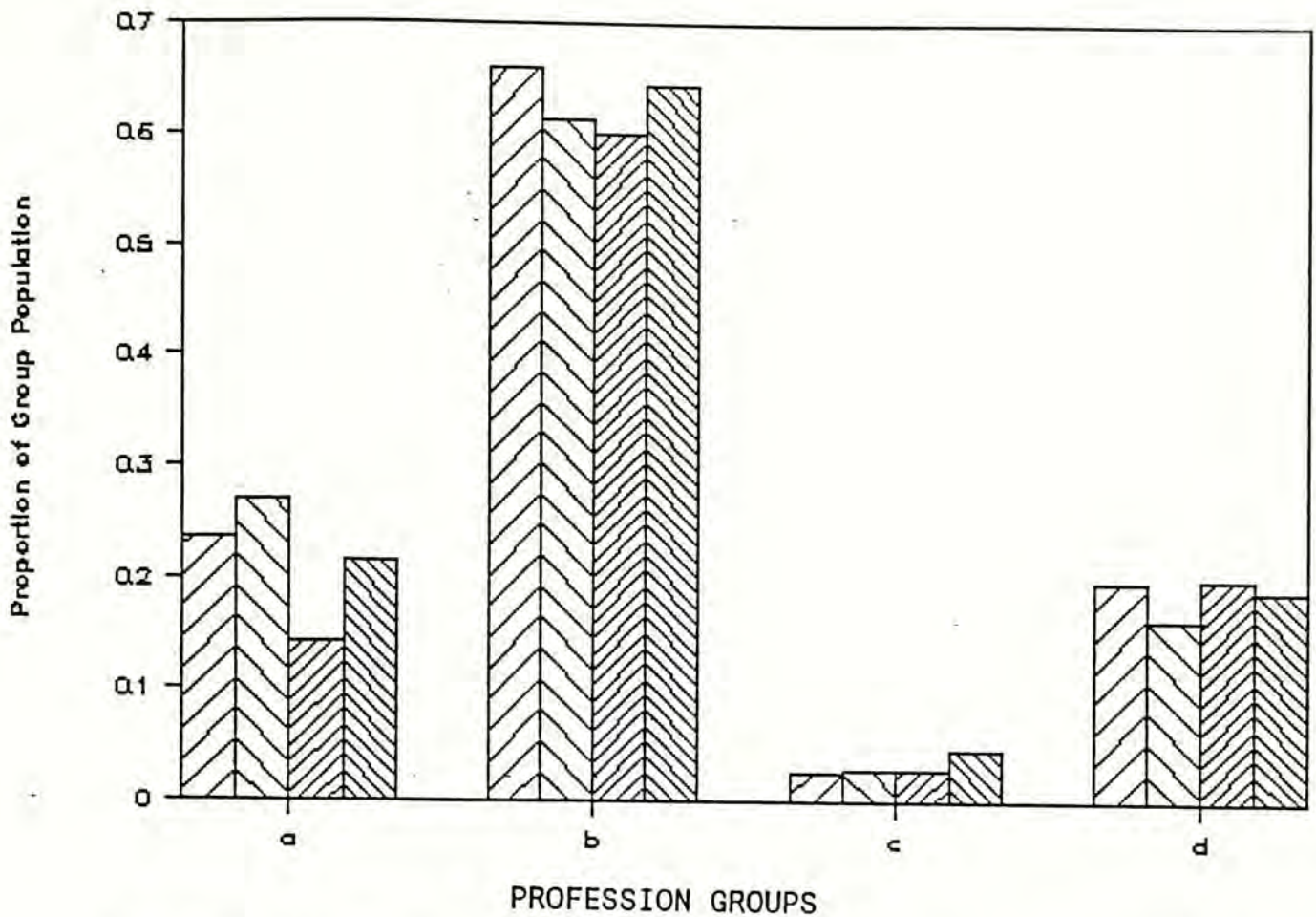
- a[] The covering letter
- b[] The product catalogue/brochure
- c[] The mail order form
- d[] The price list



clerks/secretaries
 executives
 blue collars
 professionals

Will you normally read the remaining parts of the mailings? (one answer only)

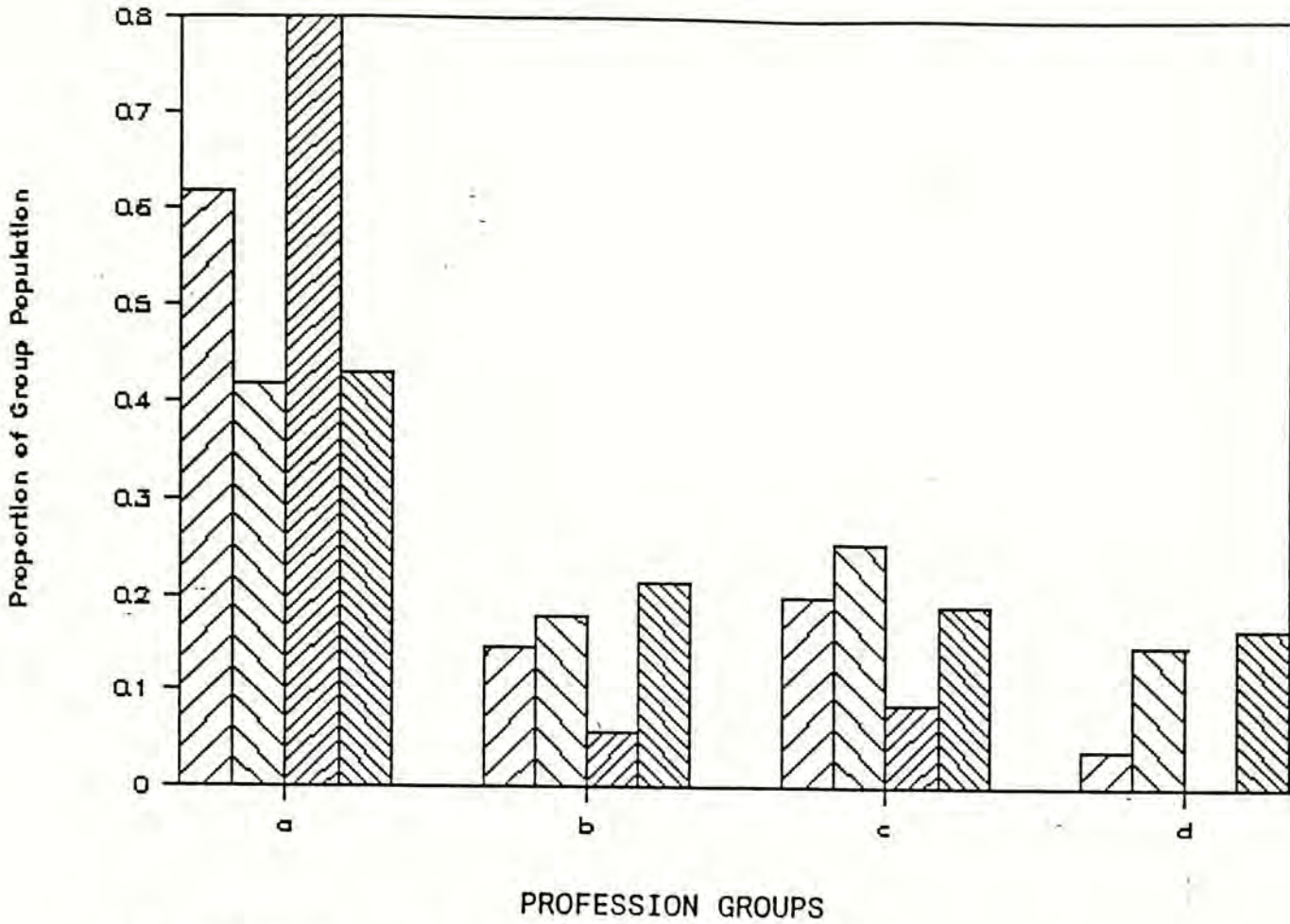
- a[] Most of the times, yes
- b[] Most of the times, no
- c[] If the first part I have read is interesting, then yes



clerks/secretaries
 executives
 blue collars
 professionals

Which type of content design in direct mail normally receive your first attention?
(one answer only)

