

MANAGEMENT THESIS

ON

**(MARKETING RESEARCH AND INVESTORS' PREFERENCES
TOWARDS FINANCIAL PRODUCTS OFFERED BY ICICI
direct.com V/S HDFC, INDIABULLS, KARVY)**



By

(Name)

M.B.A. First Year.

Batch - (20 - 20).

Enrollment No.

BIZASTRA

Let's Business

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A report submitted in partial fulfillment of the requirements of
PGDBA with MBA
Class of 20

CERTIFICATE

This is to certify that the Management thesis titled “Marketing research and investors preferences towards financial products offered by ICICI direct.com Vs Indiabulls and Karvy”, submitted by _____, enrollment No. _____ during semester IIIrd of the PG Program (class of 20) embodies original work done by her.



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Mr.

Faculty member

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ACKNOWLEDGEMENT

Intellectual alertness, creativity and innovation go side by side in making of a Manager. In this context, the role of successful execution of the project work can not be denied. On this note, I feel inexpedient to express my profound indebtedness and sincere thanks to our honorable _____ for indefatigable cooperation, analytical guidance and boundless endeavors, which gave me great help and revitalization at every step in completing my project.

My heartfelt veneration is due to _____; faculty member, his guidance on various facets of the project work and for his timely advice to improve upon shortcomings and I am thankful to him for his approval to perform this dissertation.

I would also like to take this opportunity to convey my respect and special gratitude towards _____ and _____, (Area Sales Manager and Sales Manager) who considered me worthy of doing project in their esteemed establishment and never failed to satisfy my over-zealous thirst to obtain information.

Working on this project has been a great experience. I am thankful to all concerned people who have played active role in the successful completion of this project.

(Name)

Place:

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SUMMARY

TITLE

(MARKETING RESEARCH AND INVESTORS' PREFERENCES TOWARDS FINANCIAL PRODUCTS OFFERED BY ICICI direct.com V/S INDIABULLS, KARVY)

1. Background of the study

This study is conducted for ICICI Securities Ltd. at Pune, by _____, First year student of MBA, as per the requirement for partial fulfillment of MBA.

ICICI direct.com is India's leading retail financial services company with number of locations spread across India. ICICI direct.com is led by a highly regarded management team that has invested crores of rupees into a world-class infrastructure that provides their clients with real-time service & 24/7 accesses to all information and products.

2. Objectives

The objectives of the study include.

1. To do sales for the product and services provide by ICICI direct.com.
2. To study the market potential for sales and services of Equities and Derivatives in Pune.

3. Research Methodology

For this project I have used the Simple Random Sampling. The methodology includes collection of data with the help of structured questionnaire; interviewing around 100 clients has collected the data.

4. Data collection & Interpretation

For this project, Random Sampling method is used. It includes cross tabulation of questionnaire by classification of responses and frequency distribution and appropriate graphical representation question with comments.

5. Observations & Findings

Observation is related with those issues only, which are not included and explored through the questionnaire; it may not require a data support.

Findings are strictly based on the collected data, attempting to answer the objectives.

6. Limitation of the study

The study can be biased to the extent of personal perception, historical nature of data collection and of time limitations.

7. Suggestions

Based on findings, suggestions were given in order to improve the communication strategy and widen the company's market.

INTRODUCTION

Services based economy

First, services marketing concept and strategy have developed in response to the tremendous growth of service industry, resulting in their increase importance to the U.S. and world economies. As was noted, in 1999 the service sector represented 80% of total employment and at least 78% of the GDP of the U.S. Almost all of the absolute growth in the numbers of jobs and the fastest growth rates in a job formation are in service industries.

Another indicator of the economic importance of services is that trade in services is growing worldwide. World-class providers of services such as American express, McDonald's and Merroitt hotels, together with many small service companies, are exporting information, knowledge, creativity and technology that the world badly needs.

There is a growing market for services and increasing dominance of services in economies worldwide, not just in the U.S. The tremendous growth and economic contribution of the service sector have drawn increasing attention to the issues and problems of service sector industries worldwide.

Introduction of ICICI direct.com

We need to work in this area is necessary because the awareness among the people is very less about this market. A common person does not know where to invest his or her money so that he or she can get good returns. Only two options can be seen F.D. in banks and life insurance where he or she will get fixed amount of returns. Through this executive training, the third option will be visualized. A common person normally hesitates to invest in stock market due to lack of awareness and fear of insecurity. By doing so, the high returns for his or her money may not receive. Executive training shows how much people are aware of stock market, its operations and their willingness for investing in stock market.

BI



Overview of ICICI Group and ICICI direct.com

Overview

ICICI Bank is India's second-largest bank with total assets of about Rs. 2,513.89 bn (US\$ 56.3 bn) at March 31, 2006 and profit after tax of Rs. 25.40 bn (US\$ 569 mn) for the year ended March 31, 2006 (Rs. 20.05 bn (US\$ 449 mn) for the year ended March 31, 2005). ICICI Bank has a network of about 614 branches and extension counters and over 2,200 ATMs. ICICI Bank offers a wide range of banking products and financial services to corporate and retail customers through a variety of delivery channels and through its specialized subsidiaries and affiliates in the areas of investment banking, life and non-life insurance, venture capital and asset management. ICICI Bank set up its international banking group in fiscal 2002 to cater to the cross border needs of clients and leverage on its domestic banking strengths to offer products internationally. ICICI Bank currently has subsidiaries in the United Kingdom, Russia and Canada, branches in Singapore, Bahrain, Hong Kong, Sri Lanka and Dubai International Finance Centre and representative offices in the United States, United Arab Emirates, China, South Africa and Bangladesh. Our UK subsidiary has established a branch in Belgium. ICICI Bank is the most valuable bank in India in terms of market capitalization.

