

## HUBUNGAN ANTARA PERSEPSI RISIKO DAN PERSEPSI KARTU KREDIT DAN PEMBELIAN IMPULSIF

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### ABSTRAK

Penelitian ini bertujuan untuk mengetahui hubungan antara persepsi risiko dan persepsi manfaat kartu kredit dan kecenderungan pembelian impulsif. Penelitian ini melibatkan subjek sejumlah 100 orang pengguna kartu kredit (65 perempuan dan 35 laki-laki). Instrumen penelitian ini menggunakan 3 skala yaitu kecenderungan pembelian impulsif yang terdiri dari 20 item ( $\alpha = 0,919$ ), persepsi risiko yang terdiri dari 10 item ( $\alpha = 0,800$ ), dan persepsi manfaat yang terdiri dari 9 item ( $\alpha = 0,812$ ). Hasil analisis menggunakan *Spearman-Rho* menunjukkan bahwa persepsi risiko terhadap kartu kredit ( $\bar{X} = 24,47$ ,  $SD = 3,76173$ ) memiliki korelasi negatif dan signifikan ( $r = -0,464$ ,  $p = 0,000$ ) terhadap kecenderungan pembelian impulsif ( $\bar{X} = 24,47$ ,  $SD = 7,53558$ ). Sedangkan persepsi manfaat dimensi produktivitas terhadap kartu kredit memiliki korelasi positif dan signifikan ( $r = 0,498$ ,  $p = 0,000$ ) terhadap kecenderungan pembelian impulsif. Persepsi manfaat dimensi efektivitas memiliki korelasi positif dan signifikan ( $r = 0,400$ ,  $p = 0,000$ ) terhadap kecenderungan pembelian impulsif. Dan persepsi manfaat dimensi manfaat keseluruhan juga berkorelasi positif dan signifikan ( $r = 0,441$ ,  $p = 0,000$ ) terhadap kecenderungan pembelian impulsif.

Kata kunci : persepsi risiko kartu kredit, persepsi manfaat kartu kredit, kecenderungan pembelian impulsif, pengguna kartu kredit

***CORRELATION BETWEEN PERCEIVED RISK WITH PERCEIVED  
BENEFIT OF CREDIT CARD AND IMPULSIVE BUYING***

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**ABSTRACT**

*This reseach aimed to determine the relationship between perceived of credit card and impulsive buying. The research involved 100 adolescents, consisting of 65 female, and 35 male. The age of the subject in this research range between 20 to 40 years old. Three scales were used in this research, impulsive buying tendency consist of 20 items ( $\alpha = 0,919$ ), perceived risk consist of 10 items ( $\alpha = 0,800$ ), and perceived benefit consist of 9 items ( $\alpha = 0,812$ ). Result from the analysis using Spearm-Rho showed that perceived risk ( $\bar{X} = 24,47$ ,  $s = 3,76173$ ) was significantly negative correlated ( $r = -0,464$ ,  $p = 0,000$ ) to impulsive buying tendency ( $\bar{X} = 43,23$ ,  $s = 7,53558$ ). Furtermore, perceived benefit productivity dimension was significantly positive correlated ( $r = 0,498$ ,  $p = 0,000$ ) to impulsive buying tendency. Perceived benefit efectivity dimension was significantly positive correlated ( $r = 0,400$ ,  $p = 0,000$ ) to impulsive buying tendency. And also perceived benefit overall usefulness dimension was significantly positive correlated ( $r = 0,441$ ,  $p = 0,000$ ) to impulsive buying tendency.*

*Keyword : perceived risk of credit cards, perceived benefit of credit cards, and impulsive buying tendency*