

PERMANENT REFERENCE

# A FEASIBILITY STUDY OF INTRODUCING CREDIT CARD SYSTEM IN THE BATTICALOA DISTRICT.



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## ABSTRACT

A credit card is a magnetic encoded unique plastic card, which entitles the cardholder upon presentation to obtain goods and services immediately and pay for them later at a convenient time. The concept of credit card creates cash less society.

To know the feasibility of introducing credit card system in Batticaloa Distract, data collected from samples of 50 Bank Officials, 50 Business People and 50 Customers in the Batticaloa District through 3 aspects. They are technical, financial & acceptance. Acceptance by the bank officials, business people & customers is major factor to introduce the credit card system in Batticaloa District. To test the feasibility of these three aspects, univariate analysis was conducted. Results of technical and financial aspects are moderately feasible and also the bank officials are moderately accepted but business people and customers are accepted. There are some recommendations given by me to improve the prevailing situation and the implications also given in chapter – 5.

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