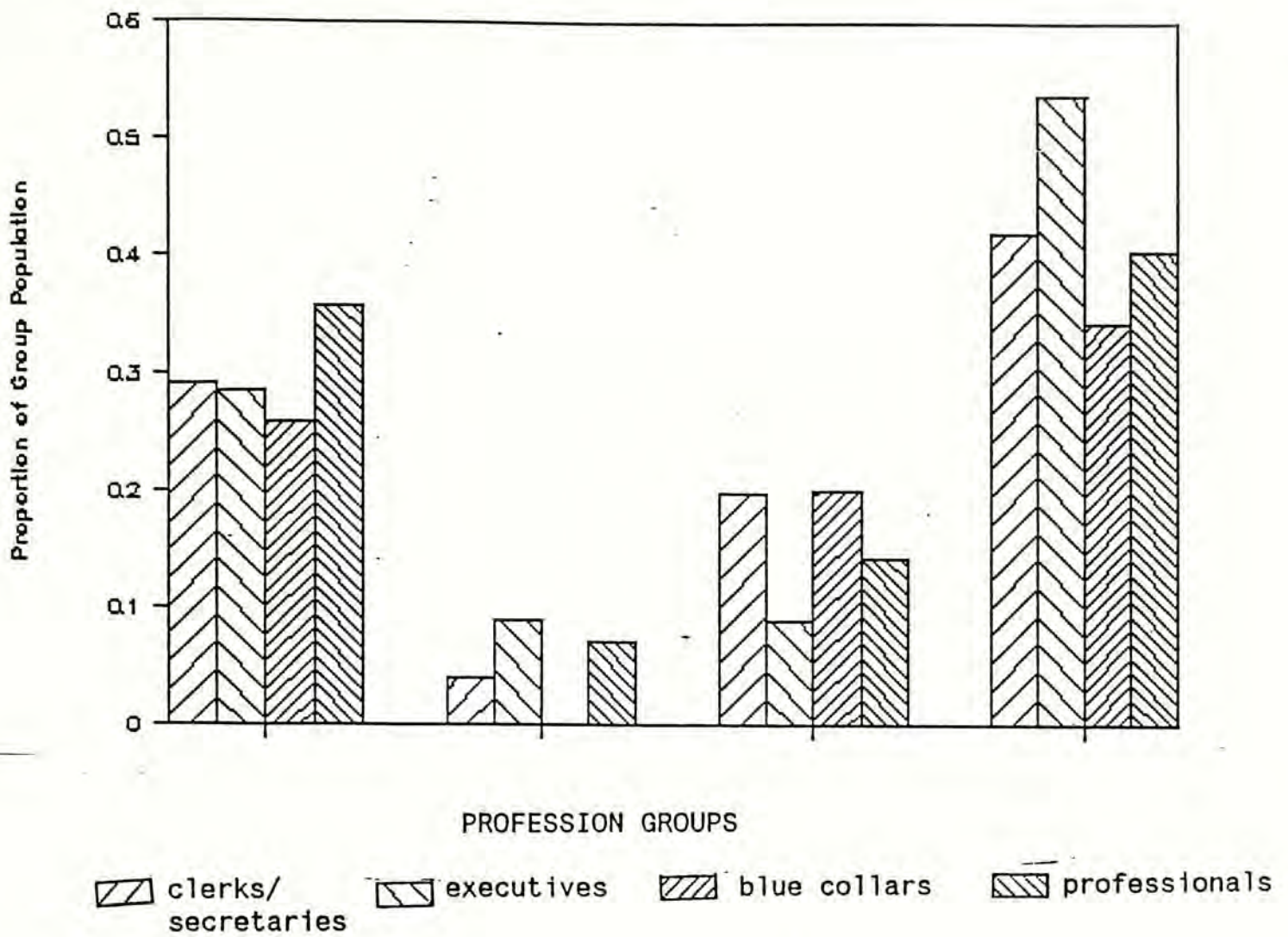
- a[] Highlighted headings
- b[] Diagrams
- c[] Charts
- d[] Passages advising you of the special offers



clerks/secretaries
 executives
 blue collars
 professionals

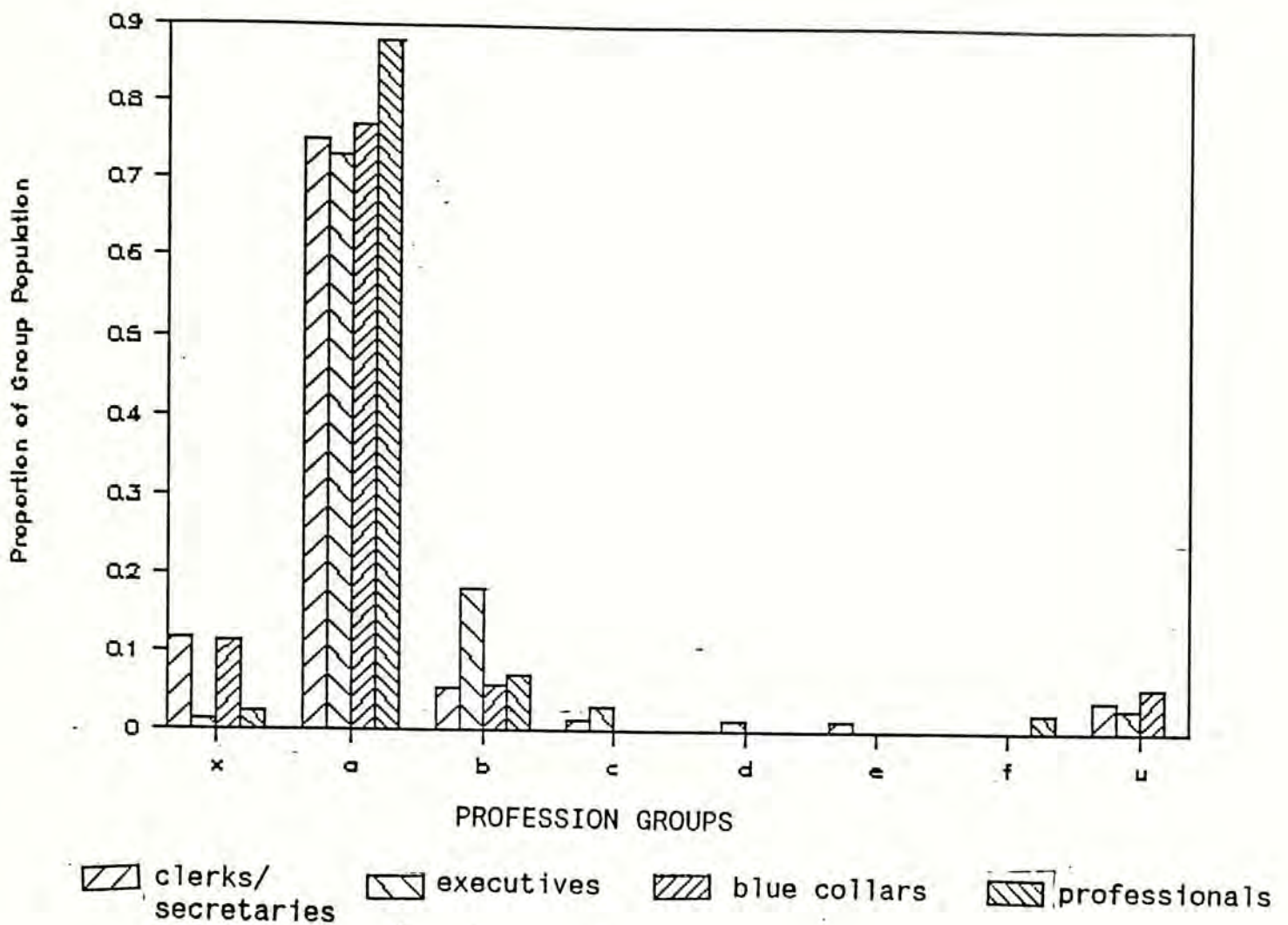
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- d[] Usually English only



