

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

[Ulrich's Periodicals Directory ©, ProQuest, U.S.A.](#), [EBSCO Publishing, U.S.A.](#), Index Copernicus Publishers Panel, Poland,

[Open J-Gate, India](#) [link of the same is duly available at [Infibnet of University Grants Commission \(U.G.C.\)](#)]

as well as in [Cabell's Directories of Publishing Opportunities, U.S.A.](#)

Circulated all over the world & Google has verified that scholars of more than Hundred & Thirty Two countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

www.ijrcm.org.in

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	SOCIO-ECONOMIC INFLUENCE OF SHARI'AH ON CONSUMERS' MOTIVES AND PERCEPTION IN ZAMFARA STATE, NIGERIA <i>DR. HALIRU BALA</i>	1
2.	EFFECTIVENESS OF COMPUTER ASSISTED INSTRUCTION IN RELATION TO THE LEARNING OUTCOMES OF THE ENGINEERING MANAGEMENT STUDENTS OF UNIVERSITY X <i>MA. TEODORA E. GUTIERREZ</i>	4
3.	IDENTIFYING TECHNOLOGICAL PARAMETERS EFFECTIVE ON COMPETITIVENESS OF SMALL AND MEDIUM-SIZED RESIN COMPANIES ACCORDING TO UNIDO MODEL: CASE STUDY OF IRAN KEATON POLYESTER MANUFACTURING COMPANY <i>EHSAN GHASEMI, SEYED REZA HEJAZI, ABOLGHASEM ARABIOUN & REZA ALIBAKHSHI</i>	6
4.	IMPACT OF ISLAMIC BUSINESS ETHICS ON FAMILY CONSUMPTION DECISION MAKING IN ZAMFARA STATE, NIGERIA <i>DR. HALIRU BALA</i>	12
5.	ETHICAL ISSUES AND CONSUMER PERCEPTION ABOUT BRANDED AND UNBRANDED MILK PRODUCTS: THE EMERGING SCENARIO <i>DR. ASHOK AIMA & NARESH SHARMA</i>	15
6.	SOFTWARE PROJECT MANAGEMENT - BEST PRACTICES <i>DR. K. A. PARTHASARATHY</i>	19
7.	RECALLING ANCIENT WISDOM FOR A SUSTAINABLE DEVELOPMENT <i>DR. PADMA SHANKAR</i>	23
8.	RADIO FREQUENCY IDENTIFICATION (RFID) <i>TANAJI D. DABADE, DR. SHIVAJI U. GAWADE & ALEKHA CHANDRA PANDA</i>	27
9.	SERVICE QUALITY MODELS IN HEALTHCARE - A REVIEW (1990-2010) <i>K. VIDHYA, DR. C. SAMUDHRA RAJKUMAR & DR. K. TAMILIYOTHI</i>	34
10.	A I R E P: A NOVEL SCALED MULTIDIMENSIONAL QUANTITATIVE RULES GENERATION APPROACH <i>SAPNA JAIN, DR. M. AFSHAR ALAM & DR. RANJT BISWAS</i>	45
11.	AN ANALYSIS OF ONLINE IDENTITY MANAGEMENT TECHNIQUES <i>APARAJITA PANDEY & DR. JATINDERKUMAR R. SAINI</i>	53
12.	PAPR REDUCTION OF OFDM BASED ON ADAPTIVE ACTIVE CONSTELLATION EXTENSION <i>NEELAM DEWANGAN & MANGAL SINGH</i>	56
