

## Factors Affecting the Behavior of University Community to Use Credit Card

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### ABSTRACT

This study was aimed to gain insights and tested the factors that influence credit cards usage in university community of UPI through Theory of Planned Behavior model approach. Using Path Analysis to explain the direct and indirect influence of attitude, subjective norm and behavioral control to intention and behavior of credit card usage. The results showed all respondents have a positive attitude towards credit cards usage, with high influence of subjective norm, high behavior control, high intention to use credit cards and all respondents used credit cards wisely. There was positive and significant effect either simultaneously or partially between behavioral attitudes, subjective norms, and behavior control toward the intention to use credit card. The partial test results showed behavioral attitude has the greatest influence on the intention to use credit card. There was a positive and significant influence both simultaneously and partially between behavioral attitudes, subjective norms, and behavioral control on default-risk debt behavior. The partial results showed that attitude gives the greatest influence on default debt risk behavior. The result also proved there was a positive and significant influence of the intention to use credit card on default debt risk behavior.

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**D**evelopment of information technology in the financial sector has lead to a shift of public preferences, in the use of payment instruments, from the use of cash to non-cash payment instruments-based cards such as ATM cards, debit cards and credit cards. Particularly in the use of credit cards, showed an increased of

credit cards usage in the period of 2008 through 2010, where within three years the volume of transactions using credit cards was increased by an average of 16.43 percent per year, while nominal transactions was increased by an average of 32.38 percent per year. (Bank Indonesia, 2010).

Credit card (credit card) is a card used as a means of payment transactions for goods or services that the re-settlement or payment can be made by lump sum or in certain minimum amount installments (Siamat, 2005). Meanwhile, according to Bank Indonesia (2004) credit card defined as payment tool which using a card to make payments on obligations that rise due to economic activities, including purchase transaction and or cash withdrawals where the obligation of the card holder to pay in advance was covered by the card issuer or acquirer, and cardholder has obligation to pay the outstanding liability at the agreed time either at once or in installments.

The increased of adoption of credit cards has shown a shift in public attitudes toward debt where debt is no longer considered as taboo, even Webley & Walker (1995) in the Ricci Saadi S.Psi Wijaya (2009) stated currently debt is considering as a part of the lifestyle of modern society. Using credit cards as a payment at one side provide benefits such as transactions become more practical and safe as well as credit cards can be used as a source of funding during the lack of cash. However, on the other side the improper usage of credit cards encourage users to be more consumptive, and if it is not balanced with sufficient income, the user can be trapped into behavior of risky debt practice that make the user

struggle with debt. Various studies have shown that others than economic factors, behavioral factors also become one of the reason of high credit cards usages. Gross and Souless (2002) in Rutherford and Devaney (2004) explained that main cause of high use of credit card is not due to users liquidity, but users' behavioral factors.

Related to the findings above, this study was aimed to gain insights and tested the factors that influence credit cards usage in university community of UPI through Theory of Planned Behavior model approach. Theory of planning behavior was developed by Ajzen Icek, as a development of the Theory of Reasoned Action (TRA). Theory of Planned Behavior is based on the assumption that human beings are rational and can use information. The theory shows that intention to behave is the closest antecedent of a behavior. The stronger the person's intention to show a certain behavior, the more successful he is expected to do so. Theory of Planned Behavior explains that the intention is a function of a) attitude toward the behavior b) subjective norms of behavior and c) the perceived behavior control as shown in Figure 1. The constructs that forms Theory of Planned Behavior in associated with user behavior on using of credit card describe in Figure 1.

