

A Field Research For The Determination Of Factors Affecting Credit Card In The Province Of Bingol Preferences

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Abstract—Credit cards are finding more places make its presence felt in people's daily life from past to present. Credit cards are used in a large part of daily shopping. This is more common with a prevalence of less unconditional credit card banks to give. In this study we try to analyze determining factors affecting the choice of credit cards in Bingol province. For this purpose, a survey was carried out by a simple random sampling method, reaching 1040 people. The information obtained; Descriptive statistics proportion and were explained by considering the percentage value.

Keywords—Credit Card, Use Easy, Banking, Descriptive Statistics

I. THEORETICAL FRAMEWORK

Credit card, registration of people without this cash payment is a tool that allows money to purchase goods and services. After a certain time of the price of the goods and services with payment of installments in return for payment or a specific interest, such as through loans can be used, cash drawn to possible (9). Credit card, your credit means that your bank(10). 80% of credit card adult people living in the United States in 2015, according to estimates, is expected to carry. 1991 - Between 2002 to attract attention of consumers to repay the loan amount in a way that they show an increase, rose to 712 billion dollars to 247 billion dollars(8). Although a positive perception that facilitate the laws of credit cards in our society today, some consumers high interest rates, card fees and unnecessary costs to the negative view that cause is also available(10) as factors that affect the choice ; Bank size, to be credible, negotiated multitude of shops and stores promotional negotiated not counted(12).

Credit is essentially a banking and lending to borrowers benefit from a specific period of time in purchasing power, which means to give up in exchange for interest and other charges. The credit operation has led to time contain different formations showing dynamic growth. Especially because it is important to render people easy access to credit and

cash transportation to the idea of a new tool called because credit cards are increasingly common in the modern economy doğmuştur.3 widest sense with a credit card, the card was opened to holders identified as potential credit(13). Credit card birth in 1900 to withstand serious market with the release of its use in 1914 was removed by Western Union has offered to its customers(1). However, until the year 1950 credit card use it is not widespread. People once direct money to a credit card with a starting pay of becoming takes pleasure in making exchanges to expand the use of the narrow space has been accelerated study (14).1950 year, Diners Club has issued the first international credit card in how they use today require tripartite dialogue is. In 1958 it issued by Bank of America in 1977 and the name of the credit card, which will be followed by Visa Card. Following years of America's credit card in all the states issuing several banks take their joint decision Master Card after çıkarmışlardır.1950 especially in the United States use worldwide by understanding the advantages of credit cards is gaining increasing and appreciation (4). The reflection took place in Europe since 1970(12).

For the purposes of credit cards being used today in this context can be divided into three groups (6).
1-shopping convenience for providing cash-out feature that enables the ability to use credit and credit cards,
2-shopping provides ease, but credit card payment feature to move,
3-shopping convenience and account for direct debit card account that allows access to the crossing.
Credit card application for the first time in Turkey between 1963-1964 year began under the leadership of LA Diners Club and Carte Blanche. This year the company is in Istanbul tourism studies initiated depending on the Middle East more broadly representative office in Beirut in 1968, depending on the Koc Group Tourist Service Inc. It was reacted by the application. La Diners Club, taking the authority to issue domestic card from the United States in the coming years has brought to market credit cards. Turkish Carpets and Tourism Limited Express American Express cards are passed to the application by tapping. These demonstrated interoperability in the market until 1975, two cards. In this period, only

American Express continued its operations to respond to the current card Diners Club card in domestic and abroad.

In 1975, depending on the Interbank Group Master Card, Euro Card and Access has been participating in the new instrument on the market. Foreign currency inflow provided by credit card and as a result the market began to take interest shown in the market credit cards in other banks. Anadolu Bank has received the membership of Visa International, but has not demonstrated successful performance. Therefore he lost the confidence of Visa International to Turkey and freeze new membership status (12).

Development Bank of Turkey in early 1983 received a full member of Visa International and _ Vapor system is the first professional organization in the actual size that is connected to Visa (generating, 1994.10). as the main means of payment until the 1990s more cash kullanılmıştır.1990 the widespread use of solid credit toward the middle and mainly in shopping has become a substitute for cash (3).

The second half of 1990, thirteen public and private banks, venture capital, putting Interbank Card Center founded the Joint Stock Company. The services offered by the members of these organizations can be grouped into five main groups. (12).

- a-Infrastructure to provide facilities,
- b-Domestic clearing and settlement system,
- c.Domestic compound warning list
- d-Switch (switch) system,
- e-Education and security services.

