

## **Appendix 1: Samples of Interview Questionnaire**

1. What do you understanding about fleetcard?
2. How long have your company being using the fleetcard?
3. Why do you choose the fleetcard issued by this particular company?
4. Tell me your experience in using the fleetcard.
5. What is the issues/problems that your company encountered during the usage if this product?
6. In your opinion, what should the company do to address the issues more effectively?
7. If your company were given the opportunity to suggest additional features of the fleet card, what would it be?
8. What is your opinion of the fleetcard in the future in helping your company?

## Appendix 2: Interview Transcript

**Company Name** :NMCSB  
**Interviewee** :Fleet Manager

Q1. What do you understanding about fleetcard ?

A1. The fleetcard is a product introduced by the company to allow companies to purchase fuel at station on credit.

Q2. How long have your company being using the fleetcard?

A2. More than 5 years.

Q3. Why do you choose the fleetcard issued by the company?

A3. Wider station network available nationwide.

Q4. Tell us your experience in using the fleetcard.

A4. It is suspected that our fleet cards have been cloned recently. The vehicles GPS report shows that the vehicles are in Shah Alam, but the cards have been used in Perak on the same date/time.

Q5. What are the issues/problems that your company encounters in using this card?

A5. When payment terminal at outdoor is down, our drivers need to transact via counter where EDC device/others are not accessible due to short cable. Sometime when the door is closed, we are required to transact via pigeon hole, in this case, the cashier will ask for PIN number to transact on behalf. We believe your procedure prohibits cashier from asking PIN from customer, but it seems to be different and looks like it has been a common practice at the station. On the other hand, based on our observation, it is noticed that CCTV coverage does not reach some pump terminals. This may lead to fraud transaction/card abuse. Your company should address this issue urgently.

Q6. In your opinion, what should the company do to address the issues more effectively?

A6. The company should make sure cashiers comply with the procedure. Device at counter must be accessible to customer so that they can transact directly without the need of third party/cashier intervention. Make sure CCTV at station is installed at all appropriate locations and must be functioning. This is to be used as proof should there be any fraud transaction.

Q7. If your company were given the opportunity to suggest additional features of the fleet card, what would it be?

A7. We believe chip card would be more secure. But don't forget to be ahead in security technology as the clone card syndicate will find ways to defeat the system.

Q8. What is your opinion of the fleetcard in the future in helping your company?

A8. Please help us to avoid cloned cases so that we don't suffer any losses in the future. Please make sure all stations follow the security standard and Standard Operating Procedures are provided and adhered to. Devices which require customer to transact must be accessible and convenient.

**Company Name :GDESB**  
**Interviewee :Director**

Q1. What do you understanding about fleetcard ?

A1. A mean to manage our truck easily, for filling up diesel

Q2. How long have your company being using the fleetcard?

A2. Since year 2007

Q3. Why do you choose the fleetcard issued by the company?

A3. There 2 kiosk in our area and we find that there are a lot of the company kiosk along the highway

Q4. Tell us your experience in using the fleetcard

A4. We can top-up credit at any petrol kiosk and to monitor our usage

Q5. What are the issues/problems that your company encounters using this card?

A5. We have problem when systems is down. Sometimes cards cannot be used because error on the cards.

Q6. In your opinion, what should the company do to address the issues more effectively?

A6. The company should improve the card system to ensure no interruption to the usage of the cards.

Q7. If your company were given the opportunity to suggest additional features of the fleet card, what would it be?

A7. Not comment

Q8. What is your opinion of the fleetcard in the future in helping your company?

A8. Not comment

**Company Name :MDCSB**  
**Interviewee :Fleet Manager**

Q1. What do you understanding about fleetcard?

A1. It is for fuel refilling at the station, instead of using cash. This card helps to control the expenditures.

Q2. How long have your company being using the fleetcard?

A2. We have been using this card since 2006.

Q3. Why do you choose the fleetcard issued by the company?

A3. We choose this card due to the company has given us a good service and prompt response when necessary.

Q4. Tell us your experience in using the fleetcard

A4. Feedbacks from our drivers vary. Some say it is convenient as they do not have to bring cash. Some claim that they always encounter problem whereby the terminal cannot read the card or when system is down.

Q5. What are the issues/problems that your company encounters using this card?

A5. I have explained it earlier on.

Q6. In your opinion, what should the company do to address the issues more effectively?

A6. The company should improve their system to be more users friendly so that we can use the card efficiently.

