

Attitudes towards Credit Card Usage of Banking Sector Employees in Sri Lanka

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ABSTRACT

Purpose: There are number of empirical researchers in other countries regarding credit card usage, but in Sri Lankan context there are not much empirical researcher regarding the credit card usage. Among them there is lack of sufficient empirical evidence regarding to credit card usage of banking sector employees in Sri Lanka. The main aim of this study is to identify the attitudes towards credit card usage of banking sector employees in Sri Lanka.

Design/Methodology/Approach: To identify their attitudes, 300 questionnaires were distributed and only 270 were responses. The sample is collected based on convenient sampling method. Perceived usefulness, perceived ease of use, customer knowledge and social influence are the independent variables and credit card usage is the dependent variable. Through the use of the SPSS software's (23.0 version) correlation test and regression analysis, four hypotheses were examined.

Findings: Findings revealed that there is a significant positive relationship between perceived ease of use, customer knowledge, social influence and credit card usage, as well as it is found in between perceived usefulness and credit card usage is not having a significant positive relationship.

Originality: Identifying and understanding these customers' attitudes towards credit card usage will be useful to the banks/ credit card issuers, government and future researchers as well.

Keywords: *Credit Card Usage, Customer Attitudes, Banking Sector Employees, Sri Lanka*