13.	ANALYZING THE OUTPERFORMING SECTOR IN THE VOLATILE MARKET <i>DR. SANDEEP MALU, DR. UTTAM RAO JAGTAP & RAHUL DEO</i>	60
14.	AN ANALYTICAL STUDY OF JOB STRESS AMONG SOFTWARE PROFESSIONALS IN INDIA <i>DR. SURENDRA KUMAR</i>	65
15.	PROCESS FRAMEWORK FOR BUSINESS VALUE ENHANCEMENT BY IMPROVING OPERATIONAL EFFICIENCY <i>RAMAKRISHNAN. N</i>	71
16.	AN OVERVIEW OF SUPPLY CHAIN MANAGEMENT PRACTICES IN INDIAN AUTOMOBILE SECTOR <i>R.VENKATESHWAR RAO</i>	75
17.	AN EMPIRICAL STUDY OF BRAND PREFERENCE OF MOBILE PHONES AMONG COLLEGE AND UNIVERSITY STUDENTS <i>DR. DINESH KUMAR</i>	81
18.	ICT IN BANKING SECTOR: DISASTER AND RECOVERY OF INFORMATION <i>GAGAN DEEP, SANJEEV KUMAR & ROHIT KUMAR</i>	86
19.	CREDIT CARDS AND ITS IMPACT ON BUYING BEHAVIOUR: A STUDY WITH REFERENCE TO RURAL MARKET <i>P.MANIVANNAN</i>	89
20.	EMERGING APPLICATIONS AND SECURITY FOR VoIP: A STUDY <i>HEMA JANDSALAR & DR. B. S. JANGRA</i>	93
21.	SUCCESSION PLANNING IN INDIAN BANKING SYSTEM: A STUDY CONDUCTED AMONG BANK OFFICERS OF COIMBATORE <i>DR. RUPA GUNASEELAN & S.DHANA BAGIYAM</i>	96
22.	A CONCEPTUAL STRUCTURE FOR KNOWLEDGE MANAGEMENT MODEL IN HIERARCHICAL DISTRIBUTED ENVIRONMENT: CASE STUDY OF KNOWLEDGE SHARING AMONG DIFFERENT GOVERNMENT ORGANIZATION WORKING FOR PLANNING AND FACILITATING WATER RESOURCES IN UTTARAKHAND STATE <i>JATIN PANDEY & DARSHANA PATHAK JOSHI</i>	99
23.	A DNA-BASED ALGORITHM FOR MINIMUM SPANNING TREE PROBLEM USING TEMPERATURE GRADIENT TECHNIQUE <i>B.S.E.ZORAIDA</i>	102
24.	MARKET BASKET ANALYSIS: A DATA MINING TOOL FOR MAXIMIZING SALES & CUSTOMER SUPPORT <i>KALPANA BABASO SALUNKHE, MURLIDHAR S. DHANAWADE & SACHIN PATIL</i>	107
25.	FAULT DETECTION IN NETWORKS BASED ON DYNAMIC INTERVAL BASED ACTIVE PROBING <i>BANUMATHI R</i>	110
26.	ISSUES AND CHALLENGES IN ELECTRONIC WASTE <i>DR. KUNTAL PATEL & NIRBHAY MEHTA</i>	113
27.	STUDY ON CSR OF WIPRO, TATA & RIL <i>SHWETA PATEL & ZARNA PATEL</i>	116
28.	EMPOWERING RURAL WOMEN – ROLE OF MICROFINANCE <i>DR. NANU LUNAVATH</i>	119
29.	ROLE OF E-LEARNING IN EDUCATION: A STUDY OF UNIVERSITY OF JAMMU <i>ANJU THAPA</i>	126
30.	ADVERTISING: DO THEY HELP CONSUMERS IN MAKING SOUND PURCHASE DECISIONS? <i>PINKI</i>	130
	REQUEST FOR FEEDBACK	132

