

A STUDY ON CONSUMER'S ATTITUDE TOWARDS PLASTIC MONEY

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Abstract : Now days, most of the banks are providing diversified facilities to its customers. Out of various facilities plastic money is taking lead and has become the most popular and convenient mode of banking facility amongst the customers. The aim of this paper was to understand the choice and preference of consumers towards the usage of debit and credit card. Also the study tries to find out the specific areas that consumers prefer to spend more through these cards and which is their preferred card for payment. The paper helps to understanding the factors influencing possession of debit and credit cards and card holders' attitude towards it. This paper make an attempt to study the attitude of card holders towards debit card and credit cards.

Keywords: debit card, credit card, plastic money

1. INTRODUCTION

Technology has drastically changed all the sectors including the financial sector, and the transactions in banking system have also undergone a remarkable change. The traditional concept of payment through cash is replaced by the debit cards or credit cards called 'plastic money'. Plastic money is a term that is predominantly in reference to the hard plastic cards we use every day in place of actual bank notes. Plastic money was introduced in the 1950s and is now an essential form of ready money which reduces the risk of handlings a huge amount of cash. The plastic money technology is prospering all around the world. Almost all of the businesses are being preferred this way. The plastic money includes credit cards, debit cards, smart cards, etc. Plastic money encourages people to stop carrying out weighty wallets. In the condition of immediate need for money, a person can take out the card / withdraw the demanded cash amount from his account and avoids any risk. Now a day's every bank provides the facilities of Credit cards as long as the account become active. As cash machines are also open 24 hours therefore a person does not have to wait for the banks to open, by using the card he takes out the money.

The plastic money in the form of cards has been actively introduced by banks in India in 1990's. But it was not very popular among Indian consumer at the time of its introduction. The change in demographic features of consumers in terms of their income, marital status, education level etc. and up gradation of technology and its awareness has brought the relevant changes in consumers' preferences. These changing preferences have also modified their outlook and decision regarding the acceptance and non- acceptance of particular product and services in the market. Thus, the plastic cards are gaining popularity among bankers as well as customers and getting accepted in the market place. It can be well imagined from the discussion that no doubt, the plastic cards market is growing at a large pace in India yet it has long way to go as it lacks behind if compared to the usage trends of other countries. Hence, it has become important that the payment system in India has to be modernized enough to be at par with the systems prevalent in other countries, since our domestic financial markets are increasingly getting integrated with markets abroad (Country Survey-India, 2005). RBI is also taking important steps in order to enhance its usage and popularity through initiatives like regulating card market to maintain the security levels and to build up confidence of bankers and customers. Despite the strong advances in e-payments, an estimated 90 percent of personal consumption expenditure in India is still made with cash (Country Survey-India, 2005), which indicates the tremendous growth potential of this business. So this can be considered as mere beginning which indicates the bright future prospects of plastic card market in India. In nutshell, we can say that the Indian banking sector is accepting the challenge of information technology as all the groups of bankers have now recognized it as essential requirement for their survival and growth in future.

Plastic money in recent years is gaining momentum in India as merchant establishments and customers are realizing the safer mode of making payments compared to conventional payment. Financial institutions have realized the acceptance of traders and customers, which has motivated them in leveraging on these systems. The plastic culture is influencing into the daily purchasing habits of Indian customers and the payment card business is growing as never before. Over the past few years, customer attitude towards the use of traditional cash and cheque payments has changed drastically leading to improved way of making payment. With the change in technology and the improvement in the payment system has lead to further development in plastic money. This development in plastic money helps the customers to satisfy their ever changing needs.

Rise of private sector banks in recent times have paved a way for implementing new and sophisticated technologies to help the increasing the non – cash transactions medium like EFT, debit card, credit card etc. though the acceptances of non- cash transactions have been steady between 2007 and 2012, still the potential is huge . The launches of Jan Dhan Yojana and Rupay debit card have made the debit card availability very easier for every section of the society.

Consumer attitude may be defined as a feeling of favorableness or unfavorableness that an individual has towards an object. As we, all know that an individual with a positive attitude is more likely to buy a product and this result in the possibility of liking or disliking a product. The study, typically focusing only on credit cards and debit cards in order to find out the effectiveness of

such cards in real life and consumers perceive them. Also we would try to find out the specific areas that consumers prefer to spend more through these cards and which out of the two do they prefer for payment.

