
A study on effect of credit card on customer satisfaction in chennai

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Abstract: Banking sector growth is infinite due to various innovation services. The main reason for this study is to determine the Effect of Credit Cards on Customer Satisfaction in Chennai and to know about the factors which influence customer satisfaction. The data is collected on probability basis from 107 respondents by using Convenience sampling and is analyzed with the SPSS tool. The collected data were classified, tabulated and analyzed with statistical tools Frequency analysis, Mean analysis, Independent t test one way anova and Regression analysis. The results showed that the majority of the respondents were male and aged 18- 25 years who use credit cards. The result shows that the customers are agreeing towards credit cards and the factors of credit card influencing the customer satisfaction.

Keywords: Innovation, credit card, Customer satisfaction, Electronic Fund Transfer, tiny plastic card, borrow money

INTRODUCTION

Credit cards originated in the United States during the 1920s when individual companies such as hotel chains and oil companies began issuing them to customers for purchases made at their business units. The use increased after the Second World War. Diners Club introduced the first universal credit card that can be used at a variety of stores and businesses. In 1958, the American Express company established another universal card called 'Don't leave home without it'. It is only after such developments, bank credit came into existence.

A credit card association such as Visa and Mastercard, issue general-purpose credit cards as part of a system of payments named after the small plastic card issued to users of the system. The issuer of the card grants a line of credit to the consumer from which the user can borrow money for payment to a merchant or as a cash advance to the user. A credit card is different from a charge card, where a charge card requires the balance to be paid in full each month. In contrast, credit cards allow the consumers to 'revolve' their balance, at the cost of having interest charged.

The card holders have the option to settle the monthly statement in full or take credit and pay a specified minimum every month. The use of credit cards plays a very important role in online purchasing and contributes significantly to the economy of one nation. The choices available in the market are money and most cards offer different features filling petrol on priority, easy overseas travel, special privilege for women a six by four centimeter plastic card makes possible all this and more plastic culture has caught on in India, the initial years have been shed and cards have become virtual currency.

Late fees can impact your pocketbook, and late or missed payments can also have a negative effect on your credit score. Also pay attention to all mail received from your credit card company. This kind of credit card is one of the best credit cards and their characteristics have no comparison with any other type of credit cards. Credit cards work in a very simple way, a consumer is issued a credit card after his application for a credit card has been approved by concerned authorities and a credit company shows its consent to issue the applicant a credit card. Now the customer who has purchased the credit card will be able to buy things on credit up to the limit of credit which was agreed upon by both parties in terms and conditions. A consumer can also use credit card online facilities to get benefit from his credit card. This online credit card facility is easy to use and it is faster than the actual procedures of cash transactions.

Our research idea is based on the rich knowledge acquired by our peer teams across the university. (A.C.Gomathi, S.R.Xavier Rajarathinam, A.Mohammed Sadiq, Rajeshkumar, 2020; Danda et al., 2009; Danda and Ravi, 2011; Dua et al., 2019; Ezhilarasan et al., 2019; Krishnan and Chary, 2015; Manivannan, I., Ranganathan, S., Gopalakannan, S. et al., 2018; Narayanan et al., 2012, 2009; Neelakantan et al., 2013, 2011; Neelakantan and Sharma, 2015; Panchal et al., 2019; Prasanna et al., 2011; Priya S et al., 2009; Rajeshkumar et al., 2019; Ramadurai et al., 2019; Ramakrishnan et al., 2019; Ramesh et al., 2016; Venugopalan et al., 2014). Currently we are studying the credit card.

This paper attempts to study the effect of Credit cards on Customer satisfaction in Chennai.

REVIEW OF LITERATURE

(Warwick and Mansfield, 2000) had studied the credit card enterprise in today's US households ,and the competitive promotional approaches hired to get university students to sign on as clients. Students appear to have a realistic attitude toward the use of credit cards.

(Tomida et al., 2001) Credit card information management system tests the credibility of a credit card meant for use for purchase of goods or services provided with the aid of using the card facts owned with the aid of a member. A terminal computer extracts only the card information necessary for one's own store from the data outputted by the host computer data.

