

DETERMINING EMPLOYERS' ATTITUDES TOWARDS CREDIT CARD AND MONEY

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Abstract

The credit card, which has become increasingly widespread in recent years and started to be used in all areas of commerce, has taken its place among the indispensables of trade by subscribing to the curiosity of all actors in the market. The aim of this study, which is based on the importance of credit cards in trade, is to determine the employees' attitudes towards credit cards. To this end, people's attitude toward money and their approach to credit cards will be examined in terms of cause and effect relation. The study was conducted on 700 people living in Ankara. According to the analysis results, parallelism has been determined between the employees' approach to the money and their approach to the credit card. It was also found that credit card usage differs depending on demographic factors.

Key Words: Credit Card, Rational Spending, Attitude towards Money

Jel Code: G21, M31, M37

1. INTRODUCTION

Today's postmodern commercial mantissa has completely changed the needs and expectations of all actors in the market. This has simultaneously led to changes in customs that have been known for long. With the increase in production and consumption, natural resources have tended to run out quickly, production and consumption understanding has changed, and producer and consumer profiles have had a new form. A changing consumer profile has emerged with a consumer potential that researches more, inquires more, compares, does not make decisions immediately, gets information faster, and consumes more. Therefore, needs have increased compared to the old days and the possibility to come across with unexpected expenditures has increased. And this change has caused people to carry more cash with them. As a result, this development, which brought with it various security risks, eventually resulted in alternative payment instruments that could be used instead of money, and credit cards called plastic money as a new and contemporary payment tool in the world took its place in the financial system (Evans, 2004: 59-76).

The quick, easy and reliable use of credit cards has been recognized by the whole community. Benefits such as keeping from carrying cash, eliminating the risks that may arise, and keeping the informal economy under control have also triggered an increase in this rate. Especially since 2013, the majority of consumption expenditures have been made with credit cards. The majority of credit cards in use consist of Visa, MasterCard, and other cards. The use of credit cards went beyond this rate when the presence of cards of department stores was taken into account (Akgul, 2007: 1). Regarding the matter of credit cards, on which academics spend time besides business professionals, it has been observed that customers in different markets differ in their preferences and attitudes and that they are not homogeneous. As banks consider this situation, they are developing different strategies on target audience. In this respect, it has been determined that having information about the preferences and attitudes of card users is an important data (Özkan, 2014).

In this context, the study of credit cards which were issued only in accordance with international standards and which are open to both domestic and international usage, empirically examined the attitudes of consumers in their choices and behaviors against cash and similar credit cards. It is also important that the study contributes to the literature in order to provide data for future research.

2. CREDIT CARD

The history of credit cards, which have a widespread use network almost everywhere in the world, is not new. The idea of paying by cards was first introduced in a science fiction novel in 1887. The first known application of credit cards in the world was issued in 1894 by the United States' Hotel Credit Letter Company. In 1924 the first petroleum credit card was developed by General Petroleum Company. Later, gasoline companies developed cards that were defined in courtesy cards format for their customers. The first individual credit card unit was established in 1928 by First National City Bank in New York. In 1939, Standard Oil Indiana began marketing its first credit card. And the most exciting thing is that in 1950 Diners Club removed the first credit card in New York, which was not limited to a specific area but was able to pay in various sectors and was accepted as a payment tool instead of money. Mc Namara, Rolpa E. Schneider and Alfred S. Bloomingdale founded this system. The first credit card, as it is known today, was issued by the Franklin National Bank in New York in 1951. In 1959 interest on credit cards was paid for unpaid amounts. For the first time in 1965, an international card named American Express was issued. International Bank Americard Corporation (IBANCO) was established in 1974 with the credit card being so influential on the market. Bank America's conversion to Visa was made by NBI in 1977. In 1980, Interbank turned Master Charge into Master Card. Smart card application, known today as smart cards, started in 1995. The smart card application in New York was launched in 1996. In Europe, a system called Eurocard has been developed. In today's credit card system Master Card, Visa, Eurocard, American Express, Diners Club and some cards of Japanese credit institutions are used. In Turkey there is no card application that has its own license, because, licenses of credit cards dragged on the market by the banks operating in Turkey belong to other countries and these banks serve the credit cards using the systems and have validity in the world to the market (Kaya, 2009: 9-24; Teoman, 1989: 14, Çırpan, 2000: 15).