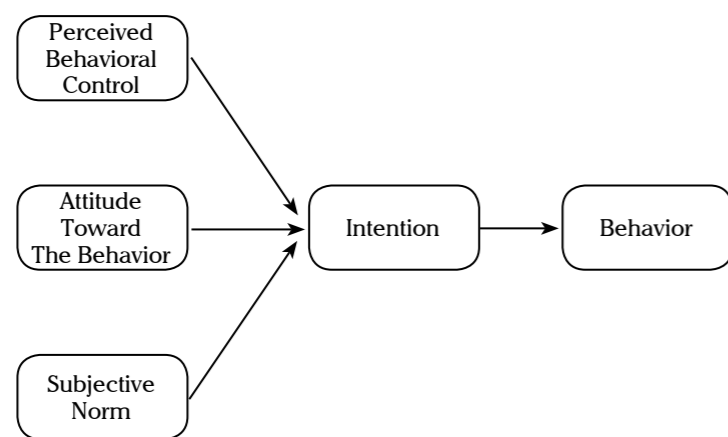


Figure 1. Theory of Planned Behavior

Fishbein and Ajzen in Jogiyanto (2007:71) defined attitude as the number of affections that one feels to accept or reject any behavior that is measured with a procedure that places the individual at two poles of evaluative scale e.g., good or bad, agree or refuse. Based on differences in attitudes, the constructs of attitude are perceived usefulness, perceived risk, and perceived playfulness. The explanation of each constructs associated with the behavior of credit card users are *perceived usefulness* is how far a person believes that a credit card will provide benefits, *perceived risk* is the users perceptions on uncertainty and unintended consequences arising from the use of credit cards and *perceived playfulness* is how far the transaction with credit cards was perceived to be something personally enjoyable other than the value of technology.

Bhattacharjee (2000) in Jogiyanto (2007:70) stated that subjective norm consists of two influence forms, interpersonal and external influences. Interpersonal influence is the influence of friends, family members, coworkers, supervisors and experienced individuals who has potentially to become adopter. Meanwhile the external influence is the influence from outside of organizations such as external reports in the media, expert opinion and other non-personal information considered by the individuals in conducting their behavior. Related with the use of credit cards, Perceived Subjective Norms will show (1) How far people which considered important and support on the use of credit cards, or (2) How far the information received from external parties could support a person to use a credit card.

Perceived behavioral control is related to the premises of perceived ease or difficulty in performing the desired behavior (Jogiyanto, 2007:71). Perceived behavioral control is a reflection of past experience and ownership of resources such as funds, expertise, and time and so on. Ajzen (2002) in Jogiyanto (2007:72) stated that perceived behavioral control consists of (1)

self-efficacy and (2) controllability. Self-efficacy is the individual's perception on the ease or difficulty in performing the behavior or belief in his ability to perform. Individual tends to be more satisfied with the behaviors that they feel able to do so. In opposite, people tend to dislike behaviors that they cannot master in it (Jogiyanto, 2007:72). Related with the usage of credit cards, confidence can be measured with (1) level of confidence to do transaction with credit card, (2) level of financial ability to pay credit card bills, and (3) the level of technical skills to do transaction with credit card. Controllability is the control towards behavior or beliefs about how far the behavior is the will of the individual himself (Jogiyanto, 2007:72). Control toward behavior of credit card usage can be measured by indicators (1) the ability to make decisions of using credit cards, (2) the ability for not using credit cards, (3) ability to adapt the use of credit cards toward the financial capabilities.

Intention defines as the desire to perform a behavior (Jogiyanto 2007:29). Intentions are not static and may change time by time. The wider interval of time, the intention of a person is more likely to change. Intention to do or not to do a behavior is a direct determinant of the action or behavior. By limiting the unexpected events, people are expected to act in accordance with their intentions. In context of the credit cards usage, the intention to use credit cards can be measured by (1) intentions to keep using credit cards, (2) intention to increase the nominal of transactions by credit card, (3) intention to increase the frequency on using credit cards.

Behavior is the act of a person. In context of credit cards usage, behavior is actual use of credit cards. In various studies due to actual use couldn't be observed by a researcher who uses a list of questions, the real usage has been change by term of perceived usage. In various studies, it also found that behavior of using a credit card was measured by (1) Frequency of use, and (2) nominal value of transactions with credit cards. In relation with risky

credit card used can be measured by (1) intensity of paying bills in a timely manner, (2) intensity of paying entire credit card bill, (3) intensity of using credit cards for cash withdrawals.

