THE RELATIONSHIPS OF SELF CONTROL AND NEUROTICISM PERSONALITY TENDENCY TO UNHEALTHY CREDIT CARD USAGE OF CAREER WOMEN IN SURABAYA

Devi Adilah Sandy
Theda Renanita
Faculty of Psychology, Ciputra University

Abstract: Everyone can experience stress especially career women. Their work problems can cause stress. Career women go shopping to reduce their stress. Then, credit card become their alternative payment method to pay. However, if the use of credit card is not properly managed, it can lead to unhealthy usage of credit card. This research will explore correlation between three variables there are self-control, neuroticism personality tendencies dan unhealthy usage of credit card. Total participants are 73 career women. Multiply correlation analysis shows self-control and neuroticism personality tendencies are related with unhealthy usage of credit card among career women in Surabaya (R=0.447 \( \rho =0.000 \)); Partial correlation analysis shows (1) There is no relation between self-control and the unhealthy usage of credit card among career women in Surabaya (r=-0.266 \( \rho =0.024 \)); (2) There is no relation between neuroticism personality tendencies and the unhealthy usage of credit card among career women in Surabaya (r=0.321 \( \rho =0.006 \)).

Keywords: shopping, coping stress, self-control, neuroticism, unhealthy usage of credit card

Statistics Indonesia reported that the number of job seekers and job fulfillment in East Java for females continue to increase every year. In 2014, the number reached 185.079 million of female job seeker, and the fulfillment of female workforce reached the number 101.922 million. These data increased from the previous year, 2013, with numbers of female job seekers in 2013 reached 103 million, while female workforce fulfillment only reached 44.839 million.

Career women, in their adulthood age, may undergo problems when pursuing their successful career and may begin to feel social tensions. These problems and social tensions do not rule out the possibility to become stressors for career women. Shopping has become one way to deal with stress (Hama, 2001).

In this modern era, efforts to meet the needs of shopping are getting easier. Data released on the Indonesia Credit Card Association show increased growth and transaction of credit card usage. In January 2015, the credit card growth reached 16 million, and in January 2016 it peaked to 17 million. Credit card transaction also peaked to 21 million in January 2015, and increased to 22 million transactions in January 2016.

Mitchell and Mickel (1999) describe credit cards as an extension of money whose payments can be deferred. Cohen (2007) adds that credit card serves as a tool for consumers to meet the growing standard of external presentations, since it allows consumers to experience lifestyles beyond their financial capabilities (Phau & Woo, 2008).