

Table 1

Channel Preference by Type of Consumer Behavior

Behavior	% Prefer								
	Visit in person	Telephone - agent	Surf Web	Mail	Fax	E-mail	Web form	Telephone - AR	Chat
Pre-purchase	27%	29%	25%	7%	0%	5%	3%	3%	0%
Purchase	44%	36%	8%	5%	1%	2%	3%	2%	0%
Use	19%	51%	4%	16%	1%	2%	4%	4%	0%
Complaint	30%	55%	2%	9%	1%	2%	1%	1%	0%

Table 2

Channel Preference by Industry/Activity – Pre-purchase

Activity	% Prefer								
	Visit in person	Telephone - agent	Surf Web	Mail	Fax	E-mail	Web form	Telephone - AR	Chat
Doing research to buy a new car?	66%	6%	22%	4%	0%	2%	0%	0%	0%
Doing research to find a family doctor?	21%	50%	14%	2%	0%	4%	4%	4%	2%
Doing research to buy a new computer?	60%	7%	19%	7%	0%	3%	3%	1%	0%
Doing research to select an internet provider?	6%	40%	21%	15%	0%	8%	9%	2%	0%
Doing research to select a software program?	32%	18%	27%	14%	0%	5%	5%	0%	0%
Doing research to select a bank for your checking account?	49%	19%	22%	4%	0%	5%	1%	0%	0%
Doing research to get a credit card?	16%	40%	13%	22%	1%	1%	4%	1%	0%
Finding the lowest airfare for your vacation?	5%	27%	58%	2%	0%	6%	1%	0%	0%
Finding a hotel for your vacation?	3%	35%	36%	6%	1%	14%	3%	0%	1%
Finding a store nearby that stocks a certain product?	15%	45%	29%	1%	1%	5%	0%	3%	0%

Table 3

Channel Preference by Industry/Activity – Purchase

Activity	% Prefer								
	Visit in person	Telephone - agent	Surf Web	Mail	Fax	E-mail	Web form	Telephone - AR	Chat
Buying a new car?	92%	5%	3%	0%	0%	0%	0%	0%	0%
Checking on the delivery date for the new car you ordered?	29%	49%	7%	2%	2%	7%	1%	1%	0%
Scheduling an appointment to get your car serviced?	10%	84%	1%	0%	0%	0%	2%	2%	0%
Applying for a credit card?	21%	31%	3%	38%	1%	4%	1%	1%	0%
Making an airline reservation?	11%	41%	36%	2%	1%	2%	7%	0%	0%
Checking to see if your plane is scheduled to leave on time?	5%	59%	12%	0%	0%	5%	6%	12%	1%
Scheduling delivery/installation of a new washing machine?	37%	54%	1%	3%	0%	2%	2%	1%	0%
Buying a best selling book?	75%	6%	5%	7%	0%	3%	5%	0%	0%
Buying a ticket to an entertainment event?	22%	40%	16%	1%	1%	8%	11%	0%	1%
Buying groceries?	91%	6%	0%	3%	0%	0%	0%	0%	0%

Table 4

Channel Preference by Industry/Activity – Use

Activity	% Prefer								
	Visit in person	Telephone - agent	Surf Web	Mail	Fax	E-mail	Web form	Telephone - AR	Chat
Completing a satisfaction survey about your car?	17%	14%	3%	47%	2%	2%	14%	0%	0%
Getting medical advice from a doctor about the flu?	34%	63%	2%	0%	0%	0%	0%	1%	0%
Reporting a medical emergency?	14%	84%	0%	1%	1%	0%	0%	0%	0%
Getting technical support to solve a computer problem?	18%	55%	1%	5%	1%	12%	4%	3%	1%
Finding out your bank balance?	24%	30%	14%	5%	0%	4%	2%	20%	0%
Activating a new credit card?	15%	41%	2%	16%	0%	1%	1%	23%	0%
Paying your monthly credit card bill?	8%	7%	5%	64%	1%	1%	10%	1%	1%
Checking the status of a health insurance claim?	12%	67%	4%	11%	1%	0%	4%	1%	0%
Paying your monthly power utility bills?	11%	0%	2%	79%	0%	0%	7%	1%	0%
Scheduling a time to get your telephone service fixed?	5%	85%	4%	1%	0%	1%	1%	2%	0%

