



An Analysis on Credit Card Users' Spending Behavior:
A Case Study on Employees of Thai Airways International Public Co., Ltd.

by

Ms. Areenuch Juthaphet

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
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Project Advisor	Dr. Chamnong Jungthirapanich
Academic Year	November 2004

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

The research was aimed to study credit card users' spending behavior. The samples in this research simple random sampling are from 9 departments of Thai Airways International Public Co., Ltd. at Head Quarters on Vibhavadi Rangsit Road. The questionnaires used, the data analyzed from the statistics of percentage and chi-square.

The result of the research concluded that the majority of the sampling group hold a credit card; male, age around 26-35 years old, the samplers mostly hold bachelor's degree, the income was more than 30,000 baht, the large amount of them hold credit card of Krung Thai Bank, the spending amount is around 5,000-10,000 baht per month. Department stores are places where consumers frequently use their credit cards. Most samplers found that problems of using credit card were that some stores do not accept credit cards which they have, but accept another. The samplers suggested that credit card providers should reduce advance fee and annual fee. In employing Chi square tests to find out the relationship between general background about gender, age, education, income, marital status and spending behavior on credit card, gender has relationship with spending behavior on credit card 3 items, age and education have relationship with spending behavior on credit card 4 items, Income and status have relationship with spending behavior on credit card 6 items.

The suggestion of this study concluded that every bank and credit card providers should develop service quality and new marketing strategies such as reducing advance and annual fee, increasing more chain of shops accepting credit card, expanding more sale channels, developing multifarious sale promotions to support customer satisfaction.

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I. INTRODUCTION

1.1 Background of the Project

The introduction of new technology has changed the monetary system in various ways and added new financial instruments to the monetary system. Using new technology and modern transaction of money together can make people satisfy their demand for speed and convenience. Nowadays, it seems that currency, banknote, and checks are being replaced by a small plastic card. Many transactions are made without any cash being involved. The revolution of financial service for transaction had produced a financial innovation; that is a "Credit Card".

The credit cards used has shown a remarkable increase in Thailand since 1986 whether measured by number of users or by volume of uses. This growth may stem from the expanding use of computer and communication of technology, and probably the economic growth. The credit cards can be substituted for currency in many areas of life, such as transport, communication and entertainment.

As you can see, credit cards are playing more important roles in our daily life. Paper money is being replaced by small plastic cards, whereas in the past an individual has to have in advance the necessary cash for each purchase. Therefore, the purpose of this project is to study credit card users' spending behavior on employees of Thai Airways International Public Co., Ltd. The reasons to select them to be a sample group are that they can be used to represent the target customers of credit card companies as they have high income and good welfare. The findings are beneficial because they can be used to guide other credit card holders in spending money more reasonably and efficiently. Moreover, credit card companies or issuing banks can use the result of this project to improve their products and services.

1.2 Objectives

The objectives of the project are:

- (1) To collect the personal information on employees of Thai Airways International Public Co., Ltd. who use credit cards.
- (2) To study credit cards users' spending behavior on employees of Thai Airways International Public Co., Ltd.
- (3) To analyze the relationship between personal information and credit cards users' spending behavior on employees of Thai Airways International Public Co., Ltd.
- (4) To collect the problems of using credit cards.
- (5) To suggest the solutions.

1.3 Scopes

This project focuses on credit cards users' spending behavior and gathers only personal information on employees of Thai Airways International Public Co., Ltd. who have credit cards and work at Head Quarters on Vibhavadi Rangsit Road. The information is collected on 13-30 September, 2004.

The report will be organized as follows: After this introduction, a literature review is presented in Chapter 2. Chapter 3 reports on methodology. The survey results are discussed in Chapter 4. Chapter 5 concludes the survey.

IL LITERATURE REVIEW

This chapter presents the study relating to factors influencing buyer behavior and credit card system. It is divided into 6 parts. Part 1 describes factors influencing buyer behavior. Part 2 presents history of credit card. Part 3 gives credit card definition. How credit card work is shown in Part 4. Part 5 presents features of credit card. And, Finally, Part 6 describes credit card security.

2.1 Factors Influencing Buyer Behavior

Philip Kotler indicated a consumer's buying behavior is influenced by cultural, social, personal, and psychological factors. Cultural factors exert the broadest and deepest influence (Kotler 2003).

2.1.1 Cultural Factors

Culture, subculture, and social class are particularly important in buying behavior. Culture is the fundamental determinant of a person's wants and behavior. The growing child acquires a set of values, perceptions, preferences, and behaviors through his or her family and other key institutions.

Each culture consists of smaller subcultures that provide more specific identification and socialization for their members. Subcultures include nationalities, religions, racial groups, and geographic regions.

Virtually all human societies exhibit social stratification. Stratification sometimes takes the form of caste system where the members of different castes are reared for certain roles and cannot change their caste membership. More frequently, it takes the form of social classes, relatively homogeneous and enduring divisions in a society, which are hierarchically ordered and whose members share similar values, interests, and behavior.

Social classes reflect not only income, but other indicators such as occupation, education, and area of residence. Social classes differ in dress, speech pattern, recreational preferences, and many other characteristics.

Social classes have several characteristics. First, those within each class tend to behave more alike than persons from two different social classes. Second, persons are perceived as occupying inferior or superior positions according to social class. Third, social class is indicated by a cluster of variables—for example, occupation, income, wealth, education, and value orientation—rather than by any single variable. Fourth, individuals can move up or down the social-class ladder during their lifetimes. The extent of this mobility varies according to how rigid the social stratification is in a given society.

2.1.2 Social Factors

In addition to cultural factors, a consumer's behavior is influenced by such social factors as reference groups, family, and social roles and statuses.

Reference Groups, a person's reference groups consist of all the groups that have a direct (face-to-face) or indirect influence on the person's attitudes or behavior. Groups having a direct influence on a person are called membership groups. Some membership groups are primary groups, such as family, friends, neighbors, and co-workers, with whom the person interacts fairly continuously and informally. People also belong to secondary groups, such as religious, professional, and trade-union groups, which tend to be more formal and require less continuous interaction.

Marketers try to identify target customers' reference groups. However, level of reference-group influence varies among products and brands. Reference groups appear to strongly influence both product and brand choice only in the case of automobiles and

color televisions; brand choice mainly in such items as furniture and clothing; and products choice mainly in such items as beer and cigarettes.

Family, the family is the most important consumer-buying organization in society, and family members constitute the most influential primary reference groups. The family has been researched extensively. We can distinguish between two families in the buyer's life. The family of orientation consists of parents and siblings. From parents a person acquires an orientation toward religion, politics, and economics and a sense of personal ambition, self-worth, and love. Even if the buyer no longer interacts very much with his or her parents, their influence on the buyer's behavior can be significant. In countries where parents live with grown children, their influence can be substantial. A more direct influence on everyday buying behavior is the family of procreation—namely, one's spouse and children.

Marketers are interested in the roles and relative influence of the husband, wife, and children in the purchase of a large variety of products and services. These roles vary widely in different countries and social classes.

Roles and Statuses, a person participates in many groups—family, clubs, organizations. The person's position in each group can be defined in terms of role and status. A role consists of the activities a person is expected to perform. Each role carries a status. A Supreme Court justice has more status than a sales manager, and a sales manager has more status than an office clerk. People choose products that communicate their role and status in society.

2.1.3 Personal Factors

A buyer's decisions are also influenced by personal characteristics. These include the buyer's age and stage in the life cycle, occupation, economic circumstances, lifestyle, and personality and self-concept.

Age and Stage in The Life Cycle, people buy different goods and services over a lifetime. They eat baby food in the early years, most foods in the growing and mature years, and special diets in the later years. Taste in clothes, furniture, and recreation is also age related.

Marketers often choose life-cycle groups as their target markets. Although target households are not always family based: There are also single households, gay households, and cohabitor households. In addition, some recent research has identified psychological life-cycle stages. Adults experience certain "passages" or "transformations" as they go through life. Marketers pay close attention to changing life circumstances—divorce, widowhood, remarriage—and their effect on consumption.

Occupation and Economic Circumstances, occupation also influences consumption patterns. A blue-collar worker will buy work clothes, work shoes and lunchboxes. A company president will buy expensive suits, air travel, and country club membership. Marketers try to identify the occupational groups that have above-average interest in their products and services. A company can even tailor its products for certain occupational groups: Computer software companies, for example, design different products for brand managers, engineers, lawyers, and physicians.

Product choice is greatly affected by economic circumstances: spendable income (level, stability, and time pattern), savings and assets (including the percentage that is liquid), debts, borrowing power, and attitudes toward spending and saving. Marketers of income-sensitive goods continuously monitor trends in personal income, savings, and interest rates. If economic indicators point to a recession, marketers can take steps to redesign, reposition, and reprice their products so they continue to offer value to target customers.

Lifestyle, people from the same subculture, social class, and occupation may lead quite different lifestyles. A lifestyle is a pattern of living in the world as expressed in activities, interests, and opinions. Lifestyle portrays the "whole person" interacting with his or her environment. Marketers search for relationships between their products and lifestyle group. For example, a computer manufacturer might find that most computer buyers are achievement-oriented. The marketer may then aim the brand more clearly at the achiever lifestyle.

Personality and Self-Concept, each person has personality characteristics that influence his or her buying behavior. By personality, we mean the set of distinguishing human psychological traits that lead to relatively consistent and enduring responses to environmental stimuli. Personality is often described in terms of such traits as self-confidence, dominance, autonomy, deference, sociability, defensiveness, and adaptability. Personality can be useful variable in analyzing consumer brand choices. The idea is that brands also have personalities, and that consumers are likely to choose brands whose personalities match their own. We define brand personality as the specific mix of human traits that may be attributed to particular brands.

Marketers attempt to develop brand personalities that will attract consumers with the same self-concept, but self-concept is somewhat slippery. A person's actual self-concept (how she views herself) may differ from her ideal self-concept (how she would like to view herself) and from her others-self-concept (how she thinks others see her).

2.1.4 Psychological Factors

A person's buying choices are influenced by four major psychological factors—motivation, perception, learning, and beliefs and attitudes.

Motivation, a person has many needs at any given time. Some needs are biogenic; they arise from physiological states of tension such as hunger, thirst, or

discomfort. Other needs are psychogenic; they arise from psychological states of tension such as the need for recognition, esteem, or belonging. A need becomes a motive when it is aroused to a sufficient level of intensity. A motive is a need that is sufficiently pressing to drive the person to act.

Perception, a motivated person is ready to act. How the motivated person actually acts is influenced by his or her perception of the situation. Perception is the process by which an individual selects, organizes, and interprets information inputs to create a meaningful picture of the world. Perception depends not only on the physical stimuli, but also on the stimuli's relation to the surrounding field and on conditions within the individual. The key point is that perceptions can vary wildly among individuals exposed to the same reality. One person might perceive a fast-talking salesperson as aggressive and insincere; another, as intelligent and helpful. Each will respond differently to the salesperson.

Learning, when people act, they learn. Learning involves changes in an individual's behavior arising from experience. Most human behavior is learned. Learning theorists believe that learning is produced through the interplay of drives, stimuli, cues, responses, and reinforcement.

A drive is a strong internal stimulus impelling action. Cues are minor stimuli that determine when, where, and how a person responds. Suppose you buy an IBM computer. If your experience is rewarding, your response to computers and IBM will be positively reinforced. Later on, when you want to buy a printer, you may assume that because IBM makes good computers, IBM also makes good printers. In other words, you generalize your response to similar stimuli. A countertendency to generalization is discrimination. Discrimination means that the person has learned to recognize differences in sets of similar stimuli and can adjust responses accordingly.

Learning theory teaches marketers that they can build up demand for a product by associating it with strong drives, using motivating cues, and providing positive reinforcement. A new company can enter the market by appealing to the same drives that competitors use and by providing similar cue configurations, because buyers are more likely to transfer loyalty to similar brands (generalization); or the company might design its brand to appeal to a different set of drives and offer strong cue inducements to switch (discrimination).

Beliefs and Attitudes, through doing and learning, people acquire beliefs and attitudes. These in turn influence buying behavior. A belief is a descriptive thought that a person holds about something. People's beliefs about a product or brand influence their buying decisions.

Marketers are interested in the beliefs people carry in their heads about their products and brands. Brand beliefs exist in consumers' memory. The associative network memory model posits that memory is a network of nodes and, connecting links. The nodes represent stored information (verbal, visual, abstract; or contextual) and the links represent the associations between nodes. Retrieval occurs through a process of spreading activation. When a particular node is activated, the information is recalled and further associative information is recalled through the links. Thus a particular brand that is triggered in a node, say, Apple Computer, will activate other nodes carrying such information as "innovative," "user-friendly," "Apple-logo," and "Macintosh."

Just as important as beliefs are attitudes. An attitude is a person's enduring favorable or unfavorable evaluations, emotional feelings, and action tendencies toward some object or idea. People have attitudes toward almost everything: region, politics, clothes, music, food. Attitudes put them into a frame of mind of liking or disliking an object, moving toward or away from it. Attitudes lead people to behave in a fairly

consistent way toward similar objects. People do not have to interpret and react **to** every object in a fresh way. Because attitudes economize on energy and thought, they are very difficult to change.

2.2 History of Credit Card

In 1950, the Diners' Club issued the first credit card (invented by Diners' Club founder Frank McNamara) in the United States (restaurant bills only) and American Express followed in 1958. Bank of America issued the BankAmericard (now Visa), the first bank credit card later in 1958. They were first promoted to traveling salesmen (more common in that era) for use on the road. By the early 1960s, more companies offered credit cards, advertising them as a time-saving device rather than a form of credit. American Express and MasterCard became huge successes overnight, and by the mid-'70s, Congress had to start to regulate the credit card industry by banning such practices as the mass mailing of active cards to those who had not requested them (www.inventors.about.com).

In Thailand, credit card began in 1969. Diner Club card was the first card issued by Bangkok Bank incorporated with the Diner Club Company, but the credit card began to show the importance in Thai society in the mid 1986. The number of credit card availabilities at the end of third quarter in 2002 is 3,268,137 million cards and the value of credit card usages is 70,974.42 million baht which includes both external and internal cards.

2.3 Credit Card Definition

Credit Card is a card issued by a financial institution that allows the holder to purchase goods or services on credit. Much consumer credit is of a non-secured variety such as credit cards. Credit card debt has continued to escalate to new heights and percentages of income with many consumer credit counseling organizations being

formed to help a consumer bring their credit under control (www.commerce-database.com/creditcard.htm).

2.4 How Credit Card Work

A credit card user is issued the card after approval from a provider (often a general bank, but sometimes from a captive bank created to issue a particular brand of credit card, such as American Express Centurion Bank), in which they will be able to make purchases from merchants supporting that credit card up to a prenegotiated credit limit. When a purchase is made, the credit card user indicates their consent to pay, usually by signing a receipt with a record of the card details and indicating the amount to be paid. More recently, electronic verification systems have allowed merchants (using a strip of magnetized material on the card holding information in a similar manner to magnetic tape or a floppy disk) to verify that the card is valid and the credit card customer has sufficient credit to cover the purchase in a few seconds, allowing the verification to happen at time of purchase. Some services can be paid for over the telephone by credit card merely by quoting the number embossed onto the card (the credit card number), and they can be used in a similar manner to pay for purchases from online vendors.

