

## ABSTRACT

Thesis Title : Consumption Behaviour of Credit Card Holders  
: A Case Study of Private Company Employees and  
Government Officers in Bangkok Metropolis

Student's Name : Mr.Panurat Ratanavaraha

Degree Sought : Master of Economics

Advisory Committee :

1. Assoc.Prof.Ati Thaiyanan

Chairperson

2. Assoc.Prof.Asambhinabong Shatragom

3. Mr.Komol Prachkatunyu

Academic Year : 1997

Credit card was first introduced in Thailand and used by some particular elites in 1969. However, only until 1986 that several domestic and international credit cards became well known and have been used by wider consumer groups. The credit card business in Thailand has been growing continuously since then, due to the impressive response of Thai consumers. On the other hand, consumption behaviour of Thai consumer has been considerably affected by this sharp expansion of credit card usage.

The objective of this study is to analyze the changing consumption behaviour of credit card holders, especially in Bangkok Metropolis. Factors determining patterns of their consumption expenditure are also explored. Credit card holders in the study were divided into 2 groups; private company employees and government officers. Samples of 150 card holders from each group were chosen for the study.

The result of this study shows that both sample groups have increased their consumption expenditure and most of them spend more on clothing. The most important factor determining consumption behaviour of these card holders is their income. Between the 2 groups of credit card holders, private company employees tend to spend more than government officers.