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The Perception of Customer Value and its Influence to Self Consept in using Credit Card

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ABSTRACT

Credit cards are one way to facilitate buying and selling transactions involving banks/issuing companies, credit card holders and sellers. Banking is quite optimistic in the future, the credit card business can provide significant benefits. In the practice of using credit cards, there are often a number of problems experienced by customers in the form of complaints on the use of credit cards that range from late delivery of bills that have an impact on charging bills, card transactions not read by EDC machines, and also lack of information provided by officers credit card when offering to prospective customers. Reviewing these problems, the purpose of this study examines the impact of customer value on the self-concept of using a credit card The research method used is descriptive verification with an approach using structural analysis equation modeling method which is carried out by distributing questionnaires to 400 credit card user customers in the 3 largest credit card issuing banks in Indonesia in 2016 and credit cards still actively used by their customers, namely banks independent, BCA bank, and BNI bank. Based on the results of data analysis and problem facts, it was found that the self concept variable was able to influence the relationship between the effect of customer value on the decision to use. Innovation from the findings of this research model is that self-concept is customer behavior that can be considered by banks/publishing companies that can determine the decision making of credit card use.

Keywords: Customer Value, Self Concept and use Decision, Credit Card
JEL Classifications: D1, G2

1. INTRODUCTION

Banks are optimistic that in the future, the credit card business can provide significant benefits, in addition to income from other credit sectors. The increasing number of middle class people in Indonesia, which is accompanied by an increase in per capita income along with the improvement of national macroeconomic conditions, is a driving factor for the prospects for credit card marketing in Indonesia. Seeing this huge market opportunity, a number of credit card issuing companies, both from banking institutions and finance companies, are encouraged to intensify promotions to offer various types of new credit cards with all their facilities and advantages. Although the number of credit card issuing companies in Indonesia has not experienced an increase in the last 3 years, the types of credit cards issued have experienced quite high growth. The development of electronic payment instruments using credit cards has developed and developed rapidly in Indonesia. According to data from Bank Indonesia (2017), the volume of credit card transactions in Indonesia from the past 2 years has increased by 8.54%, from 281.32 million transactions to 305.05 million transactions in 2016. While the value of credit card transactions up only 0.35% from Rp 280.54 trillion and Rp 281.02 trillion in 2016. Transaction data and the value of the last 10 years credit card transactions are illustrated in the graph below.

According to Ingene and Levy (2002), there are three reasons why someone chooses to use a credit card rather than paying cash.

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First, because consumers need credit to be able to buy the desired goods or services. Second, consumers want to take advantage of the convenience of not having to carry cash. Third, consumers are very calculating people and understand the benefits of buying now and paying later. Consumers in deciding to use credit cards do not always use logical thinking, customers or customers using credit cards are not only to get their main function, but also to get social and emotional value (Shaffer and Lorein, 2007). The use decision is the stage in taking the purchasing process, where consumers actually buy and choose then use. Decision making is an activity of individuals who are directly involved in obtaining and using the goods offered (Kotler and Armstrong, 2017). According to Lamb et al. (2014) consumer behavior describes how consumers make purchasing decisions and how they use and regulate the purchase of goods or services.

According to Baumann et al. (2007), consumer behavior is closely related to the decision making process to use goods or services to satisfy their needs. In economics it is said that humans are economic beings who always try to maximize their satisfaction and always act rationally. The use of credit cards without careful consideration of financial ability and only because of an impulsive impulse alone must be considered how the consequences and effects of their use. In this study using the variable self concept due to the importance of self-control in the transaction process that uses a credit card in order to find out the function and how to actually consider the benefits and risks of using a credit card. Related to personality, Hurlock (2007) states that self-concept is at the core of individual personality development patterns that will affect various forms of traits. Self-concept is also said to play a role in individual behavior, because all attitudes and views of individuals towards him will influence the individual in interpreting every aspect of his experiences. In addition Susana (2006) states that self-concept is the core of one's personality which concerns the views and attitudes of individuals towards themselves regarding both physical dimensions, individual characteristics and self-motivation. Self-concept is a reflection of yourself how to interpret yourself, evaluate yourself, and respond to yourself.