Each month, the credit card user is sent a statement indicating the purchases undertaken with the card, and the total amount owing. The cardholder must then pay a minimum proportion of the bill by a due date, and may choose to pay more or indeed pay the entire amount owing. The credit provider charges interest on the amount owing (typically, a fairly high rate much higher than most other forms of debt). Typically, credit card issuers will waive interest charges if the balance is paid in full each month, which allows the credit card to serve as a form of revolving credit.

As well as profits through interest, card companies charge merchants fees for money transfer. When the companies formally or informally prevent these fees from being passed on to credit card users but instead require them to be spread among all customers, this raises the possibility of a harmful market imperfection through the mechanism of the Tragedy of the commons. Australia is currently acting to reduce this by allowing merchants to apply surcharges for credit card users. Credit card companies generally do provide a guarantee the merchant will be paid on legitimate transactions regardless of whether the consumer pays their credit card bill. However, credit card companies generally will not pay a merchant if the consumer challenges the legitimacy of the transaction and will fine merchants who have a large number of charge backs.

2.5 Features of Credit Card

As well as convenient, accessible credit, the cards offered consumers an easy way to track expenses, which is necessary both for monitoring personal expenditure and the tracking of work-related expenses for taxation and reimbursement purposes. They have now spread worldwide, and are offered in a huge variety of permutations with differing credit limits, repayment arrangements (some cards offer interest-free periods, while others do not but compensate with much lower interest rates), and other perks (such as rewards schemes in which points "earned" for purchasing goods with the card can be reclaimed for further goods and services).

In addition, some countries such as the United States limit the amount that a consumer can be held liable for fraudulent transactions which shifts the liability to the merchant. This encourages the use of credit cards for electronic and mail order transactions, collectively called "card not present" transactions. They have spread far and wide beyond their initial market of the wealthy businessman and are now ubiquitous amongst the middle class of most Western countries.

2.6 Credit Card Security

The relatively low security of the credit card system presents many opportunities for fraud. However, this does not imply that the system is broken. The goal of the credit card companies is not to eliminate fraud, but to reduce it to manageable levels, such that the total cost of both fraud and fraud prevention is minimized. This implies that high-cost low-return fraud prevention measures will not be used if their cost exceeds the potential gains from fraud reduction. This opportunity for fraud has created a black market in stolen credit card numbers, which must generally be used quickly before the cards are reported stolen.

Three improvements to card security are being introduced to the more common credit card networks at the time of writing. An additional 3-4 digit code is now present on the back of most cards, for use in "card not present" transactions. The on-line verification system used by merchants is being enhanced to require a 4 digit Personal Identification Number (PIN) known only to the card holder, and the cards themselves are being replaced with similar-looking tamper-resistant smart cards which are intended to make forgery more difficult. The majority of smartcard (IC card) based credit cards comply with the EMV (Europay Visa MasterCard) standard.

The 3-4 digit numbers for use in "card not present" transactions are to be found in different places on the various cards, and are referred to differently by the card issuers: **VISA:** last 3 digits of the number printed on the back signature panel of the card, referred to as the CVV, or Card Validation Value.

MASTERCARD: last 3 digits of the number printed on the back signature panel of the card, referred to as the CVC, or Card Validation Code.

AMERICAN EXPRESS: 4 digits long, printed on the front side of the card above the number, referred to as the CID, or Card Identification Number (www.wikipedia.org).

M. RESEARCH METHODOLOGY

This survey research aims at studying credit card user's spending behavior on employees of Thai Airways International Public Co., Ltd. The tool used in this is questionnaire and research strategy is as following.

Documentary Research. In this part, it is the study and search theories and concept of credit card user's spending behavior from text book, articles, journal, research finding and other materials to be the study background.

Field Research. For accurate and reliable data, it is collected by using questionnaire with employees of Thai Airways International Public Co., Ltd. who have credit card and work at Head Quarters on Vibhavadi Rangsit Road.

3.1 Research Population and Sample Size

The populations in this research are 11,441 employees from employees of Thai Airways International Public Co., Ltd.

Simple Random Sampling is used to find the sample size from the population of Thai Airways International Public Co., Ltd. employee's by using this formula:

$$n = \frac{N}{1 + \frac{N e^2}{387}}$$

Where:
Error of sample which is 0.5 in percentage
Population
Sample Size

So the sample size of this research is 387 employees.

3.2 Method of Sampling

There are 9 major departments of Thai Airways International Public Co., Ltd. at Head Quarters on Vibhavadi Rangsit Road. Their departments are Operations, Commercial, Customer Services, Corporate Planning & Information Technology Services, Corporate Support, Finance and Accounting, Standards & General Administration, Human Resources Development & Management, and Office of the President. So, the stratified Random Sampling used to calculate the sample size is as follows:

Formula:

$$n_h = \frac{N_h}{N} \times n$$

n_h = Sample size in each department
 N_h = Population in each department
 N = Population of every department
 n = Sample size of every department

Table 3.1. Sample Size of the Employees.

Department	Population	Sample Size
Operations	1,461	49
Commercial	2,418	82
Customer Services	5,378	182
Corp. Planning & Information Technology Services	408	14
Corporate Support	118	4
Finance and Accounting	820	28
Standard & General Administration	387	13
Human Resources Development & Management	247	8

Table 3.1. Sample Size of the Employees. (Continued)

Department	Population	Sample Size
Office of the President	204	7
Total	11.441	387

3.3 Research Tool

The tool used in this research is the questionnaire that is designed in conjunction with concepts, theories and related research findings concerning with credit card user's spending behavior. The questionnaire is constructed in one set which could be divided into three parts as follows:

Part I is about employee's profile. It is concerned about the background of Thai Airways International Public Co., Ltd. employee's.

Part II is concerned about the spending behavior on credit card such as the number of credit cards they have, times they use credit card per month, amount of money they spend per time, etc.

Part III is about problems and advices of credit card user's.

3.4 Development of Questionnaire

The researcher writes a questionnaire by means of the study of textbooks, theory, document, and related research concerning with credit card user's spending behavior which is used as a guideline for the development of the questionnaire.

- (1) Questionnaire is submitted to the advisor for inspection and approval.
- (2) Questionnaire must be inspected in terms of validity and reliable. The suggestions could be derived from the advisor, for the corrective action upon those suggestions.

- (3) The researcher amends the questionnaire accordingly and then once more presents it to the advisor so that the researcher could hone a more effective research tool.
- (4) The completed questionnaire is sent out to the sample group.

3.5 Testing Method

The questionnaires are tried out the validity and reliability.

- (1) Content validity of questionnaire was checked for clarity, concreteness, conciseness and correctness by project advisor. The suggestions are derived for the improvement, corrections and focuses on content validity.
- (2) Reliability. The questionnaires are tested by 40 similar populations with the sample group and analyzed with SPSS from Windows Version 10.

3.6 Data Collection

Questionnaires are sent out to the sample group of different departments. The return questionnaires are as the following table.

Table 3.2. Data Collection.

Department	Sample Size	Number/(%) of Collected
Operations	49	49 (100%)
Commercial	82	82 (100%)
Customer Services	182	182 (100%)
Corp. Planning & Information Technology Services	14	14 (100%)
Corporate Support	4	4 (100%)
Finance and Accounting	28	28 (100%)
Standard & General Administration	13	13 (100%)

Table 3.2. Data Collection. (Continued)

Department	Sample Size	Number/(%) of Collected
Human Resources Development & Management	8	8 (100%)
Office of the President	7	7 (100%)
Total	387	387 (100%)

3.7 Data Analysis

The collected questionnaires are analyzed using the following steps:

- (1) Editing: Researcher will check the completeness of the questionnaires and sort out incomplete questionnaires separately.
- (2) Coding: All complete questionnaires will be coded according to a predetermined set of criteria.
- (3) Compiling: The questionnaires that are already coded will be compiled by using SPSS Windows Version 10 program as a tool in the enumeration of frequency and the calculation of percentage.
- (4) Analyzing: Data analysis uses the following statistics.
 - (a) Percentage is used to analyze the outcome indicating the spending behavior, problems, and suggestions on credit card of each aspect.
 - (b) Chi-square is used to find the relationship between independent and dependent variables.

3.8 Research Variable

Independent variables: are gender, age, education, income, and status of employees' Thai Airways International Public CO., Ltd.

Dependent variables: are spending behavior on credit card of employees' Thai Airways International Public CO., Ltd. such as the number of credit cards they have, times they use credit card per month, amount of money they spend per time, etc.

3.9 Hypotheses

- (1) Gender has relationship with number of credit card per person.
- (2) Gender has relationship with amount of time spend on credit card.
- (3) Gender has relationship with amount of money spend on credit card.
- (4) Gender has relationship with amount of time spend on credit card by abroad.
- (5) Gender has relationship with amount of time spend on credit card by internet.
- (6) Gender has relationship with amount of time withdraw on credit card.
- (7) Gender has relationship with influence of promotion on spending behavior.
- (8) Gender has relationship with places to apply credit card.
- (9) Age has relationship with number of credit card per person.
- (10) Age has relationship with amount of time spend on credit card.
- (11) Age has relationship with amount of money spend on credit card.
- (12) Age has relationship with amount of time spend on credit card by abroad.
- (13) Age has relationship with amount of time spend on credit card by internet.
- (14) Age has relationship with amount of time withdraw on credit card.
- (15) Age has relationship with influence of promotion on spending behavior.
- (16) Age has relationship with places to apply credit card.
- (17) Education has relationship with number of credit card per person.
- (18) Education has relationship with amount of time spend on credit card.
- (19) Education has relationship with amount of money spend on credit card.

- (20) Education has relationship with amount of time spend on credit card by abroad.
- (21) Education has relationship with amount of time spend on credit card by internet.
- (22) Education has relationship with amount of time withdraw on credit card.
- (23) Education has relationship with influence of promotion on spending behavior.
- (24) Education has relationship with places to apply credit card.
- (25) Income has relationship with number of credit card per person.
- (26) Income has relationship with amount of time spend on credit card.
- (27) Income has relationship with amount of money spend on credit card.
- (28) Income has relationship with amount of time spend on credit card by abroad.
- (29) Income has relationship with amount of time spend on credit card by internet.
- (30) Income has relationship with amount of time withdraw on credit card.
- (31) Income has relationship with influence of promotion on spending behavior.
- (32) Income has relationship with places to apply credit card.
- (33) Status has relationship with number of credit card per person.
- (34) Status has relationship with amount of time spend on credit card.
- (35) Status has relationship with amount of money spend on credit card.
- (36) Status has relationship with amount of time spend on credit card by abroad.
- (37) Status has relationship with amount of time spend on credit card by internet.
- (38) Status has relationship with amount of time withdraw on credit card.
- (39) Status has relationship with influence of promotion on spending behavior.
- (40) Status has relationship with places to apply credit card.

3.10 Statistical Methodology of Relationship Analysis

Chi-Squares: X^2 is used to find relationship of variables. The significance (sig.) is determined at .05. If the value of probability is less than the determined significance, the hypotheses are accepted, so it shows that the independent and dependent variables have relationship. In the opposite side, if the value of probability is more than the determined significance, the hypotheses are rejected, so it shows that the independent and dependent variables have no relationship.

The value of Chi-Square shows the relationship between independent and dependent variables. If the value of Chi-Square is more, the more it is related. If the value of Chi-Square is less, the less it is.



IV. DATA ANALYSIS

This chapter presents the survey results on credit card users' spending behavior. It is divided into 4 parts. Part 1 shows the survey results of general information of the credit card users. Part 2 reports the survey results of spending behavior of credit card users. The survey results of problems and suggestions in using credit card are described in Part 3. And, Part 4 provides result from hypotheses.

4.1 General Information

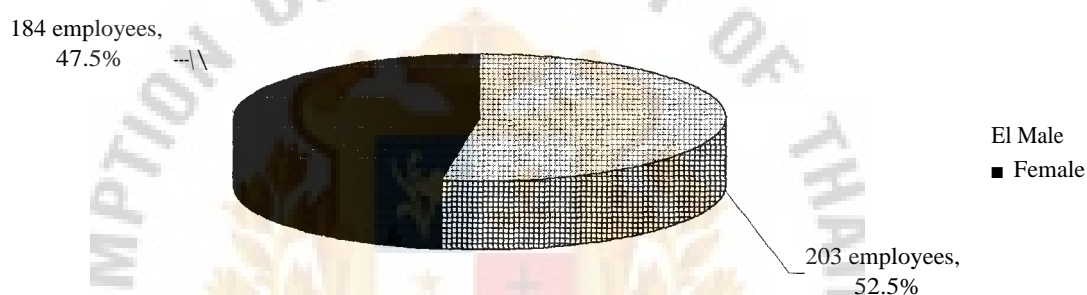


Figure 4.1. Gender of the Sample Group.

Table 4.1. Gender of the Sample Group.

Gender	Frequency	Percentage
Male	203	52.5
Female	184	47.5
Total	387	100

Table 4.1. Showing, the most gender is male, there are 203 employees with 52.5 in percentage, and least gender is female, 184 employees, 47.5 percentage, who response the questionnaires.

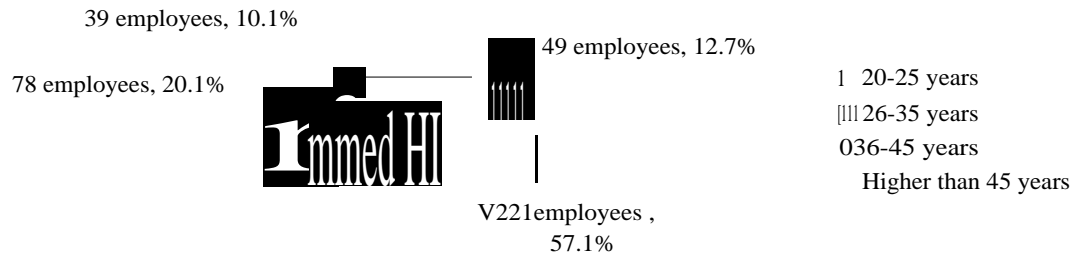


Figure 4.2. Age of the Sample Group.

Table 4.2. Age of the Sample Group.

Age	Frequency	Percentage
20-25 years	49	12.7
26-35 years	221	57.1
36-45 years	78	20.1
Higher than 45 years	39	10.1
Total	387	100

Table 4.2. Showing, the most sample group is 26-35 years old, 221 employees with 57.1 in percentage. There are 78 employees with 20.1 in percentage who 36-45 years old, and 49 employees with 12.7 in percentage. The least sample group is higher than 45 years old that are 39 employees with 10.1 in percentage.

