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## THE NEXUS BETWEEN USAGE AND SATISFACTION: IDENTIFYING THE CATALYSTS AND CONSTRAINTS OF CREDIT CARD ADOPTION

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### ABSTRACT

*The change from conventional transaction techniques to credit-based digital systems has become a focal point of economic development as the global financial landscape moves toward a paperless economy. Even though credit cards are now much more widely available, financial institutions and policy makers still have a considerable difficulty in bridging the gap between initial uptake and long-term, satisfied usage. The relationship between credit card usage and customer satisfaction is examined in this study. A descriptive and analytical research design is used in this study. A standardised questionnaire given to credit card users to collect primary data, and financial literature and RBI reports are used to obtain secondary data. Statistical tools such as percentage analysis, independent t-test and one-way anova are applied to analyse the collected data. The study concludes that to increase credit card penetration, financial providers must move beyond mere acquisition strategies. Instead, they must address systemic constraints by enhancing consumer awareness and streamlining user interfaces to ensure that initial uptake leads to long-term, satisfied usage.*

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**KEYWORDS:** Credit Card usage, Usage Behaviour, Consumer Satisfaction, Credit cards

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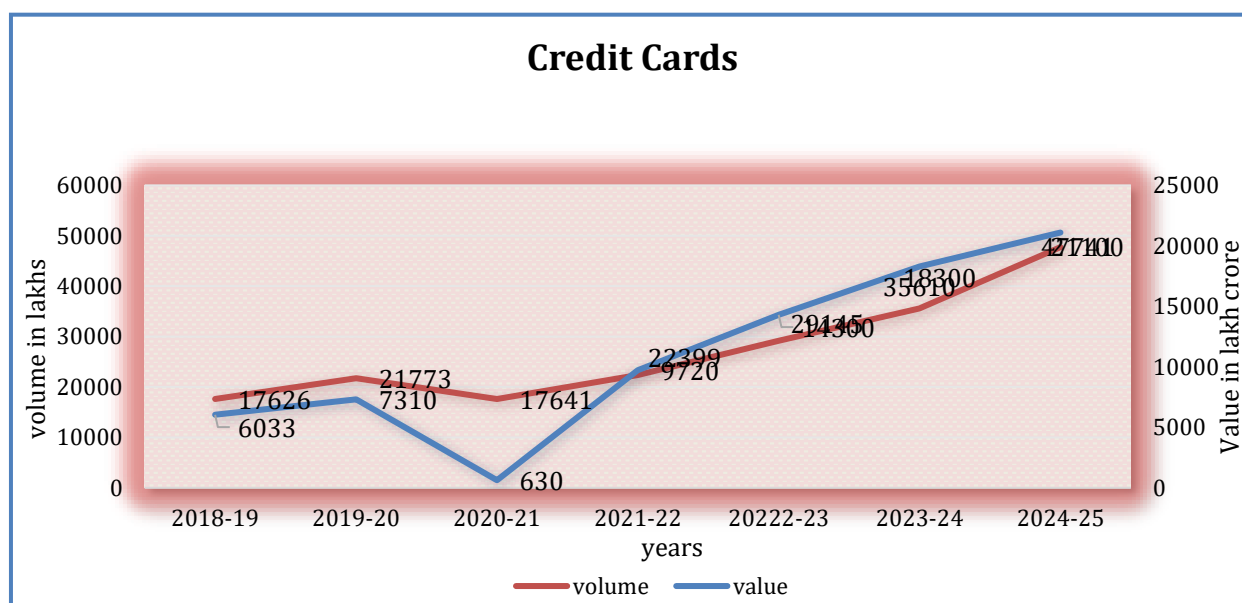
## 1. INTRODUCTION

In the mid-19th century, credit cards gained widespread use in the United States because they were convenient and could be used for e-commerce transactions. Initially, cash and then cheques were the main ways to make financial transactions. Another popular payment option nowadays is the credit card. The enormous number of credit cards in circulation across the globe is a good indicator of how widely accepted the cards are. When opposed to cash, a credit card gives customers several benefits, including rewards points, short-term free credit, convenience, and safety. Because consumers tend to spend more when using credit cards, merchants also profit from this. (Uddin 2020).