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi
Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

PATRON

SH. RAM BHAJAN AGGARWAL

Ex. State Minister for Home & Tourism, Government of Haryana
Vice-President, Dadri Education Society, Charkhi Dadri
President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadhola, Yamunanagar

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadhola, Yamunanagar

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. PARVEEN KUMAR

Director, M.C.A., Meerut Institute of Engineering & Technology, Meerut, U. P.

PROF. H. R. SHARMA

Director, Chhatrapati Shivaji Institute of Technology, Durg, C.G.

PROF. MANOHAR LAL

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

PROF. R. K. CHOUDHARY

Director, Asia Pacific Institute of Information Technology, Panipat

DR. ASHWANI KUSH

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

DR. BHARAT BHUSHAN

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar

DR. VIJAYPAL SINGH DHAKA

Dean (Academics), Rajasthan Institute of Engineering & Technology, Jaipur

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHINDER CHAND

Associate Professor, Kurukshetra University, Kurukshetra

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

DR. BHAVET

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana

ASSOCIATE EDITORS

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

DR. ASHOK KUMAR

Head, Department of Electronics, D. A. V. College (Lahore), Ambala City

ASHISH CHOPRA

Sr. Lecturer, Doon Valley Institute of Engineering & Technology, Karnal

SAKET BHARDWAJ

Lecturer, Haryana Engineering College, Jagadhri

TECHNICAL ADVISORS

AMITA

Faculty, Government M. S., Mohali

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email addresses: infoijrcm@gmail.com or info@ijrcm.org.in.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR
IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled ' _____ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:

Affiliation with full address, contact numbers & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

INTRODUCTION**REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESES****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****SCOPE FOR FURTHER RESEARCH****ACKNOWLEDGMENTS****REFERENCES****APPENDIX/ANNEXURE**

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, centered, separately numbered & self explained, and **titles must be above the table/figure. Sources of data should be mentioned below the table/figure.** It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use **(ed.)** for one editor, and **(ed.s)** for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITE

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

CREDIT CARDS AND ITS IMPACT ON BUYING BEHAVIOUR: A STUDY WITH REFERENCE TO RURAL MARKET

P.MANIVANNAN
HEAD
DEPARTMENT OF CORPORATE SECRETARYSHIP
RKM VIVEKANANDA COLLEGE
MYLAPORE

ABSTRACT

The launching of credit card is indeed one step future in meeting the social objectives expected of today's banking. It is treated as a status symbol and as a vehicle of consumerism, India banks spurned this business till recently as did not go along very well with the spirit of authority and saving which they were expected to promote. But with increasing economic and financial liberalization and growing prosperity of the urban middle class, banks feel it desirable to enter this line of business. As of now, so many banks are in the field besides the non-banking institutions. In India almost major banks are issuing the credit card. Initially, the credit card was created to help the customers for their local small purchases to the merchants. Late on, credit card has become predominant, the means for consumer to obtain goods and services. In this background this article is designed to test the impact of credit card on buying behavior in general and customers from rural market in particular.

KEYWORDS

Credit Cards, Rural Market.

INTRODUCTION

Thirty years ago people paid by cheque or cash, for their purchases. They did not have an alternative until payment cards entered the market. Payment cards over these 3 decades have become an integral part of our lives and economy. The possibilities are amazing it can be used for travel, food and commodities or simply cash. Today owning a payment card opens up a whole new world of opportunities.

OBJECTIVES OF THE STUDY

The objectives set out below promoted to undertake the study.

- To understand the conceptual framework of credit cards.
- To explore the various areas of usage.
- To know the opinion of the respondents about credit cards.
- To study the cardholders and their buying behaviours in general.

IMPORTANCE OF THE STUDY

The ever growing demand for money and the present study focus on the opinion of card holders about credit cards and how far the need of the individual is satisfied with its usage by them, especially on buying behaviour.

LIMITATIONS OF THE STUDY

The main limitations of the study may be state as follows:

- The study is based on the opinion of the individual credit cardholders.
- The area covered for the study is rural market in Tambaram block.
- The respondent's bias noticed during the survey may slightly influence the findings of the study.

EVALUATION OF CREDIT CARD

The origin of credit card has been traced to John C. Biggins, a consumer credit specialist at the Flatbush National Bank of Brooklyn, New York. In 1946, Biggins launched a credit plan called Charge-it. The programme featured a form of scrip that was accepted by local merchants for small purchases. The merchant deposited the scrip in their bank account after the sale was completed and the bank billed the customer for the total scrip is issued.

In 1950, Diners club and American Express launched their charge cards in USA, the first "plastic money". In 1951, Diners Club issued the first credit card to 200 customers who could use it at 27 specified restaurants in New York continued until the establishment of standards for the magnetic strip in 1970. The credit card became part of the information age.