Q7. If your company were given the opportunity to suggest additional features of the fleet card, what would it be?

A7. One of the areas the company probably wants to consider is giving rebates/discounts to loyal customers.

Q8. What is your opinion of the fleetcard in the future in helping your company?

A8. It can be used to control the expenditures/usage of petrol/diesel. It is important in monitoring consumption.

**Company Name :TKTSB**

**Interviewee :Director**

Q1. What do you understanding about fleetcard?

A1. It seems like a credit card which has no interest charge for late payment.

Q2. How long have your company being using the fleetcard?

A2. More than 3 years.

Q3. Why do you choose the fleetcard issued by the company?

A3. Because of wide station network, it is available almost everywhere you go.

Q4. Tell us your experience in using the fleetcard.

A4. The customer service centre cannot provide up-to-date transaction information, sometimes.

Q5. What are the issues/problems that your company encounters using this card?

A5. So far so good, no major issue.

Q6. In your opinion, what should the company do to address the issues more effectively?

A6. No comment.

Q7. If your company were given the opportunity to suggest additional features of the fleet card, what would it be?

A7. No comment.

Q8. What is your opinion of the fleetcard in the future in helping your company?

A8. No comment.

**Company Name :AWSJSB**  
**Interviewee :Operation Manager**

Q1. What do you understanding about fleetcard ?

A1. A card or cards that specially tailored for companies with fleet of vehicles under one ownership.

Q2. How long have your company being using the fleetcard?

A2. Since October 2004.

Q3. Why do you choose the fleetcard issued by the company?

A3. It is due to convenience and also location. The station locations are very near to our operation centres.

Q4. Tell us your experience in using the fleetcard.

A4. Good experience in using the online service, it is easy to monitor the daily/weekly /monthly usage & credit limit. However, we do have bad experiences such as sometime system is down and we have to prepare a large lump sum of cash.

Q5. What are the issues/problems that your company encounters using this card?

A5. Our drivers complained that they have to remember the new PIN number whenever a new card is issued for expired card or when a new card is being replaced.

Q6. In your opinion, what should the company do to address the issues more effectively?

A6. The company needs to prolong the expiry date of the card to 5 years may be, so that the drivers at least do not always have to remember new PIN number.

Q7. If your company were given the opportunity to suggest additional features of the fleet card, what would it be?

A7. The company to join venture with PLUS or PBSB to combine fleet card with touch'n go card, to cut down holding too many plastic cards.

Q8. What is your opinion of the fleetcard in the future in helping your company?

A8. To create a program that may help to compile all the fleetcard transaction data, this will help the company in cost saving analysis, summary & etc.

**Company Name :FTSSB**  
**Interviewee :Fleet Manager**

Q1. What do you understanding about fleetcard?

A1. Using a card without bringing cash to station

Q2. How long have your company being using the fleetcard?

A2. Since 2006

Q3. Why do you choose the fleetcard issued by the company?

A3. To support the company, we are related companies.

Q4. Tell us your experience in using the fleetcard.

A4. So far so good, no major issue.

Q5. What are the issues/problems that your company encounters using this card?

A6. Defect cards take very long time to get replaced.

Q6. In your opinion, what should the company do to address the issues more effectively?

A6. Shorten the number of days taken for card replacement

Q7. If your company were given the opportunity to suggest additional features of the fleet card, what would it be?

A7. No comment.

Q8. What is your opinion of the fleetcard in the future in helping your company?

A8. The company should improve the reporting. The usage can be identified and segregated by cost center. It is really useful for our company.

**Company Name :LRTSB**  
**Interviewee :Finance Manager**

Q1. What do you understanding about fleetcard?

A1. To be used to pump diesel at petrol kiosk

Q2. How long have your company being using the fleetcard?

A2. Since August 2008

Q3. Why do you choose the fleetcard issued by the company?

A3. Petrol kiosks are available at many areas.

Q4. Tell us your experience in using the fleetcard.

A4. It is convenient to use, cashless transaction.

Q5. What are the issues/problems that your company encounters using this card?

A5. The approved credit limit is not sufficient for 30 days credit terms. This inconvenient our operation as we have to monitor the balance every now and then.

Q6. In your opinion, what should the company do to address the issues more effectively?

A6. The company should revise the approved credit limit proactively, to match with our monthly usages. Also, the company should provide monthly statement in a format that could be extracted for our reporting i.e. text file, MS Excel file etc. This information is to be provided online real time.