(Cohen, 2002) custom designed credit and debit cards for issuance by using someone or the main cardholder, the playing cards being confined to use in transactions at selected providers only. Apparatus and methods for improved credit card transactions in general or certain types of financial transactions.

(Chakravorti, 2003) Investigated study on Theory of credit card networks. Credit cards provide advantages to purchasers and traders not provided with the aid of different charge gadgets as evidenced with the aid of their explosive growth in the range and fee of transactions over the past 20 years.

(Hogarth et al., 2004) exit became associated with marital fame, race, how upset the customer turned into, quantity of problems related to credit cards, and attribution. Maintaining all else constant, customers who were likely to resolve their problem had been best half of as likely to go out. Consequently, credit score card businesses want to carefully and fast address their clients' problems and solve their complaints.

(Park and Leslie, 2005) to pick out the underlying determinants of compulsive shopping for, this have a look at seeks to study style orientation, a style-associated variable, as an instantaneous antecedent of compulsive buying and as an indirect antecedent of compulsive buying via credit card use.

(Montgomerie, 2006) This financial innovation attracted non-banks, in general huge MNCs, into the credit score card marketplace, facilitating greater integration between finance and the 'actual' economy. The deepening integration facilitated mounting competition and lower charges of borrowing and was the catalyst for the speedy growth of the credit score card market and its unsurpassed profitability.

(Amin, 2007) Many banks take mobile based technologies and have advanced the banking services via creation of new banking centers. One of the cutting-edge facilities advanced in this region is the mobile credit card.

(Norum, 2008) One location of challenge concerning credit debt is its association with compulsive shopping for behavior. Regression analysis discovered that income, fee of time choice, money attitudes, credit score card usage and gender had been substantially associated with compulsive buying.

(Flitcroft et al., 2013) A credit card gadget is provided which has the brought feature of imparting additional restricted use credit score playing cards. Those playing cards may be used for a single or limited use transaction, thereby lowering the potential for fraudulent reuse of those playing cards. Carrying out a limited use credit card wide variety transaction and offering faraway get entry to gadgets for gaining access to a limited use credit score card wide variety are also furnished.

(Ahmed et al., 2010) notwithstanding the unfold in usage and ownership of credit score playing cards, few studies have examined its impact on customer debt in developing countries. The principal reason for this paper is to recognize purchasers' attitude and spending conduct using credit score cards.

(Patel, 2012) a credit card, debit card, or different similar financial device is disclosed with the transient undertaking of a dynamic CVV for increased card protection. The dynamic CVV is examined, changed, and rewritten to the card with every transaction. The static CVV can be a reminder enabling a consumer to recall an unmarked static CVV, which includes analyzing the digits in an order decided on by using a person, similar to a PIN variety.

(Soll et al., 2013) the authors discover several judgmental biases associated with paying off credit score card debt. Contributors with more potent numerical talents made fewer errors, indicating that human beings underestimate how long it takes to dispose of a debt whilst payments slightly cover a hobby owed. Suggest extra public coverage moves to help cardholders recognize the relationship between bills and debt elimination.

(Jung et al., 2015) facilitation influences consumer delight more strongly for people who use mobile credit score cards more than plastic credit score cards. also Perceived use and image affect person satisfaction extra strongly for folks who use plastic credit playing cards more than cellular credit playing cards. Miles anticipated that this look may be a guideline for credit score card service providers and policy makers to invigorate cellular credit score card business.

(Butaru et al., 2016) these results propose the want for a greater customized approach to the supervision and law of economic institutions, in which capital ratios, loss reserves, and different parameters are specified in my opinion for every organization according to its credit threat model exposures and forecasts.

RESEARCH METHODOLOGY

Descriptive research design is used in this study. The primary data is collected through a questionnaire which is derived from the work of Thomas (2010). It consists of 18 items with 4 variables such as Use, Convenience, Status and Satisfaction. The data is collected from the 107 respondents based on Conveniences sampling from users of Credit card holders.

