

April 27, 2012

THE COMPETITION TRIBUNAL

IN THE MATTER OF the *Competition Act*, R.S.C. 1985, c. C-34, as amended;

AND IN THE MATTER OF an application by the Commissioner of Competition pursuant to section 76 of the *Competition Act*;

AND IN THE MATTER OF certain agreements or arrangements implemented or enforced by Visa Canada Corporation and MasterCard International Incorporated.

BETWEEN:

THE COMMISSIONER OF COMPETITION

Applicant

- and -

**VISA CANADA CORPORATION and
MASTERCARD INTERNATIONAL INCORPORATED**

Respondents

- and -

**CANADIAN BANKERS ASSOCIATION and
THE TORONTO-DOMINION BANK**

Intervenors

EXPERT REPORT OF BENOÎT GAUTHIER
April 9, 2012

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Acknowledgement of Expert Witness

I, Benoît Gauthier, acknowledge that I will comply with the Competition Tribunal's code of conduct for expert witnesses which is described below:

- » An expert witness who provides a report for use as evidence has a duty to assist the Tribunal impartially on matters relevant to his or her area of expertise.
- » This duty overrides any duty to a party to the proceeding, including the person retaining the expert witness. An expert is to be independent and objective. An expert is not an advocate for a party.



Benoît Gauthier, April 9, 2012

1 INTRODUCTION

Visa Canada Corporation (Visa) and MasterCard International Incorporated (MasterCard) have been named as respondents in an application brought to the Competition Tribunal by the Commissioner of Competition (CT-2010-010). Counsel for Visa and MasterCard, Blakes, Cassels & Graydon LLP, and McMillan LLP respectively, have asked Benoît Gauthier of Circum Network Inc. to conduct research to inform their case in this matter. This report presents the nature of the research performed, the characteristics of the implementation of this research, and the results obtained from the research.

The study was planned by Benoît Gauthier, president of Circum Network Inc., executed under his supervision, and reported by him. Mr. Gauthier's curriculum vitae is appended to this report. Prof. Michael Mulvey of the University of Ottawa contributed to the design of the questionnaire. Benoît Gauthier was retained as an independent expert.

The assignment was to conduct a survey of the Canadian adult population to inform the following issues:

1. How do Canadian consumers use various forms of payment: debit cards, cash, cheques, store cards, credit cards and other forms of payment? What is the frequency of use of each?
2. Do Canadian consumers understand price differentials at the point of sale or otherwise?
3. How would Canadian consumers react to a surcharge at the point of sale or, alternatively, to a discrimination of some forms of payment at the point of sale? How would it affect their behaviour at the point of sale and their subsequent purchasing behaviour?
4. How would Canadian consumers react to uncertainty in merchant acceptance of certain types of credit cards at the point of sale? How would it affect their behaviour at the point of sale and their subsequent purchasing behaviour?

-
5. In altering credit card use, what is the comparative effectiveness of discounting, surcharging, and other strategies?

Chapter 2 of this report presents the methodology used and the implementation of that methodology. Chapter 3 presents the findings. The detailed questionnaire is reproduced in an appendix as are detailed data tables.

2 STUDY METHODOLOGY

This chapter presents the key elements of the methodology, including: the design of the questionnaire, the pre-test procedure, sampling, field work, weighting, data management, and data quality.

2.1 Questionnaire

The questionnaire is presented in Appendix B. It was developed by Benoît Gauthier, in collaboration with Prof. Michael Mulvey, based on the assignment questions received from legal counsel and identified in the previous chapter.

The questionnaire is structured in five parts: socio-demographic questions, questions concerning ownership of various payment tools, questions on the use made of credit cards, reactions to specific payment scenarios taking place at the point of sale, and reactions to general principles regarding payment at the point of sale.

Socio demographic questions. The questionnaire opens with a series of five socio-demographic questions which are used to calculate ex post facto weights. They are: mother tongue, year of birth, age group (if year of birth was not given), province of residence, and gender.

Ownership of various payment tools. This section runs from question QOWNCC to question QSTANDARD (refer to Appendix B for the questionnaire with question names). Respondents are asked if they have a general credit card, a store credit card, a debit card, or a chequing account. The questionnaire stops at that question for respondents who don't have a credit card. Respondents who have a credit card are then asked whether they have a Visa card, a MasterCard or an American Express card. Only respondents who have one of these cards continue into the questionnaire because we could establish whether their card was a standard or a premium card only for these three brands. The rest of this section serves to determine whether the respondent has a

standard or a premium credit card (or both). This determination was based on the information offered by the Canadian Federation of Independent Business in *Regular vs. Premium Credit Card Rate Chart for Small Business*¹. The CFIB identifies premium cards on the basis of merchant fees. It establishes that, in the Visa family of consumer cards, only the Infinite card is a premium card; hence, question QINFINITE determines whether respondents with a Visa card have a premium card. In the MasterCard consumer card family, several brand names are used for premium cards, depending on the issuer. Therefore, the questionnaire includes eight questions (QMASTER1 to QMASTER8, one per issuer) to identify respondents with premium cards. This section closes on a question addressed to premium card holders about their concurrent possession of a standard card.

Use of credit cards. This section includes three sets of questions. The first one asks respondents to indicate the frequency at which they use the various modes of payment available to them to make a purchase of a certain value. The value to which the question referred was randomly selected for each participant among four value ranges: less than \$25, \$25 to \$75, \$76 to \$125, and more than \$125.² The value range selected here was reused throughout the questionnaire for any given respondent. In QMODES, respondents were asked which mode of payment they use most often to pay for a purchase in that value range. Subsequent questions in the questionnaire were asked only of respondents who use their credit card at least "most months". Finally, respondents were asked to indicate how important each reason in a series of reasons for using credit cards was.

Specific payment scenarios. This core section asks respondents to react to three aspects of each of eleven point-of-sale scenarios presented to them. The three aspects were:

- » how favourably they would react to the situation described in the scenario (from "I would really hate it" to "I would really love it");
- » how they would likely pay if they were faced with the situation described in the scenario; and,

¹ Canadian Federation of Independent Business, *Regular vs. Premium Credit Card Rate Chart for Small Business*, found on-line at <http://www.cfib-fcei.ca/english/article/3162-credit-card-rate-chart-for-small-business.html> (verified on March 2, 2012).

² These value ranges were determined through discussion with Prof. Mulvey.

- » whether they would be more or less likely to shop at a store where they would face the situation described in the scenario.

The eleven scenarios were as follows:

1. a retail store offers a rebate at the cash register, for example (1%, 1.5%, 2%, randomly selected), for paying by debit card, by cheque or cash instead of by (standard) credit card;
2. a retail store offers a rebate at the cash register, for example (1%, 1.5%, 2%, randomly selected), for using a standard credit card instead of a premium credit card;
3. a retail store offers a rebate at the cash register, for example (2%, 3%, 4%, randomly selected), for using a debit card, a cheque or cash instead of a premium credit card;³
4. a retail store surcharges at the cash register, for example (1%, 1.5%, 2%, randomly selected), for paying by (standard) credit card instead of by debit card, by cheque or cash;
5. a retail store surcharges at the cash register, for example (1%, 1.5%, 2%, randomly selected), for using a premium credit card instead of your standard credit card;
6. retail store surcharges at the cash register, for example (2%, 3%, 4%, randomly selected), for using a premium credit card instead of a debit card, a cheque or cash;
7. a retail store accepts no premium credit card;
8. a retail store accepts credit cards but asks patrons to use a form of payment other than a credit card;
9. a retail store informs patrons of the cost to the merchant of the use of a credit card;
10. a retail store informs patrons of the cost to the merchant of the use of a credit card AND asks patrons to use a form of payment other than a credit card;
11. a retail store accepts some (brand name) but not other (same brand name).

General principles. Finally, respondents were called upon to provide a general rating regarding the acceptability of each of the eleven scenarios, and to select which of two options they preferred between

³ Note that this scenario should have applied to all respondents who used a premium credit card at least most months (3,984 respondents) but a programming oversight reduced this to respondents who used a premium credit card at least most months and who had a standard credit card (1,880 respondents).

discounting, surcharging and single-pricing presented to them two at a time.

The questionnaire was initially written in English and later translated into French by a professional translator; the French version was also reviewed by the study director.

2.2 Pre-test

A pre-test was conducted with 213 study participants, some on the telephone, some on-line. Pre-test participants were asked to provide feedback on the questionnaire and on the overall survey experience. Following the pre-test, marginal and logistical changes were made to the questionnaire in response to the feedback received from these survey participants. Because of the small scale of the changes brought to the questionnaire, the pre-test cases were kept in the response data base.

2.3 Sampling

Population. The population of interest for this study is all Canadians aged 18 or over who understand English or French and possess a credit card.

Use of a pre-recruited panel. We opted to use a pre-recruited panel of Canadians for this study to obtain evidence from a large enough group of individuals to implement random assignment to price ranges and to discount/surcharge percentages. We selected a pre-recruited panel that is built in a rigorous and scientific manner which respects the rules of random selection and the premises of statistical inference.

The Probit panel includes individuals who have accepted to receive invitations to take part in surveys. It is distinct from other panels in at least three ways:

- » it is constructed based on random telephone contacts made specifically for this purpose; most other Canadian panels use Web intercept techniques or self-registration which are non-random means of building a panel and which are unlikely to properly reproduce the composition of Canadian society;

- » the panel is actively maintained to ensure that it remains representative of the Canadian population;
- » the Probit panel is not entirely Web-based: a segment of about 20% of panel members prefer to be contacted by telephone. Their presence ensures that portions of the Canadian society which use the Internet less (or not at all) are nonetheless represented in the panel.

Sampling plan. Since we used a pre-recruited panel, no sampling plan was devised. All panel members were invited to respond to the questionnaire.

2.4 Field Work

Field work was conducted by Probit Inc., owner of the same-name panel. The data collection took place between January 14, 2012 and February 16, 2012. The initial e-mail invitation and telephone contacts with panellists were made on January 13, date of the pre-test. Reminders e-mails were issued on the following dates based on the needs of the survey: January 20, 21, 26, 27, 29, 30, and 31, as well as February 2 and 7.

Telephone calls were placed to panellists who preferred to be contacted in this manner. Up to five calls were placed before a case was retired from the sample.

During the data collection phase, the study director noted no economic, social or political event in the national press that could be related to the topic under study and that could somehow invalidate the data collected as being representative of the normal public opinion on these issues.

The field work as well as the data processing and reporting were conducted according to strict standards documented under separate cover.⁴ Our practices respect or exceed the standards in the market research industry as established by the key Canadian association, Marketing Research and Intelligence Association.⁵

⁴ See <http://circum.com/index.cgi?en:doc:T028>

⁵ See <http://www.mria-arim.ca/STANDARDS/CODE2005.asp>

Table 1.1 reproduces contact information. Overall, the panel participation rate was 22%.

TABLE 1.1 • Contact Information

Final state	TOTAL
Panellists invited	58,929
Undeliverable e-mail addresses	7,396
Contacted panellists	51,533
Completed questionnaires (including 2,577 over the telephone)	11,561
Participation rate	22%

2.5 Weighting

Weights were produced to ensure that the descriptive data are representative of the socio-demographic composition of Canadian society. Weights were computed using all completed questionnaires (whether the respondent had a credit card or not, and used it regularly or not) since that is the base of individuals for whom we have population data.

Census 2006 data were used to calculate the weights as they are the most recent available population figures for Canada. Weights were calculated based on gender, age, province of residence, and mother tongue using an iterative marginal fitting algorithm (rim weighting) which minimizes the variance of the weighting scheme.

2.6 Data Management

Data were managed using VoxCo's StatXP software. Detailed tables are included as Appendix C; they reproduce all responses to all questions in the questionnaire and include tables on some variables computed based on the responses provided, such as variable HASMCPREM at page C-24 on the proportion of MasterCard holders having identified their card as a premium card.

In the detailed tables, several columns of data are shown (see page C-1 for example). The first column of data reports the distribution of answers

for the entire weighted sample. The other columns contain breakdowns of the data in segments; there are four, five or six grouping of breakdowns, depending on the question reported. The data are always broken down by the type of credit card held by the respondent, age, gender, and the region of residence. When a question refers to a percentage discount or surcharge, the responses are also broken down according to the percentage effectively stated in the question. When a question refers to a price range, the responses are broken down according to the price effectively stated in the question.

The percentage discount or surcharge was randomly chosen for each respondent among three values:

- » 1%, 1.5%, or 2% for discounts or surcharges related to moving the customer from a premium card to a standard card, or from a standard card to a debit card, cash, or a cheque;
- » 2%, 3%, or 4% for discounts or surcharges related to moving the customer from a premium card to a debit card, cash, or a cheque.

For owners of premium cards, the percentages were synchronized: one of the following three pairs was randomly selected: 1%/2%, 1.5%/3%, or 2%/4%.

Some questions cited a price range, for example, "How do you most often pay for a purchase value of [4 possible value ranges]?". One price range was selected randomly for each respondent among the following: less than \$25, \$25 to \$75, \$76 to \$125, and more than \$125. The price range reference remained the same for a given respondent throughout the questionnaire.

Detailed tables display raw and weighted numbers of cases on which the percentages are based. They also report percentages that are statistically different from one another using a letter scheme. Each column is labelled with a letter; when a particular percentage is statistically different from another percentage on the same row (and in the same sub-table), the letter of that column is introduced in the percentage cell. For example, at page C-1, the first cell of column C reports that 17% of the owners of premium cards have French for a mother tongue; the letters B and F are also found along the 17% meaning that the percentages of cells B and F on the same line are

statistically significantly different from cell C. An upper-case cell letter depicts a statistical confidence level of 99% while a lower-case cell letter means that the statistical confidence level reaches 95%.

Ownership of credit cards is represented by five categories in the detailed tables of Appendix C.

- » The "Standard card" category includes all holders of Visa cards or MasterCards who did not self-identify in the premium card category;
- » The "Premium card" category includes all holders of American Express cards, as well as holders of Visa cards or MasterCards who indicated that their credit card bore the name of a premium card, as established in questions QINFINITE and QMASTER1 to QMASTER8.
- » The "Both" category regroups individuals who indicated having a standard as well as a premium card. Individuals in this column are also found in the "Standard card" and the "Premium card" columns.
- » The "MC Premium", "Infinite" and "Amex" categories include subsets of the "Premium card" category, i.e. the holders of MasterCard premium cards, American Express cards and of Visa Infinite cards; these categories were separated out of the "Premium card" category because they might tailor to different demographics;
- » The "No Visa, MC, Amex" group identifies survey respondents who indicated not holding any one of these cards. These respondents only answered the socio-demographic questions of the questionnaire to allow for post-weighting of the data set.

2.7 Data Quality

The data are from a large sample of 11,561 Canadians. A strictly random sample of this size possesses a sampling margin of error of ± 1.3 percentage points for a proportion of 50% at a confidence level of 95%, accounting for a design effect of 2.13 due to the weighting of the data. Table 1.2 provides additional examples of the estimated precision of the sample for different possible distributions of answers, as well as the lower and upper bound of the estimates associated with this precision.

TABLE 1.2
Confidence Intervals for a Random Sample of Size 11,561

Proportion estimated	Precision	Lower bound of the estimate	Upper bound of the estimate
10%	± 0.8 point	9.2%	10.8%
25%	± 1.2 points	23.8%	26.2%
50%	± 1.3 points	48.7%	51.3%
75%	± 1.2 points	73.8%	76.2%
90%	± 0.8 point	89.2%	90.8%

Note: the precision of the estimate is calculated using conventional formulas without correction for finite population, a sample size of 11,561, and a confidence level of 95%.

Since the panel used on this study conforms to the rules of random selection, it can be appropriate to cite sampling margins of error.

We cannot offer specific anchors into the results of this study based on published measurements parallel to those found in this study. To our knowledge, no reputable published data exists that is comparable to the measurements taken in this survey and reported in this report, and which could be used as a reality check of the quality of our data measurement.

3 RESULTS

This chapter presents the survey results in the order of the questions in the questionnaire. First, it addresses responses concerning ownership of various modes of payment; then, answers about the use of these modes of payment; then, reactions to the various point-of-sale scenarios that were tested; finally, positions on forced choices between two alternative point-of-sale situations.

3.1 Ownership of Modes of Payment

Based on survey results, more than nine out of ten adult Canadians possess a debit card (93%) or a bank account from which they can write cheques (91%) (Exhibit 3.1). Almost as many (87%) indicated that they hold a general credit card that they can use in many stores. Closer to one-quarter of respondents (27%) possess a store-specific credit card.

EXHIBIT 3.1 • Ownership of Modes of Payment

Modes of Payment	% Saying Yes	Source
Debit card	93%	page C-9
Checking account	91%	page C-10
General credit card usable in many stores	87%	page C-7
Credit card usable in only one store	27%	page C-8

Note: n = 11,561

The 18-35 age group is somewhat less likely (83%) to hold a general credit card than the older age groups (88%) (page C-7). Men are a little more likely (89%) to have a general credit card than women (85%). Holding a general credit card is more frequent in British Columbia (91%) and Ontario (89%) than in the Prairie provinces (87%) and especially in Quebec and Atlantic Canada (81%).

Among respondents holding credit cards, 77% indicated that they possess a Visa card (Exhibit 3.2), 60% that they have a MasterCard, and 20% that they hold an American Express card. The ownership of other general credit cards was not tested because we did not have the information required to classify these other cards as standard or premium cards.

EXHIBIT 3.2 • Brands of General Credit Cards Held

Brands of cards held	% Saying Yes	n	Source
Visa	77% of card holders	10,257	page C-11
MasterCard	60% of card holders	10,257	page C-12
American Express	20% of card holders	10,257	page C-13
Premium Visa cards	14% of Visa cards	7,994	page C-14
Premium MasterCards	51% of MasterCards	6,324	page C-24
Premium Amex cards	100% of Amex cards	N/A	(assumed)
Premium cards (calculated)	48% of card holders	10,171	page C-25

Among Visa card holders, 14% indicated that their card has the trademark name "Infinite" on it, making them carriers of a premium Visa card. The identification of premium MasterCards is not as straightforward. MasterCard holders had to identify the issuing institution first (page C-15), then a list of premium card trademark names relevant to the issuing institution were listed to the respondent. Using this method, 51% of MasterCard holders were identified as having a premium card.⁶ Assuming that all American Express cards carry higher card acceptance fees, we calculated that 43% of credit card holders bear a premium card.

3.2 Use of Modes of Payment

Based on the proportion of relevant respondents who indicated using each mode of payment "most days", debit cards are used most frequently: 42% of respondents holding a debit card indicated using it most days (Exhibit 3.3). Premium cards come second with 38% of their

⁶ Note that CFIB classified all of President's Choice Financial MasterCards as premium cards and that 17% of all MasterCards are from that issuer according to page C-15.

owners using them that frequently, followed by cash payments (made most days by 27% of respondents⁷) and payments by standard credit card (22% of standard credit card holders). Store-specific cards are used most days by only 2% of individuals who have such cards. Finally, cheques a very rarely used "most days" by individuals who have checking accounts.

EXHIBIT 3.3 • Frequency of Use of Modes of Payment

Modes of Payment	Most days	Most weeks	Most months	Less frequently	Don't know / No response	n	Source
Debit card	42%	22%	13%	23%	1%	9,392	page C-30
Premium credit card	38%	23%	18%	19%	2%	4,748	page C-28
Cash	27%	31%	17%	24%	1%	10,170	page C-32
Standard credit card	22%	22%	23%	32%	2%	7,508	page C-27
Store credit card	2%	6%	17%	71%	3%	3,371	page C-29
Cheque	0%	2%	11%	83%	4%	9,655	page C-31

Respondents were asked to indicate which mode of payment they used most often for a given purchase value. The purchase value was a range chosen randomly from four possible ranges: less than \$25, \$25 to \$75, \$76 to \$125, and more than \$125. Exhibit 3.4 summarises the results.

Overall and across all four price ranges, debit cards are used most often by 38% of respondents. Premium and standard credit cards followed, with 24% and 23% of mentions respectively, for a total of 47% for credit cards. Cash payments are a distant next option with 14% of respondents indicating that they use it most often.

Debit cards and cash are the main modes of payment for purchases up to \$25, with 38% and 34% of selections respectively. Cash payments drop rapidly for purchases of higher values, however, with 13% of selections in the \$25 to \$75 range and yet fewer in higher price ranges. Debit cards and credit cards are used equally often in the \$25 to \$75 range (43% and 42%) but credit cards are preferred over debit cards in

⁷ That is, respondents who have a credit card since those without a credit card saw their questionnaire terminated before this question.

the \$76 to \$125 range (53% and 38% respectively) and in the range of values beyond \$125 (61% and 32% respectively).

EXHIBIT 3.4 • Mode of Payment Most Often Used for Various Purchase Values

Modes of Payment	ALL	Less than \$25	\$25 to \$75	\$76 to \$125	More than \$125
Debit card	38%	38%	43%	38%	32%
Premium credit card	24%	15%	22%	28%	29%
Standard credit card	23%	12%	20%	27%	32%
Cash	14%	34%	13%	6%	4%
Cheque	1%	0%	0%	0%	1%
Store credit card	0%	0%	0%	0%	0%
Don't know / No response	1%	1%	1%	1%	1%
n	10,170	2,476	2,506	2,583	2,605

Source: page C-33

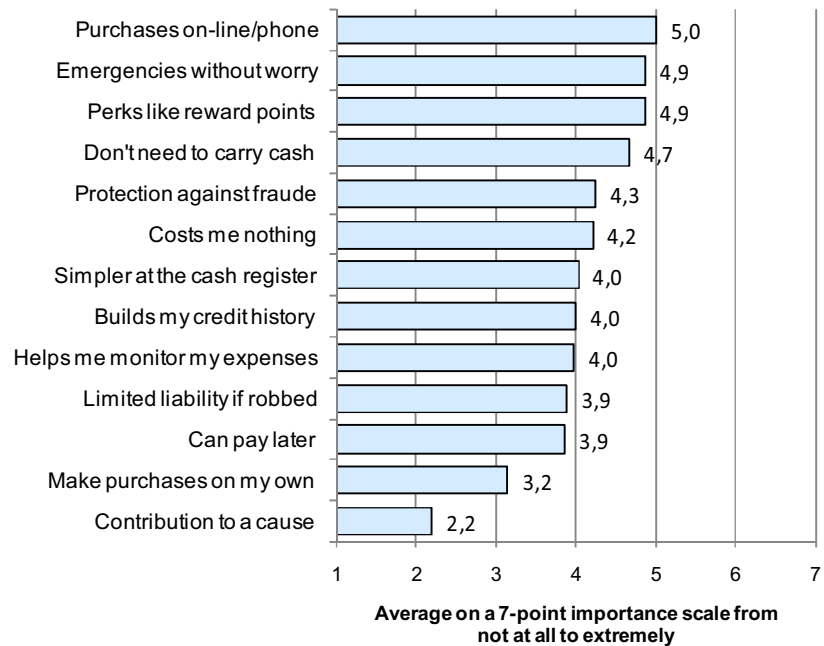
Credit card holders were asked to rate a series of reasons why they decide to use a credit card to make a particular payment. Exhibit 3.5 summarises the answers based on the detailed tables found at pages C-34 to C-46. The top three most frequent reasons cited for using credit cards are:

- » "Because I can make purchases on-line or over the phone";
- » "Because I can pay for emergencies without worry"; and,
- » "Because I can get perks like reward points and rental car insurance".

The two least important reasons and the two that are located clearly lower than the mid-point of the scale are:

- » "Because it allows me to contribute to a cause"; and,
- » "Because I can make purchases on my own, without dealing with sales people".

EXHIBIT 3.5 Reasons to Choose a Credit Card Payment



3.3 Point-of-Sale Scenarios

As explained in section 2.1, respondents were asked to react in a structured manner to eleven scenarios taking place at the point of sale. The scenarios are laid out on page 5. Four reactions were requested for each scenario:

- » an **affective reaction** in response to the following question: "Imagine the following situation: [the scenario is inserted here]. Using a scale from 1 to 7 where 1 means 'I would really hate it', 4 means 'Indifferent' and 7 means 'I would really love it', how would you react to a retail store doing this?"
- » an anticipated **immediate reaction** at the point of sale in response to the following question: "Suppose that, once at the cash register, you learned that the retail store [the scenario is inserted here] when you wanted to use such a card. Would you be more likely to pay by credit card, by debit card, by cheque, or cash, or to walk out and go to another merchant for a purchase of [randomly selected range of

values]? Only the methods of payment available to the respondent were listed.

- » a **longer term reaction** based on the following question: "For a purchase value of [randomly selected range of values], would you be more or less likely to shop at a retail store that [the scenario is inserted here]?"
- » a **reaction to the principle** behind each scenario in response to the following question: "Using a scale from 1 to 7 where 1 means 'not at all acceptable', 4 means 'moderately acceptable' and 7 means 'totally acceptable', how acceptable is each of the following?"

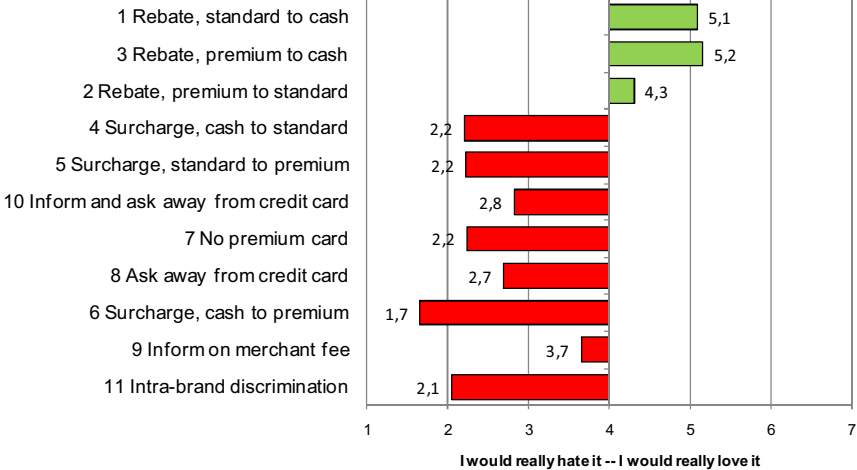
Exhibit 3.6 synthesizes the results of the four sets of reactions to all eleven scenarios. It is arrayed according to the level of success of the strategies at moving the customer to a lower-fee transaction (a standard credit card rather than a premium credit card) or a low-fee or no-fee transaction (a debit card, a cheque or cash), as shown by the green bar in pane B of Exhibit 3.6.

The rebate scenarios are the most effective at moving customers to a lower-fee method of payment. The rebate to pay cash (debit, cash, cheque) instead of paying using a standard card moves 75% of the customers concerned (page C-48). The rebate to move from premium cards to cash is successful with 73% of carriers of premium cards (page C-54). The rebate to use a standard card instead of a premium card succeeds 67% of the time (page C-51). These rebate scenarios are also the ones receiving the most positive immediate reactions (pane A of Exhibit 3.6 and pages C-47, C-53, and C-50), and the most positive acceptability ratings (pane D of Exhibit 3.6 and pages C-80, C-82, and C-81). Rebate strategies are the only ones that produce a net increase in the likelihood of customers returning to the store (as shown in pane C of Exhibit 3.6 as well as on pages C-49, C-54, and C-52): in all three rebate scenarios, more respondents indicate that they would be more likely to return to the store than there are respondents indicating that they would be less likely to do so.

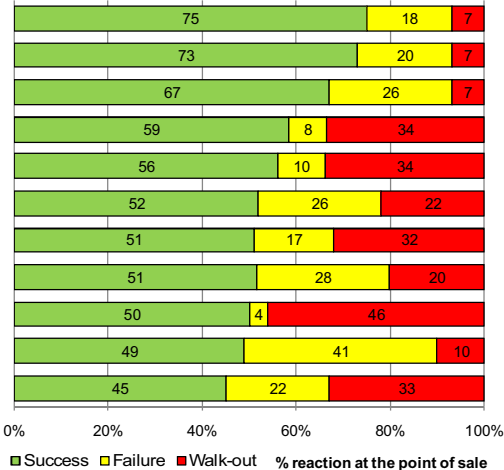
EXHIBIT 3.6 - Reactions to Point of Sales Scenarios

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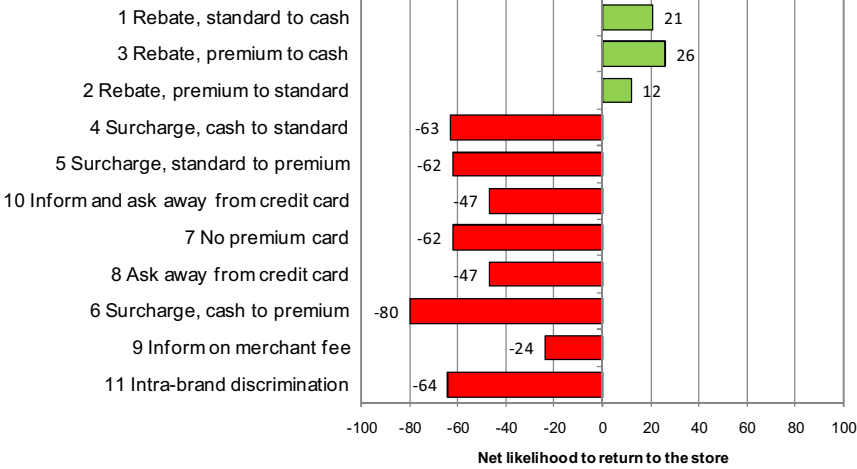
(A) How would you react to a retail store doing this?



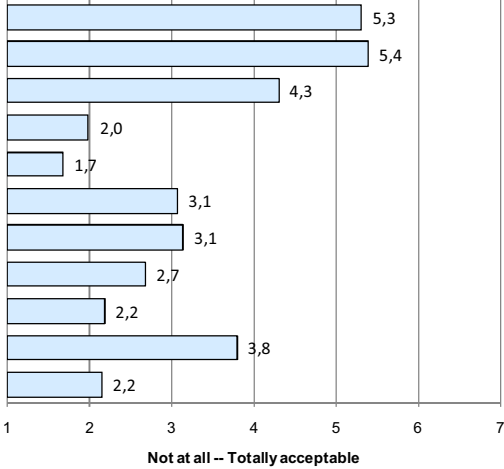
(B) Reaction at the point of sale



(C) Would you be more or less likely to shop at this store?



(D) How acceptable is...



All other strategies tested, including surcharges, information on charges, the refusal of premium cards, the request to use another mode of payment, and intra-brand discrimination generate some level of negative affective reaction among respondents (pane A of Exhibit 3.6).

All strategies other than rebates and the simple provision of information on merchant fees provoke a significant negative effect in the form of customers walking out on the immediate transaction (the red bars in pane B of Exhibit 3.6). For example, 46% of premium card holders indicated that they would walk out of a transaction where the merchant would surcharge between 2% and 4% for using a premium card rather than a form of cash.

All strategies other than rebates would also have a detrimental effect on the goodwill enjoyed by merchants. As pane C of Exhibit 3.6 shows, the net effect of all these strategies is that customers are less likely to return to the store. The worst strategy in this regard is the surcharge of 2% to 4% for using a premium card rather than a form of cash which sees 3% of targeted customers more likely to return versus 83% less likely to return to the store.

3.4 Forced Choices

Exhibit 3.7 summarizes the results of questions where respondents were forced to choose between two strategies. It shows clearly that surcharging is the least preferable strategy from a customer perspective: 3% to 8% selected surcharging over rebates and a single-price strategy. The single-price strategy is only slightly more preferable to customers than the rebate strategy: 48% prefer single-pricing to rebates and 77% prefer it to surcharges whereas 47% prefer rebates to single-pricing and 64% prefer rebates to surcharges.

EXHIBIT 3.7 • Forced Choices between Strategies

Percent who prefer this strategy:	Rather than this strategy:		
	Reduction for payment without a credit card	Surcharge for payment with a credit card	A single price for all forms of payment
Reduction for payment without a credit card	–	64% page C-93	47% page C-91
Surcharge for payment with a credit card	3% page C-93	–	8% page C-92
A single price for all forms of payment	48% page C-91	77% page C-92	–

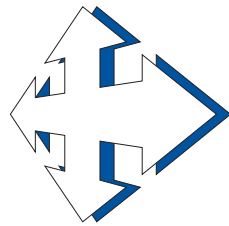
Note: n = 7,678



Benoît Gauthier, April 9, 2012

APPENDIX A

Benoît Gauthier's Curriculum Vitae



Benoît Gauthier

management and research consulting

March 2012

President, ***Circum*** Network
Adm.A., CMC, CMRP, CE

*An electronic version of this curriculum vitae, with
hyperlinks to organizations and documents is
available at <http://circum.com/index.cgi?en:cv:bg>*

Mr. Gauthier has very strong experience in research — in academic, private and public settings. He has specialized in strategic and organizational research and intervention, in market research, in program evaluation, in applied social research and in policy analysis. Over the years, his involvement in more than 400 research and intervention assignments has allowed him to build a particular expertise in the measurement and the management of client satisfaction, health and social services, technology, immigration, housing, human resource management, arts and culture, and management information systems. From a methodological standpoint, Mr. Gauthier has developed an enviable reputation both as a top-level quantitative and qualitative analyst and as a strong project manager.

After his doctoral studies, Mr. Gauthier has successively occupied the positions of chief of research in a branch of Justice Canada, senior evaluator at the Canada Mortgage and Housing Corporation, evaluation manager then director of program evaluation at Communications Canada and executive vice president and chief of operations at Ekos Research Associates. Early in 1996, he founded Circum Network Inc.. Since then, Mr. Gauthier has developed an interest in organizational management issues; this interest has allowed him to bridge measurement concerns and management concerns. He has acquired the Certified Management Consultant and the Certified Marketing Research Professional certifications. He is a member of the Ordre des administrateurs agréés du Québec.

Mr. Gauthier has taught social research methodology, program evaluation and decision making methods at the undergraduate and graduate levels at the Quebec École nationale d'administration publique, at the University of Ottawa and at the Université du Québec à Hull. He is still involved in teaching at ÉNAP. He is the editor of the textbook entitled *Recherche sociale : de la problématique à la collecte des données*, an introduction to social research, which has gone through five French editions so far (1984, 1992, 1997, 2003, 2008; Presses de l'Université du Québec) and one Portuguese edition (2003; Lusociência).

Mr. Gauthier has completed a Master's degree in political science at Université Laval, a Master's degree in public administration at ÉNAP and the course work and comprehensive examinations towards a doctorate in political science at Carleton University.

STUDIES AND CERTIFICATIONS

- Credentialed evaluator, Canadian Evaluation Society (2010)
- Certified Marketing Research Professional, Professional Marketing Research Society (2004)
- Certified Management Consultant, Canadian Association of Management Consultants (CMC, 1999; certified for the preparation of PSGGR conformity opinions in March 2001)

- Master's (Public Administration), École nationale d'administration publique, Québec (1991)
- Master's Diploma (Public Sector Management), École nationale d'administration publique, Québec (1987)
- PhD, course work and comprehensive examinations (Political Science), Carleton University, Ontario (1984)
- Master's (Political Science), Laval University, Québec (1979)
- BA (Political Science), Laval University, Québec (1978)

ADDITIONAL TRAINING

- *Formation en saine gestion des entreprises et des organisations, Part B*, Seminar from the Ordre des administrateurs agréés du Québec given by Deveaux Brault et Associés, December 2000
- *Formation en saine gestion des entreprises et des organisations, Part A*, Seminar from the Ordre des administrateurs agréés du Québec given by Deveaux Brault et Associés, October 1999
- *Atelier de saine gestion I*, Seminar from the Ordre des administrateurs agréés du Québec, March 1999
- *Service Quality and Customer Satisfaction Measurement*, Seminar given by Chuck Chakrapani on behalf of the Professional Marketing Research Society, November 1996

PROFESSIONAL AFFILIATIONS

- Certified Management Consultant (CMC); certified for the preparation of PSGGR conformity opinions
- Member, Ordre des administrateurs agréés du Québec (Adm.A.)
- Member, Canadian Evaluation Society
 - Credentialed Evaluator (2010)
 - Member of the CES Credentialing Board (2010-)

-
- 2006 CES Award for Contribution to Evaluation in Canada
 - 2003 CES-NCC Leadership Recognition Award
 - 2002 CES Exemplary Service Award
 - Member, Canadian Evaluation Society Education Fund
 - 2009 CESEF Award for Contribution to Research on Evaluation Practice
 - Member, American Evaluation Association
 - Certified Marketing Research Professional (CMRP) and professional member, Marketing Research and Intelligence Association
 - Member, American Association for Public Opinion Research

CONFERENCES SINCE 2000

- *Dear Proposal Writer... Dear RFP Writer... Dialogue on Successes and Failures of the Request for Proposal Process*, 2011 Canadian Evaluation Society Conference, Edmonton, May 2011 (with Simon Roy, Shelley Borys and Stephen Kester).
- *With a Little Help from Our Friends: A Study of Evaluators' Networks*, 2010 Canadian Evaluation Society Conference, Victoria, May 2010 (with Simon Roy, Natalie Kishchuk and Shelley Borys).
- *A Debate on Evaluation Standards*, 2010 Canadian Evaluation Society Conference, Victoria, May 2010 (with Simon Roy, Greg Mason, Robert Malatest and Shelley Borys).
- *Multi-Level Evaluation Design: Challenges of A Mixed Methods Approach*, 2009 Canadian Evaluation Society Conference, Ottawa, June 2, 2009 (with Heather MacDonald and Annette Przygoda).
- *The Lay of the Evaluation Land, 2009*, organization of a panel for the 2009 Canadian Evaluation Society Conference, Ottawa, June 1, 2009.
- *Will they join the team and stay? A study of potential and new program evaluator*, presentation to the 2008 Canadian Evaluation Society Conference, Québec, May 2008, with Simon Roy, Natalie Kishchuk and Shelley Borys.

- *La collecte de données en ligne en évaluation*, presentation to the 2008 Canadian Evaluation Society Conference, Québec, May 2008, with Simon Roy.
- *Do you Feel Part of the Family? Study on the Sense of Belonging to the Program Evaluation Profession*, presentation to the 2006 Canadian Evaluation Society Conference, Charlottetown, June 2006, with Simon Roy.
- *Les visages alternatifs de la radiodiffusion : concurrence, complémentarité*, presentation to the Rencontres professionnelles de l'industrie québécoise du disque, du spectacle et de la radio, April 20, 2006.
- *Survey of Evaluation Practice and Issues in Canada*, presentation to the 2005 Canadian Evaluation Society and American Evaluation Association Conference, Toronto, October 26, 2005, with Shelley Borys, Natalie Kishchuk and Simon Roy.
- *A Strategic Analysis of the Situation of Program Evaluation in Canada*, organization of a panel for the 2003 Canadian Evaluation Society Conference, Vancouver, June 2, 2003.
- *Satisfaction de la clientèle: mesure et utilisation*, presentation to the Quebec City Chapter of the Professional Marketing Research Society, April 15, 2003.
- *La copie privée au Canada, 1998-2000*, presentation to the Rencontres professionnelles de l'industrie québécoise du disque, du spectacle et de la radio, March 21, 2002.
- *Assessing Survey Research, A Principled Approach*, presentation at the 2001 Canadian Evaluation Society conference, Banff, May 21, 2001.
- *Learning about survey research through a principled approach*, half-day workshop offered at the 2001 Canadian Evaluation Society conference, Banff, May 20, 2001.

- *Assessing Survey Research, A Principled Approach*, presentation at the 2001 conference of the American Association for Public Opinion Research, Montreal, May 19, 2001.
- *Assessing Survey Research, A Principled Approach*, presentation at the 2001 *Riding the Communications Revolution* Professional Marketing Research Society conference, Ottawa, April 24, 2001.
- *Comment mesurer adéquatement le taux de satisfaction de sa clientèle?*, half-day workshop at the conference entitled *Le service à la clientèle : virage-client dans le secteur public*, organized by the Institute for International Research, Quebec, January 24, 2001.
- *La mesure de la satisfaction de la clientèle*, one-day workshop for the Société québécoise d'évaluation de programmes, Quebec, October 5, 2000.
- *Internet and Program Evaluation, The Non Existent Relationship*, presentation for the National Capital chapter of the Canadian Evaluation Society, Ottawa, September 26, 2000.
- *L'évaluation de la satisfaction de la clientèle, méthodes et limites*, half-day workshop at the 2000 Joint Annual Conference of the Canadian Evaluation Society and of the Société québécoise d'évaluation de programme, Montréal, May 14, 2000.

PAST PROFESSIONAL EXPERIENCE

Executive Vice-President and Chief of Operations, Ekos Research Associates, 1989-1996

- Management and participation in almost 100 research assignments dealing primarily with program evaluation and public opinion research.
- Daily management of a company staffed with 25 full-time employees and about 150 part-time employees.

Director of Program Evaluation, Communications Canada, Ottawa, 1988-1989

- Responsible for the quality, the usefulness, the pertinence and the synchronization of evaluation studies and their transcription into strategic advice.

Senior Program Evaluation Manager, Communications Canada, Ottawa, 1986-1988

- Management of program evaluation studies used by the department for strategic planning, resource allocation and program planning and analysis.

Senior Evaluator and Methodologist, Canada Mortgage and Housing Corporation, Ottawa, 1983-1986

- Preparation of program evaluation studies used by the department in strategic planning and in program planning and analysis.

Chief of Research, Canadian Unity Information Office, Ottawa, 1983

- Management of a multidisciplinary team dealing with requests for program evaluation studies, market research studies, mass communication research and attitude and opinion measurement.

