

A STUDY ON CUSTOMERS' PERCEPTION TOWARDS CREDIT CARD SERVICES PROVIDED BY SBI IN NAGAPATTINAM DISTRICT

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ABSTRACT

The paper has been undertaken to study the perception of the respondents towards 20 factors related to credit card usage in Nagapattinam district. The sample size was 600 respondents who are using SBI credit card in the study area. The researcher collected primary data through the questionnaire. The researcher applied a simple percentage and ANOVA as statistical tools. The study found that out of 20 factors considered for the study, the majority of the respondents positively perceived on 13 factors and about half of the respondents positively perceived on five factors. Especially, a high positive perception was found in the services of prompt receipt of the monthly statement, prompt receipt of e-statement, good security system on online payments. The perception level was low in case of convenient payment modes. It was also found that there was a significant difference between the gender of the respondents and their perception level on 17 factors. There was a significant difference between income and perception level and age and perception level on all the factors of perception.

KEY WORDS: *Credit Card, Perception, Bank, Significant and Statement*