

ตนเอง มีผลกระทบต่อความน่าจะเป็นในการผิณฑ์ชำระหนี้บัตรเครดิต นอกจากนั้นงานศึกษานี้ยังแสดงให้เห็นว่า ปัจจัยด้านประชากรศาสตร์ ได้แก่ เพศ และอาชีพ มีผลกระทบต่อความน่าจะเป็นในการผิณฑ์ชำระหนี้บัตรเครดิตทางอ้อม โดยผ่านตัวแปรกลาง คือ ความตั้งใจ ซึ่งเป็นปัจจัยภายในตัวบุคคล



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Independent Study Title Factors Affecting Probability of Credit Card Default
of People in Mueang Chiang Mai District

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ABSTRACT

This independent study aimed at studying factors affecting probability of credit card default of people in Mueang Chiang Mai District. The data were collected by questionnaires from 600 credit card users in Mueang Chiang Mai District. Then all given data were analyzed by descriptive statistics; frequency, percentage, means and standard deviation. Ordered probit model was also applied to calculate the regression coefficients and marginal effects were calculate.

The study results showed that the majority of respondents were single female, with average age of 34 years old and with Bachelor's degree. They were business employees with the average monthly income of 33,148.19 Baht. The average credit card debt was 11,261.57 Baht and the average number of missing, at lease, the minimum amount due on any of credit cards in the last 6 months was 1.2

According to the study, the factors that affected the probability of credit card default were socioeconomic factors which were balance owed to credit card issuers and total credit card debt to income ratio. Factors from the theory of planned behavior that affected the probability of credit card default were intention, attitude toward the behavior, subjective norm and perceived behavioral control. In addition, this study revealed that demographic factors such as sex and career also indirectly affected the probability of credit card default through the formation of the behavioral intention.