The proliferation of credit card soon revealed a big drawback of the payment system. Cardholders could shop only in their geographic area. The merchants only with their bank were able to sign up. Bank of America overcame this difficulty. Bank of America began forming licensing agreement with a handful of bank outside California to issue the Bank Americard, later in 1976 changes its name of Visa. This arrangement worked well for banks that obtained the BankAmericard license. However, many banks were left out. In 1966, 16 banks were together in Buffalo, New York, to form their own network. That association was called as Inter-bank Card Association, which was the grand father of master Card International, as known today.

Credit card assesses a customer's financial resources. Credit card may also be categorized as general purpose or proprietary. General-purpose credit card can be used at any merchant. Proprietary, or limited purpose, card are tied to the retailer and can be used only in the retailer's stores. Credit cards are form of consumer loan, a revolving credit account that has a credit limit of a specific amount and that can be repaid in full or part of it. The available credit limit is restored and it can be used again, when once the outstanding balance is paid. Initially, the credit card was created to help the customers for their local small purchases to the merchants. Later on, credit card has become predominant, that means for consumers to obtain goods and services.

TABLE NO. 1: DISTRIBUTION OF RESPONDENTS ACCORDING TO EDUCATION AND OCCUPATION

Occupation	Govt		Private		Self. Employed		Others		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Level of Education										
No formal Edu.	0	0	0	0	20	66.6	10	33.3	30	15
School Edu.	20	50	2	5	6	15	12	30	40	20
Graduation	46	76.6	4	6.67	8	13.3	2	3.33	60	30
Post Graduation	20	50	20	50	0	0	0	0	40	20
Prof./Technical	14	47	10	33	6	20	0	0	30	15
Total	100	50	36	18	40	20	24	12	200	100

Source: Primary Data

This table shows the relationship of the education with the occupation of the card holders in the study area.

Out of the respondents considered 100 respondents are in Government service, of which 20 respondents have the school education, 46 respondents have the graduation, and 20 respondents have completed the post graduation. And only 14 respondents are professionally qualified.

In the study area, 40 respondents are self employed, of which 20 respondents have no formal education, 6 respondents has school education, graduated respondents are 8, professionally qualified respondents are 6.

The third category of employment is private sector employees. This accounts 36 respondents. Out of that, one has school education, 4 respondents are graduated, 20 are post graduated, and 10 are professional qualified. 24 respondents are in other category of employment. In general it is confined that more credit card holders are in government service and graduate.

TABLE NO. 2: DISTRIBUTION OF RESPONDENTS ACCORDING TO NAME OF THE CARD AND SOURCES OF AWARENESS

Sources of Awareness Name of the Card	Advertisement		Marketing Representative		Friends & Relatives		Others		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
ICICI	34	34	34	34	20	20	12	12	100	50
SBI	20	33	30	50	4	6.7	6	10	60	30
Citi Bank	5	50	6	30	4	20	0	0	20	10
HDFC	4	40	4	40	2	20	0	0	10	5
Others	2	20	6	60	0	6	2	20	10	5
Total	70	35	80	40	30	15	20	10	200	100

Source: Primary Data

This table makes an attempt to find out the reason and sources for getting the awareness about the credit cards in the study area.

Out of the total 200 card holders it is observed that, marketing representatives are the entire principle source for getting information's about the credit cards. This is opted by 80 respondents out of which 34 persons are having ICICI cards, 30 respondents are having SBI cards, 6 persons each for Citibank card and other type of cards. Only 4 respondents are having HDFC cards. This position has occurred, only ICICI and SBI Card Companies are having the direct office to market their credit cards in the study area.

Advertisement is the next important factor to know about credit card. In this also maximum respondents are belonging to ICICI, which are 34 in numbers. SBI has 20 card holders, Citibank has 10 card holders, other are least in the area.

Among the respondents, 30 respondents are aware about the card through their friends and relatives. In this also ICICI is the market leader; it is hold by 20 respondents.