In line with the opinion above Rosenber (in Ferrinadewi, 2008) that self-concept explains aspects of individual personality which is a person's self expression. According to Calhoun and Acocella (2007), self-concept has three dimensions, namely the individual's knowledge of himself, the expectations that an individual has for himself, and the assessment of himself. Research Engel et al. (2006) also explained that differences in behavior that occur in consumers is related to the differentiation of consumer self-concepts. According to Fitts in Agustiani (2009) self-concept has a strong influence on one's behavior. However, in the use of credit cards there are still some problems experienced by customers. Based on Bank Indonesia (2017) reports, customer complaints related to credit card use range from late delivery of bills that have an impact on charging bills, card transactions unreadable by EDC machines, and also lack of information provided by credit card officers when offering candidates customer. This phenomenon can be seen from the latest data on complaints regarding credit card products in Indonesia, where in 2016 there were 1600 complaints (Table 1). As well as when viewed in the percentage of payment system complaints at the end of 2016 the most were complaints of credit card problems, namely the increase in complaints and disputes on the one hand could be an indicator of increased awareness of customer rights. Something positive for the banking world because it can be a self-evaluation material for the banking world, especially if it can be solved with the right path. However, on the other hand, customer complaints that are not resolved properly have the potential to become frictions, which in turn will be detrimental to customers and/or banks, and can affect the reputation of the bank.

Table 1: Total population of credit card users

Credit card issuing bank	Population (people)
Bank mandiri	2.670.000
Bank BCA	2.400.000
Bank BNI	1.700.000
Total population	6.770.000

Source: Bank Indonesia

Starting from the description of the phenomenon and self-concept above, it can be said that the high and low of a desire to use a credit card is influenced by the presence of certain factors. According to Kotler (2005) the personal factors of the customer towards the decision to use his credit card are not only influenced by his personality, but also his self-concept. These conditions indicate that one of the factors that influence interest in using a credit card is a personal factor. This can be seen from the results of research conducted by Yayar and Serdar (2012) which states that the success of marketing a banking product is often not enough just to offer various advantages possessed by these banking services. It is precisely the most important thing is whether the supply of the product is in accordance with the wishes and can meet the needs of customers so as to increase customer value (cost value). Customer value is a reflection of the quality, benefits and sacrifices given to get a product or service. Customer value is an emotional bond that is formed between the customer and the bank after the customer uses a product or service produced by the producer and finds the product provides a picture of value (Butz and Goodstein, 1996). The value perceived by customers is often seen from the value of a product and the performance of services received from a process of purchasing products and services (Lupiyoadi, 2013).

According to Schiffman and Kanuk (2008), value is based on the customer's perspective on an organization or company by considering what is desired and needed and their belief in something that will be obtained from the purchase and use of certain products. A value called customer value or customer value is a value that must be met by an organization or company and good service is even better, effective and efficient than what is offered by its competitors. Customers who are fulfilled value and get the best service so that they get a satisfaction, will create loyal customers. A demand arises from this competition, namely hard work in increasing customer value and the quality of services provided as a form of bank competitive advantage. In this study used the concept of customer value is a factor that influences the self-concept of using a credit card. Customer value is an important factor in determining self-concept in using a credit card. From several studies suggesting that this self-concept influences

consumer behavior (Wang and Chen, 2013), then customer value variables can be included in the variables that determine self-concept in using a credit card. In this case it can be assessed that the size for determining a customer's value can be seen from the use of credit cards (Luarn and Ling, 2005), the credibility of credit cards that touch security and privacy aspects, and the amount of information about credit cards received (Wang and Chen, 2003).

2. LITERATURE STUDY

2.1. Customer Value

The term value is used as a different context. According to Woodruff (2007), customer value is a customer perceived choice and evaluation of product and service attributes, performance attributes and consequences arising from product use to achieve consumer goals and intentions when using products. Woodruff (2007) also defines customer value as the customer's perception of the consequences desired from the use of a product/service. Customer value can be described as the preferences that customers feel about product characteristics, performance, and the extent to which they have fulfilled what they want. Customer value is the value promised by the company's value proposition felt by the customer. According to Payne and Holt (2003) customer perceived value is a trade off between perceived benefits and perceived sacrifices (or positive and negative consequences). The perceived benefits are a combination of a number of elements such as physical attributes, service attributes, and technical support obtained in using the product, while the perceived sacrifice includes all the purchasing costs incurred when buying; for example the purchase price, cost of acquisition, transportation, installation, handling costs, repairs and maintenance, and the risk of failure or poor performance.

According to Kotler and Armstrong (2014), customer value is the difference between total customer value and total customer costs where total customer value is a set of benefits expected by customers of a particular product or service and total customer costs are a set of costs expected by customers to be issued for evaluate, get, and use products. Zeithaml (1998) defines customer value as the overall assessment of consumers on the utility of a product based on its perception of what is received and what is given. In line with this opinion, Kotler (in Lupiyoadi, 2013) explained that the search for value by customers of company products/services, then raises a theory called customer delivered value, namely the amount of difference in value given by customers to the company's products/services offered with costs that must be incurred by the customer to obtain the product/service.