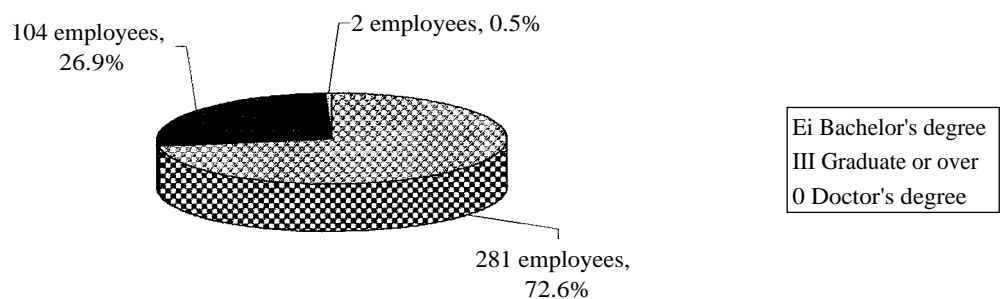


Figure 4.3. Educational Background of the Sample Group.

Table 4.3. Educational Background of the Sample Group.

Education	Frequency	Percentage
Bachelor's degree	281	72.6
Master's degree	104	26.9
Doctor's degree	2	0.5
Total	387	100

Table 4.3. Showing, the most of the sample group graduates Bachelor's degree that is 281 employees with 72.6 in percentage. The less is Master's degree, 104 employees with 26.9 in percentage, and the least sample group graduates Doctor's degree is 2 employees with 0.5 in percentage.

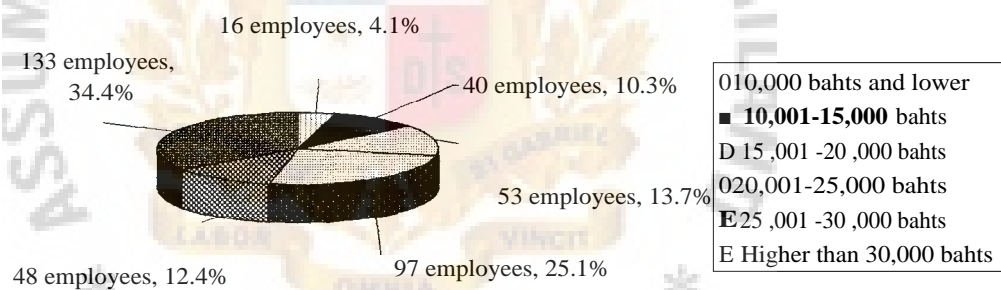


Figure 4.4. Income of the Sample Group.

Table 4.4. Income of the Sample Group.

Income per month	Frequency	Percentage
10,000 baht and lower	16	4.1
10,001-15,000 baht	40	10.3
15,001-20,000 baht	53	13.7
20,001-25,000 baht	97	25.1
25,001-30,000 baht	48	12.4
Higher than 30,000 baht	133	34.4
Total	387	100

Table 4.4. Showing, the most sample group earns higher than 30,000 baht per month, 133 employees and 34.4 in percentage. The less earns 20,001-25,000 baht per month, 97 employees and 25.1 in percentage. There are 53 employees with 13.7 in percentage who earn 15,001-20,000 baht per month, 48 employees with 12.4 in percentage who earn 25,001-30,000 baht per month, and 40 employees with 10.3 in percentage who earn 10,001-15,000 baht per month. The least sample group earns lower 10,000 baht per month, 16 employees with 4.1 in percentage.

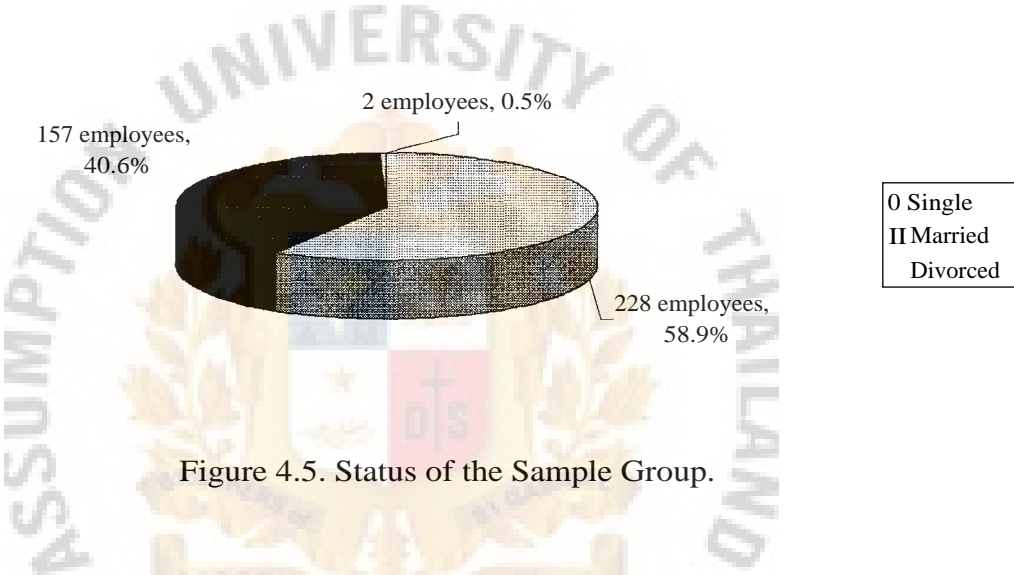


Figure 4.5. Status of the Sample Group.

Table 4.5. Status of the Sample Group.

Status	Frequency	Percentage
Single	228	58.9
Married	157	40.6
Divorced	2	0.5
Total	387	100

Table 4.5. Showing, the most sample group is single, 228 employees with 58.9 in percentage. The less is married, 157 employees with 40.6 in percentage. The least sample group is divorced, 2 employees with 0.5 in percentage.

4.2 Spending Behavior on Credit Card

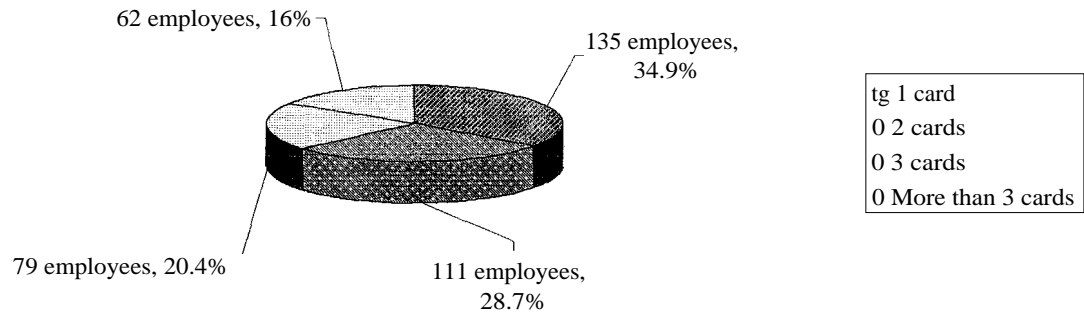


Figure 4.6. Number of Credit Card per person.

Table 4.6. Number of Credit Card per person.

Number of credit cards per person	Frequency	Percentage
1 card	135	34.9
2 cards	111	28.7
3 cards	79	20.4
More than 3 cards	62	16
Total	387	100

Table 4.6. Showing, the most samples group has only 1 card, 135 employees with 34.9 in percentage. The less has 2 cards, 111 employees with 28.7 in percentage. There are 79 employees with 20.4 in percentage who have 3 cards. The least sample group has more than 3 card, 62 employees with 16 in percentage.

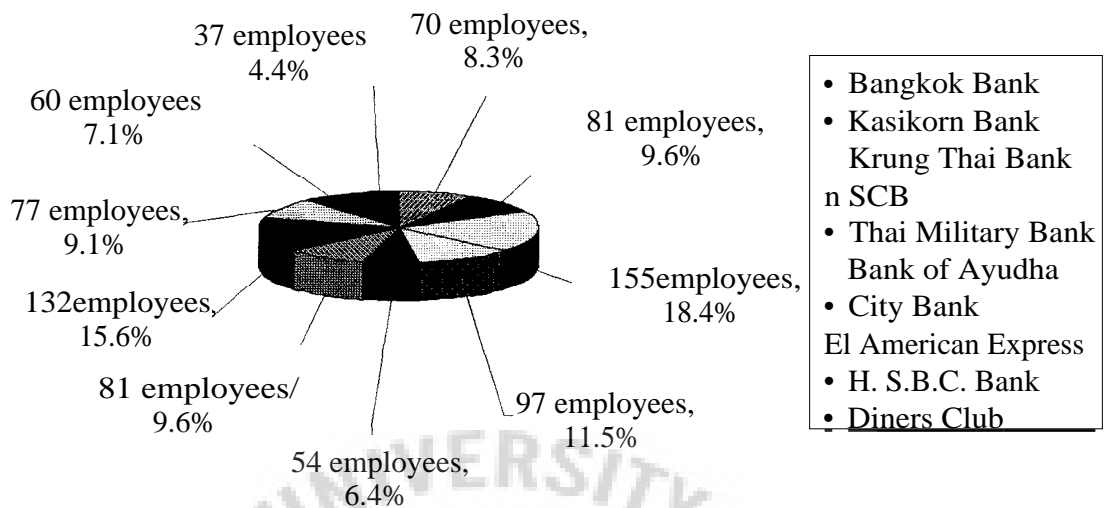


Figure 4.7. Credit Card Providers.

Table 4.7. Credit Card Providers.

Credit card providers	Count	Pet of Responses
Bangkok Bank	70	8.3
Kasikorn Bank	81	9.6
Krung Thai Bank	155	18.4
Siam Commercial Bank	97	11.5
Thai Military Bank	54	6.4
Bank of Ayudha	81	9.6
City Bank	132	15.6
American Express	77	9.1
H. S .B.C. Bank	60	7.1
Diners Club	37	4.4
Total	844	100

Table 4.7. Showing, the most popular credit card provider of sample group is Krung Thai Bank, 155 employees with 18.4 in percentage. Next is City Bank, 132 employees with 15.6 in percentage. There are 97 employees with 11.5 in percentage use credit card of Siam Commercial Bank, 81 employees with 9.6 in percentage use

credit card of Kasikorn Bank as many as Bank of Ayudha, 77 employees with 9.1 in percentage use credit card of American Express, 70 employees with 8.3 in percentage use credit card of Bangkok Bank, 60 employees with 7.1 in percentage use credit card of H.S.B.C. Bank, and 54 employee with 6.4 in percentage use credit card of Thai Military Bank. The least is Diners Club,37 employees with 4.4 in percentage.

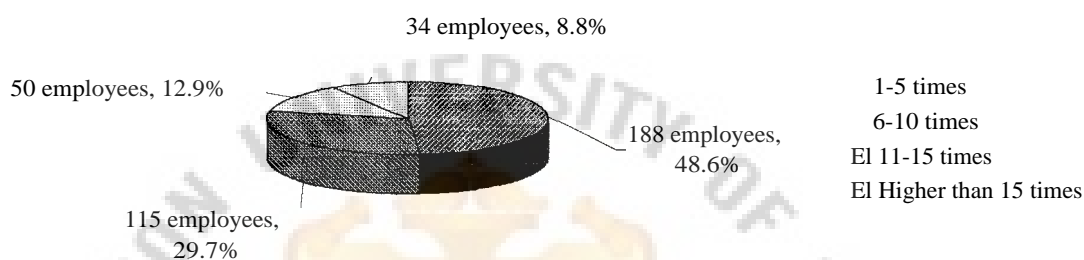


Figure 4.8. Amount of Time Spend on Credit Card per month.

Table 4.8. Amount of Time Spend on Credit Card per month.

Times per month	Frequency	Percentage
1-5 times	188	48.6
6-10 times	115	29.7
11-15 times	50	12.9
Higher than 15 times	34	8.8
Total	387	100

Table 4.8. Showing, the most sample group use credit card 1-5 times per month, 188 employees with 48.6 in percentage. The less uses credit card 6-10 times per month, 115 employees with 29.7 in percentage. There are 50 employees with 12.9 in percentage, use credit card 11-15 times per month. The least sample group uses higher than 15 times per month, 34 employees with 8.8 in percentage.

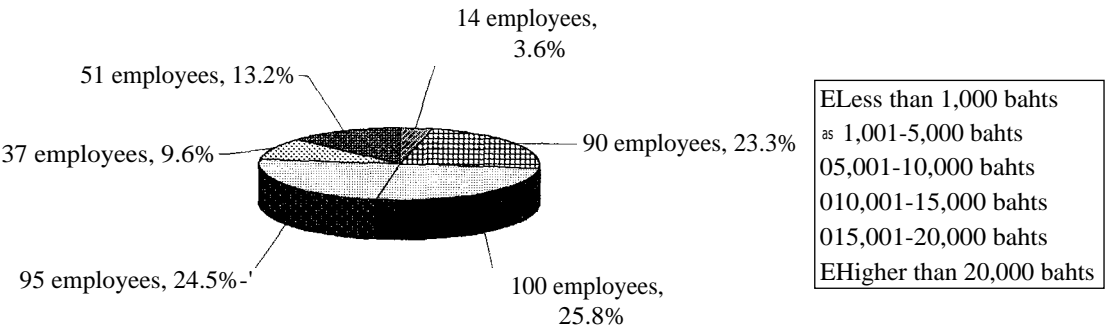


Figure 4.9. Amount of Money Spend on Credit Card per month.

Table 4.9. Amount of Money Spend on Credit Card per month.

Amount of money per month	Frequency	Percentage
Less than 1,000 baht	14	3.6
1,001-5,000 baht	90	23.3
5,001-10,000 baht	100	25.8
10,001-15,000 baht	95	24.5
15,001-20,000 baht	37	9.6
Higher than 20,000 baht	51	13.2
Total	387	100

Table 4.9. Showing, the most sample group spends 5,001-10,000 baht per month on credit card, 100 employees with 25.8 in percentage. The less spend 10,001-15,000 baht per month, 95 employees with 24.5 in percentage. There are 90 employees with 23.3 in percentage spends 1,001-5,000 baht per month, 51 employees with 13.2 in percentage spend higher than 20,000 baht per month, 37 employees with 9.6 in percentage spend 15,001-20,000 baht per month. The least sample group spends less than 1,000 baht per month on credit card, 14 employees with 3.6 in percentage.

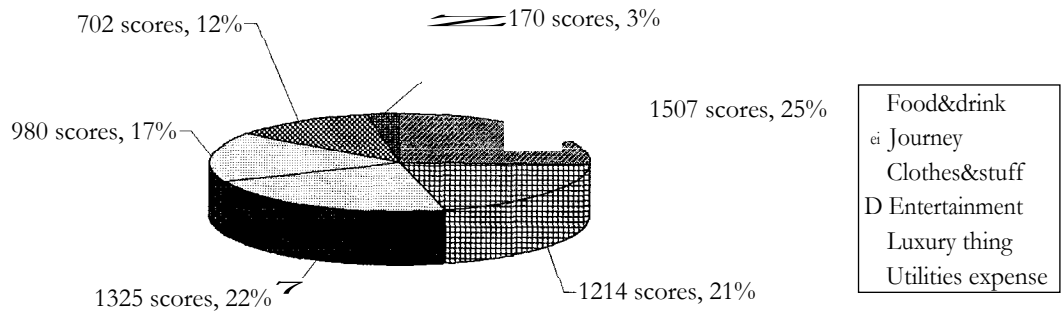


Figure 4.10. Kind of Expenditures Spend on Credit Card per month.