These organizations, Issuer (member issuer Card) and Acquire (business local member) as a process that Interbank Card Center members with minimum standards and service levels to be observed by banks and firms in the sector by setting effective dates until today taking on a very important mission for healthy development it is observed that brings.

He is small, but the skill of the major developments in the 2000s that credit cards can be summarized as follows (12);

-In 2000, Some banks take part of the credit card unit within the bank in the sector have brought a special card company.

-In 2000 Eczacibasi Holding, the German company Giesecke & Devrient in partnership with Turkey's first smart (chip) card production facility was opened in Gebze.

-When the bride, 2004 E-Cards (Smart), has gained prevalence in the card payment system. On the other hand, many banks and Chip'l, including magnetic stripe credit and debit (Debit card) has begun to produces.

-2005 Year in cardholder balances risk factor Ri forms of debt, issuing credit cards were introduced by the government restrictions.

- First contactless card organization in 2007 with the participation of other banks including Garanti Bank has reached significant proportions.

II. OBJECTIVES AND SCOPE OF RESEARCH

Identifying the factors affecting the choice of people who use credit cards in Bingöl and we aimed to evaluate the results. Applied research and survey method conducted on 1040 people obtained from the central province of Bingol survey has tried to determine the situation. Research is limited only to the center has not been transferred to other districts and subdistricts.

A. Research's Assumptions

1. Survey of techniques have been considered to be a reliable and valid method.
2. of responses to survey questions were considered to be valid and reliable.
3. The survey was accepted that they represent people in all the cities of the answers given.

B. The Findings of Research

1. Demographic Results

Demographic data are reported in Table 1

Table 1: Demografic Finding

Gender	Frequency	Percent
Man	704	67.7
Woman	336	32.3
Total	1040	100
Age	Frequency	Percent
21-30	576	55,4
31-40	253	24,3
41-50	164	15,8
51+	47	4,5
Total	1040	100
Marital Status	Frequency	Percent
The married	467	44,9
Divorced	41	3,9
Single	532	51,2
Total	1040	100
Tribe	Frequency	Percent
Self-employment	351	34
Officer	309	29,7
Worker	141	13,5
Housewife	217	20,8
Farmer	22	2,0
Total	1040	100

Looking at Table 1, which consists of about 68% male and 80% of those between 21-40 years of age is, 51.2% is single, it is seen that it is not the servant of the tray 29.7% and 81.8% of entrepreneurship certificate. Income situation are given in Table 2.

Table 2: Income distribution of respondents(Turkish Lira)

	Frequency	Percent
0-500	226	21,7
501-1000	170	16,3
1001-1500	163	15,7
1501-2000	138	13,4
2001-2500	139	13,4
2501-3000	89	8,5
3001+	115	11
Total	1040	100

Referring to Table 2; 0-500 with 21.7%, while 57.8% of the group seems to be between 501-2500. What do you do with the shopping, it is presented in Table 3.

Table 3: What do you do with the shopping?

	Frequency	Percent
Credit card	480	46
Cash	507	49
Tick	53	5
Total	1040	100

Table 3 there is cash in exchange of 49%, it is observed that 46% made by credit card. Do you have sufficient credit limit, it is given in table 4.

Table 4: Do you have sufficient credit limit?

	Frequency	Percent
Yes	692	70
No	348	30
Total	1040	100

Referring to Table 4 of the respondents stated that they have enough of the 70% limit. Do you know the interest rate applied by your bank, is presented in Table 5.

Table 5: Do you know the interest rate applied by your bank?

	Frequency	Percent
Yes	466	47
No	574	53
Total	1040	100

Referring to Table 5 shows do not know the interest rate of the bank of 53%. How do you find the interest rate of the bank status, it is given in Table 6.

Table 6: How do you find the interest rate of the bank status?

	Frequency	Percent
Very high	406	39
High	360	35
Undecided	200	19
Low	57	5
Very low	17	2
Total	1040	100

Table 6 was obtained as a weighted average of 1.28. $1.2 \text{ Weighted average positive side and negative side } -1, -2 \text{ collected multiplied by giving coefficients, the total result is obtained by dividing the undecided removed } ((WA=(406*2)+(360*1)+(17*-2)+(57*-1))/(1040-200)=1,28)) \text{ (11). The result is positive, the results are interpreted based on the positive opinion. The negative is interpreted by negative thoughts. The values that are involved so strong that high interest rates are positive respondents. Do you have cash from a credit card, it is presented in Table 7}$

Table 7: Do you have cash from a credit card?