Following the historical development, there are various descriptions and explanations about what the credit card is in the literature. Girgin ve Diri (2013) disclose as a means of payment for the purchase of products without using cash, with credits drawn up by the institutions authorized to issue banks or credit cards with certain limits to the customers. Khare et al. (2012) see credit card usage as a way of life for the customer. Yilmaz and Çatalbaş (2007) define credit card as a

tool owned by banks and financial institutions and used in cash payments or cash advance transactions as well as purchasing products. Mitchell and Mickell (1999) call it a cash source that allows the customer to pay for a later date after shopping. Finally, according to the transfer of Yilmaz (2001) from Gattaş (1980: 146), credit card is a means by which the real or legal person can purchase the goods or services that he-she needs in a future date with a commitment to pay. As it is understood from these definitions, the basic functions that credit cards fulfill are listed as follows: credit card as a means of payment, credit card as a means of influence and credit card in terms of funds transfer (Çavuş, 2006: 173-187).

Credit cards offer many advantages such as gaining credibility in society, allowing the current cash to be channeled to other investment vehicles, being simple and easy to use, providing resources in an emergency and providing the opportunity to make purchases via the internet and by phone (Karamustafa and Biçkes, 2003: 92). Other benefits provided by credit cards are:

- The most important advantage is the easiness of not carrying cash.
- It provides support by providing a maturity advantage.
- Banks can prevent the threats that may arise by canceling the lost card.
- With the additional cards, there is a chance that expenses can be collected under one roof and a control mechanism can be built on the accounts.

Consumers may request that their various services be delivered to their own address with credit card information. Regularly making credit card payments will ensure that a loan claim is accepted at a high rate.

If you are not satisfied with a credit card transaction, payment may be delayed until the requested conditions are met. Credit card holders have the right to benefit from the campaigns and various advantages that credit card companies provide to member merchants (Çiçek ve Demirdelen, 2008: 539-560).

One conclusion to be made from these advantages is that the credit card has two main functions. These functions are to buy goods and services without using cash and withdrawing cash. However, innovations have been added to these functions as a result of factors such as technological developments, changing and developing environmental conditions, and wishes of companies to sell more. These are; e-commerce function, additional card usage function, debt payment

function, short-term interest without credit interest, ability to use abroad, function of dignity, function of bank transfer, ability to withdraw from banknote obligation, cash withdrawal function, lending function, the function of taking advantage of campaigns and promotions, and finally the function of insuring against loss and steal (Kaya, 2009: 118-130).

It must be appreciated that, with these advantages and the disadvantages, credit cards are in the line of fire. At first, credit cards increase the tendency to spend money. The possibility of installment is the leading cause of this situation. And the worst part of the taboo is the emergence of behavioral disorders such as unnecessary shopping habits or, if it is expressed in technical terms, compulsive buying tendency. In this sense, it is not wrong to see the credit card as a bomb ready for the consumer to explode. Credit cards also cause changes in habits. For example, with the increase in the use of credit cards, the habit of bargaining, the most distinctive feature of people in Turkey has largely vanished. Here, it feels like a psychological feeling as if someone else is paying the money. On the other hand, the membership fees, late fees, commission and card renewal fees taken from the card-holder also overshadow the convenience of credit cards (Çiçek and Demirdelen, 2008: 539-560; Acar, 2009: 17-25).

Researches on credit cards have shown that supply-based studies are insufficient, so demand-side studies should also be done. The most important actor of the credit card system is the card users. Therefore, attitudes and behaviors of card users towards credit cards are very important. To remember briefly; attitude is a summary of the actions of an individual against a person or a case and consists of three components: cognitive, emotional and behavioral. The belief that individual that credit card is not harmful can be given as an example of cognitive element, the attitude he/she develops via various means of promotion such as advertising is emotional element, and usage of credit card as a result of the combination of these two elements is accepted an example of behavioral element. In this case, it can be said that attitudes of people about credit cards are affected by advertising, interest, campaign and various other marketing instruments (Yılmaz et al., 2009: 129-130).

