

ABSTRACT

In Thailand, credit finance business is expected to grow by 25% in 2004 as compared to year 2003. This year Thailand's credit card market is entering a new era with major developments and introduction of variety of new types cards to help replace the use of cash. The year 2004 marks a beginning of the new era of Thailand's plastic card market which was transformed from being a 'credit card' sector, to a more sophisticated 'payment card' market. The new era is defined by: new types and forms of payment cards that are expected to be launched on the market; new merchants accepting payment cards; new consumer segment enabled to use payment cards; and new technology enhancements such as the chip technology.

To gain competitive advantage in credit card business, every company has to study and understand consumers' attitude toward the company and its card. At present, more and more companies are relying on corporate credibility creation. The objective of this research is to study the relationship of corporate credibility and customer's attitude toward credit card and purchase intention. To achieve the objective of the research, sample survey method was used. Self-administered questionnaire was used to gather primary data from the respondents. The questionnaires were distributed to 400 target respondents both male and female, who are above 22 years old.

In order to interpret the raw data into an easier form of understandable and usable information, Statistical Package of Social Science (SPSS) was applied for analyses. Descriptive statistical technique was used to describe general information and Spearman's Rho was used to examine the relationship among the variables.

From the research, corporate credibility (reputation, expertise, trustworthiness), attitude toward product (product image, product feature) and purchase intention (purchase intention, willingness to recommend to others) have positive relationships to each other. The most highest relationship score is expertise and product feature. The lower relationship score is reputation and willingness to recommend to others. This research will be beneficial to marketers who are interested in the relationship of corporate credibility to attitude toward product and purchase intention.