	Frequency	Percent
Yes	406	39
No	634	61
Total	1040	100

Table 7 when the credit card cash withdrawals with no views are shaped by 61%. Credit card to withdraw cash is seen that look so hot. How much is your monthly expenses with a credit card, it is presented in Table 8.

Table 8: How much is your monthly expenses with a credit card?

	Frequency	Percent
0-500	477	45,8
501-1000	279	26,8
1001-1500	109	10,5
1501-2000	58	5,6
2001-2500	32	3,1
2501-3000	18	1,8
3001+	67	6,4
Total	1040	100

Table 8 in retrospect monthly credit card spending 72.6% 0-1000, we see that they spend between. The majority of the credit card of the respondents said that

they acted controlled use. How many years do you use a credit card, it is president in Table 9.

Table 9: How many years do you use a credit card?

	Frequency	Percent
1 years	444	42,6
2 "	348	33,4
3"	161	15,5
4 "	58	5,5
5 +	29	3,0
Total	1040	100

Table 9 when viewed from 2-5 years 45%, the group said that they use a credit card with 28% of the 1-year rose to prominence. We can say that the new prevalence of credit card use. How many people in your family uses a credit card, the status is given in table 10.

Table 10: How many people in your family uses a credit card?

	Frequency	Percent
1 people	395	37,9
2"	348	33,4
3"	161	15,5
4"	103	10
5+	33	3,2
Total	1040	100

Looking at Table 10, a person with 37.9%, is the group stated that the use of the credit card ilkart 2 with 33.4%. Among respondents that the family's credit card use 1 to 2 people can say that 71% of the total of those who passed. In this case of credit card usage it can be said to show aptitude dissemination. Is the problem with credit card debt, state table 11 is given.

Table 11: Is the problem with credit card debt?

	Frequency	Percent
Yes	271	26
No	769	74
Total	1040	100

The rate of those who experience problems when you look at Table 11 was obtained in 74%. Credit card said that due care to avoid problems with debt. Have you been to court because of a credit card? , is presented in Table 12.

Table 12: Have you been to court because of a credit card?

	Frequency	Percent
Yes	73	7
No	967	93
Total	1040	100

The group says it is not in court when the credit card statements look, we see that 93 to 12%. The credit card is a big part of the respondents said they live can be a problem with debt.

2. Associated Factors Affecting The Choice Results With Credit Card

The propositions made in the factors affecting the choice of a credit card and the answers are given below. Are you satisfied with the service given by the bank status, it is given in Table 13.

Table 13: Are you satisfied with the service given by the bank status?

	Frequency	Percent
Not at all satisfied	231	22,2
Not glad	196	18,8
Not sure	217	21
Satisfied	351	33,7
Very pleased	45	4,3
Total	1040	100

Table 13 The weighted average is -0.26. That rate reflects the views of the group are not satisfied with the bank. It is understood the results of respondents are not satisfied with the service provided by the bank. It is noteworthy to keep a large proportion of the undecided. Credit card security have you experienced the problem, the situation is given in table 14

Table 14: Credit card security has you experienced the problem?

	Frequency	Percent
Yes	120	11,5
No	940	88,5
Total	1040	100

When viewed Table 14 indicated that they experienced problems of trust credit card rate of 88.5%. Which do you use your credit card, state table 15 is given.

Table 15: Which do you use your credit card?

	Frequency	Percent
Visa	310	29,8
Master Card	293	28,3
Use both	138	13,2
Others	299	28,7
Total	1040	100

Looking at Table; 29.8% 15 Visa, other cards of 28.7% and 28.3% also stated that use the master card. How many credit cards do you use, it is presented in Table 16.

Table 16: How many credit cards do you use?

	Frequency	Percent
1 card	648	62,3
2 card	250	24
3 card	87	8,4
4+	55	5,3
Total	1040	100

When viewed in Table 16, the respondents, 62% single card is used, 24% stated that they use two cards. We see that they use a two card 86% of the total. Which do you prefer the bank's credit card, it is presented in Table 17.

Table 17: Which do you prefer the bank's credit card,?

	Frequency	Percent
Vakif Bank	144	14
Ziraat bank	258	25
İş bank	208	20
Garanti Bank	135	13
Yapı Kredi Bank	54	5
Other banks	154	15
No credit who use the card	97	8
Total	1040	100

Ziraat, the most preferred bank by 25% when 17 speaking, İş banks with 20%, 14% comes Vakif bank. 8% of respondents stated that they use debit cards. What is your relationship with the bank that you use a credit card situation is given in table 18.

