A Marketing Research on the Effect of Krungthai Card Branding
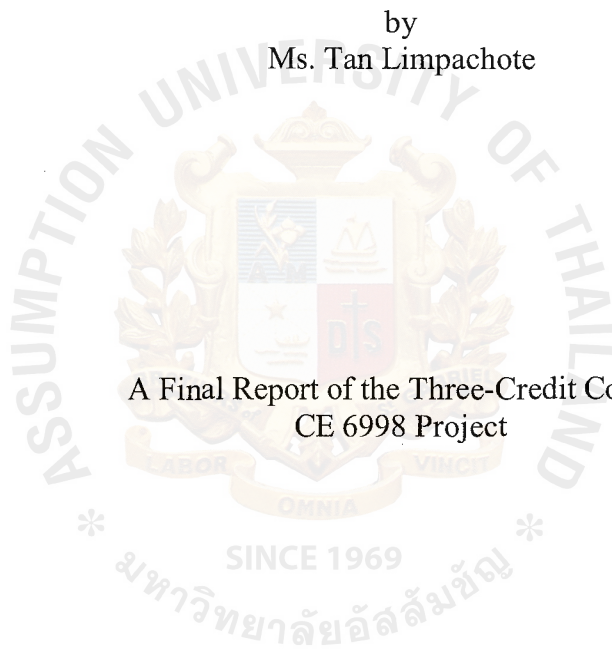Strategies on Krungthai Bank

by

Ms. Tan Limpachote

A Final Report of the Three-Credit Course
CE 6998 Project

Submitted in Partial Fulfillment
of the Requirements for the Degree of
Master of Science
in Computer and Engineering Management
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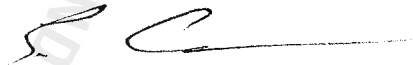
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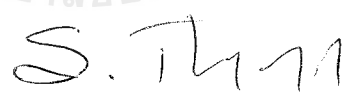Project Advisor | Dr. Chamnong Jungthirapanich

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The Graduate School of Assumption University has approved this final report of the three-credit course, CE 6998 PROJECT, submitted in partial fulfillment of the requirements for the degree of Master of Science in Computer and Engineering Management.

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ABSTRACT

"Can KTC branding pull up the image of the elephant KTB?" has made significant contributions to the existing literature.For the researchers this project reports primary objective is to find out the relationship between gender pattern and customers and non-customers of the Credit Card Companies, and to find out the relationship between the images characteristics of customer as well as non-customers to deal with credit card company and gender pattern. This study is limited to the people in Bangkok and sample size of 420 respondents aged 15 years up and in Bangkok metropolitan area.Research framework is based on structure and conceptual ideas from various marketing fields. Genders and characteristics decision behavior on the various images as an independent factor and the customer and the non-customer of KTC Credit Card Holders as dependent factors. According to the result of the survey 59 % of females and 41 % of males are customers. Especially, 26-30 age groups are the large Credit Card Holders. This research project has developed four main hypotheses. The first hypothesis there is a significant relationship between the image characteristics and service utilization for KTC customers. The second hypothesis there is no significant relationship between the image characteristics and service utilization of KTC non-customers. The third hypothesis there is a significant between the image characteristics and service utilization of KTB customers. The difference fourth hypothesis there is no significant relationship between the image characteristics and service utilization of KTB non-customers. Finally, the project has contributed immense knowledge to the marketing of Credit Card business as well as non financial banking especially for KTC and KTB

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I. INTRODUCTION

1.1 General Point of View

In the present high competitions in using marketing strategy with the new modern technology utilities to achieve the corporation's objectives in the long run as well as, if it is possible, for a long last too. These incidents are not only happening to the external corporations but also to the internal corporations as well. For the external corporations, accepting without any argument, that it is a burden and a working hard to complete with by each other does not know each other's strategies even though its' products and services seem no difference. But for the internal corporations where the products and services are mostly the same one, addition with the situation is worsen than that each other know each other well as in a same family member. The burden it seems harder than normal manifolds. It is a very interesting study when we look at its' success. How does it do? What does it achieve?. Furthermore, the attraction is getting more than normally because of the small corporation branding has become successful as well as how it could break off elegantly the large corporation image towards forming its own identity.

The benefits are improved quality, reduced costs, and increased value to the customers, all of which give the organization a competitive edge. Without quality services, an organization lose its ability to compete in the marketplace and its cost structure can also become in competitive. Today, in the credit card business all credit card companies are under great pressure to increase their productivity and also facing a variety of challenges such as government policies, better performance of competitors? Furthermore, customers' over changing needs event he arrival patterns may fluctuate daily or even hourly, creating even more short-term demand uncertainty as well as the computer network has global e-mail and data exchange

capabilities linking. They have restructured their organizations to be market driven, trying to offer better services on the products with more choices. With the significant and growth of Krungthai Card Public Company Limited (KTC) and KTC Boutique Branch just in a few years in credit card business and proudly stand on the number two of top credit card issuers and a leader in consumer finance. It is amazing to think of how it can be a giant while it is a pigmy. Especially with the new image of KTC on the convenient lifestyle among young generation that seems to gain the advantage far beyond than KTB the parent company. It is a successful strategy of marketing or it just so happens. Can the branding of KTC pull up the KTB image branding!

1.2 Significance of the research

This research is expected to offer more information about factors affecting characteristics decision on KTC credit card customers as well as KTB and KTC Boutique Branch. Therefore, this research will not only benefit that the extent to which KTC phenomenon could be used to revolutionize KTB and KTC Boutique Branch, but also it would be beneficial to any large corporations with their image imprinted as slow-moving giants.

Regardless of the impact on KTB, this research would serve as a case study for individuals of how KTC's Branding has become successful in a short time period after the launching as well as how it could break off elegantly from KTB image towards forming its own brand identity.

In the marketing, this research would help the marketers providing information about the marketing environment recognition of the changes in consumer behavior with diagnosis the problem in order to achieve its growth targets as the success of

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KTC which innovates the new ideals and methods to find out more and more about who the target market is and how to sell products.

Meanwhile, this research is expected to provide a suitable use in courses in Marketing Research as well as to be used effectively in courses on Marketing Data Analysis.

Lastly, the audience-the reader of this research can gain more knowledge about KTC Credit Card's successful strategy.

1.3 Background of the research

Krungthai Bank Public Company Limited (KTB) is the largest state-owned bank that plays an important role in Thailand economic development. With the long establishment 40 years ago, and over 650 branches (as at 4 March, 2549) countrywide, although keeping up with modernized services, KTB had still being perceived as a slow-moving giant. Recently in the year of 2539, the separation of Krungthai Card Public Company Limited (KTC) had become on ice-breaking step for KTB, the majority shareholders of KTB at 99.99% to be decreased to 49% at KTC.

As a new identity, KTC has been successful introducing itself as a modernized credit card company, with the creative organization. KTC had wisely utilized the "KTC Lifestyle Marketing" into forming their "Total Change Marketing" regime. Furthermore, the creation of KTC Boutique Branches-the innovation of a "nontraditional branch" is developed to support the credit card payment system of Krungthai Card and serve its customers especially the younger generation who prefers the city life style with a new opportunity by extending the existing payment channels into new banking services with convenience as a one-stop-service centre, increase the number of payment service points where customers could do payment

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transactions and other services are available at KTC Boutique Branch located at various department stores, develop programmed and network architecture to support new products which will be launched in the near future and raise customers awareness and build a good image of Krungthai Card brand in customers' minds. As personally realized an increase in public awareness of KTC among the people of our generation from the way they talked about its fashionable cards and modern convenience services, the thinking of this has automatically enhanced the corporate image of KTB-KTC's mother elephant. Hence, the objective of this research is to find out "Can KTC branding pull up the image of the big elephant KTB"?

1.4 Statement of the Problem

The rapid growth of Krungthai Card Public Company Limited (KTC) in credit card segment within the four years and created KTC Boutique Branch, the innovation of a "nontraditional" branch to support the credit card payment system of Krungthai Card and serve its customers especially the younger generation who prefer the city lifestyle with an new opportunity. While Krungthai Bank Public Company Limited (KTB), once was a parent company of KTC is now as a major shareholder is still being with its image imprinted as a slow-moving giant, even though KTB has been re-positioning itself as "The Convenience Bank" branding.

With the reality of an increment in public awareness of KTC among the people of young generation from the way they are talking about its fashionable cards and modern services, this characteristics are a significant indication of an automatically enhancement the corporate image of KTB accordingly. Therefore, it is crucial to find out whether "Can KTC branding pull up the image of the big elephant KTB?" with regard to the following research problem:

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- To describe the new brands that KTC develops

- To understand the impacts of KTC branding on KTB corporate image

- To discuss the main image of KTC and/or KTB that the card holders respect to.

- To find out the impact factors of the quantity of KTC and KTB customers are related with its image.

- To critically evaluate the impact factors of the main attitudes of KTC and KTB customers' expression.

- To ascertain the best marketing channel to increase the size of customers opportunity for KTC and KTB.

- To indicate the impact factors that obstruct the non-customers' KTC and KTB opportunity.

- To explain the level of importance and impacts that affect to improve the image of KTC and KTB.

An understanding about these researches might prove to be an immense help to the marketing managers or researchers in gaining a better insight of what measures they should take in order to increase their credit card members and make better strategies and policies for the future.

1.5 Research Objectives

The purpose of this research was to identify the characteristics factors affecting the customers of KTC and KTB or the non-customers decisions to utilize the service KTC and KTB. This will allow marketing researchers to improve their effectiveness and efficiency by having a greater understanding about the customers of KTC and KTB or the non-customers decisions characteristics.

The researcher conducted this research based on the following objectives:

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- To critically analyze the affect of demographic characteristics on the credit card utilization decisions of the customers and the non-customers, and discuss the main images of KTC and/or KTB that the card holders respect to.

- To investigate the characteristics of selection in using credit card service that can explain the credit card service that can explain the credit card utilization decisions of the customers and the non-customers. As well as its obstructions of the non-customers.

- To verify all the characteristics of impact factors used in this research that can explain the image improvement of KTC to KTB and KTC Boutique Branch or not and how much it can explain. As well as the form of service, attracting, and improving, Media information and new brands developing, etc.

- To ascertain a model for prediction of future credit card utilization decisions, by explaining the channels that will lead more customers to the organization.

- To make appropriate conclusions after conducting the research and subsequently offer useful recommendations to KTC, KTB and KTC Boutique Branch.

1.6 Scope of the Research

The target population of this research is the respondents are both the customers and non-customers of KTC in Bangkok area only. The reasons supports the research selections are as follows:

1.6.1 The target population not only covers the customers of KTC and KTB, but also the non-customers who are considered as a large and significant number that attracts the future target purpose. It just can read their minds

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to serve them as their needs as in this research objectives. Therefore, the non-customers of KTC and KTB are taken as this research respondent.

1.6.2 The selection of target population is the resident in Bangkok Metropolitan only due to its renown of the capital city of Thailand. What is the most popular trend in Bangkok, it seems to be unavoidable to happen in the provinces at once. This should give credit to the new high technology communication devices. Therefore, Bangkok's population is assumed as the representative of the other parts of Thailand's population.

1.6.3 The young generation population is target that is selected as they are a group with high purchasing power with High education level, and being become the important mobility of Thailand Economy in the future. Therefore, they constitute important target customers of many businesses including credit card issuers.

1.6.4 For the impact factors to the image of the corporation are limited in the circumstance that concerning between KTC, KTB and/or KTC Boutique Branch only. Regard with the clear signification and identification of the characteristic decision of the customers and non-customers of KTC, KTB and/or KTC Boutique Branch. In the objective of understand the nature and scope of marketing research for their implementing successful marketing programs.

1.6.5 The research questionnaires are conducted only through direct personal distribution and interview. The distribution areas are made at a leading public hospital, a well-known department store, four outstanding universities, and two television broadcasting stations.

1.7 Limitations of the Research

This research is the first limited to the respondents who have the living in central Bangkok Metropolitan area. Therefore, people who have the living in the outskirt of Bangkok Metropolitan area are not included in this research.

The second limitation of this research is the restriction to the people who have the living in central Bangkok Metropolitan area only can be a great limitation to the wider validity of the findings of this research, for example, the perception of people in Bangkok or Thailand as a whole can be quite different.

The third limitation of this research is the credit card utilization decisions (such as trust, modern, speedy, friendly, atmosphere, good behavior of staff and convenient) are considered in this research as they were found relevant to the banking service utilization decisions. Since, the current research's target people are counted as one respondent is one representation with regardless to how the differential degree is, that may influence on the decision.

The fourth limitation of this research is in the demographic characteristics, the income level between baht 0-5,000 per month includes both students categories who are unemployed (income is zero), and the part time workers whose salary ranges below baht 5,000 per month.

The fifth limitation of this research is the impact factors of KTC that impact to KTB and/or KTC Boutique Branch only. Therefore, the impacts from the other sources are not included in this research.

Lastly, this research focuses on the impact factor levels of KTC that affect KTB and/or KTC Boutique Branch which all come from the same originator, the KTC image that is just affects KTB and/or KTC Boutique Branch which it is seems no mean to the other, but for KTC or KTB own it will be powerful. Then it is hard

to specify it clearly that the mentioned impact factors are the original causes or are jus hypothesis or phenomenon.

1.8 Definition of the Terms

These are literal and operational meanings of the terms used in the present study for the sake of uniformity and clarity of understanding:

1. Boutique Branch: the innovation of a "nontraditional" branch is developed to support the credit card payment system of Krunthai Card and serve its customers especially the younger generation who prefer the city life style with a new opportunity.

2. ATM Payment Transaction: The payment transaction can be made at any ATM machine that can be an ATM machine of KTB or other banks under the agreement of those banks (ATM=Automatic Teller Machine).

3. Internet: The physical network that links computers across the globe. It consists of the infrastructure of network servers and communication links between them. IT enables transfer of messages and transaction between connected computers and other Internet appliances, such as mobile phone, worldwide (Turban etai, 2000).

4. Electronic Commerce (e-commerce): is and emerging concept that describes the process of buying and selling or exchange of products, services, and information via computer networks including the Internet (Turban etai, 2000). In general, electronic commerce is understood as the buying and selling of products and services over the Internet.

5. Customer: A person who applies for membership and has experienced with the specified bank service.

6. Non-customer: A person who applies for membership and has perceived with the specified bank service.

7. KTC non-customer and KTB non-customer: A respondent who is not a Krungthai Card PCL. (KTC) cardholder as well as who is not a current KRungthai Bank PCL.; (KTB) customer too.

8. KTC non-customer and KTB customer: A respondent who is not a Krungthai Card PCL. (KTC) cardholder but who is a current Krungthai Bank PCL. ; (KTB) customer.

9. KTC customer and KTB non-customer: A respondent who is a Krungthai Card PCL. (KTC) cardholder but who is not a current Krungthai Bank PCL. ; (KTB) customer.

10. KTC customer and KTB customer: A respondent who is a Krungthai Card PCL. (KTC) cardholder as well as who is a current Krungthai Bank PCL. (KTB) customer too.

II. LITERATURE REVIEW

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This chapter focuses on theories and models related to the main characteristics of operation of Krungthai Card Public Company Limited (KTC), and Krungthai Bank Public Company Limited (KTB) as well as KTC Boutique Branch respectively, then moves on to discuss the impact of various image factors that influence to their customers behavior characteristics on the banks services as well as the literature for the demographics characteristics. The last part of this chapter focuses on the literature support for the ten image factors namely, trust, modern, in trend, beautiful card, promotion, fashion, speedy, friendly atmosphere, good behavior of staff or service mind, and convenient, which are the independent variables of this research and the customers and the non-customer of KTC credit card holders which is the dependent variable of this research.

2.1 Overview of Background of the organization

The part comprises of literature on the background of the organization operation of Krungthai Card Public Company Limited (KTC) and Krungthai Bank Public Company Limited (KTB). The topic consists of the general concept of organization operation, the importance of business functions, the perspectives of communication, business process and service and the model of KTC and KTB customer as well as non-customer behavior.

2.1.1 Background of the organization-Krungthai Card Public Company Limited (KTC)

2539   Krung Thai Credit Card Company Limited was established on the 4th December 1996.

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2540   Introduced the systems of CARDPAC and CMCS that are the Information

System to be used and accepted for Credit Control Standard Development by

Credit Card Companies around the world.

Set up Quality Assurance Unit for Administration Quality Control and

Services.

2541   Set up Call Center "Krung Thai Phone" system for additional convenient in

service utility to the credit card members.

Received "The Best-in-Country Card Center Operation" award from VISA

International.

2542   Issued the 100,000th of Krung Thai Credit Card.

2543   Started to serve Krung Thai Visa Electron Debit Card. Introduced

Management Information System for credit quality management.

Set up Audit Committee for transparency in Administrative Corporation.

Received "Most Performance Achievement" award from VISA International

2544   Issued the 100,000th of Krung Thai Visa Electron Debit Card.

Issued Visa Electron Debit Card combined with Life Insurance Policy as the

first bank and the only bank in Thailand to develop "Credit Scoring" system

for increasing the analytical to credit grant more rapidly and precisely,

received "The Best VISA Card Operation" award fro VISA International.

2545   Abolished the first registration fee and annual fee for long life for all types

of Krung Thai Credit Card without any conditions. On July 2, 2548 was

registered as Krung Thai Credit Card Public Company Limited. On October

28, 2545 was registered in the Stock Exchange of Thailand, moved the office

to Samacharanich 2 building on Sukhumvit Road for the company expansion

increased the registered capital to 1,050 million baht, received "Thailand

Performance Award 2002 Best Direct Sales/ Branch Sales Initiative" from MasterCard International.

2546   In April, 2546 issued the debenture named "the debenture of Krung Thai Credit Card Public Company Limited".In May, 2546 issued KTC Auto Card. In July, 2546 opened the first "Boutique Branch" on G Floor, UBC II Building, Sukhumvit 33. In August, 2546 introduced the installment payment credit through KTC iPlan credit cards.In October, 2546 introduced the personal credit "KTC iCash". On November 17-21, 2546 offered the increased capital of 150 million shares of common share to the shareholders at par 20 Baht per share, increased the registered capital to 2,580,162,000 Baht. On November 2546 introduced KTC VISA mini card that is the first only mini size of credit card in Thailand and is the one of six in the world.

In December 2546 completed opening of 10 KTC Boutique Branch.

Received "Disclosure Report Award 2003" from the office of the Securities and Exchange Commission; received "Best Innovative Card Marketing Award 2003(First VISA Mini Card Issuer)" award from VISA International Asia Pacific.

2547   The KTC' s attempt to be "Membership Company" by given the importance to gain and retain the member base, stressing on the service that gave highest benefits to the customers, as well as continuous working for business together.

KTC arranges an enormous concert "KTC Million Thanks Concert" to celebrate the one million credit card issuance as the first one in Thailand. By joining with Bird Thongchai Mcintye, the national superstar together with the others well-known performers. Also launching the campaign of "KTC Million Thanks Millions Ways to Win Million

Baht".KTC-PTT joining power returning the profit back to the customers. By offering the campaign of the refill of gasoline "KTC this tank, free or pay" and "Refill PTT gasoline free through the year 47".

KTC initiated the project "Learn 4 Earn @KTC", it is a project that gives a chance to the pre-university students come to practical learning at KTC, by using the out study hour and could select to work in the line they prefer to. This purpose is to reduce the operation cost as well as giving the chance for students to gain experience while they are studying

KTC joined with Mazda presented the campaign "KTC Triple 3" to purchase for 3 Mazda 3 cars each only 3 Baht. Introduced Fleet Card, it is a genius card for organization. By cooperation with PTT and Bangchak Petrolium in order to offer the convenience on refill the gasoline and used it as cash for the organization. KTC donated 4 million baht to the Thai Red Cross society for the relief of Tsunami victims in southern Thailand.

In the same time, issued the relief measurement on loan repayment to the customers who more affected by this strike and abolished all debt to the dead customers.

2548   KTC revolutionized the credit card circle by presenting KTC VISA SAFE SHAPE CARD; it is the first credit card and only one in Thailand that opens the chance to the credit card members select their own design card that suit to their own delight. It is divided into five main groups that are Music Series, Sport Series. Pets Series, Love Series, Tough Series and Celebration Series.

Present the new promotional movies set of KTC Safe Card and Mini Card.

KTC present KTC credit card for State sector, it is the first card in Thailand and Southeast Asia. Providing the settlement services that give the convenience to

government units manage the expenditures of traveling and various seminar conferences with efficiency and present the completed details of expense information.

Introduced the marketing promotion campaign "Spend your life jealously with KTC" together with the gift of three bars of Gold in the value of 15 million baht. Present the credit product for the business owner "KTC Million" to add the choice to the business owner for credit grant amount is higher, steps of approval are easy, with reasonable interest, loan decrease and interest deducted style, and give KTC Golden credit card as a bonus.

Introduced KTC VISA Cash Bach credit card, that is a credit card has a refund into card holder's account for every total of expenses at the rate of 0.8% is the highest, no matter how the customer will settle in whether full or partial amount as well as receiving special right and many other worth from the leading shops and service stations. KTC arranged campaign caravan to advice the card members joining to save energy, returned the profit to KTC Card members who got free refill gasoline for 300 cars in three provinces-Bangkok, Cholburi and Nakornrachasima.

KTC grasped hand with ton leading colleagues of oil and motor vehicle circle giving a discount of 0.20 baht for every 100 baht in the refill gasoline and with a chance to win 3"Fortuner" 500 cars.

KTC joining with Zysler and Oishi Grand arrange "Free meal" in order to refund the profit back to KTC Credit Card 100 persons. KTC grasped hand with PTT and Bangchak to relieve the burden of gasoline price more expensive by campaigning Thai people turn to use substituted energy "Gaslhal" and "Diesel" with a right to win "Free refill gasoline for 5 years with KTC".KTC arranged the top campaign of the year "Spend your life in Chiangmai, KTC pays for it". Free meals, free shopping, free refill gasoline during Songkran festival.

Introduce KTC Titanium Master Card, the first credit card in Thailand for businessmen group and new general group who have the lifestyles of traveling on abroad, especially to Singapore, Malaysia and Hong Kong. The one enjoys with shopping, traveling, food, fashion. Spa and rewards to your life in various styles together with the benefits and plenty of discounts at the highest of 60% both internal and external country. KTC signed the contract of providing fund with the leading foreign banking for syndicate offshore loan in the amount of 15,000 million yen or 5,160 million baht. KTC signed MOU with JCB in cooperation of issuing and accepting the overseas JCB cards, rising up in Asia's market, emphasize the customers at the level of premium and lifestyles. KTC invested 40 Million for the net summer campaign "Envy Summer hotter and jealousies with KTC" allow KTC credit cards membership eat, travel, shop, refill gasoline in a completed set of all expenses. KTC made a progressive tour for a campaign in Korat "KTC refund as much as you pay" and set up activities booths "Spend your life jealously with KTC booth" in money Expo Tour Festival for the first time at Korat. We knew that Credit Card has a Mini form and Shape too, when KTC open them by creating the product that differentiate from the other player. We knew that Financial Branch is unnecessary stricken to the former style when we have the modern Boutiques Branch. We knew that Financial Officers could have a modern uniform in the Blue Jeans culture and provide a good service to the customers that are still maintaining the same quality. We knew that the strong strategy and tactics of marketing that used in consumer line could apply to financial institute properly.

Only just a few years, the name of KTC in Non Bank financial institute circle became the champion at once with total change marketing theory. There are the highest

of Credit card holders in two consecutive years that are in 2547 for 1,018,204 cards and in 2548 for 1,205,316 cards.

Turning Point

The organization of KTC was started when it was a section of KrungThai Bank Public Company Limited, but for the activity of operations the bank administration decided to separate it and reformed it to be another unit named "Krungthai Card Company Limited in 2539". The 7 years of performance with a low profile with the responsibility for only on credit cards section, while the parent company held 99.99% of shares. Until the year 2545 after registered in the name of KrungThai Card Public Company Limited as a membership of the Stock Exchange of Thailand and the parent company is just back up supporting by reducing the holding share to 49%. KTC becomes to be Non-bank financial institute completely.

The main burden of newborn Thai Non Bank aims directly to consumer finance service that covering 4 business sections, such as

1. Credit Card

2. Personal Loan with i-Cash brand

3. Progressive Finance or Goods credit group of Electricity products and others

4. Payment such as Internet, E-Commerce and E-Banking.

Not only KTC plans the business operation strategy with 4Ps that combined with Product, Price, Place, and Promotion, but also comprised with Penetration. Personality and Positioning in the definition of Emotional and Lifestyle. KTC has communicated to the consumers for creating the difference and innovation in Trend Setter and Set Rule of Game such as to be the leader of Visa Shape Card that is the first credit card and only one card in Thailand which having the card design to meet with the card holder's favor. It has 5 groups of lifestyle in 16 figures such a

- Music Series for the music lovers such as Guitar cards, Piano cards.

- Sport Series for the sport lovers such as Golf cards.

- Pets Series for the pet lovers such as Dog's picture card, Cat's picture card.

- Love Series for the love couple and in special occasion for love expression.

- Celebration Series for various festivals such as New Year, Christmas, Chinese New Year.

"It's me" this is the answer making KTC cards can cover every segment by core center contacts at Boutique Branch KTC uses the supporting system by no both the first registered fee and annual fee, this creates the advantage over the competitors, or fulfill the customers' needs to select their own settlement day or even delay the payment day without any additional charges, no additional fee to the customers who request a new card in case of damage, offer loan amount equal to 5 time of salary and interest on personal loan is lower than the other competitors. These systems are duplicated by other financial institutes. The operation characters of KTC have 5 main cores that are Modern, Fun, Dynamic, Friendly and Simplicity, not complication but fund, based on core value of Trust and Honesty.

Innovative

On the cover of "Image" magazine, advertising KTC Visa Mini posting a well-known Model with mini card hangs on her waist while staying close to her boyfriend. This picture hit the jackpot and to be a subject of talk of town. Many people acknowledge the figure of KTC Visa Mini that how it is. Another creation was Mini Me brochure set that attracts the eyesight by the pictures of pretty girl models posting in various actions with KTC Visa Mini hanging on her wristlets, necklaces, waist belts, earrings, and anklets as well as a wrap of KrungThai Bank Boiding.

One more challenge is no uniform for staff but in the culture of jeans. It was a total change with a new set standard in the belief of consumer finance is commodity that is no difference from other consumer products. Then the campaign of "KTC free this tank or pay" and "Refill PTT gasoline free through the year 47" were launched at 10 PTT gasoline service stations around the country for all types of KTC card holders. For KTC Autos group card holders who have the right to win the refill PTT gasoline free through the year 47 for the value of 2.4 million baht, they also got the chance of free refill for the first hundred cars on 5 March 2547 in every 4 provinces that joining the campaign. These campaigns created the Brand Experience with KTC credit card, whenever the consumers went to refill then KTC credit card flash upon them.

The campaign for marketing promotion was "Spend jealously life with KTC", present 3 golden bars to the amount of 15 million baht. KTC organized the campaign caravan of saving energy for card members, refund profit back to KTC Card members to free refill for 300 cars in 3 provinces as in Bangkok, Cholburi and Nakornrachaseema or the latest was that every 100 baht which refill by KTC card will get a refund of 0.2. Baht. Even in the joining project restaurants if you just show KTC card, you will get a special right.

Brand Extension

The other products that were more defined are

KTC Cash for personal loan (in the value of 3,800 million baht in 2548)

KTC Million for personal loan of business owners (in the value of 4,000 million baht in 2548)

Happy & KTC for money deposit through SMS with KTC credit card, PTT Fleet Card Bangchak Fleet Card and KTC Government Service card.

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KTC Titanium, joining with OCBC Bank of Singapore and Master Card International issued for the first card in Thailand emphasizing at businessmen as objective group and new generation who has a modern lifestyle, high income, enjoy traveling and Shopping abroad, especially shopping in Singapore, Hong Kong and Malaysia. These Card holders will be entitled to a special privilege and a discount at 60% for touring, shopping and dining. OCBC Bank of Singapore and Malaysia will grant a right to flash for Discount campaign for these card holders. And KTC will offer a right and benefit of various campaigns in Thailand and Hong Kong for Titanium Master Card holders in Singapore and Malaysia. In the future, this card will be up level to be "Regional Card" by including Japan.

KTC-JCB card – Thai travelers of 70-80% prefer the touring in Asia, then Singapore is a gateway of Asian particularly in finance, trading, business. Singapore tries to improve to be modernized and larger than Hong Kong. There are the excellent creative, marvelous brands, low airplane fares and a casino in the near future. It is a good opportunity to introduce the product.

Another side, Japan is a popular country that the Asian travelers enjoy to visit increasingly. There are many world-class interesting places such as Disney the best and announced itself as Tourist Country. JCB has the strong and wide network in here and this region. KTC aims to be "Most Admired Brand" of the customers ,KTC arranged the promotion tour at Korat "How much you pay, KTC pays back that Much" together with activity booths "Spend jealously life at KTC booth" in the first Money Expo Tour at Korat. This is "Cross Country" for local partner creation, and we will see KTC around the country after this. The KTC's success is the creation from the consumer needs and complied with the lifestyle by depending on Honest and Trust controlling them. With the new technology at Smart Office of KTC as well as Modern

Dynamic driving our workforce who are working in the different environment culture from the other traditional financial institutes.

THE GROWTH OF CREDIT CARDS TABLE (KTC)
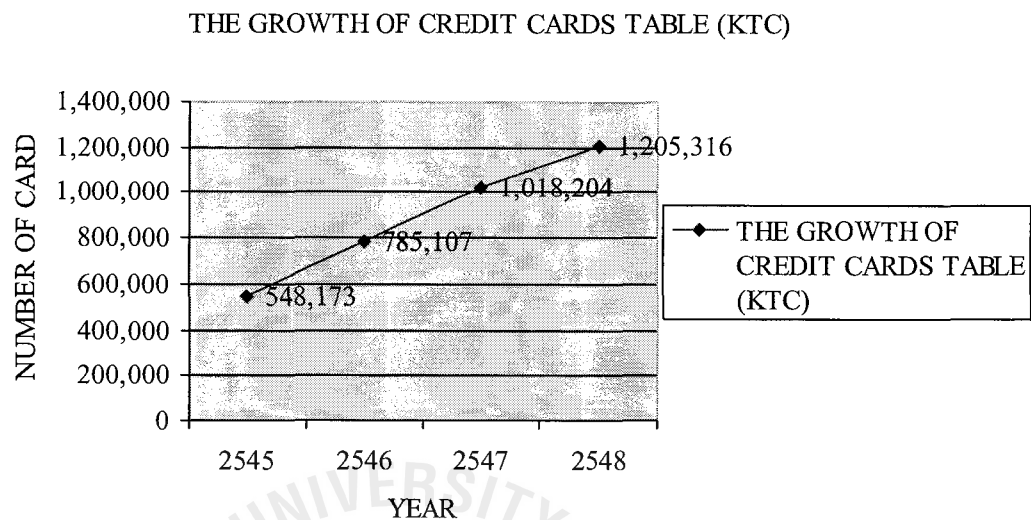
Figure 2.1 The growth of Credit Cards Table (KTC)

(Note: 4th December 2539-2541 KTC administered Credit Card business for KrungThai Bank Public Company Limited. Mid 2545, KTC transformed to separate from KTB and registered as a membership of Stock Exchange of Thailand)

(Source: KTC).

KrungThai Card Public Company Limited (KTC) with KTC personality a proud old man in khaki uniform with a cock in his arm driving on a pickup truck, while Citibank is in the image of an abroad student driving a sports car or American Express comes with the figure of a noble millionaire in a nice dress with Benz or Cardilac car. So, this condition could not let be like this any more, then KTB moved in Big Bang Marketing Strategy with the meaning of Total Change Marketing Theory, the creation of Internal to External by innovating the good working atmosphere in the office, interior decoration with the modern style in order to let the staff works together happily as the companionship. The important thing is it initiates the creative thinking in every parts of organization. When every life of young generations are all well prepared from internal

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to represent brand towards external appeal, the KTC spirit or core value is trust and honesty that makes the customers love because it has what good for them and prefers its customers having an orderly conception using credit cards. We adore "Brand Personality not Brand Book".

2.1.2. Background of the organization-Krungthai Bank Public Company Limited (KTB)

KrungThai Bank Public Company Limited (KTB) is the second largest bank of the commercial banking system that has a role in developing the country with the potential that can support state policy in various projects, together with the operation as commercial business in equalization among the fierce competition. With the strong attempt on stressing of quality more than quantity in order to transform or re-position as "The Convenience Bank" by producing and developing the new products that concur with the changing behavior of the customers KTB aims to increase the base of small private sector customers, except from the existing base of government sectors and state enterprises customers. To increase the income base that is not the interest. The main financial services are as follows:

1. Money Deposit Account the services are for ordinary persons and juristic persons through branch network both internal and external countries such as current account, saving account and various fixed deposit accounts.

2. Loan, there are 2 main groups

   2.1 Business Loans, for business operations' purpose that will benefit to the economic. Growth and country development, such as Private sector business loan, State Policy loan, Financial Institute loan and foreign branch loan.

2.2 Consumer Loans, for the residence purpose or for personal consumer loan, for life quality promotion as well as personal commerce.

3. Others, there are

3.1 Personal Banking covering the services of Self Service Banking such as ATM service, KrungThai Phone 1551 service, Mobile Banking service, Corporate Banking service, Payment services, Financial Electronic Data Interchange, etc.

3.2 Money Exchange Service covering the financial business with foreign currency together with Thai currently deposit accounts of Thais who have abroad residences.

3.3 Foreign Trading Service covering the import and export business included with the bill collections.

3.4 Credit Card Service covering the credit card issuance such as ATM card, Visa Electron card and Organization cards.

With the registered capital of 57,664 million baht and divided into ordinary share and preferred share of 11,191 and 5 million share respective at par value of 5.15 baht per share as at 31 December 2549 and it has 643 branches with 2,198 ATM Machines.

3.5 Settlement Bank Service covering the clearing and settlement services for Stock Exchange of Thailand through Data Delivery System.

3.6 Security Broker Service, the supporter of sale and purchasing the investment unit, the agent and the dealer of state and private debentures.

3.7 Charian Financial Service, KrungThai Bank had transferred all assets and

Liabilities of Chariah Financial service to Isiam Bank of Thailand on 9 November 2548.

3.8 Others services, such as security notes collection, foreign money transfer, bank abroad transfer, international business centers to provide the service of financial and economic information and data, KrungThai Bank Assure for life insurance policy as a product of KrungThai Area life insurance PCL.

The 2548 operation

IT was an excellent operational year for the bank, many security analysts had predicted that KTC would be the most interesting share to invest in the top three that reflected KTB share price gradually increased to the highest at 11.00 baht per share (par value 5.15 baht per share) on 30 December 2548 from the previous lowest price value at 8.70 baht par share. This year, the not profit of the bank was 13,024 million baht and it was a new record of the highest net profit of bank history. The rate of growth is high at 17.40 percentages. Its success was due to the balance administration of Dual Track Policy that supporting state policy in developing country one hand and on another was earned the profit to be regarded as the leader in commercialism.

The signification changes in 2548

1. Organization structure change

In July 2548, bank organization was restructuring by specifying the more functional approach responsibility in order to make every groups of customers' favors. Management administration and regulations change including risk administrative project in order to support Base II system. System developed to support Processing Bank by the merger of credit support work centre and money receiving and paying centre.

2. New products and service in 2548

Deposit further to the normal existing deposit accounts, KTB still introduced new deposit product that were fixed deposit 48 months with interest rate 3.75 percent per year and the pay in interest monthly and KrungThai Reward deposit for 48 months with a 3 month term deposit at 3.0 percent per year.

Credit KTB introduced many kinds of residence credit product, especially for state officers and government officials with the interest rate that lower than the competitor's one. KTB had developed Pre-approved credit tool in order to inform the primary consideration result to the customer for a confident creation credit for educational quality promotion and development project as well as credit for computer requirement.

Electronic product KTB developed internet Banking project for financial business through website www.ktb.co.th in 24 hours service available to review account statement, available to transfer by our self the money to the third party or even our own accounts as well as to the other banks with the fixing in advance the due dated of transfer or payment, transfer foreign currencies through internet or KTB e-Payment and also open L/C through internet too. KTB Convenience Express that are combined of ATM, ADM and Automatic Deposit Book Adjustment machine in 24 hours without holiday. Others KTB Speed Cash Transfer, it is the express transfer money that the recipient not necessary to have the account at bank, the highest amount of transfer is 30,000 baht per time and 30 baht bank fee per transaction. Institute Pre ATM Card – IPAC for Thammasat University student. KTB Exporter Club for fund supporting to the export section as the government policy, Quality Assurance service of branches.

Banking Business Partner Product, the significant one is credit card group with KrungThai Card PCL (KTC) that offers KTC VISA/Master Card plus with Personal lean, Credit for owner enterprises, KTC Government Service Card for state units and

this is the initiator of this kind of credit card in Thailand and Southeast region in order to provide the convenience of card holders on traveling trip, attend conference or seminar.

3. Research and development in 2548

KrungThai Business Index (KTBI), this project is set up for the purpose of Businessmen's confidence research in the country.

4. Core Banking System (CBS)

This project setting up is for Customer Centre which will be the customer data base for the central information that compounds with Customer Information File (CIF), Account, and Collateral.

The condition and efficiency in the competition

With the strong point that KrungThai Bank has the coordinating operation with the state sector for along time, especially KTB is grant from the government to be the one who gives the financial service passing through Government Fiscal Management Information System (GFMIS). It is an efficient system to administer the budget, the income, the expenditure, fiscal monetary status, accounting system, electronic money transfer system as well as the follow-up inspection of state sector projects. KTB has a good chance to broaden its service covering all the government units' officers and organizations as well.

The objective and strategy of bank operation in the year 2549

In 2549, KTB operational policy still emphasizes on the importance of the continuous and permanent added value to the shareholders under the vision leading to the convenience bank all the time. Regard to the origination of the perfection and the transparency, KTB had revised its strategy that coincides with financial and management administration master plan as the way of Basel II and as a Processing Bank

which offers the settlement services plus the various products and financial business services. It is a complete circle. The main objectives of operations are:

1. Financial Service: Increment of the customers' service fee

KTB aims to expand the services of money transfer, money settlement, and cash arrangement (Processing Bank) into the more perfect and complete circle. With the privilege of the banking services for an state enterprises through Government Fiscal Management Information System - (GFMIS). KTB enlarges their services covering to government officers and the government traders group; state runs enterprises, finance institutions and private organizations as well. To earn income from fees except from the interest especially credit to Mega projects.

2. Customer Service: Development of the gate opening to product and services with the Customer Focus, KTB had renovated all branches to have the same standard outlook, modern, bright, attraction, support the customers' needs in the areas both in Bangkok and provinces with the following 3 categories:

1.1 KTB Convenience Branch

It is a small size branch that opens in the community places such as trade centre, communication centre and office building, offering the primary service with the modern technology device in the suitable time to the customers. Both for deposit and withdrawal accounts the payment of goods and public utilities services together with personal loan services and financial product of the affiliated companies.

1.2 KTB Convenience Corner

Expanding the network of foreign exchange services and offer the payment of goods and public utilities, credit card expenses and transfer money through ATM at Exchange Booth in front of the head office and Kaosarn road.

1.3 KTB Convenience Express

Open the channel of service through automatic machine which comprised with ATM, Auto Deposit Machine (ADM) and Passbook Updated Machine on 24 hours service without holiday. KTB installed KTB Convenience Express where there are the high demands on this service both internal and external of the branches.

3. Internal Process: Management Administration Efficiency Increment

KTB stresses on management administration efficiency increment in order to improve the working process facilities, developed customer relationship management (CRM) for customers' data base centre, arranging management information system (MIS) for Core Banking System (CBS) wit the readiness, prepared the information system for risk level administration according to the new Basel II Capital Account Basel II and Economic Value Management (EVM) to applied in organization management administration in order to increase the value to shareholders continuously and stability.

4. Learning Development: Promoted the employees' efficiency to compete KTB

created core value more significantly, by stressing on the importance of concentration in making the customers favor, developed the personnel efficiency by promoting the professional working to all levels of staff, be confident on working in a team, implanted the employees' mentalities in organization with the merit, creating pride and having a good attitude to the organization.

5. Fee Income Increment

KTB having Processing Bank Project for expanding the service base of money transfer, money payment and cash management in full circle. Arranges training the acknowledgement, development, visibility, proficiency in order to provide the staff who can present the various products and services to every objective group of customers, especially with medium and small size customers.

6. Customer Satisfaction

KTB emphasized on the importance of the fascinating creation in the customers and rely on KTB services, having a good relationship with the customers with working system development project "Customer Relationship Management(CRM)" that containing of the customers data base for utilizing routine work and analyze the individual needs of the customers in order to maintain the former customers return to use KTB service by customer Win-Back Strategy as well as being the information for seeking the new customers by New Customer Acquisition which is the strategy of the main stress on customers' needs. In the meantime, KTB still sets up the outstanding service employee of the year of 2549 project and the best selling branch of the year of 2549 project.

7. Image Creation and Service Network Expanding

Regard to the progress in being Convenience Bank, by setting up Brand Awareness project to allow the customer and people acknowledge the change. KTB expanded the branch network in the high service requirement areas, increased the payment service in foreign exchange service offices, added more ATM machines and Auto Deposit Machine (ADM) plus with Passbook Update Machine; enlarging the monetary business trough ATM and Mobile Banking.

8. Operation System Development

KTB has an Organization Productivity Information project by creating Single Web Page system where all operational system are collected in one the same centre, the purpose is being in the same standard and convenience in utilization. Key-Performance Indicator (KPI) for evaluating the employee's efficiency. Single Customer File for the searching of customers' histories, consultancy service for the customers and various branches contact Product Specialist in regard to promotes the products selling as well as credit and abroad business.

9. Convenience Bank System Creation

In 2549 KTB announced to be the year of the outstanding governance's bank, there will be various activities such as the campaign of acknowledgement creation for the whole year, due to the organization having the excellent management administration and control, having the merit in operation, the transparent information disclosure to the public and social responsibility. All of these activities will reflect the good image to KTB that helping the organization's success in the long run.

2.1.3 Definition of Electronic Commerce

The emphasis in marketing is on the identification and satisfaction of customer needs. In order to determine customer needs and to implement marketing strategies and programs aimed at satisfying those needs, the need for information about customers competitors, and other forces in the marketplace. As competition, has become more intense, and the environment is changing rapidly, the more time information and the effectiveness is needed. There are two types of marketing research.

1. Problem identification research is undertaken to help identify problems that are, perhaps, not apparent on the surface and yet exist or are likely to arise in the future. It also included market potential, market share, brand or company image, market characteristics, sales analysis, short or long-range forecasting, and business trend research.

2. Problem solving research is undertaken to arrive at a solution. The findings of problem solving research are used in making decisions which will solve specific marketing problems. Including segmentation, product, pricing, promotion, and distribution research.In this research, Electronic Commerce theories and models that the aspects, concepts as well as processes are found relevant to the KTC and KTB main

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characteristics operation. Then this Electronic Commerce will be considered to apply for use to various parts of this research.

Whinston and Kalakota(1997) described Electronic Commerce from the following perspectives as below:

1. From a communication perspective, Electronic commerce is the delivery of information, products, services or payment over telephone line, computer networks, or any other electronic means.

2. From a business process perspective, Electronic Commerce is the application of technology toward the automation of business transaction and workflow.

3. From a service perspective, Electronic Commerce is a tool that addresses the desire of firms, consumers, and management to cut service costs while improving the quality of goods and increasing the speed of service delivery.

4. From an online perspective, Electronic Commerce provides the ability of buying and selling products and information on the Internet and Other online services

2.1.4 Importance of Electronic Commerce

According to Pipkin(2000), Electronic Commerce has been made possible through the exceptional growth of home computers and the Internet. Electronic Commerce is a significant distribution channel creating incredible opportunities for new companies to enter previously impenetrable markets by using the new distribution channel and has allowed existing companies to create a new lower cost distribution channel. With the existence of Electronic Commerce, digital deliveries carried out for products that can be sent electronically, making immediate availability and therefore, eliminating normal delivery charges. There is a growth of products that are being delivered digitally. From the above statements it is clear that Electronic Commerce offers a lot of participation by vast number of players irrespective of their size, quick

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access and a large variety of products and services, Electronic Commerce will become a vital part of the world economy in the years to come.

2.1.5 The Model of Electronic Commerce Consumer Behavior

According to the model of Electronic Commerce Consumer Behavior, as depicted in Figure 2.1.5(Turban et al., 2000), the purchasing decision is fundamentally a customer's reaction to stimuli (on the middle left). The process is influenced by the buyer's characteristics, the environment, the technology, the Electronic Commerce logistics and so on. Some variables are listed in each category in the figure Consumer-related issue-namely; personal characteristics, the decision process, relationship building, and customer service are dealt with here.

In the research as it portrays factors influencing consumers in a decision making process. The different characteristics such as age, gender, education in personal characteristics which are considered in this research. Apart from the demographic, this model of Electronic Commerce Consumer Behavior also depicts the marketing stimuli such as price, promotion, product, logistic support, technical support and consumer service which are related to convenience of the customers, this model is therefore considered to be relevant to this research.