On the whole, it is concluded that, ICICI is the major role player in the study area and direct marketing representatives are the principal sources for getting the information's.

TABLE NO.3: DISTRIBUTION OF RESPONDENTS ACCORDING TO ANNUAL INCOME AND PERIOD OF USAGE

Annual Income Period of Usage	Up to Rs.100000		Rs.100001 to Rs.300000		Rs.300001 to Rs.500000		Rs. 500000 and Above		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Less than 1 year	14	23	20	33	16	26	10	16	60	30
1 to 3 years	24	24	50	50	20	20	6	6	100	50
3 to 5 years	6	20	8	26	2	6.67	14	47	30	15
5 years & above	4	40	2	20	2	20	2	20	10	5
Total	48	24	80	40	40	20	32	16	200	100

Source: Primary Data

This table highlights the levels of annual income with the period of usage. The purpose for the construction of this table is, the period of usage of the credit card explains the depth of the operation in the market if it is correlated with the annual income.

Among the respondents considered, 60 respondents are using the card for less than 1 year, on this 14 respondents has the income up to Rs.100000, 20 respondents has the income level for Rs.100001 to Rs.300000. The income portion lying in Rs.300001 to Rs.500000 has 16 respondents and 10 respondents are in the category of income more than Rs.500000. The major respondents are in the category of 1 to 3 year. In this, 24 respondents have the income up to Rs.100000, 50 respondents is having the income of Rs.100001 to Rs.300000, 20 respondents has the income category of Rs.300001 to Rs.500000 and 6 respondents has the income of above Rs.500000. 30 respondents are using the card for 3 to 5 years, in this 14 respondents are having the income of above Rs.500000. Only 10 respondents are using the card for more than 5 years.

TABLE NO. 4: DISTRIBUTION OF RESPONDENTS ACCORDING TO OPINION ABOUT BUYING BEHAVIOUR

Responses Name of the Card	Strongly Agreed		Agreed		Disagreed		Strongly Disagreed		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
ICICI	6	6	92	92	2	20	0	0	100	50
SBI	16	27	34	57	10	17	0	0	60	30
Citi Bank	4	20	14	70	2	10	0	0	20	10
HDFC	2	20	6	60	2	20	0	0	10	5
Others	0	0	4	40	2	20	4	40	10	5
Total	28	14	75	75	18	9	2	2	200	100

Source: Primary Data

The above table shows the response of the card holders about the buying behaviour. The ultimate purpose of having is to use the credit card instead of carrying the cash.

Among the respondents surveyed, majority of respondents, i.e. 50 respondents have agreed that their card helps them for influencing the buying behaviour. Of which 92 respondents are holding ICICI cards, 34 are having SBI cards. So major card holders in the study area has accepted their cards help them for promoting the buying behaviour.

In this study area, 28 respondents have opinioned that, they strongly agreed about their card helps them of improving the buying behaviour. On that, 16 respondents are holding SBI, 6 are having ICICI, 4 respondents of Citi bank card, and only one respondents of HDFC also prefer the response.

Further to this, 18 respondents has disagree that, there card helps them for buying behaviour. Of which 10espondents are SBI card holders. Only 2 respondents each have preferred other type of cards and HDFC. This situation happens because of the acceptability of their cards in the market. Only 4 respondents of other

type of card have strongly disagreed about the question of buying behaviour. The reason for this position is only ICICI and SBI cards have established their depth in the market.

TABLE NO.5: DISTRIBUTION OF RESPONDENTS ACCORDING TO FREQUENCY OF USAGE AND VALUE OF USAGE

Frequency of Purchase Value of Usage	Once in a Month		Twice in a Month		Thrice in a Month		More than Thrice		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Up to Rs.4000	10	45	10	45	2	9	0	0	22	11
Rs.4001to s.6000	8	29	10	36	6	21	4	14	28	14
Rs.6001 to Rs.8000	6	20	10	33	8	27	6	20	30	15
Rs.8001 to Rs.10000	20	50	16	40	4	10	0	0	40	20
Rs.10001 and Above	26	33	20	25	4	5	30	38	80	40
Total	70	35	66	33	24	12	20	20	200	100

Source: Primary Data

The above table indicates the relationship of value of purchase with the frequency of usage of the card in the study area.