There is a considerable correlation between income level and consumption patterns. The consumption limit is positively impacted by income increase. A financial catastrophe could result from people's excessive spending compared to their income. An electronic credit card is offered to get around this financial barrier. The unique characteristics of credit

cards have led to a daily rise in their usage and popularity. Rewards, cash back, security, credit ratings, and other features are unique to credit cards. Easy repayment options, a single card for all your purposes, quick and simple approvals, increased purchasing power, better financial health, and more are some advantages of credit cards. Credit cards are good weapon to manage and transferring money but when used improperly, they may become a financial trap.

Credit cards can be used to make purchases despite not having enough money immediately, thanks to a billing cycle (typically 20–50 days) that helps manage short-term cash issues. Credit cards were initially used by high-income people, but in recent years, it is found that middle-income folks are also effective credit card users (Sriram,2023). This is due to the credit card's advantages and promotions. So, the researcher decided to explore the factors that influence credit card usage behaviour and how it affects their satisfaction levels.



**Figure 1. Indian Scenario of Credit Cards Usage.**

(Source: authors compiled data)

Both credit card volume (number of transactions in lakhs) and value (₹ in lakh crores) shows an overall increasing trend from 2018–19 to 2024–25. Growth is especially strong after post pandemic period and travels an upward direction in subsequent years.

## 2. REVIEW OF LITERATURE

Sriram et.al., (2023) carried out a study which found a number of factors that influence credit card usage. The results can help consumers and issuers better

understand each other's financial well-being by categorising consumers according to their reasons.

Ahmar Uddin (2020) studied credit card literacy and credit card usage behaviour in India and found that literacy of credit cards only 34% and the literacy rate and demographic factors influences the credit card usage behaviour.

Nai (2018) organised a study and the result showed that, at first, the credit card usage increases as age grows, and reaches its first peak at around the age

26, then for some unknown reasons it falls down to its lowest point at around the age 58.

Kalisa Alfred e.t.a.l., (2016) was conducted a descriptive method of study based on a qualitative and quantitative approach in order to get a better analysis of the study.

Furthermore, in this study, the aim was to examine the factors influencing the adoption of credit cards in financial institutions because there were several factors affecting electronic banking adoption among financial institutions, especially in developing countries. This study revealed that the factors like income level, credit card awareness and credit card cost affect adoption and usage of credit cards.

Kabaleeswaran e.t.a.l., (2015) was investigated how Customer Satisfaction is an important aspect of marketing research. The study examined the

relationship between demographic variables and respondents' satisfaction levels regarding various factors and the result revealed that while customers consider multiple criteria when choosing a product or service, satisfaction levels may vary significantly based on each factor.

Retrospective studies depicted the relationship between credit card use and financial well-being in India, highlighting a research gap compared to studies in developed nations. It notes that factors such as cultural perceptions towards debt, varying income levels, and education could influence this relationship. Additionally, the rapid transformations in India's banking sector due to new regulations and technological advancements may also affect credit card usage and its impact on financial well-being.

**Table 1. India's Credit Card Research Landscape.**  
(Source: author's compiled data)

Research Cluster	Focus Areas	Keywords	Source
Technical & Security	Fraud detection models, security protocols, and anomaly detection.	Machine Learning, Random Forest, Deep Learning, Fraud Classification	Nai (2018)
Consumer Behavior	Adoption factors, debt management, and financial literacy.	Financial Inclusion, Borrowing Behavior, Creditworthiness, Repayment Patterns	Alamelu (2024), & Aoun, D., Rahal, R., Sfeir, L., & Jabbour Al Maalouf, N. (2026)
Digital Ecosystems	Integration with UPI and the shift from physical to digital credit.	UPI-linked Credit, RuPay, FinTech, Embedded Finance	www.paytm.com

**Objectives**

To identify the factors influencing credit card usage.

To Identify the relationship between credit card usage and satisfaction.

To identify the barriers associated with credit card.

