

Factors Influencing the Decision to Use Credit Cards for Payment at Convenience Stores

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Abstract

Background and Aims: The credit card market in Thailand continues to grow despite rising competition from debit cards, e-wallets, and Prompt Pay. Financial institutions enhance convenience through contactless payments, mobile apps, and strategic partnerships. Marketing communication plays a key role in raising awareness and influencing consumer behavior, while strategies like fee waivers and no minimum spending boost appeal. This study examines how marketing communication and credit card benefits impact consumer decisions at convenience stores.

Methodology: A quantitative research approach was employed, using structured questionnaires to collect data from 400 credit cardholders aged 20 and above living or working in Bangkok. Descriptive statistics, including frequency distribution, percentage, mean, and standard deviation, were used to summarize the data. Inferential statistical methods, specifically Pearson's Product Moment Correlation Coefficient and Multiple Regression Analysis, were applied to assess the relationships among marketing communication strategies, credit card benefits, and consumer payment decisions.

Results: The findings show that advertising, public relations, and personal selling, along with credit card benefits, significantly and positively influence credit card usage decisions at convenience stores at the 0.05 significance level. However, sales promotion and direct marketing did not show a significant impact.

Conclusion: Credit card providers and convenience stores should collaborate on strategic marketing communication to build trust, raise awareness, and promote card benefits. Joint public relations, personal selling, and targeted advertising can effectively engage consumers. These efforts help drive credit card usage and enhance the retail payment experience.

Keywords: Marketing Communication; Credit Card Benefits; Convenience Store





Introduction

In today's increasingly competitive payment landscape, credit cards remain a widely used payment method across various retail formats, including both large-scale retailers and smaller outlets such as convenience stores. Despite the growing popularity of alternative payment tools such as debit cards, e-wallets, and Prompt Pay transfers, the usage of credit cards in Thailand continues to rise. According to the Bank of Thailand (2022), more than 25 million credit cards were in circulation by mid-2022, generating transaction volumes of 877.6 billion baht, which represents a 19 percent increase compared to the previous year. The outstanding balance also grew by 10 percent, reaching 450 billion baht. This upward trend is partly driven by rising living costs and inflation, which peaked at 7.86 percent in 2022 (Trade Policy and Strategy Office, 2022), resulting in reduced consumer purchasing power and increased reliance on credit-based spending.

In response to these changes, credit card providers, including both banks and non-bank financial institutions, have adopted increasingly competitive marketing strategies to retain market share and drive spending. Sectors such as insurance, fuel, hypermarkets, and supermarkets have seen notable growth in credit card usage. Convenience stores, in particular, have rapidly integrated payment technologies such as contactless payments and mobile applications. These innovations enhance transaction speed, convenience, and perceived security, which are critical factors influencing consumer payment preferences.

From a marketing communication standpoint, convenience store operators have begun partnering with credit card issuers to introduce strategic initiatives such as the removal of transaction fees, the elimination of minimum spending requirements, and exclusive promotions for cardholders. These efforts align with consumer expectations for financial incentives and ease of use, thereby enhancing the attractiveness of credit card payments in everyday retail settings.

Marketing communication plays a critical role in achieving these objectives by informing, differentiating, reminding, reassuring, and persuading consumers. However, marketing communication continues to evolve as it is shaped by dynamic external factors such as economic conditions, technological advancements, budget constraints, and changing consumer attitudes (Egan, 2015). In today's digital age, the complexity of crafting effective marketing communication strategies has grown due to media fragmentation, shifting consumer behaviors, and the pervasive influence of online platforms. As Shrivastava and Dawle (2020) emphasize, an in-depth understanding of customer segments and tailored communication efforts is essential for fostering engagement and achieving measurable outcomes.

Despite the importance of these dynamics, there remains a lack of empirical studies focusing on how marketing communication strategies and credit card benefits influence consumer payment decisions in the specific context of convenience stores. Given the low-involvement





nature of purchases typically made in such retail settings, this research gap highlights the need for a focused investigation into consumer behavior relating to credit card usage.