MAIN PUBLICATIONS

BOOKS

Recherche sociale : de la problématique à la collecte des données, Québec, Presses de l'Université du Québec, 1984, second edition 1992, third edition 1997, fourth edition 2003, fifth edition 2008, 767 pages
(*Recherche sociale* was published in Portuguese in 2003 by Lusociência under the title *Investigação Social*)

PUNCH Documentation, user manual for the PUNCH software, **Circum Network Inc.**, 1996-1999, 100 pages

Recherche sociale : cahier d'exercices, Québec, Télé-Université, Université du Québec, 1988, second edition 1993, 367 pages

Recherche sociale : corrigé des exercices, Québec, Télé-Université, Université du Québec, 1988, second edition 1993, 150 pages

SAS, *manuel d'introduction*, with Jean Crête, Ottawa, Ottawa University Bookstore, 1983, 165 pages

Méta-évaluation en affaires sociales : analyse de cent cas d'évaluations de programmes, Québec, Conseil québécois de la recherche sociale, Social Affairs Department, 1983, 304 pages

Logement et politiques gouvernementales : le cas de Donnacona, Québec, Université Laval, Master's thesis published by the Laboratoire d'études politiques et administratives, 1979, 265 pages

ARTICLES

"The lay of the land: evaluation practice in Canada in 2009" (*et alii*), *Canadian Journal of Program Evaluation*, vol. 24, no. 1, Spring 2009, pp. 1-49.

"Evaluation practice in Canada: results of a national survey", *Canadian Journal of Program Evaluation*, vol. 21, no. 3, special issue 2006, pp. 1-42, with Shelley Borys, Natalie Kishchuk and Simon Roy.

"Enquête sur les pratiques et les enjeux de l'évaluation au Canada", *Bulletin de la Société québécoise d'évaluation de programme*, vol. 18, no. 2, December 2005, with Shelley Borys, Natalie Kishchuk et Simon Roy.

"Are all samples of telephone numbers created equal?", *Vue*, February 2005, pp. 14-17.

"Electronic Collaboration Tools: Opening Up a New World of Possibilities for Evaluators", *Evaluation Exchange*, vol. 10, no. 3, fall 2004, p. 21, <http://www.gse.harvard.edu/hfrp/eval/issue27/pp4.html>

"The lay of the land: evaluation practice in Canada today" (et alii), *Canadian Journal of Program Evaluation*, vol. 19, no. 1, spring 2004, pp. 143-178.

"Le concours de simulation : le point de vue d'un juge", *Canadian Journal of Program Evaluation*, vol. 18, no. 1, spring 2003, pp. 119-126.

"Performance tools — Web data collection", *Measuring Up*, vol. 1, no. 4, October 2002, pp. 19-20.

"Conservateurs et réformistes, le mariage impossible", *Le Droit*, June 13, 1997, p. 17, with François-Pierre Gingras.

"L'avenir de la droite fédérale en Ontario passe-t-elle par la fusion du Parti réformiste et du Parti progressiste-conservateur?", June 4, 1997, http://circum.com/textes_e.htm, with François-Pierre Gingras.

"La question du chômage et le caractère distinctif de l'électorat québécois au scrutin fédéral de 1993", *Revue québécoise de science politique*, no. 27, spring 1996, pp. 51-122, with François-Pierre Gingras and Frank Graves.

"Lecture et société", *Documentation et bibliothèques*, January 1994.

"L'avenir de l'évaluation au Québec et la place des conseillers privés et universitaires", *L'avenir de l'évaluation au Québec*, proceedings from the November 18, 1991, conference organised by the Société québécoise d'évaluation de programmes and the École nationale d'administration publique, 1992, pp. 55-63.

"Évaluation des programmes de sciences et de technologie dans une perspective ministérielle", *L'évaluation de programmes : Bulletin d'actualités*, November 1989, pp. 5-6.

"Client Satisfaction and Program Evaluation", *Social Indicators Research*, vol. 19, no. 2, 1987, pp. 229-254

"La satisfaction de la clientèle en évaluation de programmes", *Newsletter: Canadian Evaluation Society*, vol. 5, no. 4, winter 1986, pp. 10-13

"La satisfaction des clients en évaluation de programmes", *L'évaluation de programmes : Bulletin d'actualités*, Bureau du Contrôleur général du Canada, April 1986, pp. 2-3

"Méta-évaluation en affaires sociales", Conseil québécois de la recherche sociale, *Actes du Colloque sur la recherche sociale*, Québec, Québec Government, 1984, pp. 67-78

"Le mode de scrutin : une fausse justification", *Le Devoir*, August 25, 1982, p. 11

"Les femmes à l'Assemblée nationale", *Le Devoir*, July 16, 1982, p. 13

"Les sondages ne mentent pas, c'est leur traitement journalistique qui serait déficient", *Le Devoir*, April 13, 1982, p. 17

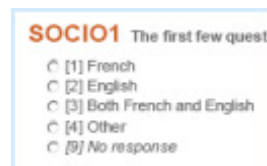
BOOK REVIEWS

Twenty book reviews in *Politique* and in the *Canadian Political Science Review*

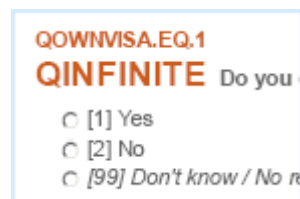
APPENDIX B

Questionnaire

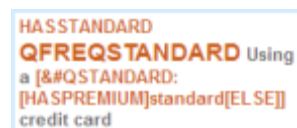
A copy of the questionnaire follows, in English and in French. Here are some indications to help make sense of it:



- » Question names are presented in orange capital letters left of the question text. They are reproduced for ease of reference and because some of the same names are used in other elements of information in the questionnaire.



- » Display conditions are formatted in orange capital letters, smaller than question names (in the example, "QOWNVISA.EQ.1"). They are the logical conditions under which a question is displayed. They are the main tool used to customise the questionnaire to the specific circumstances of a respondent. For example, most of the questions are asked only of individuals who use a credit card at some frequency; other questions are asked only of respondents who have a premium card.



- » Some parts of some questions are adjusted to the circumstances of each respondent. These flexible text chunks are displayed in orange bolded text. They are preceded by the name of the conditional text (in the example, "#QSTANDARD") and include the condition that drives the display of some text versus other text. In the example, if the respondent has a premium credit card, the text reads "Using a standard credit card" whereas, if the respondent does not have a premium credit card, the text reads "Using a credit card".



CIRCUM NETWORK INC.



{ \$contexte(ip) == /192.168.0.*/ }

CONSIGNE

Contact info: Name: &&ANAME
 Gender: &SEX
 Age Group: &IAGE2
 Region: &PRESTRATE

Hello, may I speak with &&ANAME?

Hello, my name is [...] and I am calling from Probit, a national research company. We are conducting an important study about purchasing habits. Your contribution is very important to us. This should take no more than 15 minutes and your answers will remain totally confidential. May I begin?

Who is this survey done for?	The survey is commissioned by Circum Network Inc., a well-established Canadian research company.
How will my answers be kept confidential?	No individual answers will be reported, only percentages and averages. Also, your name or phone number will not be associated with your answers.
Why would I answer this survey?"	The results of this study will be used to make decisions that affect the everyday life of every Canadian. Since only a limited number of people will be involved in the study, your participation is extremely important.
What is this survey about?	The study is generally about retail purchases and methods used to pay for them.
What are you going to try to sell me?	I have absolutely nothing to sell to you. We are conducting a legitimate scientific survey.

Thank you for accepting to take part in this important study about purchasing habits. Your contribution is very important to us. This should take no more than 15 minutes and your answers will remain totally confidential. It is very important that you read the questions and answer choices attentively, and that you answer in a truthful manner.

As a token of our appreciation for completing this survey we will enter you into our monthly draw for \$1000 and you will earn \$2 charity dollars.

PAGE

SOCIO1 The first few questions are for statistical purposes. Which language did you first learn and still understand?

- [1] French
- [2] English
- [3] Both French and English
- [4] Other
- [9] No response

PAGE

SOCIO2 In what year were you born?

- [1] Year (4 digits)
- [9] No response

PAGE

SOCIO2.EQ.9

SOCIO3 To which of the following age groups do you belong?

- [1] 18 to 25
- [2] 26 to 35
- [3] 36 to 45
- [4] 46 to 55
- [5] 56 to 65
- [6] 66 or more
- [9] No response

PAGE

SOCIO4 In which province or territory do you reside?

- [1] Newfoundland and Labrador
- [2] Nova Scotia
- [3] Prince Edward Island
- [4] New Brunswick
- [5] Quebec
- [6] Ontario
- [7] Manitoba
- [8] Saskatchewan
- [9] Alberta
- [10] British Columbia
- [11] Northwest Territories
- [12] Yukon
- [13] Nunavut
- [98] Outside of Canada
- >> **THNK2**
- [99] No response

PAGE

SOCIO5 What is your gender?

- [1] Male
- [2] Female

PAGE

First, so that I can ask you the right questions, I would like to know whether you have any of the following:

	[1] Yes	[2] No	[99] Don't know / No response
QOWNCC a general credit card that you can use in many stores	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QOWNSC a credit card that you can use in only one store	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QOWNDC a debit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QOWNCH a bank account where you can write cheques	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

PAGE

For your personal, not business, use, do you own...

	[1] Yes	[2] No	[99] Don't know / No response
QOWNVISA a Visa card?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QOWNMASTER a Mastercard?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QOWNAMEX an American Express Card?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

PAGE

QOWNVISA.EQ.1

QINFINITE Do you own a Visa card with the trademark name "Infinite" on it?

- [1] Yes
- [2] No
- [99] Don't know / No response

PAGE

QOWNMASTER.EQ.1

QMASTEREMIT Which financial institutions have provided you with your Mastercards?

- [1] Bank of Montreal
- [2] CIBC
- [3] Royal Bank of Canada
- [4] National Bank
- [5] Capital One
- [6] ATB Financial
- [7] Canadian Tire
- [8] HSBC
- [9] President's Choice Financial
- [98] Other
- [99] Don't know / No response

PAGE

	[1] Yes	[2] No	[99] Don't know / No response
QMASTEREMIT.EQ.1 QMASTER1 Does your Bank of Montreal Mastercard bear one of the following trademarks: Air Miles MasterCard, Premium CashBack, Gold Air Miles MasterCard, Shell Air Miles, Shell Cash Back, or World Elite?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QMASTEREMIT.EQ.2 QMASTER2 Does your CIBC Mastercard bear one of the following trademarks: Dividend Unlimited World, Aventura World, Drivers Edge World?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QMASTEREMIT.EQ.3 QMASTER3 Does your Royal Bank of Canada Mastercard bear the following trademark: WestJet RBC World?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QMASTEREMIT.EQ.4 QMASTER4 Does your National Bank Mastercard bear one of the following trademarks: Ovation Gold or Platinum?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QMASTEREMIT.EQ.5 QMASTER5 Does your Capital One Mastercard bear one of the following trademarks: Miles Plus, Cash Back Plus Platinum, Aspire World, or Delta SkyMiles World?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QMASTEREMIT.EQ.6 QMASTER6 Does your ATB Financial Mastercard bear the following trademark: Platinum MasterCard?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QMASTEREMIT.EQ.7 QMASTER7 Does your Canadian Tire Mastercard bear one of the following trademarks: Options MasterCard or Gold Options MasterCard?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

history							
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQP premium.EQ.1,2,3 QWHYCARD8 Because it is just simpler at the cash register	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQP premium.EQ.1,2,3 QWHYCARD9 Because it allows me to contribute to a cause	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQP premium.EQ.1,2,3 QWHYCARD10 Because it protects me against fraudulent transactions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQP premium.EQ.1,2,3 QWHYCARD11 Because I can make purchases on-line or over the phone	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQP premium.EQ.1,2,3 QWHYCARD12 Because the monthly statement helps me monitor my expenses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQP premium.EQ.1,2,3 QWHYCARD13 Because I can make purchases on my own, without dealing with sales people	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQP premium.EQ.1,2,3 QWHYCARD14 Other <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

PAGE

[&#IMAGINE: Imagine the following situation:] [&#SCEN1: a retail store that offers a rebate at the cash register, for example [&#LOWX: [RANDOM123.EQ.1]1[RANDOM123.EQ.2]1%[ELSE]2%, for paying by debit card, by cheque or cash instead of by [&#QSTANDARD: [HASPREMIUM]standard[ELSE] credit card], [&#REACT: Using a scale from 1 to 7 where 1 means "I would really hate it", 4 means "Indifferent" and 7 means "I would really love it", how would you react to a retail store doing this?]

	[1] I would really hate it 1	[2] 2	[3] 3	[4] Indifferent 4	[5] 5	[6] 6	[7] I would really love it 7	[99] Don't know / No response
QFREQSTANDARD.EQ.1,2,3 QSCEN1A	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

QFREQSTANDARD.EQ.1,2,3

QSCEN1B [&#SUPPOSE: Suppose that, once at the cash register, you learned that the] [&#SCEN1B: retail store offers such a rebate for not using your credit card] when you wanted to use such a card. Would you be more likely to pay by credit card, [&#BYDEBIT: [QOWNDC.EQ.1]by debit card,[ELSE]] [&#BYCHEQUE: [QOWNCH.EQ.1]by cheque,[ELSE]] or cash, or to walk out and go to another merchant [&#PURCHASEVALUE: [RANDOM1234.EQ.1]for a purchase value of less than \$25[RANDOM1234.EQ.2]for a purchase value between \$25 and \$75[RANDOM1234.EQ.3]for a purchase value between \$76 and \$125[ELSE]for a purchase value of more than \$125]?

- [1] credit card
- [QOWNDC.EQ.1] [2] debit card
- [QOWNCH.EQ.1] [3] cheque
- [4] cash
- [5] walk out
- [99] Don't know / No response

QFREQSTANDARD.EQ.1,2,3

QSCEN1C [&#PURCHASEVALUEUC: [RANDOM1234.EQ.1]For a purchase value of less than \$25[RANDOM1234.EQ.2]For a purchase value between \$25 and \$75[RANDOM1234.EQ.3]For a purchase value between \$76 and \$125[ELSE]For a purchase value of more than \$125], [&#LIKELIHOOD: would you be more or less likely to shop at] [&#SCEN1C: a retail store that offers such a rebate for not using your credit card]?

- [1] Less likely
- [2] It would make no difference
- [3] More likely
- [99] Don't know / No response

PAGE

[&#IMAGINE: Imagine the following situation:] [&#SCEN2: a retail store offers a rebate at the cash register, for example [&#LOWX: [RANDOM123.EQ.1]1[RANDOM123.EQ.2]1%[ELSE]2%, for using your standard credit card instead of your premium credit card], [&#REACT: Using a scale from 1 to 7 where 1 means "I would really hate it", 4 means "Indifferent" and 7 means "I would really love it", how would you react to a retail store doing this?]

	[1] I would really hate it 1	[2] 2	[3] 3	[4] Indifferent 4	[5] 5	[6] 6	[7] I would really love it 7	[99] Don't know / No response
--	---------------------------------	-------	-------	----------------------	-------	-------	---------------------------------	-------------------------------

QFREQPREMIUM.EQ.1,2,3

QSCEN6B [&#SUPPOSE: Suppose that, once at the cash register, you learned that the] [&#SCEN6B: retail store surcharges in that manner for using your premium credit card] when you wanted to use your premium card. Would you be more likely to pay by premium credit card, [&#BYDEBIT: [QOWNDC.EQ.1]by debit card,[ELSE]] [&#BYCHEQUE: [QOWNCH.EQ.1]by cheque,[ELSE]] or cash, or to walk out and go to another merchant [&#PURCHASEVALUE: [RANDOM1234.EQ.1]for a purchase value of less than \$25[RANDOM1234.EQ.2]for a purchase value between \$25 and \$75[RANDOM1234.EQ.3]for a purchase value between \$76 and \$125[ELSE]for a purchase value of more than \$125]?

- [1] premium credit card
- [QOWNDC.EQ.1] [2] debit card
- [QOWNCH.EQ.1] [3] cheque
- [4] cash
- [5] walk out
- [99] Don't know / No response

QFREQPREMIUM.EQ.1,2,3

QSCEN6C [&#PURCHASEVALUEUC: [RANDOM1234.EQ.1]For a purchase value of less than \$25[RANDOM1234.EQ.2]For a purchase value between \$25 and \$75[RANDOM1234.EQ.3]For a purchase value between \$76 and \$125[ELSE]For a purchase value of more than \$125], [&#LIKELIHOOD: would you be more or less likely to shop at] [&#SCEN6C: a retail store that surcharges in that manner for using your premium credit card]?

- [1] Less likely
- [2] It would make no difference
- [3] More likely
- [99] Don't know / No response

PAGE

[&#IMAGINE: Imagine the following situation:] [&#SCEN7: a retail store that accepts no premium credit card], [&#REACT: Using a scale from 1 to 7 where 1 means "I would really hate it", 4 means "Indifferent" and 7 means "I would really love it", how would you react to a retail store doing this?]

	[1] I would really hate it 1	[2] 2	[3] 3	[4] Indifferent 4	[5] 5	[6] 6	[7] I would really love it 7	[99] Don't know / No response
QFREQPREMIUM.EQ.1,2,3 QSCEN7A	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

QFREQPREMIUM.EQ.1,2,3

QSCEN7B [&#SUPPOSE: Suppose that, once at the cash register, you learned that the] [&#SCEN7B: retail store accepts no premium credit card] when you wanted to use such a card. Would you be more likely to pay [&#BYSTDCARD: [HASSTANDARD]by standard credit card,[ELSE]] [&#BYDEBIT: [QOWNDC.EQ.1]by debit card,[ELSE]] [&#BYCHEQUE: [QOWNCH.EQ.1]by cheque,[ELSE]] or cash, or to walk out and go to another merchant [&#PURCHASEVALUE: [RANDOM1234.EQ.1]for a purchase value of less than \$25[RANDOM1234.EQ.2]for a purchase value between \$25 and \$75[RANDOM1234.EQ.3]for a purchase value between \$76 and \$125[ELSE]for a purchase value of more than \$125]?

- [HASSTANDARD] [1] standard credit card
- [QOWNDC.EQ.1] [2] debit card
- [QOWNCH.EQ.1] [3] cheque
- [4] cash
- [5] walk out
- [99] Don't know / No response

QFREQPREMIUM.EQ.1,2,3

QSCEN7C [&#PURCHASEVALUEUC: [RANDOM1234.EQ.1]For a purchase value of less than \$25[RANDOM1234.EQ.2]For a purchase value between \$25 and \$75[RANDOM1234.EQ.3]For a purchase value between \$76 and \$125[ELSE]For a purchase value of more than \$125], [&#LIKELIHOOD: would you be more or less likely to shop at] [&#SCEN7C: a retail store which accepts no premium credit card]?

- [1] Less likely
- [2] It would make no difference
- [3] More likely
- [99] Don't know / No response

PAGE

[&#IMAGINE: Imagine the following situation:] [&#SCEN8: a retail store which accepts credit cards but asks patrons to use a form of payment other than a credit card], [&#REACT: Using a scale from 1 to 7 where 1 means "I would really hate it", 4 means "Indifferent" and 7 means "I would really love it", how would you react to a retail store doing this?]

	[1] I would really hate it 1	[2] 2	[3] 3	[4] Indifferent 4	[5] 5	[6] 6	[7] I would really love it 7	[99] Don't know / No response
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3 QSCEN8A	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3

QSCEN8B [&#SUPPOSE: Suppose that, once at the cash register, you learned that the] [&#SCEN8B: retail store accepts credit cards but asks patrons to use a form of payment other than a credit card] when you wanted to use such a card. Would you be more likely to pay by credit card, [&#BYDEBIT: [QOWNDC.EQ.1]by debit card,[ELSE]] [&#BYCHEQUE: [QOWNCH.EQ.1]by cheque,[ELSE]] or cash, or to walk out and go to another merchant

[&x26;PURCHASEVALUE: [RANDOM1234.EQ.1]for a purchase value of less than \$25[RANDOM1234.EQ.2]for a purchase value between \$25 and \$75[RANDOM1234.EQ.3]for a purchase value between \$76 and \$125[ELSE]for a purchase value of more than \$125]?

- [1] credit card
- [QOWNDC.EQ.1] [2] debit card
- [QOWNCH.EQ.1] [3] cheque
- [4] cash
- [5] walk out
- [99] Don't know / No response

QFREQSTANDARD.EQ.1,2,3 .OR. QFREQP PREMIUM.EQ.1,2,3

QSCEN8C [&x26;PURCHASEVALUEUC: [RANDOM1234.EQ.1]For a purchase value of less than \$25[RANDOM1234.EQ.2]For a purchase value between \$25 and \$75[RANDOM1234.EQ.3]For a purchase value between \$76 and \$125[ELSE]For a purchase value of more than \$125], [&x26;LIKELIHOOD: would you be more or less likely to shop at] [&x26;SCEN8C: a retail store which accepts credit cards but **asks** patrons to use a form of payment other than a credit card]?

- [1] Less likely
- [2] It would make no difference
- [3] More likely
- [99] Don't know / No response

PAGE

[&x26;IMAGINE: Imagine the following situation:] [&x26;SCEN9: a retail store which **informs** patrons of the cost to the merchant of the use of a credit card], [&x26;REACT: Using a scale from 1 to 7 where 1 means "I would really hate it", 4 means "Indifferent" and 7 means "I would really love it", how would you react to a retail store doing this?]

	[1] I would really hate it 1	[2] 2	[3] 3	[4] Indifferent 4	[5] 5	[6] 6	[7] I would really love it 7	[99] Don't know / No response
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQP PREMIUM.EQ.1,2,3 QSCEN9A	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

QFREQSTANDARD.EQ.1,2,3 .OR. QFREQP PREMIUM.EQ.1,2,3

QSCEN9B [&x26;SUPPOSE: Suppose that, once at the cash register, you learned that the] [&x26;SCEN9B: retail store **informs** patrons of the cost to the merchant of the use of a credit card] when you wanted to use such a card. Would you be more likely to pay by credit card, [&x26;BYDEBIT: [QOWNDC.EQ.1]by debit card,[ELSE]] [&x26;BYCHEQUE: [QOWNCH.EQ.1]by cheque,[ELSE]] or cash, or to walk out and go to another merchant [&x26;PURCHASEVALUE: [RANDOM1234.EQ.1]for a purchase value of less than \$25[RANDOM1234.EQ.2]for a purchase value between \$25 and \$75[RANDOM1234.EQ.3]for a purchase value between \$76 and \$125[ELSE]for a purchase value of more than \$125]?

- [1] credit card
- [QOWNDC.EQ.1] [2] debit card
- [QOWNCH.EQ.1] [3] cheque
- [4] cash
- [5] walk out
- [99] Don't know / No response

QFREQSTANDARD.EQ.1,2,3 .OR. QFREQP PREMIUM.EQ.1,2,3

QSCEN9C [&x26;PURCHASEVALUEUC: [RANDOM1234.EQ.1]For a purchase value of less than \$25[RANDOM1234.EQ.2]For a purchase value between \$25 and \$75[RANDOM1234.EQ.3]For a purchase value between \$76 and \$125[ELSE]For a purchase value of more than \$125], [&x26;LIKELIHOOD: would you be more or less likely to shop at] [&x26;SCEN9C: a retail store that **informs** patrons of the cost to the merchant of the use of a credit card]?

- [1] Less likely
- [2] It would make no difference
- [3] More likely
- [99] Don't know / No response

PAGE

[&x26;IMAGINE: Imagine the following situation:] [&x26;SCEN10: a retail store which **informs** patrons of the cost to the merchant of the use of a credit card **AND asks** patrons to use a form of payment other than a credit card], [&x26;REACT: Using a scale from 1 to 7 where 1 means "I would really hate it", 4 means "Indifferent" and 7 means "I would really love it", how would you react to a retail store doing this?]

	[1] I would really hate it 1	[2] 2	[3] 3	[4] Indifferent 4	[5] 5	[6] 6	[7] I would really love it 7	[99] Don't know / No response
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQP PREMIUM.EQ.1,2,3 QSCEN10A	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

QFREQSTANDARD.EQ.1,2,3 .OR. QFREQP PREMIUM.EQ.1,2,3

QSCEN10B [&x26;SUPPOSE: Suppose that, once at the cash register, you learned that the] [&x26;SCEN10B: retail store **informs** **AND asks** in that manner] when you wanted to use such a card. Would you be more likely to pay by credit card, [&x26;BYDEBIT: [QOWNDC.EQ.1]by debit card,[ELSE]] [&x26;BYCHEQUE: [QOWNCH.EQ.1]by cheque,[ELSE]] or cash, or to walk out and go to another merchant [&x26;PURCHASEVALUE: [RANDOM1234.EQ.1]for a purchase value of less than \$25[RANDOM1234.EQ.2]for a purchase value between \$25 and \$75[RANDOM1234.EQ.3]for a purchase value between \$76 and \$125[ELSE]for a purchase value of more than \$125]?

- [1] credit card

<p>QFREQPREMIUM.EQ.1,2,3 QACCEPT3 merchants offering patrons [&#x26;HIGHX: [RANDOM123.EQ.1]2[RANDOM123.EQ.2]3[ELSE]4]% discounts for using cash, cheque or debit rather than premium credit cards</p>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<p>QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3 QACCEPT4 merchants surcharging patrons [&#x26;LOWX: [RANDOM123.EQ.1]1[RANDOM123.EQ.2]1% [ELSE]2]% for using [&#x26;QSTANDARD: [HASPREMIUM]standard[ELSE]] credit cards</p>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<p>QFREQPREMIUM.EQ.1,2,3 QACCEPT5 merchants surcharging patrons [&#x26;HIGHX: [RANDOM123.EQ.1]2[RANDOM123.EQ.2]3[ELSE]4]% for using premium credit cards</p>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<p>QFREQPREMIUM.EQ.1,2,3 QACCEPT6 merchants not accepting premium credit cards</p>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<p>QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3 QACCEPT7 merchants asking patrons to use a form of payment other than a credit card</p>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<p>QFREQPREMIUM.EQ.1,2,3 QACCEPT8 merchants asking patrons to use a standard credit card instead of a premium credit card</p>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<p>QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3 QACCEPT9 merchants informing patrons of the cost to the merchant of credit card use</p>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<p>QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3 QACCEPT10 merchants informing patrons of the cost to the merchant of credit card use AND asking patrons to use a form of payment other than a credit card</p>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<p>QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3 QACCEPT11 merchants accepting some types of [&#x26;BRANDNAME: [QOWNVISA.EQ.1 .AND. QOWNMASTER.EQ.2,9]Visa cards[QOWNVISA.EQ.2,9 .AND. QOWNMASTER.EQ.1]Mastercards[RANDOM12.EQ.1]Visa cards[ELSE]Mastercards] but not other types of [&#x26;BRANDNAME: [QOWNVISA.EQ.1 .AND. QOWNMASTER.EQ.2,9]Visa cards[QOWNVISA.EQ.2,9 .AND. QOWNMASTER.EQ.1]Mastercards[RANDOM12.EQ.1]Visa cards[ELSE]Mastercards]</p>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

PAGE

QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3

QORDISCOUNT Which of the following two options would you prefer?

- [1] that merchants reduce the price at the cash register when payment is made without a credit card [98] OR
- [2] that there be a single price for all forms of payment [95]
- [3] Neither
- [99] Don't know / No response

PAGE

QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3

QORSURCHARGE Which of the following two options would you prefer?

- [1] that merchants increase the price at the cash register when payment is made with a credit card [98] OR
- [2] that there be a single price for all forms of payment [95]
- [3] Neither
- [99] Don't know / No response

PAGE

QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3

QORMETHOD Which of the following two options would you prefer?

- [1] that merchants reduce the price at the cash register when payment is made without a credit card [98] OR
- [2] that merchants increase the price at the cash register when payment is made with a credit card [95]
- [3] Neither

[99] Don't know / No response

_____ PAGE _____

FIN That concludes the survey. Thank you very much for taking part. It is appreciated.

_____ PAGE _____

ISEMPTY(COMPLETE)

QFIL We regret but your responses have shown that you are in a group that is already completed. Thank you for taking the time to assist us in our data collection.

_____ PAGE _____

ISEMPTY(COMPLETE)

THNK2 Thank you for your cooperation! Based on the information you have provided, unfortunately you are not eligible to complete the remainder of this survey.

Progression through the questionnaire

If you encounter a problem or want to make a comment to the study team, please e-mail gauthier@circum.com and refer to project "`{contexte(projet)}`", question "`{contexte(question)}`", and case no. "`{$_telkey}`". We welcome your comments.



RÉSEAU CIRCUM INC.



{ \$contexte(ip) == /192.168.0.*/ }

CONSIGNE

Contact info: Name: &&ANAME
 Gender: &SEX
 Age Group: &IAGE2
 Region: &PRESTRATE

Bonjour, est-ce que je peux parler avec &&ANAME?

Bonjour, je m'appelle [...] et je vous téléphone des Associés de recherche Probit, une entreprise nationale de recherche. Nous menons une importante étude sur les habitudes d'achats. Votre contribution est très importante pour nous. Cela ne devrait pas prendre plus de 15 minutes et vos réponses demeureront strictement confidentielles. Pouvons-nous commencer?

Pour qui ce sondage est-il mené?	Ce sondage est commandé par Réseau Circum inc., une entreprise canadienne de recherche bien établie.
Comment mes réponses demeureront-elles confidentielles?	Aucune réponse individuelle ne sera rapportée, seuls les pourcentages et les moyennes le seront. Aussi, votre nom ou numéro de téléphone ne seront jamais associés à vos réponses.
Pourquoi devrais-je répondre à ce sondage?	Les résultats de cette étude seront utilisés pour prendre des décisions qui affecteront le quotidien de chaque Canadienne et Canadien. Puisque qu'un nombre limité de personnes participeront à cette étude, votre participation est très importante.
Quel est l'objet de ce sondage?	L'étude porte de façon générale sur les achats au détail et sur les modes de paiement utilisées pour les payer.
Qu'allez-vous essayer de me vendre?	Je n'ai absolument rien à vous vendre. Nous menons un sondage scientifique légitime.

Nous vous remercions de participer à cette importante étude sur les habitudes d'achat. Votre contribution est très importante pour nous. Cela ne devrait pas prendre plus de 15 minutes et vos réponses demeureront strictement confidentielles. Il est très important que vous lisiez attentivement les questions et les choix de réponses, et que vous répondiez de façon honnête.

En gage de notre reconnaissance, nous ajouterons votre nom au tirage mensuel de 1000 \$ et vous gagnerez 2 \$ de charité parce que vous aurez participé au sondage.

PAGE

SOCIO1 Les quelques premières questions sont à des fins statistiques. Quelle est la langue que vous avez apprise en premier lieu et que vous comprenez toujours?

- [1] Français
 [2] Anglais
 [3] Français et anglais
 [4] Autre
 [9] Pas de réponse

PAGE

SOCIO2 Quelle est votre année de naissance?

- [] [1] Année (4 chiffres)
 [9] Pas de réponse

PAGE

SOCIO2.EQ.9

SOCIO3 Auquel des groupes d'âges suivants appartenez-vous?

- [1] 18 à 25 ans
 [2] 26 à 35 ans
 [3] 36 à 45 ans
 [4] 46 à 55 ans
 [5] 56 à 65 ans
 [6] 66 ans ou plus
 [9] Pas de réponse

PAGE

SOCIO4 Dans quelle province ou territoire habitez-vous?

- [1] Terre-Neuve-et-Labrador
 [2] Nouvelle-Ecosse
 [3] Île-du-Prince-Édouard
 [4] Nouveau-Brunswick
 [5] Québec
 [6] Ontario
 [7] Manitoba
 [8] Saskatchewan
 [9] Alberta
 [10] Colombie-Britannique
 [11] Territoires du Nord-Ouest
 [12] Yukon
 [13] Nunavut
 [98] En dehors du Canada
 >> **THNK2**

[99] Pas de réponse

_____ PAGE _____

SOCIO5 Quel est votre sexe?

- [1] Homme
 [2] Femme

_____ PAGE _____

Tout d'abord, afin que je puisse vous poser les bonnes questions, j'aimerais savoir lesquels parmi les choix suivants vous utilisez :

	[1] Oui	[2] Non	[99] Ne sait pas / Pas de réponse
QOWNCC une carte de crédit générale que vous pouvez utiliser dans plusieurs magasins	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QOWNSC une carte de crédit que vous pouvez utiliser dans un seul magasin	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QOWNDC une carte de débit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QOWNCH un compte bancaire qui vous permet d'émettre des chèques	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

_____ PAGE _____

Pour votre usage personnel, et non pour affaires, possédez-vous,..

	[1] Oui	[2] Non	[99] Ne sait pas / Pas de réponse
QOWNVISA une carte Visa	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QOWNMASTER une carte MasterCard	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QOWNAMEX une carte American Express	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

_____ PAGE _____

QOWNVISA.EQ.1

QINFINITE Possédez-vous une carte Visa portant la marque de commerce « Infinite »?

- [1] Oui
 [2] Non
 [99] Ne sait pas / Pas de réponse

_____ PAGE _____

QOWNMASTER.EQ.1

QMASTEREMIT De quelles institutions financières détenez-vous une carte MasterCard?

- [1] De la Banque de Montréal
 [2] De la CIBC
 [3] De la Banque Royale du Canada
 [4] De la Banque Nationale
 [5] De Capital One
 [6] De ATB Financial
 [7] De Canadian Tire
 [8] De la Banque HSBC
 [9] De President's Choice Financial
 [98] Autre
 [99] Ne sait pas / Pas de réponse

_____ PAGE _____

	[1] Oui	[2] Non	[99] Ne sait pas / Pas de réponse
QMASTEREMIT.EQ.1 QMASTER1 Votre carte MasterCard de la Banque de Montréal porte-t-elle l'une des marques de commerces suivantes : Air Miles MasterCard, Premium CashBack, Gold Air Miles MasterCard, Shell Air Miles, Shell Cash Back, ou World Elite?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QMASTEREMIT.EQ.2 QMASTER2 Votre carte MasterCard de la CIBC porte-t-elle l'une des marques de commerces suivantes : Dividend Unlimited World, Aventura World, Drivers Edge World?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QMASTEREMIT.EQ.3 QMASTER3 Votre carte MasterCard de la Banque Royale du Canada porte-t-elle la marque de commerce suivante : WestJet RBC World?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QMASTEREMIT.EQ.4 QMASTER4 Votre carte MasterCard de la Banque Nationale porte-t-elle l'une des marques de commerces suivantes : Ovation Gold ou Platinum?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QMASTEREMIT.EQ.5 QMASTER5 Votre carte MasterCard de Capital One porte-t-elle l'une des marques de commerces suivantes : Miles Plus, Cash Back Plus Platinum, Aspire World, ou Delta SkyMiles World?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QMASTEREMIT.EQ.6 QMASTER6 Votre carte MasterCard de ATB Financial porte-t-elle la marque de commerce suivante : Platinum MasterCard?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

les urgences sans me faire de souci								
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3 QWHYCARD6 Parce que cela ne me coûte rien	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3 QWHYCARD7 Parce que cela me permet de m'établir des antécédents en matière de crédit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3 QWHYCARD8 Parce que c'est plus simple en passant à la caisse enregistreuse	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3 QWHYCARD9 Parce que cela me permet de contribuer à une cause	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3 QWHYCARD10 Parce que cela me protège contre des transactions frauduleuses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3 QWHYCARD11 Parce que je peux faire des achats en ligne ou par téléphone	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3 QWHYCARD12 Parce que le relevé mensuel m'aide à surveiller mes dépenses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3 QWHYCARD13 Parce que je peux faire mes achats par moi-même, sans avoir à faire affaire avec des préposés aux ventes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3 QWHYCARD14 Autre	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="text"/>								

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[&#IMAGINE: Imaginez la situation suivante :] [&#SCEN1: un magasin de détail qui offre un rabais à la caisse enregistreuse, par exemple [&#LOWX: [RANDOM123.EQ.1]1 [RANDOM123.EQ.2]1½ [ELSE]2 %], lorsque vous payez par carte de débit, par chèque ou comptant au lieu de payer par carte de crédit [&#QSTANDARD: [HASPREMIUM]standard[ELSE]]], [&#REACT: Sur une échelle de 1 à 7 où 1 signifie « Je détesterais vraiment cela », 4 signifie « Indifférent » et 7 signifie « J'adorerais vraiment cela », comment réagiriez-vous si un magasin de vente au détail faisait cela?]

	[1] Je détesterais vraiment cela 1	[2] 2	[3] 3	[4] Indifférent 4	[5] 5	[6] 6	[7] J'adorerais vraiment cela 7	[99] Ne sait pas / Pas de réponse
QFREQSTANDARD.EQ.1,2,3 QSCEN1A	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

QFREQSTANDARD.EQ.1,2,3

QSCEN1B [&#SUPPOSE: Supposons que, en arrivant à la caisse enregistreuse, vous apprenez que le] [&#SCEN1B: magasin de détail offre un tel rabais pour ne pas utiliser votre carte de crédit] lorsque vous vous apprêtez à payer avec une telle carte. Seriez-vous plus susceptible de payer par carte de crédit, [&#BYDEBIT: [QOWNDC.EQ.1] par carte de débit,[ELSE]] [&#BYCHEQUE: [QOWNCH.EQ.1] par chèque,[ELSE]] ou comptant, ou de partir et d'aller chez un autre commerçant [&#PURCHASEVALUE: [RANDOM1234.EQ.1] pour un achat d'une valeur de moins de 25 \$[RANDOM1234.EQ.2] pour un achat d'une valeur de 25 \$ à 75 \$[RANDOM1234.EQ.3] pour un achat d'une valeur de 76 \$ à 125 \$[ELSE] pour un achat d'une valeur de plus de 125 \$]?

- [1] par carte de crédit
- [QOWNDC.EQ.1] [2] par carte de débit
- [QOWNCH.EQ.1] [3] par chèque
- [4] comptant
- [5] je m'en irais
- [99] Ne sait pas / Pas de réponse

QFREQSTANDARD.EQ.1,2,3

QSCEN1C [&#PURCHASEVALUEUC: [RANDOM1234.EQ.1] Pour un achat d'une valeur de moins de 25 \$[RANDOM1234.EQ.2] Pour un achat d'une valeur de 25 \$ à 75 \$[RANDOM1234.EQ.3] Pour un achat d'une valeur de 76 \$ à 125 \$[ELSE] Pour un achat d'une valeur de plus de 125 \$], [&#LIKELIHOOD: y aurait-il plus ou moins de chances que vous magasiniez à] [&#SCEN1C: un magasin de détail qui offre un tel rabais pour ne pas utiliser votre carte de crédit]?

- [1] Moins de chances
- [2] Ça ne ferait pas de différence
- [3] Plus de chances
- [99] Ne sait pas / Pas de réponse

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[&#IMAGINE: Imaginez la situation suivante :] [&#SCEN2: un magasin de détail offre un rabais à la caisse enregistreuse, par exemple [&#LOWX:

[RANDOM123.EQ.1]1 [RANDOM123.EQ.2]1% [ELSE]2]%, lorsque vous payez par carte de crédit standard **au lieu de payer par carte de crédit de prestige**,
[&#REACT: Sur une échelle de 1 à 7 où 1 signifie « Je détesterais vraiment cela », 4 signifie « Indifférent » et 7 signifie « J'adorerais vraiment cela », comment réagiriez-vous si un magasin de vente au détail faisait cela?]

	[1] Je détesterais vraiment cela 1	[2] 2	[3] 3	[4] Indifférent 4	[5] 5	[6] 6	[7] J'adorerais vraiment cela 7	[99] Ne sait pas / Pas de réponse
QFRECPREMIUM.EQ.1,2,3 .AND. HASSTANDARD QSCEN2A	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

QFRECPREMIUM.EQ.1,2,3 .AND. HASSTANDARD

QSCEN2B [&#SUPPOSE: Supposons que, en arrivant à la caisse enregistreuse, vous apprenez que le] [&#SCEN2B: magasin de détail offre un tel rabais pour utiliser votre carte de crédit standard] lorsque vous vous apprêtez à payer avec une carte de crédit de prestige. Seriez-vous plus susceptible de payer par carte de crédit de prestige, [&#BYSTDCARD: [HASSTANDARD]par carte de crédit standard,[ELSE]] [&#BYDEBIT: [QOWNDC.EQ.1]par carte de débit,[ELSE]] [&#BYCHEQUE: [QOWNCH.EQ.1]par chèque,[ELSE]] ou comptant, ou de partir et d'aller chez un autre commerçant [&#PURCHASEVALUE: [RANDOM1234.EQ.1]pour un achat d'une valeur de moins de 25 \$[RANDOM1234.EQ.2]pour un achat d'une valeur de 25 \$ à 75 \$[RANDOM1234.EQ.3]pour un achat d'une valeur de 76 \$ à 125 \$[ELSE]pour un achat d'une valeur de plus de 125 \$)?

- [1] par carte de crédit de prestige
- [2] par carte de crédit standard
- [QOWNDC.EQ.1] [3] par carte de débit
- [QOWNCH.EQ.1] [4] par chèque
- [5] comptant
- [6] je m'en irais
- [99] Ne sait pas / Pas de réponse

QFRECPREMIUM.EQ.1,2,3 .AND. HASSTANDARD

QSCEN2C [&#PURCHASEVALUEUC: [RANDOM1234.EQ.1]Pour un achat d'une valeur de moins de 25 \$[RANDOM1234.EQ.2]Pour un achat d'une valeur de 25 \$ à 75 \$[RANDOM1234.EQ.3]Pour un achat d'une valeur de 76 \$ à 125 \$[ELSE]Pour un achat d'une valeur de plus de 125 \$], [&#LIKELIHOOD: y aurait-il plus ou moins de chances que vous magasiniez à] [&#SCEN2C: un magasin de détail qui offre un tel rabais pour utiliser votre carte de crédit standard]?

