

*Bachelor Thesis  
Management Study Programme  
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**ANALYSIS OF FACTORS AFFECTING  
CREDIT CARD USERS WORKERS  
IN BATAM**

NPM: 1541157  
Sisca Juliani

***Abstract***

*This study serves to determine the factors that influence credit card users among workers in Batam. Benefit Given by Bank, Qualification of Applying Credit Card, Payment Policies, Willingness to Pay, Awareness about The Total Debt Owed, dan Management of Income vs Expenses as an independent variable while credit card users as the dependent variable.*

*The sample used in this test is workers who have credit cards. In this study using 250 respondents from 350 who had been distributed. This study uses multiple regression methods to determine the effect of the dependent variable with independent variables. The sample was tested using the SPSS program version 21.00.*

*The results of this study illustrate that the qualification variables of credit card, willingness to pay, awareness of total debt owing have a significant positive effect on credit card users, management of income vs. expenses has a significant negative effect on credit card users, while benefit is given by the bank does not have a significant negative effect on credit card users.*

***Keywords:*** *credit card usage, bank's policies, attitude toward money*