

Consumer Awareness and Perception regarding Gift Cards in India: A Study of usage patterns

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Abstract

Gift cards become an essential instrument in India. Gift cards are convenient way for gifting or payment option for customers. This study explores gift card usage trends, consumer awareness and perception in India. Using descriptive research approach and survey-based data collection, the study investigates frequency and categories of usage. This study examines consumer awareness about terms, conditions and their opinions about convenience, value and trust. The study presents insight into the behavior of consumers, highlights significant obstacles to adoption and makes recommendations for enhancements to improve user happiness and encourage future use.

Introduction

Gift Card is a type of prepaid card which have preloaded monetary value for one year validity. In recent years, gift cards have increase widely in India as an easy way for customers to give gifts and a marketing strategy for businesses. Unlike traditional gifts, gift cards offer the recipient the freedom to use them for whatever they prefer. India's rapidly increasing smartphone and internet connectivity has emerged as a key factor boosting the growth of the digital gift card market.

First time in the US, Neiman Marcus introduced the gift card system by using a payment infrastructure in 1994. In 1995, Blockbuster Entertainment became the first company to advertise and use at wide scale. In India, prepaid payment instrument was present to prior to the enactment Payment and Settlement Act 2007. Early in the 1990s, business offered simple paper vouchers like food coupons to their employees and gift vouchers to their customers. Gift cards are two types close-loop (store-specific), open-loop (flexible-use) both are physical and digital versions, but they have hidden charges, expiration dates and losing risk in physical cards, technical issue in digital gift card. Most of the brands issuing their own gift cards, which are available through their official mobile application as well as in-store at their physical retail locations (like Starbucks, Domino's, Reliance JioMart, etc.).

The massive use of electronic payment methods and the quick growth of digital wallets, which have transformed the retail consumer industry, further reinforce this shift. An increasing number of individuals prefer electronic gift cards over traditional physical ones as they purchase online and conduct digital transactions. By incorporating digital gift cards into their products and enable them easily available through mobile applications and online stores, most of the retailers and e-commerce platforms are rejoicing to this trend.

Furthermore, corporate gifting is growing in popularity in India, particularly during festival seasons like Diwali and Holi. These events give companies a chance to enhance commercial relationships, show appreciation and promote loyalty among customers and staff. Gifts become more than just trinkets, they represent esteem, confidence, and a continuing collaboration. The market is expanding as a result of the increasing collaboration between corporates and brands to increase visibility and improve business strategies by offering consumers a variety of options for purchases. The gift cards successfully increase consumer engagement, which is an essential part of any corporate firm's growth. The simple transactions provided by digital gift cards and the rapid digitization, which will raise awareness of the product's many advantages, will further support market expansion. Furthermore, it is anticipated that the growing use of

gift cards in the food and beverage, health, wellness, and beauty, clothing, footwear, and accessory markets, among other sectors, it will contribute to market expansion.

Consumer awareness indicates the significance of being informed about the quality, safety, and pricing of goods and services before making a purchase decision. It refers to the knowledge and understanding that people have about their rights as consumers, the products and services that are available to them, and the potential risks associated with their purchases.

Customer perception is a marketing term that indicates what consumers believe about a company, brand, or its products. Customers may have both positive and negative emotions, perceptions, inhibitions, predispositions, expectations, or experiences.

In this study try to examine consumer awareness towards gift card like validity period, terms and conditions, redemption limits etc. And consumer perception towards gift cards in terms like flexible, easy and quick gifting, modern and trendy option, save time and effort etc.

Scope of the study

The study investigates gift card usage patterns, perception, and consumer awareness in India. The scope of study tries to understand how Indian consumer perceive, know and use gift cards for both payment and gifting.

Review of literature

Offenberg, J. P. (2007) A gift card is comparable to the once common paper gift certificate, but it has the advantages of being fully portable and having purchases automatically deducted. Here, the topic of conversation is the available gift cards by merchants. Another type of gift card, often known as a bank card, is offered directly by banks or credit card companies like Visa. It functions as a debit card and has a cash value. Handling fees for these cards usually range from \$4.95 to \$8.95, contingent on the amount stored.

Ishak, S., et. al. (2012) According to the findings effective consumer behavior and awareness are significantly correlated. The outcome shows that awareness comes before effective consumer action, but ignorance results in ignorance and a decrease in a person's ability to defend and enforce their rights against deceptive merchants. Understanding the rights of consumers is a soft-control method that aims to make business society more responsible. The effectiveness of consumer protection laws, which the government is presently emphasizing, can be improved by raising consumer awareness.

