

**Socio-Economic Factors Affecting Police Officers' Demand Of Credit Cards and The Impact Of These Factors On Spending: Sample Of Artvin City**

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## **Statement**

I have adhered to the rules of scientific ethics during the preparation and writing of this master thesis that I have done, that I refer to the scientific rules in the departments where I take advantage of others' works, any damage to the data I use, I do not offer any part of the thesis as another dissertation study at another university.

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## **Abstract**

This study provides general information about credit cards which is one of the indispensable parts of today's economic system. The historical development of credit cards in the world and in Turkey, the positive and negative aspects of credit profits, what factors are effective in using credit cards, and whether these factors differ according to some demographic characteristics are addressed. In order to obtain more valid results from the study, the police working as public employees in Artvin province of Turkey were surveyed and primary data was obtained which was statistically evaluated. So as to understand whether there was a relationship between some demographic features and socio-economic features in the use of credit card, the data was explained by statistical methods at a level of 95% significance. Descriptive analysis and comparative analysis methods were used to analyze the data. Descriptive analysis was used to summarize the properties of the sample with numerical notation and to edit the data. Comparative analysis was made to measure the significance of benchmarks and the chi-square significance test was applied.

As a result of the analysis and the evaluation of the frequencies; most of the users have a credit card with their salary account, market and fuel spending rates are high and the ability of the credit card to offer an installment and to put debt to an advanced date is higher than other features of it in terms of frequency were determined. Besides, it has been unraveled statistically that after comparison there were no relationship between some demographic features and the installment possibility of the credit card, the credit card's effect on the demand for the money and monthly spending with the credit card. On the other hand, it has been understood statistically that there was significant relationship between child ownership of credit card users and montly expenses, income and card limit and montly spending and credit card installments.

Key words; Credit Cart, Demographic features, Artvin, Descriptive analysis.