ICICI Bank's equity shares are listed in India on the Bombay Stock Exchange and the National Stock Exchange of India Limited and its American Depository Receipts (ADRs) are listed on the New York Stock Exchange (NYSE).

ICICI Bank has formulated a Code of Business Conduct and Ethics for its directors and employees.

At June 5, 2006, ICICI Bank, with free float market capitalization* of about Rs. 480.00 billion (US\$ 10.8 billion) ranked third amongst all the companies listed on the Indian stock exchanges.

ICICI Bank was originally promoted in 1994 by ICICI Limited, an Indian financial institution, and was its wholly-owned subsidiary. ICICI's shareholding in ICICI Bank was reduced to 46% through a public offering of shares in India in fiscal 1998, an equity offering in the form of ADRs listed on the NYSE in fiscal 2000, ICICI Bank's acquisition of Bank of Madura Limited

in an all-stock amalgamation in fiscal 2001, and secondary market sales by ICICI to institutional investors in fiscal 2001 and fiscal 2002. ICICI was formed in 1955 at the initiative of the World Bank, the Government of India and representatives of Indian industry. The principal objective was to create a development financial institution for providing medium-term and long-term project financing to Indian businesses. In the 1990s, ICICI transformed its business from a development financial institution offering only project finance to a diversified financial services group offering a wide variety of products and services, both directly and through a number of subsidiaries and affiliates like ICICI Bank. In 1999, ICICI became the first Indian company and the first bank or financial institution from non-Japan Asia to be listed on the NYSE.

After consideration of various corporate structuring alternatives in the context of the emerging competitive scenario in the Indian banking industry, and the move towards universal banking, the managements of ICICI and ICICI Bank formed the view that the merger of ICICI with ICICI Bank would be the optimal strategic alternative for both entities, and would create the optimal legal structure for the ICICI group's universal banking strategy. The merger would enhance value for ICICI shareholders through the merged entity's access to low-cost deposits, greater opportunities for earning fee-based income and the ability to participate in the payments system and provide transaction-banking services. The merger would enhance value for ICICI Bank shareholders through a large capital base and scale of operations, seamless access to ICICI's strong corporate relationships built up over five decades, entry into new business segments, higher market share in various business segments, particularly fee-based services, and access to the vast talent pool of ICICI and its subsidiaries. In October 2001, the Boards of Directors of ICICI and ICICI Bank approved the merger of ICICI and two of its wholly owned retail finance subsidiaries, ICICI Personal Financial Services Limited and ICICI Capital Services Limited, with ICICI Bank. Shareholders of ICICI and ICICI Bank approved the merger in January 2002, by the High Court of Gujarat at Ahmadabad in March 2002, and by the High Court of Judicature at Mumbai and the Reserve Bank of India in April 2002. Consequent to the merger, the ICICI group's financing and banking operations, both wholesale and retail, have been integrated in a single entity.

Competitors

- “Karvy Computershare Private Ltd.”
- “Anand Rathi & Company
- “India Infoline Ltd.”
- “Sharekhan Securities”

- “Zuari Investments”
- “Kotak Mahindra”
- Others

Details of ICICI direct.com

Products and Services provided by ICICI direct.com

What does ICICI direct.com offer?

ICICI direct .com offers online trading A/C through which a customer can buy and sale shares from any part of the globe through website. It does not take into account ant type of physical rusticate of going to the broker for carrying out a transaction or any type of settlement of payment. It facilitates the customer for speedy and hassle free transaction. ICICI direct.com products consists of three in one concept and four in one concept which means

3 in 1 A/C concept:

1. Trading Account.
2. Demat Account
3. Saving Account.

4 in 1 A/C Concept:

1. Trading Account
2. Demat Account
3. Saving Account
4. Commodity Account.

Through this trading A/C, customer can buy and sale shares from the website and view the market prices of the shares he trades on the terminal. www.icici direct.com allows trading at present on seven products.

The products offered by ICICI direct.com are as follows:

1. Shares.
2. Mutual funds.
3. Derivatives.
4. Commodities.

5. Postal saving and bonds.
6. General and life insurance.
7. IPO's.

Facilities for share trading

ICICI direct.com allows customers various options while trading in shares.

1. **Delivery trading:**
This is a delivery based trading system wherein customer can place order for transaction intended for delivery.
2. **Day trading:**
You can do an intrasettlement trading of up to 10 times of your available funds.
3. **Margin Plus:**
You can trade intraday position in the equity segment and at the same time place a cover order for this position specifying the Stop loss trigger price and limit price.
4. **B.T.S.T. :**
B.T.S.T. is a facility that allows you to sale shares even one day after the buy trade date without waiting for the receipt of shares into your Demat A/C.
5. **Cash on spot:**
Cash on spot is a facility where a customer receives the fund on his or her sale transactions o the transaction date itself from any of the ICICI bank branches or ATMs.
6. **Call and trade :**
This facility allows you to trade over the telephone through the customer service executives.
7. **Easy mail:**
Customer can use easy mail service for quick resolution of his queries.

