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Factors affecting credit card use in India

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Abstract

Purpose

The purpose of this paper is to understand the moderating influence of Multi-item List of Value (MILOV) on credit card attributes, age, and gender in credit use among Indian customers. The research examines the impact of “lifestyle” variables (convenience, use patterns, and status) on credit card use.

Design/methodology/approach

Data were collected through mall intercept technique in six metropolitan cities of India. A self-administered questionnaire was distributed to customers visiting the malls.

Findings

Use and convenience emerged as the major determinants of credit card use among Indian customers. Use, convenience, and status attributes were moderated by “sense of belonging” and “sense of fulfilment” dimensions of MILOV. Young customers were likely to use credit cards.

Research limitations/implications

The study does not examine the influence of customer income, occupation, and education on credit card use, as many customers were not willing to disclose the information. These demographic factors can influence customers' perception towards credit card ownership and use.

Practical implications

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There is no previous research on Indian credit cards which examines the influence of “lifestyle” and values on its use among Indian customers.

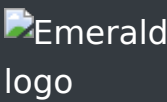
Keywords

- India
- Consumer behaviour
- Credit cards
- Credit card use
- Convenience
- Status
- Age
- Gender. MILOV

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