

# Determining the influence of Consumer Behaviour in using Co-Branded Card during Pandemic-Covid19.

- **Author(s):** Yulianti Keke ,Susanne Dida ,Dadang Sugiyana ,Asep Suryana
- **Abstract:** Payment using a card is one of the solutions in stopping the spread of Covid-19. Co-branded cards provide many benefits for consumers, such as providing discounted and others privileges for the consumers. The number of credit cards in circulation in Indonesia seems to be increasing amid the spread of the corona virus, and this has an impact on consumer behavior in using cards. This study wants to determine consumers in Indonesia in using co-branded card, this study investigated the key antecedents of customers' behavioral intentions in using co-branded cards with the Ajzen's Theory of Planned Behavior (TPB) framework. Data were collected via questionnaire from a sample of 320 respondent in Indonesia, with the quantitative approach using Structural Equation Modeling, by Lisrel program. The empirical findings suggest that consumer's attitude toward behavior, consumer's subjective norms and consumer's perceived behavioral control are all positively and significantly correlated with the consumer's behavior intention in using a co-branded card.
- **Keywords:** consumer's behavior, co branded card, significantly correlated