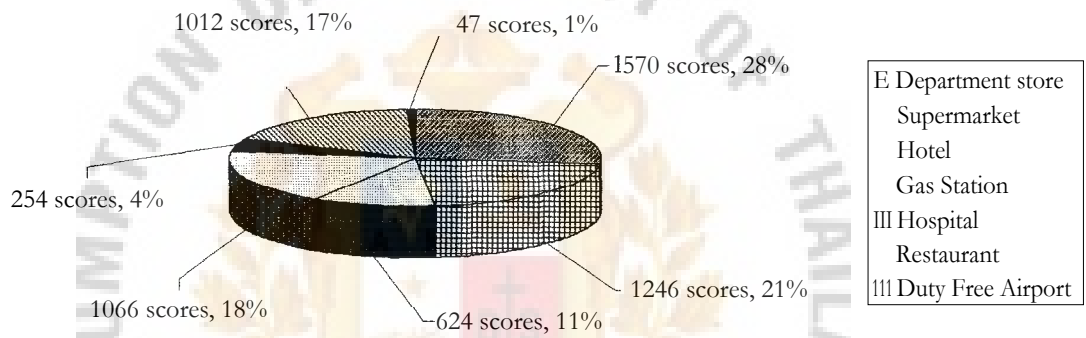


Figure 4.11. The Location of Credit Cards Using.

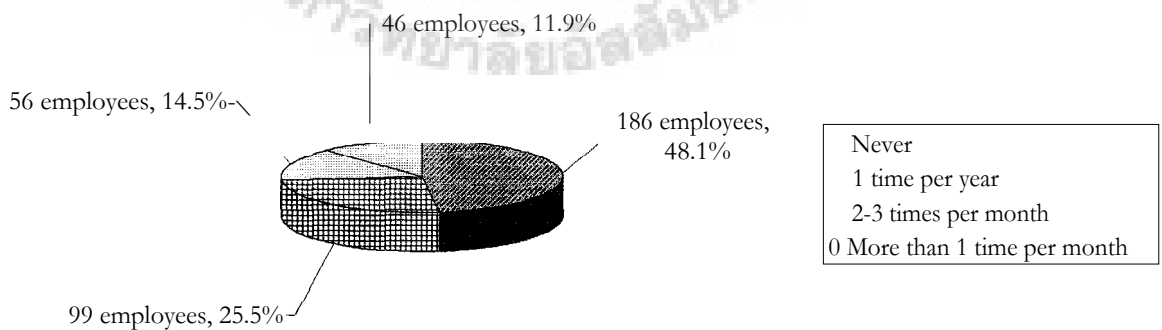


Figure 4.12. Amount of Time Spend on Credit Card by Aboard.

Table 4.10. Kind of Expenditures Spend on Credit Card per month.

Alternatives	Level on alternatives of sample group	Number of sample group (employees)	Percentage	Total weight score
Food&drink	5	147	38.0%	1,507
	4	118	30.5%	
	3	73	18.9%	
	2	32	8.3%	
	1	17	4.4%	
Journey	5	92	23.8%	1,214
	4	91	23.5%	
	3	59	15.2%	
	2	76	19.6%	
	1	61	15.8%	
Clothes&stuff	none	8	2.1%	1,325
	5	93	24.0%	
	4	92	23.8%	
	3	113	29.2%	
	2	64	16.5%	
Entertainment	1	25	6.5%	980
	5	24	6.2%	
	4	56	14.5%	
	3	92	23.8%	
	2	146	37.7%	
Luxury thing	1	68	17.6%	702
	none	1	0.3%	
	5	23	5.9%	
	4	28	7.2%	
	3	45	11.6%	
Utilities expense	2	65	16.8%	170
	1	210	54.3%	
	none	16	4.1%	
	5	8	2.1%	
	4	2	0.5%	
	3	5	1.3%	
	2	5	1.3%	
	1	7	1.8%	
	none	360	93.0%	

Table 4.10. Showing, first kind of expenditures that sample group spends on credit card is food and drink with 1,507 scores. Second is clothes and stuff with 1,325 scores. Third is journey with 1.214 scores. Forth is entertainment with 980 scores. Fifth is luxury thing with 702 scores. Last is utilities expense with 170 scores.

Table 4.11. The Location of Credit Cards Using.

Alternatives	Level on alternatives of sample group	Number of sample group (employees)	Percentage	Total weight score
Department store	5	207	53.5%	1,570
	4	67	17.3%	
	3	58	15.0%	
	2	41	10.6%	
	1	11	2.8%	
	none	3	0.8%	
Supermarket	5	62	16.0%	1,246
	4	112	28.9%	
	3	106	27.4%	
	2	72	18.6%	
	1	26	6.7%	
	none	9	2.3%	
Hotel	5	16	4.1%	624
	4	47	12.1%	
	3	32	8.3%	
	2	43	11.1%	
	1	174	45.0%	
	none	75	19.4%	
Gas station	5	72	18.6%	1,066
	4	63	16.3%	
	3	73	18.9%	
	2	97	25.1%	
	1	41	10.6%	
	none	40	10.3%	
Hospital	5	5	1.3%	254
	4	11	2.8%	
	3	17	4.4%	
	2	32	8.3%	
	1	70	18.1%	
	none	252	65.1%	
Restaurant	5	22	5.7%	1,012
	4	87	22.5%	
	3	99	25.6%	
	2	98	25.3%	
	1	51	13.2%	
	none	30	7.8%	
Duty free airport	5	4	1.0%	47
	4	1	0.3%	
	3	1	0.3%	
	2	3	0.8%	
	1	14	3.6%	
	none	364	94.1%	

Table 4.11. Showing, first location that sample group uses credit card is department store with 1,570 scores. Second is supermarket with 1,246 scores. Third is gas station with 1,066 scores. Forth is restaurant with 1,012 scores. Fifth is hotel with 624 scores. Sixth is hospital with 254 scores. Last location is duty free airport with 47 scores.

Table 4.12. Amount of Time Spend on Credit Card by Abroad.

Aboard	Frequency	Percentage
Never	186	48.1
1 time per year	99	25.5
2-3 months per time	56	14.5
More than 1 time per month	46	11.9
Total	387	100

Table 4.12. Showing, the most sample group never uses credit card abroad, 186 employees with 48.1 in percentage. The less uses credit card 1 time per year on abroad, 99 employees with 25.5 in percentage. There are 56 employees with 14.5 in percentage use credit card 2-3 months per time on abroad. The least sample group use credit card more than 1 time per month on abroad, 46 employees with 11.9 in percentage.

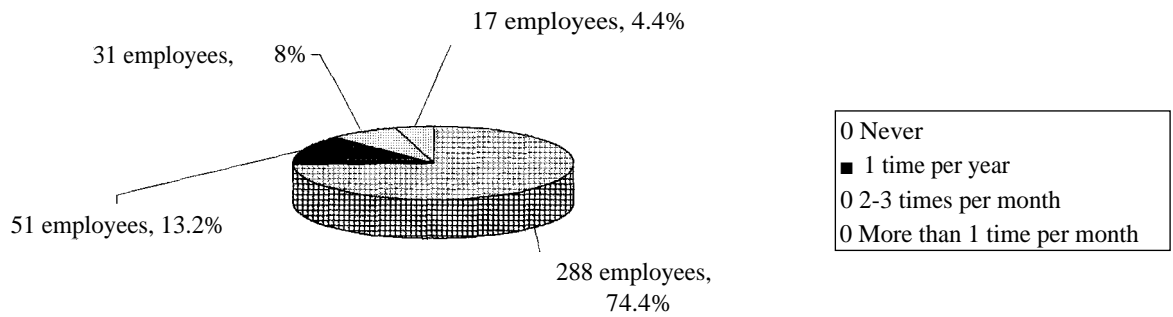


Figure 4.13. Amount of Time Spend on Credit Card by Internet.

Table 4.13. Amount of Time Spending on Credit Card by Internet.

Internet	Frequency	Percentage
Never	288	74.4
1 time per year	51	13.2
2-3 months per time	31	8.0
More than 1 time per month	17	4.4
Total	387	100

Table 4.13. Showing, the most sample group never uses credit card on Internet, 288 employees with 74.4 in percentage. The less uses credit card 1 time per year on Internet, 51 employees with 13.2 in percentage. There are 31 employees with 8.0 in percentage use credit card 2-3 months per time on Internet. The least sample group uses credit card more than 1 times per month on Internet, 17 employees with 4.4 in percentage.

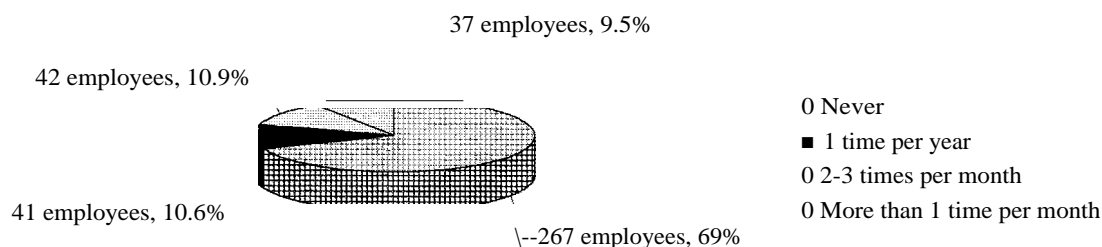


Figure 4.14. Amount of Time Withdraw on Credit Card.

Table 4.14. Amount of Time Withdraw on Credit Card.

Withdrawal	Frequency	Percentage
Never	267	69
1 time per year	41	10.6
2-3 months per time	42	10.9
More than 1 time per month	37	9.5
Total	387	100

Table 4.14. Showing, the most sample group never withdraws money on credit card, 267 employees with 69.0 in percentage. The less withdraws money 2-3 months per time, 42 employees with 10.9 in percentage. There are 41 employees with 10.6 in percentage withdraw money only 1 time per year. The least sample group withdraws money more than 1 time per month, 37 employees with 9.5 in percentage.

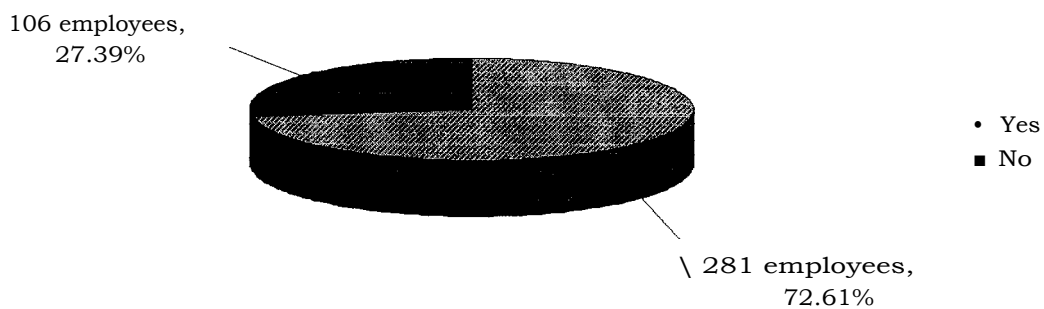


Table 4.15. Influence of Promotion on Spending Behavior.

Influence of Promotion	Frequency	Percentage
Yes	281	72.61
No	106	27.39
Total	387	100

Table 4.15. Showing, the most sample group has influence on spending behavior by promotion, 281 employees with 72.61 in percentage. The least sample group has no influence on spending behavior by promotion.

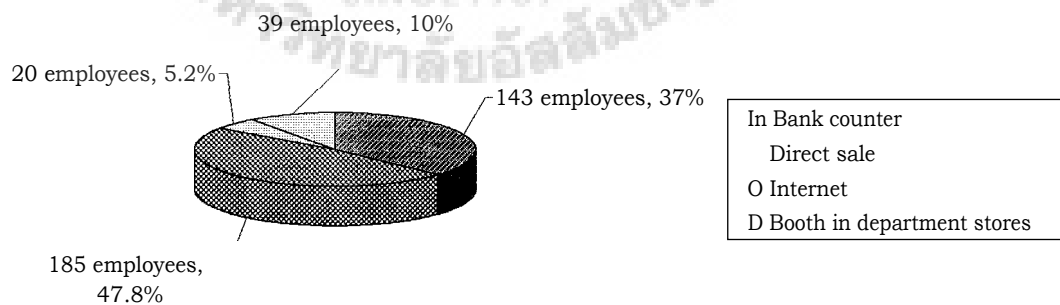


Figure 4.16. Places to Apply Credit Cards.

Table 4.16. Places to Apply Credit Cards.

Places to apply credit cards	Frequency	Percentage
Bank counter	143	37.0
Direct sale	185	47.8
Internet	20	5.2
Booth in department store	39	10.0
Total	387	100

Table 4.16. Showing, the most sample group applies credit cards by direct sale, 184 employees with 47.5 in percentage. The less applies credit cards by bank counter, 143 employees with 37.0 in percentage. There are 40 employees with 10.3 in percentage apply credit cards by booth in department stores. The least sample group applies credit cards by Internet.

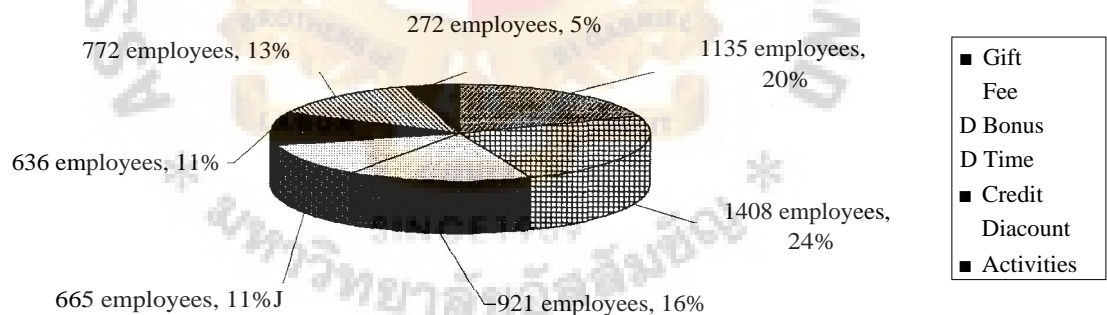


Figure 4.17. Kind of Promotions.

Table 4.17. Kind of Promotions.

