



THE FACTORS OF CUSTOMER WHO CHOOSE CREDIT CARD OR DEBIT CARD FOR
PAYMENT WHEN THEY ARE GO BROAD



By

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A Master's Report Submitted in partial Fulfillment of Requirements
for Master of Business Administration (INTERNATIONAL BUSINESS) INTERNATIONAL
PROGRAM

International College Silpakorn University

Academic Year 2016

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ปัจจัยที่มีผลต่อผู้บริโภคต่อการใช้จ่ายผ่านบัตรเครดิตหรือบัตรเดบิตเมื่อเดินทางไป
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การค้นคว้าอิสระนี้เป็นส่วนหนึ่งของการศึกษาตามหลักสูตรบริหารธุรกิจมหาบัณฑิต
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ปีการศึกษา 2559
ลิขสิทธิ์ของบัณฑิตวิทยาลัย มหาวิทยาลัยศิลปากร

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Title The Factors of customer who choose credit card or
debit card for payment when they are go broad
By Nathida RERNGGASETTAKORN
Field of Study (INTERNATIONAL BUSINESS) INTERNATIONAL PROGRAM
Advisor Keatkhamjorn Meekanon

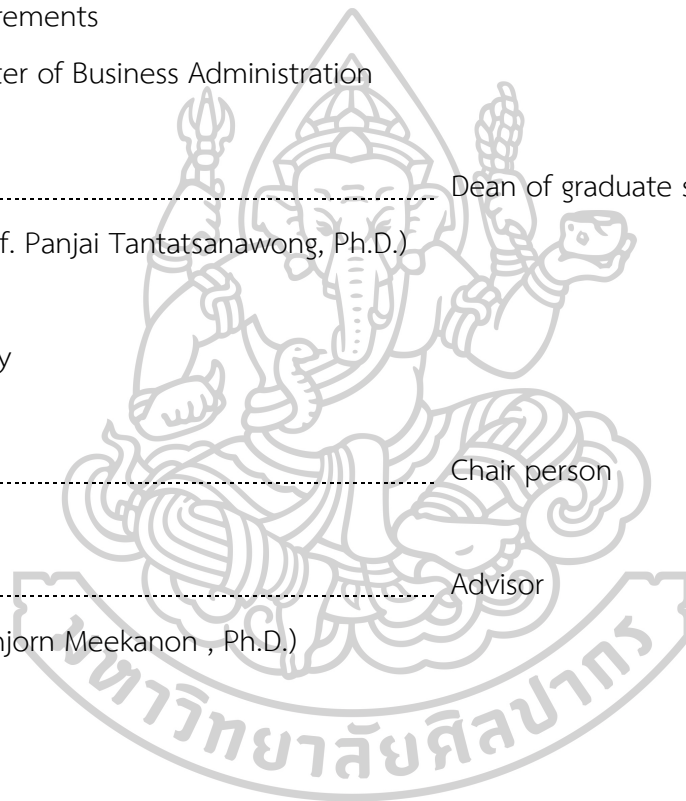
International College Silpakorn University in Partial Fulfillment of the
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58502304 : Major (INTERNATIONAL BUSINESS) INTERNATIONAL PROGRAM

Keyword : Credit card, Debit card

MISS Nathida RERNGGASETTAKORN : The Factors of customer who choose credit card or debit card for payment when they are go broad Thesis advisor : Keatkhamjorn Meekanon, Ph.D.

At present, demand of purchasing goods by using credit cards or debit cards are higher than cash, especially when they are going aboard. Convenience and safety are the main reasons that people use credit cards and debit cards. They do not have to carry a lot of cash while traveling abroad or even strolling in shopping area of department stores of supermarkets in Thailand. Above all, they do not worried to be robbed or get harm by the robbers. Thai people are also using these kind of cards for daily life as similar as in other countries such as Sweden and their neighbor countries as Norway, Denmark and Finland. Sweden becomes an almost entirely cashless society very fast as similar as Nordic neighbors Norway, Denmark and Finland. It is common to use credit card and debit card in South Korea and China rather than using cash. South Korea has Alipay, an online payment services which provided by China. Next, debit card is one type of payment that customer choose for purchasing. Debit card is using as similar as credit card but debit card will withdraw money directly from the holders accounts.

Nowadays, lifestyle of people has been changed, they carry credit card and debit card rather than cash, then in this research I would like to find out that how people use credit card and debit card and are there any problems by using those cards. Credit card and debit card have so many types and brands in Thailand such as Kasikorn Bank, Bangkok Bank or Siam Commercial Bank. They are also separate into 5 types of credit and debit card including MasterCard, Visa, JCB, Union pay and AMEX.

ACKNOWLEDGEMENTS

I would like to express my sincere attitude to my advisor, Keatkamjorn Meekanon, Ph.D. and Silpakorn University International College for the opportunity to study a Master degree in International Business Management. I appreciated the good surroundings in this university, the helps from my advisor, and the colleagues to support me during 2 years.

I would like to say thank you all the respondents including Pitchaya Rerngasettakorn, Vitsarut Supanurat, Boontarika Chaengchareonkit, Pattra Junyatham, Nirud Saruwatari, Pantipa Suwandaperm, Warissara Vitoonphun, Masnassavee Jarurojpakorn and Thanaphat Chanumdom giving me a chance to interview and give me a personal information to do my independent study in Master Degree

Eventualy, I would like to thank my families. They always encouraged me to continue higher education for the great future.

Nathida RERNGASETTAKORN

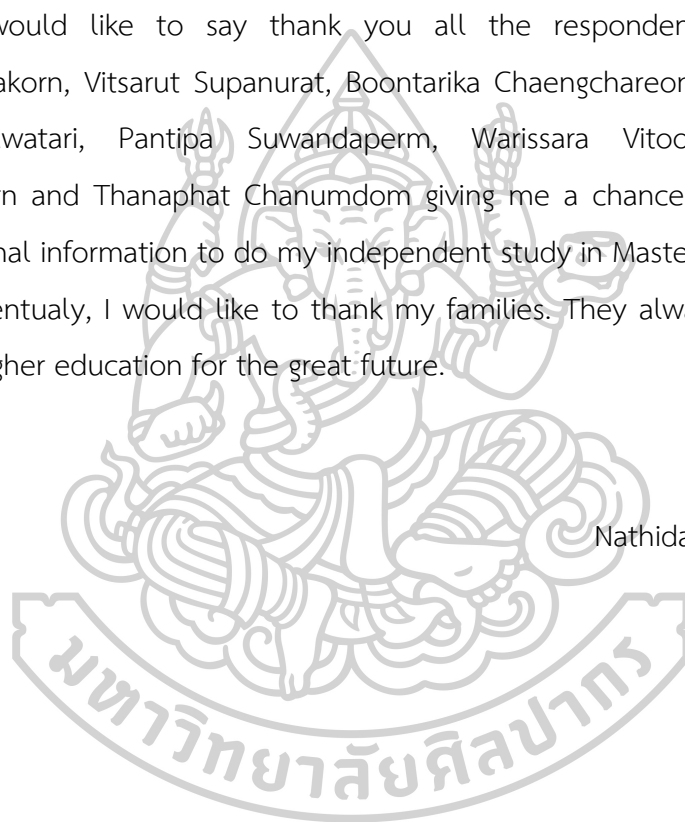
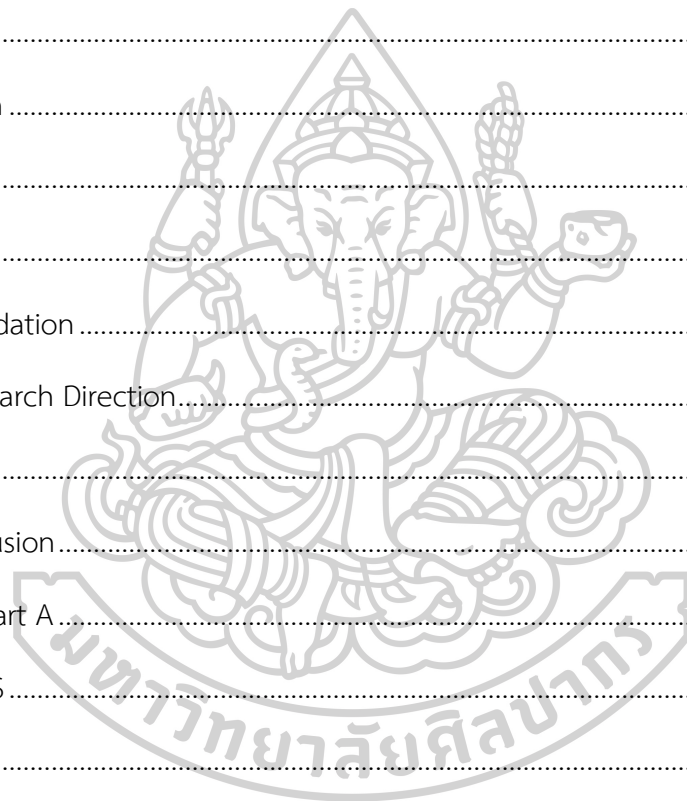