Horne, D., & Bindle, N. (2016) The way that channels are managed can also be significantly impacted by gift cards. Right now, gift card malls allow online businesses to set up shop, but nothing is known about how this affects cross-channel customer behavior. The economics of these modifications to the retail environment may also be better understood with more research.

Gift cards can, in essence, influence retail strategy for a variety of inquiries outside of those pertaining to Christmas gifts. Overall, more study could show which merchants stand to benefit the most from their gift card initiatives and how society responds to them.

Scaife, N., et.al. (2018) We develop a system to identify genuine gift cards. We investigate the artifact caused during encoding, known as jitter, on magnetic stripe cards. We contend that since gift cards depend on magnetic stripes and there is currently no acceptable substitute, such methods are essential. We developed a workable system for identifying fake cards using common hardware after measuring and validating this phenomenon with a high-resolution magneto-optical microscope. The variance of the jitter, our detection metric, characterizes the degree of jitter fluctuation on a card.

As per research of **Helion, C., & Gilovich, T. (2014)** concludes that gift cards are not only a flexible form of payment but act as a unique monetary asset that influences consumer behavior by shifting spending towards hedonic goods. This effect is referred to mental accounting, where gift cards provide a psychological justification for indulgence, that is allowing individuals to treat themselves more easily than with cash or credit.

The study of **Reinholtz, N., (2015)** point out that retail specific gift cards are not just a mode of payment but also it is a powerful tool that shapes consumer behavior by activating specific mental accounts, thereby driving preferences towards products that are perceived as characteristic of the issuing retailer.

Gillison, et.al (2022) this study address consumer attitudes, pointing out that a positive attitude toward giving and receiving gift cards is expected to lead to more positive intentions and behaviors regarding gift giving. Consumers prefer to value gift cards for their convenience and their ability to reduce the risk of giving an unsuitable gift often seen as an acceptable and helpful option. Consumer perceive gift cards as a more convenient and easier option than physical gifts for a distant recipient, this perception is grounded in the practical benefits of gift cards for maintain relationships across geographical distance.

Consumers face disadvantages as they prepaid for gift cards but cannot redeem their value after expiry. This situation seems as an interest free loan to providers, who benefit from the forfeited funds after the cards expire. the paper highlight that consumers have no recourse to recover their money, which is leadings to an estimated loss of \$70 million annually due to unused gift cards in Australia. The findings of the paper indicate that gift cards refundable could reshape the gift cards business in Australia that is benefiting both consumers and providers. The paper argues that refundable gift cards would be more attractive to consumers and boosting sales and overall market health (**Wen, W.2020**).

The study of **Horne, D., & Bendle, N. (2016)** highlights that many consumers actively prefer gift cards rather than cash and traditional gifting. In US, UK, Canada and Australia a significant majority of adults around about two-thirds prefer receiving a gift card that allows them to choose their own gift over a traditional gift selected by the giver. Givers often use gift cards to reduce the social risk of misunderstood a recipient's needs or desires especially when their knowledge of the recipient's preferences is low. Gift cards also serve as a convenient option for suitable gifting, minimizing the time and effort required from the giver. Giver also be motivated by giving recipients a wide range of choices or convenience. On the side of recipient's value gift cards because they reduce the risk of receiving an unwanted or inappropriate gift which might be underutilized or unused. Gift cards offer flexibility and choice, addressing the deadweight loss often associated with traditional gift giving.

In terms of consumer usage, the incentive structure for a bank issuing an open-loop card differs from that of a retailer issuing a closed-loop card. While retailers may gain some benefit from unredeemed balances but the expenses are increased by state regulations and possible loss to brand equity. On the other hand, the advantages of customer using retailer's specific cards (closed-loop) such as higher store traffic, new customer acquisition, incremental spending and less price sensitivity all imply that retailers would prefer that closed-loop card be used. However, interchange fees are less profitable for open-loop card issuers than un redemption and eventual expiration fees. The unresolved legal environment places put more responsibility on consumer affairs experts to give accurate and helpful information to customers, the media and regulators. Gift cards provide a significant benefit to consumers but the risk must be communicated in an effective manner to minimize costs. Furthermore, interaction must bridge the gap between the recipient or redeemer and the buyer or giver. Customers will generally make wise decisions if they are well informed (**Horne, D. R. 2007**).

