ABSTRACT

A Credit Card is plastic money which is used as a way of payment, facilitating user to purchase products/services on credit. It eases users’ life and their shopping experience is made simpler as they are not required to carry cash at all the places. Globalisation and liberalisation led to the development of credit card market in our India. Understanding the behaviours of the customers of credit card market helps the credit card sellers to design the credit cards based on the needs of the customers. The present study is an empirical study deals with consumer behaviour of Credit Card users in Dakshina Kannada District. The objectives of the study are: to study the purchase pattern of credit card users, to find out the credit card user’s knowledge about its terms and conditions, to examine the preference of credit card holders in Dakshina Kannada District. The study has been conducted in the year 2011.

KEYWORDS: Bank, Cash, Consumer, Credit Card,