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┌─────────────────────────────┐   ┌──────────────────────────────┐
│   Personal Characteristics  │   │ Environmental Characteristics│
│ Age, Gender, Ethnicity,     │   │ Social, Family, Communities  │
│ Education, Lifestyle,       │   │                              │
│ Psychological, Knowledge,   │   │                              │
│ Values, Personality         │   │                              │
└─────────────────────────────┘   └──────────────────────────────┘
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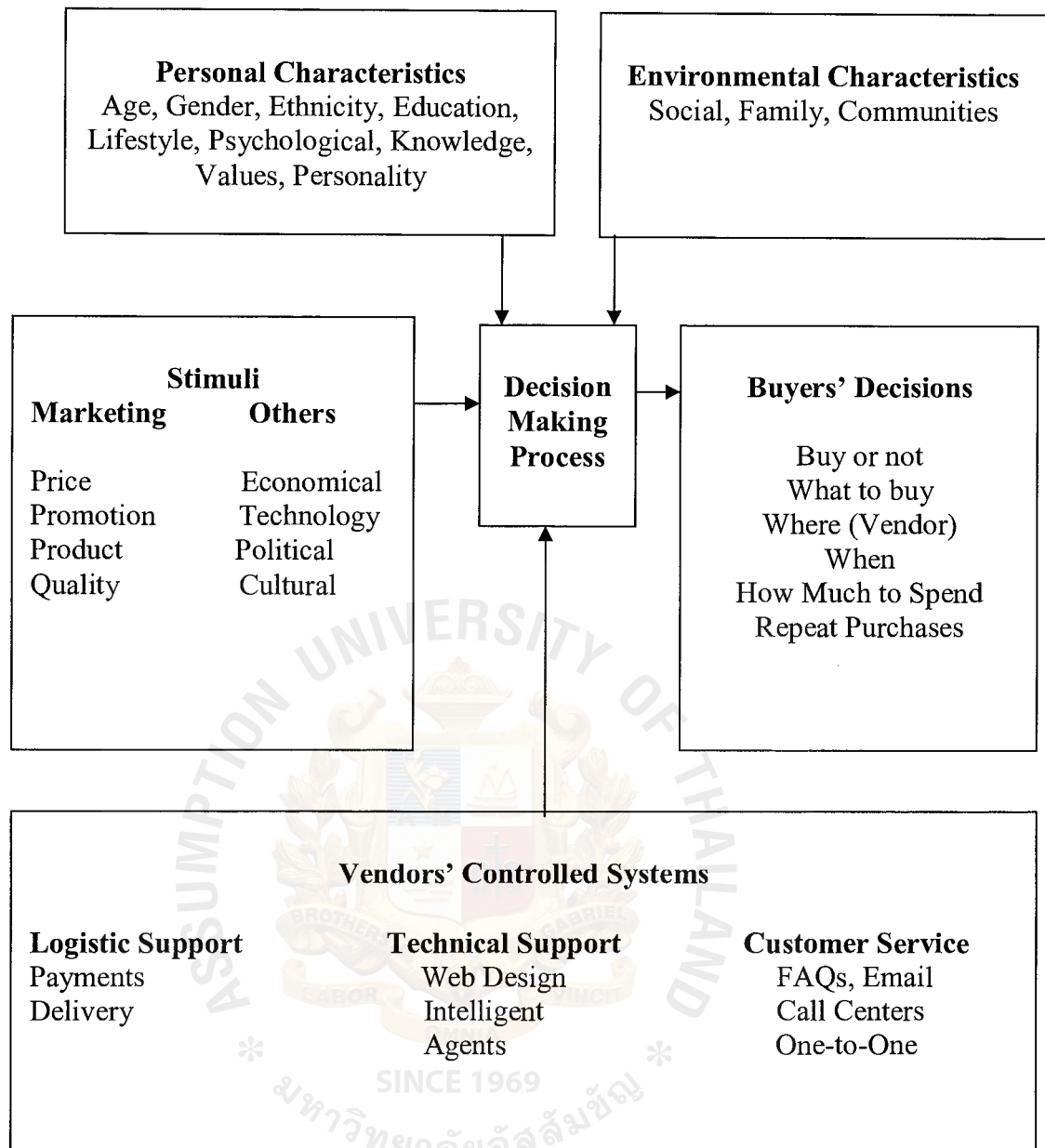
Figure 2.2: Electronic Commerce Consumer Behavior Model

Source: Turban, E.,et al.,(2000), Electronic Commerce : A Managerial Perspective, New Jersey, Prentice Hall.

2.2 Online Buyer Behavior

Beltman(1997) and Booms and Bitner(1981) have developed standard models of consumer buyer behavior. In these models, consumers process marketing stimuli such as the 4Ps and environmental stimuli according to the consumers' personal characteristics such as their culture, social group and personal and psychological make-up. All these characteristics together will affect the consumers' response to marketing

messages. For the Internet market, analysis of the factors influencing behavior is important since a single website may need to accommodate consumers from different cultures and social backgrounds. As users will have a variety of levels of understanding of using the Web.

Studies reveal that the World Wide Web is used quite differently by different people coming from diverse walks of life. Specified behavioral traits are noticeable on the Internet Lewis and Lewis (1997) identified five different types of web users:

1. Directed information seekers

This type of users are likely to have an experience in using the Web and capable in using search engine and directories. These users will be searching for information related to a product, market or leisure.

2. Undirected information seekers

The users who are usually referred to as surfers who like to browse and change sites by following hyperlinks. People falling in this group tend to be novice users and they may be more probable to click on banner advertisements.

3. Directed buyers

The buyers who are online to purchase specific products are known as directed buyers such users' main locations to visit will be brokers or cyber me diaries who evaluate product features and prices.

4. Bargain Hunters

The users who want to find the offers available from sales promotions such as free samples or prices.

5. Entertainment seekers

The users who are willing to interact with the Web for enjoyment by taking part in contest such as quizzes, puzzles or interactive multi-player games.

2.3 Overview Consumer Behavior

People's acquisition, use, and disposal of products, services ideas, and experience-their behavior as consumers, people around the world are consumers to varying degrees, and that consuming is an ever-present aspect of daily life, sometimes affecting us in surprising ways.

Consumer Activities in Daily Life

If you stop and think for a moment, you'll realize that during a large part of your day you are involved in consumer activities. The early evening hours of your day include lots of consumer activities. For many this is a time of transition from the workday, where the focus is on productive activity, to a time at home with family and friends with a focus on consumption activity. What are your evening consumption routines and habits? Is this a time when you make certain kinds of purchase, and make them in certain places with some regularity? Are the products or brands you use different than the ones you use during the workday? Are some of these brands that you regularly use, that you feel loyal to? Do some of them have special meanings for you, or remind you of certain people and events in your life? Are you consuming alone or with others?

The study of consumer behavior includes a focus on relationships between what people think, feel, and do. As well as Brand loyalty is more than just repeat purchase behavior. If also includes a preference for a particular brand and a positive emotional response to the brand. And also the diffusion refers to the spread of a new product through a population.

What is Consumer Behavior?

Consumer Behavior is defined as individuals or groups acquiring, using, and disposing of products, services, ideas or experiences

The mean of this definition are three as follows:

1. The domain of Consumer Behavior
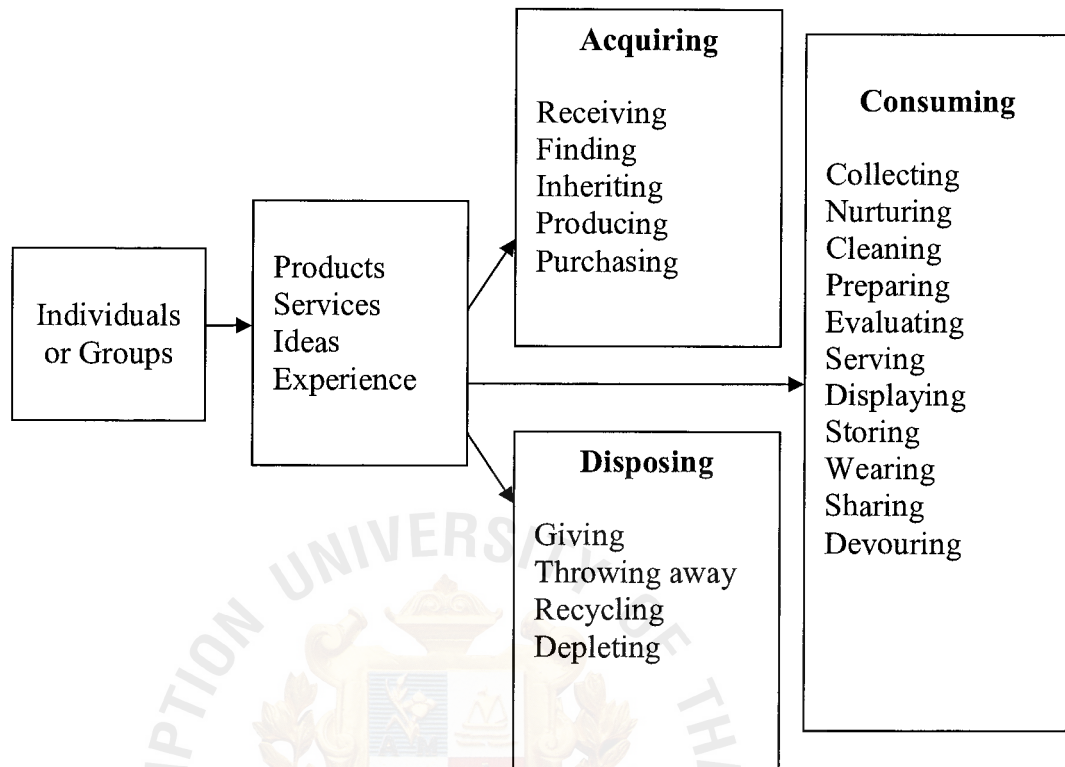
Figure 2.3: The Domain of Consumer Behavior

Figure 2.3 provides a graphic illustration of the domain of consumer behavior. Consumers may consist of individuals or groups. Consuming groups include families, clubs and organizations, purchasing units within corporations, and governments. Organizations range form consumer cooperatives to nonprofit advocacy groups. Government organizations that purchase and consumer may vary in size from small rural communities to nation-states.

Acquiring includes a range of activities such as receiving, finding, inheriting, producing, and of course, purchasing. Consuming encompasses many different behaviors too, such as collecting, nurturing, cleaning, preparing, displaying, storing wearing, sharing, evaluating, devouring, and serving. Disposition spans a range of behaviors that includes giving, throwing away, recycling, and depleting. Each of these activities provides marketers with multiple opportunities to develop distinctive market

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offerings and product positioning; each activity can involve products, services, ideas, and experiences. Further, they are likely to study now these decisions are related to other psychological, demographic, sociological, cultural and economic factors.

The Circle of Consumption and Marketing Strategy
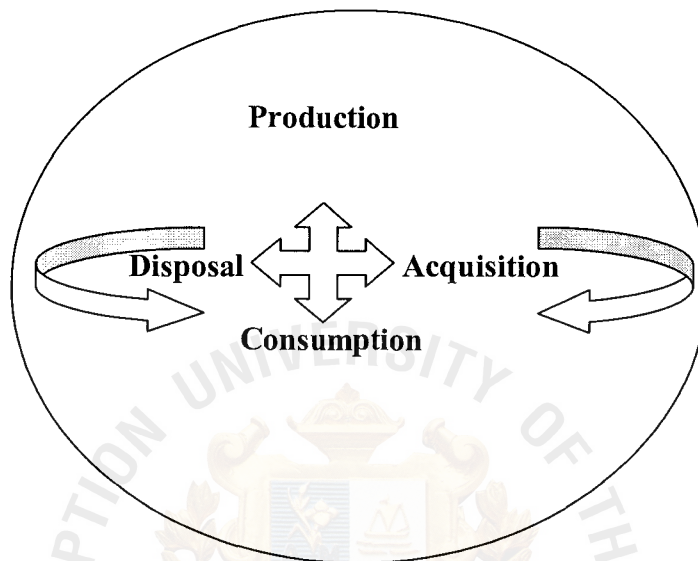
Figure 2.4: Circle of Consumption

Figure 2.4 illustrates the circle of consumption that provides an approach to the study of consumption and developing marketing strategy that focuses on consumption activities. The circle of consumption is based on the fact that the production and acquisition of goods and services, their consumptions and the disposal of used goods are part of a cycle of managerial and socioeconomic activities.

The processes of production, acquisition, consumption and disposal are universal. In every society, consumption is organized into behavioral systems involving varying groups of goods and persons. In marketing, we ordinarily think of the circle of consumption as moving from production by a manufacturer to distribution through an array of marketing intermediaries (distributors, wholesalers, and retailers), to acquisition by an industrial buyer or end consumer, who then consumes the product in further

production activities or in final consumption, Both types of consumers then dispose of the waste generated by their consumption activities in some way.

In the past, marketers focused mostly on one kind of acquisitions-purchase decisions. They have studied how consumers and organizational buyers gather information, evaluate it, and decide which product, services, and ideas to buy. This psychological approach to purchase behavior imagines that consumers engage in search and evaluation of product and brand alternatives and judge their purchase decisions in terms of how well the purchases solve their consumption problems. To think about products-physical products, services, ideas, and celebrities as having Biographies. Think of your collection of possessions how were your possessions acquired? Consumption is not a simple outcome of a single purchase, but may involve a host of activities. The biography of thins can contribute values to objects beyond the value of consumer goods that are merely offered for sale. In the last few years, managerial focus has involved from its preoccupation with acquisition to include the full circle of consumption. Understanding acquisition requires an understanding of the other steps because consumer beliefs, values, and attitudes are affected by these links. By understanding the links between these phases, managers can implement strategies to influence the timing and sequence of these phases, which, in turn, can affect demand for their product. Disposition refers to those processes by which consumers divest themselves of consumer goods. By looking at disposition, the circle of consumption highlights the importance of "thinking green" and the value to organizations of developing sustainable marketing practices.

How do you study consumers?

Wolfgang Schmitt chairman and CEO of Rubbermaid Inc., stresses this very thing: the need to understand consumer trends in their broadest sense, including not just

demographics or lifestyle, but also fashion, color, technology, government, and law. He also stresses the necessity for firm to gain real insight into consumers' lives. This approach to understanding consumers' "life worlds" and positioning products as central to their lives is one of several newer approaches to marketing adopted by consumer products companies. The business needs include low cost, high quality, prompt delivery time, inventory management, and profit maximization. If marketers have a good understanding of their customers, then they have a better chance to build a relationship that will last a long time and be mutually beneficial for both buyer and seller. In fact, consumer researchers examine consumer behavior from five orientations that are based in several social sciences:

1. Anthropology

Its influence on marketing is relatively recent. This perspective has tended to focus on customers' behaviors and practices to help organize our understanding of phenomena such as consumption rituals, myths, and symbols, and contributes a concern with the meaning and significance of consumption to consumers.

2. Economics

Macroeconomics provides indicators of consumption behaviors very useful to understanding global differences I consumption. Classic microeconomic theory is the source of the utility-maximizing framework used to explain some aspects of information processing and product choice making and to model purchase behaviors. Economics has helped us understand how consumers respond to prices and pricing tactics.

3. History and geography

The influence of these disciplines on marketing is relatively minor. Their focus is on the origins and development of consumer culture, including marketing communications and advertising, and the impact on urban and suburban landscapes of marketing institutions

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and practices, especially retail spaces. Geographical models of market system structure and retail placement are influential.

4. Psychology

Perhaps he must influential social science in marketing is psychology. From psychology derive the ideas of personality, the self, and the individual, ideas essential to the study of "the consumer", more specifically, the decision-making, experiential, hedonic, and behavioral influence perspectives on consumer learning, attitude formation, decision making, and choice.

5. Sociology

Sociology has contributed insights into the social forces that influence consumption such as religion and social structural concept such as social class, ethnicity, gender, and lifestyles that help organize our understanding of social context effects on individual and group consumption behaviors. In addition, sociologists pay a lot of attention to the blending of marketing and popular culture including fashion, popular music, and literature. Socialists have also pioneered study of the moral and symbolic significance of consumption activities and have been in the forefront of these critical of the downsides of consumer society such as excessive materialism and waste.

Why study Consumer Behavior?

Studying consumer behavior is exciting and fun, but it can be important to you for a number of reasons

First, if you plan to go into business understanding consumer behavior is critical, as from movements around the circle of consumption. In market economics, businesses stay in business not by producing products, building accounting systems, generating dividends for their owners, or managing employers. To restate the definition of marketing in functional terms, we can say that businesses stay in business by attracting

and retaining customers. They attract and retain customers by engaging in exchanges of resources (including information, money, goods, services, status, and emotions) with consumers, exchanges that both businesses and their customers perceived to be beneficial. When companies ask who our customers are? How do we reach them? What should we sell them? What will motivate them to buy? What makes them satisfied? They are asking questions that require a sophisticated understanding customer. As the world grows smaller and the global reach of businesses expands, the job of attracting and retaining customers grows ever more challenging. As in many other aspects of human behavior there are important universal element, but equally important local differences governing consumer behaviors. For example, companies may have a hint that their customers are dissatisfied (e.g. sales may be declining), but they may not know the exact nature or content of this dissatisfaction.

Second, even if you don't plan to into business, there's a good chance that understanding consumer behavior will be an important tool in your job. Many not –for-profit organizations (governments, arts organizations, and charities) define their mission in terms of satisfaction of human needs and wants of some sort. Knowledge of consumer behavior helps nonprofit organizations understand donors' motivations, produce effective communication programs and change behaviors (e.g. public service announcements that encourage the use of seat belts or discourage smoking). As private individuals, we "market" ourselves to firms and other members of society (e.g. to attract a sponsor for our skateboarding obsession, to solidify personal relationships, or to get a job). If you think this seems to be like extremes, just have a look at "marketing communications" to be found in the personal pages of any daily or weekly newspaper. Thus, to imagine ourselves in another person's shoes to think about other people's needs and motivations is not only good practice; it's a marketing skill.

Third, to take an interest in consumer behavior is its importance to many important debates in public policy. Government regulators, lobbyists for industry groups, and nonprofit organizations and activist organizations seek to influence myriad government and corporate policies and consumer activities. Public policy defends consumer rights from perceived threat through the application of remedies that are formalized in laws and regulations. Consumers' rights are often taken to include four rights enunciated by President John F. Kennedy in the early 1960s in the Consumer Bill of Rights: the rights to safety, to be informed, to choose, and to be heard. In recent years, consumers' right to privacy has been added to the list of the concerns of policy makers and advocates. Threats to consumer rights abound. For example, harmful product ingredients, faulty manufacturing processes, or even marketing campaigns that target" vulnerable" consumers may negatively affect consumer safety. Note that this example also concerns a threat to the right to be informed. Threats to the right to choose are extremely varied. For example, monopolies that control and limit products offered to consumers constrain choice. State and federal governments recently sued Microsoft Corporation because its Windows Software was felt to restrain the choice of Internet browsers. Product counterfeiting, a rampant problem in Eastern Europe and Asia, constrains consumers' access to authentic products. Psychological problems such as compulsive consumption behavior also inhibit choice. These include eating disorders such as anorexia or obesity (recently recognized as a global health problem); compulsive shopping and gambling; and addictions to alcohol, tobacco, and drugs. Remedies to threats to consumer rights take the form of industry rules, government regulations, and laws, including international treaties and conventions. Most governments in the developed world have consumer protection agencies that formulate and monitor regulations designed to protect consumers. Usually their policy remedies do one of three things: They inform

consumers; they mandate certain consumption choices, and, sometimes, the regulations also constrain or limit consumer choices. Labeling food products to identify whether they contain genetically modified ingredients or have been produced in accordance with organic standard is an example of a remedy that informs consumers. Restricting the amount and content of marketing communications to children who may lack the cognitive resources necessary to separate commercial content from noncommercial content in targeted TV programs is an example that constrains advertisers' choices in the interests of protecting a vulnerable group.

Final, why studying consumers is important comes from a personal perspective. We live in a marketing age where almost anything can be offered to someone as a possible object of consumption. For example, in the aftermath of the terrorist attacks in New York City on September 11, 2001 the U.S. market was flooded with flag-themed merchandise. Meanwhile all sorts of Osama Bin Laden merchandise quickly appeared in markets globally. Products ranged from cologne to toilet paper featuring images of this notorious figure. You can easily imagine that these products would appeal to b\very different consumer groups! People need tools to help them understand the persuasive tactics that bombard them and to devise strategies for sorting out what products are meaningful to them and what are not.

Stages of the Consumer Buying Process

There are six stages to the consumer Buying Decision Process (For complex decisions). Actual purchasing is only one stage of the process. Not all decision processes lead to a purchase. All consumer decisions do not always include all 6 stages and it determined by the degree of complexity:

1. Problem Recognition (awareness of needs) difference between the desired state and the actual condition-Deficit in assortment of products. Hunger- Food. Hunger stimulates

your need to eat. The marketer stimulates through product information and did not know you were deficient?

2. Information Search by Internal search from the memory. External search, if you need more information, friends and relatives (word of mouth). Marketer dominated sources; comparison shopping; public sources etc.

3. Evaluation of Alternatives need to establish criteria for evaluation features the buyer wants or does not want. Rank/weight alternatives or resume search. may decide that you want to eat something spicy, Indian gets highest rank etc. If not satisfied with your choice then returns to the search phase. Can you think of another restaurant? Look in the yellow pages etc. Information form different sources may be threaded differently. Marketers try to influence by "framing" alternatives.

4. Purchase Decision, choose buying alternatives, includes products package, store, method of purchase etc.

5. Purchase, may differ from decision, time lapse between 4+5, product availability.

6. Post-Purchase Evaluation, the outcome of satisfaction or dissatisfaction. Cognitive dissonance, have you made the right decision. This can be reduced by warranties, after sales communication etc.

Types of Consumer Buying Behavior

Types of Consumer Buying Behavior are determined by:

1. Level of Involvement in purchase decision. When the importance and intensity of interest in a product in a particular situation.

2. Buyers' level of involvement determines why he/she is motivated to seek information about a certain products and brands but virtually ignores others.

There are four types of consumer buying behaviors as follows:

1. Routine Response/Programmed Behavior-buying low involvement frequently purchased low cost items, need very little search and decision effort, with purchased almost automatically. Examples include soft drink, milk etc.

2. Limited Decision Making buying product occasionally. When you need to obtain information about unfamiliar brand in a familiar product category, perhaps. Requires a moderate amount of time for information gathering. Examples include Clothes know product class but not the brand.

3. Extensive Decision Making/Complex high involvement, unfamiliar, expensive and or infrequently bought products. High degree of economic/performance/ psychological risk. Examples include card, homes, computers, education. Spend a lot of time seeking information and deciding. Information from the companies' marketing mix, friends and relatives, stores personnel etc. Go through all six stages of the buying process.

4. Impulse buying, no conscious planning

   The purchase of the same product does not always elicit the same Buying Behavior. Product can shift from one category to the next.

Categories that Affect the Consumer Buying Decision Process

A consumer making a purchase decision will be affected by the following three factors:

1. Personal

Unique to a particular person. Demographic Factors Sex, Race, Age etc. Who in the family is responsible for the decision making? Young people purchase things for different reasons than older people.

2. Psychological factors include :

2.1 Motives –A motive is an internal energizing force that orients a person's activities towards satisfying a need or achieving a goal. Actions are effected by a set

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of motives, not jus one. If marketers can identify motives them they can better develop a marketing mix.

MASLOW hierarchy of needs

- Physiological

- Safety

- Love and Belonging

- Esteem

- Self Actualization

Need to determine what levels of the hierarchy the consumers are at determine what motivates their purchases. Motives often operate at a subconscious level therefore are difficult to measure.

2.2 Perception is the process of selecting, organizing and interpreting information inputs to produce meaning. If we choose what into we pay attention to, organize it and interpret it. Information inputs are the sensations received through sight, taste, hearing, smell and touch.

2.2.1 Selective Exposure select inputs to be exposed to our awareness. More likely if it is linked to an event, satisfies current needs, intensity of input changes (sharp price drop).

2.2.2 Selective Distortion changing/ twisting current received information, inconsistent with beliefs. Advertisers that use comparative advertisements (pitching one product against another) have to be very careful that consumers do not distort the facts and perceive that the advertisement was for the competitor.

2.2.3 Selective Retention remember inputs that support beliefs, forgets those that don't. Average supermarket shopper is exposed to 17,000 products in a shopping visit lasting

30 minutes-60% o purchases are unplanned. Interpreting information is based on what is already familiar, that is stored in the memory.

2.3 Ability and knowledge need to understand individuals' capacity to learn. Learning, changes in a person's behavior caused by information and experience. Therefore to change consumers' behavior about your product, need to give them new information re-product-free sample etc. When making buying decisions, buyers most process information. Knowledge is the familiarity with the product and expertise. Inexperience buyers often use prices as an indicator of quality more than those who have knowledge of a product. Learning is the process through which a relatively permanent change in behavior results from the consequences of past behavior.

2.4 Attitudes of knowledge and positive and negative feelings about an object or activity may be tangible or intangible, living or non-living: Driven perception. Individual learns attitudes through experience and interaction with other people. Consumer attitudes toward a firm and its products greatly influence the success or failure of the firm's marketing strategy. Attitudes and attitude change are influenced by consumers' personality and lifestyle. Consumers screen information that conflicts with their attitudes. Distort information to make it consistent and selectively retain information that reinforces our attitudes. IE brand loyalty there is a difference between attitude and intention to buy (ability to buy).

2.5 Personality all the internal traits and behaviors that make a person unique, uniqueness arrives from a person's heredity and personal experience. Example include: Workaholism, Compulsiveness, Self -confidence, Friendliness, Adaptability, Ambitiousness, Dogmatism, Authoritarianism, Introversion, Extroversion, Aggressiveness, and Competitiveness. Traits affect the way people behave. Marketers try to match the store image to the perceived image of their customers. There is a weak

association between personality and Buying Behavior; this may be due to unreliable measures. Consumers buy products that are consistent with their self concept.

2.6 Lifestyles Recent US trends in lifestyles are a shift towards personal independence and individualism and a preference for a healthy, natural lifestyle. Lifestyles are the consistent patterns people follow in their lives.

3. Social Factors

Consumer wants, learning, motives etc, are influenced by opinion leaders, person's family, reference groups, social class and culture.

3.1 Opinion Leaders Spokespeople etc. Marketers try to attract opinion leaders-they actually use (pay) spokespeople to market their products.

3.2 Roles and Family Influences: Role of things you should do based on the expectations of you from your position within a group. People have many role husband, father, and employer. Individuals role are continuing to change therefore marketers must continue to update information.

Family is the most basic group a person belongs to. Marketers must understand:

- That many family decisions are made by the family unit.

- Consumer behavior starts in the family unit.

- Family roles and preferences are the model for children's future family (can reject, alter, and etc).

- Family buying decisions are a mixture of family interactions and individual decision making.

- Family acts an interpreter of social and cultural values for the individual.

The family life cycle: families go through stages; each stage creates different consumer demands:

- Bachelor Stage-mostly BUAD 301

- Newly married, young, no children-me

- Full nest I, youngest child under 6

- Full nest II, youngest child 6 or over

- Full nest III, older married couples with dependant children.

- Empty nest I, older married couples with no children living with them, head in labor force.

- Empty nest II, older married couples, no children living at home, head retired

- Solitary survivor, in labor force

- Solitary survivor, retired

- Modernized life cycle includes divorced and no children.

Because two income families are becoming more common, the decision maker within the family unit is changing-also, family has less time for children, and therefore tends to let them influence purchase decisions in order to alleviate some of the guilt. Children also have more money to spend for themselves.

3.3 Reference Groups

Individual identities with the group to the extent that he takes on many of the values, attitudes or behaviors of the group members. Families, friends, sororities, civic and professional organizations, any group that has a positive or negative influence on a person's attitude and behavior.

3.3.1. Membership groups (belong to)

Affinity marketing is focused on the desires of consumers that belong to reference groups. Marketers get the groups to approve the product and communicate that approval to its members- Credit Cards etc.

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3.3.2 Aspiration groups (want to belong to)

3.3.3 Disassociate groups (do not want to belong to)

The degree to which a reference group will affect a purchase decision depends on an individual's susceptibility to reference group influence and the strength of his/her involvement with the group.

3.4 Social Class

An open group of individuals who have similar social rank, US are not a classless society, us criteria; occupation, education, income, wealth, race, ethnic groups and possessions. Social class influences many aspects of our lives. IE upper middle class Americans prefer luxury cars Mercedes. Social class determines to some extent, the types, quality, and quantity of products that a person buys or uses. Lower class people tend to stay close to home when shopping; do not engage in much pre purchase information gathering, stores project definite class images. Family, reference groups and social classes are all social influences on consumer behavior. All operate within a larger culture

3.5 Culture and Sub-culture

Culture refers to the set of values, ideas, and attitudes that are accepted by a homogenous group of people and transmitted to the next generation. Culture also determines what is acceptable with product advertising. Culture determines what people wear, eat, reside and travel. Cultural values in the US are good health, education, individualism and freedom. In American culture time scarcity is a growing problem. IE change in meals-Big impact on international marketing different society, different levels of needs, different cultural values. Culture can be divided into subcultures:

3.5.1 Geographic regions

3.5.2 Human characteristics such as age and ethnic background. Culture effects what people buy, how they buy and when they buy.

Models of Consumer Behavior

One of the best known explanations the interactions involved is that of Howard and Sheth. This contains a great deal of common sense, although, as is often the case with such models, the rather obscure terminology makes it appear more confusing than it really is the "inputs"(stimuli) that the consumer receives from his or her environment are :

1. Significative –the "real" (physical) aspect of the product or service (which the co make use of)

2. Symbolic-the ideas or images attached by the supplier (for example by advertising).

3. Social-the ideas or images attached to the product or service by "society" (for example by reference groups).

The "outputs" are what happens, the customers' actions, as observable result of the input stimuli. Between the inputs and outputs are the "constructs", the processes which the consumer goes through to decide upon his or her actions. Howard and Sheth group these into two areas:

1. Perceptual-those concerned with obtaining and handling information about the product or service.

2. Learning-the processes of learning that lead to the decision itself.

In the domain of evolutionary economics, consumers are seen as active agents following rules of behavior, fairly easy to follow and implement because they require only a limited amount of information and capability of elaboration. For instance, a

consumer, being aware of a certain need and believing a certain good category satisfies it, might fix a maximum price he/she can afford and search for the best good available under such a constraint.

Perception is a process of giving meaning to sensory stimuli. People act and react on the basis of their perceptions, the way they sense and interpret the world around them. Consumers' perceptions are fundamental to understanding acquisition, consumption, and disposal of goods and services, the symbols used in language and writing in marketing communication in all its forms, gain meaning by reference to perceptions. Hence, in a basic way, perceptions underlie preferences. When consumers order curry chicken for dinner or buy silk lingerie or listen to Nine Inch Nails or select Magie Noire as their evening fragrance or refuse to by plaids even when plaids are the fashion statement for the year, they reflect their sensory preferences, sights, sounds, tastes, smells, and feelings that they like over other sensations. Of course, culture, family, friends, motivations, experiences, and a myriad of other factors influence these sensory preferences. Sophisticated understanding and management of sensations and perceptions are necessary it marketing communication, packaging, design of food products, and creation of retail environments are to be effective. As we examine perceptions, we continue to consider consumers as active interpreters of the marketing environment, and their uses of this environment in production, acquisition, consumption, and disposition processes. Perception is sensation, the immediate and direct response of sensory system to stimuli; sensations vary between persons, social groups, and cultures. Nevertheless, sensation is an important ingredient of consumer learning and decision making. Two different sensory thresholds are important in marketing. One is the absolute threshold and the other is just noticeable difference or differential threshold. A primary function of sensory system is to discard irrelevant or

useless information. That is, sensory systems serve as selection systems. Perception begins with.

1. An exposure to a stimulus. Pre attentive processing refers to the simultaneous preconscious monitoring of all sensory channels for events that will require a shift in attention.

2. Perceptual selection refers to the fact that consumers select only a small portion of the stimuli to which they are exposed for conscious processing.

3. Perceptual organization is the third part in the perceptual process. Categorization schemes allow people to give coherence to their general knowledge about other people, objects, and situations. Three illustrations of this tendency, grouping, figure and ground discriminations, and the closure principle are especially common. In all cases, when presented with ambiguous stimuli, people try to clarify their perceptions.

4. The fourth part in the perceptual process is interpretation. While the principles of perceptual organization are often applied unconsciously, interpretation is usually a conscious process. At least two different sorts of knowledge structures are important to interpretation: schemas and scripts. One important aspect of interpretation is perceptual inferences. Inferences are interpretations that go beyond the information given. Perceptions of quality and country product images are examples. Sometimes consumer interpretation of perceptual stimuli also includes high levels of elaboration. Marketing stimuli that encourage elaboration can be enormously effective. Finally, sensory preferences, or taste, are primary influences on the decisions consumers make. The idea of taste is important to the success of design and business practice (e.g. creating effective advertisements).

Experience, Learning, and Knowledge

Exhibit here under illustrates that the four key concepts of experience, learning, memory, and knowledge are part of how consumers interpret and understand their world.

Experiences: are physical, cognitive, and emotional interactions with an environment.

Macro-Environmental Factors   **Local Context and Social Factors**
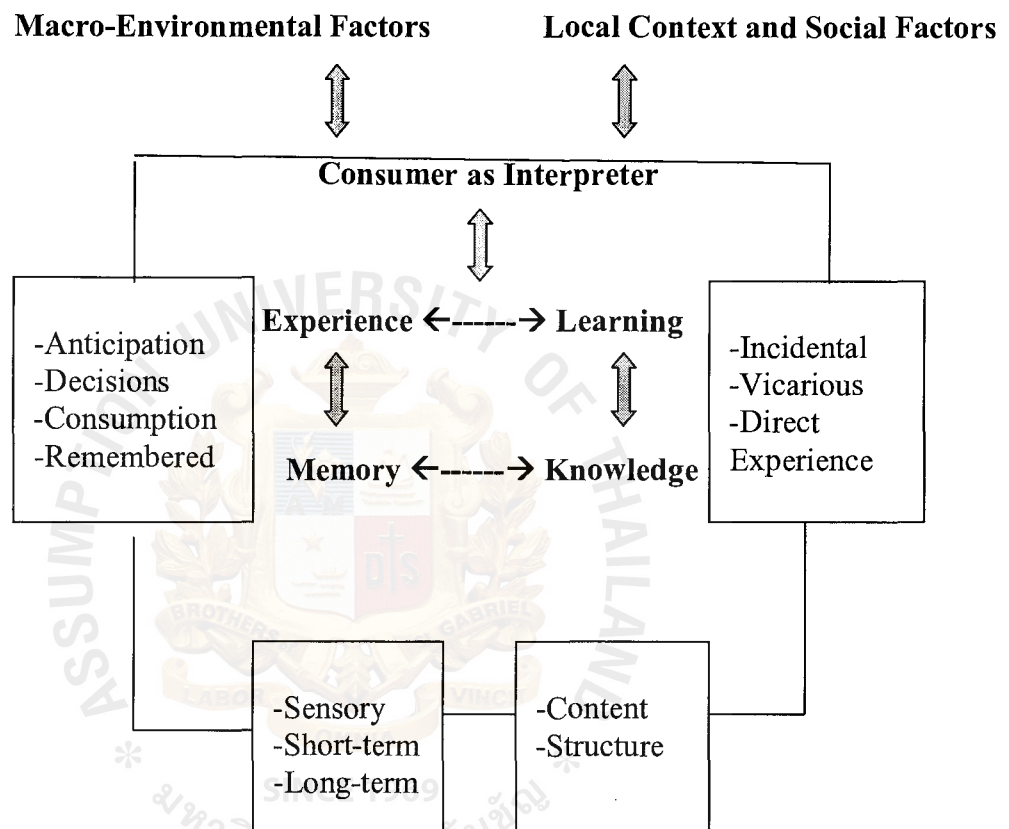
Figure 2.5: Consumer Experience and Learning in Context.

Everything we experience-joy or pain, interest or boredom is represented in the mind as information. How we feel about ourselves depends on how our minds filter and interpret everyday experiences. One important way that we order and filter experience is through goals. To each experience we bring a level of effort and skills that impacts our physical, cognitive, and emotional interactions. Emotions are a combination of a mental evaluation process with responses to that process which result in a body state and additional mental processes. Experiences are at the heart of consumer behavior. When marketers sponsor a car, they are promoting a driving experience. Direct experience is

an important way consumers learn. Compared to other ways of learning, it is more motivated, vivid, and sensory and under the control of the consumer.

Learning

We define consumer learning as connecting categories to behavior that has adaptive value in terms of consumer goals. Fundamental to this definition is that learning is adaptive and determined by the value systems, desires, and needs of the learner. Also, of course it depends on what the learner already knows. That is, new information is assessed in terms of existing beliefs and past experiences. Learning requires both forward and backward thinking. Sometimes people engage in backward reasoning to understand their actions, in other situations they look forward and anticipate likes and dislikes based on previous experiences. Thus, actions are partly a response to preferences- feeling and beliefs about what a person likes and dislikes. But actions also help consumers have firm and stable preferences, but more often they compare new alternatives with old favorites or find that, because of their own changing circumstances, they need or require different things. People use context and other cues to help them guess what they will like and dislike. Cues compete against each other for predictive value. Consumers decide which cues to pay attention to and which to ignore.

Memory

Memory and retrieval work together. We extract key element from ours and others' experiences and store them. These constitute our memories. Information, including false information, often passes into memory without being" tagged" as to source or credibility. We then recreate or reconstruct these experiences. In the process of reconstructing our experiences, we add on feelings, beliefs, and even knowledge that we obtained after the experience. Inference is often required to identity the source of the information when it is recalled and such inferences may be incorrect. This process is

termed retrieval many times situations arise that make consumers reflect on the past, comparing and contrasting it with the present. Here again, categories, concepts, and the stories consumers build around them are important in how and what they describe about the past. In this sense, remembering is constructive the past is filtered through recent understandings to create and rework social worlds. Telling stories helps consumers make sense of events and actions in their lives. Sometimes, however consumers feel they are "reliving" and experience when they remember. This has many implications for marketers.

Knowledge

To" know" something means we recognize it and understand what it is like and what it means. Knowledge includes the information we have in memory (knowledge content) and the way that information is stored (knowledge structure). Culture and social conditions shape both the content and structure of knowledge. For example, the introduction of new media for recording, transmitting, and accumulating knowledge changes knowledge itself. Categories become naturalized through social use and conventions knowing includes the process of labeling or identifying an object based on what we already know-categorization and the process of using prior knowledge to understand more about what we have categorized-comprehension. When we say we know something, we mean that we believe we have valid information that can be useful in understanding the world. However, the consumer knowledge is seldom complete or errorless. Marketers and public policy makers are interested in what consumers know, but also what they think they know, and the correspondence between these two. The relationship between what consumers know and what they think they know is termed knowledge calibration. If there is a close correspondence, the consumer's knowledge is well calibrated, if there is a weak correspondence, the consumers' knowledge is poorly

calibrated. Notice that a person may think they know more that they actually do (overconfidence) or they may think that they know less they actually do (under confidence). Knowledge calibration is important because it influences consumer search, assessments of risk, and weighing of alternatives. Many factors can affect knowledge calibration. For example, some counterintuitive research suggests that experts are sometimes more confident than their superior knowledge justifies, reluctant to admit uncertainty and more likely to express confidence in incorrect responses. However, some experts seem more inclined toward overconfidence than others. It will perhaps come as no surprise that financial analysts are susceptible to wishful thinking. Meteorologists appear to know their limitations (e.g. well calibrated), where as doctors do not (e.g. poorly calibrated).

2.4 The current situation and problem findings

Once, I ran in accompanying my friend, who was in a hurry to check out the brand New KTC Boutique Branch on Sukhumvit Road. I could not help but just wonder, how could KTC as in Krungthai Bank Public Company Limited have to do with such a word like" Boutique"? Krungthai Bank Public company Limited(KTB) is the largest state-owned bank with the long 40 years establishment, covering with 460 branches countrywide, although keeping up with modernized services, KTB had still being perceive as a slow- moving giant. Recently, the separation of KTC from KTB with a new identity, KTC has been successful in introducing itself as a forefront modernized Credit Card Company in a few years. KTC had wisely utilized the "Urban Lifestyle" into forming their marketing regime with KTC Boutique Branches that provide good and modern convenience service, pretty, below the line, etc., which gave its customers the fashionable kind of experience. An increase in public awareness of KTC among the people of my generation from the way they talked about its fashionable credit card and

modern services. I have come to thinking if this has automatically enhanced the corporate image of KTC's mother elephant. Hence, the objective of this research is to find out whether"Can KTC branding pull up the image of the big elephant KTB?".

Marketing is often defined as providing products or services that help satisfy the need of a target market. To find out what the market's needs are marketers must study as much as possible about the customer behavior. In fact, to conduct marketing research is to find out more and more about who the target market is and how to sell products and services. Marketing research does this by giving marketers a picture of what is occurring (or likely to occur) and offering alternatives from which choices can be made. For good research may suggest multiple options for introducing new products or entering new markets. In most cases marketing decisions prove less risky (though they are never risk free) when the marketer can select fro more than one option.

The extent to which KTC phenomenon could be used to revolutionize KTB would be beneficial to any large corporation with their image imprinted as slow-moving giants. Regardless of the impact on KTB, this research would serve as a case study for every individual of how KTC branding has become successful as well as how it could break off elegantly from KTB image towards forming its own identity.

Furthermore, in this research will also provide and investigate the relationship between the various characteristics of consumer decision making behavior and the various image factors that based on the descriptive statistics analysis. The result of the research will also describe the new brands that KTC are being developed to explain the impacts of KTC branding on KTB corporate image, to discuss the main image of KTC and /or KTB that the card holders respect to on its trust, modern, in trend, beauty card, promotion, fashion and etc., to explain the channels that lead the non-customers to be KTC and/or KTB customers, to gain an understanding of the reasons that prevents the

non-customers to be KTC 'sand/or KTB members and to explain the factors level of
KTC that impacts the image of KTB and KTC Boutique Branch, such as the form of
service, attracting and improving, medias information, etc.

III. RESEARCH FRAMEWORK

This chapter consists of four sections, they are:

3.1 Theoretical framework

3.2 Conceptual framework

3.3 Explanation of Variable and

3.4 Research Hypothesis

3.1 Theoretical Framework

Since this research is intended to study the impact factors of KTC to the image of KTB and KTC Boutique Branch as well as the factors affecting the characteristic decisions of KTC Credit Card customers, and also to KTB.

In this research, the theoretical framework is generated from Constantinides, (2004), influencing the online consumer's behavior: the Web experience. The research has tried to analyze the factors affecting the outcome of the virtual interaction and the characteristics decision by focusing their marketing efforts on elements shaping the customer's virtual experience.

Since this model, figure 3.1.1, depict security, convenience, information and price. Therefore the researcher has incorporated this model in the present research in the conceptual framework.

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INDEPENDENT VARIABLES

DEPENDENT VARIABLES

Functionality Factors

USABILITY

Convenience

Site Navigation

Information Architecture

Ordering/Payment process

Search Facilities and process

Site Speed

Find ability/accessibility

Functionality Factors

INTERACTIVITY

Customer Service/after sales

Interaction with company personnel

Customization

Network Effects

Psychological Factors

TRUST

Transaction Security

Customer data misuse

Customer data safety

Uncertainly reducing elements

Guarantees/return policies

Online Consumer Behavior

Content Factors

AESTHETICS	MARKETING MIX
Design	Communication
Presentation	Product
Quality	Fulfillment
Design Element	Price
Style/Atmosphere	Promotion
	Characteristics

Figure 3.1 Forces Influencing the Online Consumer's Behavior

Source: Constantinides(2004), Influencing the online consumer's behavior : The Web

Experience, Internet Research: Electronic Networking Applications and

Policy, 14 (2) pp.111-126.

Model 2

This model from Yang et al., (2003), assesses consumer perceptions and preferences for commercial websites. The research was undertaken in the Asia-Pacific region and the data were collected in Singapore. Survey findings revealed that Singaporean consumers ranked security and privacy as their most valued attributes when visiting commercial websites. The paper was an attempt to identify criteria that influence Asia-Pacific consumers' use of websites and rank these criteria in terms of their importance. The attracting, informing, positioning, and delivering (AIPD) model was used as the foundation for this research.
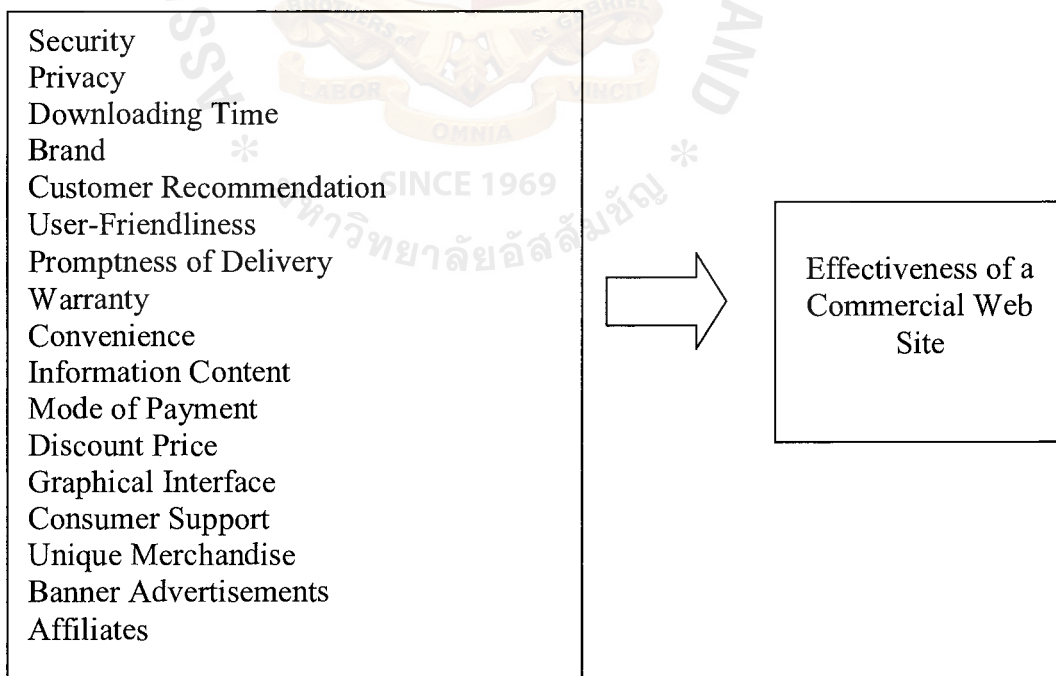
Figure 3.2: Model of Consumer Preferences of Commercial Website Design: An

Asia-Pacific Perspective.

