

UNIVERSITAS INTERNASIONAL BATAM

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ANALYSIS OF FACTORS AFFECTING CREDIT CARD USE BY GENERATION Z IN BATAM CITY

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ABSTRACT

The objective of this research was to analyze the influence of credit attitude, knowledge about credit card, materialism, social norm, and self-efficacy variables on the use of credit cards by Generation Z in Batam city. Credit card is a tool that is available in the world of trade that has a value of money, therefore, it can be employed for transactions.

The method used in this study was regression analysis method. The samples of this research were Generation Z in Batam city. The questionnaire was distributed via Google Form and as many as 196 respondents had filled out the questionnaire. There were 3 respondents not classified in the Generation Z category accordingly they were not included for further research. The final data then were analyzed by using SPSS (Statistical Package for Social Science) software version 25.

The final results of this study state that credit attitude and knowledge about credit cards have no significant effect on the use of credit cards while materialism, social norm and self-efficacy have significant effect on the use of credit cards.

Keywords: *use of credit cards, credit attitude, knowledge about credit cards, materialism, social norm, self-efficacy, generation Z.*