

## **CHATER THREE**

### **METHODOLOGY**

The study of the usage behaviors of people working in the Aree area attempts to reveal the behaviors of credit cardholders who are people working in the Aree area. Moreover, the problems relating to cardholders who cannot repay monies owing on their credit card and their solution of this problem are also studied.

To meet the objectives of the study, this chapter describes the following four main areas:

- (1) the subjects,
- (2) the materials,
- (3) the procedures used in the collection and analysis of the data, and
- (4) the data analysis.

#### **3.1 SUBJECTS**

The subjects used within this study were working people, aged between 22 to 50 years, in the Aree area, and holding one or more credit cards. A hundred and fifty working people that had visible characteristic were selected by quota sampling techniques in order to fill in the questionnaires. However, only eighty of them returned the questionnaires with the completed answers while the rest mostly refused to provide their financial details.

#### **3.2 MATERIALS**

This study was constructed by using a questionnaire to survey the usage behaviors of people working in the Aree Area. The questionnaire comprised of closed-ended questions and it was divided into three parts as follows:

##### **Part 1 : General Information**

This part is composed of six questions, which are about the general information of the respondent such as gender, age, education, occupation, and income per month. The scale in this part is nominal (Nominal scale is the kind of the observations distinguished by name. Type of occupation would be distinguished on a nominal scale: private sector, government official, state enterprise, self-employed, or unemployed. The

nominal scale is the weakest of measurements) and ordinal (Ordinal scale is the kind of observation distinguished by relative amounts, such as ranks. For example, one can evaluate competitive products on an ordinal scale from best to worst by using a letter-grade system).

### **Part 2 : Information of Credit Card Usage**

This part is composed of 11 questions which are about number of credit cards held, period of holding each credit card, the card issuer, reasons for their credit card usage, the average expense used on their credit card (per month, in Thai Baht), the highest expense that the respondent has ever used (per month, in Thai Baht), the lowest expense that the respondent has ever used (per month, in Thai Baht), the type of products and services purchased when paying with credit cards, and ways to pay off credit card expenses. The scale in this part is nominal and ordinal.

### **Part 3 : Problems Related to Credit Card Usage**

This part is composed of 4 questions which are about the debt caused by using credit card and the ways to solve this problem. For the questions of the ways to solve the problem, the respondents must rank their answers.

## **3.3 PROCEDURES**

### **3.3.1 Research Design**

This research study was a cross-sectional design (The cross-sectional study is the study of groups of individuals differing on the basis of specified criteria (for example, age) at the same point in time) to investigate the usage behaviors of the people working in the Aree Area. .

### **3.3.2 Data Collection**

The questionnaires were designed by the researcher and were distributed to 150 people working aged 23-50 years in the Aree area. This independent study used quota sampling by studying the Aree working people. In December 2006, the researcher distributed the questionnaires to 150 respondents and waited until each respondent finished the questionnaire in order to clarify any questions. All of the questionnaires distributed were returned around the middle of January 2006.

### 3.4 DATA ANALYSIS

The data obtained from the completed questionnaires were described using inferential and descriptive statistics. Percentages were calculated to analyze the data. All findings in the survey were analyzed to find the answers to the research problem. Also, the Statistical Package for Social Sciences or SPSS program version 11.5 was used to analyze the data.