Previous research from Prasadjaningsih (1999) found that debt-attitude can significantly predict the choice of debt behavior. People who have a positive attitude toward debt are likely to be in debt, while those who have negative attitudes toward debt are less likely to be owed. Research conducted by Livingstone & Lunt, 1992 in the study Cumhur Erdem (2008) states that a person who has a positive attitude to lend money will be easier to decide to lend further and have higher debts than other who has a negative attitude towards debt. The other previous research from Nur Asyiah Jalil (2007) examined the preferences of lecturers for credit card and the respondents argued that credit card is a payment instrument which easy and practical and having credit card is safer than carrying cash. Especially research related to test the Planned Behavior theory on the credit card usage, Cumhur Erdem (2008) explains that subjective norm and attitude toward the behavior are the effective factors in forming the intention to behave.

**METHODS**

The research methods were descriptive and verificative methods. Descriptive study aimed to obtain a description of attitude toward behavior, subjective norm, perceived behavioral control, intention to behave, and actual use of credit cards among the users. While verificative study was aimed to describe the influence verificative attitudes toward, perceptions of subjective norm, and perceived control of the intention to use credit cards as well as the effect of the influence of Behavioral Intention on debt behavior through credit cards.

The population consisted of credit card users among faculty and staff of UPI with 100 respondents and used purposive sampling as sample

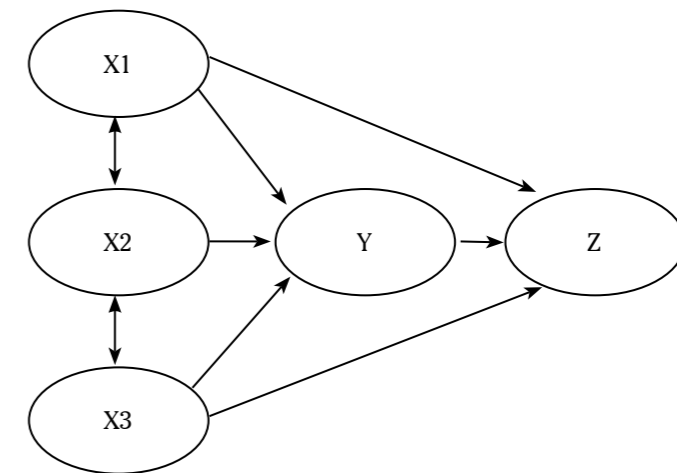
withdrawal technique. The collected primary data were focused on perceived behavioral attitudes, subjective norms and perceived behavioral control and behavioral variables of intention and credit card usage. Secondary data consisted information from various reports on activities / programs and electronic payment systems implementation policy. The Data were collected through observation techniques, interviews and questionnaires. First, the questionnaire validity and reliability were tested with Pearson Product-Moment Correlation Coefficient while the questionnaire reliability was tested with Cronbach's Alpha.

The data analysis consisted of (1) descriptive and (2) verificative analysis. Descriptive analyzes were conducted to measure the performance in criteria of 1 to <2 for very low-performance, 2 to <3 for low performance, 3 to <4 for high performance and 4 - 5 for very high performance. The Path Analysis was used to to explain the direct and indirect effects of cause the independent variables over the dependent variable. In this study the independent variables (X) were attitude toward behavior, subjective norm and behavioral control and dependent variable or cause variable (X4 and Y) were intention and behavior. Figure 2 The following diagram illustrates the complete path diagram for measurement and structural models of the influence of attitudes, subjective norms, behavioral control toward intentions and behavior.

**RESULTS AND DISCUSSION**

**Respondent Characteristics and Experiences Using Credit Card**

The study results showed from 100 respondents, 52% were women and majority age of respondents, 38% were 35-44 years old. Based on educational background and length of time to work, the majority respondents (71%) have S2 background and mostly have worked for 11-20 years (37%). Income levels for majority 51% respondents ranges were 3-5 millions rupiah, while their expense ranges were Rp 1 - 3 millions (49%).



