



Point of Sale Credits from a Consumer's Perspective

Vera Metzen

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Bachelor Thesis from the year 2009 in the subject Business economics - Miscellaneous, grade: 1,4, Heidelberg International Business Academy, language: English, abstract: Being a traditional emergency credit for the poorer members of society for a long time, most people thought that POS credits were 'unsolid' and thus did not use it. Nowadays, this situation has changed for a variety of reasons and several authors have undertaken research on the subject in general or from a retailer's perspective. This piece of work focuses on the consumer's perspective of POS credits and shows that several factors, such as age, discretionary income and social position determine a person's perception and usage pattern of the POS credit. In order to identify these relationships the author has undertaken primary and secondary research. The knowledge of authors who have previously written on the subject has been used to design a questionnaire that allows for a considerable analysis of the above mentioned relationships. For primary research 100 anonymous people have been questioned in a shopping centre in Heidelberg, Germany using an interview administered quantitative questionnaire. Most of the results are in line with the findings of other authors. However, primary research shows that society as a whole still believes that a POS credit is an emergency credit and that most people's perception of the credit is not as favourable as it is often assumed. Moreover, specific reasons for a positive or negative perception are strongly related to a person's age rather than to social position. Most of users of this financing tool seem to use it for acquiring non-necessary prestigious items. The estimated price of the item rises with the person's age and income. Main motives for using the credit instead of a bank loan could not be identified due to the sample's size. However, primary research implies that using POS credits might often be subject to previous friends' experience.

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