Therefore, the objective of this study is to examine the influence of marketing communication strategies, including advertising, public relations, personal selling, sales promotions, and direct marketing, as well as credit card benefits, on consumers' decisions to use credit cards for payments at convenience stores. The findings are expected to provide practical insights for financial institutions and retail operators to enhance marketing effectiveness.

Marketing Communication Concepts and Theories

Marketing communication is a strategic process through which organizations deliver information about their products, services, values, or ideas to target audiences to inform, engage, and influence consumer behavior (Egan, 2015). This process applies to various types of organizations, including businesses, non-profit institutions, and public agencies, all of which aim to build strong customer relationships through well-structured communication strategies. Kotler (2003) defines marketing communication as a set of planned organizational activities that use a variety of tools, such as advertising, direct marketing, sales promotion, public relations, and personal selling, each intended to influence consumer decision-making in a specific way.

Kotler and Armstrong (2012) further explain that the marketing communications mix is the combination of different promotional tools that companies use to deliver value and build long-term customer relationships. Advertising is a paid, non-personal communication that is typically distributed through mass media. Direct marketing targets individual customers through channels such as mail, email, or telephone to encourage a direct response. Sales promotion involves short-term incentives, such as coupons, discounts, or contests, aimed at stimulating immediate purchasing behavior. Public relations aims to enhance the company's image through media relations and public engagement, while personal selling focuses on direct interpersonal interactions between sales representatives and customers, particularly in business-to-business contexts (Rowley, 1998; Fill, 2002).

Empirical studies confirm the influence of marketing communication on both consumer behavior and organizational performance. Abdeta and Zewdie (2021) found that strategic communication improves organizational outcomes. Maysitha and Suastini (2023) reported that the promotion mix significantly enhances brand awareness and purchase intention. Similarly, Soewarno, Tumbuan, and Jan (2022) showed that advertising, sales promotion, and personal selling positively affect credit card usage decisions. These findings underscore the importance of selecting and combining communication tools effectively, particularly in dynamic retail contexts such as convenience stores.



Concepts of Benefits

Several scholars, including Cyriac (2020) and Gopinath and Sindhura (2023), have noted that credit cards typically offer a range of rewards and benefits to cardholders, such as extended warranties, complimentary product guarantees, and comprehensive insurance coverage. A key advantage of credit card usage lies in loyalty programs, which are strategically designed to build long-term relationships between issuers and customers. These programs often include features such as point accumulation, cashback incentives, and redeemable rewards. Gopinath and Sindhura (2023) further emphasized that credit cards enhance the consumer experience by providing convenience, protection, and various rewards, including cashback and fraud protection, which collectively increase the overall perceived value of credit card use. Supporting this, studies by Dospinescu et al. (2019) and Gan et al. (2016) revealed that consistent utilization of credit card rewards has a statistically significant impact on users' satisfaction and their perception of value in using bank-issued cards.

Decision-Making Concepts and Theories

According to Schiffman and Kanuk (1994), decision making is defined as the process of selecting between two or more alternatives. When a consumer chooses between competing brands, this indicates they are actively engaged in the decision-making process, particularly about a purchase. Expanding on this, Siammipak (2016) described consumer purchasing decisions as involving a five-step cognitive process. The first step is need recognition, where a stimulus, often emotional, triggers the awareness of a need. The second step is the information search, during which consumers gather relevant details from various sources such as advertisements, personal experiences, and word-of-mouth recommendations to support their decision. The third step, evaluation of alternatives, involves comparing different options based on product attributes, importance, reliability, and other differentiating factors to simplify the decision-making process. The fourth step is the purchase decision, where the consumer selects a product based on prior evaluation, typically leading to a sense of satisfaction. The final step, the post-purchase evaluation stage, allows the consumer to assess their satisfaction with the product depending on how well it meets or exceeds their expectations.

Hypothesis

Hypothesis 1: Marketing communication positively influences the decision to use credit cards for payment at convenience stores

Hypothesis 2: The credit card benefits positively influence the decision to use credit cards for payment at convenience stores.

Conceptual Framework

The conceptual framework developed in this study is shown in Figure 1 and presents hypothesized relations among antecedents of decision-making.