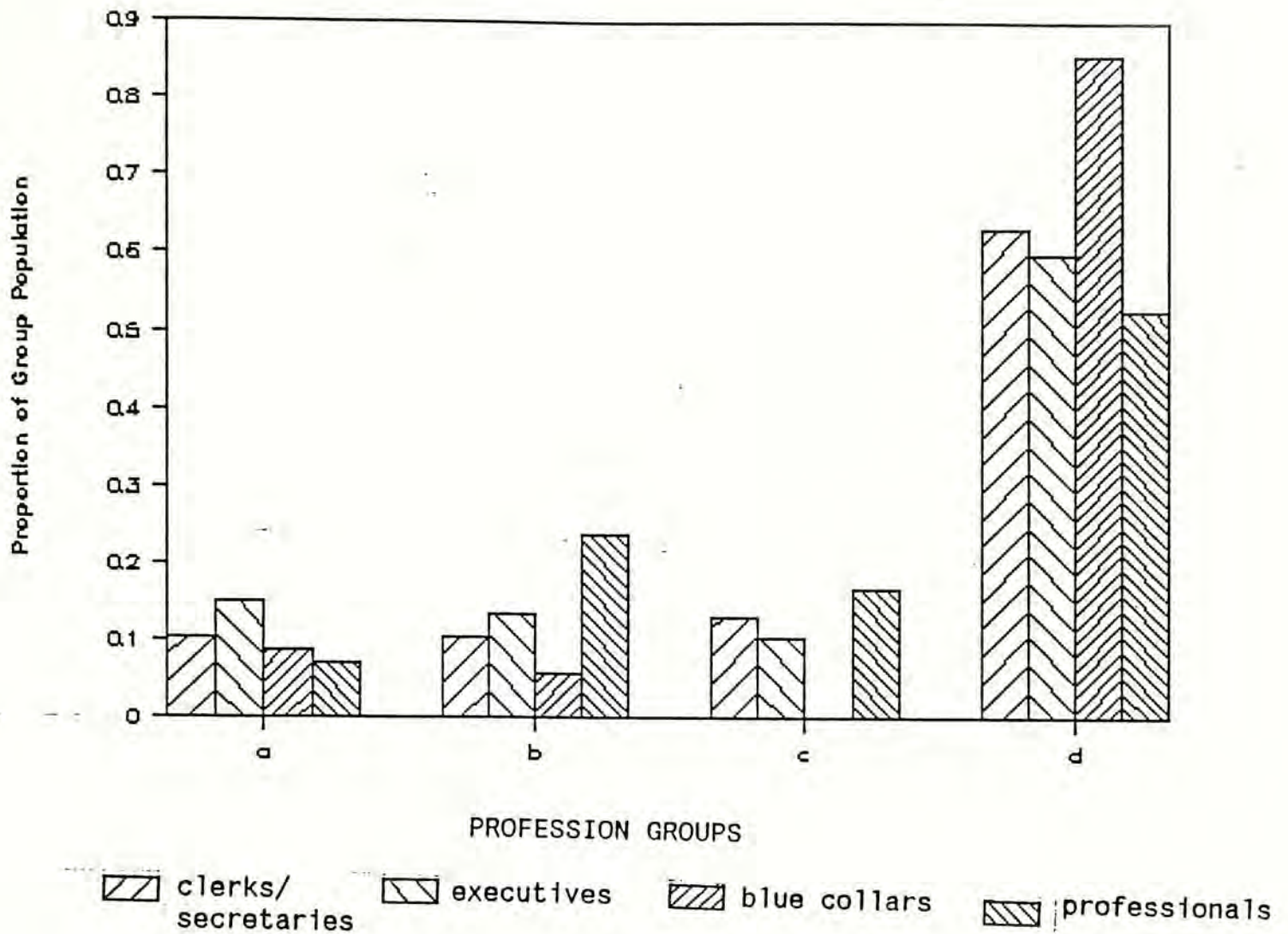
Which will be the next most probable way? (one answer only)

- a[] By mail-order
- b[] By a self-written letter
- c[] By presenting yourself at a service counter of the bank
- d[] By telephone



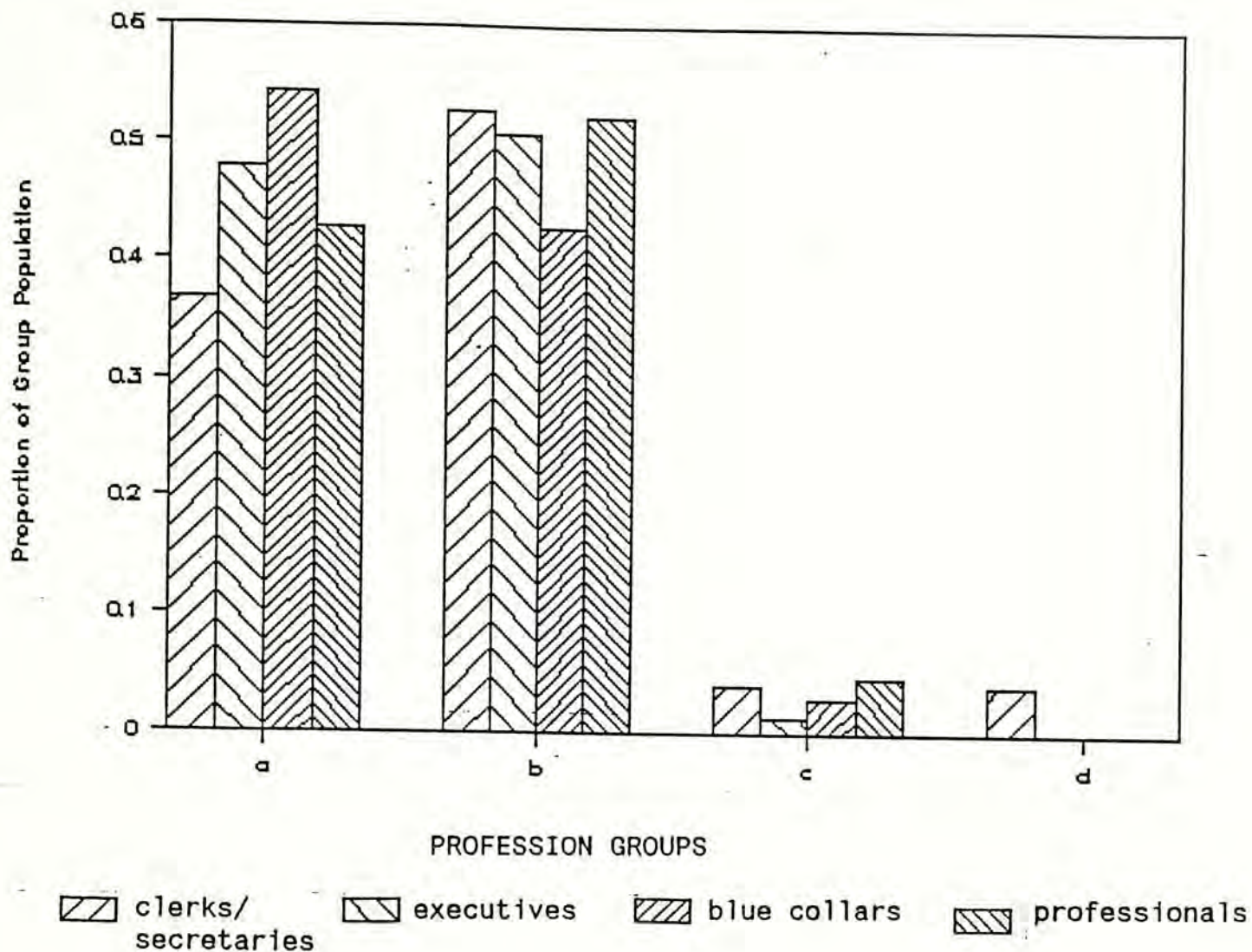
How many direct mails, on the average, do you receive in one month? (one answer only)

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- a[] About 1 to 10
- b[] About 11 to 20
- c[] About 21 to 30
- d[] About 31 to 40
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- u[] Uncountable



Comparing with present monthly volume of direct mail which you are receiving, what will be the volume you would like to receive in the future?
(one answer only)

- a[] More
- b[] Less
- c[] Same
- d[] Indifferent



If the subscription fee is reasonable, will you subscribe for cable television? (one answer only)

- a[] Definitely yes
- b[] Probably yes
- c[] Probably no
- d[] Definitely no

	OBSERVED		(2 BATCH)					
	~5	yes						no
undgrad	31	6						37
lect&pgra	19	10						29
MBAstud	17	6						23
								0
supmkt	15	8						23
passby	113	37						150
unclass	80	21						101
								0
								0
	275	88	0	0	0	0	0	0