Q7. If your company were given the opportunity to suggest additional features of the fleet card, what would it be?

A7. No comment.

Q8. What is your opinion of the fleetcard in the future in helping your company?

A8. To provide a system which can help to better monitor the fuel consumption.

**Company Name :CMDSB**  
**Interviewee :Operator Manager**

Q1. What do you understanding about fleetcard?

A1. A service rendered by the company to corporate/SME with a fleet of vehicles to better manage their operations.

Q2. How long have your company being using the fleetcard?

A2. 4 yrs

Q3. Why do you choose the fleetcard issued by the company?

A3. Wide outlet distribution network

Q4. Tell us your experience in using the fleetcard

A4. Change of account manager affects the service quality.

Q5. What are the issues/problems that your company encounters using this card?

A5. Card usage blocked as a result of hiccups in payment. We have outsourced cheque printing; sometimes the payment reaches the company after the due date. This result in our cards being blocked.

Q6. In your opinion, what should the company do to address the issues more effectively?

A6. There must be constant communication between the company and us on how to mitigate issues effectively and to add values.



Q7. If your company were given the opportunity to suggest additional features of the fleet card, what would it be?  
A7. Refer to your Marketing Department.

Q8. What is your opinion of the fleetcard in the future in helping your company?

A8. First cut information via e-billing, to provide better monitoring tools to reduce fraud transaction

**Company Name :NMSB**  
**Interviewee :Fleet Manager**

Q1. What do you understanding about fleetcard ?

A1. It can be used like a credit card

Q2. How long have your company being using the fleetcard?

A2. About 2 years.

Q3. Why do you choose the fleetcard issued by the company?

A3. Wide station network

Q4. Tell us your experience in using the fleetcard.

A4. So far the service is good.

Q5. What are the issues/problems that your company encounters using this card?

A5. At the moment, we do not encounter major problem.

Q6. In your opinion, what should company do to address the issues more effectively?

A6. No comments

Q7. If your company were given the opportunity to suggest additional features of the fleet card, what would it be?

A7. Corporate loyalty points to be given to us the customers directly.

Q8. What is your opinion of the fleetcard in the future in helping your company?

A8. To combine the fleetcard and loyalty card into one.

**Company Name :FESB**  
**Interviewee :Operation Manager**

Q1.What do you understanding about fleetcard ?

A1. A fuel card provided to corporate companies.

Q2. How long have your company being using the fleetcard?

A2. Since year 2005.

Q3. Why do you choose the fleetcard issued by the company?

A3. The company won the competitive tender held by our head office.

Q4. Tell us your experience in using the fleetcard.

A4. Service has been good thus far.

Q5. What are the issues/problems that your company encounters using this card?

A6. We encounter problems such as defect in cards and system offline where cards can't be used to transact.

Q6. In your opinion, what should the company do to address the issues more effectively?

A6. We would like to propose to have more CCTVs installed at petrol stations. It would be easier for users to track any abuses.

Q7. If your company were given the opportunity to suggest additional features of the fleet card, what would it be?

A7. We prefer to see safety features in order to minimize or avoid abuse.

Q8. What is your opinion of the fleetcard in the future in helping your company?

A8. No comment.

**Company Name :KLBB**  
**Interviewee :Vice President, Account**

Q1. What do you understanding about fleetcard?

A1. Fleet card is used as a means of controlling diesel usage in terms of value and litres

Q2. How long have your company being using the fleetcard?

A2. Sine 4 years ago

Q3. Why do you choose the fleetcard issued by the company?

A3. The offerings meet our requirements

Q4. Tell us your experience in using the fleetcard.

A4. No problem when using the card but have some issues on the online website. The data is not up-to-date.

Q5. What are the issues/problems that your company encounter using this card?

A5. We don't have problem with cards but the reports/information in the online website is not up-to-date.

Q6. In your opinion, what should the company do to address the issues more effectively?

A6. The reporting of transactions should be more up to date and more regular update

Q7. If your company were given the opportunity to suggest additional features of the fleet card, what would it be?

A7. It would be useful if we can get fuel efficiency report by trucks.

Q8. What is your opinion of the fleetcard in the future in helping your company?

A8. We would like to have fuel efficiency report for each truck.

**Company Name :SPUSB**  
**Interviewee :Director**

Q1. What do you understanding about fleetcard?