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Chapter 1

Introduction

Background of the study

Nowadays the using of financial plastic cards, such as credit cards and debit cards, are more often used in Thailand. People always use this kind of cards or similar for purchasing nearly every kind of goods or services, especially when they are going abroad. People use them instead of cash because it is convenience and safe to carry to everywhere. Above all, both the sellers and the buyers are satisfied to accept these kinds of plastic cards. The sellers feel confident that after selling goods or services they can collect the whole prices from the card issuers. At the same time, buyers are not worried about lost, rob or any dangerous event by carrying cash or money, apart from that, the sellers still have a moment of time before the cards issuers collect the price or withdraw money from their account.

Credit card and debit card which sometimes are called “plastic cards” are the best choice for customers who are traveling abroad. Credit card is one of the first thing that people will carry them while they travel or buy goods. However, people use cards not only in oversea, Thai people e also use this kind of cards in their daily life as similar as in other countries, such as Sweden and their neighbors countries including Norway, Denmark and Finland. Sweden is fast becomes an almost entirely cashless society as similar as its Nordic neighbors countries, Norway, Denmark and Finland. Its government said that its country will not use cash anymore, for anything and other said that Shops do not need cash even they would like to buy candy bar. They use a card or phone to purchase (Henley, 2016). On the other hand, South Korea and China are common use credit card and debit card rather than cash. South Korea has Alipay so it is an online payment service which provided by China. They have been launch first in Seoul. Alipay comes to South Korea to help Chinese traveler when they come oversea for paying their debts. For example online

payment service to luggage storage and business lounge services (Yonhap, 2016). However, it is not only Alipay that South Korean people are using but they are also using Samsung Pay and T-Money as well, even they are going to GS25, Minishop, Seven-Eleven shop or public transport. They are common using their mobile phone to pay rather than carry cash or card (Traitanin, 2016). Moreover, in the metropolitan cities of China in huge area such as Beijing and Shanghai, they don't need to carry a lot of cash to travel because they can use credit card. Furthermore, tourist who use some credit card don't need to pay fees for changing foreign transactions during their trips. China Union Pay is a China's national bank payment network which popular for Chinese. However, this is not Union pay that China has been accepted but "Discover" also is one of the brand that issue in China. Discover is support their customer by programmed which called wallet-sized instruction card. This programmed can support in both languages, Chinese and English. Discover also withdraw money pass Union Pay ATM machine in central of China in Advance and also have no foreign transection fees. Many hotels, chain stores and tourist attractions accept other international credit cards, including Visa, MasterCard, Diners Club and American Express. A number of cards don't charge foreign transaction fees and may offer other incentives that benefit frequent travelers. The Bank of America and travel Rewards credit card, for example, has no annual fee, charges no foreign transaction fees and offers 1.5 points for every dollar they spend. The points can be redeemed as a statement credit for any travel purchase including airfare, baggage fees and hotels. Other cards that currently don't charge foreign transaction fees include Capital One Venture Rewards, Chase Sapphire Preferred, American Express Platinum and the Barclaycard Arrival plus World Elite Master Card. Thus, Credit card and Debit card are important nowadays for people in daily life. People are getting a lot of benefit from credit cards and debit cards, however, credit cards and debit cards also make a negative side. Sometimes, credit card and debit card can make people spend their money more than is necessary and make them to be owe. Nevertheless, consumer has so many factors to choose about the payment methods and they are also have problems of payment during their journey, when they are traveling such as some stores or shops are not accept their card because of the

issuing of the card, type of card or some card's policy. There are two types of card that people choose so one of them is debit card and another type is credit card. People have many factors in using the cards, for instance, people who chooses credit card because they will gain a lot of benefits from credit card such as received a point of reward or privilege for using in the future or in currently, pay later within 4 to 12 months or more, get cash back promotion for person who uses credit card so they will gain a lot of benefit from the banks and cash back after used the credit card, so consumer can use the voucher in the future. In the contrary, debit card is good for some consumers who doesn't need to be indebted. Thus, I have a lot of question about people who spend money from credit card why they choose and their opinion about credit card. In my point of view, I thought credit card has both side in positive side and negative side. Moreover, Credit card totally can change lifestyle of people who addict to shopping or other reason to use. Credit card are not effected to financial only it can effect some lifestyle such as change the job or promotion, emotional of people. It is also have a lot of reasons that can affect people. That's why I would like to do research about Credit can change lifestyle of people.

Credit card

this research is separated into 4 types of credit cards and debit cards such as Visa, Master, JCB and Union pay. Visa has 5 categories so it divided into Visa Classic, Visa Gold, Visa Platinum, Visa Signature and Visa Infinite. However, all of them are also gain benefit in separately depend on type of card.

Logo of VISA



Source: http://campusrecruitingforum.com/wp-content/uploads/2016/08/Visa_Inc._logo.svg .png

- Visa credit card has 5 categories including Visa Classic, Visa Gold, Visa Platinum, Visa Signature and Visa Infinite

Types of Credit card	Details
Visa Classic	The basic card of Visa card and also gain benefit helping in worldwide for 24 hours and 7 days. It can helping during emergency in global such as withdraw money , get new card during that time and also have Global Customer Assistance service as well.
Visa Gold	This card gain as similar as Visa Classic but they are offer specific benefit to their consumer from shops or stores, restaurant, tourist attraction and entertainment venue.
Visa Platinum	This card gain service on privacy for 24 hours, insurance during their journey including owner, spouse and children, the financial amount start from Baht 500,000, VIP welcome during their journey, reward point after using the card.
Visa Signature	The benefit of this card is different from platinum level so the signature level gains reward point, privacy service, insurance during their journey and service at the airport, service from hotel and golf club more than 300 places in worldwide.
Visa Infinite	The highest level of Visa card so their customer can gain privacy service from home to go abroad, insurance during their journey start from Baht 1,000,000, airport lounge.

Logo of MasterCard



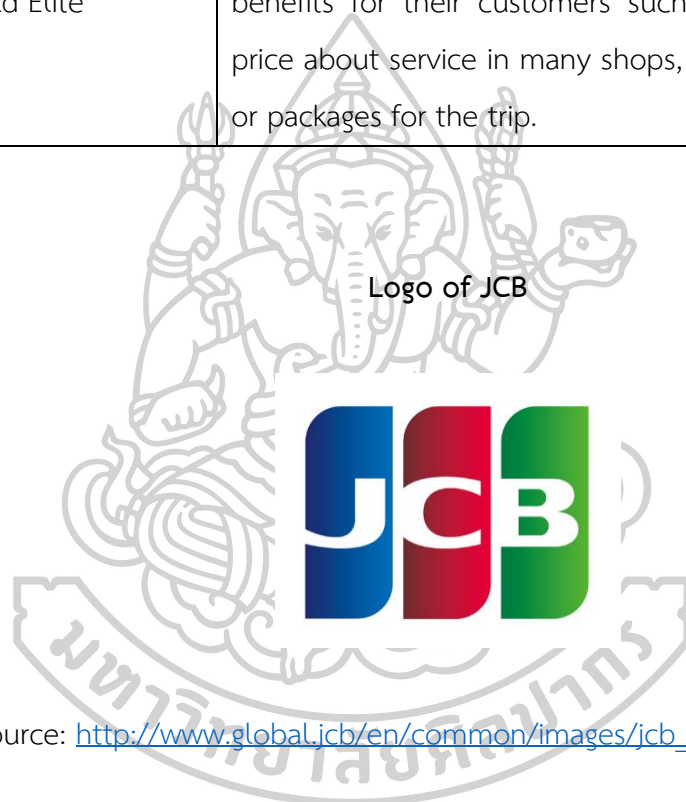
Source:

https://upload.wikimedia.org/wikipedia/commons/thumb/b/b7/MasterCard_Logo.svg/2000px-MasterCard_Logo.svg.png

- MasterCard has 5 categories as similar as VISA so there are separate into MasterCard Standard, MasterCard Gold, Master Card Platinum, MasterCard world and MasterCard World Elite.