Woodruff (2007) explains that customer value is determined by certain situations, where the situation itself can change at any time, and can trigger other situations with results that are not always the same. Thus it can be said that customer value is the perceived preference of customers in order to evaluate the product attributes they want, based on performance and the effects of the use of the product itself, with the aim of achieving customer needs. According to Kahle et al. (2014), there are three elements that together form infrastructure in delivering customer value, which is perceived as useful, perceived of credibility, and perceived as ease to use. Based on the above explanation, it can be said that customer value is the value perceived by customers on the benefits of credit cards based on the assessment that has been received and given by credit cards or simply can be said that customer value will be formed by maximum benefits from credit cards. Based on this, the construct of the customer value in this study is a benefit perceived by credit card users to be sacrificed to the perceived usefulness, perceived credibility, and perceived ease to use in using credit cards.

2.2. Self Concept

Self-concept is a frame of reference that becomes the beginning of behavior. The self-concept factor that underlies a person actively using a credit card is basically related to consumer/customer perceptions of social status and acceptance. Self-concept is an important part of a person's personality as a determinant of how a person behaves and behaves, in this case the attitude in the use of credit cards. According to Brunner (2010) self-concept is all individual feelings and thoughts about themselves. This includes ability, self-character, attitude, life goals, needs and appearance. Self concept is an important aspect in an individual, because the individual's self concept is a frame of reference (frame of reference) in interacting with the environment. Furthermore Hurlock (2007) explains self-concept is the core of the pattern of individual personality development that will affect various forms of traits. Self-concept is also said to play a role in individual behavior, because all attitudes and views of individuals towards him will influence the individual in interpreting every aspect of his experiences. An event will be interpreted differently between one individual and another, because each individual has different views and attitudes towards themselves. Furthermore Hurlock (2007) explains that individual interpretations of an event are much influenced by individual attitudes and views on themselves. Negative interpretations of experience are caused by negative views and attitudes towards themselves, and vice versa. Furthermore, the concept of self is said to play a role in determining behavior because the concept of self determines individual expectations. According to some experts, this expectation is at the core of self-concept. Hope is the goal, individual ideals that are always wanted to be achieved in order to achieve a pleasant inner balance.

According to Marsh and Hattie (2006), in general, ideal self-concept is a reference point with the actual self that is compared. If there is a gap between them, an individual tries to reach an ideal state. In this case, the ideal self is driving a motive power towards the individual. Actual and ideal self-concept both have a social dimension, but due to space limitations there is no particular hypothesis developed regarding the social aspects of self-concept. Based on the opinions of the figures above it can be concluded that the notion of self-concept is what is seen, felt and thought by individuals about themselves as a whole so that it appears in individual behavior. Calhoun and Acocella (2007), differentiate self-concept into 2, namely positive self-concept and negative self-concept. Self-concept is a part of the self that affects every aspect of experience, both thoughts, feelings, perceptions, and individual behavior. Thus, Calhoun and Acocella (2007) positive or negative self-concept of a person, can be seen from his behavior.

Figure 1: Research paradigm of the influence of customer value perceptions of the customer's self concept

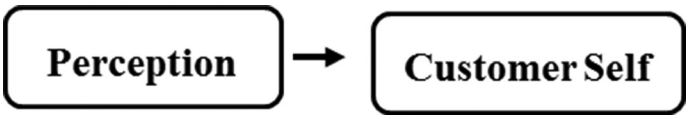
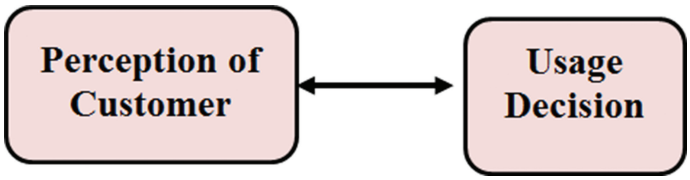


Figure 2: Research paradigm of the influence of customer value perceptions of the usage decision



If someone has a positive self-concept, then the behavior that appears also tends to be positive, and vice versa, someone who judges himself is negative, then the behavior that appears also tends to be negative. Furthermore, Calhoun and Acocella (2007) to measure self-concept can be used Self-Control, Responsibility, Confidence, and Self-Appreciation.

2.3. Framework

Wang and Chen's research (2013) explains that self-concept is not just a descriptive picture, but an individual's assessment of himself which includes what is thought and what is felt by the individual. The consumer's self concept is the view of consumers about themselves, including a picture of themselves that is both physical and psychological, and is obtained through the perceived value of consumers for a product and develops continuously from every experience gained. Based on the results of these studies it can be explained that the perception of customer value is able to form the customer's self concept, which is described as follows (Figure 1).