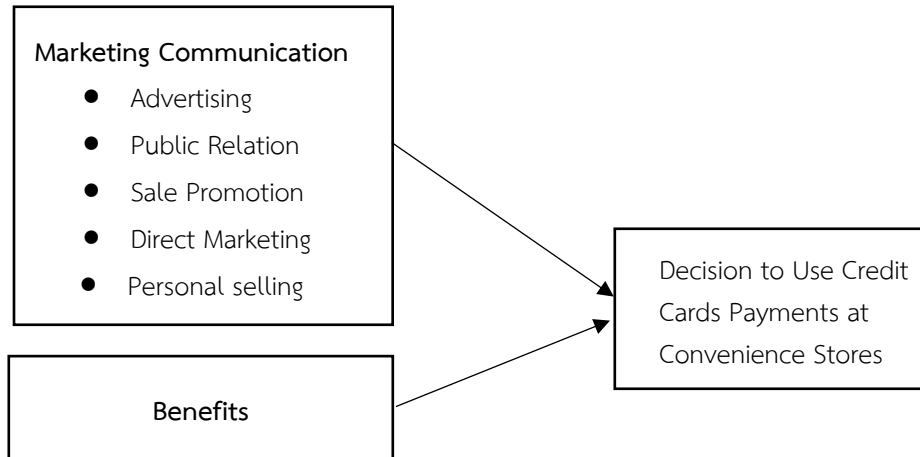


Figure 1 Conceptual Framework

Methodology

Population and Research Sample

The population consists of individuals aged 20 years and older who hold credit cards and reside or work in Bangkok. Due to the large and undefined nature of the population, Cochran's formula (1977) was used to determine an appropriate sample size, ensuring statistical validity with a 95% confidence level and a margin of error not exceeding 5%. The formula assumes a proportion (p) of 0.5, which is a commonly used estimate when the actual population proportion is unknown, thereby providing the maximum sample size needed for generalizability. Based on these calculations, the required sample size was 385 respondents, with an additional 15 participants included to account for incomplete responses, resulting in a final sample of 400 participants. To ensure geographical diversity, a lottery-based random sampling method was employed to select five districts from Bangkok's 50 districts. The chosen districts—Chatuchak, Bang Rak, Don Mueang, Taling Chan, and Bang Khae. Within these districts, participants were selected using a convenience sampling method to facilitate data collection from accessible and willing respondents.

Data collection

The data collection tool for this study was a structured questionnaire designed to cover all key variables identified in the research. The development of the questionnaire was based on a thorough review of relevant literature, theories, and previous studies related to credit card usage,



decision-making, and marketing communication factors. To ensure validity and reliability, the questionnaire was constructed by operationalizing key variables based on established theoretical frameworks and previous empirical studies. A 5-point Likert scale (Likert, 1932) was employed, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The 5-point Likert scale is one of the most widely used formats in social science research due to its simplicity and effectiveness in capturing respondents' attitudes. It offers five clearly defined response options, which help participants easily express their level of agreement (Holt, 2014). The questionnaire was divided into three sections:

1. Screening section – Verified whether respondents met the inclusion criteria (i.e., being a credit cardholder aged 20 or older who resides or works in Bangkok).

2. General Demographic information – Collected data on age, occupation, average monthly income, and occupation.

3. Main study variables – Assessed the influence of marketing communication strategies and credit card benefits on consumer decisions regarding credit card payments at convenience stores.

To enhance content validity, the questionnaire items were reviewed by subject matter experts, and a pilot study was conducted to identify potential ambiguities. Additionally, the inclusion of pre-validated scales from prior consumer behavior research would further strengthen the measurement reliability of the study.

Validation and Reliability

The questionnaire was validated through a content validity assessment conducted by three experts specializing in marketing, consumer behavior, and financial services. The Index of Item-Objective Congruence (IOC) was calculated to ensure alignment between the questionnaire items and the research objectives, yielding IOC values ranging from 0.67 to 1.00. These values indicate acceptable content validity, as IOC scores of 0.50 or higher are considered acceptable for research purposes (Rovinelli & Hambleton, 1977).