Description:  
 X<sub>1</sub> : Attitude toward behavior  
 X<sub>2</sub> : Subjective Norms  
 X<sub>3</sub> : Control Behavior  
 Y : Intentions  
 Z : Behavior

Figure 2. Structure of Relationship Between Different Variables

Based on their experience using a credit card, this study results showed that majority of respondents (39%) have 2 credit cards and 71% had used credit cards more than 4 years. 39% of respondents had various credit cards such as Visa Classic and MasterCard Classic. Majority of respondents got information on credit cards from various sources such as friends, family, mass media and publishers (39%).

**Perceived Attitude toward Behavior**

Perceived attitude toward behavior was measured by perceived usefulness, perceived risk and perceived enjoyment when using credit card. The study showed that respondents has a positive attitude towards the use of credit cards, where the perceived usefulness was the largest with score 3.79, while perceived risk has average lower score than two other indicators of 2.16. For perceived usefulness indicators, the majority respondents gave high rate of credit card used as a source of funds in shortage of cash condition, while the use of credit cards purposed for emergencies was rated as lowest.

Based on the measurement of perceived risk indicators, the results showed that the majority of respondents still valued the use of credit cards as high risk. High risk was mainly related to the technical risk of the use of credit cards, such as the risk of credit card used by unauthorized parties.

**Perceived Subjective Norms**

Perceived subjective norm was measured by two indicators of interpersonal perceptions and adequacy of information which received by credit card users. Overall results showed that influence of subjective norm was in high performance level, where influence of information adequacy had the highest performance of 3.79 than interpersonal perception. Respondents valued the influence of information, especially sourced from the television media, while the information which received through newspaper and magazine has the lowest rate.

**Perceived Behavior Control**

Perceived behavioral control was measured by two indicators, namely self-efficacy and the

perceived control ability. The measurement results showed that respondents had a high behavioral control, where self-efficacy has the highest value (average score 3.81) compared with control ability (mean score 3.40). From the respondent's ability perception, the technical ability to pay credit card bill was high while the ability to have transaction with credit cards was still relatively low. Meanwhile the perception of indicators related to the ability to control, the ability to stop using credit cards and the financial ability owned by the respondents had the lowest scores.

**Perceived intention to Use Credit Card**

Intention is the desire to perform behavior. Intention to behave was in high category (mean 3.49). The highest indicator was intention to use credit cards to finance routine expenses (the average score of 3.80). Whereas the lowest indicator was intention to continue to use credit cards in future (an average scores of 3.25.).

**Risky debt-Behavior with Credit Card**

In context of the credit cards usage, behavior is the actual use of credit cards. The results showed that the risky debt behavior was categorized as low (mean 2:52). Such findings indicate that, overall, respondents still use credit cards wisely, therefore, if it continues the benefits gained is high and will not cause financial problem in the future.

Behavior with high score was the use of credit cards to purchase luxury items that cannot be purchased in cash ( mean 3.59), while the credit card usage behavior with the lowest risk score was withdrawal cash using credit cards ( the average score of 2:02).

**Verificative Testing Results**

The results as shown in Table 1, showed that relationship between behavioral attitude (X1), subjective norm (X2), and behavioral control (X3) of intention to behave (Y) had a high and significant relationship (sig <0.005), where the most powerful

relationship was the relationship between attitude (X1) with the behavior of intention (Y) 0.587.

The results of the overall hypothesis test using F test was shown in Table 2, the calculated F value 23.284 with a significance level of 0.000 (Sig <0.05), which means that Ho was rejected or there was the simultaneous influence of attitudes (X1), subjective norm (X2), and behavioral control (X3) of intention toward behavior (Y).

The partial test results in Table 3 shown that the significance level throughout the sub variables are under <0.05 which means partially there were behavior influences attitudes (X1), subjective norm (X2), and behavioral control (X3) of intention (Y). This means that the higher behavioral attitudes, subjective norms, and control, the higher intention of respondent to use credit card.

