

## **Awareness of Credit Cards based Cyber-Crimes: With Special Reference to Colombo District**

**Kaushalya, K.T.T<sup>1</sup> and Ediriisnghe, S.D.<sup>2</sup>**

Sri Lanka Institute of Information Technology. theekshanattk@gmail.com<sup>1</sup>  
Department of Commerce & Financial Management, University of Kelaniya,  
Sri Lanka. swarnadammi@gmail.com<sup>2</sup>

### **Abstract**

World has become a village because of the technology. Through the technological development most of the nations in the world have open up their opportunities in various ways. At present internet create unlimited opportunities to the society such as commercial, social, educational and anymore. But the problem is most of the parts such as Europe, America, Asia in the world has affected by Cybercrimes ever increasing rates. This has been a threat and a fear for peoples' lives and to the businesses. Therefore Cybercrime has become a strange phenomenon for the world. In Sri Lanka also Cybercrimes in the society have become a threat to the people. Especially this situation can be seen among the urbanize regions in Sri Lanka because there is a huge trend to use credit cards for many reasons for people's lives .Hence the objective of this research paper is to investigate the awareness of the people Of Cyber-crimes Based on Credit Cards living in urban areas. The sample will be selected the commercial city of Sri Lanka; Colombo. Though there are several ways in happening cybercrimes, this study is limited to Cybercrimes based on Credit Cards. This study will be used both secondary data and primary data. Secondary data will be collected through publish documents such as police records, bank records etc...Primary data collecting through web base survey and by using the postal questionnaire. Study respondents to the research will be selected through random sampling method .It is planned to analyzed data by using descriptive statistical technique and statistical tests comes under large sample tests. Further relevance of this study will be revealed that updating the knowledge in cybercrimes with credit cards will be benefitted for considerable amount of people in the society. And also they can safeguard from cyber criminals. Because ICT users should be security conscious. Therefore, as a whole, this paper examine the types, causes and consequences of cybercrimes based on credit cards.

**Keywords:** *Credit card, Cybercrime, Internet, Fraud*