2. STATEMENT OF PROBLEM

Plastic money is a very recent context replacing the traditional concept of paying through cash. Plastic money which is an important component of modern banking industry has become a popular payment and borrowing instrument in developed and developing countries due to its various advantages to customers, merchants and banks. It is used as a convenient mode of carrying money and also to supplement the paper money. Main problem faced in the modern banking technology is the people are not aware of the concept of plastic money at all and also most of the consumers preferred using Debit card over Credit card. The study shows that the preference to go for plastic money has a positive association with the easy use of plastic money because the precept of credit card usability is linked with a psychological phenomenon that people are likely to spend less with credit card and spend more with the same amount of cash on hand in the same budget and this precept also linked with the consumer self-convenience. People are not aware of the concept of plastic money at all. Most of the respondents use plastic money for their transactions and possess at least one such card. The Study is conducting mainly for understand the problems related with the plastic money and mainly focusing on plastic cards such as debit card and credit card in order to find out the attitude of consumers towards plastic money.

3. OBJECTIVES

- To understand the attitude of consumers towards plastic money.
- To study the use of plastic money among the consumers
- To evaluate the problems faced by respondents using plastic money

4. RESEARCH METHODOLOGY

In the present study, an attempt has been made to examine the attitude of customers towards the usage of plastic money. The study is based on primary data and secondary data. The paper takes into consideration the positive as well as negative aspects of using plastic money over real money. Primarily, the focus is on recognizing the influential usage reasons that encourage the use of plastic money and the primary concerns that discourage their use. The data was collected through the source directly, i.e., Primary Data Collection was done. The data collected through the source was via a questionnaire or survey format. A questionnaire is set of questions used for gathering information and data from individuals. The questionnaire has been designed keeping in view the general uses and problems that a consumer faces when using plastic money. The study was specifically focused on respondents who carried at least one Debit or Credit Card. Demographic factors such as age, income level, gender and profession have also been considered.

4.1 sampling technique : The sampling technique used for this study is simple random sampling. The sampling frame is used within the boundaries of Thrissur Corporation. The secondary data is collected from research papers, articles and websites to gather work done by other researchers prior to the study. The study was conducted by taking sample size of 60.

4.2 Statistical tools: Statistical tools like simple percentage analysis, mean, standard deviation, weighted average will be used for data analysis.

5. DATA ANALYSIS AND INTERPRETATION

5.1 Demographic Characteristics of respondents

Gender: 65% (39) of the respondents are male group and the rest 35% (21) of the respondents fall in the female group

Age: the study covers the age group between 25-35 years account for the highest percentage of 35% (21) out of 60 respondents. The least group representing 5% (3) belongs to the age group of above 55 years. 26.7% (16) of the respondents belongs to the age group of less than 25 years. 18.3% (11) of respondents belongs to the group of 35-40 and 15% (9) of respondents belongs to the age group of 45-55 years

Educational qualification: 38.3% (23) of the respondents are graduates, 36.7% (22) of the respondents are postgraduates .16.7% (10) of the respondent have qualification up to SSLC and Higher Secondary. 8.3% (5) of the respondents are possessing other qualifications

Occupation: 25% (15) of the respondents are students and 23.3(14) of the respondents are government employees. 16.7% (10) of the respondents are private sector employees.15% (9) of the employees are comes under other jobs.13.3% (8) of the respondents are professionals. 6.7% (4) of the respondents are doing business

Family monthly income: 56.6% (34) of the respondents are earning a monthly family income of Rs. 40000 and above. 35% (21) are earning Rs 20000 to 40000. 8.3% (5) of the respondents having below Rs 20000

5.2 Usage of Cards

Table 5.2.1 Types of cards possessed by the respondents

	Frequency	Percentage
Debit Card Only	46	76.7
Credit Card Only	0	0
Both Debit And Credit Card	14	23.3
Total	60	100

(primary data)

Interpretation: It can be seen that majority of respondents hold debit card alone and only a few use both debit and credit cards. Out of 60 respondents 76.7% are using only debit cards and remaining 23.3% use both debit and credit cards. No respondents are using only credit card. This shows the lower preference of credit cards among the people.