	EXPECTED							
	~5	yes						no
undgrad	28.030	8.970	0.000	0.000	0.000	0.000	0.000	37.000
lect&pgra	21.970	7.030	0.000	0.000	0.000	0.000	0.000	29.000
MBAstud	17.424	5.576	0.000	0.000	0.000	0.000	0.000	23.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
supmkt	17.424	5.576	0.000	0.000	0.000	0.000	0.000	23.000
passby	113.636	36.364	0.000	0.000	0.000	0.000	0.000	150.000
unclass	76.515	24.485	0.000	0.000	0.000	0.000	0.000	101.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	275.000	88.000	0.000	0.000	0.000	0.000	0.000	0.000

[fo - ft]** 2 / ft						
0.314627	0.983210	0	0	0	0	0
0.401421	1.254440	0	0	0	0	0
0.010329	0.032279	0	0	0	0	0
0	0	0	0	0	0	0
0.337285	1.054078	0	0	0	0	0
0.003563	0.011136	0	0	0	0	0
0.158715	0.495987	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0

total size	363	deg of freedom	5	calcu. chi-sq	5.057
				exp chi-sq(0.05)	11.070
				exp chi-sq(0.10)	9.236

EMAIL SURVEY - TEST INDEPENDENCE

	OBSERVED		[2 BATCH]					
	20	yes	no					
undgrad		24	13					37
lect&pgra		19	10					29
MBAstud		12	11					23
								0
supmkt		10	13					23
passby		75	75					150
unclass		63	38					101
								0
								0
		203	160	0	0	0	0	0

	EXPECTED							
	20	yes	no					
undgrad	20.691	16.309	0.000	0.000	0.000	0.000	0.000	37.000
lect&pgra	16.218	12.782	0.000	0.000	0.000	0.000	0.000	29.000
MBAstud	12.862	10.138	0.000	0.000	0.000	0.000	0.000	23.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
supmkt	12.862	10.138	0.000	0.000	0.000	0.000	0.000	23.000
passby	83.884	66.116	0.000	0.000	0.000	0.000	0.000	150.000
unclass	56.482	44.518	0.000	0.000	0.000	0.000	0.000	101.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	203.000	160.000	0.000	0.000	0.000	0.000	0.000	

[fo - ft]** 2 / ft						
0.529031	0.671208	0	0	0	0	0
0.477355	0.605645	0	0	0	0	0
0.057804	0.073338	0	0	0	0	0
0	0	0	0	0	0	0
0.636943	0.808121	0	0	0	0	0
0.940947	1.193827	0	0	0	0	0
0.752151	0.954292	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0

total size	363	deg of freedom	5	calcu. chi-sq	7.701
				exp chi-sq(0.05)	11.070
				exp chi-sq(0.10)	9.236

EMAIL SURVEY - TEST INDEPENDENCE

	OBSERVED		[2 BATCH]					
	32	a	b & c					
undgrad	30		7					37
lecturer	14		15					29
MBAstud	12		11					23
								0
supnkt	15		8					23
passby	83		63					146
unclass	58		43					101
								0
								0
	212	0	147	0	0	0	0	0

	EXPECTED							
	32	a	b & c					
undgrad	21.850	0.000	15.150	0.000	0.000	0.000	0.000	37.000
lect&pgra	17.125	0.000	11.875	0.000	0.000	0.000	0.000	29.000
MBAstud	13.582	0.000	9.418	0.000	0.000	0.000	0.000	23.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
supnkt	13.582	0.000	9.418	0.000	0.000	0.000	0.000	23.000
passby	86.217	0.000	59.783	0.000	0.000	0.000	0.000	146.000
unclass	59.643	0.000	41.357	0.000	0.000	0.000	0.000	101.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	212.000	0.000	147.000	0.000	0.000	0.000	0.000	0.000

[fo - ft]** 2 / ft							
3.040301	0	4.384652	0	0	0	0	0
0.570370	0	0.822575	0	0	0	0	0
0.184305	0	0.265801	0	0	0	0	0
0	0	0	0	0	0	0	0
0.148005	0	0.213449	0	0	0	0	0
0.120055	0	0.173140	0	0	0	0	0
0.045284	0	0.065308	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0

total size	359	deg of freedom	5	calcu. chi-sq	10.033
				exp chi-sq(0.05)	11.070
				exp chi-sq(0.10)	9.236

EMAIL SURVEY - TEST INDEPENDENCE

	OBSERVED		[2 BATCH]					
	42	a	b & c					
undgrad	22	14						36
lect&pgra	14	11						25
MBAstud	11	12						23
								0
supmkt	16	7						23
passby	80	65						145
unclass	61	38						99
								0
								0
	204	147	0	0	0	0	0	

	EXPECTED							
	42	a	b & c					
undgrad	20.923	15.077	0.000	0.000	0.000	0.000	0.000	36.000
lect&pgra	14.530	10.470	0.000	0.000	0.000	0.000	0.000	25.000
MBAstud	13.368	9.632	0.000	0.000	0.000	0.000	0.000	23.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
supmkt	13.368	9.632	0.000	0.000	0.000	0.000	0.000	23.000
passby	84.274	60.726	0.000	0.000	0.000	0.000	0.000	145.000
unclass	57.538	41.462	0.000	0.000	0.000	0.000	0.000	99.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	204.000	147.000	0.000	0.000	0.000	0.000	0.000	

[fo - ft]** 2 / ft						
0.055429	0.076923	0	0	0	0	0
0.019326	0.026820	0	0	0	0	0
0.419311	0.581901	0	0	0	0	0
0	0	0	0	0	0	0
0.518416	0.719435	0	0	0	0	0
0.216709	0.300739	0	0	0	0	0
0.208247	0.288996	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0

total size	351	deg of freedom	5	calcu. chi-sq	3.432
				exp chi-sq(0.05)	11.070
				exp chi-sq(0.10)	9.236

DMAIL SURVEY - TEST INDEPENDENCE

	OBSERVED		[2 BATCH]					
	43	45	50	50				
undgrad	21	9	23					53
1,MBA&pgr	24	8	38					70
								0
								0
supmkt	18	9	14					41
passby	82	35	77					194
unclass	49	33	52					134
								0
								0
	194	94	204	0	0	0	0	

	EXPECTED							
	43	45	50					
undgrad	20.898	10.126	21.976	0.000	0.000	0.000	0.000	53.000
1,MBA&pgr	27.602	13.374	29.024	0.000	0.000	0.000	0.000	70.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
supmkt	16.167	7.833	17.000	0.000	0.000	0.000	0.000	41.000
passby	76.496	37.065	80.439	0.000	0.000	0.000	0.000	194.000
unclass	52.837	25.602	55.561	0.000	0.000	0.000	0.000	134.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	194.000	94.000	204.000	0.000	0.000	0.000	0.000	

[fo - ft]** 2 / ft							
0.000494	0.125213	0.047751		0	0	0	0
0.469961	2.159394	2.775650		0	0	0	0
0	0	0		0	0	0	0
0	0	0		0	0	0	0
0.207903	0.173758	0.529411		0	0	0	0
0.396030	0.115051	0.147029		0	0	0	0
0.278697	2.137986	0.228227		0	0	0	0
0	0	0		0	0	0	0
0	0	0		0	0	0	0

total size	492	deg of freedom	8	calcu. chi-sq	9.793
				exp chi-sq(0.05)	15.507
				exp chi-sq(0.10)	13.362

MAIL SURVEY - TEST INDEPENDENCE

	OBSERVED		[77 SEX]				
	yes	no					
male	117	59					246
female	88	29					117
							0
							0
							0
							0
							0
							0
							0
	215	88	0	0	0	0	0

	EXPECTED							
	yes	no						
male	186.364	59.636	0.000	0.000	0.000	0.000	0.000	246.000
female	88.636	28.364	0.000	0.000	0.000	0.000	0.000	117.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	275.000	88.000	0.000	0.000	0.000	0.000	0.000	0.000

[fo - ft]** 2 / ft						
0.000099	0.000311	0	0	0	0	0
0.000209	0.000655	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0

total size	363	deg of freedom	1	calcu. chi-sq	0.001
				exp chi-sq(0.05)	3.841
				exp chi-sq(0.10)	2.706

DMAIL SURVEY - TEST INDEPENDENCE

	OBSERVED	[77 SEX]			
	43	45	50		
male	124	57	150		331
female	70	37	54		161
					0
					0
					0
					0
					0
					0
					0
					0
	194	94	204	0	0
				0	0
				0	0
				0	0