- [1] Moins de chances
- [2] Ça ne ferait pas de différence
- [3] Plus de chances
- [99] Ne sait pas / Pas de réponse

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[&#IMAGINE: Imaginez la situation suivante :] [&#SCEN3: un magasin de détail offre un **rabais** à la caisse enregistreuse, par exemple [&#HIGHX: [RANDOM123.EQ.1]2 [RANDOM123.EQ.2]3 [ELSE]4]%, lorsque vous payez par carte de débit, par chèque ou comptant **au lieu de payer par carte de crédit de prestige**]. [&#REACT: Sur une échelle de 1 à 7 où 1 signifie « Je détesterais vraiment cela », 4 signifie « Indifférent » et 7 signifie « J'adorerais vraiment cela », comment réagiriez-vous si un magasin de vente au détail faisait cela?]

	[1] Je détesterais vraiment cela 1	[2] 2	[3] 3	[4] Indifférent 4	[5] 5	[6] 6	[7] J'adorerais vraiment cela 7	[99] Ne sait pas / Pas de réponse
QFRECPREMIUM.EQ.1,2,3 .AND. HASSTANDARD QSCEN3A	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

QFRECPREMIUM.EQ.1,2,3 .AND. HASSTANDARD

QSCEN3B [&#SUPPOSE: Supposons que, en arrivant à la caisse enregistreuse, vous apprenez que le] [&#SCEN3B: magasin de détail offre un tel rabais pour ne pas utiliser votre carte de crédit de prestige] lorsque vous vous apprêtez à payer avec une carte de crédit de prestige. Seriez-vous plus susceptible de payer par carte de crédit de prestige, [&#BYDEBIT: [QOWNDC.EQ.1]par carte de débit,[ELSE]] [&#BYCHEQUE: [QOWNCH.EQ.1]par chèque,[ELSE]] ou comptant, ou de partir et d'aller chez un autre commerçant [&#PURCHASEVALUE: [RANDOM1234.EQ.1]pour un achat d'une valeur de moins de 25 \$[RANDOM1234.EQ.2]pour un achat d'une valeur de 25 \$ à 75 \$[RANDOM1234.EQ.3]pour un achat d'une valeur de 76 \$ à 125 \$[ELSE]pour un achat d'une valeur de plus de 125 \$)?

- [1] par carte de crédit de prestige
- [QOWNDC.EQ.1] [2] par carte de débit
- [QOWNCH.EQ.1] [3] par chèque
- [4] comptant
- [5] je m'en irais
- [99] Ne sait pas / Pas de réponse

QFRECPREMIUM.EQ.1,2,3 .AND. HASSTANDARD

QSCEN3C [&#PURCHASEVALUEUC: [RANDOM1234.EQ.1]Pour un achat d'une valeur de moins de 25 \$[RANDOM1234.EQ.2]Pour un achat d'une valeur de 25 \$ à 75 \$[RANDOM1234.EQ.3]Pour un achat d'une valeur de 76 \$ à 125 \$[ELSE]Pour un achat d'une valeur de plus de 125 \$], [&#LIKELIHOOD: y aurait-il plus ou moins de chances que vous magasiniez à] [&#SCEN3C: un magasin de détail qui offre un tel rabais pour ne pas utiliser votre carte de crédit de prestige]?

- [1] Moins de chances
- [2] Ça ne ferait pas de différence
- [3] Plus de chances
- [99] Ne sait pas / Pas de réponse

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[&#IMAGINE: Imaginez la situation suivante :] [&#SCEN4: un magasin de détail qui impose des frais supplémentaires à la caisse enregistreuse, par exemple [&#LOWX: [RANDOM123.EQ.1] [RANDOM123.EQ.2]1½ [ELSE]2]%, lorsque vous payez par carte de crédit [&#QSTANDARD: [HASP PREMIUM]standard[ELSE]] au lieu de payer par carte de débit, par chèque ou comptant], [&#REACT: Sur une échelle de 1 à 7 où 1 signifie « Je détesterais vraiment cela », 4 signifie « Indifférent » et 7 signifie « J'adorerais vraiment cela », comment réagiriez-vous si un magasin de vente au détail faisait cela?]

	[1] Je détesterais vraiment cela 1	[2] 2	[3] 3	[4] Indifférent 4	[5] 5	[6] 6	[7] J'adorerais vraiment cela 7	[99] Ne sait pas / Pas de réponse
QFREQSTANDARD.EQ.1,2,3 QSCEN4A	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

QFREQSTANDARD.EQ.1,2,3

QSCEN4B [&#SUPPOSE: Supposons que, en arrivant à la caisse enregistreuse, vous apprenez que le] [&#SCEN4B: magasin de détail impose des frais de cette nature si vous utilisez votre carte de crédit [&#QSTANDARD: [HASP PREMIUM]standard[ELSE]] lorsque vous vous apprêtez à payer avec une telle carte. Seriez-vous plus susceptible de payer par carte de crédit, [&#BYDEBIT: [QOWNDC.EQ.1]par carte de débit,[ELSE]] [&#BYCHEQUE: [QOWNCH.EQ.1]par chèque, [ELSE]] ou comptant, ou de partir et d'aller chez un autre commerçant [&#PURCHASEVALUE: [RANDOM1234.EQ.1]pour un achat d'une valeur de moins de 25 \$[RANDOM1234.EQ.2]pour un achat d'une valeur de 25 \$ à 75 \$[RANDOM1234.EQ.3]pour un achat d'une valeur de 76 \$ à 125 \$[ELSE]pour un achat d'une valeur de plus de 125 \$]?

- [1] par carte de crédit
- [QOWNDC.EQ.1] [2] par carte de débit
- [QOWNCH.EQ.1] [3] par chèque
- [4] comptant
- [5] je m'en irais
- [99] Ne sait pas / Pas de réponse

QFREQSTANDARD.EQ.1,2,3

QSCEN4C [&#PURCHASEVALUEUC: [RANDOM1234.EQ.1]Pour un achat d'une valeur de moins de 25 \$[RANDOM1234.EQ.2]Pour un achat d'une valeur de 25 \$ à 75 \$[RANDOM1234.EQ.3]Pour un achat d'une valeur de 76 \$ à 125 \$[ELSE]Pour un achat d'une valeur de plus de 125 \$], [&#LIKELIHOOD: y aurait-il plus ou moins de chances que vous magasiniez à] [&#SCEN4C: un magasin de détail qui impose des frais de cette nature si vous utilisez votre carte de crédit [&#QSTANDARD: [HASP PREMIUM]standard[ELSE]]]?

- [1] Moins de chances
- [2] Ça ne ferait pas de différence
- [3] Plus de chances
- [99] Ne sait pas / Pas de réponse

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[&#IMAGINE: Imaginez la situation suivante :] [&#SCEN5: un magasin de détail qui impose des frais supplémentaires à la caisse enregistreuse, par exemple [&#LOWX: [RANDOM123.EQ.1] [RANDOM123.EQ.2]1½ [ELSE]2]%, lorsque vous payez par carte de crédit de prestige au lieu de payer par carte de crédit standard], [&#REACT: Sur une échelle de 1 à 7 où 1 signifie « Je détesterais vraiment cela », 4 signifie « Indifférent » et 7 signifie « J'adorerais vraiment cela », comment réagiriez-vous si un magasin de vente au détail faisait cela?]

	[1] Je détesterais vraiment cela 1	[2] 2	[3] 3	[4] Indifférent 4	[5] 5	[6] 6	[7] J'adorerais vraiment cela 7	[99] Ne sait pas / Pas de réponse
QFREQPREMIUM.EQ.1,2,3 .AND. HASSTANDARD QSCEN5A	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

QFREQPREMIUM.EQ.1,2,3 .AND. HASSTANDARD

QSCEN5B [&#SUPPOSE: Supposons que, en arrivant à la caisse enregistreuse, vous apprenez que le] [&#SCEN5B: magasin de détail impose des frais de cette nature si vous utilisez votre carte de crédit de prestige] lorsque vous vous apprêtez à payer avec une carte de crédit de prestige. Seriez-vous plus susceptible de payer par carte de crédit de prestige, [&#BYSTDCARD: [HASSTANDARD]par carte de crédit standard,[ELSE]] [&#BYDEBIT: [QOWNDC.EQ.1]par carte de débit,[ELSE]] [&#BYCHEQUE: [QOWNCH.EQ.1]par chèque,[ELSE]] ou comptant, ou de partir et d'aller chez un autre commerçant [&#PURCHASEVALUE: [RANDOM1234.EQ.1]pour un achat d'une valeur de moins de 25 \$[RANDOM1234.EQ.2]pour un achat d'une valeur de 25 \$ à 75 \$[RANDOM1234.EQ.3]pour un achat d'une valeur de 76 \$ à 125 \$[ELSE]pour un achat d'une valeur de plus de 125 \$]?

- [1] par carte de crédit de prestige
- [2] par carte de crédit standard
- [QOWNDC.EQ.1] [3] par carte de débit
- [QOWNCH.EQ.1] [4] par chèque
- [5] comptant
- [6] je m'en irais
- [99] Ne sait pas / Pas de réponse

QFREQPREMIUM.EQ.1,2,3 .AND. HASSTANDARD

QSCEN5C [&#PURCHASEVALUEUC: [RANDOM1234.EQ.1]Pour un achat d'une valeur de moins de 25 \$[RANDOM1234.EQ.2]Pour un achat d'une valeur de 25 \$ à 75 \$[RANDOM1234.EQ.3]Pour un achat d'une valeur de 76 \$ à 125 \$[ELSE]Pour un achat d'une valeur de plus de 125 \$], [&#LIKELIHOOD: y aurait-il plus ou moins de chances que vous magasiniez à] [&#SCEN5C: un magasin de détail qui impose des frais de cette nature si vous utilisez votre carte de crédit de prestige]?

- [1] Moins de chances
- [2] Ça ne ferait pas de différence
- [3] Plus de chances

[99] Ne sait pas / Pas de réponse

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[&#IMAGINE: Imaginez la situation suivante :] [&#SCEN6: magasin de détail qui impose des frais supplémentaires à la caisse enregistreuse, par exemple [&#HIGHX: [RANDOM123.EQ.1]2 [RANDOM123.EQ.2]3 [ELSE]4]%, lorsque vous payez par carte de crédit de prestige au lieu de payer par carte de débit, par chèque ou comptant], [&#REACT: Sur une échelle de 1 à 7 où 1 signifie « Je détesterais vraiment cela », 4 signifie « Indifférent » et 7 signifie « J'adorerais vraiment cela », comment réagiriez-vous si un magasin de vente au détail faisait cela?]

	[1] Je détesterais vraiment cela 1	[2] 2	[3] 3	[4] Indifférent 4	[5] 5	[6] 6	[7] J'adorerais vraiment cela 7	[99] Ne sait pas / Pas de réponse
QFREQPREMIUM.EQ.1,2,3 QSCEN6A	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

QFREQPREMIUM.EQ.1,2,3

QSCEN6B [&#SUPPOSE: Supposons que, en arrivant à la caisse enregistreuse, vous apprenez que le] [&#SCEN6B: magasin de détail impose des frais de cette nature si vous utilisez votre carte de crédit de prestige] lorsque vous vous apprêtez à payer avec une carte de crédit de prestige. Seriez-vous plus susceptible de payer par carte de crédit de prestige, [&#BYDEBIT: [QOWNDC.EQ.1]par carte de débit,[ELSE]] [&#BYCHEQUE: [QOWNCH.EQ.1]par chèque,[ELSE]] ou comptant, ou de partir et d'aller chez un autre commerçant [&#PURCHASEVALUE: [RANDOM1234.EQ.1]pour un achat d'une valeur de moins de 25 \$[RANDOM1234.EQ.2]pour un achat d'une valeur de 25 \$ à 75 \$[RANDOM1234.EQ.3]pour un achat d'une valeur de 76 \$ à 125 \$[ELSE]pour un achat d'une valeur de plus de 125 \$]?

- [1] par carte de crédit de prestige
- [QOWNDC.EQ.1] [2] par carte de débit
- [QOWNCH.EQ.1] [3] par chèque
- [4] comptant
- [5] je m'en irais
- [99] Ne sait pas / Pas de réponse

QFREQPREMIUM.EQ.1,2,3

QSCEN6C [&#PURCHASEVALUEUC: [RANDOM1234.EQ.1]Pour un achat d'une valeur de moins de 25 \$[RANDOM1234.EQ.2]Pour un achat d'une valeur de 25 \$ à 75 \$[RANDOM1234.EQ.3]Pour un achat d'une valeur de 76 \$ à 125 \$[ELSE]Pour un achat d'une valeur de plus de 125 \$], [&#LIKELIHOOD: y aurait-il plus ou moins de chances que vous magasiniez à] [&#SCEN6C: un magasin de détail qui impose des frais de cette nature si vous utilisez votre carte de crédit de prestige]?

- [1] Moins de chances
- [2] Ça ne ferait pas de différence
- [3] Plus de chances
- [99] Ne sait pas / Pas de réponse

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[&#IMAGINE: Imaginez la situation suivante :] [&#SCEN7: un magasin de détail qui n'accepte aucune carte de crédit de prestige], [&#REACT: Sur une échelle de 1 à 7 où 1 signifie « Je détesterais vraiment cela », 4 signifie « Indifférent » et 7 signifie « J'adorerais vraiment cela », comment réagiriez-vous si un magasin de vente au détail faisait cela?]

	[1] Je détesterais vraiment cela 1	[2] 2	[3] 3	[4] Indifférent 4	[5] 5	[6] 6	[7] J'adorerais vraiment cela 7	[99] Ne sait pas / Pas de réponse
QFREQPREMIUM.EQ.1,2,3 QSCEN7A	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

QFREQPREMIUM.EQ.1,2,3

QSCEN7B [&#SUPPOSE: Supposons que, en arrivant à la caisse enregistreuse, vous apprenez que le] [&#SCEN7B: magasin de détail n'accepte aucune carte de crédit de prestige] lorsque vous vous apprêtez à payer avec une telle carte. Seriez-vous plus susceptible de payer par [&#BYSTDCARD: [HASSTANDARD]par carte de crédit standard,[ELSE]] [&#BYDEBIT: [QOWNDC.EQ.1]par carte de débit,[ELSE]] [&#BYCHEQUE: [QOWNCH.EQ.1]par chèque,[ELSE]] ou comptant, ou de partir et d'aller chez un autre commerçant [&#PURCHASEVALUE: [RANDOM1234.EQ.1]pour un achat d'une valeur de moins de 25 \$[RANDOM1234.EQ.2]pour un achat d'une valeur de 25 \$ à 75 \$[RANDOM1234.EQ.3]pour un achat d'une valeur de 76 \$ à 125 \$[ELSE]pour un achat d'une valeur de plus de 125 \$]?

- [HASSTANDARD] [1] par carte de crédit standard
- [QOWNDC.EQ.1] [2] par carte de débit
- [QOWNCH.EQ.1] [3] par chèque
- [4] comptant
- [5] je m'en irais
- [99] Ne sait pas / Pas de réponse

QFREQPREMIUM.EQ.1,2,3

QSCEN7C [&#PURCHASEVALUEUC: [RANDOM1234.EQ.1]Pour un achat d'une valeur de moins de 25 \$[RANDOM1234.EQ.2]Pour un achat d'une valeur de 25 \$ à 75 \$[RANDOM1234.EQ.3]Pour un achat d'une valeur de 76 \$ à 125 \$[ELSE]Pour un achat d'une valeur de plus de 125 \$], [&#LIKELIHOOD: y aurait-il plus ou moins de chances que vous magasiniez à] [&#SCEN7C: un magasin de détail qui n'accepte aucune carte de crédit de prestige]?

- [1] Moins de chances
- [2] Ça ne ferait pas de différence
- [3] Plus de chances
- [99] Ne sait pas / Pas de réponse

[&#IMAGINE: Imaginez la situation suivante :] [&#SCEN8: un magasin de détail qui accepte les cartes de crédit mais **demande** aux clients d'utiliser un autre mode de paiement qu'une carte de crédit], [&#REACT: Sur une échelle de 1 à 7 où 1 signifie « Je détesterais vraiment cela », 4 signifie « Indifférent » et 7 signifie « J'adorerais vraiment cela », comment réagiriez-vous si un magasin de vente au détail faisait cela?]

	[1] Je détesterais vraiment cela 1	[2] 2	[3] 3	[4] Indifférent 4	[5] 5	[6] 6	[7] J'adorerais vraiment cela 7	[99] Ne sait pas / Pas de réponse
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3 QSCEN8A	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3

QSCEN8B [&#SUPPOSE: Supposons que, en arrivant à la caisse enregistreuse, vous apprenez que le] [&#SCEN8B: magasin de détail accepte les cartes de crédit mais **demande** aux clients d'utiliser un autre mode de paiement qu'une carte de crédit] lorsque vous vous apprêtez à payer avec une telle carte. Seriez-vous plus susceptible de payer par carte de crédit [&#BYDEBIT: [QOWNDC.EQ.1] par carte de débit,[ELSE]] [&#BYCHEQUE: [QOWNCH.EQ.1] par chèque,[ELSE]] ou comptant, ou de partir et d'aller chez un autre commerçant [&#PURCHASEVALUE: [RANDOM1234.EQ.1] pour un achat d'une valeur de moins de 25 \$[RANDOM1234.EQ.2] pour un achat d'une valeur de 25 \$ à 75 \$[RANDOM1234.EQ.3] pour un achat d'une valeur de 76 \$ à 125 \$[ELSE] pour un achat d'une valeur de plus de 125 \$]?

- [1] par carte de crédit
- [QOWNDC.EQ.1] [2] par carte de débit
- [QOWNCH.EQ.1] [3] par chèque
- [4] comptant
- [5] je m'en irais
- [99] Ne sait pas / Pas de réponse

QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3

QSCEN8C [&#PURCHASEVALUEUC: [RANDOM1234.EQ.1] Pour un achat d'une valeur de moins de 25 \$[RANDOM1234.EQ.2] Pour un achat d'une valeur de 25 \$ à 75 \$[RANDOM1234.EQ.3] Pour un achat d'une valeur de 76 \$ à 125 \$[ELSE] Pour un achat d'une valeur de plus de 125 \$], [&#LIKELIHOOD: y aurait-il plus ou moins de chances que vous magasiniez à] [&#SCEN8C: un magasin de détail qui accepte les cartes de crédit mais **demande** aux clients d'utiliser un autre mode de paiement qu'une carte de crédit]?

- [1] Moins de chances
- [2] Ça ne ferait pas de différence
- [3] Plus de chances
- [99] Ne sait pas / Pas de réponse

[&#IMAGINE: Imaginez la situation suivante :] [&#SCEN9: un magasin de détail qui **informe** les clients de ce que les transactions par carte de crédit coûtent au commerçant], [&#REACT: Sur une échelle de 1 à 7 où 1 signifie « Je détesterais vraiment cela », 4 signifie « Indifférent » et 7 signifie « J'adorerais vraiment cela », comment réagiriez-vous si un magasin de vente au détail faisait cela?]

	[1] Je détesterais vraiment cela 1	[2] 2	[3] 3	[4] Indifférent 4	[5] 5	[6] 6	[7] J'adorerais vraiment cela 7	[99] Ne sait pas / Pas de réponse
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3 QSCEN9A	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3

QSCEN9B [&#SUPPOSE: Supposons que, en arrivant à la caisse enregistreuse, vous apprenez que le] [&#SCEN9B: magasin de détail **informe** les clients de ce que les transactions par carte de crédit coûtent au commerçant] lorsque vous vous apprêtez à payer avec une telle carte. Seriez-vous plus susceptible de payer par carte de crédit [&#BYDEBIT: [QOWNDC.EQ.1] par carte de débit,[ELSE]] [&#BYCHEQUE: [QOWNCH.EQ.1] par chèque,[ELSE]] ou comptant, ou de partir et d'aller chez un autre commerçant [&#PURCHASEVALUE: [RANDOM1234.EQ.1] pour un achat d'une valeur de moins de 25 \$[RANDOM1234.EQ.2] pour un achat d'une valeur de 25 \$ à 75 \$[RANDOM1234.EQ.3] pour un achat d'une valeur de 76 \$ à 125 \$[ELSE] pour un achat d'une valeur de plus de 125 \$]?

- [1] par carte de crédit
- [QOWNDC.EQ.1] [2] par carte de débit
- [QOWNCH.EQ.1] [3] par chèque
- [4] comptant
- [5] je m'en irais
- [99] Ne sait pas / Pas de réponse

QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3

QSCEN9C [&#PURCHASEVALUEUC: [RANDOM1234.EQ.1] Pour un achat d'une valeur de moins de 25 \$[RANDOM1234.EQ.2] Pour un achat d'une valeur de 25 \$ à 75 \$[RANDOM1234.EQ.3] Pour un achat d'une valeur de 76 \$ à 125 \$[ELSE] Pour un achat d'une valeur de plus de 125 \$], [&#LIKELIHOOD: y aurait-il plus ou moins de chances que vous magasiniez à] [&#SCEN9C: un magasin de détail qui **informe** les clients de ce que les transactions par carte de crédit coûtent au commerçant]?

- [1] Moins de chances
- [2] Ça ne ferait pas de différence
- [3] Plus de chances
- [99] Ne sait pas / Pas de réponse

[&#IMAGINE: Imaginez la situation suivante :] [&#SCEN10: un magasin de détail qui informe les clients de ce que les transactions par carte de crédit coûtent au commerçant ET demande aux clients d'utiliser un autre mode de paiement qu'une carte de crédit], [&#REACT: Sur une échelle de 1 à 7 où 1 signifie « Je détesterais vraiment cela », 4 signifie « Indifférent » et 7 signifie « J'adorerais vraiment cela », comment réagiriez-vous si un magasin de vente au détail faisait cela?]

	[1] Je détesterais vraiment cela 1	[2] 2	[3] 3	[4] Indifférent 4	[5] 5	[6] 6	[7] J'adorerais vraiment cela 7	[99] Ne sait pas / Pas de réponse
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3 QSCEN10A	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3

QSCEN10B [&#SUPPOSE: Supposons que, en arrivant à la caisse enregistreuse, vous apprenez que le] [&#SCEN10B: magasin de détail informe ET demande de cette manière] lorsque vous vous apprêtez à payer avec une telle carte. Seriez-vous plus susceptible de payer par carte de crédit, [&#BYDEBIT: [QOWNDC.EQ.1] par carte de débit,[ELSE]] [&#BYCHEQUE: [QOWNCH.EQ.1] par chèque,[ELSE]] ou comptant, ou de partir et d'aller chez un autre commerçant [&#PURCHASEVALUE: [RANDOM1234.EQ.1] pour un achat d'une valeur de moins de 25 \$[RANDOM1234.EQ.2] pour un achat d'une valeur de 25 \$ à 75 \$[RANDOM1234.EQ.3] pour un achat d'une valeur de 76 \$ à 125 \$[ELSE] pour un achat d'une valeur de plus de 125 \$]?

- [1] par carte de crédit
- [QOWNDC.EQ.1] [2] par carte de débit
- [QOWNCH.EQ.1] [3] par chèque
- [4] comptant
- [5] je m'en irais
- [99] Ne sait pas / Pas de réponse

QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3

QSCEN10C [&#PURCHASEVALUEUC: [RANDOM1234.EQ.1] Pour un achat d'une valeur de moins de 25 \$[RANDOM1234.EQ.2] Pour un achat d'une valeur de 25 \$ à 75 \$[RANDOM1234.EQ.3] Pour un achat d'une valeur de 76 \$ à 125 \$[ELSE] Pour un achat d'une valeur de plus de 125 \$], [&#LIKELIHOOD: y aurait-il plus ou moins de chances que vous magasiniez à] [&#SCEN10C: un magasin de détail qui informe ET demande de cette manière]?

- [1] Moins de chances
- [2] Ça ne ferait pas de différence
- [3] Plus de chances
- [99] Ne sait pas / Pas de réponse

[&#IMAGINE: Imaginez la situation suivante :] [&#SCEN11: un magasin de détail qui accepte certaines [&#BRANDNAME: [QOWNVISA.EQ.1 .AND. QOWNMASTER.EQ.2,9] cartes Visa[QOWNVISA.EQ.2,9 .AND. QOWNMASTER.EQ.1] cartes MasterCard[RANDOM12.EQ.1] cartes Visa[ELSE] cartes MasterCard] mais n'accepte pas certaines autres [&#BRANDNAME: [QOWNVISA.EQ.1 .AND. QOWNMASTER.EQ.2,9] cartes Visa[QOWNVISA.EQ.2,9 .AND. QOWNMASTER.EQ.1] cartes MasterCard[RANDOM12.EQ.1] cartes Visa[ELSE] cartes MasterCard]], [&#REACT: Sur une échelle de 1 à 7 où 1 signifie « Je détesterais vraiment cela », 4 signifie « Indifférent » et 7 signifie « J'adorerais vraiment cela », comment réagiriez-vous si un magasin de vente au détail faisait cela?]

	[1] Je détesterais vraiment cela 1	[2] 2	[3] 3	[4] Indifférent 4	[5] 5	[6] 6	[7] J'adorerais vraiment cela 7	[99] Ne sait pas / Pas de réponse
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3 QSCEN11A	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3

QSCEN11B [&#SUPPOSE: Supposons que, en arrivant à la caisse enregistreuse, vous apprenez que le] [&#SCEN11B: magasin de détail accepte certaines [&#BRANDNAME: [QOWNVISA.EQ.1 .AND. QOWNMASTER.EQ.2,9] cartes Visa[QOWNVISA.EQ.2,9 .AND. QOWNMASTER.EQ.1] cartes MasterCard[RANDOM12.EQ.1] cartes Visa[ELSE] cartes MasterCard] mais pas certaines autres] lorsque vous vous apprêtez à payer avec une telle carte. Seriez-vous plus susceptible de payer en utilisant une autre carte de crédit, [&#BYDEBIT: [QOWNDC.EQ.1] par carte de débit,[ELSE]] [&#BYCHEQUE: [QOWNCH.EQ.1] par chèque,[ELSE]] ou comptant, ou de partir et d'aller chez un autre commerçant [&#PURCHASEVALUE: [RANDOM1234.EQ.1] pour un achat d'une valeur de moins de 25 \$[RANDOM1234.EQ.2] pour un achat d'une valeur de 25 \$ à 75 \$[RANDOM1234.EQ.3] pour un achat d'une valeur de 76 \$ à 125 \$[ELSE] pour un achat d'une valeur de plus de 125 \$]?

- [1] par carte de crédit
- [QOWNDC.EQ.1] [2] par carte de débit
- [QOWNCH.EQ.1] [3] par chèque
- [4] comptant
- [5] je m'en irais
- [99] Ne sait pas / Pas de réponse

QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3

QSCEN11C [&#PURCHASEVALUEUC: [RANDOM1234.EQ.1] Pour un achat d'une valeur de moins de 25 \$[RANDOM1234.EQ.2] Pour un achat d'une valeur de 25 \$ à 75 \$[RANDOM1234.EQ.3] Pour un achat d'une valeur de 76 \$ à 125 \$[ELSE] Pour un achat d'une valeur de plus de 125 \$], [&#LIKELIHOOD: y aurait-il plus ou moins de chances que vous magasiniez à] [&#SCEN11C: un magasin de détail qui accepte certaines [&#BRANDNAME: [QOWNVISA.EQ.1 .AND. QOWNMASTER.EQ.2,9] cartes Visa[QOWNVISA.EQ.2,9 .AND. QOWNMASTER.EQ.1] cartes MasterCard[RANDOM12.EQ.1] cartes Visa[ELSE] cartes MasterCard] mais pas certaines autres]?

- [1] Moins de chances

- [2] Ça ne ferait pas de différence
- [3] Plus de chances
- [99] Ne sait pas / Pas de réponse

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Sur une échelle de 1 à 7 où 1 signifie « pas du tout acceptable », 4 signifie « modérément acceptable » et 7 signifie « entièrement acceptable », dans quelle mesure chacun des points suivants est-il acceptable?

	[1] Pas du tout 1	[2] 2	[3] 3	[4] Modérément 4	[5] 5	[6] 6	[7] Entièrement 7	[99] Ne sait pas / Pas de réponse
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3 QACCEPT1 des commerçants qui offrent aux clients des rabais de [↑LOWX: [RANDOM123.EQ.1]1 [RANDOM123.EQ.2]1½ [ELSE]2]% s'ils paient comptant, par chèque ou par carte de débit au lieu de payer par carte de crédit [↑QSTANDARD: [HASPREAMIUM]standard[ELSE]]	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QFREQPREMIUM.EQ.1,2,3 QACCEPT2 des commerçants qui offrent aux clients des rabais de [↑LOWX: [RANDOM123.EQ.1]1 [RANDOM123.EQ.2]1½ [ELSE]2]% s'ils paient par carte de crédit standard au lieu de payer par carte de crédit de prestige	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QFREQPREMIUM.EQ.1,2,3 QACCEPT3 des commerçants qui offrent aux clients des rabais de [↑HIGHX: [RANDOM123.EQ.1]2 [RANDOM123.EQ.2]3 [ELSE]4]% s'ils paient comptant, par chèque ou par carte de débit au lieu de payer par carte de crédit de prestige	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3 QACCEPT4 des commerçants qui imposent des frais supplémentaires de [↑LOWX: [RANDOM123.EQ.1]1 [RANDOM123.EQ.2]1½ [ELSE]2]% aux clients lorsqu'ils paient par carte de crédit [↑QSTANDARD: [HASPREAMIUM]standard[ELSE]]	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QFREQPREMIUM.EQ.1,2,3 QACCEPT5 des commerçants qui imposent des frais supplémentaires de [↑HIGHX: [RANDOM123.EQ.1]2 [RANDOM123.EQ.2]3 [ELSE]4]% aux clients lorsqu'ils paient par carte de crédit de prestige	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QFREQPREMIUM.EQ.1,2,3 QACCEPT6 des commerçants qui n'acceptent pas les cartes de crédit de prestige	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3 QACCEPT7 des commerçants qui demandent aux clients d'utiliser un autre mode de paiement au lieu d'une carte de crédit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QFREQPREMIUM.EQ.1,2,3 QACCEPT8 des commerçants qui demandent aux clients d'utiliser une carte de crédit standard au lieu d'une carte de crédit de prestige	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3 QACCEPT9 des commerçants qui informent les clients de ce que les transactions par carte de crédit coûtent au commerçant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3 QACCEPT10 des commerçants qui informent les clients de ce que les transactions par carte de crédit coûtent au commerçant ET demandent aux clients d'utiliser un autre mode de paiement qu'une carte de crédit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3 QACCEPT11 des commerçants qui acceptent certains types de [↑BRANDNAME: [QOWNVISA.EQ.1 .AND. QOWNMASTER.EQ.2,9]cartes Visa[QOWNVISA.EQ.2,9 .AND. QOWNMASTER.EQ.1]cartes MasterCard[RANDOM12.EQ.1]cartes Visa[ELSE]cartes MasterCard] mais n'acceptent pas certains autres types de [↑BRANDNAME: [QOWNVISA.EQ.1 .AND. QOWNMASTER.EQ.2,9]cartes Visa[QOWNVISA.EQ.2,9 .AND. QOWNMASTER.EQ.1]cartes MasterCard[RANDOM12.EQ.1]cartes Visa[ELSE]cartes MasterCard]	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3

QORDISCOUNT Laquelle parmi les deux options suivantes préféreriez-vous?

- [1] que les commerçants réduisent le prix à la caisse enregistreuse lorsque le paiement est effectué sans carte de crédit
[98] OU
- [2] qu'il y ait un prix unique peu importe le mode de paiement
[95]
- [3] ni l'une ni l'autre
- [99] Ne sait pas / Pas de réponse

PAGE

QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3

QORSURCHARGE Laquelle parmi les deux options suivantes préféreriez-vous?

- [1] que les commerçants augmentent le prix à la caisse enregistreuse lorsque le paiement est effectué avec une carte de crédit
[98] OU
- [2] qu'il y ait un prix unique peu importe le mode de paiement
[95]
- [3] ni l'une ni l'autre
- [99] Ne sait pas / Pas de réponse

PAGE

QFREQSTANDARD.EQ.1,2,3 .OR. QFREQPREMIUM.EQ.1,2,3

QORMETHOD Laquelle parmi les deux options suivantes préféreriez-vous?

- [1] que les commerçants réduisent le prix à la caisse enregistreuse lorsque le paiement n'est pas effectué avec une carte de crédit
[98] OU
- [2] que les commerçants augmentent le prix à la caisse enregistreuse lorsque le paiement est effectué avec une carte de crédit
[95]
- [3] ni l'une ni l'autre
- [99] Ne sait pas / Pas de réponse

PAGE

FIN Voilà qui met fin au sondage. Merci beaucoup d'y avoir participé. Nous vous en sommes très reconnaissants.

PAGE

ISEMPTY(COMPLETE)

QFIL Nous regrettons, mais vos réponses indiquent que vous faites partie d'un groupe qui est déjà complet. Merci d'avoir pris le temps de collaborer à notre collecte de données.

PAGE

ISEMPTY(COMPLETE)

THNK2 Merci de votre collaboration! D'après les renseignements que vous avez donnés, vous n'êtes malheureusement pas admissible à ce sondage.

Soumettre

Progression dans le questionnaire

3 %

English

Si vous rencontrez un problème ou que vous voulez nous laisser un commentaire, veuillez nous envoyer un courriel à gauthier@circum.com et faire référence au projet « {contexte(projet)} », question « {contexte(question)} » et dossier « {\$_telkey} ». Nous apprécions vos commentaires.

APPENDIX C

Data Tables

The first few questions are for statistical purposes. Which language did you first learn and still understand?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
SOCIO1																		
Weighted number of respondents	11561	7553	4821	2348	3090	1071	2020	1536	3425	4564	3535	5619	5942	835	2732	4464	1980	1544
Actual number of respondents	11561	7509	5254	2592	3291	1221	2283	1390	1801	3810	5913	5843	5718	791	2513	4890	1932	1429
French	22%	22% CDEFG H	16% BFH	17% BFH	16% BFgH	9% BCDEG H	18% BeFH	31% BCDEF G	24% K	23% K	18% IJ	20% M	24% L	8% OPQR	80% NPQR	4% NOr	3% NO	3% NOp
English	56%	56% CDEFH	60% BFgH	59% BFH	60% BFgH	66% BCDEG H	58% ceFH	49% BCDEF G	52% jK	55% iK	60% IJ	58% M	54% L	87% OPQR	5% NPQR	66% NOQR	76% NOPr	72% NOPq
Both French and English	2%	2%	2%	2%	2%	2%	2%	1%	3% JK	2% IK	1% IJ	2%	2%	2% q	3% Q	2% Q	1% nOPR	2% Q
Other	20%	20% defg	22% H	22% bH	22% bH	23% bH	23% bH	18% CDEFG	21%	19%	21%	20%	20%	4% OPQR	12% NPQR	27% NOQR	20% NOPr	23% NOPq
No response	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Chi2:		(***)							(***)			(***)		(***)				

Age, coded from "In what year were you born?"																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
SOCIO2																		
Weighted number of respondents	11561	7553	4821	2348	3090	1071	2020	1536	3425	4564	3535	5619	5942	835	2732	4464	1980	1544
Actual number of respondents	11561	7509	5254	2592	3291	1221	2283	1390	1801	3810	5913	5843	5718	791	2513	4890	1932	1429
18 to 25	13%	13% CDEFG	6% BEFGH	6% BEFGH	8% BCDFG	2% BCDEg	3% BCDEFh	24% BCDEF	44% JK	0% I	0% I	12% M	14% L	12% Pq	14% pQR	16% NoQR	9% nOP	10% OP
26 to 35	16%	17% CDeFG	14% BGh	14% BGh	16% bFGH	12% BE	11% BCDE	12% BcdE	54% JK	0% I	0% I	16%	16%	16%	18% pqR	16% o	15% o	14% O
36 to 45	19%	19% CEFGh	22% BH	20% gH	21% BH	22% BH	23% BdH	16% bCDEFG	0% J	49% IK	0% J	20% m	19% l	17% O	24% NPQR	19% O	18% O	17% O
46 to 55	19%	19% CDeFG	21% BH	23% BH	21% bH	23% BH	23% BH	18% CDEFG	0% J	49% IK	0% J	20%	19%	20%	19% r	18% QR	21% P	22% oP
56 to 65	14%	14% CDeFG	17% BfgH	17% BeH	15% bdFG	19% BcEH	19% BcEH	13% CDFG	0% K	0% K	46% IJ	14%	14%	16% Op	12% NQR	13% nQr	16% OP	15% Op
66 or more	16%	16% CDEFG	18% BH	18% BH	18% BH	19% BH	19% BH	15% CDEFG	0% K	0% K	53% IJ	17%	16%	18% O	12% NPQR	16% OqR	18% Op	20% OP
No response	2%	2% CEGg	2% BH	1% BH	1% BH	2% BH	1% bh	3% CDEG	2%	2%	2%	2%	2%	1% p	1% Pq	3% nO	3% o	2%
Chi2:		***							***			**		***				
Mean:	46.9	46.5	49.8	50.0	48.9	51.5	51.4	44.2	27.4	45.6	67.3	47.2	46.6	48.2	44.7	46.1	49.0	49.6
Standard Deviation:	16.8	16.7	15.3	15.0	15.6	14.3	14.5	18.4	4.9	5.9	7.8	16.4	17.1	16.8	15.6	17.2	16.8	16.9
Student's T:		CDEFG	BEFGH	BEFGH	BCDFG	BCDEH	BCDEH	BCDEF	JK	IK	IJ			OP	NPQR	NOQR	OP	OP
		H			H			G										

To which of the following age groups do you belong? (Only asked of those who declined to state their year of birth.)																			
	Total	Cards held (not mutually exclusive)							Age			Gender		Region					
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R	
SOCIO3																			
Weighted number of respondents	258	173	77	31	43	22	29	41	71	91	59	111	147	12	41	119	50	31	
Actual number of respondents	249	166	80	35	49	20	34	38	37	78	97	111	138	12	45	120	44	23	
18 to 25	12%	13%	10%	12%	9%	17%	0%	9%	42%	0%	0%	17%	8%	0%	0%	22%	8%	0%	
		g		g			bd		JK	l	l	m	l		P	Oq	p		
26 to 35	16%	14%	12%	3%	10%	9%	18%	20%	58%	0%	0%	14%	17%	20%	19%	10%	21%	28%	
			gh				d	d	JK	l	l								
36 to 45	19%	16%	23%	8%	19%	37%	16%	12%	0%	52%	0%	19%	18%	16%	34%	16%	8%	27%	
									J	IK	J				PQ	O	O		
46 to 55	17%	20%	14%	24%	18%	8%	17%	15%	0%	48%	0%	17%	16%	46%	17%	15%	18%	7%	
									J	IK	J								
56 to 65	11%	10%	12%	17%	10%	8%	16%	16%	0%	0%	47%	9%	12%	8%	22%	9%	13%	2%	
									K	K	UJ				p	o			
66 or more	12%	11%	14%	11%	18%	15%	19%	13%	0%	0%	53%	10%	14%	10%	3%	10%	20%	21%	
									K	K	UJ				Q		O		
No response	14%	16%	16%	26%	16%	5%	14%	15%	0%	0%	0%	13%	15%	0%	5%	18%	12%	16%	
															p	o			
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Age, coded from the year of birth for most and from the age grouping for others.																			
	Total	Cards held (not mutually exclusive)							Age			Gender		Region					
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R	
AGE																			
Weighted number of respondents	11561	7553	4821	2348	3090	1071	2020	1536	3425	4564	3535	5619	5942	835	2732	4464	1980	1544	
Actual number of respondents	11561	7509	5254	2592	3291	1221	2283	1390	1801	3810	5913	5843	5718	791	2513	4890	1932	1429	
18 to 25	13%	13% CDEFGH	6% BEFGH	6% BEFGH	8% BCDFGH	3% BCDEH	3% BCDEH	24% BCDEFG	45% JK	0% I	0% I	12% M	14% L	12% P	14% PQR	16% NOQR	9% OP	10% OP	
26 to 35	16%	18% CDeFGH	14% BG	14% BG	16% bFGH	13% BE	11% BCDE	12% BE	55% JK	0% I	0% I	16% L	17% M	16% N	18% pR	16% O	16% Q	14% O	
36 to 45	20%	19% CEFGH	22% BH	21% gH	21% BH	23% BH	23% BdH	16% bCDEFG	0% J	50% IK	0% J	21% L	19% M	17% N	24% NPQR	19% O	18% O	17% O	
46 to 55	20%	20% cDeFG	22% bH	24% BH	22% bh	23% bH	23% BH	18% CDeFG	0% J	50% IK	0% J	20% L	19% M	21% N	18% r	21% QR	22% P	22% oP	
56 to 65	14%	14% CDeFG	17% BfgH	18% BeH	15% bdFG	19% BcEH	19% BcEH	13% CDFG	0% K	0% K	46% IJ	14% L	14% M	16% Op	13% NQR	13% nQ	16% OP	15% o	
66 or more	16%	16% CDEFG	19% BH	18% Bh	18% BH	19% BH	19% BH	15% CdEFG	0% K	0% K	54% IJ	17% L	16% M	18% O	12% NPQR	16% OqR	19% Op	20% OP	
No response	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0% p	0% P	0% nO	0%	0%
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In which province or territory do you reside?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
SOCIO4																		
Weighted number of respondents	11561	7553	4821	2348	3090	1071	2020	1536	3425	4564	3535	5619	5942	835	2732	4464	1980	1544
Actual number of respondents	11561	7509	5254	2592	3291	1221	2283	1390	1801	3810	5913	5843	5718	791	2513	4890	1932	1429
Newfoundland and Labrador	2%	1% FH	1% dfH	1% cFH	1% FH	2% BcDEG	1% FH	3% BCDEG	2%	1%	2%	2%	2%	22% OPQR	0% N	0% N	0% N	0% N
Nova Scotia	3%	3% H	3% h	3% h	3% g	3% g	2% efH	4% BcdG	3%	3%	3%	2% M	3% L	40% OPQR	0% N	0% N	0% N	0% N
Prince Edward Island	0%	0%	0%	0%	1%	0%	1%	1%	0%	0%	1% k	0%	0%	6% OPQR	0% N	0% N	0% N	0% N
New Brunswick	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	3%	2%	2%	32% OPQR	0% N	0% N	0% N	0% N
Quebec	24%	24% CDEFG	17% BFH	17% BFH	17% BFH	9% BCDEG	19% BFH	33% BCDEFG	25% K	26% K	19% IJ	21% M	26% L	0% O	100% NPQR	0% O	0% O	0% O
Ontario	39%	39% CDEFGH	43% BH	44% BH	45% BH	43% bH	42% BH	31% BCDEFG	42% JK	37% I	37% I	40% m	38% I	0% P	0% P	100% NOQR	0% P	0% P
Manitoba	4%	4%	4%	4%	4%	3%	3%	4%	3% K	3% K	5% IJ	4% m	3% I	0% Q	0% Q	0% Q	21% NOPR	0% Q
Saskatchewan	3%	3% g	3%	2% h	3%	2% h	2% bH	4% dfG	2% jK	3% iK	4% IJ	3%	3%	0% Q	0% Q	0% Q	18% NOPR	0% Q
Alberta	10%	10% CFG	12% BFH	11% Fh	11% Fh	15% BCDEg	12% BfH	9% CdeFG	10%	11%	10%	11% M	9% L	0% Q	0% Q	0% Q	61% NOPR	0% Q
British Columbia	13%	14% dFH	14% FH	15% beFH	13% dFH	19% BCDEG	15% FH	8% BCDEFG	10% JK	13% IK	15% IJ	13%	12%	0% R	0% R	0% R	0% R	95% NO PQ
Northwest Territories	0%	0% g	0%	0%	0%	0%	0% b	0%	0%	0%	0%	0%	0%	0%	0% R	0% R	0%	1% R
Yukon	0%	0% F	0% f	0%	0%	1% F BcEGH	0% F	0% F	0%	0%	0%	0%	0%	0%	0% R	0% R	0% R	2% R
Nunavut	0%	0% fH	0% H	0% H	0% fH	0% beH	0% H	2% BCDEFG	1% JK	0% I	0% I	0% M	0% L	0%	0% R	0% R	0% R	2% R
No response	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0% m	0% I	0%	0%	0%	0%	0%
Chi2:		(***)							(***)			(***)		(***)				