As per the study of (**Gillison, et.al 2025**) perceived thoughtfulness of the gift card mediates the relationship between giver-recipient closeness, store relationship, and perceived value with gift card satisfaction. Means that these factors influence satisfaction because they make the gift card seem more thoughtful. the study emphasizes that while relational factors and perceived value are critical for positive recipient responses and strengthening relationships, the actual redemption of gift cards is primarily driven by the recipient's relationship with the store and the card's perceived value, rather than the closeness of the giver-recipient relationship or the occasion. Businesses have significant opportunities to leverage these insights to improve gift card usage and customer engagement.

The study emphasizes that the psychological factors behind preferences for digital versus physical gift cards specially examining how givers and recipients preferences diverge and the underlying reasons for this asymmetry like preference asymmetry, role of social norms and altered norm perceptions (when the gift-giving occasions alters giver's perceptions of gifting norms they are more likely to choose digital gift cards) the study explores an aspect of gift giving that has received less attention the choice between delivering a gift card electronically or physically (**Reshadi, et.al 2023**). An analysis of gift cards and voucher usage as well as payment online offers a multi- level insight on the behavior of consumers and e commerce dynamics within the Coimbatore region. An increasing prioritization for convenience as a

valid exchange dimensions is seen in the proliferation of online payment structures when purchasing gift cards and vouchers. It is suggesting that consumers in Coimbatore are becoming more oriented towards easy and effortless forms of consumption. The move towards digital transaction is demonstrated by the growing use of digital payment platforms and reflects a broader trend away from traditional cash-based transactions is safer and more convenient online payment methods. The uses of gift cards and vouchers is spreading across Coimbatore and other cities where gifting culture gets to a whole new level sparking choice and innovation with gifting. There has a huge potential to capitalize on the growing demand for gift cards and vouchers by offering a wide range of option and hassle-free online payment experiences (Srinivasan, et.al 2020).

Objective of the study

To examine the level of consumer awareness about gift card in India.

To investigate consumer attitudes and perception with regards to gift card as a payment and gifting option.

To examine the usage patterns of different types and categories of gift cards among Indian consumers.

Research Hypothesis

H1: There is no significant awareness about gift cards among Indian consumers.

H2: There are no significant consumer attitudes and perception with regards to gift card as a payment and gifting option.

H3: There is no significant difference between categories of gift card usage.

Research Methodology

The study used quantitative research design to examine the level of consumer awareness and perception towards gift card. Targeted population of the study are general retail consumer 18 years above, who purchases and received gift cards. 118 responses were collected by online google form questionnaire. Data have been analyzed through SPSS 21 software.

Sampling Method

Data collected through snowball sampling technique, demographic representation of respondent on the basis of age, gender, occupation and monthly income.

Table showing the age of respondent

Table 1

Age Group	Frequency	Percentage
18 - 25	29	24.6
26 - 35	70	59.3
36 – 45	15	12.7
Above 45	4	3.4
Total	118	100 %

In the above table 24.6% respondent are between 18 to 25 years, 59.6% respondent are between 26 to 35 years, 12.7 % respondent are between 36 to 45, while 3.4 % least respondent are above 45 years.

Table showing gender of respondent**Table 1.1**

Gender	Frequency	Percent
Female	65	55.1
Male	53	44.9
Total	118	100.0

Above table reveal 55.1% out of 118 respondents are female and rest of 44.9% respondent are male.

Table showing Occupation of respondent**Table 1.2**

Occupation	Frequency	Percent
Employed (Part time)	2	1.7
Employed (Full time)	54	45.8
Homemaker	1	0.8
Retired	1	0.8
Self Employed	17	14.4
Student	43	36.4
Total	118	100.0

In the above table 1.2 show the occupation of the respondent majority of (45.8%) the responded are full time employed, 36.4% respondent are student and least of the respondent are homemaker and retired.

Table showing monthly income of the respondent**Table 1.3**

Income per month	Frequency	Percent
Up to 25,000	34	28.8
25,001 – 50,000	46	39.0
50,001 – 1,00,000	16	13.6
Above 1,00,000	22	18.6
Total	118	100.0

The above table 1.3 indicate the occupation of the respondent out of (118) 46 respondent incomes between 25,001 to 50,000, out of the rest respondent 34 are up to 25,000 incomes, above 1,00,000 monthly income 22 respondent and least 16 respondents are between 50,001 to 1,00,000 income group.