Source: Yang et al., (2003)-Consumer Preferences for Commercial Website Design: An

Asia-Pacific Perspective, Journal of Consumer Marketing, 20(1) pp. 10-27.

Model of consumer preferences for commercial website design, figure 3.1, has been

depicted in this research as has also been considered to be convenient, brand, customer

recommendation, user-friendliness, information content, consumer support, security,

banner advertisements and affiliates to be important factors.

3.2 Conceptual Framework

This conceptual framework is a modified model of the above mentioned

theoretical framework. With an attempt to explain the relationships between

independent variables and dependent variable, this conceptual framework shows the

effects of various characteristics decisions behaviors of KTC and/or KTB Credit Card

customers as well as the impact factors of KTC to the image of KTB. Comparing the

customers' and non-customers' perceptions of KTC with the KTC's perceptions of

itself.

CHARACTERISTICS DECISION

BEHAVIOR ON THE IMAGES OF

TRUST

MODERN

IN TREND

BEAUTIFUL CARD(Aesthetics)

PROMOTION

FASHION

SPEEDY RESPONSIVENESS

FRIENDLY ATMOSPHERE

GOOD BEHAVIOR OF STAFF

(Service Mind)

CONVENIENCE

The customer and the non-customer of KTC Credit Card Holders

DEMOGRAPHIC FACTORS

Gender
Age
Education
Income
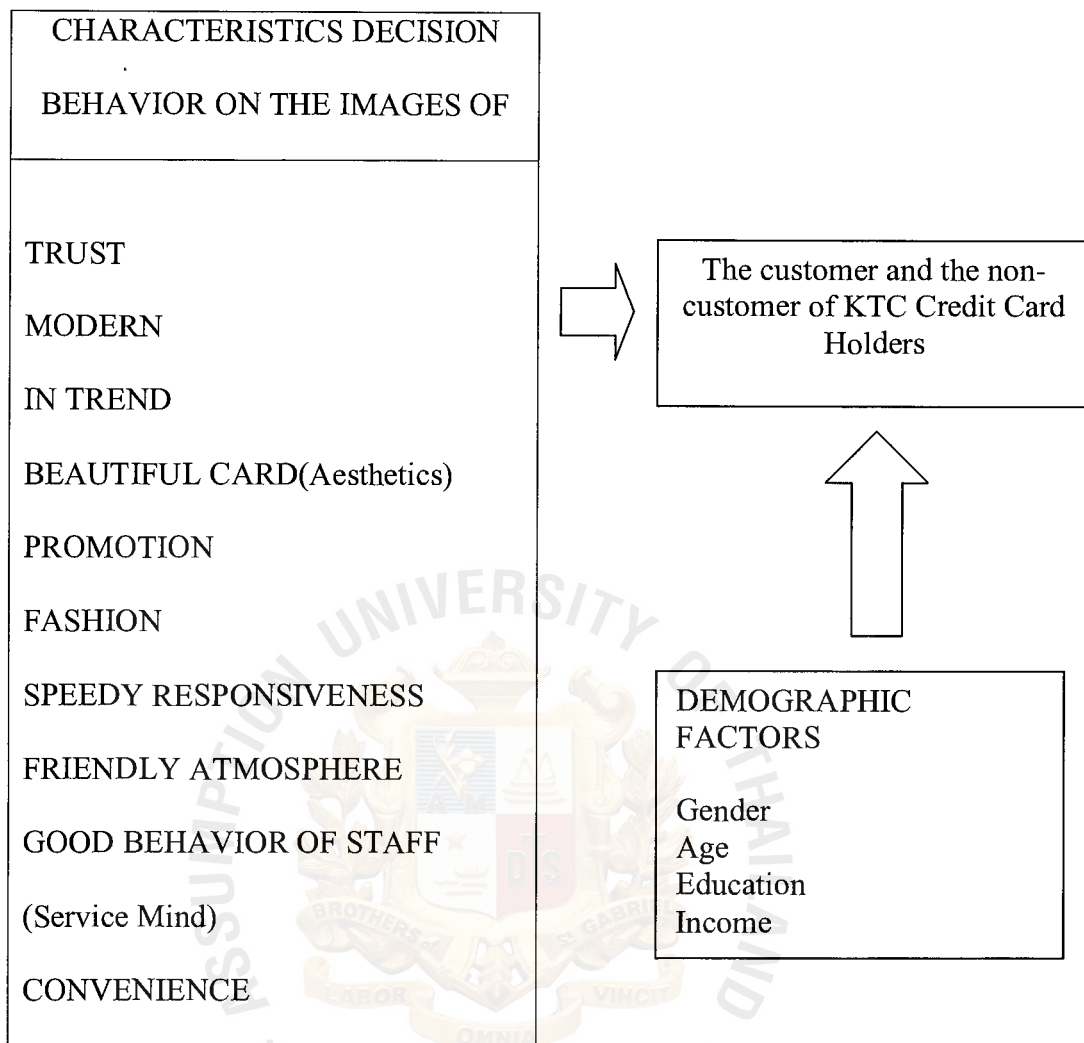
Figure 3.3: Conceptual Framework Modified

3.3 Explanation of Variables

Trust

The belief of some one who confides to some body or some organization is reliable to deal with. In this research, the trust image of credit card Company that is one of the main factors of attractive consideration for its customers. With the new system that should simplify the way to meet the customer's needs when doing their business with KTC or KTB so that it would raise the awareness of the brand image and customer loyalty.

Modern

The characterization that not only just look different from the normal at the present but also look beyond to the future that being existed now. In this research, the modern credit card company offices or service places that were renovated, with the concept of "Building the Brand from within" can be transformed into the modern trend and personal touch of the new branch such as the neon pastel up-lighting, a juice bar, DJ, Exhibition space and wireless technology offered to high potential customers at this Boutique Branch.

In trend

The character of keeping up with the up-to-date interesting subjects that the people are paying attention to in everywhere. In this research, the introduction of lifestyle credit cards. Shape card as well as new premium card to their customers for more channel choices while the credit card business is booming.

Beautiful Card (Aesthetics)

Sales and profits from any product decreases overtime, so the pressure is on the management to introduce new products before existing ones hit their peak, introducing new products or services quickly and reaching the market first with the differential styles from normal or the others. The beautiful theme is still an admiring characteristic for customers. In this research even though there are many types of credit card that meet with the cardholders' lifestyles, a new mini card size in a half of the normal one with a trapezoid shape as revolutionary changes in marketing strategy. The beautiful features are replaced the normal graphical design on the surface of credit cards are included in the customers' satisfaction research.

Promotion

As its consumer segment differs from the traditional one, customers are needed to be focused in order to raise the brand images which differ from the traditional way. In the past, KTC' s image is quite related to the Government works or the State Enterprise works that affect the KTC image and the public company as well.

In this research, even though KTC has many kinds of channels provided to its card members to make payment, but it is still not adequate to serve the customers' expectations especially those who like and live with high technology concept, new fashion and new trend concept, and to fulfill the KTC vision as well. The KTC advertisements on many interesting Medias are promoted the company image as well as on their products such as KTC I Plan, KTC Personal Loan and KTC Mini Card.

Fashion

The realization precipitated a bold move into a new market requiring new technology. Time have changed, accelerating technological change, it affects the design of new products and services. Many new opportunities are coming from advances in technology and in looking for new ideas to innovate and stay ahead of the competition. In this research, the creation of "Word of Mouth" trend among the customers who enjoy with the product differentiation of Lifestyle Credit cards and the developing to be as a unifier of customer community.

Speedy Responsiveness

In response to customer requests, the facilities are flexible and can handle a variety of products or services at different levels of volume and provide a competitive advantage. Many services must be offered within minutes of customer arrival with high customer contact, whereas another might assess quality by the speed and efficiency of a transaction. In this research, taking short response time on dealing of application

improvable, clearing or transferring transactions of accounts, settlement of credit as well as information of products and services quality in small facilities are taken as measures of speedy.

Friendly atmosphere

Provide a nice and easy service but with professional look for every customer as well as realize that everyone in an organization has customers-outside customers or inside customers in the next office, shop or department who rely on their inputs. Customers grew more attuned to the quality of the service being purchased. In this research, friendly atmosphere or site awareness would mean ability of a customer to recognize or recall that a site is a constituent of a certain service category, as well as the "creative organization" strategy that emphasizes a new working lifestyle, paperless, no boundary, relaxation, or internal to external branding and one to one strategy.

Good behavior staff (Service Mind)

A well-trained and flexible work force is an advantage that allows organizations to respond to market needs in a timely fashion that serve a range of human values that go beyond economic values. Moreover, individual preferences affect assessments of service quality Customers expect good service, in this research, with core value of Marketing Mind Service Mind and Customer Relationship Management.

Convenience

Even though life is getting ever more complex in so many aspects, most customers are still anticipating simplicity and today most companies provide a simple application when customers are engaging their businesses.

In this research, ease of regulations, simplicity of application as membership, approachability quality, are taken as measures of convenience.

3.4 Research Hypothesis

A Hypothesis (H) is an unproven statement or proposition about a factor or phenomenon that is of interest to the researcher. Often, a hypothesis is a possible answer to the research question. While research questions are interrogative, hypotheses are declarative and can be tested empirically. An important role of a hypothesis is to suggest variables to be included in the research design.

As the research is to study the image impact factors of KTC to KTB customers, therefore the researcher sets 4 hypotheses in analyzing the image impact factors as follows:

H 0:   There is no significant relationship between the image characteristic and service utilization of KTC non-customers.

H 1:   There is a significant relationship the image characteristics and service utilization of KTC customers.

H 2:   There is no significant between of image characteristic and service utilization of KTB non-customers.

H 3:   There is a significant between of image characteristic and service utilization of KTB customers.

IV. RESEARCH METHODOLOGY

This chapter presents an overview of the methodology used in this research. In order to achieve the research objectives, appropriate research design was used as a guide in collecting the correct data which a questionnaire was serve this research purpose. It involves studying the characteristics of some population of interest and impact. It is impossible to survey information from all members of the population. Therefore, sampling procedures are employed.

Various steps of the sampling process in this research are:

4.1 Methods of the Research Used.

4.2 Respondents and Sampling Procedures.

4.2.1 Determining the Target Population.

4.2.2 Determining the Sampling Frame.

4.2.3 Determining the Sampling Size.

4.2.4 Selecting a Sampling Procedure.

4.2.5 Sampling Unit.

4.3 Research Instruments and Questionnaire.

4.3.1 Pilot Study

4.3.2 Reliability Test

4.4 Collection of Data/Gathering Procedures

4.4.1 Collection of Data

    -Secondary Data

    -Primary Data

4.4.2 Data gathering procedures

4.5 Statistics Treatment of Data

4.5.1 Descriptive Analysis

Step 4.1: Methods of the Research Used

The research method used in this study is descriptive research. The descriptive research is to describe market characteristics or function. A descriptive design requires a clear specifications of who, what, when, where, why and way of the research.

Descriptive research or statistical research provides data about the population or universe being studies. But it can only describe the "who, what, when, where and why" of a situation, not what caused it. Therefore, descriptive research is used when the objective is to provide a systematic description that is as factual and accurate as possible. It provides the number of times something occurs or frequently, lends itself to statistical calculations such as determining the average number of occurrences or central tendencies.

(http://www.ryerson.ca/~mjoppe/ResearchProcess/DescriptiveResearch.htm, Date: 24th August, 2004).

The object of descriptive research is "to portray an accurate profile of persons, events, or situations' Robson (2002). Descriptive statistics is used in describing parameters of the respondents' demographic profiles. To accomplish the research objective, a survey was used in order for collect primary data for this study. Zikmond (2000) stated that "Survey is the research technique in which information is gathered from sample of people by use of questionnaire; a method of data collection based on communication with a representative sample of individuals". Throughout this research, it is to be understood that the term survey means sample survey, a survey obtaining a representative sample of the target population. "Survey can provide quickly, inexpensively, efficiently and accurate means of assessing information about the population."

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In this research, primary data were collected from questioning respondents to secure the desired information with the use of questionnaires of structured data collection method. The research conducted the research by face-to-face interview with a formal questionnaires is prepared and the questions are asked in a prearranged order with a direct approach in that the purpose of the research is disclosed to the respondents. The advantages of this method are obtaining feedback immediately and collecting all the completed responses within a short period of time, as well as to ensure comparability of the data, increase speed and accuracy of recording and facilitate data processing. Furthermore, the questionnaire is simplest administer, reliable because the response are limited to the fixed-alternative stated. Finally, coding, analysis, and interpretation of data are relatively simple.

Step 4.2: Respondents and Sampling Procedures.

4.2.1 Determining the Target Population.

"Target population is the complete group of specific population elements relevant to the research project" (Zikmond, 2000). "Population can be defined as the set of all objects that process some common set of characteristics with respect to a marketing research problem" (Aaker, 1998).

The target population for this research is defined as general people around the central Bangkok Metropolitan areas (such as Thammasat University:Taprajan road, Assumption University:Ramkhamhaeng road, Bumrungrad International Hospital:Sukhumvit road, Siam Paragon Department Store:Rama 1 road, The Bangkok Entertainment Co.,Ltd:Bangkok, Burapha University, Diethem(Thailand)Co., Ltd:Bangchak, Acer Co.,Ltd, Chevron Co., Ltd, ExxonMobil Limited, Nestel,The Empire Candle Co., Ltd, The Institute of Rachabhat:Prasanmit, The Thai Army

Television Broadcasting Station-Channal 5:Phahonyathin road, Food Stall Vendors:Nana Nue road, Channal 3, Jamine Hotel, and etc.

The 420 questionnaires of this research (this number comes from sample size part) will be proportionately distributed by 50-100 questionnaires for each area.

Step 4.2.2: Determining the Sampling Frame.

The Sampling Frame is a list of population members used to obtain a sample as regardless of their sex, age, education, occupation and income. Furthermore, the population in Bangkok is very large as well as its area is. In order to overcome this problem, the researcher concluded that the major crowd and popular areas in Bangkok that would be the best representative of the target respondents with the balance of age and geographic area. The above mentioned main areas in step 4.2.1 are selected with the following reasons:

4.2.2.1 These places are crowded with people from all walks of life who will be the

Target respondents of this research, it is benefit to collect the

Completed questionnaire target quantities of population in a

short time period and rapidly.

4.2.2.2 The approach to the target respondents is simplistic.

4.2.2.3 Time available and consumption with the target respondents is

Short.

4.2.2.4 Population size of the respondents is large.

4.2.2.5 Variance in the characteristics of the respondents is large.

4.2.2.6 Attention to individual cases of the respondents is feasible.

Step 4.2.3: Selecting a Sampling Procedure.

Sampling technique is broadly classified into two categories.

4.2.3.1 Probability sampling- the sampling units are selected by chance. It

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is possible to pre specify every potential sample of a given size that could be drawn from the population, as well as the probability of selecting each sample. Every potential sample need not have the same probability of selection, but it is possible to specify the probability of selecting any particular sample of a given size.

4.2.3.2 Non probability sampling- relies on the personal judgment of the researcher rather than chance to select sample elements. The researcher can arbitrarily or consciously decide which elements to include in the sample. It may yield good estimates of the population characteristics.

In this research the researcher has chosen non probability sampling method since the cost and trouble of developing frames are less but it is possible to find the biases and uncertainties. The Convenience Sampling is selected to be used in this research since the selection of sampling units is left primarily to the interviewer. Often, respondents are selected because they happen to be in the right place in the right time. Convenience Sampling is the least expensive and least time consuming, the sampling units are accessible, easy to measure, and cooperative. The respondents were first asked screening questions to verify whether they were samples or not. The screening question used in this research was:

Do you know KTC what is it?

On only the respondents positive answer "Yes, I know" to the first screening question the researcher further asked the respondents to fill in the questionnaires. For the respondents with negative answer "No, I do not know" to the first screening question will be excluded from filling in the questionnaires.

Step 4.2.4: Determining the Sampling Size.

Sample size refers to the number of elements to be included in the study. Determining the sample size is complex and involves several qualitative and quantitative considerations. Important qualitative factors in determining the sample size include:

1. The importance of the decision.

2. The nature of the research.

3. The number of variables.

4. The nature of the analysis.

5. Sample sizes used in similar studies.

6. Incidence rates

7. Completion rates and

8. Resource constraints.

In general, for more importance decisions, more information is necessary and the information should be obtained more precisely. The degree of precision may be measured in terms of the standard deviation of the mean. The standard deviation of the mean is inversely proportional to the square root of the sample size, the larger the sample, the smaller the gain in precision by increasing the same size by one unit.

The population in Bangkok city is 6 million (WWW.bma.go.th)

The sample size can be calculated by the formula:

$$N = N/(1+Ne^2)$$

Where n = the size of group to take sample from

e = tolerance of sampling error for this research not more than

5 percent.

N = total of population.

So $n = 5{,}782{,}159/(1 + 5{,}782{,}159 * 0.05^2)$

$= 400$

The number "400" is the sample size according to the above theoretical equation in this research.

Step 4.2.5: Sampling Unit

A sampling unit is an element, or a unit containing the element, that is available for selection at some stage of the sampling process.

The sampling unit in this research was people who know or recognize the "KTC" name and over 15 years of age.

Step 4.3 Research Instruments and Questionnaire

In this research, the questionnaire was used to analyze the factors of Krungthai Card Public Company Limited (KTC) that impact to the image of Krungthai Bank Public Company Limited (KTB) and KTC Boutique Branch.

The questionnaire was designed based on the objectives of this research. The formation of the questionnaire was conducted based on the conceptual framework in Chapter 3. All questions were prepared in Thai and distributed to respondents; it is presented in four parts as follows:

Part I: Personal Data of the respondent

The respondents were asked about the general information in terms of Age, Gender, Education, Income, and Occupation.

Part II: General Information of Krungthai Card Public Company Limited (KTC)

There are 5 main questions in Part 2, these are:

Do you are a customer of KTC (question no.8)

The image of KTC (question no. 9) for customers of KTC only

By how do you use KTC service (question no.10) for customers of KTC ONLY?

; The image of KTC (question no.11) for non-customers of KTC only.

Why don't select to use KTC service (question no.12) for non-customer of KTC only.

Part III: General Information of Krungthai Bank Public Company Limited (KTB)

There are 5 main questions in Part 3, these are:

Are you a customer of KTB (question no.13?)

The image of KTB (question no.14) for customer of KTB only.

By how do you use KTB service (question no.15) for customer of KTB only?

The image of KTB (question no. 16) fro non-customer of KTB only

Why don't select to use KTB service (question no. 17) for non-customer of KTB only

In Part II at question no.8 and Part III at question no.13 are the dichotomous question format with a structured question with only two response alternative choices Yes or No. While in Part II at question no.9, 11 and Part III at question no.14, 16 is a no force rating scale in order to allows the respondents expressed their opinions with a sufficient proportion, which included of three options are provided as

Agree=3   Moderate=2   Disagree=1

When in Part II at question no.10, 12 and Part III at question no.15,17 are the multiple-choice questions format, in order to provides a choice of answer, and respondents are asked to select one or more of the alternatives given 4, 5 answers respectively.

Part IV: The factors of Krungthai Card Public Company Limited (KTC) that impact to the image of Krungthai Bank Public Company Limited (KTB) and KTC Boutique Branch. There are two main questions in Part 4, they are:

The first question is concerned with the Knowledge of relationship between KTC and KTB by the respondents. It is a dichotomous question format with a structured question with only two response alternative choices Yes or No.

The second question is required from the respondent to select the degree of the importance level of the factors of Krungthai Card Public Company Limited (KTC) that impacts the image of Krungthai Bank Public Company Limited (KTB) and KTC Boutique Branch. Each scale item has five response categories ranging as the following meaning lists:

Scale	Interpretation
1	Strongly Disagree
2	Disagree
3	Moderate
4	Agree
5	Strongly Agree

The impact factors descriptions are 5 items, which are:

1. The form of service of KTC that attracts to tie with KTB one.

2. The form of service of KTC that improves the KTB too.

3. The various media information KTC for improving the KTB one too.

4. If KTC was separated from KTB, you still keeping utilize KTC Credit Card.

5. The improved image of KTC contributes to KTB too.

The part is Likert scale format, a measurement scale with five response categories ranging from "Strongly disagree" to "Strongly agree", which requires the respondents to indicate a degree of agreement or disagreement with each of a series of statements relate to the stimulus objects.

In this research, the use of the five Point Likert-scales is due to:

1. A number of different statements can be provided in a list.

2. Which does not take up much space?

3. It is simple for respondent to complete.

4. It is simple for the researcher to code and analyze.

Table 4.1: Research Instrument Design

Part	Title	Variable	Question number
I	Demographic Profiles	-Gender	1
		-Status	2
		-Age	3
		-Income	4
		-Education	5
		-Occupation	6
		-Expenditure	7
II	General Information of KTC	-A customer	8
	The image of KTC customer	-Trust	9
	-Independent	- Modern	9
	-Variables	-In trend	9
		-Beautiful Card	9
		-Promotion	9
		-Fashion	9
		-Other	9
	The use of KTC service	-Various subjections	10
	The image of KTC Non-Customer	-Trust	11
		-Modern	11
	-Independent	-In trend	11
	-Variables	-Beautiful Card	11
		-Promotion	11
		-Fashion	11

Part	Title	Variable	Question number
		-Other	11
	The un-use of KTC service	-Various objections	12
III	General Information of KTB	-A customer	13
	The image of KTB customer	-Trust	14
	-Independent	-Modern	14
	-Variables	-Speedy	14
		-Friendly atmosphere	14
		-Good behavior of staff	14
		-Convenient	14
		-Other	14
	The use of KTB service	-Various subjections	15
	The image of KTB non-	-Trust	16
	Customer	-Modern	16
	-Independent	-Speedy	16
	-Variable	-Friendly atmosphere	16
		-Good behavior of staff	16
		-Speedy	16
		-Friendly atmosphere	16
		-Good behavior of staff	16
		-Convenient	16
		-Other	16
	The un use of KTB service	-Various objections	17
IV	The factors of KTC that	–Various characteristic	
	impact to the image of KTB and KTC Boutique Branch		

4.3.1 Pilot study

Pre testing refers to the testing of the questionnaire on a small sample of respondents in order to identify and eliminate potential problems. All aspects of the questionnaire should be tested, including question content, wording, sequence, form and layout, question difficulty, and instructions. Pretests are best done by personal interviews. Ordinarily the pretest sample size is small, varying from 15 to 30 respondents for the initial testing, depending on the heterogeneity of the target population. Sound pre testing involves several stages. One pretest is a bare minimum. Pre testing should be continued until no further changes are needed. Finally, the responses obtained from the pretest should be coded and analyzed.

In this research, the questionnaire has been pre tested with forty respondents which contributed to ten percent of the total respondents of this research. Each respondent was asked to fill in the questionnaire in order to:

1. To perceive uneasiness, confusion, and resistance in the respondents and identify problems peculiar to the interviewing method.

2. To ascertain the time spent for answering the full set of questionnaire of each respondent.

3. To measure the convenience and ease of answering the questionnaire set and collecting data based on the feedback of respondents.

4. To find out that terminology or part of the questionnaire was match the vocabulary level of the respondents or

5. Any category needed to be modified prior to the conduct of the final survey.

The result on the pilot study showed that the respondent's response to the final revision of the questionnaire that it is interesting, simple, and no threatening. The desired question content and structure into words that respondents can clearly and easily

understand. The average range of time consumption on filling in the questionnaire set was eight to eleven minutes. There was no need to make changes to the questionnaire after conducting the pilot study.

4.3.2 Reliability Tests

Reliability refers to the extent to which a scale produces consistent results if measurements are made repeatedly. Systematic sources of error do not have an adverse impact on reliability, because they affect the measurement in a constant way and do not lead to inconsistency. Reliability can be defined as the extent to which measures are free from random error. X_R –If $X_R = 0$, the measure is perfectly reliable. Reliability is assessed by determining the proportion of systematic variation in a scale. This is done by determining the association between scores obtained from different administrations of the scale. If the association is high, the scale yields consistent results and is therefore reliable. Approaches for assessing reliability include the test-retest, alternative forms, and internal consistency methods. In test-retest reliability, respondents are administered identical sets of scale items at two different times under as nearly equivalent conditions as possible. The degree of similarity between the two measurements is determined by computing a correlation coefficient; the higher the correlation coefficient, the greater the reliability. Alternative-Forms Reliability, two equivalent forms of the scale are constructed. The same respondents are measured at two different times. The scores from the administrations of the alternatives scale forms are correlated to assess reliability. Internal Consistency Reliability is used to assess the reliability of a summated scale in which several items are summed to form a total score. In a scale of this type, each item measures some aspect of the construct measured by the entire scale, and the items should be consistent in what they indicate about the characteristics. This measure of reliability focuses on the internal consistency of the se t of items forming the scale. The

coefficient alpha, or Cronbach's alpha, is the average of all possible split-half coefficients resulting from different ways of splitting the scale items. This coefficient varies from 0 to 1, and a value of 0.6 or less generally indicates unsatisfactory internal consistency reliability. An important property of coefficient alpha is that its value tends to increase with an increase in the number of scale items. At the end of the pre-test process, the researcher tested the reliability of the instrument for Part II and Part III. The 3-point Likert Scale ranging from 1 Disagree to 3 Agree used, 420 questionnaires were distributed as of the total population. After the respondents filled in the questionnaires, researcher put data in to SPSS and tested the reliability by using Alpha model. The result is shown in table 4.3.2 below:

Table 4.2: Reliability Analysis Scale (Alpha)

(The higher the value of the Alpha, the greater the reliability)

Variable	No. of case	No. of items	Alpha
Trust	331	7	.721
Modern	331	7	.640
In trend	331	7	.659
Beautiful Card (Aesthetics)	331	7	.672
Promotion	331	7	.688
Fashion	331	7	.671
Other	331	7	.746
All	331	41	.683

From the above result, the researcher observed that all of the variables have an Alpha value greater than 0.6. Since the lowest acceptable limit for Cronbach's Alpha

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suggested by Hair et al, (1998) is 0.6, the researcher concluded that the data is adequately reliable.

Step 4.4 Collections of Data/Gathering Procedures

4.4.1 Collection of Data

The general field work/data collection process is making contact with the respondents, administer the questionnaires or observation forms, record the data, and turn in the completed form for processing.

In this research, the data collection was obtained from the major sources as follows:

Primary Data

The primary objective of primary data is to provide insights into, and an understanding of, the problem confronting the researcher, it is qualitative in nature and is analyzed accordingly. The primary data are originated by a researcher for a specific purpose of addressing the problem at hand. The obtaining of primary data can be expensive and time consuming.

This research was conducted based on a self-administered survey questionnaire in the mode of personal interviews.

Secondary Data

The secondary data have already collected for purposes other than the problem at hand. These data can be located quickly and inexpensively. The analysis of secondary data can provide valuable insights and lay the foundation for conducting primary data. To evaluate the accuracy of secondary data is to find multiple sources of data and compare those using standard statistical procedures.

The secondary data used in this research, mostly obtaining from past empirical study of the researcher, some textbooks relating to the study, newspapers, articles,

journals and the Internet. With the search of secondary information that particularly follows the statement of objectives.

Examination of available secondary data is a prerequisite to the collection of primary data. Starting with secondary data and proceeds to primary data only when the secondary data sources have been exhausted or yield marginal returns.

4.4.2 Data Gathering Procedures

After well-designed questionnaire was formulated, primary data was gathering. The research will ask the first screening question to the target respondents in order to variety whether they were the qualified target population or not. The screening question was: Do you know KTC or not?

If the target respondents replied the negative answer "No", the researcher will leave them with a "Thank You".

For the target respondents replied with the positive answer "Yes", the researcher will continue to ask to fill in the full questionnaire. Anyhow, the researcher requested the target respondents to fill in the questionnaire at respondents' convenience. The researcher asked all the 420 respondents in face to face interview method.

Step 4.5 Statistical Treatments of Data

The main program in statistical package for social science (SPSS) is "Frequencies". It produces a table of frequency counts, percentages, and cumulative percentages for the values of each variable. It gives all of the associated statistics except for the coefficient of variation. If the data are interval scaled and only the summary statistics are desired the "Descriptive" procedures can be used. All of the statistics computed by "Descriptive" are available in "Frequencies".

In this research, the data was coded into the symbolic format that is used in statistical package for social science (SPSS) program. This program is utilized to

summarize and interpret the data with regard of a frequency distribution is a convenient way of looking at different values of a variable. A frequency table is easy to read and provides basic information, some information may be too detailed and most summarize it by the use of descriptive statistics. All statistical manipulations of the data follow commonly accepted research practices.

4.5.1 Descriptive Analysis

The researcher used Descriptive statistics of frequency distribution describing the demographic profile such as age, gender, status, education, income and expenditure of the respondents.

Zikmund (2000) stated that in order to interpret the data gathered, descriptive analysis is applied to transform the raw data into a form making it easy to understand and interpret; rearranging, ordering, and manipulating data to provide descriptive information.

4.5.2 Multiple Regressions

Multiple Regressions involves a single dependent variable and two or more independent variables. The questions raised in the context of bivariate regression can also be answered via multiple regressions by considering additional independent variables.

The general from of the multiple regressions model is as follows:

$$Y = B_0 + B_1 X_1 + B_2 X_2 + B_3 X_3 + \ldots\ldots\ldots B_K + X_K + e$$

The dependents or response variable (Y), is related to one or more independent or predictor variables(X's). The objective in regression analysis is to build a regression model or a prediction equation relating the dependent variable more than one independent variables. The model can be used to describe, predict, and control the variables of interest on the basis of the independent variables.

Where, B_1, B_2 .... B_K is regression coefficient associated with the independents variables X_1, X_2 .... X_K and e is the error or residual.

The assumptions in simple linear regression apply equally to the case of multiple regressions, except that instead of the one X used in the former; more than one X is used in the latter. There are five major assumptions associated with the multiple regression models.

1. The error term is normally distributed (i.e. for each value of X, the distribution of Y is normal).

2. The mean or average value of the error term is zero [E (e_i) = 0].

3. The variance of the error term is a constant and is independent of the values of X.

4. The error terms are independent of each other (the observations are drawn independently).

5. The values of the independent variables X are fixed (for example, by an experimenter).

For study, the factors that explain the image impact factors of KTC to KTB customers, consisting of seven independent variables, which were investigated using multiple regression. Table 4.5.2 below summarizes the hypothesis and statistical analysis.

Table 4.3: Summaries of Hypothesis and Statistical Analysis

Hypothesis	Statistics
H 0 : There is no significant relationship between the image characteristics and service utilization to KTC non-customer.	Multiple Regression
H 1 : There is a significant relationship between the image characteristics and service utilization to KTC customer.	Multiple Regression
H 2 : There is no significant relationship between the image characteristics and service utilization to KTB non-customer.	Multiple Regression
H 3 : There is a significant relationship between the image characteristics and service utilization to KTB customer.	Multiple Regression

4.5.2.1 Multiple Regression Analysis- Multiple Linear Regression (MLR)

In this research, the independent variables consist of the image factors namely, trust, modern, in trend, beautiful card, promotion, fashion, and other. These factors might affect the KTB corporate image by KTC branding. Therefore, the researcher incorporated these factors into the multiple regression models. The researcher wanted to examine what "Y" (dependent variable) would be for a given value of "X" (independent variable). Since Multiple Linear Regression (MLR) is suitable for two or more independent variables to estimate a dependent variable it has been used in this research. Here the researcher used the Stepwise method to estimate the dependent variable.

Weiers(1994) described stepwise regression as a method in which independent variables enter the regression analysis one at a time. The first X variable to enter is the one explaining the most variation in Y. At each step, the variable entered explains the greatest amount of the remaining variation in Y.

Weiers(1994) shows a formula for calculating the multiple regression as follows:

$Y = B_0 + B_1 X_1 + B_2 X_2 + \ldots\ldots\ldots\ldots + B_k X_k$

Where; Y   =   Value of the dependent variable

    B_0 =   Y intercept

  $X_1, X_2, \ldots\ldots, X_k$ = Value of the dependent variables, $X_1, X_2, \ldots\ldots, X_k$

  $B_1, B_2, \ldots\ldots, B_k$ = Partial regression coefficients for the independent

                    Variables, $X_1, X_2, \ldots\ldots, X_k$

ANOVA table for the hypothesis statement

Null hypothesis

$H_0 = B_1 = B_2 = \ldots\ldots\ldots B_K = 0$

Alternative hypothesis

H 1: At least one B I =/ 0 ; I = 1, 2, ….., k

Test Statistic

$F (k, n\text{-}K\text{-}1) = \underline{MSR}$

                 MSE

Reject H 0 if the observed value of the test statistic is in the rejection region, and conclude that at least one of the B it's is nonzero That is, Reject H_0 F(k, n-k-1) > F(a,k,n-k-1).

  F (k,n-k-1) > F(a,k,n-k-1)

  k = Number of independent variables

  n = Number of observation

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$$F (k, n\text{-}K\text{-}1) = \underline{MSR}$$

$$MSE$$

When a p-value for the observed F value is provided by the computer regression program, the p-value should be interpreted as the area in the right hand tail of the F-distribution beyond the observed F value. When we find a p-value smaller than the given significant level, it indicates that the observed F tall in the rejection region defined by the significance level and we should reject H_0

T – Test for the significance of a Partial Regression Coefficient:

H_0: B i = 0

H a: B I =/ 0 , I = 1,2,…,k

Test Statistics

$$T = \underline{bi\text{-}0}$$

$$Sbi$$

Where: bi = The observed value of the regression coefficient

Sbi = The standard deviation of bi

Decision Rule

This research has used a 95% level of significance. If there is a statistically significant relationship, that is $P < 0.05$; H_0 has to be rejected. Therefore, H_a is accepted.

5.2.1   Multiple Linear Regressions (MLR)

Hypothesis

H_1: There is a significant relationship between the image characteristics and service utilization to KTC customers

H_0: There is no significant relationship between the image characteristics and service utilization to KTC non-customers.

Statistically it is;

$H_0: B_1 = B_2 = \ldots\ldots = B_7 = 0$

H_1: At least one B I =/ 0; i= 1,2, ..., 7

Multiple Linear Regression model for the image factors that affect the KTB corporate image by KTC branding.

$Y_1 = B_0 + B_1 X_1 + B_2 X_2 + B_3 X_3 + \ldots\ldots + B_7 X_7$

Y_1 = A value of dependent variables (KTC affect KTB's image)

B_0 = Constant value (this is the estimated value of "Y" when all of the

      Independent variables are equal to zero.

X_1 = Trust

X_2 = Modern

X_3 = In trend

X_4 = Beautiful Card (Aesthetics)

X_5 = Promotion

X_6 = Fashion

X_7 = Other

Table 4.4 Correlations Table

Subject	The image of KTC by KTC customers	By KTC customer	Trust	Modern	In Trend	Beautiful Card or Aesthetic	Promotion	Fashion	Other
		1.000	0.242	0.211	.175	.086	.157	.063	.068
Pearson Correlation	Trust	0.242	1.000	.254	.258	.198	.224	.144	.046
	Modern	0.211	.254	1.000	.684	.412	.301	.390	.043
	In trend	0.175	.258	.684	1.000	.332	.238	.327	.042
	Beautiful Card	0.086	.198	.412	.332	1.000	.336	.424	-.054
	Promotion	0.157	.224	.301	.238	.336	1.000	.419	-.032
	Fashion	0.063	.144	.390	.327	.424	.419	1.000	-.029
	Other	0.068	.046	.043	.042	-.054	-.032	-.029	1.000
N	Number of cases	331	331	331	331	331	331	331	331

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5.2. Correlation Analysis

Table 4.4 showed that correlation coefficients, the relationship between two variable at a time, for example, the relationship of the image of KTC by KTC customers and trust is 0.242 with a significant value (0.00<0.05). The relationship of the image of KTC by KTC customers with itself is perfect, linear, and direct since $r_{y,y} = 1.00$, similar interpretations apply to Trust ($r_{1,1} = 1.00$). Modern ($r_{2,2} = 1.00$), In trend ($r_{3,3} = 1.00$), Beautiful Card(Aesthetic) ($r_{4,4} = 1.00$), Promotion ($r_{5,5} = 1.00$), Fashion ($r_{6,6} = 1.00$), and Other ($r_{7,7} = 1.00$).

The correlation of the image of KTC by KTC customers and Trust is a low positive correlation as $r_{y,1} = 0.242$. The correlation of the image of KTC by KTC customers and Modern is a low positive correlation as $r_{y,2} = 0.211$. The correlation of the image of KTC by KTC customers and in trend is a low positive correlation as $r_{y,3} = 0.175$. The correlation of the image of KTC by KTC customers and Beautiful Card (Aesthetic) is a low positive correlation as $r_{y,4} = 0.086$. The correlation of the image of KTC by KTC customers and Promotion is a low positive correlation as

$r_{y,5} = 0.157$. The correlation of the image of KTC by KTC customers and Fashion is a low positive correlation as $r_{y,6} = 0.063$. The correlation of the image of KTC by KTC customers and other is a low positive correlation as $r_{y,7} = 0.068$. The correlation coefficient (r) ranges from +1.0 to -1.0. If the value of r is 1.0, there is a perfect positive linear relationship.

If the value r is -1.0, there is a perfect negative linear relationship, or perfect inverse relationship. The table below will show r-value and measure the strength of association. It can help interpret results.

Table 4.5 r-value and measure of the strength of association

Correlation (r)	Interpret
1	Perfect positive linear association
0	No linear association
-1	Perfect negative linear association
0.90 to 0.91	Very high positive correlation
0.70 to 0.89	High positive correlation
0.40 to 0.69	Medium positive correlation
0 to 0.39	Low positive correlation
0 to -0.39	Low negative correlation
-0.40 to -0.69	Medium negative correlation
-0.70 to -0.89	High negative correlation
-0.90 to -0.99	Very high negative correlation

Source: Hussey (1997), Business research: a practical guide for undergraduate and postgraduate students, page 227

The 8 x 8 matrix is symmetric about the main diagonal, therefore all the information about the type and strength of relationship between two variables can be obtained from the correlation coefficients either above the main diagonal or below it.

Lastly, N (i.e 'n') =331 since all the observations were used in the estimation.

5.3 Hypothesis Testing

Table 4.6: ANOVA Table

ANOVA [d]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.537	1	3.537	15.349	.000[a]
	Residual	75.822	329	.230		
	Total	79.360	330			
2	Regression	5.516	2	2.758	12.252	.000[b]
	Residual	73.843	328	.225		
	Total	79.360	330			
3	Regression	7.606	3	2.535	11.554	.000[c]
	Residual	71.753	327	.219		
	Total	79.360	330			

a. Predictors: (Constant), The image of KTC- Modern

b. Predictors: (Constant), The image of KTC- Modern, The image of KTC-Fashion

c. Predictors: (Constant), The image of KTC- Modern, The image of KTC- Fashion, The image of KTC- Promotion

d. Dependent Variable: customer criteria KTC

From the table 4.6 we can see that the value of F is equal to 11.554, $P=0.000<0.05$, therefore the H_0 is rejected. Then the alternative hypothesis is accepted. The combination of the image factors is significantly related to KTC customer service utilization. These mean that there is at least one independent variable that can explain the dependent variable:

H_1: There is a significant relationship between the image characteristics and service utilization to KTC customers.

V. PRESENTATION OF DATA AND CRITICAL DISCUSSION

OF RESULTS

In this chapter, the researcher presents the research findings and analysis of the study in order to answer the research questions and the research hypotheses. The data for the factors associated with "Can KTC branding pull up the image of the elephant KTB?" have been collected through 420 questionnaires from the target respondents. This chapter will be divided into 2 parts as follows:

1. Descriptive Statistics

   - Frequencies

   - Cross tabulation

2. Multiple Response Tables

5.1 Descriptive Statistics

Descriptive Statistics is the statistics refers to the statistics used to describe or summarize information about a population or sample (Zikmund, 2000).

Part I: Personal Data of the Respondent/Demographic Profiles

Firstly, the research has analyzed the descriptive statistics of the respondents' information concerning of gender, age, status, education, expenditure, and income.

Descriptive analysis is based on the total 420 sampling respondents.

Frequency Tables of Personal Information of the Respondents

Gender

Sampling 5.1: A Summary of Respondents by Statistics

Statistics

Gender

N	Valid	420
	Missing	0

Table 5.1: A Summary of Respondents by Gender

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	172	41.0	41.0	41.0
	Female	248	59.0	59.0	100.0
	Total	420	100.0	100.0	

Table 5.1 and Figure 5.1 showed that 172 respondents or 41.0 percent are male and 248 or 59.0 percent are female out of the total 420 respondents. The female seems to be the most willing to cooperate and participate.
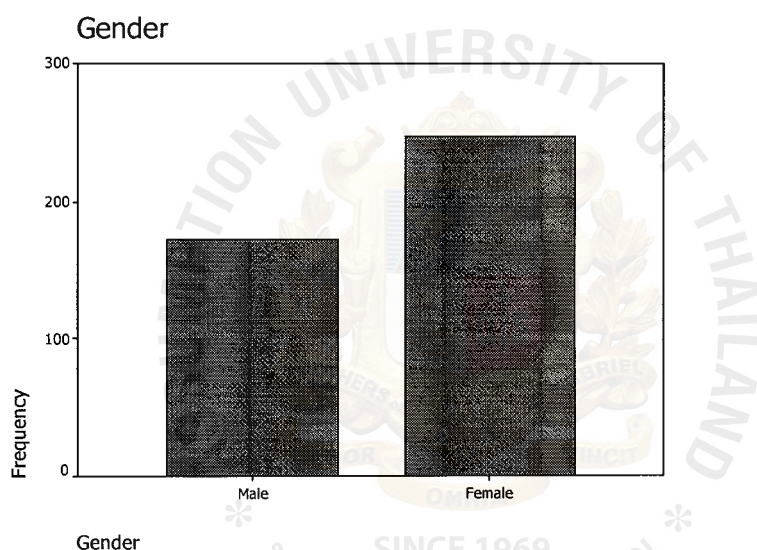
Figure 5.1: A Summary of Respondents by Gender Status

Sampling 5.2: A Summary of Respondents by Statistics

Statistics

Status

N	Valid	420
	Missing	0

Table 5.2: A Summary of Respondents by Age Status

97

Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	300	71.4	71.4	71.4
	Married	101	24.0	24.0	95.5
	Divorce	19	4.5	4.5	100.0
	Total	420	100.0	100.0	
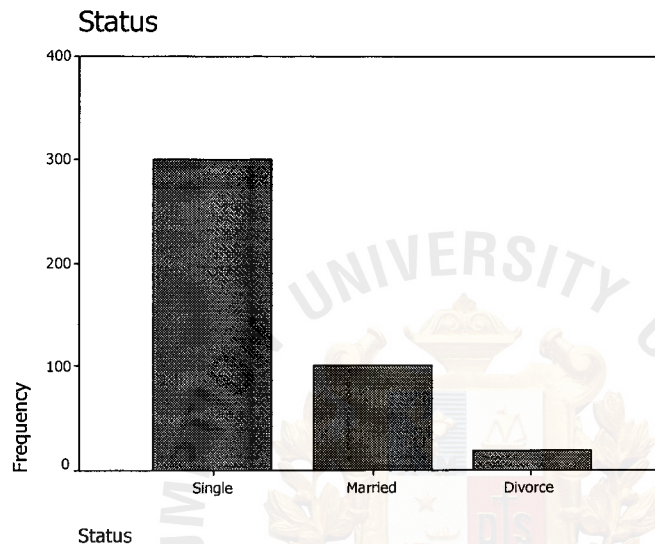
Figure 5.2: A Summary of Respondents by Status

Table 5.2 and Figure 5.2 illustrated the frequency percentage and cumulative

percentage of respondents' status. The majority of respondents are single, 300

respondents or 71.4 percent, follows with the married respondents of 101 or

24.0 percent and just only 19 divorced respondents or 4.5 percent. Single

is young generation who are enjoying with new free life and exploring

new lifestyle experience.