The effect size for these sub-variables can be seen in Table 4, where the attitude towards the total intention had the greatest impact, which was 0.221.

Based on the calculation of the influence of attitudes (X1), subjective norm (X2), and behavioral control (X3) of intention (Y) the category of influence was quite strong with a total effect of 0.421. A path coefficient for other variables beyond the attitude, subjective norm and behavioral control was determined by:

$$P_{Ze} = \sqrt{1 - R^2_{Y(X1,X2)}} = \sqrt{1 - 0,421} = 0,761$$

This means that attitude (X1), subjective norm (X2), and behavioral control (X3) were jointly affect intention (Y) 0.421 and the rest (0.761) 2 = 0, 579 influenced by other variables that do not fit into study.

**Influence of Attitudes Behavior, Subjective Norms, Attitudes and Behavior Control**

The results in Table 5 showed that the relationship between behavioral attitude (X1), subjective norm (X2), and behavioral control (X3) on (Y) was a high and significant relationship (sig <0.005), where the most powerful relationship based on

Table 1. Correlation Matrix of Attitude (X1), Subjective Norm (X2), and Behavior Control (X3) toward Behavioral intention (Y) correlation

		Zscore: intention toward behavior	Zscore: Attitude Toward Behavior	Zscore: subjective norm	Zscore: behavioral control Toward behavior
Perason Correlation	Zscore: intention toward behavior	1.000	.587	.504	.463
	Zscore: Attitude Toward Behavior	.587	1.000	.000	.443
	Zscore: subjective norm	.504	.579	1.000	.405
	Zscore: behavioral control Toward behavior	.463	.443	.405	1.000
Sig.(1-tailed)	Zscore: Behavioral intention	.	.000	.000	.000
	Zscore: Attitude Toward Behavior	.000		.000	.000
	Zscore: subjective norm	.000			.000
	Zscore: behavioral control Toward behavior	.000	.000	.000	.000
N	Zscore: Behavioral intention	100	100	100	100
	Zscore Attitude Toward Behavior	100	100	100	100
	Zscore: subjective norm	100	100	100	100
	Zscore: behavioral control Toward behavior	100	100	100	100

Source: Results of Data Processing 2011

Table 2. Simultaneous Hypothesis Testing Results Effect of Attitude (X1), Subjective Norm (X2), and Behavior Control (X3) Toward intention to behavior (Y)

ANOVA <sup>b</sup>						
Model		Sum of Square	df	Mean Square	F	Sig.
1	Regression	41.696	3	13.899	23.284	.000 <sup>a</sup>
	Residual	57.304	96	.597		
	Total	99.000	99			

a. Predictors: (Constant), Zcore: perceived behavioral control, Zscore: Subjective Norm, Zscore: Attitude Toward the Behavior

b. Dependent Variable: Zscore: intention to behavior

Source: Results of Data Processing 2011

Table 3. Partial results of Hypothesis Testing Effect of Attitude (X1), Subjective Norm (X2), and Behavior Control (X3)

Influence Variable	Coefficient	T count	Sig	Hypothesis
X1 to Y	0.377	3.801	0.000	H <sub>0</sub> Denied
X2 to Y	0.199	2.043	0.044	H <sub>0</sub> Denied
X3 to Y	0.215	2.431	0.017	H <sub>0</sub> Denied

Source: Data Processed 2011

Table 4. Attitudes coefficient (X1), Subjective Norm (X2), and Behavior Control (X3) Intention Toward Behavior (Y)

Variable	Effect				Total Effect
	Direct	Indirect Through X1	Indirect Through X2	Indirect Through X3	
X1	0.142	-	0.043	0.036	0.221
X2	0.040	0.043	-	0.017	0.100
X3	0.047	0.036	0.017	-	0.100
Total Effect					0.421

Source: Results of Data Processed 2011

Table 5. Correlation Matrix of Attitude (X1), Subjective Norm (X2), and Behavior Control (X3) toward Behavioral intention (Y) correlation

