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Plastic Money Holders of ICICI Bank Customers in Davangere District: An Empirical Study

V Vimala
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The present research paper provides the platform to understand the perception, behaviour, awareness level, usage of the Plastic Money and its impact on the ICICI Bank customers in the Davangere District. The study notes the financial beneficial impact of the use of Plastic Money and its satisfaction level will affect the financial system consequent upon the reforms as well as highlights the current weakness of the existing banking system in the area selected for the study. The study focuses on the general behaviour and their perception towards the Plastic Money holders of ICICI Bank in Davangere District. With the help of a structured schedule for the Plastic Money holders and personal interviews with the bank customers of ICICI Bank, the analysis is made thereafter. The analysis and interpretation will be made by using suitable statistical tools and techniques in order to arrive at an authenticated information about the credit card holders in the present scenario. It concentrates on behaviour, usages, satisfaction, and perception, attitude of card holders towards the cashless society and its impact of the income of the selected sample customers in the study. Finally it makes an attempt to offer few suggestions to enhance better use of credit cards and how to cope with the existing challenges in the wake of severe competition.

Keywords: Plastic Money, Credit Cards, Perception, Behaviour, Banking Technology and Banking Services.

Section I Introduction

The era of Plastic Money started in the form of credit and debit cards. Now, people can remotely access their money through these plastics. Carrying wads of

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