Age (Year)

Sampling 5.3: A Summary of Respondents by Statistics

Statistics

Age

N	Valid	420
	Missing	0

Table 5.3: A Summary of Respondents by Age

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	15-20 years	11	2.6	2.6	2.6
	21-25 years	120	28.6	28.6	31.2
	26-30 years	142	33.8	33.8	65.0
	31-35 years	71	16.9	16.9	81.9
	36-40 years	38	9.0	9.0	91.0
	over 41 years	38	9.0	9.0	100.0
	Total	420	100.0	100.0	
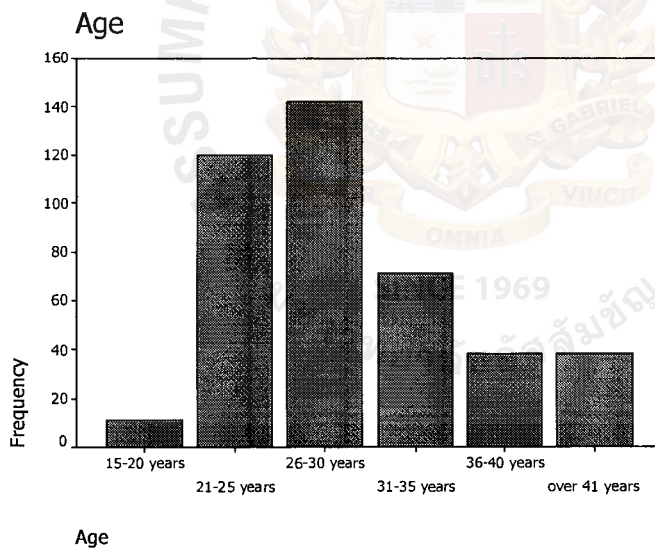
Figure 5.3: A Summary of Respondents by Age

Table 5.3 and Figure 5.3 illustrated the frequency percentage and cumulative

percentage of respondents' age ranges. The majority of respondents are in the age

range between 26-30 years old (142 responds or 33.8%) and following with the age

range between 21-25 years old (120 respondents or 28.6%). Both the age ranges are

mostly the young generations who are fresh for exploring the working life experience.

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The next is the age range between 31-35 years old (71 respondents or 16.9%) and the both of the age range between 36-40 years old and over 41 years old are the same (both 38 respondents or 9.0%) and the last is the age range between 15-20 years old (11 respondents or 2.6%) respectively.

Income

Sampling 5.4: A Summary of Respondents by Statistics

Statistics

How much do you earn each month (in average)?

N	Valid	419
	Missing	1

Table 5.4: A Summary of Respondents by Income (Baht per month)

How much do you earn each month (in average)?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 10,000 Bht/month	69	16.4	16.5	16.5
	10,001-20,000 Bht/month	108	25.7	25.8	42.2
	20,001-30,000 Bht/month	101	24.0	24.1	66.3
	30,001-40,000 Bht/month	65	15.5	15.5	81.9
	40,000-50,000 Bht/month	39	9.3	9.3	91.2
	More than 50,001 Bht/month	37	8.8	8.8	100.0
	Total	419	99.8	100.0	
Missing	System	1	.2		
Total		420	100.0		

How much do you earn each month (in average)'

How much do you earn each month (in average)?
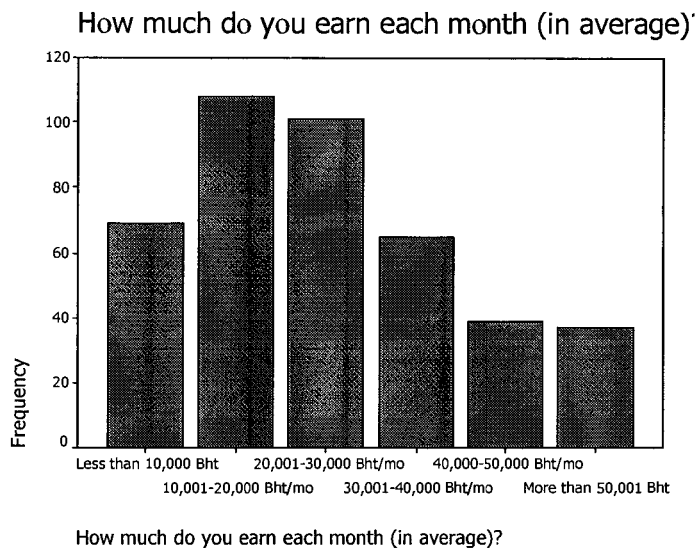
Figure 5.4: A Summary of Respondents by Income (baht per month – in average)

Table 5.4 and Figure 5.4 showed that the vast majority of respondents (25.7%) have

a monthly income in average of 10,001-20,000 Baht. While 101 respondents or 24.0%

have earned between 20,001-30,000 Baht per month. With 69 respondents or 16.4%

have monthly income between 0-10,000 Baht, 65 respondents or 15.5% have a

monthly salary between 30,001-40,000 Baht, 39 respondents or 9.3% have earned

between 40,001-50,000 Baht per month, followed by 37 respondents or 8.8% have

monthly income more than 50,001 Baht and just only one respondent returned without

the response.

Education

Sampling 5.5: A Summary of Respondents by Statistics

Statistics

Level of education

N	Valid	420
	Missing	0

Table 5.5: A Summary of Respondents by Education Level

101

Level of education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High School	27	6.4	6.4	6.4
	Pre-University	24	5.7	5.7	12.1
	Bachelor Degree	251	59.8	59.8	71.9
	Master Degree	114	27.1	27.1	99.0
	Doctorage Degree	4	1.0	1.0	100.0
	Total	420	100.0	100.0	
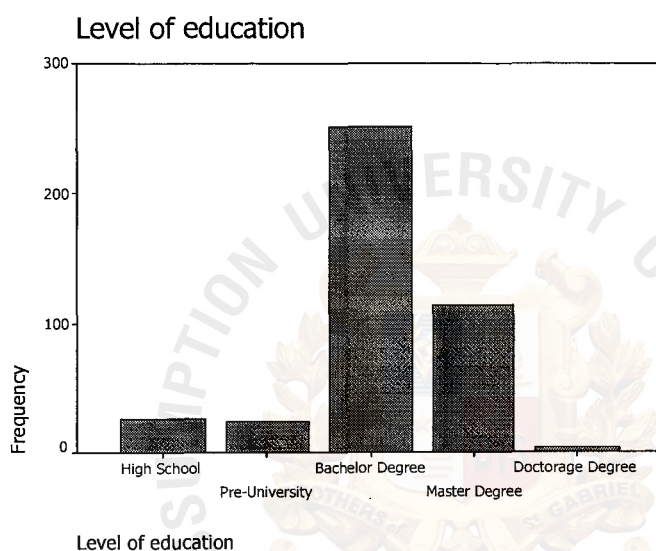
Figure 5.5: A Summary of Respondents by Education Level

Table 5.5 and Figure 5.5 showed that the majority of respondent is by far Bachelor Degree(251 respondents or 59.8%). This is followed by the Master Degree (114 respondents or 27.1%). Since there are High School of 27 respondents or 6.4% and Pre-University of 24 respondents or 5.7% respectively. The lowest group is for the Doctorate Degree (4 respondents or 1.0%).

Occupation

Sampling 5.6: A Summary of Respondents by Occupation Statistics

Statistics

Occupation

N	Valid	420
	Missing	0

Table 5.6: A Summary of Respondents by Occupation

Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	53	12.6	12.6	12.6
	Employee/Office Clerk	257	61.2	61.2	73.8
	Official/State Enterprise worker	38	9.0	9.0	82.9
	Independent Employ/Private owner	64	15.2	15.2	98.1
	Housewife/Householder	8	1.9	1.9	100.0
	Total	420	100.0	100.0	
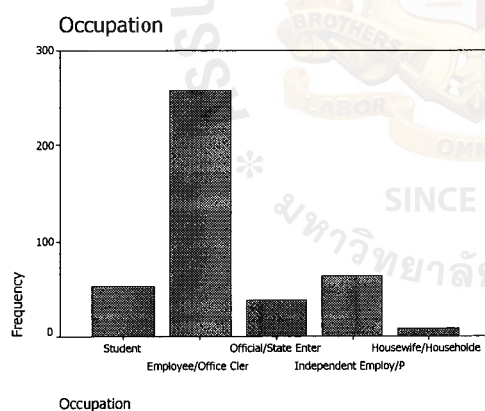
Figure 5.6: A Summary of Respondents by Occupation

Table 5.6 and Figure 5.6 From the study, it is found that 257 respondents or 61.2% are from Employee or Office Clerk, 64 respondents or 15.2% are Independent Employees or Private Owners, 53 respondents or 12.6% are still Students. The last 8 respondents or 1.9% are Housewives or Householder respectively.

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Expenditure

Sampling 5.7: A Summary of Respondents by Expenditure Statistics

Statistics

Average per month of credit card

N	Valid	420
	Missing	0

Table 5.7: A Summary of Respondents by Expenditure

Average per month of credit card

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1,000 Bht/month	86	20.5	20.5	20.5
	1,001-5,000 Bht/month	128	30.5	30.5	51.0
	5,001-10,000 Bht/month	96	22.9	22.9	73.8
	10,001-30,000 Bht/month	75	17.9	17.9	91.7
	30,001-50,000 Bht/month	12	2.9	2.9	94.5
	more than 50,001 Bht/month	9	2.1	2.1	96.7
	none	14	3.3	3.3	100.0
	Total	420	100.0	100.0	
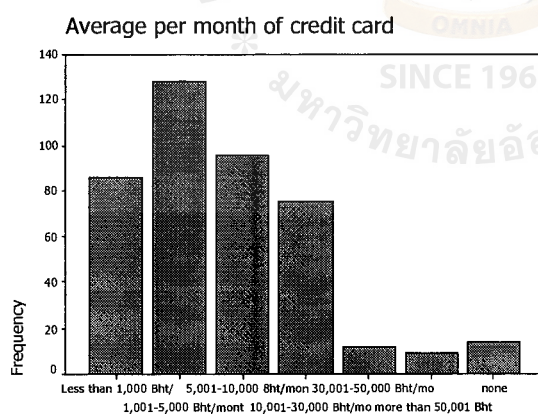
Figure 5.7: A Summary of Respondents by Expenditure through Credit Card in average per month baht.

Table 5.7 and Figure 5.7 from the table, it is found those 128 respondents or 30.5%

expensed through credit card channel between 1,001-5,000 baht per month. While 96

respondents or 22.9% preferred to use credit card utility between 5,001-10,000 baht

per month. With 86 respondents or 20.5% used credit card in the amount between 0-1,000 baht, 75 respondents or 17.9% paid by credit card between 10,001-30,000 baht per month,12 respondents or 2.9% used credit card to settle between 30,001-50,000 baht per month and 9 respondents or 2.1% available through credit card between more than 50,001 baht per month. Only 14 respondents or 3.3% never paid through Credit Cards.

Part II: General Information of Krungthai Card Public Company Limited (KTC)

A: Do you are a customer of KTC?

Sampling 5.8: A Summary of Respondents by Statistics

Statistics

customer criteria ktc

N	Valid	420
	Missing	0

Table 5.8: A Summary of Respondents by Customer Criteria KTC customer criteria KTC

customer criteria ktc

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	261	62.1	62.1	62.1
	Yes	159	37.9	37.9	100.0
	Total	420	100.0	100.0	

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customer criteria ktc
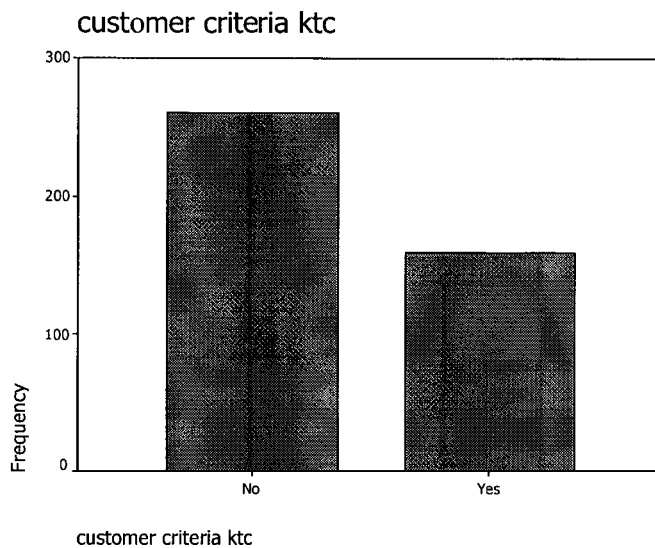
Figure 5.8: A Summary of Respondents by Customer Criteria KTC

Table 5.8 and Figure 5.8 showed that the total of 420 respondents of this study there are 261 respondents or 62.1 % which counted more than a half that are not KTC customers while the rest of 159 respondents or 37.9% are KTC customers.

B: The various images of KTC customers that effect their considerations

TRUST

Sampling 5.9: A Summary of Respondents opinion who agreed Trust is to the image of KTC by Statistics

Statistics

The image of KTC- Trust

N	Valid	408
	Missing	12

Table 5.9: A Summary of Respondents opinion who agreed Trust is to the image of KTC by Rating Scales

The image of KTC- Trust

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	5	1.2	1.2	1.2
	Moderate	176	41.9	43.1	44.4
	Agree	227	54.0	55.6	100.0
	Total	408	97.1	100.0	
Missing	System	12	2.9		
Total		420	100.0		
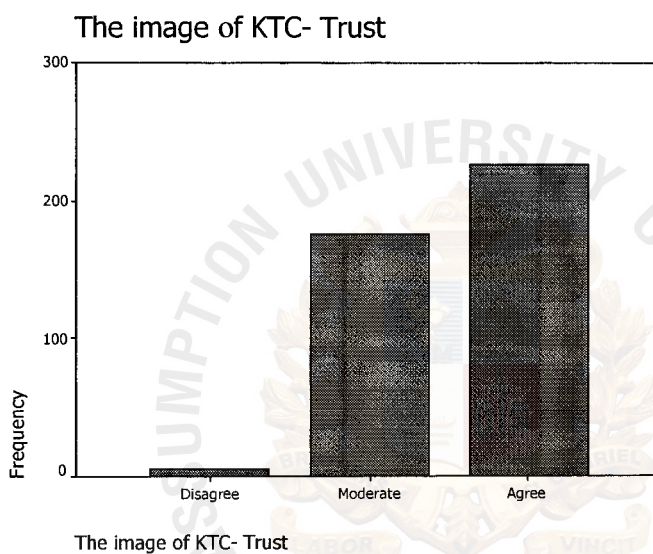
Figure 5.9: A Summary of Respondents opinion who agreed Trust is the image of KTC by Rating Scales

Table 5.9 and Figure 5.9 depicted above, 227 respondents or 54.0% counted more than a half of total respondents agree the image of Trust to KTC is the most important factor that attracts their considerations of being KTC customer. Follows with 176 respondents or 41.9% seem to be normal, while the rest of 5 respondents or 1.2% indicated disagree and only 12 respondents or 2.9% no response on this opinion.

MODERN

Sampling 5.10: A Summary of Respondents opinion who agreed Modern is the image of KTC by Statistics.

Statistics

The image of KTC- Modern

N	Valid	398
	Missing	22

Table 5.10: A Summary of Respondents' opinion who agreed Modern is the image of KTC by Rating Scales

The image of KTC- Modern

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	5	1.2	1.3	1.3
	Moderate	158	37.6	39.7	41.0
	Agree	235	56.0	59.0	100.0
	Total	398	94.8	100.0	
Missing	System	22	5.2		
Total		420	100.0		
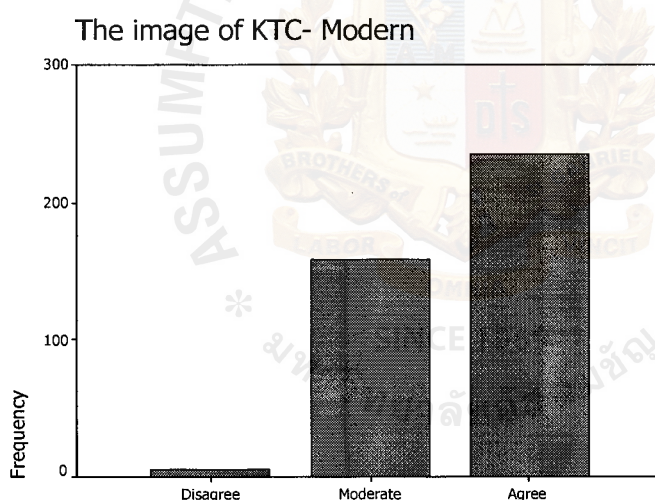
The image of KTC- Modern

Figure 5.10: A Summary of Respondents' opinion who agreed Modern is the image of KTC by Rating Scales

Table 5.10 and Figure 5.10 indicated that 235 respondents or 56.0% agree that Modern is the image of KTC, While 158 respondents or 37.6% seem it is just moderate. When only 5respondents or 1.2% feel disagree to it. There were 22 respondents or 5.2% with no response to this point.

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IN TREND

Sampling 5.11: A Summary of Respondents' opinion who agreed In trend is the image of KTC by Statistic

Statistics

The image of KTC- In trend

N	Valid	383
	Missing	37

Table 5.11: A Summary of Respondents' opinion who agreed In trend is the image of KTC by Rating Scales

The image of KTC- In trend

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	7	1.7	1.8	1.8
	Moderate	144	34.3	37.6	39.4
	Agree	232	55.2	60.6	100.0
	Total	383	91.2	100.0	
Missing	System	37	8.8		
Total		420	100.0		
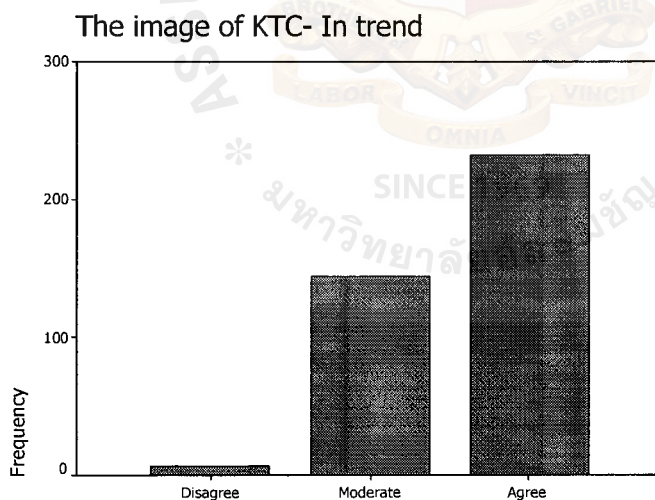
The image of KTC- In trend

Figure 5.11: A Summary of Respondents' opinion that agreed In trend is the image of KTC by Rating Scales

Table5.11 and Figure 5.11 showed that 232 respondents or 55.2% agreed that In trend

is important for the image of KTC. While 144 respondents or 34.3% seem it is just

moderate, when 7 respondents or 1.7% disagree. Missing with no response

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are only 37 respondents or 8.8%

BEAUTIFUL CARD (AESTHETIC)

Sampling 5.12: A Summary of Respondents' opinion who agreed Beautiful Card is the image of KTC by Statistics

Statistics

The image of KTC-Beautiful Card

N	Valid	365
	Missing	55

Table 5.12: A Summary of Respondents' opinion who agreed Beautiful Card is the image of KTC by Rating Scales

The image of KTC-Beautiful Card

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	12	2.9	3.3	3.3
	Moderate	144	34.3	39.5	42.7
	Agree	209	49.8	57.3	100.0
	Total	365	86.9	100.0	
Missing	System	55	13.1		
Total		420	100.0		

The image of KTC-Beautiful Card

110
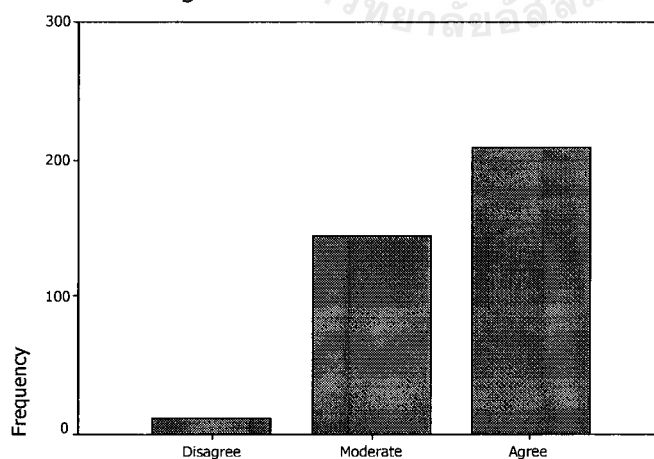
Figure 5.12: A Summary of Respondents' opinion who agreed Beautiful Card is the image of KTC by Rating Scales

Table 5.12 and Figure 5.12 depicted that 209 respondents or 49.8% agreed the Beautiful Card is counted as the image of KTC. When 144 respondents or 34.3% seem moderate and only 12 respondents or 2.9% disagreed with, 55 respondents or 13.1% was missing with no response.

PROMOTION

Sampling 5.13: A Summary of Respondents' opinion who agreed Promotion is the image of KTC by Statistics

Statistics

The image of KTC- Promotion

N	Valid	371
	Missing	49

Table 5.13: A Summary of Respondents' opinion who agreed Promotion is the image of KTC by Rating Scales

The image of KTC- Promotion

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	15	3.6	4.0	4.0
	Moderate	225	53.6	60.6	64.7
	Agree	131	31.2	35.3	100.0
	Total	371	88.3	100.0	
Missing	System	49	11.7		
Total		420	100.0		

The image of KTC- Promotion

The image of KTC- Promotion
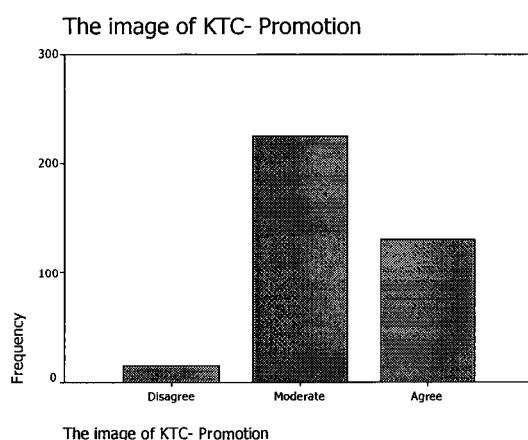
Figure 5.13: A Summary of Respondents' opinion who agreed Promotion is the image of KTC by Rating Scales

Table 5.13 and Figure 5.13 illustrated that 225 respondents or 53.6% feel Promotion is moderate to the image of KTC. When 131 respondents or 31.2% agreed with Promotion is a part of the image of KTC. While 15 respondents or 3.6% disagreed with. Just only 49 respondents or 11.7% were missing with no response.

FASHION

Sampling 5.14: A Summary of Respondents' opinion who agreed Fashion is the image of KTC by Statistics

Statistics

The image of KTC- Fashion

N	Valid	340
	Missing	80

Table 5.14: A Summary of Respondents' opinion who agreed Fashion is the image of KTC by Rating Scales

The image of KTC- Fashion

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	20	4.8	5.9	5.9
	Moderate	197	46.9	57.9	63.8
	Agree	123	29.3	36.2	100.0
	Total	340	81.0	100.0	
Missing	System	80	19.0		
Total		420	100.0		

The image of KTC- Fashion

112
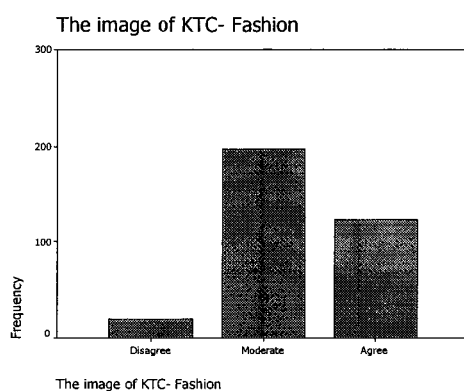
Figure 5.14: A Summary of Respondents' opinion who agreed Fashion is the image of KTC by Rating Scales

Table 5.14 and Figure 5.14depicted that 197 respondents or 46.9% saw that Fashion is just a moderated level in the image of KTC. When 123 respondents or 29.3 agreed with Fashion is the image of KTC. While 20 respondents or 4.8% disagreed with and 80 respondents or 19.0% were missing with no response respectively.

OTHER

Sampling 5.15: A Summary of Respondents' opinion other is the image of KTC by Statistics

Statistics

The image of KTC- Other

N	Valid	420
	Missing	0

Table 5.15: A Summary of Respondents' opinion that other is the image of KTC by Rating Scales

The image of KTC- Other

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	None	419	99.8	99.8	99.8
	Agree	1	.2	.2	100.0
	Total	420	100.0	100.0	

The image of KTC- Other
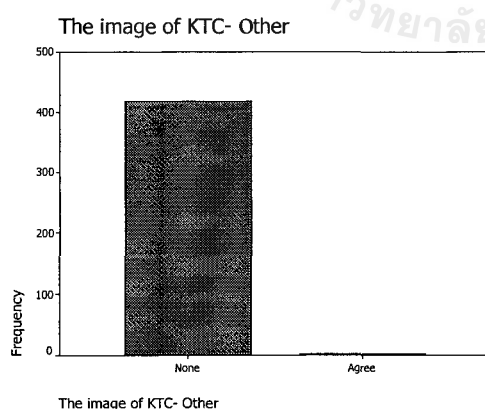
Figure 5.15: A Summary of Respondents' opinion that other is the image of KTC by Rating Scales

Table 5.15 and Figure 5.15 showed that 419 respondents or 49.8% no response to comment on other is the image of KTC. Where only one respondent or 0.2& was agreed.

OTHER DESCRIPTION

Sampling 5.16: A Summary of Respondents' opinion that other with description is the image of KTC by Statistics

Statistics

Other description

N	Valid	420
	Missing	0

Table 5.16: A Summary of Respondents' opinion that other with description is the image of KTC by Rating Scales

Other description

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		419	99.8	99.8	99.8
	extent money	1	.2	.2	100.0
	Total	420	100.0	100.0	
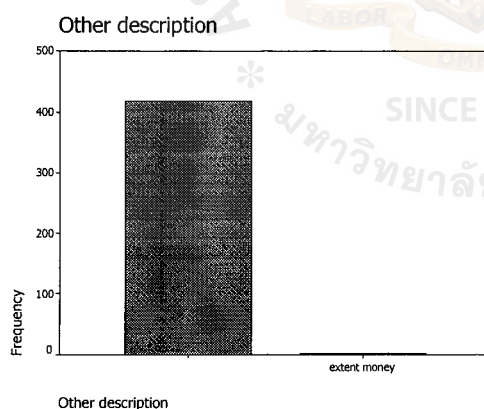
Figure 5.16: A Summary of Respondents' opinion that other with description is the image of KTC by Rating Scales

Table 5.16 and Figure 5.16 illustrated that 419 respondents or 99.8% no response to comment in description on other is the image of KTC, where only one respondent or 0.2% gave a description of Extent money.

HOW DO YOU USE KTC SERVICE BY?

114

YOUR WELL-KNOWN PEOPLE RECOMMENDATION

Sampling 5.17: A Summary of Respondents admitted to use KTC service by Recommendation in Statistics

Statistics

How do you use KTC service by?-recommendation

N	Valid	164
	Missing	256

Table 5.17: A Summary of Respondents admitted to use KTC service by Recommendation in Rating Scales

How do you use KTC service by?-recommendation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	106	25.2	64.6	64.6
	Yes	58	13.8	35.4	100.0
	Total	164	39.0	100.0	
Missing	System	256	61.0		
Total		420	100.0		
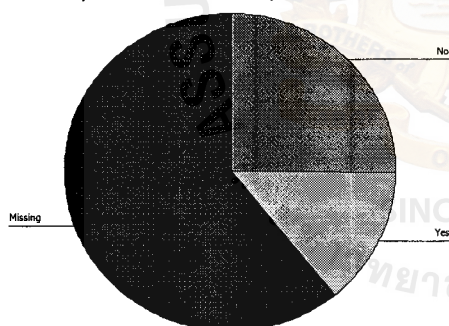
Figure 5.17: A Summary of Respondents admitted to use KTC services by Recommendation in Rating Scales

Table 5.17 and Figure 5.17 it is found that more than a half or 256 respondents accounted as 61.0% no response to admit to use KTC service by Recommendation receiving 106 respondents or 25.2% did not accept their use of KTC service by recommendation receiving. While only 58 respondents or 13.8% said yes their use KTC service by recommendation.

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VARIOUS ADVERTISING MEDIA

Sampling 5.18: A Summary of Respondents admitted to use KTC service by Media in Statistics

Statistics

How do you use KTC service by?-media

N	Valid	164
	Missing	256

Table 5.18: A Summary of Respondents admitted to use KTC service by Media in Rating Scales

How do you use KTC service by?-media

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	97	23.1	59.1	59.1
	Yes	67	16.0	40.9	100.0
	Total	164	39.0	100.0	
Missing	System	256	61.0		
Total		420	100.0		

How do you use KTC service by?-media
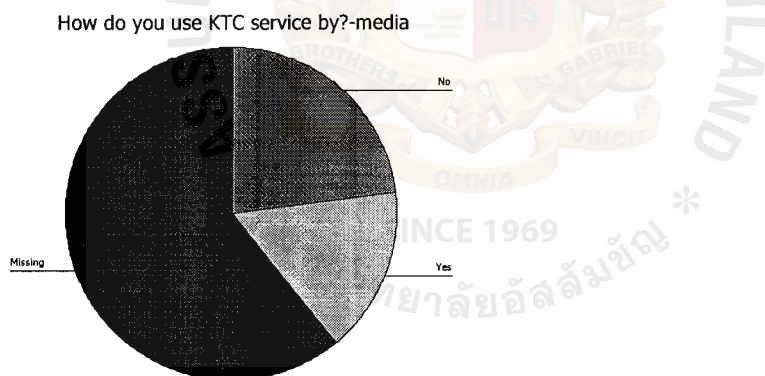
Figure 5.18: A Summary of Respondents admitted to use KTC service by Media in Rating Scales

Table 5.18 and Figure 5.18 showed that it is more than a half or 250 respondents accounted as 61.0% no response to admit to use KTC service by Media receiving. When 97 respondents or 23.1% did not accept that their use of KTC service by Media receiving. While only 67 respondents or 18.0% accepted their use of KTC service by Media.

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BEING KTB CUSTOMER

Sampling 5.19: A Summary of Respondents admitted to use KTC service by being KTB Customers in Statistics

Statistics

How do you use KTC service by?-ktb customer

N	Valid	164
	Missing	256

Table 5.19: A Summary of Respondents admitted to use KTC service by being KTB Customers in Rating Scales

How do you use KTC service by?-ktb customer

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	103	24.5	62.8	62.8
	Yes	61	14.5	37.2	100.0
	Total	164	39.0	100.0	
Missing	System	256	61.0		
Total		420	100.0		

Figure 5.19: A Summary of Respondents admitted to use KTC service by being KTB Customers in Rating Scales

Table 5.19 and Figure 5.19 illustrated that 256 respondents or 61.0% no response to admit that they use KTC service due to they are being the KTB Customers. When 103 respondents or 24.5% did not accept that they use KTC services while they still being KTB customers. The rest 61 respondents or 14.5% accepted that they are being KTB customers to lead them using KTC service too.

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KTB BOUTIQUE BRANCH

Sampling 5.20: A Summary of Respondents admitted to use KTC service by KTC Boutique Branch in Statistics

Statistics

How do you use KTC service by?-ktc boutique branch

N	Valid	164
	Missing	256

Table 5.20: A Summary of Respondents admitted to use KTC service by KTC Boutique Branch in Rating Scales

How do you use KTC service by?-ktc boutique branch

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	139	33.1	84.8	84.8
	Yes	25	6.0	15.2	100.0
	Total	164	39.0	100.0	
Missing	System	256	61.0		
Total		420	100.0		

How do you use KTC service by?-ktc boutique branch
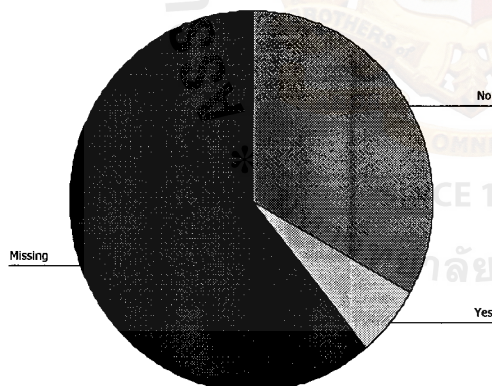
Figure 5.20: A Summary of Respondents admitted to use KTC service by KTC Boutique Branch in Rating Scales

Table 5.20 and Figure 5.20 it is found those 256 respondents or 61.0% no response to admit that they use KTC service at KTC Boutique Branch, where 139 respondents or

33.1% used KTC service but not at or through KTC Boutique Branch. While only 25

respondents or 6.5% that used KTC service at KTC Boutique Branch.

OTHER

Sampling 5.21: A Summary of Respondents' opinion admitted to use KTC service by others in statistics

Statistics

How do you use KTC service by?-other

N	Valid	164
	Missing	256

Table 5.21: A Summary of Respondents admitted to use KTC service by other in Rating Scales

How do you use KTC service by?-other

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	161	38.3	98.2	98.2
	Yes	3	.7	1.8	100.0
	Total	164	39.0	100.0	
Missing	System	256	61.0		
Total		420	100.0		

How do you use KTC service by?-other
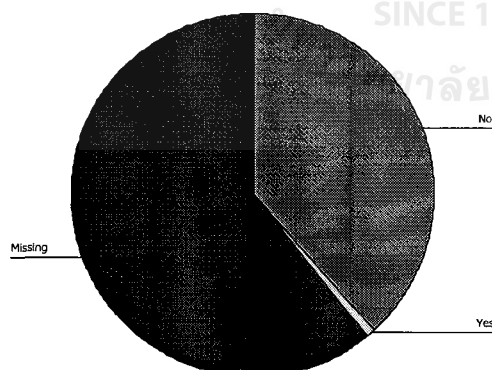
Figure 5.21: A Summary of Respondents admitted to use KTC service by other in Rating Scales

Table 5.21 and Figure 5.21 showed those 256 respondents or 61.0% no response to

admit that they use KTC service by introduction of the other mean. When 161

respondents or 38.3% did not accept that they use KTC service by other means

119

introduction. While 3 respondents or 0.7% accepted that to admit to use KTC service by other mean introduction.

OTHER DIESCRIPTION

Sampling 5.22: A Summary of Respondents admitted to use KTC service by other with Description in Statistics

Statistics

Other description

N	Valid	420
	Missing	0

Table 5.22: A Summary of Respondents admitted to use KTC service by other with Description in Rating Scales

Other description

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		417	99.3	99.3	99.3
	company	1	.2	.2	99.5
	salary account	1	.2	.2	99.8
	staff ktc call to him to suggest application	1	.2	.2	100.0
	Total	420	100.0	100.0	
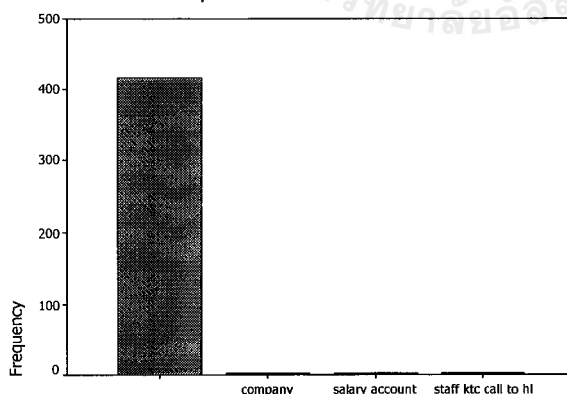
Other description

Figure 5.22: A Summary of Respondents admitted to use KTC service by other with Description in Rating Scales

Table 5.22 and Figure 5.22 illustrated that 417 respondents or 99.3% no response that they admitted to use KTC service by Other mean with its description, only each of 1 respondent or 0.2% gave the description of by Other means were they used KTC service by company providing, by salary account and staff KTC recommendation respectively.

D. WHY DO NOT YOU SELECT TO USE KTC CREDIT CARD SERVICE?

BEING USE ANOTHER BANK CREDIT CARD

Sampling 5.23: A Summary of Respondents did not select to use KTC Credit Card due to Using Another Bank Credit Card by Statistic

Statistics

Why do not you select to use KTC
credit card service ?-another bank

N	Valid	256
	Missing	164

Table 5.23: A Summary of Respondents did not select to use KTC Credit Card due to Using Another Bank Credit Card by Rating Scales

Why do not you select to use KTC credit card service ?-another bank

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	111	26.4	43.4	43.4
	Yes	145	34.5	56.6	100.0
	Total	256	61.0	100.0	
Missing	System	164	39.0		
Total		420	100.0		

121

Why do not you select to use KTC credit card servic
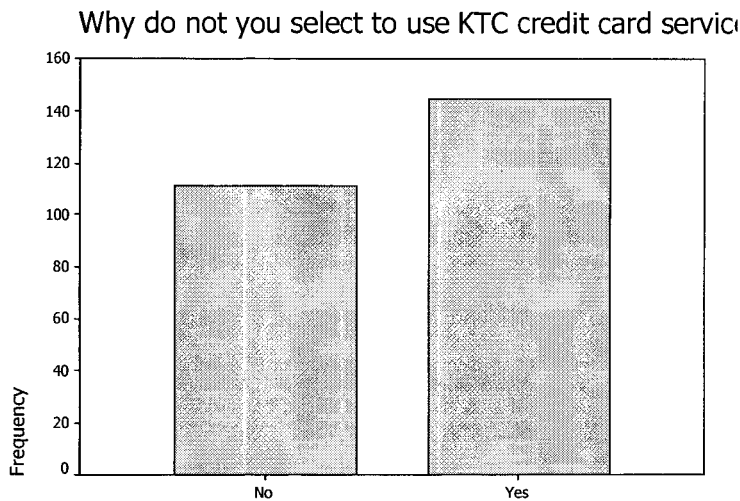
Why do not you select to use KTC credit card service ?-another bank

Figure 5.23: A Summary of Respondents did not select to use KTC Credit Card due to Being Use Another Bank Credit Card by Rating Scales

Table 5.23 and Figure 5.23 it is found that 164 respondents or 39.0% no response to the question of why they did not select to use KTC credit card service due to they were being use another bank credit card. While 145 respondents or 34.5% accepted that they did not select to use KTC credit card because they were using another bank credit card. When 111 respondents or 26.9% denied that they did not select KTC credit card service because they were being use another bank one.

DO NOT USE CREDIT CARD

Sampling 5.24: A Summary of Respondents did not select to use KTC Credit Card Service since they do not use credit card by Statistics

Statistics

Why do not you select to use KTC credit card service ?-do not use credit card

N	Valid	256
	Missing	164

Table 5.24: A Summary of Respondents did not select to use KTC Credit Card Service since they do not use credit card by Rating Scales

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Why do not you select to use KTC credit card service ?-do not use
credit card

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	192	45.7	75.0	75.0
	Yes	64	15.2	25.0	100.0
	Total	256	61.0	100.0	
Missing	System	164	39.0		
Total		420	100.0		

Why do not you select to use KTC
credit card service ?-do not use credit card
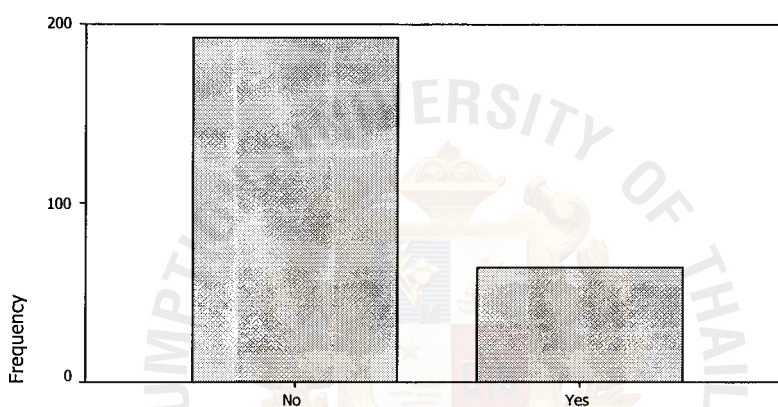
Why do not you select to use KTC credit card service ?-do not use credit
card

Figure 5.24: A Summary of Respondents did not select to use KTC Credit Card Service
due to They Do not use credit card by Rating Scales

Table 5.24 and Figure 5.24 showed that 192 respondents or 45.7% rejected that they did

not select to use KTC Credit Card Service due to they do not use credit card, when 164

respondents or 39.0% no response to this question. While 64 respondents or 15.2%

accepted that they did not select to use KTC Credit Card because they are the one using

credit card.

THE APPLICATION IS NOT APPROVED

Sampling 5.25: A Summary of Respondents did not select to use KTC Credit card
Service since their Applications are not approved by Statistics

123

Statistics

Why do not you select to use KTC
credit card service ?-not approved

N	Valid	256
	Missing	164

Table 5.25: A Summary of Respondents did not select to use KTC Credit Card Service since their Applications are not approved by Rating Scales

Why do not you select to use KTC credit card service ?-not approved

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	226	53.8	88.3	88.3
	Yes	30	7.1	11.7	100.0
	Total	256	61.0	100.0	
Missing	System	164	39.0		
Total		420	100.0		
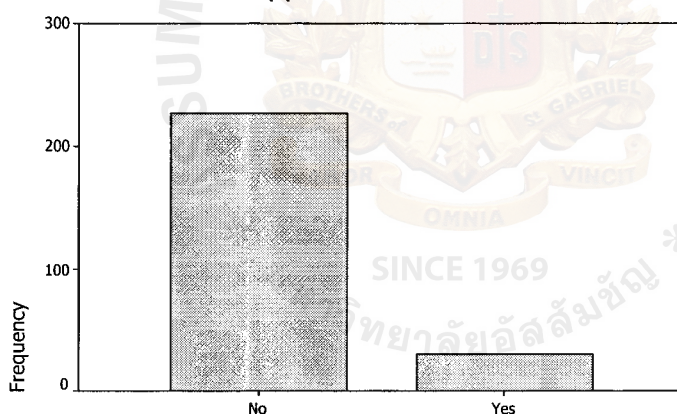
Why do not you select to use KTC credit card service ?-not approved

Figure 5.25: A Summary of Respondents did not select to use KTC Credit Card Service due to Their Applications are not approved by Rating Scales

Table 5.25 and figure 5.25 illustrated the 226 respondents or 53.8% rejected that they did not select to use KTC Credit Card service due to their applications were not approved. While 164 respondents or 39.0% no response to this question. When only 30 respondents or 7.1% accepted that they did not select to use KTC Credit Card due to their application was not approved.

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DO NOT CONVENIENT TO USE SERVICE

Sampling 5.26: A Summary of Respondents did not select to use KTC Credit Card Service due to They were not convenient to use service by Statistic

Statistics

Why do not you select to use KTC credit card service ?-not convenient to use servic

N	Valid	256
	Missing	164

Table 5.26: A Summary of Respondents did not select to use KTC Credit Card Service due to They were not convenient to use service by Rating Scales

Why do not you select to use KTC credit card service ?-not convenient to use service

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	233	55.5	91.0	91.0
	Yes	23	5.5	9.0	100.0
	Total	256	61.0	100.0	
Missing	System	164	39.0		
Total		420	100.0		

Why do not you select to use KTC credit card service ?-not convenient to use service

Why do not you select to use KTC credit card service ?-not convenient to to use service

Figure 5.26: A Summary of Respondents did not select to use KTC Credit Card Service due to They were not convenient to use service by Rating Scales

Table 5.26 and Figure 5.26 it is found those 233 respondents or 55.5% rejected that they did not select to use KTC Credit Card Service due to they were not convenient to use the service, when 164 respondents or 39.0% no response to this question. While 23 respondents or 5.5% accepted that they did not select to use KTC credit card service because they were not convenient to use it.

DO NOT CONVENIENT TO MAKE APPLICATION

Sampling 5.27: A Summary of Respondents did not select to use KTC Credit Card Service due to They were not convenient to make the applications by Statistic

Statistics

Why do not you select to use KTC credit card service ?-not convenient to make application

N	Valid	256
	Missing	164

Table 5.27: A Summary of Respondents did not select to use KTC Credit Card Service due to They were not convenient to make the applications by Rating Scales

Why do not you select to use KTC credit card service ?-not convenient to make application

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	233	55.5	91.0	91.0
	Yes	23	5.5	9.0	100.0
	Total	256	61.0	100.0	
Missing	System	164	39.0		
Total		420	100.0		

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Why do not you select to use KTC credit card

service ?-not convenient to make the application

Why do not you select to use KTC credit card service ?-not convenient to

to make the applications

Figure 5.27: A Summary of Respondents did not select to use KTC Credit Card Service due to They were not convenient to make the application in Rating Scales

Table 5.27 and Figure 5.27 showed that 233 respondents or 55.5% rejected that they did not select to use KTC Credit Card Service due to they were not convenient to make the application, when 164 respondents or 39.0% no response to this question. While 23 respondents or 5.5% accepted that they were not select to use KTC Credit Card Service because of they were not convenient to make the applications.

