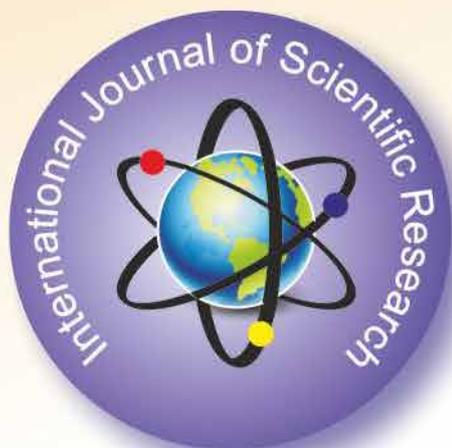


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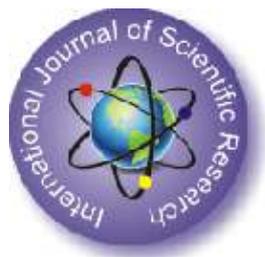
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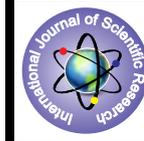
INDEX

Sr. No.	Title	Author	Subject	Page No.
1	Ionic composition of a freshwater lake and its implications on aquaculture	Dr. Shankar P. Hosmani	Biotechnology	1-2
2	Growth and Performance of Mutual Fund Industry in India	Dr. M. K. Maru	Commerce	3-4
3	Waste Management: A New Paradigm of Contemporary Business	Dr. Vipul Chalotra	Commerce	5-6
4	Rural Financial Services in J&K (A study in the field of financial services sector development)	Tarsem lal	Commerce	7-8
5	Banyan, the National Tree of India	Dr. J.K. Sehgal	Commerce	9-10
6	Impact of Online Marketing on Customers with Special Reference to Coimbatore City	Dr. R. Ganapathi	Commerce	11-15
7	Customers' Attitude towards Housing Loan With Reference to Commercial and Rural Banks	Dr. R. Ganapathi, Mrs. B. VIDYA	Commerce	16-23
8	Consumer Behaviour towards Broiler Chicken Retail Stores With Reference to Madurai City	P. Easwaran, J. Gnanadevan, Dr. R. Ganapathi	Commerce	24-30
9	Data Security and Protection in Cloud Computing	Shameena Begum, V. Ratna Vasuki, K.V.V.Srinivas	Computer Science	31-34
10	Foreign Direct Investment in India – An Explanatory Study	Dr. K.Madhu Babu	Economics	35-38
11	Growth - Saving Causality in India: A Cointegration Analysis	Dr. Shradha H. Budhedeo	Economics	39-42
12	Constitutional perspectives on Labour Wages in India	Dr. Shankar Ambhore, Dr. Dilip Arjune, Manish Parshuram Pawar, Dr. Ashok Shankarrao Pawar	Economics	43-45
13	A Critical Study of Special Economic Zones in India	Dr. Shankar Ambhore, Dr. Dilip Arjune, Manish Parshuram Pawar, Dr. Ashok Shankarrao Pawar	Economics	46-48
14	Industrial Relations - Settlement of Disputes in India	Dr. Shankar Ambhore, Dr. Dilip Arjune, Manish Parshuram Pawar, Dr. Ashok Shankarrao Pawar	Economics	49-50
15	AMLA - ITS MEDICINAL USES	Manisha Gaur	Economics	51-52
16	The Role Of Total Quality Management In Higher Education	Ramesh B. Sakhiya	Education	53-55
17	Perceived Competencies Of Graduate Teacher Trainees In The Intensive Teaching Practice [I T P] Session	Dr M. Parimala Fathima, N.Sasikumar, M. Panimalar Roja	Education	56-58
18	Uchch Siksha Ki Rah Men Dushvariyan	Dr. Anup Chaturvedi	Education	59-60
19	Fault Diagnoses of Rotating Machinery with Advance Signal Processing Methods	Prof. Divyang H. Pandya, Prof. Ankit A. Darji	Engineering	61-63
20	A Hybrid Neural Network Approach for Wind Speed Prediction	S.N Deepa, K.gnana Sheela	Engineering	64-67
21	A Study on Phishing: Preventions and Anti-Phishing Solutions	V.Karamchand Gandhi, Prof R.Senthil Kumar	Engineering	68-69
22	The Killari 1993 Intracratonic Earthquake- a Comparative Study	S.S. Patil, K.L. Karkare, I.B. Ghorade	Environment	70-72
23	Cosmic Plants as Alternative Medicine	Dr. Sneh Harshendra Sharma	Environment	73-77