Alternatives	Level on alternatives of sample group	Number of sample group (employees)	Percentage	Total weight score
Gift	5	122	31.5%	1,135
	4	66	17.1%	
	3	51	13.2%	
	2	39	10.1%	
	1	30	7.8%	
	none	19	20.4%	
Fee	5	167	43.2%	1,408
	4	94	24.3%	
	3	35	9.0%	
	2	34	8.8%	
	1	24	6.2%	
	none	33	8.5%	
Bonus	5	31	8.0%	921
	4	81	20.9%	
	3	80	20.7%	
	2	70	18.1%	
	1	62	16.1%	
	none	63	16.3%	
Time	5	11	2.8%	665
	4	60	15.5%	
	3	62	16.0%	
	2	66	17.1%	
	1	52	13.4%	
	none	136	35.1%	
Credit	5	22	5.7%	636
	4	35	9.0%	
	3	64	16.5%	
	2	64	16.5%	
	1	66	17.1%	
	none	136	35.1%	
Discount	5	29	7.5%	772
	4	38	9.8%	
	3	79	20.4%	
	2	83	21.4%	
	1	72	18.6%	
	none	86	22.2%	
Activity	5	5	1.3%	272
	4	14	3.6%	
	3	16	4.1%	
	2	31	8.0%	
	1	81	20.9%	
	none	240	62.0%	
Other promotion	none	387	100.0%	

Table 4.17. Showing, first kind of promotions that sample group most like are annulling the annual fee with 1,408 scores. Second is getting gift when apply for credit card with 1,408 scores. Third is collecting bonus reward to exchange prizes with 921 scores. Fourth is getting discount from shops and restaurants when use credit cards with 772 scores. Fifth is extending period for payment with 665 scores. Sixth is adding credit for credit card holders who have good credit with 636 scores. Last is making special activities for credit card holders with 272 scores.

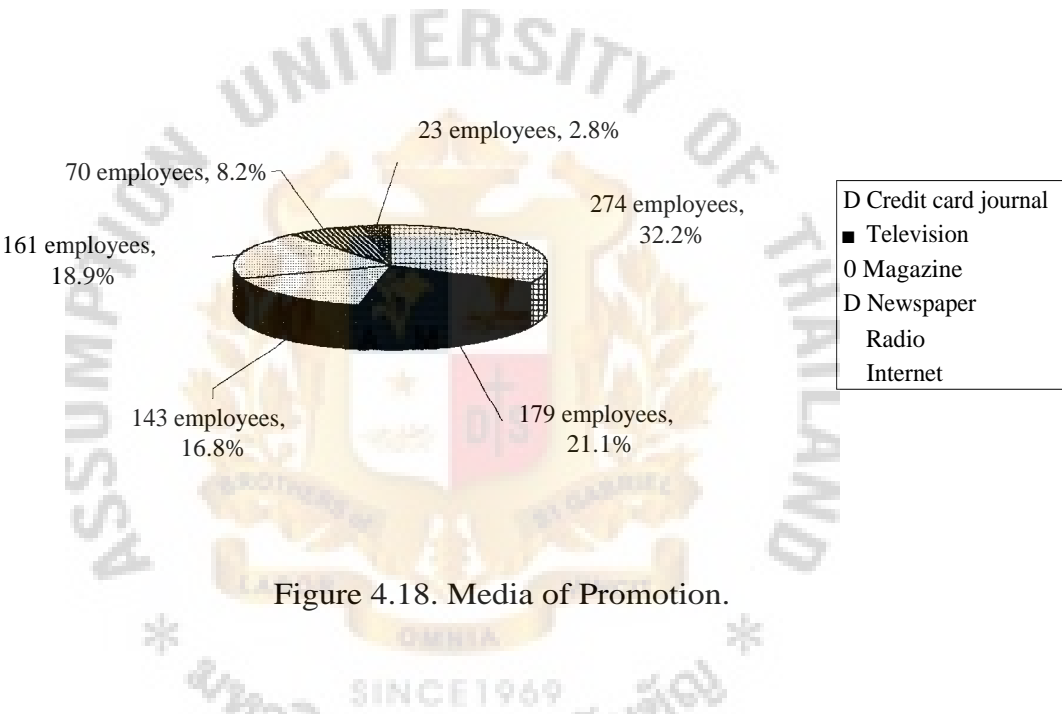


Table 4.18. Media of Promotion.

Media	Count	Pet of Responses
Credit card journal	274	32.2
Television	179	21.1
Magazine	143	16.8
Newspaper	161	18.9
Radio	70	8.2
Internet	23	2.8
Total	850	100

Table 4.18. Showing, The most sample group knows about promotion by credit card journal, 274 employees with 32.2 in percentage. The less knows by television, 179 employees with 21.1 in percentage. There are 161 employees with 18.9 in percentage knows by newspaper, 143 employees with 16.8 in percentage knows by magazine, and 70 employees with 8.2 in percentage knows by radio. The least sample group knows by Internet, 23 employees with 2.8 in percentage.

4.3 Problems and Suggestions About Using Credit Card

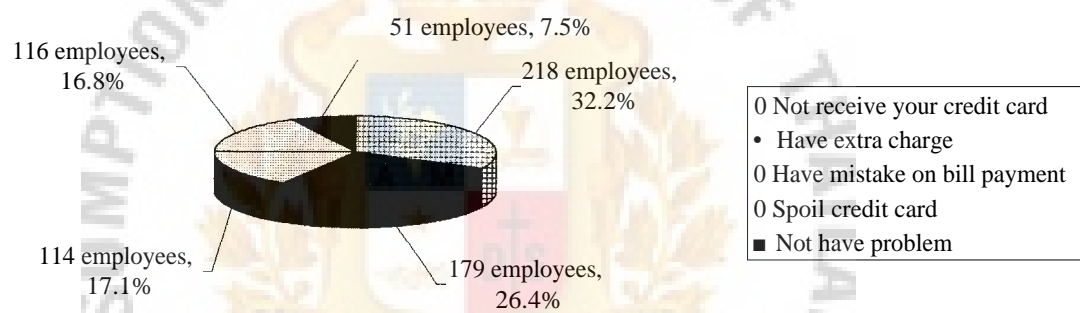


Figure 4.19. Problems about Using Credit Card.

Table 4.19. Problems about Using Credit Card.

Problems	Count	Pet of Responses
Not receive your credit card	218	32.2
Have extra charge	179	26.4
Have mistake on bill payment	114	16.8
Spoiled credit card	116	17.1
Not have problem	51	7.5
Total	678	100

Table 4.19. Showing, the problem that most sample group encountered is shops and restaurants do not receive credit cards that they hold, 218 employees with 32.2 in percentage. The less are they have to pay extra charge when using credit card, 179 employees with 26.4 in percentage. There are 116 employees with 17.1 in percentage have spoiled credit card, and 114 employees with 16.8 in percentage have mistake on bill payment. The least sample group has no problem about using credit card, 51 employees with 7.5 in percentage.



Figure 4.20. Suggestions about Using Credit Card.

Table 4.20. Suggestions about Using Credit Card.

Suggestions	Count	Pet of Responses
Reduce annual fee	263	32.2
Reduce fee of withdraw cash	168	20.5
Reduce fee of charge	239	29.2
Have photo on credit card	116	14.2
Others	32	3.9
Total	818	100

Table 4.20. Showing, the most sample group recommends that credit card providers should reduce annual fee, 263 employees with 32.2 in percentage. The less suggests credit card providers to reduce fee of charges when pay by credit card, 239 employees with 29.2 in percentage. There are 168 employees with 20.5 in percentage advises to reduce fee of withdraw money from ATM Machines, 116 employees with 14.2 in percentage suggest to have credit card holder's photo on the cards. The least sample group (others) advises to annul the annual fee and give the right to credit card holders to choose the due date of payment, 32 employees with 3.9 in percentage.

4.4 Results from Hypothesis Testing

The result of the analysis will be described in detail to answer the statement of hypothesis are one by one as follows:

Hypotheses 1: Gender has relationship with number of credit card per person.

Table 4.21. The Relationship between Gender and Number of Credit Cards per person.

	Number of Card				Total
	1 card	2 card	3 card	> 3 card	
Gender male	73	52	47	31	203
	18.9%	13.4%	12.1%	8.0%	52.5%
female	62	59	32	31	184
	16.0%	15.2%	8.3%	8.0%	47.5%
Total	135	111	79	62	387
	34.9%	28.7%	20.4%	16.0%	100.0%

$X = 3.261$, sig. = .353

From the result, gender has no relationship with the number of credit cards per person of significant at .05.

Hypotheses 2: Gender has relationship with amount of time spend on credit card.

Table 4.22. The Relationship between Gender and Amount of Time Spend on Credit Card.

	Time				Total
	1-5 time/month	6-10 time/month	11-15 time/month	> 15 time/month	
Gender male	100 25.8%	48 12.4%	31 8.0%	24 6.2%	203 52.5%
female	88 22.7%	67 17.3%	19 4.9%	10 2.6%	184 47.5%
Total	188 48.6%	115 29.7%	50 12.9%	34 8.8%	387 100.0%

$$X^2 = 11.645 \text{ sig.} = .009$$

From the result, gender has relationship with the amount of time spend on credit card of significance at .05.

Hypotheses 3: Gender has relationship with amount of money spend on credit card.

Table 4.23. The Relationship between Gender and Amount of Money Spend on Credit Card.

	Money						Total
	< 1,000 baht	1,001- 5,000 baht	5,001- 10,000 baht	10,001- 15,000 baht	15,001- 20,000 baht	> 20,000 baht	
Gender male	9 2.3%	39 10.1%	44 11.4%	61 15.8%	21 5.4%	29 7.5%	203 52.5%
female	5 1.3%	51 13.2%	56 14.5%	34 8.8%	16 4.1%	22 5.7%	184 47.5%
Total	14 3.6%	90 23.3%	100 25.8%	95 24.5%	37 9.6%	51 13.2%	387 100.0%

$$X = 12.591, \text{ sig.} = .028$$

From the result, gender has relationship with the amount of money spend on credit card of significance at .05.

Hypotheses 4: Gender has relationship with amount of time spend on credit card by abroad.

Table 4.24. The Relationship between Gender and Amount of Time Spend on Credit Card by Abroad.

	Abroad				Total
	never	1 time/year	2-3 month/time	> 1 time/month	
Gender male	93 24.0%	56 14.5%	29 7.5%	25 6.5%	203 52.5%
female	93 24.0%	43 11.1%	27 7.0%	21 5.4%	184 47.5%
Total	186 48.1%	99 25.6%	56 14.5%	46 11.9%	387 100.0%

$X = 1.196$, sig. = .754

From the result, gender has no relationship with the amount of time spend on credit card by abroad of significance at .05.

Hypotheses 5: Gender has relationship with amount of time spend on credit card by Internet.

Table 4.25. The Relationship between Gender and Amount of Time Spend on Credit Card by Internet.

	Internet				Total
	never	1 time/year	2-3 month/time	> 1 time/month	
Gender male	137 35.4%	36 9.3%	17 4.4%	13 3.4%	203 52.5%
female	151 39.0%	15 3.9%	14 3.6%	4 1.0%	184 47.5%
Total	288 74.4%	51 13.2%	31 8.0%	17 4.4%	387 100.0%

$X = 13.482$, sig. = .004

From the result, gender has relationship with the amount of time spend on credit card by internet of significance at .05.

Hypotheses 6: Gender has relationship with amount of time withdraw on credit card.

Table 4.26. The Relationship between Gender and Amount of Time Withdraw on Credit Card.

	Withdrawal				Total
	never	1 time/year	2-3 month/time	> 1 time/month	
Gender male	134 34.6%	22 5.7%	22 5.7%	25 6.5%	203 52.5%
female	133 34.4%	19 4.9%	20 5.2%	12 3.1%	184 47.5%
Total	267 69.0%	41 10.6%	42 10.9%	37 9.6%	387 100.0%

$X = 3.963$, sig. = .266

From the result, gender has no relationship with the amount of time withdraw on credit card of significance at .05.

Hypotheses 7: Gender has relationship with influence of promotion on behavior.

Table 4.27. The Relationship between Gender and Influence of Promotion on Spending Behavior.

	Influence of Promotion		Total
	yes	no	
Gender male	146 37.7%	57 14.7%	203 52.5%
female	135 34.9%	49 12.7%	184 47.5%
Total	281 72.6%	106 27.4%	387 100.0%

$X = .102$, sig. = .750

From the result, gender has no relationship with influence of promotion on spending behavior of significance at .05.

Hypotheses 8: Gender has relationship with places to apply credit card.

Table 4.28. The Relationship between Gender and Places to Apply Credit Card.

	Place				Total
	counter bank	salesman	internet	booth in department store	
Gender male	73 18.9%	95 24.5%	14 3.6%	21 5.4%	203 52.5%
female	70 18.1%	90 23.3%	6 1.6%	18 4.7%	184 47.5%
Total	143 37.0%	185 47.8%	20 5.2%	39 10.1%	387 100.0%

X = 2.703, sig. = .440

From the result, gender has no relationship with places to apply credit card of significance at .05.

Hypotheses 9: Age has relationship with number of credit cards per person.

Table 4.29. The Relationship between Age and Number of Credit Cards per person.

	Number of Card				Total
	1 card	2 card	3 card	> 3 card	
20-25 year	29 7.5%	15 3.9%	3 .8%	2 .5%	49 12.7%
Age 26-35 year	79 20.4%	66 17.1%	45 11.6%	31 8.0%	221 57.1%
36-45 year	23 5.9%	14 3.6%	23 5.9%	18 4.7%	78 20.2%
> 45 year	4 1.0%	16 4.1%	8 2.1%	11 2.8%	39 10.1%
Total	135 34.9%	111 28.7%	79 20.4%	62 16.0%	387 100.0%

X = 40.144, sig. = .000

From the result, age has relationship with number of credit cards per person of significance at .05.

Hypotheses 10: Age has relationship with amount of time spend on credit card.

Table 4.30. The Relationship between Age and Amount of Time Spend on Credit Card.

	Time				Total
	1-5 time/month	6-10 time/month	11-15 time/month	> 15 time/month	
20-25 year	30 7.8%	10 2.6%	6 1.6%	3 .8%	49 12.7%
Age 26-35 year	108 27.9%	75 19.4%	25 6.5%	13 3.4%	221 57.1%
36-45 year	38 9.8%	19 4.9%	10 2.6%	11 2.8%	78 20.2%
> 45 year	12 3.1%	11 2.8%	9 2.3%	7 1.8%	39 10.1%
Total	188 48.6%	115 29.7%	50 12.9%	34 8.8%	387 100.0%

$X = 20.027$, sig. = .018

From the result, age has relationship with amount of time spend on credit card of significance at .05.

Hypotheses 11: Age has relationship with amount of money spend on credit card.

Table 4.31. The Relationship between Age and Amount of Money Spend on Credit Card.