Types of Credit card	
MasterCard standard	This card is MasterCard Global Service so they will help customer 24 hours and 7 days when they need an emergency money.
MasterCard Gold	This card is Service transport, any accidents on the road such as petrol, wheel or during transport when customer are traveling aboard including doctor or lawyer fees.
MasterCard Platinum	This card is Purchase Assurance service so they will protect your products when customers purchase with the cards. If the cards have been stolen or lost so they can protect within 90 days and help when traveling aboard as similar as MasterCard Gold. They may help customers to manage taxes and manage customer

	money.
MasterCard World	This card has some special benefits such as consult about private trip, has more insurance cover from 90 to 120 days. Moreover, they also give a benefit about the hotel such as upgrade the room, free breakfast or late check-out.
MasterCard World Elite	The highest level of MasterCard. They come with huge benefits for their customers such as giving a special price about service in many shops, plane tickets, cruises or packages for the trip.



Source: http://www.global.jcb/en/common/images/jcb_emblem_logo.png

- JCB (Japan Credit Bureau) is one of the credit card's Company that came from Japan. The main point of card is focus on traveling including hotel booking, plane tickets, rent a car and many shops in Japan. In Thailand, people know them in the name of AEON and KTC.

Logo of Union Pay



<https://www.omnipay.asia/images/unionpay.jpg>

- Union pay or China Union Pay establish since 2002 so they have been cooperate with China bank They have 141 countries in worldwide. In Thailand, shops that accept Union Pay is Central, Siam Paragon, The Emporium, Robinson, King Power and Boots.

Logo of AMEX



https://lh5.ggpht.com/wPAwN0pZlhSlK6xL5C42rypVEw9D-2owdXOW_MjmJPipx5s1xudB1BRkQBaYWbR_f34=w300

- AMEX has 2 types of issuer so its first issue from AMEX Thai and the other one is from Bangkok Bank. Both of them gain discount from AMEX which was selected in Worldwide.

Debit card

Debit card is one type of payment that customer choose for purchasing goods or services. It is one of the convenient ways for people to do not carry cash. Debit card is using as similar as credit card but there is a bit different when purchase money back. This is because the issuer of debit card will withdraw the money directly from their customers account. Normally, debit card has 2 types of transection by using PIN-based and signature-based. First, PIN-based use the same technology as ATM cards to withdrawal money from your own account. Thus, customer have to enter your personal identification number (PIN) at the time of purchase as well as Signature. The transaction is so similar to credit card so it can used at the same places that credit cards are accepted and then requires a signature. Moreover, debit card usually bear a VISA rather than MasterCard.

Logo of banks in Thailand



Source: http://www.vwiseco.com/uploads/7/5/6/9/75696163/281_orig.jpg

Purchase transaction Worldwide

The table is showing about the types of card in worldwide. Purchasing transaction is including commercial and consumer credit card and debit card.

Rank	Type of card	Market Share
1	VISA	56%
2	MasterCard	26%
3	Union Pay	13%
4	American Express	3%
5	JCB	1%
6	Diners/Discover	1%

Source: <http://www.relbanks.com/rankings/top-credit-card-issuers>

The World's Top 10 Credit card Issuers

This table is showing about ranking of credit card issuers in worldwide from 1 to 10.

This ranking collected since 7th March, 2017.

Rank	Brand
1	Bank of America/MBNA (includes outstanding from US, UK, Ireland, Canada and Spain)
2	Chase (US, Canada, France, Germany, Ireland, UK, Mexico and 22 countries)
3	Citibank (US, Canada, Mexico, Brazil, Australia, Korea, Taiwan, Hong Kong and 34 other countries)
4	American Express (US, Canada, Australia, New Zealand, UK, Mexico, Italy, Japan, France, Germany, Hong Kong, Singapore and 34 other countries)
5	Capital One (US, Canada, UK)
6	HSBC (US, UK, Mexico, Hong Kong, Turkey, Canada and 45 other countries)

7	Discover (US)
8	Well Fargo (US, Canada)
9	Barclays (US, UK, Germany, South Africa and more than 30 other countries)
10	Lloyds TSB/HBoS (UK)

Source: <http://www.cnn.com/2010/04/13/Worlds-Top-10-Credit-Card-Issuers.html?slide=11>

Ranking of Credit card in Thailand in 2015

This table is showing about ranking of credit card in Thailand. This rank is including brand in Thailand and Co-branding from oversea. The credit card is showing the level of credit card that popular at present such as KTC, Kasikorn Bank, Bangkok Bank etc.

Rank	Brand	Type of card	
1	KTC	KTC VISA platinum	This card is suit for customer who enjoy to traveling by giving KTC World Travel Service discount 4% when they are traveling aboard.
		KTC cash back titanium MasterCard	They will give a cash back maximum 0.8%
		KTC JCB Platinum	Good for Japanese style if customer use credit card about Japan such as Japanese Restaurants or traveling to Japan so they will gain double point to the card.
2	Siam Commercial Bank (SCB)	Up2Me MasterCard	This card is a credit card, ATM card within 1 card.
		Family Plus MasterCard	They will give customer 1% cash back and give 5% cash back for 4 special days

			of family.
		SCB First MasterCard	The highest level of SCB credit card so customer can get this card by deposit money as the bank require or invest with the bank.
3	Kasikornthai Bank	MasterCard Titanium Kasikornthai	They can give 1% cash back when customer purchase at petrol station, restaurant or supermarket.
		VISA / MasterCard classic Kasikornthai	They have an insurance during the trip 1 million overdraft facility.
		VISA / Master Platinum Kasikornthai	They have Royal Silk Lounge at Suvarnabhumi Airport twice per years when traveling with Thai Airway and give an insurance during the trip 8 million overdraft facility.
4	Bangkok Bank	Titanium Bangkok Bank	They can give cash back 2% and get service 24 hours
		VISA platinum Bangkok Bank	They can collect special point to change to be mile for plane ticket.
		Air Asia platinum MasterCard Bangkok Bank	This card is support for travel including Asia and Asia X.
5	AEON	M Gen VISA	This card is suitable for Movie lover so they has privilege and promotion for customer every months.
		AEON Classic VISA	This card is suitable for Movie lover so they have privilege and promotion for customer every months and promotion for food restaurant.
		AEON Gold Master	This card is suitable for Movie lover so they have privilege and promotion for

			customer every months and promotion for food restaurant.
6	CitiBank	Citibank Rewards VISA	This card is suitable for traveling aboard.
		Citibank Cash Back platinum VISA	This card is suitable for public transport in Thailand including BTS, MRT and Some shops such as Watson and Boots.
		Citibank Prestige VISA	This card is suitable for traveling in Thailand and oversea.
7	Krungsri Bank	Krungsri JCB Platinum	This card suitable for traveling to Japan.
		Krungsri Platinum VISA	They can get cash back 2% from petrol station, and also receive an insurance during the trip 6 million overdraft facility.
		Home pro VISA Platinum	They can get discount from Home Pro Company and Home service, they also receive an insurance during the trip 6 million overdraft facility.
8	First Choice	First choice platinum VISA	They can pay by installment 0% for 3 months, 6 months or more.
9	UOB	UOB Privimiles VISA	This card is suitable for traveling.
		UOB lady MasterCard	This card is suitable for women and their lifestyle.
		UOB Black VISA	This card is suitable for men and their lifestyle.
10	Central card	Central White Gold MasterCard	They can give 2% cash back when customer purchase at petrol station. They can collect point to exchange to be a privileges or plane ticket.
		Central Gold MasterCard	They can give 2% cash back when customer purchase at petrol station. They can collect point to exchange to

			be a privileges or plane ticket.
		Central the Black MasterCard	Get discount 10% from Central department store or central embassy. Get discount 5% form restaurants in Central department store or central embassy. Get discount 3% form Officemate.