	EXPECTED							
	43	45	50					
male	130.516	63.240	137.244	0.000	0.000	0.000	0.000	331.000
female	63.484	30.760	66.756	0.000	0.000	0.000	0.000	161.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	194.000	94.000	204.000	0.000	0.000	0.000	0.000	0.000

[fo - ft]** 2 / ft							
0.325336	0.615681	1.185612		0	0	0	0
0.668858	1.265779	2.437500		0	0	0	0
0	0	0		0	0	0	0
0	0	0		0	0	0	0
0	0	0		0	0	0	0
0	0	0		0	0	0	0
0	0	0		0	0	0	0
0	0	0		0	0	0	0
0	0	0		0	0	0	0

total size	492	deg of freedom	2	calcu. chi-sq	6.499
				exp chi-sq(0.05)	5.991
				exp chi-sq(0.01)	9.210

DMAIL SURVEY - TEST INDEPENDENCE

	OBSERVED		[78 AGE]					
	~5	yes	no					
aged<=20		13	14					27
21-25		89	23					112
26-30		73	17					90
31-35		63	13					76
36-40		21	11					32
>=41		16	10					26
								0
								0
								0
	275	88	0	0	0	0	0	

	EXPECTED							
	~5	yes	no					
aged<=20	20.455	6.545	0.000	0.000	0.000	0.000	0.000	27.000
21-25	84.848	27.152	0.000	0.000	0.000	0.000	0.000	112.000
26-30	68.182	21.818	0.000	0.000	0.000	0.000	0.000	90.000
31-35	57.576	18.424	0.000	0.000	0.000	0.000	0.000	76.000
36-40	24.242	7.758	0.000	0.000	0.000	0.000	0.000	32.000
>=41	19.697	6.303	0.000	0.000	0.000	0.000	0.000	26.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	275.000	88.000	0.000	0.000	0.000	0.000	0.000	

[fo - ft]** 2 / ft						
2.716767	8.489898	0	0	0	0	0
0.203127	0.634774	0	0	0	0	0
0.340484	1.064015	0	0	0	0	0
0.511020	1.596939	0	0	0	0	0
0.433674	1.355232	0	0	0	0	0
0.693892	2.168414	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0

total size	363	deg of freedom	5	calcu. chi-sq	20.208
				exp chi-sq(0.05)	11.070
				exp chi-sq(0.01)	15.086

DMAIL SURVEY - TEST INDEPENDENCE

	OBSERVED		[78 AGE]					
	20	yes	no					
aged<=20	9	18						27
21-25	69	41						110
26-30	54	18						72
31-35	46	30						76
36-40	15	17						32
>=41	10	16						26
								0
								0
								0
	203	140	0	0	0	0	0	

	EXPECTED							
	20	yes	no					
aged<=20	15.980	11.020	0.000	0.000	0.000	0.000	0.000	27.000
21-25	65.102	44.898	0.000	0.000	0.000	0.000	0.000	110.000
26-30	42.612	29.388	0.000	0.000	0.000	0.000	0.000	72.000
31-35	44.980	31.020	0.000	0.000	0.000	0.000	0.000	76.000
36-40	18.939	13.061	0.000	0.000	0.000	0.000	0.000	32.000
>=41	15.388	10.612	0.000	0.000	0.000	0.000	0.000	26.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	203.000	140.000	0.000	0.000	0.000	0.000	0.000	

[fo - ft]** 2 / ft						
3.048557	4.420408	0	0	0	0	0
0.233388	0.338413	0	0	0	0	0
3.043279	4.412755	0	0	0	0	0
0.023149	0.033566	0	0	0	0	0
0.819163	1.187786	0	0	0	0	0
1.886428	2.735321	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0

total size	343	deg of freedom	5	calcu. chi-sq	22.182
				exp chi-sq(0.05)	11.070
				exp chi-sq(0.01)	15.086

DMAIL SURVEY - TEST INDEPENDENCE

	OBSERVED		[78 AGE]					
	32	a	b & c					
aged<=20	12	15						27
21-25	75	37						112
26-30	55	32						87
31-35	46	29						75
36-40	15	17						32
>=41	9	17						26
								0
								0
								0
	212	147	0	0	0	0	0	

	EXPECTED							
	32	a	b & c					
aged<=20	15.944	11.056	0.000	0.000	0.000	0.000	0.000	27.000
21-25	66.139	45.861	0.000	0.000	0.000	0.000	0.000	112.000
26-30	51.376	35.624	0.000	0.000	0.000	0.000	0.000	87.000
31-35	44.290	30.710	0.000	0.000	0.000	0.000	0.000	75.000
36-40	18.897	13.103	0.000	0.000	0.000	0.000	0.000	32.000
>=41	15.354	10.646	0.000	0.000	0.000	0.000	0.000	26.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	212.000	147.000	0.000	0.000	0.000	0.000	0.000	

(fo - ft)** 2 / ft						
0.975736	1.407184	0	0	0	0	0
1.187077	1.711975	0	0	0	0	0
0.255626	0.368657	0	0	0	0	0
0.066045	0.095249	0	0	0	0	0
0.803628	1.158973	0	0	0	0	0
2.629340	3.791974	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0

total size	359	deg of freedom	5	calcu. chi-sq	14.451
				exp chi-sq(0.05)	11.070
				exp chi-sq(0.01)	15.086

DMAIL SURVEY - TEST INDEPENDENCE

	OBSERVED			[78 AGE]			
	43	45	50				
aged<=20	19	7	9				35
21-25	71	40	64				175
26-30	45	21	55				121
31-35	35	15	47				97
>=36	24	11	29				64
							0
							0
							0
							0
	194	94	204	0	0	0	0

	EXPECTED						
	43	45	50				
aged<=20	13.801	6.687	14.512	0.000	0.000	0.000	35.000
21-25	69.004	33.435	72.561	0.000	0.000	0.000	175.000
26-30	47.711	23.118	50.171	0.000	0.000	0.000	121.000
31-35	38.248	18.533	40.220	0.000	0.000	0.000	97.000
>=36	25.236	12.228	26.537	0.000	0.000	0.000	64.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	194.000	94.000	204.000	0.000	0.000	0.000	0.000

[fo - ft]** 2 / ft							
1.958692	0.014651	2.093707		0	0	0	0
0.057732	1.289062	1.010051		0	0	0	0
0.154084	0.194024	0.464849		0	0	0	0
0.275813	0.673340	1.143102		0	0	0	0
0.060514	0.123253	0.228680		0	0	0	0
0	0	0		0	0	0	0
0	0	0		0	0	0	0
0	0	0		0	0	0	0
0	0	0		0	0	0	0

total size	492	deg of freedom	8	calcu. chi-sq	9.742
				exp chi-sq(0.05)	15.507
				exp chi-sq(0.10)	13.362

	OBSERVED		[78 AGE]			
	72	a	b	c	d	
aged<=25	18			103	19	140
26-30	10			72	7	89
31-35	13			49	11	73
>=36	12			34	12	58
						0
						0
						0
						0
						0
	53	0	258	49	0	0

	EXPECTED							
	72	a	b	c	d			
aged<=25	20.611	0.000	100.333	19.056	0.000	0.000	0.000	140.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
26-30	13.103	0.000	63.783	12.114	0.000	0.000	0.000	89.000
31-35	10.747	0.000	52.317	9.936	0.000	0.000	0.000	73.000
>=36	8.539	0.000	41.567	7.894	0.000	0.000	0.000	58.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	53.000	0.000	258.000	49.000	0.000	0.000	0.000	

[fo - ft]** 2 / ft							
0.330787	0	0.070874	0.000161	0	0	0	
0	0	0	0	0	0	0	
0.734747	0	1.058483	2.158832	0	0	0	
0.472215	0	0.210263	0.113913	0	0	0	
1.402909	0	1.377412	2.135120	0	0	0	
0	0	0	0	0	0	0	
0	0	0	0	0	0	0	
0	0	0	0	0	0	0	
0	0	0	0	0	0	0	

total size	360	deg of freedom	6	calcu. chi-sq	10.066
				exp chi-sq(0.05)	12.592
				exp chi-sq(0.10)	10.645