24	Green Initiatives for Reducing Carbon Footprint	Dr Mahalaxmi Krishnan	Environment Science	78-79
25	Prediction of Urban Sprawl in Hyderabad City using Spatial Model, Remote Sensing and GIS Techniques	S. Indhira Gandhi, Dr. V. Madha Suresh	Geography	80-81
26	Tectono-Provenance and Reservoir Rock Characteristics of the Tipam Sandstones in Parts of Upper Assam Basin	Dr. Pradip Borgohain	Geology	82-84
27	(Jansanchar Aur Bharatiya Samaj)	Dr Subodh Kumar	Journalism	85-86
28	An Overview of Industrial Disputes Settlement Authorities in India	Manish Parshuram Pawar, Dr. Ashok Shankarrao Pawar	Law	87-88
29	Innovative Method of Role Play for Developing English Language Teaching and Learning	K Rajkumar	Literature	89-91
30	Impact of Workers Participation in Management on Industrial Relations	Anuradha Averineni	Management	92-93
31	Consumers Preferences , Behaviour and Satisfaction with respect to banking services quality in Ghaziabad(NCR Region)	Prof(Dr.)H. P. Pandey, Mr. Ashish kumar Singh	Management	94-96
32	Factors Influencing Employee Branding in Higher Educational Institutions: A Special Reference to Management Institutions in Virudhunagar District in Tamilnadu	Jegadeeswari. Mani, Dr. S. Franklin John S.	Management	97-98
33	Evaluation of Service Quality in Internet Banking: An Empirical Study in Coimbatore	Ms. R. Gokilavani, Dr. R. Ganapathi	Management	99-101
34	To Study the Relationship Between Gender & Banking Preferences of Management Graduates at Ibmr, Ahmednagar	Rajendrasingh Pardeshi, Gadekar Vithal Laxman	Management	102-103
35	FCB model of Advertising Strategy	Prof. Arvind Rathod	Management	104-107
36	Assessing Beneficiary Satisfaction with Service Delivery of Non Governmental Organizations (NGOs)	Dr Papori Baruah, Bhaskar Jyoti Barthakur	Management	108-111
37	Current Trends in Human Resource Management	Dr. Kalyani Kenneth, Mrs.R.Aruna jayamani	Management	112-113
38	“Indian Banking – A Future Ahead”	Haresh B. Barot	Management	114-116
39	Financial Inclusion-Banking Services to the Common Man	Dr. M. Venkata Subba Reddy, Mr. M.s.udaya Banu	Management	117-118
40	A study of Service Marketing Mix w.r.to b-schools in Mumbai	Dr. Balaji S. Mudholkar	Management	119-120
41	A Study on the Customers Opinion on the Benefits of the Credit Cards Around Combatore District	Mrs. G. Murali Manokari	Management	121-123
42	A Study on the Job Satisfaction of the Employees at Sri Kannan Departmental Stores, Coimbatore	Mrs. G. Murali Manokari, Mrs.r.kanaka Rathinam, Mr. G. Lenin Kumar	Management	124-126
43	Foreign Direct Investment In Indian Retail Sector: A Critical Evaluation	Dr. Raghavendra Dwivedi, Ram Kumar	Management	127-128
44	Emerging Challenges to Cyber Security-Internet Monitoring with Specific reference to National Security	Triveni Singh	Management	129-131
45	An Empirical Study of Consumer Impulse Buying Behavior in domestic Markets (special reference to Ahmednagar, (M.S) India.)	Gadekar Vithal Laxman	Marketing	132-135
46	Insomnia and the performance of general population: Results from the Insomnia Survey	Miss Ketaki Sathe, Dr G S Shekhawat	Medical Science	136-137
47	Transition in Human Resource for Health: Challenges Ahead	Dr. Pawan Kumar, Dr. Abdul Majeed Khan	Medical Science	138-139