A1. As far as I know, fleet card is a type of card that enables us to purchase the fuel products from the issuer station without involving any cash in the process. Also the users do not need to personally go to the counter to make the payment. This is very convenient where we do not need to queue as compare to normal means of payment method. I do not know that there are 2 types of cards issued by the company; I thought that there is only one type, which is the one I am currently using.

Q2. How long have your company being using the fleetcard?

A2. Well, I have been using the card almost 10 years already since I was involving in sales. With my job nature, I am considered a quite frequent user where my job requires me to travel from Kuala Lumpur to Pahang every week.

Q3. Why do you choose the fleetcard issued by the company?

A3. This question is a bit subjective, well if you were to ask me why I choose this card instead of other, the answer would be this company have the widest coverage as far as I am concern. When I travel to Pahang, sometime deep into the inner area, I still can manage to find this company's petrol station, whereas other brand is hardly come by. This is very important due to the fact that sometime when I was so engrossed in doing sale, I tend to forgot to check the fuel level. So if the coverage is not wide enough, then it will become one of my problems and burden each time I go outstation. Apart from that, I somehow find that the majority of the company petrol station's toilet is always clean and well taken care off as compare to others. When we travel for quite some distance, a clean toilet definitely will help when stop for a rest or to refresh. Another thing that catches my attention to choose this card is that the facility that it provide such as store, not to forget it employees, very helpful and friendly. I think that very much sum up my reasons, but above all is the wide coverage is my top factor when choosing the card.

Q4. Tell us your experience in using the fleetcard.

A4. Experience..... well one thing that I can say is that it give me sense of freedom where I do not need to think about not having enough money each time I pump for petrol, it is well taken off, something like providing me a piece of mind each time I went out. Also being someone going down to the field as well as managing others, this card really provide me the tools and means of controlling and monitoring my fellow salesman with the help of the monthly report, really helpful...! For me, it serves like an assistant to me to have my eye on them...!

Q5. What are the issues/problems that your company encounters using this card?

A5. Through my 10 years plus experience in using this card, I would say the most annoying thing that can possibly happen is system down where I cannot use my card! It is a disaster to me... we are talking about reliability here, I think the firm must do something about it fast or else they will slowly losing their customer, of course I know it is very difficult to produce something without a flaw...even Mercedes have flaws..! Ok, what I meant is that just try to minimize the down time of the system should it by accident or mistake out of order, at least the firm can reduce the amount of 'unfortunate' people that have to go though the hassle. What else.... Another thing is that, it actually not a serious problem, receipt..... There are time that there is no receipt provided, well it depend on individual, for me, I need the receipt for tracking and record purposes. Some might not bother about it, well like I said, it depend.... In term of the report, well quite comprehensive and accurate, help me a lot in my management purposes. So far there are no issues about the security of this card, I guess everything is on par, no issues or further complains from me....

Q6. In your opinion, what should the company do to address the issues more effectively?

A6. I am definitely not the expert to solve the problem that I have mentioned previously, let us leave it to the expert to deal with it. For me, my main problem is the reliability of the system. Maybe the firm should look back to their system, perhaps improve it or perhaps change their system service provider to those people that can do a better job. I do not know, it is totally beyond my expertise to be detail, but on surface these are some areas that the firm should seriously look into.

Q7. If your company were given the opportunity to suggest additional features of the fleet card, what would it be?

A7. Glad you ask this question, well there are some ideas that I very much like the firm consider it in their future services. The first one will be the combination of petrol and diesel card in just one card. I know now the firm have separate card for both petrol and diesel. It will be much more convenient for the user like me to have one card that can be used to purchase both products. Sometime company might have lorry as well as car, so a bit troublesome to be required to have both type of card at anytime. I do not know whether this is feasible or not, but it is will be something that I believe most of the user will appreciate. A part from that, it also would be nice if there is a sort of alert system to alert the user as well as the company for low credit availability. This is to prevent any disturbance in the usage especially while going outstation.

Q8. What is your opinion of the fleetcard in the future in helping your company?

A8. In my opinion, this card definitely helps in making my life as well as my other staffs much easier where we do not need to worry about cash while pumping our vehicles. Of course, the report that being provided to us every month will help my company in term on controlling and monitoring purposes. I seriously believe that by taking care of some issues that I mentioned previously, the fleet card will provide more benefits to myself as well as my company overall.

**Company Name :LBSSB**  
**Interviewee :Project Manager**

Q1. What do you understand about fleetcard?

