

ผ่านบัตรเครดิตและบัตรเดบิต รวมถึงมูลค่าหรือราคาของสินค้าและบริการ

การวิเคราะห์ความชอบด้านเวลา (Time Preferences) พบว่า กลุ่มตัวอย่างที่นิยมใช้บัตรเครดิต เป็นบุคคลที่มีความเอนเอียงในอนาคต (Future Bias) ไม่ต่างจากกลุ่มตัวอย่างทั้งหมด แสดงว่าผู้ที่นิยม ใช้บัตรเครดิตในกลุ่มตัวอย่างไม่ได้เป็นบุคคลที่มีความเอนเอียงในปัจจุบัน (Present Bias) ต่างไปจาก กลุ่มอื่นๆ แต่อาจใช้บัตรเครดิตเพราะความสะดวกสบาย และเหตุผลอื่น เช่น การได้รับส่วนลด การ สะสมคะแนนเพื่อได้รับสิทธิพิเศษต่างๆ



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Independent Study Title Factors Affecting Consumers' Choice Among Credit Card, Debit Card and Cash for Good and Service Payment Products in Chiang Mai Province

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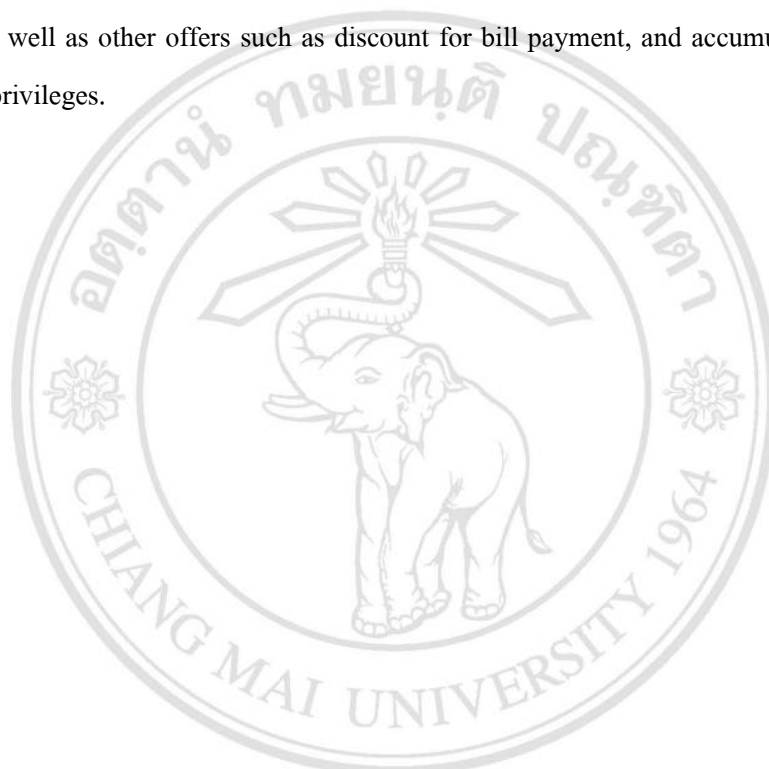
ABSTRACT

This study has the objectives to examine credit card, debit card, and cash using behavior for making payments and to find out the factors determining the choice of modes of payment among consumers in Muaeng District of Chiang Mai Province. It also performed an analysis of time preferences of those consumers who preferred using credit cards for making payments, based on Individual Discount Factor: IDF to test whether or not they have present bias as distinct from other consumers in general. The needed information for this study was collected from 400 samples of credit card, debit card, and cash users. One assumption was that credit card holder will also hold debit card because at present ATM card issued by all commercial banks also serves the function of debit card.

The study found that most consumers held on average 1.93 credit cards and 1.73 debit cards per person. The average monthly income per person of the samples under study was 28,581.75 baht while average monthly expenditure was 19,400.50 baht. The average credit card limit was 97,225 baht. Users of cash for making payments for goods and services did so for the reasons of convenience and speediness. The main reason for those who opted to use credit card and debit card for spending was their having inadequate cash on hand. Other features of credit card like exemption of annual fee also attracted consumers to use more credit card services. From the investigation on consumer behavior in using different modes of payment, it was found that consumers often used

credit card for paying fuel cost for automobile, shopping in department stores, and dining at restaurants, respectively. Meanwhile, the factors determining the choice of consumers to use credit card and debit card for making payments were found to be the discount for the bill if paid by these cards and the total value or price of goods or service.

The result of time preference analysis indicated that those who opted to use credit card and debit card for making payments had the value of future bias not different from that of others who behaved differently. Thus the reason for using credit card and debit card is likely to be the convenience, as well as other offers such as discount for bill payment, and accumulated points for getting special privileges.



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