48	Kartageners Syndrome- A Case Report	Dr. Ramakrishna Ghubde, Dr. Archana Shekokar	Medical Science	140-141
49	Perceptual challenges in auditory neural processing in neurodegenerative conditions like Fredereich Ataxia	Mr. Ayas Muhammed, Ms. Archana, Dr. Rajashekhar	Medical Science	142-143
50	Transient Auditory Dysynchrony Due to Non-Maturational Causes Evidenced by ABR – A Case Report	HariPrakash. P, Sangeetha. G, Bhargavi P.G	Medical Science	144-146
51	Study on Sphenoid Sinsuses Variants in Magnetic Resonance Imaging of South Indian Population	Suresh Sukumar, Sushil Yadav	Medical Science	147-148
52	A Study to Find out the Prevalence and Effectiveness of Occupational Therapy Intervention for Pain and Activity Performance in Mobile Users with Risk of Repetitive Strain Injury	KR.Banumathe, V.Guruprasad, Leena Ann Lukose	Medical Science	149-151
53	Modified Falls Behavioral Scale for Indian Community Dwelling Older Adults	V.Guruprasad, Sebestina A D'Souza, KR.Banumathe	Medical Science	152-154
54	The Essence of Employees Training and its Impact on the Work Force in an Industry	Dr. Mohan Singhe	Organization Behavior	155-156
55	Scientific Behaviourism of Watson and Hull : A Philosophical Perspective	Dr. Jatinder Kumar Sharma	Philosophy	157-158
56	The growth of manganese oxide thin films by spray pyrolysis technique	M.Sudha, P.Duraisamy	Physics	159-161
57	Terrorism and Competitive Terrorism in India	S. Sreejith, P. Sakthivel	Political Science	162-164
58	Kuposhan Se Karahta Bachpan	Dr. Anup Chaturvedi	Social Science	165

A Study on the Customers Opinion on the Benefits of the Credit Cards Around Combatore District



Management

KEYWORDS : Credit cards, Coimbatore

Mrs. G. Murali Manokari Assistant Professor in Management Studies, Nehru Institute of Engineering and Technology, Coimbatore

ABSTRACT

A credit card is a device, which enables the holder to obtain goods on credit from specified supplies. The holder of the card in some cases has to pay the yearly subscription and the suppliers also have to pay commission on sales to the bank or other body issuing the card. The suppliers are paid promptly and so are protected against bad debts, while the holder makes a single monthly payment to cover all his purchases for that period. Credit cards are issued only after the applicant's credit worthiness has been accepted as satisfactory. Coimbatore is one of the commercial cities in south India. For this study different types of banks were selected and card holders of different banks were approached in for collecting the data. 300 card holders of the leading banks were approached in for collecting the data. 8 top banking institutions who are issuing the credit card were selected for the study.

A STUDY ON THE CUSTOMERS OPINION ON THE BENEFITS OF THE CREDIT CARDS AROUND COMBATORE DISTRICT

Credit Card, as the name indicates, enables the cardholders to enjoy credit from the issuing bank for a specific period after the purchases. During the intervening period, the cardholder is allowed to use the card for incurring further expenses.¹ Benefits are the advantage or profit gained from the credit card. This indicates how much the respondents are being utilized by their concerned credit cards.

The card would be made of plastic board, it would act as identity card, it would be a store of value, it would contain units of value that would be cancelled as goods and services were acquired, it would provide limited extended credit (in the form of an advance against next year's issue of wealth), and it would not be possible to transfer the cards from one person to another. According to his credit rating, holder of the credit card may be allowed a specified amount of credit from one month to another.²

Foscht, Maloles, Swoboda and Chia (2010)³ in their study on "Debit and credit card usage and satisfaction: Who uses which and why – evidence from Austria" seeks to explore the link between the choices of payment mode to customer satisfaction.