To further refine the instrument, a pilot test was conducted with 30 respondents before the main data collection. This step aimed to ensure that the questions were clearly understood and appropriate for the target population. Based on participant feedback, ambiguous or unclear items were revised to improve clarity and comprehension.

Reliability was assessed using Cronbach's Alpha coefficient (Cronbach, 1970), with alpha values for individual variables ranging from 0.743 to 0.892. All values exceeded the acceptable threshold of 0.70 (Nunnally, 1978), confirming that the questionnaire is statistically reliable and suitable for use in the main study.

Data analysis and statistics

The study utilized both descriptive and inferential statistical methods to analyze the factors influencing consumer decisions to use credit cards for payments at convenience stores.

Descriptive statistics, including frequency, percentage, mean, and standard deviation, were used to summarize the demographic characteristics of the sample. These measures provided an overview of patterns in variables such as age, occupation, and income.

Inferential statistics involved the use of Pearson's Product-Moment Correlation Coefficient and Multiple Regression Analysis to examine the relationships between marketing communication strategies, credit card benefits, and payment decisions.

Results

General Demographic Information

The majority of respondents in this study are credit card users, with 257 individuals representing 64.3 percent of the total sample. Most participants are between the ages of 31 and 34 years old (29.8 percent), and the largest income group earns between 15,000 and 30,000 baht per month (34 percent). Additionally, a significant proportion of respondents, 74.6 percent, are employed in the private sector.

Descriptive analysis this test used to determine the mean scores and standard deviations of each variable. The results are as follows;

Table 1 Results of Descriptive Statistics Analysis

Marketing Communications	N	Mean	Std. Deviation
Advertising: AD	400	4.042	0.775
Public Relations: PR	400	3.897	0.873
Sales Promotion: SP	400	4.530	0.592
Direct Marketing: DM	400	4.057	0.766
Personal Selling: PS	400	4.327	0.751
Aggregate score	400	4.171	0.668
Benefit: BE	400	4.172	0.765
Decision: DE	400	3.966	0.771

Table 1 provides the results of descriptive statistics for each key variable related to marketing communications and credit card usage decisions. All data were collected from 400 respondents. The mean values reflect the respondents' level of agreement with each item on a 5-point Likert scale (1 = strongly disagree, 5 = strongly agree). Sales Promotion (SP) had the highest mean score ($M = 4.530$, $SD = 0.592$), indicating that respondents perceive promotional offers as

the most favorable marketing communication element. Benefit (BE) and Personal Selling (PS) also received high mean scores ($M = 4.172$ and $M = 4.327$, respectively), highlighting the importance of direct interaction and tangible rewards in influencing credit card usage. Public Relations (PR) received the lowest mean score among marketing communication tools ($M = 3.897$), suggesting a slightly lower perceived impact compared to other elements. The overall aggregate score across communication tools was 4.171 ($SD = 0.668$), indicating generally high agreement on the effectiveness of marketing communications. The decision to use credit cards (DE) had a mean score of 3.966 ($SD = 0.771$), reflecting a positive but slightly more neutral attitude toward using credit cards in convenience stores.

Assumptions of multiple regression analysis

Multiple regression analysis requires testing the suitability of the independent and dependent variables to ensure the reliability of the results. This study analyzes the relationships between variables in the model to prevent multicollinearity, which occurs when two or more independent variables exhibit a high correlation. Such correlations may lead to inaccuracies in the model equation used for predicting the dependent variable. The following tests were conducted to assess the suitability of the variables used in the analysis:

1. Correlations

Pearson's Product-Moment Correlation Coefficient was used to measure the linear relationship between independent variables, ensuring that correlations remained within the acceptable threshold of $r < 0.800$ (Hair et al., 2010).

Table 2 Pearson Correlation Analysis of Matrix

Correlations							
	AD	PR	SP	DM	PS	BE	DE
AD	1						
PR	.748**	1					
SP	.378**	.280**	1				
DM	.732**	.684**	.451**	1			
PS	.423**	.373**	.526**	.488**	1		
BE	.540**	.530**	.487**	.577**	.367**	1	
DE	.638**	.672**	.419**	.640**	.516**	.648**	1

** . Correlation is significant at the 0.01 level (2-tailed).,N=400

From Table 2, the results show significant positive correlations between several marketing communication elements and the decision to use credit cards (DE) at convenience stores.

