Kanokporn Chinwongrod 2014 : The Opinion to use Credit Card of Local Government Employee Case Study of Banglen Nakhonpathom. Master of Arts Political Sciences. The master of Art Political Sciences (Specical Program)Project, Faculty of Liberal Art and Science. Independent Study Advisor : Associate Professor Nuntana Lertprasopsuk, M.P.A. 90 pages.

The purposes of this research were to the opinion to use credit card of Local Government Employee at Banglen, Nakhonpathom and to compare the data personal factors of Local Government Employee at Banglen, Nakhonpathom with the opinion to use credit card. The sample in this study consisted of 220 persons who was employee of Local Government Employee at Banglen, Nakhonpathom. The instrument collected the data by questionnaire which had .957 confidence values. The statistics analyzed the data such as percentage, mean, standard deviation and Analysis of Variance by the level statistical significant at .05 was valuable specification.

The result of the research found that 1) the employee of Local Government Employee at Banglen, Nakhonpathom mostly were the opinion to use credit card in moderately level ($\overline{X}$ =3.439, S.D.= 0.416) by the employee of Local Government Employee at Banglen, Nakhonpathom were the opinion to use credit card on the benefit from use credit card of making decision aspects ($\overline{X}$ =3.529, S.D.= 0.418) and the value from use credit card aspects ($\overline{X}$ =3.258, S.D.= 0.595) in moderately level . The hypothesis testing showed that personal factors which were difference of age, education, marriage status and working position difference did different the opinion to use credit card at significant .05 level and found that the difference educational factor did different the opinion to use credit card on the benefit from use credit card of making decision aspects. While the difference of age, education, marriage status, working position and the period of experience did different the opinion to use credit card on the value from use credit card aspects.

Student's signature	Thesis Advisor's signature	___ / ___ / ___