

Abstract

The credit card is one of the important financial services offered to the cardholders. It provides more convenient, easy, fast and safe service to the customers. It provides many advantages to its holders such as financial benefits “Buy now, Pay later”.

The study is focused on the investigation of the “Demographic & Personal Characteristics and Specific Services Affecting Purchase Decision for American Express Credit Card in Bangkok Metropolis”. The research objectives encompass the relationship between:

- The demographic characteristics of a buyer and his/her buying decision for American Express card.
- The personal characteristics of a buyer and his/her buying decision for American Express card.
- The specific services offered by American Express and buying decision of a buyer.

There are six chapters in this research. In Chapter One, the researcher deals with information about credit card company. Chapter Two explains the references of all relevant variables included in the conceptual model. Chapter Three elaborates on the conceptual framework. Research methodology is discussed in Chapter Four, which encompasses: the simple random sampling (SRS) which is one of the probability designs the researcher used in this research for sampling design. Data collection tools involve surveying respondents through 385 sets of questionnaires. Probability sampling technique is chosen. The target population is the people who do not have an American Express Credit Card in Bangkok area. The characteristics of the population consist of female more than male. For the respondent's characteristics, it can be summarized that most respondents are between 26-30 years old, obtained at least a Bachelors Degree, and have high purchase power which is measured by the average monthly income.

In chapter Five, analysis is carried out by using frequency analysis and descriptive statistics Chi-Square testing and Correlation testing. There are totally three main hypotheses and nineteen sub-hypothesis conjectured for testing. The results from the testing of three main hypotheses confirmed that one out of three are said to bear relationship between pairs of independent and dependent variables. Reliability test of such concepts by “Cronbach’s Alpha” value indicates the certain acceptance of whether such particular concepts are statistically applicable for further test of association with the dependent variable. In chapter Six, the researcher concludes with a general discussion and managerial implication for the study.