OTHER

Sampling 5.28: A Summary of Respondents did not select to use KTC Credit Card Service due to Other Reason by Statistic

Statistics

Why do not you select to use
KTC credit card service ?-other

N	Valid	256
	Missing	164

Table 5.28: A Summary of Respondents did not select to use KTC Credit Card Service due to Other Reason by Rating Scales

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Why do not you select to use KTC credit card service ?-other

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	251	59.8	98.0	98.0
	Yes	5	1.2	2.0	100.0
	Total	256	61.0	100.0	
Missing	System	164	39.0		
Total		420	100.0		

Why do not you select to use KTC credit card service ?-other
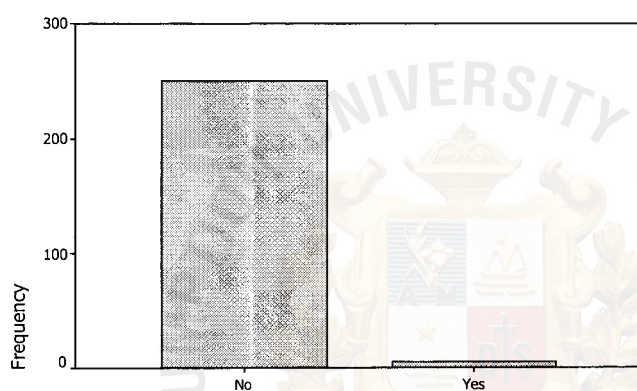
Why do not you select to use KTC credit card service ?-other

Figure 5.28: A Summary of Respondents did not select to use KTC Credit Card Service due to Other Reason by Rating Scales

Table 5.28 and Figure 5.28 illustrated that 251 respondents or 59.8% rejected that they did not select to use KTC credit card service due to other reason., when 169 respondents or 39.0% no response to this question. While only 5 respondents or 1.2% accepted that they did not select to use KTC credit card due to other reason.

OTHER WITH DESCRIPTION

Sampling 5.29: A Summary of Respondents did not select to use KTC Credit Card Service due to Other Reason with description by Statistic

Statistics

Other description

N	Valid	420
	Missing	0

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Table 5.29: A Summary of Respondents did not select to use KTC Credit Card Service due to Other Reason in description by Rating Scales

Other description

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	415	98.8	98.8	98.8
my parent to choose credit card	1	.2	.2	99.0
no income	2	.5	.5	99.5
payment by cash	1	.2	.2	99.8
used but now just cancel	1	.2	.2	100.0
Total	420	100.0	100.0	
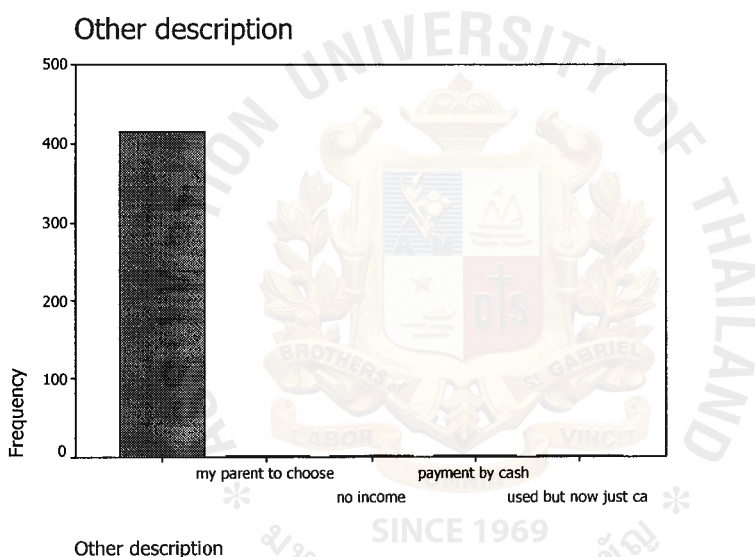
Figure 5.29: A Summary of Respondents did not select to use KTC Credit Card Service due to Other Reason in description by Rating Scales

Table 5.29 and Figure 5.29 it is found those 415 respondents or 98.8% no response to the opinion of they did not select to use KTC credit card service due to other reason in description. While 2 respondents or 0.5% gave the reasons that they no have income. When each of 1 respondents or 0.2% gave the reasons of Parent who are the one choose to use credit card, now using cash and once used but cancelled it respectively.

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PART III: GENERAL INFORMATION OF KRUNGTHAI BANK PUBLIC COMPANY LIMITED (KTB)

A: ARE YOU A CUSTOMER OF KTB?

Sampling 5.30: A Summary of Respondents by Statistics

Statistics

customer criteria ktb

N	Valid	420
	Missing	0

Table 5.30: A Summary of Respondents by Customer Criteria KTB

customer criteria ktb

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	251	59.8	59.8	59.8
	Yes	169	40.2	40.2	100.0
	Total	420	100.0	100.0	

customer criteria ktb
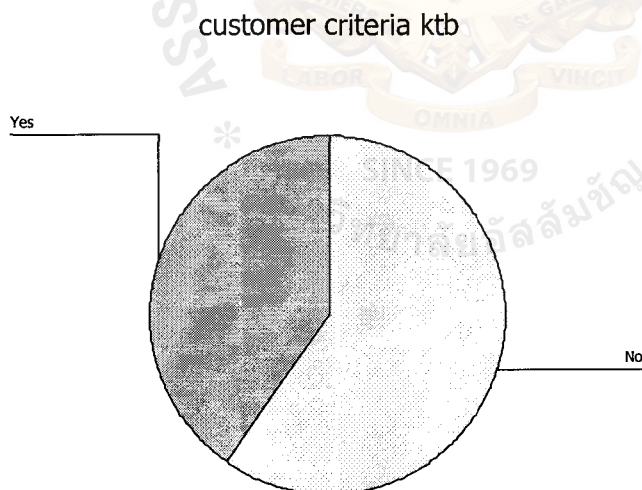
Figure 5.30: A Summary of Respondents by Customer Criteria KTB

Table 5.30 and Figure 5.30 showed that the total 420 respondents of this study there are

251 respondents or 59.8% which counted more than a half are not the KTB customers.

While the rest of 169 respondents or 40.2% are the KTB customers.

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B: THE VARIOUS IMAGES OF KTB CUSTOMERS THAT AFFECT THEIR CONDISERATIONS

TRUST

Sampling 5.31: A Summary of Respondents opinion that Trust is the image of KTB by Statistics

Statistics

The image of KTB-Trust

N	Valid	409
	Missing	11

Table 5.31: A Summary of Respondents opinion that Trust is the image of KTB by Rating Scales

The image of KTB-Trust

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	6	1.4	1.5	1.5
	Moderate	153	36.4	37.4	38.9
	Agree	250	59.5	61.1	100.0
	Total	409	97.4	100.0	
Missing	System	11	2.6		
Total		420	100.0		

The image of KTB-Trust
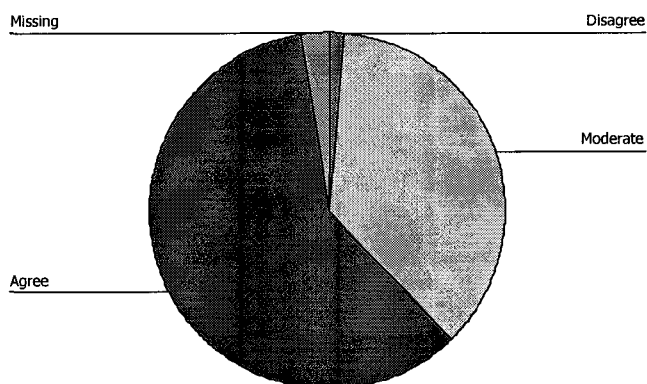
Figure 5.31: A Summary of Respondents opinion that Trust is the image of KTB by Rating Scales

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Table 5.31 and Figure 5.31 depicted that 250 respondents or 59.5% counted as more that a half of total respondents agreed the image of Trust to KTB is the important factor that attracts their considerations of being KTB customers. Follows with 153 respondents or 36.4% seem to be normal. While the rest of 6 respondents or 1.4% indicated disagreed with and only 11 respondent or 2.6% no response to this opinion.

MODERN

Sampling 5.32: A Summary of Respondents opinion who agreed Modern is the image of KTB by Statistics

Statistics

The image of KTB-Modern

N	Valid	395
	Missing	25

Table 5.32: A Summary of Respondents opinion who agreed Modern is the image of KTB by Rating Scales

The image of KTB-Modern

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	31	7.4	7.8	7.8
	Moderate	219	52.1	55.4	63.3
	Agree	145	34.5	36.7	100.0
	Total	395	94.0	100.0	
Missing	System	25	6.0		
Total		420	100.0		

The image of KTB-Modern

132
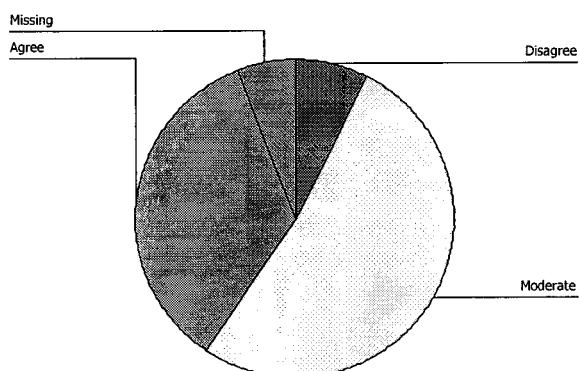
Figure 5.32: A Summary of Respondents opinion who agreed Modern is the image of
KTB by Rating Scales

Table 5.32 and Figure 5.32 indicated that 219 respondents or 52.1% seem that Modern

is in the moderate level to the image of KTB. While 145 respondents or 34.5% agreed

that being Modern is the image of KTB. There were 31 respondents or 7.4% disagreed

with the Modern is the image of KTB, when only 25 respondents or 6.0% no response

to this question.

SPEEDY

Sampling 5.33: A Summary of Respondents opinion who agreed Speedy is the image of
KTB by Statistics

Statistics

The image of KTB-Speedy

N	Valid	378
	Missing	42

Table 5.33: A Summary of Respondents opinion who agreed Speedy is the image of
KTB by Rating Scales

The image of KTB-Speedy

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	41	9.8	10.8	10.8
	Moderate	215	51.2	56.9	67.7
	Agree	122	29.0	32.3	100.0
	Total	378	90.0	100.0	
Missing	System	42	10.0		
Total		420	100.0		

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The image of KTB-Speedy
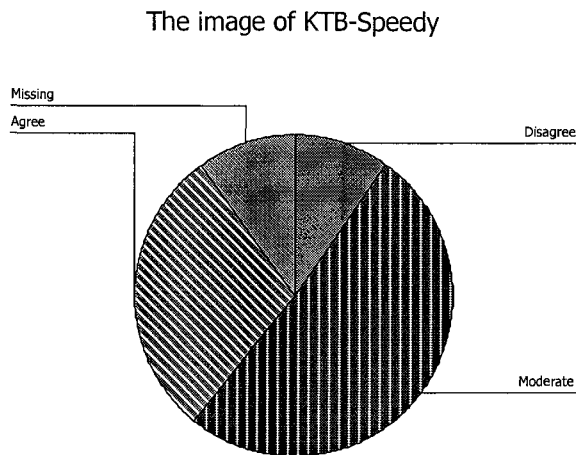
Figure 5.33: A Summary of Respondents opinion who agreed Speedy is the image of KTB by Rating Scales

Table 5.33 and Figure 5.33 showed that 215 respondents or 51.2% seem it just in moderate, while 122 respondents or 29.0 agreed that Speedy is the image of KTB, when 42 respondents or 10.0% no response to this question. Just only 41 respondents or 9.8% disagreed with that Speedy is the image of KTB.

FRIENDLY ATMOSPHERE

Sampling 5.34: A Summary of Respondents opinion who agreed Friendly Atmosphere is the image of KTB by Statistics

Statistics

The image of KTB-Friendly Atmosphere

N	Valid	355
	Missing	65

Table 5.34: A Summary of Respondents opinion who agreed Friendly Atmosphere is the image of KTB by Rating Scales

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The image of KTB-Friendly Atmosphere

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	26	6.2	7.3	7.3
	Moderate	209	49.8	58.9	66.2
	Agree	120	28.6	33.8	100.0
	Total	355	84.5	100.0	
Missing	System	65	15.5		
Total		420	100.0		

The image of KTB-Friendly Atmosphere
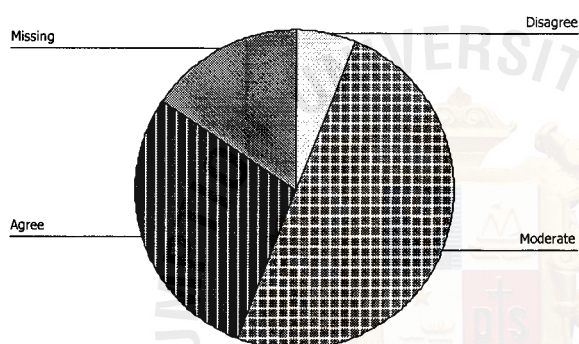
Figure 5.34: A Summary of Respondents opinion who agreed Friendly Atmosphere is the image of KTB by Rating Scales

Table 5.34 and Figure 5.34 depicted that 209 respondents or 49.8% seem moderation to Friendly Atmosphere is the image of KTB. When 120 respondents or 28.6% agreed that friendly atmosphere is the image of KTB. While 65 respondents or 15.5% no response to this question and only 26 respondents or 6.2% disagreed with Friendly Atmosphere is the image of KTB.

GOOD BEHAVIOR OF STAFF (SERVICE MIND)

Sampling 5.35: A Summary of Respondents opinion who agreed Good behavior of Staff is the image of KTB by Statistics

135

Statistics

The image of KTB-Good behavior of staff

N	Valid	359
	Missing	61

Table 5.35: A Summary of Respondents opinion who agreed Good Behavior of Staff is the image of KTB by Rating Scales

The image of KTB-Good behavior of staff

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	29	6.9	8.1	8.1
	Moderate	220	52.4	61.3	69.4
	Agree	110	26.2	30.6	100.0
	Total	359	85.5	100.0	
Missing	System	61	14.5		
Total		420	100.0		

The image of KTB-Good behavior of staff
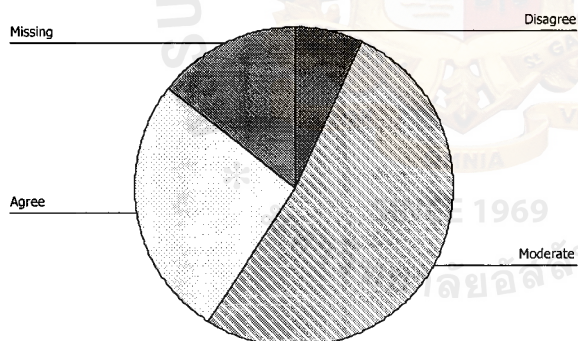
Figure 5.35: A Summary of Respondents opinion who agreed Good Behavior of Staff is the image of KTB by Rating Scales

Table 5.35 and Figure 5.35 showed that 220 respondents or 52.4% seem it was a moderate that Good Behavior of Staff is the image of KTB. When 110 respondents or 26.2% agreed with that good behavior of staff is the image of KTB. While 61 respondents or 14.5% no response to this question and 29 respondents or 6.9% disagreed with it.

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CONVENIENT

Sampling 5.36: A Summary of Respondents opinion who agreed Convenient is the image of KTB by Statistics

Statistics

The image of KTB- Convenient

N	Valid	352
	Missing	68

Table 5.36: A Summary of Respondents opinion who agreed Convenient is the image of KTB by Rating Scales

The image of KTB- Convenient

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	35	8.3	9.9	9.9
	Moderate	197	46.9	56.0	65.9
	Agree	120	28.6	34.1	100.0
	Total	352	83.8	100.0	
Missing	System	68	16.2		
Total		420	100.0		
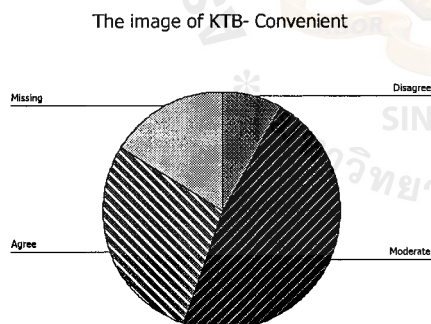
Figure 5.36: A Summary of Respondents opinion who agreed Convenient is the image of KTB by Rating Scales

Table 5.36 and Figure 5.36 illustrated that 197 respondents or 46.9% seem it was a Moderate that Convenient is the image of KTB. While 120 respondents or 28.6% agreed that convenient is the image of KTB. When 68 respondents or 16.2% no response to this question and only 35 respondents or 8.3% disagreed with it.

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OTHER

Sampling 5.37: A Summary of Respondents opinion Other is the image of KTB by Statistics

Statistics

The image of KTB-Other

N	Valid	419
	Missing	1

Table 5.37: A Summary of Respondents opinion Other is the image of KTB by Rating Scales

The image of KTB-Other

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	None	418	99.5	99.8	99.8
	Disagree	1	.2	.2	100.0
	Total	419	99.8	100.0	
Missing	System	1	.2		
Total		420	100.0		

The image of KTB-Other
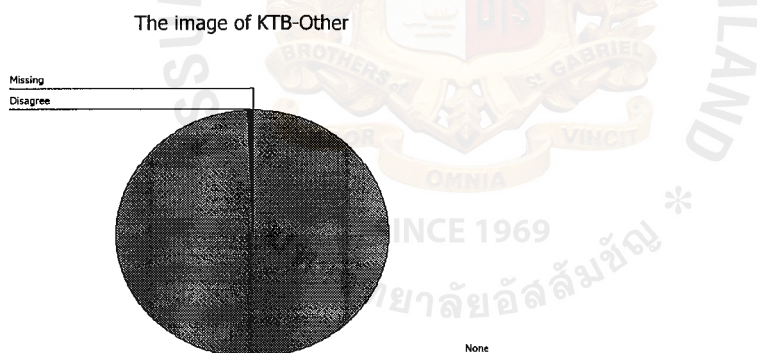
Figure 5.37: A Summary of Respondents opinion other is the image of KTB by Rating Scales

Table 5.37 and Figure 5.37 showed that 418 respondents or 99.5% did not response to the question. When only 1 respondent or 0.2% disagreed with that other is the image of KTB and only 1 respondent or 0.2% no response to this question.

OTHER DESCRIPTION

138

Sampling 5.38: A Summary of Respondents opinion that other with description is the image of KTB by Statistics

Statistics

Other description

N	Valid	420
	Missing	0

Table 5.38: A Summary of Respondents opinion that other with description is the image of KTB by Rating Scales

Other description

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		419	99.8	99.8	99.8
	salary company	1	.2	.2	100.0
	Total	420	100.0	100.0	
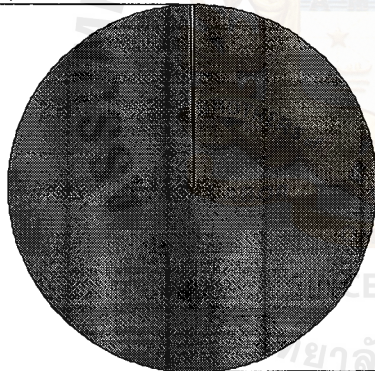
Figure 5.38: A Summary of Respondents opinion that other with description is the image of KTB by Rating Scales

Table 5.38 and Figure 5.38 illustrated that 419 respondents or 99.8% no response to comment in description on other is the image of KTB, where only one respondent or 0.2% gave a description of the deposit of company salary.

HOW DO YOU KTB SERVICE BY?

YOUR WELL-KNOWN PEOPLE RECOMMENDATION

Sampling 5.39: A Summary of Respondents admitted to use KTB service by Recommendation in Statistics

139

Statistics

How do you use KTB service by?-recommendation

N	Valid	169
	Missing	251

Table 5.39: A Summary of Respondents admitted to use KTB service by Recommendation in Rating Scales

How do you use KTB service by?-recommendation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	125	29.8	74.0	74.0
	Yes	44	10.5	26.0	100.0
	Total	169	40.2	100.0	
Missing	System	251	59.8		
Total		420	100.0		
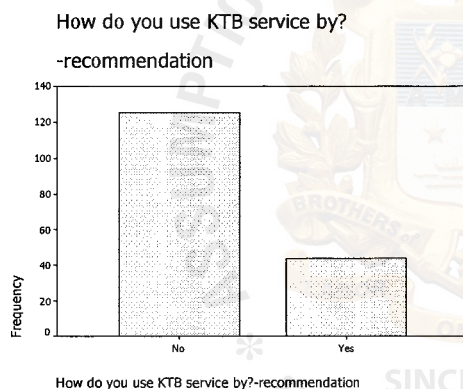
Figure 5.39: A Summary of Respondents admitted to use KTB service by Recommendation in Rating Scales

Table 5.39 and Figure 5.39 it is found that more than a half or 251 respondents accounted as 59.8% no response to admit to use KTB service by a recommendation from the well-known people. When 125 respondents or 29.8% did not accept that their use of KTB service by recommendation. While 44 respondents or 10.5% said Yes that their use KTB service by recommendation.

VARIOUS ADVERTISING MEDIAS

Sampling 5.40: A Summary of Respondents who admitted to use KTB service by Media in Statistics

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Statistics

How do you use KTB service by?-media

N	Valid	169
	Missing	251

Table 5.40: A Summary of Respondents who admitted to use KTB service by Media in Rating Scales

How do you use KTB service by?-media

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	95	22.6	56.2	56.2
	Yes	74	17.6	43.8	100.0
	Total	169	40.2	100.0	
Missing	System	251	59.8		
Total		420	100.0		
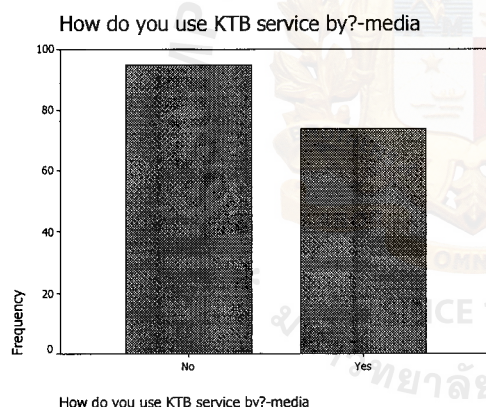
Figure 5.40: A Summary of Respondents who admitted to use KTB service by Media in Rating Scales

Table 5.40 and Figure 5.40 showed those 251 respondents or 59.8% no response to admit that to use KTB service by various advertising medias. When 95 respondents or 22.6% did not accept that their use of KTB service by Media. While only 74 respondents or 17.6% accepted that their use of KTB service by advertising medias.

BEING KTC CUSTOMER

Sampling 5.41: A Summary of Respondents admitted to use KTB service by Being KTC Customer in Statistics

141

Statistics

How do you use KTB service by?-ktc credit card

N	Valid	169
	Missing	251

Table 5.41: A Summary of Respondents admitted to use KTB service by Being KTC Customer in Rating Scales

How do you use KTB service by?-ktc credit card

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	110	26.2	65.1	65.1
	Yes	59	14.0	34.9	100.0
	Total	169	40.2	100.0	
Missing	System	251	59.8		
Total		420	100.0		
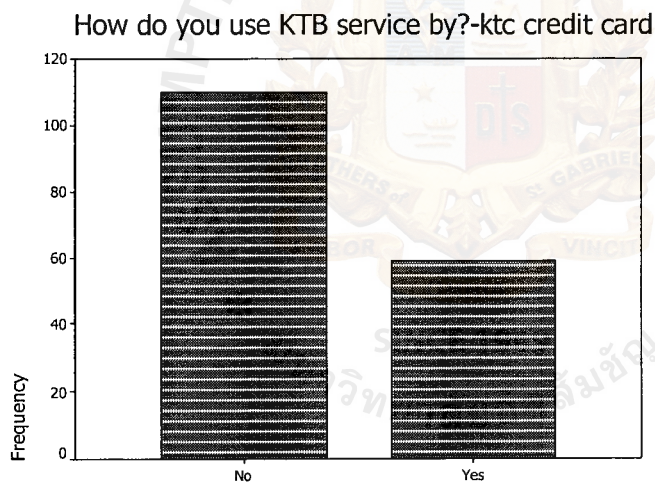
How do you use KTB service by?-ktc credit card

Figure 5.41: A Summary of Respondents admitted to use KTB service by Being KTC Customer in Rating Scales

Table 5.41 and Figure 5.41 illustrated that 251 respondents or 59.8% no response to admit that they used KTB service due to they are being the KTC customers. When 110 respondents or 26.2% did not accepted that they used KTB service while they are still being KTC customers. The rest of 59 respondents or 14.0% accepted that they are being KTC customers to lead them using KTB service too.

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OTHER

Sampling 5.42: A Summary of Respondents admitted to use KTB service by Other in Statistics

Statistics

How do you use KTB service by?-other

N	Valid	168
	Missing	252

Table 5.42: A Summary of Respondents admitted to use KTB service by Other in Rating Scales

How do you use KTB service by?-other

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	142	33.8	84.5	84.5
	Yes	26	6.2	15.5	100.0
	Total	168	40.0	100.0	
Missing	System	252	60.0		
Total		420	100.0		
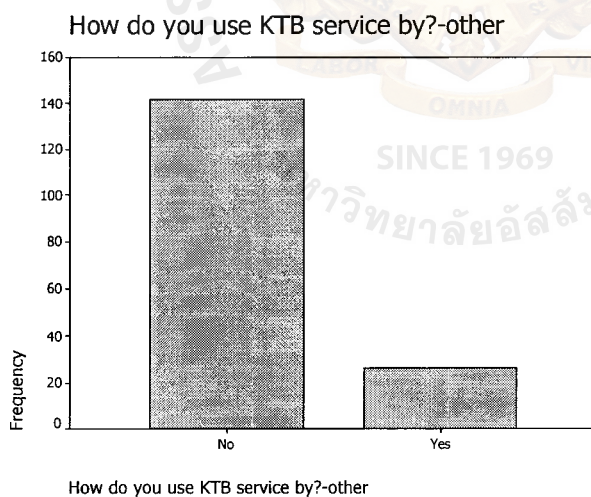
Figure 5.42: A Summary of Respondents admitted to use KTB service by Other in Rating Scales

Table 5.42 and Figure 5.42 showed those 252 respondents or 60.0% no response to admit that they used KTB service by introduction of other means.

When 142 respondents or 33.8% did not accept that they used KTB service by other mean introduction. While 26 respondents or 6.2% accepted to admit used KTB service by other means of introduction.

OTHER DESCRIPTION

Sampling 5.43: A Summary of Respondents admitted to use KTB Service by Others with Description in Statistics

Statistics

Other description

N	Valid	420
	Missing	0

Table 5.43: A Summary of Respondents admitted to use KTB Service by Others with Description in Rating Scales

Other description

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	392	93.3	93.3	93.3
apply by himself	1	.2	.2	93.6
educationscholarship	2	.5	.5	94.0
family bank	1	.2	.2	94.3
id studentuniversity	7	1.7	1.7	96.0
near home	6	1.4	1.4	97.4
near office	2	.5	.5	97.9
salary account	4	1.0	1.0	98.8
saving account	4	1.0	1.0	99.8
use ATM debit card	1	.2	.2	100.0
Total	420	100.0	100.0	
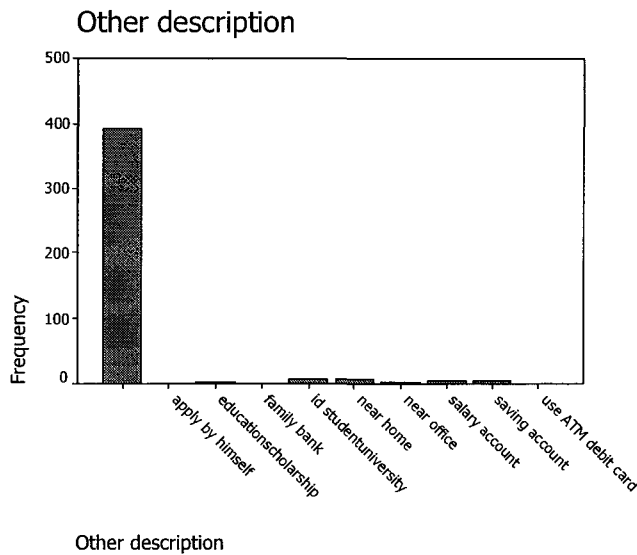
Other description

Figure 5.43: A Summary of Respondents admitted to use KTB service by Others with Description in Rating Scales

Table 5.43 and Figure 5.43 illustrated that 392 respondents or 93.3% with no response to give the description of the other mean that they used KTB service, where 7 respondents or 1.7% used it through ID Student University; when 6 respondents or 1.4% used KTB Service since it is near to their homes. While 4 respondents or 1.0% utilized it because salary accounts deposit and savings account. The rest are scholarship, bank is near to his office, and being used ATM Debit Cards respectively.

D: WHY DO NOT YOU SELECT TO USE KTB CREDIT CARD SERVICE?
USING ANOTHER BANK CREDIT CARD

Sampling 5.44: A Summary of Respondents did not select to use KTB Credit Card since Using Another Bank Credit Card by Statistics

Statistics

Why do not you choose to use KTB?-another bank

N	Valid	247
	Missing	173

Table 5.44: A Summary of Respondents did not select to use KTB Credit Card since Using Another Bank Credit Card by Rating Scales

Why do not you choose to use KTB?-another bank

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	55	13.1	22.3	22.3
	Yes	192	45.7	77.7	100.0
	Total	247	58.8	100.0	
Missing	System	173	41.2		
Total		420	100.0		

Why do not you choose to use KTB?-another bank
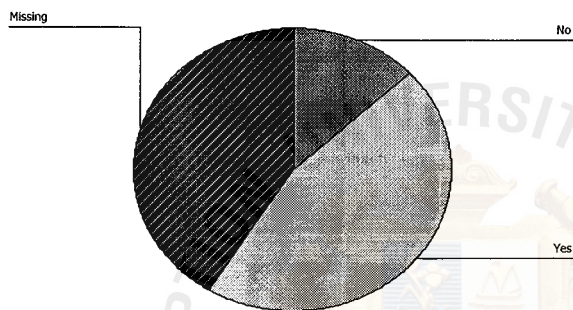
Figure 5.44: A Summary of Respondents did not select to use KTB Credit Card since Using Another Bank Credit Card by Rating Scales

Table 5.44 and Figure 5.44 it is found that 192 respondents or 45.7% accepted that they did not choose to use KTB credit card due to they were being used another bank credit card. While 173 respondents or 41.2% no response to this question. When 55 respondents or 13.1% denied that they did not choose to use KTB credit card service because of they were being used another bank credit card.

DO NOT INTEREST TO CREDIT CARD

Sampling 5.45: A Summary of Respondents did not select to use KTB Credit Card Service since they are not Interested To Use Credit Card by Statistics

Statistics

Why do not you choose to use KTB?-not interest

N	Valid	246
	Missing	174

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Table 5.45: A Summary of Respondents did not select to use KTB Credit Card Service since they are not Interested To Use Credit Card by Rating Scales

Why do not you choose to use KTB?-not interest

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	215	51.2	87.4	87.4
	Yes	31	7.4	12.6	100.0
	Total	246	58.6	100.0	
Missing	System	174	41.4		
Total		420	100.0		

Why do not you choose to use KTB?-not interest
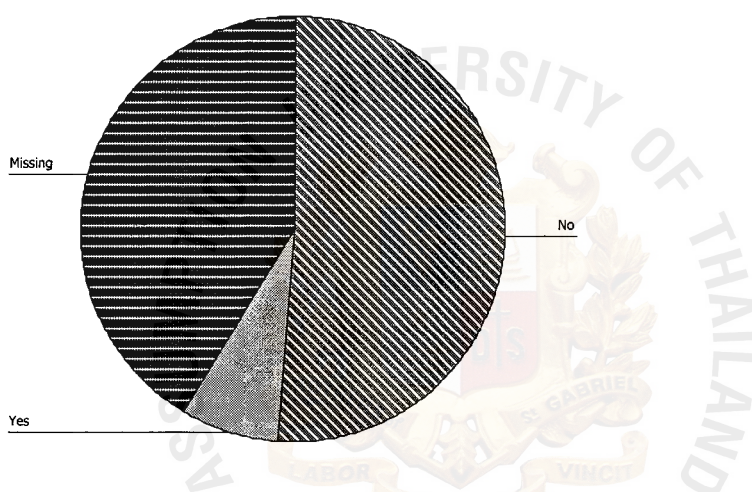
Figure 5.45: A Summary of Respondents did not select to use KTB Credit Card Service since they are not Interested to Use Credit Card by Rating Scales

Table 5.45 and Figure 5.45 showed that 215 respondents or 51.2% rejected that they did not choose to use KTB Credit Card Service due to they do not interest to use credit card, when 174 respondents or 41.4% no response to this question. While 31 respondents or 7.4% accepted that they did not choose to use KTB credit card because they do not interest to.

DO NOT CONVENIENT TO USE SERVICE

Sampling 5.46: A Summary of Respondents did not select to use KTB Credit Card Service since it is not Convenient To Use Service by Statistics

Statistics

Why do not you choose to use
KTB?-not convenient to use service

N	Valid	246
	Missing	174

Table 5.46: A Summary of Respondents did not select to use KTB Credit Card Service since it is not Convenient To Use Service by Rating Scales

Why do not you choose to use KTB?-not convenient to use service

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	189	45.0	76.8	76.8
	Yes	57	13.6	23.2	100.0
	Total	246	58.6	100.0	
Missing	System	174	41.4		
Total		420	100.0		
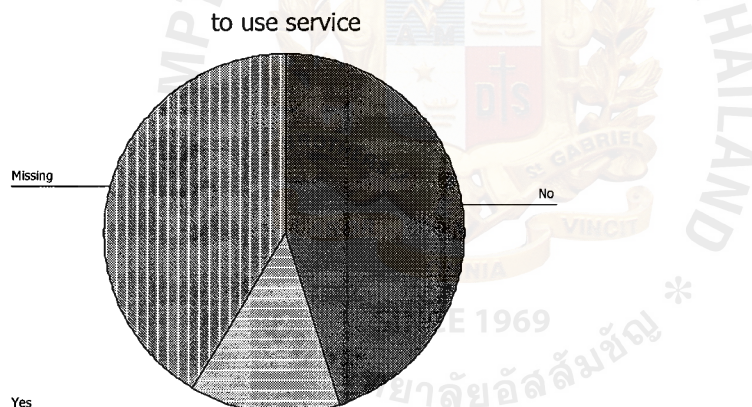
Figure 5.46: A Summary of Respondents did not select to use KTB Credit Card Service since it is not Convenient to Use Service by Rating Scales

Table 5.46 and Figure 5.46 it is found that 189 respondents or 45.0% rejected that they did not choose to use KTB Credit Card Service due to they were not convenient to use service. While 174 respondents or 41.6% no response to this question. When 57 respondents or 13.6% accepted that they did not choose to use KTB Credit Card Service due to they were not convenient to use.

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DO NOT CONVENIENT TO MAKE APPLICATION

Sampling 5.47: A Summary of Respondents did not select to use KTB Credit Card Service since it is not Convenient To Make The Applications by Statistics

Statistics

Why do not you choose to use
KTB?-not covenient to make application

N	Valid	246
	Missing	174

Table 5.47: A Summary of Respondents did not select to use KTB Credit Card Service since it is not Convenient to Make the Applications by Rating Scales

Why do not you choose to use KTB
-not convenient to make application

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	229	54.5	93.1	93.1
	Yes	17	4.0	6.9	100.0
	Total	246	58.6	100.0	
Missing	System	174	41.4		
Total		420	100.0		

Why do not you choose to use KTB?-not covenient to
make application
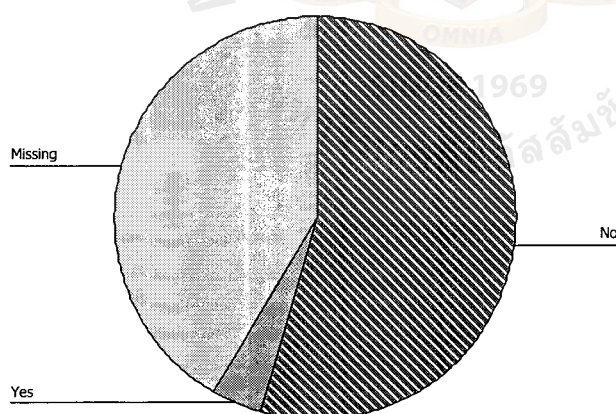
Figure 5.47: A Summary of Respondents did not select to use KTB Credit Card Service since it is not Convenient to Make the Application by Rating Scales

Table 5.47 and Figure 5.47 showed that 229 respondents or 54.5% rejected that they did not choose to use KTB credit card service due to they were not convenient to make the application, when 174 respondents or 41.4% no response to this question. While 174

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respondents or 4.0% accepted that they did not choose to use KTB credit card because of they were not convenient to make the application.

OTHER

Sampling 5.48: A Summary of Respondents did not choose to use KTB Credit Card Service due to other reasons in Statistics

Statistics

Why do not you choose to use KTB?-other

N	Valid	246
	Missing	174

Table 5.48: A Summary of Respondents did not choose to use KTC Credit Card Service due to other reasons in Rating Scales

Why do not you choose to use KTB?-other

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	243	57.9	98.8	98.8
	Yes	3	.7	1.2	100.0
	Total	246	58.6	100.0	
Missing	System	174	41.4		
Total		420	100.0		
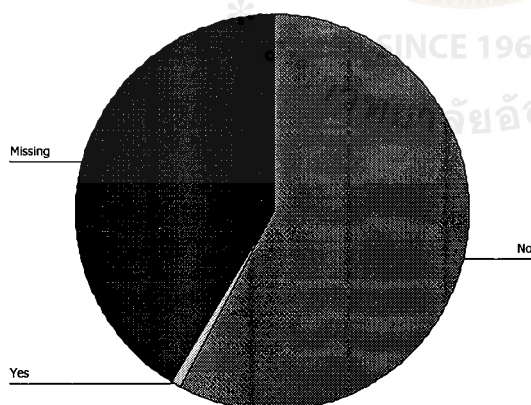
Figure 5.48: A Summary of Respondents did not choose to use KTB Credit Card Service due to other reasons in Rating Scales

Table 5.48 and Figure 5.48 it is found that 243 respondents or 57.9% rejected that they did not choose to use KTB Credit Card Service due to other reasons, when 174

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respondents or 41.4% no response to this question. While 3 respondents or 0.7% accepted that they did not choose to use KTB Credit Card due to other reasons.

OTHER DESCRIPTION

Sampling 5.49: A Summary of Respondents did not select to use KTB Credit Card Service due to Other reasons by Description of Statistics

Statistics

Other description

N	Valid	420
	Missing	0

Table 5.49: A Summary of Respondents did not select to use KTB Credit Card Service due to Other reasons by Description of Rating Scales

Other description

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		417	99.3	99.3	99.3
	no bank	1	.2	.2	99.5
	no information	1	.2	.2	99.8
	office location	1	.2	.2	100.0
	Total	420	100.0	100.0	
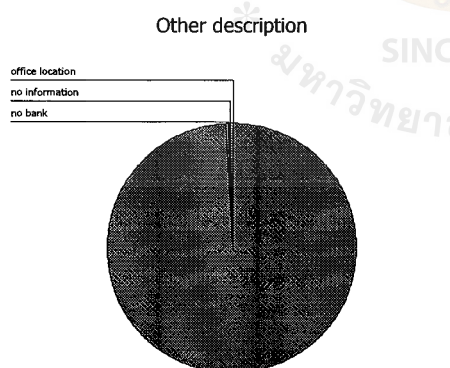
Other description

Figure 5.49: A Summary of Respondents did not select to use KTB Credit Card Service to Other reasons by Description of Rating Scales

Table 5.49 and Figure 5.49 illustrated that 417 respondents or 99.3% accepted that no other reasons in description that why they did not choose to use KTB Credit Card Service. When each of one respondent or 0.2% gave the reasons that No Bank

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Account with, No Bank Information and Office closes to Bank respectively.

PART IV: THE FACTORS OF KRUNGTHAI CARD PUBLIC COMPANY LIMITED (KTC) THAT IMPACTS THE IMAGE OF KRUNGTHAI BANK PUBLIC COMPANY LIMITED (KTB) AND KTC BOUTIQUE BRANCH
A: DO YOU KNOW THAT KTC CREDIT CARD IS OWNED BY KRUNGTHAI

BANK PUBLIC COMPANY LIMITED (KTB)?

Sampling 5.50: A Summary of Respondents opinion who knows that KTC Credit Card is owned by KTB by Statistics

Statistics

Do you know that KTC credit card is owned by
Krungthai Bank Public Company Limited (KTB)?

N	Valid	420
	Missing	0

Table 5.50: A Summary of Respondents opinion who knows that KTC Credit Card is owned by KTB in Rating Scales

Do you know that KTC credit card is owned by Krungthai Bank
Public Company Limited (KTB)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	74	17.6	17.6	17.6
	Yes	346	82.4	82.4	100.0
	Total	420	100.0	100.0	

Do you know that KTC credit card is owned

by Krungthai Bank Public Company Limited
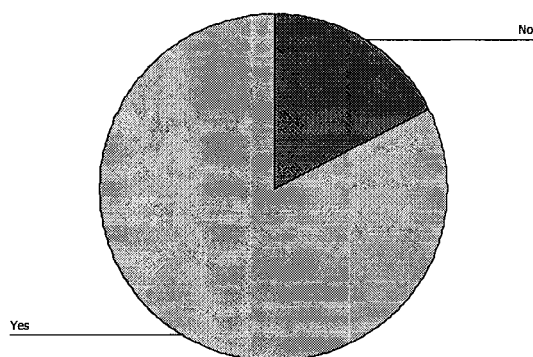
Figure 5.50: A Summary of Respondents opinion who knows that KTC Credit Card is owned by KTB in Rating Scales

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Table 5.50 and Figure 5.50 showed that 346 respondents or 82.4% knew well that

KTC Credit Card is owned by KTB. Only 74 respondents or 17.6% did not know that

KTC is owned by KTB.

B: THE VARIOUS FACTORS OF KRUNGTHAI CARD PUBLIC COMPANY
LIMITED (KTC) THAT IMPACT TO THE IMAGE OF KRUNGTHAI BANK
PUBLIC COMPANY LIMITED (KTB) AND KTC BOUTIQUE BRANCH
THE FORM OF SERVICE OF KTC THAT ATTRACTS YOU TO WANTS TO
TRY KRUNGTHAI BANK SERVICE

Sampling 5.51: A Summary of Respondents opinion that the form of service of KTC
that attracts them to want to try KTB service in Statistics

Statistics

The factors of KTC that impact to KTB-attracting

N	Valid	346
	Missing	74

Table 5.51: A Summary of Respondents opinion that the form of service of KTC that
attracts them to want to try KTB service in Rating Scales

The factors of KTC that impact to KTB-attracting

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Extremely Disagree	5	1.2	1.4	1.4
	Disagree	41	9.8	11.8	13.3
	Uncertain	99	23.6	28.6	41.9
	Agree	145	34.5	41.9	83.8
	Extremely Agree	56	13.3	16.2	100.0
	Total	346	82.4	100.0	
Missing	System	74	17.6		
Total		420	100.0		

The factors of KTC that impact to KTB-attracting
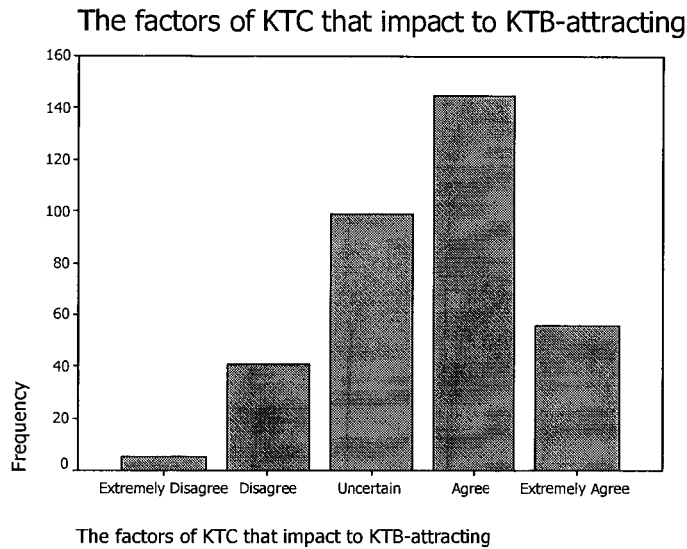
Figure 5.51: A Summary of Respondents opinion that the form of service of KTC
that attracts them to want to try KTB service in Rating Scales

Table 5.51 and Figure 5.51 depicted that 145 respondents or 34.5% agreed that the form

of service of KTC that attracting them wanting to try KTB service. Followed with 99

respondents or 23.6% did not sure it was. While 74 respondents or 17.6% no response

to this question, when 56 respondents or 13.3% with extremely agreed. When 41 and 5

respondents or 9.8% and 5.0% disagreed and extremely disagreed with respectively.