Table 18: What is your relationship with the bank that you use a credit card situation?

	Frequency	Percent
I took my salary card bank	301	29
The bank's credit card to my account	282	27
I have no relationship other than credit card	457	44
Total	1040	100

When viewed Table 18, I do not have a relationship outside a credit card with 44%, the bank I took my salary by 29%, which occurred in my bank account with 27%. they have relationships with banks outside of respondents salaries and credit card account draws

attention they prefer. Is the reliability of the bank in the preferred credit card was effective, it is presented in Table 19

Table 19: Is the reliability of the bank in the preferred credit card was effective?

	Frequency	Percent
Not at all effective	265	25
not effective	165	16
I am not sure	165	16
It was effective	316	30
It was very effective	159	13
Total	1040	100

When viewed Table 19 Weighted average - it was found to be 0.06. Participants in the survey preferred credit card so do not believe the reliability of the bank. That is, they think that it does not affect the reliability of the bank in the preferred credit card. Is your preference excess of the limit of the credit card bank was effectively preference, it is presented in Table 20.

Table 20: Is your preference excess of the limit of the credit card bank was effectively preference?

	Frequency	Percent
Not at all effective	270	26
not effective	238	23
I am not sure	149	14
It was effective	280	27
It was very effective	103	10
Total	1040	100

When viewed weighted average Table 20: - 0,32olarak was obtained, the bank's credit card limit, say not a factor affecting the choice of card is more the result of the preferred card is removed due to other factors. Does the size of the bank card was effective choice, it is given in table 21.

Table 21: Does the size of the bank card was effective choice?

	Frequency	Percent
Not at all effective	233	22
not effective	204	20
I am not sure	143	14
It was effective	317	30
It was very effective	143	14
Total	1040	100

Referring to Table 21 were obtained as weighted averages -0.07. In the preferred credit card of the respondents have stated that the bank's size to be

effective. Is the low interest rate credit card was instrumental in the choice, it is presented in Table 22.

Table 22: Is the low interest rate credit card was instrumental in the choice?

	Frequency	Percent
Not at all effective	247	24
not effective	180	17
I am not sure	163	16
It was effective	275	26
It was very effective	175	17
Total	1040	100

Referring to Table 22 Weighted average: obtained as -0.05. Survey respondents believe that interest rates are not very effective in the preferred credit card is low. Does not want to vouch for the preferred credit card was effective, state table 23 is given.

Table 23: Does not want to vouch for the preferred credit card was effective?

	Frequency	Percent
Not at all effective	242	23
not effective	225	22
I am not sure	113	10
It was effective	294	29
It was very effective	166	16
Total	1040	100

Table 23 Referring weighted average: obtained as -0.08. unwillingness of banks in the credit card guarantor of the respondents consider that the board preferred not very effective. Does the card in preference to the effect that the banks negotiated store, is presented in Table 24.

Table 24: Does the card in preference to the effect that the banks negotiated store?

	Frequency	Percent
Not at all effective	266	25
not effective	214	21
I am not sure	93	9
It was effective	300	30
It was very effective	167	15
Total	1040	100

Referring to Table 24 Weighted average: it was obtained as -0.11. In the opinion of respondents preferred card is not important to have the contracted stores. The banks prefer credit cards contracted stores did you give promotional effect; the situation is given in table 25.

Table 25: The banks prefer credit cards contracted stores did you give promotional effect?

	Frequency	Percent
Not at all effective	300	30
not effective	248	24
I am not sure	122	12
It was effective	235	22
It was very effective	135	12
Total	1040	100

Table 25 Weighted average: obtained as -0.37. Survey respondents in the choice of giving encouragement of the opinion that store credit card negotiated to take effect. Negotiated stores Does not affect the high points of the credit card option, it is presented in the table 26.

Table 26: Negotiated stores Does not effect the high points of the credit card option?

	Frequency	Percent
Not at all effective	262	26
not effective	242	23
I am not sure	97	9
It was effective	273	27
It was very effective	166	15
Total	1040	100

When the table 26 is viewed weighted average: obtained as -0.17. respondents of the opinion that negotiated shops prefer not affect the high score board. Did they influence people prefer the Credit Card is given in table 27.

Table 27: Did they influence people prefer the Credit Card?