	Money						Total
	< 1,000 baht	1,001- 5,000 baht	5,001- 10,000 baht	10,001- 15,000 baht	15,001- 20,000 baht	> 20,000 baht	
20-25 year	4 1.0%	15 3.9%	14 3.6%	10 2.6%	3 .8%	3 .8%	49 12.7%
Age 26-35 year	7 1.8%	53 13.7%	63 16.3%	51 13.2%	22 5.7%	25 6.5%	221 57.1%
36-45 year	3 .8%	16 4.1%	15 3.9%	26 6.7%	9 2.3%	9 2.3%	78 20.2%
> 45 year	0 0.0%	6 1.6%	8 2.1%	8 2.1%	3 .8%	14 3.6%	39 10.1%
Total	14 3.6%	90 23.3%	100 25.8%	95 24.5%	37 9.6%	51 13.2%	387 100.0%

$X^2 = 31.544$, sig. = .0

From the result, age has relationship with amount of money spend on credit card of significance at .05.

Hypotheses 12: Age has relationship with amount of time spend on credit card by abroad.

Table 4.32. The Relationship between Age and Amount of Time Spend on Credit Card by Abroad.

	Abroad				Total
	never	1 time/year	2-3 month/time	> 1 time/month	
20-25 year	30 7.8%	6 1.6%	8 2.1%	5 1.3%	49 12.7%
Age 26-35 year	109 28.2%	53 13.7%	33 8.5%	26 6.7%	221 57.1%
36-45 year	35 9.0%	28 7.2%	7 1.8%	8 2.1%	78 20.2%
> 45 year	12 3.1%	12 3.1%	8 2.1%	7 1.8%	39 10.1%
Total	186 48.1%	99 25.6%	56 14.5%	46 11.9%	387 100.0%

X = 15.975, sig. = .067

From the result, age has no relationship with amount of time spend on credit card by aboard of significance at .05.

Hypotheses 13: Age has relationship with amount of time spend on credit card by Internet.

Table 4.33. The Relationship between Age and Amount of Time Spend on Credit Card by Internet.

	Internet				Total
	never	1 time/year	2-3 month/time	> 1 time/month	
20-25 year	32 8.3%	9 2.3%	5 1.3%	3 .8%	49 12.7%
Age 26-35 year	169 43.7%	29 7.5%	14 3.6%	9 2.3%	221 57.1%
36-45 year	55 14.2%	10 2.6%	9 2.3%	4 1.0%	78 20.2%
> 45 year	32 8.3%	3 .8%	3 .8%	1 .3%	39 10.1%
Total	288 74.4%	51 13.2%	31 8.0%	17 4.4%	387 100.0%

$X = 6.101$, sig. = .730

From the result, age has no relationship with amount of time spend on credit card by internet of significance at .05.

Hypotheses 14: Age has relationship with amount of time withdraw on credit card.

Table 4.34. The Relationship between Age and Amount of Time Withdraw on Credit Card.

	Withdrawal				Total
	never	1 time/year	2-3 month/time	> 1 time/month	
Age 20-25 year	31 8.0%	3 .8%	5 1.3%	10 2.6%	49 12.7%
26-35 year	149 38.5%	29 7.5%	26 6.7%	17 4.4%	221 57.1%
36-45 year	55 14.2%	7 1.8%	7 1.8%	9 2.3%	78 20.2%
> 45 year	32 8.3%	2 .5%	4 1.0%	1 .3%	39 10.1%
Total	267 69.0%	41 10.6%	42 10.9%	37 9.6%	387 100.0%

$X = 14.461$, sig. = .107

From the result, age has no relationship with amount of time withdraw on credit card of significance at .05.

Hypotheses 15: Age has relationship with influence of promotion on spending behavior.

Table 4.35. The Relation between Age and Influence of Promotion on Spending Behavior.

	Promotion		Total
	yes	no	
20-25 year	31 8.0%	18 4.7%	49 12.7%
26-35 year	172 44.4%	49 12.7%	221 57.1%
36-45 year	58 15.0%	20 5.2%	78 20.2%
> 45 year	20 5.2%	19 4.9%	39 10.1%
Total	281 72.6%	106 27.4%	387 100.0%

= 14.217, sig. = .

From the result, age has relationship with influence of promotion on spending behavior of significance at .05.

Hypotheses 16: Age has relationship with places to apply credit card.

Table 4.36. The Relationship between Age and Places to Apply Credit Card.

	Place				Total
	counter bank	salesman	internet	booth in department store	
20-25 year	21 5.4%	20 5.2%	2 .5%	6 1.6%	49 12.7%
Age 26-35 year	81 20.9%	107 27.6%	11 2.8%	22 5.7%	221 57.1%
36-45 year	28 7.2%	35 9.0%	5 1.3%	10 2.6%	78 20.2%
> 45 year	13 3.4%	23 5.9%	2 .5%	1 .3%	39 10.1%
Total	143 37.0%	185 47.8%	20 5.2%	39 10.1%	387 100.0%

$X = 5.665$, sig. = .773

From the result, age has no relationship with places to apply credit card of significance at .05.

Hypotheses 17: Education has relationship with number of credit card per person.

Table 4.37. The Relationship between Education and Number of Credit Card per Person.

	Number of Card				Total
	1 card	2 card	3 card	> 3 card	
bachelor	112 28.9%	87 22.5%	48 12.4%	34 8.8%	281 72.6%
Education master	23 5.9%	23 5.9%	30 7.8%	28 7.2%	104 26.9%
doctor	0 0.0%	1 .3%	1 .3%	0 0.0%	2 .5%
Total	135 34.9%	111 28.7%	79 20.4%	62 16.0%	387 100.0%

$X = 26.682$, sig. = .000

From the result, education has relationship with number of credit card per person of significance at .05.

Hypotheses 18: Education has relationship with amount of time spend on credit card.

Table 4.38. The Relationship between Education and Amount of Time Spend on Credit Card.

	Time				Total
	1-5 time/month	6-10 time/month	11-15 time/month	> 15 time/month	
bachelor	156 40.3%	73 18.9%	31 8.0%	21 5.4%	281 72.6%
Education master	32 8.3%	40 10.3%	19 4.9%	13 3.4%	104 26.9%
doctor	0 0.0%	2 .5%	0 0.0%	0 0.0%	2 .5%
Total	188 48.6%	115 29.7%	50 12.9%	34 8.8%	387 100.0%

$\chi^2 = 23.565$, sig. = .001

From the result, education has relationship with amount of time spend on credit card of significance at .05.

Hypotheses 19: Education has relationship with amount of money spend on credit card.

Table 4.39. The Relationship between Education and Amount of Money Spend on Credit Card,

	Money						Total
	< 1,000 baht	1,001- 5,000 baht	5,001- 10,000 baht	10,001- 15,000 baht	15,001- 20,000 baht	> 20,000 baht	
bachelor	10 2.6%	73 18.9%	79 20.4%	67 17.3%	23 5.9%	29 7.5%	281 72.6%
Education master	4 1.0%	17 4.4%	21 5.4%	26 6.7%	14 3.6%	22 5.7%	104 26.9%
doctor	0 0.0%	0 0.0%	0 0.0%	2 .5%	0 0.0%	0 0.0%	2 .5%
Total	14 3.6%	90 23.3%	100 25.8%	95 24.5%	37 9.6%	51 13.2%	387 100.0%

X = 20.081, sig. = .029

From the result, education has relationship with amount of money spend on credit card of significance at .05.

Hypotheses 20: Education has relationship with amount of time spend on credit card by abroad.

Table 4.40. The Relationship between Education and Amount of Time Spend on Credit Card by Abroad.

	Abroad				Total
	never	1 time/year	2-3 month/time	> 1 time/month	
bachelor	143 37.0%	77 19.9%	35 9.0%	26 6.7%	281 72.6%
Education master	42 10.9%	22 5.7%	20 5.2%	20 5.2%	104 26.9%
doctor	1 .3%	0 0.0%	1 .3%	0 0.0%	2 .5%
Total	186 48.1%	99 25.6%	56 14.5%	46 11.9%	387 100.0%

X = 14.176, sig. = .028

From the result, education has relationship with amount of time spend on credit card by aboard of significance .05,

Hypotheses 21: Education has relationship with amount of time spend on credit card by Internet.

Table 4.41. The Relationship between Education and Amount of Time Spend on Credit Card by Internet,

	Internet				Total
	never	1 time/year	2-3 month/time	> 1 time/month	
bachelor	210 54.3%	36 9.3%	24 6.2%	11 2.8%	281 72.6%
Education master	77 19.9%	14 3.6%	7 1.8%	6 1.6%	104 26.9%
doctor	1 .3%	1 .3%	0 0.0%	0 0.0%	2 .5%
Total	288 74.4%	51 13.2%	31 8.0%	17 4.4%	387 100.0%

X = 3.413, sig. = .

From the result, education has no relationship with amount of time spend on credit card by internet of significance at .05.

Hypotheses 22: Education has relationship with amount of time withdraw on credit card.

Table 4.42. The Relationship between Education and Amount of Time Withdraw on Credit Card.

	Withdrawal				Total
	never	1 time/year	2-3 month/time	> 1 time/month	
bachelor	191 49.4%	28 7.2%	32 8.3%	30 7.8%	281 72.6%
Education master	74 19.1%	13 3.4%	10 2.6%	7 1.8%	104 26.9%
doctor	2 .5%	0 0.0%	0 0.0%	0 0.0%	2 .5%
Total	267 69.0%	41 10.6%	42 10.9%	37 9.6%	387 100.0%

$X = 2.931$, sig. = .817

From the result, education has no relationship with amount of time withdraw on credit card of significance .05.

Hypotheses 23: Education has relationship with influence of promotion on spending behavior.

Table 4.43. The Relationship between Education and Influence of Promotion on Spending Behavior.

	Promotion		Total
	yes	no	
bachelor	201 51.9%	80 20.7%	281 72.6%
Education master	79 20.4%	25 6.5%	104 26.9%
doctor	1 .3%	1 .3%	2 .5%
Total	281 72.6%	106 27.4%	387 100.0%

$X = 1.266$, sig. = .531

From the result, education has no relationship with influence of promotion on spending behavior of significance at .05.

Hypotheses 24: Education has relationship with places to apply credit card.

Table 4.44. The Relationship between Education and Places to Apply Credit Card.

		Place				Total
		counter bank	salesman	internet	booth in department store	
	bachelor	107 27.6%	131 33.9%	11 2.8%	32 8.3%	281 72.6%
Education	master	36 9.3%	52 13.4%	9 2.3%	7 1.8%	104 26.9%
	doctor	0 0.0%	2 .5%	0 0.0%	0 0.0%	2 .5%
Total		143 37.0%	185 47.8%	20 5.2%	39 10.1%	387 100.0%

$\chi^2 = 7.556$, sig. = .273

From the result, education has no relationship with places to apply credit card of significance at .05.

Hypotheses 25: Income has relationship with number of credit card per person.

Table 4.45. The Relationship between Income and Number of Credit Card per person.

		Number of Card				Total
		1 card	2 card	3 card	> 3 card	
	< 10,001 baht	11 2.8%	4 1.0%	1 .3%	0 0.0%	16 4.1%
	10,001-15,000 baht	23 5.9%	12 3.1%	2 .5%	3 .8%	40 10.3%
Income	15,001-20,000 baht	20 5.2%	14 3.6%	8 2.1%	11 2.8%	53 13.7%
	20,001-25,000 baht	44 11.4%	31 8.0%	14 3.6%	8 2.1%	97 25.1%
	25,001-30,000 baht	6 1.6%	17 4.4%	13 3.4%	12 3.1%	48 12.4%
	> 30,000 baht	31 8.0%	33 8.5%	41 10.6%	28 7.2%	133 34.4%
Total		135 34.9%	111 28.7%	79 20.4%	62 16.0%	387 100.0%

$X = 58.383$, sig. = .000

From the result, income has relationship with number of credit card per person of significance at .05.

Hypotheses 26: Education has relationship with amount of time spend on credit card.

Table 4.46. The Relationship between Income and Amount of Time Spend on Credit Card.

	Time				Total
	1-5 time / month	6-10 time / month	11-15 time / month	> 15 time / month	
< 10,001 baht	13 3.4%	3 .8%	0 0.0%	0 0.0%	16 4.1%
10,001-15,000 baht	32 8.3%	5 1.3%	2 .5%	1 .3%	40 10.3%
Income 15,001-20,000 baht	29 7.5%	19 4.9%	2 .5%	3 .8%	53 13.7%
20,001-25,000 baht	56 14.5%	28 7.2%	7 1.8%	6 1.6%	97 25.1%
25,001-30,000 baht	16 4.1%	17 4.4%	12 3.1%	3 .8%	48 12.4%
> 30,000 baht	42 10.9%	43 11.1%	27 7.0%	21 5.4%	133 34.4%
Total	188 48.6%	115 29.7%	50 12.9%	34 8.8%	387 100.0%

X = 63.330, sig. = .000

From the result, income has relationship with amount of time spend on credit card of significant .05.

Hypotheses 27: Education has relationship with amount of money spend on credit card.

Table 4.47. The Relationship between Income and Amount of Money Spend on Credit Card per month.

	Money						Total
	< 1,000 baht	1,001-5,000 baht	5,001-10,000 baht	10,001-15,000 baht	15,001-20,000 baht	> 20,000 baht	
< 10,001 baht	2 .5%	10 2.6%	4 1.0%	0 0.0%	0 0.0%	0 0.0%	16 4.1%
10,001-15,000 baht	6 1.6%	20 5.2%	11 2.8%	2 .5%	0 0.0%	1 .3%	40 10.3%
Income 15,001-20,000 baht	3 .8%	16 4.1%	22 5.7%	7 1.8%	4 1.0%	1 .3%	53 13.7%
20,001-25,000 baht	3 .8%	16 4.1%	34 8.8%	34 8.8%	7 1.8%	3 .8%	97 25.1%
25,001-30,000 baht	0 0.0%	10 2.6%	13 3.4%	12 3.1%	9 2.3%	4 1.0%	48 12.4%
> 30,000 baht	0 0.0%	18 4.7%	16 4.1%	40 10.3%	17 4.4%	42 10.9%	133 34.4%
Total	14 3.6%	90 23.3%	100 25.8%	95 24.5%	37 9.6%	51 13.2%	387 100.0%

$X = 158.567$, sig. = .000

From the result, income has relationship with amount of money spend on credit card of significance at .05.

Hypotheses 28: Education has relationship with amount of time spend on credit card by abroad.

Table 4.48. The Relationship between Income and Amount of Time Spend on Credit Card by Abroad.

	Abroad				Total
	never	1 time/year	2-3 month/time	> 1 time/month	
< 10,001 baht	15 3.9%	1 .3%	0 0.0%	0 0.0%	16 4.1%
10,001-15,000 baht	35 9.0%	2 .5%	3 .8%	0 0.0%	40 10.3%
Income 15,001-20,000 baht	35 9.0%	11 2.8%	7 1.8%	0 0.0%	53 13.7%
20,001-25,000 baht	46 11.9%	39 10.1%	10 2.6%	2 .5%	97 25.1%
25,001-30,000 baht	26 6.7%	11 2.8%	7 1.8%	4 1.0%	48 12.4%
> 30,000 baht	29 7.5%	35 9.0%	29 7.5%	40 10.3%	133 34.4%
Total	186 48.1%	99 25.6%	56 14.5%	46 11.9%	387 100.0%

X = 128.814 sig. = .000

From the result, income has relationship with amount of time spend on credit card by abroad of significance at .05.