Source: <http://www.checkraka.com/knowledge/credit-card-2-77/1668303/>

Top 5 of credit cards that is popular in Thailand

Ranking	Brands
1	Citibank Cash bank Platinum
2	Central Credit card Whitegold
3	Krungsri JCB Platinum
4	Mastercard Titanium Card-Standard Chartered
5	Citi Prestige Credit card

Source: <https://moneyhub.in.th/article/5-most-popular-credit-cards/>

Chapter 2

Literate review

This research is researching about factors of customer who use credit card or debit card during traveling aboard. It focus on customer's behavior, their lifestyle and reasons why people choose to use credit card and debit card. This research focus on four factors that may influence on customers who use credit card and debit card. Those factors are convenient, security, brand and acceptance. By definitions, "Credit card" is the card that issue by banks or some companies which have connection with banks. Credit cards are issue to support customers when they would like to purchase products or services. It may safe for customers that they do not need to carry a lot of cash. Credit card is common to use for people around the world especially in Europe and the United State. Business man usually uses the credit card when they are traveling aboard but it is not only go board. They are also using in their own country. However, travelers prefer to use credit card as similar as business man. This is because it is safe and convenient for them during the journey. The credit card does not use only for payment but people can withdraw money from credit card as well (REF.) Credit card is so common for every generation. For instance, Lydia L. Gan Ramin C. Maysami Hian Chye Koh, (2008) found that in Singapore, females are using credit card more than male. The number of females who use credit card are higher than males. However, the smallest numbers of owner who carry credit card are single, young married and retire. Customers who are low-income and young household have higher rates of using credit card than older or retires customers. The customers who have low or middle income also concern about value of credit card, such as convenient and safety than the service of the company. The benefit of credit card are convenient and protection. Other reasons that customers use credit card is for economic and promotional. It can be the factors that customers choosing to use the credit card (REF). Other factors that customer decided to choose is brand of that

credit card. It is not only brand of bank who issue the card but it is also including co-branding as well. “Debit card” (also known as a bank card or check card) is a plastic payment card as similar as credit card which money may be withdrawn or the cost of purchases paid directly from holder’s account without the payment of interest. It can use fraudulently and should be protect similar to cash. Whether a thief takes your PIN, fakes your signature or steals your card or card information, the person could use the card up to your everyday spending limit and if you do not discover the fraud immediately, the thief could wipe out all the money in your checking account. Credit card and Debit card looks similar but they work differently so you can’t use them to charge a purchase and pay it back over time as you can with a credit card. Debit will be effective, the holders must have enough money in their account to cover transactions, unless they have overdraft protection. Debit cards are issued by banks to customers with checking accounts. Moreover, debit cards can be used at cash machines (ATMs) to withdraw money from the account and, like a check, they can be used to make purchases. The process of debit card that processed over the same worldwide networks as the process of payment as credit cards (MasterCard, Visa, etc.) There are two ways to use debit card, firstly, use PIN or a personal identification number (PIN) to withdraw cash from an ATM or, secondly to request “cash back” at stores when making a purchase and other way is use signature or PIN to pay for goods, meals, gas and services by Consumer Action’s Managing Money Project (2007).

Customer behavior

The trends in ATM cash withdrawals and credit card transactions are growing slightly. Debit is becoming the dominant form of payment for many consumers Borzekowski, Kiser and Ahmed (2006). According to Brosekham and Velayutham said that purchaser conduct investigation of people, or associations and the procedures buyers use to look, select, utilize and discard items, administrations, experience, or thoughts

to fulfill needs and its effect on the shopper and society Khare, Khare and Singh (2011). Credit card was more popular since 2010 until now. Udomyard (2010), Credit card gain a lot of benefit and privileges to support their customer that nearly every banks try to promote their brands make their customers interesting in their brands. Nowadays, people prefer using card rather than cash to make them convenience and fast for payment. To keep themselves from any improper liabilities if your card is used fraudulently, the customers should have a reasonable care whenever they use it. They have to report lost or stolen of card straightaway to protect information paperwork contain personal or credit card information, such as receipts and credit card statements. They should not share sensitive financial information online, and keep other personal details to a minimum, do not email your credit card details to anyone. In case the message is intercepted, keep your credit card provider informed of address changes and consider using a mail redirection service for a few months after moving. If you notice that a new / replacement card, statement or any other important communication has not arrived, let your card provider know at once, delete emails or text messages asking for financial details, without responding, do not open attachments from unknown senders or any emails that strike you as suspicious, avoid updating financial details by following links or calling numbers supplied via email or text message and only give your card details over the phone if you have called a company you know to make a transaction by Sainsbury's bank (2015). Credit card can gain a lot of benefit and to make people convenient but customer should learn how to protect their card. So many customer faces a lot of problems about credit card. Mansfield, Pinto and Robb found that over 20 years ago, the use of credit card are the problems that consumer concern in social and economic. The credit card gain some opportunities for consumer to make a purchased. However, so many consumers are able to purchase by credit card but there are seem to be incapable to control their earnings habits. The problems of credit card that usages had created by credit card were caused apprehension among

an educators, consumer and advocates and public policy administrators. Kurtulus and Nasir (2006) found that the credit card companies had been expanded the emerging market in order to exploit the opportunities which can provided by the emerging market. The pattern emerging markets of the credit card also different from the well-developed markets in the important ways. For example, Zafar U. Ahmed Ishak Ismail M. Sadiq Sohail Ibrahim Tabsh Hasbalaila Alias, (2010) found that the proliferation of credit cardholders take an indiscriminate to credit card's user with negative effects. The consumer in Malaysian seem likes to excessive buying behavior or called "compulsive buying". Compulsive buying gain adverse to customer to make them addiction to shopping and excessive debt. Around the world at the moment, tradition of debit cards is increasing as consumers determine the value they provide in terms of convenience and money management, so the researcher found that "contrary to conventional wisdom, what most defined each of those steps was the number of categories in which consumers were comfortable using the debit card, rather than the actual quantity of transactions completed", Thus, this result of the research on this section found the keys about mature market including Merchant trust and individual approaches to money management is one of the keys that make customer confident to use debit card in different categories. Necessity is about online payment that customers can use because they have no other types of payment that is available. Grocery and fuel including insurance premiums or electronics home furnishing are the categories that frequently prompt early card usage Bunn, Colvin, Pittier and Zanghi (2012). According to Borzekowski, Kiser and Ahmed (2006) found that "Respondents are more likely to use debit cards if they have negative expectations about their future financial condition, and are more likely to use credit cards rather than debit cards if their financial situation has worsened recently. Thus, consumers appear to have an underlying preference for spending from liquidity, and use credit as a source of liquidity during periods of financial stress". Zinman (2004) mention in security and acceptance of debit card and credit

card that both of them is the factors on this research, Acceptance of Debit and credit enjoy similarly widespread, acceptance as payments device that will give them as equivalent and also the difference has come about due to the rise of “offline” debit, whereby an ATM card with a Visa or MasterCard. The debit card and the credit card brand is accepted. Consequently debit and credit are essentially equivalent along this margin when compared to cash or check. Next, security of debit and credit now offer essentially identical fraud protection, and hence offer similar protection against theft compared to cash or check. Noknoim Ngowsiri and Boripunt (2009) found that customer are frequently used their debit card at department store and also paid for their infrastructures. Debit card is change a little bit when they are expense behavior especially in food and drink consumption. Moreover, most of customers well perceived on the service quality in all dimension of tangible, reliability, responsiveness, assurance, and empathy. This research found that service of marketing mixes influenced on using debit card behavior are debit card, promotion, process, physical evidences, and productivity and quality control. Moreover, all services about marketing mix influenced on quality perceiving on using debit card. Debit card gain beneficial to set debit card marketing mix strategy policy to stimulate consumer behavior on using debit card. Furthermore, most of the consumer had only one debit card and used it for spending more than withdrawing money from ATM so it is different form in the past that consumer used the debit card as ATM.