METHODOLOGY OBJECTIVES

- To find out the impact of demographic variables on the Benefits of the credit cards.
- To examine the Benefits of various credit card its influence on customer.
- To identify the mode of purchasing by the credit card holders.
- To find out the type of credit card used by the credit card holders based on the benefits.

The study is a kind of descriptive research. Coimbatore is one of the commercial cities in south India. For this study Two stage convenience random sampling was technique was adopted. In the first stage the different types of banks were selected and in the second stage card holders of different banks were approached in for collecting the data. 300 card holders of the leading banks were approached in for collecting the data. Perception on benefits can be influenced by the personal profile of the respondents. To study this influence "Z" test and ANOVA techniques are applied.

Z Test

1. GENDER OF THE RESPONDENTS AND THE BENEFITS OF THE CREDIT CARDS

Null Hypothesis: Both Male and Female Respondents enjoy on an average of same level of benefits from the credit cards.

Gender	Mean	Level of Opinion	Std. Deviation	Co-Variance	IZI	Sig.
Male	28.60	High	3.88	15.03	.719	.397
Female	28.87		3.71	13.74		

Source: Primary Data

The Level of opinion of the respondents on the benefits of the credit cards with respect of their Gender is High. The Sig (p) > 0.05 the level of significance we accept the Null Hypothesis. Both male and female respondents enjoy on an average of same level of opinion on the benefits from the credit cards.

2. TYPE OF FAMILY AND THE BENEFITS OF THE CREDIT CARDS

Null Hypothesis: Both Nuclear and Joint families of the respondents have the same type of opinion regarding the benefits of the usage of credit cards

Type of family	Mean	Level of Opinion	Std. Deviation	Co-Variance	IZI	Sig.
Joint	28.84	High	3.78	14.30	.002	.967
Nuclear	28.63		3.79	14.36		

Source: Primary Data

The Level of opinion of the respondents on the benefits of the credit cards with respect to their Types of family is High. The Sig (p) > 0.05 the level of significance we accept the Null Hypothesis. Both nuclear and joint families of the respondents are very much benefited by the usage the credit cards.

3. MARITAL STATUS AND BENEFITS OF THE CREDIT CARDS

Null Hypothesis: Both Married and Unmarried Respondents are having a same level of opinion regarding the credit cards.

Marital status	Mean	Level of opinion	Std. Deviation	Co-Variance	IZI	Sig.
Unmarried	28.92	High	3.79	14.35	1.641	.201
Married	29.07		3.80	14.41		

Source: Primary Data

The Level of opinion of the respondents on the benefits of the credit cards with respect to their Marital Status is High. The Sig (p) < 0.05 the level of significance, the Null Hypothesis is rejected. The respondents have different level of opinion regarding the benefits of the credit cards.

ANOVA

4. AGE OF THE RESPONDENTS AND THE BENEFITS OF THE CREDIT CARDS

The level of opinion on benefits with respect of their age is High. When compared with other age groups, the age group of the respondents in 41-50 was benefited more.

Age	Mean	Level of opinion	Std. Deviation	Co-variance
Below 30	28.19	High	3.80	14.46
31-40	28.61	High	3.95	15.59
41-50	29.80	High	3.63	13.16
Above 50	28.70	High	3.62	13.14

Source: Primary Data

Null Hypothesis: Irrespective of their age the respondents give same level of opinion on the benefits enjoyed by them from the credit cards.

Age	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	201.680	3	67.227	3.874	.009
Within Groups	10585.753	296	17.354		
Total	10787.433	299			

The Sig (p) < 0.05 the level of significance, the Null Hypothesis is rejected. The opinion on the benefits differ from one age group of the respondents to the other. To find out which age group has significantly higher opinion on benefits Post Hoc Test is applied.