3. LITERATURE REVIEW

Today, due to the competition, the importance of customers is increasing day by day. Businesses have developed many new applications and techniques in customer relationships and have begun to take advantage of modern information and communication technologies to provide customer loyalty (Uyar, 2016: 1691). Especially credit cards have an important place in commercial life due to encouraging and promoting shopping for customers. Similar importance has been attributed by academic community. Through the literature review, consumers' preferences on the credit card market and the factors that affected their preferences were tried to be determined.

Özer (2012), for the first time examined factors that are effective in card selection for credit card users on a macro scale such as country general. The results show that public bank customers are more loyal than other banks and participation banks are preferred because of their low annual fee and interest-free banking qualities. In customer attitude; campaigns, money points and installments, such as the alternatives were seen in the foreground.

Gan et al. (2008) examined the use of credit cards by Singapore clients in their research. According to the results of the analysis; the use of credit cards has been found to depend on age and sex.

Örcü (2003) has conducted a survey of public sector employees. According to this research; the factors affecting credit card usage were age, income level and education.

Meidan and Davo (1994) conducted their study of credit cards in Greece and listed the factors that affected the Greek credit card market. These factors are; security sense, prestige, convenience, abroad shopping and economy.

Şener and Güven (2005) based on the elderly in the sample of credit card usage research. As a result, the elderly must be informed about the credit card.

Joo et al. (2008) conducted a survey on the factors that affect the use of credit cards by college students. According to this research; it is understood that there is a serious relationship between the years of education of students and the use of credit cards. However, the result is that the credit card does not have a relationship with income, occupation, accommodation and education.

Oktay et al. (2009) conducted a research in Erzurum to determine the factors affecting ownership of credit card usage. Research indicated that factors affecting

credit card ownership are type of payment, profession, income and the perception that a credit card is beneficial and it increases consumption.

4. METHODOLOGY

The purpose of this research is to determine the employees' attitudes towards the credit card. For this purpose, attitudes of people towards money and credit cards are examined in terms of cause-effect relationship. It was also investigated whether the use of credit cards changed according to demographic variables. The study was conducted on 700 people living in Ankara. The confidence level of the sample size is 99% and the acceptable error margin is 4.87%. In this survey the money attitude scale taken by Başaran, Budak and Yilmaz (2012) from Yamauchi and Templer (1982)'s study was used. The questionnaire consists of three parts. Credit card attitude scale is the first part. The second part of the questionnaire consists of the money attitude scale and in the third part demographic information of the participants and questions about credit card usage are included. The reliability of the scale used in the study is 84.3% and the scale has a normal distribution. In the study, descriptive statistics as well as regression, t-test and ANOVA were used.

5. FINDINGS

This section of the study descriptive statistics, regression analysis, ANOVA and t-test.

Table 1: Demographic Features of Participants

Gender	People	Percentage	Education	People	Percentage
Male	471	67,3	Primary Education	58	8,3
Female	229	32,7	High School	257	36,7
Occupation	People	Percentage	Two-year degree	187	26,7
Self-employed	163	23,3	Bachelor's degree	139	19,9
Worker	118	16,9	Postgrad	48	6,9
Private sector	208	29,7	Phd	11	1,6
Public	151	21,6	Number of	People	Percentage

employee			Credit Card	e	
Other	60	8,5	1	130	18,6
Income	People	Percentage	2	323	46,1
0-1500	105	15,0	3	161	23,0
1501-2000	202	28,9	4 and above	86	12,3
2001-3000	302	43,1	Credit Cards	People	Percentage
3001-5000	91	13,0	Total Limits		
Marital status	People	Percentage	0-500	48	6,9
Married	376	53,7	501-1000	159	22,7
Single	324	46,3	1001-2000	172	24,6
Monthly average credit card debt amount	People	Percentage	2001-5000	175	25,0
			5001 and above	146	20,9
0-500	132	18,9	Frequency of Monthly Average Credit Card Usage	People	Percentage
501-1000	272	38,9	Less than 3 times	123	17,6
1001-2000	198	28,3	3-6 times	213	30,4
2001-5000	63	9,0	7-10 times	152	21,7
5001 and above	35	5,0	10 times and above	212	30,3
Total	700	100,0	Total	700	100,0

Table 1 shows the demographic characteristics of the participants. 67.3% of the participants are men. In terms of income status, the rate of income between 2001-3000 TL per month is 43%. Approximately 81.4% of the respondents have 2 or more credit cards. Moreover, 67.2% of respondents have a monthly credit card debt between TL 501-2000.