Purchase intention

Purchase intentions have often been theorized and dimension of customer loyalty in the line of setting. In the same method, various studies show that service quality is directly proportionate to the purchase intention and risk is inversely proportionate to the purchase intention. Purchase intentions are influenced by expectations of service quality. As consumer expectations of service seller increase, their probability of purchasing a service from that seller or provider increases too. In addition, purchase

risks are reduced if expectations of service quality are high. This risk will be reduced, in turn, increase purchase intentions. Product quality and price directly influence value, it is no surprise that the efforts of marketers have focused on improving product quality and reducing price in order to enhance perceptions of value, and consequently purchase intentions Khandelwal, Bajpai, Sharma (2012). This research focuses on credit card and debit card purchasing intention. A credit card is a kind of card that is owned by a bank or financial institution. Customers use for buying products and services in domestic and foreign countries. It is also use for withdrawing cash from ATM machines within a certain credit. Credit cards are highly complex financial instruments. This research found that credit card logo can associate with spending and influences the holders spending. Credit card logo did not affect spending behavior Yilmaz (2013). Furthermore, Khan (2011), said that credit card is not impacted on purchase behavior. In France, data of using cards in grocery stores show that payment mode choice is related to total amount of the transactions, which cards dominate in high-cost transactions. Payment mode choice is directed by the cost of the transaction. So the purchase decisions may not be directed by the card, but the final cost at the checkout may be the choice of payment that is a function of the amount of cash available to the person at the point of payment. Sriyalatha (2016) found that card holder intension is an important factor that should be considered by banks offering credit cards. Most of the respondents use credit cards to purchase day to day necessities goods in their home countries and for foreign purchases, they prefer these cards mostly for online purchases. Moreover, in the results, suggest that perceived helpfulness and availability of information concerning credit card have an important influence on attitude in the direction of credit card usage. A number of methods can be utilized to increase the available information concerning credit cards. For example, banks can afford more specific data with more transparency about interest rates charge by banks on late payment, registration fees, annual renewal fees, etc. Banks also publish the latest information about credit cards, which should help them to make decisions regarding the holder of credit card which manner they have to use their credit cards. The study revealed that majority of the respondents are using credit cards intelligently, thus, the use of

credit card will not lead to serious financial problems or heavy debt problems. Debit cards are more frequently used if compared to other types of payment in non-food retail, petrol, supermarket purchases and public transport fare. However, the studying show that fast-food purchases are mostly paid by cash. The mean purchase intention scores for an additional purchase in a certain group was higher if previous expenses in that group were paid by a mechanism that did not allow performance and when payments were still in process Soman (2001).



Chapter 3

Research Methodology

This chapter 3 is showing customers behavior which give precedence to credit card and debit card when they are traveling aboard. This chapter will explain the way to answer requirement that pertinent of research question. This research is collect primary and secondary data to analysis and support the research questions. The research will do individual and group interview. However, some of interview is informal interview. The purpose of this research is to identify customer behavior which use credit card and debit card when they are traveling aboard. This is because at the present a lot of people are traveling aboard and common to use credit card and debit card rather than cash. Other purpose of this research that they are also to study tangible and intangible of credit card and debit card which support demand of household nowadays. However, household is facing so many problems from credit card and debit card. Then, researcher would like to study with their case and the opinion of household.

Research Questions

Research Questions have been determined after reviewing the existing literature. The data span from December 2015 to May 2016. The data collected by interviewing about 20 households including consumer of bank in Thailand such as Bangkok Bank, Kasikornthai Bank, Siam Commercial Bank, Krung Thai Bank, Krungsri Bank and other company that joint with Thai banks which are AEON, KTC or Citibank. Moreover, it's also has a co-branding that customer usually use such as AEON that combine with Tesco Lotus or Major Cineplex or Big C and Citibank is combine with The Mall or Siam Paragon so their customer will gain benefit in both companies. This research is

finding about customers behavior and purchase intention of customers who used credit card and debit card from Thai's bank and find how customer determine to use credit card and debit card, how to use or how to decide to choose the companies and problems of them that may face when they are traveling aboard.

Research Objective

This study aims to:

- 1) Find factors that influencing on customer behavior when they use credit card or debit card and how to manage or decide their purchase with credit card and debit card when they are traveling aboard.
- 2) Focus on problem of customer when they use credit card or debit card in outside Thailand and how to solve the problem.

The populations

The populations of this research are customers of commercial bank in Thailand and co-branding which came from other countries. All of them were traveling aboard and also use credit cards or debit cards in Oversea. The ages of interviewees are start from 25 to 49 years old. Their Jobs are severally such as accountants, programmers, Employees of Mahidol University, business owners and customer service.

Sampling

According to A total of 10 customers who use credit card and debit card when they are traveling aboard. Sample size of this research has been selected from their experiences and used methods of interview to collect the data. This research was interview individual customer and group interview. Most of them which had an

interview are informal interview. This is because researcher would like to collect data and observe customer behavior to make them comfortable to describe the information.

Data Collection

The process of interview was collected in a group during a meal and some of customers collected the data from a phone called. It is take about 10 minute to collect the data. Interview is quite informal because researcher would like to get an information that a bit usual not formal. Almost all of the focus group are employees at the office or business owners and a few people are unemployed. Their levels of educations mostly are Bachelor and Master Degree in Universities in Thailand. Only three person are graduated Master degree from Oversea and living there for over 2 years which they have a lot of experiences from other oversea banks. However, this research is not mention much about oversea banks. A few interviewees are living aboard but they use credit card and debit card which issued in Thailand. This survey is start from December 2015 to May 2016.



Chapter 4

Data analysis

In this chapter, after the interviews have been done by conversations with respondents in Bangkok who interest in using credit cards and debit cards. Thus, this analysis has been separated into two sections so this is start from demographic data analysis and second is credit and debit card personal information. The demographic is mention about demographic information such as age, gender, income, education and occupation. The second section is mention about credit and debit card personal information so this part is describe lifestyle of people, which nowadays using debit card and credit card rather than cash during their trip in oversea. Moreover, this part will analysis about opinion of customers who have an effective with credit card and debit card including problems of credit card and how useful of credit card and debit card when they are traveling aboard.

Demographic data analysis

In the first step of this study, getting to know about characteristics of each respondent would make the researcher easy to understand overall of the image of the respondent. As this research is aiming to study about the lifestyle of customer which influence on their payment currently. The interesting scope in this research would be age, gender, income, occupation and education. Age can identify that young people cannot effort as similar as people who are older or respondents who have the age over 28 years old to 49 years old. However, respondents who are between over 28 years old and over 32 years old do not prefer outdated payment rather than the technology that up to date likes nowadays. The gender in this research is not different between male and female. They have similar lifestyle of purchase than in the past. The income is one of the large gaps between their lifestyle because they have different rate of income to support themselves for credit

card or debit card. Occupation may not be indicator for researcher that people who working in high position can support their demand pass credit card and debit card by this way. Lastly, education in this country is depend on the occupation rather than education. Even though, they are accountants or programmers but their income may lower than sale man so this can indicate that who can use or have a credit card or debit card.

Age and gender

This research try to study genders and ages of customers who use credit card and debit card in Bangkok with Thai bank. It was interview 4 male and 6 female, whom their age starting from 25 years old to 49 years old. As a result of this research between male and female are not different lifestyle. It is depend on age rather than gender. The age also make a huge gap between 25 years old and 28 years old. Customer who are 25 years old prefer to use credit card. Moreover, customer who are 28 years old also have credit card and debit card more than 2 cards. They choose credit card rather than debit card when they are traveling aboard, because they do not need to spend all of their money on their account for one trip. One of them said that they can buy it first and pay later. Above all, this research found that the respondent prefer to carry cash for food and transport only.

Income, education and occupation

In this part of data analysis, the researcher aims to collect information about their income, education and occupation to analyze. Firstly, graph shows about income of respondents in the research. It shows that 2 of respondents who have income over Baht 10,000 are using only debit card and have no job because they are just graduated and they think that it is not necessary to use debit cards this time. Secondly, the respondent who works as programmers and employees of Mahidol University are gain their income more than Baht 20,000 and other respondent gain

salary over Baht 30,000. Social is one of the reasons why people have credit card, because nowadays social in their office or social media make them require high demand. Furthermore cost of living are a bit higher than before, so if they use only cash then their incomes will not enough. Thus, there are some people who carry and use both about debit card and credit card and there are some people who have more than 2 debit cards and more than 2 credit cards. However, there is one person carries 7 credit cards but their income not too high as similar as respondent who has salary over Baht 50,000 and over Baht 100,000, they have only 2 credit cards and 3 debit cards only. Overall, If compare between respondent who has income over Baht 100,000 with respondent who has income only Baht 30,000, the research show that amount of cards which they hold are similar then it is indicate that numbers of cards which they have are not related to incomes of the holders. On the other hand, people who have high income are not necessities to hold a lot of cards.

