

ID Number	A1-2007-0032-Eng
Title	Survey on Consumption Behavior and Consciousness

<b>Interviewer Instruction</b>	<ul style="list-style-type: none"> <li>* The interviewer must follow instructions for each question</li> <li>* Read only the valid response categories(e.g., ①, ②), and do not read the numbers in half brackets(e.g, 1), 99)).</li> </ul>
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1. Are you currently residing in (                    )? (If none of the below, stop the interview)
  - 1) Dong-gu
  - 2) Seo-gu
  - 3) Nam-gu
  - 4) Buk-gu
  - 5) Gwangsan-gu
  
2. Gender(check without asking)
  - 1) Male
  - 2) Female
  
3. How old are you?
 

\_\_\_\_\_ years old
  
4. Do you usually ask for cash receipts when you purchase goods or pay for food, and so on, for the purpose of year-end tax deduction?
  - ① Always ask for receipts
  - ② Keep only if given by the shop
  - ③ Don't keep
  
5. When you send money to others, what kind of methods do you usually use?
  - ① Internet(online) banking
  - ② Phone banking
  - ③ Automated Teller Machine
  - ④ Directly from bank teller
  
6. How do you usually withdraw money from your bank account?
  - ① Automated Teller Machine
  - ② Directly from bank teller

7. The following questions are regarding your daily consumption. Please tell us where you usually purchase the following goods.

(If never purchased, "If you were to buy in the future, where would you like to buy?")

Purchasing Item	Type of Store
7.1. Clothes (for going out)	1) Bonded store 2) Brand shop 3) Major supermarket ( <i>Emart, Home plus, etc</i> )
7.2. Fashion items such as shoes, bags, etc	4) Outlet store 5) Department store 6) Market ( <i>conventional market</i> ) 7) Speciality store ( <i>shoes, sportswear, etc</i> ) 8) TV Home shopping 9) Internet shopping

8. Between small neighborhood stores and large supermarkets such as Emart or Home plus, where do you usually purchase goods?

① Small stores in the neighborhood



8.1.1. What is the most important reason for using small stores?

8.1.2. What is the next most important reason?

- 1) It is too cumbersome to go to large supermarkets(*close distance*)
- 2) It feels more friendly in neighborhood stores than in large supermarkets
- 3) I feel obliged to help the small neighborhood stores by purchasing from them rather than from large supermarkets
- 4) Because it is easy to make unnecessary purchase(impulse shopping) at large supermarkets

Other \_\_\_\_\_

② Large supermarkets



8.2.1. What is the most important reason for using large supermarkets?

8.2.2. What is the next most important reason?

- 1) Because we can compare many different types of goods
- 2) Because of better service
- 3) Because of fringe benefits such as points-saving
- 4) Because of interesting attractions besides the purpose of buying goods

Other \_\_\_\_\_

9. Recently, Big-Mart, which had been the only local distributor, was sold out to a large discount supermarket from outside. Please tell us your opinion about this.

(Do not read out response categories in advance. Make sure to press for an answer)

① It is better that way	② It is a pity	3) I have no idea
<p>9.1.1. What is the most important reason for such an opinion?</p> <p>9.1.2. What is the next most important reason?</p> <ol style="list-style-type: none"> <li>1) We can get better service in large discount supermarkets</li> <li>2) We can buy a variety of goods more conveniently through the distribution network of the large discount supermarket</li> <li>3) It is ineffective to maintain an insolvent company</li> <li>4) It provides a good opportunity to renovate local business</li> <li>5) The terms of merger such as employment succession or supplier maintenance were desirable</li> </ol> <p>Other_____</p> <p>99) Don't know</p>	<p>9.2.1. What is the most important reason for such an opinion?</p> <p>9.2.2. What is the next most important reason?</p> <ol style="list-style-type: none"> <li>1) If the large discount supermarket floods the area with its products, both the small supermarkets and conventional markets in the areas will suffer</li> <li>2) It is expected that the agricultural, livestock, and fishery markets in Gwangju and Jeollanam-do regions will be severely hit</li> <li>3) Local economy is likely to dwindle due to the slippage of local capital to Seoul metropolitan area where the head office of the new supermarket is located</li> <li>4) Because it was the only local distributor in Jeollanam-do after the collapse of Garden Department Store and Hwashin Department Store.</li> <li>5) There is a high chance that the existing subcontracting firms of Big-Mart will go bankrupt as well</li> </ol> <p>Other_____</p> <p>99) Don't know</p>	<p>Go to Q10</p>