What is your gender?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
SOCIO5																		
Weighted number of respondents	11561	7553	4821	2348	3090	1071	2020	1536	3425	4564	3535	5619	5942	835	2732	4464	1980	1544
Actual number of respondents	11561	7509	5254	2592	3291	1221	2283	1390	1801	3810	5913	5843	5718	791	2513	4890	1932	1429
Male	49%	49% CDeFG H	53% BFH	54% BFH	52% bFH	60% BCDEG H	54% BFH	40% BCDEF G	46% Jk	50% I	49% i	100% M	0% L	46% pQ	44% PQR	50% nO	52% NO	49% O
Female	51%	51% CDeFG H	47% BFH	46% BFH	48% bFH	40% BCDEG H	46% BFH	60% BCDEF G	54% Jk	50% I	51% i	0% M	100% L	54% pQ	56% PQR	50% nO	48% NO	51% O
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First, so that I can ask you the right questions, I would like to know whether you have any of the following:																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand- ard card B	Prem- ium card C	Both D	MC Prem- ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QOWNCC a general credit card that you can use in many stores																		
Weighted number of respondents	11561	7553	4821	2348	3090	1071	2020	1536	3425	4564	3535	5619	5942	835	2732	4464	1980	1544
Actual number of respondents	11561	7509	5254	2592	3291	1221	2283	1390	1801	3810	5913	5843	5718	791	2513	4890	1932	1429
Yes	87%	99% CDEFG H	100% BH	100% BH	100% BH	100% BH	100% BH	4% BCDEFG	83% JK	88% I	88% I	89% M	85% L	81% PQR	81% PQR	89% NOq	87% NOpR	91% NOQ
No	13%	0% H	0% H	0% H	0% H	0% H	0% H	94% BCDEFG	16% JK	11% I	12% I	10% M	15% L	18% PQR	18% PQR	10% NOq	12% NOpr	9% NOq
Don't know / No response	1%	1% CDEFG h	0% BH	0% BH	0% BH	0% BH	0% BH	2% bcDEFG	1%	1% K	1% J	1%	1%	1% r	1%	1%	1%	0% n
Chi2:		***							***			***		***				

First, so that I can ask you the right questions, I would like to know whether you have any of the following:																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand- ard card B	Prem- ium card C	Both D	MC Prem- ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QOWNSC a credit card that you can use in only one store																		
Weighted number of respondents	11561	7553	4821	2348	3090	1071	2020	1536	3425	4564	3535	5619	5942	835	2732	4464	1980	1544
Actual number of respondents	11561	7509	5254	2592	3291	1221	2283	1390	1801	3810	5913	5843	5718	791	2513	4890	1932	1429
Yes	27%	30% CDEFG H	36% BDGH	42% BCEFH	36% BDGH	36% BDGH	40% BCEFH	7% BCDEF G	16% JK	30% IK	34% IJ	24% M	30% L	25% pr	23% PQR	29% nO	27% O	29% nO
No	71%	69% CDEFG H	63% BDGH	57% BCEFH	62% BDGH	64% BDGH	59% BCEFH	90% BCDEF G	82% JK	69% IK	65% IJ	75% M	68% L	73% pR	76% PQR	70% nO	71% Or	68% NOq
Don't know / No response	2%	2% cdFgH	1% bfH	1% bH	1% fH	0% BceH	1% bH	3% BCDEF G	2% jk	1% i	1% i	1% m	2% l	2% pqR	1% or	2% or	2% o	3% Op
Chi2:		***							***			***		***				

First, so that I can ask you the right questions, I would like to know whether you have any of the following:																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand- ard card B	Prem- ium card C	Both D	MC Prem- ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QOWNDC a debit card																		
Weighted number of respondents	11561	7553	4821	2348	3090	1071	2020	1536	3425	4564	3535	5619	5942	835	2732	4464	1980	1544
Actual number of respondents	11561	7509	5254	2592	3291	1221	2283	1390	1801	3810	5913	5843	5718	791	2513	4890	1932	1429
Yes	93%	95% H	94% dH	95% cH	94% H	94% H	95% H	85% BCDEF G	98% JK	96% IK	85% IJ	93% L	93% M	94% qr	94% QR	94% QR	91% nOP	91% nOP
No	6%	5% cH	5% bH	5% H	5% H	6% H	5% H	14% BCDEF G	2% JK	3% IK	14% IJ	7% M	6% L	5% QR	6% QR	5% QR	9% NOP	9% NOP
Don't know / No response	1%	1% D	1% dh	0% BceH	1% d	0% h	0% h	1% cDfg	1% I	1% J	1% K	1% M	1% L	1% N	1% O	1% P	1% Q	1% R
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First, so that I can ask you the right questions, I would like to know whether you have any of the following:																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QOWNCH a bank account where you can write cheques																		
Weighted number of respondents	11561	7553	4821	2348	3090	1071	2020	1536	3425	4564	3535	5619	5942	835	2732	4464	1980	1544
Actual number of respondents	11561	7509	5254	2592	3291	1221	2283	1390	1801	3810	5913	5843	5718	791	2513	4890	1932	1429
Yes	91%	92% CDEFG H	96% BfgH	96% BH	96% BfGH	97% BceH	97% BcEH	72% BCDEFG	83% JK	93% I	94% I	91% M	90% L	88% PqR	86% PQR	93% NOQ	90% nOPR	93% NOQ
No	8%	6% CDEFG H	3% BfgH	3% BgH	4% BFGH	2% BcEH	2% BcdEH	26% BCDEFG	15% JK	6% I	5% I	8% M	9% L	10% oPR	12% nPQR	6% NOQ	9% OPr	6% NOq
Don't know / No response	1%	1% CDEFG	0% BH	0% BH	0% BH	0% BH	0% BH	2% CDEFG	2% JK	1% I	1% I	1% M	2% L	2% oQR	1% n	1% r	1% N	1% Np
Chi2:		***							***			**		***				

For your personal, not business, use, do you own...																			
	Total	Cards held (not mutually exclusive)							Age			Gender		Region					
		Stand- ard card B	Prem- ium card C	Both D	MC Prem- ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R	
QOWNVISA a Visa card?																			
Weighted number of respondents	10112	7553	4821	2348	3090	1071	2020	87	2882	4072	3126	5034	5078	686	2241	4023	1751	1406	
Actual number of respondents	10257	7509	5254	2592	3291	1221	2283	86	1585	3386	5253	5287	4970	672	2065	4473	1728	1314	
Yes	77%	83% CDEFH	76% BDEFG	88% BCEFG H	66% BCDFG H	100% BCDEG H	83% CDEFH	0% BCDEF G	77%	77%	78%	78%	77%	74% OpR	80% NQ	78% nQr	70% OPR	81% NpQ	
No	21%	16% CDEFH	24% BDEFG	12% BCEFG H	34% BCDFG H	0% BCDEG H	16% CDEFH	100% BCDEF G	22%	21%	21%	21%	22%	23% oqR	19% nQ	20% Q	28% nOPR	18% NQ	
Don't know / No response	1%	2% CDEFG	0% B	0% B	0% B	0% B	0% B	0%	1%	2% k	1%	j	1%	1%	2% Opr	1% NpQ	1% no	2% O	1% n
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For your personal, not business, use, do you own...																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand- ard card B	Prem- ium card C	Both D	MC Prem- ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QOWNMASTER a Mastercard?																		
Weighted number of respondents	10112	7553	4821	2348	3090	1071	2020	87	2882	4072	3126	5034	5078	686	2241	4023	1751	1406
Actual number of respondents	10257	7509	5254	2592	3291	1221	2283	86	1585	3386	5253	5287	4970	672	2065	4473	1728	1314
Yes	60%	55% CDEFG H	80% BDEFG H	84% BCEFG H	100% BCDFG H	46% BCDEG H	73% BCDEF H	0% BCDEF G	52% JK	62% lk	64% lj	60%	59%	59% q	54% PQ	62% OR	64% nOR	57% PQ
No	39%	43% CDEFG H	20% BDEFG H	16% BCEFG H	0% BCDFG H	54% BCDEG H	26% BCDEF H	100% BCDEF G	47% JK	37% l	34% lj	38%	39%	39% Oq	45% NPQ	37% OR	34% nOR	42% PQ
Don't know / No response	1%	2% CDEFG	0% Be	0% Be	0% BcdFG	0% BE	0% BE	0%	1%	2%	1%	1%	1%	3% Or	1% Npq	2% o	2% o	1% n
Chi2:		(***)							***			-		***				

For your personal, not business, use, do you own...																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand- ard card B	Prem- ium card C	Both D	MC Prem- ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QOWNAMEX an American Express Card?																		
Weighted number of respondents	10112	7553	4821	2348	3090	1071	2020	87	2882	4072	3126	5034	5078	686	2241	4023	1751	1406
Actual number of respondents	10257	7509	5254	2592	3291	1221	2283	86	1585	3386	5253	5287	4970	672	2065	4473	1728	1314
Yes	20%	14% CDEFG H	42% BdEFGBc H	45% EFGH	29% BCDGH	32% BCDGH	100% BCDEF H	0% BCDEF G	10% JK	23% I	25% I	22% M	18% L	17% PqR	17% PQR	21% NO	21%	22%
No	79%	84% CDEFG H	58% BdEFGBc H	55% EFGH	70% BCDGH	68% BCDGH	0% BCDEF H	100% BCDEF G	89% JK	75% I	74% I	77% M	80% L	81%	82% pr	77% PQR	78%	77%
Don't know / No response	1%	2% CDEFG	0% Bg	0% Bg	0% Bg	0% B	0% Bcde	0%	1%	2% k	1%	2%	1%	2%	1%	2%	2%	1%
Chi2:		(***)							***			***		***				

Do you own a Visa card with the trademark name "Infinite" on it?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand- ard card B	Prem- ium card C	Both D	MC Prem- ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QINFINITE																		
Weighted number of respondents	7834	6244	3645	2055	2026	1071	1684	0	2223	3149	2442	3925	3908	509	1797	3155	1233	1139
Actual number of respondents	7994	6237	4037	2280	2217	1221	1918	0	1235	2596	4143	4191	3803	502	1634	3554	1249	1054
Yes	14%	8% CDEFG	29% BDEFG	24% BCEFG	11% BCDFG	100% BCDEG	20% BCDEF	0%	7% JK	16% I	17% I	16% M	11% L	16%	5% O NPQR	15%	18% OQR	19% OP
No	77%	82% CDEFG	63% BDEFG	69%	80% BCDFG	0% BCDEG	71%	0%	86% JK	75% IK	70% IJ	76%	77%	70% Op	89% NPQR	75% nOQR	70% OP	70% OP
Don't know / No response	10%	10% CDF	8% BeF	7% BEFg	9%	0% cDF	9%	0%	7% jK	9%	13% iK	7% M	12% L	13% Op	6% NPQR	10%	12% nOq	11% Op
Chi2:		***							***			***		***				

Which financial institutions have provided you with your Mastercards?																			
	Total	Cards held (not mutually exclusive)							Age			Gender		Region					
		Standard card B	Premium card C	Both D	MC Premium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R	
QMASTER																			
Weighted number of respondents	6034	4163	3835	1964	3090	491	1483	0	1490	2515	2011	3029	3005	402	1219	2489	1121	800	
Actual number of respondents	6323	4345	4156	2178	3291	574	1693	0	851	2090	3364	3296	3027	405	1193	2828	1126	769	
Bank of Montreal	32%	27% CDEG	40% BdEFG	37% BcEF	45% BCDFG	30% CDEg	35% BCEf	0%	35% J	28% IK	35% J	33% m	31% l	30% OQR	23% NPQR	31% OQR	40% NOP	39% NOP	
CIBC	9%	10% Efg	9% dFG	11% cEf	8% BDFG	15% BCdE	12% bCE	0%	5% JK	11% IK	9% IJ	11% M	7% L	5% OPqR	9% Nr	10% N	8% nR	12% NoQ	
Royal Bank of Canada	3%	3% F	3% F	3% F	3% Fg	6% BCDEg	4% ef	0%	1% JK	3% lk	4% lj	3% m	2% l	3% r	2% r	3%	3%	4% o	
National Bank	8%	8% CDEFG	6% B	5% B	6% B	4% B	5% B	0%	8% k	9% K	6% ij	7% i	8%	5% OPQR	33% NPQR	1% NO	1% NO	1% NO	
Capital One	12%	14% CEfg	10% BD	12% CE	9% BDG	10% b	12% bE	0%	12% K	14% K	10% J	12% M	11% L	18% OP	2% NPQR	12% NOqR	15% Op	17% OP	
ATB Financial	1%	2% CdE	1% Bf	1% b	1% BFg	2% cE	1% e	0%	1% Q	1% Qr	2% QR	2% Q	1% Qr	0% Q	0% Qr	0% QR	7% NOPR	1% oPQ	
Canadian Tire	15%	13% CDEG	22% BEFG	23% BFG	26% BCFG	12% CDEG	17% BCDEF	0%	9% JK	16% IK	19% IJ	17% M	13% L	18% QR	18% QR	17% QR	9% NOP	11% NOP	
HSBC	4%	4% deg	5% bf	5% bf	5% deg	3% deg	6% bf	0%	5% k	3% k	5% j	4% M	5% L	3% pr	3% PR	5% nOQ	3% PR	6% nOQ	
President's Choice Financial	17%	14% CDEG	27% BDEfg	30% BCeFG	34% BCdFG	15% CDEG	25% BcDEF	0%	16% j	20% ik	15% J	16% M	19% L	21% OQR	9% NPQR	23% OQR	13% NOP	15% NOP	
Other	28%	33% CDEG	21% BDEFG	27% BCEf	15% BCDFG	32% CdE	29% BCE	0%	28% K	25% K	31% J	27% M	29% L	30% O	22% NPQR	28% Oq	32% Op	29% O	
Don't know / No response	3%	4% CDEfg	1% BEG	1% BEG	0% BCDFG	1% BEg	3% bCDEf	0%	3% M	3% L	3% L	2% M	4% L	2% p	2% P	4% nOr	3% p	3% p	
Chi2:		***							***			***		***					

Does your Bank of Montreal Mastercard bear one of the following trademarks: Air Miles MasterCard, Premium CashBack, Gold Air Miles MasterCard, Shell Air Miles, Shell Cash Back, or World Elite?

	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand- ard card B	Prem- ium card C	Both D	MC Prem- ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QMASTER1																		
Weighted number of respondents	1942	1132	1539	728	1401	145	524	0	525	711	702	1014	928	121	280	776	453	311
Actual number of respondents	2077	1193	1703	819	1545	164	637	0	286	594	1193	1125	952	131	271	945	435	294
Yes	67%	49% CDEFG	84% BDEFG	77% BCEf _g	93% BCDFG	60% BCDEG	72% BCdEF	0%	63% j	70% i	67%	65%	69%	79% OPr	61% NQ	64% NQ	71% OP	68% n
No	29%	44% CDEFG	13% BDEFG	20% BCEf _g	7% BCDFG	30% BCDE	23% BCE	0%	34% jk	26% i	28% i	31% m	26% l	16% OPqR	32% N	32% NQ	25% nP	29% N
Don't know / No response	4%	6% CDE	2% BEf _g	3% BEf _g	1% BCDFG	9% CDEg	4% cEf	0%	3%	4%	6%	4%	5%	5%	7% qr	4%	3%	3% o
Chi2:		(***)							*			*		***				

Does your CIBC Mastercard bear one of the following trademarks: Dividend Unlimited World, Aventura World, Drivers Edge World?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand- ard card B	Prem- ium card C	Both D	MC Prem- ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QMASTER2																		
Weighted number of respondents	548	417	347	216	242	72	180	0	74	287	186	336	212	19	108	240	87	93
Actual number of respondents	603	451	398	246	275	88	212	0	59	230	313	369	234	20	109	292	94	87
Yes	14%	10% CDEFG	23% BE	20% BE	33% BCDG	25% B	20% BE	0%	6% j	18% ik	12% j	15%	14%	24%	12%	13%	20%	14%
No	73%	76% CE	67% B	70% e	60% Bdg	67% e	69% e	0%	88% Jk	68% l	73% i	76% m	68% l	69%	82% Q	74% Q	58% OPr	75% q
Don't know / No response	13%	13% E	10%	10%	7% B	8%	10%	0%	6%	13%	15%	10% M	18% L	8%	7% Q	13% q	22% Op	11%
Chi2:		***							**			*		(*)				

Does your Royal Bank of Canada Mastercard bear the following trademark: WestJet RBC World?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand- ard card B	Prem- ium card C	Both D	MC Prem- ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QMASTER3																		
Weighted number of respondents	174	127	111	64	81	29	55	0	17	72	82	103	71	12	25	69	36	31
Actual number of respondents	204	145	141	82	108	35	70	0	9	59	133	127	77	17	22	89	42	33
Yes	17%	11% CdEfg	26% B	22% be	36% Bd	27% b	24% b	0%	19%	20%	14%	23% M	8% L	19%	8%	10% qr	26% p	24% p
No	70%	73% e	69%	74% e	59% bdg	69%	75% e	0%	81%	63%	76%	68%	73%	81%	86%	76% Q	48% P	67%
Don't know / No response	13%	16% CDEG	5% B	4% B	5% B	4%	2% B	0%	0%	17%	11%	9%	19%	0%	7%	14%	26%	8%
Chi2:		(***)							-			*		(*)				

Does your National Bank Mastercard bear one of the following trademarks: Ovation Gold or Platinum?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand- ard card B	Prem- ium card C	Both D	MC Prem- ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QMASTER4																		
Weighted number of respondents	467	353	221	107	172	22	79	0	124	215	127	225	241	18	402	33	8	4
Actual number of respondents	460	346	236	122	176	22	96	0	72	171	216	230	230	14	382	47	9	7
Yes	29%	17% CDEG	60% BEG	56% BEG	78% BCDG	34%	36%	0%	20%	33%	29%	33%	25%	25%	27%	32%	68%	63%
No	66%	76% CDEg	37% BEG	41% BEG	21% BCDG	53%	63% bCDE	0%	76% j	61% i	64%	61%	70%	46%	69% p	52% o	18%	37%
Don't know / No response	6%	7% cEg	2%	3%	1% B	13%	1%	0%	4%	6%	7%	6%	6%	30%	4% P	16% O	14%	0%
Chi2:		(***)							-			-		(***)				

Does your Capital One Mastercard bear one of the following trademarks: Miles Plus, Cash Back Plus Platinum, Aspire World, or Delta SkyMiles World?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand- ard card B	Prem- ium card C	Both D	MC Prem- ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QMASTER5																		
Weighted number of respondents	714	571	387	244	282	50	174	0	172	348	193	372	342	73	28	309	168	136
Actual number of respondents	748	580	421	253	319	62	192	0	114	313	320	396	352	71	25	350	169	132
Yes	13%	8% CDEFG	24% BE	19% BE	34% BCDFG	18% Be	20% BE	0%	8% K	10% K	25% J	17% M	9% L	8%	10%	12%	13%	19%
No	78%	84% CDEG	67% Be	74% BE	59% BcDFG	75% e	72% BE	0%	85% K	82% K	66% J	75% m	82% l	87% q	84%	80%	74%	75%
Don't know / No response	8%	8%	8%	7%	7%	7%	9%	0%	7%	8%	10%	8%	9%	5%	5%	8%	14% q	6% pr
Chi2:		(***)							***			*		(-)				

Does your ATB Financial Mastercard bear the following trademark: Platinum MasterCard?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand- ard card B	Prem- ium card C	Both D	MC Prem- ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QMASTER6																		
Weighted number of respondents	86	72	34	20	20	9	19	0	20	34	32	46	40	0	1	1	77	5
Actual number of respondents	88	70	43	25	24	11	24	0	11	26	51	48	40	0	1	2	75	9
Yes	13%	10% C	32% B	35%	53%	6%	21%	0%	7%	17%	12%	13%	12%	0%	0%	0%	11%	18%
No	77%	79%	65%	63%	47%	88%	77%	0%	93%	65%	81%	70%	86%	0%	100%	100%	78%	73%
Don't know / No response	10%	11%	3%	3%	0%	6%	3%	0%	0%	19%	7%	17% m	1% l	0%	0%	0%	10%	10%
Chi2:		(**)							-			(*)		-				

Does your Canadian Tire Mastercard bear one of the following trademarks: Options MasterCard or Gold Options MasterCard?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand- ard card B	Prem- ium card C	Both D	MC Prem- ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QMASTER7																		
Weighted number of respondents	909	540	830	461	794	58	253	0	140	391	376	526	384	74	218	425	104	88
Actual number of respondents	1047	640	959	552	920	82	317	0	71	340	634	623	424	85	217	533	120	91
Yes	84%	77% CDEG	92% BEFg	90% BEF	96% BCDFG	75% CDEG	87% BcEF	0%	92% k	83% i	81%	87% M	79% L	94% Op	78% Nr	83% n	85% no	89% o
No	11%	15% CDEg	5% BEFg	6% BEF	2% BCDFG	17% CDEg	9% bcEf	0%	6%	10%	13%	9%	12%	1% OPqR	15% Nq	11% N	7% no	11% N
Don't know / No response	6%	8% CDEG	3% Bf	4% Be	2% BdFg	8% cE	4% Be	0%	3%	7%	6%	4% M	9% L	6% r	7% r	6% r	7% r	1% nopq
Chi2:		(***)							-			**		(*)				

Does your HSBC Mastercard bear one of the following trademarks: Premier MasterCard, Gold MasterCard or Advance MasterCard?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand- ard card B	Prem- ium card C	Both D	MC Prem- ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QMASTER8																		
Weighted number of respondents	256	172	188	104	164	16	82	0	70	87	98	114	142	11	35	134	30	45
Actual number of respondents	268	186	207	125	175	23	99	0	25	83	159	122	146	15	37	129	38	48
Yes	31%	20% CDEg	42% B	33% BE	49% BDG	46%	31% bE	0%	49%	26%	22%	33%	30%	0%	35%	30%	21% r	45% r pq
No	53%	63% CdEg	42% B	50% be	38% Bd	35%	50% b	0%	47%	53%	57%	56%	50%	53%	58%	56%	46%	43%
Don't know / No response	16%	17%	16%	17%	13%	19%	19%	0%	4%	21%	21%	12%	20%	47%	7%	14%	33% Q	11% Q OPr q
Chi2:		(***)							***			-		(**)				

Value based on the previous answers: does the Mastercard holder possess a premium card?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
HASMCPREM																		
Weighted number of respondents	6034	4164	3835	1964	3090	491	1483	0	1490	2515	2011	3029	3005	402	1219	2489	1121	801
Actual number of respondents	6324	4346	4156	2178	3291	574	1693	0	851	2090	3365	3297	3027	405	1193	2828	1126	770
Yes	51%	37% CDEFG	81% BdEFG	78% BcEFG	100% BCDFG	46% BCDEG	61% BCDEF	0%	48% j	53% i	51%	53% m	50% l	55% O	43% NPQR	55% OQ	49% OP	52% O
No	49%	63% CDEFG	19% BdEFG	22% BcEFG	0% BCDFG	54% BCDEG	39% BCDEF	0%	52% j	47% i	49%	47% m	50% l	45% O	57% NPQR	45% OQ	51% OP	48% O
Don't know / No response	5%	6% CDEg	4% BEF	5% BEf	3% BCDFG	7% CdEg	5% bEf	0%	3% JK	6% l	7% l	5% m	6% l	6%	5%	5%	6%	4%
Chi2:		***							***			**		***				

Value based on the previous answers: does the credit card holder possess a premium card?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand- ard card B	Prem- ium card C	Both D	MC Prem- ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
HASPREMIUM																		
Weighted number of respondents	10025	7553	4821	2348	3090	1071	2020	0	2861	4034	3099	4999	5026	681	2218	3988	1735	1398
Actual number of respondents	10171	7509	5254	2592	3291	1221	2283	0	1577	3359	5204	5254	4917	666	2044	4437	1714	1305
Yes	48%	31% CDEFG	100% B	100% B	100% B	100% B	100% B	0%	34% JK	53% Ik	55% lj	51% M	45% L	49% O	37% NPQR	52% O	51% O	51% O
No	52%	69% CDEFG	0% B	0% B	0% B	0% B	0% B	0%	66% JK	47% Ik	45% lj	49% M	55% L	51% O	63% NPQR	48% O	49% O	49% O
Chi2:		***							***			***		***				

Value based on the previous answers: does the respondent bear a standard card?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
HASSTANDAR																		
Weighted number of respondents	11474	7553	4821	2348	3090	1071	2020	1449	3404	4527	3508	5584	5890	830	2709	4428	1965	1536
Actual number of respondents	11475	7509	5254	2592	3291	1221	2283	1304	1793	3783	5864	5810	5665	785	2492	4854	1918	1420
Yes	66%	100% CEFGH	49% BDfgH	100% CEFGH	50% BDfH	45% BcDeG H	52% BcDFH	0% BCDEFG	69% JK	65% I	64% I	66%	65%	57% OPQR	66% N	67% Nq	64% Npr	69% Nq
No	34%	0% CEFGH	51% BDfgH	0% CEFGH	50% BDfH	55% BcDeG H	48% BcDFH	100% BCDEFG	31% JK	35% I	36% I	34%	35%	43% OPQR	34% N	33% Nq	36% Npr	31% Nq
Chi2:		***							***			-		***				

Thinking about typical purchases you make at retail stores, do you pay using each of the following method most days, most weeks, most months or less frequently than that?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QFREQSTAND																		
Using a standard credit card																		
Weighted number of respondents	7552	7552	2348	2348	1530	487	1047	0	2351	2945	2229	3707	3845	474	1790	2964	1266	1053
Actual number of respondents	7508	7508	2592	2592	1676	573	1179	0	1251	2458	3772	3835	3673	463	1626	3217	1229	968
Most days	22%	22% CDEF	18% BFG	18% BFG	18% BFG	8% BCDEG	22% CDEF	0%	28% JK	19% I	19% I	23% M	20% L	17% OR	24% NPQ	21% OqR	18% OpR	27% NPQ
Most weeks	22%	22% FG	22% FG	22% FG	20% FG	15% BCDEG	26% BCDEF	0%	23%	21%	23%	24% M	21% L	19% o	24% nQ	22% q	19% Op	22%
Most months	23%	23% cdG	21% b	21% b	21% B	20%	18% B	0%	24%	23%	22%	22%	23%	23%	22%	23%	25% r	20% r pq
Less frequently than that	32%	32% CDEF	38% BFG	38% BFG	38% BFG	55% BCDEG	31% CDEF	0%	24% JK	35% I	35% I	29% M	34% L	39% OPR	28% NQ	31% NQ	36% OPR	29% NQ
Don't know / No response	2%	2%	2%	2%	2%	2%	2%	0%	1% k	2%	2% i	2% m	1% l	2%	1% p	2% or	2% r	1% pq
Chi2:		***							***			***		***				

Thinking about typical purchases you make at retail stores, do you pay using each of the following method most days, most weeks, most months or less frequently than that?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QFREQPREMI																		
Using a premium credit card																		
Weighted number of respondents	4700	2228	4700	2228	2969	1071	2020	0	952	2067	1669	2501	2200	333	809	1997	869	692
Actual number of respondents	5133	2471	5133	2471	3170	1221	2283	0	598	1699	2824	2806	2327	346	816	2378	909	683
Most days	38%	38%	38%	38%	37%	56%	41%	0%	37%	39%	38%	43%	33%	31%	31%	39%	40%	48%
		F	Fg	F	FG	BCDEG	cEF					M	L	PQR	PQR	NOR	NOR	NO PQ
Most weeks	23%	22%	23%	22%	23%	23%	22%	0%	19%	25%	22%	24%	22%	26%	22%	23%	21%	24%
									J	Ik	j							
Most months	17%	16%	17%	16%	18%	12%	17%	0%	22%	15%	17%	15%	20%	17%	21%	18%	16%	13%
		F	F	F	F	BCDEG	F		JK	I	I	M	L		pQR	oR	Or	OPq
Less frequently than that	19%	21%	19%	21%	19%	8%	19%	0%	21%	19%	20%	16%	23%	24%	22%	19%	20%	14%
		F	F	F	F	BCDEG	F					M	L	pR	pR	noR	R	NO PQ
Don't know / No response	2%	2%	2%	2%	2%	1%	2%	0%	2%	1%	3%	2%	2%	2%	4%	2%	2%	1%
		F	F	F	F	BCDEG	F			K	J				Pr	O		o
Chi2:		***							***			***		***				

Thinking about typical purchases you make at retail stores, do you pay using each of the following method most days, most weeks, most months or less frequently than that?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QFREQSTORE																		
Using a particular store credit card																		
Weighted number of respondents	3007	2258	1744	995	1123	382	811	0	523	1332	1141	1273	1734	201	604	1250	509	442
Actual number of respondents	3371	2498	2031	1158	1298	465	961	0	314	1120	1926	1478	1893	201	607	1559	563	440
Most days	2%	2% Deg	3%	4%	4%	2%	4%	0%	1%	2%	3%	3%	2%	1%	3%	2%	2%	2%
Most weeks	6%	6% CDEG	9%	9%	9%	8%	10%	0%	4%	6%	8%	6%	7%	6%	10% pQR	7%	4% o	5%
Most months	17%	17%	19%	20%	19%	17%	19%	0%	13% K	16%	21% K J	16% m	19% l	17%	17%	17%	18%	18%
Less frequently than that	71%	72% CDEG	66%	65% B	65% B	69%	65%	0%	78% K	73%	66% K J	71%	71%	73%	66% pQr	72%	74% o	73%
Don't know / No response	3%	2% cF	3%	2%	3%	4% f	3%	0%	3%	2%	3%	4% M	2% L	4%	4%	2%	2%	2%
Chi2:		***							***			***		(-)				

Thinking about typical purchases you make at retail stores, do you pay using each of the following method most days, most weeks, most months or less frequently than that?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
Using a debit card																		
Weighted number of respondents	9441	7147	4530	2236	2906	1004	1909	0	2838	3911	2666	4675	4766	644	2123	3758	1612	1301
Actual number of respondents	9392	6947	4864	2419	3065	1129	2114	0	1569	3253	4544	4799	4593	624	1916	4092	1568	1189
Most days	42%	44% CDEFG	37% BFG	36% BFG	39% BFG	28% BCDE	32% BCDE	0%	44% K	46% K	34% IJ	40% M	45% L	50% OPR	40% NpQ	43% Noqr	45% OpR	38% NpQ
Most weeks	22%	22% CDEG	19% B	19% B	18% B	21% B	19% B	0%	24% J	20% Ik	22% j	21% M	22% L	21% o	25% nPQR	22% OQ	18% OP	19% O
Most months	13%	12% CdeFG	14% B	14% b	13% bf	16% Be	15% B	0%	14%	12%	12%	12%	13%	11%	13%	12%	13%	13%
Less frequently than that	23%	21% CDEFG	29% BFG	31% B	29% BFG	34% BCE	33% BCE	0%	18% JK	21% IK	30% IJ	26% M	20% L	17% oPQR	22% nR	22% NR	23% NR	28% NOpQ
Don't know / No response	1%	1%	1%	1%	1%	1%	1%	0%	1% k	0% K	1% ij	1% M	0% L	1%	1%	1% p	1%	0% p
Chi2:		***							***			***		(***)				

Thinking about typical purchases you make at retail stores, do you pay using each of the following method most days, most weeks, most months or less frequently than that?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Standard card B	Premium card C	Both D	MC Premium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
Using a cheque																		
Weighted number of respondents	9355	6978	4642	2265	2964	1044	1965	0	2515	3838	2975	4673	4682	631	1983	3773	1620	1345
Actual number of respondents	9655	7084	5090	2519	3178	1200	2219	0	1439	3188	5001	4975	4680	625	1838	4287	1637	1265
Most days	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	1%	0%
									k	K	ij				Q	Q	OPr	q
Most weeks	2%	2%	2%	2%	2%	2%	2%	0%	1%	1%	3%	2%	2%	2%	2%	2%	3%	1%
				e	d				JK	IK	IJ			Q	Q	OPR	Q	Q
Most months	11%	11%	10%	12%	10%	10%	10%	0%	7%	10%	15%	11%	10%	11%	13%	9%	12%	11%
									JK	IK	IJ				P	OQr	P	p
Less frequently than that	83%	83%	83%	82%	84%	85%	83%	0%	90%	84%	77%	82%	84%	82%	81%	85%	81%	84%
		f		f		bd			JK	IK	IJ	M	L		Pr	OQ	Pr	oq
Don't know / No response	4%	4%	4%	4%	4%	3%	4%	0%	3%	4%	4%	4%	3%	4%	4%	4%	3%	3%
			f		f	ceg	f		jk	i	i	M	L					
Chi2:		-							***			*		(***)				

Thinking about typical purchases you make at retail stores, do you pay using each of the following method most days, most weeks, most months or less frequently than that?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QFREQCASH																		
Using cash																		
Weighted number of respondents	10024	7552	4821	2348	3090	1071	2020	0	2860	4034	3099	4998	5026	681	2218	3987	1735	1398
Actual number of respondents	10170	7508	5254	2592	3291	1221	2283	0	1576	3359	5204	5253	4917	666	2044	4436	1714	1305
Most days	27%	28% CDEFG	23% BG	22% B	23% Bg	22% B	20% BCe	0%	25% K	27% k	29% lj	30% M	24% L	27% qr	28% QR	30% QR	23% nOP	23% nOP
Most weeks	31%	33% CEG	29% B	31% g	29% B	32% G	28% BdF	0%	36% JK	31% IK	28% IJ	31% L	32% L	30% r	29% R	32% R	30% R	36% nOPQ
Most months	17%	16% CeG	18% B	17% b	17% b	18% B	19% B	0%	20% jK	17% iK	13% IJ	16% L	17% L	17% q	17% p	16% q	18% p	17% p
Less frequently than that	24%	23% CDEFG	29% BG	29% Bg	30% Bg	28% BG	33% BCdeF	0%	19% JK	24% IK	28% IJ	21% M	27% L	25% p	25% p	22% oQ	27% Pr	24% q
Don't know / No response	1%	1%	1%	1%	1%	1%	1%	0%	0% JK	1% IK	2% IJ	1% L	1% L	1% p	1% p	1% p	1% Pr	1% q
Chi2:		***							***			***		***				

How do you most often pay for a purchase value of [4 possible value ranges]?																							
	Total	Purchase value range scenario used				Cards held (not mutually exclusive)							Age			Gender		Region					
		Less than \$25 B	\$25 to \$75 C	\$76 to \$125 D	More than \$125 E	Stand-ard card F	Prem-ium card G	Both H	MC Prem-ium I	Infinite J	Amex K	No Visa, MC, Amex L	18 to 35 M	36 to 55 N	56 + O	Male P	Female Q	Atlantic R	Quebec S	Ontario T	Prairies U	BC and terr. V	
QMODES																							
Weighted number of respondents	10024	2476	2442	2505	2601	7552	4821	2348	3090	1071	2020	0	2860	4034	3099	4998	5026	681	2218	3987	1735	1398	
Actual number of respondents	10170	2476	2506	2583	2605	7508	5254	2592	3291	1221	2283	0	1576	3359	5204	5253	4917	666	2044	4436	1714	1305	
Using a standard credit card	23%	12% CDE	20% BDE	27% BCE	32% BCD	30% GHIJK	9% FHJK	19% FGIJK	9% FHJK	2% FGHIK	12% FGHIJ	0%	30% NO	18% MO	22% MN	23% Q	23% P	18% StV	28% RTU	22% rSUV	18% STV	25% RTU	
Using a premium credit card	24%	15% CDE	22% BDE	28% BC	29% BC	14% GHIJK	49% FHJ	43% FGIJK	49% FHJ	67% FGHIK	50% FHJ	0%	17% NO	25% MO	28% MN	27% Q	20% P	23% SV	15% RTUV	26% Sv	26% S	29% RSt	
Using a particular store credit card	0%	0% E	0%	0%	0% B	0% GhIK	1% Fj	1% fj	1% Fj	0% ghik	1% Fj	0%	0% O	0% O	1% MN	0% Q	0% P	0%	0%	0%	0%	0%	
Using a debit card	38%	38% CE	43% BDE	38% CE	32% BCD	40% GHIJK	29% FJK	27% FJ	30% FhJK	20% FGHIK	25% FGIJ	0%	42% O	41% O	29% MN	33% Q	42% P	44% TuV	40% TV	37% RSV	39% rV	32% RSTU	
Using a cheque	1%	0% dE	0% E	0% bE	1% BCD	1%	0%	0%	0%	0%	0%	0%	0% nO	0% mO	1% MN	1%	0%	1%	0%	0%	1% u	0% sTV	0% U
Using cash	14%	34% CDE	13% BDE	6% BCE	4% BCD	14% GHIJK	11% FH	9% FGi	11% Fh	10% F	11% F	0%	11% nO	13% mO	18% MN	15%	13%	14%	14%	14%	15%	12% v	12% u
Don't know / No response	1%	1% d	1%	1%	1%	1% hj	1%	1%	1%	0% fk	1% k	0%	1%	1%	1%	1% q	1% p	1%	1%	1%	1%	1%	
Chi2:		***				(***)							***			***		(***)					

Using a scale from 1 to 7 where 1 means "not at all important", 4 means "moderately important" and 7 means "extremely important", how important are each of the following reasons in your decision to use a credit card to make a particular payment?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QWHYCARD1																		
Because I can pay later																		
Weighted number of respondents	7720	5732	4103	2115	2619	997	1758	0	2296	3063	2343	4016	3704	477	1686	3119	1280	1156
Actual number of respondents	7679	5574	4408	2303	2742	1130	1959	0	1247	2499	3916	4182	3497	462	1496	3419	1260	1040
1 Not at all	21%	21%	20%	20%	18%	23%	19%	0%	24%	18%	21%	22%	20%	25%	18%	21%	21%	21%
		E	ef	f	BcF	cdEG	F	0%	Jk	Ik	ij	m	l	O	Np	o		
2	10%	11%	10%	9%	9%	14%	10%	0%	11%	11%	9%	10%	11%	13%	9%	10%	13%	11%
		EF	F	F	BF	BCDEG	F	0%	k		i			op	nQ	nQ	OP	
3	10%	10%	10%	9%	9%	11%	8%	0%	12%	9%	8%	10%	10%	10%	9%	10%	8%	11%
						G	F	0%	JK	l	l			r			r	oo
4 Moderately	20%	20%	20%	21%	21%	17%	21%	0%	17%	21%	20%	20%	19%	17%	19%	19%	23%	20%
		f		f	f	bdeg	f	0%	Jk	l	i			q	q	Q	noP	
5	13%	13%	13%	12%	14%	11%	11%	0%	12%	15%	13%	12%	14%	13%	15%	12%	13%	14%
		fg			FG	bE	bE	0%	J	lk	j	m	l	P	O			
6	13%	13%	14%	15%	14%	11%	15%	0%	12%	14%	13%	14%	12%	13%	13%	14%	13%	12%
		fg	f	F	F	bcDEG	bF	0%										
7 Extremely	13%	12%	15%	14%	15%	13%	16%	0%	11%	13%	15%	12%	14%	9%	16%	14%	10%	11%
		CdEG	B	b	B	g	Bf	0%	K	k	lj			OP	NQR	NQR	OP	OP
Don't know / No response	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	1%	0%	0%	0%	0%
								0%		K	J			P		N		
Chi2:		(***)							***			*		(***)				
Mean:	3.86	3.84	3.94	3.98	4.08	3.64	4.06	*	3.62	3.98	3.93	3.81	3.90	3.57	4.06	3.89	3.71	3.76
Standard Deviation:	2.05	2.04	2.07	2.05	2.04	2.09	2.08	*	2.05	2.00	2.09	2.05	2.04	2.04	2.06	2.08	1.98	1.99
Student's T:		cDEFG	bEfg	BF	BCF	BCDEG	BcF		JK	l	l			OP	NPQR	NOQ	OP	O