Demographic Profile of the Customers

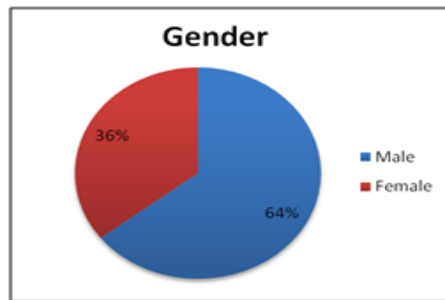


Fig.1: The pie chart describes that the majority of the customers are Male (64.5%) and Female customers are (35.5 %). It is inferred from the table that the majority of customers are Male.

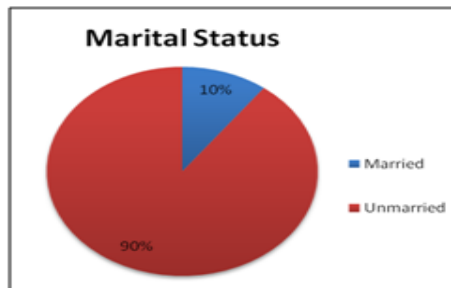


Fig.2: The pie chart describes the customers are unmarried (90%) and married customers are (10%). It is inferred from the table that the majority of the customers are unmarried.

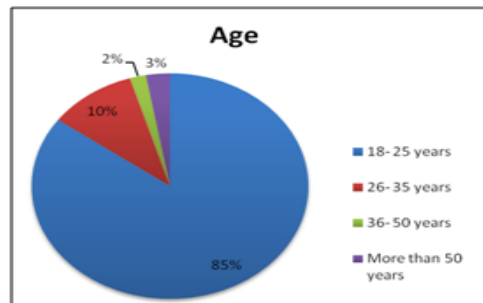


Fig.3: The pie chart describes the customers are those whose age is 18-25 years (85%) followed by the age which lies between 26-35 years (10.5%), followed by the age group between 36-50 years (1.9%) and more than 50 years (2.8%). It is inferred from the table that the majority of customers are 18- 25 years.



Fig.4: The pie chart describes the customers are Under Graduates (53.3%) followed by PG (41.1%), followed by other courses (4.7%), followed by schooling (0.9%). It is inferred from the table that the majority of the customers are under graduates.

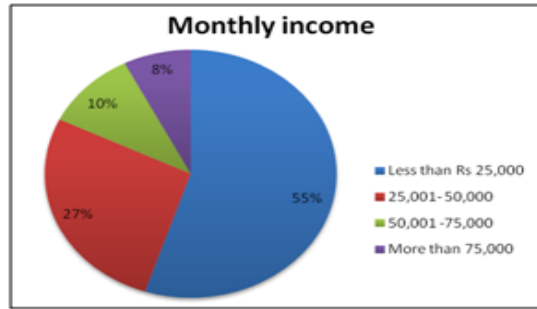


Fig.5: the pie chart describes the customers are Less than Rs 25,000 (55.1%) followed by 25,001-50,000 (27.1%), followed by 50,001 -75,000 (10.3%) and More than 75,000 (7.5%). It is inferred from the table that the majority of customers are Less than Rs 25,000.

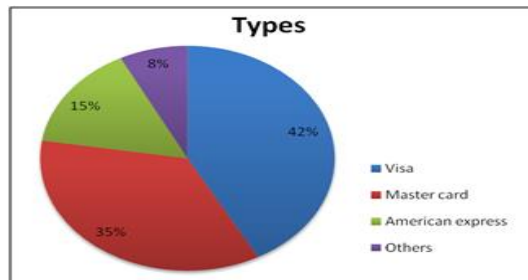


Fig.6: The pie chart describes the customers visa (42.1%) followed by mastercard (35.5%), followed by American express (15.0%) and others (7.5%). It is inferred from the table that the majority of customers are visa.

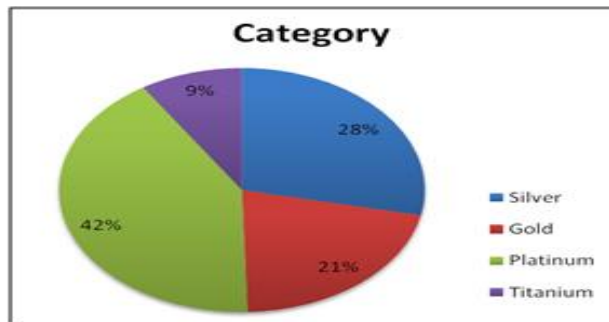


Fig.7: The pie chart describes the customers are platinum (38.3%) followed by silver (26.2%), followed by gold (19.6%), followed by titanium (8.4%) and signature (7.5%). It is inferred from the table that the majority of customers are platinum.