	Frequency	Percent
Not at all effective	324	32
not effective	236	22
I am not sure	100	9
It was effective	255	25
It was very effective	125	12
Total	1040	100

When the table 27 is viewed weighted average: obtained as -0.40. Card not much choice in the view that the impact of people's orientation. Affect the choice to offer installment of the Bank's credit card, it is presented in Table 28.

Table 28: It did not affect the installment of the Bank's credit card choice?

	Frequency	Percent
Not at all effective	169	16
not effective	149	14
I am not sure	72	7
It was effective	404	40
It was very effective	246	23
Total	1040	100

When viewed Table 28 to 63% effective, it is not as effective 30%. Weighted average: It was obtained as 0.42. Respondents in the banks' credit cards will affect the choice of the opinion to be given the credit card payment possibilities. Why do not you use your credit card? is given in table 29.

Table 29: Why do not you use your credit card?

	Frequency	Percent
I do not find the credit card safe	210	20
Fear not being able to pay the loan on time	235	23
The high interest rates	150	14
I used previously dissatisfied	100	9
Inadequate card limit	74	7
To cause unnecessary shopping	188	19
To ask the guarantor of the Bank	83	8
Total	1040	100

When viewed Table 29; To pay the debt on time 23% to 20% and is in the form of finding safe to cause unnecessary exchange of 19%. The sum of these three forms of 62%; ie failure to pay the debt and at the same time are thought to trigger unnecessary shopping card.

Do not trust the time, it may be the best indicator that summarizes the preference.

The exchange of credit card do you find useful?, the situation is given in table 30.

Table 30: The exchange of credit card do you find useful?

	Frequency	Percent
Yes	639	60
No	402	40
Total	1040	100

Looking at Table 30 with a credit card when shopping survey, 60% of respondents useful for, while 40% do not find useful. Does the increase in consumer shopping with a credit card, is presented in Table 31.

Table 31: Does the increase in consumer shopping with a credit card?

	Frequency	Percent
Yes	707	68
No	333	32
Total	1040	100

As shown in Table 31, the opinion of 68% of credit card consumption has increased, while 38% expressed the view form did not improve. The general opinion is in the form of consumption and exchange increases. Would you recommend using a credit card, it is presented in Table 32.

Table 32: Would you recommend using a credit card?

	Frequency	Percent
Yes	427	41
No	613	59
Total	1040	100

Table emerges in the form of 59% would not recommend the use of credit cards is 32 in all, I'd recommend 41%, as has occurred. Do you find it safe to use a credit card situation is given in table 33.

Table 33: Do you find it safe to use a credit card?

	Frequency	Percent
Yes	528	50,7
No	512	49,3
Total	1040	100

When viewed Table 33; 50.7% safe, while another 49.3% stated that the finding safe. nearly half of respondents finding safe, secure stated that half of the finding. Where would you evaluate your savings, the state is given in table 34.

Table 34: Where would you evaluate your savings?

	Frequency	Percent
Evaluation of the Bank	272	27
Profit and loss account in the assessment	105	9
Deposit under the Jewelers	255	25
Evaluation of stocks	89	8
Valuation of Turkish Lira	89	8
Others	230	23
Total	1040	100

Looking at Table 34 with 27% bank valuation, valuation at 25% and 23% other jewelry options are preferred. I consider the gold next Jewelers is a quarter of the respondents who say that the rate is remarkable. Confidence analysis are presented in Table 35.

Table 35 Reliability Analysis

Cronbach's Alpha	N of Items
,790	39

When Table 35 is viewed Cronbach's Alpha values were significantly better value as 0.79. The results were reliable. Bank satisfaction with sex are given in 36 comparison table.

Table 36: The distribution of bank satisfaction by gender

	Service Satisfaction Bank					
	Not at all Satisfied	Not Satisfied	Not Sure	Satisfied	Very Satisfied	Total
Man	190	100	100	284	30	704
Women	41	96	117	67	15	336
Total	231	196	217	351	45	1040

Referring to Table 36, when the gentlemen, when it is not satisfied (190+100=290/704=41%); (284+30=314/704= 43%), 43% seems satisfied. For the ladies; not satisfied with 40%, while 24% were obtained as satisfied. In total, 41% when not satisfied, it was obtained as 39% satisfied. In general, it is seen that as of respondents are satisfied with their banking services.

By gender is an important difference between satisfaction and the bank are given in Table 37.

