

ABSTRACT

The objective of this study is to determine whether there is any significant effect of financial literacy and credit card attitude of household toward credit card usage in Wiyung area RW 07 RT 01-03 Surabaya. Demographic factors are used as a control variable in this study. This study use Logistic Regression to test the influence of financial literacy to credit card usage and credit card attitude to credit card usage. The result of this study concludes that both financial literacy and credit card attitude are giving positive and significant influence to credit card usage of household in Wiyung RW 07 RT 01-03 Surabaya. Implications of this study are for the future researcher to adding more factor such as subjective norms and for the credit card issuers to improve consumers' financial literacy to leverage credit card usage.

Keywords: Financial Literacy, Credit Card Attitude, Demographic Factors, Credit Card Usage