Advertising (AD) and public relations (PR) demonstrate strong correlations with each other ($r = .748$, $p < .01$) and with DE ($r = .638$ and $r = .672$, respectively, $p < .01$), suggesting that consistent and engaging media communication influences consumer decisions. Direct marketing (DM) and personal selling (PS) also show moderate to strong correlations with DE ($r = .640$ and $r = .516$, respectively, $p < .01$), indicating the importance of both personalized and direct communication efforts. Benefits (BE) show one of the highest correlations with DE ($r = .648$, $p < .01$), reinforcing the role of financial incentives in shaping consumer preferences. In contrast, sales promotion (SP) shows the weakest correlation with DE ($r = .419$, $p < .01$), suggesting that general promotions may be less impactful in low-involvement retail contexts like convenience stores.

The correlation analysis also confirmed that the variables used in this study did not exhibit multicollinearity concerns. All correlation coefficients ranged from 0.280 to 0.748, which are below the threshold value of 0.80 commonly used to indicate multicollinearity issues (Hair et al., 2010). This statistical outcome indicates that the variables are sufficiently independent and appropriate for further multivariate analysis. This indicates that the variables are statistically independent enough to proceed with further analysis.

2. Data Normality Test

The normality of data was tested by checking skewness and kurtosis values. A skewness value between -1 and +1 is considered excellent, while values between -2 and +2 are generally acceptable. Values beyond this range (-2 to +2) suggest substantial non-normality. A kurtosis value greater than +2 indicates a distribution that is too peaked, while a value less than -2 suggests a distribution that is too flat. When skewness and kurtosis are close to zero, the distribution is considered normal (Hair et al., 2022). In this study, the skewness value was -0.893, indicating a left-skewed distribution (negative skewness). The kurtosis value was 1.971, indicating positive kurtosis. The obtained skewness and kurtosis values fall within an acceptable range.

3. Tolerance and Variance Inflation Factor (VIF)

In this study, multicollinearity was assessed using tolerance and VIF. The tolerance value measured the predictive power of an independent variable, with values below 0.1 indicating potential multicollinearity. Ideally, tolerance should have exceeded 0.1. The VIF, which is inversely related to tolerance ($VIF = 1/\text{Tolerance}$), should ideally have been low and not approached 10 (Hair, J.F., et al., 2010). The analysis results showed that tolerance values ranged from 0.362 to 0.637, all above the 0.1 threshold, and VIF values ranged from 1.569 to 2.762, well below 10. This indicated that the variables are related without multicollinearity concerns.

4. Autocorrelation

Multiple regression analysis requires that the residuals be independent of each other. This can be assessed using the Durbin-Watson statistic. If the value is close to 2, specifically within the

range of 1.5 to 2.5, it indicates that the residuals are independent. Based on the data analysis from Table 3, the Durbin-Watson value was found to be 2.214, which falls within the acceptable range of 1.5 to 2.5 (Vanichbuncha, 2010). Therefore, it can be concluded that the independent variables used in the analysis do not exhibit autocorrelation.

Table 3 Model Summary

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Sig. F Change	Durbin-Watson
1	.792 ^a	.627	.621	.47499	.000	2.214

a. Predictors: (Constant), Benefit, MCS, MCPR, MCP, MCD, MCA
b. Dependent Variable: Decision

Multiple Regression Analysis

The multiple regression test is intended to determine changes in the dependent variable when the independent variable changes. The test results are shown in Table 4.