Post Hoc Test Multiple Comparisons

Age (I)	Age (J)	Mean Difference (I-J)	Sig.
41-50	Below 30	1.61385(*)	.004
	31-40	1.18991	.064
	Above 50	1.10000	.403

The respondents of age group 41-50 has significantly higher opinion on benefits than the respondents of age group below 30.

5. EDUCATION OF THE RESPONDENTS AND THE BENEFITS OF THE CREDIT CARDS

There is a High level of opinion on benefits from all the respondents except those who belongs to school education shows Above average on the benefits.

Education	Mean	Level of opinion	Std. Deviation	Co-variance
School education	26.01	Above Average	4.24	17.97
Under graduate	28.45	High	3.85	14.86
Post graduate	29.25	High	3.67	13.49
Professional	29.49	High	3.49	12.21

Source: Primary Data

Null Hypothesis: Irrespective of their education the respondents give same level of opinion on the benefits enjoyed by them from the credit cards.

Education	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	737.954	3	245.985	14.931	.000
Within Groups	10049.479	296	16.475		
Total	10787.433	299			

The Sig (p) < 0.05 the level of significance, the Null Hypothesis is rejected. The opinion on the benefits differs from one education group to the other. To find out which Education category of respondents has significantly higher opinion on benefits Post Hoc Test is applied.

Post Hoc Test Multiple Comparisons

Educational status (I)	Educational status (J)	Mean Difference (I-J)	Sig.
Professional	School education	3.47326(*)	.000
	Under graduate	1.03309	.123
	Post graduate	.23805	.946

The respondents of the Professional education have significantly higher opinion on benefits than the respondents of School education category. Though there exist difference between other groups, the difference is not significant.

6. OCCUPATION OF THE RESPONDENTS AND THE BENEFITS OF THE CREDIT CARDS

The respondents level of satisfaction on benefits with respect of their Occupation is High. When comparing, the respondents in Private sector are much benefited than other category respondents.

Occupation	Mean	Level of opinion	Std. Deviation	Co-variance
Private sector	28.79	High	3.67	13.45
Government sector	28.71	High	3.93	15.41
Self employed	28.54	High	4.09	16.75
Professional	28.51	High	3.84	14.78

Source: Primary Data

Null Hypothesis: Irrespective of their occupation the respondents give same level of opinion on the benefits enjoyed by them from the credit cards.

Occupation	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	27.045	3	9.015	.518	.675
Within Groups	10621.628	296	17.413		
Total	10648.673	299			

The Sig (p) > 0.05, the level of significance we accept the Null Hypothesis. The association between the Occupation and level of opinion on the benefits of the credit cards is significant.

7. INCOME OF THE RESPONDENTS AND BENEFITS OF THE CREDIT CARDS

The respondents level of satisfaction on benefits with respect of their Income is High.

Income	Mean	Level of opinion	Std. Deviation	Co-variance
Below 10000	28.91	High	3.89	15.17
10001-20000	28.04	High	3.88	15.08
20001-30000	29.57	High	3.73	13.91
30001-40000	28.55	High	3.69	13.62
Above 40000	28.22	High	3.89	15.14

Source: Primary Data

Null Hypothesis: Irrespective of their income the respondents give same level of opinion on the benefits enjoyed by them from the credit cards

Income	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	220.643	4	55.161	3.221	.013
Within Groups	10428.030	295	17.123		
Total	10648.673	299			

The Sig (p) < 0.05 the level of significance, the Null Hypothesis is rejected. The benefits of the credit cards differ from one income group of the respondents to the other. To find out which income group of respondents has significantly higher opinion on benefits Post Hoc Test is applied

Post Hoc Test Multiple Comparisons

Income (I)	Income (J)	Mean Difference (I-J)	Sig.
20001-30000	Below 10000	.65778	.784
	10001-20000	1.53169(*)	.006
	30001-40000	1.01884	.295
	Above 40000	1.35502	.307

The income group 20001-30000 has significantly higher opinion on benefits of the credit cards than the income group of 10001-20000. Though there exist difference between other groups, the difference is not significant.