Using a scale from 1 to 7 where 1 means "not at all important", 4 means "moderately important" and 7 means "extremely important", how important are each of the following reasons in your decision to use a credit card to make a particular payment?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QWHYCARD2																		
Because I don't need to carry cash																		
Weighted number of respondents	7720	5732	4103	2115	2619	997	1758	0	2296	3063	2343	4016	3704	477	1686	3119	1280	1156
Actual number of respondents	7679	5574	4408	2303	2742	1130	1959	0	1247	2499	3916	4182	3497	462	1496	3419	1260	1040
1 Not at all	11%	12% CDEFG	9% Bg	8% B	9% Bg	8% B	7% Bce	0%	13% jK	11% i	9% l	11% l	10%	13% O	9% NPQ	11% O	13% Or	10% q
2	6%	6%	6%	5%	5%	6%	5%	0%	4% k	6% i	6% i	7% M	5% L	6%	5%	6%	6%	6%
3	7%	8% CDEG	6% B	6% B	5% B	7% B	6% B	0%	8%	7%	7%	7%	7%	9% O	5% NpqR	7% oR	8% o	10% OP
4 Moderately	19%	19% dg	19%	17% b	19%	19%	17% b	0%	19%	20%	19%	19%	20%	20% o	16% nPQR	20% O	20% O	20% O
5	15%	16% d	16% d	18% be	15% d	18%	16%	0%	16%	15%	15%	15%	15%	15%	14% p	17% oR	15%	13% P
6	20%	20% cdeG	22% bfG	22% bfg	22% bfg	19% cdeG	25% BCdeF	0%	20%	21%	20%	20%	21%	16% Or	24% NPQ	20% O	19% O	21% n
7 Extremely	21%	20% CDEFG	23% B	23% B	23% B	24% B	25% B	0%	19% K	21% k	23% lj	20%	22%	20% O	26% NPQR	19% O	19% O	19% O
Don't know / No response	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0% p	0%	0%	0%
Chi2:		(***)							(***)			**		(***)				
Mean:	4.67	4.62	4.86	4.91	4.86	4.85	5.05	*	4.57	4.69	4.75	4.62	4.74	4.47	5.00	4.62	4.52	4.60
Standard Deviation:	1.92	1.94	1.85	1.84	1.87	1.84	1.78	*	1.96	1.91	1.90	1.94	1.90	1.98	1.88	1.90	1.97	1.90
Student's T:		CDEFG	BG	Bg	BG	BG	BCdEF		K			M	L	O	NPQR	O	O	O

Using a scale from 1 to 7 where 1 means "not at all important", 4 means "moderately important" and 7 means "extremely important", how important are each of the following reasons in your decision to use a credit card to make a particular payment?																			
	Total	Cards held (not mutually exclusive)							Age			Gender		Region					
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R	
QWHYCARD3 Because I can get perks like reward points and rental car insurance																			
Weighted number of respondents	7720	5732	4103	2115	2619	997	1758	0	2296	3063	2343	4016	3704	477	1686	3119	1280	1156	
Actual number of respondents	7679	5574	4408	2303	2742	1130	1959	0	1247	2499	3916	4182	3497	462	1496	3419	1260	1040	
1 Not at all	13%	16% CDEFG	5% BF	5% BF	5% Bf	3% BCDEg	5% Bf	0%	16% J	10% IK	14% J	13%	13%	14% r	17% PqR	12% Or	13% or	10% nOpq	
2	7%	8% CDEFG	3% B	4% Bg	3% Bg	2% B	2% Bde	0%	8% k	6% i	6% i	7%	6%	7%	8% q	6% o	5% o	7% 7%	
3	5%	6% CFG	4% BF	5% F	5% F	2% BCDEg	4% Bf	0%	6%	5%	5%	5%	5%	5%	6%	6%	4%	5%	
4 Moderately	13%	13% CDFG	11% BFg	9% Be	12% dFG	8% BCE	9% BcE	0%	14% k	12% i	12% i	13%	12%	8% OpQr	13% N	13% n	13% N	13% n	
5	12%	12% g	12% g	12% g	12% g	12% g	10% bcef	0%	13%	11%	12%	12%	12%	11%	11%	13%	10% q	13% pr	13% q
6	18%	17% CDEFG	22% B	23% B	23% B	23% B	23% B	0%	16% j	19% i	18%	19%	18%	19%	17%	18%	19%	18%	
7 Extremely	32%	28% CDEFG	43% BeFG	43% BFG	40% BcFG	49% BCDE	47% BCDE	0%	27% JK	35% Ik	32% lj	31% m	33% l	36% O	28% NPQR	32% O	34% O	33% O	33% O
Don't know / No response	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1% k	0% M	1% L	1% p	1% o	0%	0%	1%	
Chi2:		(***)							***			*		(***)					
Mean:	4.87	4.63	5.57	5.58	5.54	5.90	5.74	*	4.58	5.09	4.87	4.84	4.90	4.98	4.59	4.91	4.97	5.02	
Standard Deviation:	2.12	2.18	1.74	1.74	1.71	1.51	1.68	*	2.18	2.03	2.14	2.11	2.13	2.18	2.20	2.09	2.11	2.02	
Student's T:		CDEFG	BFG	BFG	BFG	BCDEG	BCDEF		JK	IK	IJ			O	NPQR	O	O	O	

Using a scale from 1 to 7 where 1 means "not at all important", 4 means "moderately important" and 7 means "extremely important", how important are each of the following reasons in your decision to use a credit card to make a particular payment?																			
	Total	Cards held (not mutually exclusive)							Age			Gender		Region					
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R	
QWHYCARD4																			
Because I have limited liability if I get robbed																			
Weighted number of respondents	7720	5732	4103	2115	2619	997	1758	0	2296	3063	2343	4016	3704	477	1686	3119	1280	1156	
Actual number of respondents	7679	5574	4408	2303	2742	1130	1959	0	1247	2499	3916	4182	3497	462	1496	3419	1260	1040	
1 Not at all	20%	21% CDEFG	17% B	17% B	16% B	16% B	17% B	0%	19%	21% k	19% j	19%	20%	23% QR	23% PQR	19% Or	17% NO	17% NOp	
2	10%	11% G	10% g	10% g	10% g	9% g	8% Bcde	0%	11%	10%	10%	10%	11%	11% o	8% nPqr	11% O	11% o	11% o	
3	9%	10% cG	8% b	8%	9%	9%	8% B	0%	12% JK	9% lk	7% lj	9%	9%	8%	8% r	10%	8% r	11% oq	
4 Moderately	20%	20%	21%	20%	21%	19%	20%	0%	21%	20%	21%	21%	20%	19%	21%	20%	20%	20%	21%
5	13%	13%	14%	15%	14%	14%	14%	0%	15% K	14% K	11% IJ	14%	13%	14%	13%	13%	15%	14%	
6	11%	11% CDEfG	13% Bg	13% Bg	13% BG	13% b	16% BcdE	0%	8% JK	13% I	12% I	13% M	10% L	12%	11%	12%	12%	11%	
7 Extremely	14%	13% CdEFG	16% Bf	15% bf	15% Bf	18% Bcde	16% B	0%	11% K	13% K	18% IJ	13%	15%	12%	15% q	13% q	16% p	14%	
Don't know / No response	2%	2%	2%	1%	2%	1%	1%	0%	3% Jk	1% IK	2% ij	1% M	2% L	1% p	2% nr	2% nr	1% nr	1% p	
Chi2:		***							***			***		***					
Mean:	3.89	3.80	4.09	4.07	4.08	4.19	4.21	*	3.70	3.88	4.07	3.93	3.84	3.73	3.85	3.84	4.06	3.94	
Standard Deviation:	2.04	2.04	2.03	2.03	2.02	2.07	2.04	*	1.94	2.05	2.12	2.02	2.06	2.06	2.10	2.02	2.03	1.98	
Student's T:		CDEFG	Bg	Bg	Bg	B	Bcde		JK	IK	IJ			Q	q	Q	NoP		

Using a scale from 1 to 7 where 1 means "not at all important", 4 means "moderately important" and 7 means "extremely important", how important are each of the following reasons in your decision to use a credit card to make a particular payment?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QWHYCARD5 Because I can pay for emergencies without worry																		
Weighted number of respondents	7720	5732	4103	2115	2619	997	1758	0	2296	3063	2343	4016	3704	477	1686	3119	1280	1156
Actual number of respondents	7679	5574	4408	2303	2742	1130	1959	0	1247	2499	3916	4182	3497	462	1496	3419	1260	1040
1 Not at all	10%	11% cE	9% bF	10% f	8% BF	12% CdEG	9% F	0%	12% JK	10% l	9% l	12% M	9% L	7% opqr	11% n	10% n	10% n	11% n
2	5%	5% f	5% f	5% f	5% f	6% be	5% be	0%	5% JK	5% l	4% l	6% M	4% L	6% o	4% nPQ	5% O	6% O	5% O
3	6%	6%	5%	6%	5%	5%	6%	0%	8% JK	4% l	5% l	6%	6%	7% o	5% np	6% o	6% o	5% o
4 Moderately	17%	17%	18%	19%	18%	18%	18%	0%	17% K	18% K	16% J	19% M	15% L	19%	17%	17% r	15% R	20% pQ
5	16%	16% deg	15% b	14% b	14% b	16% b	14% b	0%	18% K	16% K	14% l	17%	16%	14%	17%	17%	15%	15%
6	20%	20%	21%	21%	21%	19%	21%	0%	18% Jk	21% l	20% i	20%	20%	22%	21%	19%	20%	20%
7 Extremely	26%	25% Eg	26% f	25% e	28% BdF	23% cEg	27% bf	0%	21% JK	25% IK	31% IJ	21% M	30% L	25%	26%	26%	27%	24%
Don't know / No response	0%	1% fG	0% f	1% fg	1% fg	0% bcde	0% Bde	0%	1% jk	0% i	0% i	0%	0%	0%	1% P	0% Oqr	1% p	1% p
Chi2:		(**)							***			***		(**)				
Mean:	4.87	4.82	4.92	4.86	5.02	4.69	4.92	*	4.60	4.90	5.07	4.69	5.06	4.94	4.93	4.84	4.88	4.79
Standard Deviation:	1.93	1.94	1.90	1.91	1.87	1.99	1.91	*	1.95	1.90	1.91	1.94	1.90	1.82	1.91	1.94	1.95	1.94
Student's T:		cEfg	beF	Ef	BcDF	bCdEG	bF		JK	IK	IJ	M	L					

Using a scale from 1 to 7 where 1 means "not at all important", 4 means "moderately important" and 7 means "extremely important", how important are each of the following reasons in your decision to use a credit card to make a particular payment?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QWHYCARD6																		
Because it costs me nothing																		
Weighted number of respondents	7720	5732	4103	2115	2619	997	1758	0	2296	3063	2343	4016	3704	477	1686	3119	1280	1156
Actual number of respondents	7679	5574	4408	2303	2742	1130	1959	0	1247	2499	3916	4182	3497	462	1496	3419	1260	1040
1 Not at all	22%	23% CDEFG	20% BeFg	19% BFg	18% BcF	26% bCDEG	17% BcdF	0% 0%	26% JK	22% IK	18% IJ	21% 21%	23% 23%	21% 21%	24% p	21% o	22% 22%	21% 21%
2	8%	8% f	8% f	7% f	7% F	10% bcdEG	7% F	0% 0%	8% 8%	8% K	6% J	8% 8%	7% 7%	9% o	6% nR	8% r	8% 8%	9% Op
3	6%	7% g	6% 6%	6% 6%	6% 6%	6% 6%	5% b	0% 0%	6% 6%	7% 7%	6% 6%	6% 6%	6% 6%	9% Op	6% N	6% n	7% 7%	7% 7%
4 Moderately	16%	16% f	15% f	15% f	15% F	18% bcdEg	15% f	0% 0%	13% Jk	18% Ik	16% ij	16% 16%	16% 16%	14% 14%	14% qR	16% 16%	17% 17%	18% O
5	9%	9% 9%	9% 9%	9% 9%	10% 10%	8% 8%	9% 9%	0% 0%	9% 9%	10% 10%	9% 9%	10% M	8% L	9% 9%	9% 9%	10% 10%	9% 9%	8% 8%
6	13%	13% D	13% 13%	15% BF	14% f	11% Deg	14% f	0% 0%	12% 12%	12% 12%	13% 13%	13% 13%	12% 12%	13% 13%	12% 12%	12% 12%	15% op	12% 12%
7 Extremely	25%	23% CDEFG	28% BFG	27% BeFG	30% BdF	19% BCDEG	31% BCDF	0% 0%	23% K	22% K	29% IJ	23% M	26% L	24% 24%	27% QR	26% 26%	21% Qr	22% Op
Don't know / No response	2%	2% dE	1% 1%	1% 1%	1% Bf	2% e	1% 1%	0% 0%	2% j	1% iK	2% 2%	2% 2%	1% 1%	2% 2%	1% 1%	2% 2%	2% 2%	2% 2%
Chi2:		***							***			**		***				
Mean:	4.21	4.15	4.40	4.42	4.54	3.83	4.63	*	4.02	4.12	4.51	4.21	4.21	4.17	4.24	4.27	4.13	4.09
Standard Deviation:	2.28	2.28	2.27	2.26	2.24	2.26	2.24	*	2.35	2.24	2.25	2.25	2.31	2.26	2.36	2.28	2.23	2.24
Student's T:		CDEFG	BeFG	BFG	BcF	BCDEG	BCDF		K	K	IJ						r	p

Using a scale from 1 to 7 where 1 means "not at all important", 4 means "moderately important" and 7 means "extremely important", how important are each of the following reasons in your decision to use a credit card to make a particular payment?																		
QWHYCARD7	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand- ard card B	Prem- ium card C	Both D	MC Prem- ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
Because it builds my credit history																		
Weighted number of respondents	7720	5732	4103	2115	2619	997	1758	0	2296	3063	2343	4016	3704	477	1686	3119	1280	1156
Actual number of respondents	7679	5574	4408	2303	2742	1130	1959	0	1247	2499	3916	4182	3497	462	1496	3419	1260	1040
1 Not at all	20%	19%	20%	20%	18%	21%	21%	0%	9%	22%	26%	22%	17%	21%	19%	19%	20%	19%
2	10%	10%	10%	10%	9%	11%	9%	0%	7%	11%	10%	10%	9%	9%	8%	10%	9%	11%
3	8%	9%	8%	9%	8%	9%	9%	0%	7%	9%	9%	9%	8%	7%	9%	9%	8%	7%
4 Moderately	21%	21%	21%	21%	21%	20%	21%	0%	19%	23%	20%	21%	20%	19%	21%	20%	20%	22%
5	13%	12%	13%	12%	14%	14%	11%	0%	14%	12%	11%	12%	13%	13%	13%	13%	12%	12%
6	13%	13%	13%	13%	15%	11%	13%	0%	20%	10%	10%	12%	14%	15%	12%	13%	12%	15%
7 Extremely	16%	16%	15%	14%	15%	14%	14%	0%	24%	12%	13%	14%	18%	15%	16%	15%	18%	14%
Don't know / No response	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	1%	0%	0%	0%
Chi2:		-							***			***		(*)				
Mean:	4.00	4.00	3.95	3.90	4.09	3.82	3.90	*	4.76	3.72	3.62	3.83	4.19	3.99	4.03	3.99	4.02	3.97
Standard Deviation:	2.08	2.07	2.07	2.06	2.05	2.07	2.07	*	1.92	2.03	2.10	2.06	2.08	2.11	2.06	2.07	2.13	2.05
Student's T:		Fg	E	E	CD	FG	BE	bE	JK	I	I	M	L					

Using a scale from 1 to 7 where 1 means "not at all important", 4 means "moderately important" and 7 means "extremely important", how important are each of the following reasons in your decision to use a credit card to make a particular payment?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QWHYCARD8 Because it is just simpler at the cash register																		
Weighted number of respondents	7720	5732	4103	2115	2619	997	1758	0	2296	3063	2343	4016	3704	477	1686	3119	1280	1156
Actual number of respondents	7679	5574	4408	2303	2742	1130	1959	0	1247	2499	3916	4182	3497	462	1496	3419	1260	1040
1 Not at all	19%	19% CDEFG	16% B	15% B	15% B	15% B	15% B	0%	19%	20%	17% k j	17% M	20% L	15% O	23% NPQR	17% O	19% O	17% O
2	8%	9% g	7% 7	7% 7	8% 8	7% 7	7% 7	0% b	8%	8%	8%	9%	8%	9%	8%	8%	9%	9%
3	9%	9% cG	8% b	8% g	8% 8	8% 8	6% Bd	0%	11% JK	8% l	7% l	8% M	10% L	11% Oq	7% NPr	9% O	8% n	9% o
4 Moderately	22%	22%	22%	21%	22%	22%	21%	0%	21%	23%	22%	23%	21%	17% PqR	21% N	23% N	21% n	23% N
5	15%	16% e	15% g	16% E	14% bDfG	17% e	17% cE	0%	17% jk	14% i	14% i	16% m	14% l	16% pq	13% oR	16% or	17% or	13% Pq
6	13%	13% CDEfG	15% B	16% B	16% B	15% b	17% B	0%	11% jK	14% i	15% l	13%	13%	16% r	13% r	13% R	13% nR	12% n
7 Extremely	14%	13% CDEFG	17% B	15% B	17% B	17% B	17% B	0%	13% K	13% K	17% LJ	14%	14%	16% q	14% r	13% R	13% nR	17% oPQ
Don't know / No response	0%	0% f	0% 0	0% fg	0% fg	0% bde	0% de	0%	0%	0% k	0% j	0%	0%	0%	1% Pq	0% O	0% o	0%
Chi2:		(***)							***			***		(***)				
Mean:	4.03	3.94	4.27	4.27	4.28	4.32	4.38	*	3.94	3.97	4.19	4.08	3.97	4.23	3.87	4.07	3.98	4.10
Standard Deviation:	2.01	1.99	2.00	1.96	2.01	1.96	1.98	*	1.98	2.01	2.03	1.98	2.03	2.02	2.10	1.95	2.01	2.02
Student's T:		CDEFG	Bg	B	B	B	Bc		K	K	LJ	m	l	Oq	NPR	O	n	O

Using a scale from 1 to 7 where 1 means "not at all important", 4 means "moderately important" and 7 means "extremely important", how important are each of the following reasons in your decision to use a credit card to make a particular payment?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QWHYCARD9																		
Because it allows me to contribute to a cause																		
Weighted number of respondents	7720	5732	4103	2115	2619	997	1758	0	2296	3063	2343	4016	3704	477	1686	3119	1280	1156
Actual number of respondents	7679	5574	4408	2303	2742	1130	1959	0	1247	2499	3916	4182	3497	462	1496	3419	1260	1040
1 Not at all	52%	53% CDE	50% B	49% B	48% Bfg	52% e	51% e	0%	51% j	55% iK	49% J	54% M	50% L	52% R	55% R	52% R	54% R	45% NOPQ
2	15%	14% cDe	16% b	17% B	17% b	15%	16%	0%	14%	15%	15%	15%	14%	16%	12% PR	15% O	14%	17% O
3	9%	9%	9%	9%	10%	9%	9%	0%	12% JK	8% l	8% l	9%	9%	10%	9%	8%	9%	11% Pq
4 Moderately	13%	13%	13%	13%	14%	12%	14%	0%	13%	12%	14%	12% m	14% l	11% R	12% R	13% R	12% R	16% NOPQ
5	4%	5%	4%	5%	4%	5%	4%	0%	4% k	4% K	5% ij	4%	5%	5%	4%	4%	5%	4%
6	2%	2% CEf	3% B	2%	3% B	3% b	3%	0%	1% JK	3% l	3% l	2% M	3% L	3%	2% p	3% o	2%	3%
7 Extremely	3%	3%	3%	2%	3% fg	2% e	2% e	0%	3% k	2% K	4% ij	3%	3%	2%	4% r	3%	3%	2% o
Don't know / No response	2%	2%	2%	1%	1%	2%	2%	0%	2% J	1% l	2%	1% M	2% L	2%	2% p	1% o	1%	2%
Chi2:		*							***			***		***				
Mean:	2.20	2.17	2.24	2.21	2.31	2.19	2.20	*	2.17	2.11	2.34	2.11	2.29	2.16	2.15	2.19	2.16	2.34
Standard Deviation:	1.61	1.58	1.63	1.57	1.66	1.59	1.58	*	1.55	1.57	1.73	1.56	1.67	1.58	1.64	1.62	1.61	1.59
Student's T:		cE	b	e	Bdfg	e	e		K	K	IJ	M	L	r	R	R	R	nOPQ

Using a scale from 1 to 7 where 1 means "not at all important", 4 means "moderately important" and 7 means "extremely important", how important are each of the following reasons in your decision to use a credit card to make a particular payment?																			
	Total	Cards held (not mutually exclusive)							Age			Gender		Region					
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R	
QWHYCARD10																			
Because it protects me against fraudulent transactions																			
Weighted number of respondents	7720	5732	4103	2115	2619	997	1758	0	2296	3063	2343	4016	3704	477	1686	3119	1280	1156	
Actual number of respondents	7679	5574	4408	2303	2742	1130	1959	0	1247	2499	3916	4182	3497	462	1496	3419	1260	1040	
1 Not at all	15%	16% CDEFG	12% B	12% B	11% B	11% B	12% B	0%	18% JK	14% I	14% I	14% m	16% I	17% opr	21% nPQR	13% nO	14% O	13% nO	
2	9%	10% CdEFG	7% B	8% b	8% B	6% B	6% B	0%	12% JK	7% I	8% I	8% M	10% L	9%	9%	9%	8%	9%	
3	8%	9% CeG	7% B	8%	7% b	8%	6% B	0%	11% JK	8% Ik	7% Ij	8%	9%	8%	8% pq	10% oQ	6% oPr	8% q	
4 Moderately	19%	20%	19%	19%	20%	17%	19%	0%	19%	20%	20%	20%	19%	19%	19%	21%	20%	20%	
5	15%	15% d	16%	17% b	16%	17%	15%	0%	13% j	16% ik	14% j	15%	14%	12% pq	13% Pq	16% nOr	16% no	14% p	
6	15%	14% CDEFG	17% Bg	17% Bg	17% Bg	19% B	19% Bcde	0%	13% j	16% i	15%	16% M	13% L	17% O	11% NPQR	15% OR	16% O	18% OP	
7 Extremely	17%	16% CDEFG	21% B	19% B	20% B	22% B	0%	0%	12% JK	18% IK	21% IJ	18%	17%	17%	17%	17%	19%	17%	
Don't know / No response	1%	1% dG	1%	1% b	1%	1%	0% B	0%	2%	1%	1%	1% M	2% L	0%	2%	1%	1%	1%	
Chi2:		***							***			***		***					
Mean:	4.25	4.14	4.54	4.49	4.53	4.69	4.65	*	3.88	4.39	4.43	4.36	4.14	4.22	3.97	4.30	4.41	4.39	
Standard Deviation:	2.03	2.03	1.97	1.95	1.95	1.94	1.96	*	2.01	1.99	2.05	2.00	2.04	2.08	2.12	1.98	2.00	1.98	
Student's T:		CDEFG	Bfg	BFG	Bfg	BcDe	BcDe		JK	I	I	M	L	o	nPQR	O	O	O	

Using a scale from 1 to 7 where 1 means "not at all important", 4 means "moderately important" and 7 means "extremely important", how important are each of the following reasons in your decision to use a credit card to make a particular payment?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Standard card B	Premium card C	Both D	MC Premium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QWHYCARD11																		
Because I can make purchases online or over the phone																		
Weighted number of respondents	7720	5732	4103	2115	2619	997	1758	0	2296	3063	2343	4016	3704	477	1686	3119	1280	1156
Actual number of respondents	7679	5574	4408	2303	2742	1130	1959	0	1247	2499	3916	4182	3497	462	1496	3419	1260	1040
1 Not at all	10%	10%	10%	9%	10%	8%	10%	0%	3%	8%	19%	10%	10%	11%	12%	8%	11%	10%
		f				bg	f		JK	IK	IJ			p	P	nQQ	P	
2	4%	4%	5%	4%	5%	5%	5%	0%	2%	4%	7%	5%	4%	5%	4%	4%	5%	4%
		c	b						JK	IK	IJ					q	p	
3	5%	5%	5%	6%	5%	5%	5%	0%	4%	4%	7%	5%	5%	4%	4%	4%	6%	7%
									K	K	IJ			R	R			OP
4 Moderately	15%	14%	17%	15%	17%	18%	15%	0%	11%	16%	18%	16%	14%	13%	17%	14%	15%	15%
		CEF	B		B	B			JK	l	l	m	l	o	nP	O		
5	14%	14%	15%	14%	15%	17%	14%	0%	13%	16%	13%	15%	14%	17%	12%	13%	17%	17%
		f		f		bdg	f			K	J			Op	NQR	nQR	OP	OP
6	23%	23%	23%	23%	23%	22%	25%	0%	25%	26%	17%	23%	23%	25%	20%	25%	21%	21%
			g			g	cf		K	K	IJ			o	nP	OQR	P	P
7 Extremely	28%	29%	26%	28%	25%	25%	26%	0%	42%	25%	18%	26%	30%	24%	29%	30%	25%	26%
		CEFG	B		B	B	B		JK	IK	IJ	M	L	oP	nq	NQR	oP	p
Don't know / No response	0%	0%	1%	1%	1%	1%	0%	0%	0%	0%	1%	0%	1%	0%	1%	0%	1%	0%
			g	g	g	g	cdef							r	q	pR	oQ	
Chi2:		(**)							***			*		(***)				
Mean:	5.01	5.05	4.95	5.01	4.94	4.97	4.96	*	5.72	5.06	4.25	4.96	5.06	4.93	4.90	5.17	4.85	4.92
Standard Deviation:	1.93	1.93	1.91	1.91	1.90	1.83	1.93	*	1.53	1.81	2.12	1.92	1.93	1.93	2.02	1.85	1.95	1.92
Student's T:		Ce	B		b				JK	IK	IJ	m	l	P	P	NOQR	P	P

Using a scale from 1 to 7 where 1 means "not at all important", 4 means "moderately important" and 7 means "extremely important", how important are each of the following reasons in your decision to use a credit card to make a particular payment?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QWHYCARD12																		
Because the monthly statement helps me monitor my expenses																		
Weighted number of respondents	7720	5732	4103	2115	2619	997	1758	0	2296	3063	2343	4016	3704	477	1686	3119	1280	1156
Actual number of respondents	7679	5574	4408	2303	2742	1130	1959	0	1247	2499	3916	4182	3497	462	1496	3419	1260	1040
1 Not at all	19%	20% CDEFG	15% B	15% B	14% B	14% B	15% B	0%	23% JK	19% IK	14% IJ	19% L	19% M	23% PqR	25% PQR	17% NO	17% nO	16% NO
2	10%	10% g	9% g	9% g	9% g	10% g	8% bcde	0%	11% K	11% K	8% IJ	10% L	9% M	14% OP	8% Npqr	10% No	11% o	11% o
3	9%	9% g	9% g	10% g	10% g	8% g	8% bcde	0%	11% K	9% K	7% IJ	9% L	9% M	6% pqr	8% pqr	10% n	10% n	10% n
4 Moderately	20%	19%	20%	19%	20%	19%	19%	0%	18%	20%	20%	19%	20%	17%	18%	20%	20%	19%
5	14%	14% f	14% f	14% f	14% f	17% bcde	15%	0%	16% j	13% i	15%	15%	14%	14%	13% p	16% o	14%	15%
6	13%	13% CDEfG	16% B	17% B	16% B	15% b	17% B	0%	11% jK	14% i	15% l	13%	13%	12%	13%	14%	13%	12%
7 Extremely	14%	13% CdEFG	16% B	15% bg	16% B	17% B	18% Bd	0%	10% JK	13% IK	21% IJ	14%	14%	13%	14%	14%	15% r	16% p
Don't know / No response	0%	0% de	1% G	1% bfG	1% bfG	0% de	0% CDE	0%	0%	0%	0%	0%	0%	0%	1% P	0% O	0%	0%
Chi2:		***							***			-		(***)				
Mean:	3.98	3.90	4.22	4.22	4.25	4.32	4.36	*	3.64	3.91	4.41	3.98	3.98	3.76	3.83	4.05	4.02	4.07
Standard Deviation:	2.04	2.05	2.00	2.01	1.98	1.98	2.01	*	1.99	2.03	2.03	2.04	2.04	2.11	2.13	1.98	2.03	2.02
Student's T:		CDEFG	Bg	Bg	B	B	Bcd		JK	IK	IJ			PqR	PqR	NO	no	NO

Using a scale from 1 to 7 where 1 means "not at all important", 4 means "moderately important" and 7 means "extremely important", how important are each of the following reasons in your decision to use a credit card to make a particular payment?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand- ard card B	Prem- ium card C	Both D	MC Prem- ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QWHYCARD13 Because I can make purchases on my own, without dealing with sales people																		
Weighted number of respondents	7720	5732	4103	2115	2619	997	1758	0	2296	3063	2343	4016	3704	477	1686	3119	1280	1156
Actual number of respondents	7679	5574	4408	2303	2742	1130	1959	0	1247	2499	3916	4182	3497	462	1496	3419	1260	1040
1 Not at all	31%	32%	31%	30%	31%	28%	29%	0%	29%	32%	33%	29%	34%	29%	33%	31%	32%	30%
2	13%	13%	13%	13%	13%	13%	13%	0%	11%	13%	14%	13%	12%	16%	10%	12%	15%	15%
3	10%	10%	10%	11%	9%	12%	10%	0%	12%	10%	9%	11%	9%	10%	9%	10%	10%	12%
4 Moderately	19%	18%	19%	18%	19%	19%	19%	0%	17%	19%	20%	21%	17%	21%	18%	20%	17%	17%
5	11%	11%	11%	12%	11%	12%	11%	0%	13%	11%	8%	12%	10%	8%	10%	10%	13%	11%
6	7%	7%	7%	7%	7%	8%	9%	0%	8%	7%	6%	7%	8%	7%	7%	8%	6%	7%
7 Extremely	7%	7%	8%	7%	8%	7%	7%	0%	8%	7%	8%	7%	8%	8%	8%	7%	8%	7%
Don't know / No response	1%	2%	1%	1%	1%	1%	1%	0%	2%	1%	2%	1%	2%	1%	3%	1%	1%	1%
Chi2:		-							***			***		***				
Mean:	3.15	3.14	3.18	3.16	3.20	3.24	3.28	*	3.29	3.15	3.03	3.21	3.09	3.15	3.17	3.16	3.14	3.12
Standard Deviation:	1.96	1.96	1.96	1.94	1.98	1.93	1.97	*	1.99	1.95	1.96	1.92	2.01	1.94	2.02	1.95	1.97	1.93
Student's T:		G		g			Bd		jK	ik	lj	M	L					

Imagine the following situation: a retail store that offers a rebate at the cash register, for example [3 possible rates], for paying by debit card, by cheque or cash instead of by standard credit card. Using a scale from 1 to 7 where 1 means "I would really hate it", 4 means "Indifferent" and 7 means "I would really love it", how would you react to a retail store doing this?

	Total	Percentage rate scenario used			Cards held (not mutually exclusive)							Age			Gender		Region					
		1% B	1.5% C	2% D	Stand-ard card E	Prem-ium card F	Both G	MC Prem-ium H	Infinite I	Amex J	No Visa, MC, Amex K	18 to 35 L	36 to 55 M	56 + N	Male O	Female P	Atlantic Q	Quebec R	Ontario S	Prairies T	BC and terr. U	
QSCEN1A REBATE FOR PAYING BY DEBIT CARD, BY CHEQUE OR CASH INSTEAD OF BY STANDARD CREDIT CARD																						
Weighted number of respondents	5034	1620	1698	1717	5034	1417	1417	916	210	699	0	1756	1861	1405	2555	2479	279	1259	1983	780	732	
Actual number of respondents	4802	1587	1628	1587	4802	1531	1531	979	252	777	0	888	1529	2373	2569	2233	268	1086	2088	720	638	
1 I would really hate it	6%	7% D	6%	5% B	6%	5%	5%	5%	3% ej	6%	0%	5%	6%	6%	7% P	5% O	6%	10% r qSTU	4% R	5%	4% R	
2	3%	4% cd	3%	3% b	3%	3%	3%	3%	4%	3%	0%	4%	3%	3%	3%	4%	3%	4%	2% s rtu	4%	4% s	
3	3%	3% d	4% D	2% bC	3%	3%	3%	2%	3%	4%	0%	3%	3%	3%	3%	3%	4%	4%	3%	3%	2%	
4 Indifferent	27%	29% D	28% D	22% BC	27%	27%	27%	25%	28%	28%	0%	25% n	26% n	29% lm	27%	26%	27%	29% st	26% r	25% r	27%	
5	15%	16% j	14%	15% j	15%	15%	15%	16%	12% j	18% ei	0%	17% N	14% N	13% L	16%	14%	12% s	13% S	17% qR	15%	15%	
6	16%	14% D	15% d	19% Bc	16% fgH	19% e	19% e	21% Ej	19%	16% h	0%	16%	16%	16%	16%	16%	18% stu	14% s	16% r	18% r	17% r	
7 I would really love it	29%	25% CD	29% BD	34% BC	29% J	27%	27%	27%	30%	25% E	0%	29%	32% N	27% M	28% p	31% o	30%	27% s	31% r	30%	29%	
Don't know / No response	1%	1%	1%	0%	1%	1%	1%	1%	1%	1%	0%	0%	0%	1%	0% P	1% O	0%	0%	1%	0%	1%	
Chi2:		***			-							*			***		(***)					
Mean:	5.09	4.86	5.06	5.32	5.09	5.12	5.12	5.19	5.20	4.98	*	5.10	5.13	5.01	5.03	5.15	5.12	4.80	5.23	5.13	5.15	
Standard Deviation:	1.73	1.77	1.71	1.67	1.73	1.65	1.65	1.63	1.60	1.68	*	1.70	1.75	1.73	1.74	1.71	1.73	1.88	1.62	1.72	1.66	
Student's T:		CD	BD	BC		j	j	J		fgH			n	m		p	o	R	QSTU	R	R	R

Suppose that, once at the cash register, you learned that the retail store offers such a rebate for not using your credit card when you wanted to use such a card. Would you be more likely to pay by credit card, by debit card, by cheque, or cash, or to walk out and go to another merchant for a purchase value of [4 different value ranges]?

	Total	Percentage rate scenario used			Purchase value range scenario used				Cards held (not mutually exclusive)						Age			Gender		Region					
		1% B	1.5% C	2% D	Less than \$25 E	\$25 to \$75 F	\$76 to \$125 G	More than \$125 H	Stand-ard card I	Prem-ium card J	Both K	MC Prem-ium L	Infinite M	Amex N	No Visa, MC, Amex O	18 to 35 P	36 to 55 Q	56 + R	Male S	Female T	Atlantic U	Quebec V	Ontario W	Prairies X	BC and terr. Y
QSCEN1B REBATE FOR PAYING BY DEBIT CARD, BY CHEQUE OR CASH INSTEAD OF BY STANDARD CREDIT CARD																									
Weighted number of respondents	5034	1620	1698	1717	1226	1238	1233	1337	5034	1417	1417	916	210	699	0	1756	1861	1405	2555	2479	279	1259	1983	780	732
Actual number of respondents	4802	1587	1628	1587	1148	1177	1208	1269	4802	1531	1531	979	252	777	0	888	1529	2373	2569	2233	268	1086	2088	720	638
credit card	18%	21% CD	16% B	17% B	14% GH	16% Gh	21% EF	20% Ef	18% M	19% M	19% M	18% M	26% IJKLn	19% m	0% 0	15% R	18% r	21% Pq	19% S	17% T	24% vW	19% uw	16% Uvx	20% w	19% 19%
debit card	54%	50% CD	56% B	57% B	51% FH	58% EG	51% FH	58% EG	54% N	54% n	54% n	55% N	49% ljkL	48% 1	0% 0	61% qR	56% pR	44% PQ	52% T	57% S	53% 1	53% 1	57% 2	55% Y	49% y Wx
cheque	2%	2% d	1% c	2% c	1% fGH	1% eh	2% E	3% Ef	2% 2	1% 1	1% 1	2% 2	0% 0	1% 1	0% 0	1% R	1% R	3% PQ	1% T	2% S	1% 1	1% X	2% 2	3% V	2% 2
cash	14%	15% 15%	15% 13%	13% 13%	25% FGH	14% EH	12% EH	8% EFG	14% l	13% 13%	13% 12%	14% in	16% l	0% 0	13% R	13% R	18% PQ	16% T	12% S	14% 15%	15% x	15% x	11% vwY	16% X	
walk out	7%	7% 7%	7% 6%	6% 6%	5% gh	6% g	8% ef	8% e	7% 7%	7% 7%	7% 7%	5% 5%	8% 8%	0% 0	5% R	7% r	9% Pq	7% t	6% s	5% 5%	8% W	6% V	7% 7%	7% 7%	
Don't know / No response	5%	5% 5%	5% 5%	5% 5%	4% g	5% eh	6% eh	4% g	5% n	6% 6%	6% 6%	5% 5%	7% 7%	0% 0	5% 5%	5% 5%	6% 6%	5% 5%	6% 6%	2% wy	4% w	6% uv	4% 4%	6% u	
Moved away from credit card	75%	72% CD	77% B	77% B	80% GH	78% GH	71% EF	72% EF	75% m	74% 74%	74% 75%	69% i	72% 72%	0% 0	79% qR	75% pR	70% PQ	74% t	77% s	71% 71%	73% W	79% W	73% UVXY	74% W	
Did not	18%	21% CD	16% B	17% B	14% GH	16% Gh	21% EF	20% Ef	18% M	19% M	19% M	18% M	26% IJKLn	19% m	0% 0	15% R	18% r	21% Pq	19% S	17% T	24% vW	19% uw	16% Uvx	20% w	19% 19%
Walk-out	7%	7% 7%	7% 6%	6% 6%	5% gh	6% g	8% ef	8% e	7% 7%	7% 7%	7% 7%	5% 5%	8% 8%	0% 0	5% R	7% r	9% Pq	7% t	6% s	5% 5%	8% W	6% V	7% 7%	7% 7%	
Chi2:		***			***				-						***			***		(***)					

For a purchase value of [4 different value ranges], would you be more or less likely to shop at a retail store that offers such a rebate for not using your credit card?																										
	Total	Percentage rate scenario used				Purchase value range scenario used				Cards held (not mutually exclusive)						Age			Gender		Region					
		1% B	1.5% C	2% D		Less than \$25 E	\$25 to \$75 F	\$76 to \$125 G	More than \$125 H	Stand-ard card I	Prem-ium card J	Both K	MC Prem-ium L	Infinite M	Amex N	No Visa, MC, Amex O	18 to 35 P	36 to 55 Q	56 + R	Male S	Female T	Atlantic U	Quebec V	Ontario W	Prairies X	BC and terr. Y
QSCEN1C REBATE FOR PAYING BY DEBIT CARD, BY CHEQUE OR CASH INSTEAD OF BY STANDARD CREDIT CARD																										
Weighted number of respondents	5034	1620	1698	1717	1226	1238	1233	1337	5034	1417	1417	916	210	699	0	1756	1861	1405	2555	2479	279	1259	1983	780	732	
Actual number of respondents	4802	1587	1628	1587	1148	1177	1208	1269	4802	1531	1531	979	252	777	0	888	1529	2373	2569	2233	268	1086	2088	720	638	
Less likely	13%	13%	14%	13%	12% h	12% h	14%	15% ef	13% n	14%	14%	13%	17%	16% i	0%	12%	13%	14%	13%	13%	15% wx	18% Wxy	11% uV	10% uVy	14% vx	
It would make no difference	48%	50%	47%	47%	50%	46%	49%	46%	48%	47%	47%	46%	45%	47%	0%	51% qr	46% p	46% p	47%	48%	52% v	45% uW	49% v	48%	47%	
More likely	35%	33%	35%	36%	35%	36%	33%	34%	35%	35%	35%	36%	37%	33%	0%	31% Qr	37% P	36% p	36%	34%	31% x	33% x	35%	38% uv	34%	
Don't know / No response	4%	4%	5%	5%	3% Fgh	6% E	5% e	4% e	4%	4%	4%	4%	2%	5%	0%	6% qr	3% p	4% p	4%	4%	4% T	5% S	2% wy	4% u	5% u	5% u
Net increase in goodwill	21%	20%	21%	23%	24%	24%	19%	19%	21%	20%	20%	23%	20%	17%	0%	19%	24%	21%	22%	21%	16%	15%	24%	28%	20%	
Chi2:		-			**				-							***			*		***					

Imagine the following situation: a retail store offers a rebate at the cash register, for example [3 possible rates], for using your standard credit card instead of your premium credit card. Using a scale from 1 to 7 where 1 means "I would really hate it", 4 means "Indifferent" and 7 means "I would really love it", how would you react to a retail store doing this?