Table 4 Results of Multiple Linear Regression Testing

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
Constant	-.031	.198		-.158	.874		
Advertising: AD	.129	.047	.139	2.749	.006	.369	2.712
Public Relations: PR	.265	.044	.300	6.021	.000	.382	2.615
Sale Promotion: SP	-.002	.052	-.001	-.030	.976	.602	1.661
Direct Marketing: DM	.082	.052	.082	1.595	.112	.362	2.762
Personal Selling: PS	.214	.040	.209	5.404	.000	.637	1.569
Benefit: BE	.317	.042	.314	7.619	.000	.559	1.788

$R^2 = 0.627$ Adjusted $R^2 = 0.621$, **0.01

The results from the multiple linear regression analysis indicate the influence of various marketing communication variables and benefits on the decision to use credit cards for payments



at convenience stores. The model explains 62.7% of the variance in the dependent variable ($R^2 = 0.627$, Adjusted $R^2 = 0.621$), indicating a strong fit.

Among the independent variables:

Advertising (AD) has a significant positive effect on credit card usage decisions, with a p-value of 0.006, which is less than 0.05.

Public Relations (PR) shows a highly significant positive effect ($p = 0.000$), suggesting it plays an important role in influencing consumer decisions.

Sales Promotion (SP) is not a significant predictor ($p = 0.976$), indicating no meaningful impact on credit card usage in this context.

Direct Marketing (DM) also does not have a significant influence ($p = 0.112$), as its p-value exceeds the 0.05 threshold.

Personal Selling (PS) significantly influences credit card usage decisions, with a strong positive effect ($p = 0.000$).

Credit card benefit (BE) emerges as the most influential factor in the model, with a highly significant p-value ($p = 0.000$) and the highest standardized coefficient (Beta = 0.314).

Based on the unstandardized coefficients, the regression equation can be represented as follows:

$$Y = 0.317(\text{BE}) + 0.265(\text{PR}) + 0.214(\text{PS}) + 0.129(\text{AD})$$

This equation indicates that perceived benefits, public relations, personal selling, and advertising are key predictors of consumers' decisions to use credit cards at convenience stores. Sales promotion and direct marketing, however, do not show a statistically significant influence in this model.

Discussion

The results show that public relations, personal selling, advertising, and benefits have a positive and significant effect on the decision to use credit cards for payments at convenience stores, whereas sales promotion and direct marketing do not have a significant impact. These findings have several implications, as outlined below:

1. Advertising significantly influences the decision to use credit cards for payments at convenience stores. This effect is evident through various advertising efforts, including digital platforms such as Facebook, Instagram, TikTok, and Twitter, as well as outdoor media like storefront signage. These promotional strategies effectively reach target consumers and encourage them to consider using credit cards for their purchases. Supporting this, Soewarno et al. (2022) found that advertising strategies have a positive and significant effect on credit card usage decisions. This supports the view that effective advertising enhances consumer engagement



and ultimately leads to increased credit card usage. In addition, Rombe (2021) emphasized that well-crafted advertising using clear language, visually engaging content, and appealing presentation contributes positively to customer perception and satisfaction.

Together, these findings underscore the strategic role of advertising in influencing consumer behavior in retail payment settings. Advertising has a clear and measurable impact on purchasing decisions. Beyond creativity, companies should consider consumers' psychological needs, conduct audience research, and design targeted campaigns that build a distinctive brand personality and image (Zhang, 2019). Such efforts not only support immediate purchase decisions but also foster long-term brand loyalty and trust.

2. Public relations has a significant impact on consumers' decisions to use credit cards for payments at convenience stores. This impact is evident through PR activities such as endorsements by bloggers, celebrities, and influencers, as well as joint press events between store chains and financial institutions. These efforts help build brand credibility and create positive perceptions that encourage credit card usage. This finding is consistent with the study by Onnongwa and Phiphatprapha (2019), which found that public relations activities related to credit card usage locations have a statistically significant effect on consumer behavior. Likewise, Onyango (2022) emphasized the broader strategic role of public relations in enhancing organizational performance. Specific PR functions, such as media relations, help gather market insights, customer relations foster stronger engagement, employee relations improve internal efficiency, and government relations assist organizations in navigating competitive challenges.

Further supporting these insights, Naumovska and Blazeska (2016) reported that effective use of public relations tools enhances transparency in both internal and external communication, thereby contributing to more efficient and effective marketing communication overall. This perspective is echoed by representatives from the interviewed company, who noted a growing reliance on public relations due to its higher cost-effectiveness and improved efficiency compared to traditional advertising.

