

Measuring Change in Consumption Behavior before and after Credit Card Usage



Group Members:

Abqra Ajmal 01-221102- 019

Bazgha Amjad 01-221102- 034

Madeeha Zafar 01-221102- 042

Supervised by:

Sir Sajjad Anwar Pasha
MBA (Marketing & Finance)

Department of Management Sciences
(Graduate Studies)

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ABSTRACT

This research topic measures the change in consumption behavior of credit card users before and after usage of credit card facility. It focuses on analysing whether or not the perception that credit card only indebts the user and promotes irrational spending behavior is true or not. We have used data from both, primary and secondary sources for this purpose. The primary data has been collected through a cross sectional study - Questionnaires. We have analysed both hypotheses through cross tabulation and one group paired sample T-Test. We also look at factors other than credit card usage that may or may not affect the consumption behavior but have concluded the report with the hypotheses that our test results support.

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