	Total	Percentage rate scenario used			Cards held (not mutually exclusive)							Age			Gender		Region				
		1% B	1.5% C	2% D	Stand-ard card E	Prem-ium card F	Both G	MC Prem-ium H	Infinite I	Amex J	No Visa, MC, Amex K	18 to 35 L	36 to 55 M	56 + N	Male O	Female P	Atlantic Q	Quebec R	Ontario S	Prairies T	BC and terr. U
QSCEN2A REBATE FOR USING YOUR STANDARD CREDIT CARD INSTEAD OF YOUR PREMIUM CREDIT CARD																					
Weighted number of respondents	1708	599	569	541	1708	1708	1708	1077	443	812	0	328	763	612	966	742	84	273	755	300	296
Actual number of respondents	1880	626	635	619	1880	1880	1880	1172	521	908	0	216	610	1049	1102	778	96	274	889	332	288
1 I would really hate it	10%	11%	9%	11%	10%	10%	10%	9%	15%	9%	0%	9%	12%	8%	11%	9%	7%	17%	8%	8%	13%
2	6%	7%	6%	7%	6%	6%	6%	6%	8%	6%	0%	7%	7%	5%	6%	6%	1%	5%	7%	6%	7%
3	5%	6%	5%	5%	5%	5%	5%	5%	7%	5%	0%	6%	6%	4%	5%	6%	10%	3%	5%	6%	3%
4 Indifferent	39%	40%	40%	35%	39%	39%	39%	39%	37%	37%	0%	38%	36%	42%	38%	39%	51%	34%	38%	41%	39%
5	12%	13%	12%	11%	12%	12%	12%	12%	12%	13%	0%	17%	10%	12%	12%	12%	14%	9%	11%	13%	16%
6	13%	10%	13%	16%	13%	13%	13%	14%	9%	14%	0%	14%	14%	12%	12%	15%	6%	13%	16%	11%	9%
7 I would really love it	14%	12%	14%	15%	14%	14%	14%	14%	11%	15%	0%	8%	15%	16%	14%	13%	10%	17%	14%	13%	13%
Don't know / No response	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0%	1%	1%	2%	1%	1%	0%	1%	1%	1%	2%
Chi2:		-			-							(***)			-		(***)				
Mean:	4.31	4.19	4.38	4.38	4.31	4.31	4.31	4.41	3.95	4.40	*	4.21	4.24	4.46	4.29	4.34	4.22	4.19	4.44	4.30	4.15
Standard Deviation:	1.74	1.71	1.69	1.81	1.74	1.74	1.74	1.70	1.81	1.73	*	1.63	1.83	1.67	1.78	1.70	1.44	1.98	1.69	1.65	1.77
Student's T:		c	b		l	l	l	l	EFGHJ	l		n	n	lm					u		s

Suppose that, once at the cash register, you learned that the retail store offers such a rebate for using your standard credit card when you wanted to use your premium card. Would you be more likely to pay by premium credit card, by standard credit card, by debit card, by cheque, or cash, or to walk out and go to another merchant for a purchase value of [4 different value ranges]?

	Total	Percentage rate scenario used				Purchase value range scenario used				Cards held (not mutually exclusive)						Age			Gender		Region				
		1% B	1.5% C	2% D	Less than \$25 E	\$25 to \$75 F	\$76 to \$125 G	More than \$125 H	Standard card I	Premium card J	Both K	MC Premium L	Infinite M	Amex N	No Visa, MC, Amex O	18 to 35 P	36 to 55 Q	56 + R	Male S	Female T	Atlantic U	Quebec V	Ontario W	Prairies X	BC and terr. Y
QSCEN2B REBATE FOR USING YOUR STANDARD CREDIT CARD INSTEAD OF YOUR PREMIUM CREDIT CARD																									
Weighted number of respondents	1708	599	569	541	413	401	428	466	1708	1708	1708	1077	443	812	0	328	763	612	966	742	84	273	755	300	296
Actual number of respondents	1880	626	635	619	427	466	472	515	1880	1880	1880	1172	521	908	0	216	610	1049	1102	778	96	274	889	332	288
premium credit card	26%	30% cD	25% b	23% B	22% G	26% E	30% E	27% E	26% M	26% M	26% M	26% M	38% IJKLN	23% M	0%	22%	27%	27%	27%	26%	29%	20% wy	27% v	26%	29% v
standard credit card	45%	46% Mn	44% Mn	45% Mn	43% M	44% M	44% M	49% M	45% Mn	45% Mn	45% Mn	46% M	35% IJKLN	50% ijkM	0%	51% r	44% p	43% p	45%	44%	42%	48% v	45% v	47%	41% v
debit card	12%	8% CD	16% B	13% B	15% H	14% h	11% g	9% Ef	12%	12%	12%	12%	9%	10%	0%	13%	11%	13%	11% t	14% s	17%	14%	11%	12%	11%
cheque	0%	0%	0%	1%	0%	1% g	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	
cash	4%	3% d	4% d	6% b	9% FGH	3% EH	3% EH	0% EFG	4% lm	4% lm	4% lm	2% ijkMN	6% ijkL	5% L	0%	1% QR	5% P	4% P	5%	3%	2%	3%	4% y	2% Y	7% wX
walk out	7%	6%	8%	7%	6%	6%	7%	9%	7%	7%	7%	6%	8%	7%	0%	5%	7%	7%	8%	6%	4%	8%	6%	8%	7%
Don't know / No response	6%	6%	4% d	7% c	5%	6%	4%	7%	6%	6%	6%	6%	4%	5%	0%	8% q	4% p	6%	5%	7%	6%	7%	6%	4%	5%
Moved away from premium credit card	67%	64% d	67% d	70% b	72% Gh	69% E	63% E	65% e	67% M	67% M	67% M	67% M	55% IJKLN	70% M	0%	73%	65%	66%	66%	69%	66%	72% y	67% v	66%	64% v
Did not	26%	30% cD	25% b	23% B	22% G	26% E	30% E	27% E	26% M	26% M	26% M	26% M	38% IJKLN	23% M	0%	22%	27%	27%	27%	26%	29%	20% wy	27% v	26%	29% v
Walk-out	7%	6%	8%	7%	6%	6%	7%	9%	7%	7%	7%	6%	8%	7%	0%	5%	7%	7%	8%	6%	4%	8%	6%	8%	7%
Chi2:		(**)			(***)				(***)						(**)			(*)		-					

For a purchase value of [4 different value ranges], would you be more or less likely to shop at a retail store that offers such a rebate for using your standard credit card?																									
	Total	Percentage rate scenario used			Purchase value range scenario used				Cards held (not mutually exclusive)						Age			Gender		Region					
		1% B	1.5% C	2% D	Less than \$25 E	\$25 to \$75 F	\$76 to \$125 G	More than \$125 H	Stand-ard card I	Prem-ium card J	Both K	MC Prem-ium L	Infinite M	Amex N	No Visa, MC, Amex O	18 to 35 P	36 to 55 Q	56 + R	Male S	Female T	Atlantic U	Quebec V	Ontario W	Prairies X	BC and terr. Y
QSCEN2C REBATE FOR USING YOUR STANDARD CREDIT CARD INSTEAD OF YOUR PREMIUM CREDIT CARD																									
Weighted number of respondents	1708	599	569	541	413	401	428	466	1708	1708	1708	1077	443	812	0	328	763	612	966	742	84	273	755	300	296
Actual number of respondents	1880	626	635	619	427	466	472	515	1880	1880	1880	1172	521	908	0	216	610	1049	1102	778	96	274	889	332	288
Less likely	15%	16%	14%	15%	15%	12% g	17%	15%	15%	15%	15%	14%	21% IJKLN	13%	0%	13%	18% R	12% Q	16%	13%	15%	16%	13%	13%	19% wx
It would make no difference	54%	56%	54%	50% d	60% gH	55% h	52% e	48% Ef	54%	54%	54%	52%	56%	54%	0%	63% Q	48% PR	56% Q	53%	54%	56%	50%	53%	57%	54%
More likely	26%	23% d	27%	29% b	20% FGH	28% E	28% E	30% E	26%	26%	26%	28%	19% IJKLN	28%	0%	20% qr	28% p	28% p	26%	27%	23%	29% y	29% Y	24%	21% vW
Don't know / No response	5%	5%	5%	6%	5%	5%	4%	7% h	5%	5%	5%	6%	4%	4%	0%	4%	5%	5%	4%	6%	7%	5%	4%	6%	6%
Net increase in goodwill	12%	7%	13%	15%	4%	16%	11%	15%	12%	12%	12%	14%	-3%	15%	0%	7%	10%	16%	10%	13%	8%	13%	16%	11%	1%
Chi2:		-			**				*							***			-		-				

Imagine the following situation: a retail store offers a rebate at the cash register, for example [3 possible rates], for using a debit card, a cheque or cash instead of your premium credit card. Using a scale from 1 to 7 where 1 means "I would really hate it", 4 means "Indifferent" and 7 means "I would really love it", how would you react to a retail store doing this?

	Total	Percentage rate scenario used			Cards held (not mutually exclusive)							Age			Gender		Region				
		2% B	3% C	4% D	Stand-ard card E	Prem-ium card F	Both G	MC Prem-ium H	Infinite I	Amex J	No Visa, MC, Amex K	18 to 35 L	36 to 55 M	56 + N	Male O	Female P	Atlantic Q	Quebec R	Ontario S	Prairies T	BC and terr. U
QSCEN3A REBATE FOR USING A DEBIT CARD, A CHEQUE OR CASH INSTEAD OF YOUR PREMIUM CREDIT CARD																					
Weighted number of respondents	1708	599	569	541	1708	1708	1708	1077	443	812	0	328	763	612	966	742	84	273	755	300	296
Actual number of respondents	1880	626	635	619	1880	1880	1880	1172	521	908	0	216	610	1049	1102	778	96	274	889	332	288
1 I would really hate it	7%	9%	7%	6%	7%	7%	7%	6%	11%	7%	0%	6%	9%	6%	8%	6%	8%	11%	7%	4%	8%
2	4%	4%	2%	5%	4%	4%	4%	4%	5%	4%	0%	5%	4%	3%	4%	4%	0%	5%	2%	3%	9%
3	3%	4%	2%	3%	3%	3%	3%	2%	6%	3%	0%	4%	3%	3%	3%	2%	1%	3%	3%	4%	2%
4 Indifferent	19%	26%	16%	16%	19%	19%	19%	20%	20%	17%	0%	22%	18%	20%	18%	21%	28%	20%	19%	21%	15%
5	16%	18%	16%	14%	16%	16%	16%	16%	16%	18%	0%	11%	17%	16%	16%	16%	11%	13%	17%	16%	17%
6	19%	14%	22%	20%	19%	19%	19%	18%	17%	20%	0%	20%	16%	20%	17%	21%	22%	17%	17%	25%	16%
7 I would really love it	32%	24%	35%	37%	32%	32%	32%	33%	27%	31%	0%	31%	32%	32%	33%	31%	30%	31%	34%	27%	32%
Don't know / No response	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	1%	0%	0%
Chi2:		(***)			-							(-)			-		(***)				
Mean:	5.16	4.81	5.37	5.34	5.16	5.16	5.16	5.23	4.82	5.19	*	5.11	5.08	5.29	5.13	5.20	5.22	4.95	5.27	5.23	5.03
Standard Deviation:	1.81	1.82	1.76	1.79	1.81	1.81	1.81	1.76	1.94	1.78	*	1.82	1.89	1.69	1.86	1.74	1.71	1.98	1.76	1.61	1.95
Student's T:		CD	B	B					EFGHJ			n	m				s	r			

Suppose that, once at the cash register, you learned that the retail store offers such a rebate for not using your premium credit card when you wanted to use your premium card. Would you be more likely to pay by premium credit card, by debit card, by cheque, or cash, or to walk out and go to another merchant for a purchase value of [4 different value ranges]?

	Total	Percentage rate scenario used			Purchase value range scenario used				Cards held (not mutually exclusive)						Age			Gender		Region					
		2% B	3% C	4% D	Less than \$25 E	\$25 to \$75 F	\$76 to \$125 G	More than \$125 H	Stand-ard card I	Prem-ium card J	Both K	MC Prem-ium L	Infinite M	Amex N	No Visa, MC, Amex O	18 to 35 P	36 to 55 Q	56 + R	Male S	Female T	Atlantic U	Quebec V	Ontario W	Prairies X	BC and terr. Y
QSCEN3B REBATE FOR USING A DEBIT CARD, A CHEQUE OR CASH INSTEAD OF YOUR PREMIUM CREDIT CARD																									
Weighted number of respondents	1708	599	569	541	413	401	428	466	1708	1708	1708	1077	443	812	0	328	763	612	966	742	84	273	755	300	296
Actual number of respondents	1880	626	635	619	427	466	472	515	1880	1880	1880	1172	521	908	0	216	610	1049	1102	778	96	274	889	332	288
premium credit card	20%	27% CD	17% B	16% B	17% f	23% e	21% e	20%	20% m	20% m	20% m	21% m	25% ijkl	18% N	0%	16%	21%	21%	19%	21%	23%	17%	20%	20%	22%
debit card	51%	46% Cd	56% B	52% b	45% gH	51% e	53% e	56% E	51% m	51% m	51% m	52% m	46% ijkl	51% N	0%	58% R	52% Q	48% P	50% S	53% T	49% U	49% V	53% W	56% X	46% Y
cheque	2%	1% d	2%	3% b	2%	2%	2%	3%	2%	2%	2%	2%	1% m	2%	0%	1%	2%	3%	2%	2%	1%	1% wx	3% v	3% v	2%
cash	14%	13%	13%	16%	25% FGH	13% EH	13% EH	6% EFG	14%	14%	14%	13%	15%	16%	0%	11%	14%	15%	17% T	10% S	17% U	18% X	13% W	10% V	15%
walk out	7%	8%	7%	6%	6%	7%	8%	8%	7%	7%	7%	6%	7%	7%	0%	6%	6%	8%	7%	7%	6%	9%	6%	6%	8%
Don't know / No response	5%	6%	5%	6%	5%	5%	4% h	8% g	5%	5%	5%	5%	6%	6%	0%	8%	5%	5%	4% t	7% s	5%	7%	5%	5%	7%
Moved away from credit card	73%	65% CD	76% B	78% B	77% fg	71% e	72% e	72% e	73% m	73% m	73% m	73% m	68% ijkl	75% N	0%	78% r	72% Q	71% P	73% S	72% T	71% U	74% V	73% W	74% X	70% Y
Did not	20%	27% CD	17% B	16% B	17% f	23% e	21% e	20%	20% m	20% m	20% m	21% m	25% ijkl	18% N	0%	16%	21%	21%	19%	21%	23%	17%	20%	20%	22%
Walk-out	7%	8%	7%	6%	6%	7%	8%	8%	7%	7%	7%	6%	7%	7%	0%	6%	6%	8%	7%	7%	6%	9%	6%	6%	8%
Chi2:		***			***				-						-			*		-					

For a purchase value of [4 different value ranges], would you be more or less likely to shop at a retail store that offers such a rebate for not using your premium credit card?

	Total	Percentage rate scenario used			Purchase value range scenario used				Cards held (not mutually exclusive)						Age			Gender		Region					
		2% B	3% C	4% D	Less than \$25 E	\$25 to \$75 F	\$76 to \$125 G	More than \$125 H	Standard card I	Premium card J	Both K	MC Premium L	Infinite M	Amex N	No Visa, MC, Amex O	18 to 35 P	36 to 55 Q	56 + R	Male S	Female T	Atlantic U	Quebec V	Ontario W	Prairies X	BC and terr. Y
QSCEN3C REBATE FOR USING A DEBIT CARD, A CHEQUE OR CASH INSTEAD OF YOUR PREMIUM CREDIT CARD																									
Weighted number of respondents	1708	599	569	541	413	401	428	466	1708	1708	1708	1077	443	812	0	328	763	612	966	742	84	273	755	300	296
Actual number of respondents	1880	626	635	619	427	466	472	515	1880	1880	1880	1172	521	908	0	216	610	1049	1102	778	96	274	889	332	288
Less likely	14%	16%	13%	13%	13%	14%	16%	15%	14%	14%	14%	15%	17%	13%	0%	14%	15%	13%	15%	13%	11%	19%	13%	13%	16%
It would make no difference	41%	48%	38%	37%	44%	41%	44%	37%	41%	41%	41%	40%	44%	41%	0%	47%	38%	42%	39%	43%	45%	37%	42%	44%	39%
More likely	40%	31%	45%	45%	38%	43%	38%	40%	40%	40%	40%	41%	34%	41%	0%	35%	42%	40%	42%	37%	39%	42%	39%	39%	38%
Don't know / No response	5%	5%	4%	5%	5%	3%	3%	8%	5%	5%	5%	5%	5%	4%	0%	5%	5%	4%	4%	6%	6%	4%	4%	7%	
Net increase in goodwill	26%	15%	31%	31%	26%	29%	22%	25%	26%	26%	26%	26%	17%	29%	0%	21%	26%	27%	27%	24%	26%	19%	29%	27%	23%
Chi2:		***			**				-						-			**		-					

Imagine the following situation: a retail store that surcharges at the cash register, for example [3 possible rates], for paying by standard credit card instead of by debit card, by cheque or cash. Using a scale from 1 to 7 where 1 means "I would really hate it", 4 means "Indifferent" and 7 means "I would really love it", how would you react to a retail store doing this?

	Total	Percentage rate scenario used			Cards held (not mutually exclusive)							Age			Gender		Region				
		1% B	1.5% C	2% D	Stand-ard card E	Prem-ium card F	Both G	MC Prem-ium H	Infinite I	Amex J	No Visa, MC, Amex K	18 to 35 L	36 to 55 M	56 + N	Male O	Female P	Atlantic Q	Quebec R	Ontario S	Prairies T	BC and terr. U
QSCEN4A SURCHARGE FOR PAYING BY STANDARD CREDIT CARD INSTEAD OF BY DEBIT CARD, BY CHEQUE OR CASH																					
Weighted number of respondents	5034	1620	1698	1717	5034	1417	1417	916	210	699	0	1756	1861	1405	2555	2479	279	1259	1983	780	732
Actual number of respondents	4802	1587	1628	1587	4802	1531	1531	979	252	777	0	888	1529	2373	2569	2233	268	1086	2088	720	638
1 I would really hate it	55%	53% d	55%	57% b	55% hJ	55% hJ	55% hJ	51% efgJ	55% j	62% EFGHi	0%	48% MN	60% L	58% L	53% P	57% O	59% su	63% STU	52% qR	53% R	51% qR
2	13%	15% CD	12% B	11% B	13% J	13% E	13% E	14% Ej	13% j	11% Eh	0%	14% m	13% l	13% 3%	13% p	13% o	7% T	6% U	8% qU	10% R	8% QRST
3	8%	8%	8%	7%	8%	6%	6%	7%	8%	6%	0%	10% Mn	6% L	7% l	9% p	7% o	7% 7%	6% T	8% r	10% R	8% 8%
4 Indifferent	13%	14%	13%	12%	13% J	12%	12%	13% j	11% j	10% Eh	0%	15% m	11% l	13% 3%	14% p	12% o	13% 2%	11% st	14% r	15% r	12% 12%
5	3%	3%	4% d	2% c	3% FGH	4% E	4% E	5% Ej	3% j	3% h	0%	3% 3%	3% 3%	3% 3%	3% 3%	3% 3%	2% 2%	3% 3%	4% U	3% 3%	2% S
6	4%	3% D	4%	5% B	4%	4%	4%	5%	6%	5%	0%	6% MN	3% L	2% L	3% P	5% O	5% r	3% qsT	4% r	6% R	3% 3%
7 I would really love it	4%	3%	4%	4%	4%	4%	4%	4%	5%	3%	0%	3% m	5% IN	3% M	5% P	2% O	6% R	2% QS	4% R	3% 3%	4% 4%
Don't know / No response	1%	1%	1%	1%	1%	0%	0%	0%	0%	0%	0%	1% m	0% l	1% 1%	0% P	1% O	0% u	0% U	1% u	0% U	2% qRST
Chi2:		**			(**)							***			***		(***)				
Mean:	2.21	2.19	2.23	2.21	2.21	2.26	2.26	2.39	2.31	2.05	*	2.41	2.12	2.08	2.29	2.13	2.29	1.96	2.33	2.33	2.18
Standard Deviation:	1.71	1.63	1.73	1.77	1.71	1.78	1.78	1.82	1.85	1.69	*	1.75	1.73	1.61	1.76	1.65	1.88	1.55	1.77	1.75	1.65
Student's T:					Hj	J	J	EJ	j	eFGHi		MN	L	L	P	O	R	QSTU	Ru	R	Rs

Suppose that, once at the cash register, you learned that the retail store surcharges in that manner for using your standard credit card when you wanted to use such a card. Would you be more likely to pay by credit card, by debit card, by cheque, or cash, or to walk out and go to another merchant for a purchase value of [4 different value ranges]?

	Total	Percentage rate scenario used			Purchase value range scenario used				Cards held (not mutually exclusive)						Age			Gender		Region					
		1% B	1.5% C	2% D	Less than \$25 E	\$25 to \$75 F	\$76 to \$125 G	More than \$125 H	Stand-ard card I	Prem-ium card J	Both K	MC Prem-ium L	Infinite M	Amex N	No Visa, MC, Amex O	18 to 35 P	36 to 55 Q	56 + R	Male S	Female T	Atlantic U	Quebec V	Ontario W	Prairies X	BC and terr. Y
QSCEN4B																									
SURCHARGE FOR PAYING BY STANDARD CREDIT CARD INSTEAD OF BY DEBIT CARD, BY CHEQUE OR CASH																									
Weighted number of respondents	5034	1620	1698	1717	1226	1238	1233	1337	5034	1417	1417	916	210	699	0	1756	1861	1405	2555	2479	279	1259	1983	780	732
Actual number of respondents	4802	1587	1628	1587	1148	1177	1208	1269	4802	1531	1531	979	252	777	0	888	1529	2373	2569	2233	268	1086	2088	720	638
credit card	8%	8% D	9% D	5% BC	7% F	10% EGH	7% F	6% F	8% JKLmN	11% l	11% l	12% l	11% i	11% l	0% l	9% r	7% p	7% p	8% S	7% T	8% v	5% uWxy	9% V	8% v	7% v
debit card	42%	40%	43%	44%	41% h	40% h	43% h	45% ef	42% JKIMN	37% l	37% l	38% im	32% ll	34% l	0% l	49% QR	42% PR	35% PQ	40% T	45% S	38% v	45% uw	41% v	42% v	44% v
cheque	1%	1% d	1% b	1% b	0% FGh	1% E	2% E	1% e	1% jkl	1% i	1% i	1% i	1% i	1% i	0% l	0% r	1% r	2% pq	1% T	1% S	1% v	1% u	1% v	1% v	1% v
cash	10%	13% cD	10% b	8% B	19% FGH	9% EH	9% Eh	6% EFg	10% jkl	8% i	8% i	8% i	11% i	10% l	0% l	9% r	10% r	12% pq	12% T	8% S	10% v	14% uWXY	9% V	10% v	8% v
walk out	34%	35%	33%	35%	31% GH	32% gh	36% Ef	36% Ef	34% jkMN	37% i	37% i	35% mn	42% ll	40% ll	0% l	26% QR	37% Pr	40% Pq	36% t	32% s	39% v	31% u	34% v	35% v	35% v
Don't know / No response	5%	3% D	4% D	7% BC	3% Fh	7% EGh	4% F	5% ef	5% QR	5% P	5% P	5% P	2% P	4% P	0% P	7% QR	4% P	4% P	4% T	6% S	4% v	4% W	7% VXY	4% W	4% W
Moved away from credit card	59%	57%	58%	60%	62% fGH	57% e	57% E	57% E	59% JKLMN	52% l	52% l	53% l	46% l	49% l	0% l	65% QR	56% Pr	53% Pq	57% T	61% S	53% v	64% UWxy	57% V	57% v	57% v
Did not	8%	8% D	9% D	5% BC	7% F	10% EGH	7% F	6% F	8% JKLmN	11% l	11% l	12% l	11% i	11% l	0% l	9% r	7% p	7% p	8% S	7% T	8% v	5% uWxy	9% V	8% v	7% v
Walk-out	34%	35%	33%	35%	31% GH	32% gh	36% Ef	36% Ef	34% jkMN	37% i	37% i	35% mn	42% ll	40% ll	0% l	26% QR	37% Pr	40% Pq	36% t	32% s	39% v	31% u	34% v	35% v	35% v
Chi2:		***			***				(***)						***			***		(***)					

For a purchase value of [4 different value ranges], would you be more or less likely to shop at a retail store that surcharges in that manner for using your standard credit card?

	Total	Percentage rate scenario used			Purchase value range scenario used				Cards held (not mutually exclusive)						Age			Gender		Region					
		1% B	1.5% C	2% D	Less than \$25 E	\$25 to \$75 F	\$76 to \$125 G	More than \$125 H	Stand-ard card I	Prem-ium card J	Both K	MC Prem-ium L	Infinite M	Amex N	No Visa, MC, Amex O	18 to 35 P	36 to 55 Q	56 + R	Male S	Female T	Atlantic U	Quebec V	Ontario W	Prairies X	BC and terr. Y
QSCEN4C SURCHARGE FOR PAYING BY STANDARD CREDIT CARD INSTEAD OF BY DEBIT CARD, BY CHEQUE OR CASH																									
Weighted number of respondents	5034	1620	1698	1717	1226	1238	1233	1337	5034	1417	1417	916	210	699	0	1756	1861	1405	2555	2479	279	1259	1983	780	732
Actual number of respondents	4802	1587	1628	1587	1148	1177	1208	1269	4802	1531	1531	979	252	777	0	888	1529	2373	2569	2233	268	1086	2088	720	638
Less likely	68%	69%	66%	70%	65%	64%	71%	72%	68%	69%	69%	67%	63%	72%	0%	65%	69%	72%	68%	69%	69%	70%	66%	69%	71%
			D	C	GH	GH	EF	EF				n	N	IM		qR	pr	Pq				w	vy		w
It would make no difference	22%	22%	24%	20%	27%	24%	20%	17%	22%	20%	20%	20%	23%	19%	0%	23%	22%	21%	23%	21%	26%	20%	22%	24%	22%
			d	c	GH	gH	Ef	EF	n					i							v	ux		v	
More likely	6%	6%	7%	4%	6%	7%	5%	5%	6%	8%	8%	8%	10%	6%	0%	5%	7%	4%	6%	5%	4%	7%	6%	5%	3%
			d	D	bC		g	f	JKLM	l	l	l	l			R	Q				v	uxY	Y	v	VW
Don't know / No response	4%	3%	4%	5%	2%	5%	4%	5%	4%	4%	4%	5%	4%	3%	0%	7%	2%	3%	3%	5%	2%	3%	6%	2%	4%
		D	d	Bc	FgH	E	e	E				n	l			QR	P	P	T	S	W	W	UVxy	W	w
Net increase in goodwill	-63%	-63%	-59%	-66%	-60%	-57%	-67%	-67%	-63%	-61%	-61%	-59%	-53%	-65%	0%	-60%	-62%	-68%	-62%	-64%	-65%	-63%	-60%	-64%	-68%
Chi2:		***			***				**							***			*		***				

Imagine the following situation: a retail store that surcharges at the cash register, for example [3 possible rates], for using your premium credit card instead of your standard credit card. Using a scale from 1 to 7 where 1 means "I would really hate it", 4 means "Indifferent" and 7 means "I would really love it", how would you react to a retail store doing this?

	Total	Percentage rate scenario used			Cards held (not mutually exclusive)							Age			Gender		Region				
		1% B	1.5% C	2% D	Stand- ard card E	Prem- ium card F	Both G	MC Prem- ium H	Infinite I	Amex J	No Visa, MC, Amex K	18 to 35 L	36 to 55 M	56 + N	Male O	Female P	Atlantic Q	Quebec R	Ontario S	Prairies T	BC and terr. U
QSCEN5A																					
SURCHARGE FOR USING YOUR PREMIUM CREDIT CARD INSTEAD OF YOUR STANDARD CREDIT CARD																					
Weighted number of respondents	1707	599	567	541	1707	1707	1707	1077	443	811	0	328	762	612	965	742	84	272	755	300	296
Actual number of respondents	1879	626	634	619	1879	1879	1879	1172	521	907	0	216	609	1049	1101	778	96	273	889	332	288
1 I would really hate it	55%	56%	52%	57%	55%	55%	55%	53%	62%	54%	0%	51%	56%	56%	54%	57%	57%	66%	50%	57%	53%
2	14%	15%	13%	13%	14%	14%	14%	13%	11%	14%	0%	13%	13%	15%	15%	12%	15%	8%	16%	12%	14%
3	7%	8%	7%	6%	7%	7%	7%	7%	6%	6%	0%	8%	6%	8%	6%	8%	5%	6%	9%	5%	5%
4 Indifferent	14%	12%	16%	15%	14%	14%	14%	15%	7%	15%	0%	15%	13%	15%	14%	14%	17%	13%	13%	16%	14%
5	2%	2%	2%	1%	2%	2%	2%	2%	2%	1%	0%	1%	2%	2%	2%	1%	5%	1%	1%	2%	1%
6	4%	3%	3%	4%	4%	4%	4%	4%	4%	4%	0%	7%	3%	2%	3%	4%	1%	3%	4%	3%	3%
7 I would really love it	5%	5%	6%	4%	5%	5%	5%	5%	8%	5%	0%	5%	7%	2%	5%	4%	0%	3%	5%	3%	9%
Don't know / No response	1%	0%	0%	1%	1%	1%	1%	0%	0%	1%	0%	0%	1%	1%	1%	0%	0%	0%	1%	0%	1%
Chi2:		-			-							(***)			(-)		(***)				
Mean:	2.23	2.18	2.36	2.15	2.23	2.23	2.23	2.29	2.16	2.26	*	2.44	2.29	2.05	2.27	2.18	1.99	1.94	2.32	2.17	2.38
Standard Deviation:	1.74	1.71	1.82	1.69	1.74	1.74	1.74	1.77	1.89	1.75	*	1.87	1.86	1.50	1.78	1.70	1.38	1.59	1.77	1.67	1.93
Student's T:			d	c								N	N	LM			su	SU	qR		qR

Suppose that, once at the cash register, you learned that the retail store surcharges in that manner for using your premium credit card when you wanted to use your premium card. Would you be more likely to pay by premium credit card, by standard credit card, by debit card, by cheque, or cash, or to walk out and go to another merchant for a purchase value of [4 different value ranges]?

	Total	Percentage rate scenario used			Purchase value range scenario used				Cards held (not mutually exclusive)							Age			Gender		Region				
		1% B	1.5% C	2% D	Less than \$25 E	\$25 to \$75 F	\$76 to \$125 G	More than \$125 H	Stand-ard card I	Prem-ium card J	Both K	MC Prem-ium L	Infinite M	Amex N	No Visa, MC, Amex O	18 to 35 P	36 to 55 Q	56 + R	Male S	Female T	Atlantic U	Quebec V	Ontario W	Prairies X	BC and terr. Y
QSCEN5B																									
SURCHARGE FOR USING YOUR PREMIUM CREDIT CARD INSTEAD OF YOUR STANDARD CREDIT CARD																									
Weighted number of respondents	1707	599	567	541	413	401	427	466	1707	1707	1707	1077	443	811	0	328	762	612	965	742	84	272	755	300	296
Actual number of respondents	1879	626	634	619	427	466	471	515	1879	1879	1879	1172	521	907	0	216	609	1049	1101	778	96	273	889	332	288
premium credit card	10%	11% d	10%	7% b	7% F	13% Eg	9%	9%	10%	10%	10%	10%	12%	10%	0%	8%	12% r	8% q	12% T	7% S	11% v	4% uWXY	9% V	11% V	13% V
standard credit card	27%	30% D	30% D	22% BC	23% gh	25% e	30% e	30% e	27% MN	27% MN	27% MN	27% mN	21% IJKIN	34% IJKLM	0%	28% MN	28% MN	26% MN	27% MN	28% MN	21% x	31% Xy	30% V	22% vW	24% w
debit card	19%	15% cD	20% b	22% B	19% fg	20% eh	19% eh	18% fg	19% mN	19% mN	19% mN	21% MN	15% ijkl	14% IJKL	0%	27% QR	15% P	19% P	18% P	20% P	20% y	22% x	18% x	24% wY	15% vX
cheque	1%	1%	1%	1% 1	0% fg	2% eh	2% eh	0% fg	1% m	1% m	1% m	1% n	0% n	1% m	0%	0% n	1% m	1% m	1% m	1% m	0% n	0% n	1% m	0% n	1% m
cash	5%	5%	5%	6% 6	15% FGH	4% Eh	2% E	2% Ef	5% M	5% M	5% M	4% M	6% IJKLN	5% M	0%	5% qR	4% p	7% P	6% T	5% S	4% 6	7% 5	5% 3	4% 3	6% 4
walk out	34%	35%	33%	35%	31% M	33% M	36% M	37% M	34% M	34% M	34% M	32% M	43% IJKLN	33% M	0%	27% qR	36% p	36% P	34% T	35% S	39% 6	31% 5	33% 3	37% 3	37% 4
Don't know / No response	4%	3% D	2% D	6% BC	4% n	4% n	2% n	4% n	4% n	4% n	4% n	4% N	2% ijkl	0%	5% T	3% S	3% S	3% S	3% S	3% S	6% 6	5% 5	3% 3	3% 3	4% 4
Moved away from premium credit card	56%	53% fh	57% e	57% e	61% fh	53% e	56% e	54% e	56% M	56% M	56% M	58% M	44% IJKLN	57% M	0%	65% QR	52% P	55% P	54% T	58% S	51% v	65% uwXY	57% vy	52% V	50% Vw
Did not	10%	11% d	10%	7% b	7% F	13% Eg	9%	9%	10% M	10% M	10% M	10% M	12% IJKL	10% M	0%	8% r	12% r	8% q	12% T	7% S	11% v	4% uWXY	9% V	11% V	13% V
Walk-out	34%	35%	33%	35%	31% M	33% M	36% M	37% M	34% M	34% M	34% M	32% M	43% IJKLN	33% M	0%	27% qR	36% p	36% P	34% T	35% S	39% 6	31% 5	33% 3	37% 3	37% 4
Chi2:		(***)			(***)				(***)							(***)			(***)		(***)				

For a purchase value of [4 different value ranges], would you be more or less likely to shop at a retail store that surcharges in that manner for using your premium credit card?

	Total	Percentage rate scenario used			Purchase value range scenario used				Cards held (not mutually exclusive)							Age			Gender		Region				
		1% B	1.5% C	2% D	Less than \$25 E	\$25 to \$75 F	\$76 to \$125 G	More than \$125 H	Stand-ard card I	Prem-ium card J	Both K	MC Prem-ium L	Infinite M	Amex N	No Visa, MC, Amex O	18 to 35 P	36 to 55 Q	56 + R	Male S	Female T	Atlantic U	Quebec V	Ontario W	Prairies X	BC and terr. Y
QSCEN5C SURCHARGE FOR USING YOUR PREMIUM CREDIT CARD INSTEAD OF YOUR STANDARD CREDIT CARD																									
Weighted number of respondents	1707	599	567	541	413	401	427	466	1707	1707	1707	1077	443	811	0	328	762	612	965	742	84	272	755	300	296
Actual number of respondents	1879	626	634	619	427	466	471	515	1879	1879	1879	1172	521	907	0	216	609	1049	1101	778	96	273	889	332	288
Less likely	68%	70%	66%	67%	62% Gh	67%	72% E	69%	68%	68%	68%	67%	72% m	67%	0%	65%	67%	70%	66%	69%	76%	68%	65% u	70%	69%
It would make no difference	23%	21% c	27% b	23%	28% gH	25%	21% e	20% E	23%	23%	23%	23%	19% ijkln	25%	0%	27%	23%	23%	24%	22%	19%	22%	27% y	22%	20% w
More likely	5%	6%	5%	6%	5%	6%	5%	6%	5%	5%	5%	5%	8%	6%	0%	6%	7% R	3% Q	6% t	4% s	1%	7%	5%	5%	7% u
Don't know / No response	3%	3%	2% D	5% C	5% G	3%	1% EH	5% G	3%	3%	3%	4%	2% ijkl	3%	0%	3%	3%	5%	3%	4%	4%	3%	3%	3%	5%
Net increase in goodwill	-62%	-64%	-61%	-61%	-57%	-61%	-67%	-64%	-62%	-62%	-62%	-62%	-64%	-60%	0%	-59%	-60%	-66%	-60%	-65%	-75%	-61%	-60%	-66%	-61%
Chi2:		*			**				-							**			*		-				

Imagine the following situation: retail store that surcharges at the cash register, for example [3 possible rates], for using your premium credit card instead of a debit card, a cheque or cash. Using a scale from 1 to 7 where 1 means "I would really hate it", 4 means "Indifferent" and 7 means "I would really love it", how would you react to a retail store doing this?

	Total	Percentage rate scenario used			Cards held (not mutually exclusive)							Age			Gender		Region				
		2% B	3% C	4% D	Stand-ard card E	Prem-ium card F	Both G	MC Prem-ium H	Infinite I	Amex J	No Visa, MC, Amex K	18 to 35 L	36 to 55 M	56 + N	Male O	Female P	Atlantic Q	Quebec R	Ontario S	Prairies T	BC and terr. U
QSCEN6A SURCHARGE FOR USING YOUR PREMIUM CREDIT CARD INSTEAD OF A DEBIT CARD, A CHEQUE OR CASH																					
Weighted number of respondents	3695	1232	1198	1265	1707	3695	1707	2330	976	1598	0	741	1652	1295	2049	1646	246	600	1590	676	582
Actual number of respondents	3984	1295	1336	1353	1879	3984	1879	2449	1105	1784	0	483	1330	2164	2278	1706	250	583	1870	721	559
1 I would really hate it	75%	72% D	75% C	77% B	68% FHIJ	75% EG	68% FHIJ	74% EGi	77% EGh	75% EG	0%	69% MN	77% L	75% L	74% O	76% P	76% Q	81% STu	73% R	73% T	75% U
2	8%	9% D	8% C	8% B	10% h	8% i	10% h	8% eg	9% fH	9% h	0%	8% MN	8% L	9% L	9% P	8% O	8% Q	6% st	9% r	9% r	9% r
3	5%	5% D	6% D	3% BC	4% FhI	5% i	4% FhI	6% lj	3% fH	4% h	0%	8% MN	3% L	4% L	4% P	6% O	3% Q	3% S	6% Rt	4% s	4% s
4 Indifferent	6%	7% c	6% b	6% c	8% FhIJ	6% EG	8% FhIJ	7% eg	5% EG	5% EG	0%	7% MN	6% L	7% L	6% P	6% O	9% Q	7% R	6% S	6% T	5% U
5	1%	1% c	1% b	1% c	2% i	1% i	2% i	1% eg	1% eg	1% eg	0%	1% mn	1% l	1% l	1% p	1% o	1% q	1% r	1% s	2% t	1% u
6	1%	2% c	1% b	1% c	2% f	1% eg	2% f	1% f	2% f	1% f	0%	2% mN	1% l	1% l	1% p	1% o	1% q	1% r	1% s	2% t	1% u
7 I would really love it	3%	3% d	4% c	2% c	5% FHij	3% EG	5% FHij	3% EG	3% eg	3% eg	0%	3% mN	4% N	2% M	4% P	2% O	3% r	1% qSTU	3% Ru	4% R	5% Rs
Don't know / No response	1%	1% d	0% d	1% c	1% FHij	1% EG	1% FHij	1% EG	0% eg	1% eg	0%	1% mn	0% l	0% l	1% p	1% o	0% q	1% t	1% R	0% R	0% R
Chi2:		**			***							(***)			***		(***)				
Mean:	1.66	1.73	1.67	1.58	1.89	1.66	1.89	1.68	1.62	1.65	*	1.80	1.63	1.61	1.71	1.60	1.64	1.43	1.70	1.74	1.69
Standard Deviation:	1.42	1.47	1.44	1.34	1.66	1.42	1.66	1.43	1.42	1.43	*	1.52	1.45	1.31	1.50	1.30	1.39	1.09	1.44	1.53	1.52
Student's T:		D		B	FHIJ	EG	FHIJ	EG	EG	EG		mN	l	L	p	o	r	qSTU	R	R	R

Suppose that, once at the cash register, you learned that the retail store surcharges in that manner for using your premium credit card when you wanted to use your premium card. Would you be more likely to pay by premium credit card, by debit card, by cheque, or cash, or to walk out and go to another merchant for a purchase value of [4 different value ranges]?

