

Third Search

Abstract

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Title :The Use of Credit Card Types and Their relation to Consumption behavior in the light of Quality requirements for University staff members.

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The aim of the study: This study aims at studying the use of different credit card types and their relation to Consumption behavior in the light of quality requirements for University staffmembersn the researcher used the analytical descriptive method conducted on a sample of (150) mixed gender Fayoum University staff members; selected from (the faculty of education, the faculty of social work, the faculty of specific education) the sample aged between (25–50) years old diversing from social and economical levels.

The tool of the study: the tool included marital status form, economical status form, application form for staff, cried card types scale, and a consumption behavior scale aproved by the consumer protection on thority(CPA).

Results :

1. Thereare statistically significant differences at (0.01) between the mean scores of the use of credit card types in the gender variable in favor of males. According to the address variable the change is in favor of city residents. According to occupation variable the change is in favor of lower level jobs. As for age variable the change is in favor of the youngest. Finally, as for salary variable the change is in favor of high salary families.

2. There are statistically significant differences at (0.01,0.05) between the mean scores of family members variable in favor of small families

3. There are statistically significant differences at (0.05) between the mean scores of marital status variable in favor of married couples.

4. There are statistically significant differences at (0.01) between the mean scores of the consumption behavior based on (CPA) rubrics in favor of males in gender variable, in favor of city residents in address variable. in favor of married couples in marital status variable, in favor of high level jobs in occupation variable, and in favor of high salaried families in salary variable.

5. There are statistically significant differences at (0.01,0.05) between the mean scores of the consumption behavior based on (CPA) rubrics in the age variable in favor of older people and in favor of small families in family members variable.

6. There are statistically significant differences at (0.01,0.05) between the mean scores of consumption behavior scale based on (CPA) (quality requirements definition, goods warranty card, invoice, goods marketings and how to use list for goods) credit card types usage (how safety they are, how updated they are, how they are used in instant pay, and how they are used for with drawal).

7- One of the most credit cards used by the academic staff at percentage of (38.9%) is the card that's used to buy directly, then the card used in loads comes to the second rank at the percentage of (34.4%) After that, the credit cards and coping with the development come to the third rank at the percentage of (26.8%)

The most important recommendations:

1. Courses and seminars are held to make them aware of buying in a suitable way.
2. Preparing database in a way that serves the family and develops the community, especially the consumer.
3. Supporting the cooperation between the consumers' protection organizations and the Department of Home Management in Egypt.
4. Observing the mass media and emphasizing the right of consumer.
5. Organizing national campaigns to broaden the consumers' minds.
6. Protecting the consumer when he buys through the internet.
7. Issuing electronic credit cards.
8. Preparing reports to make financial matters more clear.