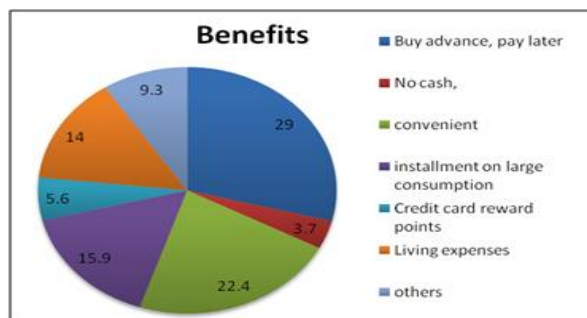


Fig.8: The pie chart describes the customers are Buy advance, pay later (29%) followed by More convenient when traveling /abroad (22.4%), followed by Credit card installment on large consumption (15.9%), followed by Online/Living expenses payment is convenient (14%), followed by others (10%), followed by Credit card reward points/ preferential treatment/ gifts (5.6%) and No cash, eliminates the trouble of change (3.7%). It is inferred from the table that the majority of customers are Buy advance, pay later.

Table 1: Mean analysis of Perception of Customers towards Credit Card

PERCEPTION ABOUT USE OF CREDIT CARD			
S.NO	USE	Mean	Rank
1	I use my credit card in emergency (Emergency)	3.87	1
2	I occasionally use a credit card for only specific purchases (Occasionally)	3.81	2
3	I rarely like to use a credit card and prefer to make payment through cash (Rarely)	3.42	3
4	I prefer to use a credit card regularly (Regularly)	3.22	4
5	I had a credit card but cancelled it (Cancelled)	3.04	5
6	I am thinking of applying for a new credit card (Applying)	2.99	6
7	I am planning to get a credit card within the next six months (Planning)	2.89	7
CONVENIENCE OF CREDIT CARD			
8	It is necessary to have a credit card with you when you travel overseas (Overseas)	3.74	1
9	It is more convenient to use credit card payment, rather than cash (Convenient)	3.71	2
10	Using a credit card means that you do not have to worry about taking too much cash with you (Taking)	3.58	3
11	There are more advantages with credit card payments, than with cash (Advantages)	3.56	4
12	It is safer to use credit cards payment compared to cash payment (Payment)	3.52	5
STATUS OF CREDIT CARD			
13	The usage of a credit card would encourage people to buy things beyond their budget (Encourage)	3.88	1
14	It is easier to control my expenditure when I use cash (Expenditure)	3.58	2
15	Paying by credit card makes people feel important and wealthy (Wealthy)	3.55	3
16	The reason why most people adopt the credit card is that it makes them feel cool and fashionable (Fashionable)	3.48	4
17	People come across difficulties frequently when they use credit cards. (Difficulties)	3.43	5
18	It is too complicated to use a credit card. (Complicated)	3.27	6
SATISFACTION OF CREDIT CARD			
19	I am satisfied towards the services offered in credit cards (Services)	3.72	1
20	I am satisfied with Operation of Credit Cards (Operation)	3.71	2
21	I am Overall satisfied towards use of credit card (Overall)	3.61	3
22	I am satisfied with Charges on Credit Cards (Charges)	3.41	4
23	I am satisfied with Issue of Credit Cards (Issue)	3.35	5

Table no.1 shows the mean analysis of Perception of Customers towards Credit Card. It shows variable emergency includes highest mean score of (3.87) followed by variable “overseas” includes highest mean score of (3.74) followed by variable “encourage” includes highest mean score of (3.88) followed by variable “services” includes highest mean score of (3.72)

Table 2: Analysis of Gender and Marital status

SATISFACTION			
S. no	Component	GENDER	MARITAL STATUS
		T-value	T-value
1.	Services	2.680***	.526
2.	Issue	.229	.023
3.	Operation	1.454	.622
4.	Charges	1.205	.118
5.	Overall Satisfaction	2.272**	.839

From Table no.2 it is inferred that there is a significant difference between the Gender with respect to perception of Credit card and Customer satisfaction. There is no significant difference between the marital status with respect to perception of Credit card and Customer satisfaction.