	Total	Percentage rate scenario used			Purchase value range scenario used				Cards held (not mutually exclusive)						Age			Gender		Region					
		2% B	3% C	4% D	Less than \$25 E	\$25 to \$75 F	\$76 to \$125 G	More than \$125 H	Stand-ard card I	Prem-ium card J	Both K	MC Prem-ium L	Infinite M	Amex N	No Visa, MC, Amex O	18 to 35 P	36 to 55 Q	56 + R	Male S	Female T	Atlantic U	Quebec V	Ontario W	Prairies X	BC and terr. Y
QSCEN6B																									
SURCHARGE FOR USING YOUR PREMIUM CREDIT CARD INSTEAD OF A DEBIT CARD, A CHEQUE OR CASH																									
Weighted number of respondents	3695	1232	1198	1265	917	899	949	930	1707	3695	1707	2330	976	1598	0	741	1652	1295	2049	1646	246	600	1590	676	582
Actual number of respondents	3984	1295	1336	1353	945	989	1041	1009	1879	3984	1879	2449	1105	1784	0	483	1330	2164	2278	1706	250	583	1870	721	559
premium credit card	4%	5% D	4%	3% B	4%	4%	4%	4%	6% JLn	4% IK	6% JLn	4%	5%	5%	0%	4%	4%	4%	5% t	4% s	3%	2% wX	4%	6% v	4%
debit card	37%	38%	37%	35%	37%	38%	39%	33% h	34%	37%	34%	38% l	33%	34%	0%	47% QR	36%	31% PR	34% T	40% S	33%	43% V	38%	32% vXy	33%
cheque	1%	1%	1%	1%	0% fgh	1%	1%	1%	1%	1%	1%	1%	1%	1%	0%	0% R	0% R	2% PQ	1%	1%	0%	0%	1%	1%	1%
cash	9%	10%	9%	10%	16% FGH	9%	5% EG	7% EF	9%	9%	9%	10%	9%	9%	0%	9%	9%	10%	11% T	7% S	9%	10%	10%	7% X	10%
walk out	46%	43% d	46%	48% b	40% FGH	46%	46%	51% E	46%	46%	46%	44% mn	49% jL	49% L	0%	35% QR	48% P	49% P	47%	44%	52% VW	41% UXY	43% UXy	51% VW	49%
Don't know / No response	3%	3%	3%	3%	2% GH	2%	4%	4% gH	3%	3%	3%	3%	2%	3%	0%	4%	3%	3%	2% T	4% S	3%	3%	3%	3%	2%
Moved away from credit card	50%	51%	50%	49%	56% fGH	50%	49%	45% eh	48%	50%	48%	52% L	46% IKMN	47%	0%	61% QR	48% P	46% P	48% t	52% s	45%	57% Vw	53% uXy	43% VW	46%
Did not	4%	5% D	4%	3% B	4%	4%	4%	4%	6% JLn	4% IK	6% JLn	4%	5%	5%	0%	4%	4%	4%	5% t	4% s	3%	2% wX	4%	6% v	4%
Walk-out	46%	43% d	46%	48% b	40% FGH	46%	46%	51% E	46%	46%	46%	44% mn	49% jL	49% L	0%	35% QR	48% P	49% P	47%	44%	52% VW	41% UXY	43% UXy	51% VW	49%
Chi2:		-			***				***							***			***		(***)				

For a purchase value of [4 different value ranges], would you be more or less likely to shop at a retail store that surcharges in that manner for using your premium credit card?

	Total	Percentage rate scenario used			Purchase value range scenario used				Cards held (not mutually exclusive)						Age			Gender		Region						
		2% B	3% C	4% D	Less than \$25 E	\$25 to \$75 F	\$76 to \$125 G	More than \$125 H	Stand-ard card I	Prem-ium card J	Both K	MC Prem-ium L	Infinite M	Amex N	No Visa, MC, Amex O	18 to 35 P	36 to 55 Q	56 + R	Male S	Female T	Atlantic U	Quebec V	Ontario W	Prairies X	BC and terr. Y	
QSCEN6C SURCHARGE FOR USING YOUR PREMIUM CREDIT CARD INSTEAD OF A DEBIT CARD, A CHEQUE OR CASH																										
Weighted number of respondents	3695	1232	1198	1265	917	899	949	930	1707	3695	1707	2330	976	1598	0	741	1652	1295	2049	1646	246	600	1590	676	582	
Actual number of respondents	3984	1295	1336	1353	945	989	1041	1009	1879	3984	1879	2449	1105	1784	0	483	1330	2164	2278	1706	250	583	1870	721	559	
Less likely	83%	82%	84%	83%	79% FGh	85% E	84% E	83% e	77% JLMN	83% IK	77% JLMN	82% IK	84% IK	84% IK	0%	78% Qr	85% P	83% p	83%	83%	85%	84%	82%	80%	85%	
It would make no difference	12%	12%	12%	12%	15% FH	11% E	13% h	9% Eg	15% JIMN	12% IKm	15% JIMN	13% ikMn	9% IjKL	10% IKl	0%	16% QR	11% P	11% P	12%	12%	12%	10% w	13% vy	13%	10% w	
More likely	3%	4%	3%	3%	4%	3%	3%	4%	5% JLn	3% IK	5% JLn	3% IKm	4% l	3% ik	0%	3%	3%	3%	4% t	3% s	1% y	3%	3%	4%	4% u	
Don't know / No response	2%	2%	1%	2%	2% gh	1% H	1% eH	4% eFG	2%	2%	2%	2%	2%	2%	0%	2%	1%	2%	1% T	3% S	2%	3%	2%	2%	1%	
Net increase in goodwill	-80%	-79% c	-81% b	-80%	-75% gh	-82% H	-81% eH	-80% eFG	-72%	-80%	-72%	-80%	-80%	-81%	0%	-75%	-81%	-80%	-79% T	-80% S	-84%	-81%	-80%	-76%	-81%	
Chi2:		-			***				***							**			**		(-)					

Imagine the following situation: a retail store that accepts no premium credit card. Using a scale from 1 to 7 where 1 means "I would really hate it", 4 means "Indifferent" and 7 means "I would really love it", how would you react to a retail store doing this?

	Total	Cards held (not mutually exclusive)							Age			Gender		Region					
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R	
QSCEN7A ACCEPTS NO PREMIUM CREDIT CARD																			
Weighted number of respondents	3695	1707	3695	1707	2330	976	1598	0	741	1652	1295	2049	1646	246	600	1590	676	582	
Actual number of respondents	3984	1879	3984	1879	2449	1105	1784	0	483	1330	2164	2278	1706	250	583	1870	721	559	
1 I would really hate it	46%	40% CEFG	46% BDF	40% CEFG	46% BDF	54% BCDEG	44% BDF	0%	46%	46%	46%	45%	47%	49%	49%	45%	44%	47%	
2	16%	17%	16%	17%	16%	15%	15%	0%	18% K	17% K	13% J	15%	16%	12% qr	14%	16%	17% n	18% n	
3	12%	13%	12%	13%	12%	11%	12%	0%	11%	13%	11%	12%	12%	11%	11%	12%	13%	12%	
4 Indifferent	22%	26% CeF	22% BDFg	26% CeF	22% bdF	15% BCDEG	25% cF	0%	20% k	21% K	25% ij	22%	22%	23%	23%	23%	22% r	19% p	
5	2%	2%	2%	2%	2%	1%	2%	0%	1%	1% K	2% J	2%	1%	2%	1%	1%	2% q	2% p	
6	1%	1%	1%	1%	1%	1%	2%	0%	2% k	1%	1% i	1%	1%	1%	0%	2% pr	0% oq	2% pr	2% oq
7 I would really love it	1%	1%	1%	1%	1%	1% g	1% f	0%	1%	1%	1%	1% M	0% L	1%	1%	1%	1%	1%	1%
Don't know / No response	1%	1% f	1% f	1% f	1% f	0% bcde	0%	0%	1%	0%	1%	0%	1%	0%	1%	1%	0%	0%	0%
Chi2:		***							(***)			**		-					
Mean:	2.24	2.38	2.24	2.38	2.26	2.02	2.31	*	2.19	2.21	2.30	2.28	2.19	2.27	2.19	2.26	2.28	2.19	
Standard Deviation:	1.40	1.39	1.40	1.39	1.41	1.37	1.41	*	1.39	1.39	1.42	1.44	1.35	1.49	1.39	1.39	1.39	1.41	
Student's T:		CEF	BDF	CEF	BDF	BCDEG	F					m	l						

Suppose that, once at the cash register, you learned that the retail store accepts no premium credit card when you wanted to use such a card. Would you be more likely to pay by standard credit card, by debit card, by cheque, or cash, or to walk out and go to another merchant for a purchase value of [4 different value ranges]?

	Total	Purchase value range scenario used				Cards held (not mutually exclusive)							Age			Gender		Region				
		Less than \$25 B	\$25 to \$75 C	\$76 to \$125 D	More than \$125 E	Standard card F	Premium card G	Both H	MC Premium I	Infinite J	Amex K	No Visa, MC, Amex L	18 to 35 M	36 to 55 N	56 + O	Male P	Female Q	Atlantic R	Quebec S	Ontario T	Prairies U	BC and terr. V
QSCEN7B ACCEPTS NO PREMIUM CREDIT CARD																						
Weighted number of respondents	3695	917	899	949	930	1707	3695	1707	2330	976	1598	0	741	1652	1295	2049	1646	246	600	1590	676	582
Actual number of respondents	3984	945	989	1041	1009	1879	3984	1879	2449	1105	1784	0	483	1330	2164	2278	1706	250	583	1870	721	559
standard credit card	17%	12% CDE	18% B	17% Be	20% Bd	36% GIJK	17% FHJK	36% GIJK	16% FHJK	12% FGHIK	25% FGHIJ	0%	16%	17%	16%	17%	16%	7% STUV	17% R	19% Ru	15% Rt	17% R
debit card	38%	41% dE	39% e	37% b	34% Bc	27% GIJK	38% FHK	27% GIJK	39% FHJK	35% FHi	33% FGHI	0%	46% NO	38% MO	33% MN	36% Q	40% P	44% tV	40% V	37% rv	40% V	32% RStU
cheque	1%	1% d	1% b	2% b	1%	1%	1%	1%	1%	1%	1%	0%	0% o	1% O	2% mN	1%	1%	1%	1%	2% u	1% t	
cash	9%	19% CDE	9% BDE	5% BC	4% BC	7% GIJK	9% FH	7% GIJK	9% FH	9% fh	9% FH	0%	6% no	9% m	10% m	11% Q	7% P	8% u	10% uv	9% uv	6% stV	12% tU
walk out	32%	26% CDE	31% Bd	36% Bc	35% B	26% GIJK	32% FHJK	26% GIJK	31% FHJ	41% FGHIK	30% fghj	0%	27% nO	32% mo	36% Mn	33%	31%	36% s	31% rT	30% S	34% v	35% t
Don't know / No response	3%	1% DE	2% dE	4% Bc	5% BC	3%	3%	3%	3%	2% k	2% i	0%	5% NO	2% M	3% M	2% Q	4% P	4% s	1% rT	4% S	2% v	3% t
Moved away from credit card	51%	62% CDE	51% BE	47% B	44% BC	37% GIJK	51% FHJK	37% GIJK	52% FHJK	48% FgHl	46% FGHI	0%	57% nO	51% m	48% M	49% q	53% p	57% v	52% R	51% Ru	51% Rt	48% R
Did not	17%	12% CDE	18% B	17% Be	20% Bd	36% GIJK	17% FHJK	36% GIJK	16% FHJK	12% FGHIK	25% FGHIJ	0%	16%	17%	16%	17%	16%	7% STUV	17% R	19% Ru	15% Rt	17% R
Walk-out	32%	26% CDE	31% Bd	36% Bc	35% B	26% GIJK	32% FHJK	26% GIJK	31% FHJ	41% FGHIK	30% fghj	0%	27% nO	32% mo	36% Mn	33%	31%	36% s	31% rT	30% S	34% v	35% t
Chi2:		***				***							***			***		(***)				

For a purchase value of [4 different value ranges], would you be more or less likely to shop at a retail store which accepts no premium credit card?																						
	Total	Purchase value range scenario used				Cards held (not mutually exclusive)							Age			Gender		Region				
		Less than \$25 B	\$25 to \$75 C	\$76 to \$125 D	More than \$125 E	Standard card F	Premium card G	Both H	MC Premium I	Infinite J	Amex K	No Visa, MC, Amex L	18 to 35 M	36 to 55 N	56 + O	Male P	Female Q	Atlantic R	Quebec S	Ontario T	Prairies U	BC and terr. V
QSCEN7C ACCEPTS NO PREMIUM CREDIT CARD																						
Weighted number of respondents	3695	917	899	949	930	1707	3695	1707	2330	976	1598	0	741	1652	1295	2049	1646	246	600	1590	676	582
Actual number of respondents	3984	945	989	1041	1009	1879	3984	1879	2449	1105	1784	0	483	1330	2164	2278	1706	250	583	1870	721	559
Less likely	65%	58% CDE	64% BE	68% B	71% BC	60% GIJ	65% FHJk	60% GIJ	65% FHJk	73% FGHIK	62% gj	0%	64%	67% O	63% N	65%	65%	66%	64% V	64% V	64% V	71% STU
It would make no difference	30%	38% cDE	33% bDE	27% BC	24% BC	36% GIJ	30% FHJk	36% GIJ	30% FHJk	22% FGHIK	33% gj	0%	32%	29%	31%	30%	31%	28%	32% V	32% V	31% V	24% STU
More likely	3%	3% c	2% bD	4% C	3%	2% Jk	3% Jk	2% Jk	3% j	4% FHi	3% fh	0%	1% nO	3% m	4% M	3% q	2% p	3%	2%	2%	3%	3%
Don't know / No response	2%	2%	2%	2%	3%	2% J	2% J	2% J	2% J	1% FGHIk	2% j	0%	2%	1% O	3% N	2%	2%	3% v	2%	2%	2%	1% r
Net increase in goodwill	-62%	-54%	-62%	-64%	-68%	-58%	-62%	-58%	-62%	-69%	-58%	0%	-63%	-64%	-59%	-62%	-63%	-63%	-61%	-61%	-61%	-68%
Chi2:		***				***							***			-		(*)				

Imagine the following situation: a retail store which accepts credit cards but asks patrons to use a form of payment other than a credit card. Using a scale from 1 to 7 where 1 means "I would really hate it", 4 means "Indifferent" and 7 means "I would really love it", how would you react to a retail store doing this?

	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QSCEN8A ACCEPTS CREDIT CARDS BUT ASKS PATRONS TO USE A FORM OF PAYMENT OTHER THAN A CREDIT CARD																		
Weighted number of respondents	7719	5731	4102	2114	2619	997	1757	0	2296	3062	2343	4015	3704	477	1684	3119	1280	1156
Actual number of respondents	7678	5573	4407	2302	2742	1130	1958	0	1247	2498	3916	4181	3497	462	1495	3419	1260	1040
1 I would really hate it	31%	28% CDEFG	37% Bd	34% BcG	36% B	37% B	39% BD	0%	22% JK	34% I	36% I	29% M	33% L	34% OPqR	42% NPQR	28% NO	28% nO	26% NO
2	16%	16%	17%	16%	17%	17%	16%	0%	15%	17%	16%	16%	16%	15% Q	14% Q	15% Q	21% NOPR	16% Q
3	14%	15%	14%	15%	14%	16%	15%	0%	16%	14%	14%	14%	15%	13% PR	12% O	16% O	13% r	17% Oq
4 Indifferent	32%	34% CDEFG	27% B	29% Bg	27% B	26% B	26% Bd	0%	39% JK	29% I	28% I	34% M	30% L	33% O	26% NPQR	35% Oq	31% Op	32% O
5	3%	3% CdeFG	2% B	2% b	2% b	1% B	1% B	0%	3%	2%	3%	3%	2%	2% pR	2% o	3% o	3% o	4% O
6	2%	2% cf	2% b	2%	2%	1% b	2%	0%	3% JK	1% I	2% I	2%	2%	2%	2%	2%	1%	2%
7 I would really love it	1%	1% f	1% f	1% F	1% cdEg	2% f	1% f	0%	1%	2%	1%	2% M	1% L	1% q	1% q	1% Q	2% noP	2%
Don't know / No response	1%	1%	1%	1%	1%	0%	1%	0%	1%	1%	1%	1% M	1% L	0% r	1% r	1% r	1% R	2% npQ
Chi2:		***							***			***		(***)				
Mean:	2.69	2.80	2.49	2.59	2.50	2.50	2.43	*	2.97	2.60	2.55	2.78	2.60	2.62	2.41	2.80	2.72	2.84
Standard Deviation:	1.46	1.46	1.44	1.45	1.44	1.47	1.43	*	1.41	1.46	1.48	1.50	1.42	1.43	1.49	1.44	1.47	1.46
Student's T:		CDEFG	Bd	BceG	Bd	B	BD		JK	I	I	M	L	OpR	NPQR	nO	O	NO

Suppose that, once at the cash register, you learned that the retail store accepts credit cards but asks patrons to use a form of payment other than a credit card when you wanted to use such a card. Would you be more likely to pay by credit card, by debit card, by cheque, or cash, or to walk out and go to another merchant for a purchase value of [4 different value ranges]?

	Total	Purchase value range scenario used				Cards held (not mutually exclusive)							Age			Gender		Region				
		Less than \$25 B	\$25 to \$75 C	\$76 to \$125 D	More than \$125 E	Standard card F	Premium card G	Both H	MC Premium I	Infinite J	Amex K	No Visa, MC, Amex L	18 to 35 M	36 to 55 N	56 + O	Male P	Female Q	Atlantic R	Quebec S	Ontario T	Prairies U	BC and terr. V
QSCEN8B ACCEPTS CREDIT CARDS BUT ASKS PATRONS TO USE A FORM OF PAYMENT OTHER THAN A CREDIT CARD																						
Weighted number of respondents	7719	1886	1893	1940	2001	5731	4102	2114	2619	997	1757	0	2296	3062	2343	4015	3704	477	1684	3119	1280	1156
Actual number of respondents	7678	1841	1888	1976	1973	5573	4407	2302	2742	1130	1958	0	1247	2498	3916	4181	3497	462	1495	3419	1260	1040
credit card	28%	23% CDE	28% BE	29% BE	34% BCD	28% gHJK	30% fiJK	31% FJ	28% gHJK	36% FGHI	34% FGI	0%	32% nO	29% mO	24% MN	30% Q	26% P	29% s	24% rTU	31% Sv	29% S	27% t
debit card	36%	35%	37%	37%	35%	38% GHIJK	32% FJ	33% FJk	34% FJK	28% FGHI	30% Fhl	0%	43% NO	36% MO	31% MN	34% Q	39% P	35% s	38% rTU	36% Sv	35% S	34% t
cheque	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0%	1% o	1% O	2% mN	1%	1%	2% ST	1% RUV	1% RUV	2% ST	2% ST
cash	8%	17% CDE	6% BE	6% BE	4% BCD	9% g	7% f	8%	7% f	8%	7%	0%	6% nO	8% mo	10% Mn	10% Q	6% P	8% s	9% rTU	7% Sv	9% S	9% t
walk out	20%	19%	21%	20%	20%	18% GHIJK	24% FH	21% FGI	24% FH	23% F	22% F	0%	12% NO	21% MO	27% MN	20%	20%	20% TUv	18% S	19% S	20% s	
Don't know / No response	6%	5% c	7% b	6%	5%	6% g	5% f	6% j	5% j	4% Fhi	5%	0%	7%	5%	6%	5% Q	7% P	5% tv	5% s	6% s	5% s	7% s
Moved away from credit card	51%	58% CDE	51% BE	51% BE	46% BCD	54% GHIJK	46% FJ	48% FJK	48% FJK	41% FGHI	44% FHI	0%	56% NO	50% M	48% M	50% Q	53% P	51% s	52% rTU	51% Sv	52% S	52% t
Did not	28%	23% CDE	28% BE	29% BE	34% BCD	28% gHJK	30% fiJK	31% FJ	28% gHJK	36% FGHI	34% FGI	0%	32% nO	29% mO	24% MN	30% Q	26% P	29% s	24% rTU	31% Sv	29% S	27% t
Walk-out	20%	19%	21%	20%	20%	18% GHIJK	24% FH	21% FGI	24% FH	23% F	22% F	0%	12% NO	21% MO	27% MN	20%	20%	20% TUv	18% S	19% S	20% s	
Chi2:		***				***							***			***		***				

For a purchase value of [4 different value ranges], would you be more or less likely to shop at a retail store which accepts credit cards but asks patrons to use a form of payment other than a credit card?																						
	Total	Purchase value range scenario used				Cards held (not mutually exclusive)							Age			Gender		Region				
		Less than \$25 B	\$25 to \$75 C	\$76 to \$125 D	More than \$125 E	Stand-ard card F	Prem-ium card G	Both H	MC Prem-ium I	Infinite J	Amex K	No Visa, MC, Amex L	18 to 35 M	36 to 55 N	56 + O	Male P	Female Q	Atlantic R	Quebec S	Ontario T	Prairies U	BC and terr. V
QSCEN8C ACCEPTS CREDIT CARDS BUT ASKS PATRONS TO USE A FORM OF PAYMENT OTHER THAN A CREDIT CARD																						
Weighted number of respondents	7719	1886	1893	1940	2001	5731	4102	2114	2619	997	1757	0	2296	3062	2343	4015	3704	477	1684	3119	1280	1156
Actual number of respondents	7678	1841	1888	1976	1973	5573	4407	2302	2742	1130	1958	0	1247	2498	3916	4181	3497	462	1495	3419	1260	1040
Less likely	50%	48%	50%	51%	50%	47% GHIJK	56% Fh	53% Fgj	55% F	58% FH	56% F	0%	42% NO	52% M	55% M	49% q	51% p	47% Su	55% RTV	47% SU	53% rT	49% S
It would make no difference	43%	45% de	43%	42%	42% b	46% GHIJK	37% F	40% F	38% F	37% F	38% F	0%	51% NO	40% M	38% M	45% Q	41% P	44% S	37% RTuV	46% Su	42% st	43% S
More likely	3%	3%	2%	3%	3%	3% K	3% k	3% k	3% k	3% k	2% Fhj	0%	2% NO	4% M	3% M	3% Q	3% P	5% T	4% T	2% RSv	3% U	3% st
Don't know / No response	4%	3%	4%	4%	4%	4% J	4% J	4% J	4% J	2% FGHIk	4% j	0%	4% NO	4% M	4% M	3% Q	5% P	4% u	4% u	5% U	3% sT	4% t
Net increase in goodwill	-47%	-46%	-48%	-48%	-47%	-43% ***	-53%	-50%	-52%	-54%	-54%	0%	-39% ***	-49%	-52%	-45% ***	-49%	-42% ***	-51%	-45%	-49%	-46%
Chi2:		-				***							***			***		***				

Imagine the following situation: a retail store which informs patrons of the cost to the merchant of the use of a credit card. Using a scale from 1 to 7 where 1 means "I would really hate it", 4 means "Indifferent" and 7 means "I would really love it", how would you react to a retail store doing this?

	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QSCEN9A INFORMS PATRONS OF THE COST TO THE MERCHANT OF THE USE OF A CREDIT CARD																		
Weighted number of respondents	7719	5731	4102	2114	2619	997	1757	0	2296	3062	2343	4015	3704	477	1684	3119	1280	1156
Actual number of respondents	7678	5573	4407	2302	2742	1130	1958	0	1247	2498	3916	4181	3497	462	1495	3419	1260	1040
1 I would really hate it	16%	16% cfG	17% b	16% g	17% g	18% b	19% Bd	0%	13% jK	17% iK	19% lJ	14% M	19% L	21% PqR	19% PqR	16% NOOr	16% nor	13% NOpq
2	9%	8%	9%	8%	9%	8%	8%	0%	9% k	9%	8% i	8% M	10% L	8% Pr	7% Pr	9% O	9% o	9% o
3	9%	9% g	8%	8%	8%	9%	7% b	0%	10% K	8% k	7% lj	8%	9%	10% o	7% np	9% o	8%	8%
4 Indifferent	43%	43%	43%	44%	43%	44%	46%	0%	44%	43%	41%	46% M	40% L	39% q	42%	43%	45%	43%
5	10%	10%	10%	10%	11% f	9% e	10%	0%	11%	10%	10%	10%	11%	9%	12% r	11%	11%	9% o
6	6%	6% g	6%	6%	6%	5% b	5%	0%	6%	5% K	7% J	7%	6%	7%	5% R	6% R	6% r	8% OPq
7 I would really love it	6%	6% G	5% g	6% g	6% g	6% G	4% BcdeF	0%	4% JK	7% l	7% l	7% M	5% L	6% r	6% r	6% r	6% r	8% opq
Don't know / No response	1%	1%	1%	1%	1% f	0% f	1% de	0%	1%	1%	1%	1%	1%	0% r	1% Pq	1% OR	0% oR	2% nPQ
Chi2:		-							***			***		(***)				
Mean:	3.65	3.69	3.60	3.65	3.64	3.59	3.53	*	3.68	3.64	3.64	3.79	3.50	3.50	3.60	3.64	3.66	3.83
Standard Deviation:	1.64	1.64	1.64	1.62	1.64	1.67	1.60	*	1.54	1.65	1.73	1.61	1.66	1.73	1.68	1.61	1.62	1.66
Student's T:		cG	b	g	g		Bde					M	L	R	R	R	r	NOPq

Suppose that, once at the cash register, you learned that the retail store informs patrons of the cost to the merchant of the use of a credit card when you wanted to use such a card. Would you be more likely to pay by credit card, by debit card, by cheque, or cash, or to walk out and go to another merchant for a purchase value of [4 different value ranges]?

	Total	Purchase value range scenario used				Cards held (not mutually exclusive)							Age			Gender		Region				
		Less than \$25 B	\$25 to \$75 C	\$76 to \$125 D	More than \$125 E	Stand-ard card F	Prem-ium card G	Both H	MC Prem-ium I	Infinite J	Amex K	No Visa, MC, Amex L	18 to 35 M	36 to 55 N	56 + O	Male P	Female Q	Atlantic R	Quebec S	Ontario T	Prairies U	BC and terr. V
QSCEN9B																						
INFORMS PATRONS OF THE COST TO THE MERCHANT OF THE USE OF A CREDIT CARD																						
Weighted number of respondents	7719	1886	1893	1940	2001	5731	4102	2114	2619	997	1757	0	2296	3062	2343	4015	3704	477	1684	3119	1280	1156
Actual number of respondents	7678	1841	1888	1976	1973	5573	4407	2302	2742	1130	1958	0	1247	2498	3916	4181	3497	462	1495	3419	1260	1040
credit card	41%	34% CDE	39% BdE	42% BcE	47% BCD	39% GHIJK	45% FJK	44% FJK	44% FJK	49% FghI	51% FGHI	0%	40%	43% O	39% N	44% Q	37% P	38% s	44% rt	40% s	40%	41%
debit card	30%	31% de	33% DE	28% bC	28% bC	32% GHIJK	27% FJK	28% FJK	29% FJK	24% FgHI	23% FGHI	0%	35% NO	29% MO	26% MN	28% Q	32% P	30% u	29% U	31% U	31% r	28% STV
cheque	1%	0% cDE	1% b	1% B	1% B	1% j	1% j	1% j	1% ghi	0%	0%	0%	0% O	0% O	2% MN	1% Q	1% P	1% u	0% U	1% U	2% r	1% STV
cash	9%	19% CDE	7% BDE	5% BCe	4% BCd	9% ghIjk	8% f	8% f	7% F	8% f	7% f	0%	8% O	8% O	11% MN	10% Q	7% P	8% s	9% r	8% U	9% U	9% s
walk out	10%	8% De	10% d	12% Bc	11% b	10% Gij	12% F	11% F	12% F	12% f	11% f	0%	6% NO	10% MO	15% MN	9% Q	12% P	13% s	9% r	10% U	11% U	10% s
Don't know / No response	9%	7% CDe	10% B	11% Be	9% bd	10% GHIJK	8% F	8% Fk	8% Fk	7% F	6% Fhi	0%	11% O	10% O	7% MN	8% Q	11% P	9% v	9% v	10% U	7% TV	11% sU
Moved away from credit card	49%	57% CDE	51% BDE	46% BCe	42% BCd	52% GHIJK	43% FJK	45% FJK	45% FJK	39% FgHI	38% FGHI	0%	54% NO	47% M	46% M	47% Q	51% P	48% s	47% rt	50% s	49% s	49% s
Did not	41%	34% CDE	39% BdE	42% BcE	47% BCD	39% GHIJK	45% FJK	44% FJK	44% FJK	49% FghI	51% FGHI	0%	40%	43% O	39% N	44% Q	37% P	38% s	44% rt	40% s	40% s	41% s
Walk-out	10%	8% De	10% d	12% Bc	11% b	10% Gij	12% F	11% F	12% F	12% f	11% f	0%	6% NO	10% MO	15% MN	9% Q	12% P	13% s	9% r	10% U	11% U	10% s
Chi2:		***				***							***			***		(***)				

For a purchase value of [4 different value ranges], would you be more or less likely to shop at a retail store that informs patrons of the cost to the merchant of the use of a credit card?

	Total	Purchase value range scenario used				Cards held (not mutually exclusive)							Age			Gender		Region				
		Less than \$25 B	\$25 to \$75 C	\$76 to \$125 D	More than \$125 E	Standard card F	Premium card G	Both H	MC Premium I	Infinite J	Amex K	No Visa, MC, Amex L	18 to 35 M	36 to 55 N	56 + O	Male P	Female Q	Atlantic R	Quebec S	Ontario T	Prairies U	BC and terr. V
QSCEN9C INFORMS PATRONS OF THE COST TO THE MERCHANT OF THE USE OF A CREDIT CARD																						
Weighted number of respondents	7719	1886	1893	1940	2001	5731	4102	2114	2619	997	1757	0	2296	3062	2343	4015	3704	477	1684	3119	1280	1156
Actual number of respondents	7678	1841	1888	1976	1973	5573	4407	2302	2742	1130	1958	0	1247	2498	3916	4181	3497	462	1495	3419	1260	1040
Less likely	31%	30%	29%	32%	33%	30%	33%	33%	32%	35%	33%	0%	26%	33%	34%	28%	34%	35%	29%	31%	30%	32%
It would make no difference	58%	60%	60%	56%	57%	59%	57%	57%	58%	54%	59%	0%	64%	58%	54%	61%	56%	53%	61%	58%	60%	58%
More likely	6%	6%	6%	7%	7%	7%	6%	6%	6%	8%	5%	0%	5%	6%	8%	7%	5%	7%	6%	6%	7%	7%
Don't know / No response	4%	4%	4%	5%	4%	5%	4%	4%	4%	3%	3%	0%	5%	3%	4%	4%	5%	5%	5%	4%	3%	4%
Net increase in goodwill	-24%	-24%	-23%	-25%	-26%	-24%	-27%	-26%	-26%	-27%	-28%	0%	-21%	-26%	-26%	-21%	-28%	-27%	-23%	-25%	-23%	-25%
Chi2:		-				***							***			***		-				

Imagine the following situation: a retail store which informs patrons of the cost to the merchant of the use of a credit card AND asks patrons to use a form of payment other than a credit card. Using a scale from 1 to 7 where 1 means "I would really hate it", 4 means "Indifferent" and 7 means "I would really love it", how would you react to a retail store doing this?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QSCEN10A INFORMS PATRONS OF THE COST TO THE MERCHANT OF THE USE OF A CREDIT CARD AND ASKS PATRONS TO USE A FORM OF PAYMENT OTHER THAN A CREDIT CARD																		
Weighted number of respondents	7719	5731	4102	2114	2619	997	1757	0	2296	3062	2343	4015	3704	477	1684	3119	1280	1156
Actual number of respondents	7678	5573	4407	2302	2742	1130	1958	0	1247	2498	3916	4181	3497	462	1495	3419	1260	1040
1 I would really hate it	32%	30% CdEFG	36% Bdg	33% bcfG	34% BG	37% Bd	38% BcDE	0%	26% JK	34% I	36% I	30% M	35% L	37% PQR	39% PQR	30% NO	30% NO	28% NO
2	14%	14%	15%	16%	15%	15%	15%	0%	13% J	16% IK	13% J	15%	14%	14%	12% PqR	15%	14%	15%
3	13%	13%	12%	12%	12%	13%	12%	0%	16% JK	11% I	11% I	13%	12%	10% pqR	10% PQR	13%	14% nO	15% NO
4 Indifferent	28%	29% CdFG	26% B	26% b	27% G	24% B	25% B	0%	32% JK	26% I	27% I	30% M	26% L	25% p	26% P	30% nOR	29%	26% P
5	6%	6% cfG	5% bg	6% G	6% G	5% b	4% BcDE	0%	6%	6%	6%	6%	6%	8% p	6% r	5% nR	6%	8% oP
6	4%	4% CdFG	3% B	3% b	3% f	2% Be	3% B	0%	4% j	3% i	4%	4%	3%	5%	4%	3%	3%	3%
7 I would really love it	2%	3% f	2% f	3% e	2% dF	4% bcEG	2% F	0%	2%	2%	2%	3%	2%	2%	2%	3%	3%	2%
Don't know / No response	1%	1% G	1%	1%	1%	1%	0% Bd	0%	1%	1%	1%	1%	1%	0% or	1% nP	1% OR	1%	2% nP
Chi2:		***							***			***		(***)				
Mean:	2.82	2.90	2.68	2.77	2.72	2.65	2.58	*	3.01	2.72	2.76	2.90	2.73	2.73	2.67	2.85	2.89	2.89
Standard Deviation:	1.63	1.64	1.61	1.64	1.60	1.65	1.58	*	1.58	1.62	1.67	1.63	1.62	1.67	1.68	1.60	1.62	1.61
Student's T:		CDEFG	Bdg	BcfG	BG	Bd	BcDE		JK	I	I	M	L		PQR	O	O	O

Suppose that, once at the cash register, you learned that the retail store informs AND asks in that manner when you wanted to use such a card. Would you be more likely to pay by credit card, by debit card, by cheque, or cash, or to walk out and go to another merchant for a purchase value of [4 different value ranges]?

	Total	Purchase value range scenario used				Cards held (not mutually exclusive)							Age			Gender		Region						
		Less than \$25 B	\$25 to \$75 C	\$76 to \$125 D	More than \$125 E	Stand-ard card F	Prem-ium card G	Both H	MC Prem-ium I	Infinite J	Amex K	No Visa, MC, Amex L	18 to 35 M	36 to 55 N	56 + O	Male P	Female Q	Atlantic R	Quebec S	Ontario T	Prairies U	BC and terr. V		
QSCEN10B INFORMS PATRONS OF THE COST TO THE MERCHANT OF THE USE OF A CREDIT CARD AND ASKS PATRONS TO USE A FORM OF PAYMENT OTHER THAN A CREDIT CARD																								
Weighted number of respondents	7719	1886	1893	1940	2001	5731	4102	2114	2619	997	1757	0	2296	3062	2343	4015	3704	477	1684	3119	1280	1156		
Actual number of respondents	7678	1841	1888	1976	1973	5573	4407	2302	2742	1130	1958	0	1247	2498	3916	4181	3497	462	1495	3419	1260	1040		
credit card	26%	21% CDE	24% BE	27% BE	31% BCD	24% GhJK	29% FjJK	27% fJK	25% GJK	32% FgHI	34% FGHI	0%	26%	26%	25%	29% Q	23% P	24%	27%	26%	26%	26%		
debit card	35%	36% dE	38% e	34% c	33% C	37% GHIJK	31% FjJK	32% fJK	34% FgJK	28% FghI	28% FGHI	0%	43% NO	34% MO	29% MN	33% Q	37% P	33%	34%	36%	35%	36%		
cheque	1%	1% E	1% e	1%	2% Bc	1%	1%	2%	2%	1%	1%	0%	1%	1% o	2% O	2% mN	1%	2%	1%	1% u	2% TU	2% Su	1% rStV	1% U
cash	8%	17% CDE	7% BE	6% BE	3% BCD	9% GijK	7% F	8% k	8% f	7% f	6% Fh	0%	6% O	8% O	11% MN	10% Q	6% P	6%	9%	8%	9%	9%		
walk out	22%	20% e	21% b	22%	23% b	20% GhJK	24% F	23% fj	24% F	26% Fh	24% F	0%	14% NO	24% MO	27% MN	20% Q	24% P	30% STUV	23% R	21% R	22% R	20% R		
Don't know / No response	8%	5% CDe	9% B	9% Be	7% bd	8% Jk	7% j	8% J	8% J	5% FgHI	7% f	0%	9% O	8% o	6% Mn	7% Q	8% P	5% t	8% rU	8% rU	6% T	8% T		
Moved away from credit card	52%	59% CDE	54% BdE	51% BcE	45% BCD	55% GHIJK	47% FHJK	50% FGJK	51% FGJK	42% FGHI	42% FGHI	0%	59% NO	50% M	48% M	51% Q	53% P	46% TuV	50% t	54% Rs	52% r	54% R		
Did not	26%	21% CDE	24% BE	27% BE	31% BCD	24% GhJK	29% FjJK	27% fJK	25% GJK	32% FgHI	34% FGHI	0%	26%	26%	25%	29% Q	23% P	24%	27%	26%	26%	26%		
Walk-out	22%	20% e	21% b	22%	23% b	20% GhJK	24% F	23% fj	24% F	26% Fh	24% F	0%	14% NO	24% MO	27% MN	20% Q	24% P	30% STUV	23% R	21% R	22% R	20% R		
Chi2:		***				***							***			***		***						

For a purchase value of [4 different value ranges], would you be more or less likely to shop at a retail store that informs AND asks in that manner?																						
	Total	Purchase value range scenario used				Cards held (not mutually exclusive)							Age			Gender		Region				
		Less than \$25 B	\$25 to \$75 C	\$76 to \$125 D	More than \$125 E	Stand-ard card F	Prem-ium card G	Both H	MC Prem-ium I	Infinite J	Amex K	No Visa, MC, Amex L	18 to 35 M	36 to 55 N	56 + O	Male P	Female Q	Atlantic R	Quebec S	Ontario T	Prairies U	BC and terr. V
QSCEN10C INFORMS PATRONS OF THE COST TO THE MERCHANT OF THE USE OF A CREDIT CARD AND ASKS PATRONS TO USE A FORM OF PAYMENT OTHER THAN A CREDIT CARD																						
Weighted number of respondents	7719	1886	1893	1940	2001	5731	4102	2114	2619	997	1757	0	2296	3062	2343	4015	3704	477	1684	3119	1280	1156
Actual number of respondents	7678	1841	1888	1976	1973	5573	4407	2302	2742	1130	1958	0	1247	2498	3916	4181	3497	462	1495	3419	1260	1040
Less likely	52%	51%	51%	51%	55%	50%	55%	53%	54%	60%	56%	0%	48%	54%	53%	50%	55%	57%	53%	52%	51%	53%
It would make no difference	38%	40%	37%	39%	35%	39%	36%	37%	36%	32%	37%	0%	42%	36%	37%	41%	35%	34%	38%	39%	39%	37%
More likely	5%	4%	6%	5%	5%	5%	5%	5%	5%	5%	4%	0%	4%	5%	6%	6%	5%	6%	6%	4%	6%	6%
Don't know / No response	5%	4%	6%	5%	4%	5%	4%	5%	4%	2%	4%	0%	6%	4%	4%	4%	6%	4%	4%	5%	4%	5%
Net increase in goodwill	-47%	-47%	-45%	-46%	-50%	-45%	-50%	-48%	-49%	-55%	-52%	0%	-44%	-49%	-47%	-44%	-50%	-52%	-47%	-47%	-45%	-47%
Chi2:		**				***							***			***		-				

Imagine the following situation: a retail store which accepts some [2 possible brand names] but not other [same brand name]. Using a scale from 1 to 7 where 1 means "I would really hate it", 4 means "Indifferent" and 7 means "I would really love it", how would you react to a retail store doing this?

	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QSCEN11A ACCEPTS SOME [2 POSSIBLE BRAND NAMES] BUT NOT OTHERS (INTRA-BRAND DISCREMINATION)																		
Weighted number of respondents	7719	5731	4102	2114	2619	997	1757	0	2296	3062	2343	4015	3704	477	1684	3119	1280	1156
Actual number of respondents	7678	5573	4407	2302	2742	1130	1958	0	1247	2498	3916	4181	3497	462	1495	3419	1260	1040
1 I would really hate it	50%	49%	50%	47%	48%	51%	51%	0%	48%	53%	50%	50%	52%	54%	54%	50%	48%	50%
		d	D	bCFG	g	d	De		J	IK	J			q	PQr	O	nO	o
2	18%	18%	18%	19%	18%	20%	18%	0%	22%	16%	16%	18%	17%	15%	13%	18%	19%	21%
									JK	I	I			r	PQR	O	O	nO
3	10%	10%	10%	11%	10%	9%	9%	0%	11%	9%	9%	9%	10%	8%	9%	10%	10%	10%
4 Indifferent	17%	18%	18%	19%	19%	15%	17%	0%	16%	17%	20%	18%	17%	18%	18%	18%	17%	15%
		f	f	F	F	bcDE			K	K	IJ							
5	1%	1%	1%	1%	1%	1%	1%	0%	1%	1%	1%	1%	1%	2%	2%	1%	1%	1%
														r	r			no
6	1%	1%	1%	1%	1%	0%	1%	0%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0%
		CF	B		f	Be						m	l		r			o
7 I would really love it	1%	1%	1%	1%	1%	1%	1%	0%	0%	1%	1%	1%	0%	1%	1%	0%	1%	1%
									jk	i	i	M	L			QR	P	P
Don't know / No response	2%	1%	2%	2%	2%	2%	2%	0%	1%	2%	2%	2%	1%	1%	2%	1%	3%	1%
		cf	b			b			k		i					Q	Pr	q
Chi2:	-								***			***		(***)				
Mean:	2.05	2.08	2.05	2.14	2.10	1.98	2.03	*	2.04	2.01	2.12	2.09	2.01	2.04	2.05	2.06	2.09	2.00
Standard Deviation:	1.33	1.34	1.32	1.34	1.33	1.29	1.32	*	1.27	1.34	1.37	1.38	1.27	1.38	1.39	1.30	1.35	1.28
Student's T:		f	d	cFG	f	bDe	D			K	J	M	L					

Suppose that, once at the cash register, you learned that the retail store accepts some [2 possible brand names] but not others when you wanted to use such a card. Would you be more likely to pay using another credit card, by debit card, by cheque, or cash, or to walk out and go to another merchant for a purchase value of [4 different value ranges]?