Research of Baumann et al. (2007) explains that customer value is very important in the stage of recognizing the needs of consumer decision making. Customer value is related to the use of a product and is more something that customers feel than the seller. Customer value is the perception and what is felt by the customer and its evaluation of product attributes and performance, the consequences that arise after consuming the product will ultimately make the customer achieve its objectives in various usage situations. Emotional value contained in customer value also underlies customers in making decisions to buy products/services. Based on this explanation, it can be said that there is an influence of the perception of customer value on the use decision, which is described as follows (Figure 2).

3. MATERIALS AND METHODS

3.1. Method Used

The method used in this research approach is quantitative research using the survey method (explanatory). The population of this study is credit card users in the 3 biggest credit card issuing banks in Indonesia in 2016 and credit cards are still actively used by their customers. Based on the population of the three largest credit card issuing banks in Indonesia, there were 6,770,000 customers identified in Table 1.

The sampling method in this study uses accidental sampling. Sample size determination uses the Taro Yamane approach. Based on the total population of 6,770,000 credit card users with e used 5%. With the formula as follows:

$$n = \frac{N}{N.d^2 + 1}$$

$$= \frac{6770000}{6770000 \times 0.05^2 + 1} = 399.9$$

Based on the determination of sample size with the Yamane approach obtained a minimum sample of 399.9 rounded up to 400 respondents.

The number of samples in the study fulfilled the minimum sample requirements in structural equation model (SEM), According to Hair et al. (2014), in the SEM the sample size was a minimum of 100-200. Thus, to determine respondents as samples by meeting and disseminating questionnaire to credit card users on google form online. The test instrument in this study consisted of two, namely, validity test and reliability test.

3.2. Data Analysis Design

The data analysis technique in this study uses statistics. There are two kinds of statistics used to analyze the data in this study, namely descriptive statistics and verification statistics. Descriptive analysis is used so that it is easier to interpret the variables under study, categorization of respondents' response scores. The principle of categorizing the number of response scores of respondents was adopted from the book Business Research Methods written (Sugiyono, 2012), which is based on a range of maximum scores and minimum scores divided by the desired number of categories with the following formula:

$$\text{Category score range} = \frac{\text{Maximum score} - \text{Minimum score}}{5}$$

3.3. Information

Maximum score = number of respondents × highest number of × statements of answers

Minimum score = number of respondents × number of statements × lowest answer

The casual statistical analysis method in this study was conducted using structural equation modeling (SEM) with the help of the AMOS 21.0 program. It further reveals that SEM has two basic components: (i) Structural models or path models, connecting dependent variables independently; (ii) measurement model. This research has two variables, namely customer value and self-concept in using a credit card is an endogenous intervening construct, and the decision to use a credit card is an endogenous

latent construct (dependent variable Here is a description of each individual construct on each variable (Figure 3):

Information	
ξ_1	Exogenous latent variable customer value
$X_{1.1}$-$X_{1.3}$	Dimensions for exogenous latent variables customer value
$X_{1.1.1}$-$X_{1.1.4}$	Indicators for the dimensions of value of usefulness
$X_{1.2.1}$-$X_{1.2.2}$	Indicators for the value of credibility dimension;
$X_{1.3.1}$-$X_{1.3.2}$	Indicators for the dimensions of perceived ease to use
η_1	Endogenous latent variable self-concept using a credit card
Y_1-Y_3	Dimensions for endogenous latent variables self Concept in using credit cards
$Y_{1.1}$-$Y_{1.2}$	Indicators for the dimensions of self control
$Y_{2.1}$-$Y_{2.2}$	Indicators for responsible dimensions
$Y_{3.1}$-$Y_{3.2}$	Indicator for the dimension of confidence
$Y_{4.1}$-$Y_{4.2}$	Indicators for dimensions of self-respect

The following is an overview of individual constructs of the Self Concept variable in Using a Credit Card which is an independent variable in this study (Figure 4).

When the measurement model has been determined, the data is sufficient, and estimation techniques have been determined (Hair et al., 2014). SEM has its own criteria in measuring the feasibility of a model, namely using the confirmatory factor analysis technique with a number of goodness-of-fit measurements to measure the suitability of the predicted/proposed model (Hair et al., 2014). Furthermore, based on the research hypothesis that has been formulated, then test the hypothesis to test each research hypothesis as follows.

H_0: Customer value has no significant effect on self-concept in using a credit card.

H_1: Customer value has a significant effect on self-concept in using a credit card.

4. RESULTS AND DISCUSSION

There are three criteria for assessing the measurement model according to Haryono (2017), namely: First, convergent validity (the magnitude of the loading factor of each construct). If the value of the loading factor is above 0.5 then it is declared valid. Second, discriminant v lidity, the criteria are met if the coefficient of VD> from the correlation between contracts is average variance extracted (AVE) with the AVE criteria above 0.5. Third, by measuring internal consistency using composite reliability (CR) with a value above 0.70. The following table shows the values of contract validity (factor loading), AVE and CR.

