ANALYSIS OF THE EFFECT OF DIGITAL PAYMENTS ON CONSUMPTIVE BEHAVIOR (A CASE STUDY OF THE COMMUNITY IN BENGKALIS DISTRICT)

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Abstract

This study aims to analyze the effect of digital payments on the consumptive behavior of the Bengkalis community. The research employed a quantitative method with an associative research design. Data were collected by distributing questionnaires to 100 respondents from the Bengkalis community who are digital payment users, selected using a purposive sampling technique. The data were analyzed using simple linear regression analysis.

The results indicate that digital payments have a positive and significant effect on the consumptive behavior of the Bengkalis community. The coefficient of determination (R Square) of 0.648 indicates that digital payments explain 64.8% of the variation in consumptive behavior, while the remaining 35.2% is influenced by other factors outside the scope of this study. The findings also indicate that the higher the use of digital payments, the greater the tendency toward consumptive behavior.

This study contributes to enriching the literature on the effect of digital payments on the consumptive behavior of the Bengkalis community. In addition, the findings are expected to serve as a reference for future research and as a consideration for the public in using digital payment services more wisely.

Keywords: *Digital Payment, Consumptive Behavior, Bengkalis Community.*