Analysis

For understanding the level of consumer awareness towards gift cards H1 hypothesis have been tested with the help of Chi square test.

Do you know about gift cards?**Table 1.4**

Response	Observed N	Expected N	Residual
Yes	112	59.0	53.0
No	6	59.0	- 53.0
Total	118		

The chi-square test showing significant difference towards gift cards awareness, majority of respondent are knowing about gift cards than expected.

Test Statistics**Table 1.5**

Chi – Square	95.220
Df	1
Asymp.Sig.	.000

$\chi^2 = 95.22$, $p < .001$ the result indicates that there is majority awareness towards gift cards, p value is less than .001 so null hypothesis rejected, test indicate very high consumer awareness.

To check the awareness from different source**Test Statistics****Table 1.6**

Source	Friends	Family	Advertisement	Retail store	Social media
Chi – square	.034	48.949	8.678	46.407	.542
df	1	1	1	1	1
Asymp.Sig.	.854	.000	.003	.000	.461

The above table show the gift awareness from different source the Chi – square analyses present that awareness source varied significantly across categories. Family ($\chi^2 = 46.407$, $p < .001$), advertisement ($\chi^2 = 8.678$, $p = .003$), and retail stores ($\chi^2 = 46.407$, $p < .001$) statistically significant. However, friends ($\chi^2 = 0.034$, $p = .854$) and social media ($\chi^2 = 0.542$, $p = .461$) did not differ significantly.

H2: There are no significant consumer attitudes and perception with regards to gift card as a payment and gifting option.

Purpose of use gift cards
Table 1.7

Uses of gift cards	Observed N	Expected N	Residual
Personal Use	55	39.3	15.7
For gifting others	25	39.3	- 14.3
Both	38	39.3	1.3
Total	118		

To test the H2 purpose of the gift card uses of responded have been analysed, many of the (55) response out 118 are selected on personal use option and (25) response for gifting to others, rest of 38 response on both option (for personal use as well as gifting to others). Personal use of gift cards is associated with payment during shopping, travelling etc.

Test Statistics
Table 1.8

Chi-Square	11.508
df	2
Asymp. Sig.	.003

The Chi- Square value ($X^2 = 11.508$, $p < .003$) p value is less than .05 so we reject the null hypothesis.

Analysis of consumer attitudes and perception regarding gift cards
Table 1.9

Question	Test	value	df	P - value	Significant/ not significant
Perceived as cash substitute	Chi-square	0.034	1	.854	Not significant
Perceived as prepaid card	Chi-square	6.644	1	.010	Significant
Perceived as discount coupon	Chi-square	0.305	1	.581	Not significant
Perceived as other	Chi-square	102.542	1	.000	Significant
Gift cards better than traditional gifts	Chi-square	36.915	1	.000	Significant
Satisfaction with variety	Chi-square	36.915	1	.001	Significant
Convenience of using gift cards	One-sample t-test	26.194	117	.000	Significant
Future intention to use gift cards	Chi- square	74.881	1	.000	Significant

The above table 1.9 show that consumer that consumer do not significantly perceive gift cards as cash substitute and discount coupon because p- value of these two variables is greater than 0.5. Gift cards are significantly perceiving as prepaid card which means stored value. A highly significant result for perceived as other category which is beyond

predefined option. Gift cards are better than traditional gifts because p value of this variable is less than 0.5 is highly significant. Consumer are satisfied with verity of gift cards and also continue with use of gift card in future is significant. Convenience with using gift cards, one sample t- test value is 26.194 and p- value is less than 0.5 it indicates highly significant.

H3: There is no significant difference between categories of gift card usage.**Use of gift card****Table 1.10**

Use gift cards	Observed N	Expected N	Residual
Yes	98	59.0	39.0
No	20	59.0	- 39.0
Total	118		

In this table 1.10 there are 98 responses out of (118) on gift card use which is observed value is greater than expected and rest of 20 respondent, they are not use gift card.

Test Statistic**Table 1.11**

Chi - Square	51.559
df	1
Asymp.Sig.	.000

In the above table 1.11, $X^2 = 51.559$ and $p < .05$, there is highly significant gift cards use.