Requirements to open a Demat A/C:

To open a Demat A/C, a customer requires filling up the form consisting

- One passport size photograph for 3 in 1 A/C and three photographs for 4 in 1 A/C.
- Residential proof.
- Identity proof
- A cheque drawn of respective amount in favor of ICICI Securities Ltd. for Demat A/C and in favor of ICICI bank for saving A/C.

After opening a Demat A/C with ICICI direct.com within 15 days customer will get

- Trading password.
- User ID.
- Telephone ID.

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KARVY

KARVY, is a premier integrated financial services provider, and ranked among the top five in the country in all its business segments, services over 16 million individual investors in various capacities, and provides investor services to over 300 corporate, comprising the who is who of Corporate India. KARVY covers the entire spectrum of financial services such as Stock broking, Depository Participants, Distribution of financial products like mutual funds, bonds, fixed deposit, Merchant Banking & Corporate Finance, Insurance Broking, Commodities Broking, Personal Finance Advisory Services, placement of equity, IPOs, among others. Karvy has a professional management team and ranks among the best in technology, operations, and more importantly, in research of various industrial segments.

Karvy Computer share Private Limited is a 50 50 joint venture of Karvy Consultants Limited and Computer share Limited, Australia. Computer share Limited is world's largest -- and only global -- share registry, and a leading financial market services provider to the global securities industry.

The joint venture with computer share, reckoned as the largest registrar in the world, servicing over 60 million shareholder accounts for over 7,000 corporations across eleven countries spread across five continents. Computer share manages more than 70 million shareholder accounts for over 13,000 corporations around the world.

Karvy Computer share Private Limited, today, is India's largest Registrar and Share Transfer Agent servicing over 300 corporate and mutual funds and 16 million investors.

INDIABULLS

India bulls is India's leading Financial Services and Real Estate Company having over 640 branches all over India. India bulls serves the financial needs of more than 4,50,000 customers with its wide range of financial services and products from securities, derivatives trading, depository services, research & advisory services, consumer secured & unsecured credit, loan against shares and mortgage & housing finance. With around 4000 Relationship Managers, Indiabulls helps its clients to satisfy their customized financial goals. Indiabulls through its group companies has entered Indian Real Estate business in 2005. It is currently evaluating several large-scale projects worth several hundred million dollars.

Indiabulls Financial Services Ltd is listed on the National Stock Exchange, Bombay Stock Exchange and Luxembourg Stock Exchange. The market capitalization of Indiabulls is around USD 2,350 million (25th April 2007). Consolidated net worth of the group is around USD 510 million (31st March 2007). Indiabulls and its

group companies have attracted USD 500 million of equity capital in Foreign Direct Investment (FDI) since March 2000. Some of the large shareholders of Indiabulls are the largest financial institutions of the world such as Fidelity Funds, Goldman Sachs, Merrill Lynch, Morgan Stanley and Farallon Capital.

Business of the company has grown in leaps and bounds since its inception. Revenue of the company grew at a CAGR of 159% from FY03 to FY07. During the same period, profits of the company grew at a CAGR of 184%.

India bulls became the first company to bring FDI in Indian Real Estate through a JV with Farallon Capital Management LLC, a respected US based investment firm. India bulls have demonstrated deep understanding and commitment to Indian Real Estate market by winning competitive bids for landmark properties in Mumbai and Delhi.

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OBJECTIVE

OBJECTIVE

Primary:

1. To do sales for the product and services provided by ICICI Securities Ltd.

Secondary:

1. To find the market potential for sales and services of Equities and Derivatives in Pune city.
2. To find out the product and services' attributes this will be preferred by prospective customer.
3. To find out the scope of providing products and services in Pune city.
4. To find out the factors influencing buying behavior.
5. To create the awareness among the prospects about the product and services provided by ICICI direct.com.

LIMITATIONS

Certain limitations have been encountered while carrying out this project due to which the information collected and conclusion that has been arrived at may have some variance.

The following constraints were encountered while doing the project:

- Respondents were not ready to give appointments.
- Data had to be collected according to the convenience of the respondents and therefore time management became a major hurdle.
- People because of lack of time did not answer some of the questions properly.
- We were asked to target only a few areas of Pune, so our sample size was small.
- It was seen that sometimes the respondents postponed a meeting by extending the date even after fixing an appointment, it made things difficult.
- People were not ready to fill in the questionnaire due to fear of being frequent calls from the company; it was difficult to convince the respondents.

REVIEW OF LITERATURE

According to Ngai E.W.T.(1987-2000) the results show that an increasing volume of IM research has been conducted in a diverse range of areas. A total of 96 percent of the papers were published in the last five years (1996-2000) of this 14-year study, and the significance of IM to e-commerce will increase in the future. the IM environment, IM functions, special IM applications, IM research, and other topics. A comprehensive list of references is presented. This review will provide a source for anyone interested in IM research, and will help to simulate further interest in the area.

According to Calantone and di Benedetto, the 1980's information explosion on new-product development demands a broad-scope, up-to-date review of literature. Calantone and di Benedetto take on the task in this comprehensive annotated bibliography, citing more than 450 articles and books on product innovation and new product development. They have produced a thoroughly integrative review of marketing, business, and engineering literatures, identifying general managerial conclusions.