In this research there are 4 respondents who graduated with Bachelor Degree and 6 respondent that graduated with Master degree and live in different location and different period of time. Then, their answer quite different because of their lifestyles, incomes and generations.

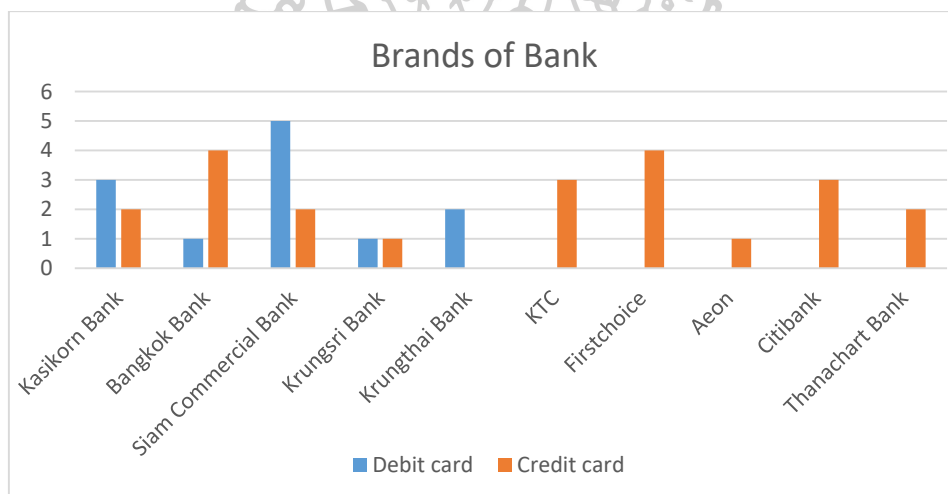
Credit and debit card personal information

In this part, there are mentions about personal information of customers who use credit card and debit card. The respondent have been traveling aboard and also using credit card or debit card during their trips. Firstly, 50 percent of respondents were using both between credit card and debit card. There are just a few customer who have been chosen only one card but other people that have so many card to use.

In this case, researcher try to find reasons that why the respondents choose credit card, especially other reason other than because it is convenient and safe.

Suwandapern, one of the respondents, said that she can pay by installment for 3 months, 6 months, 12 months or more than 1 year depend on their choices. Moreover, Saruwatari, the other respondent, said that she can collect extra point and change to be cash back or plane tickets in the future. On the other hand, Vitoonohum and Jarurojpakorn, respondents, choose debit card because they can control their budget when they are traveling aboard and they also has no liabilities in the future as well. However, both cards are a good choice for traveling that they do not need to carry a lot of cash to travel oversea.

Figures 1: How many credit card and debit card are you carry?



This bar chart shows about name of the banks that respondents choose between credit card and debit card so it shows that Siam Commercial Bank (SCB) has the highest amount of cards. Customers of this bank are using both debit card and credit card. The second is Kasikorn Bank and Bangkok Bank, which have nearly equal amount of cards. Other companies are co-branding that giving services with banks. Some of them come from oversea such as Aeon from Japan or Citibank from The United State. Firstchoice and Bangkok Bank have similar amount of using and other

brands that have lower amount from the previous is Citibank, Thanachart Bank, Aeon and KTC. This is because of promotion can effect to decision of customers.

Siam Commercial Bank is the most popular bank Supannurat, one of the respondent said that he choose the bank because he trust in brand of the bank which his family is using for longtime. It is convenient and have a lot of branches and a lot of ATM machines. It has good services as well. Other banks including Kasikorn Bank and Bangkok Bank are quite similar amount of cards that people choose. Bangkok Bank has high credit limit and have a lot of privileges and promotion to collect such as Saruwatari, respondent, said he can collect some rewards points and change to be a plane ticket. However, no one cannot stay without any problems but in this case not so many customers got a problem of credit card and debit card. It is only a few people that faced problems about credit card. For example, Junyatham, a respondents, has a problem about OTP. OTP is a number as similar as password that will send the number to mobile phone owner. The number that customer has to use within 15 minutes to finish their payment. In this case, it is not sent message to her phone so she cannot finish their payment and Suwandapern has problems about credit card has been locked while she was in other countries and she had to call back to Thailand to unlocked the card. This is because the company will protect the card from hacker or worst case that may happen to the card. Anyway, this situations she had to pay an expensive fairs for phone call to call to her hometown. Call center is the worst thing that people do not like to spend time with because they have to wait more than 15 minutes to talk. In Thailand, credit card and debit card are usually used signatures for finishing payment, and nowadays they have an electronic-signature to make people more convenient rather than in the past but it is not as convenient as other countries that can type password or tap to finish their payments. In other countries, they usually use credit card and debit card rather than cash so it is easy to find card-reading machine in almost every shops even in candy or coffee shops. Furthermore, debit card and credit card can use to withdraw money

so it is common to withdraw in oversea but if it is cards that issued in Thailand, they will charge about 100 baht per time. In this case, Junyatham said that her cards can withdraw money but she does not need to do. However, Saruwatari said he will withdraw money if they have not enough money to use in oversea. ATM machine is easy to find in oversea but some people do not concentrate about it. Chanumdom said he prefer to carry some cash in their pocket than using cards. Almost everyone are aware of theft or lose their wallets, handbags or fraudulent but in this result shows that a lot of respondents are worry about it, and only four people are not worry. This is because they are trust in their bank and thinking they can solve the problems as fast as possible. It is not too difficult to call back to Thailand to cancel the card but some people have problem about calling back. Actually, they have never been faced this problems before.

Lastly, MasterCard and Visa are common in Thailand. They have been using for many years ago until now. In currently, a lot of brands come to Thailand such as Union Pay, JBC or AMEX but they are common in a few group of household. This is because first time people know how to use credit card and debit card under type of VISA and MasterCard, so they are familiar with this type. In this case, if mention about Visa and MasterCard, Visa is more popular than MasterCard, people usually use it but depend on the bank that issue for them such as Siam Commercial Bank has only MasterCard so their customer will use only MasterCard. Other banks are usually issue Visa so they have Visa. Moreover, promotion of credit card is not so important for customer in this research.

Summaries of Respondent	
Question 1: Credit personal information question	
1.1 Have you ever been traveling aboard?	All of 10 have been traveling aboard but a few people have been traveling for once so they may not face a problem of credit card

	and debit card.
1.2 Do you use credit card or debit card?	This result has 2 person use debit cards and 4 person use credit cards. Other respondents use both of them. They said that it is depend on situations.
1.3 Do you prefer credit card or debit card? Why?	The respondents prefer using debit card for 4 persons and other 6 person prefer using credit card. This is because credit cards are convenient and they can pay back later and separate to pay in 3 months, 6 months or more. On the other hand, respondent who prefer using debit card because they can control their budget and have no liabilities in the future.
1.4 How many credit cards or debit cards do you carry?	<p>This result combines between Thai commercial bank and co-branding company from oversea.</p> <p><u>Thai Commercial Bank</u></p> <ul style="list-style-type: none"> ● Kasikorn Bank has 3 persons use debit card and 2 persons use credit card. ● Bangkok Bank has 1person uses debit card and 4 persons use credit card. ● Siam Commercial Bank has 5 persons use debit card and 2 persons use credit card. ● Krungsri Bank has 1 person use debit card and 1 person use credit card. ● Krungthai Bank has 2persons use debit card. <p>Co-branding</p>