Table 5

Channel Preference by Industry/Activity – Complaint

Activity	% Prefer								
	Visit in person	Telephone - agent	Surf Web	Mail	Fax	E-mail	Web form	Telephone - AR	Chat
Complaining about a problem with your car?	51%	46%	0%	1%	0%	1%	0%	0%	0%
Complaining about your doctor?	46%	22%	1%	24%	6%	0%	0%	0%	1%
Complaining about a problem with your computer?	20%	62%	8%	3%	0%	3%	3%	0%	0%
Complaining about a problem you had using software?	16%	63%	7%	4%	1%	5%	4%	1%	0%
Complaining about a problem with your bank statement?	46%	51%	0%	1%	1%	0%	0%	0%	0%
Complaining about a monthly credit card bill?	7%	85%	0%	7%	0%	1%	0%	0%	0%
Complaining to an airline about lost luggage?	36%	52%	0%	6%	2%	2%	0%	1%	0%
Getting help with a dispute over a health insurance claim?	16%	72%	1%	9%	0%	1%	0%	1%	0%
Returning a shirt that does not fit?	83%	5%	0%	12%	0%	1%	0%	0%	0%
Canceling a magazine subscription?	1%	38%	1%	49%	3%	3%	4%	0%	0%

Table 6

Willingness to Pay a Small, Additional Service Charge to Have 24 hour Access to Live Telephone Representatives Instead of Automated Telephone Systems