8. MODE OF PURCHASE OF GOODS BY THE RESPONDENTS AND BENEFITS OF THE CREDIT CARDS

The respondents level of opinion on benefits with respect of their Mode of Purchasing is High.

Mode of purchase	Mean	Level of opinion	Std. Deviation	Co-variance
Cash	29.02	High	3.20	10.27
Credit	28.68	High	3.92	15.36
Both(Cash and Credit)	28.63	High	3.86	14.91

Source: Primary Data

Null Hypothesis: Irrespective of their mode of purchase the respondents have same level of opinion on the benefits enjoyed by them from the credit cards.

Mode of Purchase	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	7.381	2	3.691	.209	.811
Within Groups	10780.052	297	17.643		
Total	10787.433	299			

The Sig (p) > 0.05, the level of significance we accept the Null Hypothesis. The Mode of Purchasing and level of opinion on the benefits of the credit cards is significant.

9. FREQUENCY OF SHOPPING BY THE RESPONDENTS AND BENEFITS OF THE CREDIT CARDS

The respondents level of opinion on benefits with respect of their Frequency of Shopping is High.

Frequency of shopping	Mean	Level of opinion	Std. Deviation	Co-variance
Once in a month	28.45	High	3.77	14.25
Twice in a month	28.84	High	3.85	14.83
Thrice in a month	28.95	High	3.95	15.62
Once in a week	28.32	High	3.81	14.50
When need exists	28.87	High	3.81	14.51

Source: Primary Data

Null Hypothesis: Irrespective of their frequency of shopping the respondents have same level of opinion on the benefits enjoyed by them from the credit cards.

Frequency of Shopping	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	32.560	4	8.140	.461	.765
Within Groups	10752.044	295	17.655		
Total	10784.604	299			

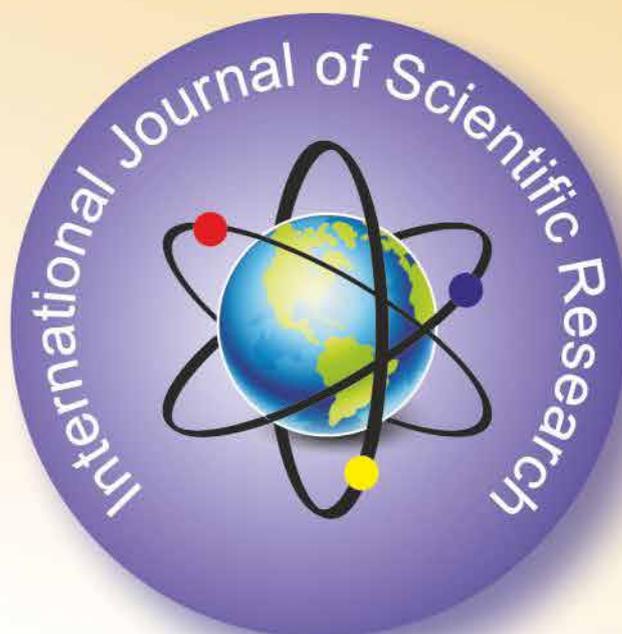
The Sig (p) > 0.05, the level of significance we accept the Null Hypothesis. The association between the Frequency of Shopping and level of opinion on the benefits of the credit cards is significant.

Findings with respect to the Benefits of the credit cards based on Z test and ANOVA

Both male and female respondents enjoy on an average of same level of benefits from the credit cards. Both Nuclear and Joint families respondents enjoy on an average of same level of benefits from the credit cards. When compared, the Married respondents were highly benefited than Unmarried respondents. The respondents of the Age group 41-50 have significantly higher opinion on benefits than the respondents of age group below 30. The respondents of Professional education have significantly higher opinion on benefits than the School education category. The respondents in Private sector are much benefited than other category respondents. The respondents coming under the Income group 20001-30000 has significantly higher opinion on benefits of the credit cards than the income group of 10001-20000. The respondents who are purchasing by cash are highly benefited by their credit cards. Irrespective of their frequency of shopping the respondents have same level of opinion on the benefits enjoyed by them from the credit cards.

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