**Table 2. Constructs Used in the Study.**

Serial No.	Criteria	Source
1	Perceived usefulness	Perceived usefulness, defined the subjective perception of users where they believe that using certain technologies can improve the performance of their work. Research on TAM has identified two primary constructs that predict technology acceptance: perceived usefulness and perceived ease of use. Perceived usefulness is defined as the extent to which a technology is expected to improve a potential user's performance (David 1986).
2	Perceived ease of use	According to Davis, perceived ease of use is defined as "the degree to which a person believes that using a particular system would be free of effort" San individual 's perceived ease of use of using a given technology increases, their intention to use the technology also increase (Tarhini,2016)
3	Social influence	Social influence is the process by which individuals adapt their opinion, revise their beliefs, or change their behaviour as a result of social interactions with other people. (Liang, Liao & Liu,2017, Monteserin & Amandi 2015). It denotes how one' s attitude a focal individual 's adoption decisions (Liang e.t.a.l ,2011)
4	Usage behaviour	Usage behaviour, refers to the ways in which individuals interact with and utilize a product, service, or technology. It encompasses the frequency, duration and patterns of use, as well as the motivations, goals and experiences that drive user engagement. (Shivthanu ,2018)
5	Satisfaction	Satisfaction level refers to the feeling pleasure or contentment that someone experienced when their expectation is met or exceeded ( Marinkovic.et.al,2020)

**Research Hypotheses**

H01: There is no significant difference in credit card usage behaviour between male and female

H02: 'There is no significant difference in usage behaviour among various income groups

H03: 'There is no significant relationship between usage behaviour and satisfaction

H04: 'There is no significant difference in satisfaction level among various income groups.

## RESULTS AND DISCUSSI

	Particulars	Number of Respondents (N=106)	Percentage (%)
Gender	Male	55	51.9
	Female	51	48.1
Age	25-35	30	28.3
	36-45	39	36.8
	46-55	35	33
	56-65	2	1.9
Education	High school/diploma	19	17.9
	Degree	62	58.5
	Post graduate	20	18.9
	Above post graduate	5	
Occupation	Student	13	12.3
	Private employee	45	42.5
	Govt employee	12	11.3
	Self employed	32	30.2
	Professional	4	3.8
Monthly Income	Below Rs.50000	32	30.2
	Rs.50000 -Rs.100000	44	41.5
	Rs.100000 -Rs.150000	21	19.8
	Rs.150000-Rs.200000	6	5.7
	Rs.200000 and above	3	2.8

Out of 106 respondents, 51.9 percent were male and 48.1 percent were female. It was clear from the above table that 36.8 percent of the users belong to the age group of 36-45. The age group of 25-35 and 46-55 accounts for 28.3 percent and 33 percent respectively. The least number of respondents were from the age group of 56-65 that is 1.9 percent. It is evident from the above table that majority of the users were graduate which accounts for 58.5 percent. The qualification high school / diploma and post graduate accounted for 17.9 percent and 18.9 percent respectively. Least of the respondents have

qualification above post-graduation that is 4.7 percent. The majority of the users belong to the private employee category which accounts for 42.5 percent and a good portion were self-employed that is 30.2 percent. Student and government employee accounts for 12.3 percent and 11.3 percent respectively. Professional jobs contribute for only 3.8 percent. Majority of the respondents belong to the income category Rs 50000-100000 and the income group Rs.200000 and above contributed for only 2.8 percent which was the least among all.

**Table 4. Credit Card Profile of Users.**  
(Source: author's computed data)

Criteria	Particulars	Number of Respondents (N=106)	Percentage (%)
Type of Credit Card	VISA	21	19.8
	Mastercard	27	29.2
	American Express	31	25.5
	Citi bank	14	13.2
	Discover	9	8.5
	others	4	3.8
Period of Usage	Below 5 years	60	56.6
	5-10 years	40	37.7
	10-15 years	6	5.7
Monthly Credit Card Limit(Rs.)	Below Rs.100000	29	27.4
	100000 -150000	26	24.5
	150000-200000	23	21.7
	200000-250000	11	10.4
	Rs.250000 and above	17	16
Monthly Credit Card Use (Rs.)	Below Rs. 20000	29	27.4
	20000-30000	29	27.4
	30000-40000	25	23.6