A1. It is like something that we can use to buy fuel without physical evidence of cash, other than that, not much I understand about fleet card. Definitely I do not know the variation of card the firm offers, you can say I have a very shallow knowledge about it.

Q2. How long have your company been using the fleetcard?

A2. I started using this card last year November, which is approximately 4 months already. I considered myself a frequent user as my job requires me to travel from one construction site to the other every day.

Q3. Why do you choose the fleetcard issued by the company?

A3. It has wide station coverage, very convenient for us.

Q4. Tell us your experience in using the fleetcard.

A4. Well, the plus point I can say about this card is the coverage, it really thoroughly covered, most of the places I have gone to, from Sepang to Cameron, you can rest assure to find the firm petrol station, really convenient as compare to other brands which the availability is an issue. It is a brand that you can rely on wherever you go.

Q5. What are the issues/problems that your company encounters using this card?

A5. It is the issues of system reliability, to me, not really reliable as it tends to be out of order which is quite annoying considering we are totally relying on it to pump petrol/diesel into our vehicles. Also, the system down time is quite long. Sometime I was stranded due to this problem. In term of support, sometimes when myself or my office called up, it took a while before someone finally answering our call, not very efficient and effective, something need to be done about it...! Respond time is crucial for us to make sure our daily business process does not get interrupted which in return will result in delay and money.... Other issues that I would like to share, I am not sure if this is due to my company problem or the firm problem, since I am being interviewed, might as well I say it out. My company has a concern regarding with the security deposit that we need to pledge upfront. For example, we are required to put a security deposit of RM10, 000.00, yet the credit facility given is insufficient. By the time we receive the monthly statement, we have already purchased RM7, 000.00 worth of fuel. The statement normally reaches our office approximately 1 week after month end; we will take about 3 to 5 working days to prepare the payment. This means that the bill will only be settled 2 week after the statement cycle. Due to the nature of our business which requires frequent travelling, before the payment is being made, we have already exceeded our limit which once again stopping us from using the service. It is very troublesome when this happens as we need to use our own money while waiting for the payment to be made. I am not sure if there is any way for the company to speed up the monthly statement so that we can prepare the payment as soon as possible to prevent service interruption.

Q6. In your opinion, what should the company do to address the issues more effectively?

A6. The company must seriously look into their system reliability and capability, system down is the worst thing that can happen for their cards as it will tarnish the image and brand itself. Also, in term of payment, it will be nice

if the payment can be made via online, via cheque where we can make payment through machine without the need to go to CIMB counter. This will give flexibility and convenience to customers like me where we simply do not have time to go to bank during office hour.

Q7. If your company were given the opportunity to suggest additional features of the fleet card, what would it be?

A7. The card meets my requirement apart from the system reliability problem. Well, I guess by giving certain incentive for the user in the form of point for every little fuel consumed will be good to encourage people to use more or perhaps convert from other brand. It is just to make the switching cost high for the existing user and to serve as a means to 'force' other brand user to use the card.

Q8. What is your opinion of the fleetcard in the future in helping your company?

A8. The card gives me the convenience in my daily working life, a peace of mind, finger cross if the system is not down again..... A part from that, it gives me the total control and monitoring capability to manage my workers so that no wastage or misuse of company resource will occur.

**Appendix 3: Average KLCI Market Return and Operating Income 1997-2009**

Year	Average KLCI Market Return	Operating Income(RM'mil)
1996	1122.62	0.40
1997	1003.14	(0.47)
1998	524.71	2.20
1999	678.02	2.25
2000	844.36	2.51
2001	643.21	2.60
2002	708.77	4.20
2003	698.41	2.54
2004	845.54	10.55
2005	901.28	11.30
2006	949.04	22.45
2007	1299.30	14.48
2008	1182.10	33.19
2009	1058.15	36.63

(Source: Yahoo Finance and Audited Report 1997-2009)

**Appendix 4: Changes in KLCI Market Return and Operating Income 1997-2009**

Year	Change in KLCI Return	Change in Operating Income(RM'mil)
1997	-119.4833	-0.8732
1998	-478.4250	2.6691
1999	153.3108	0.0523
2000	166.3350	0.2629
2001	-201.1517	0.0883
2002	65.5658	1.5924
2003	-10.3617	-1.6541
2004	147.1325	8.0126
2005	55.7408	0.7463
2006	47.7533	11.1535
2007	350.2683	-7.9690
2008	-117.2083	18.7044
2009	-123.9508	3.4368



Appendix 5: Rompetrol Express Mobile Station