Table 5.2.2 Number of cards held by the respondents

Number Of Cards	Debit Card		Credit Card	
	Frequency	Percentage	Frequency	Percentage
One	25	41.7	9	14.97
Two	16	26.7	2	3.3
Three	15	25	2	3.3
Four	3	5	0	0
More Than 4	1	1.7	1	1.66
Total	60	100	14	23.3

Interpretation: Most of the respondents (41.7%) are holding one debit card and 14.97% are holding one credit card . 26.7% of respondents hold two debit card and 3.3% are hold 2 credit cards.

Table 5.2.3 Number of cards used by the respondents

Number Of Cards	Debit Card		Credit Card	
	Frequency	Percentage	Frequency	Percentage
1	35	58.3	10	16.7
2	15	25.0	2	6.7
3	9	15.0	1	1.7
More than 3	1	1.7	-	-
Total	60	98.3	13	25

Interpretation: Majority of respondents are using one debit or credit card. 58.5% of respondents are using one debit card and 16.7 % are using one credit card. Only minority of respondents are using three and more than three cards.

Table 5.2.4 Frequency of using cards

	Debit Card		Credit Card	
	Frequency	Percentage	Frequency	Percentage
Few Times A Year	13	21.7	3	5.0
Once In A Month	16	26.7	5	8.3
Once In A Week	18	30.0	4	6.7
Almost Daily	13	21.7	2	3.3
Total	60	100.0	14	23.3

Interpretation: The table reveals that 30% of respondents are using their debit cards once in a week and 8.3% of credit card holders using in once in a month. 21.7 % of respondents are using their debit cards only few times in a year and 5 % of credit card holders use their cards few times in a year. Only 3.3% of respondents are using their credit cards daily and around 22 % are using their debit cards daily.

Table 5.2.5 Period of use of plastic money

	Debit Card		Credit Card	
	Frequency	Percentage	Frequency	Percentage
Less Than 1 Year	7	11.7	3	5.0
1-2 Years	16	26.7	2	3.3
2-3 Years	11	18.3	4	6.7
3-4 Years	4	6.7	2	3.3
More Than 4 Years	22	36.7	3	5.0
Total	60	100.0	14	23.3

Interpretation: The table reveals that 36.7% of the respondents are using debit card for the period more than 4 years .In the case of credit card, majority of the respondents are using it for 2-3 years

Table 5.2.6 Purpose of card usage

Purpose	Percentage of Users
Cash Withdrawn Through ATM	98.30%
Fees And Bill Payment	60%
Airlines And Railway Ticket Booking	33.30%
Accessories	33.30%
Online Payments	51.70%
Other Uses	16.70%

Interpretation: Majority of respondents (98.30%) are using their plastic money for cash withdrawals. 60% of cardholders using their cards for the purpose of fees and bill payments. 51.7% are using the cards for online payments. it can be seen that majority of respondents prefer using plastic money for cash withdrawals , fees and bill payments and for online transactions.

Table 5.2.7 most preferred payment instrument used for purchase

	Frequency	Percentage
Cash	44	73.3
Debit Card	45	75.0
Credit Card	10	16.7
Cheque	6	10.0

Interpretation: Most of the respondents (75%) are using their debit card as the mode of payment for purchase and also 73% is considered the cash is also good mode of payment of purchase. Only 10% is using cheque as the mode of payment of purchase.

5.3 Attitude of consumers

Table 5.3.1 Value of items preferred to purchase through cards

Value	Frequency	Percentage
Less Than 2500	29	48.3
2500-5000	15	25.0
5000-10000	11	18.3
More Than 10000	5	8.3

Interpretation: 48.3% of respondents are using their card for purchasing the items of below Rs. 2500. The items having value between 2500 and 5000 are purchased by 25% of respondents using cards.

Table 5.3.2 Reason for choice of plastic money

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Weighted Average
Convenience	41	16	2	1	-	4.6
Easy To Handle	30	24	3	3	-	4.35
Status Symbol	24	22	9	4	1	2.6
Speed of Operations	24	22	9	4	1	4.06
Safe And Secure	10	21	19	8	2	3.48

(Figures are shown in frequencies)

Interpretation: From the table it can be seen that majority of respondents strongly agree to the fact that plastic money is convenient, easy to handle and speed of operations. Overall, it can be seen that out of the five reasons, convenience rated most highly, with an average weighted score of 4.6. And also the reason easy handling is rated highly, with an average weighted score 4.35. Majority of respondents are disagreeing with the factor that the using of cards as a status symbol, and it is rated very low with weighed score of 2.6.