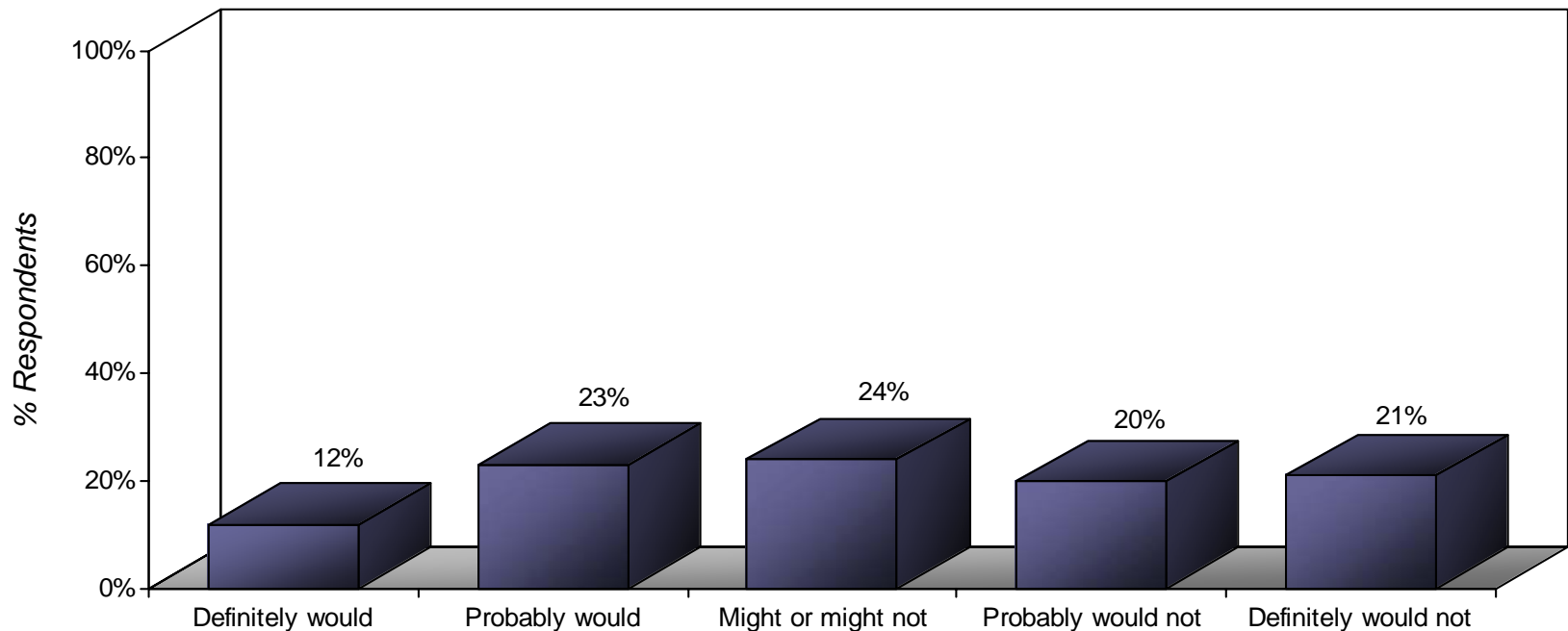


Table 7
Channel Use – Overall

Channel	% Used during past 12 months
Telephoned - live agent	81%
Telephoned - key in numbers	81%
Visited in person	79%
Mailed letter/form	64%
Surfed the Web	56%
Telephoned - speech recognition	55%
Submitted Web form	43%
E-mailed letter/form	34%
Faxed letter/form	30%
Chatted via Web	7%

Table 8
Using More Than One Channel

Primary channel	% Using another channel
E-mailed letter/form	57%
Faxed letter/form	54%
Chatted via Web	44%
Surfed the Web	40%
Submitted Web form	37%
Telephoned - Speech recognition	37%
Mailed letter/form	33%
Visited in person	27%
Telephoned - live agent	20%
Telephoned - key in numbers	19%

Table 9

Channel Use by Age

Channel	18-24	36-40	65+
Telephoned - live agent	83%	90%	62%
Telephoned - key in numbers	100%	92%	59%
Visited in person	92%	86%	62%
Mailed letter/form	58%	62%	55%
Surfed the Web	83%	82%	22%
Telephoned - speech recognition	58%	65%	35%
Submitted Web form	67%	63%	14%
E-mailed letter/form	42%	52%	15%
Faxed letter/form	33%	29%	11%
Chatted via Web	33%	12%	1%

Table 10

Channel Use by Income

Channel	Less than \$20K	More than \$20K but less than \$35K	More than \$35K but less than \$50K	More than \$50K but less than \$75K	\$75K or more
Telephoned - live agent	54%	77%	83%	92%	93%
Telephoned - key in numbers	48%	83%	84%	91%	94%
Visited in person	47%	75%	87%	88%	90%
Mailed letter/form	45%	65%	70%	73%	70%
Surfed the Web	16%	35%	64%	74%	83%
Telephoned - speech recognition	29%	54%	60%	63%	64%
Submitted Web form	11%	28%	44%	59%	67%
E-mailed letter/form	9%	22%	32%	52%	54%
Faxed letter/form	11%	21%	35%	37%	47%
Chatted via Web	2%	6%	10%	9%	10%

Table 11
Channel Use by Home Computer Access

Channel	Yes	No
Telephoned - live agent	89%	59%
Telephoned - key in numbers	89%	59%
Visited in person	86%	59%
Mailed letter/form	69%	51%
Surfed the Web	74%	8%
Telephoned - speech recognition	61%	39%
Submitted Web form	57%	4%
E-mailed letter/form	46%	4%
Faxed letter/form	36%	14%
Chatted via Web	9%	0%

Table 12

Channel Use by Internet Usage

Channel	Several times/day	Once/day	Few times/week	Once/week	Few times/month	Never
Telephoned - live agent	95%	91%	92%	91%	84%	59%
Telephoned -key in numbers	94%	90%	92%	91%	88%	59%
Visited in person	89%	86%	86%	94%	89%	60%
Mailed letter/form	75%	74%	69%	61%	71%	49%
Surfed the Web	91%	77%	84%	70%	51%	6%
Telephoned - speech recognition	67%	59%	60%	70%	67%	36%
Submitted Web form	81%	65%	58%	36%	33%	2%
E-mailed letter/form	66%	55%	42%	24%	23%	4%
Faxed letter/form	51%	31%	32%	33%	34%	12%
Chatted via Web	14%	9%	9%	3%	3%	1%

Table 13
Satisfaction With Channel By Type of Consumer Behavior

Channel	% Very satisfied			
	Pre-purchase	Purchase	Use	Complaint
Chat via the web	48%	50%	25%	40%
E-mail letter/form	38%	50%	27%	21%
Fax letter/form	47%	78%	72%	20%
Mail letter/form	50%	45%	38%	29%
Submit web form	33%	68%	43%	38%
Surf the web	50%	66%	75%	47%
Telephone - Agent	21%	65%	73%	15%
Telephone - Speech recognition	47%	33%	18%	13%
Telephone - Key in numbers	36%	60%	41%	43%
Visit in person	33%	69%	33%	44%