This bibliography is a valuable entry into innovation literature for both product managers and academic researchers. Calantone and di Benedetto's review is structured according to topic area: factors influencing product and process innovation; stages in new-product development; product diffusion forecasting; the R & D-marketing interface; organizational structure; and technology transfer. Each chapter includes a literature review and an extensive

annotated bibliography. A representative set of articles from major marketing, business management, operations research, and engineering publications

RESEARCH METHODOLOGY

Area of research - As I have been selected in F.C. road Pune branch of ICICI direct.com, I have preferred area for research as Pune.

Instrument used – I have selected questionnaire as a tool for my study related to customer satisfaction of corporate Demat a/c holders towards ICICI direct.com.

Sample size – To complete my study, I have randomly selected 100 sample size of corporate Demat a/c holders.

The predefined objective can be achieved by following ways:

- Studying the buying behavior of customer.
- Comparing sales of different players.

For this project, Random Sampling was used among the above-mentioned types.

Data Collection

Data used for the project was the secondary and primary data.

Methods of Data Collection

- Personal Interview
- Questionnaire &
- Telephonic Interview.

1) Analysis of data

Analysis of data can of two types:

- Quantitative analysis

Thus analysis of data require a number of closely related operations such as establishment of categories, the application of these categories into raw data through tabulation, chart and then draw inferences. Analysis work is generally based on the computation of various percentage, co-efficient etc. by applying various statistical formulae.

Analysis and interpretation

Analysis and interpretation are the central steps in the research process. The goal of analysis is to summaries the collected data in such a way that they provide answer to questions that triggered while research. Interpretation is the research for border, meaning of research finding.

EMPIRICAL ANALYSIS

Q.1 Criteria for selecting the vendor

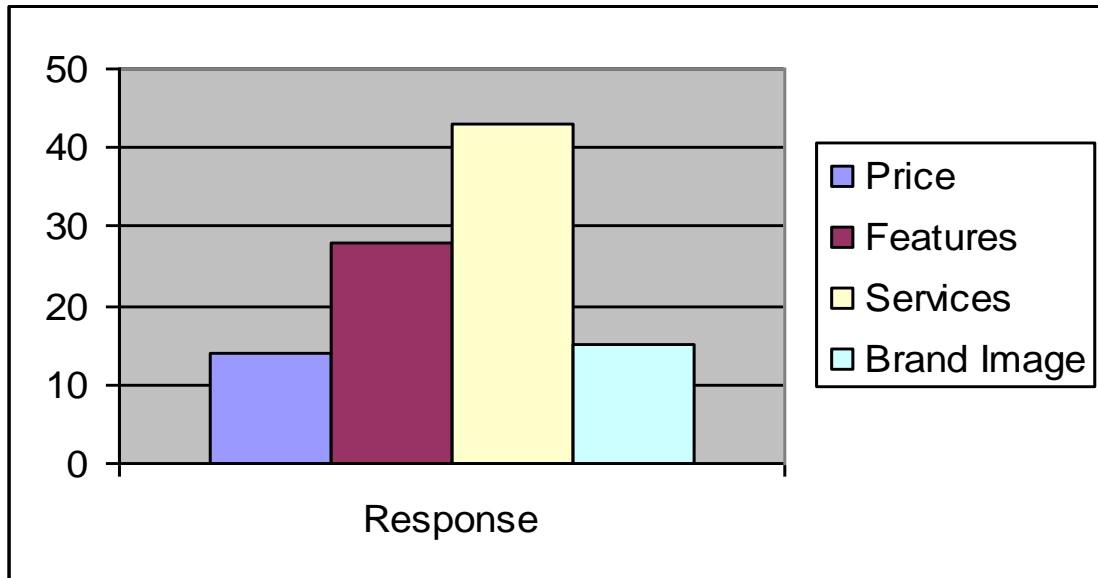
By the help of this question, we can find out that which feature affects much while customers make any transaction with the company.

Table 1. Criteria for selecting a Vendor/Service provider

	PRICE	FEATURES	SERVICES	BRAND IMAGE
RESPONSE	14	28	43	15

1.1 Graph:

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Interpretation:

The above graph shows that the respondents give major preference to quality of services provided and then to features for selecting a vendor for their trading.