	Total	Purchase value range scenario used				Cards held (not mutually exclusive)							Age			Gender		Region				
		Less than \$25 B	\$25 to \$75 C	\$76 to \$125 D	More than \$125 E	Stand-ard card F	Prem-ium card G	Both H	MC Prem-ium I	Infinite J	Amex K	No Visa, MC, Amex L	18 to 35 M	36 to 55 N	56 + O	Male P	Female Q	Atlantic R	Quebec S	Ontario T	Prairies U	BC and terr. V
QSCEN11B ACCEPTS SOME [2 POSSIBLE BRAND NAMES] BUT NOT OTHERS (INTRA-BRAND DISCREMINATION)																						
Weighted number of respondents	7719	1886	1893	1940	2001	5731	4102	2114	2619	997	1757	0	2296	3062	2343	4015	3704	477	1684	3119	1280	1156
Actual number of respondents	7678	1841	1888	1976	1973	5573	4407	2302	2742	1130	1958	0	1247	2498	3916	4181	3497	462	1495	3419	1260	1040
credit card	22%	19% CdE	23% B	22% b	24% B	22% GHIJK	29% FHK	34% FGIJK	29% FHK	28% FHK	38% FGhIJ	0%	21%	22%	23%	24% Q	20% P	19%	22%	22%	21%	22%
debit card	31%	31%	32% e	33% E	29% cD	33% GHIJK	26% FK	24% Fk	27% FK	25% FK	21% FGhIJ	0%	41% NO	30% MO	24% MN	28% Q	34% P	31%	32%	32%	29%	31%
cheque	1%	0% DE	1%	1% B	1% B	1%	1%	1%	1%	1%	1%	0%	0% O	0% O	2% MN	1%	1%	1%	2% u	1%	1%	
cash	7%	15% CDE	5% Be	4% B	4% Bc	7% GHIK	6% F	6% F	6% F	6% F	5% F	0%	7%	6% O	8% N	8% Q	6% P	5%	8% v	7%	8% v	6% su
walk out	33%	30% CdE	34% B	34% b	34% B	32% J	33% Hk	30% GiJ	32% hj	36% FHIK	31% gj	0%	25% NO	35% MO	39% MN	35% Q	32% P	39% ST	31% Rv	32% Rv	35% st	36% st
Don't know / No response	6%	4% DE	5% E	6% Be	8% BCd	6% Jk	6% j	6% j	6% Jk	4% Fghl	5% fi	0%	7% o	6%	5% m	5% Q	7% P	5%	6%	7%	5%	5%
Moved away from credit card	45%	51% CDE	43% B	44% B	42% B	47% GHIJK	38% FK	36% Fik	39% FhjK	36% Fik	32% FGHIj	0%	54% NO	42% MO	39% MN	42% Q	48% P	42%	46% v	46% v	44%	42% st
Did not	22%	19% CdE	23% B	22% b	24% B	22% GHIJK	29% FHK	34% FGIJK	29% FHK	28% FHK	38% FGhIJ	0%	21%	22%	23%	24% Q	20% P	19%	22%	22%	21%	22%
Walk-out	33%	30% CdE	34% B	34% b	34% B	32% J	33% Hk	30% GiJ	32% hj	36% FHIK	31% gj	0%	25% NO	35% MO	39% MN	35% Q	32% P	39% ST	31% Rv	32% Rv	35% st	36% st
Chi2:		***				***							***			***		(***)				

For a purchase value of [4 different value ranges], would you be more or less likely to shop at a retail store that accepts some [2 possible brand names] but not others?

	Total	Purchase value range scenario used				Cards held (not mutually exclusive)							Age			Gender		Region				
		Less than \$25 B	\$25 to \$75 C	\$76 to \$125 D	More than \$125 E	Stand-ard card F	Prem-ium card G	Both H	MC Prem-ium I	Infinite J	Amex K	No Visa, MC, Amex L	18 to 35 M	36 to 55 N	56 + O	Male P	Female Q	Atlantic R	Quebec S	Ontario T	Prairies U	BC and terr. V
QSCEN11C ACCEPTS SOME [2 POSSIBLE BRAND NAMES] BUT NOT OTHERS (INTRA-BRAND DISCREMINATION)																						
Weighted number of respondents	7719	1886	1893	1940	2001	5731	4102	2114	2619	997	1757	0	2296	3062	2343	4015	3704	477	1684	3119	1280	1156
Actual number of respondents	7678	1841	1888	1976	1973	5573	4407	2302	2742	1130	1958	0	1247	2498	3916	4181	3497	462	1495	3419	1260	1040
Less likely	66%	64% E	66% e	66% e	69% Bcd	66% J	66% J	64% J	65% J	71% FGHIK	64% J	0%	66%	67%	66%	66%	67%	70% S	62% RTUV	66% SV	67% S	71% ST
It would make no difference	26%	30% cdE	27% bE	27% bE	22% BCD	27% jk	27% j	29% J	27% j	23% fgHiK	29% fj	0%	26%	26%	27%	27%	26%	23% S	30% RTuV	26% S	26% s	23% S
More likely	2%	2%	2%	2%	2%	2% i	2%	2%	2%	2%	2%	0%	2%	2%	3%	2%	2%	2%	3% T	2% S	2%	2%
Don't know / No response	5%	4% E	5%	4% E	6% BD	5% i	5% j	5%	6% fJk	4% gl	4% i	0%	6% o	5%	5% m	4% Q	6% P	5%	5% t	6% suV	4% t	4% T
Net increase in goodwill	-64%	-62%	-63%	-64%	-67%	-63%	-64%	-61%	-64%	-69%	-62%	0%	-65%	-65%	-63%	-64%	-65%	-68%	-59%	-64%	-65%	-68%
Chi2:		***				**							-			**		***				

Using a scale from 1 to 7 where 1 means "not at all acceptable", 4 means "moderately acceptable" and 7 means "totally acceptable", how acceptable is each of the following?																						
	Total	Percentage rate scenario used			Cards held (not mutually exclusive)							Age			Gender		Region					
		1% B	1.5% C	2% D	Stand-ard card E	Prem-ium card F	Both G	MC Prem-ium H	Infinite I	Amex J	No Visa, MC, Amex K	18 to 35 L	36 to 55 M	56 + N	Male O	Female P	Atlantic Q	Quebec R	Ontario S	Prairies T	BC and terr. U	
QACCEPT1 merchants offering patrons [3 possible rates] discounts for using cash, cheque or debit rather than standard credit cards																						
Weighted number of respondents	7719	2502	2541	2675	5731	4102	2114	2619	997	1757	0	2296	3062	2343	4015	3704	477	1684	3119	1280	1156	
Actual number of respondents	7678	2506	2584	2588	5573	4407	2302	2742	1130	1958	0	1247	2498	3916	4181	3497	462	1495	3419	1260	1040	
1 Not at all	7%	8%	8%	6%	7%	8%	7%	7%	10%	8%	0%	5%	7%	9%	7%	7%	7%	11%	6%	5%	7%	
				d c	l	l	l	l	EFGHj	i		mN	IN	LM			rt	qSTU	R	qRU	RT	
2	4%	4%	3%	4%	4%	4%	4%	4%	5%	4%	0%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	
		c	b																			
3	3%	4%	3%	3%	3%	4%	4%	3%	6%	5%	0%	3%	3%	4%	3%	4%	4%	3%	3%	4%	2%	
					gJ	l	ei	lj	EfGH	Eh											u	t
4 Moderately	19%	22%	20%	16%	19%	22%	22%	20%	24%	22%	0%	14%	19%	25%	19%	19%	19%	20%	19%	19%	19%	
		D	D	BC	FGhIJ	Ei	E	el	EfH	E		MN	LN	LM								
5	11%	10%	11%	10%	10%	12%	11%	12%	11%	14%	0%	11%	11%	10%	11%	10%	11%	12%	10%	10%	11%	
					fhJ	ej	j	e	j	Efgj							st	r	r			
6	14%	13%	16%	14%	15%	13%	14%	14%	12%	12%	0%	17%	13%	13%	14%	15%	11%	14%	16%	14%	14%	
		C	Bd	c	flJ	e		ij	Eh	Eh		MN	L	L			S	Q				
7 Totally	41%	39%	38%	46%	42%	38%	38%	39%	32%	35%	0%	46%	42%	35%	42%	40%	44%	36%	42%	43%	42%	
		D	D	BC	FGHIJ	El	El	Ej	EFGHj	Ehi		mN	IN	LM			R	QSTU	R	R	R	
Don't know / No response	1%	1%	1%	1%	1%	1%	1%	1%	1%	0%		1%	1%	1%	1%	1%	0%	1%	0%	1%	1%	
																		T	S			
Chi2:		***			***							***			-		(***)					
Mean:	5.31	5.20	5.26	5.47	5.38	5.17	5.21	5.27	4.84	5.09	*	5.57	5.34	5.03	5.34	5.29	5.32	5.05	5.41	5.42	5.32	
Standard Deviation:	1.87	1.90	1.86	1.84	1.85	1.89	1.85	1.85	1.98	1.88	*	1.77	1.87	1.94	1.86	1.89	1.91	1.99	1.81	1.80	1.88	
Student's T:		D	D	BC	FGhIJ	EhI	Elj	efIJ	EFGHJ	EgHI		MN	LN	LM			R	QSTU	R	R	R	

Using a scale from 1 to 7 where 1 means "not at all acceptable", 4 means "moderately acceptable" and 7 means "totally acceptable", how acceptable is each of the following?																					
	Total	Percentage rate scenario used			Cards held (not mutually exclusive)							Age			Gender		Region				
		1% B	1.5% C	2% D	Stand-ard card E	Prem-ium card F	Both G	MC Prem-ium H	Infinite I	Amex J	No Visa, MC, Amex K	18 to 35 L	36 to 55 M	56 + N	Male O	Female P	Atlantic Q	Quebec R	Ontario S	Prairies T	BC and terr. U
QACCEPT2 merchants offering patrons [3 possible rates] discounts for using standard credit cards rather than premium credit cards																					
Weighted number of respondents	3695	1232	1198	1265	1707	3695	1707	2330	976	1598	0	741	1652	1295	2049	1646	246	600	1590	676	582
Actual number of respondents	3984	1295	1336	1353	1879	3984	1879	2449	1105	1784	0	483	1330	2164	2278	1706	250	583	1870	721	559
1 Not at all	18%	20%	17%	17%	13% FHIj	18% EGlj	13% FHIj	17% EGl	24% EFGHJ	15% efgl	0%	17%	17%	19%	17%	19%	20%	22% ST	17% R	15% Ru	20% t
2	7%	6%	7%	7%	7%	7%	7%	7%	8%	6%	0%	7%	7%	7%	7%	7%	6%	8%	6%	7%	7%
3	6%	8% D	6%	5% B	7%	6%	7%	6%	8% J	5% l	0%	4% m	7% l	7%	6%	6%	7%	4% st	7% r	7% r	5%
4 Moderately	23%	24%	22%	22%	23%	23%	23%	23%	22%	22%	0%	21%	22% n	25% m	23%	23%	23%	24%	22%	25%	22%
5	11%	11%	11%	12%	12%	11%	12%	11%	11%	13%	0%	14% n	11% l	10% l	11%	12%	13%	12%	11%	10%	13%
6	10%	9% c	12% bD	9% C	11% l	10% l	11% l	11% l	7% EFGHj	10% i	0%	12%	9%	9%	10%	10%	6% s	9% q	11%	10%	10%
7 Totally	24%	23% d	23% d	27% bc	27% fhl	24% eglj	27% fhl	24% eglj	19% EFGHJ	28% Fhl	0%	24%	26% N	21% M	26% P	22% O	23%	21% s	26% r	25%	23%
Don't know / No response	1%	1% d	1% d	2% bc	1% fhi	1% eg	1% fhi	1% eg	1% eg	1% eg	0%	1%	1% n	2% m	1%	1%	1%	1%	1%	2%	2%
Chi2:		**			***							**			-		(*)				
Mean:	4.30	4.19	4.31	4.40	4.57	4.30	4.57	4.36	3.86	4.52	*	4.43	4.36	4.15	4.38	4.20	4.13	4.07	4.42	4.38	4.22
Standard Deviation:	2.14	2.14	2.13	2.15	2.06	2.14	2.06	2.13	2.17	2.11	*	2.12	2.16	2.12	2.14	2.14	2.15	2.17	2.14	2.09	2.16
Student's T:		d			b							FHI			EGlJ		FHI				
					EGlJ							EFGHJ			Fhl		N				
												N			LM		P				
															O		s				
																	ST				
																	qR				
																	R				

Using a scale from 1 to 7 where 1 means "not at all acceptable", 4 means "moderately acceptable" and 7 means "totally acceptable", how acceptable is each of the following?																						
	Total	Percentage rate scenario used			Cards held (not mutually exclusive)							Age			Gender		Region					
		2% B	3% C	4% D	Stand-ard card E	Prem-ium card F	Both G	MC Prem-ium H	Infinite I	Amex J	No Visa, MC, Amex K	18 to 35 L	36 to 55 M	56 + N	Male O	Female P	Atlantic Q	Quebec R	Ontario S	Prairies T	BC and terr. U	
QACCEPT3 merchants offering patrons [3 possible rates] discounts for using cash, cheque or debit rather than premium credit cards																						
Weighted number of respondents	3695	1232	1198	1265	1707	3695	1707	2330	976	1598	0	741	1652	1295	2049	1646	246	600	1590	676	582	
Actual number of respondents	3984	1295	1336	1353	1879	3984	1879	2449	1105	1784	0	483	1330	2164	2278	1706	250	583	1870	721	559	
1 Not at all	8%	8%	9%	7%	8%	8%	8%	7%	11%	7%	0%	6%	9%	8%	8%	9%	10%	10%	8%	6%	9%	
2	3%	3%	3%	4%	4%	3%	4%	3%	5%	3%	0%	4%	3%	3%	4%	3%	5%	4%	3%	3%	3%	
3	4%	6%	3%	4%	4%	4%	4%	4%	5%	4%	0%	5%	4%	5%	4%	5%	7%	4%	3%	5%	5%	
4 Moderately	14%	18%	12%	12%	14%	14%	14%	13%	16%	14%	0%	14%	13%	15%	12%	16%	12%	17%	13%	12%	15%	
5	10%	11%	10%	9%	11%	10%	11%	11%	10%	11%	0%	11%	10%	10%	11%	10%	9%	9%	11%	9%	12%	
6	14%	14%	14%	14%	14%	14%	14%	14%	12%	15%	0%	14%	14%	14%	14%	14%	10%	13%	16%	13%	11%	
7 Totally	45%	40%	47%	48%	45%	45%	45%	46%	40%	46%	0%	47%	46%	43%	46%	44%	46%	42%	45%	50%	44%	
Don't know / No response	1%	1%	1%	1%	0%	1%	0%	1%	1%	0%	0%	1%	0%	1%	1%	0%	1%	0%	1%	1%	1%	
Chi2:		***			*							-			*		(***)					
Mean:	5.39	5.24	5.46	5.49	5.38	5.39	5.38	5.47	5.05	5.46	*	5.47	5.40	5.34	5.46	5.32	5.21	5.19	5.46	5.60	5.28	
Standard Deviation:	1.93	1.91	1.96	1.92	1.93	1.93	1.93	1.89	2.09	1.88	*	1.87	1.96	1.93	1.91	1.96	2.10	2.03	1.88	1.83	1.99	
Student's T:		CD	B	B					EFGHJ						p	o	T	ST	R	QRU	T	

Using a scale from 1 to 7 where 1 means "not at all acceptable", 4 means "moderately acceptable" and 7 means "totally acceptable", how acceptable is each of the following?																					
	Total	Percentage rate scenario used			Cards held (not mutually exclusive)							Age			Gender		Region				
		1% B	1.5% C	2% D	Stand- ard card E	Prem- ium card F	Both G	MC Prem- ium H	Infinite I	Amex J	No Visa, MC, Amex K	18 to 35 L	36 to 55 M	56 + N	Male O	Female P	Atlantic Q	Quebec R	Ontario S	Prairies T	BC and terr. U
QACCEPT4 merchants surcharging patrons [3 possible rates] for using standard credit cards																					
Weighted number of respondents	7719	2502	2541	2675	5731	4102	2114	2619	997	1757	0	2296	3062	2343	4015	3704	477	1684	3119	1280	1156
Actual number of respondents	7678	2506	2584	2588	5573	4407	2302	2742	1130	1958	0	1247	2498	3916	4181	3497	462	1495	3419	1260	1040
1 Not at all	60%	58% d	60%	62% b	58% FHIJ	63% EG	60% FhJ	62% Eg	63% E	64% EG	0%	52% MN	62% LN	66% LM	59% p	61% o	63% s	64% ST	58% qR	59% R	61%
2	14%	13% d	15%	15% b	15% FHIJ	14% EG	16% FhJ	14% Eg	14% E	14% EG	0%	17% MN	13% L	13% L	14% p	14% o	13% s	12% S	16% R	14% R	15%
3	9%	9% d	9%	8% b	9% FHIJ	9% EG	10% FhJ	9% Eg	10% E	9% EG	0%	10% N	9% N	7% LM	8% p	9% o	9% s	8% ST	9% qR	9% R	8%
4 Moderately	8%	8% cD	8% b	7% B	8% fIJ	7% e	8% ij	7% i	6% Egh	6% Eg	0%	9% MN	8% L	7% L	8% p	8% o	5% su	8% s	8% q	8% q	9% q
5	3%	2% cD	3% b	3% B	3% g	2% e	2% e	2% e	2% e	2% e	0%	4% MN	2% L	2% L	3% p	2% o	1% st	2% s	3% qrU	3% q	2% S
6	2%	4% CD	1% B	2% B	3% FGij	2% E	2% E	2% e	1% e	2% e	0%	4% MN	2% L	1% L	2% p	2% o	2% st	2% t	2% T	4% rS	3% q
7 Totally	4%	4% CD	3% B	3% B	4% fl	3% e	3% e	3% e	2% E	3% E	0%	4% MN	4% L	3% L	4% p	3% o	6% rStu	4% q	3% Q	3% q	3% q
Don't know / No response	1%	0%	1%	0%	0% l	1% i	0% l	1% i	1% E	0% E	0% E	0% MN	0% N	1% M	1% p	0% o	0% st	0% s	0% T	1% T	1% RS
Chi2:		***			***							***			**		(***)				
Mean:	1.99	2.10	1.95	1.93	2.05	1.87	1.93	1.90	1.81	1.86	*	2.23	1.93	1.83	2.05	1.93	1.97	1.93	2.01	2.06	1.97
Standard Deviation:	1.58	1.69	1.51	1.54	1.62	1.47	1.48	1.51	1.39	1.49	*	1.70	1.54	1.49	1.65	1.50	1.69	1.58	1.55	1.64	1.56
Student's T:		CD	B	B	FGHIJ	E	Ei	E	Eg	E		MN	LN	LM	P	O	t r				

Using a scale from 1 to 7 where 1 means "not at all acceptable", 4 means "moderately acceptable" and 7 means "totally acceptable", how acceptable is each of the following?																						
	Total	Percentage rate scenario used			Cards held (not mutually exclusive)							Age			Gender		Region					
		2% B	3% C	4% D	Stand-ard card E	Prem-ium card F	Both G	MC Prem-ium H	Infinite I	Amex J	No Visa, MC, Amex K	18 to 35 L	36 to 55 M	56 + N	Male O	Female P	Atlantic Q	Quebec R	Ontario S	Prairies T	BC and terr. U	
QACCEPT5 merchants surcharging patrons [3 possible rates] for using premium credit cards																						
Weighted number of respondents	3695	1232	1198	1265	1707	3695	1707	2330	976	1598	0	741	1652	1295	2049	1646	246	600	1590	676	582	
Actual number of respondents	3984	1295	1336	1353	1879	3984	1879	2449	1105	1784	0	483	1330	2164	2278	1706	250	583	1870	721	559	
1 Not at all	72%	71%	72%	74%	70% i	72% i	70% i	72% i	75% eg	73% eg	0% eg	65% MN	73% L	75% L	73% L	71% L	73% S	76% S	70% R	72% R	73% R	
2	11%	11% d	12% d	10% c	13% fhj	11% eg	13% fhj	11% eg	11% eg	10% eg	0% eg	14% M	10% L	11% L	11% L	12% L	10% M	10% L	12% L	12% L	11% L	
3	5%	7% d	5% d	4% b	6% d	5% d	6% d	6% d	5% d	6% d	0% d	7% n	6% n	4% lm	5% n	6% n	6% n	3% StU	6% R	5% r	7% R	
4 Moderately	5%	5% d	4% d	6% c	5% d	5% d	5% d	5% d	4% d	4% d	0% d	6% d	5% d	4% d	4% d	5% d	5% d	5% d	5% d	5% d	4% d	
5	2%	1% n	2% n	2% n	2% n	2% n	2% n	2% n	2% n	2% n	0% n	3% MN	1% L	1% L	2% n	2% n	1% n	2% n	2% t	1% T	1% rS	
6	1%	2% n	1% n	1% n	1% n	1% n	1% n	2% n	1% n	1% n	0% n	2% n	1% n	1% i	1% n	1% n	0% n	2% n	1% n	1% n	2% n	
7 Totally	3%	3% i	3% i	3% i	3% i	3% i	3% i	3% i	2% eghj	3% i	0% i	3% i	3% i	3% i	4% P	2% O	6% Rsu	2% Q	3% q	3% q	3% q	
Don't know / No response	1%	0% p	0% p	1% o	0% p	1% o	0% p	1% o	1% o	0% p	0% p	1% o	0% p	1% o	1% p	0% o	0% t	0% t	0% t	1% r	0% r	
Chi2:		-			-							(***)			*		(*)					
Mean:	1.68	1.71	1.67	1.66	1.71	1.68	1.71	1.70	1.59	1.68	*	1.83	1.69	1.59	1.69	1.67	1.76	1.61	1.72	1.64	1.67	
Standard Deviation:	1.41	1.43	1.41	1.40	1.42	1.41	1.42	1.44	1.29	1.44	*	1.48	1.44	1.33	1.47	1.34	1.60	1.36	1.43	1.36	1.41	
Student's T:					i	i	i	i	efgh				N	n	Lm							

Using a scale from 1 to 7 where 1 means "not at all acceptable", 4 means "moderately acceptable" and 7 means "totally acceptable", how acceptable is each of the following?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QACCEPT6 merchants not accepting premium credit cards																		
Weighted number of respondents	3695	1707	3695	1707	2330	976	1598	0	741	1652	1295	2049	1646	246	600	1590	676	582
Actual number of respondents	3984	1879	3984	1879	2449	1105	1784	0	483	1330	2164	2278	1706	250	583	1870	721	559
1 Not at all	53%	47% CEF	53% BDFG	47% CEF	54% BDFG	63% BCDEG	49% CEF	0%	48% jK	53% iK	57% lJ	54%	53%	63% OPr	53% N	51% NQ	56% P	54% n
2	13%	15% f	13% f	15% f	14% bd	12% bd	14%	0%	14%	13%	12%	14%	12%	9% p	11% p	14% no	13%	13%
3	10%	12% F	10% F	12% F	10% BD	9% BD	10%	0%	13% k	10%	9% i	10%	11%	6% oQR	10% n	9% q	12% Np	12% N
4 Moderately	15%	17% cEF	15% bdFg	17% cEF	14% BDFG	11% BCDEG	17% cEF	0%	13%	16%	15%	15%	15%	14% qR	18% qR	15%	14% o	12% O
5	3%	4% f	3% f	4% f	3% bd	2% bd	3%	0%	4% K	3%	2% l	3%	3%	3%	3%	4% q	2% p	3%
6	1%	1% g	1% g	1% g	2% g	1% g	2% bcd	0%	3% JK	1% l	1% l	1%	2%	0% p	0% P	2% nOQ	0% Pr	1% q
7 Totally	3%	4% f	3% g	4% f	3% g	3% bdG	4% ceF	0%	5% k	3% i	3% i	4% m	3% l	4%	3%	4% q	2% pr	4% q
Don't know / No response	1%	0%	1%	0%	1%	1%	0%	0%	0%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Chi2:		***							***			-		(***)				
Mean:	2.18	2.35	2.18	2.35	2.15	1.91	2.38	*	2.42	2.18	2.05	2.18	2.18	2.02	2.19	2.29	2.00	2.15
Standard Deviation:	1.60	1.65	1.60	1.65	1.58	1.47	1.71	*	1.76	1.57	1.52	1.63	1.56	1.63	1.55	1.68	1.40	1.61
Student's T:		CEF	BDFG	CEF	BDFG	BCDEG	CEF		JK	lk	lj			p	q	nQ	oP	

Using a scale from 1 to 7 where 1 means "not at all acceptable", 4 means "moderately acceptable" and 7 means "totally acceptable", how acceptable is each of the following?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand- ard card B	Prem- ium card C	Both D	MC Prem- ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QACCEPT7 merchants asking patrons to use a form of payment other than a credit card																		
Weighted number of respondents	7719	5731	4102	2114	2619	997	1757	0	2296	3062	2343	4015	3704	477	1684	3119	1280	1156
Actual number of respondents	7678	5573	4407	2302	2742	1130	1958	0	1247	2498	3916	4181	3497	462	1495	3419	1260	1040
1 Not at all	27%	24% CDEFG	31% BD	28% BCFG	30% Bg	33% BD	33% BDe	0%	19% JK	27% IK	35% IJ	26% L	28% M	36% PQR	33% PQR	24% NO	25% NO	25% NO
2	15%	15%	15%	16%	16%	16%	16%	0%	13% j	17% ik	14% j	15% L	15% M	14% N	15% O	16% r	14% Q	13% p
3	13%	13%	14%	14%	14%	12%	15%	0%	13% g	14% f	11% K	13% L	13% M	12% N	12% O	14% P	14% Q	13% R
4 Moderately	25%	26% cG	24% bG	24% G	24% G	24% g	21% BCDEf	0%	26% JK	25% Ik	25% lj	24% L	26% M	20% oqr	26% n	25% P	26% n	26% n
5	7%	8% CDEFG	5% B	6% Bf	5% B	4% Bd	5% B	0%	11% JK	6% Ik	5% lj	7% m	8% l	7% pR	6% oq	8% oq	6% pR	9% OQ
6	5%	6% CDEFG	4% B	4% B	4% B	3% B	5% b	0%	9% JK	4% l	4% l	5% M	6% L	4% pQ	4% PQ	6% nO	7% NO	5% NO
7 Totally	7%	8% CEG	6% B	7% B	6% B	7% B	5% B	0%	8% K	7% k	6% lj	9% M	5% L	8% O	4% NPQR	8% O	7% O	8% O
Don't know / No response	1%	0%	1%	0%	1%	1%	0%	0%	1% K	0% K	1% J	1% L	0% L	0% q	1% q	0% Q	1% noPR	0% Q
Chi2:		(***)							***			***		(***)				
Mean:	3.14	3.27	2.91	3.04	2.95	2.88	2.85	*	3.55	3.07	2.84	3.21	3.07	2.92	2.82	3.26	3.23	3.29
Standard Deviation:	1.83	1.84	1.77	1.81	1.76	1.81	1.78	*	1.84	1.79	1.79	1.88	1.76	1.91	1.71	1.84	1.81	1.86
Student's T:		CDEFG	BD	BCfG	B	Bd	BD	JK	IK	IJ	M	L	PQR	PQR	NO	NO	NO	

Using a scale from 1 to 7 where 1 means "not at all acceptable", 4 means "moderately acceptable" and 7 means "totally acceptable", how acceptable is each of the following?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand- ard card B	Prem- ium card C	Both D	MC Prem- ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QACCEPT8 merchants asking patrons to use a standard credit card instead of a premium credit card																		
Weighted number of respondents	3695	1707	3695	1707	2330	976	1598	0	741	1652	1295	2049	1646	246	600	1590	676	582
Actual number of respondents	3984	1879	3984	1879	2449	1105	1784	0	483	1330	2164	2278	1706	250	583	1870	721	559
1 Not at all	37%	30% CEFG	37% BDF	30% CEFG	37% BDF	42% BCDEG	35% BDF	0%	34% K	36% K	41% IJ	36% M	40% L	45% Pqr	42% P	35% NO	37% n	37% n
2	16%	17%	16%	17%	16%	18%	15%	0%	14%	17%	16%	17% M	14% L	15%	14%	16%	18%	17%
3	14%	15%	14%	15%	14%	11% f BcDeG	15%	0%	16%	14%	11% K	14%	14%	11%	13%	14%	14%	14%
4 Moderately	19%	20%	19%	20%	18%	17%	20%	0%	15% jK	19%	20%	18%	19%	18%	20%	18%	20%	19%
5	5%	6%	5%	6%	5%	4% bdg	5%	0%	8% jK	5%	4% i	4%	6%	4%	5%	6% qr	4%	4%
6	4%	5%	4%	5%	4%	2% F BDe	5%	0%	8% JK	3% l	2% l	4%	4%	1% P	3% P	6% NOQr	3% P	3% p
7 Totally	4%	6%	4%	6%	4%	5%	5%	0%	4%	5%	4%	6% M	3% L	5%	3%	5%	4%	5%
Don't know / No response	1%	1%	1%	1%	1%	1%	1%	0%	1%	0% K	1% J	1%	1%	1%	1%	1%	1%	1%
Chi2:		***							***			***		(**)				
Mean:	2.68	2.93	2.68	2.93	2.69	2.51	2.79	*	2.92	2.68	2.53	2.73	2.61	2.46	2.53	2.82	2.58	2.64
Standard Deviation:	1.74	1.78	1.74	1.78	1.74	1.75	1.78	*	1.86	1.73	1.69	1.78	1.70	1.73	1.67	1.81	1.64	1.72
Student's T:		CEfg	BDFg	CEfg	BDF	BCDEG	bcdF		jK	ik	lj	m	l	P	P	NOQr	P	p

Using a scale from 1 to 7 where 1 means "not at all acceptable", 4 means "moderately acceptable" and 7 means "totally acceptable", how acceptable is each of the following?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QACCEPT9 merchants informing patrons of the cost to the merchant of credit card use																		
Weighted number of respondents	7719	5731	4102	2114	2619	997	1757	0	2296	3062	2343	4015	3704	477	1684	3119	1280	1156
Actual number of respondents	7678	5573	4407	2302	2742	1130	1958	0	1247	2498	3916	4181	3497	462	1495	3419	1260	1040
1 Not at all	20%	19% CefG	22% B	20% g	21% b	22% b	23% Bd	0%	14% JK	20% IK	26% IJ	18% M	22% L	27% oPQR	21% nr	20% N	19% N	17% No
2	10%	10% g	11%	11% g	10%	11% be	12%	0%	9%	11%	11% K	9% M	12% L	11%	9%	11%	11%	11%
3	10%	10%	10%	10%	10%	11%	10%	0%	10%	11% K	9% J	10%	10%	12%	10%	10%	10%	10%
4 Moderately	26%	27%	26%	27%	28% f	25% e	26%	0%	26%	26%	26%	27%	25%	26%	28%	26%	27%	26%
5	9%	10% ce	9% b	10%	9% b	9%	9%	0%	12% jK	9% i	8% l	9%	10%	7% O	12% NPqr	8% O	9% o	10% o
6	8%	9%	8%	8%	8%	8%	8%	0%	11% JK	8% l	7% l	9% m	7% l	5% PQR	6% PqR	9% NO	9% No	10% NO
7 Totally	15%	15% cdG	13% b	13% b	14%	14% g	12% Bf	0%	17% jK	14% iK	12% IJ	16% M	13% L	12%	13% P	16% O	15%	15%
Don't know / No response	1%	1%	1%	1%	1%	1%	0%	0%	1%	0% K	1% J	1%	1%	0%	1%	1%	1% q	1% p
Chi2:		*							***			***		(***)				
Mean:	3.79	3.85	3.67	3.73	3.72	3.72	3.56	*	4.14	3.74	3.50	3.93	3.64	3.40	3.70	3.82	3.84	3.93
Standard Deviation:	2.01	2.00	2.00	1.98	2.00	2.04	1.99	*	1.97	1.99	2.02	2.00	2.01	2.00	1.96	2.03	2.01	2.00
Student's T:		CdEG	Bg	bG	BG	g	BcDEf		JK	IK	IJ	M	L	OPQR	NR	N	N	NO

Using a scale from 1 to 7 where 1 means "not at all acceptable", 4 means "moderately acceptable" and 7 means "totally acceptable", how acceptable is each of the following?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QACCEPT10 merchants informing patrons of the cost to the merchant of credit card use AND asking patrons to use a form of payment other than a credit card																		
Weighted number of respondents	7719	5731	4102	2114	2619	997	1757	0	2296	3062	2343	4015	3704	477	1684	3119	1280	1156
Actual number of respondents	7678	5573	4407	2302	2742	1130	1958	0	1247	2498	3916	4181	3497	462	1495	3419	1260	1040
1 Not at all	32%	30% CEG	34% B	32% g	34% B	32% B	36% Bd	0%	25% JK	32% IK	38% IJ	29% M	34% L	38% PQR	37% PQR	30% NO	28% NO	29% NO
2	15%	15%	15%	16%	15%	15%	14%	0%	14% j	17% ik	14% J	16%	14%	15%	16%	15%	15%	13% op
3	12%	12%	12%	12%	12%	11%	13%	0%	13% k	13% k	11% ij	12%	12%	12%	10% p	13% o	13%	12%
4 Moderately	18%	18%	18%	18%	18%	19%	18%	0%	20% j	17% ik	19% j	19% m	17% l	15% OR	20% NP	17% OR	18%	21% NP
5	9%	9% CEG	7% B	8%	7% B	8%	7% B	0%	11% jk	9% ik	6% IJ	9%	8%	7% q	8%	9%	10%	8%
6	6%	6% Fg	6% f	6% f	7% FG	4% BcdE	5% bE	0%	9% JK	5% l	5% l	6%	6%	4% pQR	4% PQR	6% nOr	8% NO	8% NOp
7 Totally	8%	8% g	7% f	8%	7% f	10% ceG	7% bF	0%	8%	8%	8%	9% M	7% L	9% O	5% NPQR	9% O	8% O	9% O
Don't know / No response	1%	0%	1%	0%	0%	1%	1%	0%	1%	0% k	1% j	1%	1%	0%	0%	1% Q	1% q	0% opr
Chi2:		**							***			***		(***)				
Mean:	3.07	3.14	2.96	3.03	2.99	3.05	2.88	*	3.39	3.00	2.86	3.17	2.97	2.85	2.79	3.14	3.19	3.27
Standard Deviation:	1.94	1.95	1.92	1.94	1.93	1.97	1.89	*	1.95	1.92	1.93	1.96	1.92	1.98	1.79	1.98	1.94	1.97
Student's T:		CdEG	B	bg	Bg	g	Bdef		JK	IK	IJ	M	L	PQR	PQR	NO	NO	NO

Using a scale from 1 to 7 where 1 means "not at all acceptable", 4 means "moderately acceptable" and 7 means "totally acceptable", how acceptable is each of the following?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand- ard card B	Prem- ium card C	Both D	MC Prem- ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QACCEPT11 merchants accepting some types of [2 possible brand names] but not other types of [same brand name]																		
Weighted number of respondents	7719	5731	4102	2114	2619	997	1757	0	2296	3062	2343	4015	3704	477	1684	3119	1280	1156
Actual number of respondents	7678	5573	4407	2302	2742	1130	1958	0	1247	2498	3916	4181	3497	462	1495	3419	1260	1040
1 Not at all	51%	51%	50%	48%	49%	55%	49%	0%	47%	53%	53%	51%	52%	56%	52%	50%	51%	53%
		df	dF	bcF	F	bcDEG	F		JK	l	l			p		n		
2	17%	17%	18%	18%	18%	18%	18%	0%	20%	16%	15%	18%	16%	16%	16%	18%	17%	16%
									jk	i	l							
3	10%	10%	10%	10%	10%	8%	11%	0%	12%	10%	9%	9%	11%	7%	10%	11%	10%	10%
		f	f		f	bceG	F		jk	i	l	m	l	p		n		
4 Moderately	12%	12%	13%	14%	13%	11%	14%	0%	10%	12%	14%	12%	12%	11%	15%	11%	11%	12%
		d	f	bF	f	cDeg	f		K		l			PQ	O	O	O	
5	4%	4%	4%	4%	4%	4%	3%	0%	5%	3%	3%	3%	4%	3%	3%	4%	3%	3%
									K		l	m	l					
6	2%	2%	1%	2%	2%	1%	1%	0%	2%	1%	1%	2%	1%	1%	1%	1%	3%	2%
		f		f	f	bde			jk	i	i			q	PQR	OQ	nOP	O
7 Totally	3%	3%	3%	4%	3%	4%	3%	0%	2%	3%	3%	3%	3%	4%	2%	3%	3%	3%
												m	l	o	n			
Don't know / No response	1%	1%	1%	1%	1%	1%	1%	0%	1%	1%	2%	1%	2%	1%	1%	1%	2%	2%
									k	K	ij							
Chi2:		-							***			**		***				
Mean:	2.15	2.18	2.18	2.28	2.22	2.07	2.19	*	2.20	2.13	2.12	2.17	2.13	2.08	2.12	2.19	2.16	2.11
Standard Deviation:	1.56	1.58	1.56	1.63	1.58	1.56	1.54	*	1.53	1.57	1.57	1.59	1.52	1.62	1.49	1.58	1.58	1.55
Student's T:		df	Df	bcF	F	bcDEg	f											

Which of the following two options would you prefer?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QORDISCOUNT OR NOT																		
Weighted number of respondents	7719	5731	4102	2114	2619	997	1757	0	2296	3062	2343	4015	3704	477	1684	3119	1280	1156
Actual number of respondents	7678	5573	4407	2302	2742	1130	1958	0	1247	2498	3916	4181	3497	462	1495	3419	1260	1040
that merchants reduce the price at the cash register when payment is made without a credit card	47%	47% F	46% F	46% F	47% F	41% BCDEg	46% f	0%	47%	47%	45%	50% M	43% L	49% O	41% NPQR	49% O	47% O	49% O
that there be a single price for all forms of payment	48%	47% F	49% F	49% F	48% F	54% BCDEg	50% f	0%	47%	47%	49%	46% M	50% L	47% o	53% nPQR	46% O	48% O	45% O
Neither	4%	4%	3%	3%	3%	4%	3%	0%	4%	4%	4%	3% M	4% L	3%	4%	4%	3%	4%
Don't know / No response	2%	2% cE	2% bF	2% f	2% BF	1% CdE	2%	0%	1%	2%	2%	1% M	2% L	1%	1%	2%	2%	2%
Chi2:		**							-			***		***				

Which of the following two options would you prefer?																		
	Total	Cards held (not mutually exclusive)							Age			Gender		Region				
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R
QORSURCHAR SURCHARGE OR NOT																		
Weighted number of respondents	7719	5731	4102	2114	2619	997	1757	0	2296	3062	2343	4015	3704	477	1684	3119	1280	1156
Actual number of respondents	7678	5573	4407	2302	2742	1130	1958	0	1247	2498	3916	4181	3497	462	1495	3419	1260	1040
that merchants increase the price at the cash register when payment is made with a credit card	8%	8% CeG	7% B	7%	7% b	7%	6% B	0%	8%	7%	8%	8% M	7% L	10% p	8%	7% n	7%	8%
that there be a single price for all forms of payment	77%	78%	78%	79%	78%	78%	79%	0%	79% K	77%	76% I	77%	77%	75% o	79% np	76% oq	79% p	77%
Neither	13%	13%	13%	12%	13%	13%	13%	0%	11% K	13%	14% I	12%	13%	14% P	11% P	14% Oq	12% p	12%
Don't know / No response	2%	2% e	2%	2%	3% bf	2% e	2%	0%	2%	2%	2%	2%	2%	2%	2%	2%	2%	3%
Chi2:		-							*			**		*				

Which of the following two options would you prefer?																			
	Total	Cards held (not mutually exclusive)							Age			Gender		Region					
		Stand-ard card B	Prem-ium card C	Both D	MC Prem-ium E	Infinite F	Amex G	No Visa, MC, Amex H	18 to 35 I	36 to 55 J	56 + K	Male L	Female M	Atlantic N	Quebec O	Ontario P	Prairies Q	BC and terr. R	
QORMETHOD																			
DISCOUNT OR SURCHARGE																			
Weighted number of respondents	7719	5731	4102	2114	2619	997	1757	0	2296	3062	2343	4015	3704	477	1684	3119	1280	1156	
Actual number of respondents	7678	5573	4407	2302	2742	1130	1958	0	1247	2498	3916	4181	3497	462	1495	3419	1260	1040	
that merchants reduce the price at the cash register when payment is made without a credit card	64%	65% CdFG	62% B	62% b	63% fg	59% Be	60% Be	0%	69% JK	64% IK	60% IJ	67% M	62% L	65% PQr	60% O	66% O	67% O	64% o	
that merchants increase the price at the cash register when payment is made with a credit card	3%	3% ceG	3% b	3% b	2% g	4% g	2% Bf	0%	4% K	3% K	2% I	3% L	3% L	4% r	4% r	3% R	3% R	2% o	
Neither	31%	30% CDeFG	33% Bg	33% Bg	32% bfG	36% Be	37% BcdE	0%	24% JK	31% IK	36% IJ	29% M	32% L	30% r	34% PQ	29% O	29% O	31% O	
Don't know / No response	2%	2% k	2% j	2% j	2% j	1% j	1% j	0%	2% k	1% k	2% j	1% M	2% L	1% r	1% r	1% R	2% R	3% noP	
Chi2:		***							***			***		***					

APPENDIX D

List of Materials Relied Upon in Report

1. Canadian Federation of Independent Business, Regular vs. Premium Credit Card Rate Chart for Small Business, <http://www.cfib-fcei.ca/english/article/3162-credit-card-rate-chart-for-small-business.html> (verified on April 9, 2012).
2. Gauthier, Benoît. Assessing Survey Research, a principled approach. Working paper, <http://circum.com/index.cgi?en:doc:T028> (verified on April 9, 2012).
3. Marketing Research and Intelligence Association. Code of Conduct for Members. <http://www.mria-arim.ca/STANDARDS/CODE2007.asp> (verified on April 9, 2012).