	Zscore: Behavior	Zscore: Attitude Toward Behavior	Zscore: subjective norm	Zscore: behavioral control Toward behavior
Pearson Correlation				
Zscore: Behavior	1.000	.795	.701	.639
Zscore: Attitude Toward Behavior	.795	1.000	.579	.443
Zscore: subjective norm	.701	.579	1.000	.405
Zscore: behavioral control Toward behavior	.639	.443	.405	1.000
Sig.(1-tailed)				
Zscore: Behavioral intention	-	.000	.000	.000
Zscore: Attitude Toward Behavior	.000	-	.000	.000
Zscore: subjective norm	.000	.000	-	.000
Zscore: behavioral control Toward behavior	.000	.000	.000	-
N				
Zscore: Behavioral intention	100	100	100	100
Zscore Attitude Toward Behavior	100	100	100	100
Zscore: subjective norm	100	100	100	100
Zscore: behavioral control Toward behavior	100	100	100	100

Source: Results of Data Processing 2011

study result was the relationship between attitude variables (X1) with the behavior of (Z) was equal to 0.795.

The overall results of hypothesis testing using F test can be seen in ANOVA tables contained in Table 6 where value of F count at 120.207 with a

significance level 0.000 (Sig <0.05), which means that Ho was rejected or there was the simultaneous influence of attitudes (X1), subjective norm (X2), and behavioral control (X3) on the behavior of (Z).

Partial test in Table 7 shows that level of significance throughout the sub variables were

Table 6. Simultaneous Hypothesis Testing Results Effect of Attitude (X1), Subjective Norm (X2), and Behavior Control (X3) Toward behavior (Z)

Model		Sum of Square	df	Mean Square	F	Sig.
1	Regression	78.186	3	26.062	120.207	.000 <sup>a</sup>
	Residual	20.814	96	.217		
	Total	99.000	99			

a. Predictors : (Constant), Zscore: behavior control, Zscore: subjective norm, Zscore: attitude toward behavior

b. Dependent Variable: Zscore: behavior

Source: Results of Data Processing 2011

Table 7. Partial results of Hypothesis Testing Effect of Attitude (X1), Subjective Norm (X2), and Behavior Control (X3) Toward behavior (Z)

Influence Variable	Coefficient	T count	Sig	Hypothesis
X1 to Y	0.491	8.220	0.000	H <sub>0</sub> Denied
X2 to Y	0.294	5.019	0.000	H <sub>0</sub> Denied
X3 to Y	0.302	5.660	0.000	H <sub>0</sub> Denied

Source: Data Processed 2011

Table 8. Attitudes coefficient (X1), Subjective Norm (X2), and Behavior Control (X3) Intention Toward Behavior (Y)

Variable	Effect				Total Effect
	Direct	Indirect Through X1	Indirect Through X2	Indirect Through X3	
X1	0.241	-	0.084	0.066	0.391
X2	0.086	0.084	-	0.036	0.206
X3	0.091	0.066	0.036	-	0.193
Total Effect					0.790

Source: Results of Data Processed 2011

under <0.05, which means that there were partially influence attitudes (X1), subjective norm (X2), and behavioral control (X3) on the behavior of (Z). This means that the higher the behavioral attitudes, subjective norms, and behavior control, the higher the behavior of respondents in using credit cards.

The number of influence coefficient, either directly or indirectly as well as total effect of each variable given in Table 8.

Table 8 described that the highest influence was attitude with total 0.391, while the control behavior with lowest impact was equal to 0.193. Based on the above calculation, the influence of attitudes (X1), subjective norm (X2), and behavioral control (X3) on behavior (Z) was a strong category with total impact 0.790. Path coefficients for other variables beyond the attitude, subjective norm and behavioral control were determined by:

$$P_{ze} = \sqrt{1 - R^2_{Y(X1,X2)}} = \sqrt{1 - 0,790} = 0,145$$

It means that attitude (X1), subjective norm (X2), and behavioral control (X3) jointly influenced behavior (Z) with contribution of 0.790 and the rest (0.145)  $2 = 0.145$  influenced by other variables that were not studied.