THE FORM OF SERVICE OF KTC IS IMPROVING THE IMAGE OF KRUNGTHAI
BANK TO BE MORE MODERN

Sampling 5.52: A Summary of Respondents opinion that the form of service of KTC
that improving the image of KTB to look more modern by Statistics

Statistics

The factors of KTC that impact to KTB-image modern

N	Valid	345
	Missing	75

Table 5.52: A Summary of Respondents opinion that the form of service of KTC is
improving the image of KTB to look more modern by Rating Scales

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The factors of KTC that impact to KTB-image modern

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Extremely Disagree	3	.7	.9	.9
	Disagree	19	4.5	5.5	6.4
	Uncertain	58	13.8	16.8	23.2
	Agree	191	45.5	55.4	78.6
	Extremely Agree	74	17.6	21.4	100.0
	Total	345	82.1	100.0	
Missing	System	75	17.9		
Total		420	100.0		

Figure 5.52: A Summary of Respondents opinion that the form of service of KTC is improving the image of KTB to look more modern by Rating Scales

The factors of KTC that impact to KTB-image modern
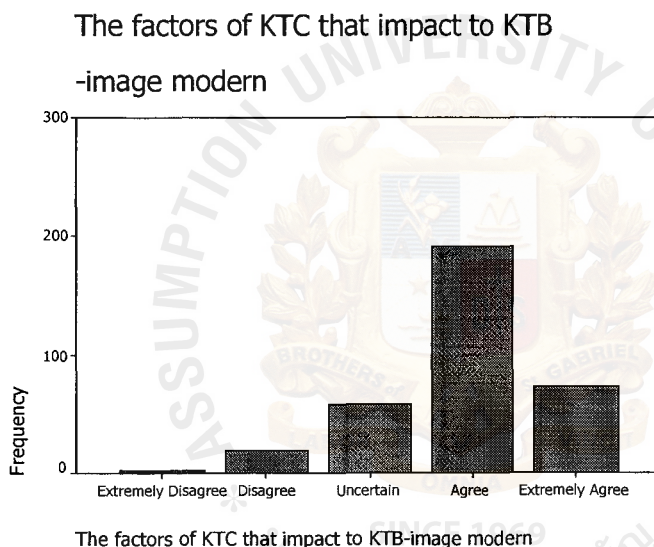
Figure 5.52: A Summary of Respondents opinion that the form of service of KTC that improving the image of KTB looking more modern by Rating Scales

Table 5.52 and Figure 5.52 indicated that 191 respondents or 45.5% agreed that the form of service of KTC that improving the image of KTB looking more modern. While 75 respondents or 17.9% no response to this matter. When 74 respondents or 17.6% extremely agreed with extremely disagreed. Where 58 respondents or 13.8% seem could not make decision. Only 19 and 3 respondents or 4.5% and 0.7% came with disagreed respectively.

THE INFORMATION OF KTC FROM VARIOUS MEDIA IMPROVING THE IMAGE OF KRUNGTHAI BANK TO BE BETTER IN YOUR VIEWPOINT

Sampling 5.53: A Summary of Respondents opinion on the information of KTC is getting from various Media for improving the image of Krungthai Bank to be better in your viewpoint by Statistics

Statistics

The factors of KTC that impact to KTB-media

N	Valid	346
	Missing	74

Table 5.53: A Summary of Respondents opinion on the information of KTC is getting from various media improving the image of Krungthai Bank to be better in your viewpoint by Rating Scales

The factors of KTC that impact to KTB-media

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Extremely Disagree	1	.2	.3	.3
	Disagree	17	4.0	4.9	5.2
	Uncertain	93	22.1	26.9	32.1
	Agree	181	43.1	52.3	84.4
	Extremely Agree	54	12.9	15.6	100.0
	Total	346	82.4	100.0	
Missing	System	74	17.6		
Total		420	100.0		

The factors of KTC that impact to KTB-media

The factors of KTC that impact to KTB-media

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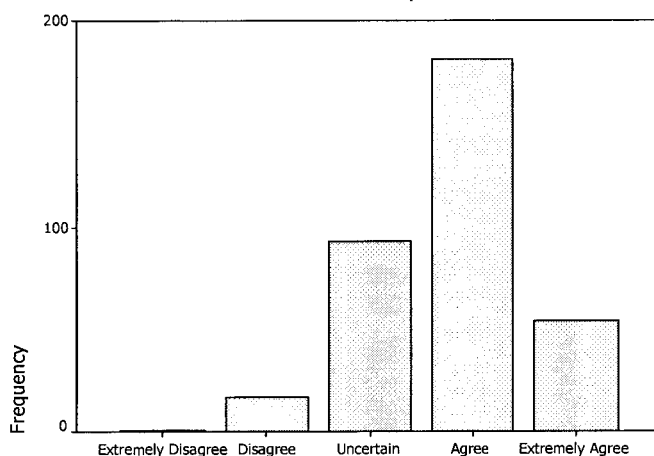
Figure 5.53: A Summary of Respondents opinion on the information of KTC that getting from various media for improving the image of Krungthai Bank to bebetter in your viewpoint by Rating Scales

Table 5.53 and Figure 5.53 showed that 181 respondents or 43.1% agreed with that the information of KTC that getting from various Medias improving the image of Krungthai Bank better in their viewpoints, when 93 respondents or 22.1% could not make their decisions. While 74 respondents or 17.6% no response to this question, where 54 respondents or 12.9% extremely agreed with. Only 17 and 1 respondent or 4.0% and 0.2% disagreed and extremely disagreed with respectively.

IF KTC WAS SEPARATED FROM KTB, WILL YOU STILL USE THE SERVICE OF KTC CREDIT CARD OR NOT?

Sampling 5.54: A Summary of Respondents opinion that if KTC was separated from KTB, they will still keep using the service of KTC credit card or not in Statistics

Statistics

The factors of KTC that impact to KTB-separate

N	Valid	243
	Missing	177

Table 5.54: A Summary of Respondents opinion that if KTC was separated from KTB, will they still keep using the service of KTC credit card or not by Rating Scales

The factors of KTC that impact to KTB-separate

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	None	7	1.7	2.9	2.9
	Extremely Disagree	16	3.8	6.6	9.5
	Disagree	19	4.5	7.8	17.3
	Uncertain	94	22.4	38.7	56.0
	Agree	78	18.6	32.1	88.1
	Extremely Agree	29	6.9	11.9	100.0
	Total	243	57.9	100.0	
Missing	System	177	42.1		
Total		420	100.0		

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The factors of KTC that impact to KTB-separate
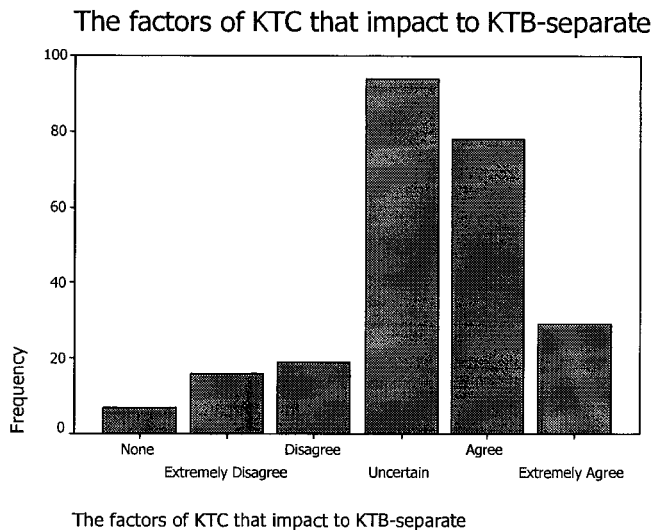
Figure 5.54: A Summary of Respondents opinion that if KTC was separated from KTB, will they still keep using the service of KTC credit card or not by Rating Scales

Table 5.54 and Figure 5.54 illustrated that 177 respondents or 42.1% no response to the question that if KTC was separated from KTB will they still keeping in use the service of KTC Credit Card or not. While 94 respondents or 18.6% agreed with keeping in use KTC Credit Card Service, where 29 respondents or 6.9% confirmed strongly in keeping in use with. Only 19 and 16 respondents or 4.5% and 3.8% disagreed with and extremely disagreed with keeping in use KTC Credit Card Service. And 7 respondents or 1.7% did not reply.

THE IMPROVED IMAGE OF KTC CONTRIBUTED TO THE IMPROVED IMAGE OF KTB ACCORDINGLY

Sampling 5.55: A Summary of Respondents opinion that the improved image of KTC contributed to the improved image of KTB according to Statistics

Statistics

The factors of KTC that impact to KTB-improve

N	Valid	345
	Missing	75

Table 5.55: A Summary of Respondents opinion that the improved image of KTC contributed to the improved image of KTB according to Rating Scales

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The factors of KTC that impact to KTB-improve

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Extremely Disagree	7	1.7	2.0	2.0
	Disagree	19	4.5	5.5	7.5
	Uncertain	90	21.4	26.1	33.6
	Agree	161	38.3	46.7	80.3
	Extremely Agree	68	16.2	19.7	100.0
	Total	345	82.1	100.0	
Missing	System	75	17.9		
Total		420	100.0		

The factors of KTC that impact to KTB-improve

The factors of KTC that impact to KTB-improve
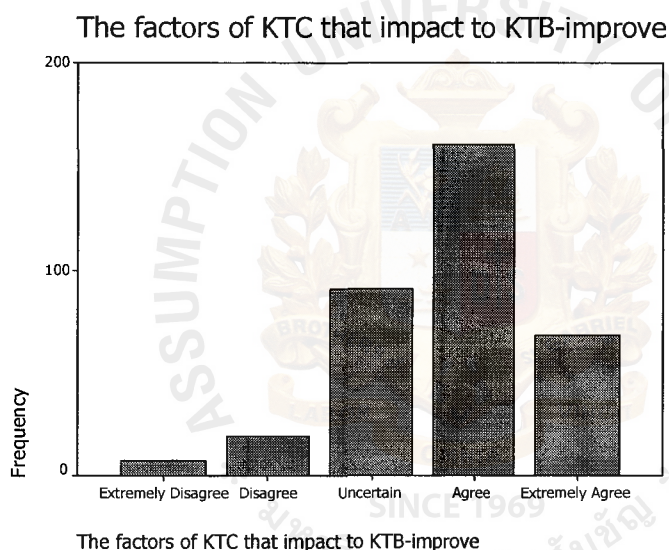
Figure 5.55: A Summary of Respondents opinion that the improved image of KTC contributed to the improved image of KTB according to Rating Scales

Table 5.55 and Figure 5.55 showed that 161 respondents or 38.3% agreed with that the improved image of KTC contributed to the improved image of KTB accordingly, when 90 respondents or 21.4% could not make up their decision, where 75 respondents or 17.9% no response to this matter. While 68 respondents or 16.2% were extremely agreed with. Only 19 and 7 respondents or 4.5% and 1.7% disagreed and extremely disagreed with this opinion respectively.

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RESULT CROSS TABULATION

CASE 1

Table 5.56: KTC CUSTOMER EXPERIENCE WITH THE IMAGE OF KTC IN MODERATION BY CROSS TABULATION

customer criteria ktc * The image of KTC- Modern Crosstabulation

Count

		The image of KTC- Modern			Total
		Disagree	Moderate	Agree	
customer criteria ktc	No	5	120	122	247
	Yes	0	38	113	151
Total		5	158	235	398

In table 5.56 depicted that 247 KTC non-customers perceived the image of KTC in modern more that 151 KTC customers experience with or two folds higher in number.

While the majority of both 122 KTC non-customers and 113 KTC customers agreed that the image of KTC was Modern, where it showed a significant positive outcome that the marketing strategy with Modern was in the right direction.

From the above discussion the researcher can summarize that both KTC customers and KTC non-customers most agreed that the image of KTC was Modern as well as the marketing strategy was campaigned on the right direction.

Table 5.57: KTB CUSTOMER EXPERIENCE WITH THE IMAGE OF KTC IN INTREND BY CROSS TABULATION

customer criteria ktb * The image of KTC- In trend Crosstabulation

Count

		The image of KTC- In trend			Total
		Disagree	Moderate	Agree	
customer criteria ktb	No	7	92	130	229
	Yes	0	52	102	154
Total		7	144	232	383

In table 5.57 showed that 229 KTB non-customers perceived the image of KTC on In trend more than 154 KTB customers experienced with. While the majority of both 130 KTB non-customers and 102 KTB customers agreed with that the image of KTC was In

trend. Where it showed a significant positive outcome that the marketing strategy policy with In trend was in the right direction. From the above discussions the researcher can summarize that both KTB customers and KTB non-customers most agreed that the image of KTC was In trend as well as the marketing strategy policy was campaigned on the right direction.

From both table 5.56 and 5.57, as the result from this study the researcher can interpret that KTC customers mostly agreed with both of Modern and In trend were the image of KTC as well as KTB customers did.

CASE 2

Table 5.58: KTC CUSTOMER EXPERIENCE WITH THE IMAGE OF KTC IN TRUST BY CROSS TABULATION

customer criteria ktc * The image of KTC- Trust Crosstabulation

Count

| | | The image of KTC- Trust | | | Total |
		Disagree	Moderate	Agree	
customer criteria ktc	No	5	134	113	252
	Yes	0	42	114	156
Total		5	176	227	408

In table 5.58 depicted that 252 KTC non-customers perceived with the image of KTC in trust that more than a half of 156 KTC customers; while the majority of 134 KTC non-customers seem moderately with the image of KTC in trust, and only 114 KTC customers mostly agreed with this opinion, where it showed a significant positive outcome that he marketing strategy with Trust was in the right direction.

From the above discussions the researcher can summarize that eh majority of KTC customers agreed with that the image of KTC was Trust as well as the nearness of majority of KTC non-customers did.

Table 5.59:   KTC CUSTOMER EXPERIENCE WITH THE IMAGE OF KTC-MODERN BY CROSS TABULATION

customer criteria ktc * The image of KTC- Modern Crosstabulation

Count

| | | The image of KTC- Modern | | | Total |
		Disagree	Moderate	Agree	
customer criteria ktc	No	5	120	122	247
	Yes	0	38	113	151
Total		5	158	235	398

In table 5.59 showed that 247 KTC non-customers perceived that the image of KTC was Modern more than 151 KTC customers experience with. While the majority of both 122 KTC non-customers and 113 KTC customers all agreed with that the image of KTC was Modern, where it showed that a significant positive outcome that the marketing strategy policy with Modern was in the right track.

From the above discussions the researcher can summarize that both KTC customers and KTC non-customers mostly agreed that the image of KTC was Modern as well as the marketing strategy policy was campaigned on the right direction.

From both table 5.58 and 5.59, as the result from this study the researcher can interpret that KTC customers experienced with the focus on the image of KTC was Trust and Modern at the same level. But for KTC non-customers perceived with the focus on the image of KTC- the first was Trust and followed was Modern. Because KTC non-customers are KTB customers that Trust KTB the government bank.

CASE 3

Table 5.60: KTB CUSTOMER EXPERIENCES WITH THE IMAGE OF KTB IN TRUST BY CROSS TABUTION

customer criteria ktb * The image of KTB-Trust Crosstabulation

Count

| | | The image of KTB-Trust | | | |
		Disagree	Moderate	Agree	Total
customer criteria ktb	No	4	125	112	241
	Yes	2	28	138	168
Total		6	153	250	409

In table 5.60 depicted that 241 KTB non-customers perceived that the image of KTB in Trust and 168 KTB customers experienced with Trust the image of KTB, when 125 KTB non-customers seem moderately that the image of KTB was Trust; where the majority of 138 KTB customers agreed with their experiences that the image of KTB was Trust.

From the above table 5.60, the researcher can summarized that the majority of KTB customers accepted Trust was the image of KTB as well as it was a significant positive indicator that the marketing strategy policy on Trust was on the right direction.

CASE 4

Table 5.61: KTB CUSTOMER EXPERIENCES WITH THE IMAGE OF KTB TO BE MODERN BY CROSS TABULATION

customer criteria ktb * The image of KTB-Modern Crosstabulation

Count

| | | The image of KTB-Modern | | | |
		Disagree	Moderate	Agree	Total
customer criteria ktb	No	24	145	64	233
	Yes	7	74	81	162
Total		31	219	145	395

In table 5.61 showed that 233 KTB non-customers perceived with the image of KTB in Modern. And only 162 KTB customers experienced with it. When 145 KTB non-customers counted as the majority that seems the image of KTB was Modern at the moderate level. Where 81 KTB customers of the majority agreed with Modern was the image of KTB.

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From the above table 5.61, the researcher can interpreted that the majority of KTB customers accepted to the experience with the image of KTB in Modern that it indicated a potential marketing strategy policy on Modern as the target.

Table 5.62: KTB CUSTOMER EXPERIENC WITH THE IMAGE OF KTB-TRUST BY CROSS TABULATION

customer criteria ktb * The image of KTB-Trust Crosstabulation

Count

| | | The image of KTB-Trust | | | Total |
		Disagree	Moderate	Agree	
customer criteria ktb	No	4	125	112	241
	Yes	2	28	138	168
Total		6	153	250	409

In table 5.62 depicted that 241 KTB non-customers perceived with the image of KTB in Trust that more than 168 KTB customers who experienced in with the same subject, when 125 KTB non-customers or the majority of this group seem in the moderate level to the image of KTB in Trust; where the majority of 138 KTB customers agreed with experience that the image of KTB was Trust.

From the above table 5.62, the researcher can summarized that the majority of KTB customers accepted with their experiences on Trust was the image of KTB that Trust to the image of KTB was still a right marketing strategy target to campaign on.

From the table 5.61 and 5.62, the researcher could interpret that both KTB customers and KTB non-customers experienced and perceived with majority agreed that the image of KTB in Trust was more important than in being Modern. KTB customers agreed to focus first on both the image of KTB in Trust and in being Modern. While KTB non-customers also focused first on both the image of KTB in Trust and in Modern but in the moderate level. KTB customers experienced with both the image of KTB in Trust

and in Modern with high respect. Where for KTB non-customers who perceived with the moderated attitude should have to improve.

CASE 5: HOW DO YOU USE KTC SERVICE?

Table 5.63: KTB CUSTOMER EXPERIENC WITH HOW DO THEY USE KTC SERVICE?-RECOMMENDATION IN CROSS TABULATION

customer criteria ktb * How do you use KTC service
by?-recommendation Crosstabulation

Count

		How do you use KTC service by?-recommendation		Total
		No	Yes	
customer criteria ktb	No	26	21	47
	Yes	80	37	117
Total		106	58	164

In table 5.63 depicted that 117 KTB customers the majority that experienced with the recommendation which lead them using KTC service and only 47 KTB non-customers the minority that perceived with the recommendation to lead them to use KTC service. From the above table 5.63, the researcher can summarize that he majority of both KTB customers and KTB non-customers used KTC service not by the recommendation. Then the marketing strategy on the recommendation campaigning should be improved. When 80 KTB customers denied that they used KTC service not by the recommendation and only 37 KTB customers accepted. Where 26 KTB non-customers denied that they used KTC service not by the recommendation and just 21 KTB non-customers accepted.

Table 5.64: KTB CUSTOMER EXPERIENC WITH HOW DO YOU USE KTC SERVICE?-MEDIA IN CROSS TABULATION

customer criteria ktb * How do you use KTC service by?-media
Crosstabulation

Count

		How do you use KTC service by?-media		Total
		No	Yes	
customer criteria ktb	No	23	24	47
	Yes	74	43	117
Total		97	67	164

In table 5.64 showed that 117 KTB customers experienced with do you use KTC service by Media and only 47 KTB non-customers perceived with on the same subject. When the majority of 74 KTB customers denied that they used KTC service by Media campaign and just 43 KTB customers did. Where the majority of 24 KTB non-customers accepted that they used KTC service by Media campaign and almost the same number of 23 KTB non-customers used KTC service not by Media campaign.

From the above table 5.64 the researcher can summarized that Media strategy to lead the use KTC service with KTB customers which showed the negative outcome.

While with KTB non-customers, the outcome was not much in the difference in 50% to 50%.

Table 5.65: KTB CUSTOMER EXPERIENC WITH HOW THEY USE KTC SERVICE?-KTC BOUTIQUE BRANCH BY CROSS TABULATION

customer criteria ktb * How do you use KTC service by?-ktc boutique branch Crosstabulation

Count

		How do you use KTC service by?-ktc boutique branch		Total
		No	Yes	
customer criteria ktb	No	41	6	47
	Yes	98	19	117
Total		139	25	164

In table 5.65 illustrated those 117 KTB customers and 47 KTB non-customers both experienced and perceived with how you use KTC service by KTC Boutique Branch. When the majority of both 98 KTB customers and 41 KTB non-customers were denied that they use KTC service through KTC Boutique Branch channel, where the minority of both 19 KTB customers and 6 KTB non-customers were accepted that they use KTC service through KTC Boutique Branch channel.

From the above table 5.65 the researcher can summarized that the majority of both KTB customers and KTB non-customers did not favor to use KTC service through KTC Boutique Branch.

From the table 5.63, 5.64, and 5.65 the researcher could interpret that KTB customers perceived with the majority that they used the KTC service not on all both means of neither Recommendation, Media as well as KTC Boutique Branch. Furthermore, it also indicated even the majority of KTB non-customers denied that they used the KTC service not by Recommendation, Media and KTC Boutique Branch. The marketing strategy must pay attention on the campaigning of Recommendation, Media and KTC Boutique Branch to the KTB customers as well as KTB non-customers.

CASE 6: WHY DO YOU NOT SELECT TO USE KTC CREDIT CARD SERVICE?

Table 5.66: KTB CUSTOMER PERCEIVED WITH WHY DO NOT THEY SELECT TO USE KTC CREDIT CARD SERVICE? - USE ANOTHER BANK SERVICE IN CROSS TABULATION

ustomer criteria ktb * Why do not you select to use KTC credit card servic ?-another bank Crosstabulation

Count

	Why do not you select to use KTC credit card service ?-another bank		Total
	No	Yes	
customer criteria No ktb Yes	74	130	204
	37	15	52
Total	111	145	256

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In table 5.66 depicted those 204 KTB non-customers the majority that perceived with being use another bank service on the question of why do not you select to use KTC credit card service? , followed with 52 KTB customers experienced with the same subject. When 130 KTB non-customers as the majority accepted that they did not select to use KTC credit card service was because they were being use another bank service. Where the majority of 37 KTB customers denied that they did not select to use KTC credit card service because of they were being use another bank service.

From the above table 5.66 the researcher can summarize that the majority of KTB non-customers were using another bank service that making them ignored to select using KTC credit card. But for KTB customers gave positive answers that they did not select to use KTC credit card to cause of being use another bank service.

Table 5.67: KTB CUSTOMER PERCEIVED WITH WHY THEY DO NOT SELECT TO USE KTC CREDIT CARD SERVICE?-DO NOT USE CREDIT CARD BY CROSS TABULATION

customer criteria ktb * Why do not you select to use KTC credit card service ?-do not use credit card Crosstabulation

Count

		Why do not you select to use KTC credit card service ?-do not use credit card		Total
		No	Yes	
customer criteria ktb	No	158	46	204
	Yes	34	18	52
Total		192	64	256

In table 5.67 showed that the majority of 204 KTB non-customers perceived with Why do not you select to use KTC credit card service-in due to they do not use credit card utility- and only 52 KTB customers experienced with in the same subject; when 158 KTB non-customers denied that they did not select to use KTC credit card service with the reason that they did not prefer to use it, where 34 KTB customers denied too.

From the above table 5.67, the researcher can summarized that both the majorities of KTB customers and KTB non-customers gave a potential opportunity adopting the marketing strategy on the use of credit card campaign.

Table 5.68: KTB CUSTOMER PERCEIVED WITH WHY THEY DO NOT YOU SELECT TO USE KTC CREDIT CARD SERVICE?-THE APPLICATION IS NOT APPROVED BY CROSS TABULATION

customer criteria ktb * Why do not you select to use KTC credit card service ?-not approved Crosstabulation

Count

	Why do not you select to use KTC credit card service ?-not approved		Total
	No	Yes	
customer criteria ktb No	181	23	204
Yes	45	7	52
Total	226	30	256

In table 5.68 illustrated that the majority of 204 KTB non-customers perceived with Why do not you select to use KTC credit card service-due to the application is not approved. And only 52 KTB customers experienced with the same subject. When the majority of 181 KTB non-customers denied that their applications were not approved that caused them not to select to use KTC credit card service, where the majority of 45 KTB customers also denied on the same topic.

From the above table 5.68, the researcher can summarize that both the majorities of KTB customers and KTB non customers gave a potential opportunity adopting the marketing strategy on the present qualities application to be the customer.

Table 5.69: KTB CUSTOMER PERCEIVED WITH WHY THEY DO NOT YOU SELECT TO USE KTC CREDIT CARD SERVICE?-NOT CONVENIENT TO USE SERVICE BY CROSS TABULATION

customer criteria ktb * Why do not you select to use KTC credit card
service ?-not convenient to use service Crosstabulation

Count

| | | Why do not you select to use KTC credit card service ?-not convenient to use service | | Total |
		No	Yes	
customer criteria ktb	No	188	16	204
	Yes	45	7	52
Total		233	23	256

In table 5.69 depicted that the majority of 204 KTB non-customers perceived with Why

do not you select to use KTC Credit Card service, it is due to not convenient to use

service. And just only 52 KTB customers experienced with in the same subject. When

188 KTB non-customers as the majority denied that the inconvenience of using service

was not the problem of why do not they select to use KTC credit card service?; where

the same majority of 45 KTB customers also denied the same question that the

inconvenience of using service was not the problem.

From the above table 5.69, the researcher can summarize that the majority of both KTB

customers and KTB non-customer indicated that the inconvenience to use service does

not the reason which making them did not select to use KTC credit card service.

Table 5.70: KTB CUSTOMER PERCEIVED WITH WHY THEY DO NOT YOU
SELECT TO USE KTC CREDIT CARD SERVICE?-NOT CONVENIENT TO MAKE
APPLICATION BY CROSS TABULATION

customer criteria ktb * Why do not you select to use KTC credit card service ?-not convenient to make application Crosstabulation

Count

		Why do not you select to use KTC credit card service ?-not convenient to make application		Total
		No	Yes	
customer criteria ktb	No	190	14	204
	Yes	43	9	52
Total		233	23	256

In table 5.70 showed that the 204 KTB non-customers perceived with Why do not you select to use KTC credit card service was due to not convenient to make the application as well as 52 KTB customers experienced with the same topic. When the majority of 190 KTB non-customers denied that the inconvenience to make their applications was not the reason to refer that why did not they select to use KTC credit card service. Where the same majority of 43 KTB customers denied the same question with the same as the same KTB non-customers did.

From the above table 5.70 the researcher can summarized that both of KTB customers and KTB non-customers allowed the potential opportunity to use the other marketing strategy to gains the customers to select to use KTC credit card service more than emphasize on the inconvenience to make the application.

Table 5.71: KTB CUSTOMER PERCEIVED WITH WHY THEY DO NOT YOU SELECT TO USE KTC CREDIT CARD SERVICE?-OTHER BY CROSS TABULATION

customer criteria ktb * Why do not you select to use KTC credit card
service ?-other Crosstabulation

Count

| | | Why do not you select to use KTC credit card service ?-other | | Total |
		No	Yes	
customer criteria ktb	No	200	4	204
	Yes	51	1	52
Total		251	5	256

In table 5.71 depicted that 204 KTB non-customers perceived with why do not you select to use KTC credit card service was due to other reason. As well as 52 KTB customers experienced with the same topic. When the majority of 200 KTB non-customers denied that they had no other reason that makes them why did not select to use KTC credit card service. Where the same majority of 51 KTB customers also denied that they had no Other reason that make them why did not select to use KTC credit card service. From the above table 5.71 the researcher can summarize that all of the above mentioned marketing strategies on the customers and non-customers characteristics on Why do not they select to use KTC credit card service had been covered with.

From table the researcher could interpret that KTB customers in majority and KTB non-customers in minority both based on their considerations making the decisions on the use of KTC service with regardless of the various attract attention marketing strategy medias. As well as KTB customers in minority and KTB non-customers in majority both did not select to use KTC credit card service without regard with various facilities of the bank such as other banks, the other credit card, approval, conveniences, and etc.

Table 5.72: KTC CUSTOMER EXPERIENCE WITH THE IMAGE OF KTC IN PROMOTION BY CROSS TABULATION

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customer criteria ktc * The image of KTC- Promotion Crosstabulation

Count

		The image of KTC- Promotion			
		Disagree	Moderate	Agree	Total
customer criteria ktc	No	12	145	65	222
	Yes	3	80	66	149
Total		15	225	131	371

In table 5.72 depicted that 222 KTC non-customers perceived with the image of KTC in Promotion more than 149 KTC customers that experienced with the image of KTC in Promotion. When both majorities of 145 KTC non-customers and 80 KTC customers seem it was moderately to the image of KTC in Promotion. Where both of 65 KTC non-customers and 66 KTC customers agreed with the promotion was the image of KTC.

From the above table 5.72 the researcher can summarized that both KTC non-customers and KTC customers indicated that promotion was just simply to the image of KTC.

Table 5.73: KTB CUSTOMER PERCEIVED WITH THE IMAGE OF KTC IN PROMOTION BY CROSS TABULATION

customer criteria ktb * The image of KTC- Promotion Crosstabulation

Count

		The image of KTC- Promotion			
		Disagree	Moderate	Agree	Total
customer criteria ktb	No	12	136	68	216
	Yes	3	89	63	155
Total		15	225	131	371

In table 5.73 showed that 216 KTB non-customers perceived with the image of KTC in Promotion more than 155 KTB customers experienced with in the same subject.

When both the majorities of 136 KTB non-customers and 89 KTB customers seem it was moderate to the image of KTC in Promotion. Where both 68 KTB non-customers and 63 KTB customers agreed with the Promotion was the image of KTC.

From the above table 5.73 the researcher can summarized that both KTB non-customers and KTB customers indicated that promotion was just simply to the image of KTC.

Table 5.74: KTC CUSTOMER EXPERIENCED WITH THE IMAGE OF KTC IN FASHION BY CROSS TABULATION

customer criteria ktc * The image of KTC- Fashion Crosstabulation

Count

		The image of KTC- Fashion			Total
		Disagree	Moderate	Agree	
customer criteria ktc	No	13	112	82	207
	Yes	7	85	41	133
Total		20	197	123	340

In table 5.74 depicted that 207 KTC non-customers perceived with the image of KTC in Fashion more than 133 KTC customers experienced with in the same subject. When both majorities of 112 KTC non-customers and 85 KTC customers seem it was moderately the image of KTC in Fashion. Where both of 82 KTC non-customers and 41 KTC customers agreed that the Fashion was the image of KTC.

From the above table 5.74 the researcher can summarized that both KTC non-customers and KTC customers indicated that Fashion was just simply to the image of KTC.

Table 5.75: KTB CUSTOMER PERCEIVED WITH THE IMAGE OF KTC IN FASHION BY CROSS TABULATION

customer criteria ktb * The image of KTC- Fashion Crosstabulation

Count

		The image of KTC- Fashion			Total
		Disagree	Moderate	Agree	
customer criteria ktb	No	13	110	70	193
	Yes	7	87	53	147
Total		20	197	123	340

In table 5.75 showed that 193 KTB non-customers perceived with the image of KTC in Fashion more the 147 KTB customers that experienced with in the same subject. When 110 KTB non-customers and 87 KTB customers counted as the majority of the both that seem it was moderately to the image of KTC in Fashion, where only both 70 KTB non-customers and 53 KTB customers agreed that the image of KTC was Fashion.

From the above table 5.75 the researcher can summarize that both KTB non-customers and KTB customers indicated that Fashion was just simply to the image of KTC.

From the table 5.72 to 5.75 the researcher could interpret that the majority of both KTC non-customers with KTC customers and KTB non-customers with KTB customers went to the same direction Moderate to the image of KTC in both Promotion and Fashion. Then there are still many potential opportunities in marketing strategy to stimulate on Promotion and Fashion to be the image of KTC.

CASE 7: HOW DO YOU USE KTB SERVICE ?

Table 5.76: KTC CUSTOMRE PERCEIVED WITH HOW DO YOU USE KTB SERVICE ? - RECOMMENDATION IN CROSS TABULATION

customer criteria ktc * How do you use KTB service
by?-recommendation Crosstabulation

Count

		How do you use KTB service by?-recommendation		
		No	Yes	Total
customer criteria ktc	No	38	17	55
	Yes	87	27	114
Total		125	44	169

In table 5.76 depicted that 114 KTC customers the majority that perceived with the recommendation which lead them using KTB service and only 55 KTC non-customers the minority that experienced with the recommendation to lead them to use KTB service. When 87 KTC customers denied that they used KTB service not by recommendation and only 27 KTC customers accepted it; where 38 KTC non-customers also denied that they used KTB service not by the recommendation and just only 17 KTC non-customers accepted with.

From the above table 5.76 the researcher can summarize that the majority of both KTC customers and KTC non-customers used KTB service not by the recommendation

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received. Then the marketing strategy on the recommendation campaign should be improved.

Table 5.77: KTC CUSTOMER PERCEIVED WITH HOW YOU USE KTB SERVICE?-MEDIA IN CROSS TABULATION

customer criteria ktc * How do you use KTB service by?-media Crosstabulation

Count

		How do you use KTB service by?-media			Total
		No	Yes	2	
customer criteria ktc	No	27	27	1	55
	Yes	68	46	0	114
Total		95	73	1	169

In table 5.77 showed that 114 KTC customers perceived with that how do you use KTB service by Media and only 55 KTC non-customers experienced with on the same subject. When the majority of 68 KTC customers denied that they used KTB service by Media campaign and just 46 KTC customers did. Where the equality of 27 KTC non-customers accepted and denied using KTB service by Media campaign respectively.

From the above table 5.77 the researcher can summarize that the Media strategy to lead to use KTB service with KTC customers which showed the negative outcome. While with KTC non-customers, the outcome was not different because it was 50% to 50%.

Table 5.78: KTC CUSTOMER PERCEIVED WITH HOW DO YOU USE KTB SERVICE?-KTC CREDIT CARD IN CROSS TABULATION

customer criteria ktc * How do you use KTB service by?-ktc credit card Crosstabulation

Count

		How do you use KTB service by?-ktc credit card		Total
		No	Yes	
customer criteria ktc	No	52	3	55
	Yes	58	56	114
Total		110	59	169

In table 5.78 illustrated those 114 KTC customers and 55 KTC non-customers both perceived and experienced with how you use KTB service by KTC credit card. ;when the almost majority of 58 KTC customers and 52 KTC non-customers denied that they used KTB service through KTC credit card, where only 56 KTC customers and 3 KTC non-customers accepted that they use KTB service by through KTC credit card service.

From the above table 5.78 the researcher can summarized that the majority of both KTC customers and KTC non-customers did not favor to use KTB service through KTC credit card.

Table 5.79: KTC CUSTOMER PERCEIVED WITH HOW YOU USE KTB SERVICE?-OTHER IN CROSS TABULATION

customer criteria ktc * How do you use KTB service by?-other Crosstabulation

Count

		How do you use KTB service by?-other		Total
		No	Yes	
customer criteria ktc	No	44	11	55
	Yes	98	15	113
Total		142	26	168

In table 5.79 showed those 113 KTC customers and 55 KTC non-customers perceived and experienced with how you use KTB service by other reason respectively. When 98 KTC customers and 44 KTC non-customers the both majorities denied to give additional other reasons to the question of how do you use KTB service by? Where 15 KTC customers and 11 KTC non-customers accepted that there were other reasons to answers how do you use KTB service by.

From the above table 5.79 the researcher can summarize that the majority of both KTC customers and KTC non-customers have no another idea on How do you use KTB service by other, otherwise than that the previous mentioned tables.

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From the table 5.76 to 5.79 the researcher could interpret that KTC customers in majority perceived that they used KTB service not by means of recommendation, media, KTC credit card as well as the other. Furthermore, it also indicated that KTC non-customers in majority denied that they used the KTB service no by the influence of recommendation, media, and KTC credit card and other as well. The marketing strategy should pay more attention on these campaigns to the KTC customers as well as KTC non-customers.

CASE 8: WHY DO NOT YOU CHOOSE TO USE KTB?

Table 5.80: KTC CUSTOMER PERCEIVED WITH WHY THEY DO NOT CHOOSE TO USE KTB?-USE ANOTHER BANK SERVICE IN CROSS TABULATION

customer criteria ktc * Why do not you choose to use KTB?-another bank Crosstabulation

Count

		Why do not you choose to use KTB?-another bank		Total
		No	Yes	
customer criteria ktc	No	48	156	204
	Yes	7	36	43
Total		55	192	247

In table 5.80 depicted that 204 KTC non-customers the majority that perceived with Being use another bank service on the question of Why do not you choose to use KTB service?; followed with 43 KTC customers experienced with the same topic. When 156 KTC non-customers as the majority accepted that they did not choose to use KTB service was because they were being use another bank service, where the majority of 36 KTC customers also accepted that they were being use another bank service that causing them did not choose to use KTB service.

From the above table 5.80 the researcher can summarized that the majority of both KTC non-customers and KTC customers were using another bank service that making them ignored to choose using KTB service.

Table 5.81: KTC CUSTOMER PERCEIVED WITH WHY THEY DO NOT CHOOSE TO USE KTB SERVICE?-NOT INTERESTING BY CROSS TABULATION

customer criteria ktc * Why do not you choose to use KTB?-not interest Crosstabulation

Count

		Why do not you choose to use KTB?-not interest		Total
		No	Yes	
customer criteria ktc	No	176	27	203
	Yes	39	4	43
Total		215	31	246

In table 5.81 showed that the majority of 203 KTC non-customers perceived with Why do not you choose to use KTB service in due to they were not interested in to use. And only 43 KTC customers experienced with in the same subject. When 176 KTC non-customers denied that they did not choose to use KTB service with the reason thwy were not interested to use it, where 39 KTC customers also denied in the same direction too.

From the above table 5.81, the researcher can summarize that both the majorities of KTC customers and KTC non-customers gave a potential opportunity adopting the marketing strategy on the persuasive campaign.

Table 5.82: KTC CUSTOMER PERCEIVED WITH WHY DO NOT YOU CHOOSE TO USE KTB SERVICE?-NOT CONVENIENT TO USE SERVICE BY CROSS TABULATION

customer criteria ktc * Why do not you choose to use KTB?-not convenient to use service Crosstabulation

Count

		Why do not you choose to use KTB?-not convenient to use service		Total
		No	Yes	
customer criteria ktc	No	162	41	203
	Yes	27	16	43
Total		189	57	246

In table 5.82 depicted that the majority of 203 KTC customers perceived with Why do not you choose to use KTB service, it was due to Not convenient to use service. And just only 43 KTC non-customers experienced with in the same subject. When 162 KTC non-customers as the majority denied that the inconvenience of using service was not the problem of why do not they choose to use KTB service? ; Where the same majority of 27 KTC customers also denied the same question that the inconvenience of using service was not the problem.

From the above table 5.82 the researcher can summarize that the majority of both KTC customers and KTC non-customers indicated that the inconvenience to use service does not the reason which making them did not choose to use KTB service.

Table 5.83: KTC CUSTOMER PERCEIVED WITH WHY THEY DO NOT CHOOSE TO USE KTB SERVICE?-NOT CONVENIENT TO MAKE APPLICATION BY CROSS TABULATION

customer criteria ktc * Why do not you choose to use KTB?-not covenient to make application Crosstabulation

Count

		Why do not you choose to use KTB?-not covenient to make application		Total
		No	Yes	
customer criteria ktc	No	191	12	203
	Yes	38	5	43
Total		229	17	246

In table 5.83 showed that the 203 KTC non-customers perceived with Why do not you choose to use KTB service was due to not convenient to make the application as well as 43 KTC customers experienced with in the same topic. When the majority of 191 KTC non-customers denied that the inconvenience to make their applications was not he reason to refer that why did not they choose to use KTB service? Where 38 KTC customers counted as the majority also denied the same question with the same as KTC non-customers did.

From the above table 5.83 the researcher can summarized that both KTC customers and KTC non-customers allowed the potential opportunity to use the other marketing strategy to gain customers to choose to use KTB service more than emphasize to the inconvenience to make the application.

Table 5.84: KTC CUSTOMER PERCEIVED WITH WHY THEY DO NOT CHOOSE TO USE KTB SERVICE?-OTHER BY CROSS TABULATION

customer criteria ktc * Why do not you choose to use KTB?-other Crosstabulation

Count

		Why do not you choose to use KTB?-other		Total
		No	Yes	
customer criteria ktc	No	200	3	203
	Yes	43	0	43
Total		243	3	246

In table 5.84 depicted that 203 KTC non-customers perceived with why not you choose to use KTB service was due to other reasons. As well as 43 KTC customers experienced with the same topic. When the majority of 200 KTC non-customers denied that they has no additional Other reasons that make them not choose to use KTB service? Where the same majority of 43 KTC customers also denied that they has no Other reason that making them why did not choose to use KTB service?

From the above table 5.84 the researcher can summarized that all of the above mentioned marketing strategies on the KTC customers and KTC non-customers characteristics on Why do they not choose KTB service had been covered with.

From the table 5.80 to 5.84 the researcher could interpret that KTC customers in the minority and KTC non-customers in the majority both were based on their own considerations making their decisions on the choice of using KTB services with regardless of the various attract attention marketing strategy media in various facilities

of the bank such as the interesting in the inconvenience, the application and others.

Excepting for they were being use another bank services.

PART 4

CASE 9: DO YOU KNOW THAT KTC CREDIT CARD IS OWNED BY KRUNGTHAI BANK PUBLIC COMPANY LIMITED (KTB)
Table 5.85

				Do you know that KTC credit card is owned by Krungthai Bank Public Company Limited (KTB)?	
				No	Yes
customer criteria ktc	No	customer criteria ktb	No	59	149
			Yes	12	41
	Yes	customer criteria ktb	No		43
			Yes	3	113

Table 5.85 depicted that the 149 customers who are KTC non-customer and KTB non-customers the majority who had known that KTC credit card is owned by Krungthai Bank PCL. (KTB); where the 41 customers who are KTC non-customers and KTB customer in the majority had known that KTC is owned by KTB, when the majority of the 43 customers who are KTC customers and KTB non-customers also had known that KTC is owned by KTB. While the majority of the 113 customers who are KTC customer and KTB customer also had well known that KTC is owned by KTB too.

From the above table 5.85 and figure 5.85, the researcher can summarize that all majorities of KTC non-customers who are KTB non-customers or KTB customers as well as KTC customers who are KTB non-customers or KTB customers had well acknowledged that KTC credit card is owned by KTB.

CASE10:THE FACTORS OF KTC THAT IMPACT TO KTB-ATTRACTING.(THE FORM OF SERVICE OF KTC THAT ATTRACTING YOU WANT TRY KRUNGTHAI BANK PLC(KTB) AND KTC BOUTIQUE BRANCH)
Table 5.86

				The factors of KTC that impact to KTB-attracting				
				Extre mely Disag ree	Disag ree	Uncer tain	Agree	Extre mely Agree
customer criteria ktc	No	customer criteria ktb	No	1	18	59	60	11
			Yes	2	4	11	14	10
	Yes	customer criteria ktb	No	1	11	9	19	3
			Yes	1	8	20	52	32

Table 5.86 showed that the majority of KTC non-customer that consisted of the 60 customers who are KTC non-customers and also KTB non-customers agreed that the form of service of KTC that attracting them want to try KTB and KTC Boutique Branch as compared to 59 customers who felt uncertain, when the majority of KTC non-customers and KTB non-customers that 14 customers who are KTC non-customers and KTB customers agreed with to the same topic. Followed with 11 customers were uncertain. Where the majority of KTC customers that included with the 19 customers who are KTC customer and KTB non-customer agreed with that the form of service of KTC that attracting them want to try KTB and KTC Boutique Branch as compared to only 11 customers in the same category disagreed with. While the majority of KTC customer those 52 customers who are KTC customers and KTB customers agreed with the same subject, followed with 32 customers that Extremely Agreed or Strongly Agreed with it.

From table above figure of table 5.86, the researcher can summarize that all majorities of KTC non-customers who are KTB non-customers or KTB customers as well as KTC customers who are KTB non-customer or KTB customer had agreed with the form of service of KTC that attracting to lead them to use KTB and KTC Boutique Branch Service.

CASE 11: THE FACTORS OF KTC THAT IMPACT TO KTB IMAGE-MODERN (THE FORM OF SERVICE OF KTC THAT IMPROVES THE IMAGE OF KRUNGTHAI BANK TO BE MORE MODERN)
Table 5.87

| | | | | The factors of KTC that impact to KTB-image modern | | | | |
				Extremely Disagree	Disagree	Uncertain	Agree	Extremely Agree
customer criteria ktc	No	customer criteria ktb	No	1	11	38	73	25
			Yes	2	1	9	21	8
	Yes	customer criteria ktb	No		2	4	29	8
			Yes		5	7	68	33

Table 5.87 illustrated that the majority of KTC non-customers that combined of the 73 customers who are KTC non-customer and also KTB non-customers agreed with the form of service of KTC that improving the image of Krungthai Bank looked more modern as compared to 38 customers who felt uncertain, when the majority of KTC non-customer that 21 customers who are KTC non-customer and KTB customer agreed with in the same topic. Followed with 9 customers were uncertain. Where the majority of KTC customer that encompassed with the 29 customers who are KTC customer and KTB non-customer agreed with the form of KTC service improved the image of KTB more modern than before as compared to only 8 customers in the same category extremely agreed or strongly agreed to. While the majority of KTC customer that 68 customers who are KTC customers and KTB customers agreed too in the same subject, followed with 33 customers that extremely agreed or strongly agreed with it.

From the above figure of table 5.87, the researcher can summarize that all majorities of KTC non-customers who are KTB non-customers or KTB customers as well as KTC customers who are KTB non-customers or KTB customers had agreed with the service form of KTC could improve the image of KTB look more modern now.