	40000-50000	8	7.5
	Rs.50000 and above	15	7.5
No.of Credit Cards Owned	One	90	84.9
	Two	16	18.1
	More than two	-	-
No. of Transactions/ month	Below 5	58	54.2
	5-10	17	16
	10-15	30	28.3
	15-20		0.9
Issuing Bank	SBI	33	31.1
	ICICI	8	7.5
	HDFC BANK	34	32.1
	AXIS BANK	19	17.9
	UNION BANK	6	5.7
	OTHERS	6	5.7
Nature of Payment	Standing order given to bank	87	82.1
	Your own payment	19	17.9

Among 106 respondents, 29.2 percent of the users have adopted Mastercard which was the highest among all and 25.5 percent of the users were using Express credit card. The other cards which include VISA, Citi bank, and Discover accounts for 19.8 percent, 13.2 percent and 8.5 percent respectively. Least of the users were using other type of cards which accounts for only 3.8 percent. Majority of the users (56.6%) use credit card for a shorter duration that was below 5 years. They also use it for a duration of 5-10 years which accounts for 37.7 percent. Least of the respondents that is 5.7 percent use credit card for the duration of 10-15 years and none of them were using it for a period of 15 years and above. Out of samples, 27.4 percent of the respondents use credit card with a limit of below Rs.10000 and 24.5 percent use it for a limit of Rs.100000-150000. The credit card limit Rs.150000-200000 and Rs.250000 and above accounts for 21.7 percent and 16 percent respectively. Least of the respondents use credit card within a limit of Rs.200000 - 250000 which accounts for 10.4 percent. 27.4 percent of the users spent an amount of below Rs.20000 and Rs.20000-30000 per month using credit card. The respondents also spent an amount of Rs.30000-40000 per month which accounts for 23.6 percent. Least of the users spent an amount of Rs.40000-50000 and Rs.50000 and above per month which shares equal percent that is 7.5. Majority of the users possessed only one credit card which accounts for 84.9 percent. Least of the respondents own two cards that is 18.1 percent and none of the respondents possessed more than two credit cards. Among the respondents, majority of the respondents that is (54.2%) carried out less than 5 transactions in a month and 28.3 percent of the users executed 10-15 transactions per month. The users also executed 5-10 transactions in a month which accounts for 16 percent. Only a few respondents executed 15-20 transactions which contributed for

only 0.9 percent. Majority of the respondents use credit card issued by the HDFC bank and SBI which accounts for 32.1 percent and 31.1 percent respectively. The users also use the credit card issued by ICICI and AXIS bank which was 7.5 percent and 17.9 percent respectively. The users also use credit card issued by the UNION bank and others which shared equal percent that 5.7. Majority of the respondents preferred standing order given to bank as a method of payment for bill. Only a few respondents that is 17.9 percent prefer to make payment on their own.

**Table 5. Barriers of Credit Cards.**

(Source: Computed data)

Statements	Mean weight	Mean rank
Poor network connection	4.41	1
Annual service charge	4.02	6
Hidden charge associated with credit card	3.98	7
Late or missed payment can lead to higher fee	4.09	3
Confusing credit card terms lead to challenges	4.08	4*
Owning too many credit cards	4.08	4*
Hacking/Scam	4.31	2
Barriers	4.138	

Among the many issues that credit card customers encountered, the more significant one was the poor network connection while transacting the cards. Scams and annual fees are also problems to the users.

#### USAGE BEHAVIOUR OF CREDIT CARD HOLDERS BETWEEN MALE AND FEMALE.

To study the relationship between usage behaviour of credit card holders between male and female, Independent Sample T Test is used.

Ho: 'There is no significant difference in credit card usage behaviour between male and female.

**Table 6. Independent Sample T Test.**  
(Source: author's computed data)

GENDER	USAGE BEHAVIOUR	VALUE	SIG VALUE
Male	4.13	0.037	0.971
Female	4.14		

As the p value is greater than 0.05 (sig value=0.971) means that the finding is not statistically significant. It is recommended to accept the null hypothesis and reject alternative hypothesis. Thus, there is no significant relationship in the usage behaviour of credit card holders between male and female respondents.