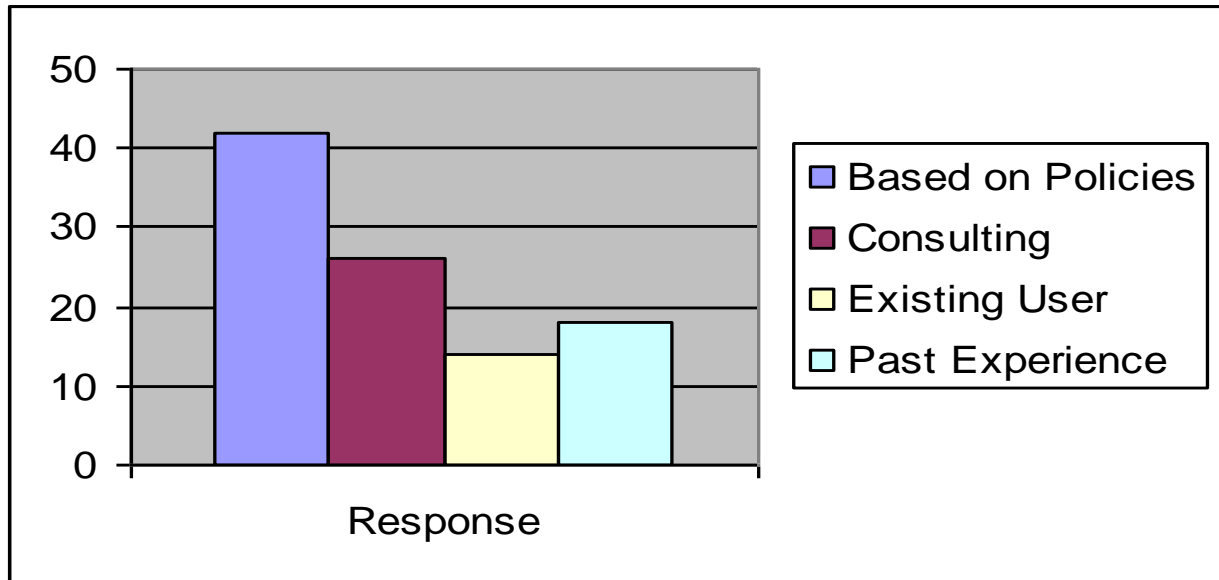
Q.2 Opinions formed about vendors

In opinion of customers who is the most responsible person in their trading, and which factor/person encourage them for trading.

Table 2. Basis for opinion formation about vendors/service providers

	Based on policies	Consulting the Boss/peers/subordinates/relatives.	Consulting with existing users	Past experiences
Response	42	26	18	14

2.1Graph:



Interpretation:

The above graph shows that the main basis of opinions formation regarding vendor/service provider organizational policies of respective company and other main basis next to company policies is consulting with boss/peers/subordinates about vendor /service provider. Other two factors are not of much importance but should not be neglected.

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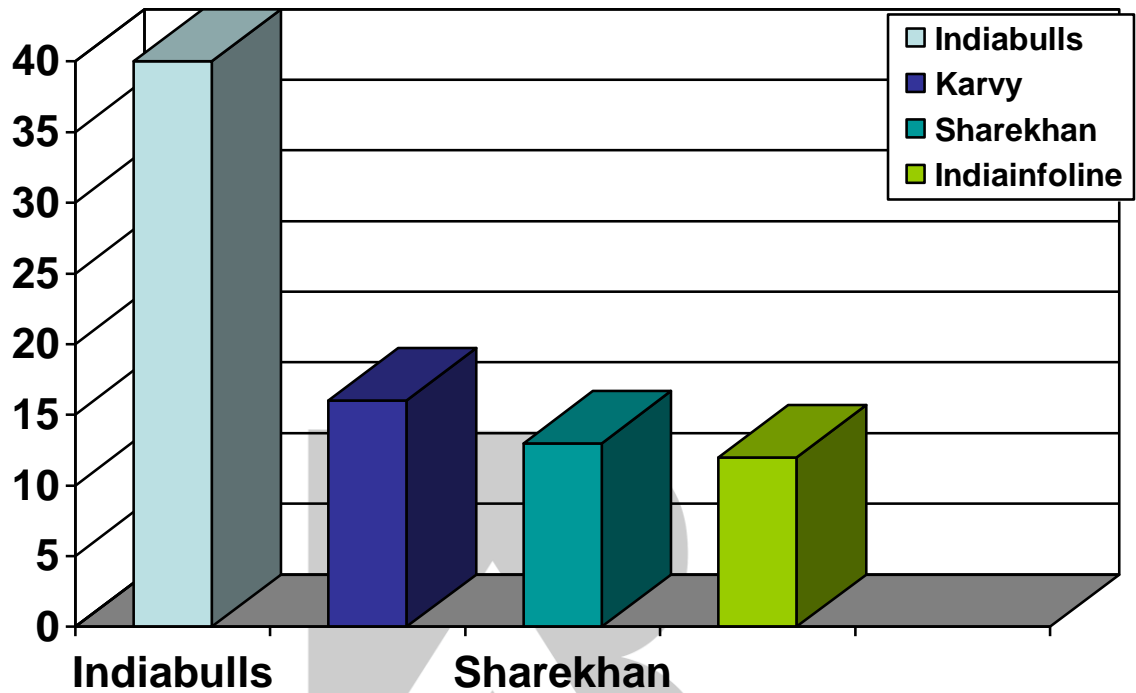
Q.3 Major existing brokers

This helps in knowing the major competitor of ICICI direct.com in Pune city and it helps for knowing all existing broker as per customer preference.

Table 3. Existing Trader or Broker

	INDIABULLS	KARVY	SHAREKHAN	INDIAINFOLINE
Response	40	16	13	12

3.1 GRAPH



Interpretation:

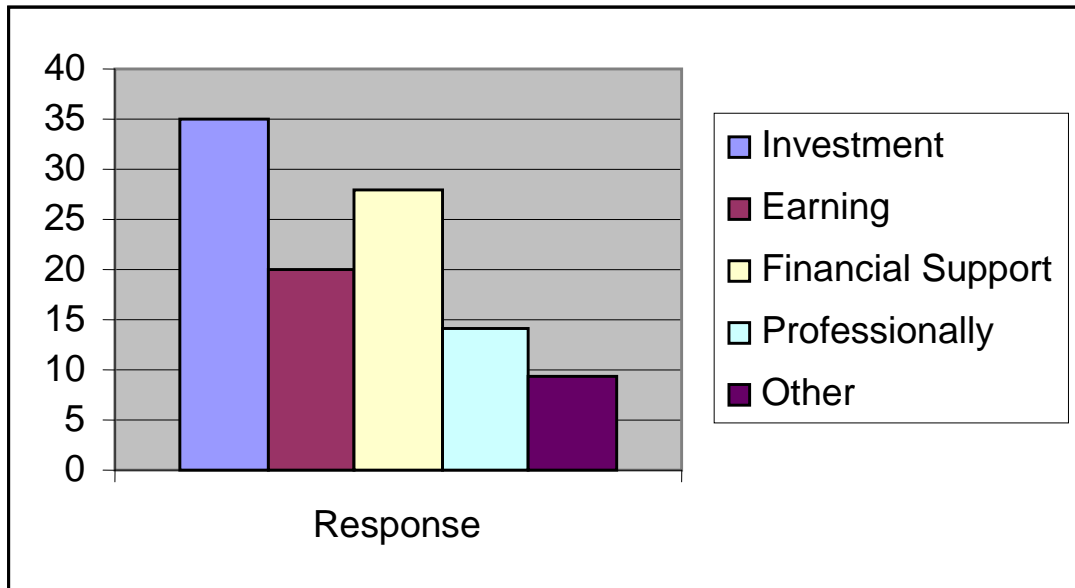
The above graph shows about the existing Broker or Trader of the customer. Indiabulls is holding 40%, Karvy is Holding 16%, Sharekhan and Indiainfoline is holding respectively 13% & 12% of the market Share and 19% market is under the local Brokers (including other companies).

Q.4 Customer purpose of trading

By the help of this question we can find out that why the people trading in the company. As result, I got that maximum customers trade for investment of their money.

Table 4. Purpose of Trading

	Investment	Earning	Financial Support	Professional	Other
RESPONSE	35	20	28	14	8

4.1 Graph:**Interpretation:**

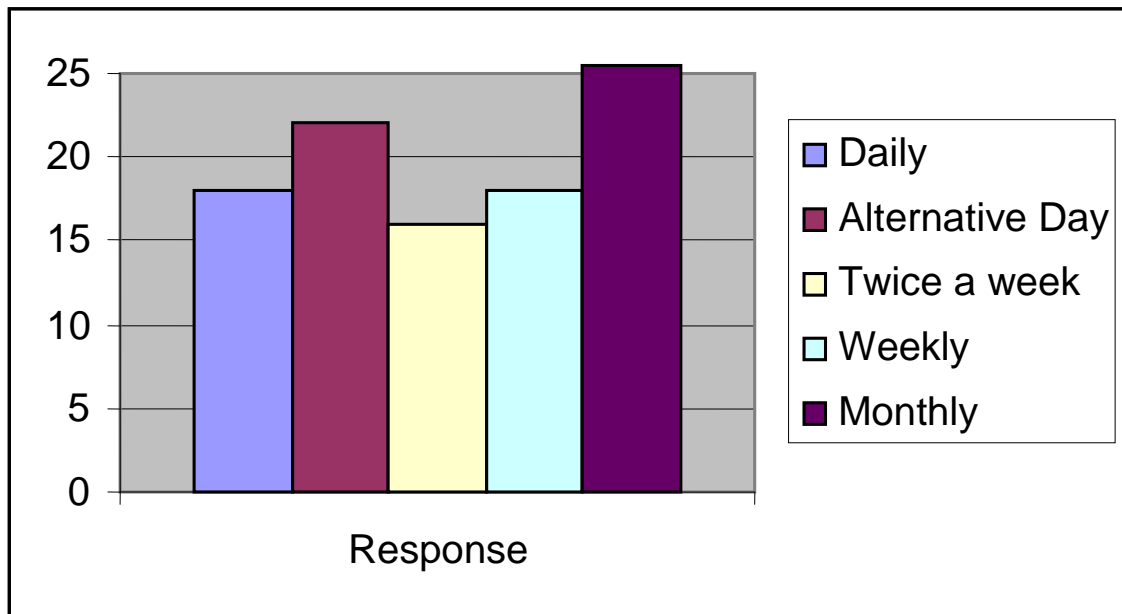
The above graph shows about the purpose of trading. In it 35% of customer is doing it for investment purpose after it 28% is doing for extra financial support and 20% is doing it for getting good Earnings.

Q.5 Trading preferred by customers

This shows that, which type of trading is preferred by customers and how much is the risk bearing ability of them. As this answer mostly people preferred the trading as once in a month.

Table 5. Frequency of Trading.

	Daily	Alternative Day	Twice a week	Weekly	Monthly
RESPONSE	18	22	16	18	26

5.1 Graph:**Interpretation:**

The above graph shows about the frequency of trading done by the respondents. It shows that 26% of the respondents do trading monthly whereas 22% do alternative day and 18% do daily as well as weekly and 16% do it twice a week.