Based on the table above, it is known that the factor loading value for each indicator shows a value of >0.5. This shows that all indicator items are declared valid. The AVE value for each variable shows a value of >0.5, which means that the credit card use decision model can be formed from the contract of customer value, customer knowledge and self-concept. The CR shows that the value of each variable >0.7 means that the contract model is declared reliable and can be used for further research.

Figure 3: Individual construct of customer value variable

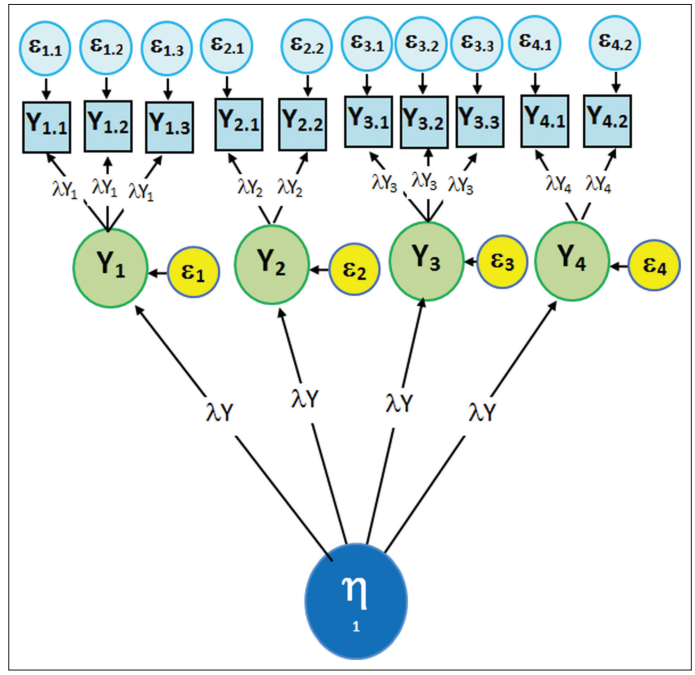
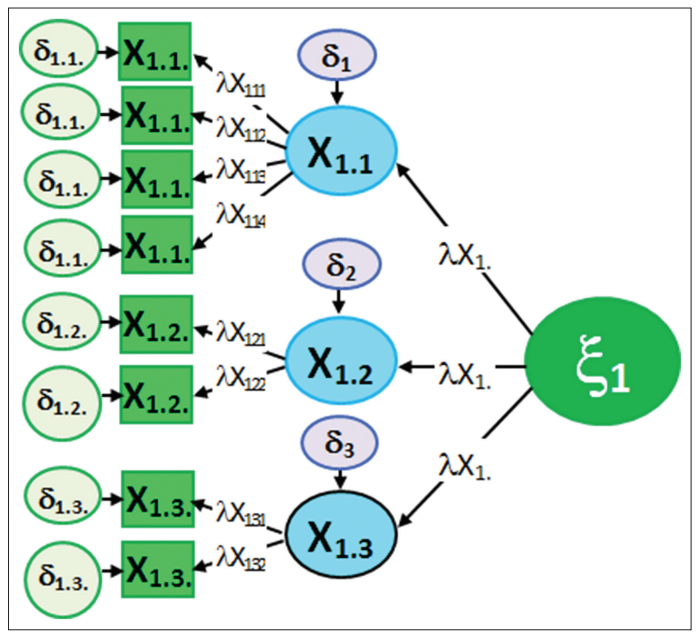
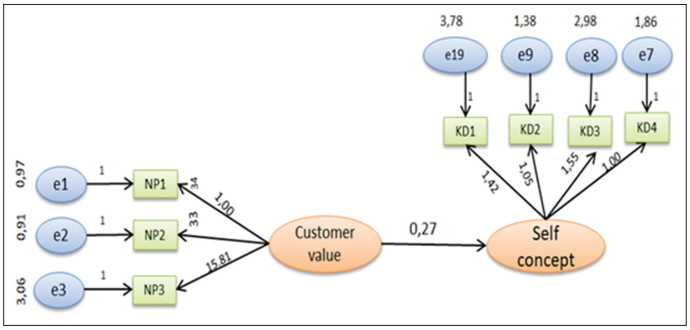


Figure 4: Construct of individual variables self concept in using a credit card



Effect of customer value perception and customer knowledge on self-concepts in using credit cards. Before testing the hypothesis with the SEM structure model on the model of the influence of customer value perceptions and customer knowledge on self-concept in using credit cards (MODEL I), ideally first test the goodness of fit model by using conformity indices which include Chi-square, probability, RMSEA, GFI, CFI, TLI and CMIN/DF. The results of the analysis of the goodness of fit model from the four research variables, namely the perception of customer value, customer knowledge, self-concept and the decision to use credit cards are described as follows (Figure 5).