CASE 12: THE FACTOR OF KTC THAT IMPACT OF KTB-MEDIA (THE INFORMATION OF KTC FROM VARIOUS MEDIA IMPROVING THE IMAGE OF KRUNGTHAI BANK TO BE BETTER IN YOUR VIEWPOINT)
Table 5.88

				The factors of KTC that impact to KTB-media				
				Extremely Disagree	Disagree	Uncertain	Agree	Extremely Agree
customer criteria ktc	No	customer criteria ktb	No		7	49	78	15
			Yes	1	4	13	14	9
	Yes	customer criteria ktb	No		2	11	23	7
			Yes		4	20	66	23

Table 5.88 depicted that the 78 customers who are KTC non-customer and KTB non-customer the majority who had accepted that the information of KTC that they were getting from various medias improved the image of Krungthai Bank getting better, as compared to 49 customers who could not make the clear decisions. When the majority of the 14 customers that who are KTC non-customer and KTB customer agreed that the various media information of KTC improving the KTB's better than before. Followed with the 13 customers were uncertain. Where the majority of KTB non-customers added up with 23 customers whoa re KTC customers and non-customers also agreed on that the receiving of various media information of KTC improved the KTB better image, as compared to 11 customers in the same category who were still uncertain. while the majority of 66 customers who are KTC customer and KTB customer too also agreed in the same subject, followed with just 23 customers that extremely agreed or strongly agreed with.

From the above figure of table 5.88 the researcher can summarize that all majorities of KTC non-customers who are KTB non-customers or KTB customers as well as KTC customer who are KTB non-customers or KTB customers had agreed on that the

receiving of the various media information of KTC could improve the KTB image better.

CASE 13: THE FACTORS OF KTC THAT IMPACT TO KTB-SEPARATION (IF KTC WAS SEPARATED FROM KRUNG THAI BANK, WILL YOU STILL KEEPING USE THE SERVICE OF KTC CREDIT CARD OR NOT?)
Table 5.89

| | | | | The factors of KTC that impact to KTB-separate | | | | | |
			None	Extremely Disagree	Disagree	Uncertain	Agree	Extremely Agree
customer criteria ktc	No	customer criteria ktb	No	3	6	7	38	9	3
			Yes	4	1	2	11	3	2
	Yes	customer criteria ktb	No		4	4	11	16	6
			Yes		5	6	34	50	18

Table 5.89 showed that the majority of KTC non-customer that consisted of the 38 customers who are KTC non-customer and also KTB non-customer seem uncertain that if KTC was separated from KTB, they were still keeping use the service of KTC credit card or not? As compared to only 9 customers agreed to continue to use KTC credit card; when the majority of KTC non-customer that 11 customers who are KTC non-customer that 11 customers who are KTC non-customer and KTB customer could not make final decisions too in the same topic, followed with 4 customers no response to. where the majority of KTC customer that included with the 16 customers who are KTC customer and KTB non-customer agreed with that they did not change their minds on keeping use KTC credit card when it was separated from KTB. As compared to only 11 customers in the same category could not make their decisions on to continue or discontinue using it. While the majority of KTC customer that 50 customers who are KTC customer and KTB customers agreed with the same subject followed with 34 customers felt uncertain.

From the above figure of table 5.89, the researcher can summarize that all majorities of KTC non-customers who are KTB non-customer or KTB customer could make their decisions to continue or discontinue using KTC credit card service if KTC was separated from KTB. But for KTC customers who are KTB non-customers or KTB customers did not change their minds on keeping KTC credit card.

CASE 14: THE FACTORS OF KTC THAT IMPACT TO KTB-IMPROVE (THE IMPROVED IMAGE OF KRUNGTHAI CARD PCL. CONTRIBUTED TO THE IMPROVED IMAGE OF KRUNGTHAI BANK ACCORDINGLY)
Table 5.90

| | | | | The factors of KTC that impact to KTB-improve | | | | |
				Extremely Disagree	Disagree	Uncertain	Agree	Extremely Agree
customer criteria ktc	No	customer criteria ktb	No	1	8	43	75	22
			Yes	2	4	12	16	7
	Yes	customer criteria ktb	No	1	2	6	27	7
			Yes	3	5	29	43	32

Table 5.90 illustrated that the majority of KTC non-customer that combined of the 75 customers who are KTC non-customers and KTB non-customer agreed with the improved image of KTC contributed to the improved image of KTB accordingly. As compared to 43 customers who seem uncertain, when the majority of KTC customers that 16 customers who are KTC non-customer and KTB customers agreed wit in the same topic. Followed with 12 customers were uncertain where the majority of KTC customer that encompassed with the 27 customers who are KTC customers and KTB non-customer agreed with the improved image of KTC could contribute to the improved image of KTB accordingly, as compared to only 7 customers in the same category extremely agreed or strongly agreed to. While the majority of KTC customers that 43

customers who are KTC customers and KTB customers agreed too in the same subject ,

followed with 32 customers that extremely agreed or strongly agreed with it.

From the above figure of table 5.90, the researcher can summarize that all majorities

both of KTC non-customers who are KTB non-customers or KTB customers as well as

KTC customers who are KTB non-customer or KTB customers had agreed with KTC's

improved image could contribute to KTB' s improved image accordingly.

CASE 15

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
customer criteria ktc * Do you know that KTC credit card is owned by Krungthai Bank Public Company Limited (KTB)?	420	100.0%	0	.0%	420	100.0%

KTC CUSTOMER CRITERIA – DO YOU KNOW THAT KTC CREDIT CARD IS OWNED BY KRUNGTHAI BANK PUBLIC COMPANY LIMITED (KTB)?-IN CROSS TABULATION
Table 5.91

customer criteria ktc * Do you know that KTC credit card is owned by Krungthai Bank Public Company Limited (KTB)? Crosstabulation

Count

		Do you know that KTC credit card is owned by Krungthai Bank Public Company Limited (KTB)?		Total
		No	Yes	
customer criteria ktc	No	71	190	261
	Yes	3	156	159
Total		74	346	420

Table 5.91 depicted that the total of 420 respondents who responded to the

acknowledgement of do you know that KTC credit card is owned by KTB? The

majority of 261 customers are KTC non-customers and the rest of 159 customers are

KTC customer; where the majority of 190 KTC non-customers had known that KTC is owned by KTB. Followed with 71 KTC non-customers had not known it. When the majority of 156 KTC customers had known too that KTC is owned by KTB, and only 3 KTC customers had not.

From the above figure of table 5.91, the researcher can summarize that all majorities of KTC non-customers and KTC customers had already known that KTB is the owner of KTC.

MULTIPLE TABLES

CASE 16

Table 5.92

The factors of KTC that impact to KTB-attracts

The form of service of KTC that attracts you want to try Krungthai Bank Service.

				The factors of KTC that impact to KTB-attracting				
				Extremely Disagree	Disagree	Uncertain	Agree	Extremely Agree
customer criteria ktb	No	Do you know that KTC credit card is owned by Krungthai Bank Public Company Limited (KTB)?	Yes	2	29	68	79	14
	Yes	Do you know that	Yes	3	12	31	66	42

KTB non-customer who knows that KTC is owned by KTB was agreed in the majority of 79 customers out of 192 that the form of KTC service that attracting them to try KTB service. Followed with 68 customers in the same category could not make up their minds.

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KTB customer who knows that KTC is owned by KTB was also agreed in the majority of 66 customers out of 153 that the attraction on trying KTB service came from the form of KTC service, followed with 42 customers extremely agreed or strongly agreed with it.

Table 5.93 The factors of KTC that impact to KTB' s- modern image

The form of service of KTC that improves the image of Krungthai Bank to be more modern.

| | | | | The factors of KTC that impact to KTB-image modern | | | | |
				Extre mely Disag ree	Dis agre e	Un cer tain	Agr ee	Extre mely Agree
customer criteria ktb	No	Do you know that KTC credit card is owned by Krungthai Bank Public Company Limited (KTB)?	Yes	1	13	42	102	33
	Yes	Do you know that	Yes	2	6	16	89	41

KTB non-customer who know that KTC is owned by KTB was agreed with the majority of 102 customers out of 191 that the form of KTC service that improving the KTB image looks more modern. While 42 customers in the same category felt uncertain.

KTB customer who knows that KTC is owned by KTB in the majority of 89 customers out of 154 were agreed that the KTB image looked more modern was due to the form of KTC' s improved service . When 41 the same category customers extremely agreed or strongly agreed with.

Table 5.94 the factors of KTC that impact KTB-media

The information of KTC from various media to improve the image of Krungthai Bank better in your viewpoint.

				The factors of KTC that impact to KTB-media				
				Extremely Disagree	Disagree	Uncertain	Agree	Extremely Agree
customer criteria ktb	No	Do you know that KTC credit card is owned by Krungthai Bank Public Company Limited (KTB)?	Yes		9	60	101	22
	Yes	Do you know that	Yes	1	8	33	80	32

KTB non-customer who knows well that KTC is owned by KTB in the majority of 101 customers out of 192 over agreed that the various information of KTC from various advertising medias improved the image of KTB better, when only 60 customers seem uncertain to.

KTB customer who knows that KTC is owned by KTB in the majority of 80 customers fro 154 that agreed with the various information of KTC that getting from various advertising Medias could improve better the image of KTB. Just only 33 felt uncertain.

Table 5.95 The factors of KTC that impacts KTB-the separation

If KTC was separated from Krungthai Bank, will you still keeping use the service of KTC credit card or not?

				The factors of KTC that impact to KTB-separate					
				None	Extremely Disagree	Disagree	Uncertain	Agree	Extremely Agree
customer criteria ktb	No	Do you know that KTC credit card is owned by Krungthai Bank Public Company Limited (KTB)?	Yes	3	10	11	49	25	9
	Yes	Do you know that	Yes	4	6	8	45	53	20

KTB non-customer who knows KTC is owned by KTB was uncertain in the majority of 49 customers out of 107 that if KTC was separated fro KTB, they were still keeping used the KTC credit card service or not?

KTB customer who knows KTC is owned by KTB was agreed with the majority of 53 customers out of 136 that they still keeping use the KTC credit card service even through KTC was separated from KTB, when only 45 customers in the same category felt uncertain.

Table 5.96 the factors of KTC that impact to KTB-improved image

The improved image of Krunthai Card PCL contributed to the improved image of Krungthai Bank accordingly.

				The factors of KTC that impact to KTB-improve				
				Extremely Disagree	Disagree	Uncertain	Agree	Extremely Agree
customer criteria ktb	No	Do you know that KTC credit card is owned by Krungthai Bank Public Company Limited (KTB)?	Yes	2	10	49	102	29
	Yes	Do you know that	Yes	5	9	41	59	39

KTB non-customer who knows KTC is owned by KTB in the majority of 102 customers out of 192 were agreed with that the improved image of KTC contributed to the improved image of KTB accordingly only 49 customers could not make side.

KTB customer who knows KTC is owned by KTB in the majority of 59 customers out of 153 agreed with the improved image of KTC that contributed to the improved image of KTB while 41 customers could not make the side also.

From the above tables 5.92 figures showed that both the majorities of KTB non-customer and KTB customer who know that KTC is owned by KTB agreed with that the factors of KTC that impacts the image of KTB and KTC Boutique Branch were the KTC service attraction, the KTC service improved in modern, the KTC information form various advertising medias, the separation of KTC from KTB as well as the improved image of KTC that contributed to the improved image of KTB. Excepting only KTB non-customers in the same category seems uncertain in the majority.

CASE 17

Table 5.97

How do you use KTB service by? - Your well-known people recommendation

		How do you use KTB service by?-recommendation	
		No	Yes
customer criteria ktc	No	38	17
	Yes	87	27

KTC non-customer in the majority of 38 from the total 55 used KTB service not by the recommendation against with the minority of 17 accepted with.

KTC customer with the majority of 87 out of the total 114, the recommendation did not influence on their uses of KTB service just only 27 accepted with.

Table 5.98 How do you use KTB service by? - Various advertising media

		How do you use KTB service by?-media	
		No	Yes
customer criteria ktc	No	27	28
	Yes	68	46

KTC non-customer in the very close in number of 27 and 28 that did not accepted the media leads them to use KTB service and the later accepted it respectively.

KTC customer in the majority of 68 from total of 114 did not accepted the media influence them on using the KTB service, while only 46 accepted it did.

Table 5.99 How do you use KTB service by? - use KTC credit card

		How do you use KTB service by?-ktc credit card	
		No	Yes
customer criteria ktc	No	52	3
	Yes	58	56

KTC non-customer in the majority of 52 from 55 used KTB service with out being use KTC credit card in the same time, excepting 3 that accepted using KTB service while they were still being KTC credit card membership.

KTC customer in the majority of 58 were not KTC credit card members when they were using KTB service, while only 56 accepted they were being KTC credit card members when they used KTB service.

Table 5.100 How do you use KTB service by? – Other

		How do you use KTB service by?-other	
		No	Yes
customer criteria ktc	No	44	11
	Yes	98	15

KTC non-customer in the majority of 44 no other reasons mentioning to how do they use KTB services, only 11 that mentioned their other reasons.

KTC customer in the majority of 98 mentioned that they had not other reasons to comment on how they use KTB service by, and only 15 mentioned they had other reasons. From all above tables 5.93 figures showed that both the majority of KTC non-customer and KTC customer denied that the recommendations from people, advertising media and KTC credit card membership did not influence their using KTB's service using.

CASE 18

Table 5.101

Why do not you choose to use KTB? – use another bank service

		Why do not you choose to use KTB?-another bank	
		No	Yes
customer criteria ktc	No	48	156
	Yes	7	36

KTC non-customers in the majority of 156 accepted that they were being use another bank service that prevents them to choose to use KTB service only 48 said there were not effect.

KTC customer the majority of 36 agreed that they were being use another bank service that making them did not choose to use KTB service only 7 said it were.

Table 5.102 Why do not you choose to use KTB? – Not interested to

		Why do not you choose to use KTB?-not interest	
		No	Yes
customer criteria ktc	No	176	27
	Yes	39	4

KTC non-customer in the majority of 176 was interesting to use KTB service but did not choose it only 27 accepted that they were not interested to.

KTC customer in the majority of 39 denied that they did not choose to use KTB service did not due to they were not interested to.

Table 5.103 Why do not you choose to use KTB? – Not convenient to use the service

		Why do not you choose to use KTB?-not convenient to use service	
		No	Yes
customer criteria ktc	No	162	41
	Yes	27	16

KTC non-customer in the majority of 162 denied that the inconvenient to use service causing them did not choose to use KTB service only 41 accepted.

KTC customer in the majority of 27 also denied that why they did not choose to use KTB service because of the inconvenient to use it just 16 accepted it did.

Table 5.104 Why do not you choose to use KTB? – Not convenient to make the application

		Why do not you choose to use KTB -not convenient to make application	
		No	Yes
customer criteria ktc	No	191	12
	Yes	38	5

196

KTC non-customer in the majority of 191 out of 203 that denied they did not to choose to use KTB service due to the inconvenient to make the application. The rest of 12 accepted it did. KTC customer in the majority of 38 out of 43 that did not accepts that why they did not to choose to use KTB service because they did not feel convenient to make the application.

Table 5.105 Why do not you choose to use KTB? – Other

		Why do not you choose to use KTB?-other	
		No	Yes
customer criteria ktc	No	200	3
	Yes	43	

KTC non-customer in the majority of 200 out of 203 had no other reason why did not they to choose to use KTB service. And only 3 said Yes they had the other reasons.

KTC customer in all majorities of 43 no other reasons that why did not them to choose to use KTB service. From all above tales figures illustrated that both the majority of to use KTB service, because of its' service was not interesting to, or inconvenient to use the service as well as inconvenient to make the application just only they were using another bank service and they accepted.

CASE 19

Table 5.106

Case Processing Summary

	Cases					
	Valid		Missing		Total	
Expenditure	N	Percent	N	Percent	N	Percent
Age * Average per month of credit card	420	100.0%	0	.0%	420	100.0%
Occupation * Average per month of credit card	420	100.0%	0	.0%	420	100.0%

Table: Population expenditure through credit card per month in age and in occupation

Age * Average per month of credit card Cross tabulation

Count

		Expenditure Average per month of credit card							Total
		Less than 1,000 Bht/month	1,001-5,000 Bht/month	5,001-10,000 Bht/month	10,001-30,000 Bht/month	30,001-50,000 Bht/month	more than 50,001 Bht/month	none	
Age	15-20 years	9	1	1	0	0	0	0	11
	21-25 years	38	39	19	11	1	3	9	120
	26-30 years	24	50	31	25	6	2	4	142
	31-35 years	7	21	26	14	1	2	0	71
	36-40 years	2	10	8	14	3	0	1	38
	over 41 years	6	7	11	11	1	2	0	38
Total		86	128	96	75	12	9	14	420

Table: Age group with in Expenditure group through credit card average per month in baht. The above table showed that 11 respondents in the age group 15-20 years old (9 respondents in the expenditure group through credit card less than 1,000 baht in average per month, 1 respondent of each in the expenditure group between 1,001-5,000 baht and 5,001 -10,000 baht respectively, no respondent in the expenditure group between 10,001-30,000 baht, 30,001-50,000 baht, more than 50,001 baht and no expenditure respectively).Total of 120 respondents in the age group 21-25 years old (there were 38 respondents in the expenditure group through credit card less than 1,000 baht in average per month, 39 respondents in the expenditure group between 5,001-10,000 baht, 11 respondents in the expenditure group between 30,001-50,000 baht, 3 respondents in the expenditure group more than 50,001 baht and just 9 respondents no expenditure). Total of 142 respondents in the age group 26-30 years old is the majority (24 respondents in the expenditure group through credit card less than 1,000 baht, while 50 respondents in the expenditure group between 1,001-5,000 baht, when 31 respondents in the expenditure group between 5,001-10,000 baht, where 25 respondents in the expenditure

group between 10,001-30,000 baht, as 6 respondents in the expenditure group between 30,001-50,000 baht, only 2 respondents in the income group more than 50,001 baht and just 4 respondents no expenditure).Total of 71 respondents in the age group 31-35 years old (there were 7 respondents in the expenditure group through credit card less than 1,000 bath, where 21 respondents in the expenditure group 1,001-5,000 baht, when 26 respondents in the expenditure group between 5,001-10,000 baht, while 14 respondents in the expenditure group between 10,001-30,000 baht, as only 1 respondent in the expenditure group between 30,001-50,000 baht, and just 2 respondents in the expenditure group more than 50,001 baht).Total in the age group 36-40 years old of 38 respondents (there were 2 respondents in the expenditure group through credit card less than 1,000 baht, where 10 respondents in the expenditure group between 1,001-5,000 baht, when 8 respondents in the expenditure group between 5,001-10,000 baht, while 14 respondents in the expenditure group between 10,001-30,000 baht, which 3 respondents in the expenditure group between 30,001-50,000 baht, but none in the expenditure group more than 50,001 baht and only 1 respondent no expenditure) Total of the same number of 38 respondents in the age group over 41 years old (there were 6 respondents in the expenditure group through credit card less than 1,000 baht, where 7 respondents in the expenditure group between 1,001-5,000 baht, when 11 respondents in the expenditure group between 5,001-10,000 baht, while 11 respondents in the expenditure group between 10,001-30,000 baht, only 1 respondent in the expenditure group between 30,001-50,000 baht, just 2 respondents in the expenditure group more than 50,001 baht).In total of 420 respondents of all age groups (there were total 86 respondents in the expenditure group through credit card less than 1,000 baht, when total 128 respondents in the expenditure group between 1,001-5,000 baht, where 96 respondents in the expenditure group between 5,001-10,000 baht, while 75 respondents in the

expenditure group between 10,001-30,000 baht, as 12 respondents in the expenditure group between 30,001-50,000 baht, only 9 respondents in the expenditure group more than 50,001 baht and 14 respondents no expenditure).

From the above figure, the researcher could interpret that the majority of population was in between 26-30 years old and followed with the group of age between 21-25 years old, while group of 15-20 years old was smallest one In the mean time the majority of population who have expenditure through credit card in average per month between 1,001-5,000 baht, followed with population who have average expenditure per month between 5,001-10,000 baht and the smallest group was with expenditure of more than 50,001 baht per month.

Occupation * Average per month of credit card Cross tabulation

Count

		Expenditure group through credit card in Average per month of credit card							Total
		Less than 1,00 0 Bht/ mont h	1,001 - 5,000 Bht/m onth	5,001- 10,000 Bht/mo nth	10,00 1- 30,00 0 Bht/m onth	30,001- 50,000 Bht/mo nth	more than 50,00 1 Bht/m onth	no ne	
Occupati on	Student	30	14	4	0	1	0	4	53
	Employee /Office Clerk	36	89	62	50	6	6	8	257
	Official/St ate Enterprise worker	5	12	14	6	0	0	1	38
	Independe nt Employ/P rivate owner	12	13	15	16	5	3	0	64
	Housewif e/Househ older	3	0	1	3	0	0	1	8
Total		86	128	96	75	12	9	14	420

Table: Occupation group in expenditure group through credit card average per month in baht.

From the above table illustrated that in total of 420 respondents of all occupation groups (there were 53 students who were in the expenditure group through credit card less than 1,000 baht with 30 students, when 14 students in the expenditure group between 1,001-5,000 baht, where 4 students in the expenditure group between 5,001-10,000 baht, while no any student in then expenditure group between 10,001 -30,000 and more than 50,001 baht, just only 4 students no expenditure).

The majority of occupation group was 257 employees/office clerks (there were 36 employees in the expenditure group through credit card less than 1,000 baht, while 89 employees in the expenditure group between 1,001-5,000 baht, when 62 employees in the expenditure group between 5,001-10,000 baht, where 50 employees in the expenditure group between 10,001-30,000 baht, as each of 6 employees in the expenditure group between 30,0001-50,000 and more than 50,001 baht respectively, just 8 employees no expenditure).

Total of 38 Official/state enterprise workers (there were 5 officials in the expenditure group through credit card less than 1,000 baht, when 12 officials in the expenditure group between 1,001-5,000 baht, while 14 officials in the expenditure group between 5,001-10,000 baht, where 6 officials in the expenditure group between 10,001-30,000 baht, both in the expenditure between 30,001-50,000 baht and more than 50,001 baht were none, and just only 1 official no expenditure).Total of 64 respondents were Independent Employ/Private owners (there were 12 independent employs in the expenditure group through credit card less than 1,000 baht, 13 independent employs in the expenditure group between 1,001-5,000 baht, when 15 independent employs in the expenditure group between 5,001-10,00baht, where 16 independent employs in the expenditure group between 10,001-30,000 baht, while 5 independent employs in the

expenditure group between 30,001-50,00 baht, as 3 independent employs in the expenditure more than 50,001 baht and no expenditure was none).

In total of 8 housewife/house holders (there were 3 housewife in the expenditure group through credit card less than 1,000 baht, when no housewife tell in the expenditure group between 1,001-5,000 baht, 30,001-50,000 baht and more than 50,001 baht respectively, while just only 1 housewife in both the expenditure group between 5,001-10,000 baht and no expenditure respectively, as only 3 housewife in the expenditure group between 10,001-30,000 baht).

From the above figure, the researcher can summarized that the majority of population group was employee/office clerk, followed with independent employ/private owner. In the same time, the majority of occupation group who had the expenditure group through credit card between 1,001-5,000 baht and the running up in the expenditure group between 5,001-10,000 baht).

CASE 20

Table 5.107

				The factors of KTC that impact to KTB-attracting				
				Extremely Disagree	Disagree	Uncertain	Agree	Extremely Agree
customer criteria ktc	No	Do you know that KTC credit card is owned by Krungthai Bank Public Company Limited (KTB)?	Yes	3	22	70	74	21
	Yes	Do you know that	Yes	2	19	29	71	35

Table: Customer criteria KTC with by the impact factors of attractive

From the above table, showed that total 346 respondents who know that KTC is owned by KTB making their opinions to the form of service of KTC that attracting them

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wanting to try KTB service (there were the majority 145 respondents agreed with the influence of attraction, followed with 99 respondents could not make decision, 56 respondents extremely agreed, 41 respondents disagreed and only 5 respondents extremely disagreed with).All 346 respondents, the majority was 190 KTC non-customers (there were the majority of 74 KTC non-customers agreed with, followed with 70 KTC non-customers felt uncertain, 22 KTC non-customers disagreed, 21 KTC non-customers extremely agreed and only 3 KTC non-customers extremely disagreed with it). The rest of 156 respondents were KTC customer who responded to the question of the service form of KTC that attracted them to try KTB service (there were the majority 71 KTC customers agreed with this subject, followed with 35 KTC customers agreed with this subject, followed with 35 KTC customers extremely agreed, 29 KTC customers felt uncertain, 19 KTC customers disagreed and only 2 KTC customers extremely disagreed with).

Table 5.108: Customer criteria KTC with the impact factor of modern

				The factors of KTC that impact to KTB-image modern				
				Extremely Disagree	Disagree	Uncertain	Agree	Extremely Agree
customer criteria ktc	No	Do you know that KTC credit card is owned by Krungthai Bank Public Company Limited (KTB)?	Yes	3	12	47	94	33
	Yes	Do you know that	Yes		7	11	97	41

From the above table, illustrated that total 345 respondents who knew that KTC is owned by KTB making their opinions to the form of service of KTC that improving the image of KTB looking more modern.(there were the majority of 191 respondents agreed

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with the influence of KTC service improved KTB looking more modern, followed with 74 respondents extremely agreed with in the same topic, 58 respondents felt uncertain, 19 respondents disagreed and only 3 respondents extremely disagreed with).All 345 respondents, with the majority of 189 respondents who were KTC non-customers(there were the majority of 94 KTC non-customers agreed with, followed with 47 KTC non-customers could not make their decisions, 33 KTC non-customers extremely agreed, 12 KTC non-customers disagreed and only 3 KTC non-customers extremely disagreed with).

The rest of 156 respondents were KTC customers (there were the majority of 97 KTC customers agreed with this subject, followed with 41 KTC customers extremely agreed, 11 KTC customers no decision on, and none responded to extremely disagreed.

Table 5.109: Customer Criteria KTC with the impact factor of media

				The factors of KTC that impact to KTB-media				
				Extre mely Disagr ee	Dis agr ee	Un cer tai n	Agr ee	Extre mely Agree
customer criteria ktc	No	Do you know that KTC credit card is owned by Krungthai Bank Public Company Limited (KTB)?	Yes	1	11	62	92	24
	Yes	Do you know that	Yes		6	31	89	30

From the above table, explained that total 346 respondents, who knew that KTC is owned by KTB, making their opinions on the information of KTC that getting from various medias improving the image of KTB better in their viewpoints (there were the majority of 181 respondents agreed with in their viewpoints that the receiving of various medias concerning with KTC information improving the image of KTB better, followed with 93 respondents could not make their decisions, 54 respondents extremely agreed in

the same topic , 17 respondents disagreed with the same issue and only 1 respondent extremely disagreed with).The total 346 respondents, there were the majority of 190 respondents who were KTC non-customers (there were the majority of 92 KTC non-customers agreed with in the same subject, followed with 62 KTC non-customers seem uncertain, 24 KTC non-customers extremely agreed with, 11 KTC non-customers disagreed and only 1 KTC non-customer extremely disagreed with the same topic). The rest of 156 respondents, they were KTC customers(there were the majority of 89 KTC customers agreed with, followed with 31 KTC customers felt uncertain, 30 KTC customers extremely agreed with, 11 KTC customers disagreed and none in extremely disagreed with).

Table 5.110: Customer Criteria KTC with the impact factor of separation

				The factors of KTC that impact to KTB-separate					
				None	Extremely Disagree	Disagree	Uncertain	Agree	Extremely Agree
customer criteria ktc	No	Do you know that KTC credit card is owned by Krungthai Bank Public Company Limited (KTB)?	Yes	7	7	9	49	12	5
	Yes	Do you know that	Yes		9	10	45	66	24

From the above table, interpreted that total 243 respondents, who knew that KTC is owned by KTB, making their opinions on that it KTC was separated from KTB, they will still keeping is use the service of KTC credit card or not!(there were the majority of 94 respondents who seem uncertain to this topic, followed with 78 respondents agreed with keeping in use KTC credit card even KTC was separated from KTB, 29

respondents extremely agreed to keeping in use with, 19 respondents disagreed with that means they will stop to use KTC credit card, 16 respondents extremely disagreed with and 7 respondents no responds to this question). The 154 respondents out of the total 243 respondents were KTC customers (there were the majority of 66 KTC customers agreed keeping in use KTC credit card if KTC was separated from KTB, followed with 45 KTC customers seem uncertain, 24 KTC customers extremely agreed in using, 10 KTC customer disagreed, 9 KTC customers extremely disagreed with and non no respond to). The rest of 81 respondents were KTC non-customers (there were the majority of 49 KTC non-customers seem uncertain with, 12 KTC non-customers agreed with, 9 KTC non-customers disagreed, 7 KTC non-customers extremely disagreed, 5 KTC non-customers extremely agreed with and only 7 KTC non-customers no respond to this subject).

Table 5.111: Customer Criteria KTC with the impact factor of improvement

| | | | | The factors of KTC that impact to KTB-improve | | | | |
				Extremely Disagree	Disagree	Uncertain	Agree	Extremely Agree
customer criteria ktc	No	Do you know that KTC credit card is owned by Krungthai Bank Public Company Limited (KTB)?	Yes	3	12	55	91	29
	Yes	Do you know that	Yes	4	7	35	70	39

From the above table, indicated that total of 345 respondents, who knew that KTC is owned by KTB, making their opinions on that the improved image of KTC contributed to the improved image of KTB accordingly (there were the majority of 161 respondents agreed with that the improved image of KTC could contribute to the improved image of KTB, followed with 90 respondents seem uncertain, 68 respondents extremely agreed

with in the same issue, 19 respondents disagreed with and only 7 respondents extremely disagreed with this). The majority of 190 out of the total 345 respondents were KTC non-customers (there were the majority of 91 KTC non-customers agreed with this topic, followed with 55 KTC non-customers seem uncertain, 29 KTC non-customers extremely agreed with, 12 KTC non-customers disagreed and only 3 KTC non-customers extremely disagreed with it). The rest of 155 respondents were KTC customers (there were 70 KTC customers agreed with this issue, followed with 35 KTC customers seem uncertain, 39 KTC customers extremely agreed with, 7 KTC customers disagreed with and only 4 KTC customers extremely disagreed). From all above tables, the researcher could interpret that both KTC non-customer and KTC customer agreed with the image factors of improved image, attracting of service form, improving image looking more modern, receiving various Medias information of KTC affected to KTB image, excepting the result of separation between KTC with KTB that seem uncertain was the majority

CASE 21

Table 5.112 Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
customer criteria ktc * Do you know that KTC credit card is owned by Krungthai Bank Public Company Limited (KTB)?	420	100.0%	0	.0%	420	100.0%
customer criteria ktb * Do you know that KTC credit card is owned by Krungthai Bank Public Company Limited (KTB)?	420	100.0%	0	.0%	420	100.0%

Table: Population who responses with do you know that KTC is owned by KTB?

Table 5.113: Customer criteria KTC –Do you know that KTC is owned by KTB?
customer criteria ktc * Do you know that KTC credit card is owned by Krungthai Bank
Public Company Limited (KTB)? Cross tabulation

Count

Customer Criteria KTC		Do you know that KTC credit card is owned by Krungthai Bank Public Company Limited (KTB)?		Total
		No	Yes	
	KTC non-customer	71	190	261
	KTC customer	3	156	159
Total		74	346	420

From the above table, showed that total 420 respondents who responded with the
question of do you know that KTC credit card is owned by KTB? The majority of 346
respondents accepted the knowledge, while 74 respondents did not know on this
situation. Total of 420 respondents who responded to the question of Do you know that
KTC credit card is owned by KTB? The majority of 261 respondents were KTC non-
customer which the main of 190 respondents accepted this acknowledgement and the
rest of 71 KTC non-customers did not know. The other 159 respondents were KTC
customers that the majority of 156 respondents accepted they knew and just only 3
respondents did not know.

Table 5.114: Customer Criteria KTB-Do you know that KTC is owned by KTB?
customer criteria ktb * Do you know that KTC credit card is owned by Krungthai Bank
Public Company Limited (KTB)? Cross tabulation

Count

Customer criteria KTB		Do you know that KTC credit card is owned by Krungthai Bank Public Company Limited (KTB)?		Total
		No	Yes	
	KTB non-customer	59	192	251
	KTB customer	15	154	169
Total		74	346	420

From the above table, showed that total of 420 respondents who responded to the question of do you know that KTC credit card is owned by KTB? The majority of 346 respondents accepted that they know that KTC is owned by KTB. In this number, there were the majority of 192 respondents who were KTB non-customers and the rest of 154 respondents who were KTB customers. The other 74 respondents who did not know that KTC credit card is owned by KTB? In this number, there were the majority of 59 respondents who were KTB non-customers, while the rest of 15 respondents were KTB customers. Total of 420 respondents, there were 251 KTB non-customers and the rest 169 KTB customers.

CASE 22

Table 5.115

Customer criteria KTC	Do you know that KTC credit card is owned by KTB?		
	No	Yes	Total
KTC non-customer			
*KTBnon-customer	59	149	208
*KTB customer	12	41	53
KTC customer			

	0	43	43
*KTBnon-customer			
* KTB customer	3	113	116
Total	74	346	420

Table: Customer criteria KTC-Do you know that KTC credit card is owned by KTB?

From the above table, interpreted those 420 respondents who responded to the question of do you know that KTC credit card is owned by KTB? There were the majority of 208 respondents who were both KTC non-customers and KTB non-customers, when 53 respondents were KTC non-customers and KTB customers, where 43 respondents were KTC customer and KTB non-customers, while 116 respondents were both KTC customer and KTB customers. In total of 420 respondents, the majority of 346 respondents knew the situation of KTC credit card is owned by KTB- In this number, there were 149 KTC non-customers and KTB non-customers, 41 KTC non-customers and KTB customers, 43 KTC customers but KTB non-customers, and 113 KTC customers and KTB customers too. The rest of 74 respondents did not know this situation; there were 59 KTC non-customer and KTB non-customers, 12 KTC non-customers and KTB customers, and 3 KTC customers and KTB customers too. From all above tables, the researcher could interpret that the majority of KTC non-customers and KTB non-customers together KTC customers and KTB customers had known that KTC credit card is owned by KTB.

Table 5.116

Customer criteria KTC	The image of KTC -Trust			
	Disagree	Moderate	Agree	Total
KTC non-customer				
*KTB non-customer	5	111	83	199
*KTB customer	0	23	30	53
KTC customer				
*KTB non-customer	0	14	28	42
*KTB customer	0	28	86	114
Total	5	176	227	408

Table: Customer Criteria KTC with the image of KTC in Trust

In the above table depicted that total of 408 respondents who responded to Trust was the image of KTC that attracted them. There were the majority of 227 respondents who accepted the Trust was the important factor attracting them to being KTC customers, followed with 176 respondents seem moderate and only 5 respondents disagreed with.

In total of 408 respondents, there were the majority of 199 respondents who were KTC non-customers and KTB non-customers. There were the majority of 111 KTC non-customers and KTB non-customers seem moderate to this topic, when 83 KTC non-customers and KTB non-customers agreed with this image of Trust and just only 5 KTC non-customers and KTB non-customers disagreed with. For 53 respondents who were KTC non-customers and KTB customers, there were the majority of 30 KTC non-customers and KTB customers agreed with the image of Trust, while 23 KTC non-customers and KTB customers seem moderate with and none with disagreed. Next 42 respondents who were KTC customers and KTB non-customesr, there were the majority

of 28 KTC customers and KTB non-customers agreed with the Trust image, where 14 KTC customers and KTB non-customers seem normal and none with disagreed. The rest of 114 respondents who were KTC customers and KTB customers, there were the majority of 86 KTC customers and KTB customers agreed with Trust was the image of KTC, as 28 KTC customers and KTB customers seem moderate and none with disagreed to.

Table 5.117: Customer Criteria KTC with the image of KTC in Modern

Customer criteria KTC	The image of KTC -Modern			
	Disagree	Moderate	Agree	Total
KTC non-customer				
*KTB non-customer	5	97	93	195
*KTB customer	0	23	29	52
KTC customer				
*KTB non-customer	0	11	30	41
*KTB customer	0	27	83	110
Total	5	158	235	398

In the above table showed that total of 398 respondents who responded to Modern was the image of KTC. There were the majority of 235 respondents agreed with Modern was the image of KTC, followed with 158 respondents seem to be normal and the rest of 5 respondents disagreed with.

In total of 398 respondents, there were the majority of 195 respondents who were KTC non-customers and KTB non-customers, in which the majority of 97 KTC non-customers and KTB non-customers seem moderate to Modern was the image of KTC, while 93 KTC non-customers and KTB non-customers agreed with it and only 5 KTC

non-customers and KTB non-customers disagreed with this topic. For 52 respondents who were KTC non-customers and KTB customers there were the majority of 29 KTC non-customers and KTB customers agreed with Modern was the image of KTC, when 23 KTC non-customers and KTB customers seem moderate to and none disagreed. Next 41 respondents who were KTC customers and KTB non-customers, there were 30 KTC customers and KTB non-customers agreed with Modern, as 11 KTC customers and KTB non-customers seem moderate to and non disagreed.

The rest of 110 respondents who were KTC customers and KTB customers, there were the majority of 83 KTC customers and KTB customers agreed with this issue, as 27 KTC customers and KTB customers seem moderate to and none disagreed.

Table 5.118: Customer Criteria KTC with the image of KTC in -In trend

Customer criteria KTC	The image of KTC –In trend			
	Disagree	Moderate	Agree	Total
KTC non-customer				
*KTB non-customer	6	84	100	190
*KTB customer	0	23	27	50
KTC customer				
*KTB non-customer	1	8	30	39
*KTB customer	0	29	75	104
Total	7	144	232	383

In the above table indicated that total of 383 respondents who responded to In trend was the image of KTC. There were the majority of 232 respondents agreed with the image of KTC was In trend, followed with 144 respondents seem moderate to and only 7 respondents disagreed with this topic. In total of 383 respondents, there were the

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majority of 190 respondents who were KTC non-customers and KTB non-customers in which the majority of 100 KTC non-customers and KTB non-customers seem moderate with and only 6 KTC non-customers and KTB non-customers disagreed with this issue. For 50 respondents who were KTC non-customers and KTB customers, there were 27 KTC non-customers and KTB customers agreed with in the majority to the image of KTC was In trend, while 23 KTC non-customers and KTB customers seem moderate and none disagreed. Next 39 respondents who were KTC customers and KTB non-customers, there were the majority of 30 KTC customers and KTB non-customers agreed with this topic, where 8 KTC customers and KTB non-customers seem moderate and only 7 KTC customers and KTB non-customers disagreed.

The rest of 104 respondents who were KTC customers and KTB customers, there were in majority of 75 KTC customers and KTB customers agreed with In trend was the image of KTC, as 29 KTC customers and KTB customers seem moderate and none disagreed with.

Table 5.119: Customer Criteria KTC with the image of KTC in Beautiful Card

Customer criteria KTC	The image of KTC –In trend			
	Disagree	Moderate	Agree	Total
KTC non-customer *KTB non-customer	9	77	85	171
*KTB customer	0	19	29	48
KTC customer *KTB non-customer	0	15	23	38
*KTB customer	3	33	72	108
Total	12	144	209	365

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In the above table explained that total of 365 respondents who responded to that the image of KTC was its Beautiful Card, in which the majority of 209 respondents agreed with this topic, while 144 respondents seem moderate and only 12 respondents disagreed with. In the total of 365 respondents, there were the majority of 171 respondents who were KTC non-customers and KTB non-customers in which he majority of 85 KTC non-customers and KTB non-customers agreed with that the image of KTC was its Beautiful Card, where 77 KTC non- customers and KTB non-customers seem moderate and only 9 KTC non-customers and KTB non-customers disagreed with. Followed with 48 respondents who were KTB non-customers and KTB customers, there were the majority of 29 KTC non-customers and KTB customers agreed with, while 19 KTC non-customers and KTB customers seem moderate and none disagreed to? Next to 38 respondents who were KTC customers and KTB non-customers, in which the majority of 23 KTC customers and KTB non-customers agreed with, when 15 KTC customers and KTB non-customers seem moderate and none disagreed with.

The rest of 108 respondents who were KTC customers and KTB customers, in which the majority of 72 KTC customers and KTB customers agreed with the image of KTC was its Beautiful Card, when 33 KTC customers and KTB customers seem moderate and only just 3 KTC customers and KTB customers disagreed with it.

Table 5.120: Customer Criteria KTC with the image of KTC in Promotion

Customer criteria KTC	The image of KTC –Promotion			
	Disagree	Moderate	Agree	Total
KTC non-customer *KTB non-customer	11	115	48	174
*KTB customer	1	30	17	48
KTC customer *KTB non-customer	1	21	20	42
*KTB customer	2	59	46	107
Total	15	225	131	371

In the above table depicted that total of 371 respondents who responded to Promotion was the image of KTC. There were the majority of 225 respondents who seem moderate to Promotion that was the image of KTC, followed with 131 respondents agreed with the image of KTC was Promotion activities, and only 15 respondents disagreed with.

In total of 371 respondents, there were the majority of 174 respondents who were KTC non-customers and KTB non-customers, in which the majority of 115 KTC non-customers-KTB non-customers seem moderate to Promotion was the image of KTC, when 48 KTC non-customers and KTB non-customers agreed in with the same issue and only 11 KTC non-customers and KTB non-customers disagreed with. Followed with 48 respondents who were KTC non-customers and KTB customers, there were the majority of 30 KTC non-customers and KTB customers seem moderate to this subject, while 17 KTC non-customers and KTB customers agreed with and just 1 KTC non-customers and KTB customers disagreed to. Next the 42 respondents all were KTC customers and KTB non-customers, there were the majority 21 KTC customers and

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KTB non-customers seem moderate to Promotion that was indicated as the KTC image, where the tight number of 20 KTC customers and KTB non-customers agreed with and only 1 KTC customers and KTB non-customers disagreed to. The rest of 107 respondents who were KTC customers and KTB customers, there were the majority of 59 KTC customers and KTB customers seem moderate to this case, while 46 KTC customers and KTB customers agreed with the Promotion was the image of KTC and only 2 KTC customers and KTB customers disagreed with.

Table 5.121: Customer Criteria KTC with the image of KTC in Fashion

Customer criteria KTC	The image of KTC –Fashion			
	Disagree	Moderate	Agree	Total
KTC non-customer				
*KTB non-customer	12	88	59	159
*KTB customer	1	24	23	48
KTC customer				
*KTB non-customer	1	22	11	34
*KTB customer	6	63	30	99
Total	20	197	123	340

In the above table showed that total 340 respondents who responded to the topic of Fashion was the image of KTC. There were the majority of 197 respondents seeming moderate to this topic, followed with 123 respondents agreed to this issue and only 6 respondents disagreed with. In total of 340 respondents, there were the majority of 19 respondents who were KTC non-customers and KTB non-customers, in which the majority of 88 KTC non-customers and KTB non-customers seem normal to Fashion that was the KTC image, where 59 KTC non-customers and KTB non-customers agreed

with this subject and only 12 KTC non-customers and KTB non-customers disagreed to. For 48 respondents who were KTC non- customers and KTB customers, there were the majority of 24 KTC non-customers and KTB customers seem moderate, where the tight number of 23 KTC non-customers and KTB customers agreed with and as only 1 KTC non-customers and KTB customers disagreed to. Next 34 respondents who were KTC customers and KTB non-customers, there were the majority of 22 KTC customers and KTB non-customers seem moderate to this issue, when 11 KTC customers and KTB non-customers agreed with and as only 1 KTC customer and KTB non-customer disagreed with. The rest of 99 respondents who were KTC customers and KTB customers, there were the majority of 63 KTC customers and KTB customers seem moderate to, while 30 KTC customers and KTB customers agreed with and just 6 KTC customers and KTB customers disagreed to.

Table 5.122: Customer Criteria KTC with the image of KTC in Other

Customer criteria KTC	The image of KTC –Other		
	None	Agree	Total
KTC non-customer *KTB non-customer	208	0	200
*KTB customer	53	0	53
KTC customer *KTB non-customer	43	0	43
*KTB customer	115	1	116
Total	419	1	420

In the above table indicated that total of 420 respondents who responded to other reasons that was the image of KTC. There were the majority of 419 respondents no

comment for the additional other reason and only 1 respondent agreed there was the other. In total of 420 respondents, there were the majority of 208 respondents who were KTC non-customers and KTB non-customers no comment to and none agreed.

For 53 respondents who were the majority of KTC non-customers and KTB customer no comment to this issue and none agreed. Next 43 respondents who were the majority of KTC customers and KTB non-customers no comment to this subject and none agreed. The rest of 116 respondents who were KTC customers and KTB customers, there were the majority of 115 KTC customers and KTB customers no comment to and only 1 KTC customer and KTB customer agreed to.

CASE 23

Table 5.123

Customer criteria KTC	The image of KTB –Trust			
	Disagree	Moderate	Agree	Total
KTC non-customer *KTB non-customer	3	104	92	199
*KTB customer	1	12	40	53
KTC customer *KTB non-customer	1	21	20	42
*KTB customer	1	16	98	115
Total	6	153	250	409

Table: Customer criteria with the image of KTB-Trust

In the above table showed that total of 409 respondents who responded to the Trust was the image of KTB, in which the majority of 250 respondents agreed with that Trust was

the image of KTB, followed with 153 respondents seem it to be normal and only 6 respondents disagreed with this issue.