DMAIL SURVEY - TEST INDEPENDENCE

what prod	OBSERVED		[78 AGE]										386			
	6	7	8	9	10	11	12	13	15	17	18	19				
21-30	98	5	121	12	6	8	54	9	9	16	31	17				234
31-40	44	6	64	19	5	6	24	8	9	15	27	7				0
	142	11	185	31	11	14	78	17	18	31	58	24	0	0	0	0

what prod	EXPECTED												18	19	386.000	
	6	7	8	9	10	11	12	13	15	17	18	19				
21-30	88.406	6.848	115.177	19.300	6.848	8.716	48.561	10.584	11.206	19.300	36.110	14.942	0.000	0.000	0.000	234.000
31-40	53.594	4.152	69.823	11.700	4.152	5.284	29.439	6.416	6.794	11.700	21.890	9.058	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	142.000	11.000	185.000	31.000	11.000	14.000	78.000	17.000	18.000	31.000	58.000	24.000	0.000	0.000	0.000	0.000

[fo - ft]** 2 / ft

1.041057	0.498881	0.294349	2.761139	0.105099	0.058838	0.609118	0.237025	0.434430	0.564248	0.723041	0.283472	0	0	0
1.717299	0.822941	0.485551	4.554700	0.173368	0.097057	1.004784	0.390990	0.716625	0.930769	1.192709	0.467608	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

total size	620	deg of freedom	11	calcu. chi-sq	20.165
				exp chi-sq(0.05)	19.675
				exp chi-sq(0.01)	24.725

DMAIL SURVEY - TEST INDEPENDENCE

	OBSERVED		[79 SALARY]				
	yes	no					
<=\$5k	35	17					52
\$5k-10k	91	22					113
\$10k-20k	65	12					77
>\$20k	46	14					60
nonwork	37	20					57
							0
							0
							0
							0
	274	85	0	0	0	0	0

	EXPECTED							
	yes	no						
<=\$5k	39.688	12.312	0.000	0.000	0.000	0.000	0.000	52.000
\$5k-10k	86.245	26.755	0.000	0.000	0.000	0.000	0.000	113.000
\$10k-20k	58.769	18.231	0.000	0.000	0.000	0.000	0.000	77.000
>\$20k	45.794	14.206	0.000	0.000	0.000	0.000	0.000	60.000
nonwork	43.504	13.496	0.000	0.000	0.000	0.000	0.000	57.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	274.000	85.000	0.000	0.000	0.000	0.000	0.000	

[fo - ft]** 2 / ft						
0.553757	1.785054	0	0	0	0	0
0.262146	0.845036	0	0	0	0	0
0.660687	2.129746	0	0	0	0	0
0.000927	0.002990	0	0	0	0	0
0.972420	3.134624	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0

total size	359	deg of freedom	4	calcu. chi-sq	10.347
				exp chi-sq(0.05)	9.488
				exp chi-sq(0.01)	13.277

DMAIL SURVEY - TEST INDEPENDENCE

	OBSERVED		[79 SALARY]					
	20	yes	no					
<=\$5k	21	31						52
\$5k-10k	67	46						113
\$10k-20k	51	26						77
\$20k-30k	21	11						32
>\$30k	14	14						28
nonwork	29	28						57
								0
								0
								0
	203	156	0	0	0	0	0	

	EXPECTED							
	20	yes	no					
<=\$5k	29.404	22.596	0.000	0.000	0.000	0.000	0.000	52.000
\$5k-10k	63.897	49.103	0.000	0.000	0.000	0.000	0.000	113.000
\$10k-20k	43.540	33.460	0.000	0.000	0.000	0.000	0.000	77.000
\$20k-30k	18.095	13.905	0.000	0.000	0.000	0.000	0.000	32.000
>\$30k	15.833	12.167	0.000	0.000	0.000	0.000	0.000	28.000
nonwork	32.231	24.769	0.000	0.000	0.000	0.000	0.000	57.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	203.000	156.000	0.000	0.000	0.000	0.000	0.000	

[fo - ft]** 2 / ft							
2.401910	3.125562	0	0	0	0	0	0
0.150695	0.196097	0	0	0	0	0	0
1.278026	1.663073	0	0	0	0	0	0
0.466474	0.607015	0	0	0	0	0	0
0.212179	0.276105	0	0	0	0	0	0
0.323929	0.421523	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0

total size	359	deg of freedom	5	calcu. chi-sq	11.123
				exp chi-sq(0.05)	11.070
				exp chi-sq(0.01)	15.086

DMAIL SURVEY - TEST INDEPENDENCE

	OBSERVED		[79 SALARY]					
	32	a	b & c					
<=\$5k	26	26						52
\$5k-10k	70	41						111
\$10k-20k	46	30						76
\$20k-30k	21	11						32
>\$30k	12	16						28
nonwork	37	19						56
								0
								0
								0
	212	143	0	0	0	0	0	

	EXPECTED							
	32	a	b & c					
<=\$5k	31.054	20.946	0.000	0.000	0.000	0.000	0.000	52.000
\$5k-10k	66.287	44.713	0.000	0.000	0.000	0.000	0.000	111.000
\$10k-20k	45.386	30.614	0.000	0.000	0.000	0.000	0.000	76.000
\$20k-30k	19.110	12.890	0.000	0.000	0.000	0.000	0.000	32.000
>\$30k	16.721	11.279	0.000	0.000	0.000	0.000	0.000	28.000
nonwork	33.442	22.558	0.000	0.000	0.000	0.000	0.000	56.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	212.000	143.000	0.000	0.000	0.000	0.000	0.000	

[fo - ft]** 2 / ft							
0.822389	1.219206	0	0	0	0	0	0
0.207942	0.308278	0	0	0	0	0	0
0.008308	0.012317	0	0	0	0	0	0
0.186952	0.277160	0	0	0	0	0	0
1.332986	1.976175	0	0	0	0	0	0
0.378490	0.561118	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0

total size	355	deg of freedom	5	calcu. chi-sq	7.291
				exp chi-sq(0.05)	11.070
				exp chi-sq(0.10)	9.236

DMAIL SURVEY - TEST INDEPENDENCE

OBSERVED	(79 SALARY)						
	72	a & b	c	d			
<=\$5k		6	39	6			51
\$5k-10k		19	79	14			112
\$10k-20k		13	55	9			77
\$20k->30k		9	40	11			60
nonwork		6	41	9			56
							0
							0
							0
							0
	0	53	254	49	0	0	0

EXPECTED								
	72	a & b	c	d				
<=\$5k	0.000	7.593	36.388	7.020	0.000	0.000	0.000	51.000
\$5k-10k	0.000	16.674	79.910	15.416	0.000	0.000	0.000	112.000
\$10k-20k	0.000	11.463	54.938	10.598	0.000	0.000	0.000	77.000
\$20k->30k	0.000	8.933	42.809	8.258	0.000	0.000	0.000	60.000
nonwork	0.000	8.337	39.955	7.708	0.000	0.000	0.000	56.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	53.000	254.000	49.000	0.000	0.000	0.000	

[fo - ft]** 2 / ft

0	0.334095	0.187547	0.148114	0	0	0
0	0.324426	0.010365	0.130016	0	0	0
0	0.205948	0.000069	0.241039	0	0	0
0	0.000508	0.184316	0.910127	0	0	0
0	0	0	0	0	0	0
0	0.655137	0.027328	0.216611	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0

total size	356	deg of freedom	8	calcu. chi-sq	3.576
				exp chi-sq(0.05)	15.507
				exp chi-sq(0.10)	13.362

DMAIL SURVEY - TEST INDEPENDENCE

buy what	OBSERVED		[80 EDUCATION]												
	6	8	9	11	12	13	15	17	18	19					
secondary	70	85	17	11	25	11	9	28	22	11					289
u/college	80	122	18	7	60	9	11	31	42	14					394
	150	0	207	35	0	18	85	20	0	20	0	59	64	25	0

buy what	EXPECTED															
	6	7	8	9	10	11	12	13	14	15	16	17	18	19		
secondary	63.470	0.000	87.589	14.810	0.000	7.616	35.966	8.463	0.000	8.463	0.000	24.965	27.081	10.578	0.000	289.000
u/college	86.530	0.000	119.411	20.190	0.000	10.384	49.034	11.537	0.000	11.537	0.000	34.035	36.919	14.422	0.000	394.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	150.000	0.000	207.000	35.000	0.000	18.000	85.000	20.000	0.000	20.000	0.000	59.000	64.000	25.000	0.000	0.000