Figure 5: Result of confirmation model



Tabel 2: Test goodness of fit model

No	Goodness of index	Cut-off value	Model result	Decsription
1	Chi square	Less	92,823	Good fit
2	Probability	≥0.05	0.000	Poor fit
3	RMSEA	≤0.08	0.069	Good fit
4	GFI	≥0.90	0.956	Good fit
5	AGFI	≥0.90	0.924	Good fit
6	CMIN/DF	≤ 2	2.901	Marjinal fit
7	TLI	≥0.90	0.980	Good fit
8	CFI	≥0.95	0.966	Good fit

Source: AMOS Calculation Results, 2018

The results of the goodness of fit test model analysis in this study can be seen in the following Table 2.

Based on the Table 2, these results indicate that the model used is acceptable. The CMIN/DF value of 2,901 shows a structural equation model that is quite good. The RSMEA measurement index is in the range of expected values of 0.069 <0.08, then the GFI measurement index is at the expected value of 0.956> 0.90, the AGFI measurement index is 0.924> 0.90, TLI is 0.980> 0.90, and CFI is 0.966> 0.95. From several model feasibility tests, the model is said to be feasible if at least one of the feasibility test models is met (Hair et al., 2014). In an empirical study, a researcher is not required to fulfill all the criteria of goodness of fit, but depends on the judgment of each researcher.

Haryono (2017) says that Chi-Square cannot be used as the only measure of the overall suitability of the model, one reason being because chi-square is sensitive to sample size. When the sample size increases, the chi-square value will increase as well and lead to the rejection of the model even though the difference value between the sample covariance matrix and the model covariance matrix has been minimal or small. Chi square is also closely related to the degree of freedom value, if the degree of freedom is greater, it will affect the value of Chi Square. The degree of freedom in the study was 32, thus affecting the chi square value. From the model output for the model conformity test criteria, but there are those in the marginal value criteria Marginal value is the condition of the suitability of the measurement model below the absolute fit and incremental fit size criteria, but can be continued on further analysis because it is close to the good fit criteria. Based on the results of the structural equation modeling (SEM) analysis that has been adjusted through modification of the model the results of the analysis are as follows (Table 3).

Based on Table 3, the structural equation is obtained as follows.
Self-Concept = γ1 Customer Value + ζ1
Self-Concept = (0.274) Customer Value + 0.087

Based on these equations it is known that the self concept in the use of credit cards is influenced by customer value of 0.274 and customer knowledge of 0.289. This means that the higher the customer value and customer knowledge of the credit card, the higher the self-concept of customers to use credit cards, on the contrary the lower the customer value and customer knowledge of credit cards, the lower the customer's self-concept to use cards credit.

Furthermore, to analyze the hypothesis used to test the influence of variables in the study. Based on the results of the SEM test with AMOS, the model has met the requirements as a measurement in this study. Based on the results of structural model analysis, the following data are obtained (Table 4).

4.1. Hypothesis testing

Based on the results of the investigation regarding the effect of customer value on the self-concept of using a credit card shows that the value of Estimate = 0.274, SE = 0.087, CR = 3.145 and P = 0.002 <0.05, which means that this indicates that there is an influence on the concept of customer value in using credit cards are quite large and significant. This investigation shows that the higher customer value which includes value of usefulness, value of credibility, and perceived ease to use, it will tend to increase the self-concept of using a credit card.

Fernandez et al. (2008) suggested that consumers have a variety of perspectives regarding the choice of buying or not buying, among others, social value refers to the formation of self-image between friends or colleagues when using the product, as well as the image of a performance when the product is used. Emotional value is related to feelings such as confidence or joy, and anger. Whereas Epistemic value is concerned with the desire to acquire knowledge, which is related to intellectual curiosity or from experience and novelty search. Safakali's research (2007) states that the dimension of customer value that is perceived usefulness as the level of one's perception of a credit card that is trusted will facilitate their business. As for Davis (2003) explained that perceived usefulness) is the extent to which someone believes that using a technology will improve its performance.

