



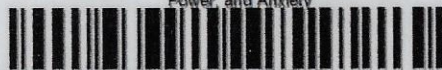
**COMPULSIVE BUYING AND  
CREDIT CARD MISUSE AMONG  
CREDIT CARDHOLDERS IN JAKARTA:  
THE ROLES OF MATERIALISM,  
IMPULSIVE BUYING, BUDGET CONSTRAINT,  
POWER, AND ANXIETY**

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**Vivian  
Suresh Kumar**

Compulsive Buying and Credit Card Misuse Among Credit Cardholders in  
Jakarta: The Roles of Materialism, Impulsive Buying, Budget Constraint,  
Power, and Anxiety



2995-2021

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This monograph studies the misuse behavior of credit cards based on materialism, impulsive buying, budget constraint, power-prestige, anxiety, and compulsive buying. Materialism is a condition in which a person's devotion to material aspirations and possessions leads to the acquisition of more material items in their life. Impulsive buying is defined as a circumstance in which a person makes a strong desire to acquire something right away, resulting in a temporary loss of self-control. When price and income influence budget restrictions, the limit of consumers maximizing utility is referred to as the budget constraint. Power-prestige is defined as the symbol of success which is used by an individual as a tool to influence themselves and impress others. Anxiety is defined as a condition in which a person is concerned and anxious about money and perceives money as a source of anxiety relief. Compulsive Buying is defined as a pattern of buying or intending to buy that is perceived as irresistible, obtrusive, or pointless behavior. Thus, this study hopes to suggest a balance on consumptive among people as well as the government to give education to their people. So that credit card misuse would be decreased in the future.

Suresh Kumar is a senior lecturer at President University, Indonesia with 12 years of experience in teaching and research. His research interests are in entrepreneurship, retail business, hospitality and tourism, and wealth management. Currently, he serves as Head of Business Administration at President University, Indonesia.

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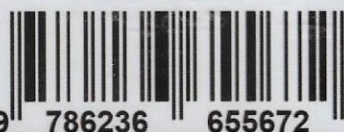


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