

**A STUDY ON THE CREDIT CARD USAGE PATTERNS IN THE
BATTICALOA DISTRICT**



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Abstract

Nowadays credit card usage is vital role in all over the world. Most of the customers feel the credit card is an efficient payment to their daily shopping payment and also reducing their transaction times.

The credit card issuing continuously increasing among the banks in Batticaloa district, but the most of the customers not showing interest to buy goods and services in credit card, they showing interest in cash purchase, therefore this research work is studied about the credit card usage patterns in the Batticaloa district among the bank customers. The idea was further refined and a general question was formulated to understand the phenomenon, which dimensions associated to find the credit card usage patterns.

There are six variables taken into consideration those are credit limit, credit card acceptance, income, grace period and interest rate to find credit card usage patterns. Here credit card holders among the banks in Batticaloa district were taken as a sample primary and secondary data were used in this study, primary data were collected from the questionnaires and interviews, secondary data were collected from bank annual reports, Bank records and administrative reports. The collected data were analyzed using the univariate method and used SPSS package. The collected data were presented in the form of tables and pie charts.

Based on the finding credit card usage was identified that credit card acceptance and income level contributed high level meanwhile rest of the variables contribution were in moderate level. Therefore it was known from the conclusion, the credit card provider should take proper consideration and they have to take a right action to attract, satisfy the credit card holders at high level. Eventually this reports recommends some remedial action that help to improve credit card usage

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