3. Personal selling plays a significant role in influencing consumers' decisions to use credit cards for payments at convenience stores. This influence is demonstrated through the active involvement of sales personnel who possess a clear understanding of credit card products and directly present card options at the point of sale. By informing customers about benefits such as discounts, reward points, and installment plans, sales staff help promote credit card usage in a personalized and engaging manner. According to Afande and Maina (2015), personal selling has a substantial impact on the sales performance of financial institutions, primarily due to its strength in two-way communication. Unlike one-way promotional tools such as advertising, personal selling allows for tailored interactions that address individual customer needs. In line with this,





Soewarno et al. (2022) also found a positive relationship between personal selling and credit card usage decisions. Similarly, Rombe (2021) emphasized that personalized sales interactions enhance customer satisfaction, especially when staff respond effectively to inquiries and provide courteous service. These findings highlight the importance of employee engagement and communication in shaping customer decision-making processes.

4. Benefits significantly influence the decision to use credit cards for payments at convenience stores. Consumers are motivated by tangible incentives such as reward points redeemable for gifts, cashback offers, mobile payment functionality, and installment payment options. These features enhance the perceived value of credit cards and make them more appealing for everyday transactions.

This observation aligns with the findings of Gopinath and Sindhura (2023), who revealed that credit card benefits, especially those offering immediate rewards like cashback, vouchers, and loyalty programs, strongly influence consumer spending behavior. Similarly, Sawaengsuk (2020) found that financial incentives such as 0% installment plans, waived initial fees, and annual fee exemptions are key factors affecting credit card adoption among Generation Z first-jobbers.

In practice, consumers tend to evaluate credit card options by comparing the expected benefits with potential costs or obligations. When the perceived advantages, both financial and functional, are clear and compelling, consumers are more likely to adopt and use credit cards for their transactions, particularly in fast-paced retail settings such as convenience stores.

5. Unlike other factors that positively influence credit card usage, **direct marketing and sales promotion** show no significant impact in the context of convenience store purchases. While direct marketing offers a personal touch, its effectiveness is limited by time and resource constraints and requires integration with other tools. This study contrasts with Umbreen and Ali (2013), likely because convenience store purchases are typically low-cost, habitual, and involve minimal decision-making, making consumers less responsive to complex promotional offers. Direct marketing also loses effectiveness when messages lack personalization or timeliness (Fill, 2002). Similarly, sales promotions, which aim for short-term effects (Gamliel & Herstein, 2011), may not align with the spontaneous nature of such purchases (Shi et al., 2005). Rombe (2021) supports this, finding no significant influence of promotions in this context.

Recommendations

Based on the findings of this study, it is recommended that credit card providers and convenience store chains collaborate through marketing communication strategies. The key strategic approaches are as follows:



Credit card providers and convenience stores should jointly implement public relations campaigns to build consumer trust. These can include co-hosted press conferences, financial literacy events, and educational content about the safety and benefits of credit card usage. Collaborating with influencers and public figures can enhance credibility and resonate with younger consumer segments.

In terms of personal selling, both parties should deploy trained staff at high-traffic store locations to provide real-time explanations of credit card features, including cashback offers, reward programs, and installment options. Live demonstrations and one-on-one communication help increase consumer confidence and drive immediate usage.

Advertising efforts should focus on co-branded campaigns that highlight exclusive, limited-time promotions for credit card users. These advertisements should be data-driven and targeted at frequent convenience store shoppers. Communication must remain consistent across all media, including social media, email, radio, TV, and in-store displays, to ensure message clarity and reinforce the brand.

By applying these marketing communication strategies, both credit card providers and convenience stores can create a seamless consumer experience, increase customer engagement, and encourage greater adoption of credit card payments in everyday retail settings.

Recommendation for future research

Future studies could explore additional variables that may impact credit card usage, such as consumer financial literacy, digital payment trends, psychological influences, and economic conditions. Furthermore, incorporating qualitative research methods, such as in-depth interviews and focus groups, alongside surveys, could provide a deeper understanding of consumer motivations and perceptions.

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