



ABSTRACT

JUSUP AGUS SAYONO. **An Analysis of Demographic, Motivation, Attitude and Personality Factors Associated with the Ownership, the Use and the Payment of Credit Card.** Supervised by UJANG SUMARWAN, NOER AZAM ACHSANI and HARTOYO.

Credit card as the method of payment in the new economic era, provides convenience, acceptance for payment anywhere, including shopping centers, hotels, restaurants and can be accepted in various places around the world, because the credit card is considered to be more practical and safe (less cash). The purposes of this study were (1) to analyze factors related to the ownership of credit card; (2) to analyze factors related to the use of credit card; (3) to analyze factors related to the credit card payment; (4) to analyze factors related to the probability of default; (5) to formulate marketing strategies to make the credit card industry to be more competitive, higher profits, and lower risk. The data were collected from the employees/workers in eight large companies based in Jakarta. Stratified random sampling was employed to select the 300 respondents.

The main variables in this research were (a) ownership, (b) the use, (c) payment, (d) payment failure, demographic variables (age, gender, marital status, number of family members, education, occupation, and income) and psychographics (motivation, attitude and personality).

The result shows that factors related to the ownership of credit card (Y1) were age, education, occupation, income, and motivation. Factors that related to the use frequency of credit card (Y2) were the marital status, number of family members, director level, income up to Rp 10 million and personality. Factors that related to the value in credit card transactions (Y3) were the age, manager and director level, income more than Rp 5 million up to Rp 10 million and personality. Factors that related to payment (Y4) were sex, supervisor and manager level, income more than Rp 3 million up to Rp 5 million, income up to Rp 10 million, motivation, attitude, and personality. Factors related to the payment failure (YD) were the marital status and motivation.

Managerial implications based on the combination of marketing strategies and risk management. The implications of the combination model are a brief description diagrammatic about various things that need to be done or accommodated in the implementation of marketing strategies and risk management. In general, the model divided into three parts, namely a bank, company, and the employees who work in the company. The basic concept of the company is to provide the welfare for employees, while the basic concept of the bank is to expand the market and minimize the risk of credit problems. Based on the concept, there will be cooperation between both parties. Each party has rights and obligations that must be obeyed and implemented so that the final goal of all parties can be achieved.

Keyword: *Credit Cards, Consumer Behavior, Demography, Psychographic, Logistic Regression, Credit Card Ownership, Credit Card Usage Purposes, Payment Behavior, Default Risk and Non Performing Loan*