In a year how frequently use a gift card

Table 1.12

Uses times in a year	Observed N	Expected N	Residual
1 or 2 times	63	29.5	33.5
3 or 4 times	35	29.5	5.5
5 or 6 times	11	29.5	- 18.5
More than 6 times	9	29.5	-20.5
Total	118		

In table 1.12 show the frequency of gift card use in a year majority of respondent use gift card in 1 or 2 time and least of respondent use gift cards more than 6 times.

Test statistic**Table 1.13**

Chi-Square	64.915
df	3
Asymp.Sig.	.000

In the above table 1.13 the chi-square test applies on frequency of gift cards use within a year; the result indicates p-value<0.5. is highly significant.

Chi-Square test for categorise of gift card usage**Table 1.14**

Gift Card Category	Chi - Square	df	P - value	Significant / not significant
Lifestyle & Fashion	34.712	1	0.000	significant
Electronics & Appliances	0.034	1	0.854	Not significant
Beauty & Personal Care	0.542	1	0.461	Not significant
Entertainment	12.237	1	0.000	significant
Food & Restaurants	1.661	1	0.197	Not significant
Travel	19.525	1	0.000	significant
Other	106.305	1	0.000	significant

In above table 1.14 reflect the categories of gift card uses, significant result for lifestyle & fashion, entertainment, Travel and other category indicate that consumer show a strong preference for this category when choosing gift cards. On other hand beauty & personal care, electronics & appliances and food & restaurants categories show no significant difference interpreting that consumer interest in these categories is relatively low. Highly significant result in the other category indicates that many consumers choose gift cards outside the above predefined categories, reflecting divers and emerging usages preferences.

Finding and Recommendations

The findings of the present study indicate that majority of consumer approximately 95% are known about gift cards. Major source of awareness are family communication and point-of-purchase exposure. These are more effective in shaping consumer awareness of gift cards apart from other online platforms. In this context, offline retail interactions during product purchase appeared as one of the effective ways for continued reliance on the awareness of the Gift Cards. Consumer perceive gift cards as prepaid cards, which can be given in material form to your knowns, so that they can use it on their own convenience. About 88.1% respondents are gift cards users and they use both store-based cards (physical card) as well as e – gift cards. Majority of the respondent are digital gift cards users. 45.8% respondent uses gift cards for personal use to claim discount during their shopping and rest of 21.7% uses gift cards for gifting to others on their birthday, anniversary and other occasions. Remaining 32.5 % uses gift cards for personal purpose as well as gifting to others. As per analysis of data, frequency of using gift cards in a year is once or twice, which indicates that 52.5% respondents are initial user, and those may be gift cards giver and receiver, and rest of user are habitual user. Majority of user of gift cards feel comfortable during gift card uses, it infers that they choose product on their preference. It minimises risk of gifting and provides variety of option to the receiver preference. Consumer faces problem while using gift cards such as expiry date issues, limited usability and technical issues. Consumer have several advantages when it comes to gift cards, both as gift cards receivers and givers. For the gift cards receiver perspective user may have

flexibility to choose how and when to spend the gift card balance. They can select item according their own preference. For the gift cards giver perspective, gift cards provide an easy and convenient gifting solution, which offers receiver to variety of choices on their need and preference. Consumer also prefer gift cards as a discount option. This study finds that consumer have strong future intention to use gift cards approximately 90% consumer would like to use gift cards in future and 77.5% consumer states that gift cards are better option than traditional gifts and remaining 22.5% consumer pointed that gift cards are not associated with emotional value and hence it seems that they prefer traditional gift over on gift cards.

Indicated underneath some of the recommendations relating to gift cards, on the basis of the above analysis and findings

- To enhance consumer awareness brands should reinforce in – store promotions and family - oriented campaigns such as cultural occasion to increase gift card visibility and adoption.
- Implement loyalty programs, bonus credits and rewards may be offered to motivate frequent use of gift cards and focus should be given on high interested categories like lifestyle, entertainment and travel gift cards. While lesser interesting categories may be promoted through partnership and promotional offers by gift cards issuers.
- To overcome the obstacle during gift cards uses like technical issues, etc. the gift cards issuer should provide clear instruction and user-friendly interface to facilitate fearless transactions. Brands may extend extra redemption period to frequent users of gift cards in order to minimize the problem relating to expiry date issue.
- This study present that consumer have strong intention towards future gift cards uses. However, the categories which have lesser consumer interest, the gift cards issuer may provide personalized recommendations and in addition to that they can modify marketing strategy to gain attention about gift cards.
- Brands may customize gift cards according to the cultural occasions, birthday, wedding, and other special moments, which enable to enhance the consumer feel and make them connected with their emotional value.