Hypotheses 29: Education has relationship with amount of time spend on credit card by Internet.

Table 4.49. The Relationship between Income and Amount of Time Spend on Credit Card by Internet.

	Internet				Total
	never	1 time/year	2-3 month/time	> 1 time/month	
< 10,001 baht	13 3.4%	1 .3%	1 .3%	1 .3%	16 4.1%
10,001-15,000 baht	36 9.3%	4 1.0%	0 0.0%	0 0.0%	40 10.3%
Income 15,001-20,000 baht	43 11.1%	6 1.6%	3 .8%	1 .3%	53 13.7%
20,001-25,000 baht	66 17.1%	15 3.9%	9 2.3%	7 1.8%	97 25.1%
25,001-30,000 baht	35 9.0%	6 1.6%	5 1.3%	2 .5%	48 12.4%
> 30,000 baht	95 24.5%	19 4.9%	13 3.4%	6 1.6%	133 34.4%
Total	288 74.4%	51 13.2%	31 8.0%	17 4.4%	387 100.0%

X = 13.085 sig. = .

From the result, income has no relation with amount of time spend on credit card by internet of significance at .05.

Hypotheses 30: Education has relationship with amount of time withdraw on credit card.

Table 4.50. The Relationship between Income and Amount of Time Withdraw on Credit Card.

	Withdrawal				Total
	never	1 time/year	2-3 month/time	> 1 time/month	
< 10,001 baht	8 2.1%	1 .3%	1 .3%	6 1.6%	16 4.1%
10,001-15,000 baht	26 6.7%	4 1.0%	6 1.6%	4 1.0%	40 10.3%
Income 15,001-20,000 baht	41 10.6%	6 1.6%	4 1.0%	2 .5%	53 13.7%
20,001-25,000 baht	60 15.5%	15 3.9%	12 3.1%	10 2.6%	97 25.1%
25,001-30,000 baht	29 7.5%	3 .8%	9 2.3%	7 1.8%	48 12.4%
> 30,000 baht	103 26.6%	12 3.1%	10 2.6%	8 2.1%	133 34.4%
Total	267 69.0%	41 10.6%	42 10.9%	37 9.6%	387 100.0%

X = 31.539, sig. = .

From the result, income has relationship with amount of time withdraw on credit card of significant at .05.

Hypotheses 31: Education has relationship with influence of promotion on spending behavior.

Table 4.51. The Relation between Income and Influence of Promotion on Spending Behavior.

	Promotion		Total
	yes	no	
< 10,001 baht	14 3.6%	2 .5%	16 4.1%
10,001-15,000 baht	31 8.0%	9 2.3%	40 10.3%
Income 15,001-20,000 baht	43 11.1%	10 2.6%	53 13.7%
20,001-25,000 baht	78 20.2%	19 4.9%	97 25.1%
25,001-30,000 baht	34 8.8%	14 3.6%	48 12.4%
> 30,000 baht	81 20.9%	52 13.4%	133 34.4%
Total	281 72.6%	106 27.4%	387 100.0%

X = 16.412, sig. = .006

From the result, income has relationship with influence of promotion on spending behavior of significance at .05.

Hypotheses 32: Education has relationship with places to apply credit card.

Table 4.52. The Relationship between Income and Places to Apply Credit Card.

	Place				Total
	counter bank	salesman	internet	booth in department store	
< 10,001 baht	12 3.1%	3 .8%	0 0.0%	1 .3%	16 4.1%
10,001-15,000 baht	14 3.6%	23 5.9%	0 0.0%	3 .8%	40 10.3%
Income 15,001-20,000 baht	13 3.4%	30 7.8%	3 .8%	7 1.8%	53 13.7%
20,001-25,000 baht	38 9.8%	42 10.9%	6 1.6%	11 2.8%	97 25.1%
25,001-30,000 baht	19 4.9%	24 6.2%	2 .5%	3 .8%	48 12.4%
> 30,000 baht	47 12.1%	63 16.3%	9 2.3%	14 3.6%	133 34.4%
Total	143 37.0%	185 47.8%	20 5.2%	39 10.1%	387 100.0%

$\chi^2 = 19.527$, sig. = .191

From the result, income has no relationship with places to apply credit card of significance at .05.

Hypotheses 33: Status has relationship with number of credit card per person.

Table 4.53. The Relationship between Status and Number of Credit Card per person.

	Number of Card				Total
	1 card	2 card	3 card	> 3 card	
single	99 25.6%	59 15.2%	41 10.6%	29 7.5%	228 58.9%
Status married	35 9.0%	52 13.4%	38 9.8%	32 8.3%	157 40.6%
divorced	1 .3%	0 0.0%	0 0.0%	1 .3%	2 .5%
Total	135 34.9%	111 28.7%	79 20.4%	62 16.0%	387 100.0%

X = 21.337, sig. = .002

From the result, status has relation with number of credit card per person of significance .05.

Hypotheses 34: Status has relationship with amount of time spend on credit card.

Table 4.54. The Relation between Status and Amount of Time Spend on Credit Card.

	Time				Total
	1-5 time/month	6-10 time/month	11-15 time/month	> 15 time/month	
single	126 32.6%	64 16.5%	23 5.9%	15 3.9%	228 58.9%
Status married	62 16.0%	50 12.9%	26 6.7%	19 4.9%	157 40.6%
divorced	0 0.0%	1 .3%	1 .3%	0 0.0%	2 .5%
Total	188 48.6%	115 29.7%	50 12.9%	34 8.8%	387 100.0%

X = 15.022, sig. = .020

From the result, status has relationship with amount of time spend on credit card of significance at .05.

Hypotheses 35: Status has relationship with amount of money spend on credit card.

Table 4.55. The Relationship between Status and Amount of Money Spend on Credit Card per month.

	Money						Total
	< 1,000 baht	1,001-5,000 baht	5,001-10,000 baht	10,001-15,000 baht	15,001-20,000 baht	> 20,000 baht	
single	13 3.4%	63 16.3%	67 17.3%	47 12.1%	12 3.1%	26 6.7%	228 58.9%
Status married	1 .3%	27 7.0%	32 8.3%	47 12.1%	25 6.5%	25 6.5%	157 40.6%
divorced	0 0.0%	0 0.0%	1 .3%	1 .3%	0 0.0%	0 0.0%	2 .5%
Total	14 3.6%	90 23.3%	100 25.8%	95 24.5%	37 9.6%	51 13.2%	387 100.0%

= i i. , sig. = .

From the result, status has relationship with amount of money spend on credit card of significance at .05.

Hypotheses 36: Status has relationship with amount of time spend on credit card by abroad.

Table 4.56. The Relationship between Status and Amount of Time Spend on Credit Card by Abroad.

	Abroad				Total
	never	1 time/year	2-3 month/time	> 1 time/month	
single	124 32.0%	44 11.4%	30 7.8%	30 7.8%	228 58.9%
Status married	62 16.0%	54 14.0%	26 6.7%	15 3.9%	157 40.6%
divorced	0 0.0%	1 .3%	0 0.0%	1 .3%	2 .5%
Total	186 48.1%	99 25.6%	56 14.5%	46 11.9%	387 100.0%

X -18.518, sig. = .005

From the result, status has relationship with amount of time spend on credit card by aboard of significance .05.

Hypotheses 37: Status has relationship with amount of time spend on credit card by Internet.

Table 4.57. The Relationship between Status and Amount of Time Spend on Credit Card by Internet.

	Internet				Total
	never	1 time/year	2-3 month/time	> 1 time/month	
single	178 46.0%	26 6.7%	16 4.1%	8 2.1%	228 58.9%
Status married	110 28.4%	25 6.5%	14 3.6%	8 2.1%	157 40.6%
divorced	0 0.0%	0 0.0%	1 .3%	1 .3%	2 .5%
Total	288 74.4%	51 13.2%	31 8.0%	17 4.4%	387 100.0%

X 18.900, sig. = .004

From the result, status has relationship with amount of time spend on credit card by internet of significance .05.

Hypotheses 38: Status has relationship with amount of time withdraw on credit card.

Table 4.58. The Relationship between Status and Amount of Time Withdraw on Credit Card.

		Withdrawal				Total
		never	1 time/year	2-3 month/time	upper 1 time/month	
	single	166 42.9%	20 5.2%	22 5.7%	20 5.2%	228 58.9%
Status	married	101 26.1%	21 5.4%	19 4.9%	16 4.1%	157 40.6%
	divorced	0 0.0%	0 0.0%	1 .3%	1 .3%	2 .5%
Total		267 69.0%	41 10.6%	42 10.9%	37 9.6%	387 100.0%

$X = 11.417$, sig. = .076

From the result, status has no relationship with amount of time withdraw on credit card of significance .05.

Hypotheses 39: Status has relationship with influence of promotion on spending behavior.

Table 4.59. The Relationship between Status and Influence of Promotion on Spending Behavior.

		Promotion		Total
		yes	no	
	single	177 45,7%	51 13,2%	228 58,9%
Status	married	103 26.6%	54 14.0%	157 40.6%
	divorced	1 .3%	1 .3%	2 .5%
Total		281 72.6%	106 27.4%	387 100.0%

$X = 7.279$, sig. = .026

From the result, status has relationship with influence of promotion on spending behavior of significance at .05.

Hypotheses 40: Status has relationship with places to apply credit card.

Table 4.60. The Relationship between Status and Places to apply credit card.

	Place				Total
	counter bank	salesman	Internet	booth in department store	
single	92 23.8%	104 26.9%	9 2.3%	23 5.9%	228 58.9%
Status married	49 12.7%	81 20.9%	11 2.8%	16 4.1%	157 40.6%
divorced	2 .5%	0 0.0%	0 0.0%	0 0.0%	2 .5%
Total	143 37.0%	185 47.8%	20 5.2%	39 10.1%	387 100.0%

= 7.912, sig. = .245

From the result, status has no relationship with places to apply credit card of significance at .05.

Table 4.61. Summarize results of hypotheses.

Information	Spending Behavior	Relationship	X ²	Sig.
Gender	Number of credit card per person	No	3.261	0.353
	Amount of time spend on credit card per month	Yes	11.645	0.009
	Amount of money spend on credit card per month	Yes	12.591	0.028
	Amount of time spend on credit card by abroad	No	1.196	0.754
	Amount of time spend on credit card by internet	Yes	13.482	0.004
	Amount of time withdraw on credit card	No	3.963	0.266
	Influence of promotion on spending behavior	No	0.102	0.750
	Places to apply credit cards	No	2.703	0.440
Age	Number of credit card per person	Yes	40.144	0.000
	Amount of time spend on credit card per month	Yes	20.027	0.018
	Amount of money spend on credit card per month	Yes	31.544	0.007
	Amount of time spend on credit card by abroad	No	15.975	0.067
	Amount of time spend on credit card by internet	No	6.101	0.730
	Amount of time withdraw on credit card	No	14.461	0.107
	Influence of promotion on spending behavior	Yes	14.217	0.003
	Places to apply credit cards	No	5.665	0.773
Education	Number of credit card per person	Yes	26.682	0.000
	Amount of time spend on credit card per month	Yes	23.565	0.001
	Amount of money spend on credit card per month	Yes	20.081	0.029
	Amount of time spend on credit card by abroad	Yes	14.176	0.028
	Amount of time spend on credit card by internet	No	3.413	0.756
	Amount of time withdraw on credit card	No	2.931	0.817
	Influence of promotion on spending behavior	No	1.266	0.513
	Places to apply credit cards	No	7.556	0.273
Income	Number of credit card per person	Yes	58.383	0.000
	Amount of time spend on credit card per month	Yes	63.330	0.000
	Amount of money spend on credit card per month	Yes	158.567	0.000
	Amount of time spend on credit card by abroad	Yes	128.814	0.000
	Amount of time spend on credit card by internet	No	13.058	0.596
	Amount of time withdraw on credit card	Yes	31.539	0.007
	Influence of promotion on spending behavior	Yes	16.412	0.006
	Places to apply credit cards	No	19.527	0.191
Status	Number of credit card per person	Yes	21.337	0.002
	Amount of time spend on credit card per month	Yes	15.022	0.020
	Amount of money spend on credit card per month	Yes	31.630	0.000
	Amount of time spend on credit card by abroad	Yes	18.518	0.005
	Amount of time spend on credit card by internet	Yes	18.900	0.004
	Amount of time withdraw on credit card	No	11.417	0.076
	Influence of promotion on spending behavior	Yes	7.279	0.026
	Places to apply credit cards	No	7.912	0.245

4.5 Discussion

The Credit Card business is now well expanded as resulted from decreasing of rules regarding qualifications of new Credit Card holder of Bank of Thailand (BOT). It has resulted in the commercial banks and financial institutes to re-improve their strategies of credit card business, in this regard, to maintain existing customers base and try to expand new customers base as much as possible especially for new customers, they shall focus the potential group of customers; those who have stable income and low default rate. In this study, the employees of Thai Airways International Public Co., Ltd. is a group of good and stable income that can represent the target of the Credit Card issuing bank.

From the study of expenditure behavior through Credit Card of Thai Airways' employees to consider the expenditure behavior of good income earning group which can lead to the marketing strategy planning to respond to the group demand as follows:

Price Strategy

From the study of sale promotion mostly preferred by the group is the exemption of initial fee and annual fee. Therefore the bank and credit card company should not collect these service charges but it is recommended to pay their attentions to increase the expenditure through credit card because the more credit card expenditure means the more fees is received. Not only the fee from shops receiving credit card, but at the due date of payment, the bank and issuer can also earn interest in case some customers do not make full payment which is regard as greater income than such initial fee.

Product Strategy

From the study, it is found that most sample group have never used credit card abroad which may cause the credit card of sample group unusable abroad and the

problem mostly occurred to them is the shops do not accept their cards. In this regard, the bank and issuer may improve by increasing more chain of shops accepting credit cards. In addition, most groups have never used their credit card on internet which may be caused from the lack of confidence on the safety system of the card on internet where the bank and issuer may improve by introducing the security system, such as, SSL (Secure Socket Layer) and Disposable credit card number.

Sale Channel strategy

From the study, it is found that most credit card holders directly contact the salesperson or bank counter, this has indicated that other application method is still inefficient. The bank and the credit card issuer are therefore recommended to expand more efficient sale channel by mailing or calling the target customer to subscribe as their members. This method should focus on the existing members who already have saving account with the bank whose accounts are regularly moved and the company's employees whose salary are paid through bank account since the bank already have their financial status information and able to consider and approve credit to them.

Promotion Strategy

From the study, it is found that the most favorable sale promotion is the exemption of initial fee and annual fee. This has indicated that other sale promotion methods are still inefficient. The bank and each credit card company should develop multifarious sale promotions, such as, gifts for new members where such free item should be premium product which the customers have never experienced before. For mark accumulation for gift exchange should be based on the amount spent via credit card to induce expenditure of the consumers or to provide discount or special privilege jointly with the shops and restaurants.