Out of respondents in the surveyed area, 70 respondents are using the card for only once in month, moreover, 20 respondents are belong to the purchase value group of Rs.8001 to Rs.10000, 26 respondents are having the purchase value of Rs.10001 and above. And other categories of purchase value levels are having only lower level respondents. The next position is occupied by 66 respondents who are using the cards twice a month. In this level major respondents, 16 are having the income level Rs.8001 to Rs.10000 and 26 respondents are having the purchase value Rs.10001 and above.

The cardholders comprising 40 respondents are using the credit cards for more than thrice a month. On this, 30 members are having the purchase value of Rs.10001 to above, 6 respondents has the purchase value of Rs.6001 to Rs.8000, 4 respondents are having a middle group purchase value of Rs.4001 to Rs.6000. In general this table exhibits that, more level of cardholders are using the card once or twice a month. Because their purchase value and annual income level is also low.

TABLE NO. 6: DISTRIBUTION OF RESPONDENTS ACCORDING TO OCCUPATION AND TYPE OF CREDIT CARD

Name of the Card Occupation	Master		Visa		Others		Total	
	No.	%	No.	%	No.	%	No.	%
Salaried								
– Public/Govt.	30	30	46	46	24	24	100	50
– Private	20	55	12	33	4	12	36	18
Self Employed	20	50	16	40	4	10	40	20
Others	16	67	8	33	0	0	24	12
Total	86	43	82	41	32	16	200	100

Source: Primary Data

The distribution of sample according to occupation and type of credit card shows that, 50 percent of the respondents belong to salaried – public or government category, of this 30 percent are using Master card, 46 percent are using Visa card and the remaining 24 percent of the respondents use other type of cards. 18 percent of the respondents belong to salaried – private sector, of this 55 percent are using Master card, 3 are using Visa care and the remaining 12 percent of the respondents use both Master and Visa card. 20percent of respondents belong to self employed professionals, of this 50 percent are using Master card, 40 percent are using Visa card and the remaining 10 percent of the respondents use both Master and Visa cards. The remaining 12 percent of the respondents belong to other category, of this 67 percent are using Master card, 33 percent are using Visa card. The table also indicates that the respondents constituting 43 percent are holding Master card, respondents constituting 41 percent are holding Visa card and the remaining respondents constituting 16 percent are holding both Master and Visa cards.

TABLE NO. 13: DISTRIBUTION OF RESPONDENTS ACCORDING TO INCOME AND CREDIT LIMIT

Income	Credit Limit						Total	
	0-20000	%	20000-40000	%	40000-60000	%	No.	%
0-100000	30	15	18	9	0	0	48	48
100000-200000	48	24	20	10	0	0	68	68
200000-300000	20	10	20	10	12	6	52	52
300000-400000	8	8	6	3	8	4	22	22
400000-500000	0	0	6	3	4	2	10	10
Total	106	53	70	35	24	12	200	200

Source: Primary Data

This table is analyzing the level of income and the credit limit extended by the card issuing companies.

In the study area, 48 respondents are having the income level of up to Rs.100000 lacks, in that 30 respondents are having credit limit of up to Rs.20000 and 18 respondents has a credit limit of Rs.20000 to Rs.40000.

The income level of Rs.10000 to Rs.200000 has the 68 respondents, in this 48 respondents has the lower credit limit of up to Rs.20000 and 20 persons are in the limit of Rs.20000 to Rs.40000.

In the next position, 52 persons are this category. Their income level is Rs.200000 to Rs.300000. This comprises 10 persons are having the credit limit up to Rs.20000, 20 persons having the limit of Rs.20000 to Rs.40000 and 32 persons are having the limit of Rs.40000 to Rs.60000.