Table 5.3.3 Reasons for using Credit Card

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Weighted Average
Interest Free Period	4	7	3	-	-	4.1
Privileges And Offer	-	9	5	-	-	3.7
Availability of Installments	1	4	8	1	-	3.35
Repayment Options	2	7	4	1	-	3.7
Helps to Bulk Purchase	4	5	3	2	-	3.7

(Figures are shown in frequencies)

Interpretation: From the table it can be seen that out of the five reasons, interest free period rated highly, with an average weighted score of 4.1. majority of respondents rated the agree to the fact that credit card possessed the benefit of interest free period and the use of credit card helps to avail various offers and privileges(3.7). The holders of credit card also agree that it has the feature of various repayment options.

Table 5.3.4 Reasons for non usage of credit card

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Weighted Average
Hidden Charges	32	19	7	2	-	4.35
High Interest Rate	4	39	17	-	-	3.78
Complex Procedures	4	34	22	-	-	3.7
Unawareness	8	31	13	8	-	3.65

(Figures are shown in frequencies)

Interpretation: From the table it can be seen that majority of the respondents (34) strongly agree that, out of the four reasons hidden charges imposed in the credit card is rated highly, with a average weighted average of 4.35. Plastic card users also agree that the high interest rates are another reason for non-usage, with a weighted average of 3.78. Complex procedures and unawareness are also important reason for non-usage of credit card.

Table 5.3.5 Awareness about expiry date

	Frequency	Percentage
Yes	45	75
No	15	25
Total	60	100

Interpretation: The table indicates the level of awareness of respondents regarding the expiry date of the cards. Majority (75%) of the respondents has the awareness about the expiry date of their cards and remains have no awareness about expiry date.

Table 5.3.6 Knowledge about card network

	Frequency	Percentage
Yes	35	58.3
No	25	41.7
Total	60	100

Interpretation: The table indicates that 58.3% of the respondents have the knowledge about the card networks of their cards and remaining 41.7 % do not have any knowledge about card networks.

5.4 Problems

Table 5.4.1 Risk associated with plastic cards

	Forgetting Password	Frequent Changing of PIN	Difficulty to Identify Theft and Damage	Expiry and Invalid Date
Very Less Risky	8	5	4	8
Less Risky	14	12	6	10
Moderately Risky	13	23	12	18
High Risky	9	14	23	18
Very High Risky	16	6	15	6
Weighted Average	3.18	3.06	3.65	3.06

Interpretation: Above table reveals that majority of the respondents considered the difficulty to identify theft and damage is high risky and it is rated with an average weighted average of 3.65. Card holders also consider forgetting password the is also risky and is rated with an average weighted average of 3.18. All the respondents feel there is one or more risk is associated with their card.

Table 5.4.2 Problems perceived by the respondents on possession of Plastic money

Problems	Mean	Standard Deviation
Card frauds	1.5167	0.81286
Incorrect and incomplete statements	2.1833	0.91117
Unsolicited cards, loans, insurance policies activated	1.5667	0.9273
Language used in legal terminology	2.3333	1.08404

Inadequate customer service	2.3333	0.87656
Lack of transparency in fees/charges/billing etc	2.3333	0.96843
Malfunction/defect/error in POS/ATM terminal	2.6167	1.1061

Interpretation: The malfunctioning/ defect/ error in POS/ATM terminal is considered as the main problem perceived by the respondents on possession of plastic money. And problems like language used in legal terminology, inadequate customer service, and lack of transparency in fees/charges/billing etc. also considered as serious issues. The card frauds are considered as least serious problem among the respondents.