4.2. Discussion

Based on the results of the investigation regarding the effect of customer value on the self-concept of using a credit card shows that the value of estimate = 0.274, SE = 0.087, CR = 3.145 and P = 0.002 <0.05, which means that this indicates that there is an influence on the concept of customer value in using credit cards are quite large and significant. This investigation shows that the higher customer value which includes value of usefulness, value of credibility, and perceived ease to use, it will tend to increase the self-concept of using a credit card. Fernandez et al. (2008) suggested that consumers have a variety of perspectives regarding the choice of buying or not buying, among others, social value refers to the formation of self-image between friends or colleagues

Table 3: Standardized regression model

		Hipotheses	Estimate	S.E	C.R	P
Self concept	<---	Customer value	0.274	0.087	3.145	0.002
Value_of_Usefullnes	<---	Customer value	1.000			
Value_of_Credibility	<---	Customer value	0.331	0.015	22.195	***
Perceived_Ease_to_Use	<---	Customer value	0.340	0.015	22.166	***
Self esteem	<---	Self concept	1.000			
Self confidence	<---	Self concept	1.552	0.057	27.442	***
Responsible	<---	Self concept	1.047	0.039	26.994	***
Self control	<---	Self concept	1.419	0.057	24.804	***

Source: The calculation results of AMOS, 2018

Table 4: Inter variable path analysis model

Hipotheses	Estimate	S.E	C.R	P
Customer value affects the self-concept of using a credit card	0.274	0.087	3.145	0.002

Source: The calculation results of AMOS, 2018

when using the product, as well as the image of a performance when the product is used. Emotional value is related to feelings such as confidence or joy, and anger. Whereas Epistemic value is concerned with the desire to acquire knowledge, which is related to intellectual curiosity or from experience and novelty search. Safakali's research (2007) states that the dimension of customer value that is perceived usefulness as the level of one's perception of a credit card that is trusted will facilitate their business. As for Davis (2003) explained that perceived usefulness) is the extent to which someone believes that using a technology will improve its performance.

Chou (2009) suggests that consumers obtain intrinsic value for active consumption to satisfy self-oriented goals. Play involves fantasies, likes or pleasures that arise when individuals access products or services, and are generated by entertainment or sensory stimulation (sight, sound, touch, smell, taste) and social interaction. Next Chou (2009) suggests that consumers have a self-oriented positive reactive appreciation of some objects (products or services). Aesthetics is related to beauty which is enjoyed not to satisfy certain goals. Aesthetic values include the atmosphere (ambience) that is formed through architecture, interior design, layout, and decoration, as well as a visual display of attractive products for consumers.

4.3. Novelty of Research

The results of the investigation carried out in this study prove that the perception of customer value factors can influence the decision to use credit cards through self-concept in using credit cards. This indicates that customer value based on value of usefulness, value of credibility, and perceived ease to use, can change one's self-concept in using credit cards, where if the customer's self-concept is positive, then the decision to use credit is very large, whereas if the customer's self concept is negative, then the decision to use credit is very small. Customer value perceptions which are part of the input of information sources that affect customers in making decisions on the use of credit cards. The source of this information will be used as a basis in its behavior towards credit cards. The perception of subscriber value is part of the company's goal in carrying out a marketing strategy, which is where the marketing strategy must be able to change customer value perspectives to be better for the products it markets.

When the perception of customer value has affected the user towards a credit card, then the next stage of the component will be a psychological consideration through the user's self-concept before deciding when to use his credit card. In this case, one's self-concept will shape the perception of a credit card against itself, so that it will determine whether the credit card is in accordance with his condition or not. The existence of the process of the user's self-concept, then it will determine the decision to use a credit card. When the self-concept of using a credit card is positive, the decision to use a credit card is getting bigger, but when the self-concept of using a credit card is negative, the decision to use a credit card is getting smaller. A person's perception of him will influence his behavior as a user. A product will be perceived as having a certain image, then the user will create an association between the product image and the perception of him. A product will be in demand by someone in this case as a consumer/user, if the consumer/user will see that the product is in accordance with his reflection. The decision of consumers/users to use credit cards in the hope of getting benefits that are able to meet their needs and desires. This means that consumers will try to get products to meet their needs and desires rationally, but in reality many processes of purchasing/using credit card decisions are made by consumers/users to fulfill their needs psychologically, cultural symbols even to meet their prestige needs. This shows that the process of buying/using decisions from credit card ownership does not only involve the rational side of the consumer, but also in the inherent decision-making of self-concept that can trigger decisions on its use.

From some of the results of the above thought, this supports the opinion of Wong & Tsai (2010) which states that consumers often buy luxury products based on consideration of emotional feelings that provide comfort, perceive themselves to have a higher social status prestige and influence in the environment society. Wiedmann et al. (2007) also revealed that consumer confidence increases when using luxury products so luxury goods become a source of consumer confidence, especially in certain situations where consumers want to be remembered as a special person and not remembered as a poor person. Furthermore, based on the analysis of the customer/user self-concept, it is clear that one's self-concept will determine the choice in the decision to use the credit card. Thus, if it is associated with a marketing strategy, then a marketer must see and pay attention to the meaning and function of this self concept in designing the right marketing strategy for the target

consumers/users. Because consumers/users will associate between the concept of themselves with the product that is used to be able to support or improve the concept of themselves in deciding the purchase/use.

