

## CHAPTER V

### CONCLUSION AND RECOMMENDATION

#### 5.1 Conclusion

Based on the result and discussions that have been carried out in this study, where this study aims to find out what consumer behaviour such as cultural, social, personal, psychological, consumptive, and life style that influence on the use of digital payment that processed with SPSS version 25, the several conclusions obtained they are:

1. Cultural have a negative influence on the The Use of Digital Payment. It is confirmed that cultural has not have a significant influence on the use of digital payment. Cultural is not a major factor for people who want to use digital payment in Pekanbaru.
2. Social have a negative influence on the The Use of Digital Payment. It is confirmed that on the use of digital payment respondent doesn't feel that they are driven by social.
3. Personal have a negative influence on the The Use of Digital Payment. It also confirmed that personal such as age, and job have not a significant influence on respondent on the use of digital payment.
4. Psychological have a negative influence on the The Use of Digital Payment. It is confirmed that respondents who use digital payment think that on using digital payment, they are not influenced by psychological.
5. Consumptive Behavior have a positive influence on the The Use of Digital Payment, it is confirmed that pandemic covid-19 have effect on consumer

to be a consumptive consumer, consumptive behaviour is said to meet their expectation that when they use digital payment they will be influenced by consumptive behavior because all the promotion, discounts, and cashback that the provider gives. It said that consumptive behavior has impact on consumer behavior using digital payment in Pekanbaru,

6. Life Style has a positive influence on the The Use of Digital Payment. It is confirmed that respondents who use digital payment think that on using digital payment, they are influenced by life style, during this pandemic covid-19 the respondents think that the new normal style would be more suitable to use digital payment because of the various reasons provided by digital payment and in the use of digital payment it is meet their expectation. It said that Life Style have impact on consumer behavior on the use of digital payment in Pekanbaru.

## 5.2 Implication

Pekanbaru is a city that has a high variation of digital payment applications, higher than several surrounding cities, this study aims to examine what factors influence consumers in using digital payments and what benefits are provided by digital payment service providers. Individuals must start to be aware of digital payments to get the benefits of digital payments that are useful now and in the future without worrying about. To get some benefits there are several factors that influence the decision making.

People in Pekanbaru can benefit greatly from the information gleaned from this research to know what factors that influence the most on the use of digital

payments, ways to know that consumer behavior factors can influence an individual in using digital payments.

Based on the results of research on the application of theory of Thecnology Acceptance Model (TAM) and Consumer Behavior theory on consumer behavior towards the use of digital payment in Pekanbaru, so this study provides contribution to the digital payment community to make transactions by using Digital Payment to minimize time and energy. In this study it is proven that life style and consumptive behavior factor has a significant effect on the use of digital payment as well as variable Cultural, Social, Personal and Psychological are not have significant impact on the consumer behavior towards the use of digital payment.

And also other implications obtained from the results of research for digital payment service providers that for digital payment service providers with the aim of increasing the number of active users who make transactions using digital payment applications. And with the current pandemic of Covid-19, there is an increase in the use of digital payments in transactions. It is better if the digital payment service management company analyzes the features that are needed by users to continue using digital payment applications as the main choice in transactions, both from the perspective of consumer behavior and the elements that have the potential to persuade consumers to use digital payment. The expectations of factors that influence consumer behavior regarding the use of digital payments must be met by adjustments to the operation of digital payments such as age and work because not all users are proficient in using smartphones and also the ease of

operation also greatly determines the effectiveness of individuals in deciding to use digital payments.

### 5.3 Limitation

Like research in general, this study also has several limitation:

1. Other than age, gender, educational background, occupation, and income, this study does not take into account any other social or economic factors that influence the use of digital payment.
2. Because the questionnaire was only distributed online, the study's coverage area is restricted to Pekanbaru, and convenience sampling was used to select samples.
3. This research dominated by respondents with an age range of 18 – 25 years, due to the limited access, which have not been able to accurately reflect on the use of digital payment by all Pekanbaru residents.
4. This study only uses online questionnaires to collect data, which should allow for an increase in the number of respondents if offline questionnaires were used to collect data from those who do not have access to the internet.

### 5.4 Recommendation

1. The next researcher should look into how other social and economic factors, like investment, work experience, educational background, and so on, affect people in Pekanbaru's use of digital payment. so that it can be determined whether the social economy in its entirety can have an impact on digital payment. This could serve as the foundation for more in-depth and precise research. It is better if the future researchers should cover the

entire community in all ages in Pekanbaru, especially people who were not covered by previous research. So that the higher the respondents the even better the result.

2. It would be preferable if a variety of offline and online questionnaires could be added in the event that the subsequent researcher conducts research that is comparable. so that people who are unable to access the internet can continue to participate in the research, expanding the sample size.