6. FINDINGS, SUGGESTIONS AND CONCLUSION

Present study is made an attempt to understand the attitude of consumers towards the plastic money and also study the usage and problems related with plastic money. Based on it, following are the major findings, suggestions, and conclusion

Findings

- 1) Majority of the respondents are male (65%) and remaining are female. Plastic cards are mostly carried and used by the males than females.
- 2) Majority of debit and credit cards holders were less than 35 years of age. Only 38% are above 35 ages.
- 3) From the income perspective, out of total users surveyed, majority belong to the class of people who earn a monthly income of above 20000.
- 4) The education being the vital parameter shows the attitude of card user that majority who adopted the plastic money are graduates and post graduates. Perhaps, this may be easy for the highly qualified people to manage their funds more wisely as compared to other groups.
- 5) Study shows that majority of respondents reportedly indicated that they use their cards for once in a week. This shows that the trend is picking up for the usage of plastic money.
- 6) Majority of respondents use plastic money in the form of debit card they have been using it for over 4 years. Therefore, customers are satisfied with debit card and its usage, and have been using debit card for a long time.
- 7) The study attempted at examining why card users have general attitudes which they currently hold about debit cards and credit cards. Easy handling and convenience are the main factor that influences the usage of the cards. Attitudinal statements evaluated using Likert's five point scale revealed the views of the consumers. There is a positive attitude towards the plastic money.
- 8) It was also revealed that majority of the respondents using plastic money as mode of payment for purchase and they satisfied with their Debit/Credit cards and the services provided by the company.
- 9) The findings reveal that majority of respondents prefer using plastic money for withdrawing cash, online transactions and for bill and fees payments.
- 10) Majority of the respondents have the basic knowledge of plastic money. They know about the details of expiry date and the card networks. Consumers are well conscious about the details regarding the plastic money.
- 11) The majority credit card holders are using credit cards because of the facility of long interest free period and the offers and privileges associated with it.
- 12) The reasons for the non-usage of credit card are the hidden charges and interest rate. Majority of card holders agree that the fact of complex procedure of credit card usage and payments are also the factor that leads the non-usage of credit card.
- 13) All the respondents are agreeing there is some risk associated with the plastic money. Most of them are considered forgetting password and difficulty in identification of theft and damage is more risky.
- 14) The study finds that majority of the respondents not facing any problems related with the plastic money. Some of the consumers face the inadequacy in customer service and language used in legal terminology. Most of them are not facing any card frauds and activation of insurance policies, unsolicited cards and loans. The main reason for the increase in plastic Money is that the customers are not a victim of a fraud.

SUGGESTIONS

- 1) The card issuers should take necessary steps to improve the awareness among female cardholders, higher age group, and low income groups in order to improve the usage of plastic money.

- 2) The majority of the cardholders purpose of choosing the card for purchase convenience and interest free on credit facility available. It is suggested that the issuers should encourage the merchant establishments for wider acceptability of card for purchase convenience and growth of sales and satisfaction of cardholders.
- 3) It is suggested that the issuing banks divisions should take necessary steps to popularize their card business through effective advertisement campaign and sales promotional measures for the growth of card sales.
- 4) The majority of higher income groups, middle age groups were possession of card more period than others. It is suggested that card division should adopt right retaining strategy like incentives and attractive offers to hold other users for more periods for growth of card sales.
- 5) The inadequate customer services to cardholders are important issue regarding the card providers. It is suggested that the card issuers should improve the awareness of problems in usage among the respondents through problems awareness camp and cardholders grievances meeting for the growth of sales and satisfaction of cardholders.
- 6) It is suggested that the card issuers should take steps to minimize the prominent dimension of problems of bank charges, bill payments and bank transactions to improve their cardholders' satisfaction.
- 7) Banks are offering different types of plastic money. But the consumers are mostly used debit cards because of the unawareness. Banks and card issuers should provide proper awareness campaign to the consumers.

CONCLUSION

The modern day, Indian customers find it easier to make physical payment (credit card or debit card payments) rather than carrying too much cash contributing to the growth of plastic. The study entitled 'consumers attitude towards plastic money' made an earnest attempt to analyze the attitude of the respondents ,level of usage and problem faced by the consumers of plastic money. The study reveals that majority of the consumers are use debit card than credit card. This is also confirming that level of income is an important factor influences the use of plastic money than other demographic factors. Majority held the cards for more than 4 years and therefore, customers are well aware of plastic money and its usage, and have been using plastic money for a long time and they are satisfied with the services of plastic money Additionally, the results of the study have also stressed upon the convenience and ease of use while paying or shopping by plastic money. There are various problems and risk are associated with the plastic money but majority of the respondents didn't face such problems. Some of them face the problem of inadequate customer service and the language used in the legal terminology. Therefore, it is easy to conclude that the population is ready as ever to use plastic money at a greater level due to its high levels of ease and convenience.

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