Conclusion

In this survey majority of gift card uses value between 5,00 – 5,000. Study explore that consumer awareness, attitudes, and usage of gift cards are positive and significant. The majority of respondent are aware with and actively engage with gift cards. Gift cards are predominantly perceived as convenient, flexible and preferable to traditional gifting option, consumers expressing high satisfaction with the variety available and a strong intention for continued future use. But there are some advantages and problem associated with gift cards uses. Advantages like flexibility, easy gifting option and discount, whereas problems like expiry date issue, limited usability and technical issues. Furthermore, the analysis reveals significant differences in usage across categories with shopping, entertainments, travelling, dining and other. The findings infer that the gift cards are known and acceptable to users and moreover gift cards showing tendency of growth in its awareness as well as use among its user. From the analysis, it is observed that relevance of gift cards are growing in modern payment system as well as gifting practices.

Limitation of the study

The research solely focused on consumer awareness and perception, gift cards usage frequency without exploring other factors like brand loyalty or promotional influences which may affect gift card uses behavior. Data collected through snowball sampling technique. Study limited to a sample 118 respondent which may not present population of gift cards user.

Future Research

Future studies could collect a large sample size from gift card user try to investigate how promotions and discount or brand partnership affect consumer adoption and perception of gift cards. Future research can compare behavior and satisfaction between digital and physical gift cards to understand emerging preference in the digital economy.

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APPENDIX**Questionnaire****Age Group**

- 1) 18 – 25
- 2) 26 – 35
- 3) 36 – 45
- 4) Above 45

Gender

- 1) Male
- 2) Female
- 3) Others

Occupation

- 1) Student
- 2) Employed (full time)
- 3) Employed (part time)
- 4) Self employed
- 5) Homemaker
- 6) Retired

Monthly Income

- 1) Upto 25,000
- 2) 25,001- 50,000
- 3) 50,001 – 1,00,000
- 4) Above 1,00,000

Do you know about gift card?

- 1) Yes
- 2) No

From where you first learned about gift card?

- 1) Friends
- 2) Family
- 3) Advertisements
- 4) Retail store
- 5) Social media

How do you perceive a gift card?

- 1) As a cash substitute
- 2) As a discount coupon
- 3) As a prepaid card
- 4) Other

Have you ever used a gift card?

- 1) Yes
- 2) No

Which type of gift card have you used?

- 1) Store gift cards
- 2) E- gift cards
- 3) Both

For what purpose you use it?

- 1) Personal use
- 2) For gifting others
- 3) Both

For which of the following categories you use gift cards?

- 1) Lifestyle and Fashion
- 2) Electronics and Appliances
- 3) Beauty and Personal care
- 4) Entertainment
- 5) Food and Restaurants
- 6) Travel
- 7) Other

In a year, how often do you use gift card?

- 1) 1 or 2 times
- 2) 3 or 4 times
- 3) 5 or 6 times
- 4) More than 6 times

Do you purchase gift card?

- 1) Yes
- 2) No

What is the usual value of gift card you purchase?

- 1) 500 – 1000
- 2) 1001 – 5000
- 3) 5001 – 10000
- 4) Above 10000

Do you use gift card?

- 1) Yes
- 2) No

What is the usual value gift card you use?

- 1) 500 – 1000
- 2) 1001 – 5000
- 3) 5001 – 10000
- 4) Above 10000

How convenient do you find using gift card

- 1) Very Inconvenient
- 2) Inconvenient
- 3) Neutral
- 4) Convenient

5) Very Convenient

Are you satisfied with the variety of gift card available?

- 1) Yes
- 2) No

Have you ever faced problems while using gift card?

- 1) Yes
- 2) No

IF yes, what kind of problems?

- 1) Expiry date issues
- 2) Limited usability
- 3) Technical issues
- 4) Other

In your opinion, what are the main advantages of gift card?

- 1) Flexibility
- 2) Easy gifting option
- 3) Discount
- 4) Other

Would you like to use gift card in future?

- 1) Yes
- 2) No

Do you think gift cards are a better gifting option compared to traditional gifts (cash, clothes etc)?

- 1) Yes
- 2) No