**The Influence of Intention Toward Behavior**

The testing to determine the effect of intention toward behavior (Y) on the behavior of (Z) was used regression analysis. Table 9 presented the calculation results of correlation coefficient between these variables, where relationships between intention (Y) toward behavior (Z) was high and had significant relationship (sig <0.005) with the correlation of 0.738.

The test of significance as can be seen in Table 10 which obtained t count 10.839 with a significance level 0000 (Sig <0.05) and this indicating that Ho was rejected or there was significant influence of intention (Y) on behavior (Z).

The table was based on the regression equation that obtained as follows.

$$Y = a + bX$$

Behavior = 10.214 + 0.855 intense toward behavior  
 Furthermore, the effect intention toward behavior on actual behavior presented a table 11. The table it shown that the influence of intention toward behavior on actual behavior was 0.545 or 54.5%. The remaining 45.5% influenced by other factors which were not examined in this research.

**MANAGERIAL IMPLICATIONS**

This study was aimed to gain insights and tested the factors that influence credit cards usage. The one important finding is perception of attitude toward behavior has the most significant influence of both the intention and to the actual usage behavior. Behavior of credit card users in the community will influence the national economy, financial business, and public welfare, so this study have implication to the government, credit card issuers and financial institution.

The findings can enforce government as policy maker to make regulation that control the circulation of credit card among community such as credit card ownership restrictions, restrictions on credit card limit based on income level, and set the interest rates charged to credit card holders.

Table 9. Matrix of intentions (Y) with behavior (Z) Correlation

		Behavior	intention toward behavior
Pearson Correlation	Behavior	1.000	0.738
	Intention toward behavior	.738	1.000
Sig. (1-tailed)	Behavior	.	.000
	Intention toward behavior	.000	.
N	Behavior	100	100
	Intention toward behavior	100	100

Source: Results of Data Processing 2011

Table 10. Coefficient Table

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std.Error	Beta		
1. Constant	10.214	1.956		5.222	.000
Intense toward behavior	.855	0.79	0.738	10.839	.000

a. Dependent Variable : behavior  
 Source: Results of Data Processing 2011

Table 11. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.738 <sup>a</sup>	.545	.541	3.45173

a. Predictors: (Constant), Minat Berperilaku  
 Source: Results of Data Processing 2011

For policy maker the findings of this study can be a trigger for develop financial inclusion strategy through dissemination and and financial education program for community especially regarding the use of credit cards wisely.

The finding can be used as consideration for credit card issuers to tighten procedures related to acceptance of application submission of credit card as well as a source of information to educate customers and prospective customers related to financial products issued.

The findings can enforce education institution to consider personal finance into the academic curriculum to improve financial literacy for the community as early as possible.

**CONCLUSION**

Overall respondents had a positive attitude towards the use of credit cards, where the perceived usefulness had the highest contribution toward positive attitude to use of credit cards.

Overall respondents had a high influence of subjective norms related to the use of credit cards, where the perception of information received the highest contribution to Perceived Subjective Norms.

Overall respondents had a high behavioral control, where self-efficacy had the highest contribution to the control of behavior

Overall respondents had a strong intention to continue used credit cards, where the highest intention was the desire to finance routine expenses with credit cards.

Overall respondents have been using credit cards wisely, therefore, in long term, the use of credit cards would provide benefits and will not cause financial problem in the future.

There was a positive and significant effect either simultaneously or partially between behavioral attitudes, subjective norms, and control behavior intention to use a credit card. The test results showed that the partial attitude had the greatest influence on the intention to use a credit card.

There was positive and significant effect either simultaneously or partially between behavioral attitudes, subjective norms, and behavioral control on behavior of default-risk debt. The test results showed that partial attitude of behavioral attitude gave the greatest influence on behavior of default-risk debt

There were positive and significant influences of the intention to use a credit card on behavior default-risk debt, which contributed the intention toward behavior of 0.545 and the remaining 45.5% influenced by other factors which were not examined. ■

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