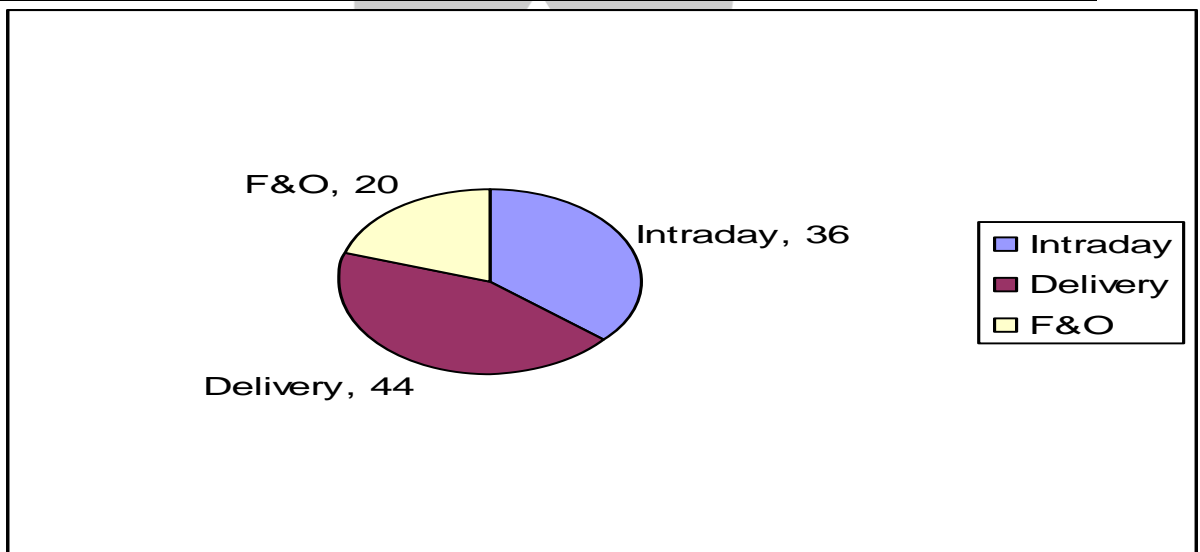
Q.6 Frequency of customer trading

By the help of this question, we can find out that how much is the number of transactions done by customer and it could help for knowing the frequency of transaction.

Table 6. Type of Trading

6.1 Graph

	Intraday	Delivery	F&O
Response	36	44	20



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Interpretation:

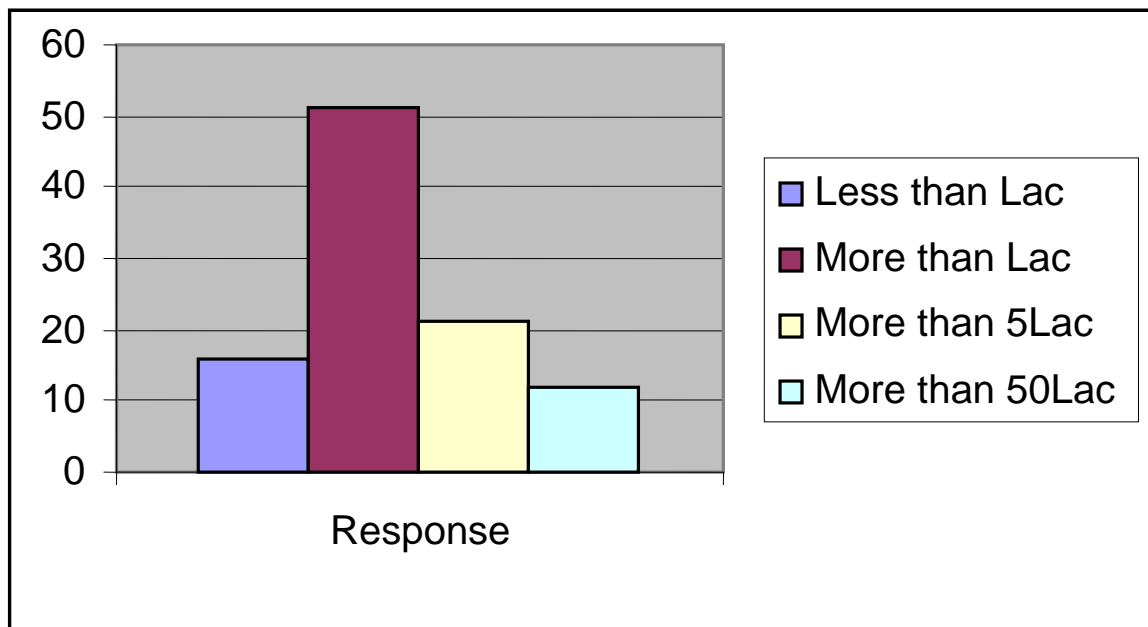
The above graph shows the type of trading done by the respondents. It shows that 40% of the respondents do their trading on a delivery basis, whereas 36% do it on an intraday basis and 20% do on the F & O market.

Q.7 Size of the Trading

It could help in knowing the size of business transaction, so we can find out the potential of investment by the customers.

Table 7. Size of Trading (in a week)

	Less than Lac	More than Lac	More than 5lac	More than 50Lac
Response	16	51	21	12

7.1 Graph:**Interpretation:**

The above graph shows about the size of the trading by the respondents. It shows that 51% of the respondent does their trading in between 1 to 5lac. And 21% do trading between 5 to 50 lac same as 16% do trading in less than 1 lac and 12% of the respondents do there trading more than 50 lac.