#### Usage Behaviour of Credit Card Holders Among Various Income Groups

To study the relationship between usage behaviour of credit card holders among various income groups, One-way ANOVA is used.

Ho: There is no significant difference in the usage behaviour among various income

**Table 7. Usage Behaviour and Income Groups One Way Anova.**

(Source: author's computed data)

INCOME GROUPS	USAGE BEHAVIOUR	F VALUE	SIG VALUE
BELOW 50000	3.97	1.86	0.123
50000-100000	4.21		
100000-150000	4.20		
150000-200000	4.21		
200000&ABOVE	4.10		

The Sig. value of 0.123 obtained from the ANOVA test is higher than the conventional alpha threshold of 0.05. As a result, the study concludes that income has no discernible impact on credit card usage patterns. This implies that customers use credit cards in comparatively similar ways across a range of income levels.

#### USAGE BEHAVIOUR OF CREDIT CARD HOLDERS AND THEIR SATISFACTION LEVEL

To study the relationship between usage behaviour of credit card holder and their satisfaction level, Correlation is applied.

Ho: There is no significant relationship between usage behaviour and satisfaction level.

**Table 8. Usage Behaviour and Satisfaction.**  
(Source: author's computed data)

	Mean (M)	PEARSONS CORRELATION CO-	SIG VALU
USAGE BEHAVIOUR	4.13	0.33	<0.001
SATISFICATION ON	4.16		

		EFFIEICIENT	E
USAGE BEHAVIOUR	4.13	0.33	<0.001
SATISFICATION ON	4.16		

To investigate a relationship between usage behaviour and satisfaction, a Pearson correlation analysis was performed. The findings showed a positive connection that was statistically significant ( $r(N)=0.33$ ,  $p<0.01$ ). The data indicates that satisfaction plays a considerable, albeit moderate, role in driving the high mean for usage behaviour ( $M=4.13$ ) indicated by respondents.

#### Satisfaction Level of Credit Card Holders Among Various Income Groups

To study the relation between satisfaction level of credit card holder among various income groups, One -way ANOVA used

Ho: There is no significant difference in the satisfaction level among various income

**Table 9. Satisfaction Level and Income Group One Way Anova.**

(Source: author's computed data)

INCOME GROUP (Rs)	SATISFACTION LEVEL	F VALUE	SIG VALUE
BELOW50000	4.01	1.839	0.127
50000 100000	4.26		
100000 150000	4.20		
150000-200000	3.97		
200000&ABOVE	4.33		

As the p value is greater than 0.05 (sig value=0.127) means that there is no statistically significant difference in satisfaction level and income groups. Although overall satisfaction levels are still high ( $M>3.9$ ), there is a nonlinear link between income and satisfaction. In the Rs.150,000–Rs.200,000 range, there is a noticeable decline in satisfaction, whilst individuals making more than Rs.200,000 had the highest satisfaction (4.33). This implies that there is a mid-high income "trough" that may need for alternative connection tactics, even if income generally correlates with increased satisfaction.

#### CONCLUSION

The study on credit card holder's usage behaviour and satisfaction revealed that users find credit cards highly useful and easy to use, driven by convenience and contactless payments, with influences from social recommendations, trust, and password confidentiality awareness. They face barriers like poor network connection, hacking concerns, and lack of awareness about late payment

fees and tapping features. While users are satisfied with EMI facilities and credit limits, they are less satisfied with rewards and updated chip transactions. Interestingly, usage behaviour is not significantly related to gender or income groups, but positively correlates with satisfaction level. This research not covered the areas of interest rate, attitude, lifestyle, risk related with credit card, financial literacy, and credit cards' role in achieving financial goals. So, there is wider scope for the future study. These findings are helpful to policymakers for enhancing credit card security and user experience, developing targeted financial education programs, promoting responsible credit

card practices, and shaping regulations for fair and transparent credit card services, ultimately improving the industry's efficiency, security, and user satisfaction.

#### **Declaration of Conflicting Interest**

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