SONGPORN HANSNATI HANSANTI
Kasetsart University, Thailand

SERVICE MARKETING MIX (7PS) INFLUENCING CONSUMER ATTITUDES TOWARD BANGKOK BANK CREDIT CARDS IN THE BANGKOK METROPOLITAN AREA

Abstract:

This study aimed to: (1) examine the influence of the Service Marketing Mix (7Ps) on consumers' attitudes toward Bangkok Bank credit cards; (2) prioritize the Service Marketing Mix factors affecting consumers' attitudes toward GSB credit cards; and (3) provide recommendations for improving and developing marketing strategies for GSB credit card products. The sample consisted of 384 consumers residing in Bangkok Metropolitan Area who held credit cards issued by financial institutions other than the Government Savings Bank. Data were collected using a structured questionnaire. Descriptive statistics, including frequency, percentage, mean, and standard deviation, were employed for data analysis. Multiple Regression Analysis was used to examine the influence of the independent variables on consumers' attitudes at a statistical significance level of 0.05.

The findings revealed that respondents rated both the Service Marketing Mix (7Ps) factors and their attitudes toward Bangkok Bank credit cards at a high level overall. The hypothesis testing results indicated that the Product, Place, People, and Process dimensions significantly influenced consumers' attitudes toward Government Savings Bank credit cards at the 0.05 level of significance. These factors collectively explained 58.60 percent of the variance in consumers' attitudes. In contrast, the Price, Promotion, and Physical Evidence dimensions did not significantly influence consumers' attitudes toward Bangkok Bank credit cards.

Keywords:

Service Marketing, Credit Card, Bangkok Bank

JEL Classification: M30