IMPACT OF CREDIT CARD ON

CONSUMER PURCHASING BEHAVIOR

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ABSTRACT

The main objective of this study was to figure out the impact of credit card on consumer purchasing behavior in Sri Lanka. Further it was aimed to identifying how the people encourage to unplanned purchases and change the value of purchases due to availability of credit cards.

This research based on both primary and secondary data. The primary data were collected from the sample survey that was carried out by using structured questioners for 180 customers who visited to super market in Colombo and Gampaha districts. Simultaneously small unstructured discussion with respondents also made to get some ideas about credit card from customers.

The research revealed that there is a significant impact of credit card on consumer purchasing behavior in Sri Lankan super market and more than 60 percent responded were in the view that their value of purchases was increased due to the usage of credit cards. Further, this study generalize that 61.62% of the sample represent unplanned purchases and it highly depended on credit period and credit limit

Key words: credit card, Consumer purchasing behavior, unplanned purchase