Based on the results of the explanation above, it can be seen that a customer's decision in using a product is based on his self-concept behavior. Kotler and Armstrong (2003) show that the basic model of the consumer/user decision-making process consists of three main components, namely marketing and other stimuli (acting as a stimulus), the buyer's black box (related to consumers) and the buyer responses (response section). The model shows three dimensions in a simple consumer/user behavior model, namely:

1. Stimulus-marketing stimulus (marketing stimuli).
2. Black Box as an intervening variable to get to the target audience response.
3. Response of the target market (target audience response) to marketing designed by the company. The marketing stimulus can be a marketing strategy and method developed by producers or marketers to market the product. With this stimulus consumers are expected to be interested in buying products.

This behavioral decision use model is an improvement of the concept developed by Kotler and Armstrong (2014). This model shows that external stimuli will enter into the black box and produce a certain response to the consumer. External stimuli consist of marketing stimuli (product, price, distribution and promotion) and other stimuli (economy, technology, politics, and culture). The external stimulus will affect the buyer's blackbox, in which this model will cause changes in customer value factors related to value of usefulness, value of credibility, and perceived ease to use, and changes in customer knowledge factors that include product knowledge, purchase knowledge, and usage knowledge. Furthermore, these stimuli will form consumer self-concept as a process that influences the results of decisions so that it will influence the decision making process of using credit cards covering covert behavior, overt behavior and intensity of use. The stimulus from Buyer's Decisions will result in the selection of credit card use decisions that must be SMART (Specific, Measure, Amount, Reasoning and Timing).

5. CONCLUSION AND RECOMMENDATION

5.1. Conclusion

Based on the results of the research it can be concluded that:

1. The most widely used level of credit cards is for consumptive purposes, this is in accordance with the perceptions felt by credit card owners, namely easy, fast, practical and safe. In addition, the frequency of using credit cards in frequently used categories (5-7 times/month). The average rating of customer value perception variables in the high category. This shows that credit cards have a high rating related to value of usefulness, value of credibility and perceived ease to use. While the average assessment of customer knowledge variables is in the high category too. This shows that credit card users have high knowledge related to product knowledge, purchase knowledge and usage knowledge. The average rating of the self concept concept of credit card users is in the high category. This shows that credit card users do not have a high self-concept in carrying out self-control, responsibility, trust in self and respect for themselves. Furthermore, the average rating of decision variables for using credit cards is in the high category. This shows that covert behavior (overt behavior), overt behavior (active behavior) and the intensity of credit card use have become considerations of credit card users for the decision to use a credit card in conducting transactions.
2. The perception factor of customer value and customer knowledge has a considerable and significant influence on the self-concept of using credit cards to credit card owners either partially or simultaneously.
   a. One's belief in credit card ownership shows that credit cards are able to increase or accelerate the process of completing their duties in meeting their needs, so this will change the perceptions, feelings, and attitudes of an individual towards his credit card products, so that when changes This is positive, so the customer will make a decision to use a credit card.
   b. The high assessment of the security and privacy issued by the system from a credit card, this will change the perceptions, feelings, and attitudes of an individual towards himself towards credit card products. If the change is positive, the customer will make a decision to use a credit card.
3. The self-concept factor in using a credit card has a large and significant influence on the use decisions on credit card owners, where with the increase in one's belief that the use of a credit card will simplify work, this will change the perceptions, feelings, and attitudes of an individual against itself against credit card products. If the change is positive, then someone will make a decision to use a credit card, whereas if the change is negative, then the customer will make a decision not to use a credit card.
4. Customer value factors and customer knowledge have a large and significant influence on credit card use decisions through self-concept in using credit cards both partially and simultaneously.

5.2. Recommendation

Related to the model of consumer behavior in the use of credit cards, the concept of the right marketing strategy in determining the level of decision to use credit cards is as follows.

1. Marketers must be able to provide an assessment of the benefits perceived by credit card users through usability values, credibility values, and perceptions of the ease of use of credit cards, so that marketing will change consumers' self-concept that credit cards are in accordance with consumers who will ultimately make decisions to use a credit card.
2. Marketers must be able to provide clear information to be conveyed to consumers/users, so that information will change the self-concept of consumers/users that credit cards are in accordance with their users who will eventually make the decision to use credit cards.
3. Marketing must be able to develop a marketing strategy to improve the credit card brand image in accordance with the concept of self in the target market.

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