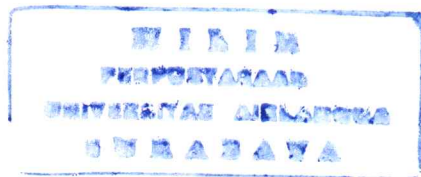


ABSTRAK

Penelitian ini bertujuan untuk menguji dan membuktikan secara empiris pengaruh *mental accounting* dan *psychological factors* terhadap perilaku konsumen dalam penggunaan kartu kredit. *Mental accounting* di dalam penelitian ini dikaji dengan menggunakan tiga indikator utama yaitu *mental budget*, *self control* dan *short term orientation* sedangkan untuk *psychological factors* dikaji dengan menggunakan indikator dari *personality traits* (sifat kepribadian) yang meliputi *emotional instability*, *introversion*, *conscientiousness*, *materialism*, *need for arousal* dan *attitude toward debt* (sikap terhadap hutang) yang mencakup *debt adverse*. Metode analisis yang digunakan di dalam penelitian ini adalah regresi linear berganda. Pengambilan sampel menggunakan teknik *convenience sampling* dimana diperoleh 112 responden yang dijadikan sampel di dalam penelitian ini. Hasil penelitian menyimpulkan bahwa ketiga indikator dari *mental accounting* yaitu *mental budget*, *self control* dan *short term orientation* memiliki pengaruh yang signifikan terhadap perilaku konsumen dalam penggunaan kartu kredit. Pada indikator *psychological factors* hanya *emotional instability*, *conscientiousness*, *materialism* dan *debt adverse* yang berpengaruh signifikan terhadap perilaku konsumen dalam penggunaan kartu kredit sedangkan pada indikator *introversion* dan *need for arousal* tidak memiliki pengaruh yang signifikan terhadap perilaku konsumen dalam penggunaan kartu kredit.

Kata kunci : *mental accounting*, *psychological factors*, perilaku konsumen dalam penggunaan kartu kredit



ABSTRACT

This study aims to test and prove empirically the effect of mental accounting and psychological factors on consumer behavior in the using of credit cards. Mental accounting in this study assessed using three main indicators, that are mental budget, self-control and short-term orientation. Meanwhile for psychological factors were assessed using indicators of personality traits, that are emotional instability, introversion, conscientiousness, materialism, need for arousal and attitude toward debt which covers debt adverse. The analytical method used in this research is multiple linear regression. Sampling using convenience sampling which get 112 respondents. The conclusion from this study show that all three indicators of mental accounting that are mental budget, self-control and short-term orientation have a significant influence on consumer behavior in the using of credit cards. While in psychological indicator, only emotional instability, conscientiousness, materialism and adverse debt which have significant influence consumer behavior in the using of credit card, but in introversion and the need for arousal have not a significant influence on consumer behavior in the using of credit cards.

Keywords : mental accounting, psychological factors, consumer behavior in use of credit cards.

