

## Abstract

Direct debit at point of sales is another alternatives in current payment system. Debit card is a small plastic card that the financial institutions give it to memberships in order to buy goods or services with the retailer network by allowing transactions to be paid into and direct debited from a bank account. Debit card merely come in Thailand approximately 3 or 4 years but becoming popular respectively because the issuing banks and the company operating debit card business try to use various strategies in order to complete market share. Therefore, the researcher foresees that future competition in debit card market is certainly high. Thus, it makes researcher interests the way to help marketer of debit card business to compete effectively in the current market situation. Understanding why and how consumers make their buying decision especially what are the marketing stimuli factors influencing on the buyer's purchase decision based on product choice itself are conducted through this research.

The research instrument is 385 questionnaires which are completed by the target population who are aging above 15 years old and holding ATM card in Bangkok area. After gathering information from respondents, the data are process by SPSS program. Descriptive statistic is used to describe general information by using percentage and frequency analysis. Bivariate test is used to examine the eight sets of hypotheses by using Spearman rank order correlation. The result of this research are as following:

An examination of the demographic classification statistics showed that a number of sexes of respondents are quite equally consisting of 200 female respondents and 185 male respondents. Most of respondents' age range is between 20 to 30 years, holding bachelor degree or equivalent, and having single marital status. Most of the respondents are within the salary range of 5,001 to 10,000 Baht a month. The majority of respondents occupation is business employee.

Result from the test of eight hypotheses confirms that all alternative hypotheses are said to bear relationship between pairs of independent and dependent variables at the 99% significant level of confidence. This could imply that all of the marketing factors including product, price, distribution, and promotion which are independent variables are important determinants of the consumer's product choice of debit card which are dependent variable of this research.

The major findings of this research can conclude that the majority of respondents most agree that all marketing factors of debit card affect to their buying decision on product choice. Especially for the benefits or attributes of product such as the convenience in buying goods or services, the safety in handling a large amount of money are critical variables for product choice, and the brand image of issuing bank.

Major recommendations regarding to study's finding support that marketers in debit card business should differentiate its product by adding more features and services and should use lower price strategy to attract customer in order to expand customer base. As well as they should expand place accepting debit card cover to the market of consumers projected to use debit card for purchase by following the credit card based market, finding the new potential markets and going to electronic commerce market. Furthermore, marketers of each issuing bank should offer a different promotional strategy to encourage target customers apart from the sales promotion created by the company introducing debit card an provide more advertising budgets to build awareness and to inform potential consumers about the product benefits.