Table 2. Dimensions of the Credit Card Attitude Scale

Dimensions	Number of Expressions	Average
Trust for Credit Card	5	2,924
Perception of Credit Card Informing Service	5	3,072
Rational Spending Habits Without Credit Cards	5	3,806
Credit Card Rational Use	6	3,711

Table 2 shows the averages of credit card attitude scale dimensions. The scale consists of 4 dimensions. It can be seen that the highest average size is "Rational Spending Habits Without Credit Card" and the lowest average is "Trust in Credit Card".

Table 3. Money Attitude Scale

Dimensions	Number of Expressions	Average
Power	3	2,146
Prestige	4	2,025
Anxiety	6	2,425
Distrust	7	2,581

Table 3 shows the averages of the dimensions of the money attitude scale. The scale consists of 4 dimensions. It is understood that the highest average dimension is "distrust" and the lowest dimension average is "prestige".

Table 4 shows the results of regression analysis. In the study, dimensions of the credit card attitude scale were used as a dependent variable, dimensions of the monetary attitude scale were used as independent variables and 4 separate models are shown in this table. When Models 1 and 2 are examined; while the relationship between credit card information service perception with confidence in credit card and power, prestige and confidence is significant at $p < 0.01$, the relationship between confidence in credit card and anxiety is not statistically significant. When Model 3 was examined, the relationship between prestige and rational expenditure habits without a credit card was significant at $p < 0.01$, but the relationship between power, anxiety and distrust was not statistically significant. Therefore, rational expenditures made without credit cards do not relate to the lack of money, distrust and the power that can be obtained with money. When Model 4 is examined; The rational use of credit cards and statistical significance of distrust and prestige of the variables of money attitude are understood. In other

words, prestige and distrust cause employees to act rationally while using credit cards, while variables of power and anxiety do not cause this. The rational behavior of employees is not due to the fact that money is viewed as a force and the fear of lack of money.

Table 4. Results of Regression Analysis

Models	Dependent Variables	Independent Variables	Beta	T	Significance
Model 1	Trust for Credit Card R ² =0,098	Constant		17,676	,000
		Power	,142	2,948	,003
		Prestige	-,167	-3,170	,002
		Anxiety	-,074	-1,640	,101
		Distrust	,297	7,378	,000
Model 2	Perception of Credit Card Informing Service R ² =0,089	Constant		15,325	,001
		Power	,131	2,852	,007
		Prestige	-,159	-3,162	,003
		Anxiety	-,088	-1,151	,189
		Distrust	,285	8,587	,000
Model 3	Rational Spending Habits Without Credit Cards R ² =0,045	Constant		33,226	,000
		Power	-,066	-1,333	,183
		Prestige	-,206	-3,811	,000
		Anxiety	,077	1,650	,099
		Distrust	,005	,895	,296
Model 4	Credit Card Rational Use R ² =0,052	Constant		31,951	,000
		Power	,030	,617	,538
		Prestige	-,254	-4,728	,000
		Anxiety	-,003	-,062	,951
		Distrust	,109	2,655	,008