	<ul style="list-style-type: none"> ● KTC has 3 persons use credit card. ● Firstchoice has 4 persons use credit card. ● Aeon has 1 person use credit card. ● Citibank has 3 persons use credit card. ● Thanachart has 2 persons use credit card.
1.5 Which bank do you carry or usually use credit card? Why?	The first bank that customers are using is Siam Commercial Bank because they trust in brand, convenient, a lot of branches in Thailand and easy to find ATM machines. The second is Bangkok Bank because they can collect point after using credit card for plane ticket or lots of privileges and high credit card limit, get discount. The third is Kasikorn bank because convenient, a lot of branches in Thailand and it is easily to find ATM machine as similar as Siam Commercial Bank.
Question 2: Convenient	
2.1 Do you think it is convenient to carry debit or credit card when you are traveling aboard?	All of them said convenient and safe to carry cards when they are traveling.
2.2 Do you have any problems when you use credit card or debit card aboard?	Only 2 persons are face problems about payment with credit card and 8 persons have never been face any problems.
2.3 Is it easy to find card-reading machines for credit card or debit card in a shop when you are traveling aboard?	All of respondent said it easy to find card-reading machine in almost any shops in other countries.
2.4 What type of card-reading	This result has only one answer is electronic

machine you normally find such as tap, pin number or electronic signature?	signature because in Thailand has only electronic signature.
2.5 Can you use the card to withdraw money? Why?	All card of respondent can withdraw money but has only one person use the card to withdraw money.
2.6 Is it easy to find the ATM?	Their answer is easy to find the ATM machine in oversea.
Question 3: Security	
3.1 Are you aware of identity theft, fraudulent when you carry credit card during your trip?	7 persons are worry about carrying credit card when they are traveling but 3 persons are satisfy to carry. They do not worry about it.
3.2 Do you feel safe when you use your debit card or credit card? Why?	All of them said it is safe to use because they trust the bank.
3.3 Are you aware of hacker, cyber-crime or theft when you are shopping online?	There are 3 persons are aware of using online and 4 persons are a bit worried. On the other hand, there are 3 persons have no worry about it.
3.4 When your card is lost or stolen, is it easy to report to call center to cancel the card?	There are 5 persons have never face problem and 5 persons said it is easy to call to cancel the card.
Question 4: Brand	
4.1 Which brand (i.e. MasterCard, Visa, JCB) do you like most?	Visa is the most popular brand that respondents prefer to use and other brand is MasterCard which 4 people like.
4.2 Why do you choose this brand?	They choose Visa because it is common in worldwide and can collect the point. They choose MasterCard because SCB has only MasterCard and convenient
4.3 Do you like sale promotion of	Most of them like sale promotion of credit

credit or debit card that you are choose?	card and 2 persons use only debit card which the card has no promotion. Only one person do not interesting much, it is depend on situation.
4.4 Do you think type of the card are influence on you to choose? Why?	4 person said it is not influence on them but 3 person said it is influence for them. However, 3 person said sometime that may influence on them.
Question 5: Acceptance	
5.1 Is it easy to find a logo of the bank in any shop when you are traveling aboard?	It is difficult for them to find logo of Thai Bank in oversea.
5.2 It is easy to find logo of types of credit card or debit card (i.e. VISA, MasterCard or JCB) if you can find is it easy to use or accept the card or not?	It is very easy to find logo of MasterCard and VISA in oversea.
5.3 Do you face any problem with you pay in oversea (i.e. some shop cannot pay or do not accept the card that issue in other countries)	Only 2 persons has face a problem of credit card in other countries.
5.4 Do you face any problem when you withdraw money on ATM machine in Oversea (i.e. your credit card or debit card cannot withdraw money on ATM machines, or the machine does not accept your type of cards)	Only 1 person said that fees is a problem for him withdraw money from ATM.

Chapter 5

Conclusion

Introduction

This research is mention about customers who interest in credit card and debit card when they are traveling aboard. Nowadays, lifestyle of people has been changed so they carry credit card and/or debit card rather than cash, so this research tries to find that how people use and problems of using credit card and debit card. Credit card and debit card have many types and brands in Thailand, such as Kasikorn Bank, Bangkok Bank or Siam Commercial Bank, Citibank, Aeon or KTC. They are also separate into 5 types of credit and debit card including MasterCard, Visa, JCB, Union pay and AMEX. Banks in Thailand has many shareholders, some of them are government organizations and the others are private organizations from oversea, such as Krungthai, Krungsri, TMB, Thanachart or CIMB.

Finding

As a result of this research, customer who is over 28 years old prefer using credit card rather than debit card. Male and female also have similar lifestyle of payment in currently, so gender is not a problem of this research. The holder's income is one of the huge gap because they have different rate of income to support themselves for credit card or debit card. However, occupations are not indicate that people who working in high positions can support their demand by use credit card and debit card. And holder's educations depend on the occupations rather than educations as well. The studying of this research show that holders age over 28 years old often have credit card and debit card more than 2 cards. They choose credit card rather

than debit card when they are traveling abroad because they do not need to spend all of their money, however, they do not prefer to withdraw money in overseas. Customers who have income over Baht 10,000 prefer to use debit card only as similar as the customers who have income more than Baht 20,000 and over Baht 30,000 or more. Social position are one of the factors which affect the card holders to carry more than 2 credit cards and debit card. They use both. The reason of respondents that why they choose credit card because it is convenient and safe. Moreover, credit card can pay by installment for 3 months, 6 months, 12 months or more than 1 year depend on the holders' choices. They also able to collect points from amount of money that they purchases to exchange to be cash back or plane tickets etc. in the future. In contrary, the respondent choose debit card because they can control their budget when they are traveling abroad and has no liabilities when they come back to Thailand. Siam Commercial Bank (SCB) has the highest figure that its customers use both between debit card and credit card. The second is Kasikorn Bank and Bangkok Bank which their customers use debit card. Others co-branding that do not directly from the bank is Aeon, Citibank, Firstchoice or KTC are the brands that customers use debit cards as well because of promotion of the card. It is not so many customers who have problems with credit card and debit card. It is just a few people that are faced problems about credit card. Such as OTP or issuers of the cards. Nowadays they have an electronic-signature to make people more convenient rather than in the past to finish their payment. In other countries, it is not difficult to find card-reading machine in almost every shops, because it is common to use card rather than cash. ATM machines are also easy to find in overseas, but they do not prefer to withdraw in overseas. Almost everyone are aware of theft or lose their wallet, handbag or fraudulent but they are trust in their banks so it may not a huge problems for them. MasterCard and Visa are common used in Thailand. In currently, a lot of brands come to Thailand such as Union Pay, JCB or AMEX but they are not as popular or as similar as Visa and MasterCard. Visa is the most popular than

MasterCard in Thailand because almost every banks give the cards that issue Visa, except Siam Commercial Bank that use only MasterCard on its Credit card and Debit card.

Discussion

this research has four factors that separates into two categories such as customer behaviors and purchase intentions. Researcher are given some an example of other countries for example in Malaysia that give some example of customer behavior. Customer behaviors between Thailand and other countries are so, quite similar, it has only a gap that different from each other. Researcher found that processes of payment are different because of systems and technologies of those countries. Uncertainty, this research shows that Thailand is one of the low-technology country if compare with other countries such as Australia, Singapore or The United states. Next, purchase intentions has often been theorized and dimension of customers loyalty in line of setting. Purchase intentions are influenced by expectations of service quality that make a service seller increase. Some journals found that credit card logo cannot affect to customer but in this section service of bank and loyalty in brand may affect to customers rather than logo. Furthermore, promotion also can affect to customer as similar as services of the banks. Most of respondent use credit cards to purchase day to day necessities and foreign purchases and they prefer these kinds of card mostly for online purchases because it is more convenient for them if they pay by card, however, it depends on products or services. For example, people usually use cards for grocery store data or other type of online payment in France. However, Debit cards are more frequently used if compared to other types of payment in non-food retail, petrol, supermarket purchases and public transport use, but fast-food purchases be present mostly paid by cash. Overall, customer behavior and purchase intention are affect to determine of customer when they choose the types of card.

Recommendation

The policy of credit card and debit card are different in the process of the bank and depend on rules of each bank. This is because some banks come from oversea and their culture are different from Thai Culture. However, they have to manage them to suit Thai customers.

Future Research Direction

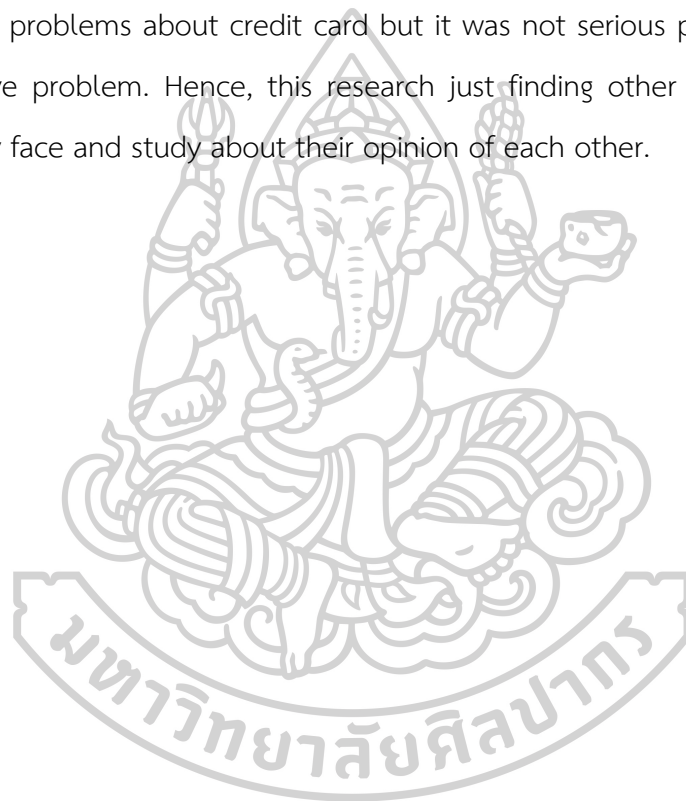
This research should interview more people to find other problems that researcher can collect varies of ways that people solve the problems that different from this result. This research should find some traveler who always traveling aboard rather than rarely traveling aboard.

