

## ABSTRACT

Title : THE INFLUENCE OF COST FINANCIAL CHARGE METHOD  
IN SELECTING THE PLASTIC MONEY

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There is proverb, which said, the more enhanced economy at the society, marked by increasing consumption cheque money compared with cash money. One of forms is appeared plastic money at the public. The growth of plastic money brought about competition among issuers banks getting cardholder, these competition consist of qualitative competition and quantitative competition. For winning the competition, a creativity plastic money issuer is very needed. One of invulnerable weapons, which is often used by plastic money issuers are benefit the society who did not know how to calculate the financial charge.

In the outline, this research compared and studied the plastic money costs and financial charge calculation methods which were done by four plastic money issuer banks and the influence in selecting plastic money, inclusive: financial charge calculation method used (previous balance method, adjusted balance method, average daily method and simple interest),

including or excluding current purchases. And then writer studied dates the financial charge begun (transaction date, posting date or statement date). To identificate named or four plastic money issuer banks, which became the object of the study, with ethical reason, are changed by certain codes, writer used consistently during the research and written this thesis.

For calculating financial charge, the writer used the sample of transactions in rupiah currency during the three billing periods. Therefore the writer did the financial charge calculations conform with the method which is used by each bank became the object of the study. The financial charged calculations, the writer did both the same interest rate and the interest rate valid at the each issuer bank.

The result of research points out that plastic money issuer banks, which became the object of the study to use the different financial charge calculation, but each issuer did not differ financial charge calculation method for VISA Card and Master Card issued. Necessary to know that the four issuer banks imposed the financial charge for purchases transactions if until the due date did not do the payment full upon statement. Whereas financial charge for cash advance transactions imposed by two issuer bank from four issuer banks which is studied by the writer. On this research also found that the plastic money issuer banks could impose financial charged higher to cardholders than other issuer banks could impose financial charge higher to cardholders than others issuer banks with the same interest rate or the lower

ones. Then in deciding plastic money from which issuer bank will select, the costs of plastic money considered, such as: annual fee, cash advance fee and others. Beside its mentioned above, need to be noticed how the plastic money will use and the qualitative factors in selecting plastic money.

At the last the writer wishes that society who will be cardholder that more selective in deciding plastic money which fits with his needed, so that can get the optimal benefit.