In total of 409 respondents, there were the majority of 199 respondents who were KTC non-customers and KTB non-customers in which the majority of 104 KTC non-customers and KTB non-customer seem moderate to Trust was the KTB image, followed with 92 KTC non-customers and KTB non-customers agreed with this topic and only 3 KTC non-customers and KTB non-customers disagreed with. For 53 respondents who were KTC non-customers and KTB customers in which the majority of 40 KTC non-customers and KTB customers agreed with this subject, when 12 KTC non-customers and KTB customers seem moderate to and only 1 KTC non-customer and KTB customer disagreed to.

Next 42 respondents who were KTC customers and KTB non-customers in which the majority of 21 KTC customers and KTB non-customers seem moderate to, where the tight number 20 KTC customers and KTB non-customers agreed with and only 1 KTC customers and KTB non-customers disagreed to.

The rest of 115 respondents who were KTC customers and KTB customers in which the majority of 98 KTC customers and KTB customers agreed with Trust was the image of KTB, while 16 KTC customers and KTB customers seem moderate to and only 1 KTC customer and KTB customer disagreed with.

Table 5.124: Customer criteria KTC with the image of KTB in Modern

Customer criteria KTC	The image of KTB –Modern			
	Disagree	Moderate	Agree	Total
KTC non-customer *KTB non-customer	14	121	59	194
*KTB customer	1	23	29	53
KTC customer *KTB non-customer	10	24	5	39
*KTB customer	6	51	52	109
Total	31	219	145	395

In the above table explained that the total of 395 respondents who responded to the Modern was the image of KTB, in which the majority of 219 respondents seem moderate to the Modern, was the KTB image, followed with 145 respondents agreed with in the same topic and only 31 respondents disagreed with.

In the total of 395 respondents, there were the majority of 194 respondents who were KTC non-customers and KTB non-customers, in which of the majority 121 KTC non-customers and KTB non-customers seem moderate to the image of KTB was Modern, followed with 59 KTC non-customers and KTB non-customers agreed to in the same issue and only 14 KTC non-customers and KTB non-customers disagreed to. For 53 respondents who were KTC non-customers and KTB customers, in which the majority of 29 KTC non-customers and KTB customers agreed with the Modern was the image of KTB, while 23 KTC non-customers and KTB customers seem moderate to and only 1 KTC non-customer and KTB customer disagreed with. Next 39 respondents who were

KTC customers and KTB non-customers, in which the majority of 24 KTC customers and KTB non-customers seem moderate with, when 10 KTC customers and KTB non-customers disagreed to and as 5 KTC customers and KTB non-customers agreed with. The rest of 109 respondents who were KTC customers and KTB customers, of which the majority of 52 KTC customers and KTB customers agreed with the image of KTB, was the Modern, where 51 KTC customers and KTB customers seem moderate to and only 6 KTC customers and KTB customers disagreed with in the same subject.

Table 5.125: Customer criteria KTC with the image of KTB in Speedy

Customer criteria KTC	The image of KTB –Speedy			
	Disagree	Moderate	Agree	Total
KTC non-customer *KTB non-customer *KTB customer	17 5	122 25	41 21	180 51
KTC customer *KTB non-customer *KTB customer	8 11	22 46	6 54	36 111
Total	41	215	122	378

In the above table illustrated that 378 respondents who responded to the Speedy was the image of KTB, in which the majority of 215 respondents seem moderate to, followed with 122 respondents agreed with in the topic and just 41 respondents disagreed to. In the total of 378 respondents, there were the majority of 180 respondents who were KTC non-customer and KTB non-customer, in which the majority of 122 KTC non-customers and KTB non-customers, in which the majority of 122 KTC non-customers and KTB non-customers seem moderate to speedy was part of the KTB image, where

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41 KTC non-customers and KTB non-customers agreed with in the same issue and only 17 KTC non-customers and KTB non-customers disagreed to. For 51 respondents who were KTC non-customers and KTB customer of which the majority of 25 KTC non-customer and KTB customer seem moderate to the image of KTB was speedy, while 21 KTC non-customer and KTB customer agreed with in the same subject and just 5 KTC non-customer and KTB customer disagreed to. Next 36 respondents who were KTC customer and KTB non-customer in which the majority of 22 KTC customers and KTB non-customers seem moderate with speedy was the image of KTB, when 8 KTC customer and KTB non-customers disagreed with and only 6 KTC customer and KTB non-customers agreed to.

The rest of 111 respondents who were KTC customers and KTB customers in which the majority of 54 KTC customer and KTB customers agreed to the image of KTB was speedy, as 46 KTC customer and KTB customers seem moderate to and just 11 KTC customers and KTB customers disagreed with in the same issue.

Table 5.126: Customer criteria KTC with the image of KTB in Friendly Atmosphere

Customer criteria KTC	The image of KTB –Friendly Atmosphere			
	Disagree	Moderate	Agree	Total
KTC non-customer *KTB non-customer	15	112	43	170
*KTB customer	1	30	18	49
KTC customer *KTB non-customer	3	25	7	35
*KTB customer	7	42	52	101
Total	26	209	120	355

In the above table indicated that total of 355 respondents who responded to the image of KTB was Friendly Atmosphere, in which the majority of 209 respondents seem moderate to this theme, followed with 120 respondents agreed with in the same topic and only 26 respondents disagreed to. In the total of 355 respondents, there were the majority of 170 respondents who were KTC non-customers and KTB non-customers of which the majority of 112 KTC non-customers and KTB non-customers of which the majority of 112 KTC non-customers and KTB non-customer seem moderate to Friendly Atmosphere was the KTB image, while 43 KTC non-customers and KTB non-customers agreed with in the same case and only 15 KTC non-customers and KTB non-customers disagreed with. For 49 respondents who were KTC non-customers and KTB customers in which the majority of 30 KTC non-customers and KTB customers seem moderate to Friendly Atmosphere was the image of KTB, where 18 KTC non-customers and KTB customers agreed with in the same subject and just 1 KTC non-customer and KTB customer disagreed to. Next of 35 respondents who were KTC customers and KTB non-customers of which the majority of 25 KTC customers and KTB non-customers seem moderate to Friendly Atmosphere was the image of KTB, while 7 KTC customers and KTB non-customers agreed with and as 3 KTC customers and KTB non-customers disagreed with. The rest of 101 respondents who were KTC customers and KTB customers in which the majority of 52 KTC customers and KTB customers agreed with the image of KTB was Friendly Atmosphere, while 42 KTC customers and KTB customers seem moderate to and only 7 KTC customers and KTB customers disagreed with this theme.

Table 5.127: Customer criteria KTC with the image of KTB in Good behavior of staff (Service mind)

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Customer criteria KTC	The image of KTB –Good behavior of staff (service mind)			
	Disagree	Moderate	Agree	Total
KTC non-customer *KTB non-customer	17	114	39	170
*KTB customer	1	33	15	49
KTC customer *KTB non-customer	2	27	9	38
*KTB customer	9	46	47	102
Total	29	220	110	359

In the above table interpreted that the total of 359 respondents who responded to the image of KTB was the good behavior of staff(service mind), in which of the majority of 220 respondents seem moderate to in this topic, followed with 110 respondents agreed with and only 29 respondents disagreed with. In the total of 359 respondents, there were the majority of 170 respondents who were KTC non-customers and KTB non-customers, of which the majority of 114 KTC non-customer and KTB non-customer seem moderate to the good behavior of staff (service mind) was the image of KTB, when 39 KTC non-customers and KTB non-customer agreed with this topic and just 17 KTC non-customer and KTB non-customer disagreed to. For 49 respondents who were KTC non-customers and KTB customer, there were the majority of 33 KTC non-customer and KTB customer seem moderate to the image of KTB was the good behavior of staff(service mind), where 15 KTC non-customer and KTB customer agreed with and only 1 KTC non-customer and KTB customer disagreed to. Next to 38 respondents who were KTC customer and KTB non-customer, in which the majority of 27 KTC customer and KTB non-customer seem moderate to the good behavior of staff

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(service mind) was the image of KT, when 9 KTC customer and KTB non-customer agreed with and only 2 KTC customers and KTB non-customer disagreed with. The rest of 152 respondents who were KTC customers and KTB customers of which the majority of 47 KTC customer and KTB customer agreed with that the image of KTB was the good behavior of staff (service mind), while the tight number of 46 KTC customer and KTB customers seem moderate to the same subject and only 9 KTC customer and KTB customers disagreed to.

Table 5.128: Customer criteria KTC with the image of KTB is convenient

Customer criteria KTC	The image of KTB – Convenient			
	Disagree	Moderate	Agree	Total
KTC non-customer				
*KTB non-customer	19	96	46	161
*KTB customer	3	27	20	50
KTC customer				
*KTB non-customer	5	25	6	36
*KTB customer	8	49	48	105
Total	35	197	120	352

Table 5.128: Customer criteria KTC with the image of KTB is convenient, in which of the majority of 197 respondents seem moderated to this topic, followed with 120 respondents who agreed with and as 35 respondents disagreed to. In the total of 352 respondents, there were the majority of 161 respondents who were KTC non-customer and KTB non-customer, in which the majority of 96 KTC non-customers and 8 KTB non-customer seem moderate to the convenient, was the image of KTB, while 46 KTC non-customers and KTB non-customers agreed with and only 19 KTC non-customer

and KTB non-customer disagreed to. For 50 respondents who were KTC non-customer and KTB customer of which the majority of 27 KTC non-customer and KTB customer seem moderate with the image of KTB was the convenient, when 20 KTC non-customer and KTB customer agreed to and just 3 KTC non-customer and KTB customer disagreed with. Next of 36 respondents who were KTC customer and KTB non-customer in which the majority of 25 KTC customer and KTB non-customer seem moderate with the convenient was the image of KTB, where 6 KTC customer and KTB non-customer agreed with and only 5 KTC customer and KTB non-customer disagreed to. The rest of 105 respondents who were KTC customer and KTB customer of which the majority of 49 KTC customers and KTB customer seem moderate with the image of KTB was convenience, where the tight number of 48 KTC customer and KTB customer agreed with and only 8 KTC customer and KTB customer disagreed with in the same topic.

Table 5.129: Customer criteria KTC with the image of KTB in Other

Customer criteria KTC	The image of KTB – Other		
	None	Disagree	Total
KTC non-customer			
*KTB non-customer	208	0	208
*KTB customer	53	0	53
KTC customer			
*KTB non-customer	42	0	42
*KTB customer	115	1	116
Total	418	1	419

In the above table depicted that the total of 419 respondents who responded to the image of KTB with Other reason, there were 418 respondents no any comment while only 1 respondent there was. In the total of 419 respondents, there were the majority of 208 respondents who were KTC non-customers and KTB non-customers had no additional comments to the Other reason was the image of KTB and none disagreed to. For 53 respondents who were KTC non-customers and KTB customers, of which the entire majority of 53 KTC non-customer and KTB customer had no additional comments to the other reason, was the image of KTB. Next of 42 respondents who were KTC customer and KTB non-customer, of which all of the majority of 42 KTC customer and KTB non-customer had no any additional comments on the Other factor was the image of KTB. The rest of 116 respondents who were KTC customer and KTB customer in which the majority of 115 KTC customer and KTB customer had no any additional comments and just only KTC customers and KTB customers had comments to and the Other reasons were the image of KTB.

VI. CONCLUSIONS AND RECOMMENDATIONS

6.1 Conclusions

Several companies have attained "mega brand" reputations for being the best in their field, having adopted the different symbols and branding such as Krungthai Card Public Company Limited (KTC) confers an image of strength. The major challenge is that most service offerings and innovations are easily copied. Still, KTC that regularly introduces innovations will gain a succession of temporary advantages over competitors.

According to the conduction of this research had been made and reach the final stage, the significant indicators were found and were gathered in the following categories of the marketing strategy concept of the consumer buying decision process with the affected factors.

PERSONAL

1. Demographic Factors: Unique to a particular person

- **Gender-** Female dominated over male at 59% to 41% who involved in this research and seemed to be the one in the family is responsible for the decision making.

- **Age-** With 34% who were between 26-30 years old was the majority group followed with 29% who was between 21-25 years old group. Young people were a significant prediction of invaluable in designing advertising and promotional campaigns. It provides the necessary foundation for appealing to those values that are most important to the boomers and to those values that are mostly likely to stimulate their buying behavior.

2. Psychological Factors:

- **Motives-**The motivations of the KTC customers to determine to use KTC service were not the internal energizing force that oriented by their well-known people

recommendation to, various advertising Medias, or they were being KTB customers and even using through KTC Boutique Branch. As well as the KTB customers who decided to use KTB service were not stimulated by well-known people's recommendation to them, not from various advertising Medias, or they were being use KTC Credit Card as well.

• **Perception (What do the customer see)**: **Selective Exposure**- the selection of using KTC or KTB service, all four customer groups of KTC customers and KTB customer, KTC customers and KTB non-customers, KTC non-customers and KTB customers with KTC non-customers and KTB non-customers, knowing well that KTC was owned by KTB. At least, the brand name of Krungthaii Card Public Company Limited is more likely to link with Krungthai Bank Public Company Limited.

• **Selective Distortion**- Both of KTC non-customer and KTB non-customer will be changing or twisting their current use of the KTC credit card service if they known that KTC was separated from Krungthai Bank Public Company Limited. Because of this information is inconsistent with the beliefs of the fact that KTC is owned by the government the same as Krungthai Bank Public Company Limited is, as well as the current sensation of security is disappeared.

• **Selective Retention**- Both of KTC customer and KTB customer accepted that Trust was a factor of impact to the image of KTC and KTB respectively. The "Trust" inputs that support their beliefs. They interpreted this information is based on what is already familiar, on knowledge that is stored in the memory that is both KTC and KTB are owned by the government that they trust on.

• **Ability and knowledge**-Knowledge and learning that caused the two customer groups of KTB non-customer group and KTB customer group did not select to use KTC Credit Card service, its were not due to the following reasons, such as they were being

use another bank service, they no intention to use Credit Card, their applications were not approved, they were in position of inconvenience to make the applications. Excepting being use another bank by KTB non-customer accepted that it caused them.

As well as the two customers group of KTC non-customer and KTC customer accepted that just only they were being another that caused they did not choose KTB service. While the here under reasons that did not have any decision effort on them not choose to use KTB service, such as they were not interesting to choose, they were not convenience to use the service, or they were not convenient to make the applications. The management needs to understand individuals' capacity to learn changes in a person's behavior caused by information and experience. Therefore to change customers' behavior about KTC products or KTB service, need to give them new more information as well as the knowledge of KTC and KTB products and services.

• **Attitudes**-Consumer attitudes toward a firm and its products greatly influence the success or failure of the firms marketing strategy. As the four customer groups expressed their opinions with the non forced rating scales on the various images of KTC and of KTB as follows:

1. The images of KTC

1.1 KTC non-customers and KTB non-customers agreed with In trend and beautiful card were, just seem moderate to Trust, Modern, Promotion and Fashion.

1.2 KTC non-customers and KTB customers agreed with Trust, Modern; In trend and beautiful card were the images of KTC, just seem moderated on Promotion and Fashion.

1.3 KTC customers and KTB non-customers having the same similar results as agreed with Trust, Modern; In trend and beautiful card were the images of KTC, just seem moderated on Promotion and Fashion.

1.4 KTC customers and KTB customers also having the same outcome as agreed with Trust, Modern; In trend and beautiful card were the images of KTC, just seem moderated on Promotion and Fashion.

2. The images of KTB

2.1 KTC non-customers and KTB non-customers seem moderate to all Trust, Modern, Speedy, Friendly Atmosphere, Good Behavior of Staff and Convenient were the images of KTB.

2.2 KTC non-customers and KTB customers agreed with Trust and Modern, while the rest of Speedy, Friendly Atmosphere, Good Behavior of Staff and Convenient seem moderate.

2.3 KTC customers and KTB non-customers agreed just only with Trust, the rest of Modern, Speedy, Friendly Atmosphere, Good Behavior of Staff and Convenient seem moderate.

2.4 KTC customers and KTB customers all agreed with Trust, Modern, Speedy, Friendly Atmosphere and Good Behavior of Staff, just only Convenient that seem moderate to.

The customers screen information that conflicts with their attitudes. Distort information to make it consistent and selectively retain information that reinforces their attitudes.

- **Personality-** Marketers try to match the store image to the perceived image of their customers. The majority of both KTC customers as well as KTC non-customers all agreed with the hereunder factors of KTC impacted to the image of KTB and KTC Boutique Branch which were. The form of service of KTC that attracts them want to try KTB service, the form of service of KTC that improving the image of KTB more modern, the KTC information that getting from various medias improving the image of KTB better and the improved image of KTC contributed to the improved image of KTB

according. Excepting it KTC was separated from KTB that making only KTC non-customers felt uncertain to consider keeping use the service of KTC Credit Card or not? As for all the majority of both KTB customer as well as KTB non-customer had given the same exact outcomes with the above group of KTC customer with KTC non-customer.

- **Lifestyle-**The group of expenditure through Credit Card between 1,001-5,000 baht per month or 30% was dominated, the next group of expenditure between 5,001-10,000 baht. These consistent patterns customers were the trend of personal independence and individualism and a preference for a natural lifestyle.

2.   SOCIAL FACTORS

- **Opinion Leaders-**Both of KTC customer with KTB customer accepted that their decision makings to use KTC and KTB services without the influence of their well-known people recommendations. This indicated that KTC and KTB both had not used "Spokespeople" to market their products or services to attract opinion leaders. The management should review on this marketing strategy on looking for a well-known or a popular movie star or singer such as Thongchai McIntype to be presented as "Spokespeople" to their customers.

- **Roles and Family Influences-**
Bachelor or Single was the main group who played a significant role in this research at 71% followed with. Married was accounted at 24% Individuals role are continuing to change therefore the management must continue to update information. The family decisions are a mixture of family interactions and individual decision making. Families life cycle go through stages, each stages creates different consumer demands.

- **Reference Groups-** Female identifies with the group to the extent that she takes on many of the values, attitudes or behavior of the group members-Membership groups(belong to).

- **Social class-**an open group of individuals who have similar social rank.

Occupation-Employees/Office Clerk who were in middle class or working class in the majority of 61%, followed with 15% of Independent Employ/Private Owner of lower upper class.

Education-The Bachelor Degree group was the majority of 60%, with Master Degree group at 27%.

Income- The majority was the group of income between 10,001-20,000 baht per month or 26%, followed with the income group between 20,001-30,000 baht per month or 24%.

- **Culture and Sub-culture-** Both the KTC and KTB customers had not accepted that the information from advertising media influenced on their use of KTC or KTB service respectively. This means that the management of both KTC and KTB could not create a "culture" that determines what is acceptable with product advertising which could transmit to the next generation.

The identified conclusions in this research's objective that could be summarized as follows:

1. To describe now KTC developed new brand.

Even through KTC has developed more different lifestyles Credit Card in order to fulfill customers' satisfactions and raise Brand awareness, as well as the new system "KTC Boutique Branch" to be integrated with the existing system for its customers. However, the main problem that obstructed the KTB non-customers to select to use KTC Credit Card was they were being another bank member as well as KTC non-

customer with KTC customer both that did not choose to use KTB service was due to the same reasons that was they both were being another bank members. This is the more bank utilizations to customer barrier.

2. To find out the impact of KTC branding on KTB corporate image.

Both of KTC non-customer with KTC customer and KTB non-customer with KTB customer had agreed and accepted that KTB corporate image was impacted by the forms of service of KTC that KTB corporate image was impacted by the forms of service of KTC that leading them to try with KTB service on attracting, improving the KTB image look better than before, acknowledging from various medias about KTC information also improved the KTB image, as well as how well the improved image of KTC was it also contributed to the image of KTB improved that well. However, both KTC non-customers and KTB non-customers who seem to be uncertain with their KTC credit card activities it in case of KTC was separated from KTB.

3. There is no significant relationship between the image characteristics and service utilization to KTC non-customer.

KTC non-customers accepted that Trust, Promotion and Fashion were the image characteristics that had no significant relationship to KTC service utilization.

4. There is a significant relationship between the image characteristics and service utilization to KTC customer.

KTC customers agreed that Trust, being Modern, In trend and the Beautiful Card were the image characteristics that had a significant relationship to KTC service utilization.

5. There is no significant relationship between the image characteristics and service utilization to KTB non-customer.

KTB non-customers accepted that all of Trust, being Modern, the Speedy, Friendly Atmosphere, Good Behavior of Staff, and Convenient were the image characteristics that had no significant relationship to KTB service utilization.

6. There is a significant relationship between the image characteristics and service utilization to KTB customer.

KTB customers agreed with that the Trust, the Modern and the Speedy were the image characteristics that had a significant relationship to KTB service utilization.

6.2 Recommendations

In perception, it seems that KTC and KTB are independents to each other, even through both of it had been registered legally in the different and separated as the Public Company Limited. But in the experience, it is the same owner with very close or even is the same of administration officers. The impacts of KTC and KTB on various factors their customers or even the both companies self could not be avoidable as in this research had conducted with the following recommendations to the related topics.

Primary targets for marketing strategy customers are

1. Female

2. Single

3. Age between 26-30 years old young people

4. Bachelor Degree

5. Employees/Office Clerk as well as Independent Employ/Private owner.

6. Approximate income of a target group is 10,001-20,000 baht per month.

7. Approximate expenditure of a target group is 1,001-5,000 baht per month.

The other recommendations to this research hypotheses.

1. In the case of the restriction of BOT's announcement on the limitation of cardholders' salary to control the rapidly increasing number of Non-Performing Loan

(NPL) cardholders, it also immensely affects Credit Card business. Therefore, the management of KTC and KTB may revise and take this opportunity to adopt KTC Boutique Branch services to serve and support each other parties, such as:

1.1   Add a new product likes a Plus or Assistant Credit Card that offers more benefit as well as more opportunity than the existing one or from the competitors. Anyhow, this new offer should be under BOT's announcement on the limitation of cardholders' salary.

1.2   For the bank KTB service, should promote the understanding of the bank policy and the new vision that provide nice and easy services but with professional look for every customer. And the mean time, promote products' brand and increase company's image not only for the government section but also for public section too.

1.3   The family unit is changing for the decision maker, also family has less time for children, and therefore tends to let them influence purchase decisions in order to alleviate some of the guilt-children also have more money to spend themselves. This is a new growing marketing target group that would increase and extend new customer market segment which the management should pay attention to.

2. Even most of the customers have known that KTC is owned by KTB, but they will feel reluctant or uncertain on keeping to use KTC Credit Card service in case of KTC was separated from KTB. In order to ensure and fulfill the customer's self confidences, the KTC management should stimulate the customers' purchase decision that they have made the right decision, in the same time providing them the information about the certain products and brands. The customers will remember inputs that support beliefs, targets those that don't, in accordance with this concept the management would stress on the fact of understanding that If KTC were separated from KTB as for the current being, it was separated in administration in order to positions in the completed non-

banking unit that could support the wider and more efficiency products and services to their customers with new advanced technology equipments. Anyhow, KTB is still the majority of shareholders in KTC or in common word "the owner". So the KTC status is still stability and creditability as the time being. Both KTC and KTB still have exchanged their channel products and services as well as utilizes the same facilities through all the country as well as the abroad around the world. The card holder customers' states, conditions, benefits, various privileges and so many will be unchanged and may be better than before.

3. For KTC non-customers, the management should have to work hard on information inputs the sensations of beliefs in order to retain their strong perception of KTC on Trust and extend the capacity and opportunity to those groups of customers to experience with KTC products and services. With the intention to assuring their self concept with the reliable on KTC status that the same as KTB of the government owned.

4. For KTC customers, the management could keep on the marketing policy to emphasize the Trust, that they can depend on, the Modern that they can experience with, the In trend that they enjoy with and the Beautiful Card that they can proud of. Anyhow, the marketing strategy in Promotion seems to be weak, the management should increase launching the Promotion campaign to stimulate the positive feelings intention to buy in regular business; the management should drop this "Fashion" and add to "Modern" instead.

5. For KTB non-customers, it is the management's big burden and critical problems to solve, who seem no differential image characteristics. While "Customer Relationship Management" project objective is to maintain the former customers return to use KTB service-by customer Win-Back Strategy, the management could use the information for

seeking the new customers by New Customer Acquisition which is the strategy of the main stressing on the customer needs in order to reflect the good image the KTB that helping the organizations success in the long run.

6. For KTB customer, the management could continue on the marketing strategies of Trust that was reliable in the guarantee as the government bank owner, the Modern that reversed the slow moving giant characteristics to be a new look, the Speedy that keeps in touch with the minute changes high technologies that support the KTB service with the efficiency.

However, the significant segments that need the urgent improvement on the Friendly Atmosphere, the Good Behavior of Staff or Service Mind and the Convenient utility and facility. By giving the customers the understanding information of the customer service development programmed to promote the employees' efficiency to compete, by stressing on the importance of concentration in making the customers favor, developed the personnel efficiency by promoting the professional work to all levels of staff: Especially the project of "Customer Relationship Management".

At last , even the marketing researcher's motto should be "Find it and tell it like it is" as it was made in this integral researcher in order to support the interesting researchers who want to study in this relevant subject or the management who want to explore the marketing consumer behavior. Anyhow, further research should be considered for more knowledge and understanding

APPENDIX A

SURVEY QUESTIONNAIRE IN THAI

แบบสอบถามเพื่อสำรวจปัจจัยที่เกี่ยวข้องกับ บริษัทกรุงไทย จำกัด (มหาชน) ที่มีผลกระทบต่อ ภาพลักษณ์ บริษัท ธนาคารกรุงไทย จำกัด (มหาชน) และเคทีซี บูติก บรานซ์

คำชี้แจง

1 แบบสอบสำรวจนี้จัดทำขึ้นเพื่อนำข้อมูลไปใช้ให้เป็นประโยชน์ในการประกอบการรายงานค้นคว้าตาม หลักสูตรปริญญาโท สาขาการจัดการงานคอมพิวเดอร์และวิศวกรรม บัณฑิตวิทยาลัยมหาวิทยาลัยอัสสัมชัญ ซึ่งผู้วิจัยหวังเป็นอย่างยิ่งว่า จะได้รับความกรุณาจากท่านในการตอบแบบสอบสำรวจ

คำชี้แจง แบบสอบถามชุดนี้มีทั้งหมด 4 ส่วน ดังนี้

ส่วนที่ 1 ข้อมูลทั่วไปของผู้ตอบแบบสอบถาม

ส่วนที่ 2 ข้อมูลทั่วไปของบริษัท บัตรกรุงไทย จำกัด (มหาชน) (KTC)

ส่วนที่ 3 ข้อมูลทั่วไปของบริษัท ธนาคารกรุงไทย จำกัด (มหาชน) (KTB)

ส่วนที่ 4 ข้อมูลเกี่ยวกับปัจจัยที่เกี่ยวข้อง บริษัท บัตรกรุงไทย จำกัด (มหาชน) (KTC) ที่มีผลกระทบต่อภาพลักษณ์ บริษัท ธนาคารกรุงไทย จำกัด (มหาชน) (KTB) และ เคทีซี บูติก บรานซ์

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โปรดใส่เครื่องหมาย X ลงในช่อง ☐ **ที่อยู่ข้างหน้าข้อความที่ตรงกับความคิดเห็นของท่าน**

ส่วนที่ 1 ข้อมูลทั่วไปของผู้ตอบแบบสอบถาม

1 เพศ

☐ ชาย ☐ หญิง

2 สถานภาพ

☐ โสด ☐ สมรส

☐ หย่าร้าง

3 อายุ

☐ 15 -20 ปี ☐ 21 -25 ปี

☐ 26 - 30 ปี ☐ 31 - 35 ปี

☐ 36 - 40 ปี ☐ 41 ปีขึ้นไป

4 รายได้เฉลี่ยต่อเดือน

☐ รายได้ 10,000 บาท/เดือนหรือน้อยกว่า ☐ รายได้ 10,001 - 20,000 บาท/เดือน

☐ รายได้ 20,001 - 30,000 บาท/เดือน ☐ รายได้ 30,001 - 40,000 บาท/เดือน

☐ รายได้ 40,001 - 50,000 บาท/เดือน ☐ รายได้ 50,001 บาท/เดือนขึ้นไป

5 การศึกษาสูงสุด

☐ มัธยมศึกษาหรือต่ำกว่า ☐ ปวส./อนุปริญญา

☐ ปริญญาตรี ☐ ปริญญาโท

☐ ปริญญาเอก

6 อาชีพ

☐ นักเรียน / นักศึกษา ☐ ลูกจ้าง / พนักงานบริษัท

☐ ข้าราชการ / พนักงานรัฐวิสาหกิจ ☐ ประกอบอาชีพอิสระ / กิจการส่วนตัว

☐ แม่บ้าน / พ่อบ้าน ☐ อื่น ๆ โปรดระบุ..........................

7 ในแต่ละเดือนคุณใช้จ่ายผ่านบัตรเครดิตเป็นจำนวนโดยเฉลี่ยเท่าไร

☐ 1,000 บาทหรือต่ำกว่า ☐ 1,001 - 5,000 บาท

☐ 5,001 - 10,000 บาท ☐ 10,001 - 30,000 บาท

☐ 30,001 - 50,000 บาท ☐ 50,001 บาทขึ้นไป

โปรดใส่เครื่องหมาย X ลงในช่อง ☐ ที่อยู่ข้างหน้าข้อความที่ตรงกับความคิดเห็นของท่าน

ส่วนที่ 2 ข้อมูลบริษัท บัตรกรุงไทย จำกัด (มหาชน) (KTC)

8 คุณคือลูกค้า เคทีซี หรือไม่

☐ ใช่ (โปรดทำเฉพาะข้อ 9-10)   ☐ ไม่ใช่ (โปรดข้ามไปทำเฉพาะข้อ 11-12)

*ลูกค้าบริษัท บัตรกรุงไทย จำกัด (มหาชน) (KTC)

9 ภาพพจน์ของ เคทีซี - (สามารถเลือกตอบได้มากกว่า 1 ข้อ)

ความน่าเชื่อถือ	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย
ความทันสมัย	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย
เข้ากับยุคสมัย	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย
บัตรสวย	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย
โปรโมชั่น	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย
แฟชั่น	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย
อื่นๆ โปรดระบุ....................	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย

....

10 คุณใช้บริการ เคทีซี ได้อย่างไร - (สามารถเลือกตอบได้มากกว่า 1 ข้อ)

☐ คนรู้จักแนะนำ
☐ สื่อต่างๆ
☐ เป็นลูกค้าธนาคารกรุงไทยอยู่
☐ KTC BOUTIQUE BRANCH
☐ อื่นๆ โปรดระบุ...

*ข้ามไปทำส่วนที่ 3 ต่อไป

*ไม่ได้เป็นลูกค้าบริษัท บัตรกรุงไทย จำกัด (มหาชน) (KTC)

11 ภาพพจน์ของ เคทีซี - (สามารถเลือกตอบได้มากกว่า 1 ข้อ)

ความน่าเชื่อถือ	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย
ความทันสมัย	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย
เข้ากับยุคสมัย	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย
บัตรสวย	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย
โปรโมชั่น	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย
แฟชั่น	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย
อื่นๆ โปรดระบุ....................	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย

....

12 ทำไมไม่เลือกใช้ บัตรเครดิต เคทีซี - (สามารถเลือกตอบได้มากกว่า 1 ข้อ)

☐ ใช้บัตรธนาคารอื่นอยู่แล้ว
☐ ไม่ใช้บัตรเครดิต
☐ สมัครแล้วแต่ไม่ผ่าน
☐ ไม่สะดวกในการใช้บริการ
☐ ไม่สะดวกที่จะสมัคร
☐ อื่นๆ โปรดระบุ...

*ข้ามไปทำส่วนที่ 3 ต่อไป

โปรดใส่เครื่องหมาย X ลงในช่อง ☐ ที่อยู่ข้างหน้าข้อความที่ตรงกับความคิดเห็นของท่าน

ส่วนที่ 3 ข้อมูลบริษัท ธนาคารกรุงไทย จำกัด (มหาชน) (KTB)

13 คุณคือลูกค้า ธนาคารกรุงไทย หรือไม่

☐ ใช่ (โปรดทำเฉพาะข้อ 14-15)   ☐ ไม่ใช่ (โปรดข้ามไปทำเฉพาะข้อ 16-17)

*ลูกค้าบริษัท ธนาคารกรุงไทย จำกัด (มหาชน) (KTB)

14 ภาพพจน์ของ ธนาคารกรุงไทย - (สามารถเลือกตอบได้มากกว่า 1 ข้อ)

ความน่าเชื่อถือ	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย
ความทันสมัย	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย
ความรวดเร็ว	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย
บรรยากาศเป็นมิตร	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย
พนักงานอัธยาศัยดี	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย
ความสะดวก	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย
อื่นๆ โปรดระบุ....................	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย

....

15 คุณใช้บริการ ธนาคารกรุงไทย ได้อย่างไร - (สามารถเลือกตอบได้มากกว่า 1 ข้อ)

☐ คนรู้จักแนะนำ
☐ สื่อต่างๆ
☐ ใช้บัตรเครดิต เคทีซี
☐ อื่นๆ โปรดระบุ...

*ข้ามไปทำส่วนที่ 4 ต่อไป

*ไม่ได้เป็นลูกค้าบริษัท ธนาคารกรุงไทย จำกัด (มหาชน) (KTB)

16 ภาพพจน์ของ ธนาคารกรุงไทย - (สามารถเลือกตอบได้มากกว่า 1 ข้อ)

ความน่าเชื่อถือ	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย
ความทันสมัย	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย
ความรวดเร็ว	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย
บรรยากาศเป็นมิตร	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย
พนักงานอัธยาศัยดี	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย
ความสะดวก	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย
อื่นๆ โปรดระบุ....................	☐ เห็นด้วย	☐ ปานกลาง	☐ ไม่เห็นด้วย

....

17 ทำไมไม่เลือกใช้ธนาคารกรุงไทย - (สามารถเลือกตอบได้มากกว่า 1 ข้อ)

☐ ใช้ธนาคารอื่นอยู่แล้ว
☐ ไม่สนใจ
☐ ไม่สะดวกในการใช้บริการ
☐ ไม่สะดวกที่จะสมัคร
☐ อื่นๆ โปรดระบุ...

*ข้ามไปทำส่วนที่ 4 ต่อไป

ส่วนที่ 4 ข้อมูลเกี่ยวกับปัจจัยของ บริษัท บัตรกรุงไทย จำกัด (มหาชน) (KTC) ที่มีผลกระทบต่อทัศนคติพนักงานของ ธนาคารกรุงไทย จำกัด (มหาชน) (KTB) และ เครดิต บูโค บราเนอร์

คุณรู้หรือไม่ว่าบัตรเครดิต เครดิต เป็นของ ธนาคารกรุงไทย จำกัด (มหาชน) (KTB)

☐ รู้ (โปรดข้ามไปให้สัมภาษณ์ข้างล่าง)   ☐ ไม่รู้ (จบการทำแบบสอบถามระดับความเมื่อประชาชนที่ได้แสดงระดับความเมื่อในการทำแบบสอบถาม)

โปรดให้สัมภาษณ์ของท่าน / ในช่อง 1-5 ของระดับความสำคัญของทัศนคติพนักงานของ
โดยที่ในช่อง 1- 5 มีความหมายดังต่อไปนี้

1. หมายถึง เห็นด้วยที่สุด   3. หมายถึง ไม่แน่ใจ   5. หมายถึง ไม่เห็นด้วยอย่างยิ่ง
2. หมายถึง เห็นด้วย   4. หมายถึง ไม่เห็นด้วย

ปัจจัยที่มีของ บริษัท บัตรกรุงไทย จำกัด (มหาชน) (KTC) และ เครดิต บูโค บราเนอร์ ที่มีผลกระทบต่อทัศนคติพนักงานของ บริษัท ธนาคารกรุงไทย จำกัด (มหาชน) (KTB)	ระดับความคิดเห็นที่มีผลกระทบต่อทัศนคติพนักงานของธนาคารกรุงไทย				
	1 เห็นด้วยมากที่สุด	2 เห็นด้วย	3 ไม่แน่ใจ	4 ไม่เห็นด้วย	5 ไม่เห็นด้วยอย่างยิ่ง
1. รูปแบบการบริการของ เครดิต ทำให้ลูกค้าใช้บริการของ ธนาคารกรุงไทย					
2. รูปแบบการบริการของ เครดิต ทำให้ความพอใจต่อบริการของธนาคารกรุงไทยดูทันสมัยขึ้น					
3. ข้อมูลเกี่ยวกับ เครดิต ทำให้ความต้องการเสื่อมของทัศนคติพนักงานของธนาคารกรุงไทย ในทัศนคติของลูกค้ามีน้อย					
4. ถ้ากิด เครดิต แยกตัวจากธนาคารกรุงไทย จะทำให้ลูกณใช้บริการ บัตรเครดิต ด เครดิต ต่อลึก (โดยไม่ต้องเห็นด้วยเหตุผล 5.) *เพราะเหตุใด...............................					
5. ท่านมีความมั่นใจในความมั่นคง บริษัท บัตรกรุงไทย จำกัด ต่อทัศนคติพนักงานของ ธนาคารกรุงไทย มีเสียงว่าจะให้คุณภาพดีที่					

ข้อเสนอแนะเพิ่มเติม : ....
....

กรุณาแจ้งการรับรองในผู้ตอบแบบสอบถามระดับในผู้ตอบและ กรุณาตอบแบบสอบถามของประชาชนและผู้ตอบและทัศนคติ กรุณาแจ้งการรับรองและทัศนคติพนักงานและทัศนคติประชาชนเพื่อบริการตลอดไป

APPENDIX B

SURVEY QUESTIONNAIRE IN ENGLISH

The questionnaire of a marketing research of the factors of Krungthai Card Public Company Limited (KTC) that impact to the image of Krungthai Bank Public Company Limited (KTB) and KTC Boutique Branch

Instruction :

This questionnaire is a partial fullfilment for A Project Proposal of the Three-Credit Course, CE 6998 Project of the Requirements for the Degree of Master Science in Computer and Engineering Management , Assumption University.

I would be very grateful if you could fill in the questionnaire with your true opinions and facts.

Thank you for your kind cooperation.

This set of questionnaires are comprised with 4 parts as follows :

Part 1 Personal Data of the interviewee

Part 2 General informations of Krungthai Card Public Company Limited (KTC)

Part 3 General informations of Krungthai Bank Public Company Limited (KTB)

Part 4 The factors of Krungthai Card Public Company Limited (KTC) that impact to the image of Krungthai Bank Public Company Limited (KTB) and KTC Boutique Branch

Please fill the mark of x in the block☐ in front of the answer that responds to your opinion

Part 1 : Personal Data of the interviewee

1 Gender

    ☐ Male   ☐ Female

2 Status

    ☐ Single   ☐ Married

    ☐ Divorce

3 Age

    ☐ 15-20 years   ☐ 21-25 years

    ☐ 26-30 years   ☐ 31-35 years

    ☐ 36-40 years   ☐ over 41 years

4 How much do you earn each month (in average) ?

    ☐ Less than 10,000 Bht/month   ☐ 10,001-20,000 Bht/month

    ☐ 20,001-30,000 Bht/month   ☐ 30,001-40,000 Bht/month

    ☐ 40,001-50,000 Bht/month   ☐ More than 50,001 Bht/month

5 What is your education level ?

☐ High School ☐ Pre-University

☐ Bachelor Degree ☐ Master Degree

☐ Doctorage Degree

6 What is your occupation ?

☐ Student ☐ Employee/Office Clerk

☐ Official/State Enterprise worker ☐ Independent Employ/ Private owner

☐ Housewife/Householder ☐ Other, please specify……..
…………………………………………

7 How much do you settle through your credit card in average per month ?

☐ Less than 1,000 Bht/month ☐ 1,001-5,000 Bht/month

☐ 5,001-10,000 Bht/month ☐ 10,001-30,000 Bht/month

☐ 30,001-50,000 Bht/month ☐ More than 50,001 Bht/month

Please fill the mark of x in the block ☐ in front of the answer that responds to your opinion

Part 2 : General informations of Krungthai Card Public Company Limited (KTC)

8 Do you are a customer of KTC or not ?

    ☐ Yes**(Please complete only No.9-10)**

    ☐ No**(Please complete only No. 11-12)**

*The customer of Krungthai Card Public Company Limited (KTC)

9 The image of KTC (You can select more than one choice)

Trust	☐ Agree	☐ Moderate	☐ Disagree
Modern	☐ Agree	☐ Moderate	☐ Disagree
In trend	☐ Agree	☐ Moderate	☐ Disagree
Beautiful Card	☐ Agree	☐ Moderate	☐ Disagree
Promotion	☐ Agree	☐ Moderate	☐ Disagree
Fashion	☐ Agree	☐ Moderate	☐ Disagree
Other, please specify……. ………………………..	☐ Agree	☐ Moderate	☐ Disagree

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10 How do you use KTC service by ?

☐ Your well-known people recommendation

☐ Various advertising medias

☐ Being Krungthai Bank Customer

☐ KTC BOUTIQUE BRANCH

☐ Other, please specify………………………………………

*Please move over to continue Part 3

*The non-customer of Krungthai Card Public Company Limited (KTC)

11 The image of KTC (You can select more than one choice)

Trust	☐ Agree	☐ Moderate	☐ Disagree
Modern	☐ Agree	☐ Moderate	☐ Disagree
In trend	☐ Agree	☐ Moderate	☐ Disagree
Beautiful card	☐ Agree	☐ Moderate	☐ Disagree
Promotion	☐ Agree	☐ Moderate	☐ Disagree
Fashion	☐ Agree	☐ Moderate	☐ Disagree
Other, please specify……
…………………………..	☐ Agree	☐ Moderate	☐ Disagree

12 Why do not you select to use KTC credit card service ?

(You can select more than one choice)

☐ Being use another bank credit card

☐ Do not use credit card

☐ The application is not approved

☐ Not convenient to use the service

☐ Not convenient to make the application

☐ Other, please specify ……………………………………………………

*Please move over to continue Part 3

Please fill the mark of x in the block☐ in front of the answer that responds to your opinion

Part 3 : General informations of Krungthai Bank Public Company Limited (KTB)

13 Do you are a customer of KTB or not ?

☐ Yes **(Please complete only No.14-15)**

☐ No **(Please complete only No. 16-17)**

*The customer of Krungthai Bank Public Company Limited (KTB)

14 The image of KTB (You can select more than one choice)

Trust	☐ Agree	☐ Moderate	☐ Disagree
Modern	☐ Agree	☐ Moderate	☐ Disagree
Speedy	☐ Agree	☐ Moderate	☐ Disagree
Friendly atmosphere	☐ Agree	☐ Moderate	☐ Disagree
Good behavior of staff	☐ Agree	☐ Moderate	☐ Disagree
Convenient	☐ Agree	☐ Moderate	☐ Disagree
Other, please specify … ………………………..	☐ Agree	☐ Moderate	☐ Disagree

15 How do you use KTB service by ?

    ☐   Your well-known people recommendation

    ☐   Various advertising medias

    ☐   Being use KTC credit card

    ☐   Other, please specify ……………………………………………

*Please move over to continue Part 4

*The non-customer of Krungthai Bank Public Company Limited (KTB)

16 The image of KTB (You can select more than one choice)

Trust	☐ Agree	☐ Moderate	☐ Disagree
Modern	☐ Agree	☐ Moderate	☐ Disagree
Speedy	☐ Agree	☐ Moderate	☐ Disagree
Friendly atmosphere	☐ Agree	☐ Moderate	☐ Disagree
Good behavior of staff	☐ Agree	☐ Moderate	☐ Disagree
Convenient	☐ Agree	☐ Moderate	☐ Disagree
Other, please specify…… …………………………	☐ Agree	☐ Moderate	☐ Disagree

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17 Why do not you choose to use KTB? (You can select more than one choice)

☐   Being use another bank service

☐   Not interest to

☐   Not convenient to use the service

☐   Not convenient to make an application

☐   Other, please specify………………………………………………

*Please move over to continue Part 4

Part 4 : The factores of Krungthai Card Public Company Limited (KTC) that impact to the image of Krungthai Bank Public Company Limited (KTB) and KTC Boutique Branch

Do you know that KTC credit card is owned by Krungthai Bank Public Company Limited (KTB)?

☐ Yes   ☐ No (Please acknowledge our thank you for your kind cooperation in this questionnaire. This is the

(Plese move over to lower part)   the end of your part)

Plese fill the mark of / in the block No. 1-5 of the importance level that impacts to the image.

By given the meaning of block No. 1-5 as follows :

1=Extremely agree   3= Uncertain   5= Extremely disagree

2= Agree   4=Disagree

The factors of Krungthai Card PCL(KTC) that impacts to the image of Krungthai Bank PCL (KTB) and KTC Boutique Branch	The importance level that makes you select the factors that impact				
	1	2	3	4	5
	Extremely Agree	Agree	Uncertain	Disagree	Extremely Disagree
1. The form of service of KTC that attracting you want to try Krungthai Bank Service.					
2. The form of service of KTC that improving the image of Krungthai Bank more modern.					
3. The information of KTC that getting from various medias improving the image of Krungthai Bank better in your viewpoint.					
4. If KTC was separated from Krungthai Bank, will you still keeping use the service of KTC credit card (If you are not the KTC customer, please move over to continue No.5) *Why (Pleae give the reason)..................................					
5. The improved image of Krungthai Card PCL contributed to the improved image of Krungthai Bank accordingly.					

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Additional recommendations   :   ....

....

....

Please check the completion of all questionnaires once again in order to meet with this questionnaires' purpose and many

thank you for all kind cooperations.

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