Limitation

This research is mention about credit card and debit card that support the customer behavior in currently so the research is focus only a few banks but at this time every bank in Thailand and all of their customers who use other bank. This research should find more information about customers from other bank, such as TMB or CIMB and why they choose that bank. The problems that why the issuer banks of credit card and debit card why banks do not upgrade their systems to support transactions as similar as other countries such as Australia and The United Kingdom. However, after get the answer, researcher thought that banks may estimate that just only a few people were facing the problems when they are traveling aboard. Thus, the answer of interviewee quite similar.

Final conclusion

In my point of view, credit card is the best way of payment at present because it is convenient and safe to use than debit card. Debit card is connect directly account but if people use credit card, they get some mistake so the bank can solve problem but if money in the account is lose. In this case debit card may get into troubles rather than credit card. Moreover, credit card has promotion to support people and it also has so many type of card that may suit their customer. In my experience that I faced some problems about credit card but it was not serious problem that people cannot solve problem. Hence, this research just finding other problem that some people may face and study about their opinion of each other.



Appendix part A

แบบสอบถามการใช้บัตรเครดิตและบัตรเดบิต

General question

1. Are you male or female?
(โปรดระบุเพศชาย หรือ เพศหญิง)
2. What is your status (ex. single, married or divorce)?
(สถานะของคุณคือ โสด สมรสหรือหย่าร้าง)
3. How old are you?
(คุณมีอายุเท่าไร)
4. What is your graduated level?
(ระดับการศึกษาของคุณคือ)
5. What is your occupation?
(คุณประกอบอาชีพอะไร)

6. How much of your income per month?

(เงินเดือนของคุณต่อเดือนเท่าไร)

Credit personal information question

7. Have you ever been traveling aboard?

(คุณท่องเที่ยวต่างประเทศหรือไม่)

8. Do you use credit card or debit card?

(คุณใช้บัตรเครดิตหรือบัตรเดบิตหรือไม่)

9. Do you prefer credit card or debit card? Why?

(คุณเลือกใช้หรือนิยมใช้บัตรเครดิตหรือบัตรเดบิตมากกว่ากัน, ทำไมถึงเลือกใช้)

10. How many credit card or debit card are you carrying?

(คุณถือบัตรเครดิตหรือบัตรเดบิตจำนวนกี่ใบ)

11. Which banks are you carry or usually use credit card? Why?

(ธนาคารไหนที่คุณถือบัตรอยู่หรือใช้บ่อยที่สุดพร้อมอธิบายเหตุผล)

Convenient

12. Do you think it is convenient to carry debit or credit card when you are traveling?

(คุณคิดว่ามันสะดวกสบายหรือไม่ที่จะถือบัตรเครดิตหรือเดบิตเมื่อคุณเดินทางไปต่างประเทศ)

13. Do you have any problem when you use credit card or debit card when you are traveling

aboard? (คุณมีปัญหาเกี่ยวกับการใช้บัตรเครดิตหรือเดบิตขณะที่คุณเดินทางไปต่างประเทศหรือไม่)

14. Is it easy to find card-reading machines for credit card or debit card in a shop when you are traveling aboard? (การที่ถือบัตรเครดิตและเดบิตไปใช้ในร้านค้าและร้านอาหารในระหว่างท่องเที่ยวในต่างประเทศนั้นง่ายในการหาเครื่องรูดบัตรหรือไม่)

15. What types of card-reading machine you normally find such as tap, pin number or electronic signature?

(เครื่องรูดบัตรที่คุณได้ใช้บริการบ่อยเป็นแบบไหน เช่น ใช้โทรศัพท์แตะกับเครื่อง, พิมพ์รหัสส่วนตัวบนเครื่องรูดบัตร หรือเซ็นลายเซ็นลงบนจอของเครื่องรูดบัตร)

16. Can you use the cards to withdraw money? Why?

(คุณสามารถถอนเงินสดผ่านบัตรของคุณได้หรือไม่)

17. Is it easy to find ATMs?

(ตู้เอทีเอ็มในการถอนเงินสามารถหาได้ง่ายหรือไม่, ถ้าตอบว่าสามารถใช้บัตรในการถอนเงินในข้อ 16)

Security

18. Are you aware of identity theft, fraudulent when you carry credit card during your trip?

(คุณรู้สึกหรือตระหนักเกี่ยวกับการโดนขโมยทรัพย์สินมีค่าหรือการฉ้อโกงต่างๆของคุณในขณะที่คุณเดินทางไปต่างประเทศหรือไม่)

19. Do you feel safe when you use your credit card or debit card? Why?

(คุณรู้สึกปลอดภัยหรือไม่ในการใช้บัตรเครดิตหรือเดบิตเวลาเดินทางไปต่างประเทศ)

20. Are you aware of hacker, cyber-crime or theft when you are shopping online?

(คุณกังวลหรือตระหนักเกี่ยวกับการโดยขโมยข้อมูลส่วนตัว, อาชญากรรมทางคอมพิวเตอร์หรือการขโมยในรูปแบบต่างๆหรือไม่)

21. When your card is lost or stolen is it easy to report to call center to cancel the card? (ถ้าคุณทำบัตรหายหรือบัตรโดนขโมย มันง่ายต่อคุณที่จะติดต่อคอลเซ็นเตอร์เพื่ออายัดบัตรของคุณหรือไม่)

Brand

22. Which brand (i.e. MasterCard, Visa, JCB) do you like most?

(แบรนด์ไหนที่คุณนิยมใช้หรือชื่นชอบมากที่สุด)

23. Why do you choose this brand?

(ทำไมคุณถึงเลือกแบรนด์นี้)

24. Do you like sale promotions of credit card or debit card that you choose?

(คุณชื่นชอบโปรโมชั่นการขายของบัตรเครดิตหรือบัตรเดบิตที่คุณเลือกหรือไม่)

25. Do you think types of the card are influence on you to choose? Why?

(คุณคิดว่าประเภทของบัตรมีผลในการเลือกใช้บัตรของคุณหรือไม่)

Acceptance

26. Is it easy to find logo of issuer banks in any shops when you are traveling aboard?

(โลโก้ของธนาคารที่ออกบัตรหาง่ายหรือไม่ขณะที่คุณท่องเที่ยวในต่างประเทศ)

27. It is easy to find logo of type of credit card or debit card (i.e. VISA, MasterCard or JCB)? If it is easy to find, is it easy to use or being accepted the card or not? (การหาโลโก้ของVISAหรือMasterCardยากหรือง่ายในการใช้จ่ายผ่านบัตร และร้านค้ายอมรับบัตรหรือไม่)

28. Do you face any problems of using cards (i.e. some shop cannot pay or do not accept the card that issue in other countries)? (คุณพบเจอปัญหาในการใช้จ่ายผ่านบัตรในต่างประเทศหรือไม่ ตัวอย่างเช่น บัตรรูดไม่ผ่านเพราะเป็นบัตรของคนละประเทศกัน)

29. Do you face any problems when you withdraw money from ATM machines in Oversea (i.e. your credit card or debit card cannot withdraw money on this ATM machine or the machines do not accept your cards) (คุณพบปัญหาใน

การถอนเงินสดผ่านตู้เอทีเอ็มในต่างประเทศหรือไม่ ตัวอย่างเช่น ไม่สามารถใช้บัตรของคุณ
ถอนเงินสดผ่านตู้เอทีเอ็มหรือตู้เอทีเอ็มไม่ยอมรับบัตรของคุณ)



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