Table 5. Comparison of Credit Cards and Money Attitudes by Gender

Expressions	Gender	n	\bar{X}	P
Rational Spending Habits Without Credit Cards	Female	2 2 9	3,87 2	,179 ,167
	Male	4 7 1	3,77 4	
Rational Spending Habits With Credit Cards	Female	2 2 9	3,75 9	,357 ,355
	Male	4 7 1	3,69 1	
Seeing Money as a Power Element	Female	2 2 9	2,04 0	,086 ,096
	Male	4 7 1	2,19 3	
Seeing Money as a Prestige Element	Female	2 2 9	1,75 2	,005 ,005
	Male	4 7 1	1,98 2	
Anxiety about lack of money	Female	2 2 9	2,35 7	,137 ,147
	Male	4 7 1	2,45 7	
Insecurity Against Money Spending	Female	2 2 9	2,41 4	,002 ,002
	Male	4 7 1	2,66 1	

Table 5 compares credit card and money attitude depending on gender. When the results are examined, the attitudes of men and women against the dimension of "seeing money as prestige as a complaint" are different. Men tend to see money as

a prestige element compared to women. Moreover, the "insecurity against money spending" variable, which shows the hesitation about spending wrong money, is observed higher in men.

Table 6. Comparison of Insecurity about Spending Money with Education Level

Education Level	N	Mean	Standard Deviation	Standard Error
Primary Education	58	2,4877	,80902	,10623
High School	257	2,6298	,96479	,06018
Two-year degree	187	2,4897	,93688	,06851
Bachelor's degree	139	2,4368	,94178	,07988
Postgrad	48	3,0506	1,2329	,17796
Phd	11	3,2338	,95034	,28654
Total	700	2,5806	,97360	,03680
ANOVA (p)	0,000			

Table 6 compares the level of education and level of distrust associated with spending money. According to the results, level of education is decisive about distrust against spending money. Those with a high level of education are trying to be more careful about spending money.

Table 7. Comparison of Credit Card Debt Amounts with Seeing Money as a Prestige Element

Amount of Debt	N	Mean	Standard Deviation	Standard Error
0-1500	132	1,9205	1,02279	,08902
1501-2000	272	1,8722	1,00826	,06114
2001-3000	198	1,8005	,92688	,06587
3001-5000	63	2,1944	1,09934	,13850
5001 and above	35	2,2071	1,12211	,18967
Total	700	1,9068	1,00818	,03811
ANOVA (p)	0,029			

In Table 7, seeing money as a prestige element and credit card monthly average debt amounts are compared. According to the results, as the level of monthly credit card debt increases, employees tend to see money as prestige. Those who shop at a high price with a credit card can use the money as a prestige element.

Table 8. Comparison of Confidence in Credit Card and Credit Card Limits

Limit	N	Mean	Standard Deviation	Standard Error
0-1500	48	3,2000	1,02147	,14744
1501-2000	159	3,1447	1,08684	,08619
2001-3000	172	2,9174	1,04827	,07993
3001-5000	175	2,8171	,96796	,07317
5001 and above	146	2,7205	1,03390	,08557
Total	700	2,9223	1,04344	,03944
ANOVA (p)	0,001			

Table 8 compares confidence in credit card with credit card limits. According to the table, as the credit card limits increase, confidence in the credit card decreases. Employees with a credit card limit of 5001 or more are less reliant on credit card spending than lower limit credit card holders. Therefore, the high credit card limit affects employees' spending.

6. CONCLUSION

In this study, employees' attitudes towards credit cards were determined. It was also investigated whether the use of credit cards changed according to demographic variables. The study was carried out on 700 people living in Ankara. In the study, descriptive statistics as well as regression, t-test and ANOVA were used.

When the results of the survey are examined, it appears that a significant portion of the employees has difficulty in paying their credit card debts. In addition, employees who act rationally while spending with credit cards and without cards generally regard the money as a prestige element. The parallel relationship between credit cards and money in the literature has been partially confirmed in this study. When demographic factors are examined, expenditure behaviors differ depending on gender and education level. Men perceive money as a prestige element more than women do and therefore they are more cautious about spending. Also, as education levels rise, this attention is increasing, and spending behavior changes.

There are a number of limitations to this work in which employees' attitudes towards credit cards are identified. Firstly, the findings obtained in the study should be interpreted in terms of the people working in Ankara. In addition,

implementation of over 700 employees is another limitation of working. However, scope, sampling, measurement and response errors that can always be encountered in a survey study may also be relevant in this study. This limits the ability to make some generalizations about the outcomes.

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