In the part of advertising media which is the source of new sale promotion, it is found that the group receive advertising media from credit card magazine which is unable to thoroughly access to the customer groups, such as, those who received credit card magazine are members of the card holders and promotion in this media is unable to increase number of holders. Therefore, the bank and issuing company should apply IMC (Integrate Marketing Communication) to communicate the marketing since it can efficiently convey the advertising media to the customer group.



V. CONCLUSIONS AND RECOMMENDATIONS

This chapter summarizes the results of "Credit card Users' Spending Behavior". This project uses 387 samples of sample size on employees of Thai Airways International Public Co., Ltd. The objectives of this project were to study credit card users' spending behavior on employees of Thai Airways International Public Co., Ltd. and relationship between personal information of employees in Thai Airways International Public Co., Ltd. and their spending behavior on credit card, so that we can use the results as a guideline to plan marketing strategies which conform with consumer behavior.

5.1 Conclusions

The survey indicates that the characteristic of most sample group is single, male with age from 26 to 35 year olds. They graduate in bachelor's degree, and have income more than 30,000 baht per month.

About the spending behavior, most sample group has only 1 credit card, and the popular credit card provider is Krung Thai Bank. Most of them use credit card 1-5 times around 5,000-10,000 baht per month. Moreover, the great majority of expense that they spend is food, next is clothes, and most of them uses credit card at department stores, and never use credit card on abroad and internet, and never withdraws money by credit card. Furthermore, promotion has more influence on their spending behavior. The most favorite promotion is to reduce annual fee and free of charge. Most sample groups apply credit card by direct sale, and know about promotion by credit card journal.

Besides the characteristic of sample group and their spending behavior, problems and suggestions is another part are more important. The problems that credit card users always face are shops and restaurants do not accept credit card that they have and they

have to pay extra charge when use credit card to pay. Most sample group suggests that bank and credit card providers should reduce the annual fee and free of charge to satisfy customers.

From the results of hypothesizes, we can summarize that gender has relationship with amount of time spend on credit card per month, amount of money spend on credit card per month, and amount of time spend on credit card by internet. Age has relationship with number of credit card per person, amount of time spend on credit card per month, amount of money spend on credit card per month, and influence of promotion on spending behavior. Education has relationship with number of credit card per person, amount of time spend on credit card per month, amount of money spend on credit card per month, and amount of time spend on credit card by abroad. Income has relationship with number of credit card per person, amount of time spend on credit card per month, amount of money spend on credit card per month, amount of time spend on credit card by abroad, amount of time withdraw on credit card, and influence of promotion on spending behavior. Status has relationship with number of credit card per person, amount of time spend on credit card per month, amount of money spend on credit card per month, amount of time spend on credit card by abroad, amount of time spend on credit card by internet, and influence of promotion on spending behavior.

5.2 Recommendations

For the next advantage of the next study problems and difficulty which the researcher found are as follows:

It is difficult to collect all the questionnaires because it lacks cooperation from some of the samples which are caused from their working times such as pilot, steward, and stewardess so the questionnaires are delayed in return which directly influences on

research due to the time limitation. Therefore, the study plan is recommended as a guide line to lead into achievement and punctuality.

In addition, this study only surveyed employees of Thai Airways International Public Co., Ltd. which represents only high income customer group and not cover all customers for the credit card issuers and this study is a quantitative research; the data is collected by using questionnaire. Therefore, the next study should expand more scope on target customer groups, and improve the research in quality by using interviews which will get reliable data.





APPENDIX A

QUESTIONNAIRE (IN ENGLISH)

Questionnaire

Credit Card Users' Spending Behavior on Employees of Thai Airways International Public Co., Ltd.

Please answer this questionnaire. Your kind answer will be advantageous for the study by graduate student of Assumption University.

Your opinion will be used only for educational purpose that is the partial fulfillment of the requirements for the degree of Master of Science on Computer and Engineering Management.

Please mark between the blanket F or fill in the provided blank.

Part 1 General Information

1. Gender ☐ Male ☐ Female
2. Age ☐ 20-25 years ☐ 26-35 years
☐ 36-45 years ☐ more than 45 years
3. Education ☐ Junior high school ☐ Senior high school
☐ Bachelor's degree ☐ Master's degree
☐ Others (please specify).....
4. Income ☐ Less than 10,001 baht ☐ 10,001-15,000 baht
☐ 15,001-20,000 baht ☐ 20,000-25,000 baht
☐ 25,001-30,000 baht ☐ More than 30,000 baht
5. Status ☐ Single ☐ Married
☐ Others (please specify).....

Part 2 Spending Behavior

1. How many credit cards you hold?

- | | |
|----------------------------------|--|
| <input type="checkbox"/> 1 card | <input type="checkbox"/> 2 cards |
| <input type="checkbox"/> 3 cards | <input type="checkbox"/> more than 3 cards |

2. What brand of credit cards you hold?

- | | |
|---|---|
| <input type="checkbox"/> Bangkok Bank | <input type="checkbox"/> Kasikorn Bank |
| <input type="checkbox"/> Krung Thai Bank | <input type="checkbox"/> Siam Commercial Bank |
| <input type="checkbox"/> Thai Military Bank | <input type="checkbox"/> Bank of Ayudha |
| <input type="checkbox"/> City Bank | <input type="checkbox"/> American Express |
| <input type="checkbox"/> H.S.B.C. Bank | <input type="checkbox"/> Others (specify) |

3. How often you spending on credit card per month?

- | | |
|--|---|
| <input type="checkbox"/> 1-5 times/month | <input type="checkbox"/> 6-10 times/month |
| <input type="checkbox"/> 11-15 times/month | <input type="checkbox"/> more than 15 times/month |

4. How many you spending on credit card per month?

- | | |
|---|--|
| <input type="checkbox"/> Less than 1,000 baht | <input type="checkbox"/> 1,001-5,000 baht |
| <input type="checkbox"/> 5,001-10,000 baht | <input type="checkbox"/> 10,001-15,000 baht |
| <input type="checkbox"/> 15,001-20,000 baht | <input type="checkbox"/> more than 20,000 baht |

5. What kind of expenditures you spend most on credit card? (Order by 5 = very significance, 4= significance, 3 = medium, 2= low, 1 = very low)

- | | |
|--|---|
| <input type="checkbox"/> Food & Drink | <input type="checkbox"/> Journey expenditures |
| <input type="checkbox"/> Clothes & stuff | <input type="checkbox"/> Entertainment |
| <input type="checkbox"/> Luxury things | <input type="checkbox"/> Others (specify) |

6. What kind of places you spend most on credit card? (Order by 5 = very significance, 4= significance, 3 = medium, 2= low, 1 = very low)

- | | |
|---|--------------------------------------|
| <input type="checkbox"/> Department store | <input type="checkbox"/> Supermarket |
| <input type="checkbox"/> Hotel | <input type="checkbox"/> Gas Station |
| <input type="checkbox"/> Hospital | <input type="checkbox"/> Restaurant |
| <input type="checkbox"/> Others (specify) | |

7. How often you spending credit card on aboard?

- ☐ Never ☐ 1 time/year
- ☐ 2-3 months/time ☐ More than 1 time/ month
- ☐ Others (specify).....

8. How often you spending credit card on internet?

- ☐ Never ☐ 1 time/year
- ☐ 2-3 months/time ☐ More than 1 time/ month
- ☐ Others (specify).....

9. How often you withdrawing by credit card?

- ☐ Never ☐ 1 time/year
- ☐ 2-3 months/time ☐ More than 1 time/ month
- ☐ Others (specify).....

10. Have promotions influence on your spending behavior?

- ☐ Yes ☐ No

11. How can you apply credit card?

- ☐ Bank counter ☐ Direct sale
- ☐ Internet ☐ Booth in department store
- ☐ Others (specify).....

12. What kind of promotions would you like? (Order by 5 = very significance,
4= significance, 3 = medium, 2= low, 1 = very low)

- ☐ Getting gift when apply for credit card
- ☐ Annulling initial fee and annual fee
- ☐ Collecting bonus reward to exchange a prize
- ☐ Extending period of time for payment
- ☐ Offering more credit for good customers
- ☐ Getting discount from a chain of shops and restaurants
- ☐ Having special activity for customers
- ☐ Others (specify).....

13. What kind of media you get information about promotion?

- ☐ Credit card journal
- ☐ Television
- ☐ Magazine
- ☐ Newspaper
- ☐ Radio
- ☐ Others (specify).....

Part 3 Problems and Suggestions of Using Credit Card

1. What kind of problems you face when using credit card?

- ☐ Some shops not receive credit card that you have
- ☐ Have to pay fee of charge when using by credit card
- ☐ Have mistake on bill payment
- ☐ Spoiled credit card
- ☐ Others (specify).....

2. What is your suggestion about using credit card?

- ☐ Reducing annual fee
- ☐ Reducing fee when withdraw cash from A.T.M
- ☐ Reducing fee of charge when paying by credit card
- ☐ Having owner's photo on credit card
- ☐ Others (specify).....

Thank you.



APPENDIX 13

QUESTIONNAIRE (IN THAI)

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☐ ธนาคารไทยพาณิชย์

☐ fUOY1TY11/11Aviti

☐ ธนาคารกรุงศรีอยุธยา

EI fld0lrliALLulti

☐ บัตรอเมริกันเอกซ์เพรส

EI fl,1W15119/16ffillii

☐ อื่น ๆ (โปรดระบุ).....

3. iinFivinIaLifrinnTP1VH4LIFI'lanInns

☐ 1-5 0121/1,MU

EI 6-10 041/6G1u14

LI 11-15 Hi'1/6PIE1-d

☐ anrirrn 15 Pin/Lmi,d

4. 4'11nUI11.4⁶AN'Tdesi'll.,11_TP151,01541PI kaal'aU

EI IIDundl 1,000 unvi

EI 1,001-5,000 unv1

EI 5,001-10,000 urn'

EI 10,001-15,000 um/

CI 15,001-20,000 1J71⁴

EI 3.nnnrin 20,000

5. Ifim.,11,4N TtiimmgviRifitAlaili,gPini,'Nluf1:51,73.1nric1ip (C4filiin ki 5 =3.inirilevi, 4 =2.nn, 3 = i_Inunfinl, 4 = 11fifJ, 5 = Oatifilm)

n¹¹A¹⁵6111:51,044, 1

EI PilliNnulagYmAvvril (Pillr1.1u2n,Pr1ASfl11_11,a,Lial)

VITfl166mlnnu66fi:A1D11,41d91,1k

EI ini..NntiAnl.,nli,willu,a75nnTrinej'ald

☐ i1i4A44LiA1Du (ZniAt3.136filthαKu,Lodfllis1mn1)

EI 1¹,1

6. OinnuiiivimAifilinmTpiTLmiivniDuclem (1.1161 Ail 5 = mrSlol, 4 = 3,nn,
3 =1_111.dt1M1, 4 = 1'1'6U, 5 = 1'mi4e1)

☐ IN-iltIsniii,d1-1 CI
EI IN LL74.1 EI fin11,11JTMTU13.11-d
17 IVINU'Ilrlfl O
Ej (ILITmr,,N)

7. YVIU1.111TVITIATAVIlititTIVilli?:1,11VIlial66P11,1111.d

Ii1fiv 1 nfi
EI 2-3 L2⁴,W1T1 3.innndl 1 mfiviLmfau
☐ "6,1 1

8. yinuliiiimsvisAdDRUKILIBI,1111112⁹,11Internet LiDuLvilviu

EI ☐ T1 1 mfi
EI 2-3 6mm,1011 E I LinnrAn 1 mfikLmfu
(ILITmr.,1).....

9. Ifinail'ITV1SVITkfiflUllUicIMIAULLAVIU

E113.1vm EI Vint 1 mis1
EI 2-3 6MUM71 C7 1.1-inn2y1 1 P1T1P1(a6P1D1,1
☐ อื่น ๆ (โปรดระบุ).....

10. n filLei33.innrntmlellAilinnsiTvinpavniNavlfnmliNntniDlyinalivihilj

☐ ใช่ ☐ ไม่ใช่

11. ILI2mattiliinkisnumsecilLecilinnrintifivinutvNinleprH1,7113finn-inTmviTAP1Svi'lla

(C4tilp1`13.16`10TIJ 5 = winfilm, 4 = 1nn, 3 = LInunml, 2 = 1&al, 5 =

| I ViTi_mmoaamtuulffoTmolueo.rinINs

☐ tin&ins2T3,11:17,1tiLL5T11,4,11i r

☐ 4:'01W1:5,111,11,1 Bonus Reward LA'a1181111NT`ITM

☐ 11_1J'!,1J:51A6lla.dfl'Til'12:50i1⁶14N1M.111-dITfr17

___ L1/3411,11,11TVIMTAA1166iirr1VIDITitlLIV;51111Ti'12:illa

___ MILi_luArmam¹/₂3.4rTu'inuk,hinvii? Ria-M4Q3AIRNm5s

___ AMi1911511.1fAIIRIAMIATIAVITY1VITP15'

☐ 11-,1

12. 1/1`11AMTP1?1_TML01tiiffiTMT1⁷5⁹,01

☐ Lorrowmfsi,n0YIT

AfirilliznEom

%Lpmfo.7,1Pi

El 1,3.1P1iahleinvaijin

___ L (11_17mr,N)_____

13. Yi'ml,A¹minqn1M1Locilinlrintisnnelf3101ffml,1_1²¹(mflui,h4nrindn 1 i'm)

☐ วารสารบัตรเครดิต

☐ โทรศัพท์

☐ นิตยสาร

☐ หนังสือพิมพ์

☐ วิทย์

☐ อื่น ๆ (โปรดระบุ).....

i'rt.ail3 q*uvilagrArtisut autifiEnliiin-iilitYpniniFin

1. il*tuvinifivinuIT:AuLFityarTunnT1,6111Tvinmiim (mtuidia.nnndn 1 ฐ)

○ AnnuuirriTull LLIAATinTvmnsbital

0 Vinnwiunuviill4L110,01iTmLnAvAnupiniiukunniinn?

n fjo1-11,4N1titaTIMIT-ine.uilfia'undiunl,1

l I frmrii-1,01 0,3.ifin3Ansn'Altir,,inizTvi51A)

CI Au.] (IliTm2:-,1).....

2. ilt41,1D111,1:'6Fitnerunn211hTmLnAm (mtuidiwinnd1 1 41D)

○ 1MS:',iiM` 19fisirl?Jltillf11

Ei RWq::;fiMOiIES51.11,f1E13.1r195,i_If1114019'1f1q1ATM

0 MT9:5fiMPilffil.ILVIEILIAD'illnFililldkrill,d1TP1TI,M2AP1

CI 01QT97,-1:12Litt11.11,111151,P1AVILiAitiIEltTu(ILLt110,4

CI Au 1 athms:-,10.....

Tfl`nliqnziryinu7,funmcnaulAtLitT124

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