Table 3.1.1: Analysis of Credit Card and Customer Satisfaction

SATISFACTION				
S. No	Component	Age	Education	Profession
		F-value	F-value	F-value
1.	Services	.570	.178	.701

2.	Issue	.360	1.023	2.961**
3.	Operation	.587	.235	.941
4.	Charges	1.172	1.439	.766
5.	Overall	1.423	.033	1.692

From Table no.3.1.1 it is inferred there is a significant difference among the Age level with respect to perception of credit card. There is no significant difference among the education level, profession level with respect to perception of credit card.

Table 3.1.2: Analysis of Credit Card and Customer Satisfaction

SATISFACTION				
S. No	Component	Income	No of Credit Card	Type of Credit Card
		F-value	F-value	F-value
1	Services	.755	1.230	.264
2	Issue	.800	3.387**	1.585
3	Operation	.396	2.365	1.825
4	Charges	.893	3.581**	3.163**
5	Overall	1.043	2.887**	1.712

From Table no.3.1.2 it is inferred there is no significant difference among the income level, no of credit card level and the type of credit card level with respect to perception of credit card.

Table 3.1.3: Analysis of Credit Card and Customer Satisfaction

SATISFACTION				
S. no	Component	Category Of Credit Card	Usage Of Credit Card	Benefits Of Credit Card
		F-value	F-value	F-value
1	Services	.484	1.735	1.035
2	Issue	1.022	1.076	.423
3	Operation	1.673	.724	.943
4	Charges	2.430	1.546	1.340
5	Overall	1.104	3.533**	1.825

From Table no.3.1.3 it is inferred there is no significant difference among the category of credit card level, usage of credit card level and the benefits of credit card level with respect to perception of credit card.

Table 4.1: Regressions

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.603 ^a	.364	.345	.76513

Table 4.2: Regression Coefficients

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.153	.355		3.250	.002
	Usage of credit card	.403	.108	.362	3.733	.000***
	Convenience of credit card	.225	.070	.298	3.217	.002***
	Status of credit card	.073	.113	.064	.646	.520

Dependent Variable: Satisfaction of Credit card

R is the correlation, its value is 0.603 and R square is degree of determination, its value is 0.364. The degree of determination shows the extent to which Usage of credit card Convenience of credit card Status of credit card influences the Customer Satisfaction. Here the Customer Satisfaction is determined to an extent of 36.4 % by Usage of credit card Convenience of credit card Status of credit card. Table shows the values of beta and the significant value. It is clear that variables such as Convenience and usage of credit card have a significant value of less than 0.05. It is inferred from the table that the Convenience and usage of credit cards is influencing Customer Satisfaction.

DISCUSSION & RESULTS

The study was instigated to analyze the perception of the effect of credit card on customer satisfaction in Chennai. Based on the factors selected as independent variables Use, Convenience and Status the hypothesis proved that

factors customers are agreeing towards credit card In the regression analysis, the factors of Credit Card and Customer Satisfaction have the significance value less than 0.05, hence the factors strongly influence Customers to use credit cards.

CONCLUSION

Credit card is a facilitating instrument that enables its holders in general, and those who suffer from lack of liquidity, in particular, to buy their goods and services. The banks whose credit cards are being used never even ask for at least a third party guarantee for the transactions which may involve thousands of rupees. The Banks maintain a customer service department to adhere to the queries of their customer. It should come forward to enlighten the customer about all the available services, charges, reduce the membership fees and annual subscription fees, reduce the repayment procedure and relax the hidden charges. The banks should utilize the technological improvement to introduce a card which can serve all purposes. This will reduce the hassle of carrying multiple versions of plastic money. Money is the usable item for people in all walks of life. The wide application of plastic money will undoubtedly increase the standard of living of human life. For that purpose, the banks have to take the initiatives to position and reposition it strongly.

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