Table 37: Chi-square analysis

Dimen sion	Sing ular Valu e	Iner tia	Chi Squ are	Sig .	Proportion of Inertia	Confid ence Singul ar

				Value
				Accou nted for
				Cumul ative
				Standa rd Deviati on
1	,162	,026		1,000
				1,000
Total	,026	32,70 ^a		1,000
				1,000
				a. 4 degrees of freedom

There are differences in satisfaction levels between the sexes and the bank services is significant.

Levels of satisfaction with banking services by level of education are given in Table 38.

Table 38: Levels of satisfaction with banking services by level of education

Educatio n	Service Satisfaction Bank					Tota l
	Not at all Satisfied	Not Satisfied	Not Sure	Satisfie d	Very Satisfie d	
Primary school	16	19	7	28	3	73
Middle School	10	22	10	21	4	67
High school	101	30	48	83	5	267
High school dropout	12	12	11	15	0	50
College	59	77	106	146	20	408
Master	33	36	35	58	13	175
Total	231	196	217	351	45	1040

Referring to Table 38 graduate and will evaluate if the total outstanding; Not satisfied 35% satisfied 40% is obtained. High school leaving and we consider gold as a group; not satisfied with 48%, 44% is obtained as satisfied. Education levels increased progressively be satisfied with the bank.

3. FACTOR ANALYSIS

Factorial distribution Likert questions by factor analysis are given in Table 39 and 40.

Total acquired two factors 54%lik% and an explanatory status is concerned. Situated in question and distribution of these factors are given in Table 40.

Table 39: Factor analysis and sectorial distribution

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4,452	44,520	44,520	4,452	44,520	44,520
2	1,010	10,096	54,616	1,010	10,096	54,616
3	,8617	8,602	63,222			
4	,7020	7,020	70,242			
5	,5894	5,894	76,136			
6	,5794	5,794	81,929			
7	,5296	5,286	87,215			
8	,5074	5,074	92,289			
9	,4148	4,138	96,428			
10	,3572	3,572	100,000			
Extraction Method: Principal Component Analysis.						

Table 40: Factorial distribution of components

Factorial distribution of components (Component Matrix ^a)		
	Component	
	1	2
The reliability of the bank in the preferred credit card	,632	,345
Limit excess of the preferred credit card	,620	,446
The size of the bank in the preferred credit card	,694	,313
The low level of interest rates in the preferred credit card	,693	,213
Unwillingness guarantor bank in the preferred credit card	,655	,162
Credit card banks prefer to be negotiated in place	,741	-,255
The bank contracted to provide preferred credit card promotion places	,720	-,469
The high spot of shopping points Negotiated	,672	-,461
The effect of the people in the preferred credit card	-,037	,501
The possibility of the Bank's financing offer	,711	-,154
Extraction Method: Principal Component Analysis.		
a. 2 components extracted.		

When we see the gap viewed Table 40 consists

of two main components. The first factor is the "general features that should be in the bank" could give her name. Proportion of this factor is in the form of 44%. The second factor "can give the human element" name. Proportion of this factor as 10%. The first factor components; The first eight questions and constitutes the tenth question. The second factor components; constitutes the ninth questions.

CONCLUSION

- 1040 people participated in the survey, 67% of them male and 33% female. Men 43% (satisfied + very satisfied), women are 24% (satisfied + very satisfied) position. Men appear to be more satisfied. Women are less satisfied, it can be said.
- There are differences in satisfaction levels between the sexes and the bank services is significant.
- Looking at Table 38 graduate and we will evaluate the total outstanding; Not satisfied 35% satisfied 40% is obtained. High school leaving and we consider gold as a group; not satisfied with 48%, 44% is obtained as satisfied. Education level has been increased to be satisfied with progress.
- The size of the opinion that the choice of influence in selecting the banks, the Bank has preferred. The services provided in the Bank's preferred quality rather than size is increased to the fore.
- Credit cards are the preferred affect interest rates applied by the bank.
- Respondents in the banks' credit cards will affect the choice of the opinion to be given the credit card payment possibilities.
- Using a credit card 60% of respondents deem useful.
- 68% of the respondents have the idea, credit card usage to increase consumption.
- The use of credit cards, 59% of respondents were also not recommend someone.
- 53% of respondents, did not know the interest rate applied by the bank, stated. This is the case of bank interest calculation also shows that not enough descriptive information to customers.
- In contrast to the work done by Patır and Tetik in Malatya, Bingol in the study; The size of the

bank, and not the majority of the contracted stores promos does not affect customers.

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