

**DETERMINANTS OF CONSUMER BEHAVIOR IN USING DIGITAL PAYMENTS IN
PEKANBARU**

THESIS



**DEPARTMENT OF ACCOUNTING
FACULTY OF ECONOMICS AND BUSINESS
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Submitted as Partial Fulfillment of the Requirement for Bachelor Degree in Accounting

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Determinants of Consumer Behavior in Using Digital Payments in Pekanbaru			
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ABSTRACT			
<p><i>This study aims to analyze factors that influence consumer behavior (i.e. cultural, social, personal, psychological, consumptive behavior and life style) towards the use of Digital payment. The research was conducting using the Technology acceptance Model (TAM) involving 135 respondents from Pekanbaru city. The sampling method used is non profitability with purposive sampling. Processed and data analyzed in this study using SPSS version 28 software. The result in this study that consumptive behavior and life style have a positively influence towards the use of digital payment in Pekanbaru. While cultural, social, personal, and psychological negatively influence towards the use of digital payment in Pekanbaru.</i></p>			
<p>Keywords: <i>Consumer Behavior, Life Style, Consumptive Behavior, Digital Payment, Usefulness, Ease of Use, Trust, Income, Covid-19.</i></p>			

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