[fo - ft]** 2 / ft																
0.671830	0	0.076502	0.323948		0	1.503172	3.343691	0.760761		0	0.034118	0	0.369001	0.953148	0.016808	0
0.492789	0	0.056114	0.237617		0	1.102580	2.452605	0.558020		0	0.025025	0	0.270663	0.699136	0.012329	0
0	0	0	0		0	0	0	0		0	0	0	0	0	0	0
0	0	0	0		0	0	0	0		0	0	0	0	0	0	0
0	0	0	0		0	0	0	0		0	0	0	0	0	0	0
0	0	0	0		0	0	0	0		0	0	0	0	0	0	0
0	0	0	0		0	0	0	0		0	0	0	0	0	0	0
0	0	0	0		0	0	0	0		0	0	0	0	0	0	0
0	0	0	0		0	0	0	0		0	0	0	0	0	0	0

total size	683	deg of freedom	9	calcu. chi-sq	13.960
				exp chi-sq(0.05)	16.919
				exp chi-sq(0.10)	14.684

DNAIL SURVEY - TEST INDEPENDENCE

	OBSERVED		[81 CARDHOLDER]		
	32	a	b	c	
holder	151	10	87		248
nonholder	61	7	41		109
					0
					0
					0
					0
					0
					0
					0
					0
	212	17	128	0	0
				0	0
				0	0
				0	0

	EXPECTED							
	32	a	b	c				
holder	147.272	11.810	88.919	0.000	0.000	0.000	0.000	248.000
nonholder	64.728	5.190	39.081	0.000	0.000	0.000	0.000	109.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	212.000	17.000	128.000	0.000	0.000	0.000	0.000	

$[f_o - f_t]^{**2} / f_t$							
0.094384	0.277265	0.041404	0	0	0	0	0
0.214746	0.630843	0.094205	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0

total size	357	deg of freedom	2	calcu. chi-sq	1.353
				exp chi-sq(0.05)	5.991
				exp chi-sq(0.01)	9.210

DMAIL SURVEY - TEST INDEPENDENCE

	OBSERVED		[83 PROFESSION]					
	yes	no						
clerk	59	17						76
executive	56	11						67
bluecolla	27	8						35
lecturer	7	6						13
pfsional	33	9						42
								0
								0
student	39	16						55
miscellan	46	13						59
	267	80	0	0	0	0	0	

	EXPECTED							
	yes	no						
clerk	58.478	17.522	0.000	0.000	0.000	0.000	0.000	76.000
executive	51.553	15.447	0.000	0.000	0.000	0.000	0.000	67.000
bluecolla	26.931	8.069	0.000	0.000	0.000	0.000	0.000	35.000
lecturer	10.003	2.997	0.000	0.000	0.000	0.000	0.000	13.000
pfsional	32.317	9.683	0.000	0.000	0.000	0.000	0.000	42.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
student	42.320	12.680	0.000	0.000	0.000	0.000	0.000	55.000
miscellan	45.398	13.602	0.000	0.000	0.000	0.000	0.000	59.000
	267.000	80.000	0.000	0.000	0.000	0.000	0.000	

$\{fo - ft\}^2 / ft$						
0.004652	0.015528	0	0	0	0	0
0.383544	1.280081	0	0	0	0	0
0.000177	0.000592	0	0	0	0	0
0.901470	3.008656	0	0	0	0	0
0.014434	0.048175	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0.260436	0.869206	0	0	0	0	0
0.007990	0.026669	0	0	0	0	0

total size	347	deg of freedom	6	calcu. chi-sq	6.822
				exp chi-sq(0.05)	12.592
				exp chi-sq(0.10)	10.645

	OBSERVED		[83 PROFESSION]					
	20	yes	no					
clerk	42	34						76
executive	41	26						67
bluecolla	20	15						35
lecturer	7	6						13
pfsonal	27	15						42
pp,sa&t	27	9						36
								0
student	30	25						55
								0
	194	130	0	0	0	0	0	

	EXPECTED							
	20	yes	no					
clerk	45.506	30.494	0.000	0.000	0.000	0.000	0.000	76.000
executive	40.117	26.883	0.000	0.000	0.000	0.000	0.000	67.000
bluecolla	20.957	14.043	0.000	0.000	0.000	0.000	0.000	35.000
lecturer	7.784	5.216	0.000	0.000	0.000	0.000	0.000	13.000
pfsonal	25.148	16.852	0.000	0.000	0.000	0.000	0.000	42.000
pp,sa&t	21.556	14.444	0.000	0.000	0.000	0.000	0.000	36.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
student	32.932	22.068	0.000	0.000	0.000	0.000	0.000	55.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	194.000	130.000	0.000	0.000	0.000	0.000	0.000	

[fo - ft]** 2 / ft							
0.270144	0.403138	0	0	0	0	0	0
0.019422	0.028984	0	0	0	0	0	0
0.043682	0.065187	0	0	0	0	0	0
0.078954	0.117824	0	0	0	0	0	0
0.136366	0.203500	0	0	0	0	0	0
1.375143	2.052136	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0.261058	0.389579	0	0	0	0	0	0
0	0	0	0	0	0	0	0

total size	324	deg of freedom	6	calcu. chi-sq	5.445
				exp chi-sq(0.05)	12.592
				exp chi-sq(0.10)	10.645

DMAIL SURVEY - TEST INDEPENDENCE

	OBSERVED		[83 PROFESSION]					
	32	a	c					
clerk	48		24					72
executive	38		26					64
bluecolla	21		12					33
lect&teac	15		9					24
pfsional	30		12					42
ppriet&sa	8		13					21
								0
student	39		15					54
								0
	199	0	111	0	0	0	0	

	EXPECTED							
	32	a	c					
clerk	46.219	0.000	25.781	0.000	0.000	0.000	0.000	72.000
executive	41.084	0.000	22.916	0.000	0.000	0.000	0.000	64.000
bluecolla	21.184	0.000	11.816	0.000	0.000	0.000	0.000	33.000
lect&teac	15.406	0.000	8.594	0.000	0.000	0.000	0.000	24.000
pfsional	26.961	0.000	15.039	0.000	0.000	0.000	0.000	42.000
ppriet&sa	13.481	0.000	7.519	0.000	0.000	0.000	0.000	21.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
student	34.665	0.000	19.335	0.000	0.000	0.000	0.000	54.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	199.000	0.000	111.000	0.000	0.000	0.000	0.000	

[fo - ft]** 2 / ft							
0.068601	0	0.122987	0	0	0	0	0
0.231484	0	0.415002	0	0	0	0	0
0.001595	0	0.002861	0	0	0	0	0
0.010722	0	0.019224	0	0	0	0	0
0.342481	0	0.613999	0	0	0	0	0
2.228192	0	3.994687	0	0	0	0	0
0	0	0	0	0	0	0	0
0.542238	0	0.972120	0	0	0	0	0
0	0	0	0	0	0	0	0

total size	310	deg of freedom	6	calcu. chi-sq	9.566
				exp chi-sq(0.05)	26.296
				exp chi-sq(0.01)	32.000

DMAIL SURVEY - TEST INDEPENDENCE

	OBSERVED			[83 PROFESSION]			
	43	45	50				
clerk	45	27	42				114
executive	33	15	41				89
bluecolla	20	7	18				45
							0
pfsional	19	9	30				58
							0
							0
student	32	13	28				73
miscellan	38	17	38				93
	187	88	197	0	0	0	0

	EXPECTED							
	43	45	50					
clerk	45.165	21.254	47.581	0.000	0.000	0.000	0.000	114.000
executive	35.261	16.593	37.146	0.000	0.000	0.000	0.000	89.000
bluecolla	17.828	8.390	18.782	0.000	0.000	0.000	0.000	45.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
pfsional	22.979	10.814	24.208	0.000	0.000	0.000	0.000	58.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
student	28.922	13.610	30.468	0.000	0.000	0.000	0.000	73.000
miscellan	36.845	17.339	38.816	0.000	0.000	0.000	0.000	93.000
	187.000	88.000	197.000	0.000	0.000	0.000	0.000	

[fo - ft]** 2 / ft							
0.000604	1.553280	0.654513		0	0	0	0
0.144928	0.152975	0.399822		0	0	0	0
0.264515	0.230234	0.032541		0	0	0	0
0	0	0		0	0	0	0
0.688937	0.304154	1.385992		0	0	0	0
0	0	0		0	0	0	0
0	0	0		0	0	0	0
0.327661	0.027355	0.199949		0	0	0	0
0.036184	0.006627	0.017140		0	0	0	0

total size	472	deg of freedom	10	calcu. chi-sq	6.427
				exp chi-sq(0.05)	18.307
				exp chi-sq(0.10)	15.987