The next income level of Rs.300000 to Rs.400000 is having it respondents of which it consists 8 persons are having the limit up to Rs.20000, 6persons are having Rs.20000 to Rs.40000 and 8 persons are lying in the category of Rs.40000 to Rs.60000.

In this, high income group people are only 10 persons. Their income level is Rs.400000 to Rs.500000. It consists of 6 persons are having the limit of Rs.20000 to Rs.40000 and 4 persons are having the higher limit of Rs.40000-Rs.60000.

So, it is observed that lower income group respondents are availing lesser credit limit and income level is the major criterion for having credit limit.

TABLE NO. 13: DISTRIBUTION OF SAMPLE ACCORDING TO INCOME AND MONTHLY PURCHASE

Income	Monthly Purchase								Total	
	2000-4000	%	4000-6000	%	6000-8000	%	8000-10000	%	No.	%
0-100000	36	18	8	4	0	0	4	2	48	24
100000-200000	44	22	10	5	6	3	8	4	68	34
200000-300000	22	11	10	5	12	6	8	4	52	26
300000-400000	6	3	8	4	4	2	4	2	22	11
400000-500000	2	1	4	2	0	0	4	2	10	5
Total	110	55	40	20	22	11	28	14	200	200

This table explains the relationship of income and the monthly purchase of the credit card holders in the study area.

Out of the respondents considered 48 respondents are having the income level up to Rs.100000. On this 36 respondents are having the purchase value of Rs.2000-Rs.4000, 8 respondents are having the purchase capacity of Rs.4000 to Rs.6000 and only 4 respondents are lying in the level of high purchase capacity.

The income level of Rs.100000 to Rs.200000 is occupied by 68 respondents. On this 44 respondents are having low purchase capacity, 10 respondents are lying in the level of Rs.4000 to Rs.6000, and 6 respondents have the purchase capacity of Rs.6000 to Rs.8000. High purchase capacity is selected by 4 respondents. 52 respondents are comes under the income level Rs.200000 to Rs.300000. In this maximum number of respondents are having only low purchase capacity. Out of the respondents, only 10 respondents are in the high income group, and they are having the purchase capacity of Rs.8000 to Rs.10000. Hence it is concluded that the study has more level of medium and low income group peoples, high income group persons are very low in number. The credit cards are used for more value of purchase only by the persons having high income

CONCLUSION

Credit card, which was considered to be a luxury, has become a necessary. Credit card was considered to be used by higher income group. Among the various financial services rendered by commercial banks and other financial institutions extending their credit card facility to customers is an important modern day function. This facility is extended not only to customers in urban areas or cities, but also to customers residing in rural area. But today, with development on banking and trading activities, the fixed income group or salaried classes are also started using the same. There may be the criticism that, it induces for more purchases or make people spendthrift. This may be so in the initial stage, but when once a customer gets used to the credit card, they will know how to use the same in a discretionary manner.

REFERENCES

REPORTS

1. Adam Smith, "An enquiry in to the Nature and Causes of the Wealth of Nations", 769, Vol IV, Pp 420-423.
2. Press notification of Reserve Bank of India, 2004/663, dated 24th December, 2004.

PERIODICALS

3. Gautam Gosh, "Spending is Priority today", The Hindu, 31st October 1999.
4. Investment World, 25th June 2000, Business Line.
5. Banking on Technology by Priya Nair.
6. G. Madhan, "Wordl Currency Cards", Business Line, 13th June 2004.
7. Special report on "Visa bets on debit card in India", Asia Pacific, The Hindu, 11th July 2006
8. Nick Kingsley, "India is Visa's third biggest Market in Asia", Banking Business Review, 20th June 2006.
9. A.Subramani, "Attention Credit Cards", The Hindu, 16th November 2006.
10. Jyoti Pal, "Credit Cards in India", They Money Times, 31st December 2006.
11. Agency report, "Credit Card Holders has to Pay additional amount", India Express, 3rd May 2006.
12. Narayan Krishnamurthy, "Be a Smart Card User", Money Today, 19th April 2007.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Computer Application and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mails i.e. infoijrcm@gmail.com or info@ijrcm.org.in for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