10. The following questions are regarding credit cards. Do you own a credit card?

① Yes	② No
↓	↓
<p>10.1. How many credit cards do you own? _____</p> <p>10.2. Among the credit cards you own, how many of them do you use frequently? _____</p> <p style="text-align: center;"><b>None(Don't use)</b>                      <b>More than one</b></p> <p style="text-align: center;">↓    ↓</p> <div style="display: flex;"> <div style="flex: 1; border: 1px solid black; padding: 5px;"> <p>10.2.1. What is the most important reason for not using credit card even if you have them? _____</p> <p>10.2.2 What is the next most important reason? _____</p> <p>1) Because I suspect that it may cause unnecessary spending(i.e., impulse shopping).</p> <p>2) I don't find cash payment particularly inconvenient</p> <p>3) It's cheaper buying in cash</p> <p>4) I cannot afford</p> <p>6) I cannot trust them</p> <p>7) I am not used to them</p> <p>8) Although I got one by the advice of people around me, I don't feel the need to use it.</p> <p>Other _____</p> <p style="text-align: center;">Go to Q11</p> </div> <div style="flex: 1; border: 1px solid black; padding: 5px;"> <p>10.2.3. What is the most important reason for using credit card? _____</p> <p>10.2.4. What is the next most important reason? _____</p> <p>1) It is inconvenient to carry cash</p> <p>2) Installment payment is possible</p> <p>3) We can use money until the payment date</p> <p>4) It is possible to receive a small loan</p> <p>5) They can show my credit rating</p> <p>6) To take advantage of other benefits</p> <p>Other _____</p> <p>10.2.5. When do you usually use credit card?</p> <p>1) When I have no cash</p> <p>2) When installment purchase is necessary</p> <p>3) When benefits such as installment payment or point saving are offered</p> <p>4) For paying for a high price</p> <p>5) I always use credit card instead of cash(excluding when credit cards are not accepted)</p> <p>10.2.6. Do you pay in installments?</p> <p style="text-align: center;">① Yes                      ② No</p> <p style="text-align: center;">↓                                      ↓</p> <div style="display: flex;"> <div style="flex: 1; border: 1px solid black; padding: 5px;"> <p>10.2.7. From what amount do you pay in installments?</p> <p>Over _____ Man Won</p> <p>10.2.8. When you pay in installments, how many months do you usually plan for?</p> <p>_____ Months</p> </div> <div style="flex: 1; border: 1px solid black; padding: 5px; text-align: center;"> <p>Go to Q11</p> </div> </div> </div> </div>	<p>10.3.1. What is the most important reason for not having a credit card?</p> <p>10.3.2. What is the next most important reason?</p> <p>1) Because I suspect that it may cause unnecessary spending(i.e., impulse shopping).</p> <p>2) I don't find cash payment particularly inconvenient</p> <p>3) It's cheaper buying in cash</p> <p>4) I cannot afford</p> <p>5) I am not qualified to get a credit card</p> <p>6) I cannot trust them</p> <p>7) I am not used to them</p> <p>8) I don't know how to get one</p> <p>Other _____</p> <p>10.3.3. Do you usually feel the need for a credit card?</p> <p>① Certainly feel the need</p> <p>② Sometimes feel the need</p> <p>③ Never feel the need</p> <p>10.3.4. Do you usually feel like getting a credit card?</p> <p>① Never</p> <p>② Not now, but some day</p> <p>③ If allowed, would like to getting one right away</p> <p style="text-align: center;">Go to Q12</p>

11. (If currently using credit card) When one uses credit cards, it is possible to fall behind in card payment. Have you ever been overdue in credit card payment?

① Yes	② No 9) Don't know
↓	↓
<p>11.1 (Press for an answer!/) How many times have you been overdue?</p> <p>_____ Times    99) Don't remember</p> <p>11.2 Have you ever been a credit delinquent due to overdue payment?</p> <p>1) Yes 2) No</p>	Go to Q 12

12. Now, I would like to read several statements. Please say 'yes' if the statement describes your usual opinion, and say 'no' if it does not.

	① Yes	② No	9) Don't know/ Never thought about it
12.1 It is more convenient to buy goods with credit card than in cash			
12.2 Credit cards make us buy unnecessary goods			
12.3 Credit cards are helpful for effective spending			
12.4 Without credit cards, one would spend less			
12.5 It is safer to buy goods with credit card than in cash			
12.6 Credit cards are the main cause for spawning credit delinquents			
12.7 Credit cards are beneficial for domestic economy			

※ Now, I would like to ask you two more questions for statistical purpose.

13. What is the highest level of education you attained? (Write in years)

Years of education \_\_\_\_\_ years

No education: 00 years

Elementary school graduate: 06 years

Middle school graduate: 09 years

High school graduate: 12 years

College graduate: 16 years(4-year college), 14 years(2-year college), 15 years(3-year college)

Graduate school(Masters): 18 years(2 years)

Graduate school (PhD)(3 years): 21 years

14. Would you please tell us the total average monthly income of your household?

\_\_\_\_\_ Man Won