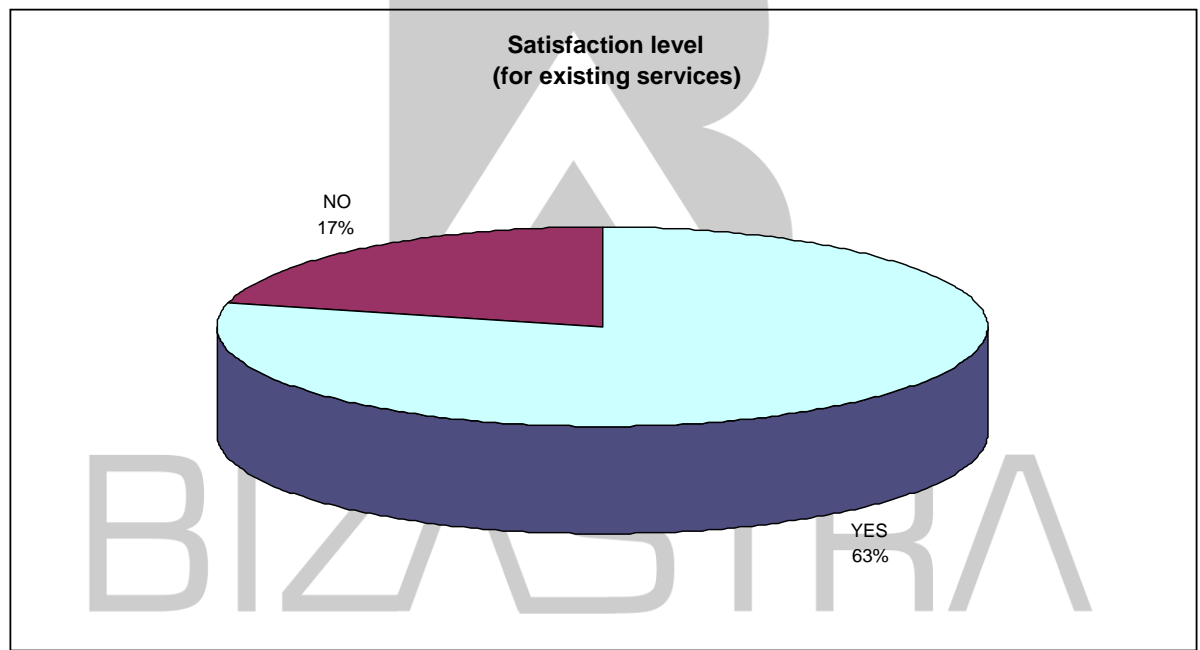
Q.8 Satisfaction with the current systems and service providers

It shows whether, the present customers are satisfied or not. So, I found in survey that; majority of the people are satisfied with existing service provider therefore they don't want to change.

Table 8. Satisfaction level from existing service provider

Yes	63
No	17

8.1 Graph:



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Interpretation:

The above graph shows the satisfaction level of the respondents for the existing vendors/service provider. 79% are satisfied with the existing service providers and remaining 21% are not satisfied.

FINDINGS

- The awareness of ICICI Securities Ltd. among the consumers is less than 40% in Pune city.
- It was found that respondents give first preference to the quality of services provided and then to price/cost of product and services.
- Opinions regarding selecting a vendor for product and services is mainly depend on company policies then on the decision makers (Manager/ Area Sales Manager/ Marketing Associates.) itself.
- The decision makers regarding the services and product provided by the ICICI direct.com are Area Sales Manager and Marketing Associates of the corresponding company, then the Branch manager.
- Almost all the customers are dealing mainly online via 'phone' or (want to do in front of their eyes).
- Almost more than 50% of the respondents are planning to attach with ICICI direct.com.
- High brokerage charges of trading of ICICI direct.com are the greatest problem.

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CONCLUSION

After research, it has been found that there is a good potential market available for ICICI direct in Pune to venture into.

The reasons for this are:

- Few competitors, untapped / growing market, one of the India's biggest Textile market.
- Most of the existing companies are charging high rates on the service provided by them.
- Most of the persons are satisfied with the existing service providers which results in customer loyalty.
- The awareness regarding share market is increased a lot because of which there can be increase in sales volume a lot.
- In addition to this, the number of facilities and investment options provided by ICICI direct.com are more than others, so it can assist in increase in sales.

ICICIdirect.com has a good chance to capture the market as the company has USPs and technology, which other companies are not providing.

RECOMMENDATIONS

- Existing customers should be provided better response & services so that by their word of mouth company will get more customers.
- There is a need of advertisements in Business magazines, electronics media etc.
- Awareness should be created among the prospective clients by...
- Most of the respondents enquired about the confirmation of the branch office of ICICI direct.com in Pune because most of the companies have their franchise offices or brokers there.
- Public awareness is to be created by advertisement on large scale.

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ANNEXURE
QUESTIONNAIRE

Demographic Data
QUESTIONNAIRE

Contact person: _____

Address: _____

City: _____ ph.: _____ fax: _____

E-mail: _____ Website: _____

Designation: _____

1. What is the criteria for selecting the vendor:

- Price Features Services
 Brand image Offers

2. How opinions are formed about vendors:

- Based on policies consulting the boss/peers/subordinates
 Consulting with existing users Past experiences

3. Existing broker:

- ICICI Karvy investment
 India Infoline Share Khan
 Others (Local Broker)

4. From how many years you are dealing with the customer existing Broker?

5. What is the customer purpose of trading:

Investment Financial Support

Earning Profession

Other

6. What type of trading you prefer to do:

Intraday Delivery Based

F & O

7. What is the frequency of the customer trading:

8. What is the size of the Trading :

9. Are you Planning to attach with ICICI direct.com

Yes No Can't Say

10. Are you happy with the current systems and service providers?

If Yes, Why?

If No, Why?