DMAIL SURVEY - TEST INDEPENDENCE

	OBSERVED		[83 PROFESSION]				
	67	a	b	d			
clerk	11	57		10			78
executive	9	49		8			66
bluecolla	10	16		7			33
lect&teac	7	14		5			26
pf,pp&sa	6	49		10			65
							0
							0
student	7	42		5			54
							0
	50	227	0	45	0	0	0

	EXPECTED							
	67	a	b	d				
clerk	12.112	54.988	0.000	10.901	0.000	0.000	0.000	78.000
executive	10.248	46.528	0.000	9.224	0.000	0.000	0.000	66.000
bluecolla	5.124	23.264	0.000	4.612	0.000	0.000	0.000	33.000
lect&teac	4.037	18.329	0.000	3.634	0.000	0.000	0.000	26.000
pf,pp&sa	10.093	45.823	0.000	9.084	0.000	0.000	0.000	65.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
student	8.385	38.068	0.000	7.547	0.000	0.000	0.000	54.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	50.000	227.000	0.000	45.000	0.000	0.000	0.000	

[fo - ft]** 2 / ft						
0.102057	0.073650	0	0.074410	0	0	0
0.152083	0.131341	0	0.162323	0	0	0
4.639375	2.268113	0	1.236717	0	0	0
2.174190	1.022516	0	0.513882	0	0	0
1.659936	0.220270	0	0.092397	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0.228796	0.406061	0	0.859341	0	0	0
0	0	0	0	0	0	0

total size	322	deg of freedom	10	calcu. chi-sq	16.017
				exp chi-sq(0.05)	18.307
				exp chi-sq(0.10)	15.987

DMAIL SURVEY - TEST INDEPENDENCE

	OBSERVED		[83 PROFESSION]		
	72	a	c	d	
cl&blueco	16		74	18	108
executive	9		52	5	66
					0
lect&pfsi	9		39	6	54
					0
					0
					0
student	6		38	10	54
miscellan	7		44	8	59
	47	0	247	47	0
					0
					0

	EXPECTED		c	d				
	72	a						
cl&blueco	14.886	0.000	78.229	14.886	0.000	0.000	0.000	108.000
executive	9.097	0.000	47.806	9.097	0.000	0.000	0.000	66.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
lect&pfsi	7.443	0.000	39.114	7.443	0.000	0.000	0.000	54.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
student	7.443	0.000	39.114	7.443	0.000	0.000	0.000	54.000
miscellan	8.132	0.000	42.736	8.132	0.000	0.000	0.000	59.000
	47.000	0.000	247.000	47.000	0.000	0.000	0.000	

[fo - ft]** 2 / ft				
0.083424	0	0.228589	0.651587	0
0.001029	0	0.367855	1.845001	0
0	0	0	0	0
0.325793	0	0.000334	0.279694	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0.279694	0	0.031748	0.878591	0
0.157568	0	0.037381	0.002141	0

total size	341	deg of freedom	8	calcu. chi-sq	5.170
				exp chi-sq(0.05)	15.507
				exp chi-sq(0.10)	13.362

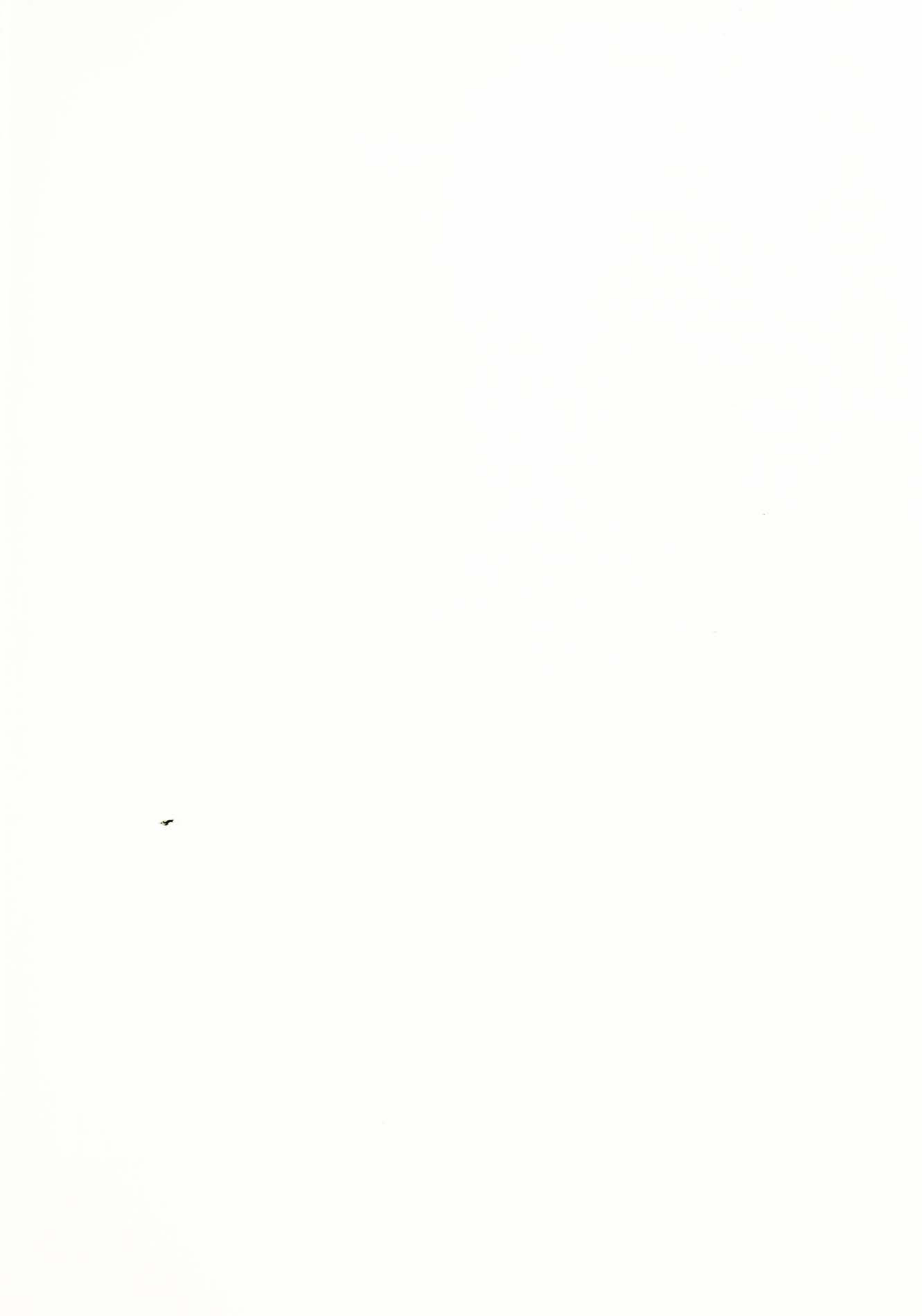
DMAIL SURVEY - TEST INDEPENDENCE

75	OBSERVED				[83 PROFESSION]			
	a	b	c	d				
clerk	8	8	10	48				74
executive	10	9	7	40				66
								0
lec,pf&pp	5	18	9	32				64
								0
								0
miscellan	15	11	19	97				142
								0
								0
	38	46	45	217	0	0	0	

75	EXPECTED							
	a	b	c	d				
clerk	8.127	9.838	9.624	46.410	0.000	0.000	0.000	74.000
executive	7.249	8.775	8.584	41.393	0.000	0.000	0.000	66.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
lec,pf&pp	7.029	8.509	8.324	40.139	0.000	0.000	0.000	64.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
miscellan	15.595	18.879	18.468	89.058	0.000	0.000	0.000	142.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
teacher	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	38.000	46.000	45.000	217.000	0.000	0.000	0.000	

[fo - ft]** 2 / ft						
0.001989	0.343438	0.014667	0.054444	0	0	0
1.044408	0.005791	0.292232	0.046882	0	0	0
0	0	0	0	0	0	0
0.585645	10.58747	0.054949	1.650249	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0.022729	3.287981	0.015312	0.708287	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0

total size	346	deg of freedom	9	calcu. chi-sq	18.716
				exp chi-sq(0.05)	16.919
				exp chi-sq(0.01)	21.666



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