

Abstract of Research

The study surveyed 310 respondents at several major shopping malls around Bangkok. It is aimed to examine the demographic and attitudinal differences between inactive and active bank credit cardholders in Bangkok. By focusing on relevant attributes that have been identified, it is believed that credit card issuing banks can position themselves effectively via their marketing strategies to activate their existing cardholders' usage rate as well as to attract new active cardholders. Ten important attributes were used to measure credit cardholders' attitude. These attributes include acceptance level, credit limit, interest-free repayment period, annual fee, handling of cardholders' complaints, ease of bill payment, issuing bank image, gift/bonus to new applicants, card design, and advertising by the issuing bank.

Large credit limit, design of the card, ease of bill payment, free annual fee, long interest free repayment period, attractive incentive to credit card users and effective handling of cardholders' complaints were found to be the most important attributes that influenced cardholders' attitudes in distinguishing active from inactive cardholders. Gender, income and occupational levels are found to be related to the credit card usage level of cardholders. Based on the results of the study, several recommendations are suggested to credit card issuing banks for their marketing and business strategies plan.